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Basic Shelter Needs in Central America

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OFFICE OF HOUSING

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B. DATA AND SOURCES

C. COMPUTER PROGRAM

D. COMPUTER PRINTOUTS

ANNEX I-A
METHODOLOGY FOR PREPARING DATA INPUTS FOR COMPUTER ANALYSIS

1. POPULATION PROJECTIONS

Review alternative sources of population projections by sector for 1975 (base year), 1980, 1985, 1990, 1995 and 2000 and select the most appropriate source.

2. 1975 NATIONAL PERSONAL INCOME DISTRIBUTION BY SECTOR

Identify the most reliable and most recent household income survey by sector and establish the per capita income by sector during the year of that survey.

Apply the sectorial per capita incomes to the 1975 sectorial population data compiled in Step (1) to arrive at an estimate of the total sectorial income in 1975, in constant values of the year of the last household survey, excluding any real sectorial per capita income growth between the year of the last survey and 1975.

Calculate the shares of the total national personal income earned by each sector in 1975.

3. SIZE DISTRIBUTION OF INCOME

Using the household income surveys identified in Step (2)

extract - or calculate - the size distribution by sector and decile.

4. ESTIMATION OF THE RELATIVE SIZE OF THE TARGET GROUP AND OF THE 1975 PER CAPITA PERSONAL INCOME IN ITS TOP PERCENTILE

a. Relative Size of the Target Group

Identify suitable indicators for an operational definition of the target group and calculate the relative size of the target group based on these indicators by sector for 1975.

Define the relative size of the target group in 1975.

b. Per Capita Personal Income in Top Percentile of the Target Group

To serve as a benchmark for calculating the future relative growth or decline of the target group, calculate the 1975 per capita personal income in the highest target group percentile. Use the following approach:

- Apply the estimate of the total 1975 national personal income (Step (6));

- Divide this total income into its sectorial shares (Step (2));

- Calculate the share of the total sectorial income

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In Central America, the staff of the Central American Bank for Economic Integration including its president, Alberto Galeano M., members of the bank's housing research and promotion section and many others at the bank's headquarters in Tegucigalpa as well as people at the bank's offices in Guatemala City, Managua, San Salvador, and San Jose cooperated closely with the study team during the field research phase reviewing and discussing the study methodology, identifying important data sources, and helping arrange meetings and participating in

key interviews. In several instances the local Central American Housing and Urban Development Conference (COPVIDU) representative in each country assisted study team members with logistical support.

The staff of the five USAID missions in Central America, ROCAP personnel as well as staff from the United States embassies provided information, valuable comments on the study methodology and indispensable logistical support.

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ABBREVIATIONS

GENERAL

BID (IDB)	Banco Interamericano de Desarrollo Interamerican Development Bank
BIRF (IBRD)	Banco Internacional de Reconstruccion y Fomento - Banco Mundial International Bank for Reconstruction and Development - World Bank
BCIE (CABEI)	Banco Interamericano de Integracion Economica Central American Bank for Economic Integration
CELADE	Centro Latinoamericano de Demografía Latin American Demographic Center
CEPAL	Comisión Económica para América Latina Latin American Economic Commission
CIID	Centro Internacional de Investigaciones para el Desarrollo International Center for Development Research
CIVDU	Centro de Investigaciones en Viviendas y Desarrollo Urbano Center for Housing and Urban Development Research
COPVIDU	Conferencia Permanente Centroamericana de Planificacion y Desarrollo Urbano Permanent Central American Planning and Urban Development Conference
OEA (OAS)	Organizacion de los Estados Americanos Organization of American States
PIB (GDP)	Producto Interno Bruto Gross Domestic Product
RHUDO	Regional Housing and Urban Development Officer (USAID)
ROCAP	Regional Office for Central American Planning (USAID)
USAID	United States Agency for International Development

COSTA RICA

INVU	Instituto Nacional de Vivienda y Urbanismo National Institute for Housing and Urban Affairs
OFIPLAN	Oficina Nacional de Planificacion National Planning Office
IMAS	Social Assistance Institute
ICSS	Instituto Costarricense de Seguro Social Costa Rican Social Security Institute
DECAP	Departamento Central de Ahorro y Prestamo Central Savings and Loan Department

EL SALVADOR

ANDA	Administración Nacional de Acueducto y Alcantarillado National Administration for Water and Sewerage
BFA	Banco de Fomento Agrícola Agricultural Development Bank
CONAPLAN	Consejo Nacional de Planificación National Planning Council
EDURES	Estudio de Desarrollo Urbano y Regional El Salvador Urban and Regional Development Study
FNV	Fondo Nacional de Vivienda National Housing Fund
FSV	Fondo Social de Vivienda Social Housing Fund
FUNDASAL	Fundacion Salvadoreña de Desarrollo y Vivienda Minima
ISSS	Instituto Salvadoreño de Seguro Social Salvadorian Social Security Institute
IVU	Instituto de Vivienda Urbana Urban Housing Institute

GUATEMALA

BANDESA	Banco Nacional de Desarrollo Agrícola National Agricultural Bank
BANVI	Banco Nacional de la Vivienda National Housing Bank
DGE	Dirección General de Estadistica General Directorate of Statistics
FENACOVI	Federación Nacional de Cooperativas de Vivienda National Federation of Housing Cooperatives
FHA	Instituto de Fomento de Hipotecas Aseguradas Mortgage Insurance Institute
FOAVIT	Fondo de Ahorro para la Vivienda de los Trabajadores Savings Fund for Worker Housing
SGCNPE	Secretaría General del Consejo Nacional de Planificación Económica General Secretariat of the National Economic Planning Council

HONDURAS

CMDC	Consejo Metropolitano del Distrito Central, Tegucigalpa Metropolitan Council of the Central District, Tegucigalpa
CONSUPLANE	Consejo Superior de Planificacion Economica National Economic Planning Council
FUNVIMINH	Fundacion de Vivienda Minima de Honduras Minimum Housing Foundation of Honduras
INVA	Instituto Nacional de Vivienda Autonoma National Housing Institute
SANAA	Servicio Autónomo Nacional de Acueductos y Alcantarillados National Water and Sewer Authority

NICARAGUA

MIVAH	Ministerio de Vivienda y Asentamientos Humanos Ministery of Housing and Human Settlements
MTOP	Ministerio de Transporte y Obras Publicas Ministery of Transportation and Public Works
INAA	Instituto Nacional de Acueductos y Alcantarillados National Water and Sewer Authority
FED	Fondo Especial de Desarrollo Special Development Fund

KEY FINDINGS

1. Even though the shelter needs of three-fourths of Central America's people have not yet been fully met, close to nine out of ten of the region's households can afford unsubsidized, adequate and acceptable shelter solutions within the share of income that lower income families normally spend for housing. A minimum rural shelter package including a site, access to safe water and an adequate waste disposal system can reach 70% to 100% of the rural population of the five countries. Between 70% and 90% of the region's urban population outside of metropolitan areas and 90% of its metropolitan population can afford an unsubsidized minimum shelter package consisting of a site of minimum size, a minimum service package and the materials for a basic dwelling unit.

2. The order of magnitude of an investment in basic shelter for those segments of the region's population whose housing needs are not yet fully satisfied was estimated in constant 1980 $CA (Central American pesos).* Over the next five years - 1981 to 1985 - it will average $CA 600 million annually for the region, ranging from $CA 60 million each for Honduras and Nicaragua to nearly $CA 100 million for El Salvador, $CA 150 million for Costa Rica and $240 million for

* 1 $CA = 1 US $

Guatemala. The population with incomes below the median, the target group for USAID assistance, accounts for slightly over one-half of the estimated total effective demand for investment in basic shelter.

3. Nearly two-thirds (60%) of the effective demand for basic shelter investment is metropolitan, about one-fourth (23%) affects urban centers outside of metropolitan areas and less than one-fifth (17%) pertains to rural areas.

4. People in full need of shelter - i.e. new households as well as those who live in existing houses that cannot be upgraded - represent about two-thirds of the total effective demand for basic shelter investment. The remaining one-third of the demand for investment comes from families who live or will live in existing shelter that needs upgrading.

5. To meet the region's basic shelter needs over the next 20 years more than half of the total national resources needed for housing will have to be devoted to those whose shelter needs are not now fully served. This group now receives less than one-third of the current total housing investment.

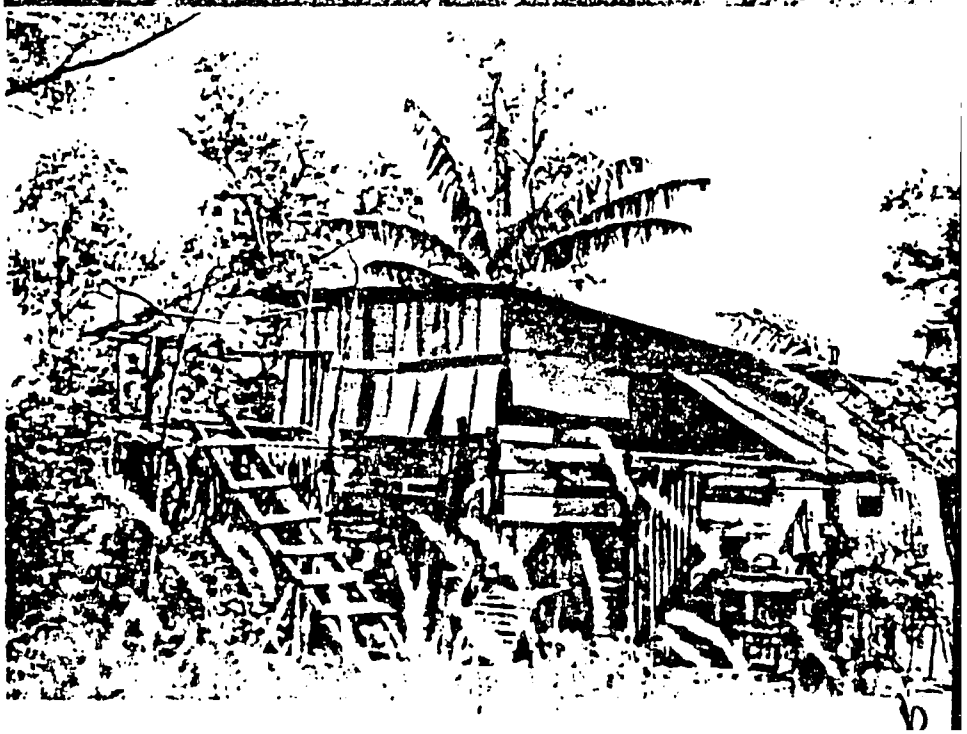
6. Although the effective demand among lower income households for investment in basic shelter is substantially

higher than the levels of current investment, additional investment in shelter of the order of magnitude estimated by this study is clearly within the means of the five Central American countries. It will require an average of only 1.6% of Gross Domestic Product. Providing minimum level shelter solutions to the poorest one-tenth of the region's population would require a subsidy of only one-tenth of one percent of Gross Domestic Product.

7. Significant differences exist between the five countries. The additional share of Gross Domestic Product to be devoted to housing ranges from .8% in Costa Rica to 1.6% in El Salvador and Honduras, 1.8% in Guatemala and 2.1% in Nicaragua. Present investment in housing would have to increase by 20% in Costa Rica, 60% in El Salvador and Nicaragua, close to 90% in Guatemala and more than 100% in Honduras.

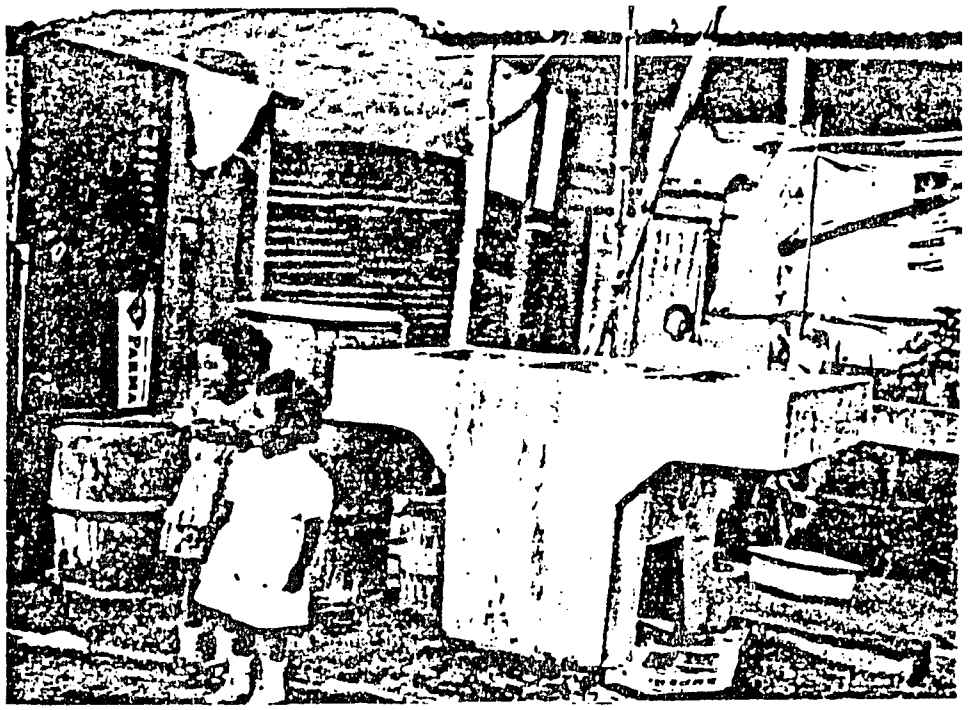
8. Since the effective demand for shelter in Central America is adequate to meet the basic needs of all but the poorest of the poor, the widespread lack of acceptable shelter in the five countries can only be explained by inadquacies in the supply system. Institutional constraints on the supply of land, public services and financing as well as excessive standards inhibit the development of adequate, affordable shelter for the region's fast growing low income population.

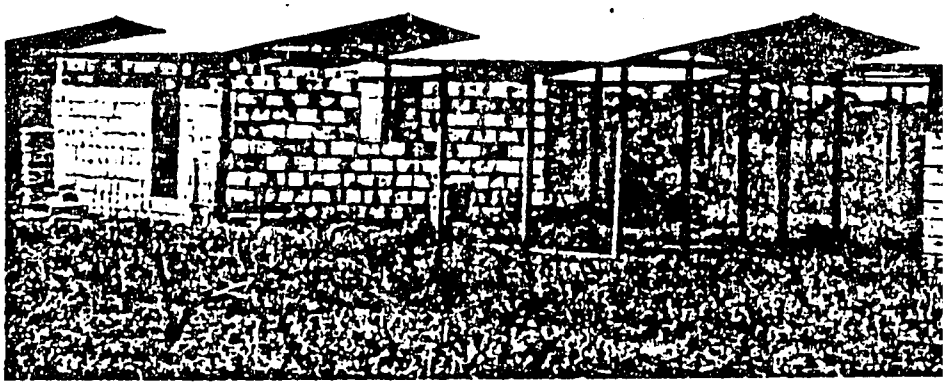
AFTER THIRTY YEARS OF ACCELERATED POPULATION GROWTH AND UNCONTROLLED URBANIZATION THE MINIMUM SHELTER NEEDS OF NEARLY 70% OF CENTRAL AMERICA'S URBAN POPULATION-AS WELL AS 85% OF ITS RURAL HOUSEHOLDS ARE NOT ADEQUATELY MET.



Top:
Rooming houses (cuarterias) in the Central District of Honduras.
Center:
Deteriorated centrally located housing in Guatemala City.
Bottom:
Rural house on the outskirts of San Pedro Sula.

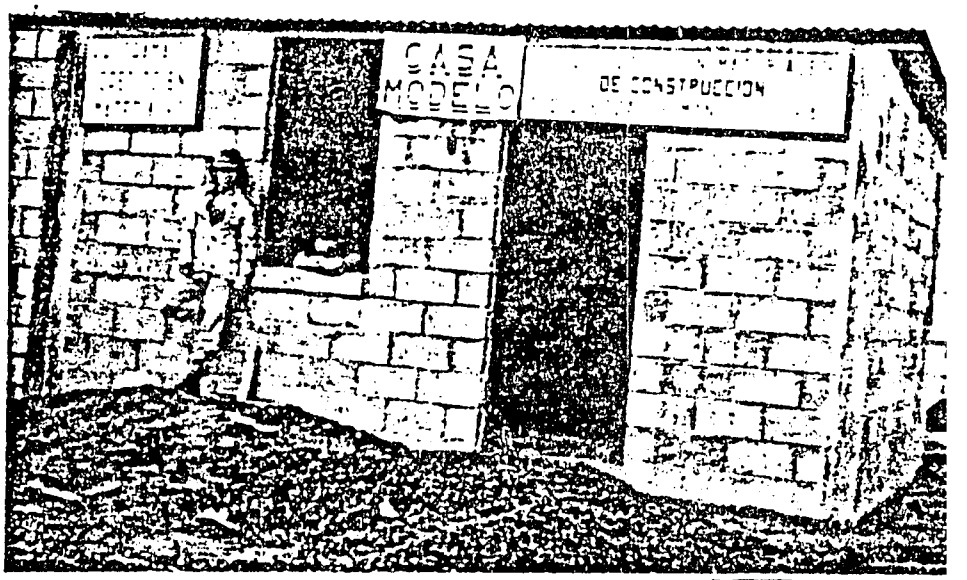
HOWEVER, ADEQUATE AND ACCEPTABLE SHELTER SOLUTIONS RANGING FROM MINIMUM TO ADVANCED LEVELS CAN BE AFFORDED AT FULL MARKET PRICES BY ALL EXCEPT ABOUT THE POOREST ONE-TENTH OF THE REGION'S POPULATION.

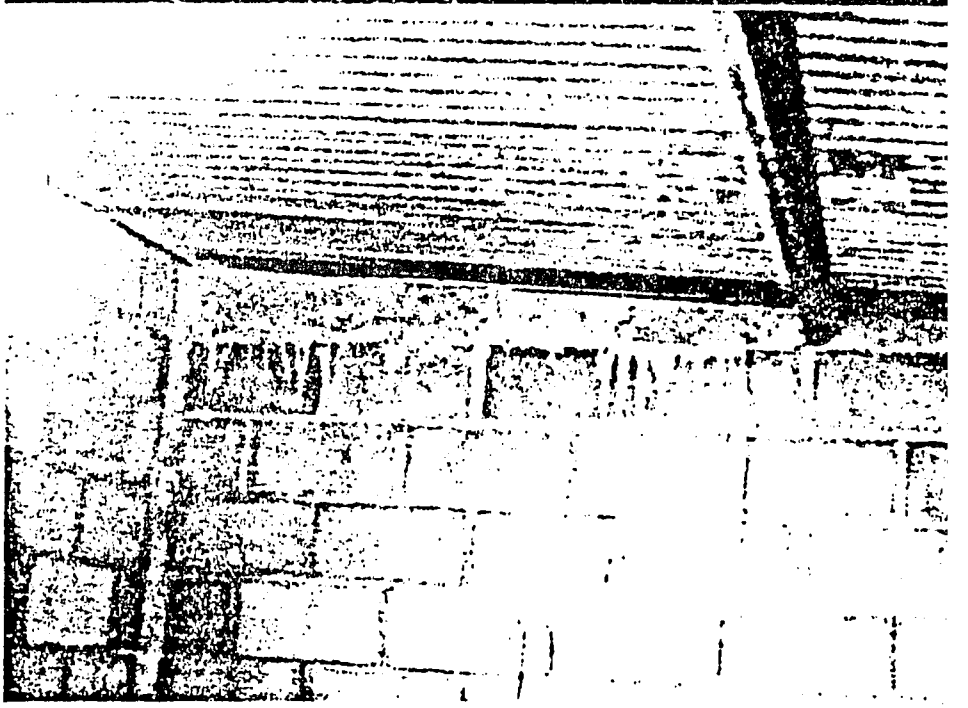


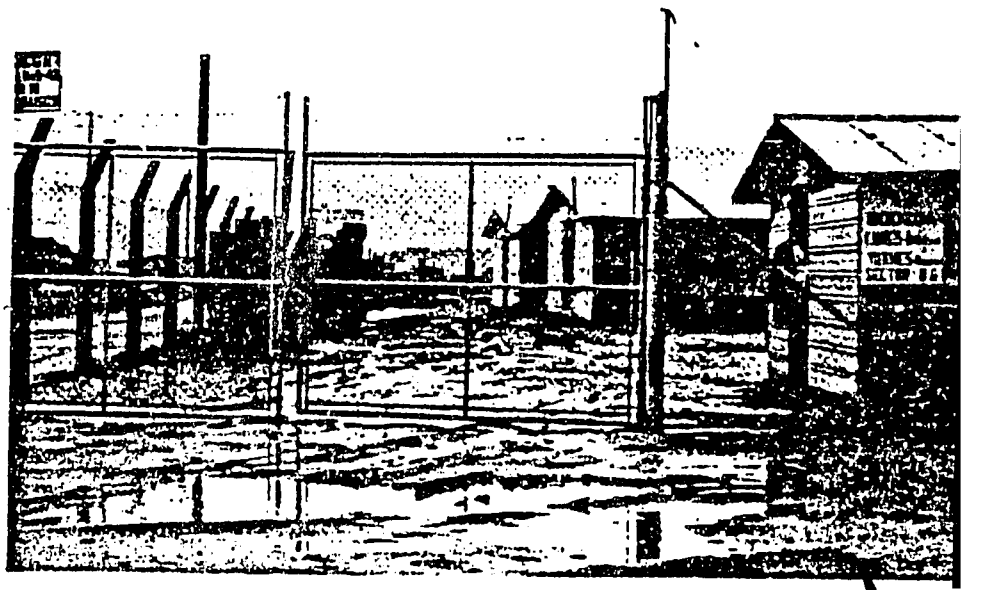


Top:
"Sites and Services" project in Metropolitan Guatemala City.
Center:
"Floor and Roof" project near San Pedre Sula, Honduras.
Bottom:
World Bank assisted "Sanitary Core" project in metropolitan Guatemala City, Guatemala.

NINE-TENTHS OF THE REGION'S METROPOLITAN POPULATION CAN AFFORD AN UNSUBSIDIZED MINIMUM SHELTER PACKAGE INCLUDING SECURITY OF TENURE ON A SITE OF MINIMUM SIZE, A MINIMUM SERVICE PACKAGE AND AT LEAST THE MATERIALS FOR A BASIC DWELLING UNIT.

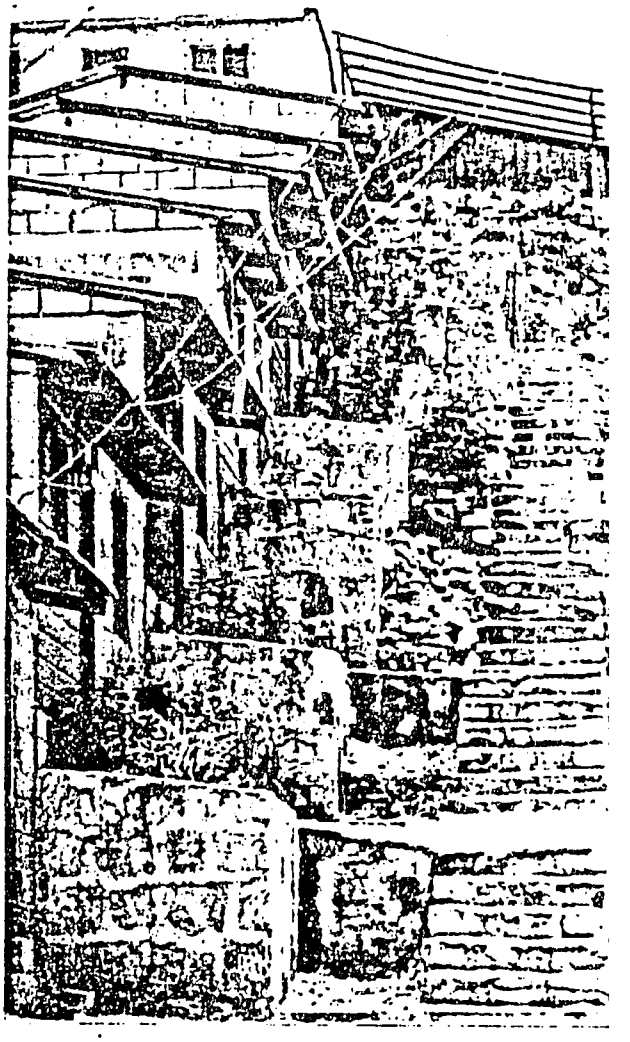


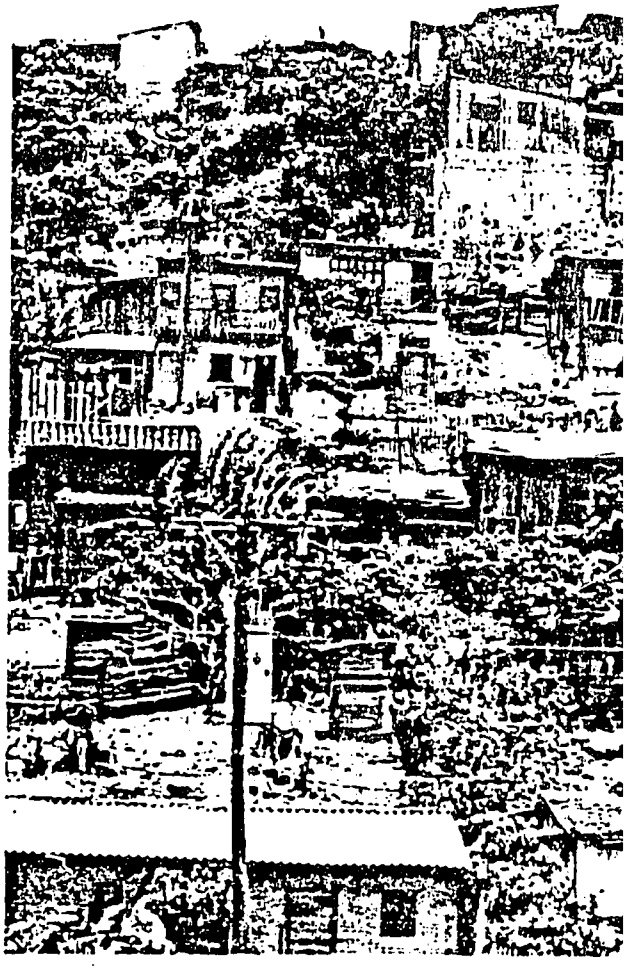




Top and Center:
World Bank assisted "Sites and Services" program with a $CA 600 loan for materials and a $CA 200 loan for self-contracted labor.
Bottom:
Government managed yard for distributing the materials under this program. Part of the earthquake reconstruction program in metropolitan Guatemala City.

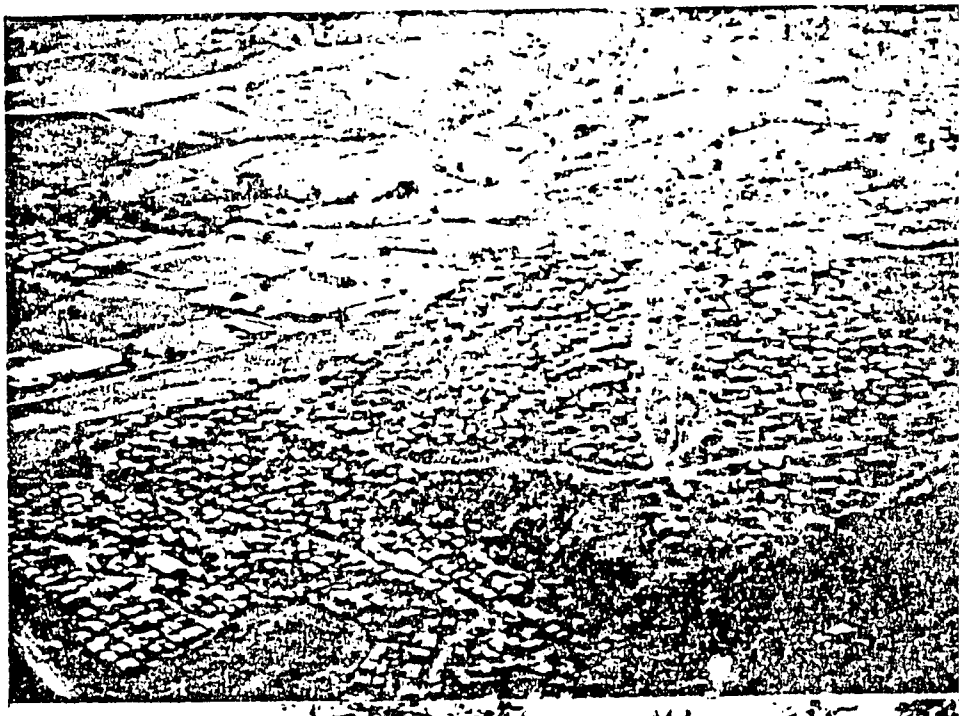
THIS STUDY ESTIMATED THE AVERAGE ANNUAL EFFECTIVE DEMAND FOR BASIC SHELTER INVESTMENT IN CENTRAL AMERICA AT ABOUT $CA 600 MILLION. ABOUT $CA 400 MILLION ARE NEEDED FOR NEW SHELTER AND $CA 200 MILLION FOR UPGRADING.

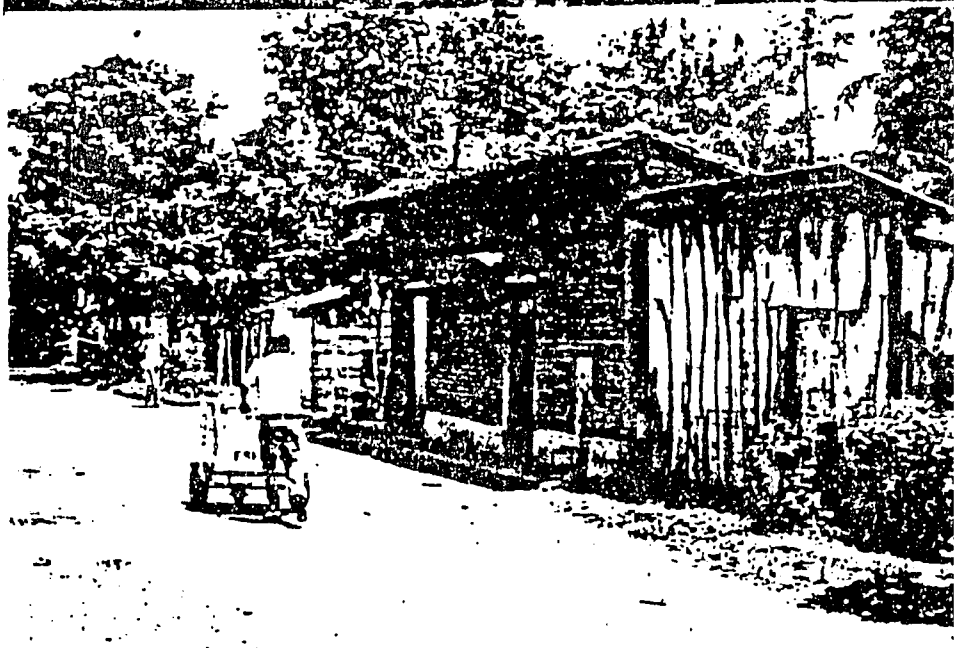




Top:
USAID assisted development of new shelter in the Central District of Honduras.
Bottom:
Illegal subdivision to be included in a USAID upgrading program in the Central District of Honduras.

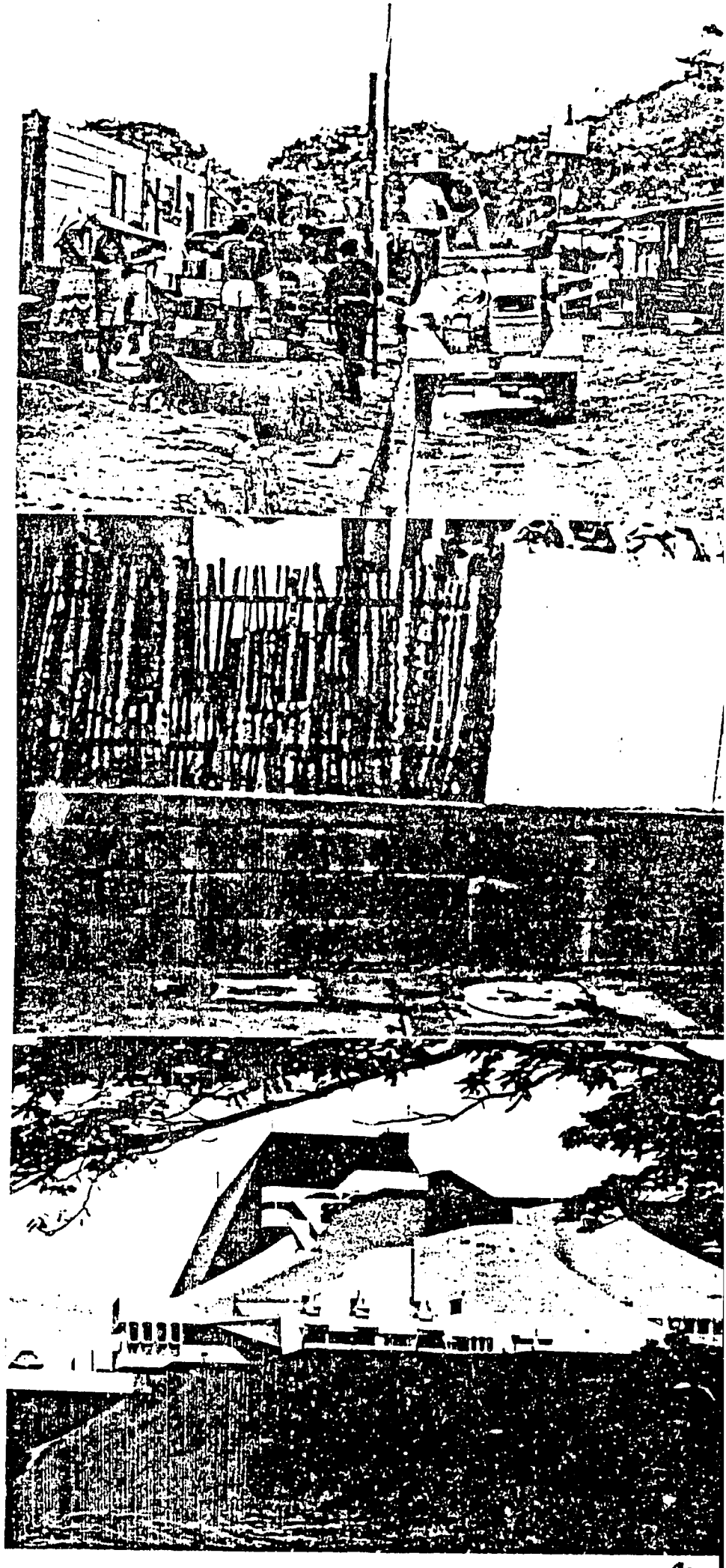
NEARLY TWO-THIRDS OF THE EFFECTIVE DEMAND FOR BASIC SHELTER INVESTMENT IS METROPOLITAN, ABOUT ONE-FOURTH PERTAINS TO URBAN CENTERS OUTSIDE OF METROPOLITAN AREAS AND LESS THAN ONE-FIFTH TO RURAL AREAS.





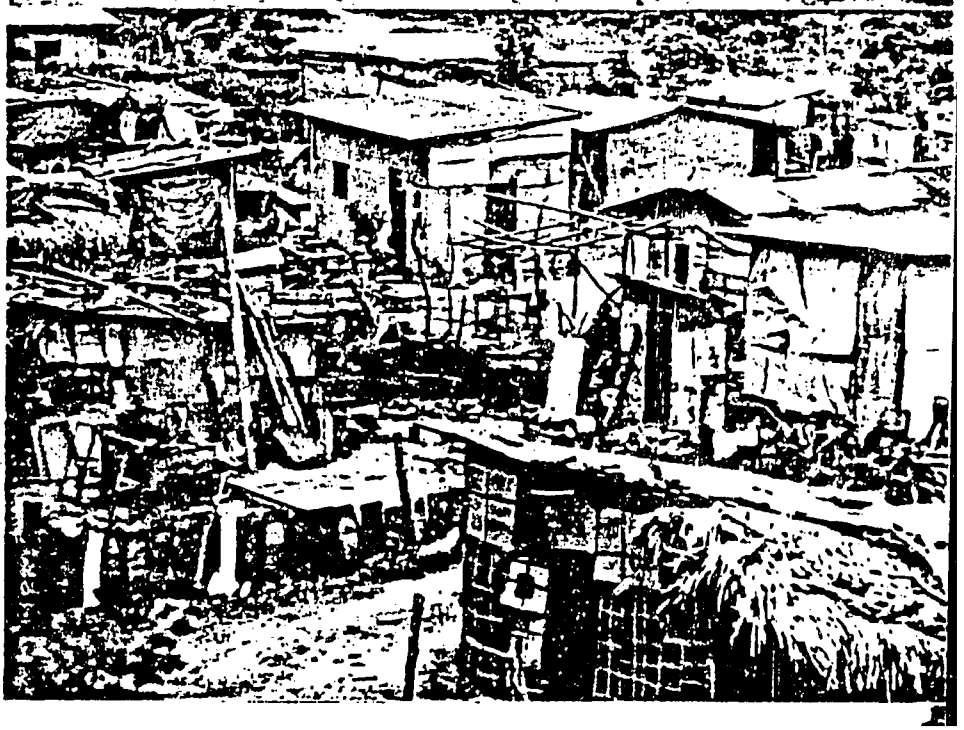
Top:
Illegal settlement on hillside in metropolitan Tegucigalpu, Honduras.
Center:
Homes in Massaya, Nicaragua.
Bottom:
Rural dwellings in El Salvador.

AN ADDITIONAL SHELTER INVESTMENT OF THE ESTIMATED ORDER OF MAGNITUDE IS CLEARLY WITHIN THE RESOURCE CONSTRAINTS OF THE FIVE CENTRAL AMERICAN COUNTRIES. IT WILL REQUIRE AN AVERAGE OF ONLY 1.6% OF GROSS DOMESTIC PRODUCT. CONSTRUCTION PROJECTS CHIEFLY BENEFITING UPPER INCOME GROUPS ALREADY RECEIVE SUBSTANTIAL ALLOCATIONS OF NATIONAL RESOURCES.



Top and Center:
Two lower income housing projects of the Guatemalan Government's 15,000 unit earthquake reconstruction program. Four years after the disaster of February 4, 1976 destroyed more than 60,000 homes in metropolitan Guatemala City alone, reconstruction shelter for only 7,500 families was completed. In the meantime, the metropolitan area has been growing by about 10,000 new households a year.
Top:
World Bank assisted materials loan program.
Center:
Site, retaining wall and water/sewer connection financed with domestic resources.
Bottom:
National Theater complex in Guatemala City, Guatemala.

SINCE THE EFFECTIVE DEMAND FOR SHELTER IN CENTRAL AMERICA IS ADEQUATE TO MEET THE BASIC NEEDS OF ALL BUT THE POOREST OF THE POOR THE WIDESPREAD LACK OF ACCEPTABLE SHELTER IN THE FIVE COUNTRIES CAN ONLY BE EXPLAINED BY FAILURES OF THE SUPPLY SYSTEM. INSTITUTIONAL CONSTRAINTS ON THE SUPPLY OF LAND, PUBLIC SERVICES AND FINANCING AS WELL AS EXCESSIVE STANDARDS CURTAIL THE DEVELOPMENT OF ADEQUATE, AFFORDABLE SHELTER FOR THE REGION'S FAST GROWING LOW INCOME POPULATION.



Top:
Squatter settlement in San Pedro Sula, Honduras.
Center:
Illegal subdivision in San Pedro Sula, Honduras.
Bottom:
Middle income development in the Central District of Honduras.

I. INTRODUCTION

The five republics of Central America - Costa Rica, El Salvador, Guatemala, Honduras and Nicaragua - are emerging as a region of growing importance in the western hemisphere and the world. Population growth rates since World War II have been among the highest in the Americas. From 1980 to 2000 the total population of the region is expected to almost double, from 20 to 36 million.

As a result of rapid population growth traditional ways of life have changed. The share of people able to make a livelihood from subsistence agriculture has dwindled from about two-thirds to one-third in thirty years. Large-scale agro-industrial production of cotton and sugar has been added to the traditional coffee and banana production as the region's main source of income. Major urban areas have grown at an accelerated rate, absorbing the sons and daughters of small farmers and landless peasants who are compelled to come to the cities to earn a living. The region's urban population, which has grown from one-fourth of the total populace in 1950 to 40% in 1980, is projected to encompass half the total populace by the end of the century.

The provision of employment, urban services and housing has lagged far behind population growth. Overcrowded,

deteriorating rooming houses in central cities, squatter settlements on precarious ravines and river banks close to central cities, illegal subdivisions in outlying areas and makeshift semi-rural settlements on the margins of the urban periphery bear testimony to urbanization fueled by demographic and economic forces with little government guidance and support. As the results of thirty years of accelerated and uncontrolled urban growth begin to be painfully felt governments throughout the region face the prospect of continued rapid urban growth. In order to develop more effective policies they will have to examine how the seemingly overwhelming needs of expanding impoverished segments of the population can be met within available resources.

This report addresses a limited facet of that question. Its purpose is (1) to analyze and project the order of magnitude of the effective demand for investment in basic shelter for the share of Central America's population whose housing needs are not fully met under current market conditions; (2) to evaluate how much housing can be purchased for an investment commensurate with effective demand; and (3) to analyze the approximate size of an investment matching the effective demand in the macro-context of the region's economy. The report does not address the detailed effects and implications of a basic

shelter program on the economy, nor does it analyze the ability of existing institutions in the five countries to implement such a program. However, the analysis of effective demand can be seen as a necessary first step toward a more comprehensive and long range housing strategy in Central America.

The methodology for estimating the order of magnitude of effective demand for basic shelter follows the approach used by Anthony A. Churchill in his recent paper Basic Needs in Shelter.[1/] Briefly, this approach assumes that the concept of basic needs is primarily defined by value judgments about the desirability of consuming a certain bundle of goods and services defined as "basic" and that, consequently, "basic" can never be defined in an absolute sense.[2/] It further postulates that an explicit recognition of the relativity and value judgments involved in defining basic needs will help to avoid the futile pursuit of absolute standards and allow the alternatives and trade-offs in the package of goods and services considered to be necessary or desirable to be considered more flexibly.

Applying this concept of basic needs to the bundle of services defined as shelter the approach relies on the

1/ Churchill, Anthony A., Basic Needs in Shelter, The World Bank, Urban Project Department, unpublished, April, 1979
2/ Ibid., p. 1

historical experience of low income shelter programs. This experience shows that adequate and acceptable shelter solutions can be provided in most developing countries, for all except perhaps the lowest 10% of the income distribution, at a cost not exceeding the share of income that poorer households normally spend on shelter services. Conversely, it demonstrates that lower income groups can and are willing to spend a sufficient portion of their limited income for secure and sanitary shelter and that income is rarely the paramount constraint in the provision of adequate shelter. Given this experience and aware of the lack of resources and political will in most countries for subsidizing shelter programs for a large share of the lower income population, the approach assumes that programs for meeting basic shelter needs could and should be self-supporting.

Since, based on these assumptions the effective demand for shelter is adequate to meet the basic needs of all but the poorest of the poor, the widespread lack of acceptable shelter in developing countries can only be explained by the failure of the supply system. Institutional constraints on the supply of land, public services and financing as well as excessively high standards have driven the cost of adequate shelter beyond the reach of a large share of the population.

Following the general approach and findings of Churchill's analysis, the hypothesis of this study is that the five Central American countries can meet their basic needs for shelter within the limits of available resources.

Based on the best available data and a careful method for comparing demand and supply information the basic hypothesis was confirmed by the findings of this study. The methodology and results are presented in three main parts:

- Projected effective demand for investment in basic shelter;

- Affordability of basic shelter; and

- Analysis of the investment needed for basic shelter.

II. THE PROJECTED EFFECTIVE DEMAND FOR INVESTMENT IN BASIC SHELTER

APPROACH

DEFINITIONS

This study defines *shelter* as a cumulative bundle of goods and services that is needed or desirable for human habitation. It considers these services in a certain order of presumed importance: (1) security of tenure on a site of minimum size; (2) a minimum service package for that site, including site preparation, an adequate system of vehicular and pedestrian access and a water supply and waste disposal system meeting minimum requirements; (3) a basic unit of minimum size; (4) service improvements, including water, sewer and electric service connections to the site; (5) bedrooms of minimum size; and (6) further additions and improvements.

The term *basic shelter* refers to shelter solutions that can or could be afforded - without subsidies - by households whose needs for the first five components of this bundle (excluding only further additions and improvements) are not fully served under current market conditions. These households are called the *target group*.[1/]

1/ It should be noted that this definition of the target group is much broader than the definition used in Churchill's paper. Churchill estimated order of magnitude of basic shelter needs for the population with household incomes below the poverty threshold.

The target group consists of two segments: (1) the *full need segment* comprises those without any shelter plus those who live - or will live - in already existing shelter that cannot be upgraded; and (2) the *partial need segment* includes all those who live - or will live - in already existing shelter that can be upgraded.

As socio-economic conditions vary geographically by rural, non-metropolitan urban and metropolitan areas all projections are based on these three categories, referred to as *sectors*.

The *analysis period* of this study covers the remainder of this century. Five *data points* marking this period are the calendar years 1980, 1985, 1990, 1995 and 2000.

Since the most recent income and housing census information for the five Central American countries is for the early or mid-1970's, 1975 was used as the *base year* for defining certain variables, such as the relative size of the target group and the relationships between per capita incomes in the three sectors.

All monetary estimates are expressed in constant 1980 $CA (Central American pesos). One $CA equals one US$.[1/]

1/ The monetary unit $CA is used within the Central American Common Market.

CRITERIA FOR ESTIMATING TARGET GROUP SIZE

Two criteria served as guides for estimating the relative size of the target group in the base year: (1) The share of the entire occupied housing inventory classified as inadequate, such as rooming houses with shared sanitary facilities and shacks; and (2) The share of the inventory not classified as inadequate but lacking a sufficient waste disposal system. An adequate rural waste disposal system was defined as any system for the exclusive use of the dwelling unit and an urban system as a flush toilet for the exclusive use of the unit.

In El Salvador, Guatemala, Honduras and Nicaragua between 81% and 90% of the rural homes did not meet these criteria.[1/] Only in Costa Rica - as a result of a large-scale rural latrine program - was it much lower (64%). In all five countries between 63% and 71% of the urban dwellings did not meet these criteria in the base year. Obviously the criteria employed cover only two components of the shelter bundle. If the available data permitted cross referencing with information on other variables, such as the water supply system and structural condition, an even larger share of the

1/ For detailed data see Annex I-B, Note 4a.

dwellings would probably fail to meet the minimum criteria. However, dwellings with inadequate waste disposal systems are also the most likely to have other deficiencies.

For the purpose of this study the selected criteria are sufficient to indicate the order of magnitude of the share of the housing inventory occupied by the target group. Based on the data the relative share of the target group in 1975 was estimated at 85% of the rural and 70% of the urban population for all five countries.[1/]

ASSUMPTIONS

The conceptual approach for projecting the target group's effective demand for basic shelter rests on three main assumptions:

Throughout the analysis period the relative size of the target group is determined by the real income of its most prosperous households. By definition, the basic shelter needs of households with higher incomes are

1/ If the target group was defined, as in Churchill's paper, as the population below the poverty threshold and if the World Bank's definition of the relative poverty threshold (one-third of per capita income) was applied, the relative size of the target group would be much smaller, amounting to only about one-fifth of the population.

presumed to be fully satisfied. Consequently, the size of the target group increases as its real income declines and decreases as real income rises. Thus, the average income of the highest percentile in the target group in the base year (1975) is used as a constant threshold income for projecting the relative size of the target group through the analysis period based on real income changes. This threshold income can be estimated based on available income and income distribution data.

A second assumption was needed to disaggregate national personal income by sector as a basis for the projections of effective demand. Available sources barely suffice for estimating per capita personal income by sector, much less permit conclusions about shifts in the relationships between the per capita incomes in the rural, non-metropolitan urban and metropolitan sectors. Therefore, the relationships among per capita incomes at or about the base year was assumed to remain constant over the analysis period.[1/]

A third assumption was needed to arrive at a consistent annual distribution of the effective demand for basic

1/ It should be noted that this assumption does not affect changes in the relationship between the aggregate sectorial incomes due to population shifts.

shelter. It was assumed that the full need segment (those in need of new shelter) during each year consists of the target households formed during the year plus a constant share (one-twentieth) of the households living in already existing shelter that cannot be upgraded. Similarly it was assumed that the partial need segment (those in need of upgrading) in any year consists of one-twentieth of the households living in shelter presently occupied by the target group that can be upgraded.

MODEL FOR PROJECTING EFFECTIVE DEMAND

The model for projecting effective demand consists of five principal steps:

(1) In accordance with the first two stated assumptions two sets of constant data are calculated:

- The average household income in the highest percentile of the target group (threshold income) is estimated for the base year (1975). The estimates of effective demand for basic shelter investment throughout the study are limited to households with incomes below this threshold.

- Using available household income surveys the relationships between rural, non-metropolitan urban and metropolitan per capita income are estimated. As stated, these relationships are assumed to be constant.

(2) The number of target households in need of new shelter (full need) and upgrading (partial need) is estimated for each data point. This step involves the following:

- Based on population and household size forecasts the total number of households is projected;

- Using national personal income and household projections and the (constant) relationship between the per capita incomes in the rural, non-metropolitan urban and metropolitan sector the total personal income by sector is estimated;

- Using income distribution data the total personal income by sector is disaggregated by decile;

- Based on changes in (real) household income and the estimated income in the highest percentile of the target group (threshold income) the

relative and absolute size of the target group at each data point is estimated;

- The number of households in need of new shelter (full need segment) is estimated for each data point by adding the annual increase within the target group (new household formation) to the average annual share (one-twentieth) of the target households living in already existing shelter that cannot be upgraded;

- The number of households in need of upgrading (partial need segment) is estimated for each data point by assigning equal annual shares (one-twentieth) of the target households living in already existing shelter that can be upgraded.

(3) The average annual amount that target households are expected to be able and willing to pay for basic shelter is projected for each data point and decile by applying information on the share of household income available for such payments.

(4) The average effective demand per decile for a basic shelter investment is calculated by capitalizing the average housing payment estimated in Step (3); and

(5) The total effective demand for basic shelter investment is calculated as the sum of the products of the average effective demand per decile and the number of target households in each decile.

DATA SOURCES

The accuracy of the projections of basic shelter needs depends as much on the quality of the data as on the validity of the conceptual approach and assumptions.

Annex I presents the methodology for data selection as well as a complete, annotated list of the selected data and sources on which the projections are based.

The following steps were used to ascertain the most reliable and credible information: (1) The United Nations Department of International Economic and Social Affairs and the World Bank were consulted to obtain their most recent demographic projections and national accounts data. Pertinent publications were reviewed for information on income distribution by sector, share of household income available for housing by income group, relative size of the target group in the base year and population living in housing that cannot be upgraded; (2) During one-week field visits to each of the five countries this information was presented to

knowledgeable government officials for review and comment; (3) Depending on the comments obtained during the field visits the pre-selected data were replaced by alternative sources or confirmed. Generally, the field visits yielded more recent population projections (based on studies by the Latin American Demographic Center - CELADE) and more reliable data on per capita personal income by sector.

PRINCIPAL DATA ISSUES

The quality of the selected data differs by variable and country. The annotated list of selected sources in Annex I evaluates the varying quality of the data in detail. The two main issues associated with the selected information are the reliability of existing income distribution data and the difficulty of projecting national income growth.

Income Distribution Data

The most recent, carefully designed and documented survey of household income was conducted by the Government of El Salvador between 1976 and 1977.[1/] The last survey for Costa Rica was conducted by a University team in 1971.[2/] While these two sources

1/ E19
2/ C2

inspire some confidence in the relevance and accuracy of their findings, the best available sources for Guatemala and Honduras are unquestionably outdated. Moreover, the scope of the last survey for Guatemala was limited to some urban areas. The combination of its findings with rural income distribution data from different sources further weakens its suitability as a basis for projections and program planning.

Information on the income distribution in Nicaragua is the most fragmentary in Central America. The best available source is a 1977 elaboration of diverse sources by the then National Housing Bank.

Since the projections of effective demand for basic shelter in this study are based on macroeconomic aggregate national income growth projections, national personal income estimates based on the household income surveys and population data for the year preceding each survey were compared to the corresponding reported national income aggregates. Details of this comparison are presented in the Annex.[1/]

1/ Annex I-B, Note 2

National personal income based on macroeconomic data was found to exceed the estimate of aggregate personal income based on income surveys by 16% in El Salvador, 20% in Costa Rica and Guatemala and 30% in Honduras.[1/] This analysis suggests that between one-sixth and one-third of household income was not reported in the household surveys. Quite possibly, underreporting is highest in the highest income groups. (Although lower income groups may often not report income earned in informal activities, such incomes are also not reported in the national accounts.) Thus, the actual income distribution during the survey years used for this study may have been considerably more uneven or skewed than the distribution shown by the data.

Even if the income distribution information accurately reflected conditions at the time of the survey, it does not support the assumption that the distribution of income has remained unchanged, particularly if the last survey is more than a decade old. Indeed, there is evidence that in some countries the distribution grew more uneven during the 1970's.

1/ The household income data for Nicaragua do not permit this analysis.

For example, Guatemala's Gross National Product at constant market prices rose at an average annual rate of 5.6% between 1970 and 1975 and 7% between 1975 and 1978,[1] about two to two and one-half times the rate of population growth during the period. This period of real per capita national income growth was accompanied by an average annual inflation rate of 11%.[2]

Since the wages and salaries of workers in formal enterprises increased at less than half the rate of inflation, their real income declined by about one-fourth during the decade.[3] Workers in informal enterprises are likely to have experienced an even greater decline in their buying power.

According to calculations prepared for this study, a real national income growth rate of less than 4% would have sufficed to maintain per capita income levels by sector in Guatemala during the last five years.[4] The combined evidence of a substantially higher real national income growth rate (7% between 1975 and 1978) and a loss of real income among the urban working class suggests that the highest income

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1/ G16
2/ G1-II36
3/ G1-36; G23
4/ Annex I-B, Note 2b

groups - whose incomes do not depend on wages and salaries - have absorbed the better part of real national income growth. In turn, it appears that the distribution of income since the last household income survey has become substantially more uneven rather than having been maintained at the same level.

Similar evidence is presented for Nicaragua in a recent report by the United Nations Economic Commission for Latin America (CEPAL). According to this source the average real salary income in Nicaragua declined between 1970 and 1975 by 14%.[1/]

The only systematic study of changes in income distribution in Central America was conducted in Costa Rica by the University of Costa Rica, School of Economic and Social Sciences.[2/] Comparing the income surveys of 1961 and 1971 in the light of an official government policy of achieving a more equitable income distribution, the study concluded that simply maintaining the existing distributions would itself be an achievement.

1/ N9-6
2/ C3

Despite the questions raised the information on income distribution was the best available source for the projections in this study. The sensitivity of the effective demand for basic shelter to future changes in the income distribution was tested by applying alternative sets of projections of the share of the national income to be earned by the target group.

National Income Growth Projections

Projections of national personal income - particularly the share to be earned by the target group - is one of the key variables for projecting the effective demand for basic shelter. Since national income cannot be projected with the same confidence as population growth and because of the questions previously raised about income distribution, this study tested the sensitivity of effective basic shelter demand to three alternative national income growth scenarios:

(1) The scenario for a high growth rate of national personal income is based on the future average Gross Domestic Product (GDP) growth rates estimated by World Bank country economists.[1/]

1/ As shown in Annex I-B, standard United Nations practices were used to convert GDP to national personal income.

The assumption underlying this scenario is that GDP will grow at these rates, that the income distribution will not change and, therefore, that the target group will continue receiving the same relative share of a growing pie.[1/]

(2) The scenario for a low growth rate of national personal income is based on one-half the growth rates of the first scenario. It would apply in two cases: (1) national income grows as projected for the first scenario but the relative share earned by the target group declines sharply; and (2) Gross Domestic Product grows at a much slower pace and the distribution of income remains unchanged.

(3) The third alternative - termed a "break-even" scenario - falls somewhere between the high and low growth scenarios. It is defined as the amount of growth in national personal income needed to maintain the estimated current per capita income levels in the rural, non-metropolitan urban and metropolitan sector. It was calculated on the basis of the (constant) relationships between rural, non-metropolitan

1/ By definition, the relative size of the target group gradually diminishes in this scenario.

urban and metropolitan per capita incomes and the population growth projections for the five data points.

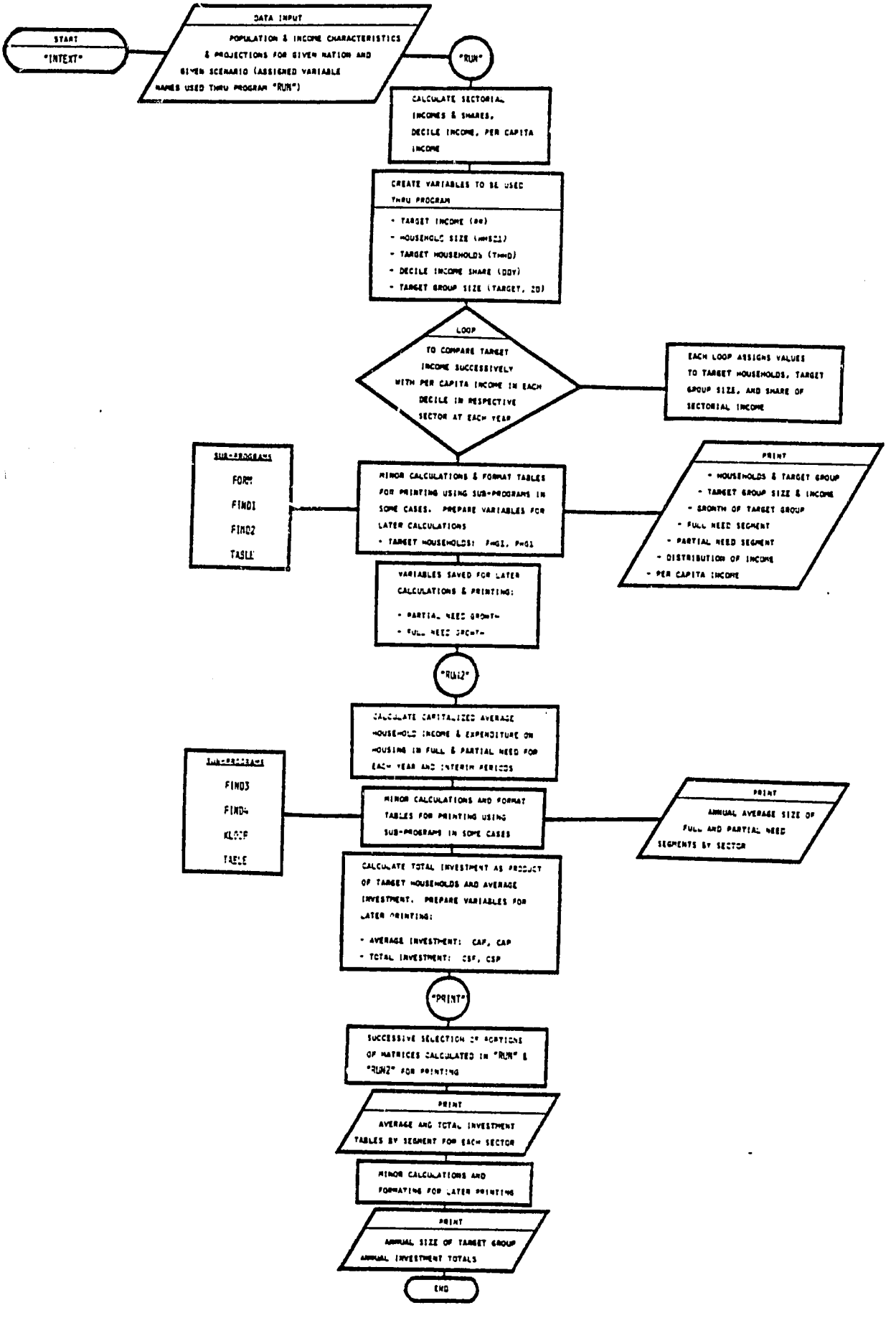
This scenario tests the sensitivity of the effective demand projections to the following two situations: (1) The relative share of national personal income accruing to the target group grows at the rate of sectorial population growth even though GDP grows at a faster pace, resulting in a more skewed income distribution; or (2) The overall economy grows only at the rate required to maintain existing real income levels in all sectors, and the income distribution remains unchanged.

COMPUTER ANALYSIS

Because of the problematical nature of many of the data sources used in this study and the need to test the sensitivity of the results to alternative assumptions or scenarios, the main steps of the model used to estimate the effective demand for basic shelter were programmed for computer processing. The computer program is presented in the Annex to this report to permit easy recalculation if and when more adequate sources become available. Figure 1 is a flow diagram showing the steps of the computer program.

FIGURE 1

FLOW DIAGRAM OF THE COMPUTER PROGRAM



PROJECTIONS - ORDERS OF MAGNITUDE[1/]

CHANGES IN THE RELATIVE SIZE OF THE TARGET GROUP

The relative size of the target group significantly affects the projections of basic shelter needs. As stated, the target group was uniformly defined to comprise 85% of the rural and 70% of the urban population in the base year (1975).

Table 1 shows that under the high national income growth scenario the target group will shrink by the year 2000 to between 62% and 76% of the rural and between 43% and 58% of the urban population with an overall average of about 65% for the entire region. Under the break-even scenario the target group maintains by definition its relative size by sector; however, because of rural-urban migration and the estimated smaller relative size of the target group in urban areas, the overall size of the target group would still shrink slightly, from about 76% in 1980 to 74% in 2000 under this scenario. Finally, under the low growth scenario the relative size of the target group would dramatically increase to more than 80% of the region's total population during the next 20 years. Only Costa Rica's national income growth projections

1/ The projections are presented in full detail in Annex I-C.

TABLE 1

CENTRAL AMERICA

CHANGES IN THE RELATIVE SIZE OF THE TARGET GROUP
BY COUNTRY, SECTOR AND NATIONAL INCOME GROWTH SCENARIO
1981 - 2000

COUNTRY AND SECTOR	TARGET GROUP HOUSEHOLDS AS A PERCENT OF ALL HOUSEHOLDS				
	1975 1/	1980 2/	2000 3/ HIGH GROWTH	2000 3/ BREAK-EVEN	2000 3/ LOW GROWTH
COSTA RICA					
Total		74	52	72	74
Rural	85	80	62	80	83
Non-Metropolitan Urban	70	67	47	67	70
Metropolitan	70	64	43	64	66
EL SALVADOR					
Total		78	60	78	83
Rural	85	84	66	84	86
Non-Metropolitan Urban	70	69	56	69	78
Metropolitan	70	67	46	67	77
GUATEMALA					
Total		76	66	74	84
Rural	85	82	75	82	89
Non-Metropolitan Urban	70	66	55	66	80
Metropolitan	70	66	57	66	78
HONDURAS					
Total		76	66	74	82
Rural	85	82	76	82	87
Non-Metropolitan Urban	70	67	58	67	76
Metropolitan	70	66	57	66	77
NICARAGUA					
Total		76	57	74	80
Rural	85	83	65	83	87
Non-Metropolitan Urban	70	68	45	68	76
Metropolitan	70	69	57	69	73

SOURCE: Annex I-D

NOTES:

1/Base year estimates (Annex I-B, Note 4)

2/Projection for 1980, based on base year estimates, projected GDP in 1980 and assumption of a stable income distribution

3/Projections for 2000 based on three national income growth/distribution scenarios

are high enough to maintain the relative size of the target group at its 1980 level even under the low growth scenario.

PROJECTED TOTAL EFFECTIVE DEMAND

The total effective demand for basic shelter in all five countries for the 20-year period ranges from $CA 11 billion under the high growth scenario (shrinking relative size of the target group) to $CA 16 billion under the low growth scenario (growing relative target group size) with $CA 14 billion under the break-even scenario (stable relative size of the target group). Table 2 presents a summary of these projections by country and sector.

Table 2 also shows that the effective demand for basic shelter investment of the population with household incomes below the median will be much smaller, amounting to approximately $CA 8 billion over the 20-year period, regardless of national income growth scenario.[1/]

About 60% of the projected effective demand is metropolitan, another 23% non-metropolitan urban and only 17% rural. Guatemala's metropolitan share embraces as

1/ USAID assisted programs generally aim at the population with household incomes below the median.

TABLE 2

CENTRAL AMERICA

PROJECTED TOTAL INVESTMENT FOR BASIC SHELTER NEEDS
BY COUNTRY, SECTOR AND NATIONAL INCOME GROWTH SCENARIO
1981 - 2000
1980 $CA MILLIONS

COUNTRY AND SECTOR	HIGH GROWTH TOTAL $CA	HIGH GROWTH UP TO MEDIAN $CA	HIGH GROWTH UP TO MEDIAN %	BREAK-EVEN TOTAL $CA	BREAK-EVEN UP TO MEDIAN $CA	BREAK-EVEN UP TO MEDIAN %	LOW GROWTH TOTAL $CA	LOW GROWTH UP TO MEDIAN $CA	LOW GROWTH UP TO MEDIAN %
CENTRAL AMERICA									
Total	11,093.8	7,480.2	67	14,394.2	7,968.4	55	15,921.8	7,594.7	48
Rural	1,846.1	842.3	46	2,252.0	921.0	41	2,300.0	871.5	38
Non-Metropolitan Urban	2,585.0	1,787.8	69	3,499.8	2,015.1	58	3,926.9	1,966.0	50
Metropolitan	6,662.7	4,850.1	73	8,642.6	5,032.2	58	9,694.8	4,757.2	49
COSTA RICA									
Total	2,059.0	1,435.9	70	3,185.2	1,772.9	56	3,305.2	1,737.0	53
Rural	416.7	195.8	47	552.8	243.2	44	571.2	239.9	42
Non-Metropolitan Urban	521.9	354.9	68	830.9	448.7	54	847.7	440.8	52
Metropolitan	1,120.5	885.2	79	1,801.6	1,081.0	60	1,886.2	1,056.3	56
EL SALVADOR									
Total	1,406.5	1,037.6	74	2,091.0	1,131.9	54	2,341.2	1,107.8	47
Rural	462.6	231.3	50	604.0	253.7	42	567.9	235.2	40
Non-Metropolitan Urban	267.2	190.6	69	350.2	196.1	56	413.8	202.8	49
Metropolitan	676.6	615.7	91	1,136.8	682.1	60	1,339.5	669.8	50
GUATEMALA									
Total	5,119.2	3,457.2	68	6,024.5	3,414.4	57	6,943.2	3,225.8	46
Rural	586.7	246.4	42	638.5	242.6	38	682.3	225.2	33
Non-Metropolitan Urban	950.8	703.6	74	1,196.6	741.9	62	1,448.8	738.9	51
Metropolitan	3,581.7	2,507.2	70	4,189.4	2,429.9	58	4,812.1	2,261.7	47
HONDURAS									
Total	1,473.0	907.5	62	1,707.8	890.2	52	1,883.1	806.2	43
Rural	195.0	80.0	41	205.2	75.9	37	205.2	69.8	34
Non-Metropolitan Urban	531.9	335.1	63	596.2	333.9	56	633.3	297.7	47
Metropolitan	746.1	492.4	66	906.5	480.4	53	1,044.6	438.7	42
NICARAGUA									
Total	1,036.1	642.0	62	1,385.7	759.0	56	1,449.1	717.9	50
Rural	185.1	88.8	48	251.5	105.6	42	253.4	101.4	40
Non-Metropolitan Urban	313.2	203.6	65	525.9	294.5	56	583.3	285.8	49
Metropolitan	537.8	349.6	65	608.3	358.9	59	612.4	330.7	54

SOURCE: Annex 1-D

much as 70% of that country's total effective demand, considerably exceeding the metropolitan shares of the other four countries.

NEW SHELTER AND UPGRADING

As shown in Table 3, about half the total target group will need new shelter and half upgrading programs over the analysis period. However, those in need of new shelter (full need segment) will need close to two-thirds of the total investment. In the metropolitan areas families in need of new shelter predominate, encompassing 60% of the total target group and account for about 70% of the effective demand for investment, while in both non-metropolitan urban and rural areas the households in need of upgrading (partial need segment) represent more than half the target group with about 45% of the effective demand.

Again, the metropolitan area of Guatemala City represents the strongest concentration of projected target households in need of new shelter: 72% of the total metropolitan target group with 84% of the total metropolitan effective demand.

TABLE 3

CENTRAL AMERICA

PROJECTED TOTAL INVESTMENT FOR BASIC SHELTER NEEDS
AND NUMBER OF HOUSEHOLDS TO BE SERVED
BY COUNTRY, SECTOR AND TYPE OF NEED
1981 - 2000
BREAK-EVEN SCENARIO
1980 $CA MILLIONS

COUNTRY AND SECTOR	TOTAL		NEW SHELTER		UPGRADING	
	NUMBER OF HOUSEHOLDS	INVESTMENT $CA millions	NUMBER OF HOUSEHOLDS	INVESTMENT $CA millions	NUMBER OF HOUSEHOLDS	INVESTMENT $CA millions
CENTRAL AMERICA						
Total	5,835,000	14,195	2,933,000	9,281	2,904,000	5,114
Rural	1,269,000	2,252	1,588,000	1,266	1,681,000	986
Non-Metropolitan Urban	1,058,000	1,500	452,000	1,834	606,000	1,666
Metropolitan	1,508,000	8,643	893,000	6,181	617,000	2,462
COSTA RICA						
Total	617,000	3,185	306,000	2,344	311,000	842
Rural	304,000	553	105,000	286	199,000	267
Non-Metropolitan Urban	110,000	831	61,000	591	49,000	240
Metropolitan	203,000	1,802	140,000	1,467	63,000	335
EL SALVADOR						
Total	1,337,000	2,091	701,000	1,497	636,000	594
Rural	850,000	604	438,000	410	412,000	194
Non-Metropolitan Urban	206,000	350	82,000	199	124,000	151
Metropolitan	281,000	1,137	181,000	888	100,000	249
GUATEMALA						
Total	2,145,000	6,025	1,094,000	4,685	1,052,000	1,339
Rural	1,248,000	639	513,000	371	735,000	267
Non-Metropolitan Urban	312,000	1,197	154,000	788	158,000	409
Metropolitan	585,000	4,189	427,000	3,526	159,000	663
HONDURAS						
Total	1,046,000	1,708	499,000	372	547,000	1,335
Rural	552,000	205	347,000	94	205,000	111
Non-Metropolitan Urban	245,000	596	71,000	101	174,000	495
Metropolitan	249,000	907	81,000	177	268,000	729
NICARAGUA						
Total	690,000	1,386	333,000	383	358,000	1,004
Rural	315,000	252	185,000	105	130,000	147
Non-Metropolitan Urban	185,000	526	84,000	155	101,000	371
Metropolitan	190,000	608	64,000	123	127,000	486

SOURCE: Annex I-D

AVERAGE ANNUAL EFFECTIVE DEMAND DURING THE NEXT FIVE YEARS

Over the next five-year period the average effective demand for basic shelter (under the break-even scenario) will amount to about $CA 600 million annually, again with about two-thirds for new shelter and one-third for upgrading.

As shown on Table 4, the projected yearly totals range from about $CA 60 million each for Honduras and Nicaragua to nearly $CA 100 million for El Salvador, $CA 150 million for Costa Rica and $CA 240 million for Guatemala. Again, the effective demand among those with incomes below the median is much smaller, accounting for about half these projections.

TABLE 4

CENTRAL AMERICA

PROJECTED AVERAGE ANNUAL INVESTMENT FOR BASIC SHELTER NEEDS
AND NUMBER OF HOUSEHOLDS TO BE SERVED
BY COUNTRY, SECTOR AND TYPE OF NEED
1981 - 1985
BREAK-EVEN SCENARIO
1980 $CA MILLIONS

COUNTRY AND SECTOR	TOTAL		NEW SHELTER		UPGRADING	
	NUMBER OF HOUSEHOLDS 1/	INVESTMENT $CA millions	NUMBER OF HOUSEHOLDS 1/	INVESTMENT $CA millions	NUMBER OF HOUSEHOLDS 1/	INVESTMENT $CA millions
CENTRAL AMERICA						
Total	259,500	609	118,000	421	141,500	189
Rural	155,400	114	61,500	65	94,000	50
Non-Metropolitan Urban	46,000	157	21,700	100	24,300	56
Metropolitan	58,000	338	34,800	256	32,300	83
COSTA RICA						
Total	29,300	152	13,800	106	15,500	47
Rural	16,200	31	6,200	19	9,900	15
Non-Metropolitan Urban	4,900	40	2,500	27	2,500	13
Metropolitan	8,200	78	5,100	60	3,100	19
EL SALVADOR						
Total	59,200	95	27,400	64	31,800	31
Rural	37,100	27	16,500	17	20,600	10
Non-Metropolitan Urban	10,200	19	4,000	11	6,200	8
Metropolitan	11,900	50	6,900	36	5,000	13
GUATEMALA						
Total	95,600	239	43,000	168	52,600	71
Rural	60,600	12	23,800	18	36,800	14
Non-Metropolitan Urban	13,400	52	5,500	30	7,900	22
Metropolitan	21,600	155	13,700	120	7,900	35
HONDURAS						
Total	45,700	66	20,700	46	24,900	19
Rural	26,900	10	9,600	5	17,400	5
Non-Metropolitan Urban	10,000	25	6,400	19	3,500	5
Metropolitan	8,800	31	4,700	22	4,000	9
NICARAGUA						
Total	29,700	57	13,100	37	16,700	21
Rural	14,600	12	5,400	6	9,300	6
Non-Metropolitan Urban	7,500	21	3,300	13	4,200	8
Metropolitan	7,500	24	4,400	18	3,200	7

SOURCE: Annex I-D

NOTES:

1/Rounded to nearest 100

III. AFFORDABILITY OF BASIC SHELTER

The purpose of this part is to compare the projected average effective demand for a unit of basic shelter per income decile to the current average costs of the components of a basic shelter bundle to determine just "how much" basic shelter an investment matching the effective demand could purchase.

APPROACH

DEFINITIONS

The previous part defined in general the components of a basic shelter bundle. As a basis for estimating costs these components are defined with more technical specificity as follows:

The *minimum size of a site* in metropolitan areas is defined as 60 square meters (five by twelve meters) and 84 square meters (seven by twelve meters) in non-metropolitan urban areas.[1/] Minimum lot size was not defined for rural areas.

A *minimum service package* includes the following elements:

1/ Local housing officials contacted in the five countries agreed that sites in non-metropolitan urban areas should have at least 84 square meters.

(1) *Site preparation*, consisting of the necessary grading and retaining walls;

(2) A *system of vehicular and pedestrian access meeting minimum requirements;* this includes in urban areas a paved access road, gravel streets with an adequate storm drainage system and paved sidewalks, laid out in a grid of about 110 by 150 meters and, between the streets, paved pedestrian access walks on a three meter right-of-way with adequate storm drainage. For rural areas minimum access requirements were not specified;

(3) A *water supply system meeting minimum requirements;* this consists of a standpipe serving 20 to 30 homes in urban areas and in rural areas of any safe water supply from a well or a piped system within reasonable walking distance;

(4) A *waste disposal system meeting minimum requirements* defined in all areas as a latrine for the exclusive use of the household;

(5) In urban areas *street lighting* every 65 meters.

A *basic unit* covers 20 square meters (five by four meters), and consists of an adequate foundation, concrete block or brick walls with earthquake

reinforcement, a zinc roof with a backyard overhang to protect the laundry area, a cement floor, a metal entrance door, a wooden back door, two louvered aluminum windows and a laundry stone (pila).

Service improvements constitute the following elements:

(1) A fully adequate water and waste disposal system including a piped water and sanitary sewer connection to the site and installation of three outlets in the unit (flush toilet, shower and laundry stone/sink);

(2) *Electricity service* including the connection to the lot, meter and meter base and interior wiring with one overhead light fixture and one convenience outlet; and

(3) Improvement of vehicular access including street pavement.

Bedrooms of minimum size were defined as measuring twelve square meters (three by four meters), with the same structural specifications as the basic unit, one wooden door, one window and light fixture plus convenience outlet.

Further additions and improvements were defined only for urban areas and include the following:

(1) In metropolitan areas the *differential between a 60 square meter and an 84 square meter site*, including the additional infrastructure costs. (In non-metropolitan urban areas the minimum site area already measures 84 square meters);

(2) A *third bedroom or a rental room* measuring 20 square meters, and consisting of the same elements as the basic unit plus plumbing and wiring.

The following additional terms denote two main levels or standards of basic shelter:

(1) The *low minimum level* of basic shelter was defined for rural areas to include a site and a minimum rural service package, excluding a basic unit. Typically, rural dwellings in Central America are still built by the members of the household with locally available non-cash materials; the rural full *minimum level* includes, in addition, a basic unit.

In urban areas the *minimum level* was defined to include security of tenure on a site of minimum size, a minimum urban service package and the materials for a basic unit;[1/]

1/ In the case of upgrading programs a small home improvement loan

(2) The *advanced level/two bedrooms of basic shelter*, includes in addition to the minimum level components, labor for the basic unit, service improvements and two bedrooms.[1/]

The *advanced level/three bedrooms* was considered only for urban areas. It includes an additional bedroom (or rental room) and, in metropolitan areas, a larger site.

ASSUMPTIONS

Two assumptions had to be made to analyze the affordability of basic shelter upgrading costs for households in the partial need segment of the target group.

First the need for water, waste disposal and electricity service among those in need of upgrading programs had to be estimated. Housing census reports contain data on the share of the total housing inventory with different levels of water and waste disposal service as well as electricity. However, this information is not cross-referenced. In other words, census data do not allow measurement of the share of the housing inventory that satisfies certain water, sewer and electricity service criteria in the same unit. To permit such

1/ In the case of upgrading a larger loan for home improvements

aggregate estimates of service it was assumed that the availability of each type of service originates with the most prosperous households. For example, if housing census data show that 65% of all dwelling units in a given area have running water, it is assumed that these dwellings are occupied by households from the 35th to 100th income percentile. This assumption implies that the cumulative lack of services is concentrated at the lower end of the income distribution, a situation that appears sufficiently plausible even on the basis of impressionistic evidence. The assumption permits housing census data to be used to estimate the need for services and improvement by income group. Annex IV presents the approach used for these estimates.

A second assumption was required to estimate the need for improved vehicular and pedestrian access and storm drainage to urban households in need of upgrading. Since a growing share of the urban target group lives in squatter settlements and illegal subdivisions lacking infrastructure improvements it was assumed that these costs are equivalent to those of providing an access system to families in full need of new shelter.[1/]

1/ This assumption leads to an overestimation of the upgrading needs of existing target group housing with adequate vehicular and pedestrian access.

METHOD FOR ANALYZING AFFORDABILITY

The method used to analyze the affordability of basic shelter contains four main steps:

First, the average costs of the individual components of the basic shelter bundle were estimated by country and sector. This step is documented in Annex III.

Second, the average investment needed for upgrading was estimated by decile for households in the partial need segment. This step is documented in Annex IV.

Third, the cumulative cost of the components of the basic shelter bundle is compared to the average effective demand of the households in need of new shelter per decile of the income distribution to determine how much basic shelter the average household in each decile can afford. This step is documented in Annex V.

Fourth, the estimated average investment needed for upgrading by decile (Step 2) is compared to the average effective demand of the households in need of upgrading by decile to determine how much basic shelter upgrading the average household in each decile can afford. This step is documented in Annex VI.

DATA SOURCES

The most useful source information on supply costs were interviews with knowledgeable public and private officials in the five countries.

Typically, the information obtained at these interviews was based on specific active or recent projects. The specifications of lot size, level of services and type of structure were, with few exceptions, different from the minimum level of basic shelter as defined for this study. Consequently, the primary information obtained in the field had to be carefully reviewed and analyzed before it could be used to estimate the cost of the type of minimum basic shelter solutions applied in this study. In many cases the availability of data from a variety of sources helped in this process.

PRINCIPAL DATA ISSUES

By far the best data on the costs of supplying shelter were available for metropolitan areas. On the other hand, information on the cost of rural basic shelter components was only sketchy. There are two obvious reasons for the wide discrepancies in the quantity, detail and quality of information available for the metropolitan and rural sectors: (1) the metropolitan sector absorbs a far greater share of public and

private investment; and (2) the metropolitan sector is much more homogeneous. For example the cost of rural water supply systems varies enormously by geographic location, topography, size of settlement and other variables. As a result of the difference in the quality of the data, the affordability analysis presented in the next section is more accurate for metropolitan areas and larger secondary cities and less accurate as distance from them increases.

A second data issue is the cost of labor. The field data revealed substantial differences in the labor costs of constructing a basic unit. For example, recipients of loans for materials and labor from the Guatemalan National Housing Bank (BANVI) can hire masons to build their houses; BANVI only oversees these masons to ensure adequate workmanship. Under this program the cost of labor per square meter amounts to about one-third of the cost of other BANVI projects employing contractors on a large scale. After careful review of such evidence it was concluded that a basic shelter program requires the most efficient and cost effective implementation. Therefore, the labor costs for constructing the home (excluding the costs of infrastructure improvements) were estimated on the basis of the cost of small scale customer contracting.

AFFORDABILITY

NEW SHELTER

Annex V shows the cumulative bundle of basic shelter components that the average household in each decile is estimated to be able to afford under each national income growth scenario in 1990. Figure 2 illustrates the results of this analysis under the break-even scenario for each country and Table 5 presents a summary of the share of the population that is able to afford the different levels of basic shelter defined for this study.

Rural

Under the break-even scenario of national income growth between 70% (Honduras) and 100% (Costa Rica) of the rural population can afford a minimum basic shelter package without a basic unit. The results in the high and low growth scenarios are practically identical.

As noted, the supply cost data on which these findings are based are very limited. Nevertheless, they may serve to indicate the order of magnitude of the rural population that could afford to pay for an unsubsidized safe water supply and latrine program.

FIGURE 2
CENTRAL AMERICA 1990
HOUSEHOLD INCOME, AFFORDABILITY OF HOUSING INVESTMENT AND BASIC SHELTER COSTS

EL SALVADOR $CA 1,000's ANNUAL HOUSEHOLD INCOME [redacted] MAX. AVERAGE INVESTMENT [redacted]

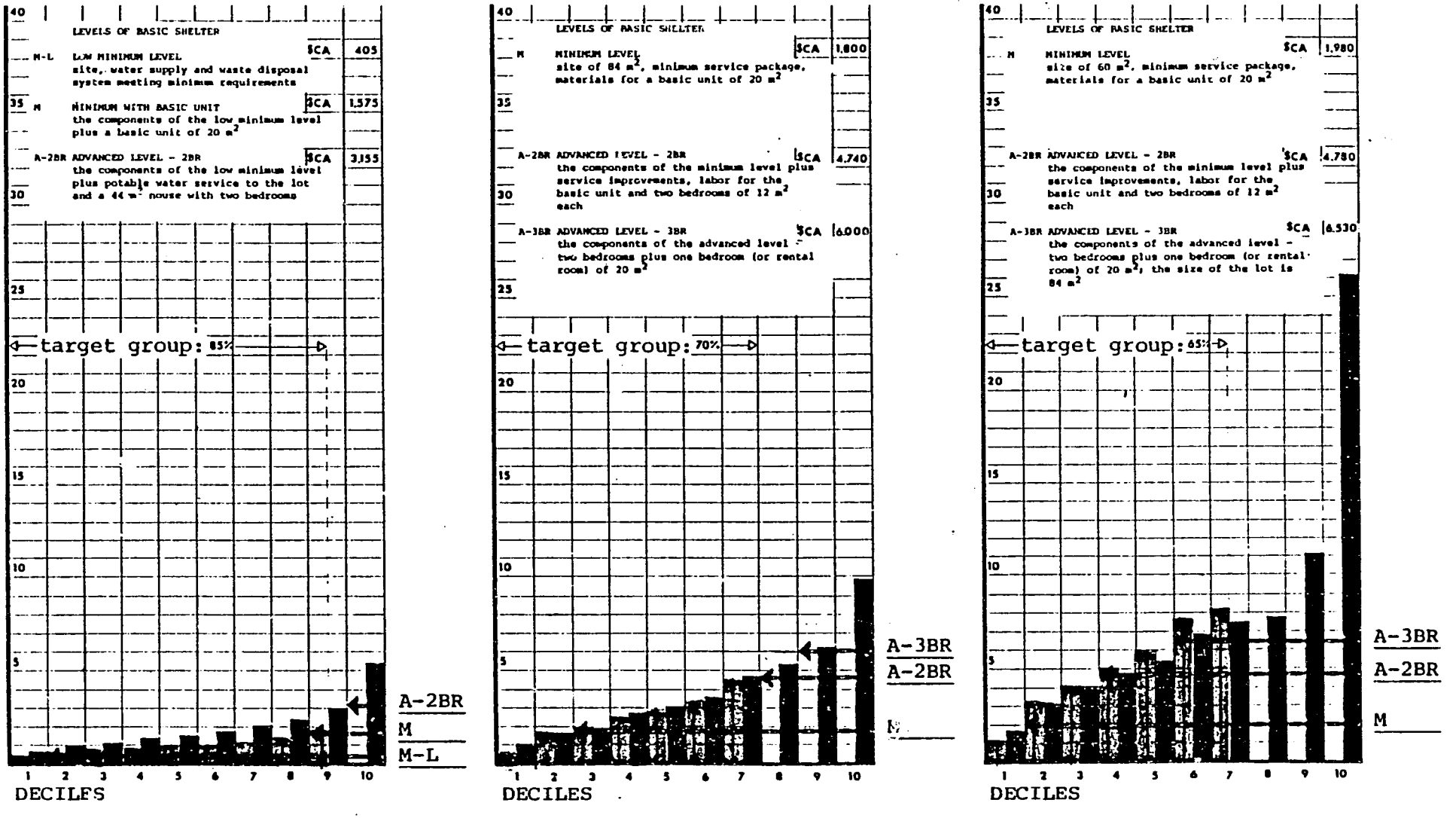


FIGURE 2

CENTRAL AMERICA 1990

HOUSEHOLD INCOME, AFFORDABILITY OF HOUSING INVESTMENT AND BASIC SHELTER COSTS

COSTA RICA $CA 1,000's

ANNUAL HOUSEHOLD INCOME

MAX. AVERAGE INVESTMENT

RURAL

NON-METROPOLITAN URBAN

METROPOLITAN

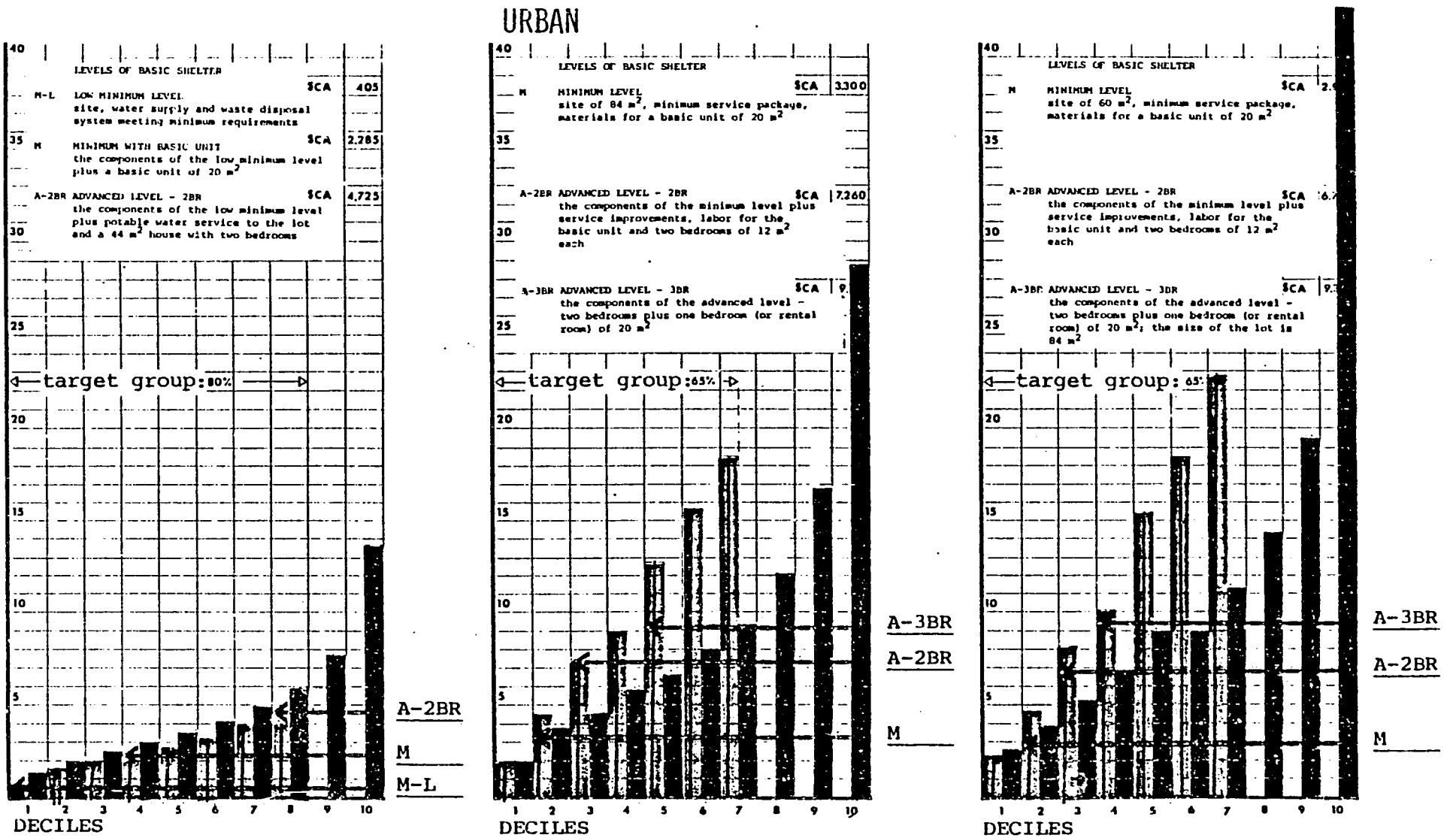


FIGURE 2

CENTRAL AMERICA 1990

HOUSEHOLD INCOME, AFFORDABILITY OF HOUSING INVESTMENT AND BASIC SHELTER COSTS

GUATEMALA $CA 1,000's ANNUAL HOUSEHOLD INCOME MAX. AVERAGE INVESTMENT

RURAL NON-METROPOLITAN URBAN METROPOLITAN

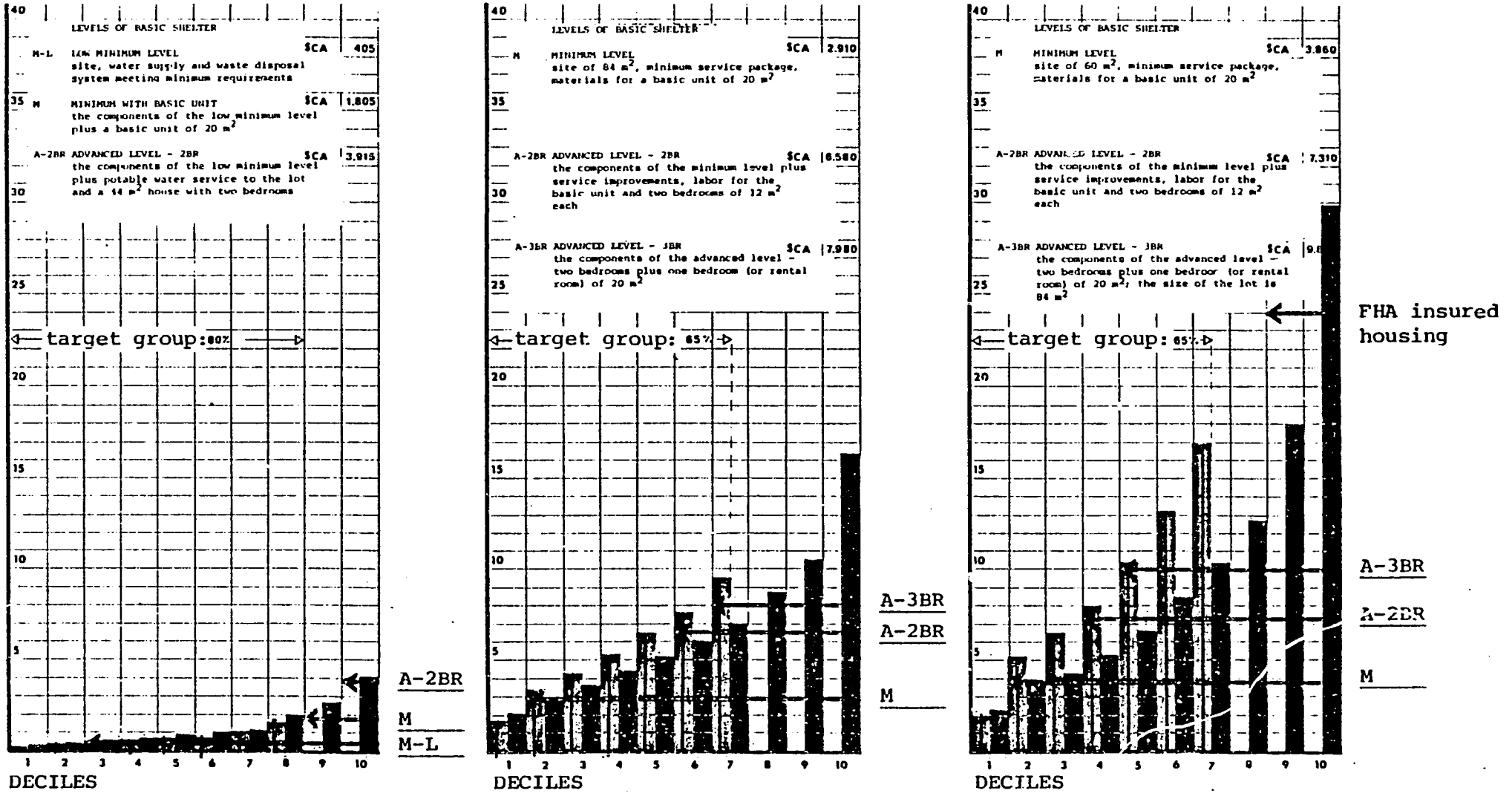


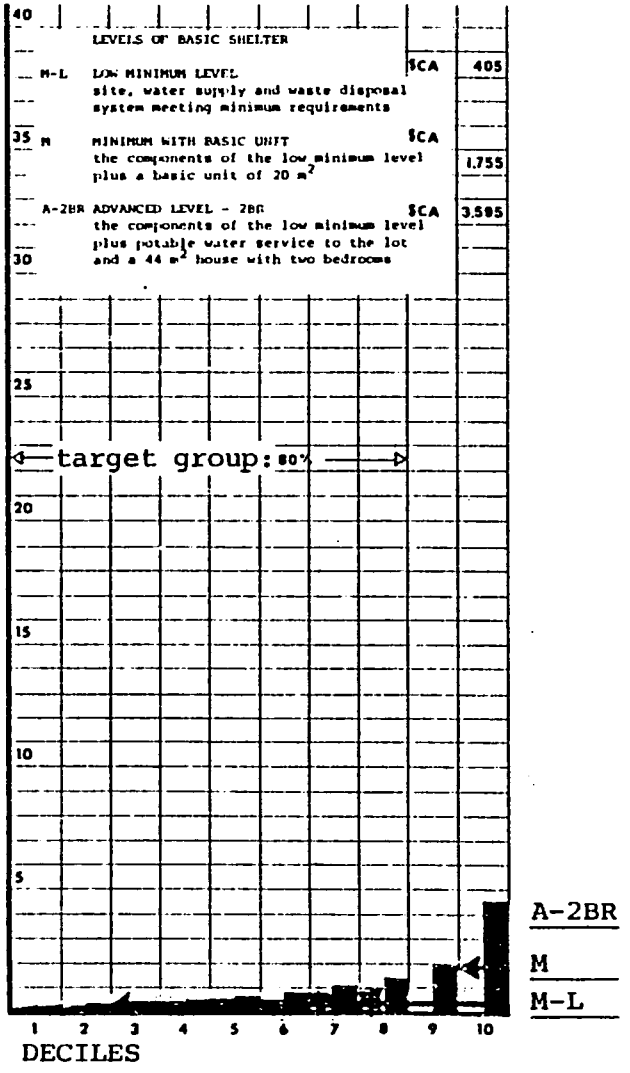
FIGURE 2

CENTRAL AMERICA 1990

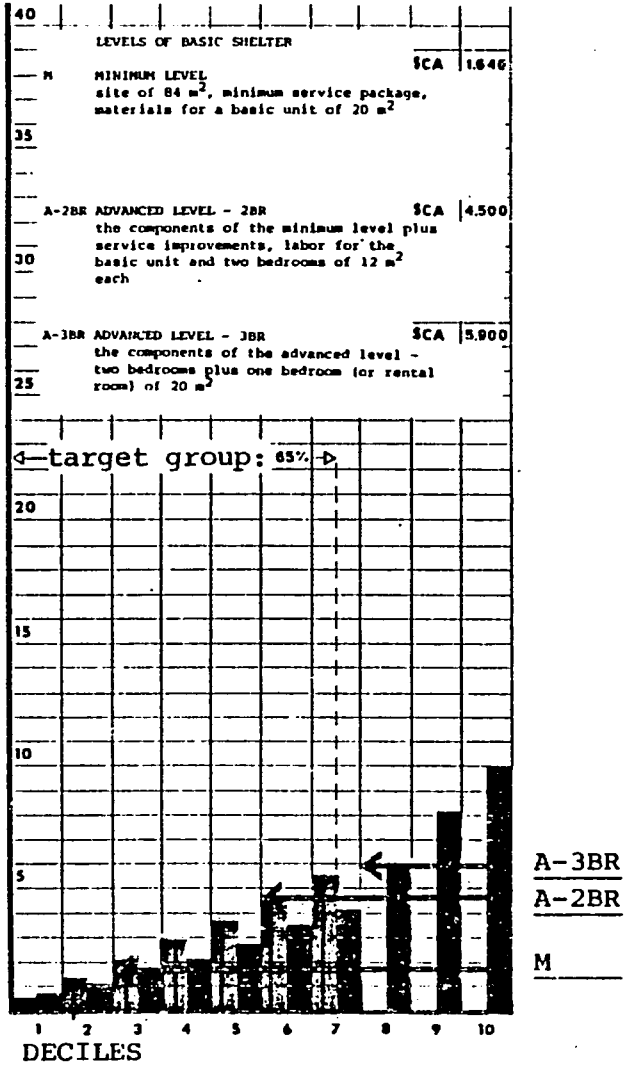
HOUSEHOLD INCOME, AFFORDABILITY OF HOUSING INVESTMENT AND BASIC SHELTER COSTS

HONDURAS $CA 1,000's ANNUAL HOUSEHOLD INCOME MAX. AVERAGE INVESTMENT

RURAL



NON-METROPOLITAN URBAN



METROPOLITAN

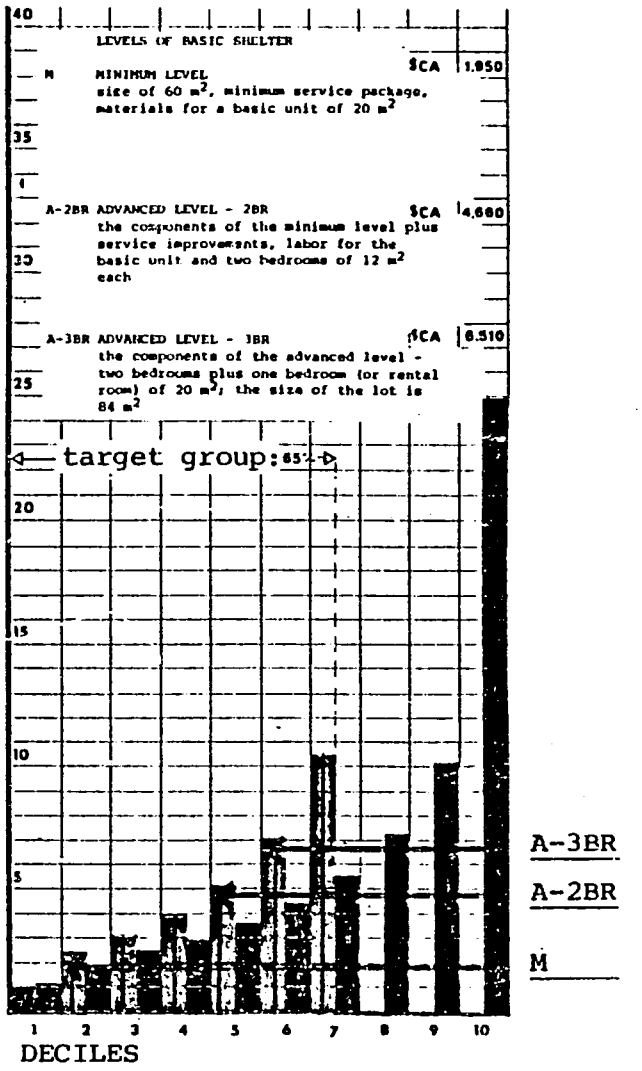


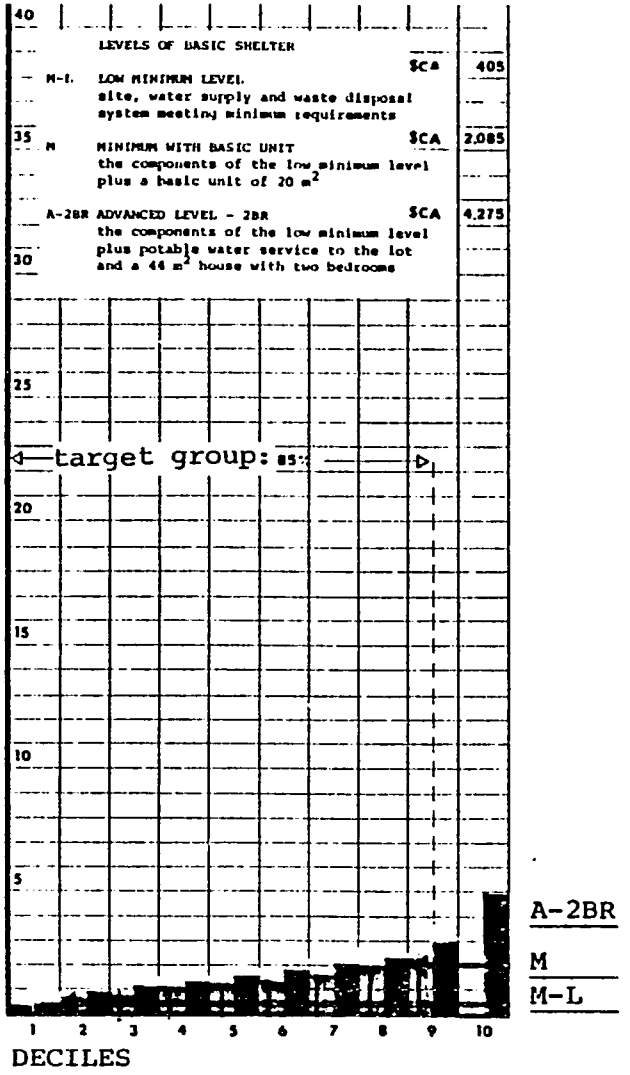
FIGURE 2

CENTRAL AMERICA 1990

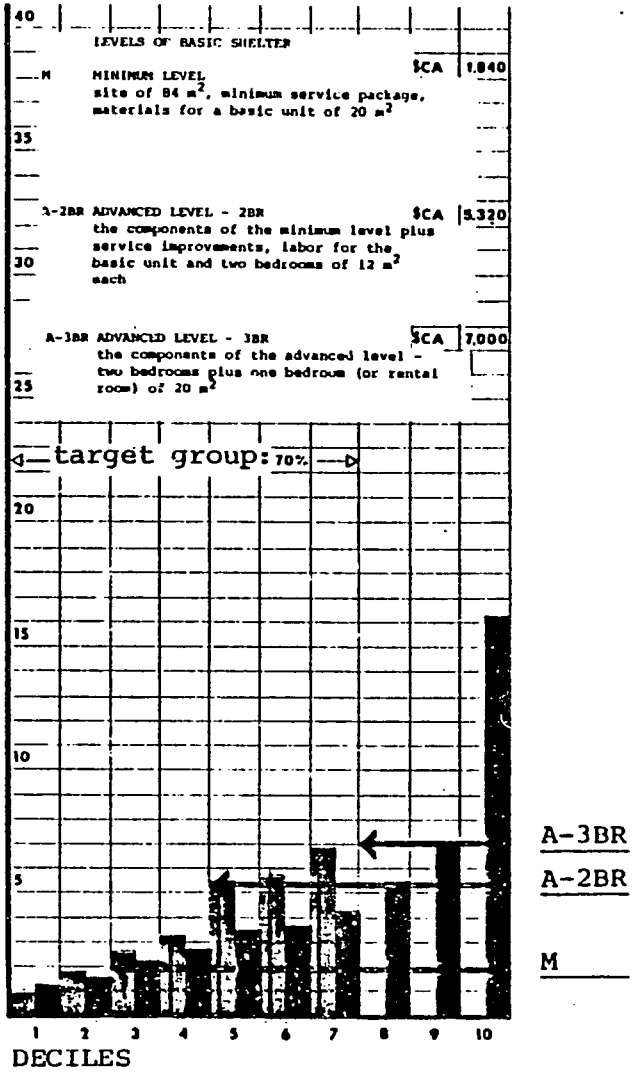
HOUSEHOLD INCOME, AFFORDABILITY OF HOUSING INVESTMENT AND BASIC SHELTER COSTS

NICARAGUA $CA 1,000's ANNUAL HOUSEHOLD INCOME MAX. AVERAGE INVESTMENT

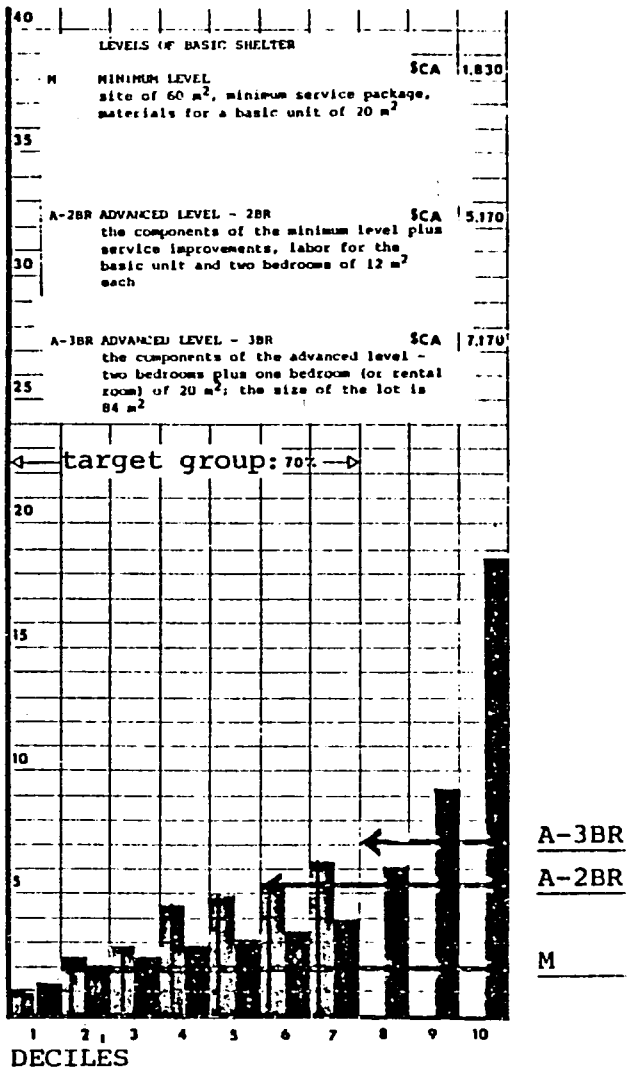
RURAL



NON-METROPOLITAN URBAN



METROPOLITAN



Expectedly, only a small share of the rural population can afford to buy a small house (basic unit) in addition to the minimum service package. With the exception of Costa Rica, where it encompasses 70% in the break-even scenario (80% in the high growth and 60% in the low growth scenarios), only 10% or 20% of the rural population in Central America can afford a minimum basic shelter package that includes this component.

Obviously, the advanced basic shelter standard as it is defined for this study (including in rural areas a flush toilet connected to a septic tank, domestic piped water and a small house with two bedrooms, a shower and a kitchen) is not an option for the rural population, except for the most prosperous rural households in Costa Rica.

Non-Metropolitan Urban

Although the information on the average cost of supplying basic shelter components in non-metropolitan urban areas appears more reliable than the general estimates for rural areas, it must be interpreted cautiously. There are great differences between such urban areas, ranging from tiny towns to cities with 50,000 to 100,000 inhabitants and from

stagnant mountain places to dynamic agro-industrial centers in the coastal regions.

With this qualification the summary results are presented in Figure 2 and Table 5 as an indication of the order of magnitude of the basic shelter that average non-metropolitan urban households can afford to buy by income group.

Under the break-even scenario the share of the population able to afford the minimum level of basic shelter ranges from 80% to 90% in all countries except El Salvador. The difference between the findings for El Salvador and the rest of the region is difficult to explain. The basis for the difference lies in the exceptionally low level of projected effective demand per household in El Salvador's non-metropolitan urban area. In turn, this low level of effective demand is the result of an exceptionally wide gap between the metropolitan and non-metropolitan urban per capita income for El Salvador. The data sources for per capita income by sector are presented in Annex I-B, Note 2. According to these sources, per capita income in non-metropolitan urban areas in El Salvador amounts to only slightly more than half the metropolitan per capita income. In the other countries this gap is

TABLE 5

CENTRAL AMERICA

PERCENT OF HOUSEHOLDS ABLE TO AFFORD
MINIMUM AND ADVANCED BASIC SHELTER
BY COUNTRY, SECTOR AND NATIONAL INCOME GROWTH SCENARIO
1990

COUNTRY AND SECTOR	MINIMUM BASIC SHELTER: WITHOUT BASIC UNIT (RURAL ONLY) SCENARIO			MINIMUM BASIC SHELTER: WITH BASIC UNIT SCENARIO			ADVANCED BASIC SHELTER: 2 BEDROOMS SCENARIO			ADVANCED BASIC SHELTER: 3 BEDROOMS (URBAN ONLY) SCENARIO		
	HIGH	BREAK-EVEN	LOW	HIGH	BREAK-EVEN	LOW	HIGH	BREAK-EVEN	LOW	HIGH	BREAK-EVEN	LOW
COSTA RICA												
Rural	100	100	100	80	70	70	*	20	20			
Non-Metropolitan Urban				90	90	90	80	80	70	70	60	60
Metropolitan				90	90	90	80	80	80	80	70	70
EL SALVADOR												
Rural	90	90	90	30	20	20	*	*	*			
Non-Metropolitan Urban				90	70	70	40	*	*	*	*	*
Metropolitan				90	90	90	80	70	60	60	50	50
GUATEMALA												
Rural	80	80	80	*	20	20	*	*	*			
Non-Metropolitan Urban				90	90	90	60	50	50	50	40	40
Metropolitan				90	90	90	70	70	60	60	60	50
HONDURAS												
Rural	70	70	60	*	*	*	*	*	*			
Non-Metropolitan Urban				80	80	80	50	50	40	40	40	30
Metropolitan				90	90	90	60	60	50	50	50	40
NICARAGUA												
Rural	90	90	90	20	20	*	*	*	*			
Non-Metropolitan Urban				90	80	80	60	60	40	40	30	30
Metropolitan				90	90	90	60	50	40	30	30	30

SOURCE: Annex V

* This solution is only afforded by households with incomes above the levels used for the target group.

significantly smaller, with the ratio between the two per capita income figures ranging from 65% in Guatemala to 75% in Honduras, 80% in Costa Rica and 90% in Nicaragua. As pointed out in the previous part, the income data for El Salvador are the most recent and appear to be the most reliable for the region. Thus, while the data in Table 5 depict El Salvador as an exception it is also possible that the results for El Salvador are more realistic than, for example, the results for Guatemala, Honduras and Nicaragua.

In either event, however, the analysis sustains the important conclusion that between 70% and 90% of the non-metropolitan urban population can afford a complete minimum level basic shelter solution, regardless of the national income growth scenario. If the minimum basic shelter standard for non-metropolitan urban areas was equal to the metropolitan standard (60 square meter instead of 84 square meter lot size), the share of the population able to afford the package would increase by 10% or more.

Metropolitan

The affordability analysis for metropolitan areas is based on the most complete data sources and, therefore, presumed to be most accurate.

Most strikingly, the summary in Table 5 reveals that 90% of the metropolitan population in all five countries under all three national income growth scenarios can afford a basic shelter package meeting the minimum level used in this study (security of tenure on a site of 60 square meters, adequate vehicular and pedestrian access including paved walkways and storm drainage ditches and street lighting, safe piped water within about 50 meter walking distance, a latrine for exclusive use of the dwelling and at least the materials for a basic unit.[1/]

A shelter package satisfying an advanced basic shelter level with two bedrooms is within the reach of 60% of the metropolitan population in Honduras and Nicaragua, 70% of the residents of metropolitan Guatemala City and 80% of the residents of metropolitan San Jose, Costa Rica and San Salvador under the high national income growth scenario. Under the break-even scenario the share of these households would drop by 10% in only two countries (El Salvador and Nicaragua) and under the low growth scenario by

1/ It should be noted that, with the exception of families in the second decile in Honduras and Nicaragua under the low growth scenario, these households can also afford the labor for the basic unit and most of them additional components such as water and sewer service to the site.

10% in another two countries (Guatemala and Honduras) and by an additional 10% in El Salvador.

UPGRADING

Annex VI relates the estimated cost, by income group, of providing basic shelter components to households in need of upgrading to the estimated effective demand by income group.

Despite differences in the data sources, the results of this analysis are comparable to the results of the affordability analysis for those in need of new shelter (full need segment).

In urban areas in several countries the share of the population able to afford a minimum upgrading package was somewhat smaller than the corresponding share of the population able to afford a new minimum standard basic shelter solution. Such differences may indicate that the cost of more centrally located existing housing is often relatively high, even if it lacks essential services. Consequently, a household may have to trade off the advantages of a new minimum shelter solution on the urban periphery with those of a more centrally located rental unit with fewer services.

CONCLUSION

The effective demand for basic shelter estimated in the previous part of this report suffices to provide the following levels of unsubsidized shelter in the five Central American countries:

(1) Between 70% (Honduras) and 100% (Costa Rica) of all rural households can afford a minimum service package including a safe water supply system within reasonable walking distance and a private latrine. Sixty percent of Costa Rica's rural households but only about 20% of the rural households in the other countries can also afford a basic unsubsidized unit.

(2) Provided a minimum lot size of 60 M^2 is used in all urban areas (not only in metropolitan areas where small lots have become more widely accepted) between 80% (El Salvador, non-metropolitan urban areas) and 90% (all other urban areas) of Central America's urban population can afford an unsubsidized minimum shelter package consisting of a site, site preparation and retaining walls, adequate vehicular and pedestrian access, storm drainage, street lighting, piped water within short walking distance, a latrine for the

exclusive use of the household and a basic unit of 20 M^2. With the exception of non-metropolitan urban areas in El Salvador, between 50% (Nicaragua) and 80% (Costa Rica) of the urban population can afford a more advanced basic shelter solution including, in addition to the minimum components, street pavement, water, sewer and electricity service to the site, plumbing and wiring in the house and two bedrooms.

(3) The effects of significantly different rates of national income growth on affordability are relatively insignificant.

IV. ANALYSIS OF THE INVESTMENT NEEDED FOR BASIC SHELTER

This final part of the report analyzes the projected orders of magnitude of an investment in basic shelter in relation to the size of the economy of the five countries and their current levels of housing investment.

BASIC SHELTER INVESTMENT NEEDS AS A SHARE OF GROSS DOMESTIC PRODUCT

The projected effective demand for investment in basic shelter will require an average share of 2.4% of the region's Gross Domestic Product if current levels of real personal per capita income are maintained during the next twenty years (break-even scenario of national income growth and income distribution). The share of Gross Domestic Product will range from about 2% in El Salvador and Honduras to about 2.5% in Costa Rica and Nicaragua and 2.7% in Guatemala.

If national income in the region grows at a low average rate for the rest of the century the housing needs of a larger share of the region's populace would remain unmet under prevailing market conditions. Consequently, the effective demand for basic shelter would require a larger piece of a smaller pie, averaging 3% for the region. Conversely, if national income grows at a high rate and the current income distributions are maintained, the share of

Gross Domestic Product required for basic shelter would be as low as 1.6%. Table 6 summarizes this analysis.

PROJECTED BASIC SHELTER INVESTMENT IN RELATION TO LEVELS OF CURRENT HOUSING INVESTMENT

In order to explore the ease or difficulty which the five nations are likely to experience in meeting the projected basic shelter investment needs, current levels of housing investment were examined and compared to projections of future investment levels required to cover the effective demand for basic shelter as well as maintain current levels of investment for the higher income groups that do not need basic shelter.

CURRENT LEVELS OF HOUSING INVESTMENT

Available information on housing investment in Central America is somewhat fragmentary and incomplete. Expectedly, there is no information on housing investment by the so-called informal sector. Moreover, building permits or registrations are often not required or the requirements are not enforced. As a result, a good share of the private sector's construction activity may not be reported.

Also, the available sources do not directly reveal the income groups benefiting from current housing

TABLE 6

CENTRAL AMERICA

PROJECTED TOTAL INVESTMENT
TO MEET BASIC SHELTER NEEDS
AS A PERCENT OF GROSS DOMESTIC PRODUCT

GDP GROWTH SCENARIO	CENTRAL AMERICA	COSTA RICA	EL SALVADOR	GUATEMALA	HONDURAS	NICARAGUA
LOW	3.0	2.6	2.5	3.6	2.8	2.9
BREAK-EVEN	2.4	2.4	2.0	2.7	2.1	2.5
HIGH	1.6	1.3	1.2	2.0	1.6	1.6

SOURCE: Annex VII

investment. However, household income data can be compared to the reported costs of the housing solutions produced and/or financed by the various public and private agencies reporting housing investment in each country. Using this method the total levels of current housing investment can be disaggregated for the target group defined by this study as well as for higher income groups.

Table 7 summarizes the most recent data on housing investment in the five countries, broken down by target group and investment for higher income groups. Annex VIII presents a detailed, annotated list of the sources.

The most recent year for which detailed information on housing investment is available is 1978 for Costa Rica, El Salvador and Honduras, 1979 for Guatemala and 1974 for Nicaragua. For Costa Rica and Guatemala investment was reported separately for the public and private sectors. For Honduras, El Salvador and Nicaragua information on housing investment is available only for both sectors combined.

In constant 1980 value, annual housing investment ranged from $CA 27 million in Honduras to $CA 51 million in Nicaragua, $CA 83 million in El Salvador,

TABLE 7

CENTRAL AMERICA

PRESENT ANNUAL INVESTMENT IN HOUSING
BY INCOME GROUP AND SOURCE
IN 1980 $CA MILLIONS AND
AS A PERCENT OF GROSS DOMESTIC PRODUCT

INCOME GROUP AND SOURCE (PUBLIC/PRIVATE)	CENTRAL AMERICA		COSTA RICA		EL SALVADOR		GUATIMALA		HONDURAS		NICARAGUA	
	AMOUNT	% OF GDP	AMOUNT	% OF GDP	AMOUNT	% OF GDP	AMOUNT	% OF GDP	AMOUNT	% OF GDP	AMOUNT	% OF GDP
Total Present Annual Investment in Housing (1978/1979)1/												
Total	455.8	2.6	134.5	3.9	83.3	2.7	159.3	2.1	27.4	1.5	51.3	3.4
Public			62.3	1.8			51.9	.7				
Private			72.2	2.1			107.3	1.4				
Present Annual Investment in Housing for the Target Group												
Total	149.4	.8	56.0	1.6	11.9	.4	66.0	.9	9.4	.5	6.1	.4
Public			32.4	.9			52.0	.7				
Private			23.6	.7			14.0	.2				
Present Annual Investment in Housing for Higher Income Groups												
Total	306.4	1.8	78.5	2.3	71.4	2.3	93.3	1.2	18.0	1.0	45.2	3.0
Public			29.9	.9			0					
Private			48.6	1.4			93.3	1.2				

SOURCE: Annex VIII

NOTE:

1/The most recent information for Nicaragua is for 1974.

$CA 135 million in Costa Rica and about $CA 160 million in Guatemala, totaling nearly $CA 460 million in the region.

Overall, the target group has received less than one-third of this total investment, ranging from about 12% in El Salvador and Nicaragua to 34% in Honduras and 42% in Costa Rica and Guatemala.

The latest reported housing investment averaged 2.6% of Gross Domestic Product in the region with a range of 1.5% in Honduras to 2.1% in Guatemala, 2.7% in El Salvador, 3.4% in Nicaragua and 3.9% in Costa Rica.

PROJECTED HOUSING INVESTMENT NEEDS COMPARED TO CURRENT HOUSING INVESTMENT LEVELS

Total housing investment needs for the next twenty years were estimated as the sum of the share of Gross Domestic Product currently expended for housing for higher income groups and the GDP share required to meet the effective demand for basic shelter investment by the target group. Table 8 presents the results.

The additional share of Gross Domestic Product required to meet total investment in housing averages 1.6% for the region, ranging from .8% in Costa Rica to 1.6% in El

TABLE 8

CENTRAL AMERICA

COMPARISON OF PRESENT INVESTMENT IN HOUSING AND PROJECTED TOTAL ANNUAL INVESTMENT NEEDED BY INCOME GROUP IN 1980 $CA MILLIONS AND AS A PERCENT OF GROSS DOMESTIC PRODUCT

TYPE OF INVESTMENT AND INCOME GROUP	CENTRAL AMERICA		COSTA RICA		EL SALVADOR		GUATEMALA		HONDURAS		NICARAGUA	
	AMOUNT	% OF GDP	AMOUNT	% OF GDP	AMOUNT	% OF GDP	AMOUNT	% OF GDP	AMOUNT	% OF GDP	AMOUNT	% OF GDP
A. Present Annual Investment in Housing (1978/1979)1/												
1. Total	455.8	2.6	134.5	3.9	83.3	2.7	159.3	2.1	27.4	1.5	78.3	3.4
2. Target Group	149.4	.8	56.0	1.6	11.9	.4	66.0	.9	9.4	.5	6.1	.4
3. Higher Income Groups	306.4	1.8	78.5	2.3	71.4	2.3	93.3	1.2	18.0	1.0	45.2	3.0
B. Total Investment Required for the 1981-2000 Period												
1. Total	25,010.3	4.2	5,201.9	4.7	4,430.1	4.3	8,791.5	3.9	2,527.7	3.1	3,079.1	5.5
2. Target Group	14,425.7	2.4	3,166.9	2.4	2,060.5	2.0	6,086.4	2.7	1,712.3	2.1	1,399.6	2.5
3. Higher Income Groups	10,604.6	1.8	3,035.0	2.3	2,369.6	2.3	2,705.1	1.2	815.4	1.0	1,679.5	3.0
C. Required Increased Share of GDP for Housing Investment2/												
1. Total		1.6		.8		1.6		1.8		1.6		2.1
2. Target Group		1.6		.8		1.6		1.8		1.6		2.1
3. Higher Income Groups		0		0		0		0		0		0
D. Required Increase in Housing Investment over Present Levels	62		21		59		86		107		62	

SOURCE: Annex VIII

NOTES:

1/The most recent information for Nicaragua is for 1974.
2/Line A minus Line B

Salvador and Honduras, 1.8% in Guatemala and 2.1% in Nicaragua.[1/]

Although the additional share of GDP to be devoted to housing is modest and appears clearly within the resource constraints of the five Central American countries, the existing housing investment in the region will have to be significantly increased to meet the full effective shelter demand of the poorest 75% of the populace. Table 8 shows an average increase in housing investment over present levels of about 60% with wide differences among the five countries, ranging from a modest 20% increase in Costa Rica to a more than 100% increase in Honduras.

ORDER OF MAGNITUDE OF AN AVERAGE ANNUAL SUBSIDY ENABLING ALL HOUSEHOLDS TO AFFORD THE FULL COST OF MINIMUM LEVEL BASIC SHELTER

The previous chapter concluded that close to 90% of Central America's population can afford minimum level basic shelter. The purpose of this last section is to analyze

1/ Churchill estimated that worldwide a .8% increase in the share of GDP devoted to housing would suffice to meet basic shelter investment needs. If Churchill's narrow target group definition (population below the poverty threshold) was applied to the analysis and data sources of this study the additional GDP share needed for basic shelter in Central America would be substantially lower than .8%, thus clearly supporting the conclusion of his paper that meeting basic shelter investment needs is well within the resource constraints of most developing countries.

the order of magnitude of a subsidy that would permit those unable to afford the full cost of minimum level basic shelter to purchase a minimum shelter solution.

Table 9 presents the results of this analysis for 1990, the midpoint of the analysis period. Overall, a subsidy of less than $CA 30 million a year will enable the poor to afford minimum level solutions. This subsidy would average one-tenth of one percent of Gross Domestic Product for the region,[1/] ranging from .04% in Costa Rica to .14% in El Salvador.

1/ Break-even Scenario

TABLE 9

CENTRAL AMERICA

ESTIMATED NEED FOR AN AVERAGE ANNUAL SUBSIDY
ENABLING ALL HOUSEHOLDS TO AFFORD
THE FULL COST OF MINIMUM LEVEL BASIC SHELTER
1990
1980 $CA MILLIONS

SECTOR	CENTRAL AMERICA		COSTA RICA		EL SALVADOR		GUATEMALA		HONDURAS		NICARAGUA	
	AMOUNT	% OF GDP	AMOUNT	% OF GDP	AMOUNT	% OF GDP	AMOUNT	% OF GDP	AMOUNT	% OF GDP	AMOUNT	% OF GDP
TOTAL	28.149	.10	2.778	.04	4.639	.09	12.415	.11	5.641	.14	2.674	.10
RURAL	4.822	.02	0.000	.00	.969	.02	2.010	.02	1.558	.04	.285	.02
NON-METROPOLITAN URBAN	9.814	.04	1.285	.02	2.119	.04	2.856	.02	2.312	.06	1.242	.04
METROPOLITAN	13.513	.04	1.493	.02	1.551	.03	7.544	.07	1.771	.04	1.147	.04

SOURCE: Annex IX

TEAM

Bernhard Haeckel:	Project Director
Mark Farber:	Senior Planner
Ian Cameron:	Computer Analysis
Stephen Schwartz:	Report Typing

earned by the highest target group percentile;

- Divide by the population in the highest target group percentile to arrive at an estimate of the top per capita income of the target group.

5. PROJECTION OF GROSS DOMESTIC PRODUCT THROUGH 2000

Based on published sources and expert judgment of international economists compile a set of GDP projections through the year 2000.

6. PROJECTION OF NATIONAL PERSONAL INCOME THROUGH 2000

Analyze available national accounts data for the past five years to determine the relationship between national personal income and GDP. Based on this analysis estimate the relationship between the two variables for the remainder of the century.

Apply this relationship to the GDP projections (Step (5)) to arrive at one scenario for national personal income growth.

Develop an alternative set of national personal income projections based on substantially lower GDP growth rates (50% of the growth rates underlying the projections in Step (5)).

As a third scenario for economic development calculate the national personal income needed through the remainder of the

century to sustain 1975 sectorial per capita income levels ("break-even scenario").

7. PROJECTION OF AVERAGE HOUSEHOLD SIZE

Identify the best available projections of average household size to convert per capita income estimates to estimates of household income.

8. SHARE OF INCOME SPENT FOR HOUSING BY DECILE

Identify the best available information for estimating the share of household income spent for housing by sector and income group.

9. SHARE OF INCOME AVAILABLE TO PAY FOR UPGRADING PROGRAMS

Identify the best available information for estimating the share of household income available for upgrading programs.

10. POPULATION IN 1980 LIVING IN HOUSING THAT CANNOT BE UPGRADED

Define indicators for housing that cannot be upgraded and identify information on the share of the population living in such housing.

11. CAPITALIZATION RATE

Based on USAID guidance define a capitalization rate for capitalizing estimates of shelter purchasing power into estimates of effective demand for investment.

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ANNEX I-B

DATA AND SOURCES FOR ESTIMATING THE EFFECTIVE DEMAND FOR BASIC SHELTER

ANNEX I-B

DATA AND SOURCES FOR ESTIMATING EFFECTIVE DEMAND FOR BASIC SHELTER

VARIABLE	COSTA RICA VALUE	COSTA RICA SOURCE*	EL SALVADOR VALUE	EL SALVADOR SOURCE*	GUATEMALA VALUE	GUATEMALA SOURCE*	HONDURAS VALUE	HONDURAS SOURCE*	NICARAGUA VALUE	NICARAGUA SOURCE*
1. Population Projections										
a. Rural										
1975	1,154,000	8	2,296,069	E17	4,022,716	G21	2,097,242	H7	1,175,616	N4-I4
1980	1,253,000		2,637,010		4,590,213		2,367.278		1,334,750	(1985 and
1985	1,343,000		3,030,805		5,155,862		2,635,214		1,499,904	1995 inter-
1990	1,417,000		3,472,934		5,706,765		2,868,612		1,688,936	polated)
1995	1,467,000		3,966,418		6,235,401		3,094,153	Extrapol'n	1,850,156	
2000	1,488,000		4,516,583		6,734,524		3,326,027	Extrapol'n	1,972,920	
b. Urban										
1975	811,000	8	1,628,026	E17	2,219,636	G21	996,058	H7	1,085,184	N4-I4
1980	960,000		1,902,507		2,672,206		1,323,747		1,334,750	(1985 and
1985	1,141,000		2,204,068		3,247,143		1,737,275		1,624,896	1995 inter-
1990	1,358,000		2,524,100		3,969,645		2,236,730		1,9[illegible],664	polated)
1995	1,608,000		2,860,688		4,873,413		2,858,431	Extrapol'n	2,354,744	
2000	1,889,000		3,213,819		6,004,208		3,652,214	Extrapol'n	2,839,080	
c. Other Urban										
1975	344,217	Item b	860,023	Item b	1,089,936	Item b	400,960	Item b	548,065	Item b
1980	367,390	minus	966,116	minus	1,223,300	minus	586,967	minus	732,495	minus
1985	426,905	Item c	1,075,048	Item c	1,389,087	Item c	834,812	Item c	861,724	Item c
1990	497,516		1,160,894		1,586,891		1,083,226		1,015,579	
1995	571,118		1,258,719		1,817,839		1,395,200		1,178,137	
2000	639,557		1,331,269		2,085,829		1,796,524		1,407,558	
d. Metropolitan										
1975	466,783	C7-T11 and	768,003	E17	1,129,900	G19-48	595,098	H7	537,119	N4-1
1980	592,610	calculations	936,391	(1975, 1985	1,448,900	(1985 and	736,780		602,255	and
1985	714,095	based on	1,129,820	and 1995	1,858,056	1995 inter-	902,463		783,172	Extrapol'n
1990	860,484	3.8% annual	1,363,208	interpolated)	2,382,754	polated)	1,153.504	Extrapol'n	967,085	from
1995	1,036,882	growth	1,601,969		3,055,574		1,463,231	Extrapol'n	1,176,607	10-169
2000	1,249,443	(OFIPLAN)	1,882,550		3,918,379		1,855,690	Extrapol'n	1,431,522	
2. 1975 National Personal Income Distribution by Sector		Note 2		Note 2		Note 2		Note 2		Note 2
a. % Rural	38		33		23		30		29	
b. % Urban										
(1) % Other Urban	62		67		77		70		71	
(2) % Metropolitan	23		25		30		24		34	
	39		42		47		46		37	

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VARIABLE	COSTA RICA		EL SALVADOR		GUATEMALA		HONDURAS		NICARAGUA	
	VALUE	SOURCE*	VALUE	SOURCE*	VALUE	SOURCE*	VALUE	SOURCE*	VALUE	SOURCE*
3. Size Distribution of Income										
a. Year of Last Survey	1971	C3	1976/77	E19	1969	G2	1967/68	H4	1973	N1,N4
b. Distributions										
(1) Rural										
0-10	2.8	C3-53	2.7	E19-7	2.4	G2-T3.11	2.3	2-47	2.5	N1-31
11-20	4.1		4.6		3.3		2.8		4.4	
21-30	5.1		5.6		4.3		3.6		5.5	
31-40	6.1		6.7		5.2		4.4		6.9	
41-50	7.2		7.9		6.1		5.4		8.1	
51-60	8.4		8.9		7.1		6.8		9.4	
61-70	10.1		10.3		9.5		8.7		10.6	
71-80	12.3		11.7		14.2		11.4		12.0	
81-90	15.8		14.4		18.9		16.4		15.0	
91-100	28.1		27.2		29.2		38.2		25.6	
(2) Non-Metropolitan Urban										
0-10	2.3	C3-53	2.5	E19-5	3.2	G2-T3.11	1.3	H4	2.5	N4-I12
11-20	3.9		4.3		4.3		2.2		3.2	
21-30	4.8		4.7		5.4		3.4		4.7	
31-40	5.7		6.6		6.6		4.4		5.7	
41-50	6.6		7.7		7.7		5.4		7.3	
51-60	8.2		8.8		9.0		6.9		7.6	
61-70	9.6		11.8		10.6		8.3		9.1	
71-80	12.5		13.4		13.0		11.9		11.4	
81-90	17.2		15.6		15.8		16.3		14.7	
91-100	29.2		24.6		24.4		39.9		33.8	
(3) Metropolitan										
0-10	2.1	C3-53	2.3	E19-8	2.2	G2-T3.11	1.8	H4	2.4	N4-I12
11-20	3.2		4.2		3.6		3.0		3.8	
21-30	4.2		5.4		4.3		3.8		4.5	
31-40	5.2		6.1		5.3		4.6		5.6	
41-50	6.4		7.2		6.5		5.6		5.9	
51-60	7.6		9.2		8.3		7.0		6.5	
61-70	9.4		9.9		10.2		8.6		7.5	
71-80	11.6		10.5		12.5		11.2		11.6	
81-90	15.7		14.6		17.7		15.8		17.4	
91-100	34.6		30.6		29.4		38.6		35.0	
4. Estimation of the Relative Size of the Target Group and of the 1975 per Capita Personal Income in Its Top Percentile		Note 4		Note 4		Note 4		Note 4		Note 4
a. Relative Size of the Target Group (% of Total Sectorial Population)		Note 4a		Note 4a		Note 4a		Note 4a		Note 4a
(1) Rural	85		85		85		85		85	
(2) Non-Metropolitan Urban	70		70		70		70		70	
(3) Metropolitan	70		70		70		70		70	
b. Per Capita Personal Income in Top Percentile		Note 4b		Note 4b		Note 4b		Note 4b		Note 4b
(1) Rural	1,581		574		505		333		486	
(2) Non-Metropolitan Urban	2,341		1,019		1,518		858		835	
(3) Metropolitan	2,597		1,540		2,206		1,086		864	

VARIABLE	COSTA RICA		EL SALVADOR		GUATEMALA		HONDURAS		NICARAGUA	
	VALUE	SOURCE*	VALUE	SOURCE*	VALUE	SOURCE*	VALUE	SOURCE*	VALUE	SOURCE*
5. Projection of Gross Domestic Product (GDP) through 2000 (millions 1980$CA)		Note 5		Note 5		Note 5		Note 5		Note 5
1975	3,846		3,172		5,699		1,819		1,546	
1980	4,964		3,770		7,497		2,547		1,941	
1985	6,036		4,698		9,459		3,329		2,477	
1990	7,703		5,855		12,015		4,351		3,162	
1995	9,832		7,296		15,262		5,686		4,036	
2000	12,548		9,027		19,386		7,432		5,151	
6. Projection of National Personal Income through 2000 (millions 1980$CA)										
a. Conversion Factor	.79	Note 6a	.67	Note 6a	.82		.78		.85	
b. High Growth Scenario		Note 6b		Note 6b		Note 6a		Note 6a		Note 6a
1975	3,038		2,772		4,673		1,419		1,314	
1980	3,922		3,295		6,148		1,987		1,650	
1985	4,768		4,106		7,756		2,597		2,105	
1990	6,085		5,117		9,852		3,394		2,688	
1995	7,767		6,377		12,515		4,435		3,431	
2000	9,913		7,890		15,897		5,797		4,378	
c. Low Growth Scenario		Note 6b		Note 6b		Note 6b		Note 6b		Note 6b
1975	3,038		2,772		4,673		1,419		1,314	
1980	3,922		3,295		6,148		1,987		1,650	
1985	4,330		3,683		6,915		2,275		1,867	
1990	4,899		4,116		7,805		2,606		2,112	
1995	5,543		4,600		8,808		2,984		2,389	
2000	6,271		5,141		9,942		3,418		2,704	
d. Break-Even Scenario		Note 6d		Note 6d		Note 6d		Note 6d		Note 6d
1980	3,922		3,295		6,148		1,987		1,650	
1985	4,503		3,839		7,416		2,482		1,969	
1990	5,163		4,447		8,974		3,075		2,358	
1995	5,887		5,097		10,884		3,798		2,751	
2000	6,671		5,806		13,243		4,744		3,230	
7. Projection of Average Household Size		C1-60		Note 7		Note 7		Note 7		Note 7
1975	5.42		5.60		5.20		5.64		6.03	
1980	5.05		5.40		5.09		5.57		5.96	
1985	4.68		5.17		4.92		5.45		5.85	
1990	4.34		4.94		4.78		5.30		5.62	
1995	4.10		4.71		4.59		5.11		5.38	
2000	3.92		4.48		4.40		4.91		5.18	

VARIABLE	COSTA RICA		EL SALVADOR		GUATEMALA		HONDURAS		NICARAGUA	
	VALUE	SOURCE*	VALUE	SOURCE*	VALUE	SOURCE*	VALUE	SOURCE*	VALUE	SOURCE*
8. Share of Income Spent for Housing by Decile		Note 8		Note 8		Note 8		Note 8		Note 8
a. Rural										
1	.07		.05		.07		.07		.07	
2	.10		.08		.10		.10		.10	
3	.10		.08		.10		.10		.10	
4	.10		.08		.10		.10		.10	
5	.10		.08		.10		.10		.10	
6	.10		.08		.10		.10		.10	
7	.10		.08		.10		.10		.10	
8	.10		.08		.10		.10		.10	
9	.10		.08		.10		.10		.10	
10	.10		.08		.10		.10		.10	
b. Other Urban										
1	.10		.07		.10		.11		.10	
2	.15		.12		.15		.16		.15	
3	.20		.12		.15		.17		.15	
4	.20		.12		.15		.17		.15	
5	.25		.12		.16		.17		.20	
6	.25		.12		.16		.17		.20	
7	.25		.12		.17		.17		.20	
8	.25		.12		.17		.18		.20	
9	.25		.12		.18		.18		.25	
10	.25		.12		.18		.18		.25	
c. Metropolitan										
1	.10		.09		.12		.11		.10	
2	.15		.13		.18		.16		.15	
3	.20		.13		.19		.16		.15	
4	.20		.14		.19		.17		.20	
5	.25		.14		.20		.18		.20	
6	.25		.14		.20		.20		.20	
7	.25		.14		.21		.24		.20	
8	.25		.14		.21		.24		.20	
9	.25		.14		.22		.24		.25	
10	.25		.14		.22		.27		.25	
9. Share of Income Available to Pay for Upgrading Programs	50% OF DISTRIBUTION UNDER ITEM 10 (Note 9)									
10. Population in 1980 Living in Housing that Cannot Be Upgraded										
a. Rural	0		0		0		0		0	
b. Other Urban	0		0		0		0		0	
c. Metropolitan	.10	C4	.09	E15-206	.10	G19-3	.05	H21-29	.06	N4-II39
11. Capitalization Rate	7.843139									

* Source identification codes refer to
- The bibliography (end of this report); the initial letter refers to the country section in the bibliography, the following number to the publication or other document and any additional reference to page or Table (T) numbers;
- Notes to this Annex; or
- Items listed in this Annex

NOTES TO ANNEX I-B: SOURCES FOR ESTIMATING THE EFFECTIVE DEMAND FOR BASIC SHELTER

1. POPULATION PROJECTIONS

COSTA RICA

Selected Sources:

- Urban and Rural — 8 (UN), 1980
- Metropolitan — C7 (Estadistica), 1978

Alternative Source: 1 (Fox, et al.), 1974

The national totals from the selected source are slightly lower than the national totals from the alternative source, which is based on older (1974) CELADE projections.

The metropolitan population in 1978 was estimated by the Direccion General de Estadistica y Censos and projected to 2000 by applying a 3.8% annual growth rate, provided by OFIPLAN.

EL SALVADOR

Selected Source: E17 (Ministerio de Planificacion), 1980

Alternative Sources: 1 (Fox, et al., IDB), 1977
8 (UN), 1980

The national totals from the selected source are 5% to 10% lower than of the second alternative source (UN).

The basis of the selected source is the most recent CELADE projection, which involves a higher rate of outmigration than prior projections. As a result, the projection for the total urban population in the year 2000 is about 30% less than in the second alternative source.

The first alternative source is based on earlier (1974) CELADE projections.

GUATEMALA

Selected Sources:

- Urban and Rural — G21 (Estadistica), 1978
- Metropolitan — G19 (SGCNPE, 1976, reprinted in Marroquin)

Alternative Sources: 1 (Fox, et al.), 1977
8 (UN), 1980

The national totals contained in the selected source equal the national totals of the second alternative source (UN) and are slightly higher than the first alternative source (Fox, et al.), which itself is based on earlier (1974) CELADE projection.

The selected source projects a somewhat lower rate of rural to urban migration: the rural population projection for 2000 is 10% higher than in the second alternative source.

HONDURAS

Selected Source: H7 (CONSUPLANE), 1980

Alternative Sources: 1 (Fox, et al., IDB), 1977
8 (UN), 1980

The national totals in the selected source and the second alternative source (UN) are practically identical (the selected source projects approximately 2,000 people less for each data point). The projected share of the urban population in the selected source is slightly higher (.6% to 1.2%) than in the second alternative source.

The selected source is based on the latest CELADE projections. The first alternative source (Fox, et al.) is based on earlier (lower) CELADE projections.

The selected source provides projection by urban and rural sectors through 1990 and projections by municipality (needed for metropolitan projections) through 1985. These projections were extrapolated to the year 2000 by extending existing changes in the ratio of urban to total and of metropolitan to urban.

The selected source yields a higher metropolitan growth estimate for 2000 (1.856 million) than the first alternative source (1.632 million) but is substantially lower than the second alternative source (1.923 million).

NICARAGUA

Selected Sources:

- Urban and Rural N4-I4 (CELADE and Fox, et al.), 1974
- Metropolitan N4-1 and 1-169 (Fox, et al.)

Alternative Sources:

- Urban and Rural 8 (UN), 1980

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The national totals from the selected source are slightly lower than the national totals in the alternative source (UN). The selected source (CELADE and Fox, et al.) projects a somewhat lower rate of rural to urban migration. Projections are available for 1980, 1990 and 2000. Projections for 1985 and 1995 were interpolated.

The 1978 population estimate for the metropolitan area was extrapolated to the year 2000 using growth rates developed by Fox, et al.

2. 1975 NATIONAL PERSONAL INCOME DISTRIBUTION BY SECTOR

The Table to Note 2 presents sources and calculations. It also compares the estimates of national personal income based on the household income surveys used for disaggregating national income with macro-economic estimates of national personal income for the year preceding the household income surveys. The comparison reveals that the estimates of national personal income based on macro-economic data exceed the estimates based on household surveys by 16% to 30% with an average of 21%.

3. SIZE DISTRIBUTION OF INCOME

The date of the most recent survey of household income by sector and the scope of these surveys varies widely among the five countries.

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ANNEX I-B

TABLE TO NOTE 2

1975 NATIONAL PERSONAL INCOME DISTRIBUTION BY SECTOR

	COSTA RICA		EL SALVADOR		GUATEMALA		HONDURAS		NICARAGUA	
	VALUE	SOURCE	VALUE	SOURCE	VALUE	SOURCE	VALUE	SOURCE	VALUE	SOURCE
a. Per Capita Income										
(1) Year of Last Survey	1971	C2	1976/77	E19	1969	G13-165	1967/68	H4, H18	1976	N1-31
(2) Per Capita Rural	243	C2-T4	190	E18	81		59		120	N1-31
(3) Per Capita Non-Metropolitan Urban	497	C2-T4	392	E19-5	354	G13-174	246		310	
(4) Per Capita Metropolitan	605	C2-T4	738	E19-8	568	G13-174	329		342	
(5) Per Capita National	378		342		219		135		219	
b. Population 1975										
(1) Rural	1,154,000	Item 1	2,296,069	Item 1	4,022,716	Item 1	2,097,242	Item 1	1,175,616	Item 1
(2) Non-Metropolitan Urban	344,217		860,023		1,189,936		400,960		548,065	
(3) Metropolitan	466,783		768,003		1,129,900		595,098		537,119	
(4) National	1,965,000		3,924,095		6,342,552		3,093,300		2,260,800	
c. 1975 Sectorial Income in $CA of Year of Last Survey*										
(1) Rural	280,422,000	Item a x b	436,253,110	Item a x b	325,839,996	Item a x b	123,737,278	Item a x b	141,073,920	Item a x b
(2) Non-Metropolitan Urban	171,075,849		337,129,016		421,237,344		98,636,160		169,900,150	
(3) Metropolitan	282,403,715		566,786,214		641,783,200		195,787,242		183,694,698	
(4) National	733,901,564		1,340,168,340		1,388,860,540		418,160,680		494,668,768	
d. 1975 Sectorial Income as a % of National Income										
(1) Rural	38	Item c(1)÷c(4)	33	Item c(1)÷c(4)	23	Item c(1)÷c(4)	30	Item c(1)÷c(4)	29	Item c(1)÷c(4)
(2) Non-Metropolitan Urban	23	c(2)÷c(4)	25	c(2)÷c(4)	30	c(2)÷c(4)	24	c(2)÷c(4)	34	c(2)÷c(4)
(3) Metropolitan	39	c(3)÷c(4)	42	c(3)÷c(4)	47	c(3)÷c(4)	46	c(3)÷c(4)	37	c(3)÷c(4)
e. Comparison of Income Estimates Based on Macro-Economic Data and Income Estimates Based on Household Surveys										
(1) GDP in Year before Last Income Survey (Millions)	984	6-113	1,791	E12-86	1,610	6-T112	534	H12-T2.2	**	
(2) National Personal Income as a % of GDP	.79	Note 6a	.87	Note 6a	.82	Note 6a	.78	Note 6a	.85	
(3) National Personal Income in Year before Last Survey	777	(1) x (2)	1,558	(1) x (2)	1,320	(1) x (2)	416	(1) x (2)		
(4) Population in Year before Last Survey	1,732,000	4	3,924,095	E17	5,043,000	4	2,369,000	4		
(5) Per Capita Personal Income Based on Macro-Economic Data										
(a) Value	449		397		262		176			
(b) % of per Capita Income Based on Household Surveys (a(5))	119		116		120		130			

* excluding real per capita income growth between year of last survey and 1975

** While income surveys in Nicaragua permit the calculation of sectorial income they are not compatible with and comparable to macro income data.

The most recent and most complete national report on household income was issued by the Government of El Salvador based on a 1976/1977 sample survey (E19).

Honduras and Guatemala have the most outdated data. The last comprehensive survey for Honduras was conducted more than twelve years ago by the General Directorate of Statistics and Census (H4) and for Guatemala eleven years ago by the national San Carlos University (Orellana, Rene Arturo y Adolfo E. de Leon, Ingresos y Gastos de Familias Urbanas de Guatemala, Universidad de San Carlos, 11ES, 1972, quoted in G2, Table 3.11, and G27, Table 1). This survey covered a sample of 1,726 households in Guatemala City and four other urban centers. The Guatemala Shelter Sector Analyses of 1974 and 1976, prepared for the USAID Office of Housing, complemented this information with various other sources on the distribution of rural income.

The last survey for Costa Rica was conducted in 1971 by the University of Costa Rica, School of Economic and Social Sciences (C2). A subsequent study by the same institution and author represents the only systematic analysis of periodic changes in a Central American country's income distribution (C3). The latter analysis covered the period from 1961 to 1971.

Information on the income distribution by sector in Nicaragua is the most fragmentary in the region. A 1977 study prepared for the then National Housing Bank attempted to identify the most comprehensive surveys available, integrate their findings

with information obtained from other surveys and update the data to 1977 levels (N1 and N4).* The present study applies the results of this analysis.*

4. ESTIMATION OF THE RELATIVE SIZE OF THE TARGET GROUP AND OF THE 1975 PER CAPITA INCOME IN ITS TOP PERCENTILE

a. Relative Size of the Target Group

This study conceptually defines the target group for a basic shelter program in Central America as that part of the region's population whose basic housing needs are not fully served.

The best information for operationally defining and measuring this group in the five countries is the following two sets of housing census data:

- The share of all housing units by sector classified as improvised (squatter shacks), built from impermanent, precarious materials (rancho) or rooming houses with common water and sanitary facilities. The latter type is known in El Salvador as meson, in Guatemala as casa de vecindad or palomar and in Honduras as cuarteria;

- The share of all other rural housing units lacking a waste disposal system for the exclusive use of the unit; and

*For a detailed discussion of the sources and assumptions see N1-22ff.

- The share of all other urban housing units lacking a water-borne waste disposal system (flush toilet) for the exclusive use of the unit.

The Table to Note 4a shows that between 81% and 90% of the rural housing units in El Salvador, Guatemala, Honduras and Nicaragua meet these criteria. Only Costa Rica, as a result of a large-scale rural latrine program, has a lower share of rural housing units meeting this operational definition. The share of urban housing meeting the definition is similarly even ranging from 63% to 71% in the five countries.

While the relative size of the population living in shelter that satisfies the criteria is remarkably consistent in the five countries, the criteria reflect only two limited aspects of shelter. The results, therefore, are considered indicative of the order of magnitude of the target group rather than precise measurements. Based on the results the following two rough, uniform reference marks were chosen for defining the target group in the mid-1970's:

- 85% of the rural population; and

- 70% of the urban population.

ANNEX I-B

TABLE TO NOTE 4A

RELATIVE SIZE OF THE TARGET GROUP BASED ON ONE SET OF HOUSING INDICATORS

HOUSING INDICATOR BY SECTOR	COSTA RICA		EL SALVADOR		GUATEMALA		HONDURAS		NICARAGUA	
	VALUE	SOURCE	VALUE	SOURCE	VALUE	SOURCE	VALUE	SOURCE	VALUE	SOURCE
1. RURAL		C4 (1973)		E21 (1975)		G22 (1973)		H16 (1974)		N1 (1971)
a. Indicator A: Type of Housing Unit										
(1) Total Number of Rural Units	187,020		433,441		660,237		366,443		160,817	
(2) Units Classified as Casa de Vecindad, Cuarteria, Mason, Rancho, Improvisada or Such	100,920		150,859		257,897		108,282		60,149	
(3) Percent of (1)	54.0		34.8		39.1		29.5		37.4	
b. Indicator B: Type of Waste Disposal System										
(1) Total with Information on Waste Disposal System	187,020		433,441		629,306		316,595		160,817	
(2) Units Classified as Independent Houses or Apartments but without a *Waste Disposal System* for Exclusive Use of the Unit	18,000	AyA	210,484		300,805		192,347		70,468	
(3) Percent of (1)	9.6		48.6		47.8		60.8		43.8	
c. Total Percent of Units Meeting Indicator A and/or B (Sum of a(3) and b(3))	64		83		87		90		81	
2. URBAN										
a. Indicator A: Type of Housing Unit										
(1) Total Number of Urban Units	144,330	C4	334,999		368,462		160,123		158,115	
(2) Units Classified as Casa de Vecindad, Cuarteria, Mason, Rancho, Improvisada or Such	10,569		107,777		76,020		36,465		33,864	
(3) Percent of (1)	7.3		32.2		20.6		22.8		21.4	
b. Indicator B: Type of Waste Disposal System										
(1) Total with Information on Waste Disposal System	144,330		334,999		368,462		146,409		158,115	
(2) Units Classified as Independent Houses or Apartments but without a *Flush Toilet System* for Exclusive Use of the Unit	82,268	AyA	103,494		185,494		69,836		69,953	
(3) Percent of (1)	57.0		30.9		50.3		47.7		44.2	
c. Total Percent of Units Meeting Indicator A and/or B (Sum of a(3) and b(3))	64		63		71		71		66	

b. Per Capita Personal Income in Top Percentile of the Target Group

Using these reference marks for defining the target group the per capita income in the top percentile of the target group - in 1980 values - was calculated for 1975. The Table to Note 4b shows sources and computations. These income figures were used in the computer program to calculate changes in the relative size of the target group by sector, based on alternative assumptions on the growth and distribution of national income over the analysis period.

5. PROJECTION OF GROSS DOMESTIC PRODUCT (GDP) THROUGH 2000

Short-term World Bank GDP growth projections and longer-term estimates of GDP growth rates by World Bank country economists were the basis for projecting relatively optimistic increases in national income in the region over the rest of the century.

COSTA RICA

The projected relatively low growth over the next two years (1% to 3%) and the subsequent average rate of 5% assumes that the Government of Costa Rica will be able to eliminate its balance of payments deficit.

ANNEX I-B

TABLE TO NOTE 4B

1975 PER CAPITA PERSONAL INCOME IN TOP PERCENTILE OF TARGET GROUP

	COSTA RICA		EL SALVADOR		GUATEMALA		HONDURAS		NICARAGUA	
	VALUE	SOURCE	VALUE	SOURCE	VALUE	SOURCE	VALUE	SOURCE	VALUE	SOURCE
(1) 1975 National Personal Income (1,000's) (1980$)	3,038,000	Item 6a	2,772,000	Item 6a	4,673,000	Item 6a	1,419,000	Item 6a	1,314,000	Item 6a
(2) Sectorial Income as a % of National Income (1975)										
(a) Rural	38	Item 2	33	Item 2	23	Item 2	30	Item 2	29	Item 2
(b) Non-Metropolitan Urban	24		25		30		24		34	
(c) Metropolitan	38		42		47		46		37	
(3) Total Sectorial Income (1,000's)										
(a) Rural	1,154,440	(1)x(2)(a)	914,760	(1)x(2)(a)	1,074,790	(1)x(2)(a)	425,700	(1)x(2)(a)	381,060	(1)x(2)(a)
(b) Non-Metropolitan Urban	729,120	(1)x(2)(b)	693,000	(1)x(2)(b)	1,401,900	(1)x(2)(b)	340,560	(1)x(2)(b)	446,760	(1)x(2)(b)
(c) Metropolitan	1,154,440	(1)x(2)(c)	1,164,240	(1)x(2)(c)	2,196,310	(1)x(2)(c)	652,740	(1)x(2)(c)	486,180	(1)x(2)(c)
(4) Share of Population in Target Group										
(a) Rural	.85	Item 4a	.85	Item 4a	.85	Item 4a	.85	Item 4a	.85	Item 4a
(b) Non-Metropolitan Urban	.70		.70		.70		.70		.70	
(c) Metropolitan	.70		.70		.70		.70		.70	
(5) Share of Income Earned by Highest Target Group Decile										
(a) Rural	.158	Item 3	.144	Item 3	.189	Item 3	.164	Item 3	.15	Item 3
(b) Non-Metropolitan Urban*	.1105		.126		.118		.101		.1025	
(c) Metropolitan*	.105		.102		.1135		.099		.0955	
(6) Total Income in Highest Target Group Decile (1,000's)										
(a) Rural	182,402	k x e	131,725	k x e	203,135	k x e	69,815	k x e	57,159	k x e
(b) Non-Metropolitan Urban	80,568	l x f	87,318	l x f	165,424	l x f	34,397	l x f	45,793	l x f
(c) Metropolitan	121,216	m x g	118,752	m x g	249,281	m x g	64,621	m x g	46,430	m x g
(7) 1975 Population in Highest Target Group Decile (1,000's)										
(a) Rural	115.4	Item 1	229.6	Item 1	402.27	Item 1	209.72	Item 1	117.56	Item 1
(b) Non-Metropolitan Urban	34.42		85.7		108.99		40.09		54.81	
(c) Metropolitan	46.68		77.09		112.99		59.51		53.71	
(8) Per Capita Income in Top Percentile of Target Group (1980$CA)										
(a) Rural	1,581	n÷q	574	n÷q	505	n÷q	333	n÷q	486	n÷q
(b) Other Urban	2,341	o÷r	1,019	o÷r	1,518	o÷r	858	o÷r	835	o÷r
(c) Metropolitan	2,597	p÷s	1,540	p÷s	2,206	p÷s	1,086	p÷s	864	p÷s

*Average of sixth and seventh decile, as an estimate of the income in the 70th percentile

EL SALVADOR

The country's current domestic tensions are likely to result in a short-term decline in the growth of GDP, with the possibility of a period of negative growth. In the long term, however, the annual rate of growth is expected to average between 4% and 5%, consistent with the economy's past performance. For the purposes of this study this estimate of long range growth appeared to be the most appropriate source for a relatively optimistic GDP growth scenario.

GUATEMALA

As in El Salvador, domestic tensions may produce short-term fluctuations in the economy. Over the long term GDP growth is expected to average 4.9%. This estimate was deemed the most appropriate basis for the study's relatively optimistic projection of GDP growth.

HONDURAS

Based on the Honduran economy's past performance and a relatively optimistic assumption of economic growth through the remainder of the century, an annual average growth rate of 5.5% in the GDP is projected.

NICARAGUA

As a result of the recent civil war Nicaragua's GDP growth rate turned negative in 1978 and 1979 and may remain at a low level

in the immediate future. Over the long term, however, the prospects for Nicaragua's economy are considered promising. World Bank economists expect an overall annual growth rate of 5% through the remainder of the century under relatively favorable circumstances.

6. PROJECTION OF NATIONAL PERSONAL INCOME THROUGH 2000

a. Conversion Factors

To convert the projections of Gross Domestic Product to personal income projections, the relationship of National Personal Income to Gross Domestic Product in the five countries was examined for 1974 through 1978, the last five-year period for which national accounts data at sufficient detail was available. In conformance with United Nations terminology national personal income was defined as follows:

	Gross Domestic Product (GDP)
plus	Net Compensation of Employees Receivable from the Rest of the World
plus	Net Property and Entrepeneurial Income Receivable from the Rest of the World
equals	Gross National Product (GNP)
minus	Consumption of Fixed Capital

equals Net National Product (NNP)

minus Indirect Taxes

plus Subsidies

equals national personal income*

The only country in the region reporting information on all these variables is Costa Rica. El Salvador has not reported net compensation of employees receivable from the rest of the world,** a minor variable. Both Honduras and Nicaragua have not reported net property and entrepreneurial income receivable from the rest of the world.** Guatemala has not reported any data permitting the conversion of Gross Domestic Product to estimates of national personal income.

The analysis showed that the ratio of national personal income to Gross Domestic Product has been stable over the five-year period, with only minor variations and an average ranging from 79% in Costa Rica to 87% in El Salvador. (The lack of information on some income payable to foreign countries for El Salvador, Honduras and Guatemala was ignored.) Since no data are available on Guatemala, the

*This term was coined for this study.

**In countries with substantial foreign investment such as the five Central American Countries this income tends to be negative, i.e. income "payable to."

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ratio for that country was estimated as the average of the ratios of the four other countries.

b. High-Growth Scenario

National personal income under the high-growth scenario was projected as the product of the Gross Domestic Product projections (Item 5) and the historical conversion factor (Item 6a).

c. Low-Growth Scenario

To test the sensitivity of the study results to long-term differences in economic performance, a set of alternative projections of national personal income was calculated based on one-half the annual growth rates used in projecting Gross Domestic Product under Item 5.

d. Break-Even Scenario

The third and final scenario includes a set of national personal income projections based on the hypothesis that the Gross Domestic Product (and, proportionately, national personal income) will only grow enough to insure that the per capita income per sector does not decline. The Table to Note 6d presents the data sources and calculations used to prepare this set of estimates.

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ANNEX I-B

TABLE TO NOTE 6D

COMPUTATION OF NATIONAL INCOME NEEDED TO SUSTAIN 1980 SECTORIAL PER CAPITA LEVELS

VARIABLE	COSTA RICA		EL SALVADOR		GUATEMALA		HONDURAS		NICARAGUA	
	VALUE	SOURCE/ COMPUTATION	VALUE	SOURCE/ COMPUTATION	VALUE	SOURCE/ COMPUTATION	VALUE	SOURCE/ COMPUTATION	VALUE	SOURCE/ COMPUTATION
1. 1975 National Income										
a. Sectorial Share		Item 2		Item 2		Item 2		Item 2		Item 2
(1) Rural	38		33		23		30		29	
(2) Non-Metropolitan Urban	23		25		30		24		34	
(3) Metropolitan	39		42		47		46		37	
b. Amount										
(1) Rural	1,154	a(1) x b(4)	915	a(1) x b(4)	1,075	a(1) x b(4)	426	a(1) x b(4)	381	a(1) x b(4)
(2) Non-Metropolitan Urban	699	a(2) x b(4)	693	a(2) x b(4)	1,402	a(2) x b(4)	341	a(2) x b(4)	447	a(2) x b(4)
(3) Metropolitan	1,185	a(3) x b(4)	1,164	a(3) x b(4)	2,196	a(3) x b(4)	652	a(3) x b(4)	486	a(3) x b(4)
(4) National	3,038	Item 6a	2,772	Item 6a	4,673	Item 6a	1,419	Item 6a	1,314	Item 6a
2. Population Growth Rate 1975-1980		Item 1		Item 1		Item 1		Item 1		Item 1
a. Rural	.0858		.1485		.1411		.1288		.1354	
b. Non-Metropolitan Urban	.0673		.1234		.1224		.4639		.3365	
c. Metropolitan	.2696		.2193		.2823		.2381		.1213	
3. 1980 National Income										
a. 1975 Sectorial Share Corresponding to 1975-1980 Population Growth Rate		1-b x 2		1-b x 2		1-b x 2		1-b x 2		1-b x 2
(1) Rural	1,253		1,051		1,227		481		432	
(2) Non-Metropolitan Urban	746		781		1,574		499		597	
(3) Metropolitan	1,504		1,414		2,816		807		545	
(4) Total	3,503		3,246		5,617		1,787		1,574	
b. 1980 Sectorial Shares										
(1) Rural	.3577	a(1)÷a(4)	.3238	a(1)÷a(4)	.2184	a(1)÷a(4)	.2692	a(1)÷a(4)	.2745	a(1)÷a(4)
(2) Non-Metropolitan Urban	.2129	a(2)÷a(4)	.2406	a(2)÷a(4)	.2802	a(2)÷a(4)	.2792	a(2)÷a(4)	.3793	a(2)÷a(4)
(3) Metropolitan	.4293	a(3)÷a(4)	.4356	a(3)÷a(4)	.5014	a(3)÷a(4)	.4516	a(3)÷a(4)	.3462	a(3)÷a(4)
c. 1980 Sectorial Income										
(1) Rural	1,403	b(1) x c(4)	1,067	b(1) x c(4)	1,343	b(1) x c(4)	535	b(1) x c(4)	453	b(1) x c(4)
(2) Non-Metropolitan Urban	835	b(2) x c(4)	793	b(2) x c(4)	1,723	b(2) x c(4)	555	b(2) x c(4)	626	b(2) x c(4)
(3) Metropolitan	1,684	b(3) x c(4)	1,435	b(3) x c(4)	3,082	b(3) x c(4)	897	b(3) x c(4)	571	b(3) x c(4)
(4) National	3,922	Item 6a	3,295	Item 6a	6,148	Item 6a	1,987	Item 6a	1,650	Item 6a
4. Population Growth Rates 1980-2000		Item 1		Item 1		Item 1		Item 1		Item 1
a. Rural										
1980-1985	.0718		.1493		.1232		.1132		.1237	
1985-1990	.0551		.1459		.1068		.0886		.1260	
1990-1995	.0353		.1421		.0926		.0786		.0955	
1995-2000	.0143		.1387		.0800		.0749		.0664	
b. Non-Metropolitan Urban										
1980-1985	.1620		.1128		.1355		.4222		.1764	
1985-1990	.1654		.0799		.1424		.2976		.1785	
1990-1995	.1479		.0843		.1455		.2880		.1601	
1995-2000	.1198		.0576		.1474		.2876		.1947	

c. Metropolitan								
1980-1985	.2050		.2066		.2824		.2249	.2672
1985-1990	.2050		.2066		.2824		.2782	.2672
1990-1995	.2050		.1751		.2824		.2685	.2167
1995-2000	.2050		.1751		.2824		.2887	.2167
5. National Income Needed to Sustain 1980 Sectorial per Capita Levels		3c x 4		3c x 4		3c x 4		3c x 6
a. Rural								
1985	1,504		1,226		1,508		594	509
1990	1,587		1,405		1,670		647	573
1995	1,643		1,609		1,824		698	628
2000	1,667		1,828		1,970		750	670
b. Non-Metropolitan Urban								
1985	970		882		1,956		789	736
1990	1,131		953		2,235		1,024	868
1995	1,298		1,033		2,560		1,319	1,007
2000	1,453		1,093		2,938		1,698	1,203
c. Metropolitan								
1985	2,029		1,731		3,952		1,099	724
1990	2,445		2,089		5,069		1,404	917
1995	2,946		2,455		6,500		1,781	1,116
2000	3,551		2,885		8,335		2,296	1,357
d. National								
1985	4,503		3,839		7,416		2,482	1,969
1990	5,163		4,447		8,974		3,075	2,358
1995	5,887		5,097		10,884		3,798	2,751
2000	6,671		5,806		13,243		4,744	3,230

7. PROJECTION OF AVERAGE HOUSEHOLD SIZE

Costa Rica is the only Central American country that has projected average household size through the end of the century (C1-60).

The only available data for the other four countries are the household size projections prepared by the United Nations between 1973 and 1977 (7). Unfortunately, this data appears to underestimate current household size in El Salvador, Guatemala and Honduras while it overestimates the average size of Nicaragua's households.

The following table summarizes the most recent information on average household size:

MOST RECENT INFORMATION ON AVERAGE HOUSEHOLD SIZE

	EL SALVADOR		GUATEMALA		HONDURAS		NICARAGUA	
	Value	Source	Value	Source	Value	Source	Value	Source
Year	1971	E13	1973	G17	1961	H11	1971	N5
Av. Size	5.2		5.2*		5.7*		6.1	
Year	1977	E19			1968			
Av. Size	5.4*				5.7*			

*Selected data

The United Nations study (7) was then used to calculate changes of average household size through the year 2000 as follows:

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PROJECTED CHANGES IN AVERAGE HOUSEHOLD SIZE 1970-2000

(1970 = 1)

	EL SALVADOR	GUATEMALA	HONDURAS	NICARAGUA
1970-1975	.966	.9795	.99	.988
1975-1980	.965	.9790	.988	.988
1980-1985	.958	.9657	.9785	.981
1985-1990	.956	.971	.972	.961
1990-1995	.954	.961	.965	.957
1995-2000	.952	.9596	.9618	.962

Source: 7

By multiplying the selected average household size by the projected changes in average household size, the following projections were produced.

PROJECTION OF AVERAGE HOUSEHOLD SIZE

	EL SALVADOR	GUATEMALA	HONDURAS	NICARAGUA
1970			5.7	
1975	5.6	5.2	5.64	6.03
1980	5.4	5.09	5.57	5.96
1985	5.17	4.92	5.45	5.85
1990	4.94	4.78	5.3	5.62
1995	4.71	4.59	5.11	5.38
2000	4.48	4.40	4.91	5.18

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8. SHARE OF INCOME SPENT FOR HOUSING BY DECILE

COSTA RICA

a. Rural

Because no country-specific data is available it was assessed that the share equals the average for the other four countries.

b. Urban

Source: C21 (USAID), p. 38, Table 2

This source presents projected monthly housing payments between July 1, 1977 and July 1, 1978 in relation to income levels. The implicit shares of income available for housing payments are based upon assumptions rather than empirical sources.

EL SALVADOR

a. Rural

Source: E24 (USAID), Annex G5, Table 4

This source provides "feasible monthly payments" by income levels based on unspecified empirical information.

b. Urban

Source: E6 (Fundacion), pp. 168, 187, 204

This source presents the results of a 1975 survey of low

income urban families, including data on housing cost as a percent of income.

GUATEMALA

Source: G2 (Amaro), p. 53

This source covers all three sectors. Its primary, empirical source, if any, is not identified. Since it combines housing expenditures with fuel costs, field data collected for the study on urban poverty in Guatemala (G1) were used to estimate the share of income spent for housing alone.

HONDURAS

Source: H8 (USAID), p. 25

This source presents data on the share of income spent for housing in three income groups (low, middle and high). It is based on the 1967/68 income and expense study conducted by the National Office of Statistics and Census.

NICARAGUA

Source: N1 (Delcanda), Table III 12

This source offers general estimates of the percent of income spent for housing by income level without specifying an impirical source.

9. SHARE OF INCOME AVAILABLE TO PAY FOR UPGRADING PROGRAMS

For lack of more specific sources the following rule of thumb employed in Churchill's analysis (O) was adopted: Those who already live in upgradable shelter (and, therefore, presumably already pay something for housing) can afford to pay one-half of the total housing share of their income (Item 8) for upgrading.

10. POPULATION IN 1980 LIVING IN HOUSING THAT CANNOT BE UPGRADED

Housing that cannot be upgraded is defined as shelter that does not lend itself to improvement programs because of unsuitable site conditions (e.g. steep ravines, flood plains) or housing without any significant equity. Generally, such shelter exists in significant number in fast growing metropolitan areas. For the purposes of this study the share of metropolitan housing classified as tugurio or similar was used as an indicator of the relative size of the inventory.

11. CAPITALIZATION RATE

Based on guidance provided by USAID, Office of Housing, the capitalization rate used in this study to convert estimates of housing payments to estimates of investment was based on the assumption of a 12% interest rate to the beneficiary and a 25 year term.

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ANNEX I-C
COMPUTER PROGRAM

1. SUMMARY

The tables of effective demand are obtained by using a series of eleven computer programs written in the language APL. The data are prepared for manipulation using one of these programs, a further two perform the main calculations and the remaining eight programs control the formating and printing of the tables. The names of the programs are as follows:

DATA INPUT	MAIN CALCULATIONS	FORMAT AND PRINTING
INTEXT	RUN	PRINT
	RUN2	FORM
		FIND1
		FIND2
		FIND3
		FIND4
		KLOOP
		TABLE

2. DATA INPUT

The program INTEXT expects two titles and nine sets of data. The titles are:

a. The name of the nation

b. The GDP scenario being studied.

AI-2

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The data required are:

a. Sectorial population at a base and each study year

b. Share of sectorial income accruing to each decile

c. Share of household income spent on housing (by decile)

d. National GDP projections for each study year

e. Household size at each year

f. Proportion of metropolitan population in complete need of shelter

g. Shares of national income accruing to each sector in a base year (1975 in this case)

h. Per capita income levels being used to define the target group

i. Capitalization rate for the study period.

All data are entered in vector form, i.e. simply a list of numbers. The following three variables are entered in a specific way:

- Population (P)

Population projections for each sector for the base year (1975) and for each data point (1980, 1985, 1990, 1995 and 2000). The first six numbers are the population totals in

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the rural sector at each of the six years, followed in turn by the non-metropolitan urban and metropolitan totals.

- Income Distribution (DY)

  Share of sectorial income in each of the "poorest" to the "richest" deciles in the rural sector followed in turn by the non-metropolitan and metropolitan sectors. Shares expressed as decimal fractions.

- Housing Expenditure (DX)

  Share of household income spent on housing, entered in the same order as the income distribution.

The national GDP projections (NY) and household size estimates (HHSZ) are given for each of the data points in temporal order. The share of national income in each sector (SYPR) is given only for 1975 in the order - rural, non-metropolitan urban, metropolitan. The income definition of the target group (TY) is given for each sector for the first data point only. The proportion of the metropolitan sector in complete need of shelter (2) and the capitalization rate (W) are single numbers.

All other variables used throughout the computer programs are based on these nine input variables.

3. THE PROGRAMS

a. Data Input

The program "INTEXT" is interactive with the user and takes the data input and assigns appropriate variable names to the data for MDC throughout the calculation of effective demand. The most convenient way to enter data is to assign a variable name to each type of information prior to using the program. For example, when the program requests population figures for Guatemala, enter the variable name, say "PGT," rather than the numbers themselves.

The final instruction in INTEXT ensures that the final tables will be printed on complete pages of 65 lines per page.

b. The Main Calculations

The programs RUN and RUN2 perform the main calculations. The former has four parts:

(1) Calculation of sectorial and per capita income over the study period. Change in sectorial income shares is assumed to be a function of population shifts between sectors.

(2) A searching procedure to find the proportion of sectorial population earning less than the per capita income used in defining the target group.

(3) Calculation of growth in the full and partial need segments.

(4) Preparation of tables for printing.

The program RUN2 first calculates the capitalized average investment per household in each decile of the target group. The total investment is then calculated by taking the tables of full and partial need households by decile and multiplying by average investment. The program also prepares tables for printing.

c. Printing the Tables

The program PRINT selects successive portions of the tables prepared in RUN and RUN2 and prints them as final output. The manipulations in this program are only to ensure that the tables are printed in their correct format.

4. SUB-PROGRAMS

Sub-programs are used to avoid repetition of statements within the three main programs and perform only minor calculations or format tables for printing.

```
      ∇ INTEXT
[1]    'WHICH NATION ARE YOU STUDYING?'
[2]    X←⎕
[3]    'WHICH GDP SCENARIO ARE YOU USING?'
[4]    S←⎕
[5]    'ENTER THE DATA IN VECTOR FORM'
[6]    'NOW ENTER THE SECTORAL POPULATIONS'
[7]    P←⎕
[8]    'INCOME DISTRIBUTION (BY DECILE)'
[9]    DY←⎕
[10]   'SHARE SPENT ON HOUSING (BY DECILE)'
[11]   DX←⎕
[12]   'NATIONAL INCOME AT EACH YEAR'
[13]   NY←⎕
[14]   'HOUSEHOLD SIZE AT EACH YEAR'
[15]   HHSZ←⎕
[16]   'PROPORTION OF POPN. IN COMPLETE NEED'
[17]   Z←⎕
[18]   'DISTRIBUTION OF NATIONAL INCOME BY SECTOR'
[19]   SYPR←⎕
[20]   'WHAT INCOME LEVELS ARE BEING USED'
[21]   'IN THE DEFINITION OF THE TARGET GROUPS?'
[22]   TY←⎕
[23]   'CAPITALIZATION RATE FOR THE STUDY PERIOD'
[24]   W←⎕
[25]   'NOW LINE UP THE PAPER SO THAT THE PRINTER HEAD'
[26]   'IS JUST BELOW THE CREASE OF THE NEXT CLEAN PAGE'
[27]   'TYPE  - RUN -  AND THEN SWITCH THE PRINTER ON'
      ∇
```

This program is interactive. The user types a response to each request for input. The data are assigned variable names that are used throughout the calculation of effective demand.

```
    ∇ RUN
[1]   ⎕PW←130
[2]   P1← 3 6 ρP
[3]   SYPR1← 3 5 ρ(⍉ 5 3 ρSYPR)×(P1[;1+⍳5]÷⍉ 5 3 ρP1[;1])
[4]   SYPR1← 3 5 ρSYPR1[;⍳5]÷ 3 5 ρ+/SYPR1[;⍳5]
[5]   NSY← 15 1 ρ15ρ⍉(3 5 ρ(SYPR1× 3 5 ρ 1 5 ρNY))
[6]   DSY← 15 10 ρ(15 10 ρDY)×(⍉ 10 15 ρNSY)
[7]   DP← 15 10 ρ0.1×(⍉ 10 15 ρ(15 1 ρ15ρ⍉P1[;1+⍳5]))
[8]   PCDY← 15 10 ρDSY÷DP
[9]   DSY←⍳0
[10]  RR1← 3 1 ρTY
[11]  RR← 15 1 ρ0
[12]  RR[1 4 7 10 13 ;]←RR1[1;]
[13]  RR[2 5 8 11 14 ;]←RR1[2;]
[14]  RR[3 6 9 12 15 ;]←RR1[3;]
[15]  HHSZ1← 15 1 ρ⍉ 3 5 ρ 1 5 ρHHSZ
[16]  HH← 3 5 ρP1[;1+⍳5]÷⍉ 5 3 ρ15ρHHSZ1
[17]  TARGET← 15 1 ρ0
[18]  DY1← 15 10 ρDY
[19]  THHD←DDY←ZD← 15 10 ρ0
```

Calculations

- changes in sectorial shares of national income
- total income in each decile
- population by decile
- per capita income by decile

Preparation

Variables to be used in searching procedure to define target group:

RR: target income level
THHD: target households by decile
DDY: share of sectorial income by sector
ZD: target group by decile

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```
[20]  C1←C2←C3←1
[21] LOOP1:V←0.05+((C2-1)×0.1)
[22]  →(RR[C1;]<PCDY[C1;C2])/X1
[23]  →((PCDY[C1;C2]≤RR[C1;])∧RR[C1;]<PCDY[C1;C2+1])/X2
[24]  DDY[C1;C2]←DY1[C1;C2]
[25]  THHD[C1;C2]←DP[C1;C2]÷HHSZ1[C3;]
[26]  ZD[C1;C2]←0.1
[27]  C2←C2+1
[28]  →(C2≤10)/LOOP1
[29]  →X4
[30] X1:TARGET[C1;]←0.05
[31]  DDY[C1;C2]←DY1[C1;C2]×0.5
[32]  THHD[C1;C2]←(DP[C1;C2]÷HHSZ1[C3;])×0.5
[33]  ZD[C1;C2]←0.05
[34]  →X4
[35] X2:K←(0.1×((RR[C1;]-PCDY[C1;C2])÷(PCDY[C1;C2+1]-PCDY[C1;C2])))
[36]  TARGET[C1;]←V+K
[37]  →(K>0.05)/X3
[38]  DDY[C1;C2]←((K+0.05)×DY1[C1;C2])×10
[39]  THHD[C1;C2]←(K+0.05)×(DP[C1;C2]÷HHSZ1[C3;])×10
[40]  ZD[C1;C2]←K+0.05
[41]  →X4
[42] X3:DDY[C1;C2]←DY1[C1;C2]
[43]  DDY[C1;C2+1]←((K-0.05)×DY1[C1;C2+1])×10
[44]  THHD[C1;C2]←DP[C1;C2]÷HHSZ1[C3;]
[45]  THHD[C1;C2+1]←(K-0.05)×(DP[C1;C2+1]÷HHSZ1[C3;])×10
[46]  ZD[C1;C2]←0.1
[47]  ZD[C1;C2+1]←K-0.05
[48] X4:C2←1
[49]  C1←C1+1
[50]  C3←C3+1
[51]  →(C1≤15)/LOOP1
```

Loop

Search for proportion of population in target group in each sector in each year.

Each time thru loop adds values to:

- target households
- income share
- target group size

```
[52]  PR← 15 1 ρ+/DDY×100
[53]  RR←RR1←DP←DDY←DY1←⍳0
[54]  TPR← 5 1 ρ⍉(1 5 ρ+/⍉ 5 3 ρ15ρ(TARGET× 15 1 ρ15ρ⍉HH))
[55]  TPR←TPR÷(5 1 ρ⍉+/HH)
[56]  NTP← 5 1 ρ(5 1 ρ+/HH)×TPR
[57]  OUTPUT1← 5 5 ρ0
[58]  OUTPUT1[1;]← 1 5 ρ+/(P1[;1+⍳5]÷⍉ 5 3 ρ15ρHHSZ1)
[59]  OUTPUT1[1+⍳3;]← 3 5 ρ(P1[;1+⍳5]÷⍉ 5 3 ρ15ρHHSZ1)
[60]  OUTPUT1[5;]← 1 5 ρ⍉NTP
[61]  COUT1← 6 55 ρ' '
[62]  CTOP← 5 55 ρ 11 0 ↑OUTPUT1
[63]  OUTPUT1←⍳0
[64]  CBOT← 1 55 ρ 11 1 ↑(1 5 ρTPR×100)
[65]  COUT1[⍳5;]←CTOP
[66]  COUT1[6;]←CBOT
[67]  CTOP←CBOT←⍳0
[68]  YEARS←YEARS1
[69]  ROWS←ROWS1
[70]  'SUMMARY TABLES FOR ';X
[71]  S
[72]  ' '
[73]  'TOTAL_HOUSEHOLDS_IN_SECTORS_AND_TARGET_GROUPS'
[74]  ' '
[75]  ,⍉EARS
[76]  ' '
[77]  ROWS,COUT1
[78]  COUT1←⍳0
```

Formating

Tables prepared and printed.

```
[79]  THH← 15 1 ρ+/THHB
[80]  NUM← 3 5 ρ⍉ 5 3 ρ15ρTHH
[81]  PER← 4 10 ρ0
[82]  PER[⍳3; 1 3 5 7 9]←⍉ 5 3 ρ15ρ(TARGET×100)
[83]  PER[⍳3; 2 4 6 8 10]←⍉ 5 3 ρ15ρPR
[84]  NUM← 4 5 ρNUM,[1]+/NUM
[85]  CNUM← 4 50 ρ 10 0 ↑NUM
[86]  CPER← 4 60 ρ 6 1 ↑PER
[87]  COUT2← 4 110 ρ' '
[88]  COUT2[;⍳10]←CNUM[;⍳10]
[89]  COUT2[;22+⍳10]←CNUM[;10+⍳10]
[90]  COUT2[;44+⍳10]←CNUM[;20+⍳10]
[91]  COUT2[;66+⍳10]←CNUM[;30+⍳10]
[92]  COUT2[;88+⍳10]←CNUM[;40+⍳10]
[93]  COUT2[;10+⍳12]←CPER[;⍳12]
[94]  COUT2[;32+⍳12]←CPER[;12+⍳12]
[95]  COUT2[;54+⍳12]←CPER[;24+⍳12]
[96]  COUT2[;76+⍳12]←CPER[;36+⍳12]
[97]  COUT2[;98+⍳12]←CPER[;48+⍳12]
[98]  YEARS←YEARS2
[99]  ROWS←ROWS2
[100] 3 1 ρ' '
[101] 'DETAILS_OF_TARGET_GROUP_SIZE_AND_INCOME'
[102] ' '
[103] FORM COUT2
[104] 3 1 ρ' '
[105] COUT2←CPER←PER←NUM←CNUM←TARGET←TPR←NTP←PR←⍳0
```

Formating

Tables prepared and printed.

```
[107] TH1← 5 10 ρTHHD[1 4 7 10 13 ;]
[108] TH2← 5 10 ρTHHD[2 5 8 11 14 ;]
[109] TH3← 5 10 ρTHHD[3 6 9 12 15 ;]
[110] FHG1← 15 10 ρ0
[111] FIND1 TH1
[112] TH1←⍳0
[113] TMAT← 4 10 ρ0
[114] TMAT[1;]←⍉+/FULL
[115] FIND1 TH2
[116] TH2←⍳0
[117] TMAT[2;]←⍉+/FULL
[118] FIND1 TH3
[119] TH3←⍳0
[120] TMAT[3;]←⍉+/FULL
[121] TMAT[4;⍳9]←+⌿TMAT[⍳3;⍳9]
[122] TMAT[⍳3;10]←(+/TMAT[⍳3; 2 4 6 8])×5
[123] TMAT[4;10]←+⌿TMAT[⍳3;10]
[124] TMAT←TMAT×(TMAT>0)
[125] FULL←⍳0
[126] ZT←(P1[3;2]÷HHSZ1[1;])×(Z÷20)
[127] ZMAT← 4 10 ρ⍉ 10 4 ρ((2ρ0),ZT,ZT)
[128] ZMAT[;10]←(2 1 ρ0),[1](2 1 ρZT×20)
[129] 'ANNUAL_GROWTH_OF_THE_TARGET_GROUP (HOUSEHOLDS)'
[130] ' '
[131] (27ρ' '),YEARS3[27+⍳100]
[132] ' '
[133] ROWS2,[2](4 11 ρ' '),[2] 11 0 ⍕(TMAT[;1+⍳9])
[134] 3 1 ρ' '
[135] YEARS←YEARS3
[136] 'ANNUAL_GROWTH_OF_THE_FULL_NEED_SEGMENT  (HOUSEHOLDS)'
[137] ' '
[138] FMAT← 4 10 ρTMAT+ZMAT
[139] FMAT[;10]←(+/FMAT[; 2 4 6 8])×5
[140] FMAT←FMAT×(FMAT>0)
[141] ' '
[142] TABLE FMAT
[143] PMAT← 4 10 ρ(⍉ 10 4 ρ(THHF[⍳3;],[1](+⌿THHF[⍳3;]))÷20)-ZMAT
[144] PMAT[;10]←(+/PMAT[; 2 4 6 8])×5
[145] PMAT←PMAT×(PMAT>0)
```

Calculation of total growth in target group (TMAT)

Calculation of growth in full need (FMAT) and partial need (PMAT) segments and printing

```
[146] T25←T26←T27← 3 10 ρ0
[147] T25[1;]←FMAT[1;]
[148] T25[2;]←PMAT[1;]
[149] T25[3;]←FMAT[1;]+PMAT[1;]
[150] T26[1;]←FMAT[2;]
[151] T26[2;]←PMAT[2;]
[152] T26[3;]←FMAT[2;]+PMAT[2;]
[153] T27[1;]←FMAT[3;]
[154] T27[2;]←PMAT[3;]
[155] T27[3;]←FMAT[3;]+PMAT[3;]
[156] FMAT←⍳0
[157] T28← 1 10 ρT25[3;]+T26[3;]+T27[3;]
[158] 3 1 ρ' '
[159] 'ANNUAL GROWTH IN THE PARTIAL NEED SEGMENT  (HOUSEHOLDS)'
[160] '                                                       '
[161] TABLE PMAT
[162] PMAT←⍳0
[163] FIND2⍉ZD[1 4 7 10 13 ;]
[164] FH1← 4 10 ρ(⍉FULL[; 2 4 6 8])÷(4 10 ρ⍉ 10 4 ρ 4 1 ρ+/⍉FULL[; 2 4 6 8])
[165] FHG1[⍳4;]←FH1×(4 10 ρ⍉ 10 4 ρ 4 1 ρTMAT[1; 2 4 6 8])
[166] FHG1[5;]←+/FHG1[⍳4;]
[167] FH1←⍳0
[168] FIND2⍉ZD[2 5 8 11 14 ;]
[169] FH2← 4 10 ρ(⍉FULL[; 2 4 6 8])÷(4 10 ρ⍉ 10 4 ρ 4 1 ρ+/⍉FULL[; 2 4 6 8])
[170] FHG1[5+⍳4;]←FH2×(4 10 ρ⍉ 10 4 ρ 4 1 ρTMAT[2; 2 4 6 8])
[171] FHG1[10;]←+/FHG1[5+⍳4;]
[172] FH2←⍳0
[173] FIND2⍉ZD[3 6 9 12 15 ;]
[174] FH3← 4 10 ρ(⍉FULL[; 2 4 6 8])÷(4 10 ρ⍉ 10 4 ρ 4 1 ρ+/⍉FULL[; 2 4 6 8])
[175] FHG1[10+⍳4;]←FH3×(4 10 ρ⍉ 10 4 ρ 4 1 ρTMAT[3; 2 4 6 8])
[176] FHG1[10+⍳4;]←FHG1[10+⍳4;]+(FH3× 4 10 ρ⍉T)
[177] FHG1[15;]←+/FHG1[10+⍳4;]
[178] ZD←ZD÷(⍉ 10 15 ρ 15 1 ρ+/ZD)
[179] ZDM← 5 10 ρZD[3 6 9 12 15 ;]
[180] ZD1← 10 10 ρZD[1 4 7 10 13 ;],[1] ZD[2 5 8 11 14 ;]
[181] ZD1← 15 10 ρ(ZD1,[1] ZDM)×10
[182] ZD←⍳0
[183] TMAT←⍳0
[184] FHG1←FHG1×(FHG1>0)
```

Preparation of tables of full and partial need segment. Totals in program PRINT.

Calculation of growth in full need segment by decile, sector, and year (FHG1)

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```
[185] PHG← 10 10 ρ((5 10 ρTHH[1;]),[1](5 10 ρTHH[2;]))÷200
[186] PHG← 15 10 ρPHG,[1]((5 10 ρTHH[3;])÷200)
[187] PHG←PHG×ZD1
[188] PHG←PHG- 15 10 ρ(10 10 ρ0),[1]((5 10 ρZT)×ZDM)
[189] PHG←PHG×(PHG>0)
[190] ZDM←THG←THH←ZD1←⍉0
[191] 4 1 ρ' '
[192] ROWS←ROWS2[⍉3;]
[193] YEARS←71ρ(2ρ' '),YEARS1
[194] X
[195] S
[196] 'PERCENTAGE DISTRIBUTION OF NATIONAL INCOME'
[197] ' '
[198] ,YEARS
[199] ' '
[200] ROWS, 11 1 ⍕SYPR1×100
[201] SYPR1←HHSZ1←ZT←⍉0
[202] 3 1 ρ' '
[203] ROWS←DECILES
[204] YEARS←YEARS3
[205] L1← 10 5 ρ⍉ 5 10 ρPCDYC[1 4 7 10 13 ;]
[206] L2← 10 5 ρ⍉ 5 10 ρPCDYC[2 5 8 11 14 ;]
[207] L3← 10 5 ρ⍉ 5 10 ρPCDYC[3 6 9 12 15 ;]
```

Calculation of growth in partial need segment (PHG1) to same detail as full need segment

Printing of changes in sectorial income

Preparation of per capita income tables for printing

```
[208] 'PER CAPITA INCOME IN ';X
[209] S
[210] 2 1 ρ' '
[211] 'RURAL_SECTOR'
[212] ' '
[213] FIND2 L1
[214] L1←⍉0
[215] TABLE FULL
[216] 3 1 ρ' '
[217] 'NON_METROPOLITAN_URBAN'
[218] ' '
[219] FIND2 L2
[220] L2←⍉0
[221] TABLE FULL
[222] 3 1 ρ' '
[223] 'METROPOLITAN_SECTOR'
[224] ' '
[225] FIND2 L3
[226] L3←⍉0
[227] TABLE FULL
[228] 3 1 ρ' '
[229] TPR←FULL←NTP←HH←P1←⍉0
[230] RUN2
    ∇
```

Printing of per capita income tables.

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```
    ∇ RUN2
[1]   CAVFYJ← 15 10 ρ(THHD>0)×PCDY×W
[2]   THHD←PCDY←⍳0
[3]   CAFJ← 5 30 ρ0
[4]   CAFJ[;⍳10]← 5 10 ρCAVFYJ[1 4 7 10 13 ;]
[5]   CAFJ[;10+⍳10]← 5 10 ρCAVFYJ[2 5 8 11 14 ;]
[6]   CAFJ[;20+⍳10]← 5 10 ρCAVFYJ[3 6 9 12 15 ;]
[7]   CAFJ←(CAFJ×(5 30 ρDX))×(⍉ 30 5 ρ 5 1 ρHHSZ)
[8]   CAVFYJ←⍳0
[9]   CAPJ← 5 30 ρCAFJ÷2
[10]  C4←1
[11]  CAFI← 4 30 ρ0
[12] LOOP2:CAFI[C4;]←(CAFJ[C4;]+CAFJ[C4+1;])÷2
[13]  C4←C4+1
[14]  →(C4≤4)/LOOP2
[15]  CAPI←CAFI÷2
```

Calculation of capitalized annual average expenditure per household at each study year by decile by sector

Calculation of same for periods between study years

```
[16]  5 1 ρ' '
[17]  'ANNUAL AVERAGE SIZE OF TARGET GROUPS IN ';X
[18]  S
[19]  3 1 ρ' '
[20]  YEARS←38ρ(16ρ' '),YEARS3[27+⍳11],YEARS3[49+⍳11]
[21]  YEARS←73ρYEARS,YEARS3[71+⍳11],YEARS3[93+⍳11],YEARS3[115+⍳12]
[22]  'I.FULL_NEED_SEGMENT'
[23]  ' '
[24]  '      A)RURAL SECTOR:'
[25]  TABLE(⍉FHG1[⍳5;])
[26]  2 1 ρ' '
[27]  '      B)NON-MET. URBAN:'
[28]  TABLE(⍉FHG1[5+⍳5;])
[29]  2 1 ρ' '
[30]  '      C)METROPOLITAN:'
[31]  TABLE(⍉FHG1[10+⍳5;])
[32]  17 1 ρ' '
[33]  'ANNUAL AVERAGE SIZE OF TARGET GROUPS IN ';X
[34]  S
[35]  3 1 ρ' '
[36]  PHG1← 30 10 ρ0
[37]  PH1← 10 5 ρ⍉PHG[⍳5;]
[38]  FIND3 PH1
[39]  KLOOP⍉PH1
[40]  FULL←FULL×KMAT
[41]  FULL[;10]←+/FULL[; 2 4 6 8]×5
[42]  PHG1[⍳10;]←FULL
[43]  PH1←⍳0
[44]  'II.PARTIAL_NEED_SEGMENT'
[45]  ' '
[46]  '      A)RURAL SECTOR:'
[47]  TABLE(FULL[; 2 4 6 8 10])
[48]  2 1 ρ' '
[49]  '      B)NON-MET URBAN:'
[50]  PH2← 10 5 ρ⍉PHG[5+⍳5;]
[51]  FIND3 PH2
[52]  KLOOP⍉PH2
[53]  FULL←FULL×KMAT
[54]  FULL[;10]←+/FULL[; 2 4 6 8]×5
[55]  PHG1[10+⍳10;]←FULL
[56]  PH2←⍳0
[57]  TABLE(FULL[; 2 4 6 8 10])
```

Printing of annual average size of full and partial need segments

Preparation of further tables for printing

```
[58]  2 1 ρ'
[59]  '      C)METROPOLITAN:'
[60]  PH3← 10 5 ρ⍉PHG[10+⍳5;]
[61]  FIND3 PH3
[62]  KLOOP⍉PH3
[63]  FULL←FULL×KMAT
[64]  FULL[;10]←+/FULL[; 2 4 6 8]×5
[65]  KMAT←⍳0
[66]  PHG1[20+⍳10;]←FULL
[67]  PH3←PHG←⍳0
[68]  TABLE(FULL[; 2 4 6 8 10])
[69]  10 1 ρ' '
[70]  FULL←⍳0
```

As above.

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```
[71]  CAF←CAP← 10 30 ρ0
[72]  CAF[1 3 5 7 9 ;]←CAFJ
[73]  CAF[2 4 6 8 ;]←CAFI
[74]  CAF[10;]←+/CAF[2 4 6 8 ;]×5
[75]  CAF← 30 10 ρ(⍉CAF[;⍳10]),[1](⍉CAF[;10+⍳10]),[1](⍉CAF[;20+⍳10])
[76]  CAFJ←⍳0
[77]  CAP[1 3 5 7 9 ;]←CAPJ
[78]  CAP[2 4 6 8 ;]←CAPI
[79]  CAP[10;]←+/CAP[2 4 6 8 ;]×5
[80]  CAP← 30 10 ρ(⍉CAP[;⍳10]),[1](⍉CAP[;10+⍳10]),[1](⍉CAP[;20+⍳10])
[81]  CAPJ←CAPI←⍳0
[82]  CSF← 30 10 ρ0
[83]  CS1← 4 10 ρCAFI[;⍳10]×FHG1[⍳4;]
[84]  FIND4 CS1
[85]  CS1←⍳0
[86]  CSF[⍳10;]←OUT
[87]  CS2← 4 10 ρCAFI[;10+⍳10]×FHG1[5+⍳4;]
[88]  FIND4 CS2
[89]  CS2←⍳0
[90]  CSF[10+⍳10;]←OUT
[91]  CS3← 4 10 ρCAFI[;20+⍳10]×FHG1[10+⍳4;]
[92]  FIND4 CS3
[93]  CS3←⍳0
[94]  CSF[20+⍳10;]←OUT
[95]  OUT←⍳0
[96]  CSF←CSF×(CSF>0)
[97]  CAP←CAP×(PHG1>0)
[98]  CSP← 30 10 ρCAP×PHG1
[99]  CSP[;10]←+/CSP[; 2 4 6 8]×5
[100] PRINT
[101] CAFI←PHG1←FHG1←⍳0
      ∇
```

Calculate of total annual investment as product of number of target households and average investment

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Sub-programs

These programs are used to make recurring calculations and to format tables for printing.

```
      ∇ FORM C
[1]     ⎕PW←130
[2]     ,YEARS
[3]     ,COL1
[4]     ,COL2
[5]     ,COL3
[6]     ' '
[7]     ROWS,[2] C
      ∇
```

```
      ∇ FIND1 A
[1]     FULL← 10 10 ρ0
[2]     K1←1
[3]     K2←2
[4]    R1:FULL[K2;]←(A[K1+1;]-A[K1;])÷5
[5]     K1←K1+1
[6]     K2←K2+2
[7]     →(K1≤4)/R1
[8]     A←AI←⍉0
[9]     K3←3
[10]   R2:FULL[K3;]←(FULL[K3-1;]+FULL[K3+1;])÷2
[11]    K3←K3+2
[12]    →(K3≤7)/R2
[13]    FULL[9;]←FULL[8;]+(FULL[8;]-FULL[7;])
[14]    FULL[10;]←(+⌿FULL[2 4 6 8 ;])×5
      ∇
```

```
      ∇ FIND2 A
[1]     FULL← 10 10 ρ0
[2]     K1←1
[3]     AI← 10 4 ρ0
[4]    ROUND:AI[;K1]←(A[;K1]+A[;K1+1])÷2
[5]     K1←K1+1
[6]     →(K1≤4)/ROUND
[7]     FULL[; 1 3 5 7 9]←A
[8]     FULL[; 2 4 6 8]←AI
[9]     FULL[;10]←(+/AI)×5
[10]    AI←A←⍉0
      ∇
```

```
    ∇ FIND3 A
[1]   FULL← 10 10 ρ0
[2]   K1←1
[3]   AI← 10 4 ρ0
[4]  ROUND:AI[;K1]←(A[;K1]+A[;K1+1])÷2
[5]   K1←K1+1
[6]   →(K1≤4)/ROUND
[7]   FULL[; 1 3 5 7 9]←A
[8]   FULL[; 2 4 6 8]←AI
[9]   FULL[;10]←+/FULL[; 2 4 6 8]×5
[10]  FULL[10;]←FULL[9;]+(FULL[9;]-FULL[8;])
[11]  FULL←FULL×(FULL>0)
[12]  A←AI←⍉0
    ∇
```

```
    ∇ FIND4 A
[1]   OUT← 10 10 ρ0
[2]   K1←1
[3]   KJ← 3 10 ρ0
[4]  ROUND:KJ[K1;]←(A[K1;]+A[K1+1;])÷2
[5]   K1←K1+1
[6]   →(K1≤3)/ROUND
[7]   OUT[2 4 6 8 ;]←A
[8]   OUT[3 5 7 ;]←KJ
[9]   OUT[1;]←OUT[2;]-(OUT[3;]-OUT[2;])
[10]  OUT[9;]←OUT[8;]+(OUT[8;]-OUT[7;])
[11]  OUT[10;]←+/OUT[2 4 6 8 ;]×5
[12]  OUT←(⍉OUT)
[13]  OUT←OUT×(OUT>0)
    ∇
```

```
    ∇ KLOOP A
[1]   KMAT← 10 10 ρ0
[2]   K1←2
[3]   KI← 4 10 ρ0
[4]  ROUND:KI[K1-1;]←(((A[K1;]>0)+(A[K1-1;]>0))>0)
[5]   K1←K1+1
[6]   →(K1≤5)/ROUND
[7]  X2:KMAT[1 3 5 7 9 ;]←(A>0)
[8]   KMAT[2 4 6 8 ;]←KI
[9]   KMAT←⍉KMAT
    ∇
```

```
    ∇ TABLE MAT
[1]   ⎕PW←130
[2]   ,YEARS
[3]
[4]   ROWS,[2] 11 0 ⍕MAT
    ∇
```


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This program prints the final tables of average and total investment and summary tables of total households and total investment.

```
    ∇ PRINT
[1]   ROWS←DECILES
[2]   YEARS←YEARS3
[3]   'NATION:      ';X
[4]   'SECTOR:      RURAL'
[5]   'SCENARIO:    ';S
[6]   ' '
[7]   ' I.FULL_NEED_SEGMENT'
[8]   '      A)TOTAL INVESTMENT:'
[9]   T1← 10 10 ρCSF[⍳10;]
[10]  TABLE T1
[11]  ' '
[12]  '     B)MAXIMUM AVERAGE INVESTMENT:'
[13]  T2← 10 10 ρCAF[⍳10;]
[14]  T2←T2×(T1>0)
[15]  T1← 1 10 ρ+⌿T1
[16]  TABLE T2
[17]  T2←⍳0
[18]  3 1 ρ' '
[19]  'II.PARTIAL_NEED_SEGMENT'
[20]  '      A)TOTAL INVESTMENT:'
[21]  T3← 10 10 ρCSP[⍳10;]
[22]  TABLE T3
[23]  ' '
[24]  '      B)MAXIMUM AVERAGE INVESTMENT'
[25]  T4← 10 10 ρCAP[⍳10;]
[26]  T4←T4×(T3>0)
[27]  T3← 1 10 ρ+⌿T3
[28]  T21← 3 10 ρT1,[1] T3,[1](1 10 ρT1+T3)
[29]  T21←T21÷1000000
[30]  T1←T3←⍳0
[31]  TABLE T4
[32]  T4←⍳0
[33]  3 1 ρ' '
[34]  'NATION:      ';X
[35]  'SECTOR:      NON-METROPOLITAN URBAN'
[36]  'SCENARIO:    ';S
[37]  ' '
[38]  ' I.FULL_NEED_SEGMENT'
[39]  '      A)TOTAL INVESTMENT:'
[40]  T5← 10 10 ρCSF[10+⍳10;]
[41]  TABLE T5
[42]  ' '
[43]  '      B)MAXIMUM AVERAGE INVESTMENT:'
[44]  T6← 10 10 ρCAF[10+⍳10;]
[45]  T6←T6×(T5>0)
[46]  T5← 1 10 ρ+⌿T5
[47]  TABLE T6
[48]  T6←⍳0
```


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```
[49]  3 1 ρ' '
[50]  'II.PARTIAL_NEED_SEGMENT'
[51]  '      A)TOTAL INVESTMENT:'
[52]  T7← 10 10 ρCSP[10+⍳10;]
[53]  TABLE T7
[54]  ' '
[55]  '      B)MAXIMUM AVERAGE INVESTMENT:'
[56]  T8← 10 10 ρCAP[10+⍳10;]
[57]  T8←T8×(T7>0)
[58]  T7← 1 10 ρ+⌿T7
[59]  T22← 3 10 ρT5,[1] T7,[1](1 10 ρT5+T7)
[60]  T22←T22÷1000000
[61]  T5←T7←⍳0
[62]  TABLE T8
[63]  T8←⍳0
[64]  3 1 ρ' '
[65]  'NATION:       ';X
[66]  'SECTOR:      METROPOLITAN
[67]  'SCENARIO:     ';S
[68]  ' '
[69]  ' I.FULL_NEED_SEGMENT'
[70]  '      A)TOTAL INVESTMENT:'
[71]  T9← 10 10 ρCSF[20+⍳10;]
[72]  TABLE T9
[73]  ' '
[74]  '      B)MAXIMUM AVERAGE INVESTMENT:'
[75]  T10← 10 10 ρCAF[20+⍳10;]
[76]  T10←T10×(T9>0)
[77]  T9← 1 10 ρ+⌿T9
[78]  TABLE T10
[79]  T10←⍳0
[80]  3 1 ρ' '
[81]  'II.PARTIAL_NEED_SEGMENT'
[82]  '      A)TOTAL INVESTMENT:'
[83]  T11← 10 10 ρCSP[20+⍳10;]
[84]  TABLE T11
[85]  ' '
[86]  '      B)MAXIMUM AVERAGE INVESTMENT:'
[87]  T12← 10 10 ρCAP[20+⍳10;]
[88]  T12←T12×(T11>0)
[89]  TABLE T12
[90]  T12←⍳0
[91]  T11← 1 10 ρ+⌿T11
[92]  T23← 3 10 ρT9,[1] T11,[1](1 10 ρT9+T11)
[93]  T23←T23÷1000000
[94]  T24← 1 10 ρT21[3;]+T22[3;]+T23[3;]
[95]  T9←T11←⍳0
```


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```
[96]  5 1 ρ'
[97]  'ANNUAL NUMBER OF TARGET HOUSEHOLDS IN ';X;'      ';S
[98]  2 1 ρ' '
[99]  YEARS←125ρ'SECTOR',(YEARS3[8+⍳119])
[100] ,YEARS
[101] 125ρ'-'
[102] 'RURAL_SECTOR'
[103] ROWS3,[2] 11 0 ⍕T25
[104] T25←⍳0
[105] ' '
[106] 'NON_MET_URBAN'
[107] ROWS3,[2] 11 0 ⍕T26
[108] T26←⍳0
[109] ' '
[110] 'METROPOLITAN'
[111] ROWS3,[2] 11 0 ⍕T27
[112] T27←⍳0
[113] 125ρ'-'
[114] Q← 1 14 ρ'NATIONAL TOTAL'
[115] Q,[2] 11 0 ⍕T28
[116] 125ρ'-'
[117] T28←⍳0
[118] 7 1 ρ' '
[119] 'TOTAL INVESTMENT IN ';X;'      ';S;'      (FIGURES IN MILLIONS OF 1980)'
[120] 2 1 ρ' '
[121] YEARS←125ρ'SECTOR',(YEARS3[8+⍳119])
[122] ,YEARS
[123] 125ρ'-'
[124] 'RURAL_SECTOR'
[125] ROWS3,[2] 11 1 ⍕T21
[126] T21←⍳0
[127] ' '
[128] 'NON_MET_URBAN'
[129] ROWS3,[2] 11 1 ⍕T22
[130] T22←⍳0
[131] ' '
[132] 'METROPOLITAN'
[133] ROWS3,[2] 11 1 ⍕T23
[134] 125ρ'-'
[135] Q,[2] 11 1 ⍕T24
[136] 125ρ'-'
[137] CSF←CSP←CAF←CAP←⍳0
    ∇
```


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ROW AND COLUMN TITLES USED IN COMPUTER PROGRAM

ROWS1
NATIONAL
RURAL
NON-MET URBAN
METROPOLITAN
TARGET GROUP
/ IN GROUP

ROWS2
RURAL
NON-MET URBAN
METROPOLITAN
TOTAL

ROWS3.
FULL NEED
PARTIAL NEED
SUB TOTAL

DECILES
FIRST DECILE
SECOND DECILE
THIRD DECILE
FOURTH DECILE
FIFTH DECILE
SIXTH DECILE
SEVENTH DECILE
EIGHTH DECILE
NINTH DECILE
TENTH DECILE

YEARS1	1980		1985		1990		1995		2000						
YEARS2		1980				1985				1990			1995				2000	
YEARS3	1980		1980-85		1985		1985-90		1990		1990-95		1995		1995-00		2000	CUMULATIVE
COL1	NO OF	*/*	*/*	NO OF	*/*	*/*	NO OF	*/*	*/*	NO OF	*/*	*/*	NO OF	*/*	*/*	NO OF	*/*	*/*
COL2	H.H	SECT	SECT	H.H	SECT	SECT	H.H	SECT	SECT	H.H	SECT	SECT	H.H	SECT	SECT	H.H	SECT	SECT
COL3		H.H	INC		H.H	INC		H.H	INC		H.H	INC		H.H	INC		H.H	INC

ANNEX I-D

COMPUTER PRINTOUTS

A. COSTA RICA

SUMMARY TABLES FOR COSTA RICA
LOW GROWTH SCENARIO

TOTAL HOUSEHOLDS IN SECTORS AND TARGET GROUPS

	1980	1985	1990	1995	2000
NATIONAL	438210	530769	639401	750000	861480
RURAL	248119	286966	326498	357805	379592
NON-MET URBAN	72750	91219	114635	139297	163152
METROPOLITAN	117349	152584	198268	252898	318735
TARGET GROUP	322600	397462	479346	560785	639663
%/• IN GROUP	73.6	74.9	75.0	74.8	74.3

DETAILS OF TARGET GROUP SIZE AND INCOME

	1980			1985			1990			1995			2000		
	NO OF H.H	%/• SECT H.H	%/• SECT INC	NO OF H.H	%/• SECT H.H	%/• SECT INC	NO OF H.H	%/• SECT H.H	%/• SECT INC	NO OF H.H	%/• SECT H.H	%/• SECT INC	NO OF H.H	%/• SECT H.H	%/• SECT INC
RURAL	198973	80.2	56.4	234756	81.8	59.0	268911	82.4	59.8	295890	82.7	60.4	314148	82.8	60.5
NON-MET URBAN	49048	67.4	38.6	62796	68.8	40.0	79477	69.3	40.5	96985	69.6	40.7	113685	69.7	40.8
METROPOLITAN	74578	63.6	32.0	99909	65.5	33.8	130958	66.1	34.4	167910	66.4	34.7	211831	66.5	34.8
TOTAL	322600	.0	.0	397462	.0	.0	479346	.0	.0	560785	.0	.0	639663	.0	.0

ANNUAL GROWTH OF THE TARGET GROUP (HOUSEHOLDS)

	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	7157	6994	6831	6113	5396	4524	3651	2779	115175
NON-MET URBAN	2750	3043	3336	3419	3502	3421	3340	3259	64637
METROPOLITAN	5066	5638	6210	6800	7390	8087	8784	9481	137252
TOTAL	14972	15675	16377	16332	16288	16032	15776	15519	317063

ANNUAL GROWTH OF THE FULL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	0	7157	6994	6831	6113	5396	4524	3651	2779	115175
NON-MET URBAN	0	2750	3043	3336	3419	3502	3421	3340	3259	64637
METROPOLITAN	587	5653	6225	6796	7387	7977	8674	9371	10068	148987
TOTAL	587	15559	16261	16964	16919	16875	16618	16362	16106	328798

ANNUAL GROWTH IN THE PARTIAL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	9949	9949	9949	9949	9949	9949	9949	9949	9949	198973
NON-MET URBAN	2452	2452	2452	2452	2452	2452	2452	2452	2452	49048
METROPOLITAN	3142	3142	3142	3142	3142	3142	3142	3142	3142	62844
TOTAL	15543	15543	15543	15543	15543	15543	15543	15543	15543	310865

LOW GROWTH SCENARIO
PERCENTAGE DISTRIBUTION OF NATIONAL INCOME

	1980	1985	1990	1995	2000
RURAL	35.0	33.4	30.7	27.9	25.0
NON-MET URBAN	21.3	21.5	21.9	22.0	21.8
METROPOLITAN	43.9	45.1	47.4	50.0	53.2

PER CAPITA INCOME IN COSTA RICA
LOW GROWTH SCENARIO

RURAL-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	314	308	302	300	298	296	295	295	295	5993
SECOND DECILE	459	450	441	439	436	434	432	432	432	8775
THIRD DECILE	571	560	549	546	542	540	538	537	537	10915
FOURTH DECILE	683	670	657	653	648	646	643	643	642	13055
FIFTH DECILE	806	791	775	770	765	762	759	759	758	15409
SIXTH DECILE	941	923	905	899	893	889	886	885	884	17978
SEVENTH DECILE	1131	1109	1088	1080	1073	1069	1065	1064	1063	21616
EIGHTH DECILE	1377	1351	1324	1316	1307	1302	1297	1296	1295	26324
NINTH DECILE	1769	1735	1701	1690	1679	1673	1666	1665	1664	33815
TENTH DECILE	3147	3086	3026	3006	2986	2975	2963	2961	2959	60139

NON-METROPOLITAN-URBAN

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	523	513	503	499	496	494	492	492	491	9988
SECOND DECILE	886	869	852	847	841	838	834	834	833	16937
THIRD DECILE	1091	1070	1049	1042	1035	1031	1027	1026	1026	20845
FOURTH DECILE	1295	1270	1245	1237	1229	1224	1220	1219	1218	24754
FIFTH DECILE	1508	1471	1442	1433	1423	1418	1412	1411	1410	28662
SIXTH DECILE	1863	1828	1792	1780	1768	1761	1755	1753	1752	35611
SEVENTH DECILE	2182	2140	2098	2084	2070	2062	2054	2053	2051	41691
EIGHTH DECILE	2841	2786	2731	2713	2696	2685	2675	2673	2671	54285
NINTH DECILE	3909	3833	3758	3734	3709	3695	3680	3677	3675	74696
TENTH DECILE	6636	6508	6380	6339	6297	6272	6248	6243	6239	126810

METROPOLITAN-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	597	585	574	570	566	564	562	561	561	11404
SECOND DECILE	909	892	874	869	863	860	856	856	855	17377
THIRD DECILE	1193	1170	1148	1140	1133	1128	1124	1123	1122	22807
FOURTH DECILE	1478	1449	1421	1411	1402	1397	1391	1390	1389	28238
FIFTH DECILE	1819	1784	1749	1737	1726	1719	1712	1711	1710	34754
SIXTH DECILE	2160	2118	2076	2063	2049	2041	2033	2032	2030	41278
SEVENTH DECILE	2671	2620	2568	2551	2535	2525	2515	2513	2511	51045
EIGHTH DECILE	3296	3233	3169	3149	3128	3116	3104	3101	3099	62991
NINTH DECILE	4461	4375	4290	4261	4233	4217	4200	4197	4194	85256
TENTH DECILE	9832	9642	9453	9392	9330	9293	9257	9250	9243	187888

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ANNUAL AVERAGE SIZE OF TARGET GROUPS IN COSTA RICA
LOW GROWTH SCENARIO

I. FULL NEED SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	884	832	654	441	2811
SECOND DECILE	884	832	654	441	2811
THIRD DECILE	884	832	654	441	2811
FOURTH DECILE	884	832	654	441	2811
FIFTH DECILE	884	832	654	441	2811
SIXTH DECILE	884	832	654	441	2811
SEVENTH DECILE	884	832	654	441	2811
EIGHTH DECILE	884	832	654	441	2811
NINTH DECILE	88	173	165	120	548
TENTH DECILE	0	0	0	0	0

B) NON-MET. URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	404	483	504	480	1870
SECOND DECILE	404	483	504	480	1870
THIRD DECILE	404	483	504	480	1870
FOURTH DECILE	404	483	504	480	1870
FIFTH DECILE	404	483	504	480	1870
SIXTH DECILE	404	483	504	480	1870
SEVENTH DECILE	328	439	478	463	1707
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	876	1033	1205	1411	4525
SECOND DECILE	876	1033	1205	1411	4525
THIRD DECILE	876	1033	1205	1411	4525
FOURTH DECILE	876	1033	1205	1411	4525
FIFTH DECILE	876	1033	1205	1411	4525
SIXTH DECILE	876	1033	1205	1411	4525
SEVENTH DECILE	396	596	750	907	2648
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

ANNUAL AVERAGE SIZE OF TARGET GROUPS IN COSTA RICA
LOW GROWTH SCENARIO

II. PARTIAL NEED SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1228	1212	1205	1203	24242
SECOND DECILE	1228	1212	1205	1203	24242
THIRD DECILE	1228	1212	1205	1203	24242
FOURTH DECILE	1228	1212	1205	1203	24242
FIFTH DECILE	1228	1212	1205	1203	24242
SIXTH DECILE	1228	1212	1205	1203	24242
SEVENTH DECILE	1228	1212	1205	1203	24242
EIGHTH DECILE	1228	1212	1205	1203	24242
NINTH DECILE	122	253	305	328	5036
TENTH DECILE	0	0	0	0	0

B) NON-MET URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	360	355	353	352	7100
SECOND DECILE	360	355	353	352	7100
THIRD DECILE	360	355	353	352	7100
FOURTH DECILE	360	355	353	352	7100
FIFTH DECILE	360	355	353	352	7100
SIXTH DECILE	360	355	353	352	7100
SEVENTH DECILE	292	322	335	340	6446
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	487	478	474	473	9562
SECOND DECILE	487	478	474	473	9562
THIRD DECILE	487	478	474	473	9562
FOURTH DECILE	487	478	474	473	9562
FIFTH DECILE	487	478	474	473	9562
SIXTH DECILE	487	478	474	473	9562
SEVENTH DECILE	219	275	295	304	5469
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

NATION: COSTA RICA
SECTOR: RURAL
SCENARIO: LOW GROWTH SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	780782	726310	671838	617367	533201	449036	367866	286696	205527	10397846
SECOND DECILE	1633268	1519322	1405376	1291431	1115370	939310	769516	599722	429928	21748923
THIRD DECILE	2031626	1889889	1748151	1606414	1387412	1168410	957203	745996	534789	27053539
FOURTH DECILE	2429984	2260455	2090926	1921397	1659453	1397510	1144890	892270	639650	32358154
FIFTH DECILE	2868178	2668078	2467978	2267878	1958699	1649519	1351345	1053171	754996	38193231
SIXTH DECILE	3346200	3112758	2879308	2645858	2285149	1924439	1576569	1228699	880829	44558770
SEVENTH DECILE	4023417	3742721	3462025	3181329	2747619	2313909	1895637	1477364	1059092	53576616
EIGHTH DECILE	4899804	4557967	4216129	3874292	3346110	2817929	2308548	1799167	1289785	65246770
NINTH DECILE	359167	585233	811300	1037367	976448	915529	772970	630411	487851	15042696
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	869	822	775	742	709	687	665	650	634	14501
SECOND DECILE	1819	1720	1621	1552	1483	1437	1390	1359	1327	30334
THIRD DECILE	2262	2139	2016	1930	1845	1787	1729	1690	1651	37733
FOURTH DECILE	2706	2558	2411	2309	2207	2138	2068	2022	1975	45131
FIFTH DECILE	3194	3020	2846	2725	2605	2523	2441	2386	2331	53278
SIXTH DECILE	3726	3523	3320	3179	3039	2943	2848	2784	2719	62148
SEVENTH DECILE	4480	4236	3992	3823	3654	3539	3425	3347	3269	74726
EIGHTH DECILE	5456	5159	4862	4656	4449	4310	4171	4076	3982	91002
NINTH DECILE	7008	6627	6245	5980	5716	5536	5357	5236	5115	116897
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	539278	504881	471062	449571	428215	413963	399765	390558	381358	8794865
SECOND DECILE	1128083	1056128	985385	940429	895756	865943	836244	816984	797739	18397422
THIRD DECILE	1403225	1313720	1225723	1169802	1114233	1077149	1040206	1016248	992309	22884598
FOURTH DECILE	1678367	1571312	1466061	1399175	1332710	1288354	1244168	1215513	1186979	27371774
FIFTH DECILE	1981023	1854664	1730432	1651486	1573034	1520681	1468526	1434704	1400907	32307668
SIXTH DECILE	2311193	2163774	2018838	1926733	1835207	1774127	1713280	1673821	1634391	37692279
SEVENTH DECILE	2778935	2601681	2427412	2316667	2206617	2133177	2060015	2012570	1965161	45320478
EIGHTH DECILE	3384248	3168384	2956155	2821288	2687267	2597829	2508732	2450952	2393216	55192266
NINTH DECILE	83763	403542	685961	755077	815500	843907	860825	858786	848300	14306563
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	435	411	387	371	355	343	332	325	317	7251
SECOND DECILE	909	860	810	776	742	718	695	679	664	15167
THIRD DECILE	1131	1069	1008	965	922	894	865	845	825	18866
FOURTH DECILE	1353	1279	1206	1154	1103	1069	1034	1011	987	22566
FIFTH DECILE	1597	1518	1423	1363	1302	1261	1221	1193	1165	26635
SIXTH DECILE	1863	1762	1660	1590	1519	1472	1424	1392	1360	31074
SEVENTH DECILE	2240	2110	1996	1911	1827	1770	1712	1674	1635	37363
EIGHTH DECILE	2728	2579	2431	2328	2225	2155	2085	2038	1991	45501
NINTH DECILE	3504	3313	3122	2990	2858	2768	2679	2618	2557	58449
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

NATION: COSTA RICA
SECTOR: NON-METROPOLITAN URBAN
SCENARIO: LOW GROWTH SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	758419	789964	821509	853054	838629	824205	782933	741661	700389	16044417
SECOND DECILE	1929022	2009256	2089490	2169724	2133035	2096347	1991373	1886399	1781425	40888627
THIRD DECILE	3165575	3297241	3428906	3560572	3500365	3440159	3267094	3095629	2923365	66968003
FOURTH DECILE	3759120	3915471	4071826	4228179	4156604	4085188	3880624	3676060	3471496	79524504
FIFTH DECILE	5440832	5667132	5893433	6119733	6016254	5912773	5616693	5320613	5024533	115101256
SIXTH DECILE	6759821	7040983	7322144	7603305	7474738	7346172	6978315	6610459	6242602	143004598
SEVENTH DECILE	6008919	6701773	7394628	8087483	8119104	8150885	7810373	7469860	7129348	152050811
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	2070	1957	1845	1766	1688	1635	1583	1547	1511	34530
SECOND DECILE	5265	4979	4692	4493	4294	4160	4025	3934	3843	87826
THIRD DECILE	8641	8170	7700	7373	7047	6826	6605	6456	6306	144124
FOURTH DECILE	10261	9702	9143	8756	8368	8106	7844	7666	7488	171147
FIFTH DECILE	14851	14042	13234	12673	12112	11732	11353	11096	10838	247713
SIXTH DECILE	18451	17447	16442	15745	15048	14576	14105	13785	13466	307765
SEVENTH DECILE	21602	20425	19249	18433	17617	17065	16513	16139	15765	360310
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	376512	352333	328577	313537	298596	288631	278706	272292	265863	6133917
SECOND DECILE	957650	896151	835728	797475	759472	734127	708883	692544	676218	15601485
THIRD DECILE	1571528	1470606	1371451	1308677	1246314	1204722	1163295	1136482	1109691	25602437
FOURTH DECILE	1866190	1746345	1628598	1554054	1479997	1430607	1381413	1349573	1317758	30402894
FIFTH DECILE	2701064	2527604	2357181	2249289	2142102	2070616	1999413	1953329	1907282	44004189
SIXTH DECILE	3355868	3140357	2928619	2794571	2661399	2572583	2484119	2426863	2369653	54671871
SEVENTH DECILE	2915012	2986341	3031168	2972245	2907163	2854295	2798955	2742368	2685464	57776245
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1035	979	922	883	844	818	791	773	755	17265
SECOND DECILE	2633	2489	2346	2247	2147	2080	2013	1967	1921	43913
THIRD DECILE	4320	4085	3850	3687	3523	3413	3303	3228	3153	72062
FOURTH DECILE	5130	4851	4572	4378	4184	4053	3922	3833	3744	85574
FIFTH DECILE	7426	7021	6617	6336	6056	5866	5676	5548	5419	123857
SIXTH DECILE	9226	8723	8221	7872	7524	7288	7052	6893	6733	153882
SEVENTH DECILE	10801	10213	9624	9216	8808	8532	8257	8069	7882	180155
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

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NATION: COSTA RICA
SECTOR: METROPOLITAN
SCENARIO LOW GROWTH SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1895064	1958115	2021163	2084216	2166670	2249124	2370051	2490977	2611906	43912170
SECOND DECILE	4331575	4475691	4619807	4763923	4952489	5140056	5417261	5693665	5970070	100370674
THIRD DECILE	7500257	7832459	8084662	8336865	8666681	8996498	9480206	9963914	10447622	175640679
FOURTH DECILE	9305080	9697331	10089581	10321832	10730177	11138521	11737398	12336275	12935151	217469793
FIFTH DECILE	14430584	14918970	15322356	15879742	16507964	17136186	18037535	18978884	19900233	334560913
SIXTH DECILE	17145819	17716277	18206735	18867194	19603208	20349221	21443323	22537425	23631527	397300504
SEVENTH DECILE	8119562	9094609	11669655	13949701	14553113	15661526	16788500	17915491	19042474	284581632
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	2363	2235	2106	2017	1927	1867	1807	1766	1725	39422
SECOND DECILE	5402	5108	4814	4610	4406	4268	4130	4036	3943	90107
THIRD DECILE	9454	8939	8424	8067	7710	7468	7227	7063	6899	157688
FOURTH DECILE	11705	11067	10430	9980	9546	9247	8948	8745	8542	195233
FIFTH DECILE	18007	17027	16046	15366	14686	14226	13765	13454	13142	300358
SIXTH DECILE	21384	20219	19055	18247	17439	16893	16346	15976	15606	356675
SEVENTH DECILE	26440	25008	23568	22569	21570	20894	20218	19760	19302	441151
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	584270	544338	505325	481807	458474	442962	427524	417632	407750	9433453
SECOND DECILE	1335475	1244183	1155029	1101273	1047940	1012484	977197	954588	932000	21562436
THIRD DECILE	2337081	2177320	2021302	1927227	1833096	1771847	1710095	1670528	1631000	37734614
FOURTH DECILE	2893529	2695730	2502564	2386091	2270538	2193715	2117261	2068273	2019333	46719846
FIFTH DECILE	4451502	4147276	3850090	3670909	3493135	3374946	3257324	3181959	3106666	71875455
SIXTH DECILE	5284254	4924891	4571992	4359204	4148098	4007749	3868073	3778576	3689166	85352102
SEVENTH DECILE	2323033	2781822	3097798	3107330	3104393	3084293	3059203	3003665	2947489	59685554
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1182	1117	1053	1008	964	934	903	883	862	19711
SECOND DECILE	2701	2554	2407	2305	2203	2134	2065	2018	1971	45054
THIRD DECILE	4727	4469	4212	4034	3855	3734	3613	3532	3450	78844
FOURTH DECILE	5852	5534	5215	4994	4773	4623	4474	4372	4271	97616
FIFTH DECILE	9004	8513	8023	7683	7343	7113	6883	6727	6571	150179
SIXTH DECILE	10692	10110	9527	9123	8720	8446	8173	7988	7803	178338
SEVENTH DECILE	13224	12504	11784	11284	10785	10447	10109	9880	9651	220575
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

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ANNUAL NUMBER OF TARGET HOUSEHOLDS IN COSTA RICA LOW GROWTH SCENARIO

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	0	7157	6994	6831	6113	5396	4524	3651	2779	115175
PARTIAL NEED	9949	9949	9949	9949	9949	9949	9949	9949	9949	198973
SUB TOTAL	9949	17105	16942	16780	16062	15344	14472	13600	12728	314148
NON-MET-URBAN										
FULL NEED	0	2750	3043	3336	3419	3502	3421	3340	3259	64637
PARTIAL NEED	2452	2452	2452	2452	2452	2452	2452	2452	2452	49048
SUB TOTAL	2452	5202	5495	5789	5871	5954	5873	5792	5712	113685
METROPOLITAN										
FULL NEED	587	5653	6225	6796	7387	7977	8674	9371	10068	148987
PARTIAL NEED	3142	3142	3142	3142	3142	3142	3142	3142	3142	62844
SUB TOTAL	3729	8795	9367	9939	10529	11119	11816	12513	13210	211831
NATIONAL TOTAL	16130	31102	31805	32507	32462	32418	32162	31906	31649	639663

TOTAL INVESTMENT IN COSTA RICA LOW GROWTH SCENARIO (FIGURES IN MILLIONS OF 1980 U.S. DOLLARS)

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	22.4	21.1	19.8	18.4	16.0	13.6	11.1	8.7	6.3	309.0
PARTIAL NEED	15.3	14.6	14.0	13.4	12.9	12.5	12.1	11.9	11.6	262.3
SUB TOTAL	37.7	35.7	33.7	31.9	28.9	26.1	23.3	20.6	17.9	571.2
NON-MET-URBAN										
FULL NEED	27.8	29.4	31.0	32.6	32.2	31.9	30.3	28.8	27.3	613.5
PARTIAL NEED	13.7	13.1	12.5	12.0	11.5	11.2	10.8	10.6	10.3	234.2
SUB TOTAL	41.6	42.5	43.5	44.6	43.7	43.0	41.1	39.4	37.6	847.7
METROPOLITAN										
FULL NEED	62.9	66.5	70.1	73.7	77.2	80.7	85.3	89.9	94.5	1553.9
PARTIAL NEED	19.2	18.5	17.7	17.0	16.4	15.9	15.4	15.1	14.7	332.4
SUB TOTAL	82.1	85.0	87.8	90.7	93.5	96.6	100.7	105.0	109.3	1886.2
NATIONAL TOTAL	161.3	163.2	165.0	167.2	166.2	165.7	165.1	164.9	164.8	3305.2

SUMMARY TABLES FOR COSTA RICA
BREAK-EVEN SCENARIO

TOTAL HOUSEHOLDS IN SECTORS AND TARGET GROUPS

	1980	1985	1990	1995	2000
NATIONAL	438218	530769	639401	750000	861480
RURAL	248119	286966	326490	357805	379592
NON-MET URBAN	72750	91219	114635	139297	163152
METROPOLITAN	117349	152504	198260	252898	318745
TARGET GROUP	322600	388609	465094	541572	616914
%/ IN GROUP	73.6	73.2	72.7	72.2	71.6

DETAILS OF TARGET GROUP SIZE AND INCOME

	1980			1985			1990			1995			2000		
	NO OF H.H	%/ SECT H.H	%/ SECT INC	NO OF H.H	%/ SECT H.H	%/ SECT INC	NO OF H.H	%/ SECT H.H	%/ SECT INC	NO OF H.H	%/ SECT H.H	%/ SECT INC	NO OF H.H	%/ SECT H.H	%/ SECT INC
RURAL	190973	80.2	56.4	230132	80.2	56.4	261815	80.2	56.4	286934	80.2	56.4	304383	80.2	56.4
NON-MET URBAN	49048	67.4	38.6	61501	67.4	38.6	77283	67.4	38.6	93914	67.4	38.6	109988	67.4	38.6
METROPOLITAN	74578	63.6	32.0	96976	63.6	32.0	125996	63.5	32.0	160725	63.6	32.0	202543	63.5	32.0
TOTAL	322600	.0	.0	388609	.0	.0	465094	.0	.0	541572	.0	.0	616914	.0	.0

ANNUAL GROWTH OF THE TARGET GROUP (HOUSEHOLDS)

	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	6232	6284	6337	5680	5024	4257	3490	2723	105410
NON-MET URBAN	2491	2823	3156	3241	3326	3271	3215	3159	60940
METROPOLITAN	4479	5142	5804	6375	6946	7655	8364	9073	127964
TOTAL	13202	14249	15297	15296	15296	15182	15068	14955	294315

ANNUAL GROWTH OF THE FULL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	0	6232	6284	6337	5680	5024	4257	3490	2723	105410
NON-MET URBAN	0	2491	2823	3156	3241	3326	3271	3215	3159	60940
METROPOLITAN	587	5066	5729	6391	6962	7532	8241	8950	9659	139699
TOTAL	587	13789	14836	15884	15883	15882	15769	15655	15542	306049

ANNUAL GROWTH IN THE PARTIAL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	9949	9949	9949	9949	9949	9949	9949	9949	9949	198973
NON-MET URBAN	2452	2452	2452	2452	2452	2452	2452	2452	2452	49048
METROPOLITAN	3142	3142	3142	3142	3142	3142	3142	3142	3142	62844
TOTAL	15543	15543	15543	15543	15543	15543	15543	15543	15543	310865

COSTA RICA
BREAK-EVEN SCENARIO
PERCENTAGE DISTRIBUTION OF NATIONAL INCOME

	1980	1985	1990	1995	2000
RURAL	35.8	33.4	30.7	27.9	25.0
NON-MET URBAN	21.3	21.5	21.9	22.0	21.8
METROPOLITAN	42.9	45.1	47.4	50.0	53.2

PER CAPITA INCOME IN COSTA RICA
BREAK-EVEN SCENARIO

RURAL-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	314	314	314	314	314	314	314	314	314	6272
SECOND DECILE	459	459	459	459	459	459	459	459	459	9183
THIRD DECILE	571	571	571	571	571	571	571	571	571	11423
FOURTH DECILE	683	683	683	683	683	683	683	683	683	13663
FIFTH DECILE	806	806	806	806	806	806	806	806	806	16127
SIXTH DECILE	941	941	941	941	941	941	941	941	941	18815
SEVENTH DECILE	1131	1131	1131	1131	1131	1131	1131	1131	1131	22622
EIGHTH DECILE	1377	1377	1377	1377	1378	1378	1377	1378	1378	27550
NINTH DECILE	1769	1769	1769	1769	1770	1770	1769	1770	1770	35390
TENTH DECILE	3147	3147	3147	3147	3147	3147	3147	3147	3147	62940

NON-METROPOLITAN-URBAN

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	523	523	523	523	523	523	523	523	523	10454
SECOND DECILE	886	886	886	886	886	886	886	886	886	17726
THIRD DECILE	1091	1091	1091	1091	1091	1091	1091	1091	1091	21816
FOURTH DECILE	1295	1295	1295	1295	1295	1295	1295	1295	1295	25907
FIFTH DECILE	1500	1500	1500	1500	1500	1500	1500	1500	1500	29997
SIXTH DECILE	1863	1863	1863	1863	1864	1863	1863	1864	1864	37269
SEVENTH DECILE	2182	2181	2181	2182	2182	2182	2182	2182	2182	43632
EIGHTH DECILE	2841	2840	2840	2841	2841	2841	2841	2841	2841	56813
NINTH DECILE	3909	3909	3908	3909	3909	3909	3909	3909	3909	78174
TENTH DECILE	6636	6635	6635	6636	6636	6636	6636	6636	6636	132714

METROPOLITAN-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	597	597	597	597	597	597	597	597	597	11935
SECOND DECILE	909	909	909	909	909	909	909	909	909	18186
THIRD DECILE	1193	1193	1193	1193	1194	1193	1193	1194	1194	23869
FOURTH DECILE	1478	1478	1478	1478	1478	1478	1478	1478	1478	29552
FIFTH DECILE	1819	1819	1818	1819	1819	1819	1819	1819	1819	36372
SIXTH DECILE	2160	2159	2159	2160	2160	2160	2160	2160	2160	43192
SEVENTH DECILE	2671	2671	2671	2671	2671	2671	2671	2671	2671	53422
EIGHTH DECILE	3296	3296	3296	3296	3296	3296	3296	3296	3297	65925
NINTH DECILE	4461	4461	4461	4461	4462	4461	4461	4461	4462	89226
TENTH DECILE	9833	9831	9831	9833	9833	9832	9832	9832	9833	196637

ANNUAL AVERAGE SIZE OF TARGET GROUPS IN COSTA RICA
BREAK-EVEN SCENARIO

I. FULL-NEED-SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	777	790	626	435	2629
SECOND DECILE	777	790	626	435	2629
THIRD DECILE	777	790	626	435	2629
FOURTH DECILE	777	790	626	435	2629
FIFTH DECILE	777	790	626	435	2629
SIXTH DECILE	777	790	626	435	2629
SEVENTH DECILE	777	790	626	435	2629
EIGHTH DECILE	777	790	626	435	2629
NINTH DECILE	15	15	12	8	50
TENTH DECILE	0	0	0	0	0

B) NON-MET. URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	369	468	493	477	1808
SECOND DECILE	369	468	493	477	1808
THIRD DECILE	369	468	493	477	1808
FOURTH DECILE	369	468	493	477	1808
FIFTH DECILE	369	468	493	477	1808
SIXTH DECILE	369	468	493	477	1808
SEVENTH DECILE	274	347	366	354	1341
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	797	1006	1185	1408	4396
SECOND DECILE	797	1006	1185	1408	4396
THIRD DECILE	797	1006	1185	1408	4396
FOURTH DECILE	797	1006	1185	1408	4396
FIFTH DECILE	797	1006	1185	1408	4396
SIXTH DECILE	797	1006	1185	1408	4396
SEVENTH DECILE	283	357	421	500	1561
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

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ANNUAL AVERAGE SIZE OF TARGET GROUPS IN COSTA RICA
BREAK-EVEN SCENARIO

II. PARTIAL-NEED-SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1241	1241	1241	1241	24812
SECOND DECILE	1241	1241	1241	1241	24812
THIRD DECILE	1241	1241	1241	1241	24812
FOURTH DECILE	1241	1241	1241	1241	24812
FIFTH DECILE	1241	1241	1241	1241	24812
SIXTH DECILE	1241	1241	1241	1241	24812
SEVENTH DECILE	1241	1241	1241	1241	24812
EIGHTH DECILE	1241	1241	1241	1241	24812
NINTH DECILE	24	24	24	24	475
TENTH DECILE	0	0	0	0	0

B) NON-MET URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	364	364	364	364	7275
SECOND DECILE	364	364	364	364	7275
THIRD DECILE	364	364	364	364	7275
FOURTH DECILE	364	364	364	364	7275
FIFTH DECILE	364	364	364	364	7275
SIXTH DECILE	364	364	364	364	7275
SEVENTH DECILE	270	270	270	270	5397
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	494	494	494	494	9889
SECOND DECILE	494	494	494	494	9889
THIRD DECILE	494	494	494	494	9889
FOURTH DECILE	494	494	494	494	9889
FIFTH DECILE	494	494	494	494	9889
SIXTH DECILE	494	494	494	494	9889
SEVENTH DECILE	176	176	176	176	3517
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

NATION: COSTA RICA
SECTOR: RURAL
SCENARIO: BREAK-EVEN SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	669459	650818	632178	613537	534442	455347	377803	300459	223115	10099811
SECOND DECILE	1400399	1361406	1322413	1283420	1117757	952094	790303	628512	466721	21127155
THIRD DECILE	1741960	1693456	1644952	1596449	1390400	1184312	983060	781807	580555	26280119
FOURTH DECILE	2083520	2025506	1967492	1909478	1663004	1416530	1175816	935103	694389	31433084
FIFTH DECILE	2459237	2390761	2322286	2253810	1962090	1671970	1387849	1103728	819607	37101345
SIXTH DECILE	2869110	2789222	2709333	2629445	2290830	1950631	1619157	1287683	956208	43204903
SEVENTH DECILE	3449763	3353707	3257651	3161595	2753490	2345402	1946843	1548285	1149727	52044942
EIGHTH DECILE	4201197	4084218	3967238	3850259	3353370	2856201	2370908	1885535	1400162	63381464
NINTH DECILE	105004	101639	98275	94910	82477	70044	58016	45988	33960	1562910
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	869	830	806	776	747	727	706	690	675	15154
SECOND DECILE	1819	1752	1685	1624	1563	1520	1476	1444	1412	31701
THIRD DECILE	2262	2179	2096	2020	1944	1890	1837	1796	1756	39432
FOURTH DECILE	2706	2607	2507	2416	2326	2261	2197	2149	2101	47164
FIFTH DECILE	3194	3077	2960	2852	2745	2669	2593	2536	2479	55669
SIXTH DECILE	3726	3589	3453	3320	3202	3114	3025	2959	2893	64947
SEVENTH DECILE	4480	4316	4152	4001	3850	3744	3637	3550	3478	78091
EIGHTH DECILE	5456	5256	5056	4873	4689	4559	4429	4333	4236	95102
NINTH DECILE	7008	6751	6495	6259	6024	5857	5690	5565	5441	122163
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	539278	519503	499728	481626	463522	450675	437828	428263	418698	9400335
SECOND DECILE	1128083	1086715	1045349	1007483	969613	942739	915865	895057	875047	19663966
THIRD DECILE	1403225	1351768	1300312	1253210	1206104	1172675	1139247	1114359	1089469	24460056
FOURTH DECILE	1678367	1616820	1555275	1498937	1442595	1402611	1362628	1332860	1303090	29256145
FIFTH DECILE	1981023	1908378	1835735	1769238	1702736	1655541	1608348	1573212	1538073	34531843
SIXTH DECILE	2311193	2224441	2141691	2064111	1986525	1931464	1876406	1835414	1794419	40287150
SEVENTH DECILE	2778935	2677930	2575128	2481047	2388560	2322356	2256155	2206867	2157575	48440502
EIGHTH DECILE	3304248	3260146	3136047	3022448	2908040	2828216	2747595	2687571	2627542	58991899
NINTH DECILE	83763	81132	78467	74505	70627	69356	68047	65549	63097	1452707
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	435	419	403	388	374	363	353	345	337	7577
SECOND DECILE	909	876	843	812	782	760	738	722	706	15850
THIRD DECILE	1131	1090	1048	1010	972	945	918	898	878	19716
FOURTH DECILE	1353	1303	1254	1208	1163	1131	1098	1074	1050	23582
FIFTH DECILE	1597	1538	1480	1426	1372	1334	1296	1268	1240	27835
SIXTH DECILE	1863	1795	1726	1664	1601	1557	1513	1479	1446	32474
SEVENTH DECILE	2240	2158	2076	2001	1925	1872	1819	1779	1739	39046
EIGHTH DECILE	2728	2628	2528	2436	2345	2280	2215	2166	2118	47551
NINTH DECILE	3504	3376	3247	3130	3012	2928	2845	2783	2720	61081
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

NATION: COSTA RICA
SECTOR: NON-METROPOLITAN URBAN
SCENARIO: BREAK-EVEN SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	672293	736713	801134	865554	859537	853519	818735	783950	749165	16198683
SECOND DECILE	1709962	1873814	2037666	2201518	2186213	2170907	2082433	1993959	1905485	41200998
THIRD DECILE	2806092	3074977	3343863	3612748	3587631	3562515	3417327	3272139	3126950	67611093
FOURTH DECILE	3332234	3651536	3970837	4290138	4260312	4230486	4058875	3885265	3713254	80209123
FIFTH DECILE	4822971	5285117	5747264	6209411	6166241	6123072	5873530	5623988	5374446	116207942
SIXTH DECILE	5992176	6566358	7140540	7714722	7661888	7607453	7297416	6987379	6677342	144379564
SEVENTH DECILE	5206369	5704455	6202540	6700626	6653653	6606679	6337055	6067430	5797806	125395951
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	2070	1994	1918	1849	1779	1739	1681	1644	1607	36085
SECOND DECILE	5265	5072	4879	4702	4526	4400	4275	4181	4088	91782
THIRD DECILE	8641	8324	8007	7717	7426	7221	7015	6862	6708	150616
FOURTH DECILE	10261	9885	9508	9164	8819	8575	8331	8148	7966	178857
FIFTH DECILE	14851	14307	13762	13263	12764	12411	12057	11793	11530	258871
SIXTH DECILE	18451	17775	17099	16479	15859	15419	14980	14652	14325	321628
SEVENTH DECILE	21602	20818	20818	19292	18566	18052	17530	17154	16778	376540
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	376512	362785	348898	336260	323622	314651	305682	299004	292326	6563185
SECOND DECILE	957650	922532	887415	855271	823124	800309	777495	760511	743526	16693115
THIRD DECILE	1571528	1513899	1456271	1403522	1350768	1313328	1275889	1248018	1220145	27393829
FOURTH DECILE	1866198	1797755	1729322	1666682	1604037	1559577	1515118	1482021	1448922	32530172
FIFTH DECILE	2701864	2602014	2502966	2412383	2321633	2257282	2192934	2145030	2097123	47083143
SIXTH DECILE	3355868	3232805	3109745	2997183	2884453	2804502	2724554	2665038	2605517	58497239
SEVENTH DECILE	2915012	2808465	2701895	2603136	2504436	2435564	2366665	2314162	2261692	50806640
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1035	997	959	924	890	865	840	822	804	18043
SECOND DECILE	2633	2536	2440	2351	2263	2200	2137	2091	2044	45891
THIRD DECILE	4320	4162	4004	3858	3713	3610	3508	3431	3354	75308
FOURTH DECILE	5130	4942	4754	4582	4409	4287	4165	4074	3983	89428
FIFTH DECILE	7426	7153	6881	6632	6382	6205	6029	5897	5765	129436
SIXTH DECILE	9226	8887	8549	8239	7929	7710	7490	7326	7162	160814
SEVENTH DECILE	10801	10405	10009	9646	9283	9026	8769	8577	8385	188270
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

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NATION: COSTA RICA
SECTOR: METROPOLITAN
SCENARIO: BREAK-EVEN SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1661163	1014972	1968781	2122590	2231080	2341010	2492200	2643390	2794579	44609810
SECOND DECILE	3796943	4148587	4500070	4851634	5101250	5350881	5696457	6042034	6387610	101965279
THIRD DECILE	6644651	7259887	7875123	8490359	8927201	9364042	9968801	10573559	11178318	178439239
FOURTH DECILE	8226711	8988432	9750153	10511874	11052725	11593576	12342325	13091073	13839822	220924772
FIFTH DECILE	12656478	13828356	15000235	16172113	17004192	17836270	18908192	20140113	21292034	339884264
SIXTH DECILE	15029568	16421173	17812779	19204384	20192478	21180571	22548478	23916384	25284291	403612563
SEVENTH DECILE	6609911	7218936	7827962	8436987	8869446	9301904	9900720	10499537	11098353	177286822
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	2363	2277	2190	2111	2031	1975	1919	1877	1835	41198
SECOND DECILE	5402	5284	5086	4825	4643	4515	4386	4290	4194	94166
THIRD DECILE	9454	9187	8761	8443	8125	7900	7675	7507	7339	164791
FOURTH DECILE	11705	11276	10847	10453	10068	9781	9503	9295	9087	204027
FIFTH DECILE	18087	17347	16687	16082	15477	15048	14620	14360	13980	313888
SIXTH DECILE	21384	20600	19816	19097	18379	17870	17361	16981	16601	372741
SEVENTH DECILE	26448	25479	24509	23621	22732	22102	21473	21003	20533	461022
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	584270	562840	541412	521811	502207	488281	474356	464003	453649	10184673
SECOND DECILE	1335475	1286492	1237512	1192710	1147903	1116871	1084241	1060578	1036911	23279252
THIRD DECILE	2337881	2251162	2165646	2087242	2008838	1953124	1897422	1856011	1814594	40738692
FOURTH DECILE	2893529	2787400	2681276	2584205	2487122	2418153	2349189	2297918	2246641	50438380
FIFTH DECILE	4451502	4288308	4125040	3975700	3826342	3720236	3614137	3535258	3456370	77597508
SIXTH DECILE	5286254	5092366	4898485	4721143	4543781	4417788	4291788	4198119	4104440	92147041
SEVENTH DECILE	2323833	2238662	2154232	2074121	1994162	1940163	1886095	1843017	1800020	40479820
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1182	1138	1095	1055	1016	988	959	938	917	20599
SECOND DECILE	2781	2682	2583	2412	2322	2257	2193	2145	2097	47083
THIRD DECILE	4727	4554	4380	4222	4064	3950	3838	3754	3670	82495
FOURTH DECILE	5852	5638	5423	5227	5030	4891	4751	4647	4543	102013
FIFTH DECILE	9004	8674	8344	8041	7739	7524	7310	7150	6990	156944
SIXTH DECILE	10692	10300	9908	9549	9189	8935	8680	8491	8301	186371
SEVENTH DECILE	13724	12739	12255	11810	11366	11051	10736	10501	10267	230511
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

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ANNUAL NUMBER OF TARGET HOUSEHOLDS IN COSTA RICA BREAK-EVEN SCENARIO

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL-SECTOR										
FULL NEED	0	6232	6284	6337	5680	5024	4257	3490	2723	185410
PARTIAL NEED	9949	9949	9949	9949	9949	9949	9949	9949	9949	198973
SUB TOTAL	9949	16180	16233	16285	15629	14972	14285	13439	12672	384383
NON-MET-URBAN										
FULL NEED	0	2491	2823	3156	3241	3326	3271	3215	3159	60940
PARTIAL NEED	2452	2452	2452	2452	2452	2452	2452	2452	2452	49040
SUB TOTAL	2452	4943	5274	5609	5694	5779	5723	5667	5612	109980
METROPOLITAN										
FULL NEED	587	5066	5729	6391	6962	7532	8241	8950	9659	139699
PARTIAL NEED	3142	3142	3142	3142	3142	3142	3142	3142	3142	62844
SUB TOTAL	3729	8208	8871	9533	10104	10675	11384	12093	12802	202543
NATIONAL TOTAL	16130	29332	30379	31427	31426	31426	31312	31198	31085	616914

TOTAL INVESTMENT IN COSTA RICA BREAK-EVEN SCENARIO (FIGURES IN MILLIONS OF 1980 U.S. DOLLARS)

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL-SECTOR										
FULL NEED	19.0	18.5	17.9	17.4	15.1	12.9	10.7	8.5	6.3	206.3
PARTIAL NEED	15.3	14.7	14.2	13.7	13.1	12.8	12.4	12.1	11.9	266.5
SUB TOTAL	34.3	33.2	32.1	31.0	28.3	25.7	23.1	20.7	18.2	552.8
NON-MET-URBAN										
FULL NEED	24.5	24.9	29.2	31.6	31.4	31.2	29.9	28.6	27.3	591.3
PARTIAL NEED	13.7	13.2	12.7	12.3	11.8	11.5	11.2	10.9	10.7	239.6
SUB TOTAL	38.3	40.1	42.0	43.9	43.2	42.6	41.0	39.5	38.0	830.9
METROPOLITAN										
FULL NEED	54.6	59.7	64.7	69.8	73.4	77.0	81.9	86.9	91.9	1466.7
PARTIAL NEED	19.2	18.5	17.8	17.2	16.5	16.1	15.6	15.3	14.9	334.9
SUB TOTAL	73.8	78.2	82.5	86.9	89.9	93.0	97.5	102.2	106.8	1801.6
NATIONAL TOTAL	146.4	151.5	156.6	161.9	161.4	161.3	161.7	162.3	163.0	3185.2

SUMMARY TABLES FOR COSTA RICA
HIGH GROWTH SCENARIO

TOTAL HOUSEHOLDS IN SECTORS AND TARGET GROUPS

	1980	1985	1990	1995	2000
NATIONAL	430218	530769	639401	750000	851400
RURAL	248119	284966	326490	357085	379592
NON-MET URBAN	72750	91219	114635	139297	163152
METROPOLITAN	117349	152584	196260	252898	310735
TARGET GROUP	322600	376060	418298	440457	446896
/ IN GROUP	73.6	70.9	65.4	58.7	51.9

DETAILS OF TARGET GROUP SIZE AND INCOME

	1980			1985			1990			1995			2000		
	NO OF H.H	*/* SECT H.H	*/* SECT INC	NO OF H.H	*/* SECT H.H	*/* SECT INC	NO OF H.H	*/* SECT H.H	*/* SECT INC	NO OF H.H	*/* SECT H.H	*/* SECT INC	NO OF H.H	*/* SECT H.H	*/* SECT INC
RURAL	198973	80.2	56.4	223698	78.0	53.6	240084	73.5	48.1	242337	67.7	41.5	233316	61.5	35.2
NON-MET URBAN	49048	67.4	38.6	59708	65.4	36.7	67471	58.9	30.6	73202	52.6	25.4	76800	47.1	21.4
METROPOLITAN	74578	63.6	32.0	92670	60.7	29.4	110744	55.9	25.6	124918	49.4	20.7	136781	42.9	16.6
TOTAL	322600	.0	.0	376060	.0	.0	418298	.0	.0	440457	.0	.0	446896	.0	.0

ANNUAL GROWTH OF THE TARGET GROUP (HOUSEHOLDS)

	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	4945	4111	3277	1864	451	0	0	0	34343
NON-MET URBAN	2130	1042	1554	1350	1146	933	719	506	27752
METROPOLITAN	3618	3617	3615	3225	2835	2604	2373	2142	62202
TOTAL	10694	9570	8446	6439	4432	2860	1208	0	124296

ANNUAL GROWTH OF THE FULL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	0	4945	4111	3277	1864	451	0	0	0	43364
NON-MET URBAN	0	2130	1042	1554	1350	1146	933	719	506	27752
METROPOLITAN	507	4205	4203	4202	3012	3421	3190	2959	2728	73937
TOTAL	507	11280	10157	9033	7026	5018	3447	1875	587	136031

ANNUAL GROWTH IN THE PARTIAL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	9949	9949	9949	9949	9949	9949	9949	9949	9949	198973
NON-MET URBAN	2452	2452	2452	2452	2452	2452	2452	2452	2452	49048
METROPOLITAN	3142	3142	3142	3142	3142	3142	3142	3142	3142	62844
TOTAL	15543	15543	15543	15543	15543	15543	15543	15543	15543	310865

COSTA RICA

COSTA RICA
HIGH GROWTH SCENARIO
PERCENTAGE DISTRIBUTION OF NATIONAL INCOME

	1980	1985	1990	1995	2000
RURAL	35.8	33.4	30.7	27.9	25.0
NON-MET URBAN	21.3	21.5	21.9	22.0	21.0
METROPOLITAN	42.9	45.1	47.4	50.0	53.9

PER CAPITA INCOME IN COSTA RICA
HIGH GROWTH SCENARIO

RURAL-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	314	323	332	351	370	392	414	440	466	7526
SECOND DECILE	459	473	486	514	541	573	606	644	682	11020
THIRD DECILE	571	588	605	639	673	713	754	801	849	13707
FOURTH DECILE	683	703	723	764	805	853	901	958	1015	16395
FIFTH DECILE	806	830	854	902	950	1007	1064	1131	1198	19351
SIXTH DECILE	941	968	996	1052	1109	1175	1241	1320	1398	22577
SEVENTH DECILE	1131	1164	1198	1265	1333	1413	1492	1587	1681	27146
EIGHTH DECILE	1377	1418	1458	1541	1624	1720	1817	1932	2047	33059
NINTH DECILE	1769	1821	1873	1980	2086	2210	2334	2482	2630	42466
TENTH DECILE	3147	3239	3332	3521	3709	3931	4152	4414	4677	75524

NON-METROPOLITAN-URBAN

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	523	538	553	585	616	653	690	733	777	12544
SECOND DECILE	886	912	938	991	1045	1107	1169	1243	1317	21270
THIRD DECILE	1091	1123	1155	1220	1286	1362	1439	1530	1621	26178
FOURTH DECILE	1295	1333	1371	1449	1527	1618	1709	1817	1925	31087
FIFTH DECILE	1500	1544	1588	1678	1768	1873	1979	2104	2229	35995
SIXTH DECILE	1863	1918	1973	2085	2196	2327	2458	2614	2769	44721
SEVENTH DECILE	2182	2246	2310	2441	2571	2725	2878	3060	3242	52356
EIGHTH DECILE	2841	2924	3008	3178	3348	3548	3748	3985	4222	68172
NINTH DECILE	3909	4024	4138	4373	4607	4882	5157	5483	5809	93805
TENTH DECILE	6636	6831	7026	7423	7821	8288	8755	9308	9862	159250

METROPOLITAN-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	597	614	632	668	703	745	787	837	887	14321
SECOND DECILE	989	936	963	1017	1072	1136	1200	1276	1351	21822
THIRD DECILE	1193	1229	1264	1335	1407	1491	1575	1674	1774	28642
FOURTH DECILE	1470	1521	1564	1653	1742	1846	1949	2073	2196	35461
FIFTH DECILE	1819	1872	1925	2034	2144	2271	2399	2551	2703	43645
SIXTH DECILE	2160	2223	2287	2416	2545	2697	2849	3029	3209	51828
SEVENTH DECILE	2671	2750	2830	2988	3148	3336	3524	3747	3970	64103
EIGHTH DECILE	3296	3393	3490	3688	3885	4117	4349	4624	4899	79106
NINTH DECILE	4461	4592	4723	4991	5258	5572	5886	6258	6630	107064
TENTH DECILE	[illegible]	10124	10410	[illegible]	11501	12188	12874	13691	14507	[illegible]

ANNUAL AVERAGE SIZE OF TARGET GROUPS IN COSTA RICA
HIGH GROWTH SCENARIO

I. FULL-NEED SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	625	433	64	0	1122
SECOND DECILE	625	433	64	0	1122
THIRD DECILE	625	433	64	0	1122
FOURTH DECILE	625	433	64	0	1122
FIFTH DECILE	625	433	64	0	1122
SIXTH DECILE	625	433	64	0	1122
SEVENTH DECILE	625	433	57	0	1115
EIGHTH DECILE	561	248	11	0	821
NINTH DECILE	6	0	0	0	6
TENTH DECILE	0	0	0	0	0

B) NON-MET. URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	321	250	206	144	921
SECOND DECILE	321	250	206	144	921
THIRD DECILE	321	250	206	144	921
FOURTH DECILE	321	250	206	144	921
FIFTH DECILE	321	250	206	123	900
SIXTH DECILE	321	236	117	18	692
SEVENTH DECILE	206	68	0	0	274
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	677	721	650	641	2689
SECOND DECILE	677	721	650	641	2689
THIRD DECILE	677	721	650	641	2689
FOURTH DECILE	677	721	650	641	2689
FIFTH DECILE	677	721	630	395	2422
SIXTH DECILE	677	571	190	0	1438
SEVENTH DECILE	145	26	0	0	171
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

ANNUAL AVERAGE SIZE OF TARGET GROUPS IN COSTA RICA
HIGH GROWTH SCENARIO

II. PARTIAL NEED SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1250	1315	1411	1544	27638
SECOND DECILE	1250	1315	1411	1544	27638
THIRD DECILE	1250	1315	1411	1544	27638
FOURTH DECILE	1250	1315	1411	1544	27638
FIFTH DECILE	1250	1315	1411	1544	27638
SIXTH DECILE	1250	1315	1411	1544	27638
SEVENTH DECILE	1250	1315	1244	686	22517
EIGHTH DECILE	1128	746	239	0	10566
NINTH DECILE	12	0	0	0	60
TENTH DECILE	0	0	0	0	0

B) NON-MET URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	369	396	442	494	8502
SECOND DECILE	369	396	442	494	8502
THIRD DECILE	369	396	442	494	8502
FOURTH DECILE	369	396	442	494	8502
FIFTH DECILE	369	396	442	418	8121
SIXTH DECILE	369	372	244	60	5223
SEVENTH DECILE	237	102	0	0	1695
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	506	540	599	680	11647
SECOND DECILE	506	540	599	680	11647
THIRD DECILE	506	540	599	680	11647
FOURTH DECILE	506	540	599	680	11647
FIFTH DECILE	506	540	588	405	10157
SIXTH DECILE	506	423	145	0	5470
SEVENTH DECILE	107	19	0	0	629
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

NATION: COSTA RICA
SECTOR: RURAL
SCENARIO: HIGH GROWTH SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	620347	530585	456823	375061	216434	57806	28903	0	0	4857263
SECOND DECILE	1297664	1126632	955599	784567	452744	120922	60461	0	0	10169600
THIRD DECILE	1614168	1401420	1188672	975924	563170	150415	75207	0	0	12638796
FOURTH DECILE	1930671	1676208	1421745	1167282	673595	179908	89954	0	0	15116991
FIFTH DECILE	2278825	1978475	1678125	1377775	795063	212350	106175	0	0	17843006
SIXTH DECILE	2658629	2300221	1957813	1607405	927573	247742	123871	0	0	20816840
SEVENTH DECILE	3196685	2775361	2354037	1932713	1090383	264054	132027	0	0	24860639
EIGHTH DECILE	3875049	3033940	2192830	1351721	691434	31147	15574	0	0	22084040
NINTH DECILE	31668	21112	10556	0	0	0	0	0	0	105561
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	869	861	853	867	881	906	931	0	0	18606
SECOND DECILE	1819	1802	1784	1813	1842	1895	1948	0	0	37665
THIRD DECILE	2262	2241	2220	2256	2292	2357	2423	0	0	46852
FOURTH DECILE	2706	2680	2655	2698	2741	2820	2898	0	0	56038
FIFTH DECILE	3194	3164	3134	3184	3235	3328	3421	0	0	66143
SIXTH DECILE	3726	3691	3656	3715	3774	3883	3991	0	0	77167
SEVENTH DECILE	4480	4438	4396	4467	4538	4668	4799	0	0	92785
EIGHTH DECILE	5456	5405	5353	5440	5527	2763	0	0	0	68840
NINTH DECILE	7000	3504	0	0	0	0	0	0	0	17521
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	539278	541889	544355	569786	595746	632115	683950	746479	811691	12486346
SECOND DECILE	1128803	1133544	1138701	1191899	1246204	1336925	1430713	1561512	1697925	26119398
THIRD DECILE	1403225	1410018	1416433	1482606	1550157	1663084	1779667	1942368	2112053	32489983
FOURTH DECILE	1678367	1686492	1694165	1773313	1854109	1989083	2128621	2323225	2526182	38860568
FIFTH DECILE	1981823	1990614	1999678	2093091	2188456	2347771	2512471	2742167	2981722	45868211
SIXTH DECILE	2311193	2322303	2332948	2441939	2553199	2739866	2931216	3199195	3478676	53512913
SEVENTH DECILE	2778935	2792389	2805093	2936141	3069910	2904094	2723986	1709860	612752	51712169
EIGHTH DECILE	3384298	3047624	2716780	2030454	1320875	330219	0	0	0	27041485
NINTH DECILE	83763	20941	0	0	0	0	0	0	0	104704
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	435	431	427	433	440	453	466	484	501	9003
SECOND DECILE	909	901	892	907	921	948	974	1012	1049	18833
THIRD DECILE	1131	1120	1110	1128	1146	1179	1212	1258	1305	23426
FOURTH DECILE	1353	1340	1327	1349	1370	1410	1449	1505	1561	28019
FIFTH DECILE	1597	1582	1567	1592	1618	1664	1710	1776	1842	33072
SIXTH DECILE	1863	1845	1828	1858	1887	1941	1996	2072	2149	38584
SEVENTH DECILE	2240	2219	2198	2233	2269	2334	2399	2492	2584	46392
EIGHTH DECILE	2720	2693	2677	2720	2763	1383	0	0	0	34020
NINTH DECILE	3504	1752	0	0	0	0	0	0	0	8760
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

NATION: COSTA RICA
SECTOR: NON-METROPOLITAN URBAN
SCENARIO: HIGH GROWTH SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	720377	657631	586804	516130	408041	449925	388274	342674	276971	9751582
SECOND DECILE	1852612	1673670	1492727	1312785	1238958	1179114	987567	846019	704471	24802937
THIRD DECILE	3048184	2744894	2449604	2154313	2083610	1857906	1626622	1388338	1156055	40782256
FOURTH DECILE	3619218	3259561	2900904	2550247	2372906	2200325	1794489	1488652	1172815	48333929
FIFTH DECILE	5225416	4717785	4210255	3702726	3443704	3184682	2618793	2036905	1463017	68210494
SIXTH DECILE	6623525	5861492	5099458	4337425	3297172	2256920	1219495	182070	0	63109538
SEVENTH DECILE	6261124	4414659	2568194	721729	368865	0	0	0	0	25681943
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	2878	2851	2841	2864	2897	2157	2217	2303	2388	42075
SECOND DECILE	5265	5216	5167	5258	5134	5487	5640	5857	6074	109851
THIRD DECILE	8541	8568	8478	8616	8753	9084	9255	9612	9968	178955
FOURTH DECILE	10241	10164	10068	10231	10394	10692	10991	11414	11837	212589
FIFTH DECILE	14851	14712	14572	14088	15044	15476	15908	16520	17133	307578
SIXTH DECILE	18451	18378	18105	18398	18691	19227	19764	9802	0	328927
SEVENTH DECILE	21602	21399	21196	18598	0	0	0	0	0	159984
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	376512	378597	380576	400384	436001	475492	517408	568602	622114	9159874
SECOND DECILE	957658	962954	967987	1038716	1111198	1211693	1316817	1446226	1582343	23297941
THIRD DECILE	1571528	1580232	1588891	1704559	1823585	1988419	2159617	2373293	2596648	38232518
FOURTH DECILE	1866190	1876525	1886333	2024164	2165412	2361248	2564545	2818286	3083528	45401115
FIFTH DECILE	2741864	2716024	2710219	2929711	3134156	3417595	3711842	3449146	3156472	62563383
SIXTH DECILE	3355068	3374454	3392098	3428875	3440829	2462286	1176491	2941.1	0	47178288
SEVENTH DECILE	2915812	2535729	2163110	540700	0	0	0	0	0	15382544
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1035	1025	1015	1015	1049	1079	1109	1151	1194	21437
SECOND DECILE	2633	2608	2583	2625	2667	2743	2820	2929	3037	54525
THIRD DECILE	4326	4288	4239	4340	4476	4502	4628	4806	4984	89477
FOURTH DECILE	5130	5082	5034	5115	5197	5346	5495	5707	5919	106254
FIFTH DECILE	7426	7356	7286	7404	7522	7740	7958	8266	8566	153789
SIXTH DECILE	9236	9139	9042	9199	9345	9614	9882	4941	0	164464
SEVENTH DECILE	10801	10699	10598	5299	0	0	0	0	0	79992
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

NATION: COSTA RICA
SECTOR: METROPOLITAN
SCENARIO: HIGH GROWTH SCENARIO

I. FINAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1527118	1509249	1641308	1690516	1699000	1681266	1643584	1685742	1727980	32048046
SECOND DECILE	3498556	3621140	3751725	3882389	3771173	3660837	3756581	3853125	3949668	75083654
THIRD DECILE	6180471	6336995	6565518	6794041	6599553	6405065	6574816	6742568	6911320	131395345
FOURTH DECILE	7562871	7845084	8120717	8411669	8170875	7930080	8139258	8348437	8557615	162679951
FIFTH DECILE	11635186	12078460	12505749	12941038	12385084	11830730	9867375	7904011	5940648	223731234
SIXTH DECILE	15489887	14333688	13258353	12183026	7123334	2061641	1038828	0	0	142891716
SEVENTH DECILE	5527920	3799684	2871288	342972	171486	0	0	0	0	20712882
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	2363	2341	2319	2357	2394	2463	2532	2629	2727	48949
SECOND DECILE	5482	5351	5301	5386	5472	5629	5787	6089	6232	111884
THIRD DECILE	9454	9365	9276	9426	9576	9851	10126	10516	10906	195797
FOURTH DECILE	11705	11595	11485	11671	11857	12197	12538	13020	13503	242415
FIFTH DECILE	18087	17838	17669	17955	18241	18765	19289	20031	20774	372946
SIXTH DECILE	21384	21103	20902	21322	21661	14831	0	0	0	266675
SEVENTH DECILE	26448	26208	25952	12976	0	0	0	0	0	195870
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	584278	592219	599912	636237	673489	740857	885234	999386	998228	14329491
SECOND DECILE	1335475	1353493	1371228	1454256	1539222	1696917	1896534	2055739	2081647	32753123
THIRD DECILE	2317881	2368075	2399658	2544949	2693640	2957227	3228945	3597541	3992882	57517966
FOURTH DECILE	2891579	2932092	2978995	3158809	3334988	3651140	3987824	4454101	4943568	70965188
FIFTH DECILE	4451502	4512182	4578761	4847521	5130739	5442508	5763606	4061865	2215855	94416642
SIXTH DECILE	5286254	5358169	5427779	4513678	3567673	891910	0	0	0	53818823
SEVENTH DECILE	2323833	1399161	492398	123097	0	0	0	0	0	7611290
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1187	1171	1160	1178	1197	1231	1266	1315	1363	24475
SECOND DECILE	2781	2676	2650	2693	2735	2815	2893	3005	3116	55962
THIRD DECILE	4727	4683	4638	4713	4788	4926	5063	5258	5453	97898
FOURTH DECILE	5854	5797	5742	5835	5928	6095	6262	6510	6758	121287
FIFTH DECILE	9044	8919	8835	8977	9120	9381	9641	10015	10387	188473
SIXTH DECILE	10692	10591	10491	10661	10831	5415	0	0	0	133337
SEVENTH DECILE	13224	13188	12976	6488	0	0	0	0	0	97949
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

ANNUAL NUMBER OF TARGET HOUSEHOLDS IN COSTA RICA HIGH GROWTH SCENARIO

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	0	4945	4111	1177	1064	451	0	0	0	41164
PARTIAL NEED	9949	9949	9949	9949	9949	9949	9949	9949	9949	198973
SUB TOTAL	9949	14894	14060	13226	11013	10399	9949	9949	9949	242137
NON-NET URBAN										
FULL NEED	0	2130	1842	1554	1358	1146	933	719	506	27752
PARTIAL NEED	2452	2452	2452	2452	2453	2453	2452	2452	2452	49040
SUB TOTAL	2452	4583	4295	4007	3811	3599	3385	3172	2958	76800
METROPOLITAN										
FULL NEED	587	4205	4203	4202	3812	3421	3190	2959	2728	73937
PARTIAL NEED	3142	3142	3142	3142	3142	3142	3142	3142	3142	62844
SUB TOTAL	3729	7347	7345	7344	6954	6564	6333	6102	5870	136781
NATIONAL TOTAL	16130	26824	25700	24576	22569	20562	19667	19222	18778	455917

TOTAL INVESTMENT IN COSTA RICA HIGH GROWTH SCENARIO (FIGURES IN MILLIONS OF 1980 U.S. DOLLARS)

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	17.5	14.9	12.2	9.6	5.4	1.1	.6	.0	.0	128.5
PARTIAL NEED	15.3	14.9	14.6	14.5	14.4	14.9	14.2	14.2	14.2	288.2
SUB TOTAL	32.8	29.8	26.9	24.1	19.0	15.2	14.8	14.2	14.2	416.7
NON-NET URBAN										
FULL NEED	27.3	23.3	19.4	15.3	14.2	11.1	8.0	6.4	5.0	288.7
PARTIAL NEED	13.7	13.4	13.1	12.1	12.1	11.8	11.4	10.9	11.0	241.2
SUB TOTAL	41.1	36.8	32.4	27.4	25.3	22.9	20.2	17.4	16.0	521.9
METROPOLITAN										
FULL NEED	51.3	49.6	47.9	46.3	39.9	33.5	31.0	28.5	27.1	789.3
PARTIAL NEED	19.2	18.5	17.8	17.3	16.9	15.4	15.6	15.1	14.4	331.1
SUB TOTAL	70.5	68.1	65.8	63.5	56.8	48.9	46.6	43.6	41.5	1120.5
NATIONAL TOTAL	144.4	134.7	125.0	115.0	101.9	86.9	81.6	75.2	71.8	2059.0

B. EL SALVADOR

SUMMARY TABLES FOR EL SALVADOR
LOW GROWTH SCENARIO

TOTAL HOUSEHOLDS IN SECTORS AND TARGET GROUPS

	1980	1985	1990	1995	2000
NATIONAL	840651	1012703	1213974	1449472	1725536
RURAL	488335	586229	703023	842127	1008166
NON-MET URBAN	178910	207940	234999	267244	297150
METROPOLITAN	173406	218534	275953	340121	420212
TARGET GROUP	651366	812023	988982	1189980	1425540
%/ IN GROUP	77.5	80.3	81.5	82.1	82.6

DETAILS OF TARGET GROUP SIZE AND INCOME

	1980			1985			1990			1995			2000		
	NO OF H.H	%/ SECT H.H	%/ SECT INC	NO OF H.H	%/ SECT H.H	%/ SECT INC	NO OF H.H	%/ SECT H.H	%/ SECT INC	NO OF H.H	%/ SECT H.H	%/ SECT INC	NO OF H.H	%/ SECT H.H	%/ SECT INC
RURAL	411551	84.3	64.6	500183	85.3	66.1	602794	85.7	66.7	724573	86.0	67.1	869912	86.3	67.5
NON-MET URBAN	123759	69.2	45.4	150772	72.5	47.0	177042	75.3	53.6	205398	76.9	55.6	232119	78.1	57.3
METROPOLITAN	116057	66.9	41.3	161068	74.1	48.6	207146	75.0	50.4	260009	76.4	51.1	323509	77.0	51.6
TOTAL	651366	.0	.0	812023	.0	.0	988982	.0	.0	1189980	.0	.0	1425540	.0	.0

ANNUAL GROWTH OF THE TARGET GROUP (HOUSEHOLDS)

	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	17727	19124	20522	22439	24356	26712	29068	31424	458362
NON-MET URBAN	5403	5328	5254	5463	5671	5508	5344	5181	108360
METROPOLITAN	9162	9307	9456	9814	10173	11436	12700	13964	207452
TOTAL	32291	33762	35232	37716	40200	43656	47112	50568	774174

ANNUAL GROWTH OF THE FULL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	0	17727	19124	20522	22439	24356	26712	29068	31424	458362
NON-MET URBAN	0	5403	5328	5254	5463	5671	5508	5344	5181	108360
METROPOLITAN	780	9942	10087	10236	10594	10953	12217	13480	14744	223059
TOTAL	780	33072	34540	36012	38496	40980	44436	47892	51348	789780

ANNUAL GROWTH IN THE PARTIAL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	20578	20578	20578	20578	20578	20578	20578	20578	20578	411551
NON-MET URBAN	6180	6180	6180	6180	6180	6180	6180	6180	6180	123759
METROPOLITAN	5023	5023	5023	5023	5023	5023	5023	5023	5023	100450
TOTAL	31780	31780	31780	31780	31780	31780	31780	31780	31780	635760

EL SALVADOR
LOW GROWTH SCENARIO
PERCENTAGE DISTRIBUTION OF NATIONAL INCOME

	1980	1985	1990	1995	2000
RURAL	32.3	31.9	31.5	31.5	31.4
NON-MET URBAN	24.0	22.9	21.3	20.2	18.7
METROPOLITAN	43.7	45.2	47.1	48.3	49.8

PER CAPITA INCOME IN EL SALVADOR
LOW GROWTH SCENARIO

RURAL-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	109	107	105	103	101	104	99	98	97	2035
SECOND DECILE	186	182	178	175	172	170	168	166	165	3467
THIRD DECILE	226	222	217	213	209	207	204	202	200	4228
FOURTH DECILE	271	265	260	255	251	247	244	242	240	5049
FIFTH DECILE	317	313	306	301	295	292	288	285	283	5953
SIXTH DECILE	360	352	345	339	333	329	325	322	318	6707
SEVENTH DECILE	415	408	399	392	385	380	376	372	368	7762
EIGHTH DECILE	473	463	453	445	437	432	427	423	419	8817
NINTH DECILE	582	570	558	548	538	532	525	520	515	10852
TENTH DECILE	1099	1077	1054	1036	1017	1005	992	983	973	20498

NON-METROPOLITAN-URBAN

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	204	200	196	193	189	187	184	183	181	3810
SECOND DECILE	351	344	337	331	325	321	317	314	311	6554
THIRD DECILE	384	376	368	362	355	351	347	343	340	7164
FOURTH DECILE	539	528	517	508	499	493	487	482	477	10060
FIFTH DECILE	629	616	604	593	582	575	568	563	557	11736
SIXTH DECILE	719	704	690	678	666	657	649	643	637	13413
SEVENTH DECILE	964	945	925	909	892	882	871	862	854	17985
EIGHTH DECILE	1095	1073	1050	1032	1013	1001	989	979	969	20424
NINTH DECILE	1275	1249	1223	1201	1180	1165	1151	1140	1129	23777
TENTH DECILE	2011	1969	1928	1894	1860	1838	1815	1798	1780	37495

METROPOLITAN-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	354	345	337	333	327	323	319	316	313	6595
SECOND DECILE	646	633	619	608	598	590	583	577	572	12043
THIRD DECILE	838	813	796	782	768	759	750	742	735	15484
FOURTH DECILE	930	919	899	884	868	857	847	839	830	17491
FIFTH DECILE	1107	1084	1062	1043	1024	1012	1000	990	980	20645
SIXTH DECILE	1415	1386	1357	1333	1307	1293	1277	1265	1252	26380
SEVENTH DECILE	1522	1491	1460	1434	1409	1391	1374	1361	1347	28388
EIGHTH DECILE	1614	1581	1548	1521	1494	1476	1458	1443	1429	30108
NINTH DECILE	2247	2199	2153	2115	2077	2052	2027	2007	1987	41864
TENTH DECILE	5328	5211	5102	5012	4923	4863	4803	4756	4709	99213

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ANNUAL AVERAGE SIZE OF TARGET GROUPS IN EL SALVADOR
LOW GROWTH SCENARIO

1.FULL-NEED-SEGMENT

A)RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	2090	2399	2836	3374	10699
SECOND DECILE	2090	2399	2836	3374	10699
THIRD DECILE	2090	2399	2836	3374	10699
FOURTH DECILE	2090	2399	2836	3374	10699
FIFTH DECILE	2090	2399	2836	3374	10699
SIXTH DECILE	2090	2399	2836	3374	10699
SEVENTH DECILE	2090	2399	2836	3374	10699
EIGHTH DECILE	2090	2399	2836	3374	10699
NINTH DECILE	1003	1427	1671	2079	6081
TENTH DECILE	0	0	0	0	0

B)NON-MET. URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	763	711	745	690	2908
SECOND DECILE	763	711	745	690	2908
THIRD DECILE	763	711	745	690	2908
FOURTH DECILE	763	711	745	690	2908
FIFTH DECILE	763	711	745	690	2908
SIXTH DECILE	763	711	745	690	2908
SEVENTH DECILE	731	711	745	690	2877
EIGHTH DECILE	96	279	450	516	1345
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C)METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1410	1366	1439	1757	5972
SECOND DECILE	1410	1366	1439	1757	5972
THIRD DECILE	1410	1366	1439	1757	5972
FOURTH DECILE	1410	1366	1439	1757	5972
FIFTH DECILE	1410	1366	1439	1757	5972
SIXTH DECILE	1410	1366	1439	1757	5972
SEVENTH DECILE	1194	1366	1439	1757	5756
EIGHTH DECILE	287	670	1080	1180	3021
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

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ANNUAL AVERAGE SIZE OF TARGET GROUPS IN EL SALVADOR
LOW GROWTH SCENARIO

II. PARTIAL-NEED SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	2427	2406	2396	2380	48082
SECOND DECILE	2427	2406	2396	2380	48082
THIRD DECILE	2427	2406	2396	2380	48082
FOURTH DECILE	2427	2406	2396	2380	48082
FIFTH DECILE	2427	2406	2396	2380	48082
SIXTH DECILE	2427	2406	2396	2380	48082
SEVENTH DECILE	2427	2406	2396	2380	48082
EIGHTH DECILE	2427	2406	2396	2380	48082
NINTH DECILE	1164	1531	1412	1472	26891
TENTH DECILE	0	0	0	0	0

B) NON-MET URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	874	837	813	799	16616
SECOND DECILE	874	837	813	799	16616
THIRD DECILE	874	837	813	799	16616
FOURTH DECILE	874	837	813	799	16616
FIFTH DECILE	874	837	813	799	16616
SIXTH DECILE	874	837	813	799	16616
SEVENTH DECILE	837	837	813	799	16432
EIGHTH DECILE	107	326	495	597	7629
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	714	670	660	655	13496
SECOND DECILE	714	670	660	655	13496
THIRD DECILE	714	670	660	655	13496
FOURTH DECILE	714	670	660	655	13496
FIFTH DECILE	714	670	660	655	13496
SIXTH DECILE	714	670	660	655	13496
SEVENTH DECILE	599	670	660	655	13496
EIGHTH DECILE	130	350	404	440	6556
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

NATION: EL SALVADOR
SECTOR: RURAL
SCENARIO: LOW GROWTH SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	450261	461212	476164	489115	512194	545274	564199	573174	622049	10403626
SECOND DECILE	1227379	1262683	1297987	1333291	1396209	1459116	1537964	1616812	1695661	28359513
THIRD DECILE	1494200	1537177	1580150	1623137	1697726	1772316	1872304	1968293	2064282	34524624
FOURTH DECILE	1707704	1839125	1970546	1941767	2033601	2125235	2240079	2354923	2469766	41306247
FIFTH DECILE	2107090	2168621	2229151	2289682	2397028	2505374	2641287	2777200	2912113	48704381
SIXTH DECILE	2374711	2443017	2511322	2579628	2701350	2823073	2975627	3128181	3280735	54869492
SEVENTH DECILE	2948261	2977312	2906362	2980412	3126282	3267152	3443703	3620254	3796805	63500649
EIGHTH DECILE	3121812	3211606	3301401	3391196	3551214	3711231	3911779	4112327	4312876	72131885
NINTH DECILE	1690874	1896995	2103097	2309170	2500235	2691271	2905473	3119674	3333875	50085692
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	231	222	212	204	196	189	182	176	170	3950
SECOND DECILE	638	604	578	556	533	515	496	479	463	10768
THIRD DECILE	767	745	709	676	649	626	604	583	563	13109
FOURTH DECILE	917	880	842	809	777	749	722	698	674	15683
FIFTH DECILE	1082	1037	993	954	916	884	852	823	794	18492
SIXTH DECILE	1219	1169	1119	1075	1031	996	960	927	895	20833
SEVENTH DECILE	1410	1354	1295	1244	1194	1152	1111	1073	1036	24110
EIGHTH DECILE	1602	1536	1471	1413	1356	1309	1262	1219	1176	27388
NINTH DECILE	1972	1891	1810	1740	1667	1611	1553	1500	1448	33708
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	282871	268866	255862	245219	234604	226119	217582	209941	202322	4750724
SECOND DECILE	768905	732909	697298	668948	639742	616303	593111	572204	551514	12950122
THIRD DECILE	936059	892247	848885	813763	778004	748379	722049	696694	671409	15765366
FOURTH DECILE	1119927	1067498	1015630	973689	931783	897775	863808	833045	803293	18862135
FIFTH DECILE	1320512	1258671	1197534	1147987	1098670	1058571	1018604	982136	947166	22240427
SIXTH DECILE	1487665	1418019	1349120	1293302	1237742	1192567	1147542	1107246	1067060	25055671
SEVENTH DECILE	1721880	1641079	1561342	1496743	1432443	1380162	1328058	1281019	1234913	28997013
EIGHTH DECILE	1955694	1864148	1773563	1700103	1627144	1567757	1508566	1455693	1402765	32938355
NINTH DECILE	1029294	1100348	1161737	1157613	1150142	1136848	1121607	1104203	1085373	22495019
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	116	111	106	102	98	94	91	88	85	1975
SECOND DECILE	315	302	289	278	267	257	248	240	231	5384
THIRD DECILE	383	368	352	338	325	313	302	292	282	6554
FOURTH DECILE	459	440	421	405	388	375	361	349	337	7842
FIFTH DECILE	541	517	497	477	458	442	426	412	397	9246
SIXTH DECILE	609	584	559	538	516	498	480	464	447	10417
SEVENTH DECILE	705	676	647	622	597	576	555	537	518	12055
EIGHTH DECILE	801	768	735	707	678	654	631	609	588	13694
NINTH DECILE	986	945	905	870	835	805	776	750	724	16854
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

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NATION: EL SALVADOR
SECTOR: NON-METROPOLITAN URBAN
SCENARIO: LOW GROWTH SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	474677	443074	411472	379869	374454	368838	343381	317924	292468	7548527
SECOND DECILE	1399670	1306436	1213253	1120070	1103807	1087545	1012484	937423	862362	22257378
THIRD DECILE	1529817	1427965	1326114	1224263	1206407	1188712	1106668	1024625	942581	24327823
FOURTH DECILE	2148253	2005228	1862203	1719177	1694216	1669255	1554045	1438835	1323625	34162475
FIFTH DECILE	2506296	2339431	2172570	2005707	1976585	1947464	1813052	1678641	1544229	39856228
SIXTH DECILE	2864338	2673637	2482937	2292237	2258955	2225673	2072068	1918446	1764833	45549964
SEVENTH DECILE	3618655	3436997	3255339	3073681	3029854	2984425	2778444	2572462	2366481	60337825
EIGHTH DECILE	0	244341	806745	1369149	1717851	2066553	2126621	2186690	2246758	29333654
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	606	581	556	534	513	495	477	461	445	10457
SECOND DECILE	1786	1713	1640	1576	1512	1459	1407	1359	1312	30537
THIRD DECILE	1952	1872	1792	1723	1654	1595	1537	1486	1434	33378
FOURTH DECILE	2742	2629	2517	2419	2321	2240	2159	2086	2013	46871
FIFTH DECILE	3198	3068	2937	2822	2707	2613	2519	2434	2349	54683
SIXTH DECILE	3655	3506	3356	3225	3094	2986	2879	2782	2684	62495
SEVENTH DECILE	4902	4701	4500	4325	4149	4005	3860	3730	3600	83808
EIGHTH DECILE	0	2555	5110	4911	4712	4548	4383	4236	4088	81247
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	278945	253879	237324	221781	210587	201242	192843	184873	176287	4314870
SECOND DECILE	798982	748582	699766	659835	620931	593377	566251	542751	519558	12722726
THIRD DECILE	873210	818217	764860	721215	678692	648575	618926	593240	567889	13906236
FOURTH DECILE	1226221	1148986	1074859	1012771	953056	910765	869138	833060	797461	19527986
FIFTH DECILE	1430591	1340484	1253869	1181566	1111899	1062559	1013985	971983	930371	22782557
SIXTH DECILE	1634961	1531981	1432879	1350361	1270742	1214353	1158840	1110747	1063282	26037288
SEVENTH DECILE	2011195	1967386	1928287	1810711	1703947	1628337	1553898	1489410	1425764	34479219
EIGHTH DECILE	0	136711	546846	881088	1032785	1126131	1218144	1265195	1313551	16645184
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	303	290	278	267	256	247	239	230	222	5178
SECOND DECILE	893	857	820	788	756	730	703	680	656	15269
THIRD DECILE	976	936	896	861	826	798	769	743	717	16689
FOURTH DECILE	1371	1315	1259	1209	1160	1120	1080	1043	1007	23435
FIFTH DECILE	1599	1534	1468	1411	1354	1307	1259	1217	1174	27341
SIXTH DECILE	1828	1753	1678	1613	1547	1493	1439	1391	1342	31247
SEVENTH DECILE	2451	2350	2250	2162	2075	2002	1930	1865	1800	41900
EIGHTH DECILE	0	1278	2555	2456	2356	2274	2192	2118	2044	40623
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

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NATION: EL SALVADOR
SECTOR: METROPOLITAN
SCENARIO: LOW GROWTH SCENARIO

I.FULL_NEED_SEGMENT

A)TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1922552	1873289	1724825	1624762	1684747	1509736	1693592	1802447	1911303	34176169
SECOND DECILE	5071079	4809254	4547429	4205604	4243016	4180029	4467155	4754281	5041407	90145838
THIRD DECILE	6519759	6183327	5846895	5510062	5442172	5374322	5743485	6112647	6481809	115901792
FOURTH DECILE	7931688	7522167	7112646	6703124	6620559	6537993	6987088	7436183	7885277	140997336
FIFTH DECILE	9361993	8876624	8395254	7911884	7814430	7716976	8247055	8777134	9307212	166423086
SIXTH DECILE	11962547	11344908	10727269	10109630	9985105	9860580	10537903	11215226	11892549	212651720
SEVENTH DECILE	10859835	10332837	10805839	10278841	10744841	10610842	11337709	12064559	12791417	219455392
EIGHTH DECILE	0	1261154	3470850	5680547	6287035	6885523	7741331	8597139	9452947	112161816
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B)MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1348	1294	1238	1189	1141	1101	1062	1026	990	23047
SECOND DECILE	3556	3410	3265	3137	3010	2905	2800	2706	2611	60789
THIRD DECILE	4572	4384	4197	4033	3870	3735	3600	3479	3357	78158
FOURTH DECILE	5561	5334	5106	4907	4708	4544	4380	4232	4084	95081
FIFTH DECILE	6564	6296	6027	5792	5557	5363	5169	4995	4821	112226
SIXTH DECILE	8388	8044	7701	7400	7100	6853	6605	6383	6160	143400
SEVENTH DECILE	7826	8656	8287	7964	7640	7374	7109	6868	6628	154311
EIGHTH DECILE	0	4395	8789	8446	8103	7821	7539	7284	7030	139731
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II.PARTIAL_NEED_SEGMENT

A)TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	505808	461707	419611	398662	370085	363353	348734	335784	322917	7797527
SECOND DECILE	1334139	1217836	1106799	1051553	997267	958488	919848	885690	851751	20567389
THIRD DECILE	1715322	1565709	1423020	1351784	1282200	1232249	1182661	1138745	1095108	26443786
FOURTH DECILE	2086738	1904821	1731148	1644721	1559828	1499849	1438736	1385310	1332226	32169506
FIFTH DECILE	2463026	2248313	2043322	1941410	1841108	1769367	1698100	1635120	1572463	37970564
SIXTH DECILE	3147288	2872844	2610912	2480563	2352527	2260861	2169897	2089321	2009259	48517943
SEVENTH DECILE	2346220	2592583	2809568	2669302	2531524	2432883	2334998	2248291	2162147	49714907
EIGHTH DECILE	0	303183	1212730	1392901	1554754	1578368	1596367	1601361	1602243	24379461
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B)MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	674	646	619	595	571	551	531	513	495	11523
SECOND DECILE	1778	1705	1632	1569	1505	1452	1400	1353	1306	30395
THIRD DECILE	2286	2192	2099	2017	1935	1867	1800	1739	1679	39079
FOURTH DECILE	2781	2667	2553	2453	2354	2272	2190	2116	2042	47540
FIFTH DECILE	3282	3148	3013	2896	2770	2682	2585	2490	2410	56113
SIXTH DECILE	4194	4022	3850	3700	3550	3426	3303	3191	3080	71708
SEVENTH DECILE	4513	4320	4143	3982	3820	3687	3554	3434	3314	77156
EIGHTH DECILE	0	2197	4395	4223	4051	3911	3769	3642	3515	69866
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

ANNUAL NUMBER OF TARGET HOUSEHOLDS IN EL SALVADOR LOW GROWTH SCENARIO

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	0	17727	19124	20522	22439	24356	26712	29068	31424	458362
PARTIAL NEED	20578	20578	20578	20578	20578	20578	20578	20578	20578	411551
SUB TOTAL	20578	38304	39702	41100	43017	44933	47289	49645	52001	869912
NON-MET.URBAN										
FULL NEED	0	5403	5320	5254	5464	5671	5508	5344	5181	108360
PARTIAL NEED	6188	6188	6188	6188	6188	6188	6188	6188	6188	123759
SUB TOTAL	6188	11591	11516	11442	11651	11859	11696	11532	11369	232119
METROPOLITAN										
FULL NEED	780	9942	10809	10236	10594	10953	12217	13480	14744	223859
PARTIAL NEED	5023	5023	5023	5023	5023	5023	5023	5023	5023	100458
SUB TOTAL	5803	14965	15112	15259	15617	15975	17239	18503	19767	323589
NATIONAL TOTAL	32568	64860	66330	67800	70284	72768	76224	79680	83136	1425540

TOTAL INVESTMENT IN EL SALVADOR LOW GROWTH SCENARIO (FIGURES IN MILLIONS OF 1980 U.S. DOLLARS)

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	17.8	17.6	18.3	18.9	19.9	20.9	22.1	23.3	24.5	403.9
PARTIAL NEED	10.6	10.2	9.9	9.5	9.1	8.8	8.5	8.2	8.0	184.1
SUB TOTAL	27.6	27.9	28.2	28.4	29.0	29.7	30.6	31.5	32.5	587.9
NON-MET.URBAN										
FULL NEED	14.5	13.9	13.5	13.2	13.4	13.5	12.8	12.1	11.3	263.4
PARTIAL NEED	8.2	7.9	7.9	7.8	7.6	7.4	7.2	7.0	6.8	150.4
SUB TOTAL	22.8	21.8	21.5	20.9	20.9	20.9	20.0	19.1	18.1	413.8
METROPOLITAN										
FULL NEED	52.8	52.2	52.4	52.7	52.7	52.8	56.8	60.8	64.8	1891.9
PARTIAL NEED	13.6	13.2	13.4	12.9	12.5	12.1	11.7	11.3	10.9	247.6
SUB TOTAL	66.4	65.3	65.8	65.6	65.2	64.8	68.4	72.1	75.7	1339.5
NATIONAL TOTAL	116.8	115.0	115.4	115.0	115.2	115.5	119.1	122.7	126.3	2341.2

SUMMARY TABLES FOR EL SALVADOR
BREAK-EVEN SCENARIO

TOTAL HOUSEHOLDS IN SECTORS AND TARGET GROUPS

	1980	1985	1990	1995	2000
NATIONAL	848651	1012703	1214974	1449492	1725536
RURAL	408335	506229	703023	842127	1008166
NON-MET URBAN	178910	207948	234999	267244	297158
METROPOLITAN	173406	218534	275953	340121	420212
TARGET GROUP	651366	704494	940013	1121670	1336885
/ IN GROUP	77.5	77.5	77.4	77.4	77.5

DETAILS OF TARGET GROUP SIZE AND INCOME

	1980			1985			1990			1995			2000		
	NO OF H.H	*/* SECT H.H	*/* SECT INC	NO OF H.H	*/* SECT H.H	*/* SECT INC	NO OF H.H	*/* SECT H.H	*/* SECT INC	NO OF H.H	*/* SECT H.H	*/* SECT INC	NO OF H.H	*/* SECT H.H	*/* SECT INC
RURAL	411551	84.3	64.6	494179	84.3	64.6	592586	84.3	64.6	709516	84.3	64.5	849806	84.3	64.6
NON-MET URBAN	123759	69.2	45.4	143906	69.2	45.5	162609	69.2	45.5	184770	69.1	45.4	205626	69.2	45.5
METROPOLITAN	116057	66.9	41.3	146410	67.0	41.3	184819	67.0	41.3	227384	66.9	41.2	281453	67.0	41.3
TOTAL	651366	.0	.0	704494	.0	.0	940013	.0	.0	1121670	.0	.0	1336885	.0	.0

ANNUAL GROWTH OF THE TARGET GROUP (HOUSEHOLDS)

	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	16526	18184	19681	21534	23386	25722	28058	30394	438256
NON-MET URBAN	4029	3805	3741	4006	4432	4382	4171	4041	81867
METROPOLITAN	6071	6876	7682	8097	8513	9663	10814	11964	165396
TOTAL	26626	28865	31104	33718	36331	39687	43043	46399	685519

ANNUAL GROWTH OF THE FULL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	0	16526	18184	19681	21534	23386	25722	28058	30394	438256
NON-MET URBAN	0	4029	3805	3741	4006	4432	4382	4171	4041	81867
METROPOLITAN	700	6851	7657	8462	8878	9293	10444	11594	12745	181003
TOTAL	700	27406	29645	31884	34418	37112	40468	43823	47179	701126

ANNUAL GROWTH IN THE PARTIAL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	20578	20578	20578	20578	20578	20578	20578	20578	20578	411551
NON-MET URBAN	6188	6188	6188	6188	6188	6188	6188	6188	6188	123759
METROPOLITAN	5023	5023	5023	5023	5023	5023	5023	5023	5023	100450
TOTAL	31788	31788	31788	31788	31788	31788	31788	31788	31788	635760

EL SALVADOR
BREAK-EVEN SCENARIO
PERCENTAGE DISTRIBUTION OF NATIONAL INCOME

	1980	1985	1990	1995	2000
RURAL	32.3	31.9	31.5	31.5	31.4
NON-MET URBAN	24.0	23.9	21.3	20.2	18.7
METROPOLITAN	43.7	45.2	47.1	48.3	49.8

PER CAPITA INCOME IN EL SALVADOR
BREAK-EVEN SCENARIO

RURAL-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	109	109	109	109	109	109	109	109	109	2182
SECOND DECILE	186	186	186	186	186	186	186	186	186	3717
THIRD DECILE	226	226	226	226	226	226	226	226	226	4525
FOURTH DECILE	271	271	271	271	271	271	271	271	271	5414
FIFTH DECILE	319	319	319	319	319	319	319	319	319	6304
SIXTH DECILE	360	360	359	360	360	360	360	360	360	7192
SEVENTH DECILE	416	416	416	416	416	416	416	416	416	8324
EIGHTH DECILE	473	473	473	473	473	473	473	473	473	9455
NINTH DECILE	582	582	582	582	582	582	582	582	582	11637
TENTH DECILE	1099	1099	1099	1099	1099	1099	1108	1099	1099	21981

NON-METROPOLITAN-URBAN

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	204	204	204	204	204	204	204	204	204	4086
SECOND DECILE	351	351	351	351	351	351	352	351	351	7020
THIRD DECILE	384	384	384	384	384	384	384	384	384	7682
FOURTH DECILE	539	539	539	539	539	539	540	539	539	10787
FIFTH DECILE	629	629	629	629	629	629	630	629	629	12585
SIXTH DECILE	719	719	719	719	719	719	720	719	719	14383
SEVENTH DECILE	964	964	964	964	964	964	965	964	964	19286
EIGHTH DECILE	1095	1095	1095	1095	1095	1095	1096	1095	1095	21902
NINTH DECILE	1275	1275	1274	1275	1275	1275	1276	1275	1275	25497
TENTH DECILE	2011	2010	2010	2010	2010	2011	2011	2011	2010	40207

METROPOLITAN-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	354	354	354	354	354	354	354	354	354	7072
SECOND DECILE	646	646	646	646	646	646	646	646	646	12914
THIRD DECILE	830	830	830	830	830	830	831	830	830	16604
FOURTH DECILE	930	930	930	930	930	930	930	930	930	18757
FIFTH DECILE	1107	1107	1107	1107	1107	1107	1108	1107	1107	22149
SIXTH DECILE	1415	1414	1414	1414	1414	1415	1415	1415	1414	28289
SEVENTH DECILE	1522	1522	1522	1522	1522	1522	1523	1522	1522	30441
EIGHTH DECILE	1614	1614	1614	1614	1614	1615	1615	1615	1614	32306
NINTH DECILE	2245	2244	2244	2244	2244	2245	2246	2245	2244	44893
TENTH DECILE	5320	5319	5318	5318	5319	5320	5322	5320	5318	106391

ANNUAL AVERAGE SIZE OF TARGET GROUPS IN EL SALVADOR
BREAK-EVEN SCENARIO

I. FULL-NEED-SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1961	2335	2775	3329	10400
SECOND DECILE	1961	2335	2775	3329	10400
THIRD DECILE	1961	2335	2775	3329	10400
FOURTH DECILE	1961	2335	2775	3329	10400
FIFTH DECILE	1961	2335	2775	3329	10400
SIXTH DECILE	1961	2335	2775	3329	10400
SEVENTH DECILE	1961	2335	2775	3329	10400
EIGHTH DECILE	1961	2335	2775	3329	10400
NINTH DECILE	841	1003	1186	1423	4451
TENTH DECILE	0	0	0	0	0

B) NON-MET. URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	582	541	641	603	2367
SECOND DECILE	582	541	641	603	2367
THIRD DECILE	582	541	641	603	2367
FOURTH DECILE	582	541	641	603	2367
FIFTH DECILE	582	541	641	603	2367
SIXTH DECILE	582	541	641	603	2367
SEVENTH DECILE	535	497	587	553	2173
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1023	1263	1389	1733	5408
SECOND DECILE	1023	1263	1389	1733	5408
THIRD DECILE	1023	1263	1389	1733	5408
FOURTH DECILE	1023	1263	1389	1733	5408
FIFTH DECILE	1023	1263	1389	1733	5408
SIXTH DECILE	1023	1263	1389	1733	5408
SEVENTH DECILE	712	882	960	1198	3753
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

ANNUAL AVERAGE SIZE OF TARGET GROUPS IN EL SALVADOR
BREAK-EVEN SCENARIO

II. PARTIAL-NEED-SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	2441	2441	2442	2442	48830
SECOND DECILE	2441	2441	2442	2442	48830
THIRD DECILE	2441	2441	2442	2442	48830
FOURTH DECILE	2441	2441	2442	2442	48830
FIFTH DECILE	2441	2441	2442	2442	48830
SIXTH DECILE	2441	2441	2442	2442	48830
SEVENTH DECILE	2441	2441	2442	2442	48830
EIGHTH DECILE	2441	2441	2442	2442	48830
NINTH DECILE	1047	1048	1043	1043	20907
TENTH DECILE	0	0	0	0	0

B) NON-MET URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	894	894	895	895	17889
SECOND DECILE	894	894	895	895	17889
THIRD DECILE	894	894	895	895	17889
FOURTH DECILE	894	894	895	895	17889
FIFTH DECILE	894	894	895	895	17889
SIXTH DECILE	894	894	895	895	17889
SEVENTH DECILE	822	823	820	820	16425
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	750	750	751	751	15005
SECOND DECILE	750	750	751	751	15005
THIRD DECILE	750	750	751	751	15005
FOURTH DECILE	750	750	751	751	15005
FIFTH DECILE	750	750	751	751	15005
SIXTH DECILE	750	750	751	751	15005
SEVENTH DECILE	522	524	519	519	10420
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

NATION: EL SALVADOR
SECTOR: RURAL
SCENARIO: BREAK-EVEN SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	412485	443263	474040	504810	538081	572944	613787	654631	695474	10870273
SECOND DECILE	1124485	1208302	1292199	1376096	1468949	1561802	1673138	1784474	1895811	29653367
THIRD DECILE	1360841	1470976	1573112	1675247	1788285	1901324	2036864	2172404	2307943	36099752
FOURTH DECILE	1637720	1759910	1882116	2004313	2139556	2274798	2436962	2599126	2761289	43190774
FIFTH DECILE	1931043	2075127	2219211	2363295	2522760	2682225	2873433	3064641	3255849	50926435
SIXTH DECILE	2175479	2337081	2500124	2662496	2842096	3021747	3237158	3452570	3667982	57372820
SEVENTH DECILE	2517689	2705545	2893402	3081250	3289168	3497078	3746374	3995671	4244967	66397758
EIGHTH DECILE	2859899	3073289	3286679	3500078	3736239	3972409	4255590	4538772	4821953	75422696
NINTH DECILE	1507308	1621576	1735764	1849952	1969287	2088622	2237688	2386753	2535819	39734513
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	231	226	221	216	211	206	202	197	192	4227
SECOND DECILE	630	616	603	589	576	563	550	536	522	11522
THIRD DECILE	767	750	734	717	701	685	669	652	636	14027
FOURTH DECILE	917	890	870	850	839	820	800	781	761	16782
FIFTH DECILE	1082	1058	1035	1012	989	967	944	920	897	19780
SIXTH DECILE	1219	1192	1166	1140	1114	1089	1063	1037	1011	22293
SEVENTH DECILE	1410	1380	1350	1320	1290	1260	1231	1200	1170	25799
EIGHTH DECILE	1602	1567	1533	1499	1465	1431	1398	1363	1329	29306
NINTH DECILE	1972	1929	1887	1845	1803	1762	1720	1678	1635	36069
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	282071	275974	269877	263981	257925	252067	246206	240851	233899	5159964
SECOND DECILE	768905	752283	735665	719375	703084	687116	671148	656361	637591	14065678
THIRD DECILE	933059	915023	895592	875761	855929	836489	817048	796615	776197	17123435
FOURTH DECILE	1119927	1095717	1071512	1047706	1024058	1000799	977530	953091	928664	20486966
FIFTH DECILE	1320512	1291965	1263425	1235449	1207471	1180047	1152618	1123794	1094992	24156274
SIXTH DECILE	1487665	1455584	1423352	1391835	1360316	1329420	1298518	1266047	1233599	27214030
SEVENTH DECILE	1721608	1684460	1647250	1610775	1574298	1538542	1502778	1465200	1427640	31494809
EIGHTH DECILE	1955694	1913416	1871148	1829716	1788280	1747664	1707029	1664354	1621698	35775747
NINTH DECILE	1029294	1007585	989771	967091	944444	918898	893518	875214	856715	18853902
TENTH DECILE	0		0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	116	113	111	108	106	103	101	98	96	2113
SECOND DECILE	315	308	301	295	288	281	275	268	261	5761
THIRD DECILE	383	375	367	359	351	343	335	326	318	7013
FOURTH DECILE	459	449	439	429	419	410	400	390	380	8391
FIFTH DECILE	541	529	518	506	495	483	472	460	449	9894
SIXTH DECILE	609	596	583	570	557	544	532	518	505	11146
SEVENTH DECILE	705	690	675	660	645	630	615	600	585	12900
EIGHTH DECILE	801	784	767	750	733	716	699	682	664	14653
NINTH DECILE	986	964	943	922	902	881	860	839	818	18035
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

NATION: EL SALVADOR
SECTOR: NON-METROPOLITAN URBAN
SCENARIO: BREAK-EVEN SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	364594	345201	325808	306415	326641	346868	328870	310873	292876	6546706
SECOND DECILE	1075031	1017850	960669	903487	963126	1022764	969698	916632	863566	19303667
THIRD DECILE	1175034	1112534	1050033	987533	1052719	1117905	1059902	1001900	943898	21099357
FOURTH DECILE	1650048	1562281	1474515	1386748	1478286	1569824	1488374	1406924	1325474	29628884
FIFTH DECILE	1925056	1822662	1720267	1617873	1724667	1831461	1736436	1641411	1546386	34567032
SIXTH DECILE	2200064	2083042	1966020	1848997	1971048	2093098	1984498	1875898	1767298	39505179
SEVENTH DECILE	2709696	2566855	2424013	2281171	2427879	2572588	2439605	2306222	2172839	48636172
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	606	593	580	567	554	541	529	516	502	11082
SECOND DECILE	1786	1748	1709	1671	1634	1596	1559	1520	1481	32676
THIRD DECILE	1952	1910	1868	1827	1785	1745	1704	1661	1619	35716
FOURTH DECILE	2742	2683	2624	2565	2507	2450	2392	2333	2274	50155
FIFTH DECILE	3198	3130	3061	2993	2925	2858	2791	2722	2653	58514
SIXTH DECILE	3655	3577	3498	3421	3343	3266	3190	3111	3032	66873
SEVENTH DECILE	4502	4796	4691	4587	4483	4380	4277	4171	4065	89678
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	270945	265061	259179	253448	247716	242134	236548	230590	224630	4956147
SECOND DECILE	790902	781558	764207	747309	730409	713950	697477	679913	662362	14613612
THIRD DECILE	873218	854253	835296	816827	798355	780364	762359	743160	723977	15973018
FOURTH DECILE	1276221	1199589	1172969	1147033	1121094	1095831	1070547	1043587	1016649	22430196
FIFTH DECILE	1430591	1399520	1368464	1338205	1307943	1278469	1248971	1217510	1186091	26168562
SIXTH DECILE	1634961	1599452	1563959	1529377	1494791	1461107	1427395	1391449	1355532	29906928
SEVENTH DECILE	2011195	1970944	1930561	1886845	1843169	1796097	1749250	1710639	1671789	36822521
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	303	295	290	283	277	271	264	258	251	5541
SECOND DECILE	893	874	855	836	817	798	779	760	741	16338
THIRD DECILE	976	955	934	913	893	873	852	831	810	17858
FOURTH DECILE	1371	1341	1312	1283	1254	1225	1196	1167	1137	25077
FIFTH DECILE	1599	1565	1530	1497	1463	1429	1395	1361	1326	29257
SIXTH DECILE	1828	1788	1749	1710	1672	1633	1595	1555	1516	33436
SEVENTH DECILE	2451	2398	2345	2293	2241	2190	2139	2086	2033	44835
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

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NATION: EL SALVADOR
SECTOR: METROPOLITAN
SCENARIO: BREAK-EVEN SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1227495	1349520	1471544	1593569	1633254	1672940	1830270	1987600	2144930	33818139
SECOND DECILE	3237741	3559603	3881464	4203326	4308004	4412682	4827668	5242655	5657641	87091324
THIRD DECILE	4162010	4576642	4990454	5404276	5538062	5673848	6207002	6740556	7274110	111974560
FOURTH DECILE	5064159	5567504	6071000	6574442	6738160	6901887	7550968	8200050	8849131	136219763
FIFTH DECILE	5977[illegible]	6571574	7165780	7759986	7953230	8146487	8912618	9678747	10444876	160783903
SIXTH DECILE	7637[illegible]	8397011	9156274	9915537	10162470	10409403	11388346	12367288	13346231	205446200
SEVENTH DECILE	5789517	6298804	6872251	7445617	7599317	7745020	8474707	9204394	9934081	153469577
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1348	1319	1290	1261	1233	1205	1176	1147	1118	24661
SECOND DECILE	3556	3479	3403	3327	3252	3177	3103	3026	2949	65048
THIRD DECILE	4572	4473	4375	4278	4181	4085	3989	3890	3792	83633
FOURTH DECILE	5561	5442	5322	5204	5086	4970	4853	4733	4612	101742
FIFTH DECILE	6564	6423	6282	6143	6003	5866	5728	5586	5444	120009
SIXTH DECILE	8388	8207	8027	7849	7671	7495	7319	7138	6957	153447
SEVENTH DECILE	9026	8832	8638	8446	8255	8065	7876	7681	7486	165122
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	505050	494676	483563	472912	462258	452066	441854	430507	419179	9250804
SECOND DECILE	1334139	1304797	1275485	1247392	1219290	1192406	1165471	1135539	1105662	24400672
THIRD DECILE	1715322	1677596	1639909	1603798	1566657	1533093	1498463	1459979	1421565	31372293
FOURTH DECILE	2086740	2040837	1994989	1951049	1907095	1865045	1822917	1776100	1729360	38165154
FIFTH DECILE	2463076	2408856	2354741	2302877	2250997	2201465	2151639	2096381	2041221	45047395
SIXTH DECILE	3147200	3077903	3008836	2942565	2876274	2812055	2749317	2678708	2608227	57560560
SEVENTH DECILE	2346278	2305962	2265256	2211958	2158798	2092062	2027698	1993621	1958723	43022011
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	674	660	645	631	616	602	588	574	559	12331
SECOND DECILE	1778	1740	1701	1664	1626	1589	1551	1513	1474	32524
THIRD DECILE	2286	2237	2188	2139	2090	2043	1995	1945	1896	41817
FOURTH DECILE	2781	2721	2661	2602	2543	2485	2426	2366	2306	50871
FIFTH DECILE	3282	3212	3141	3071	3002	2933	2864	2793	2722	60044
SIXTH DECILE	4194	4104	4014	3925	3835	3748	3660	3569	3478	76723
SEVENTH DECILE	4513	4416	4319	4223	4127	4033	3938	3840	3743	82561
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

ANNUAL NUMBER OF TARGET HOUSEHOLDS IN EL SALVADOR BREAK-EVEN SCENARIO

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	0	16526	18104	19681	21534	23386	25722	28058	30394	438256
PARTIAL NEED	20578	20578	20578	20578	20578	20578	20578	20578	20578	411551
SUB TOTAL	20578	37103	38681	40259	42111	43964	46300	48635	50971	849806
NON-MET URBAN										
FULL NEED	0	4029	3885	3741	4086	4432	4302	4171	4041	81867
PARTIAL NEED	6188	6188	6188	6188	6188	6188	6188	6188	6188	123759
SUB TOTAL	6188	10217	10073	9929	10274	10620	10490	10359	10229	205626
METROPOLITAN										
FULL NEED	780	6851	7657	8462	8878	9293	10444	11594	12745	101003
PARTIAL NEED	5023	5023	5023	5023	5023	5023	5023	5023	5023	100450
SUB TOTAL	5803	11873	12679	13485	13900	14316	15466	16617	17767	201453
NATIONAL TOTAL	32568	59194	61433	63672	66286	68900	72256	75611	78967	1336885

TOTAL INVESTMENT IN EL SALVADOR BREAK-EVEN SCENARIO (FIGURES IN MILLIONS OF 1980 U.S. DOLLARS)

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	15.5	16.7	17.9	19.0	20.3	21.6	23.1	24.6	26.2	489.7
PARTIAL NEED	10.6	10.4	10.2	9.9	9.7	9.5	9.3	9.0	8.8	194.3
SUB TOTAL	26.2	27.1	28.0	29.0	30.0	31.1	32.4	33.7	35.0	684.0
NON-MET URBAN										
FULL NEED	11.1	10.5	9.9	9.3	9.9	10.6	10.0	9.5	8.9	199.3
PARTIAL NEED	8.2	8.1	7.9	7.7	7.5	7.4	7.2	7.0	6.8	150.9
SUB TOTAL	19.3	18.6	17.8	17.1	17.5	17.9	17.2	16.5	15.8	350.2
METROPOLITAN										
FULL NEED	33.0	36.3	39.6	42.9	43.9	45.0	49.2	53.4	57.7	880.0
PARTIAL NEED	13.6	13.3	13.0	12.7	12.4	12.1	11.9	11.6	11.3	240.8
SUB TOTAL	46.6	49.6	52.6	55.6	56.4	57.1	61.0	65.0	68.9	1136.8
NATIONAL TOTAL	92.1	95.3	98.5	101.6	103.9	106.1	110.6	115.2	119.7	2091.0

SUMMARY TABLES FOR EL SALVADOR
HIGH GROWTH SCENARIO

TOTAL HOUSEHOLDS IN SECTORS AND TARGET GROUPS

	1980	1985	1990	1995	2000
NATIONAL	840651	1012703	1215974	1449492	1725536
RURAL	488335	586229	703023	842127	1008166
NON-MET URBAN	178910	207940	234999	267244	297158
METROPOLITAN	173406	218534	275953	340121	420212
TARGET GROUP	651366	733764	834328	934459	1026429
%/% IN GROUP	77.5	72.5	68.7	64.5	59.5

DETAILS OF TARGET GROUP SIZE AND INCOME

	1980			1985			1990			1995			2000		
	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC
RURAL	411551	84.3	64.6	474115	80.9	59.7	544144	77.4	55.4	618445	72.5	49.6	666534	66.1	42.7
NON-MET URBAN	123759	69.2	45.4	134203	64.5	40.0	145216	61.8	36.7	157325	58.9	33.6	167176	56.3	31.3
METROPOLITAN	116057	66.9	41.3	125446	57.4	32.0	144968	52.5	27.5	166689	49.0	24.5	192719	45.9	22.2
TOTAL	651366	.0	.0	733764	.0	.0	834328	.0	.0	934459	.0	.0	1026429	.0	.0

ANNUAL GROWTH OF THE TARGET GROUP (HOUSEHOLDS)

	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	12513	13259	14006	13633	13260	12239	11218	10197	254983
NON-MET URBAN	2089	2146	2203	2312	2422	2196	1970	1744	43417
METROPOLITAN	1878	2891	3904	4124	4344	4775	5206	5637	76662
TOTAL	16480	18296	20113	20070	20026	19210	18394	17578	375063

ANNUAL GROWTH OF THE FULL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	0	12513	13259	14006	13633	13260	12239	11218	10197	254983
NON-MET URBAN	0	2089	2146	2203	2312	2422	2196	1970	1744	43417
METROPOLITAN	780	2658	3671	4685	4905	5125	5555	5986	6417	92269
TOTAL	780	17260	19077	20893	20850	20806	19990	19174	18358	390669

ANNUAL GROWTH IN THE PARTIAL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	20578	20578	20578	20578	20578	20578	20578	20578	20578	411551
NON-MET URBAN	6188	6188	6188	6188	6188	6188	6188	6188	6188	123759
METROPOLITAN	5023	5023	5023	5023	5023	5023	5023	5023	5023	100450
TOTAL	31788	31788	31788	31788	31788	31788	31788	31788	31788	635760

EL SALVADOR
HIGH GROWTH SCENARIO
PERCENTAGE DISTRIBUTION OF NATIONAL INCOME

	1980	1985	1990	1995	2000
RURAL	32.3	31.9	31.5	31.5	31.4
NON-MET URBAN	24.0	22.9	21.3	20.2	18.7
METROPOLITAN	43.7	45.2	47.1	48.3	49.8

PER CAPITA INCOME IN EL SALVADOR
HIGH GROWTH SCENARIO

RURAL SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	109	113	117	121	126	131	137	142	148	2537
SECOND DECILE	186	192	199	206	214	223	233	243	253	4322
THIRD DECILE	226	234	242	251	260	272	283	295	307	5262
FOURTH DECILE	271	280	289	300	311	325	339	353	368	6295
FIFTH DECILE	319	330	341	354	367	383	400	417	434	7423
SIXTH DECILE	360	372	384	399	414	432	450	469	489	8362
SEVENTH DECILE	416	431	445	462	479	500	521	543	565	9678
EIGHTH DECILE	473	489	505	525	544	568	592	617	642	10993
NINTH DECILE	582	602	622	646	669	699	728	759	791	13530
TENTH DECILE	1099	1137	1175	1220	1264	1320	1376	1434	1493	25557

NON-METROPOLITAN URBAN

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	204	211	218	227	235	245	256	267	278	4751
SECOND DECILE	351	364	376	390	404	422	440	459	477	8172
THIRD DECILE	384	397	411	426	442	461	481	501	522	8932
FOURTH DECILE	539	558	577	599	621	648	675	704	733	12543
FIFTH DECILE	629	651	673	698	724	756	788	821	855	14633
SIXTH DECILE	719	744	769	798	827	864	900	939	977	16723
SEVENTH DECILE	964	998	1031	1070	1109	1158	1207	1259	1310	22425
EIGHTH DECILE	1095	1133	1171	1215	1260	1315	1371	1429	1488	25465
NINTH DECILE	1275	1319	1363	1415	1467	1531	1596	1664	1732	29646
TENTH DECILE	2011	2080	2150	2231	2313	2415	2517	2624	2731	46750

METROPOLITAN SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	354	366	378	392	407	425	443	462	480	8223
SECOND DECILE	646	668	690	717	743	776	808	843	877	15016
THIRD DECILE	830	859	888	921	955	997	1039	1084	1128	19306
FOURTH DECILE	938	970	1003	1041	1079	1126	1174	1224	1274	21809
FIFTH DECILE	1107	1145	1184	1229	1274	1330	1386	1445	1504	25741
SIXTH DECILE	1415	1463	1512	1570	1627	1699	1771	1846	1922	32892
SEVENTH DECILE	1522	1575	1627	1689	1751	1828	1905	1987	2068	35395
EIGHTH DECILE	1614	1670	1726	1792	1857	1939	2021	2107	2193	37540
NINTH DECILE	2245	2322	2400	2491	2582	2696	2810	2930	3050	52198
TENTH DECILE	5320	5504	5688	5904	6120	6389	6659	6943	7227	123702

ANNUAL AVERAGE SIZE OF TARGET GROUPS IN EL SALVADOR
HIGH GROWTH SCENARIO

I. FULL-NEED-SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1515	1770	1769	1619	33366
SECOND DECILE	1515	1770	1769	1619	33366
THIRD DECILE	1515	1770	1769	1619	33366
FOURTH DECILE	1515	1770	1769	1619	33366
FIFTH DECILE	1515	1770	1769	1619	33366
SIXTH DECILE	1515	1770	1769	1619	33366
SEVENTH DECILE	1515	1770	1769	1304	31793
EIGHTH DECILE	1515	1540	875	201	20657
NINTH DECILE	390	77	0	0	2339
TENTH DECILE	0	0	0	0	0

B) NON-MET. URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	312	349	401	342	7024
SECOND DECILE	312	349	401	342	7024
THIRD DECILE	312	349	401	342	7024
FOURTH DECILE	312	349	401	342	7024
FIFTH DECILE	312	349	401	342	7024
SIXTH DECILE	312	349	379	259	6494
SEVENTH DECILE	214	110	36	0	1803
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	428	852	1009	1262	17756
SECOND DECILE	428	852	1009	1262	17756
THIRD DECILE	428	852	1009	1262	17756
FOURTH DECILE	428	852	1009	1262	17756
FIFTH DECILE	428	852	959	938	15888
SIXTH DECILE	372	423	128	0	4617
SEVENTH DECILE	148	0	0	0	741
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

ANNUAL AVERAGE SIZE OF TARGET GROUPS IN EL SALVADOR
HIGH GROWTH SCENARIO

II. PARTIAL NEED SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	2493	2601	2749	2976	54094
SECOND DECILE	2493	2601	2749	2976	54094
THIRD DECILE	2493	2601	2749	2976	54094
FOURTH DECILE	2493	2601	2749	2976	54094
FIFTH DECILE	2493	2601	2749	2976	54094
SIXTH DECILE	2493	2601	2749	2976	54094
SEVENTH DECILE	2493	2601	2749	2371	51069
EIGHTH DECILE	2493	2256	1337	353	32196
NINTH DECILE	633	111	0	0	3724
TENTH DECILE	0	0	0	0	0

B) NON-MET URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	927	980	1026	1076	20043
SECOND DECILE	927	980	1026	1076	20043
THIRD DECILE	927	980	1026	1076	20043
FOURTH DECILE	927	980	1026	1076	20043
FIFTH DECILE	927	980	1026	1076	20043
SIXTH DECILE	927	980	967	910	18420
SEVENTH DECILE	628	307	90	0	5126
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	813	916	990	1060	18893
SECOND DECILE	813	916	990	1060	18893
THIRD DECILE	813	916	990	1060	18893
FOURTH DECILE	813	916	990	1060	18093
FIFTH DECILE	813	916	940	783	17252
SIXTH DECILE	699	445	121	0	6326
SEVENTH DECILE	260	0	0	0	1300
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

NATION: EL SALVADOR
SECTOR: RURAL
SCENARIO: HIGH GROWTH SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	319144	354239	389334	424429	431340	438251	426584	414916	403249	8159175
SECOND DECILE	869963	965629	1061295	1156962	1175800	1194639	1162835	1131031	1099228	22241307
THIRD DECILE	1059085	1175549	1292012	1408475	1431409	1454343	1415626	1376908	1338190	27076374
FOURTH DECILE	1267120	1406460	1545800	1685140	1712579	1740018	1693695	1647372	1601049	32394948
FIFTH DECILE	1494667	1658363	1822660	1986956	2019309	2051663	1997043	1942424	1887804	38197028
SIXTH DECILE	1683109	1868283	2053376	2238469	2274918	2311367	2249834	2188300	2126766	43032094
SEVENTH DECILE	1947961	2162170	2376379	2590588	2632770	2674953	2357675	2040396	1723118	47340535
EIGHTH DECILE	2403962	2456057	2508152	2560247	2031333	1502420	839269	176119	0	33474210
NINTH DECILE	1128861	778629	428396	78164	39082	0	0	0	0	4283964
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	231	234	236	240	243	248	252	256	260	4888
SECOND DECILE	630	637	645	654	663	675	688	699	710	13324
THIRD DECILE	767	776	785	796	807	822	837	851	864	16221
FOURTH DECILE	917	928	939	952	965	983	1002	1018	1034	19407
FIFTH DECILE	1082	1094	1107	1123	1138	1160	1181	1200	1219	22883
SIXTH DECILE	1219	1233	1247	1265	1282	1306	1330	1352	1373	25780
SEVENTH DECILE	1410	1427	1443	1464	1484	1512	1540	1565	1589	29835
EIGHTH DECILE	1602	1621	1640	1663	1686	1717	1749	874	0	29377
NINTH DECILE	1972	1995	2018	1009	0	0	0	0	0	15019
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	282071	291397	300862	311939	323206	340412	358028	381361	405252	6625538
SECOND DECILE	768905	794326	820127	850322	881034	927937	975957	1039561	1104688	18060726
THIRD DECILE	936059	967005	998415	1035174	1072563	1129662	1188122	1265553	1344837	21986971
FOURTH DECILE	1119927	1156952	1194533	1238512	1283246	1351560	1421503	1514143	1609001	26305841
FIFTH DECILE	1320512	1364168	1408479	1460335	1513081	1593631	1676100	1785433	1897181	31017335
SIXTH DECILE	1487665	1536847	1586767	1645188	1704610	1795356	1888265	2011325	2137330	34943579
SEVENTH DECILE	1721600	1778599	1836371	1903981	1972751	2077772	2185295	1854578	1512204	38074647
EIGHTH DECILE	1955694	2020350	2085975	1875511	1658399	1148009	617719	154430	0	25991494
NINTH DECILE	1029294	631792	224746	56186	0	0	0	0	0	3439893
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	116	117	118	120	122	124	126	128	130	2444
SECOND DECILE	315	319	322	327	331	338	344	349	355	6662
THIRD DECILE	383	388	392	398	403	411	419	425	432	8111
FOURTH DECILE	459	464	469	476	483	492	501	509	517	9704
FIFTH DECILE	541	547	554	561	569	580	590	600	610	11442
SIXTH DECILE	609	616	624	632	641	653	665	676	687	12898
SEVENTH DECILE	705	713	722	732	742	756	770	782	795	14918
EIGHTH DECILE	801	810	820	831	843	859	874	437	0	14688
NINTH DECILE	906	997	1009	505	0	0	0	0	0	7510
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

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NATION: EL SALVADOR
SECTOR: NON-METROPOLITAN URBAN
SCENARIO: HIGH GROWTH SCENARIO

I. FULL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	177614	191493	205373	219252	239942	260671	245343	230014	214685	4507153
SECOND DECILE	523708	564632	605556	646480	707544	768608	723410	678213	633015	13289662
THIRD DECILE	572425	617156	661887	706618	773362	840106	790704	741302	691900	14525909
FOURTH DECILE	803831	866645	929458	992272	1085998	1179723	1110350	1040977	971604	20398086
FIFTH DECILE	937803	1011085	1084368	1157650	1266997	1376344	1295409	1214474	1133539	23797766
SIXTH DECILE	1071775	1155526	1239278	1323029	1403538	1484047	1266941	1049834	932728	25062183
SEVENTH DECILE	1312680	1062403	812126	561849	327369	92888	46444	0	0	8585706
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	606	613	620	629	637	649	661	672	683	12816
SECOND DECILE	1786	1807	1828	1854	1880	1915	1950	1982	2013	37788
THIRD DECILE	1952	1975	1998	2026	2055	2093	2131	2166	2200	41303
FOURTH DECILE	2742	2774	2806	2846	2885	2939	2993	3041	3090	58000
FIFTH DECILE	3198	3236	3274	3320	3366	3429	3492	3548	3605	67667
SIXTH DECILE	3655	3698	3742	3794	3847	3919	3991	4055	4120	77333
SEVENTH DECILE	4902	4959	5017	5088	5158	2579	0	0	0	63130
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	270945	283981	297247	308119	319177	333230	347580	361400	375482	6433655
SECOND DECILE	798902	837339	876453	908511	941117	982553	1024864	1065615	1107135	18970090
THIRD DECILE	873218	915231	957983	993024	1028663	1073953	1120201	1164742	1210124	20734750
FOURTH DECILE	1226221	1285218	1345253	1394459	1444505	1508105	1573048	1635595	1699323	29116882
FIFTH DECILE	1430591	1499421	1569462	1626869	1685256	1759455	1835222	1908194	1982544	33969[illegible]6
SIXTH DECILE	1634961	1713624	1793671	1859279	1926007	1894382	1860271	1643053	1417960	35551692
SEVENTH DECILE	2011195	1557071	1091814	782144	463463	115866	0	0	0	12275403
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	303	306	310	314	319	325	331	336	341	6408
SECOND DECILE	893	904	914	927	940	957	975	991	1007	18894
THIRD DECILE	976	988	999	1013	1027	1046	1066	1083	1100	20651
FOURTH DECILE	1371	1387	1403	1423	1443	1470	1497	1521	1545	29000
FIFTH DECILE	1599	1618	1637	1660	1683	1714	1746	1774	1802	33833
SIXTH DECILE	1828	1049	1071	1097	1923	1959	1995	2028	2060	38667
SEVENTH DECILE	2451	2480	2509	2544	2579	1290	0	0	0	31565
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

NATION: EL SALVADOR
SECTOR: METROPOLITAN
SCENARIO: HIGH GROWTH SCENARIO

I. FULL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	278533	583182	887830	1192478	1325566	1458655	1672976	1887298	2101619	25608060
SECOND DECILE	734682	1538247	2341812	3145376	3496421	3847466	4412778	4978089	5543401	67545896
THIRD DECILE	944591	1977746	3010901	4044055	4495399	4946742	5673572	6400401	7127230	86844724
FOURTH DECILE	1149118	2405976	3662834	4919691	5468762	6017832	6902037	7786243	8670448	105648709
FIFTH DECILE	1356336	2839840	4323345	5806849	6278920	6750991	6792253	6833516	6874778	111155977
SIXTH DECILE	2893077	3157544	3422011	3686478	2125390	564302	282151	0	0	37041619
SEVENTH DECILE	1002619	668413	334206	0	0	0	0	0	0	3342063
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1348	1364	1380	1399	1419	1445	1472	1496	1519	28519
SECOND DECILE	3556	3598	3639	3691	3742	3812	3882	3945	4007	75223
THIRD DECILE	4572	4625	4679	4745	4811	4901	4991	5072	5152	96715
FOURTH DECILE	5561	5627	5692	5772	5853	5962	6072	6170	6268	117657
FIFTH DECILE	6564	6642	6719	6813	6908	7037	7166	7282	7398	138873
SIXTH DECILE	8388	8487	8585	8706	8827	4413	0	0	0	108030
SEVENTH DECILE	9026	4513	0	0	0	0	0	0	0	22565
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	505800	554219	603627	640481	678122	715658	754107	792595	831919	13514765
SECOND DECILE	1334139	1461852	1592175	1689385	1788670	1887678	1989094	2090612	2194338	35647640
THIRD DECILE	1715322	1879524	2047082	2172067	2299719	2427015	2557407	2687930	2821292	45832680
FOURTH DECILE	2086730	2286487	2490325	2642372	2797664	2952522	3111147	3269932	3432170	55756566
FIFTH DECILE	2463026	2698804	2939400	3118865	3302161	3306236	3308189	2849683	2374873	59867944
SIXTH DECILE	3147200	2966429	2780583	1937030	1069010	267252	0	0	0	25853560
SEVENTH DECILE	2346220	586555	0	0	0	0	0	0	0	2932775
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	674	682	690	700	709	723	736	748	760	14259
SECOND DECILE	1778	1799	1820	1845	1871	1906	1941	1972	2004	37612
THIRD DECILE	2286	2313	2340	2373	2405	2450	2495	2536	2576	48358
FOURTH DECILE	2781	2813	2846	2886	2926	2981	3036	3085	3134	58028
FIFTH DECILE	3282	3321	3359	3407	3454	3519	3583	3641	3699	69437
SIXTH DECILE	4194	4243	4293	4353	4413	2207	0	0	0	54015
SEVENTH DECILE	4513	2256	0	0	0	0	0	0	0	11282
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

ANNUAL NUMBER OF TARGET HOUSEHOLDS IN EL SALVADOR HIGH GROWTH SCENARIO

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	0	12513	13259	14006	13633	13260	12239	11218	10197	254983
PARTIAL NEED	20578	20578	20578	20578	20578	20578	20578	20578	20578	411551
SUB TOTAL	20578	33090	33837	34583	34211	33838	32816	31795	30774	666534
NON-MET URBAN										
FULL NEED	0	2089	2146	2203	2312	2422	2196	1970	1744	43417
PARTIAL NEED	6188	6188	6188	6188	6188	6188	6188	6188	6188	123759
SUB TOTAL	6188	8277	8334	8391	8500	8610	8384	8158	7932	167176
METROPOLITAN										
FULL NEED	780	2658	3671	4685	4905	5125	5555	5986	6417	92269
PARTIAL NEED	5023	5023	5023	5023	5023	5023	5023	5023	5023	100450
SUB TOTAL	5803	7681	8694	9707	9927	10147	10578	11009	11440	192719
NATIONAL TOTAL	32568	49048	50865	52681	52638	52594	51778	50962	50146	1026429

TOTAL INVESTMENT IN EL SALVADOR HIGH GROWTH SCENARIO (FIGURES IN MILLIONS OF 1980 U.S. DOLLARS)

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	12.2	12.8	13.5	14.1	13.7	13.4	12.1	10.9	10.2	256.2
PARTIAL NEED	10.6	10.5	10.5	10.4	10.4	10.4	10.3	10.0	10.0	206.4
SUB TOTAL	22.8	23.4	23.9	24.5	24.2	23.7	22.5	20.9	20.2	462.6
NON-MET URBAN										
FULL NEED	5.4	5.5	5.5	5.6	5.8	6.0	5.5	5.4	4.5	110.2
PARTIAL NEED	8.2	8.1	7.9	7.9	7.8	7.7	7.8	7.8	7.8	157.1
SUB TOTAL	13.6	13.6	13.5	13.5	13.6	13.7	13.2	12.7	12.3	267.2
METROPOLITAN										
FULL NEED	8.4	13.2	18.0	22.8	23.2	23.6	25.7	27.9	30.3	437.2
PARTIAL NEED	13.6	12.4	12.5	12.2	11.9	11.6	11.7	11.7	11.7	239.4
SUB TOTAL	22.0	25.6	30.4	35.0	35.1	35.1	37.5	39.6	42.0	676.6
NATIONAL TOTAL	58.4	62.5	67.8	73.0	72.9	72.5	73.1	73.2	74.4	1406.5

C. GUATEMALA

SUMMARY TABLES FOR GUATEMALA
LOW GROWTH SCENARIO

TOTAL HOUSEHOLDS IN SECTORS AND TARGET GROUPS

	1980	1985	1990	1995	2000
NATIONAL	1426861	1707932	2024354	2420221	2895166
RURAL	901810	1047943	1193884	1358475	1530574
NON-MET URBAN	240335	282335	331986	396043	474052
METROPOLITAN	204656	377654	498484	665702	890541
TARGET GROUP	1080321	1337758	1627738	1991738	2430890
%/% IN GROUP	75.7	78.3	80.4	82.3	84.0

DETAILED OF TARGET GROUP SIZE AND INCOME

	1980			1985			1990			1995			2000		
	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC
RURAL	735192	81.5	55.0	882301	84.2	60.0	1025830	85.9	63.3	1186858	87.4	66.0	1361934	89.0	69.1
NON-MET URBAN	158033	65.8	42.3	194866	69.0	45.8	240626	72.5	50.0	301609	76.2	54.8	378603	79.9	59.6
METROPOLITAN	187097	65.7	36.0	260591	69.0	39.4	361282	72.5	43.5	503271	75.6	47.4	690354	77.5	49.8
TOTAL	1080321	.0	.0	1337758	.0	.0	1627738	.0	.0	1991738	.0	.0	2430890	.0	.0

ANNUAL GROWTH OF THE TARGET GROUP (HOUSEHOLDS)

	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	29422	29864	28706	30456	32206	33610	35015	36420	626742
NON-MET URBAN	7367	8259	9152	10674	12197	13798	15399	17000	220570
METROPOLITAN	14699	17410	20138	24268	28398	32907	37417	41926	503257
TOTAL	51487	54742	57996	65398	72000	80315	87830	95346	1350569

ANNUAL GROWTH OF THE FULL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	0	29422	29864	28706	30456	32206	33610	35015	36420	626742
NON-MET URBAN	0	7367	8259	9152	10674	12197	13798	15399	17000	220570
METROPOLITAN	1423	16122	18842	21561	25691	29821	34331	38840	43349	531723
TOTAL	1423	52911	56165	59419	66821	74223	81739	89254	96769	1379035

ANNUAL GROWTH IN THE PARTIAL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	36760	36760	36760	36760	36760	36760	36760	36760	36760	735192
NON-MET URBAN	7902	7902	7902	7902	7902	7902	7902	7902	7902	158033
METROPOLITAN	7932	7932	7932	7932	7932	7932	7932	7932	7932	158631
TOTAL	52593	52593	52593	52593	52593	52593	52593	52593	52593	1051855

GUATEMALA
LOW GROWTH SCENARIO
PERCENTAGE DISTRIBUTION OF NATIONAL INCOME

	1980	1985	1990	1995	2000
RURAL	21.8	20.3	18.6	16.8	14.9
NON-MET URBAN	28.0	26.4	24.9	23.5	22.2
METROPOLITAN	50.1	53.3	56.5	59.7	63.0

PER CAPITA INCOME IN GUATEMALA
LOW GROWTH SCENARIO

RURAL-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	70	68	65	63	61	59	57	55	53	1224
SECOND DECILE	97	93	90	87	84	81	78	75	72	1683
THIRD DECILE	126	122	117	113	109	106	102	98	94	2192
FOURTH DECILE	152	147	142	137	132	128	123	119	114	2651
FIFTH DECILE	178	172	166	161	155	150	144	139	134	3110
SIXTH DECILE	208	201	194	187	181	174	168	162	156	3620
SEVENTH DECILE	278	268	259	250	242	233	225	217	209	4844
EIGHTH DECILE	415	401	387	374	361	349	336	324	312	7240
NINTH DECILE	553	534	515	498	481	464	447	431	415	9636
TENTH DECILE	854	825	796	769	743	717	691	666	641	14888

NON-METROPOLITAN-URBAN

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	451	435	420	406	392	378	365	351	338	7855
SECOND DECILE	605	585	564	546	527	508	490	472	454	10555
THIRD DECILE	760	735	709	685	661	638	615	593	571	13254
FOURTH DECILE	929	898	866	837	808	780	752	725	698	16200
FIFTH DECILE	1084	1047	1011	977	943	910	877	846	814	18900
SIXTH DECILE	1267	1224	1181	1142	1102	1064	1025	988	951	22091
SEVENTH DECILE	1492	1442	1391	1345	1298	1253	1208	1164	1120	26018
EIGHTH DECILE	1830	1768	1706	1649	1592	1537	1481	1428	1374	31909
NINTH DECILE	2225	2149	2074	2004	1935	1868	1800	1735	1670	38782
TENTH DECILE	3436	3319	3203	3095	2988	2884	2780	2679	2579	59891

METROPOLITAN-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	468	452	436	422	407	393	379	365	351	8161
SECOND DECILE	766	740	714	690	666	643	620	597	575	13354
THIRD DECILE	915	884	853	824	796	768	740	714	687	15951
FOURTH DECILE	1128	1090	1051	1016	981	947	913	880	847	19660
FIFTH DECILE	1383	1336	1289	1246	1203	1161	1119	1079	1038	24111
SIXTH DECILE	1766	1706	1646	1591	1536	1483	1429	1377	1326	30788
SEVENTH DECILE	2170	2097	2023	1956	1888	1822	1756	1693	1629	37836
EIGHTH DECILE	2660	2570	2480	2397	2313	2233	2152	2074	1997	46368
NINTH DECILE	3766	3639	3511	3393	3276	3162	3048	2937	2827	65657
TENTH DECILE	6256	6044	5832	5637	5441	5252	5062	4879	4696	109057

ANNUAL AVERAGE SIZE OF TARGET GROUPS IN GUATEMALA
LOW GROWTH SCENARIO

I. FULL-NEED-SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	3551	3375	3717	3971	73069
SECOND DECILE	3551	3375	3717	3971	73069
THIRD DECILE	3551	3375	3717	3971	73069
FOURTH DECILE	3551	3375	3717	3971	73069
FIFTH DECILE	3551	3375	3717	3971	73069
SIXTH DECILE	3551	3375	3717	3971	73069
SEVENTH DECILE	3551	3375	3717	3971	73069
EIGHTH DECILE	3551	3375	3717	3971	73069
NINTH DECILE	1015	1707	2470	3246	42193
TENTH DECILE	0	0	0	0	0

B) NON-MET. URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1093	1294	1641	1974	30009
SECOND DECILE	1093	1294	1641	1974	30009
THIRD DECILE	1093	1294	1641	1974	30009
FOURTH DECILE	1093	1294	1641	1974	30009
FIFTH DECILE	1093	1294	1641	1974	30009
SIXTH DECILE	1093	1294	1641	1974	30009
SEVENTH DECILE	808	1230	1641	1974	30009
EIGHTH DECILE	0	160	709	1581	20264
NINTH DECILE	0	0	0	0	12252
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	2393	3048	4028	5073	72711
SECOND DECILE	2393	3048	4028	5073	72711
THIRD DECILE	2393	3048	4028	5073	72711
FOURTH DECILE	2393	3048	4028	5073	72711
FIFTH DECILE	2393	3048	4028	5073	72711
SIXTH DECILE	2393	3048	4028	5073	72711
SEVENTH DECILE	1763	2896	4028	5073	68798
EIGHTH DECILE	0	377	1626	3328	26660
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

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ANNUAL AVERAGE SIZE OF TARGET GROUPS IN GUATEMALA
LOW GROWTH SCENARIO

II. PARTIAL-NEED-SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	4438	4322	4243	4169	85859
SECOND DECILE	4438	4322	4243	4169	85859
THIRD DECILE	4438	4322	4243	4169	65859
FOURTH DECILE	4438	4322	4243	4169	85859
FIFTH DECILE	4438	4322	4243	4169	85859
SIXTH DECILE	4438	4322	4243	4169	85859
SEVENTH DECILE	4438	4322	4243	4169	85859
EIGHTH DECILE	4438	4322	4243	4169	85859
NINTH DECILE	1259	2183	2817	3405	48319
TENTH DECILE	0	0	0	0	0

B) NON-MET URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1173	1118	1064	1013	21840
SECOND DECILE	1173	1118	1064	1013	21840
THIRD DECILE	1173	1118	1064	1013	21040
FOURTH DECILE	1173	1118	1064	1013	21640
FIFTH DECILE	1173	1118	1064	1013	21040
SIXTH DECILE	1173	1118	1064	1013	21840
SEVENTH DECILE	862	1061	1064	1013	20004
EIGHTH DECILE	0	135	455	807	6986
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1178	1122	1072	1036	22040
SECOND DECILE	1178	1122	1072	1036	22040
THIRD DECILE	1178	1122	1072	1036	22040
FOURTH DECILE	1178	1122	1072	1036	22040
FIFTH DECILE	1178	1122	1072	1036	22040
SIXTH DECILE	1178	1122	1072	1036	22040
SEVENTH DECILE	863	1065	1072	1036	20177
EIGHTH DECILE	0	135	429	679	6216
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

NATION: GUATEMALA
SECTOR: RURAL
SCENARIO: LOW GROWTH SCENARIO

I. FULL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	708824	662094	615365	568635	566210	563786	550366	536947	523527	11657309
SECOND DECILE	1392333	1300542	1208752	1116962	1112199	1107437	1081077	1054716	1028356	22898285
THIRD DECILE	1814252	1694646	1575040	1455435	1449229	1443024	1408676	1374328	1339979	29837160
FOURTH DECILE	2193979	2049339	1904700	1760061	1752556	1745052	1703515	1661977	1620440	36082147
FIFTH DECILE	2573706	2404333	2234360	2064686	2055883	2047080	1998354	1949627	1900901	42327133
SIXTH DECILE	2995625	2798137	2600648	2403160	2392913	2382667	2325953	2269238	2212524	49266008
SEVENTH DECILE	4008231	3743986	3479740	3215495	3201785	3188075	3112190	3036305	2960420	65919306
EIGHTH DECILE	5991250	5596273	5201296	4806319	4785827	4765334	4651905	4538477	4425048	98532015
NINTH DECILE	1576039	212939	2682748	3236102	3725487	4214872	4576377	4937883	5299388	72591254
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	196	186	177	168	160	152	143	135	127	3209
SECOND DECILE	385	366	347	331	315	298	281	266	250	6304
THIRD DECILE	502	477	452	431	410	388	366	346	326	8214
FOURTH DECILE	607	577	547	522	496	469	443	419	394	9933
FIFTH DECILE	712	677	642	612	582	551	520	491	462	11653
SIXTH DECILE	829	788	747	712	677	641	605	571	538	13563
SEVENTH DECILE	1109	1054	1000	953	906	858	809	765	720	18147
EIGHTH DECILE	1658	1576	1494	1424	1354	1282	1210	1143	1076	27126
NINTH DECILE	2207	2098	1989	1896	1803	1706	1610	1521	1432	36104
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	442246	413717	385881	364124	342731	321776	301124	281872	262923	6907447
SECOND DECILE	868698	812659	757981	715244	673221	632060	591493	553677	516455	13568200
THIRD DECILE	1131940	1058919	987672	931985	877227	823594	770733	721458	672957	17679775
FOURTH DECILE	1368858	1280553	1194394	1127051	1060833	995974	932049	872461	813809	21380193
FIFTH DECILE	1605776	1502187	1401116	1322118	1244439	1168354	1093365	1023463	954668	25080611
SIXTH DECILE	1869018	1748448	1630807	1538858	1448445	1359887	1272605	1191244	1111162	29192187
SEVENTH DECILE	2508798	2339472	2182066	2059036	1938060	1819568	1702782	1593918	1486766	39059968
EIGHTH DECILE	3738035	3496895	3261615	3077716	2896890	2719775	2545211	2382488	2222324	58384374
NINTH DECILE	758246	1320568	1820497	2368627	2284039	2403428	2495348	2589813	2656747	41912181
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	98	93	88	84	80	76	72	68	64	1605
SECOND DECILE	193	183	174	165	157	149	141	133	125	3152
THIRD DECILE	251	239	226	216	205	194	183	173	163	4107
FOURTH DECILE	304	289	274	261	248	235	222	209	197	4967
FIFTH DECILE	356	339	321	306	291	275	260	245	231	5826
SIXTH DECILE	415	394	374	356	339	321	302	286	269	6781
SEVENTH DECILE	555	527	500	476	453	429	405	382	360	9074
EIGHTH DECILE	829	788	747	712	677	641	605	571	538	13563
NINTH DECILE	1103	1049	994	948	901	853	805	761	716	18052
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

NATION: GUATEMALA
SECTOR: NON-METROPOLITAN URBAN
SCENARIO: LOW GROWTH SCENARIO

I. FULL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1804342	1869100	1933858	1998615	2140593	2282571	2364970	2447369	2529768	42988278
SECOND DECILE	3636876	3767404	3897932	4028459	4314633	4600808	4766893	4932979	5099065	86648248
THIRD DECILE	4567249	4731158	4895077	5058995	5418377	5777758	5986331	6194904	6403476	108814079
FOURTH DECILE	5582182	5782527	5982872	6183216	6622461	7061705	7316627	7571549	7826471	132994985
FIFTH DECILE	6946716	7196034	7445352	7694669	8241284	8787899	9105136	9422372	9739609	165504871
SIXTH DECILE	8119538	8410948	8702359	8993769	9632670	10271570	10642366	11013162	11383958	193447252
SEVENTH DECILE	6311545	7775320	9239096	10702871	11778300	12853729	13317739	13781749	14245759	225568345
EIGHTH DECILE	0	0	407045	814090	3818726	6807362	10173340	13539318	16905296	105803850
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1799	1710	1621	1545	1469	1391	1313	1240	1167	29428
SECOND DECILE	3626	3446	3267	3114	2961	2803	2646	2499	2353	59315
THIRD DECILE	4553	4328	4103	3911	3719	3521	3322	3138	2954	74488
FOURTH DECILE	5565	5290	5015	4780	4545	4303	4061	3836	3611	91041
FIFTH DECILE	6925	6583	6240	5948	5656	5355	5053	4773	4494	113296
SIXTH DECILE	8094	7694	7294	6953	6611	6259	5906	5579	5252	132424
SEVENTH DECILE	10129	9628	9127	8700	8273	7832	7391	6982	6573	165714
EIGHTH DECILE	0	0	0	5073	10147	9606	9065	8563	8061	116208
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1080735	1003010	927812	863285	800831	739839	680907	628274	577392	16172037
SECOND DECILE	2178356	2021691	1870120	1740058	1614175	1491238	1372454	1266365	1163806	32596763
THIRD DECILE	2735610	2538868	2348523	2185189	2027103	1872717	1723546	1590319	1461524	40935470
FOURTH DECILE	3343523	3103061	2870417	2670787	2477570	2288876	2106557	1943724	1786307	50032241
FIFTH DECILE	4160829	3861587	3572075	3323646	3083199	2848379	2621493	2418856	2222960	62262344
SIXTH DECILE	4863306	4513544	4175153	3884781	3603739	3329275	3064083	2827234	2598265	72774168
SEVENTH DECILE	3502468	4155120	4712389	4617182	4509679	4166217	3834359	3537969	3251439	82357443
EIGHTH DECILE	0	0	0	343037	1372147	2183228	2894700	3456599	3933856	29914321
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	899	855	810	773	735	695	656	620	584	14714
SECOND DECILE	1813	1723	1634	1557	1481	1402	1323	1250	1176	29657
THIRD DECILE	2276	2164	2051	1955	1859	1760	1661	1569	1477	37244
FOURTH DECILE	2782	2645	2507	2390	2273	2151	2030	1918	1805	45521
FIFTH DECILE	3463	3291	3120	2974	2828	2677	2527	2387	2247	56648
SIXTH DECILE	4047	3847	3647	3476	3306	3129	2953	2790	2626	66212
SEVENTH DECILE	5065	4814	4564	4350	4137	3916	3696	3491	3286	82857
EIGHTH DECILE	0	0	0	2537	5073	4803	4532	4281	4030	58104
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

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NATION: GUATEMALA
SECTOR: METROPOLITAN
SCENARIO: LOW GROWTH SCENARIO

I. FULL-NEED-SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	4716985	5101791	5486598	5871404	6428089	6984614	7413378	7842143	8270907	128999760
SECOND DECILE	11570054	12522579	13467104	14411629	15777040	17144052	18196474	19248895	20301317	316635775
THIRD DECILE	14597640	15788499	16979358	18170217	19892740	21615263	22942159	24269055	25595951	399215166
FOURTH DECILE	17992439	19460243	20928046	22395849	24518958	26642068	28277545	29913021	31548498	492055903
FIFTH DECILE	22227578	25122458	27017338	28912218	31653074	34393931	36505271	38616611	40727951	635226091
SIXTH DECILE	29659831	32079446	34499062	36918678	40418541	43918404	46614423	49310442	52006461	811134854
SEVENTH DECILE	23098257	30486452	37874647	45262841	50966720	56670616	60149455	63628293	67107132	980241011
EIGHTH DECILE	0	0	1718218	3436437	15740113	28043789	39599471	51155153	62710835	413176895
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	2243	2132	2021	1926	1832	1734	1636	1546	1455	36690
SECOND DECILE	5505	5232	4960	4728	4496	4256	4017	3794	3572	90057
THIRD DECILE	6940	6597	6254	5961	5669	5366	5064	4784	4504	113544
FOURTH DECILE	8554	8131	7708	7348	6987	6615	6242	5896	5551	139949
FIFTH DECILE	11043	10497	9951	9486	9020	8539	8058	7612	7166	180670
SIXTH DECILE	14101	13404	12707	12112	11518	10904	10290	9720	9150	230701
SEVENTH DECILE	18196	17296	16397	15629	14862	14070	13277	12542	11807	297688
EIGHTH DECILE	0	0	0	9107	18214	17242	16271	15370	14470	208598
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL-NEED-SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1353119	1255693	1161443	1080576	1002312	929263	858423	800854	744463	20331932
SECOND DECILE	3321293	3082157	2850815	2652322	2460221	2280919	2107037	1965733	1827319	49905652
THIRD DECILE	4187494	3885991	3594315	3344054	3101853	2875780	2656558	2478401	2303888	62921169
FOURTH DECILE	5161339	4789709	4430202	4121741	3823214	3544576	3274362	3054773	2839676	77553999
FIFTH DECILE	6663687	6183339	5719228	5321017	4935629	4575917	4227081	3943600	3665917	100119363
SIXTH DECILE	8508249	7895648	7303014	6794529	6302419	5843094	5397657	5035674	4681095	127844725
SEVENTH DECILE	6207737	7463003	8483677	8319459	8132398	7539704	6964928	6497839	6040304	149100022
EIGHTH DECILE	0	0	0	616916	2467666	3700619	4779859	5214466	5567118	47660005
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1121	1066	1010	963	916	867	818	773	728	18345
SECOND DECILE	2752	2616	2480	2364	2248	2128	2008	1897	1786	45028
THIRD DECILE	3470	3299	3127	2981	2834	2683	2532	2392	2252	56772
FOURTH DECILE	4277	4066	3854	3674	3494	3307	3121	2948	2775	69975
FIFTH DECILE	5522	5249	4976	4743	4510	4270	4029	3806	3583	90335
SIXTH DECILE	7051	6702	6353	6056	5759	5452	5145	4860	4575	115351
SEVENTH DECILE	7098	8648	8198	7815	7431	7035	6639	6271	5904	148844
EIGHTH DECILE	0	0	0	4553	9107	8621	8136	7685	7235	104299
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

ANNUAL NUMBER OF TARGET HOUSEHOLDS IN GUATEMALA LOW GROWTH SCENARIO

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	0	29422	29064	28706	30456	32206	33610	35015	36420	626742
PARTIAL NEED	36760	36760	36760	36760	36760	36760	36760	36760	36760	735192
SUB TOTAL	36760	66181	65823	65465	67215	68965	70370	71775	73180	1361934
NON-MET. URBAN										
FULL NEED	0	7367	8259	9152	10674	12197	13798	15399	17000	220570
PARTIAL NEED	7902	7902	7902	7902	7902	7902	7902	7902	7902	158033
SUB TOTAL	7902	15268	16161	17054	18576	20098	21699	23300	24901	378603
METROPOLITAN										
FULL NEED	1423	16122	18842	21561	25691	29821	34331	38840	43349	531723
PARTIAL NEED	7932	7932	7932	7932	7932	7932	7932	7932	7932	158631
SUB TOTAL	9355	24054	26773	29493	33623	37753	42262	46771	51281	690354
NATIONAL TOTAL	54016	105503	108758	112012	119414	126816	134331	141846	149362	2430890

TOTAL INVESTMENT IN GUATEMALA LOW GROWTH SCENARIO (FIGURES IN MILLIONS OF 1980 U.S. DOLLARS)

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	23.3	22.4	21.5	20.6	21.0	21.5	21.4	21.4	21.3	429.1
PARTIAL NEED	14.3	14.0	13.6	13.2	12.8	12.2	11.7	11.2	10.7	253.2
SUB TOTAL	37.5	36.4	35.1	33.8	33.8	33.7	33.1	32.6	32.0	682.3
NON-MET. URBAN										
FULL NEED	37.0	39.5	42.5	45.5	52.0	58.4	63.7	68.9	74.1	1061.8
PARTIAL NEED	21.9	21.2	20.5	19.6	19.5	18.9	18.3	17.7	17.0	387.0
SUB TOTAL	58.8	60.7	63.0	65.1	71.4	77.4	82.0	86.6	91.1	1448.8
METROPOLITAN										
FULL NEED	124.9	140.6	158.0	175.4	205.4	235.4	259.7	284.0	308.3	4176.7
PARTIAL NEED	35.5	34.6	33.5	32.3	32.2	31.3	30.3	29.0	27.7	635.4
SUB TOTAL	160.4	175.1	191.5	207.6	237.6	266.7	290.0	313.0	335.9	4812.1
NATIONAL TOTAL	256.7	272.2	289.6	306.6	342.9	377.8	405.0	432.1	459.1	6943.2

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SUMMARY TABLES FOR GUATEMALA
BREAK-EVEN SCENARIO

TOTAL HOUSEHOLDS IN SECTORS AND TARGET GROUPS

	1980	1985	1990	1995	2000
NATIONAL	1426801	1707932	2024354	2420221	2895166
RURAL	901810	1047943	1193884	1358475	1530574
NON-MET URBAN	240335	282335	331986	396043	474052
METROPOLITAN	284656	377654	498484	665702	890541
TARGET GROUP	1080321	1288333	1519203	1805544	2144940
%/% IN GROUP	75.7	75.4	75.0	74.6	74.1

DETAILS OF TARGET GROUP SIZE AND INCOME

	1980			1985			1990			1995			2000		
	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC
RURAL	735192	81.5	55.0	854403	81.5	55.0	973283	81.5	55.0	1107532	81.5	55.0	1247840	81.5	55.0
NON-MET URBAN	158033	65.8	42.3	185675	65.8	42.3	218291	65.8	42.3	260436	65.8	42.3	311734	65.8	42.3
METROPOLITAN	187097	65.7	36.0	248255	65.7	36.1	327630	65.7	36.0	437577	65.7	36.0	585367	65.7	36.0
TOTAL	1080321	.0	.0	1288333	.0	.0	1519203	.0	.0	1805544	.0	.0	2144940	.0	.0

ANNUAL GROWTH OF THE TARGET GROUP (HOUSEHOLDS)

	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	23842	23809	23776	25313	26850	27456	28062	28667	512648
NON-MET URBAN	5528	6026	6523	7476	8429	9344	10260	11175	153701
METROPOLITAN	12232	14053	15875	18932	21989	25774	29558	33342	398270
TOTAL	41602	43888	46174	51721	57268	62574	67879	73185	1064619

ANNUAL GROWTH OF THE FULL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	0	23842	23809	23776	25313	26850	27456	28062	28667	512648
NON-MET URBAN	0	5528	6026	6523	7476	8429	9344	10260	11175	153701
METROPOLITAN	1423	13655	15477	17298	20355	23413	27197	30981	34766	426736
TOTAL	1423	43026	45311	47597	53144	58692	63997	69303	74608	1093085

ANNUAL GROWTH IN THE PARTIAL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	36760	36760	36760	36760	36760	36760	36760	36760	36760	735192
NON-MET URBAN	7902	7902	7902	7902	7902	7902	7902	7902	7902	158033
METROPOLITAN	7932	7932	7932	7932	7932	7932	7932	7932	7932	158631
TOTAL	52593	52593	52593	52593	52593	52593	52593	52593	52593	1051855

GUATEMALA
BREAK-EVEN SCENARIO
PERCENTAGE DISTRIBUTION OF NATIONAL INCOME

	1980	1985	1990	1995	2000
RURAL	21.8	20.3	18.6	16.8	14.9
NON-MET URBAN	28.0	26.4	24.9	23.5	22.2
METROPOLITAN	50.1	53.3	56.5	59.7	63.0

PER CAPITA INCOME IN GUATEMALA
BREAK-EVEN SCENARIO

RURAL-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	70	70	70	70	70	70	70	70	70	1404
SECOND DECILE	97	97	96	97	97	97	97	97	97	1930
THIRD DECILE	126	126	126	126	126	126	126	126	126	2515
FOURTH DECILE	152	152	152	152	152	152	152	152	152	3042
FIFTH DECILE	178	178	178	178	178	178	178	178	178	3568
SIXTH DECILE	208	208	208	208	208	208	208	208	208	4153
SEVENTH DECILE	278	278	278	278	278	278	278	278	278	5557
EIGHTH DECILE	415	415	415	415	415	415	415	415	415	8306
NINTH DECILE	553	553	553	553	553	553	553	553	553	11055
TENTH DECILE	854	854	854	854	854	854	854	854	854	17079

NON-METROPOLITAN-URBAN

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	451	451	450	451	451	451	451	451	451	9011
SECOND DECILE	605	605	605	605	605	605	605	605	605	12108
THIRD DECILE	760	760	760	760	760	760	760	760	760	15205
FOURTH DECILE	929	929	929	929	929	929	929	929	929	18584
FIFTH DECILE	1084	1084	1084	1084	1084	1084	1084	1084	1084	21682
SIXTH DECILE	1267	1267	1267	1267	1267	1267	1267	1267	1267	25342
SEVENTH DECILE	1492	1492	1492	1492	1493	1492	1492	1492	1492	29847
EIGHTH DECILE	1830	1830	1830	1830	1830	1830	1830	1830	1830	36605
NINTH DECILE	2225	2224	2224	2224	2225	2225	2224	2224	2224	44490
TENTH DECILE	3436	3435	3435	3435	3436	3435	3435	3435	3435	68705

METROPOLITAN-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	468	468	468	468	468	468	468	468	468	9362
SECOND DECILE	766	766	766	766	766	766	766	766	766	15319
THIRD DECILE	915	915	915	915	915	915	915	915	915	18298
FOURTH DECILE	1128	1128	1128	1128	1128	1128	1128	1128	1128	22554
FIFTH DECILE	1383	1383	1383	1383	1383	1383	1383	1383	1383	27660
SIXTH DECILE	1766	1766	1766	1766	1766	1766	1766	1766	1766	35320
SEVENTH DECILE	2170	2170	2170	2170	2171	2170	2170	2170	2170	43405
EIGHTH DECILE	2660	2660	2659	2660	2660	2660	2660	2660	2660	53192
NINTH DECILE	3766	3766	3766	3766	3766	3766	3766	3766	3766	75320
TENTH DECILE	6256	6255	6255	6255	6256	6256	6255	6255	6255	125108

ANNUAL AVERAGE SIZE OF TARGET GROUPS IN GUATEMALA
BREAK-EVEN SCENARIO

I. FULL-NEED-SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	2924	2916	3293	3442	62881
SECOND DECILE	2924	2916	3293	3442	62881
THIRD DECILE	2924	2916	3293	3442	62881
FOURTH DECILE	2924	2916	3293	3442	62881
FIFTH DECILE	2924	2916	3293	3442	62881
SIXTH DECILE	2924	2916	3293	3442	62881
SEVENTH DECILE	2924	2916	3293	3442	62881
EIGHTH DECILE	2924	2916	3293	3442	62881
NINTH DECILE	447	445	502	526	9601
TENTH DECILE	0	0	0	0	0

B) NON-MET. URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	841	992	1282	1560	23374
SECOND DECILE	841	992	1282	1560	23374
THIRD DECILE	841	992	1282	1560	23374
FOURTH DECILE	841	992	1282	1560	23374
FIFTH DECILE	841	992	1282	1560	23374
SIXTH DECILE	841	992	1282	1560	23374
SEVENTH DECILE	484	571	738	899	13459
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	2077	2632	3562	4713	64922
SECOND DECILE	2077	2632	3562	4713	64922
THIRD DECILE	2077	2632	3562	4713	64922
FOURTH DECILE	2077	2632	3562	4713	64922
FIFTH DECILE	2077	2632	3562	4713	64922
SIXTH DECILE	2077	2632	3562	4713	64922
SEVENTH DECILE	1191	1508	2040	2701	37204
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

ANNUAL AVERAGE SIZE OF TARGET GROUPS IN GUATEMALA
BREAK-EVEN SCENARIO

II. PARTIAL-NEED-SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	4509	4509	4509	4509	90178
SECOND DECILE	4509	4509	4509	4509	90178
THIRD DECILE	4509	4509	4509	4509	90178
FOURTH DECILE	4509	4509	4509	4509	90178
FIFTH DECILE	4509	4509	4509	4509	90178
SIXTH DECILE	4509	4509	4509	4509	90178
SEVENTH DECILE	4509	4509	4509	4509	90178
EIGHTH DECILE	4509	4509	4509	4509	90178
NINTH DECILE	689	688	688	689	13768
TENTH DECILE	0	0	0	0	0

B) NON-MET URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1202	1202	1202	1202	24032
SECOND DECILE	1202	1202	1202	1202	24032
THIRD DECILE	1202	1202	1202	1202	24032
FOURTH DECILE	1202	1202	1202	1202	24032
FIFTH DECILE	1202	1202	1202	1202	24032
SIXTH DECILE	1202	1202	1202	1202	24032
SEVENTH DECILE	692	692	692	692	13839
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1207	1207	1207	1207	24133
SECOND DECILE	1207	1207	1207	1207	24133
THIRD DECILE	1207	1207	1207	1207	24133
FOURTH DECILE	1207	1207	1207	1207	24133
FIFTH DECILE	1207	1207	1207	1207	24133
SIXTH DECILE	1207	1207	1207	1207	24133
SEVENTH DECILE	692	692	691	692	13830
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

NATION: GUATEMALA
SECTOR: RURAL
SCENARIO: BREAK-EVEN SCENARIO

I. FULL-NEED-SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	573506	564020	554534	545048	569835	594623	595408	596193	596979	11499421
SECOND DECILE	1126530	1107897	1089264	1070630	1119320	1168009	1169551	1171094	1172636	22588149
THIRD DECILE	1467902	1443623	1419343	1395064	1458507	1521951	1523961	1525971	1527981	29433043
FOURTH DECILE	1775138	1745776	1716415	1687054	1763776	1840499	1842929	1845360	1847791	35593447
FIFTH DECILE	2082373	2047930	2013487	1979044	2069045	2159047	2161898	2164749	2167601	41753051
SIXTH DECILE	2423746	2383656	2343567	2303478	2408233	2512989	2516308	2519626	2522945	48598745
SEVENTH DECILE	3243040	3189399	3135759	3082118	3222284	3362450	3366890	3371331	3375772	65026490
EIGHTH DECILE	4847491	4767313	4687134	4606955	4816466	5025978	5032615	5039253	5045890	97197490
NINTH DECILE	785927	969372	952818	936263	978201	1020139	1022360	1024581	1026802	19751780
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	196	193	190	187	184	181	177	173	170	3668
SECOND DECILE	385	379	372	367	362	355	347	340	333	7204
THIRD DECILE	502	494	485	478	472	462	453	443	434	9387
FOURTH DECILE	607	597	587	578	570	559	547	536	525	11352
FIFTH DECILE	712	700	688	679	669	656	642	629	616	13317
SIXTH DECILE	829	815	801	790	779	763	748	732	717	15500
SEVENTH DECILE	1109	1091	1072	1057	1042	1021	1000	979	959	20739
EIGHTH DECILE	1658	1630	1602	1580	1557	1526	1495	1464	1433	31000
NINTH DECILE	2207	2170	2133	2103	2072	2031	1990	1949	1907	41260
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL-NEED-SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	442246	434799	427351	421345	415339	407043	398748	390495	382242	8268410
SECOND DECILE	868698	854069	839440	827643	815844	799549	783255	767043	750832	16241519
THIRD DECILE	1131940	1112877	1093816	1078444	1063078	1041837	1020605	999481	978357	21163191
FOURTH DECILE	1368858	1345805	1322754	1304165	1285573	1259895	1234220	1208674	1183129	25592696
FIFTH DECILE	1605776	1578733	1551693	1529805	1508076	1477954	1447835	1417868	1387901	30022201
SIXTH DECILE	1869018	1837542	1806068	1780686	1755301	1720242	1685184	1650305	1615426	34943874
SEVENTH DECILE	2500798	2458682	2416570	2382608	2348642	2301732	2254824	2208155	2161486	46755887
EIGHTH DECILE	3738035	3675083	3612137	3561372	3510602	3440483	3370369	3300610	3230852	69887748
NINTH DECILE	758246	747281	736256	723771	711346	698326	685259	671080	656901	14202295
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	98	96	95	93	92	90	88	87	85	1834
SECOND DECILE	193	189	186	184	181	177	174	170	167	3602
THIRD DECILE	251	247	243	239	236	231	226	222	217	4694
FOURTH DECILE	304	298	293	289	285	279	274	268	262	5676
FIFTH DECILE	356	350	344	339	334	328	321	314	308	6658
SIXTH DECILE	415	408	401	395	389	382	374	366	358	7750
SEVENTH DECILE	555	545	536	528	521	510	500	490	479	10370
EIGHTH DECILE	829	815	801	790	779	763	748	732	717	15500
NINTH DECILE	1103	1085	1066	1051	1036	1016	995	974	954	20630
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

NATION: GUATEMALA
SECTOR: NON-METROPOLITAN URBAN
SCENARIO: BREAK-EVEN SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1380176	1486794	1593412	1700030	1911107	2122183	2300104	2478024	2655945	38935159
SECOND DECILE	2781918	2996820	3211721	3426623	3852074	4277526	4636147	4994767	5353388	78478680
THIRD DECILE	3493572	3763448	4033324	4303201	4837489	5371777	5822138	6272499	6722860	98554621
FOURTH DECILE	4269921	4599770	4929619	5259468	5912406	6565505	7115946	7666387	8216828	120455648
FIFTH DECILE	5313679	5724158	6134637	6545115	7357761	8170406	8855400	9540393	10225387	149900362
SIXTH DECILE	6210794	6690574	7170354	7650135	8599980	9549825	10350467	11151109	11951751	175208215
SEVENTH DECILE	4476891	4822211	5167532	5512852	6195932	6879012	7457960	8036907	8615855	126254913
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1799	1769	1738	1714	1689	1656	1622	1588	1555	33631
SECOND DECILE	3626	3565	3504	3454	3405	3337	3269	3201	3134	67787
THIRD DECILE	4553	4477	4400	4338	4276	4191	4105	4020	3935	85127
FOURTH DECILE	5565	5471	5378	5302	5224	5122	5018	4914	4810	104045
FIFTH DECILE	6925	6809	6692	6598	6504	6374	6244	6115	5986	129478
SIXTH DECILE	8094	7958	7822	7712	7602	7450	7298	7147	6996	151338
SEVENTH DECILE	10129	9959	9789	9651	9513	9323	9133	8944	8755	189382
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1080735	1062589	1044286	1029639	1014990	994701	974414	954246	934078	20205477
SECOND DECILE	2178356	2141620	2104890	2075367	2045840	2004944	1964053	1923401	1882750	40726664
THIRD DECILE	2735610	2689477	2643350	2606275	2569194	2517837	2466485	2415434	2364384	51145114
FOURTH DECILE	3343523	3287138	3230761	3185447	3140126	3077356	3014592	2952197	2889803	62510694
FIFTH DECILE	4160829	4090661	4020502	3964112	3907712	3829599	3751493	3673846	3596199	77791886
SIXTH DECILE	4863306	4781292	4699289	4633378	4567456	4476154	4384862	4294105	4203349	90924646
SEVENTH DECILE	3502468	3446102	3389651	3338912	3288256	3224302	3160282	3094878	3029475	65520967
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	899	884	869	857	845	828	811	794	777	16815
SECOND DECILE	1813	1782	1752	1727	1702	1668	1635	1601	1567	33893
THIRD DECILE	2276	2238	2200	2169	2138	2095	2053	2010	1968	42564
FOURTH DECILE	2782	2736	2689	2651	2613	2561	2509	2457	2405	52022
FIFTH DECILE	3463	3404	3346	3299	3252	3187	3122	3057	2993	64739
SIXTH DECILE	4047	3979	3911	3856	3801	3725	3649	3574	3498	75669
SEVENTH DECILE	5065	4979	4894	4825	4756	4661	4567	4472	4378	94691
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

NATION: GUATEMALA
SECTOR: METROPOLITAN
SCENARIO: BREAK-EVEN SCENARIO

I. FULL-NEED-SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	4059247	4580521	5101794	5623068	6487762	7352456	8343019	9333582	10324145	134448133
SECOND DECILE	9963607	11243097	12522586	13802076	15924507	18046937	20478319	22909700	25341082	330009053
THIRD DECILE	12562140	14175324	15788508	17401692	20077658	22753623	25819115	28884607	31950099	416076229
FOURTH DECILE	15483568	17471911	19460254	21448597	24746880	28045163	31823560	35601957	39380354	512838143
FIFTH DECILE	19988717	22555595	25122473	27689351	31947313	36205276	41083047	45960819	50838590	662055199
SIXTH DECILE	25524054	28801760	32079465	35357171	40794261	46231352	52459891	58688430	64916969	845393562
SEVENTH DECILE	18879901	21301800	23723699	26145598	30159160	34172722	38788759	43404796	48020833	625124586
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	2243	2205	2167	2137	2106	2064	2022	1980	1938	41930
SECOND DECILE	5505	5412	5320	5245	5170	5066	4963	4861	4758	102919
THIRD DECILE	6940	6824	6707	6612	6518	6388	6258	6128	5999	129761
FOURTH DECILE	8554	8411	8267	8150	8034	7873	7713	7554	7394	159938
FIFTH DECILE	11043	10858	10672	10522	10371	10164	9957	9751	9545	206474
SIXTH DECILE	14101	13864	13620	13435	13243	12979	12715	12452	12188	263651
SEVENTH DECILE	18196	17890	17584	17336	17088	16748	16407	16067	15728	340205
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL-NEED-SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1353119	1330300	1307484	1289146	1270805	1245482	1220001	1194750	1169499	25297987
SECOND DECILE	3321293	3265282	3209270	3164267	3119248	3056895	2994548	2932568	2870588	62095059
THIRD DECILE	4187494	4116875	4046266	3989516	3932756	3854141	3775534	3697389	3619244	78289604
FOURTH DECILE	5161330	5074288	4987256	4917310	4847350	4750453	4653565	4557247	4460929	96496488
FIFTH DECILE	6663087	6550719	6438367	6348067	6257751	6132660	6007581	5883230	5758896	124573421
SIXTH DECILE	8500249	8364765	8221300	8105993	7990686	7830935	7671219	7512443	7353667	159070676
SEVENTH DECILE	6287737	6186585	6085281	5994145	5903160	5788374	5673468	5556053	5438638	117625788
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1121	1102	1084	1068	1053	1032	1011	990	969	20965
SECOND DECILE	2752	2706	2660	2622	2585	2533	2482	2430	2379	51460
THIRD DECILE	3470	3412	3354	3306	3259	3194	3129	3064	2999	64880
FOURTH DECILE	4277	4205	4133	4075	4017	3937	3857	3777	3697	79969
FIFTH DECILE	5522	5429	5336	5261	5186	5082	4979	4876	4773	103237
SIXTH DECILE	7051	6932	6814	6718	6622	6489	6357	6226	6094	131826
SEVENTH DECILE	9098	8945	8792	8668	8544	8374	8203	8034	7864	170103
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

ANNUAL NUMBER OF TARGET HOUSEHOLDS IN GUATEMALA BREAK-EVEN SCENARIO

SECTOR	1988	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL_SECTOR										
FULL NEED	0	23842	23809	23776	25313	26850	27456	28062	28667	512648
PARTIAL NEED	36760	36760	36760	36760	36760	36760	36760	36760	36760	735192
SUB TOTAL	36760	60602	60569	60536	62072	63609	64215	64821	65427	1247840
NON_MET_URBAN										
FULL NEED	0	5528	6026	6523	7476	8429	9344	10260	11175	153701
PARTIAL NEED	7902	7902	7902	7902	7902	7902	7902	7902	7902	158033
SUB TOTAL	7902	13430	13927	14425	15378	16331	17246	18161	19077	311734
METROPOLITAN										
FULL NEED	1423	13655	15477	17298	20355	23413	27197	30981	34766	426736
PARTIAL NEED	7932	7932	7932	7932	7932	7932	7932	7932	7932	158631
SUB TOTAL	9355	21587	23408	25230	28287	31344	35129	38913	42697	585367
NATIONAL TOTAL	54016	95619	97904	100190	105737	111284	116590	121895	127201	2144940

TOTAL INVESTMENT IN GUATEMALA BREAK-EVEN SCENARIO (FIGURES IN MILLIONS OF 1988 U.S. DOLLARS)

SECTOR	1988	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL_SECTOR										
FULL NEED	18.5	18.2	17.9	17.6	18.4	19.2	19.2	19.3	19.3	371.4
PARTIAL NEED	14.3	14.0	13.8	13.6	13.4	13.1	12.9	12.6	12.3	267.1
SUB TOTAL	32.8	32.3	31.7	31.2	31.8	32.4	32.1	31.9	31.6	638.5
NON_MET_URBAN										
FULL NEED	27.9	30.1	32.2	34.4	38.7	42.9	46.5	50.1	53.7	787.8
PARTIAL NEED	21.9	21.5	21.1	20.8	20.5	20.1	19.7	19.3	18.9	408.8
SUB TOTAL	49.8	51.6	53.4	55.2	59.2	63.1	66.3	69.4	72.6	1196.6
METROPOLITAN										
FULL NEED	106.5	120.1	133.8	147.5	170.1	192.8	218.8	244.8	270.8	3525.9
PARTIAL NEED	35.5	34.9	34.3	33.8	33.3	32.7	32.0	31.3	30.7	663.4
SUB TOTAL	141.9	155.0	166.1	181.3	203.5	225.5	250.8	276.1	301.4	4189.4
NATIONAL TOTAL	224.5	238.9	253.2	267.7	294.5	320.9	349.2	377.4	405.7	6024.5

SUMMARY TABLES FOR GUATEMALA
HIGH GROWTH SCENARIO

TOTAL HOUSEHOLDS IN SECTORS AND TARGET GROUPS

	1980	1985	1990	1995	2000
NATIONAL	1426801	1787932	2024354	2420221	2895166
RURAL	901810	1047943	1193884	1358475	1530574
NON-MET URBAN	240335	282335	331986	396043	474052
METROPOLITAN	204656	377654	498484	665702	890541
TARGET GROUP	1080321	1255741	1437955	1660903	1919642
%/ IN GROUP	75.7	73.5	71.0	68.6	66.3

DETAILS OF TARGET GROUP SIZE AND INCOME

	1980			1985			1990			1995			2000		
	NO OF H.H	%/ SECT H.H	%/ SECT INC	NO OF H.H	%/ SECT H.H	%/ SECT INC	NO OF H.H	%/ SECT H.H	%/ SECT INC	NO OF H.H	%/ SECT H.H	%/ SECT INC	NO OF H.H	%/ SECT H.H	%/ SECT INC
RURAL	735192	81.5	55.0	837523	79.9	52.0	934197	78.2	49.6	1042486	76.7	47.5	1153958	75.4	45.6
NON-MET URBAN	158033	65.8	42.3	178412	63.2	39.6	199606	60.1	36.3	227157	57.4	33.8	260078	54.9	31.6
METROPOLITAN	187097	65.7	36.8	239806	63.5	33.8	304152	61.0	31.2	391259	58.8	29.2	505606	56.8	27.5
TOTAL	1080321	.0	.0	1255741	.0	.0	1437955	.0	.0	1660903	.0	.0	1919642	.0	.0

ANNUAL GROWTH OF THE TARGET GROUP (HOUSEHOLDS)

	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	20466	19901	19335	20496	21658	21976	22294	22613	418766
NON-MET URBAN	4076	4157	4239	4875	5510	6047	6584	7121	102046
METROPOLITAN	10542	11706	12869	15145	17421	20145	22869	25593	318510
TOTAL	35084	35763	36443	40516	44590	48169	51748	55327	839321

ANNUAL GROWTH OF THE FULL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	0	20466	19901	19335	20496	21658	21976	22294	22613	418766
NON-MET URBAN	0	4076	4157	4239	4875	5510	6047	6584	7121	102046
METROPOLITAN	1423	11965	13129	14293	16569	18845	21569	24293	27017	346975
TOTAL	1423	36507	37187	37866	41939	46013	49592	53171	56750	867787

ANNUAL GROWTH IN THE PARTIAL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	36760	36760	36760	36760	36760	36760	36760	36760	36760	735192
NON-MET URBAN	7902	7902	7902	7902	7902	7902	7902	7902	7902	158033
METROPOLITAN	7932	7932	7932	7932	7932	7932	7932	7932	7932	158631
TOTAL	52593	52593	52593	52593	52593	52593	52593	52593	52593	1051855

GUATEMALA
HIGH GROWTH SCENARIO
PERCENTAGE DISTRIBUTION OF NATIONAL INCOME

	1980	1985	1990	1995	2000
RURAL	21.8	20.3	18.6	16.8	14.9
NON-MET URBAN	28.0	26.4	24.9	23.5	22.2
METROPOLITAN	50.1	53.3	56.5	59.7	63.0

PER CAPITA INCOME IN GUATEMALA
HIGH GROWTH SCENARIO

RURAL-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	70	72	73	75	77	79	81	82	84	1542
SECOND DECILE	97	99	101	103	106	108	111	113	116	2120
THIRD DECILE	126	129	132	135	138	141	145	148	151	2763
FOURTH DECILE	152	156	159	163	167	171	175	179	183	3341
FIFTH DECILE	178	182	187	191	196	201	205	210	214	3919
SIXTH DECILE	208	212	217	223	228	233	239	244	249	4562
SEVENTH DECILE	278	284	291	298	305	312	319	326	334	6104
EIGHTH DECILE	415	425	434	445	456	467	478	488	499	9123
NINTH DECILE	553	565	578	592	607	621	636	650	663	2143
TENTH DECILE	854	874	893	915	938	960	982	1004	1025	8761

NON-METROPOLITAN-URBAN

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	451	461	471	483	495	506	518	529	541	9898
SECOND DECILE	605	619	633	649	665	680	696	711	727	13300
THIRD DECILE	760	778	795	815	835	854	874	893	913	16702
FOURTH DECILE	929	950	972	996	1020	1044	1068	1092	1115	20414
FIFTH DECILE	1084	1109	1134	1162	1190	1218	1247	1274	1301	23816
SIXTH DECILE	1267	1296	1325	1358	1391	1424	1457	1489	1521	27837
SEVENTH DECILE	1492	1527	1561	1600	1639	1677	1716	1754	1791	32785
EIGHTH DECILE	1830	1872	1914	1962	2010	2057	2104	2151	2197	40209
NINTH DECILE	2225	2275	2326	2384	2442	2500	2558	2614	2670	48869
TENTH DECILE	3436	3514	3592	3682	3772	3861	3950	4037	4124	75469

METROPOLITAN-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	468	479	489	502	514	526	538	550	562	10283
SECOND DECILE	766	784	801	821	841	861	881	900	919	16827
THIRD DECILE	915	936	957	981	1005	1028	1052	1075	1098	20099
FOURTH DECILE	1128	1153	1179	1209	1238	1267	1297	1325	1354	24774
FIFTH DECILE	1383	1415	1446	1482	1518	1554	1590	1625	1660	30383
SIXTH DECILE	1766	1806	1847	1893	1939	1985	2031	2075	2120	38736
SEVENTH DECILE	2170	2220	2269	2326	2383	2439	2495	2550	2605	47678
EIGHTH DECILE	2660	2721	2781	2851	2920	2989	3058	3125	3193	58428
NINTH DECILE	3764	3852	3938	4037	4135	4233	4330	4425	4521	82735
TENTH DECILE	6256	6399	6541	6705	6868	7030	7193	7351	7509	137423

ANNUAL AVERAGE SIZE OF TARGET GROUPS IN GUATEMALA
HIGH GRWOTH SCENARIO

I. FULL-NEED-SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	2535	2445	2795	2931	53529
SECOND DECILE	2535	2445	2795	2931	53529
THIRD DECILE	2535	2445	2795	2931	53529
FOURTH DECILE	2535	2445	2795	2931	53529
FIFTH DECILE	2535	2445	2795	2931	53529
SIXTH DECILE	2535	2445	2795	2931	53529
SEVENTH DECILE	2535	2445	2795	2931	53529
EIGHTH DECILE	2525	2221	2094	1778	43094
NINTH DECILE	193	0	0	0	966
TENTH DECILE	0	0	0	0	0

B) NON-MET. URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	632	687	938	1173	17156
SECOND DECILE	632	687	938	1173	17156
THIRD DECILE	632	687	938	1173	17156
FOURTH DECILE	632	687	938	1173	17156
FIFTH DECILE	632	687	938	1173	17156
SIXTH DECILE	632	687	938	1173	17156
SEVENTH DECILE	203	114	814	717	14253
EIGHTH DECILE	0	0	0	0	2013
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1852	2296	3146	4205	57493
SECOND DECILE	1852	2296	3146	4205	57493
THIRD DECILE	1852	2296	3146	4205	57493
FOURTH DECILE	1852	2296	3146	4205	57493
FIFTH DECILE	1852	2296	3146	4205	57493
SIXTH DECILE	1852	2296	3146	4205	57493
SEVENTH DECILE	854	510	160	3269	51850
EIGHTH DECILE	0	0	0	0	7661
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

ANNUAL AVERAGE SIZE OF TARGET GROUPS IN GUATEMALA
HIGH GROWTH SCENARIO

II. PARTIAL-NEED-SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	4554	4649	4744	4833	93899
SECOND DECILE	4554	4649	4744	4833	93899
THIRD DECILE	4554	4649	4744	4833	93899
FOURTH DECILE	4554	4649	4744	4833	93899
FIFTH DECILE	4554	4649	4744	4833	93899
SIXTH DECILE	4554	4649	4744	4833	93899
SEVENTH DECILE	4554	4649	4744	4833	93899
EIGHTH DECILE	4536	4219	3552	2929	76179
NINTH DECILE	344	0	0	0	1718
TENTH DECILE	0	0	0	0	0

B) NON-MET URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1226	1282	1346	1409	26316
SECOND DECILE	1226	1282	1346	1409	26316
THIRD DECILE	1226	1282	1346	1409	26316
FOURTH DECILE	1226	1282	1346	1409	26316
FIFTH DECILE	1226	1282	1346	1409	26316
SIXTH DECILE	1226	1282	1164	857	22646
SEVENTH DECILE	545	208	8	0	3806
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1228	1275	1325	1373	26002
SECOND DECILE	1228	1275	1325	1373	26002
THIRD DECILE	1228	1275	1325	1373	26002
FOURTH DECILE	1228	1275	1325	1373	26002
FIFTH DECILE	1228	1275	1325	1373	26002
SIXTH DECILE	1228	1275	1242	1065	24048
SEVENTH DECILE	564	285	66	0	4573
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

NATION: GUATEMALA
SECTOR: RURAL
SCENARIO: HIGH GROWTH SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	505217	500005	494794	489583	528197	566811	581557	596303	611049	10763516
SECOND DECILE	992390	982154	971918	961681	1037530	1113379	1142345	1171310	1200275	21142621
THIRD DECILE	1293114	1279776	1266438	1253100	1351934	1450767	1488510	1526252	1563994	27549476
FOURTH DECILE	1563766	1547636	1531506	1515377	1634896	1754416	1800058	1845700	1891342	33315645
FIFTH DECILE	1834417	1815496	1796575	1777654	1917859	2058065	2111607	2165148	2218690	39081815
SIXTH DECILE	2135142	2113118	2091095	2069072	2232263	2395453	2457772	2520090	2582409	45488669
SEVENTH DECILE	2856880	2827412	2797944	2768477	2986830	3205183	3288568	3371952	3455336	60865121
EIGHTH DECILE	4434531	4209470	3984409	3759348	3474831	3590313	3324001	3057689	2791377	73084101
NINTH DECILE	319766	213177	106589	0	0	0	0	0	0	1065885
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	196	197	193	200	202	203	203	203	204	4019
SECOND DECILE	385	387	389	393	397	398	399	400	400	7894
THIRD DECILE	502	505	507	513	518	519	521	521	521	10286
FOURTH DECILE	607	610	614	620	626	628	630	630	630	12439
FIFTH DECILE	712	716	720	727	734	736	738	739	739	14592
SIXTH DECILE	829	832	838	846	855	857	860	860	860	16984
SEVENTH DECILE	1109	1115	1121	1132	1144	1147	1150	1150	1151	22724
EIGHTH DECILE	1658	1667	1676	1693	1709	1714	1719	1720	1720	33967
NINTH DECILE	2207	1103	0	0	0	0	0	0	0	5517
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	442246	449073	455952	465453	475052	481068	487199	491641	496176	9436187
SECOND DECILE	868698	882113	895620	914283	933138	944954	956822	965724	974632	18535368
THIRD DECILE	1131940	1149419	1167020	1191338	1215907	1231364	1246768	1258367	1269974	24152146
FOURTH DECILE	1368858	1389995	1411280	1440688	1470399	1489019	1507720	1521746	1535783	29207246
FIFTH DECILE	1605776	1630572	1655540	1690038	1724092	1746734	1768671	1785126	1801592	34262347
SIXTH DECILE	1869018	1897878	1926940	1967094	2007661	2033084	2058618	2077769	2096934	39879125
SEVENTH DECILE	2500798	2539415	2578300	2632027	2686307	2720323	2754488	2780114	2805757	53359393
EIGHTH DECILE	3738035	3780548	3823301	3570584	3312075	3044206	2774788	2518536	2262091	64569369
NINTH DECILE	758246	189562	0	0	0	0	0	0	0	947808
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	98	99	99	100	101	101	102	102	102	2009
SECOND DECILE	193	194	195	197	199	199	200	200	200	3947
THIRD DECILE	251	252	254	256	259	260	260	260	260	5143
FOURTH DECILE	304	305	307	310	313	314	315	315	315	6219
FIFTH DECILE	356	358	360	364	367	368	369	369	370	7296
SIXTH DECILE	415	417	419	423	427	429	430	430	430	8492
SEVENTH DECILE	555	558	561	566	572	573	575	575	575	11362
EIGHTH DECILE	829	833	838	846	855	857	860	860	860	16984
NINTH DECILE	1103	552	0	0	0	0	0	0	0	2758
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

NATION: GUATEMALA
SECTOR: NON-METROPOLITAN URBAN
SCENARIO: HIGH GROWTH SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1083650	1143210	1202771	1262332	1503446	1744560	1966874	2189189	2411503	31696456
SECOND DECILE	2184231	2304283	2424336	2544388	3030364	3516379	3964481	4412584	4860686	63888170
THIRD DECILE	2742988	2893751	3044514	3195278	3805598	4415918	4978651	5541384	6104117	80231655
FOURTH DECILE	3352541	3536807	3721073	3905339	4651206	5397233	6085018	6772803	7460587	98060912
FIFTH DECILE	4172051	4401360	4630669	4859978	5788268	6716557	7572467	8428377	9284286	122031357
SIXTH DECILE	4876423	5144446	5412470	5680494	6246728	6812963	6415956	6018949	5621941	118284260
SEVENTH DECILE	3730359	2879826	2029293	1178760	604662	30563	15282	0	0	20445749
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1799	1808	1818	1836	1855	1860	1865	1866	1866	36850
SECOND DECILE	3626	3645	3664	3701	3738	3748	3759	3760	3762	74275
THIRD DECILE	4553	4577	4602	4648	4694	4707	4721	4722	4724	93275
FOURTH DECILE	5565	5595	5624	5681	5737	5753	5770	5772	5774	114003
FIFTH DECILE	6925	6962	6999	7070	7140	7160	7180	7183	7185	141871
SIXTH DECILE	8094	8138	8181	8263	8345	8369	8392	8395	8398	165823
SEVENTH DECILE	10129	10183	10238	10340	10443	5222	0	0	0	128726
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1080735	1108562	1136623	1177322	1218604	1251507	1284575	1314264	1343976	24258276
SECOND DECILE	2178356	2234444	2291006	2373040	2456248	2522568	2589221	2649064	2708952	48895587
THIRD DECILE	2735610	2806046	2877078	2980097	3084591	3167877	3251579	3326732	3401940	61403761
FOURTH DECILE	3343523	3429612	3516428	3642341	3770056	3871849	3974152	4066006	4157927	75049041
FIFTH DECILE	4160829	4267962	4376000	4532691	4691625	4818301	4945612	5059918	5174309	93394362
SIXTH DECILE	4863306	4988527	5114805	5297951	5483717	4869923	4252612	3597046	2940985	93767232
SEVENTH DECILE	3502468	2776638	2042874	1074094	85635	21409	0	0	0	19360707
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	899	904	909	918	927	930	932	933	933	18425
SECOND DECILE	1813	1822	1832	1851	1869	1874	1879	1880	1881	37137
THIRD DECILE	2276	2289	2301	2324	2347	2354	2360	2361	2362	46638
FOURTH DECILE	2782	2797	2812	2840	2869	2877	2885	2886	2887	57002
FIFTH DECILE	3463	3481	3500	3535	3570	3580	3590	3591	3593	70935
SIXTH DECILE	4047	4069	4090	4132	4173	4184	4196	4198	4199	82912
SEVENTH DECILE	5065	5092	5119	5170	5222	2611	0	0	0	64363
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

NATION: GUATEMALA
SECTOR: METROPOLITAN
SCENARIO: HIGH GROWTH SCENARIO

I. FULL-NEED-SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	3634773	4175130	4715487	5255844	6275528	7295212	8537752	9780292	11022832	132532394
SECOND DECILE	8921715	10248046	11574378	12900709	15403569	17906430	20956301	24006172	27056043	325306785
THIRD DECILE	11248520	12920762	14593004	16265246	19420858	22576471	26421756	30267041	34112326	410147598
FOURTH DECILE	13864455	15925590	17986726	20047861	23937337	27826813	32566350	37305888	42045425	505530761
FIFTH DECILE	17898502	20559352	23220202	25881052	30902223	35923393	42041962	48160530	54279099	652621637
SIXTH DECILE	22855010	26252711	29650412	33048112	38053621	43059130	45435146	47811162	50187178	750855573
SEVENTH DECILE	18627678	15626830	12625989	9625149	5561717	1498284	749142	0	0	133751316
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	2243	2255	2267	2289	2312	2319	2325	2326	2327	45943
SECOND DECILE	5505	5534	5564	5619	5675	5691	5707	5709	5711	112770
THIRD DECILE	6940	6977	7015	7085	7155	7176	7196	7198	7201	142181
FOURTH DECILE	8554	8600	8646	8733	8820	8844	8869	8872	8876	175247
FIFTH DECILE	11043	11102	11161	11274	11386	11418	11450	11454	11458	226237
SIXTH DECILE	14101	14177	14252	14396	14539	14579	14620	14626	14631	288887
SEVENTH DECILE	18196	18293	18391	18575	18760	9380	0	0	0	231243
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL-NEED-SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1353119	1384237	1415610	1458931	1502830	1535780	1568890	1597104	1625340	29880260
SECOND DECILE	3321293	3397674	3474679	3581012	3688765	3769641	3850911	3920165	3989470	73342457
THIRD DECILE	4187494	4283795	4380884	4514948	4650804	4752773	4855238	4942554	5029933	92470350
FOURTH DECILE	5161330	5280027	5399694	5564936	5732387	5858069	5984363	6091985	6199685	113975083
FIFTH DECILE	6663087	6816321	6970807	7184127	7400301	7562551	7725593	7864528	8003566	147137644
SIXTH DECILE	8508249	8703917	8901184	9173579	9449614	9053680	8655384	7790119	6924200	173606475
SEVENTH DECILE	6287737	5159396	4018672	2642456	1238060	309515	0	0	0	40556837
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1121	1127	1133	1145	1156	1159	1163	1163	1163	22972
SECOND DECILE	2752	2767	2782	2810	2838	2846	2854	2855	2856	56385
THIRD DECILE	3470	3489	3507	3543	3578	3588	3598	3599	3601	71091
FOURTH DECILE	4277	4300	4323	4366	4410	4422	4434	4436	4438	87623
FIFTH DECILE	5522	5551	5581	5637	5693	5709	5725	5727	5729	113118
SIXTH DECILE	7051	7088	7126	7198	7269	7290	7310	7313	7316	144444
SEVENTH DECILE	9098	9147	9195	9288	9380	4690	0	0	0	115622
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

ANNUAL NUMBER OF TARGET HOUSEHOLDS IN GUATEMALA HIGH GROWTH SCENARIO

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	0	20466	19901	19335	20496	21658	21976	22294	22613	418766
PARTIAL NEED	36760	36760	36760	36760	36760	36760	36760	36760	36760	735192
SUB TOTAL	36760	57226	56660	56094	57256	58417	58736	59054	59372	1153958
NON-MET URBAN										
FULL NEED	0	4076	4157	4239	4875	5510	6047	6584	7121	102046
PARTIAL NEED	7902	7902	7902	7902	7902	7902	7902	7902	7902	158033
SUB TOTAL	7902	11978	12059	12140	12776	13412	13949	14486	15023	260078
METROPOLITAN										
FULL NEED	1423	11965	13129	14293	16569	18845	21569	24293	27017	346975
PARTIAL NEED	7932	7932	7932	7932	7932	7932	7932	7932	7932	158631
SUB TOTAL	9355	19897	21060	22224	24500	26776	29500	32224	34948	505606
NATIONAL TOTAL	54016	89100	89779	90459	94532	98606	102185	105764	109343	1919642

TOTAL INVESTMENT IN GUATEMALA HIGH GROWTH SCENARIO (FIGURES IN MILLIONS OF 1980 U.S. DOLLARS)

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	15.9	15.5	15.0	14.6	15.4	16.1	16.2	16.3	16.3	312.4
PARTIAL NEED	14.3	13.9	13.9	13.9	13.8	13.7	13.6	13.4	13.2	274.3
SUB TOTAL	30.2	29.4	29.0	28.5	29.2	29.8	29.7	29.7	29.6	586.7
NON-MET URBAN										
FULL NEED	22.1	22.3	22.5	22.6	25.6	28.6	31.0	33.4	35.7	534.6
PARTIAL NEED	21.9	21.6	21.4	21.1	20.8	20.5	20.3	20.0	19.7	416.1
SUB TOTAL	44.0	43.9	43.8	43.7	46.4	49.2	51.3	53.4	55.5	950.8
METROPOLITAN										
FULL NEED	97.1	105.7	114.4	123.0	139.6	156.1	176.7	197.3	218.7	2910.7
PARTIAL NEED	35.5	35.0	34.6	34.1	33.7	32.8	32.4	32.2	31.8	671.0
SUB TOTAL	132.5	140.7	148.9	157.1	173.2	188.9	209.3	229.5	250.5	3581.7
NATIONAL TOTAL	206.8	214.0	221.7	229.3	248.8	267.9	290.4	312.6	335.5	5119.2

D. HONDURAS

SUMMARY TABLES FOR HONDURAS
LOW GROWTH SCENARIO

TOTAL HOUSEHOLDS IN SECTORS AND TARGET GROUPS

	1980	1985	1990	1995	2000
NATIONAL	662662	802292	963272	1164889	1421230
RURAL	425005	483526	541248	605509	677399
NON-MET URBAN	105380	153177	204382	273033	365891
METROPOLITAN	132276	165590	217642	286347	377941
TARGET GROUP	505611	629410	766728	939245	1159853
/ IN GROUP	76.3	78.5	79.6	80.6	81.6

DETAILS OF TARGET GROUP SIZE AND INCOME

	1980			1985			1990			1995			2000		
	NO OF H.H	*/* SECT H.H	*/* SECT INC	NO OF H.H	*/* SECT H.H	*/* SECT INC	NO OF H.H	*/* SECT H.H	*/* SECT INC	NO OF H.H	*/* SECT H.H	*/* SECT INC	NO OF H.H	*/* SECT H.H	*/* SECT INC
RURAL	347279	81.7	48.2	408179	84.4	52.6	462599	85.5	54.4	521326	86.1	55.4	588013	86.8	56.6
NON-MET URBAN	70798	67.2	29.6	106453	69.5	31.5	146633	71.7	34.0	202280	74.1	36.8	279579	76.4	39.5
METROPOLITAN	87534	66.2	31.1	114778	69.3	33.8	157496	72.4	37.0	215639	75.3	40.3	292262	77.3	42.6
TOTAL	505611	.0	.0	629410	.0	.0	766728	.0	.0	939245	.0	.0	1159853	.0	.0

ANNUAL GROWTH OF THE TARGET GROUP (HOUSEHOLDS)

	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	12180	11532	10884	11315	11745	12541	13337	14133	240733
NON-MET URBAN	7131	7583	8036	9583	11130	13295	15460	17625	208701
METROPOLITAN	5449	6996	8544	10086	11629	13477	15325	17173	204728
TOTAL	24760	26112	27464	30984	34503	39313	44122	48931	654243

ANNUAL GROWTH OF THE FULL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	0	12180	11532	10884	11315	11745	12541	13337	14133	240733
NON-MET URBAN	0	7131	7583	8036	9583	11130	13295	15460	17625	208701
METROPOLITAN	331	5780	7327	8874	10417	11959	13807	15655	17503	211342
TOTAL	331	25091	26442	27794	31314	34834	39643	44452	49261	660856

ANNUAL GROWTH IN THE PARTIAL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	17364	17364	17364	17364	17364	17364	17364	17364	17364	347279
NON-MET URBAN	3540	3540	3540	3540	3540	3540	3540	3540	3540	70798
METROPOLITAN	4046	4046	4046	4046	4046	4046	4046	4046	4046	80920
TOTAL	24950	24950	24950	24950	24950	24950	24950	24950	24950	498997

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HONDURAS
LOW GROWTH SCENARIO
PERCENTAGE DISTRIBUTION OF NATIONAL INCOME

	1980	1985	1990	1995	2000
RURAL	26.9	23.9	21.0	18.4	15.9
NON-MET URBAN	27.9	31.7	33.2	34.7	36.0
METROPOLITAN	45.2	44.3	45.7	47.0	48.0

PER CAPITA INCOME IN HONDURAS
LOW GROWTH SCENARIO

RURAL-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	52	50	48	46	44	42	41	39	38	885
SECOND DECILE	63	61	58	56	54	52	50	48	46	1078
THIRD DECILE	81	78	74	72	69	66	64	61	59	1306
FOURTH DECILE	99	95	91	88	84	81	78	75	72	1694
FIFTH DECILE	122	117	112	107	103	99	96	92	88	2078
SIXTH DECILE	153	147	141	135	130	125	120	116	111	2617
SEVENTH DECILE	196	188	180	173	166	160	154	148	142	3349
EIGHTH DECILE	257	246	236	227	218	210	202	194	187	4380
NINTH DECILE	370	355	339	326	313	302	291	280	269	6312
TENTH DECILE	862	826	790	760	730	704	677	651	626	14703

NON-METROPOLITAN-URBAN

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	123	118	112	108	104	100	96	93	89	2094
SECOND DECILE	208	199	190	183	176	170	163	157	151	3543
THIRD DECILE	321	308	294	283	272	262	252	243	233	5476
FOURTH DECILE	415	398	381	366	352	339	326	314	302	7086
FIFTH DECILE	510	489	467	449	432	416	400	385	370	8697
SIXTH DECILE	652	624	597	574	552	532	512	492	473	11113
SEVENTH DECILE	784	751	710	691	664	640	615	592	569	13368
EIGHTH DECILE	1124	1077	1029	991	952	917	882	849	815	19165
NINTH DECILE	1539	1475	1410	1357	1304	1256	1209	1163	1117	26252
TENTH DECILE	3768	3610	3451	3321	3191	3075	2959	2846	2734	64261

METROPOLITAN-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	220	210	201	193	186	179	172	166	159	3744
SECOND DECILE	366	350	335	322	310	299	287	276	265	6240
THIRD DECILE	463	444	424	408	392	378	364	350	336	7903
FOURTH DECILE	561	537	514	494	475	458	440	424	407	9567
FIFTH DECILE	683	654	626	602	578	557	536	516	496	11647
SIXTH DECILE	854	818	782	752	723	697	670	645	619	14559
SEVENTH DECILE	1049	1005	961	924	888	856	824	792	761	17887
EIGHTH DECILE	1366	1308	1251	1204	1157	1115	1072	1032	991	23294
NINTH DECILE	1927	1846	1765	1698	1632	1572	1513	1456	1398	32862
TENTH DECILE	4707	4510	4312	4149	3987	3841	3696	3556	3416	80282

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ANNUAL AVERAGE SIZE OF TARGET GROUPS IN HONDURAS
LOW GROWTH SCENARIO

I. FULL-NEED-SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1466	1281	1369	1543	5660
SECOND DECILE	1466	1281	1369	1543	5660
THIRD DECILE	1466	1281	1369	1543	5660
FOURTH DECILE	1466	1281	1369	1543	5660
FIFTH DECILE	1466	1281	1369	1543	5660
SIXTH DECILE	1466	1281	1369	1543	5660
SEVENTH DECILE	1466	1281	1369	1543	5660
EIGHTH DECILE	1466	1281	1369	1543	5660
NINTH DECILE	449	633	792	995	2870
TENTH DECILE	0	0	0	0	0

B) NON-MET. URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1043	1138	1526	2054	5762
SECOND DECILE	1043	1138	1526	2054	5762
THIRD DECILE	1043	1138	1526	2054	5762
FOURTH DECILE	1043	1138	1526	2054	5762
FIFTH DECILE	1043	1138	1526	2054	5762
SIXTH DECILE	1043	1138	1526	2054	5762
SEVENTH DECILE	870	1109	1526	2054	5560
EIGHTH DECILE	0	99	445	1078	1623
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	853	1253	1620	2051	5777
SECOND DECILE	853	1253	1620	2051	5777
THIRD DECILE	853	1253	1620	2051	5777
FOURTH DECILE	853	1253	1620	2051	5777
FIFTH DECILE	853	1253	1620	2051	5777
SIXTH DECILE	853	1253	1620	2051	5777
SEVENTH DECILE	661	1210	1620	2051	5542
EIGHTH DECILE	0	148	621	1296	2065
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

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ANNUAL AVERAGE SIZE OF TARGET GROUPS IN HONDURAS
LOW GROWTH SCENARIO

II. PARTIAL NEED SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	2091	2044	2024	2009	40840
SECOND DECILE	2091	2044	2024	2009	40840
THIRD DECILE	2091	2044	2024	2009	40840
FOURTH DECILE	2091	2044	2024	2009	40840
FIFTH DECILE	2091	2044	2024	2009	40840
SIXTH DECILE	2091	2044	2024	2009	40840
SEVENTH DECILE	2091	2044	2024	2009	40840
EIGHTH DECILE	2091	2044	2024	2009	40840
NINTH DECILE	636	1010	1170	1295	20559
TENTH DECILE	0	0	0	0	0

B) NON-MET URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	518	501	486	471	9878
SECOND DECILE	518	501	486	471	9878
THIRD DECILE	518	501	486	471	9878
FOURTH DECILE	518	501	486	471	9878
FIFTH DECILE	518	501	486	471	9878
SIXTH DECILE	518	501	486	471	9878
SEVENTH DECILE	431	489	486	471	9379
EIGHTH DECILE	0	43	241	246	2149
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	598	571	548	530	11237
SECOND DECILE	598	571	548	530	11237
THIRD DECILE	598	571	548	530	11237
FOURTH DECILE	598	571	548	530	11237
FIFTH DECILE	598	571	548	530	11237
SIXTH DECILE	598	571	548	530	11237
SEVENTH DECILE	461	551	548	530	11237
EIGHTH DECILE	0	66	209	334	10452
NINTH DECILE	0	0	0	0	3045
TENTH DECILE	0	0	0	0	0

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NATION: HONDURAS
SECTOR: RURAL
SCENARIO: LOW GROWTH SCENARIO

I. FULL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	244465	220675	196886	173096	169474	165851	166188	166525	166862	3630739
SECOND DECILE	425156	383703	342410	301037	294737	288437	289023	289609	290195	6314329
THIRD DECILE	546629	493435	440241	387047	378947	370847	371601	372355	373100	8118423
FOURTH DECILE	660102	603088	538073	473058	463158	453258	454179	455100	456021	9922517
FIFTH DECILE	819994	740153	660362	580571	568421	556271	557401	558532	559662	12177635
SIXTH DECILE	1032522	932044	831567	731089	715789	700490	701913	703336	704760	15334799
SEVENTH DECILE	1321021	1192469	1063916	935364	915789	896215	898036	899857	901678	19619522
EIGHTH DECILE	1730993	1562545	1394097	1225650	1200000	1174350	1176736	1179123	1181509	25708340
NINTH DECILE	597503	680863	780223	871583	924295	977006	1035625	1094243	1152861	18158477
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	159	150	142	135	128	121	114	108	102	2573
SECOND DECILE	276	262	247	235	222	211	199	188	177	4475
THIRD DECILE	355	337	318	302	286	271	256	241	227	5754
FOURTH DECILE	434	411	389	369	350	331	312	295	277	7033
FIFTH DECILE	532	505	477	453	429	406	384	362	341	8631
SIXTH DECILE	670	636	601	571	540	512	483	456	429	10869
SEVENTH DECILE	858	813	769	730	691	655	618	583	549	13985
EIGHTH DECILE	1124	1066	1007	957	906	858	810	764	719	18221
NINTH DECILE	1617	1533	1449	1376	1303	1234	1165	1100	1034	26212
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	168649	157341	146314	138088	129937	122595	115304	108483	101554	2632099
SECOND DECILE	293303	273637	254459	240140	225978	213289	200528	188526	176616	4577564
THIRD DECILE	377193	351819	327162	308751	290543	274126	257822	242391	227078	5885439
FOURTH DECILE	460904	430001	399864	377362	355109	335043	315116	296256	277540	7193315
FIFTH DECILE	565655	527729	490743	463127	435815	411190	386733	363587	340617	8828159
SIXTH DECILE	712306	664547	617972	583197	548884	517794	486997	457850	428925	11116941
SEVENTH DECILE	911333	850238	790641	746149	702147	662472	623869	585779	548772	14223145
EIGHTH DECILE	1194161	1114094	1036013	977712	920054	868067	816436	767572	719081	18637225
NINTH DECILE	294071	487629	658346	694811	723877	722949	716123	712158	703905	13883235
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	79	75	71	68	64	61	57	54	51	1287
SECOND DECILE	138	131	124	117	111	105	99	94	88	2238
THIRD DECILE	177	168	159	151	143	135	128	121	114	2877
FOURTH DECILE	217	206	194	185	175	166	156	147	139	3516
FIFTH DECILE	266	252	239	227	215	203	192	181	170	4315
SIXTH DECILE	335	318	300	285	270	256	241	228	214	5434
SEVENTH DECILE	429	407	384	365	346	327	309	292	274	6953
EIGHTH DECILE	562	533	504	478	453	429	405	382	359	9110
NINTH DECILE	808	767	725	688	651	617	582	550	517	13106
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

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NATION: HONDURAS
SECTOR: NON-METROPOLITAN URBAN
SCENARIO: LOW GROWTH SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT.

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	509012	503647	577402	571317	629237	687150	755601	829204	892728	13331631
SECOND DECILE	1451046	1436670	1421494	1406318	1548092	1691466	1860139	2028811	2197483	32816323
THIRD DECILE	2383997	2359077	2334157	2309238	2543351	2777464	3054432	3331400	3608367	53805095
FOURTH DECILE	3005172	3052923	3020674	2988425	3291396	3594366	3952794	4311223	4669652	69734607
FIFTH DECILE	3706347	3746769	3707191	3667613	4039440	4411267	4851157	5291047	5730937	85583408
SIXTH DECILE	4038111	4787539	4736967	4686394	5161507	5636619	6198700	6760782	7322863	109356669
SEVENTH DECILE	4456767	4803001	5149235	5495470	6137875	6780281	7456408	8132535	8808662	126056431
EIGHTH DECILE	0	0	176684	353360	1677046	3000723	4740127	6479531	8218935	49168112
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	598	559	529	502	475	450	425	401	377	9564
SECOND DECILE	1452	1377	1302	1236	1170	1108	1046	988	929	23542
THIRD DECILE	2384	2261	2137	2029	1922	1820	1718	1622	1525	38657
FOURTH DECILE	3086	2926	2766	2626	2487	2355	2223	2098	1974	50027
FIFTH DECILE	3787	3591	3394	3223	3052	2890	2728	2575	2423	61396
SIXTH DECILE	4839	4588	4337	4118	3900	3693	3486	3291	3096	78451
SEVENTH DECILE	5821	5519	5217	4954	4691	4442	4193	3958	3724	94368
EIGHTH DECILE	0	0	0	3561	7121	6743	6366	6009	5653	81566
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	155416	144904	134660	125867	117285	109308	101527	94304	87413	2372318
SECOND DECILE	382563	356607	331472	309025	288703	269066	249913	232329	215171	5839534
THIRD DECILE	628185	585696	544291	508747	474063	441810	410368	381495	353320	9508779
FOURTH DECILE	812945	757959	704377	658379	613493	571765	531065	493699	457238	12409009
FIFTH DECILE	997706	930223	864463	808010	752923	701711	651762	605904	561155	15229238
SIXTH DECILE	1274046	1188618	1184591	1032457	962069	896631	832806	774210	717032	19459502
SEVENTH DECILE	1101558	1189657	1261872	1210207	1157271	1078556	1001702	931296	862517	22040582
EIGHTH DECILE	0	0	0	76612	306446	474253	[illegible]	739465	839360	6451651
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	295	280	264	251	238	225	212	201	189	4782
SECOND DECILE	726	688	651	618	585	554	523	494	464	11771
THIRD DECILE	1192	1130	1069	1015	961	910	859	811	763	19328
FOURTH DECILE	1543	1463	1383	1313	1243	1177	1111	1049	987	25013
FIFTH DECILE	1894	1795	1697	1612	1526	1445	1364	1288	1211	30690
SIXTH DECILE	2420	2294	2169	2057	1950	1846	1743	1645	1548	39225
SEVENTH DECILE	2910	2760	2609	2477	2345	2221	2097	1977	1862	47184
EIGHTH DECILE	0	0	0	1780	3561	3372	3183	3005	2826	40703
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

NATION: HONDURAS
SECTOR: METROPOLITAN
SCENARIO: LOW GROWTH SCENARIO

I. FULL-NEED-SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	717556	853255	980954	1124655	1214246	1303840	1387656	1471472	1555288	23766096
SECOND DECILE	1739529	2060496	2397464	2726432	2943628	3160823	3364014	3567204	3770395	57614778
THIRD DECILE	2203403	2620095	3036788	3453480	3728595	4003710	4261084	4518459	4775833	72970719
FOURTH DECILE	2833902	3369925	3905068	4441812	4795660	5149508	5480539	5811570	6142601	93864076
FIFTH DECILE	3653010	4343042	5034674	5725506	6181618	6637729	7064429	7491129	7917829	120991034
SIXTH DECILE	5073625	6033114	6992603	7952092	8585580	9219068	9811707	10404346	10996985	160043103
SEVENTH DECILE	4671840	6800534	9185228	11321921	12456731	13591541	14465260	15338978	16212697	235704871
EIGHTH DECILE	0	0	427309	854610	3022020	6789422	9705663	12621904	15538145	101329719
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1055	1000	945	898	850	805	760	717	675	17101
SECOND DECILE	2557	2425	2292	2176	2061	1951	1842	1739	1636	41457
THIRD DECILE	3239	3071	2903	2757	2610	2472	2333	2203	2072	52512
FOURTH DECILE	4166	3950	3734	3546	3357	3179	3001	2833	2665	67541
FIFTH DECILE	5370	5092	4813	4570	4328	4098	3869	3652	3435	87060
SIXTH DECILE	7450	7072	6695	6348	6011	5692	5373	5072	4771	120917
SEVENTH DECILE	10996	10426	9856	9358	8861	8391	7921	7470	7034	170266
EIGHTH DECILE	0	0	0	5770	11540	10928	10316	9730	9161	132184
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL-NEED-SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	322469	298022	275933	256496	237645	220642	204131	190170	176524	4830691
SECOND DECILE	781743	724418	668929	621008	576110	534889	494863	461038	427930	11710766
THIRD DECILE	990208	917596	847310	787624	729739	677526	626827	583901	542054	14833636
FOURTH DECILE	1273590	1180197	1089796	1013829	938579	871424	806214	751107	697182	19078709
FIFTH DECILE	1641661	1521277	1404750	1305797	1209830	1123267	1039212	968179	898669	24592600
SIXTH DECILE	2280005	2112885	1951042	1813607	1680320	1560094	1443351	1344694	1248152	34156400
SEVENTH DECILE	2075624	2401132	2679262	2580181	2477271	2300024	2127911	1982463	1840132	46310997
EIGHTH DECILE	0	0	0	198714	762056	1140158	1470650	1627037	1756601	14793543
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	527	500	473	449	425	402	380	359	337	8551
SECOND DECILE	1279	1212	1146	1088	1030	976	921	869	818	20729
THIRD DECILE	1620	1536	1452	1378	1305	1236	1167	1101	1036	26256
FOURTH DECILE	2083	1975	1867	1773	1679	1590	1501	1417	1333	33770
FIFTH DECILE	2685	2546	2407	2285	2164	2049	1934	1826	1718	43530
SIXTH DECILE	3729	3536	3342	3174	3005	2846	2686	2536	2386	60450
SEVENTH DECILE	5498	5213	4928	4679	4431	4196	3961	3739	3517	89133
EIGHTH DECILE	0	0	0	2885	5770	5464	5158	4869	4580	66092
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

ANNUAL NUMBER OF TARGET HOUSEHOLDS IN HONDURAS LOW GROWTH SCENARIO

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	0	12180	11532	10884	11315	11745	12541	13337	14133	240733
PARTIAL NEED	17364	17364	17364	17364	17364	17364	17364	17364	17364	347279
SUB TOTAL	17364	29544	28896	28248	28679	29109	29905	30701	31497	588013
NON-MET-URBAN										
FULL NEED	0	7131	7583	8036	9583	11130	13295	15460	17625	208781
PARTIAL NEED	3540	3540	3540	3540	3540	3540	3540	3540	3540	70798
SUB TOTAL	3540	10671	11123	11576	13123	14669	16835	19000	21165	279579
METROPOLITAN										
FULL NEED	331	5780	7327	8874	10417	11959	13807	15655	17503	211342
PARTIAL NEED	4046	4046	4046	4046	4046	4046	4046	4046	4046	80920
SUB TOTAL	4377	9826	11373	12920	14463	16005	17853	19701	21549	292262
NATIONAL TOTAL	25281	50040	51392	52744	56264	59784	64593	69402	74211	1159053

TOTAL INVESTMENT IN HONDURAS LOW GROWTH SCENARIO (FIGURES IN MILLIONS OF 1980 U.S. DOLLARS)

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	7.4	6.8	6.2	5.7	5.6	5.4	5.7	5.7	5.8	119.0
PARTIAL NEED	5.0	4.9	4.7	4.5	4.3	4.1	3.9	3.7	3.5	86.2
SUB TOTAL	12.4	11.7	11.0	10.2	10.0	9.7	9.6	9.4	9.3	205.2
NON-MET-URBAN										
FULL NEED	20.6	20.0	21.1	21.5	25.0	28.6	32.9	37.2	41.4	539.9
PARTIAL NEED	5.4	5.2	4.9	4.7	4.7	4.5	4.4	4.3	4.1	93.4
SUB TOTAL	25.9	25.9	26.1	26.2	29.7	33.1	37.3	41.4	45.5	633.3
METROPOLITAN										
FULL NEED	20.9	26.2	31.9	37.6	43.7	49.9	55.5	61.2	66.9	874.3
PARTIAL NEED	9.4	9.2	8.9	8.6	8.6	8.4	8.2	7.9	7.6	170.3
SUB TOTAL	30.3	35.3	40.8	46.2	52.3	58.3	63.8	69.1	74.5	1044.6
NATIONAL TOTAL	68.6	72.9	77.8	82.6	92.0	101.1	110.6	120.0	129.4	1883.1

SUMMARY TABLES FOR HONDURAS
DRAFT SEVEN SCENARIO

TOTAL HOUSEHOLDS IN SECTORS AND TARGET GROUPS

	1980	1985	1990	1995	2000
NATIONAL	662662	802292	963272	1164889	1421230
RURAL	425005	483526	541248	605509	677399
NON-MET URBAN	105300	153177	204302	273033	365891
METROPOLITAN	132276	165590	217642	286347	377941
TARGET GROUP	505611	607734	723779	860712	1046416
%/% IN GROUP	76.3	75.7	75.1	74.6	73.6

DETAILS OF TARGET GROUP SIZE AND INCOME

	1980			1985			1990			1995			2000		
	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC
RURAL	347279	81.7	48.2	395187	81.7	48.2	442364	81.7	48.2	495299	81.8	40.3	552084	81.5	47.9
NON-MET URBAN	70798	67.2	29.6	102933	67.2	29.6	137343	67.2	29.6	183635	67.3	29.6	245157	67.0	29.4
METROPOLITAN	87534	66.2	31.1	109614	66.2	31.1	144071	66.2	31.1	189778	66.3	31.2	249175	65.9	30.9
TOTAL	505611	.0	.0	607734	.0	.0	723779	.0	.0	860712	.0	.0	1046416	.0	.0

ANNUAL GROWTH OF THE TARGET GROUP (HOUSEHOLDS)

	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	9582	9509	9435	10011	10587	10972	11357	11742	204805
NON-MET URBAN	6427	6655	6882	8070	9258	10781	12304	13827	174359
METROPOLITAN	4416	5654	6891	8016	9141	10510	11879	13249	161641
TOTAL	20425	21817	23209	26098	28987	32264	35541	38818	540805

ANNUAL GROWTH OF THE FULL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	0	9582	9509	9435	10011	10587	10972	11357	11742	204805
NON-MET URBAN	0	6427	6655	6882	8070	9258	10781	12304	13827	174359
METROPOLITAN	331	4747	5984	7222	8347	9472	10841	12210	13579	168255
TOTAL	331	20755	22148	23540	26428	29317	32594	35871	39149	547419

ANNUAL GROWTH IN THE PARTIAL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	17364	17364	17364	17364	17364	17364	17364	17364	17364	347279
NON-MET URBAN	3540	3540	3540	3540	3540	3540	3540	3540	3540	70798
METROPOLITAN	4046	4046	4046	4046	4046	4046	4046	4046	4046	80920
TOTAL	24950	24950	24950	24950	24950	24950	24950	24950	24950	498997

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HONDURAS
BREAK-EVEN SCENARIO
PERCENTAGE DISTRIBUTION OF NATIONAL INCOME

	1980	1985	1990	1995	2000
RURAL	26.9	23.9	21.0	18.4	15.9
NON-MET URBAN	27.9	31.7	33.2	34.7	36.0
METROPOLITAN	45.2	44.3	45.7	47.0	48.0

PER CAPITA INCOME IN HONDURAS
BREAK-EVEN SCENARIO

RURAL-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	52	52	52	52	52	52	52	52	52	1030
SECOND DECILE	63	63	63	63	63	63	63	63	64	1264
THIRD DECILE	81	81	81	81	81	81	81	81	82	1625
FOURTH DECILE	99	99	99	99	99	99	99	100	100	1906
FIFTH DECILE	122	122	122	122	122	122	122	122	123	2437
SIXTH DECILE	153	153	153	153	153	153	153	154	155	3069
SEVENTH DECILE	196	196	196	196	196	196	196	197	198	3926
EIGHTH DECILE	257	257	257	257	257	257	257	258	259	5145
NINTH DECILE	370	370	370	370	370	369	369	371	373	7401
TENTH DECILE	862	862	862	862	862	861	860	864	868	17239

NON-METROPOLITAN-URBAN

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	123	123	123	123	123	123	122	123	124	2455
SECOND DECILE	208	208	208	208	208	207	207	208	209	4154
THIRD DECILE	321	321	321	321	321	320	320	322	323	6420
FOURTH DECILE	415	415	415	415	415	415	414	416	418	8309
FIFTH DECILE	510	510	510	510	510	509	508	511	514	10197
SIXTH DECILE	652	651	651	651	651	650	650	653	656	13030
SEVENTH DECILE	784	784	783	783	783	782	781	785	789	15673
EIGHTH DECILE	1124	1123	1123	1123	1123	1122	1120	1126	1132	22471
NINTH DECILE	1539	1539	1538	1538	1538	1536	1535	1543	1550	30788
TENTH DECILE	3768	3767	3765	3765	3765	3761	3757	3776	3795	75345

METROPOLITAN-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	220	219	219	219	219	219	219	220	221	4389
SECOND DECILE	366	366	366	366	366	365	365	367	368	7316
THIRD DECILE	463	463	463	463	463	463	462	464	467	9267
FOURTH DECILE	561	561	561	561	561	560	559	562	565	11210
FIFTH DECILE	603	603	603	603	603	602	601	604	608	13656
SIXTH DECILE	854	853	853	853	853	852	851	855	860	17070
SEVENTH DECILE	1049	1048	1048	1048	1048	1047	1046	1051	1056	20972
EIGHTH DECILE	1366	1365	1365	1365	1365	1363	1362	1369	1376	27312
NINTH DECILE	1927	1926	1926	1926	1926	1923	1921	1931	1941	38540
TENTH DECILE	4707	4706	4704	4704	4704	4699	4693	4717	4741	94130

ANNUAL AVERAGE SIZE OF TARGET GROUPS IN HONDURAS
BREAK-EVEN SCENARIO

I. FULL-NEED-SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1172	1154	1295	1391	5013
SECOND DECILE	1172	1154	1295	1391	5013
THIRD DECILE	1172	1154	1295	1391	5013
FOURTH DECILE	1172	1154	1295	1391	5013
FIFTH DECILE	1172	1154	1295	1391	5013
SIXTH DECILE	1172	1154	1295	1391	5013
SEVENTH DECILE	1172	1154	1295	1391	5013
EIGHTH DECILE	1172	1154	1295	1391	5013
NINTH DECILE	202	200	228	229	859
TENTH DECILE	0	0	0	0	0

B) NON-MET. URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	957	1024	1377	1833	5191
SECOND DECILE	957	1024	1377	1833	5191
THIRD DECILE	957	1024	1377	1833	5191
FOURTH DECILE	957	1024	1377	1833	5191
FIFTH DECILE	957	1024	1377	1833	5191
SIXTH DECILE	957	1024	1377	1833	5191
SEVENTH DECILE	688	737	995	1307	3727
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	717	1091	1430	1847	5085
SECOND DECILE	717	1091	1430	1847	5085
THIRD DECILE	717	1091	1430	1847	5085
FOURTH DECILE	717	1091	1430	1847	5085
FIFTH DECILE	717	1091	1430	1847	5085
SIXTH DECILE	717	1091	1430	1847	5085
SEVENTH DECILE	444	676	892	1127	3139
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

ANNUAL AVERAGE SIZE OF TARGET GROUPS IN HONDURAS
BREAK-EVEN SCENARIO

II. PARTIAL-NEED-SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	2125	2125	2124	2127	42498
SECOND DECILE	2125	2125	2124	2127	42498
THIRD DECILE	2125	2125	2124	2127	42498
FOURTH DECILE	2125	2125	2124	2127	42498
FIFTH DECILE	2125	2125	2124	2127	42498
SIXTH DECILE	2125	2125	2124	2127	42498
SEVENTH DECILE	2125	2125	2124	2127	42498
EIGHTH DECILE	2125	2125	2124	2127	42498
NINTH DECILE	366	368	375	354	7294
TENTH DECILE	0	0	0	0	0

B) NON-MET URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	527	527	527	527	10537
SECOND DECILE	527	527	527	527	10537
THIRD DECILE	527	527	527	527	10537
FOURTH DECILE	527	527	527	527	10537
FIFTH DECILE	527	527	527	527	10537
SIXTH DECILE	527	527	527	527	10537
SEVENTH DECILE	379	379	381	376	7573
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	611	611	611	612	12227
SECOND DECILE	611	611	611	612	12227
THIRD DECILE	611	611	611	612	12227
FOURTH DECILE	611	611	611	612	12227
FIFTH DECILE	611	611	611	612	12227
SIXTH DECILE	611	611	611	612	12227
SEVENTH DECILE	378	379	381	373	7556
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

NATION: HONDURAS
SECTOR: RURAL
SCENARIO: BREAK-EVEN SCENARIO

I. FULL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	187701	184040	180379	176718	184215	191713	195351	198988	202626	3757293
SECOND DECILE	326437	320069	313702	307335	320374	333414	339740	346066	352393	6534423
THIRD DECILE	419704	411510	403332	395145	411910	420675	436809	444943	453076	8401401
FOURTH DECILE	512972	502966	492961	482955	503945	523936	533877	543819	553760	10268380
FIFTH DECILE	629556	617277	604997	592718	617865	643012	655213	667414	679615	12602102
SIXTH DECILE	792778	777312	761849	746385	778052	809719	825083	840447	855811	15869314
SEVENTH DECILE	1014285	994502	974718	954934	995449	1035964	1055621	1075278	1094935	20303387
EIGHTH DECILE	1329063	1303140	1277217	1251293	1304381	1357470	1383227	1408985	1434742	26604438
NINTH DECILE	328220	322643	317067	311490	324843	344597	339487	334377	329267	6565535
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	159	157	155	153	151	148	145	143	141	3006
SECOND DECILE	276	273	270	266	262	258	253	249	245	5228
THIRD DECILE	355	351	347	342	337	331	325	320	315	6721
FOURTH DECILE	434	429	424	418	412	405	397	391	385	8215
FIFTH DECILE	532	526	521	513	506	497	487	480	473	10082
SIXTH DECILE	670	663	656	647	637	625	613	604	595	12695
SEVENTH DECILE	858	848	839	827	816	800	785	773	762	16243
EIGHTH DECILE	1124	1111	1099	1084	1069	1048	1028	1013	998	21283
NINTH DECILE	1617	1599	1581	1559	1537	1508	1479	1457	1436	30618
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	168649	166762	164875	162605	160336	157218	154103	152118	150125	3193515
SECOND DECILE	293303	290020	286739	282792	278844	273423	268005	264553	261087	5553940
THIRD DECILE	377103	372883	368664	363589	358514	351543	344570	340140	335683	7140780
FOURTH DECILE	460904	455746	450590	444387	438184	429664	421151	415726	410279	8727620
FIFTH DECILE	565655	559325	552996	545384	537772	527315	516867	510210	503524	10711170
SIXTH DECILE	712306	704335	696366	686700	677194	664027	650870	642486	634068	13480148
SEVENTH DECILE	911333	901135	890939	878674	866410	849563	832731	822005	811234	17256885
EIGHTH DECILE	1194161	1180797	1167437	1151366	1135295	1113221	1091165	1077110	1062996	22612470
NINTH DECILE	294071	292352	290599	286615	282630	282592	282346	255575	229478	5585667
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	79	78	78	77	75	74	73	72	70	1503
SECOND DECILE	138	136	135	133	131	129	126	124	123	2614
THIRD DECILE	177	175	174	171	169	166	162	160	158	3361
FOURTH DECILE	217	214	212	209	206	202	198	195	193	4107
FIFTH DECILE	266	263	260	257	253	248	243	240	236	5041
SIXTH DECILE	335	331	328	323	319	313	307	302	298	6348
SEVENTH DECILE	429	424	419	414	408	400	392	387	381	8121
EIGHTH DECILE	562	556	549	542	534	524	514	506	499	10642
NINTH DECILE	808	799	791	780	769	754	739	729	718	15309
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

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NATION: HONDURAS
SECTOR: NON-METROPOLITAN URBAN
SCENARIO: BREAK-EVEN SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	545733	558035	570337	582639	670242	757846	866193	974539	1082885	14365294
SECOND DECILE	1343342	1373624	1403906	1434188	1649828	1865467	2132166	2398865	2665564	35360723
THIRD DECILE	2205829	2255553	2305277	2355002	2709092	3063182	3501114	3939046	4376978	58063914
FOURTH DECILE	2854602	2918951	2983300	3047649	3505884	3964118	4530853	5097589	5664324	75141536
FIFTH DECILE	3503376	3582349	3661323	3740297	4302675	4865054	5560593	6256132	6951670	92219158
SIXTH DECILE	4476535	4577446	4678357	4779268	5497863	6216458	7105202	7993946	8882690	117835591
SEVENTH DECILE	3870000	3959597	4049186	4138774	4771998	5405222	6130727	6856232	7581737	101799129
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	590	583	577	569	561	550	540	532	524	11171
SECOND DECILE	1452	1436	1420	1400	1381	1355	1328	1309	1289	27499
THIRD DECILE	2384	2358	2332	2300	2267	2224	2181	2149	2117	45155
FOURTH DECILE	3086	3052	3017	2976	2934	2878	2823	2781	2740	58435
FIFTH DECILE	3787	3745	3703	3652	3601	3533	3464	3413	3362	71716
SIXTH DECILE	4839	4785	4732	4667	4602	4514	4426	4361	4296	91637
SEVENTH DECILE	5821	5756	5692	5614	5535	5432	5324	5246	5168	110230
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	155416	153676	151937	149045	147754	144878	142005	140187	138360	2942930
SECOND DECILE	382563	378200	373998	368050	363701	356623	349552	345075	340578	7244136
THIRD DECILE	628185	621153	614122	605668	597214	585592	573980	566628	559244	11895201
FOURTH DECILE	812945	803844	794746	783805	772865	757825	742797	733204	723728	15393790
FIFTH DECILE	997706	986536	975370	961943	948516	930058	911615	899939	888212	18892378
SIXTH DECILE	1274846	1260574	1246306	1229149	1211993	1188407	1164841	1149922	1134937	24140261
SEVENTH DECILE	1101558	1090426	1079270	1064425	1049580	1033320	1016917	986229	956011	20872001
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	295	292	280	204	280	275	270	266	262	5506
SECOND DECILE	726	718	710	700	690	677	664	654	645	13750
THIRD DECILE	1192	1179	1166	1150	1134	1112	1091	1075	1059	22577
FOURTH DECILE	1543	1526	1509	1488	1467	1439	1411	1391	1370	29210
FIFTH DECILE	1894	1873	1852	1826	1801	1766	1732	1707	1681	35858
SIXTH DECILE	2420	2393	2366	2333	2301	2257	2213	2181	2148	45819
SEVENTH DECILE	2910	2878	2846	2807	2768	2715	2662	2624	2584	55115
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

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NATION: HONDURAS
SECTOR: METROPOLITAN
SCENARIO: BREAK-EVEN SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	567279	748140	929002	1109863	1250491	1407119	1561618	1756117	1930615	25106196
SECOND DECILE	1375221	1813673	2252125	2690577	3050888	3411198	3834225	4257253	4680280	60863504
THIRD DECILE	1741947	2297319	2852692	3408064	3864458	4320851	4856685	5392520	5928354	77093772
FOURTH DECILE	2240465	2954776	3669087	4383398	4970404	5557410	6246592	6935774	7624956	99156793
FIFTH DECILE	2887965	3808714	4729463	5650212	6406064	7163516	8051873	8940230	9828588	127813359
SIXTH DECILE	4011062	5289888	6568698	7847516	8898422	9949328	11183157	12416987	13650816	177518555
SEVENTH DECILE	3651454	4823901	5996347	7168793	8157907	9147021	10159256	11171492	12183728	161556031
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1055	1043	1031	1017	1003	984	965	951	937	19976
SECOND DECILE	2557	2529	2501	2466	2432	2385	2339	2305	2270	48426
THIRD DECILE	3239	3203	3167	3124	3080	3022	2963	2919	2876	61339
FOURTH DECILE	4166	4120	4074	4018	3962	3886	3811	3755	3699	78893
FIFTH DECILE	5370	5311	5251	5179	5107	5009	4912	4840	4768	101694
SIXTH DECILE	7458	7376	7293	7193	7092	6957	6822	6722	6622	141241
SEVENTH DECILE	10996	10874	10752	10604	10456	10257	10058	9910	9763	208230
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	322469	318045	315222	310882	306543	300528	294521	290958	287372	6106867
SECOND DECILE	781743	772957	764174	753654	743134	728554	713990	705352	696660	14802506
THIRD DECILE	990208	979079	967954	954629	941303	922035	904387	893446	882436	18749943
FOURTH DECILE	1273590	1259276	1244967	1227828	1210690	1186935	1163200	1149136	1134975	24115800
FIFTH DECILE	1641661	1623210	1604765	1582674	1560582	1529963	1499378	1481240	1462985	31085431
SIXTH DECILE	2200005	2254459	2228041	2198158	2167475	2124948	2082470	2057277	2031924	43174210
SEVENTH DECILE	2075624	2055865	2036034	2008042	1980048	1953586	1926688	1850783	1776298	39341303
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	527	522	516	509	502	492	482	475	468	9988
SECOND DECILE	1279	1264	1250	1233	1216	1193	1170	1152	1135	24213
THIRD DECILE	1620	1602	1584	1562	1540	1511	1481	1460	1438	30678
FOURTH DECILE	2083	2060	2037	2009	1981	1943	1905	1877	1849	39447
FIFTH DECILE	2685	2655	2626	2589	2553	2505	2456	2420	2384	50897
SIXTH DECILE	3729	3688	3647	3596	3546	3479	3411	3361	3311	70621
SEVENTH DECILE	5498	5437	5376	5302	5228	5129	5029	4955	4881	104115
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

ANNUAL NUMBER OF TARGET HOUSEHOLDS IN HONDURAS BREAK-EVEN SCENARIO

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	0	9582	9509	9435	10011	10587	10972	11357	11742	204805
PARTIAL NEED	17364	17364	17364	17364	17364	17364	17364	17364	17364	347279
SUB TOTAL	17364	26945	26872	26799	27375	27951	28336	28721	29106	552084
NON-MET URBAN										
FULL NEED	0	6427	6655	6882	8070	9258	10701	12304	13027	174359
PARTIAL NEED	3540	3540	3540	3540	3540	3540	3540	3540	3540	70798
SUB TOTAL	3540	9967	10194	10422	11610	12798	14321	15844	17367	245157
METROPOLITAN										
FULL NEED	331	4747	5984	7222	8347	9472	10841	12210	13579	168255
PARTIAL NEED	4046	4046	4046	4046	4046	4046	4046	4046	4046	80920
SUB TOTAL	4377	8793	10030	11268	12393	13518	14887	16256	17625	249175
NATIONAL TOTAL	25281	45705	47097	48490	51378	54267	57544	60821	64098	1046416

TOTAL INVESTMENT IN HONDURAS BREAK-EVEN SCENARIO (FIGURES IN MILLIONS OF 1980 U.S. DOLLARS)

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	5.5	5.4	5.3	5.2	5.4	5.7	5.8	5.9	6.0	116.9
PARTIAL NEED	5.0	4.9	4.9	4.8	4.7	4.6	4.6	4.5	4.4	94.3
SUB TOTAL	10.5	10.4	10.2	10.0	10.2	10.3	10.3	10.3	10.4	205.2
NON-MET URBAN										
FULL NEED	18.8	19.2	19.7	20.1	23.1	26.1	29.8	33.5	37.2	494.8
PARTIAL NEED	5.4	5.3	5.2	5.2	5.1	5.0	4.9	4.8	4.7	101.4
SUB TOTAL	24.2	24.5	24.9	25.2	28.2	31.1	34.7	38.3	41.9	596.2
METROPOLITAN										
FULL NEED	16.5	21.7	27.0	32.3	36.6	41.0	45.9	50.9	55.8	729.1
PARTIAL NEED	9.4	9.3	9.2	9.0	8.9	8.7	8.6	8.4	8.3	177.4
SUB TOTAL	25.8	31.0	36.2	41.3	45.5	49.7	54.5	59.3	64.1	906.5
NATIONAL TOTAL	60.5	65.9	71.2	76.6	83.9	91.2	99.6	108.0	116.4	1707.8

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SUMMARY TABLES FOR HONDURAS
HIGH GROWTH SCENARIO

TOTAL HOUSEHOLDS IN SECTORS AND TARGET GROUPS

	1980	1985	1990	1995	2000
NATIONAL	662662	802292	963272	1164809	1421230
RURAL	425005	483526	541240	605589	677399
NON-MET URBAN	105300	153177	204302	273033	365091
METROPOLITAN	132276	165590	217642	286347	377941
TARGET GROUP	505611	596852	693579	805405	943310
%/% IN GROUP	76.3	74.4	72.0	69.1	66.4

DETAILS OF TARGET GROUP SIZE AND INCOME

	1980			1985			1990			1995			2000		
	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC
RURAL	347279	81.7	48.2	388064	80.4	46.1	427342	79.0	44.2	469193	77.5	42.5	516031	76.2	41.0
NON-MET URBAN	70798	67.2	29.6	101220	66.1	28.6	131932	64.6	27.4	167435	61.3	24.7	213846	58.4	22.5
METROPOLITAN	87534	66.2	31.1	106768	64.5	29.7	134306	61.7	27.3	168777	58.9	25.1	213434	56.5	23.3
TOTAL	505611	.0	.0	596852	.0	.0	693579	.0	.0	805405	.0	.0	943310	.0	.0

ANNUAL GROWTH OF THE TARGET GROUP (HOUSEHOLDS)

	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	8317	8006	7696	8033	8370	8869	9367	9866	168751
NON-MET URBAN	6084	6113	6142	6621	7101	8191	9282	10373	143048
METROPOLITAN	3847	4677	5508	6201	6894	7913	8931	9950	125900
TOTAL	18240	18797	19345	20855	22365	24973	27581	30189	437700

ANNUAL GROWTH OF THE FULL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	0	8317	8006	7696	8033	8370	8869	9367	9866	168751
NON-MET URBAN	0	6084	6113	6142	6621	7101	8191	9282	10373	143048
METROPOLITAN	331	4178	5008	5838	6532	7225	8243	9262	10280	132514
TOTAL	331	18579	19128	19676	21186	22696	25304	27912	30519	444313

ANNUAL GROWTH IN THE PARTIAL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	17364	17364	17364	17364	17364	17364	17364	17364	17364	347279
NON-MET URBAN	3540	3540	3540	3540	3540	3540	3540	3540	3540	70798
METROPOLITAN	4046	4046	4046	4046	4046	4046	4046	4046	4046	80920
TOTAL	24950	24950	24950	24950	24950	24950	24950	24950	24950	499997

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HONDURAS
HIGH GROWTH SCENARIO
PERCENTAGE DISTRIBUTION OF NATIONAL INCOME

	1980	1985	1990	1995	2000
RURAL	26.9	23.9	21.0	18.4	15.9
NON-MET URBAN	27.9	31.7	33.2	34.7	36.0
METROPOLITAN	45.2	44.3	45.7	47.0	48.0

PER CAPITA INCOME IN HONDURAS
HIGH GROWTH SCENARIO

RURAL-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	52	53	54	56	57	59	61	62	64	1150
SECOND DECILE	63	65	66	68	70	72	74	76	78	1400
THIRD DECILE	81	83	85	87	90	92	95	97	100	1800
FOURTH DECILE	99	102	104	107	110	113	116	119	122	2200
FIFTH DECILE	122	125	127	131	134	138	142	146	150	2700
SIXTH DECILE	153	157	160	165	169	174	179	184	189	3400
SEVENTH DECILE	196	201	205	211	217	223	229	235	242	4350
EIGHTH DECILE	257	263	269	276	284	292	300	308	317	5700
NINTH DECILE	370	379	387	398	408	420	432	444	456	8200
TENTH DECILE	862	882	901	926	951	978	1006	1034	1061	19100

NON-METROPOLITAN-URBAN

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	123	126	128	132	135	139	143	147	151	2720
SECOND DECILE	208	212	217	223	229	236	242	249	256	4603
THIRD DECILE	321	328	336	345	354	364	375	385	395	7113
FOURTH DECILE	415	425	434	446	458	472	485	498	511	9206
FIFTH DECILE	510	522	533	548	562	579	595	611	628	11298
SIXTH DECILE	652	666	681	700	719	740	760	781	802	14436
SEVENTH DECILE	784	802	820	842	865	890	915	940	965	17365
EIGHTH DECILE	1124	1149	1175	1207	1240	1275	1311	1347	1383	24897
NINTH DECILE	1539	1574	1610	1654	1698	1747	1796	1845	1894	34183
TENTH DECILE	3760	3854	3940	4040	4156	4277	4397	4517	4637	83479

METROPOLITAN-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	220	225	230	236	242	249	256	263	270	4863
SECOND DECILE	366	374	383	393	404	415	427	439	450	8106
THIRD DECILE	463	474	485	498	511	526	541	556	570	10267
FOURTH DECILE	561	574	587	603	619	637	655	673	690	12429
FIFTH DECILE	603	699	714	734	753	775	797	819	841	15130
SIXTH DECILE	854	873	893	917	942	969	996	1023	1051	18913
SEVENTH DECILE	1049	1073	1097	1127	1157	1190	1224	1257	1291	23236
EIGHTH DECILE	1366	1397	1428	1467	1507	1550	1594	1638	1681	30261
NINTH DECILE	1927	1971	2015	2070	2125	2187	2249	2310	2371	42689
TENTH DECILE	4707	4815	4922	5057	5192	5343	5494	5644	5793	104292

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ANNUAL AVERAGE SIZE OF TARGET GROUPS IN HONDURAS
HIGH GROWTH SCENARIO

I. FULL NEED SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1026	966	1070	1219	4281
SECOND DECILE	1026	966	1070	1219	4281
THIRD DECILE	1026	966	1070	1219	4281
FOURTH DECILE	1026	966	1070	1219	4281
FIFTH DECILE	1026	966	1070	1219	4281
SIXTH DECILE	1026	966	1070	1219	4281
SEVENTH DECILE	1026	966	1070	1219	4281
EIGHTH DECILE	1026	915	880	833	3654
NINTH DECILE	109	20	0	0	130
TENTH DECILE	0	0	0	0	0

B) NON-MET. URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	913	940	1128	1550	4532
SECOND DECILE	913	940	1128	1550	4532
THIRD DECILE	913	940	1128	1550	4532
FOURTH DECILE	913	940	1128	1550	4532
FIFTH DECILE	913	940	1128	1550	4532
SIXTH DECILE	913	940	1128	1530	4411
SEVENTH DECILE	606	500	331	103	1540
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	639	925	1198	1605	4367
SECOND DECILE	639	925	1198	1605	4367
THIRD DECILE	639	925	1198	1605	4367
FOURTH DECILE	639	925	1198	1605	4367
FIFTH DECILE	639	925	1198	1605	4367
SIXTH DECILE	639	925	1134	1237	3936
SEVENTH DECILE	341	286	102	0	729
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

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ANNUAL AVERAGE SIZE OF TARGET GROUPS IN HONDURAS
HIGH GROWTH SCENARIO

II. PARTIAL-NEED-SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	2142	2179	2220	2260	44007
SECOND DECILE	2142	2179	2220	2260	44007
THIRD DECILE	2142	2179	2220	2260	44007
FOURTH DECILE	2142	2179	2220	2260	44007
FIFTH DECILE	2142	2179	2220	2260	44007
SIXTH DECILE	2142	2179	2220	2260	44007
SEVENTH DECILE	2142	2179	2220	2260	44007
EIGHTH DECILE	2142	2064	1824	1543	37865
NINTH DECILE	228	46	0	0	1366
TENTH DECILE	0	0	0	0	0

B) NON-MET URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	531	542	563	591	11138
SECOND DECILE	531	542	563	591	11138
THIRD DECILE	531	542	563	591	11138
FOURTH DECILE	531	542	563	591	11138
FIFTH DECILE	531	542	563	591	11138
SIXTH DECILE	531	542	563	544	10903
SEVENTH DECILE	352	288	163	38	4205
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	619	642	671	701	13168
SECOND DECILE	619	642	671	701	13168
THIRD DECILE	619	642	671	701	13168
FOURTH DECILE	619	642	671	701	13168
FIFTH DECILE	619	642	671	701	13168
SIXTH DECILE	619	642	635	539	12173
SEVENTH DECILE	329	197	56	0	2909
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

NATION: HONDURAS
SECTOR: RURAL
SCENARIO: HIGH GROWTH SCENARIO

I. FULL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	167664	164720	161792	158856	169459	180062	194320	208577	222835	3561115
SECOND DECILE	291589	286403	281377	276271	294711	313152	337948	362743	387539	6193243
THIRD DECILE	374900	368335	361770	355205	378914	402624	434504	466384	498264	7962741
FOURTH DECILE	450212	450188	442163	434139	463118	492096	531060	570025	608989	9732239
FIFTH DECILE	562351	552503	542655	532807	568372	603936	651756	699576	747396	11944111
SIXTH DECILE	708145	695744	683344	670943	715727	760512	820730	880947	941165	15040732
SEVENTH DECILE	906009	890144	874278	858412	915710	973008	1050051	1127095	1204138	19243290
EIGHTH DECILE	1216572	1166395	1116218	1066041	1057108	1048176	1028651	1009127	989602	21448692
NINTH DECILE	260174	179076	97978	16880	8440	0	0	0	0	979779
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	159	161	162	164	167	168	170	171	172	3322
SECOND DECILE	276	279	282	286	290	293	296	298	299	5777
THIRD DECILE	355	359	363	368	373	376	380	383	385	7428
FOURTH DECILE	434	439	444	450	455	460	464	468	471	9079
FIFTH DECILE	532	539	545	552	559	564	570	574	578	11142
SIXTH DECILE	670	678	686	695	704	711	718	723	727	14031
SEVENTH DECILE	858	868	878	889	900	909	918	924	931	17951
EIGHTH DECILE	1124	1137	1150	1165	1180	1191	1203	1211	1219	23523
NINTH DECILE	1617	1636	1654	827	0	0	0	0	0	12313
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	168649	171960	175319	179233	183190	186784	190413	193327	196264	3656566
SECOND DECILE	293303	299876	304903	311710	318591	324841	331152	336222	341329	6359245
THIRD DECILE	377103	384526	392018	400770	409617	417653	425767	432285	438851	8176173
FOURTH DECILE	468904	469976	479133	489031	500643	510465	520382	528348	536374	9993100
FIFTH DECILE	565655	576789	588027	601156	614426	626480	638651	648428	658277	12264259
SIXTH DECILE	712306	726326	740478	757011	773721	788901	804227	816538	828942	15443881
SEVENTH DECILE	911333	929270	947377	968529	989908	1009129	1028938	1044689	1060558	19759084
EIGHTH DECILE	1194161	1217665	1241390	1202181	1161564	1086392	1009491	934583	858595	22204105
NINTH DECILE	294071	186058	75470	18870	0	0	0	0	0	1024597
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	79	80	81	82	83	84	85	86	86	1661
SECOND DECILE	138	140	141	143	145	146	148	149	150	2889
THIRD DECILE	177	180	182	184	186	188	190	191	193	3714
FOURTH DECILE	217	219	222	225	228	230	232	234	235	4539
FIFTH DECILE	266	269	272	276	279	282	285	287	289	5571
SIXTH DECILE	335	339	343	347	352	355	359	361	364	7015
SEVENTH DECILE	429	434	439	444	450	455	459	462	465	8976
EIGHTH DECILE	562	568	575	582	590	596	602	606	610	11761
NINTH DECILE	808	818	827	414	0	0	0	0	0	6157
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

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NATION: HONDURAS
SECTOR: NON-METROPOLITAN URBAN
SCENARIO: HIGH GROWTH SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	529920	544925	559930	574935	640254	705573	845554	985535	1125516	14054837
SECOND DECILE	1304417	1341353	1378289	1415225	1576010	1736794	2081363	2425932	2770501	34596522
THIRD DECILE	2141913	2202563	2263213	2323864	2587879	2851895	3417693	3983491	4549289	56809061
FOURTH DECILE	2771807	2850376	2928864	3007353	3349020	3690688	4422897	5155106	5887315	73517609
FIFTH DECILE	3401061	3498188	3594515	3690842	4110161	4529480	5420100	6326720	7225341	90226156
SIXTH DECILE	4346823	4469907	4592992	4716076	5251873	5787669	6621686	7455703	8289720	112146700
SEVENTH DECILE	3840984	3565921	3290858	3015794	2530514	2045233	1182492	319752	0	44733581
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	590	597	604	611	619	625	632	636	640	12347
SECOND DECILE	1452	1469	1486	1505	1524	1539	1555	1565	1575	30392
THIRD DECILE	2384	2412	2440	2471	2503	2528	2553	2570	2587	49905
FOURTH DECILE	3086	3121	3157	3198	3239	3271	3304	3326	3348	64583
FIFTH DECILE	3787	3831	3875	3925	3975	4015	4055	4082	4109	79261
SIXTH DECILE	4839	4895	4951	5015	5079	5130	5181	5216	5250	101278
SEVENTH DECILE	5821	5888	5956	6033	6109	6171	6232	3116	0	106039
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	155416	158526	161667	165694	169771	175990	182299	188032	193826	3441215
SECOND DECILE	302563	390219	397949	407863	417898	433206	448736	462849	477109	8470684
THIRD DECILE	628185	640757	653451	669729	686207	711344	736845	760019	783435	13909248
FOURTH DECILE	812945	829215	845642	866708	888032	920563	953564	983554	1013857	18000203
FIFTH DECILE	997706	1017673	1037833	1063607	1089858	1129782	1170283	1207089	1244279	22091158
SIXTH DECILE	1274846	1300360	1326121	1359156	1392596	1443611	1495362	1419600	1342721	27613674
SEVENTH DECILE	1101558	1036664	969994	867677	762432	502955	238159	59540	0	12334181
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	295	298	302	306	310	313	316	318	320	6173
SECOND DECILE	726	734	743	752	762	770	777	783	788	15196
THIRD DECILE	1192	1206	1220	1236	1251	1264	1276	1285	1293	24953
FOURTH DECILE	1543	1561	1579	1599	1619	1636	1652	1663	1674	32291
FIFTH DECILE	1894	1915	1937	1962	1987	2007	2027	2041	2054	39630
SIXTH DECILE	2420	2448	2476	2507	2539	2565	2591	2608	2625	50639
SEVENTH DECILE	2910	2944	2978	3016	3055	3085	3116	1558	0	53019
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

NATION: HONDURAS
SECTOR: METROPOLITAN
SCENARIO: HIGH GROWTH SCENARIO

I. FULL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	517780	602376	846972	1011568	1175433	1339297	1582015	1824732	2067450	24209867
SECOND DECILE	1255223	1654244	2053265	2452287	2849534	3246781	3835187	4423593	5012000	58804525
THIRD DECILE	1589949	2095376	2600803	3106230	3609409	4112589	4857904	5603218	6348533	74587065
FOURTH DECILE	2044960	2695040	3345112	3995184	4642365	5289547	6248159	7206771	8165383	95932706
FIFTH DECILE	2635969	3473913	4311857	5149802	5984021	6818240	8053093	9289946	10525199	123657503
SIXTH DECILE	3661060	4824879	5980691	7152503	8060578	8968653	9456400	9943948	10431595	154449913
SEVENTH DECILE	4051882	3708616	3525350	3262084	1926406	590727	295364	0	0	30207136
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1055	1067	1079	1093	1107	1118	1129	1137	1144	22077
SECOND DECILE	2557	2587	2616	2650	2684	2711	2738	2756	2774	53520
THIRD DECILE	3239	3277	3314	3357	3400	3434	3468	3491	3514	67792
FOURTH DECILE	4166	4214	4263	4318	4373	4417	4461	4490	4520	87193
FIFTH DECILE	5370	5432	5494	5565	5636	5693	5750	5788	5826	112392
SIXTH DECILE	7458	7545	7631	7730	7828	7907	7986	8039	8092	156100
SEVENTH DECILE	10996	11123	11250	11396	11541	5770	0	0	0	141447
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	322469	330495	338618	350683	362945	375201	387629	398740	409963	7275594
SECOND DECILE	781743	801199	820893	850142	879066	909578	939706	966641	993850	17637803
THIRD DECILE	990208	1014852	1039798	1076846	1114497	1152132	1190294	1224412	1258876	22341217
FOURTH DECILE	1273590	1305287	1337372	1385023	1433448	1481855	1530938	1574920	1619147	28734920
FIFTH DECILE	1641661	1682518	1723876	1785298	1847718	1910114	1973383	2029947	2087085	37039385
SIXTH DECILE	2280085	2336831	2394272	2479500	2566275	2509327	2450732	2165501	1876281	47456198
SEVENTH DECILE	2075624	1831141	1580512	1119778	646777	161694	0	0	0	15563067
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	5	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	527	534	540	547	554	559	565	568	572	11039
SECOND DECILE	1279	1293	1308	1325	1342	1355	1369	1378	1387	26760
THIRD DECILE	1620	1638	1657	1678	1700	1717	1734	1746	1757	33896
FOURTH DECILE	2083	2107	2131	2159	2186	2208	2230	2245	2260	43597
FIFTH DECILE	2685	2716	2747	2783	2818	2846	2875	2894	2913	56196
SIXTH DECILE	3729	3772	3816	3865	3914	3953	3993	4019	4046	78050
SEVENTH DECILE	5498	5562	5625	5698	5770	2885	0	0	0	70723
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

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ANNUAL NUMBER OF TARGET HOUSEHOLDS IN HONDURAS HIGH GROWTH SCENARIO

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	0	8317	8806	7696	8033	8370	8069	9367	9866	168751
PARTIAL NEED	17364	17364	17364	17364	17364	17364	17364	17364	17364	347279
SUB TOTAL	17364	25681	26170	25059	25397	25734	26233	26731	27230	516031
NON-MET URBAN										
FULL NEED	0	6084	6113	6142	6621	7101	8191	9282	10373	143048
PARTIAL NEED	3540	3540	3540	3540	3540	3540	3540	3540	3540	70798
SUB TOTAL	3540	9624	9653	9682	10161	10641	11731	12822	13913	213846
METROPOLITAN										
FULL NEED	331	4178	5008	5838	6532	7225	8243	9262	10280	132514
PARTIAL NEED	4046	4046	4046	4046	4046	4046	4046	4046	4046	80920
SUB TOTAL	4377	8224	9054	9884	10578	11271	12289	13308	14326	213434
NATIONAL TOTAL	25281	43529	44077	44626	46136	47646	50254	52861	55469	943318

TOTAL INVESTMENT IN HONDURAS HIGH GROWTH SCENARIO (FIGURES IN MILLIONS OF 1980 U.S. DOLLARS)

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL SECTOR										
FULL NEED	4.9	4.8	4.6	4.4	4.6	4.8	5.0	5.3	5.6	96.1
PARTIAL NEED	5.0	5.0	4.9	4.9	5.0	5.0	4.9	4.9	4.9	98.9
SUB TOTAL	9.9	9.7	9.5	9.3	9.5	9.7	10.0	10.3	10.5	195.0
NON-MET URBAN										
FULL NEED	18.3	18.5	18.6	18.7	20.0	21.3	24.0	26.7	29.8	426.1
PARTIAL NEED	5.4	5.4	5.4	5.4	5.4	5.3	5.2	5.1	5.1	105.9
SUB TOTAL	23.7	23.8	24.0	24.1	25.5	26.7	29.2	31.7	34.9	531.9
METROPOLITAN										
FULL NEED	15.8	19.2	22.7	26.1	28.2	30.4	34.3	38.3	42.6	570.0
PARTIAL NEED	9.4	9.3	9.2	9.0	8.9	8.5	8.5	8.4	8.2	176.0
SUB TOTAL	25.1	28.5	31.9	35.2	37.1	38.9	42.8	46.7	50.8	746.1
NATIONAL TOTAL	58.7	62.1	65.4	68.6	72.1	75.3	82.0	88.6	96.2	1473.0

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E. NICARAGUA

SUMMARY TABLES FOR NICARAGUA
LOW GROWTH SCENARIO

TOTAL HOUSEHOLDS IN SECTORS AND TARGET GROUPS

	1980	1985	1990	1995	2000
NATIONAL	447903	534154	653310	781580	928958
RURAL	223951	256394	300522	343095	380873
NON-MET URBAN	122902	147303	180708	218985	271729
METROPOLITAN	101049	130457	172079	218700	276356
TARGET GROUP	338372	413173	513011	618059	739773
%/• IN GROUP	75.5	77.4	78.5	79.1	79.6

DETAILS OF TARGET GROUP SIZE AND INCOME

	1980			1985			1990			1995			2000		
	NO OF H.H	%/• SECT H.H	%/• SECT INC	NO OF H.H	%/• SECT H.H	%/• SECT INC	NO OF H.H	%/• SECT H.H	%/• SECT INC	NO OF H.H	%/• SECT H.H	%/• SECT INC	NO OF H.H	%/• SECT H.H	%/• SECT INC
RURAL	185216	82.7	63.5	218161	85.1	67.0	258217	85.9	68.3	297098	86.4	69.0	331263	87.0	69.9
NON-MET URBAN	83504	67.9	38.2	103506	70.3	40.4	131728	72.9	43.4	162865	74.4	45.1	206084	75.8	46.8
METROPOLITAN	69652	68.9	35.2	91506	70.1	36.2	123066	71.5	37.8	158097	72.3	38.7	202426	73.2	39.8
TOTAL	338372	.0	.0	413173	.0	.0	513011	.0	.0	618059	.0	.0	739773	.0	.0

ANNUAL GROWTH OF THE TARGET GROUP (HOUSEHOLDS)

	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	6589	7300	8011	7894	7776	7305	6833	6362	146047
NON-MET URBAN	4000	4822	5644	5936	6227	7436	8644	9852	122580
METROPOLITAN	4371	5341	6312	6659	7006	7936	8866	9796	132774
TOTAL	14960	17464	19968	20489	21009	22676	24343	26010	401402

ANNUAL GROWTH OF THE FULL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	0	6589	7300	8011	7894	7776	7305	6833	6362	146047
NON-MET URBAN	0	4000	4822	5644	5936	6227	7436	8644	9852	122580
METROPOLITAN	303	4674	5645	6615	6962	7309	8239	9169	10099	138837
TOTAL	303	15263	17767	20271	20792	21313	22979	24646	26313	407465

ANNUAL GROWTH IN THE PARTIAL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	9261	9261	9261	9261	9261	9261	9261	9261	9261	185216
NON-MET URBAN	4175	4175	4175	4175	4175	4175	4175	4175	4175	83504
METROPOLITAN	3179	3179	3179	3179	3179	3179	3179	3179	3179	63589
TOTAL	16615	16615	16615	16615	16615	16615	16615	16615	16615	332309

NICARAGUA
LOW GROWTH SCENARIO
PERCENTAGE DISTRIBUTION OF NATIONAL INCOME

	1980	1985	1990	1995	2000
RURAL	27.5	25.9	24.3	22.8	20.7
NON-MET URBAN	37.9	37.4	36.8	36.6	37.2
METROPOLITAN	34.6	36.8	38.9	40.6	42.0

PER CAPITA INCOME IN NICARAGUA
LOW GROWTH SCENARIO

RURAL-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	85	83	80	78	76	75	74	72	71	1541
SECOND DECILE	149	146	142	138	134	132	130	127	125	2713
THIRD DECILE	187	182	177	172	167	165	162	159	156	3391
FOURTH DECILE	234	228	222	216	210	207	204	200	196	4254
FIFTH DECILE	275	268	261	254	246	243	239	235	230	4994
SIXTH DECILE	319	311	303	294	286	282	277	272	267	5796
SEVENTH DECILE	360	351	341	332	322	318	313	307	301	6535
EIGHTH DECILE	408	397	386	376	365	359	354	348	341	7399
NINTH DECILE	509	496	483	470	456	449	442	434	426	9248
TENTH DECILE	869	847	824	801	779	767	755	742	728	15784

NON-METROPOLITAN-URBAN

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	214	208	202	197	191	188	185	182	179	3876
SECOND DECILE	273	266	259	252	245	241	237	233	229	4962
THIRD DECILE	401	391	381	370	360	354	349	342	336	7288
FOURTH DECILE	487	474	462	449	436	429	423	415	408	8838
FIFTH DECILE	623	607	591	575	558	550	542	532	522	11319
SIXTH DECILE	649	632	615	598	581	573	564	554	543	11784
SEVENTH DECILE	777	757	737	716	696	686	675	663	651	14110
EIGHTH DECILE	974	948	923	898	872	859	846	830	815	17676
NINTH DECILE	1255	1223	1190	1157	1124	1107	1091	1071	1051	22793
TENTH DECILE	2887	2812	2737	2661	2585	2546	2507	2462	2417	52408

METROPOLITAN-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	228	222	216	210	204	201	198	194	191	4132
SECOND DECILE	360	351	342	332	323	318	313	307	302	6543
THIRD DECILE	427	416	405	393	382	376	371	364	357	7748
FOURTH DECILE	512	499	486	472	459	452	445	437	429	9297
FIFTH DECILE	560	545	531	516	501	494	486	477	468	10158
SIXTH DECILE	616	600	584	568	552	544	535	526	516	11191
SEVENTH DECILE	711	693	674	656	637	627	618	607	595	12913
EIGHTH DECILE	1100	1072	1043	1014	985	970	956	938	921	19972
NINTH DECILE	1650	1607	1565	1521	1478	1456	1433	1407	1382	29958
TENTH DECILE	3319	3233	3147	3060	2973	2928	2883	2831	2779	60261

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ANNUAL AVERAGE SIZE OF TARGET GROUPS IN NICARAGUA
LOW GROWTH SCENARIO

I. FULL-NEED-SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	785	937	903	788	17066
SECOND DECILE	785	937	903	788	17066
THIRD DECILE	785	937	903	788	17066
FOURTH DECILE	785	937	903	788	17066
FIFTH DECILE	785	937	903	788	17066
SIXTH DECILE	785	937	903	788	17066
SEVENTH DECILE	785	937	903	788	17066
EIGHTH DECILE	785	937	903	788	17066
NINTH DECILE	306	516	556	527	9522
TENTH DECILE	0	0	0	0	0

B) NON-MET. URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	579	789	846	1151	16820
SECOND DECILE	579	789	846	1151	16820
THIRD DECILE	579	789	846	1151	16820
FOURTH DECILE	579	789	846	1151	16820
FIFTH DECILE	579	789	846	1151	16820
SIXTH DECILE	579	789	846	1151	16820
SEVENTH DECILE	519	789	846	1151	16522
EIGHTH DECILE	8	125	307	588	5138
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	672	934	1017	1260	19413
SECOND DECILE	672	934	1017	1260	19413
THIRD DECILE	672	934	1017	1260	19413
FOURTH DECILE	672	934	1017	1260	19413
FIFTH DECILE	672	934	1017	1260	19413
SIXTH DECILE	672	934	1017	1260	19413
SEVENTH DECILE	636	934	1017	1260	19233
EIGHTH DECILE	5	78	193	349	3123
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

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ANNUAL AVERAGE SIZE OF TARGET GROUPS IN NICARAGUA
LOW GROWTH SCENARIO

II. PARTIAL-NEED-SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1104	1083	1075	1068	21652
SECOND DECILE	1104	1083	1075	1068	21652
THIRD DECILE	1104	1083	1075	1068	21652
FOURTH DECILE	1104	1083	1075	1068	21652
FIFTH DECILE	1104	1083	1075	1068	21652
SIXTH DECILE	1104	1083	1075	1068	21652
SEVENTH DECILE	1104	1083	1075	1068	21652
EIGHTH DECILE	1104	1083	1075	1068	21652
NINTH DECILE	428	596	662	714	12000
TENTH DECILE	0	0	0	0	0

B) NON-MET URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	604	583	567	556	11554
SECOND DECILE	604	583	567	556	11554
THIRD DECILE	604	583	567	556	11554
FOURTH DECILE	604	583	567	556	11554
FIFTH DECILE	604	583	567	556	11554
SIXTH DECILE	604	583	567	556	11554
SEVENTH DECILE	541	583	567	556	11238
EIGHTH DECILE	8	91	206	284	2940
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	457	449	442	437	8927
SECOND DECILE	457	449	442	437	8927
THIRD DECILE	457	449	442	437	8927
FOURTH DECILE	457	449	442	437	8927
FIFTH DECILE	457	449	442	437	8927
SIXTH DECILE	457	449	442	437	8927
SEVENTH DECILE	433	449	442	437	8803
EIGHTH DECILE	3	37	84	121	1226
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

NATION: NICARAGUA
SECTOR: RURAL
SCENARIO: LOW GROWTH SCENARIO

I. FULL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	200409	210618	220826	231035	217606	204178	184853	165529	146204	4056795
SECOND DECILE	503896	529553	555220	580887	547125	513362	464774	416186	367598	10199941
THIRD DECILE	629857	661941	694025	726109	683906	641703	580968	520233	459498	12749926
FOURTH DECILE	790185	830435	870686	910936	857991	805045	728850	652655	576461	15995361
FIFTH DECILE	927608	974859	1022109	1069360	1007207	945053	855607	766161	676715	18777163
SIXTH DECILE	1076484	1131318	1186152	1240986	1168057	1096728	992927	889125	785323	21790702
SEVENTH DECILE	1213907	1275741	1337575	1399410	1318073	1236736	1119683	1002630	885577	24572584
EIGHTH DECILE	1374234	1444235	1514236	1584237	1492158	1400079	1267566	1135053	1002540	27818020
NINTH DECILE	509840	703306	896772	1090239	1083918	1077598	1012920	948242	883565	19096926
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	278	268	259	247	235	226	218	210	202	4755
SECOND DECILE	698	674	650	620	590	569	548	528	508	11955
THIRD DECILE	873	843	813	775	737	711	685	660	635	14944
FOURTH DECILE	1095	1057	1019	972	925	892	859	828	797	18748
FIFTH DECILE	1286	1241	1197	1141	1086	1047	1008	972	936	22008
SIXTH DECILE	1492	1440	1389	1325	1260	1215	1170	1128	1086	25546
SEVENTH DECILE	1683	1624	1566	1494	1421	1370	1319	1272	1224	28801
EIGHTH DECILE	1905	1839	1773	1691	1609	1551	1494	1440	1386	32605
NINTH DECILE	2381	2299	2216	2114	2011	1939	1867	1800	1733	40756
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL NEED SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	155537	148041	140697	133536	126440	121582	116749	112171	17620	2576652
SECOND DECILE	391063	372217	353751	335749	317905	305692	293541	282029	270588	6478439
THIRD DECILE	488829	465272	442189	419686	397382	382115	366926	352537	338235	8098049
FOURTH DECILE	613258	583705	554747	526515	498533	479381	460326	442273	424332	10159371
FIFTH DECILE	719912	685218	651224	618003	585235	562752	540383	519190	498128	11926218
SIXTH DECILE	835453	795192	755742	717282	679161	653070	627111	602517	578075	13840302
SEVENTH DECILE	942107	896706	852219	808850	765863	736441	707167	679434	6518.2	15607149
EIGHTH DECILE	1066536	1015138	964777	915679	867014	833706	800567	769171	737968	17668471
NINTH DECILE	360427	4921[illegible]7	613606	629918	641894	641612	639645	642484	643393	12031052
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	139	134	129	123	117	113	109	105	101	2377
SECOND DECILE	349	337	325	310	295	284	274	264	254	5978
THIRD DECILE	437	421	406	387	369	355	342	330	318	7472
FOURTH DECILE	548	529	510	486	463	446	429	414	399	9374
FIFTH DECILE	643	621	598	571	543	524	504	486	468	11004
SIXTH DECILE	746	720	694	662	630	608	585	564	543	12770
SEVENTH DECILE	841	812	783	747	711	685	660	636	612	14400
EIGHTH DECILE	952	919	886	845	804	776	747	720	693	16302
NINTH DECILE	1191	1149	1108	1057	1006	970	934	900	866	20378
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

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NATION: NICARAGUA
SECTOR: NON-METROPOLITAN URBAN
SCENARIO: LOW GROWTH SCENARIO

I. FULL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	487321	557732	628142	698553	692951	687350	777794	868239	958683	14059366
SECOND DECILE	935656	1070845	1206033	1341222	1330467	1319712	1493365	1667018	1840672	26993983
THIRD DECILE	1374245	1572803	1771361	1969920	1954123	1938326	2193380	2448433	2703486	39647412
FOURTH DECILE	1666637	1907442	2148247	2389052	2369894	2350736	2660056	2969376	3278696	48083032
FIFTH DECILE	2845953	3257152	3668351	4079550	4046837	4014123	4542318	5070514	5598709	82106697
SIXTH DECILE	2962910	3391008	3819106	4247203	4213145	4179087	4728989	5278891	5828793	85480945
SEVENTH DECILE	2921501	3342823	4364145	5085467	5044687	5003907	5662342	6320778	6979213	100264871
EIGHTH DECILE	0	32777	520148	1007519	1642800	2278082	3161063	4044045	4927026	36812109
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	998	963	929	886	843	813	783	754	726	17883
SECOND DECILE	1916	1850	1783	1701	1618	1560	1503	1448	1394	32799
THIRD DECILE	2815	2717	2619	2498	2377	2292	2207	2127	2048	48173
FOURTH DECILE	3413	3295	3177	3030	2883	2780	2676	2580	2484	58422
FIFTH DECILE	5829	5627	5425	5174	4923	4746	4570	4406	4241	99762
SIXTH DECILE	6068	5858	5647	5386	5125	4942	4758	4587	4416	103862
SEVENTH DECILE	7266	7014	6762	6449	6137	5917	5697	5492	5287	124361
EIGHTH DECILE	0	4236	8471	8079	7687	7412	7137	6880	6623	133037
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	306657	291132	275959	258449	241400	230446	219665	209709	199906	4948683
SECOND DECILE	588782	558974	529841	496322	463487	442457	421756	402641	383819	9501471
THIRD DECILE	864774	820994	778205	728827	680747	649859	619455	591378	563734	13955284
FOURTH DECILE	1048768	995673	943780	883896	825586	788126	751253	717204	683677	16924496
FIFTH DECILE	1790879	1700214	1611601	1509343	1409773	1345806	1282842	1224699	1167449	28900308
SIXTH DECILE	1864477	1770085	1677831	1571371	1467709	1401114	1335562	1275029	1215427	30087992
SEVENTH DECILE	1773399	1897868	2008902	1881510	1757388	1677649	1599159	1526679	1455313	34918528
EIGHTH DECILE	0	16822	67287	367073	637477	762211	875907	975398	1065033	10607519
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	499	482	464	443	421	406	391	377	363	8541
SECOND DECILE	958	925	892	850	809	780	751	724	697	16399
THIRD DECILE	1407	1358	1310	1249	1189	1146	1103	1064	1024	24086
FOURTH DECILE	1707	1648	1588	1515	1441	1390	1338	1290	1242	29211
FIFTH DECILE	2914	2813	2712	2587	2461	2373	2285	2203	2121	49881
SIXTH DECILE	3034	2929	2824	2693	2562	2471	2379	2293	2208	51931
SEVENTH DECILE	3633	3507	3381	3225	3068	2958	2849	2746	2644	62181
EIGHTH DECILE	0	2118	4236	4040	3844	3706	3569	3440	3312	66519
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

NATION: NICARAGUA
SECTOR: METROPOLITAN
SCENARIO: LOW GROWTH SCENARIO

I. FULL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	594557	690360	786163	881966	881345	880723	947019	1013316	1079612	17331823
SECOND DECILE	1412072	1639604	1867137	2094669	2093193	2091717	2249171	2406625	2564079	41163079
THIRD DECILE	1672190	1941636	2211083	2480529	2478781	2477034	2663492	2849951	3036409	48745752
FOURTH DECILE	2675504	3106618	3537733	3968847	3966050	3963254	4261500	4559921	4858255	77993203
FIFTH DECILE	2923236	3394268	3865300	4336332	4333277	4330222	4656179	4982136	5308094	85214795
SIXTH DECILE	3220514	3739448	4258382	4777315	4773949	4770584	5129689	5488794	5847900	93880707
SEVENTH DECILE	3369226	4083580	4797934	5512287	5508403	5504519	5918872	6333224	6747577	107168054
EIGHTH DECILE	0	23027	365370	707713	1163971	1620229	2166186	2712143	3258100	25315555
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1064	1027	990	944	899	866	834	804	774	18210
SECOND DECILE	2527	2439	2352	2243	2134	2058	1981	1910	1839	43249
THIRD DECILE	2992	2889	2785	2656	2527	2437	2346	2262	2177	51216
FOURTH DECILE	4788	4622	4456	4250	4044	3899	3754	3619	3484	81945
FIFTH DECILE	5231	5050	4868	4643	4418	4260	4102	3954	3806	89532
SIXTH DECILE	5763	5563	5363	5115	4867	4693	4519	4356	4193	98637
SEVENTH DECILE	6650	6419	6189	5902	5616	5415	5214	5026	4839	113812
EIGHTH DECILE	0	4786	9572	9129	8686	8375	8064	7774	7484	150318
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	245377	234828	224410	211974	199737	191558	183455	175695	168021	4070230
SECOND DECILE	582770	557697	532974	503437	474374	454949	435706	417276	399051	9666797
THIRD DECILE	690122	660431	631153	596176	561759	538756	515968	494142	472560	11447523
FOURTH DECILE	1104195	1056689	1009846	953881	898814	862009	825548	790628	756096	18316037
FIFTH DECILE	1206436	1154531	1103350	1042204	982038	941825	901988	863834	826105	20011966
SIXTH DECILE	1329124	1271940	1215555	1148190	1081906	1037604	993715	951681	910116	22047081
SEVENTH DECILE	1369275	1388307	1402563	1324835	1248353	1197235	1146595	1098094	1050134	25042357
EIGHTH DECILE	0	7764	31055	168728	292907	352017	405959	469711	527613	4991100
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	532	514	495	472	449	433	417	402	387	9105
SECOND DECILE	1263	1220	1176	1121	1067	1029	991	955	919	21624
THIRD DECILE	1496	1444	1392	1328	1264	1218	1173	1131	1089	25608
FOURTH DECILE	2394	2311	2228	2125	2022	1949	1877	1809	1742	40972
FIFTH DECILE	2615	2525	2434	2322	2209	2130	2051	1977	1903	44766
SIXTH DECILE	2881	2782	2682	2558	2434	2346	2259	2178	2097	49319
SEVENTH DECILE	3325	3210	3094	2951	2808	2707	2607	2513	2419	56906
EIGHTH DECILE	0	2393	4786	4564	4343	4188	4032	3887	3742	75159
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

ANNUAL NUMBER OF TARGET HOUSEHOLDS IN NICARAGUA LOW GROWTH SCENARIO

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL_SECTOR										
FULL NEED	0	6589	7300	8011	7894	7776	7305	6833	6362	146047
PARTIAL NEED	9261	9261	9261	9261	9261	9261	9261	9261	9261	185216
SUB TOTAL	9261	15850	16561	17272	17154	17037	16565	16094	15622	331263
NON_MET_URBAN										
FULL NEED	0	4000	4822	5644	5936	6227	7436	8644	9852	12256
PARTIAL NEED	4175	4175	4175	4175	4175	4175	4175	4175	4175	83504
SUB TOTAL	4175	8176	8998	9820	10111	10402	11611	12819	14027	206084
METROPOLITAN										
FULL NEED	303	4674	5645	6615	6962	7309	8239	9169	10099	138837
PARTIAL NEED	3179	3179	3179	3179	3179	3179	3179	3179	3179	63589
SUB TOTAL	3483	7854	8824	9794	10142	10489	11419	12349	13278	202426
NATIONAL TOTAL	16919	31879	34383	36886	37407	37928	39595	41262	42928	739773

TOTAL INVESTMENT IN NICARAGUA LOW GROWTH SCENARIO (FIGURES IN MILLIONS OF 1980 U.S. DOLLARS)

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL_SECTOR										
FULL NEED	7.2	7.8	8.3	8.8	8.4	7.9	7.2	6.5	5.8	155.1
PARTIAL NEED	5.6	5.5	5.3	5.1	4.9	4.7	4.6	4.4	4.3	98.4
SUB TOTAL	12.8	13.2	13.6	13.9	13.3	12.6	11.8	10.9	10.0	253.4
NON_MET_URBAN										
FULL NEED	13.2	15.4	18.1	20.8	21.3	21.8	25.2	28.7	32.1	433.4
PARTIAL NEED	8.2	8.1	7.9	7.7	7.5	7.3	7.1	6.9	6.7	149.8
SUB TOTAL	21.4	23.5	26.0	28.5	28.8	29.1	32.3	35.6	38.8	583.3
METROPOLITAN										
FULL NEED	15.9	18.6	21.7	24.8	25.2	25.6	28.0	30.3	32.7	496.8
PARTIAL NEED	6.5	6.3	6.2	5.9	5.7	5.6	5.4	5.3	5.1	115.6
SUB TOTAL	22.4	25.0	27.8	30.7	30.9	31.2	33.4	35.6	37.8	612.4
NATIONAL TOTAL	56.6	61.7	67.5	73.2	73.0	72.9	77.5	82.1	86.7	1449.1

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SUMMARY TABLES FOR NICARAGUA
BREAK-EVEN SCENARIO

TOTAL HOUSEHOLDS IN SECTORS AND TARGET GROUPS

	1980	1985	1990	1995	2000
NATIONAL	447903	534154	653310	781588	928958
RURAL	223951	256394	300522	343895	380873
NON-MET URBAN	122902	147303	180708	218985	271729
METROPOLITAN	101049	130457	172079	218700	276356
TARGET GROUP	338372	402058	489937	583869	690070
%/% IN GROUP	75.5	75.3	75.0	74.7	74.3

DETAILS OF TARGET GROUP SIZE AND INCOME

	1980			1985			1990			1995			2000		
	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC	NO OF H.H	%/% SECT H.H	%/% SECT INC
RURAL	185216	82.7	63.5	212050	82.7	63.5	248544	82.7	63.5	284372	82.7	63.4	314977	82.7	63.4
NON-MET URBAN	83504	67.9	38.2	100085	67.9	38.2	122781	67.9	38.2	148763	67.9	38.2	184611	67.9	38.2
METROPOLITAN	69652	68.9	35.2	89923	68.9	35.2	118612	68.9	35.2	150734	68.9	35.2	190482	68.9	35.2
TOTAL	338372	.0	.0	402058	.0	.0	489937	.0	.0	583869	.0	.0	690070	.0	.0

ANNUAL GROWTH OF THE TARGET GROUP (HOUSEHOLDS)

	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	5367	6333	7299	7232	7166	6643	6121	5599	129761
NON-MET URBAN	3316	3928	4539	4868	5196	6183	7170	8156	101107
METROPOLITAN	4054	4896	5738	6081	6424	7187	7949	8712	120838
TOTAL	12737	15157	17576	18181	18786	20013	21240	22467	351698

ANNUAL GROWTH OF THE FULL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	0	5367	6333	7299	7232	7166	6643	6121	5599	129761
NON-MET URBAN	0	3316	3928	4539	4868	5196	6183	7170	8156	101107
METROPOLITAN	303	4357	5199	6041	6384	6728	7490	8253	9015	126893
TOTAL	303	13040	15466	17879	18484	19090	20316	21543	22770	357761

ANNUAL GROWTH IN THE PARTIAL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	9261	9261	9261	9261	9261	9261	9261	9261	9261	185216
NON-MET URBAN	4175	4175	4175	4175	4175	4175	4175	4175	4175	83504
METROPOLITAN	3179	3179	3179	3179	3179	3179	3179	3179	3179	63589
TOTAL	16615	16615	16615	16615	16615	16615	16615	16615	16615	332309

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NICARAGUA
BREAK-EVEN SCENARIO
PERCENTAGE DISTRIBUTION OF NATIONAL INCOME

	1980	1985	1990	1995	2000
RURAL	27.5	25.9	24.3	22.8	20.7
NON-MET URBAN	37.9	37.4	36.8	36.6	37.2
METROPOLITAN	34.6	36.8	38.9	40.6	42.0

PER CAPITA INCOME IN NICARAGUA
BREAK-EVEN SCENARIO

RURAL SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	85	85	85	85	85	85	85	85	85	1698
SECOND DECILE	149	149	149	149	149	149	149	149	149	2989
THIRD DECILE	187	187	187	187	187	187	187	187	187	3736
FOURTH DECILE	234	234	234	234	234	234	234	234	234	4687
FIFTH DECILE	275	275	275	275	275	275	275	275	275	5502
SIXTH DECILE	319	319	319	319	319	319	319	319	319	6385
SEVENTH DECILE	360	360	360	360	360	360	360	360	360	7200
EIGHTH DECILE	408	408	408	408	408	408	408	408	408	8151
NINTH DECILE	509	509	509	509	509	509	510	509	509	10189
TENTH DECILE	869	869	869	869	869	869	870	870	869	17389

NON-METROPOLITAN URBAN

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	214	214	214	214	214	214	214	214	214	4270
SECOND DECILE	273	273	273	273	273	273	273	273	273	5466
THIRD DECILE	401	401	401	401	401	401	402	401	401	8029
FOURTH DECILE	487	487	487	487	487	487	487	487	487	9737
FIFTH DECILE	623	623	623	623	623	624	624	624	624	12470
SIXTH DECILE	649	649	649	649	649	649	649	649	649	12982
SEVENTH DECILE	777	777	777	777	777	777	777	777	777	15545
EIGHTH DECILE	974	974	974	974	974	974	974	974	974	19473
NINTH DECILE	1255	1255	1255	1255	1255	1256	1256	1256	1256	25110
TENTH DECILE	2887	2887	2887	2887	2887	2887	2887	2887	2887	57737

METROPOLITAN SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	228	228	228	228	228	228	228	8	228	4552
SECOND DECILE	360	360	360	360	360	360	360	360	360	7208
THIRD DECILE	427	427	427	427	427	427	427	427	427	8536
FOURTH DECILE	512	512	512	512	512	512	512	512	512	10243
FIFTH DECILE	560	560	560	560	560	560	560	560	560	11191
SIXTH DECILE	616	616	616	616	616	616	617	617	616	12329
SEVENTH DECILE	711	711	711	711	711	711	711	711	711	14226
EIGHTH DECILE	1100	1100	1100	1100	1100	1100	1100	1100	1100	22003
NINTH DECILE	1650	1650	1650	1650	1650	1650	1651	1650	1650	33004
TENTH DECILE	3319	3319	3319	3319	3319	3320	3320	3320	3320	66388

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ANNUAL AVERAGE SIZE OF TARGET GROUPS IN NICARAGUA
BREAK-EVEN SCENARIO

I. FULL-NEED-SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	649	883	866	740	15691
SECOND DECILE	649	883	866	740	15691
THIRD DECILE	649	883	866	740	15691
FOURTH DECILE	649	883	866	740	15691
FIFTH DECILE	649	883	866	740	15691
SIXTH DECILE	649	883	866	740	15691
SEVENTH DECILE	649	883	866	740	15691
EIGHTH DECILE	649	883	866	740	15691
NINTH DECILE	175	239	234	199	4237
TENTH DECILE	0	0	0	0	0

B) NON-MET. URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	488	668	765	1055	14882
SECOND DECILE	488	668	765	1055	14882
THIRD DECILE	488	668	765	1055	14882
FOURTH DECILE	488	668	765	1055	14882
FIFTH DECILE	488	668	765	1055	14882
SIXTH DECILE	488	668	765	1055	14882
SEVENTH DECILE	388	531	607	838	11816
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	632	876	976	1197	18410
SECOND DECILE	632	876	976	1197	18410
THIRD DECILE	632	876	976	1197	18410
FOURTH DECILE	632	876	976	1197	18410
FIFTH DECILE	632	876	976	1197	18410
SIXTH DECILE	632	876	976	1197	18410
SEVENTH DECILE	564	783	871	1069	16434
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

ANNUAL AVERAGE SIZE OF TARGET GROUPS IN NICARAGUA
BREAK-EVEN SCENARIO

II. PARTIAL-NEED-SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1120	1120	1120	1120	22396
SECOND DECILE	1120	1120	1120	1120	22396
THIRD DECILE	1120	1120	1120	1120	22396
FOURTH DECILE	1120	1120	1120	1120	22396
FIFTH DECILE	1120	1120	1120	1120	22396
SIXTH DECILE	1120	1120	1120	1120	22396
SEVENTH DECILE	1120	1120	1120	1120	22396
EIGHTH DECILE	1120	1120	1120	1120	22396
NINTH DECILE	303	[illegible]	302	302	6048
TENTH DECILE	0	0	0	0	0

B) NON-MET URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	615	615	615	615	12291
SECOND DECILE	615	615	615	615	12291
THIRD DECILE	615	615	615	615	12291
FOURTH DECILE	615	615	615	615	12291
FIFTH DECILE	615	615	615	615	12291
SIXTH DECILE	615	615	615	615	12291
SEVENTH DECILE	488	488	488	488	9768
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	461	461	461	461	9226
SECOND DECILE	461	461	461	461	9226
THIRD DECILE	461	461	461	461	9226
FOURTH DECILE	461	461	461	461	9226
FIFTH DECILE	461	461	461	461	9226
SIXTH DECILE	461	461	461	461	9226
SEVENTH DECILE	412	412	412	412	8236
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

NATION: NICARAGUA
SECTOR: RURAL
SCENARIO: BREAK-EVEN SCENARIO

I. FULL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	149960	178609	207258	235907	229032	222158	202178	182198	162218	4094359
SECOND DECILE	377043	449075	521106	593137	575053	558568	508333	458098	407862	10294388
THIRD DECILE	471304	561343	651382	741421	719016	698210	635416	572622	509828	12867985
FOURTH DECILE	591272	704230	817189	930147	903042	875937	797159	718381	639602	16143472
FIFTH DECILE	694102	826705	959308	1091912	1060092	1028273	935795	843316	750838	18951033
SIXTH DECILE	805501	959306	1113272	1267157	1230231	1193305	1085984	978663	871342	21992556
SEVENTH DECILE	900331	1081861	1255391	1428921	1387282	1345642	1224620	1103599	982578	24800117
EIGHTH DECILE	1028300	1224749	1421198	1617647	1570507	1523368	1386363	1249357	1112352	28075604
NINTH DECILE	347564	413998	480432	546866	530293	513720	467310	420900	374490	9477420
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	278	275	273	267	262	256	251	246	241	522[illegible]
SECOND DECILE	698	692	686	672	659	645	631	619	607	13138
THIRD DECILE	873	865	857	840	823	806	788	774	759	16423
FOURTH DECILE	1095	1085	1075	1054	1033	1011	989	971	952	20603
FIFTH DECILE	1286	1274	1262	1237	1212	1187	1161	1139	1118	24186
SIXTH DECILE	1492	1478	1465	1436	1407	1377	1347	1322	1297	28068
SEVENTH DECILE	1683	1667	1652	1619	1587	1553	1519	1491	1463	31651
EIGHTH DECILE	1905	1887	1870	1833	1796	1758	1720	1688	1656	35832
NINTH DECILE	2381	2359	2337	2291	2245	2198	2150	2110	2070	44790
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	155537	154098	152659	149660	146661	143559	140456	137829	135202	2925728
SECOND DECILE	391063	387446	383828	376288	368747	360948	353147	346542	339937	7356117
THIRD DECILE	488829	484307	479785	470360	460934	451185	441434	433177	424922	9195146
FOURTH DECILE	613258	607585	601913	590088	578263	566032	553799	543441	533084	11535729
FIFTH DECILE	719912	713252	706593	692712	678830	664472	650112	637952	625794	13541942
SIXTH DECILE	835453	827725	819997	803888	787778	771116	754451	740339	726230	15715340
SEVENTH DECILE	942107	933392	924677	906512	888346	869556	850763	834851	818940	17721554
EIGHTH DECILE	1066536	1056670	1046805	1026240	1005675	984403	963128	945114	927102	20062137
NINTH DECILE	360427	357183	353938	346933	339931	331966	324034	318403	312755	6772428
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	139	138	136	134	131	128	125	123	121	2613
SECOND DECILE	349	346	343	336	329	322	315	309	304	6569
THIRD DECILE	437	433	428	420	412	403	394	387	379	8211
FOURTH DECILE	548	543	538	527	516	505	494	485	476	10302
FIFTH DECILE	643	637	631	619	606	593	580	570	559	12093
SIXTH DECILE	746	739	732	718	704	689	674	661	649	14034
SEVENTH DECILE	841	834	826	810	793	777	760	745	731	15826
EIGHTH DECILE	952	944	935	916	898	879	860	844	828	17916
NINTH DECILE	1191	1180	1169	1146	1123	1099	1075	1055	1035	22395
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

NATION: NICARAGUA
SECTOR: NON-METROPOLITAN URBAN
SCENARIO: BREAK-EVEN SCENARIO

I. FULL-NEED-SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	403150	482626	562102	641578	673063	704548	818924	933300	1047676	13810261
SECOND DECILE	774047	926641	1079235	1231829	1292281	1352733	1572335	1791937	2011539	26515702
THIRD DECILE	1136882	1361005	1585127	1809250	1898038	1986826	2309367	2631907	2954448	38944937
FOURTH DECILE	1378772	1650580	1922388	2194196	2301876	2409555	2800721	3191887	3583053	47231094
FIFTH DECILE	2354394	2818534	3282674	3746815	3930688	4114562	4782518	5450474	6118430	80651926
SIXTH DECILE	2451150	2934364	3417579	3900793	4092224	4283654	4979060	5674466	6369873	83966389
SEVENTH DECILE	2331533	2791238	3250942	3710647	3891216	4071786	4731991	5392197	6052402	79829336
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	998	989	980	960	941	921	901	884	868	18773
SECOND DECILE	1916	1899	1881	1844	1807	1769	1730	1698	1666	36045
THIRD DECILE	2815	2789	2762	2708	2654	2598	2541	2494	2446	52941
FOURTH DECILE	3413	3382	3350	3284	3219	3150	3082	3024	2967	64205
FIFTH DECILE	5829	5775	5721	5608	5496	5379	5263	5165	5066	109636
SIXTH DECILE	6068	6012	5956	5839	5722	5600	5479	5377	5275	114142
SEVENTH DECILE	7266	7199	7132	6991	6851	6706	6560	6438	6316	136670
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL-NEED-SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	306657	303820	300984	295071	289158	283044	276928	271748	266568	5768413
SECOND DECILE	588782	583335	577888	566536	555183	543444	531702	521756	511810	11075353
THIRD DECILE	864774	856774	848774	832100	815425	798183	780938	766329	751721	16266924
FOURTH DECILE	1048768	1039066	1029364	1009142	988920	968009	947095	929377	911661	19727972
FIFTH DECILE	1790879	1774312	1757744	1723213	1688682	1652975	1617261	1587007	1556755	33687531
SIXTH DECILE	1864477	1847228	1829980	1794030	1758080	1720905	1683724	1652226	1620731	35071950
SEVENTH DECILE	1773399	1757128	1740855	1706579	1672307	1635790	1599317	1570038	1540737	33347675
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	499	494	490	480	471	461	451	442	434	9387
SECOND DECILE	958	949	940	922	903	884	865	849	833	18022
THIRD DECILE	1407	1394	1381	1354	1327	1299	1271	1247	1223	26470
FOURTH DECILE	1707	1691	1675	1642	1609	1575	1541	1512	1483	32102
FIFTH DECILE	2914	2887	2860	2804	2748	2690	2631	2582	2533	54818
SIXTH DECILE	3034	3006	2978	2919	2861	2800	2740	2688	2637	57071
SEVENTH DECILE	3633	3599	3566	3496	3426	3353	3280	3219	3158	68335
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

NATION: NICARAGUA
SECTOR: METROPOLITAN
SCENARIO: BREAK-EVEN SCENARIO

I. FULL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	550902	666340	781778	897217	927821	958426	1043579	1128731	1213884	18253570
SECOND DECILE	1308391	1582557	1856723	2130889	2203576	2276262	2478499	2680737	2882974	43352228
THIRD DECILE	1549411	1874081	2198751	2523422	2609498	2695574	2935065	3174557	3414048	51330165
FOURTH DECILE	2479057	2998530	3518002	4037475	4175196	4312918	4696104	5079290	5462477	82141064
FIFTH DECILE	2708599	3276171	3843743	4411315	4561789	4712262	5130929	5549595	5968262	89746718
SIXTH DECILE	2984050	3609341	4234632	4859923	5025699	5191475	5652718	6113961	6575203	98873503
SEVENTH DECILE	3074267	3718508	4362748	5006989	5176848	5346707	5821304	6295900	6770497	101840519
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1064	1054	1044	1024	1003	982	961	943	925	20012
SECOND DECILE	2527	2503	2480	2431	2383	2332	2281	2239	2196	47529
THIRD DECILE	2992	2965	2937	2879	2822	2762	2702	2651	2601	56285
FOURTH DECILE	4788	4743	4699	4607	4514	4419	4323	4242	4162	90055
FIFTH DECILE	5231	5183	5134	5033	4932	4828	4723	4635	4547	98394
SIXTH DECILE	5763	5710	5656	5545	5434	5319	5203	5106	5009	108400
SEVENTH DECILE	6650	6588	6527	6398	6270	6137	6004	5892	5780	125077
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	245377	243108	240839	236107	231375	226474	221572	217432	213292	4615599
SECOND DECILE	582770	577381	571992	560754	549516	537875	526232	516400	506568	10962047
THIRD DECILE	690122	683741	677359	664051	650742	636957	623170	611526	599883	12981372
FOURTH DECILE	1104195	1093985	1083775	1062481	1041188	1019131	997072	978442	959813	20770195
FIFTH DECILE	1206436	1195280	1184124	1160859	1137594	1113495	1089394	1069039	1048685	22693361
SIXTH DECILE	1329124	1316834	1304544	1278913	1253282	1226732	1200179	1177754	1155330	25001161
SEVENTH DECILE	1369275	1356662	1344048	1317614	1291180	1263412	1235660	1212802	1189936	25752450
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	532	527	522	512	502	491	480	471	462	10006
SECOND DECILE	1263	1252	1240	1216	1191	1166	1141	1119	1098	23765
THIRD DECILE	1496	1482	1468	1440	1411	1381	1351	1326	1300	28142
FOURTH DECILE	2394	2372	2350	2303	2257	2209	2161	2121	2081	45028
FIFTH DECILE	2615	2591	2567	2517	2466	2414	2362	2317	2273	49197
SIXTH DECILE	2881	2855	2828	2773	2717	2659	2602	2553	2505	54200
SEVENTH DECILE	3325	3294	3263	3199	3135	3069	3002	2946	2890	62538
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

ANNUAL NUMBER OF TARGET HOUSEHOLDS IN NICARAGUA BREAK-EVEN SCENARIO

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL_SECTOR										
FULL NEED	0	5367	6333	7299	7232	7166	6643	6121	5599	129761
PARTIAL NEED	9261	9261	9261	9261	9261	9261	9261	9261	9261	185216
SUB TOTAL	9261	14628	15594	16560	16493	16426	15904	15382	14859	314977
NON_MET_URBAN										
FULL NEED	0	3316	3928	4539	4868	5196	6183	7170	8156	101107
PARTIAL NEED	4175	4175	4175	4175	4175	4175	4175	4175	4175	83504
SUB TOTAL	4175	7491	8103	8714	9043	9372	10358	11345	12332	184611
METROPOLITAN										
FULL NEED	303	4357	5199	6041	6384	6728	7498	8253	9015	126893
PARTIAL NEED	3179	3179	3179	3179	3179	3179	3179	3179	3179	63589
SUB TOTAL	3483	7537	8379	9220	9564	9907	10670	11432	12194	190482
NATIONAL TOTAL	16919	29656	32075	34494	35100	35705	36932	38159	39386	690070

TOTAL INVESTMENT IN NICARAGUA BREAK-EVEN SCENARIO (FIGURES IN MILLIONS OF 1980 U.S. DOLLARS)

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL_SECTOR										
FULL NEED	5.4	6.4	7.4	8.5	8.2	8.0	7.2	6.5	5.8	146.7
PARTIAL NEED	5.6	5.5	5.5	5.4	5.3	5.1	5.0	4.9	4.8	104.8
SUB TOTAL	10.9	11.9	12.9	13.8	13.5	13.1	12.3	11.5	10.7	251.5
NON_MET_URBAN										
FULL NEED	10.8	13.0	15.1	17.2	18.1	18.9	22.0	25.1	28.1	370.9
PARTIAL NEED	8.2	8.2	8.1	7.9	7.8	7.6	7.4	7.3	7.2	154.9
SUB TOTAL	19.1	21.1	23.2	25.2	25.8	26.5	29.4	32.4	35.3	525.9
METROPOLITAN										
FULL NEED	14.7	17.7	20.8	23.9	24.7	25.5	27.8	30.0	32.3	485.5
PARTIAL NEED	6.5	6.5	6.4	6.3	6.2	6.0	5.9	5.8	5.7	122.8
SUB TOTAL	21.2	24.2	27.2	30.1	30.8	31.5	33.7	35.8	38.0	608.3
NATIONAL TOTAL	51.2	57.2	63.3	69.1	70.1	71.1	75.4	79.6	83.9	1385.7

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SUMMARY TABLES FOR NICARAGUA
HIGH GROWTH SCENARIO

TOTAL HOUSEHOLDS IN SECTORS AND TARGET GROUPS

	1980	1985	1990	1995	2000
NATIONAL	447903	534154	653310	781580	928950
RURAL	223951	256394	300522	343895	380873
NON-MET URBAN	122902	147303	180708	218905	271729
METROPOLITAN	101049	130457	172079	218700	276356
TARGET GROUP	338372	388237	456019	506704	525111
%/ IN GROUP	75.5	72.7	69.8	64.8	56.5

DETAILS OF TARGET GROUP SIZE AND INCOME

	1980			1985			1990			1995			2000		
	NO OF H.H	%/ SECT H.H	%/ SECT INC	NO OF H.H	%/ SECT H.H	%/ SECT INC	NO OF H.H	%/ SECT H.H	%/ SECT INC	NO OF H.H	%/ SECT H.H	%/ SECT INC	NO OF H.H	%/ SECT H.H	%/ SECT INC
RURAL	185216	82.7	63.5	204148	79.6	58.9	230944	76.8	55.6	244947	71.2	48.9	246214	64.6	41.7
NON-MET URBAN	83504	67.9	38.2	96039	65.2	35.7	111158	61.5	32.4	123906	56.6	28.4	120794	44.5	19.4
METROPOLITAN	69652	68.9	35.2	88050	67.5	34.1	113918	66.2	33.2	137050	63.0	30.8	158103	57.2	26.7
TOTAL	338372	.0	.0	388237	.0	.0	456019	.0	.0	506704	.0	.0	525111	.0	.0

ANNUAL GROWTH OF THE TARGET GROUP (HOUSEHOLDS)

	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	3786	4573	5359	4080	2801	1527	253	0	60998
NON-MET URBAN	2507	2765	3024	2787	2550	964	0	0	37290
METROPOLITAN	3680	4427	5174	4980	4787	4419	4051	3683	88451
TOTAL	9973	11765	13556	11847	10137	6909	3681	454	186739

ANNUAL GROWTH OF THE FULL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	0	3786	4573	5359	4080	2801	1527	253	0	60998
NON-MET URBAN	0	2507	2765	3024	2787	2550	964	0	0	40402
METROPOLITAN	303	3983	4730	5477	5283	5090	4722	4354	3986	94514
TOTAL	303	10276	12068	13860	12150	10440	7212	3985	757	192802

ANNUAL GROWTH IN THE PARTIAL NEED SEGMENT (HOUSEHOLDS)

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL	9261	9261	9261	9261	9261	9261	9261	9261	9261	185216
NON-MET URBAN	4175	4175	4175	4175	4175	4175	4175	4175	4175	83504
METROPOLITAN	3179	3179	3179	3179	3179	3179	3179	3179	3179	63589
TOTAL	16615	16615	16615	16615	16615	16615	16615	16615	16615	332309

NICARAGUA
HIGH GROWTH SCENARIO
PERCENTAGE DISTRIBUTION OF NATIONAL INCOME

	1980	1985	1990	1995	2000
RURAL	27.5	25.9	24.3	22.8	20.7
NON-MET URBAN	37.9	37.4	36.8	36.6	37.2
METROPOLITAN	34.6	36.8	38.9	40.6	42.0

PER CAPITA INCOME IN NICARAGUA
HIGH GROWTH SCENARIO

RURAL-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	85	88	91	94	97	101	106	110	115	1967
SECOND DECILE	149	155	160	165	170	178	186	194	203	3462
THIRD DECILE	187	193	200	206	213	223	233	243	253	4328
FOURTH DECILE	234	242	250	259	267	280	292	305	318	5430
FIFTH DECILE	275	285	294	304	314	328	343	358	373	6374
SIXTH DECILE	319	330	341	353	364	381	398	415	433	7397
SEVENTH DECILE	360	372	385	398	410	430	449	469	488	8341
EIGHTH DECILE	408	422	436	450	465	486	508	530	552	9443
NINTH DECILE	509	527	545	563	581	608	635	663	691	11803
TENTH DECILE	869	899	929	960	991	1038	1085	1132	1178	20144

NON-METROPOLITAN-URBAN

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	214	221	228	236	243	255	266	278	289	4947
SECOND DECILE	273	283	292	302	312	326	341	356	370	6333
THIRD DECILE	401	415	429	443	458	479	501	522	544	9301
FOURTH DECILE	487	504	520	538	555	581	607	634	660	11280
FIFTH DECILE	623	645	666	689	711	744	778	811	845	14446
SIXTH DECILE	649	671	694	717	740	775	810	845	880	15040
SEVENTH DECILE	777	804	831	858	886	928	970	1012	1054	18008
EIGHTH DECILE	974	1007	1041	1075	1110	1162	1215	1267	1320	22560
NINTH DECILE	1255	1299	1342	1387	1431	1499	1566	1634	1702	29090
TENTH DECILE	2887	2986	3086	3188	3291	3446	3601	3757	3913	66887

METROPOLITAN-SECTOR

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	228	235	243	251	259	272	284	296	309	5274
SECOND DECILE	360	373	385	398	411	430	450	469	488	8350
THIRD DECILE	427	441	456	471	486	509	532	555	578	9888
FOURTH DECILE	512	530	547	566	584	611	639	667	694	11866
FIFTH DECILE	560	579	598	618	638	668	698	728	758	12965
SIXTH DECILE	616	638	659	681	703	736	769	802	836	14283
SEVENTH DECILE	711	736	760	786	811	849	887	926	964	16481
EIGHTH DECILE	1188	1138	1176	1215	1254	1313	1372	1432	1491	25490
NINTH DECILE	1650	1707	1764	1823	1881	1970	2059	2148	2237	38235
TENTH DECILE	3319	3434	3548	3666	3784	3962	4141	4320	4499	76910

ANNUAL AVERAGE SIZE OF TARGET GROUPS IN NICARAGUA
HIGH GROWTH SCENARIO

I. FULL NEED SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	467	685	378	37	7835
SECOND DECILE	467	685	378	37	7835
THIRD DECILE	467	685	378	37	7835
FOURTH DECILE	467	685	378	37	7835
FIFTH DECILE	467	685	378	37	7835
SIXTH DECILE	467	685	378	37	7835
SEVENTH DECILE	467	685	378	27	7786
EIGHTH DECILE	458	564	153	2	5884
NINTH DECILE	63	0	0	0	315
TENTH DECILE	0	0	0	0	0

B) NON-MET. URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	377	477	432	0	6428
SECOND DECILE	377	477	432	0	6428
THIRD DECILE	377	477	432	0	6428
FOURTH DECILE	377	477	432	0	6428
FIFTH DECILE	377	477	432	0	6428
SIXTH DECILE	377	477	358	0	6059
SEVENTH DECILE	247	160	33	0	2201
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	584	819	788	724	14575
SECOND DECILE	584	819	788	724	14575
THIRD DECILE	584	819	788	724	14575
FOURTH DECILE	584	819	788	724	14575
FIFTH DECILE	584	819	788	724	14575
SIXTH DECILE	504	819	788	623	14070
SEVENTH DECILE	479	561	364	110	7569
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

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ANNUAL AVERAGE SIZE OF TARGET GROUPS IN NICARAGUA
HIGH GROWTH SCENARIO

II. PARTIAL NEED SEGMENT

A) RURAL SECTOR:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	1141	1184	1253	1366	24723
SECOND DECILE	1141	1184	1253	1366	24723
THIRD DECILE	1141	1184	1253	1366	24723
FOURTH DECILE	1141	1184	1253	1366	24723
FIFTH DECILE	1141	1184	1253	1366	24723
SIXTH DECILE	1141	1184	1253	1366	24723
SEVENTH DECILE	1141	1184	1253	983	22805
EIGHTH DECILE	1119	972	492	80	13319
NINTH DECILE	151	0	0	0	757
TENTH DECILE	0	0	0	0	0

B) NON-MET URBAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	627	660	708	839	14170
SECOND DECILE	627	660	708	839	14170
THIRD DECILE	627	660	708	839	14170
FOURTH DECILE	627	660	708	839	14170
FIFTH DECILE	627	660	708	578	12867
SIXTH DECILE	627	660	582	243	10560
SEVENTH DECILE	411	218	51	0	3398
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

C) METROPOLITAN:

	1980-85	1985-90	1990-95	1995-00	CUMULATIVE
FIRST DECILE	466	476	492	530	9821
SECOND DECILE	466	476	492	530	9821
THIRD DECILE	466	476	492	530	9821
FOURTH DECILE	466	476	492	530	9821
FIFTH DECILE	466	476	492	530	9821
SIXTH DECILE	466	476	492	453	9434
SEVENTH DECILE	382	325	225	76	5048
EIGHTH DECILE	0	0	0	0	0
NINTH DECILE	0	0	0	0	0
TENTH DECILE	0	0	0	0	0

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NATION: NICARAGUA
SECTOR: RURAL
SCENARIO: HIGH GROWTH SCENARIO

I. FULL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	98136	132797	167459	202120	158883	115645	63790	11935	0	2312487
SECOND DECILE	246742	333890	421039	508188	399477	290765	160386	30007	0	5814253
THIRD DECILE	308427	417363	526299	635235	499346	363457	200483	37509	0	7267816
FOURTH DECILE	386936	523601	660266	796931	626452	455973	251515	47057	0	9117806
FIFTH DECILE	454229	614662	775095	935528	735400	535272	295256	55240	0	10703511
SIXTH DECILE	527130	713311	899493	1085674	853427	621180	342643	64106	0	12421358
SEVENTH DECILE	594423	804372	1014321	1224271	962375	700480	376706	52933	0	13910279
EIGHTH DECILE	769468	893435	1017402	1141368	730767	320166	161310	2454	0	11787117
NINTH DECILE	112623	75082	37541	0	0	0	0	0	0	375411
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	278	285	292	295	299	306	313	320	0	6027
SECOND DECILE	698	716	733	742	751	769	787	805	0	15155
THIRD DECILE	873	895	916	927	938	961	983	1006	0	18944
FOURTH DECILE	1095	1122	1149	1163	1177	1205	1233	1262	0	23766
FIFTH DECILE	1286	1318	1349	1366	1382	1415	1448	1481	0	27899
SIXTH DECILE	1492	1529	1566	1585	1604	1642	1680	1719	0	32376
SEVENTH DECILE	1683	1724	1766	1787	1809	1852	1895	1939	0	36509
EIGHTH DECILE	1905	1952	1999	2023	2048	2096	2145	1073	0	35721
NINTH DECILE	2381	1191	0	0	0	0	0	0	0	5953
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	155537	162454	169521	174687	179927	191479	203369	218663	234436	3736418
SECOND DECILE	391063	408457	426223	439212	452388	481434	511329	549782	589439	9394422
THIRD DECILE	488829	510571	532779	549015	565485	601792	639161	687228	736798	11743028
FOURTH DECILE	613258	640535	668396	688764	709427	754975	801857	862158	924347	14732162
FIFTH DECILE	719912	751932	784639	808549	832806	886275	941310	1012099	1085103	17294277
SIXTH DECILE	835453	872612	910568	938316	966466	1028517	1092384	1174534	1259255	20069902
SEVENTH DECILE	942107	984010	1026811	1058102	1089844	1159817	1231838	952642	659546	20772851
EIGHTH DECILE	1066536	1092564	1118578	983503	844844	516109	171147	42787	0	13174815
NINTH DECILE	360427	90107	0	0	0	0	0	0	0	450534
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	139	142	146	148	149	153	156	160	164	3014
SECOND DECILE	349	358	366	371	375	384	393	402	411	7577
THIRD DECILE	437	447	458	464	469	480	492	503	514	9472
FOURTH DECILE	548	561	575	582	589	603	617	631	645	11803
FIFTH DECILE	643	659	675	683	691	708	724	741	757	13949
SIXTH DECILE	746	764	783	792	802	821	840	860	879	16188
SEVENTH DECILE	841	862	883	894	904	926	947	969	991	18255
EIGHTH DECILE	952	976	999	1012	1024	1048	1073	536	0	17860
NINTH DECILE	1191	595	0	0	0	0	0	0	0	2976
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

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NATION: NICARAGUA
SECTOR: NON-METROPOLITAN URBAN
SCENARIO: HIGH GROWTH SCENARIO

I. FULL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	324748	385135	445522	505908	490097	474287	237143	0	0	6826650
SECOND DECILE	623517	739459	855402	971344	940987	910630	455315	0	0	13107167
THIRD DECILE	915790	1086081	1256371	1426661	1382075	1337488	668744	0	0	19251152
FOURTH DECILE	1110639	1317162	1523684	1730206	1676133	1622060	811030	0	0	23347141
FIFTH DECILE	1896530	2249188	2601846	2954504	2862169	2769834	1384917	0	0	39867633
SIXTH DECILE	1974469	2341620	2708771	3075922	2733398	2390874	1195437	0	0	39042082
SEVENTH DECILE	2145677	1842376	1539076	1235776	681640	127504	63752	0	0	16028281
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	998	1023	1047	1060	1073	1098	1124	0	0	21655
SECOND DECILE	1916	1964	2011	2035	2060	2109	2158	0	0	41577
THIRD DECILE	2815	2884	2953	2989	3025	3097	3169	0	0	61066
FOURTH DECILE	3413	3498	3582	3625	3669	3756	3844	0	0	74059
FIFTH DECILE	5829	5972	6116	6191	6265	6414	6564	0	0	126464
SIXTH DECILE	6068	6218	6367	6445	6523	6678	6833	0	0	113788
SEVENTH DECILE	7266	7445	7624	7717	7810	3905	0	0	0	95336
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	306657	320833	335327	349587	364092	389001	414666	482125	552198	7707731
SECOND DECILE	588782	616000	643829	671207	699056	746802	796158	925679	1060220	14798843
THIRD DECILE	864774	904750	945623	985836	1026739	1096983	1169358	1359591	1557199	21735800
FOURTH DECILE	1048768	1097250	1146820	1195588	1245194	1330384	1418157	1648066	1888517	26360439
FIFTH DECILE	1790879	1873666	1958312	2041589	2126297	2271767	2421648	1941064	1436237	40640427
SIXTH DECILE	1864477	1950666	2038791	2125490	2213679	1944077	1659483	414871	0	32175520
SEVENTH DECILE	1773399	1528165	1269025	840207	400843	100211	0	0	0	12343311
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	499	511	524	530	536	549	562	575	588	10827
SECOND DECILE	958	982	1005	1018	1030	1054	1079	1104	1129	20789
THIRD DECILE	1407	1442	1477	1495	1513	1549	1585	1621	1658	30533
FOURTH DECILE	1707	1749	1791	1813	1835	1878	1922	1966	2011	37030
FIFTH DECILE	2914	2986	3058	3095	3133	3207	3282	3358	3434	63232
SIXTH DECILE	3034	3109	3184	3223	3261	3339	3417	1708	0	56094
SEVENTH DECILE	3633	3722	3812	3859	3905	1953	0	0	0	47668
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

NATION: NICARAGUA
SECTOR: METROPOLITAN
SCENARIO: HIGH GROWTH SCENARIO

I. FULL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	491882	636522	781161	925801	924029	922257	904955	887654	870352	16061164
SECOND DECILE	1160220	1511739	1855258	2198777	2194568	2190360	2149269	2108177	2067086	40045265
THIRD DECILE	1383419	1790217	2197016	2603814	2598831	2593848	2545187	2496525	2447864	47422024
FOURTH DECILE	2213470	2864348	3515225	4166103	4150130	4150156	4072298	3994441	3916583	75875238
FIFTH DECILE	2418421	3129565	3840709	4551853	4543142	4534430	4449363	4364296	4279230	82900724
SIXTH DECILE	2664362	3447826	4231290	5014754	5005156	4995558	4566477	4137395	3708313	87977665
SEVENTH DECILE	2918855	3266527	3614198	3961869	3311334	2660798	1535888	410977	0	51500853
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	1064	1090	1116	1130	1144	1171	1198	1226	1253	23084
SECOND DECILE	2527	2589	2651	2684	2716	2781	2845	2911	2977	54824
THIRD DECILE	2992	3066	3140	3178	3216	3293	3370	3447	3525	64923
FOURTH DECILE	4788	4906	5024	5085	5146	5269	5391	5516	5641	103877
FIFTH DECILE	5231	5360	5489	5556	5623	5757	5891	6027	6163	113496
SIXTH DECILE	5763	5905	6047	6121	6195	6342	6490	6640	6790	125038
SEVENTH DECILE	6650	6813	6977	7063	7148	7318	7488	3744	0	124689
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

II. PARTIAL_NEED_SEGMENT

A) TOTAL INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	245377	254099	262951	268756	274625	288232	302168	324881	348305	5679848
SECOND DECILE	582770	603486	624508	638297	652234	684552	717650	771593	827225	13489638
THIRD DECILE	690122	714654	739549	755878	772383	810653	849849	913729	979608	15974572
FOURTH DECILE	1104195	1143447	1183278	1209404	1235812	1297045	1359758	1461967	1567373	25559315
FIFTH DECILE	1206436	1249322	1292841	1321386	1350239	1417142	1485661	1597334	1712501	27925918
SIXTH DECILE	1329124	1376372	1424316	1455764	1487552	1561258	1636745	1502402	1360281	29478981
SEVENTH DECILE	1369275	1302798	1231497	1149066	1064286	824578	572540	143135	0	17097884
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

B) MAXIMUM AVERAGE INVESTMENT:

	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
FIRST DECILE	532	545	558	565	572	585	599	613	627	11542
SECOND DECILE	1263	1295	1326	1342	1358	1390	1423	1456	1488	27412
THIRD DECILE	1496	1533	1570	1589	1608	1647	1685	1724	1763	32462
FOURTH DECILE	2394	2453	2512	2543	2573	2634	2696	2758	2820	51939
FIFTH DECILE	2615	2680	2744	2778	2811	2878	2945	3013	3081	56748
SIXTH DECILE	2881	2953	3024	3060	3097	3171	3245	3320	3395	62519
SEVENTH DECILE	3325	3407	3489	3531	3574	3659	3744	1872	0	62344
EIGHTH DECILE	0	0	0	0	0	0	0	0	0	0
NINTH DECILE	0	0	0	0	0	0	0	0	0	0
TENTH DECILE	0	0	0	0	0	0	0	0	0	0

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ANNUAL NUMBER OF TARGET HOUSEHOLDS IN NICARAGUA HIGH GROWTH SCENARIO

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL_SECTOR										
FULL NEED	0	3786	4573	5359	4080	2801	1527	253	0	60998
PARTIAL NEED	9261	9261	9261	9261	9261	9261	9261	9261	9261	185216
SUB TOTAL	9261	13047	13834	14620	13341	12061	10788	9514	9261	246214
NON_MET_URBAN										
FULL NEED	0	2507	2765	3024	2787	2550	964	0	0	40402
PARTIAL NEED	4175	4175	4175	4175	4175	4175	4175	4175	4175	83504
SUB TOTAL	4175	6682	6941	7199	6962	6725	5139	4175	4175	123906
METROPOLITAN										
FULL NEED	303	3983	4730	5477	5283	5090	4722	4354	3986	94514
PARTIAL NEED	3179	3179	3179	3179	3179	3179	3179	3179	3179	63589
SUB TOTAL	3483	7162	7909	8656	8463	8269	7901	7533	7165	158103
NATIONAL TOTAL	16919	26892	28683	30475	28765	27055	23828	21222	20601	528223

TOTAL INVESTMENT IN NICARAGUA HIGH GROWTH SCENARIO (FIGURES IN MILLIONS OF 1980 U.S. DOLLARS)

SECTOR	1980	1980-85	1985	1985-90	1990	1990-95	1995	1995-00	2000	CUMULATIVE
RURAL_SECTOR										
FULL NEED	3.5	4.5	5.5	6.5	5.0	3.4	1.9	.3	.0	73.7
PARTIAL NEED	5.6	5.5	5.6	5.6	5.6	5.6	5.6	5.5	5.5	111.4
SUB TOTAL	9.1	10.0	11.2	12.2	10.6	9.0	7.4	5.8	5.5	185.1
NON_MET_URBAN										
FULL NEED	9.0	10.9	10.9	11.9	10.8	9.6	4.8	.0	.0	157.5
PARTIAL NEED	8.2	8.3	8.3	8.2	8.1	7.9	7.9	6.8	6.5	155.8
SUB TOTAL	17.2	18.3	19.3	20.1	18.8	17.5	12.7	6.8	6.5	313.2
METROPOLITAN										
FULL NEED	13.3	16.6	20.0	23.4	22.7	22.0	20.2	18.4	17.3	402.6
PARTIAL NEED	6.5	6.6	6.8	6.8	6.8	6.9	6.9	6.7	6.8	135.2
SUB TOTAL	19.8	23.3	26.8	30.2	29.6	28.9	27.1	25.1	24.1	537.8
NATIONAL TOTAL	46.1	51.6	57.2	62.5	59.0	55.5	47.3	37.7	36.1	1036.1

ANNEX II

PERCENT OF HOUSING UNITS
MEETING TWO LEVELS OF SERVICE STANDARDS
(PARTIAL NEED SEGMENT)

ANNEX II

PERCENT OF HOUSING UNITS MEETING TWO LEVELS OF BASIC SHELTER STANDARDS

	COSTA RICA		EL SALVADOR		GUATEMALA		HONDURAS		NICARAGUA	
	MINIMUM LEVEL	ADVANCED LEVEL	MINIMUM LEVEL	ADVANCED LEVEL	MINIMUM LEVEL	ADVANCED LEVEL	MINIMUM LEVEL	ADVANCED LEVEL	MINIMUM LEVEL	ADVANCED LEVEL
A. RURAL										
1. WATER										
a. Piped Water										
(1) For Exclusive Use of the Unit			3.5	3.5	4.2	4.2	4.4	4.4		
(2) For Use of Various Units			2.0		2.1		8.5			
(3) Public Outlet			9.9		12.6		8.4			
Subtotal			15.4		18.9		21.3			
b. Well										
(1) For Exclusive Use of the Unit			11.0	11.0	11.6**	11.6**	12.5**	12.5**		
(2) For Common Use			24.8		26.2**		28.3**			
Subtotal			35.8		37.8	11.6	40.8	12.5		
Total*	71	64	51	15	57	16	62	17	10	6
2. WASTE DISPOSAL (EXCLUSIVE USE OF UNIT ONLY)										
a. Flush Toilet with Sewer Connection			--	--	.4	.4	1.4	1.4		
b. Septic Tank			4.8	4.8	.9	.9				
c. Lavable					1.1		1.6			
d. Latrine			12.5		13.5		6.7			
Total*	34	4	17	5	16	1	10	1	20	0
3. ELECTRICITY										
a. Public Service				14.0		3.1		3.6		
b. Private Service						2.2		1.9		
Total*		59		14		5		6		15
B. NON-METROPOLITAN URBAN										
1. WATER (PIPED ONLY)										
a. For Exclusive Use of the Unit			34.0	34.0	31.7	31.7	30.5	30.5		
b. For Use of Various Units			26.0		13.8		41.9			
c. Public Outlet			19.2		30.0		22.0			
Total*	90	84	79	34	76	32	94	31	84	64
2. WASTE DISPOSAL (EXCLUSIVE USE OF UNIT ONLY)										
a. Flush Toilet with Sewer Connection			19.0	19.0	15.3	15.3	16.4	16.4		
b. Septic Tank			13.1	13.1	2.7	2.7				
c. Lavable					6.7		5.8			
d. Latrine			25.1		35.7		39.0			
Total*	90	24	57	32	60	18	61	16	44	34
3. ELECTRICITY										
a. Public Service						45.0		53.6		
b. Private Service								2.1		
Total*		73				45		56		56

C. METROPOLITAN										
1. WATER (PIPED ONLY)										
a. For Exclusive Use of the Unit			45.6	45.6	44.6	44.6	45.0	45.0		
b. For Use of Various Units			29.2		26.3		32.1			
c. Public Outlet			21.5		18.4		10.8			
Total*	100	98	96	46	89	45	88	45	90	80
2. WASTE DISPOSAL (EXCLUSIVE USE OF UNIT ONLY)										
a. Flush Toilet with Sewer Connection			42.5	42.5	37.9	37.9	37.8	37.8		
b. Septic Tank			4.6	4.6	4.2	4.2				
c. Lavable					7.6		2.6			
d. Latrine			7.1		23.6		17.6			
Total*	95	57	54	47	73	42	58	38	82	62
3. ELECTRICITY										
a. Public Service				94.0		87.0		73.8		
b. Private Service								.9		
Total*		95		94		87		75		71
SOURCES										
Reference to Bibliography	--		E21		G22		H16		--	
Year	1978-1980		1975		1973		1974		1980	
Type	Interviews: Electricity: Instituto Costarr. de Energia (ICE) 1980 data Water/Waste Disp.: Instituto Costarr. de Acueductos y Alcantarillados (AyA) 1978 and 1979 data		Housing Census		Housing Census		Housing Census		Interviews: Electricity: Instituto Nicar. de Energia (INE) Water/Waste Disp.: Instituto Nicar. de Acueductos y Alcantarillados (INAA)	

* Rounded

** Breakdown into exclusive use of the unit estimated based on El Salvador data

BASIC COMPONENTS	DESCRIPTION	COSTA RICA COST	COSTA RICA SOURCE	EL SALVADOR COST	EL SALVADOR SOURCE	GUATEMALA COST	GUATEMALA SOURCE	HONDURAS COST	HONDURAS SOURCE	NICARAGUA COST	NICARAGUA SOURCE
c. Electricity	-Meter[9/] -Meter Base -Breaker -1 Socket, 1 Convenience Outlet Net Cost + 40%	50 70	INVU	90 130	FUNDASAL	70 100	BANVI	30 40	INVA	40 60	est.
5. BEDROOMS											
a. First Bedroom	-Size: 12 M^2 -Construction: Same as Basic Unit, 1 Window, 1 Door Average Cost/M^2 Net Cost + 40%	66 790 1,110	INVU	45 530 740	FUNDASAL	50 600 840	BANVI	50 600 840	est.[13/]	60 720 1,010	FUNDE
b. Second Bedroom	-Ditto Net Cost + 40%	790 1,110		530 740		600 840		600 840		720 1,010	
6. DIFFERENCE BETWEEN THE COST OF A 60 M^2 LOT AND AN 84 M^2 LOT	-Size: 7 M x 12 M = 84 M^2 -Complete Infrastructure										
a. Land Cost Differential	-Same cost/M^2 as Item 1	240		145		360		170		60	
b. Infrastructure Cost Differential	See Note 10	290		205		435		149		165	
Total Differential	Net Cost + 40%	530 740		350 490		795 1,110		319 450		225 320	
7. RENTAL ROOM OR THIRD BEDROOM	-Size: 20 M^2 -Construction: Same as Basic Unit Average Cost/M^2 Net Cost + 40%	66 1,320 1,850	INVU	45 900 1,260	FUNDASAL	50 1,000 1,400	BANVI	50 1,000 1,400	est.[13/]	60 1,200 1,680	FUNDE

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ANNEX III

ESTIMATED COST OF BASIC SHELTER COMPONENTS

1980 $CA (PESOS CENTROAMERICANOS) - 1 $CA = 1 US$

B. NON-METROPOLITAN URBAN

BASIC COMPONENTS	DESCRIPTION	COSTA RICA COST	COSTA RICA SOURCE	EL SALVADOR COST	EL SALVADOR SOURCE	GUATEMALA COST	GUATEMALA SOURCE	HONDURAS COST	HONDURAS SOURCE	NICARAGUA COST	NICARAGUA SOURCE
1. MINIMUM SITE	-Size: 7 M x 12 M = 84 M^2 -No improvements										
	Average Cost/M^2	8.00	INVU	1.40	FUNDASAL	2.00	FENACOVI	1.50	est.	1.05	INAA
	Net Cost	672		120		168		126		88	
	+ 40%1/	940		170		240		180		120	
2. MINIMUM SERVICE PACKAGE	See Annex III-A					See Annex III-A					
a. Site Preparation and Access	Net Cost	570	Note 15	310	Note 15	690	BANVI	250	Note 15	225	Note 15
	+ 40%	800		430		970		350		320	
b. Water	Net Cost	115	Note 15	145	Note 15	375	BANVI	70	Note 15	70	Note 15
	+ 40%	160		200		530		100		100	
c. Waste Disposal (Latrine	Net Cost	15	Annex III-A	15	Annex III-A	15	Annex III-A	15	Annex III-A	15	Annex III-A
	+ 40%	20		20		20		20		20	
d. Street Lighting	Net Cost	75	Note 15	50	Note 15	85	Note 15	20	Note 15	40	Note 15
	+ 40%	110		70		120		30		60	
Total	Net Cost	775		520		1,165		355		350	
	+ 40%	1,090		730		1,630		500		490	
3. BASIC UNIT	See Annex III-A					See Annex III-A					
4. SERVICE IMPROVEMENTS	See Annex III-A					See Annex III-A					
a. Water and Sewer (1) Water	-Complete Distribution System to the Lot Line4/	110	Note 15	75	Note 15	145	Note 15	70	Note 15	65	Note 15
	-Distribution (Plumbing) within the Lot (1 Outlets)	50	Annex III-A	50	Annex III-A	50	Annex III-A	40	Annex III-A	50	Annex III-A
	-Additional pajas6/	--	Annex III-A	--	Annex III-A	120	Annex III-A	--	Annex III-A	--	Annex III-A
	Net Cost	160		125		315		110		115	
	+ 40%	220		180		440		150		160	
(2) Sewer	-Sanitary Sewer within the Project Boundaries8/	345	Note 15	310	Note 15	540	Note 15	225	Note 15	320	Note 15
	-Connection of 3 Waste Water Points in the Basic Unit with the Sewer System	80	Annex III-A	80	Annex III-A	80	Annex III-A	80	Annex III-A	80	Annex III-A
	Net Cost	425		390		620		305		400	
	+ 40%	600		550		870		430		560	
(3) Fixtures	Net Cost	100		110		100		60		100	
	+ 40%	140		150		140		80		140	
Total Water and Sewer	Net Cost	685		625		1,035		475		615	
	+ 40%	960		880		1,450		660		860	

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BASIC COMPONENTS	DESCRIPTION	COSTA RICA		EL SALVADOR		GUATEMALA		HONDURAS		NICARAGUA	
		COST	SOURCE	COST	SOURCE	COST	SOURCE	COST	SOURCE	COST	SOURCE
b. Access	Net Cost + 40%	65 90	Note 15	65 90	Note 15	65 90	Note 15	65 90	Note 15	65 90	Note 15
c. Electricity	See Annex III-A					See Annex III-A					
5. BEDROOMS	See Annex III-A					See Annex III-A					
6. DIFFERENCE IN SITE COST	Not Applicable					None					
7. RENTAL ROOM OR THIRD BEDROOM	See Annex III-A					See Annex III-A					

ANNEX III

ESTIMATED COST OF BASIC SHELTER COMPONENTS

1980 $CA (PESOS CENTROAMERICANOS) - 1 $CA = 1 US$

c. RURAL

BASIC COMPONENTS	DESCRIPTION	COSTA RICA COST	COSTA RICA SOURCE	EL SALVADOR COST	EL SALVADOR SOURCE	GUATEMALA COST	GUATEMALA SOURCE	HONDURAS COST	HONDURAS SOURCE	NICARAGUA COST	NICARAGUA SOURCE
1. SITE	200 M^2										
	Average Cost/M^2					.20	BANDESA				
	Net Cost	20	est.	20	est.	20	est.	20	est.	20	est.
	+ 40%	25		25		25		25		25	
2. MINIMUM SERVICE PACKAGE											
a. Water (Public Outlet)	50% Gravity Flow System; 50% Shallow Well										
	Net Cost / Materials Only)	250	est. av.	250	est. av.	250	est. av.	250	H20-A	250	est. av.
	+ 40%	350		350		350		350	V-B	350	
b. Waste Disposal (Latrine)	See Annex III-A										
	Net Cost (Materials Only)	20	est.	20	est.	20	est.	20	H20-A	20	est.
	+ 40%	30		30		30		30	V-D:3	30	
Total		380		380		380		380		380	
3. HOME											
a. Basic Unit	See Annex III-A										
	Net Cost	1,345		905		995		965		1,200	
	+ 40%	1,880		1,270		1,400		1,350		1,680	
b. First Bedroom	See Annex III-A										
	Net Cost	790		530		600		600		720	
	+ 40%	1,110		740		840		840		1,010	
c. Second Bedroom	Ditto	1,110		740		840		840		1,010	
4. SERVICE IMPROVEMENT											
a. Water	Additional Cost for Home Service										
	Net Cost	135	Annex III-A	110	Annex III-A	285	Annex III-A	95	Annex III-A	100	Annex III-A
	+ 40%	190		150		400		130		140	
b. Waste Disposal	Pour Flush Toilet (Additional Cost)										
	Net Cost	20	est.	20	est.	20	est.	20	H20-A	20	est.
	+ 40%	30		30		30		30	V-D:3	30	

NOTES TO ANNEX III

1. To estimate total cost, the net estimated cost is increased by 40% (25% for planning, design, engineering, administration, contingency, and supervision and 15% for financing). All costs including the 40% surcharge are rounded to the nearest ten.

2. Source costs per M^2 were adjusted to account for the lot size in this analysis.

3. This cost is charged to the project only in Guatemala.

4. Assumption: 50% of the total cost of the distribution system within the project boundaries.

5. Assumption: $CA 5.00 per house.

6. Only in Guatemala a fee is charged for acquiring the right to consume a certain quantity of water, known as paja.

7. Based on experience of the World Bank assisted earthquake reconstruction project in Guatemala. Self-contracting with supervision by a public agency can substantially reduce the labor cost of low income housing projects.

8. Assumption: The cost of building trunk lines needed to connect the project with the municipal sanitary sewer system is not charged to the project.

9. A meter charge as part of the project cost is only reported for El Salvador.

10. Not counting the cost of public water outlets, pajas, and water and sewer lines on the lot, Items 2 and 4 include the following infrastructure costs:

		COSTA RICA	EL SALVADOR	GUATEMALA	HONDURAS	NICARAGUA
a.	NET COST	1,055	750	1,595	545	605
b.	÷ 60 M^2	17.58	12.50	26.58	9.08	10.08
c.	÷ 1.1*		11.36	24.17	8.26	9.17
d.	x 84	1,345	955	2,030	694	770
e.	- line a	1,055	750	1,595	545	605
	NET COST FOR ADDITION	290	205	435	149	165

*To account for slight increase in cost per M^2 with decrease in lot size.

11. The estimated cost per M^2 of a 120 M^2 lot for 1978 was $5.12. This estimate is based on the assumption that the cost per M^2 of a 60 M^2 lot is 21% higher and that the 1980 cost is 20% higher than the 1978 cost.

12. To adjust for the 60 M^2 lot size in this example the cost/M^2 of the lot of the corresponding 1980 estimates for a 120 M^2 lot were multiplied by 1.21 (factor to account for higher urbanization cost per M^2).

13. The labor cost of the FUNVIMINH project is estimated at about $22/$M^2$. This estimate is based on the assumption that self-contracting, like in Guatemala, could significantly reduce this cost component.

14. The original source includes the cost of the laundry tub (pila). This estimate deducts $40 for material and installation of the pila.

15. To account for the larger lot size, the cost per M^2 in the metropolitan sector was divided by 1.1 and then multiplied by 84 M^2.

ANNEX IV

ESTIMATED AVERAGE INVESTMENT NEEDED FOR UPGRADING (PARTIAL NEED SEGMENT)

ANNEX IV
ESTIMATED AVERAGE INVESTMENT NEEDED FOR UPGRADING
COSTA RICA

RURAL

minimum basic shelter standard

	1	2	3	4	5	6	7	8	9	10	percent of units meeting standard
water	350	350	350								71
waste disposal	30	30	30	30	30	30	30				34
electricity	not calculated										
shelter improvement	300	300	300	300	300	300	300	300	300	300	59
total by decile	680	680	680	330	330	330	330	300	300	300	

advanced basic shelter standard

	1	2	3	4	5	6	7	8	9	10	
water	540	540	540	190							64
waste disposal	60	60	60	60	60	60	60	60	60	60	4
electricity	not calculated										
shelter improvement	600	600	600	600	600	600	600	600	600	600	59
total by decile	1,200	1,200	1200	850	660	660	660	660	660	660	

NON-METROPOLITAN URBAN

minimum basic shelter standard

	1	2	3	4	5	6	7	8	9	10	percent of units meeting standard
water	160										90
waste disposal	20										90
electricity	110	110	110								73
shelter improvement	1,660	1,660	1,660	1,660	1,660	1,660	1,660	1660	1660	1660	
total by decile	1,950	1,770	1,770	1,660	1,660	1,660	1,660	1,660	1,660	1,660	

advanced basic shelter standard

	1	2	3	4	5	6	7	8	9	10	
water	380	220									84
waste disposal	600	600	600	600	600	600	600	600			24
electricity	180	180	180								73
shelter improvement	2,610	2,610	2,610	2,610	2,610	2,610	2,610	2,610	2,610	2,610	
total by decile	3,770	3,610	3,390	3,210	3,210	3,210	3,210	3,210	2,610	2,610	

METROPOLITAN

minimum basic shelter standard

	1	2	3	4	5	6	7	8	9	10	percent of units meeting standard
water											100
waste disposal	20										95
electricity	80										95
shelter improvement	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	
total by decile	1,590	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	1,490	

advanced basic shelter standard

	1	2	3	4	5	6	7	8	9	10	
water	190										98
waste disposal	490	490	490	490	490						57
electricity	1500										95
shelter improvement	2,420	2420	2420	2420	2420	2420	2420	2420	2420	2420	
total by decile	3,250	2,910	2,910	2,910	2,910	2,420	2420	2420	2,420	2420	

SOURCES:

ANNEX II AND III

ANNEX IV
ESTIMATED AVERAGE INVESTMENT NEEDED FOR UPGRADING
EL SALVADOR

RURAL

minimum basic shelter standard

	1	2	3	4	5	6	7	8	9	10	percent of units meeting standard
water	350	350	350	350	350						51
waste disposal	30	30	30	30	30	30	30	30	30		17
electricity	not calculated										14
shelter improvement	300	300	300	300	300	300	300	300	300	300	
total by decile	680	680	680	680	680	330	330	330	330	300	

advanced basic shelter standard

	1	2	3	4	5	6	7	8	9	10	
water	500	500	500	500	500	150	150	150	150		15
waste disposal	60	60	60	60	60	60	60	60	60	60	5
electricity	not calculated										14
shelter improvement	600	600	600	600	600	600	600	600	600	600	
total by decile	1,160	1,160	1,160	1,160	1,160	810	810	810	810	660	

NON-METROPOLITAN URBAN

minimum basic shelter standard

	1	2	3	4	5	6	7	8	9	10	percent of units meeting standard
water	200	200	200								79
waste disposal	20	20	20	20	20						57
electricity	70	70	70								72
shelter improvement	1,290	1,290	1,290	1,290	1,290	1,290	1,290	1,290	1,290	1,290	
total by decile	1,580	1,580	1,580	1,310	1,310	1,290	1,290	1,290	1,290		

advanced basic shelter standard

	1	2	3	4	5	6	7	8	9	10	
water	380	380	380	180	180	180	180				34
waste disposal	550	550	550	550	550	550	550				32
electricity	200	200	200								72
shelter improvement	2240	2240	2240	2240	2240	2240	2240	2240	2240	2240	
total by decile	3370	3370	3370	2970	2970	2970	2970	2240	2240	2240	

METROPOLITAN

minimum basic shelter standard

	1	2	3	4	5	6	7	8	9	10	percent of units meeting standard
water	160										96
waste disposal	20	20	20	20	20						54
electricity	60										94
shelter improvement	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	
total by decile	1,440	1,220	1,220	1,220	1,220	1,200	1,200	1,200	1,200	1,200	

advanced basic shelter standard

	1	2	3	4	5	6	7	8	9	10	
water	310	150	150	150	150	150					46
waste disposal	460	460	460	460	460	460					47
electricity	190										94
shelter improvement	2,130	2,130	2,130	2,130	2,130	2,130	2,130	2,130	2,130	2,130	
total by decile	3090	2740	2,740	2,740	2,740	2,740	2,130	2,130	2,130	2,130	

SOURCES:

ANNEX II AND III

ANNEX IV
ESTIMATED AVERAGE INVESTMENT NEEDED FOR UPGRADING
GUATEMALA

RURAL

minimum basic shelter standard

	1	2	3	4	5	6	7	8	9	10	percent of units meeting standard
water	350	350	350	350	350						57
waste disposal	30	30	30	30	30	30	30	30	30		16
electricity	not calculated										5
shelter improvement	300	300	300	300	300	300	300	300	300	300	
total by decile	680	680	680	680	680	330	330	330	330	300	

advanced basic shelter standard

	1	2	3	4	5	6	7	8	9	10	
water	750	750	750	750	750	750	750	750	750		16
waste disposal	60	60	60	60	60	60	60	60	60	30	1
electricity	not calculated										5
shelter improvement	600	600	600	600	600	600	600	600	600	600	
total by decile	1,410	1,410	1,410	1,410	1,410	1,410	1,410	1,410	1,410	630	

NON-METROPOLITAN URBAN

minimum basic shelter standard

	1	2	3	4	5	6	7	8	9	10	percent of units meeting standard
water	530	530	530								76
waste disposal	20	20	20	20							60
electricity	120	120	120	120							45
shelter improvement	1,830	1,830	1,830	1,830	1,830	1,830	1,830	1,830	1,830	1,830	
total by decile	2,500	2,500	2,500	1,970	1,950	1,950	1,830	1,830	1,830	1,830	

advanced basic shelter standard

	1	2	3	4	5	6	7	8	9	10	
water	970	970	970	440	440	440	440				32
waste disposal	870	870	870	870	870	870	870	870	870		18
electricity	220	220	220	220	220	220					45
shelter improvement	2,780	2,780	2,780	2,780	2,780	2,780	2,780	2,780	2,780	2,780	
total by decile	4,840	4,840	4,840	4,310	4,310	4,310	4,090	3,650	3,650	2,780	

METROPOLITAN

minimum basic shelter standard

	1	2	3	4	5	6	7	8	9	10	percent of units meeting standard
water	560	560									89
waste disposal	20	20	20								73
electricity	90	90									87
shelter improvement	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	
total by decile	2,420	2,420	1,770	1,750	1,750	1,750	1,750	1,750	1750	1,750	

advanced basic shelter standard

	1	2	3	4	5	6	7	8	9	10	
water	960	960	960	960	960	960					45
waste disposal	710	710	710	710	710	710					42
electricity	190	190									87
shelter improvement	2,680	2680	2680	2680	2680	2680	2,680	2,680	2,680	2,680	
total by decile	4,540	4,540	4,350	4,350	4,350	4,350	2,680	2,680	2,680	2,680	

SOURCES:

ANNEX II AND III

ANNEX IV
ESTIMATED AVERAGE INVESTMENT NEEDED FOR UPGRADING
HONDURAS

RURAL

minimum basic shelter standard

	1	2	3	4	5	6	7	8	9	10	percent of units meeting standard
water	350	350	350	350							62
waste disposal	30	30	30	30	30	30	30	30	30		10
electricity	not calculated										6
shelter improvement	300	300	300	300	300	300	300	300	300	300	
total by decile	680	680	680	680	330	330	330	330	330	300	

advanced basic shelter standard

	1	2	3	4	5	6	7	8	9	10	
water	480	480	480	480	130	130	130	130	130		17
waste disposal	60	60	60	60	60	60	60	60	60	30	1
electricity	not calculated										6
shelter improvement	600	600	600	600	600	600	600	600	600	600	
total by decile	1140	1140	1140	1140	790	790	790	790	790	630	

NON-METROPOLITAN URBAN

minimum basic shelter standard

	1	2	3	4	5	6	7	8	9	10	percent of units meeting standard
water	100										94
waste disposal	20	20	20	20							61
electricity	30	30	30	30	30						56
shelter improvement	1210	1210	1210	1210	1210	1210	1210	1210	1210	1210	
total by decile	1360	1260	1260	1260	1240	1210	1210	1210	1210	1210	

advanced basic shelter standard

	1	2	3	4	5	6	7	8	9	10	
water	250	150	150	150	150	150	150				31
waste disposal	430	430	430	430	430	430	430	430	430		16
electricity	70	70	70	70	70						56
shelter improvement	2160	2160	2160	2160	2160	2160	2160	2160	2160	2160	
total by decile	2910	2810	2810	2810	2810	2740	2740	2690	2690	2160	

METROPOLITAN

minimum basic shelter standard

	1	2	3	4	5	6	7	8	9	10	percent of units meeting standard
water	80	80									88
waste disposal	20	20	20	20	20						58
electricity	20	20	20								75
shelter improvement	1130	1130	1130	1130	1130	1130	1130	1130	1130	1130	
total by decile	1250	1250	1170	1150	1150	1130	1130	1130	1130	1130	

advanced basic shelter standard

	1	2	3	4	5	6	7	8	9	10	
water	210	210	130	130	130	130					45
waste disposal	320	320	320	320	320	320	320				38
electricity	60	60	60								75
shelter improvement	2060	2060	2060	2060	2060	2060	2060	2060	2060	2060	
total by decile	2650	2650	2650	2510	2510	2510	2380	2060	2060	2060	

SOURCES:
ANNEX II AND III

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ANNEX IV
ESTIMATED AVERAGE INVESTMENT NEEDED FOR UPGRADING
NICARAGUA

RURAL

minimum basic shelter standard

	1	2	3	4	5	6	7	8	9	10	percent of units meeting standard
water	350	350	350	350	350	350	350	350	350		10
waste disposal	30	30	30	30	30	30	30	30			[illegible]
electricity	not calculated										
shelter improvement	300	300	300	300	300	300	300	300	300	300	[illegible]
total by decile	680	680	680	680	680	680	680	680	650	300	

advanced basic shelter standard

	1	2	3	4	5	6	7	8	9	10	
water	490	490	490	490	490	490	490	490	490	140	6
waste disposal	60	60	60	60	60	60	60	60	30	30	0
electricity	not calculated										
shelter improvement	600	600	600	600	600	600	600	600	600	600	15
total by decile	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,120	770	

NON-METROPOLITAN URBAN

minimum basic shelter standard

	1	2	3	4	5	6	7	8	9	10	percent of units meeting standard
water	100	100									84
waste disposal	20	20	20	20	20	20					44
electricity	60	60	60	60	60						56
shelter improvement	1,180	1,180	1,180	1,180	1,180	1,180	1,180	1,180	1,180	1,180	
total by decile	1,360	1,360	1,260	1,260	1260	1,200	1,180	1,180	1,180	1,180	

advanced basic shelter standard

	1	2	3	4	5	6	7	8	9	10	
water	260	260	160	160							64
waste disposal	560	560	560	560	560	560	560				34
electricity	120	120	120	120	120						56
shelter improvement	2,130	2,130	2,130	2,130	2,130	2,130	2,130	2,130	2,130	2,130	
total by decile	3070	3070	2,970	2,970	2,810	2,690	2,690	2,130	2,130	2,130	

METROPOLITAN

minimum basic shelter standard

	1	2	3	4	5	6	7	8	9	10	percent of units meeting standard
water	80										90
waste disposal	20	20									82
electricity	40	40	[illegible]								71
shelter improvement	1,110	1,110	1,110	1,110	1,110	1,110	1,110	1,110	1,110	1,110	
total by decile	1,250	1,170	1,150	1,110	1,110	1,110	1,110	1,110	1,110	1,110	

advanced basic shelter standard

	1	2	3	4	5	6	7	8	9	10	
water	220	140									80
waste disposal	460	460	460	460							62
electricity	100	100	100								71
shelter improvement	2,040	2,040	2,040	2,040	2,040	2,040	2,040	2,040	2,040	2,040	
total by decile	2820	2,740	2600	2500	2,040	2,040	2,040	2,040	2,040	2,040	

SOURCES:

ANNEX II AND III

NOTES TO ANNEX IV
ESTIMATED AVERAGE INVESTMENT
NEEDED FOR UPGRADING

1. WATER

In deciles without any service the cost for water service meeting the minimum standard is defined and estimated in accordance with Annex III, Item 2. Water service meeting the advanced standard in such deciles is estimated as the sum of the minimum service cost in Item 2 and service improvements in Item 4.

In deciles with service meeting the minimum but not the advanced standard only the estimates for the cost of service improvements in Item 4 is applied.

2. WASTE DISPOSAL

In deciles without any waste disposal the cost for service meeting the minimum standard is defined and estimated in accordance with Annex III, Item 2. Waste disposal facilities meeting the advanced standard are estimated in all deciles at the full cost of an improved system as described in Annex III, Item 4 for urban areas and Item 2 plus 4 for rural areas.

3. ELECTRICITY

For rural areas the cost of providing electric service is not

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included in the basic shelter package. In urban areas in deciles without service the cost for minimum access to electricity is estimated in accordance with Annex III, Item 2 (street lighting). To estimate the cost of advanced electrical service the cost of Item 4 is added to the cost of Item 2.

4. SHELTER IMPROVEMENT

The shelter improvement component combines the following two elements of an upgrading program: (1) an amount for upgrading access and storm drainage (only in urban areas); and (2) a home improvement loan.

The access improvement cost is estimated to equal Annex III, Item 2a for minimum requirements and the sum of Items 2 and 4 for advanced requirements.

Average home improvement loans were estimated at the same levels for all five countries. For rural areas a minimum loan for improving roof and floor was assumed at $CA 260 and a loan for more advanced improvements at twice that level. For all urban areas the average loan for minimum home improvements was estimated at $CA 750 and for advanced basic shelter improvements at $CA 1,500. The source for these estimates is cost analyses conducted in connection with the current USAID funded marginal community improvement program in El Salvador (E24). The maximum loan amount under this program is $CA 2,000 and the average loan size is expected to be approximately $CA 785

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(E24-21). The average loan amount of another current USAID funded urban upgrading project in Honduras (H22) is expected to be considerably lower ($CA 400 to 500). As shown in Annex III, the average construction cost of basic shelter in the five countries is quite similar. The differences in the average sizes of home improvement loans in the two sources appear to reflect differences in anticipated effective demand rather than need. Therefore, for the purpose of the affordability analysis in this exercise it is preferable to use standard loan sizes for all five countries.

The estimates for access upgrading were increased by 40% to account for overhead and contingency costs (Annex III). The estimates for home improvement loans were increased by only 15% to account for overhead costs only. The following table summarizes the costs for the five countries.

SHELTER IMPROVEMENT COST ESTIMATES

	Costa Rica	El Salvador	Guatemala	Honduras	Nicaragua
A. NON-METROPOLITAN URBAN					
1. MINIMUM STANDARD					
Home Improvement	860	860	860	860	860
Access	800	430	970	350	320
Total	1,660	1,290	1,830	1,210	1,180
2. ADVANCED STANDARD					
Home Improvement	1,720	1,720	1,720	1,720	1,720
Access	890	520	1,060	440	410
Total	2,610	2,240	2,780	2,160	2,130
B. METROPOLITAN					
1. MINIMUM STANDARD					
Home Improvement	860	860	860	860	860
Access	630	340	890	270	250
Total	1,490	1,200	1,750	1,130	1,110
2. ADVANCED STANDARD					
Home Improvement	1,720	1,720	1,720	1,720	1,720
Access	700	410	960	340	320
Total	2,420	2,130	2,680	2,060	2,040

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ANNEX V

AFFORDABILITY ANALYSIS
FULL NEED SEGMENT

NOTE:

Vertical arrows indicate the largest package of basic shelter components that the average household in each decile is able to afford. The left arrow in each decile refers to the high growth scenario, the middle arrow to the break-even scenario and the right arrow to the low growth scenario.

ANNEX V

AFFORDABILITY OF BASIC SHELTER BY INCOME DECILE AND GROWTH SCENARIO

1990

FULL NEED SEGMENT

A. COSTA RICA

1 RURAL

	AVERAGE COST 1980$CA ITEM	CUM.	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			881	1,842	2,292	2,741	3,235	3,774	4,538	5,527		
2. BREAK-EVEN SCENARIO			747	1,563	1,944	2,326	2,745	3,202	3,850	4,689	6,024	
3. LOW GROWTH SCENARIO			709	1,483	1,845	2,207	2,605	1,039	3,654	4,449	5,716	
B. BASIC SHELTER COMPONENTS												
1. SITE	25	25										
2. MINIMUM SERVICE PACKAGE	375	405										
3. HOME												
a. Basic Unit	1,880	2,285										
b. First Bedroom	1,110	3,395										
c. Second Bedroom	1,110	4,505										
4. SERVICE IMPROVEMENTS												
a. Water	190	4,695										
b. Waste Disposal	30	4,725										

LOW MINIMUM LEVEL

MINIMUM LEVEL

ADVANCED-2BR

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex III

ANNEX V
AFFORDABILITY OF BASIC SHELTER BY INCOME DECILE AND GROWTH SCENARIO
1990
FULL NEED SEGMENT
A. COSTA RICA
2 NON-METROPOLITAN URBAN

	AVERAGE COST 1980$CA ITEM	CUM.	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			2,097	5,334	8,753	10,394	15,044	18,691				
2. BREAK-EVEN SCENARIO			1,779	4,526	7,426	8,819	12,764	15,859	18,566			
3. LOW GROWTH SCENARIO			1,688	4,294	7,047	8,368	12,122	15,048	17,617			
B. BASIC SHELTER COMPONENTS												
1. MINIMUM SITE	940	940										
2. MINIMUM SERVICE PACKAGE	1,090	2,030										
3. BASIC UNIT												
a. Materials	1,270	3,300										
MIN. BASIC SHELTER										MINIMUM LEVEL		
b. Labor	620	3,920										
4. SERVICE IMPROVEMENTS												
a. Water and Sewer	960	4,880										
b. Access	90	4,970										
c. Electricity	70	5,040										
5. BEDROOMS												
a. First Bedroom	1,110	6,150										
b. Second Bedroom	1,110	7,260								ADVANCED-2BR		
6. DIFFERENCE BETWEEN THE COST OF A 60 M^2 LOT AND AN 84 M^2 LOT	--											
7. RENTAL ROOM OR THIRD BEDR[illegible]	1,850	9,110								ADVANCED-3BR		

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex III

ANNEX V

AFFORDABILITY OF BASIC SHELTER BY INCOME DECILE AND GROWTH SCENARIO

1990

FULL NEED SEGMENT

A. COSTA RICA

3 METROPOLITAN

	AVERAGE COST 1980$CA ITEM	CUM.	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			2,394	5,472	9,576	11,857	18,241	21,661				
2. BREAK-EVEN SCENARIO			2,031	4,643	8,125	10,060	15,477	18,379	22,732			
3. LOW GROWTH SCENARIO			1,927	4,406	7,710	9,546	14,686	17,439	21,570			
B. BASIC SHELTER COMPONENTS												
1. MINIMUM SITE	840	840										
2. MINIMUM SERVICE PACKAGE	860	1,700										
3. BASIC UNIT												
a. Materials	1,270	2,970										
MIN. BASIC SHELTER												MINIMUM LEVEL
b. Labor	620	3,590										
4. SERVICE IMPROVEMENTS												
a. Water and Sewer	820	4,410										
b. Access	70	4,480										
c. Electricity	70	4,550										
5. BEDROOMS												
a. First Bedroom	1,110	5,660										
b. Second Bedroom	1,110	6,770										ADVANCED-2BR
6. DIFFERENCE BETWEEN THE COST OF A 60 M2 LOT AND AN 84 M2 LOT	740	7,510										
7. RENTAL ROOM OR THIRD BEDROOM	1,850	9,360										ADVANCED-3BR
C. EST. AV. COST OF SAVINGS & LOAN HOMES		12,500										

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex III
Est. Average Cost of Savings & Loan Homes: C12 - Cuadro No. 3, adjusted to 1980

ANNEX V

AFFORDABILITY OF BASIC SHELTER BY INCOME DECILE AND GROWTH SCENARIO

1990

FULL NEED SEGMENT

B. EL SALVADOR

1 RURAL

	AVERAGE COST 1980$CA ITEM	CUM.	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			243	663	807	965	1,138	1,282	1,484	1,686		
2. BREAK-EVEN SCENARIO			211	576	701	839	989	1,114	1,290	1,465	1,803	
3. LOW GROWTH SCENARIO			196	533	649	777	916	1,031	1,194	1,356	1,669	
B. BASIC SHELTER COMPONENTS												
1. SITE	25	25										
2. MINIMUM SERVICE PACKAGE	380	405									LOW MINIMUM LEVEL	
3. HOME												
a. Basic Unit	1,270	1,675	MINIMUM LEVEL									
b. First Bedroom	740	2,415										
c. Second Bedroom	740	3,155										
4. SERVICE IMPROVEMENTS												
a. Water	150	3,305										
b. Waste Disposal	30	3,335									ADVANCED 2-BR	

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex III

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ANNEX V

AFFORDABILITY OF BASIC SHELTER BY INCOME DECILE AND GROWTH SCENARIO

1990

FULL NEED SEGMENT

B. EL SALVADOR

2 NON-METROPOLITAN URBAN

	AVERAGE COST 1980$CA ITEM	CUM.	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			637	1,880	2,055	2,885	3,366	3,847	5,158			
2. BREAK-EVEN SCENARIO			594	1,634	1,785	2,507	2,925	3,343	4,483			
3. LOW GROWTH SCENARIO			513	1,512	1,653	2,321	2,707	3,094	4,149	4,712		
B. BASIC SHELTER COMPONENTS												
1. MINIMUM SITE	170	170										
2. MINIMUM SERVICE PACKAGE	730	900										
3. BASIC UNIT												
a. Materials	900	1,800										
MIN. BASIC SHELTER											MINIMUM	LEVEL
b. Labor	360	2,160										
4. SERVICE IMPROVEMENTS												
a. Water and Sewer	880	3,040										
b. Access	90	3,130										
c. Electricity	130	3,260										
5. BEDROOMS												
a. First Bedroom	740	4,000										
b. Second Bedroom	740	4,740										
6. DIFFERENCE BETWEEN THE COST OF A 60 M^2 LOT AND AN 84 M^2 LOT	--										ADVANCED-2BR	
7. RENTAL ROOM OR THIRD BEDROOM	1,260	6,000									ADVANCED-3BR	

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex III

ANNEX V
AFFORDABILITY OF BASIC SHELTER BY INCOME DECILE AND GROWTH SCENARIO
1990
FULL NEED SEGMENT
B. EL SALVADOR
3 METROPOLITAN

	AVERAGE COST 1980$CA ITEM	CUM.	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			1,419	3,742	4,811	5,853	6,908	8,827				
2. BREAK-EVEN SCENARIO			1,233	3,252	4,181	5,086	6,003	7,671	8,255			
3. LOW GROWTH SCENARIO			1,141	3,010	3,870	4,708	5,557	7,100	7,640	8,103		
B. BASIC SHELTER COMPONENTS												
1. MINIMUM SITE	500	500										
2. MINIMUM SERVICE PACKAGE	580	1,080										
3. BASIC UNIT												
a. Materials	900	1,980									MINIMUM LEVEL	
- - - MIN. BASIC SHELTER - - -												
b. Labor	360	2,340										
4. SERVICE IMPROVEMENTS												
a. Water and Sewer	760	3,100										
b. Access	70	3,170										
c. Electricity	130	3,300										
5. BEDROOMS												
a. First Bedroom	740	4,040										
b. Second Bedroom	740	4,780									ADVANCED-2BR	
6. DIFFERENCE BETWEEN THE COST OF A 60 M^2 LOT AND AN 84 M^2 LOT	490	5,270										
7. RENTAL ROOM OR THIRD BEDROOM	1,260	6,530									ADVANCED-3BR	
C. EST. AV. COST OF SAVINGS & LOAN HOMES		10,500										

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex III
Estimated Average Cost of Savings and Loan Homes - Financiera Nacional de Vivienda, Boletin Informativo, June 1980, Prestamos Otorgados para construccion de vivienda, 1979

ANNEX V

AFFORDABILITY OF BASIC SHELTER BY INCOME DECILE AND GROWTH SCENARIO

1990

FULL NEED SEGMENT

c. GUATEMALA

1 RURAL

	AVERAGE COST 1980$CA ITEM	CUM.	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			202	397	518	626	734	855	1,144	1,709		
2. BREAK-EVEN SCENARIO			184	362	472	570	669	779	1,042	1,557	2,072	
3. LOW GROWTH SCENARIO			160	315	410	496	582	677	906	1,354	1,803	
B. BASIC SHELTER COMPONENTS												
1. SITE	25	25										
2. MINIMUM SERVICE PACKAGE	380	405									LOW MINIMUM LEVEL	
3. HOME												
a. Basic Unit	1,400	1,805										
b. First Bedroom	840	2,645										
c. Second Bedroom	840	3,485									MINIMUM LEVEL	
4. SERVICE IMPROVEMENTS												
a. Water	400	3,885										
b. Waste Disposal	30	3,915									ADVANCED-2BR	

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex III

ANNEX V
AFFORDABILITY OF BASIC SHELTER BY INCOME DECILE AND GROWTH SCENARIO
1990
FULL NEED SEGMENT
c. GUATEMALA
2 NON-METROPOLITAN URBAN

	AVERAGE COST 1980$CA ITEM	CUM.	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			1,855	3,738	4,694	5,737	7,140	8,345	10,443			
2. BREAK-EVEN SCENARIO			1,689	3,405	4,276	5,226	6,504	7,602	9,513			
3. LOW GROWTH SCENARIO			1,469	2,961	3,719	4,545	5,656	6,611	8,273	10,147		
B. BASIC SHELTER COMPONENTS												
1. MINIMUM SITE	240	240										
2. MINIMUM SERVICE PACKAGE	1,630	1,870										
3. BASIC UNIT												
a. Materials	1,040	2,910									MINIMUM LEVEL	
MIN. BASIC SHELTER												
b. Labor	350	3,260										
4. SERVICE IMPROVEMENTS												
a. Water and Sewer	1,450	4,710										
b. Access	90	4,800										
c. Electricity	100	4,900										
5. BEDROOMS												
a. First Bedroom	840	5,740										
b. Second Bedroom	840	6,580									ADVANCED-2BR	
6. DIFFERENCE BETWEEN THE COST OF A 60 M^2 LOT AND AN 84 M^2 LOT	--											
7. RENTAL ROOM OR THIRD BEDROOM	1,400	7,980									ADVANCED-3BR	

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex III

ANNEX V
AFFORDABILITY OF BASIC SHELTER BY INCOME DECILE AND GROWTH SCENARIO
1990
FULL NEED SEGMENT
c. GUATEMALA
3 METROPOLITAN

	AVERAGE COST 1980$CA ITEM	CUM.	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			2,312	5,675	7,155	8,820	11,386	14,539	18,760			
2. BREAK-EVEN SCENARIO			2,106	5,170	6,518	8,034	10,371	13,243	17,088			
3. LOW GROWTH SCENARIO			1,832	4,496	5,669	6,987	9,020	11,518	14,862	18,214		
B. BASIC SHELTER COMPONENTS												
1. MINIMUM SITE	1,260	1,260										
2. MINIMUM SERVICE PACKAGE	1,560	2,820										
3. BASIC UNIT												
a. Materials	1,040	3,860										
- - - MIN. BASIC SHELTER - - -											MINIMUM	LEVEL
b. Labor	350	4,210										
4. SERVICE IMPROVEMENTS												
a. Water and Sewer	1,250	5,460										
b. Access	70	5,530										
c. Electricity	100	5,630										
5. BEDROOMS												
a. First Bedroom	840	6,470										
b. Second Bedroom	840	7,310										
6. DIFFERENCE BETWEEN THE COST OF A 60 M^2 LOT AND AN 84 M^2 LOT	1,110	8,420									ADVANCED-2BR	
7. RENTAL ROOM OR THIRD BEDROOM	1,400	9,820									ADVANCED-3BR	
C. AVERAGE COST OF FHA INSURED HOMES		24,000										

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex III
Average Cost of FHA Insured Homes - Instituto de Fomento de Hipotecas Aseguradas, Average Sales Price of Houses Insured during 1979

ANNEX V
AFFORDABILITY OF BASIC SHELTER BY INCOME DECILE AND GROWTH SCENARIO
1990
FULL NEED SEGMENT
D. HONDURAS
1 RURAL

	AVERAGE COST 1980$CA ITEM	CUM.	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			167	290	373	455	559	704	900	1,180		
2. BREAK-EVEN SCENARIO			151	262	337	412	506	567	816	1,069	1,537	
3. LOW GROWTH SCENARIO			128	222	286	350	429	540	691	906	1,303	
B. BASIC SHELTER COMPONENTS												
1. SITE	25	25										
2. MINIMUM SERVICE PACKAGE	380	405	LOW MINIMUM LEVEL									
3. HOME												
a. Basic Unit	1,350	1,755									MINIMUM	LEVEL
b. First Bedroom	840	2,595										
c. Second Bedroom	840	3,435										
4. SERVICE IMPROVEMENTS												
a. Water	130	3,565										
b. Waste Disposal	30	3,595									ADVANCED-2BR	

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex III

ANNEX V

AFFORDABILITY OF BASIC SHELTER BY INCOME DECILE AND GROWTH SCENARIO

1990

FULL NEED SEGMENT

D. HONDURAS

2 NON-METROPOLITAN URBAN

	AVERAGE COST 1980$CA ITEM	CUM.	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			619	1,524	2,503	3,239	3,975	5,079	6,109			
2. BREAK-EVEN SCENARIO			561	1,381	2,267	2,934	3,601	4,602	5,535			
3. LOW GROWTH SCENARIO			475	1,170	1,922	2,487	3,052	3,900	4,691	7,121		
B. BASIC SHELTER COMPONENTS												
1. MINIMUM SITE	180	180										
2. MINIMUM SERVICE PACKAGE	500	680										
3. BASIC UNIT												
a. Materials	960	1,640										
MIN. BASIC SHELTER											MINIMUM LEVEL	
b. Labor	390	2,030										
4. SERVICE IMPROVEMENTS												
a. Water and Sewer	660	2,690										
b. Access	90	2,780										
c. Electricity	40	2,820										
5. BEDROOMS												
a. First Bedroom	840	3,660										
b. Second Bedroom	840	4,500										
6. DIFFERENCE BETWEEN THE COST OF A 60 M^2 LOT AND AN 84 M^2 LOT	--										ADVANCED-2BR	
7. RENTAL ROOM OR THIRD BEDROOM	1,400	5,900									ADVANCED-3BR	

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex III

ANNEX V
AFFORDABILITY OF BASIC SHELTER BY INCOME DECILE AND GROWTH SCENARIO
1990
FULL NEED SEGMENT
D. HONDURAS
3 METROPOLITAN

	AVERAGE COST 1980$CA ITEM	CUM.	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			1,107	2,684	3,400	4,373	5,636	7,828	11,541			
2. BREAK-EVEN SCENARIO			1,003	2,432	3,080	3,962	5,107	7,092	10,456			
3. LOW GROWTH SCENARIO			850	2,061	2,610	3,357	4,328	6,011	8,861	11,540		
B. BASIC SHELTER COMPONENTS												
1. MINIMUM SITE	40	590										
2. MINIMUM SERVICE PACKAGE	400	990										
3. BASIC UNIT												
a. Materials	960	1,950										
- MIN. BASIC SHELTER -											MINIMUM LEVEL	
b. Labor	390	2,340										
4. SERVICE IMPROVEMENTS												
a. Water and Sewer	530	2,870										
b. Access	70	2,940										
c. Electricity	40	2,980										
5. BEDROOMS												
a. First Bedroom	840	3,820										
b. Second Bedroom	840	4,660									ADVANCED-2BR	
6. DIFFERENCE BETWEEN THE COST OF A 60 M^2 LOT AND AN 84 M^2 LOT	450	5,110										
7. RENTAL ROOM OR THIRD BEDROOM	1,400	6,510									ADVANCED-3BR	
C. AV. COST OF FINAVI FINANCED HOMES		12,800										

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex III
Average Cost of FINAVI Financed Homes - H9: Proyectos Habitacionales a ser financiados por la Financiera Nacional du la Vivienda durante el periodo 1980-1985

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ANNEX V
AFFORDABILITY OF BASIC SHELTER BY INCOME DECILE AND GROWTH SCENARIO
1990
FULL NEED SEGMENT
E. NICARAGUA
1 RURAL

	AVERAGE COST 1980$CA ITEM	CUM.	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			299	751	938	1,177	1,382	1,604	1,809	2,048		
2. BREAK-EVEN SCENARIO			262	659	823	1,033	1,212	1,407	1,587	1,796	2,245	
3. LOW GROWTH SCENARIO			235	590	737	925	1,086	1,260	1,421	1,609	2,011	
B. BASIC SHELTER COMPONENTS												
1. SITE	25	25										
2. MINIMUM SERVICE PACKAGE	380	405										
3. HOME			LOW MIN.									
a. Basic Unit	1,680	2,085	MINIMUM LEVEL									
b. First Bedroom	1,010	3,095										
c. Second Bedroom	1,010	4,105										
4. SERVICE IMPROVEMENTS												
a. Water	140	4,245										
b. Waste Disposal	30	4,275									ADVANCED-2BR	

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex III

ANNEX V
AFFORDABILITY OF BASIC SHELTER BY INCOME DECILE AND GROWTH SCENARIO
1990
FULL NEED SEGMENT
E. NICARAGUA
2 NON-METROPOLITAN URBAN

	AVERAGE COST 1980$CA ITEM	CUM.	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			1,073	2,060	3,025	3,669	6,265	6,523	7,810			
2. BREAK-EVEN SCENARIO			941	1,807	2,654	3,219	5,496	5,722	6,851			
3. LOW GROWTH SCENARIO			843	1,618	2,377	2,883	4,923	5,125	6,137	7,687		
B. BASIC SHELTER COMPONENTS												
1. MINIMUM SITE	120	120										
2. MINIMUM SERVICE PACKAGE	490	610										
3. BASIC UNIT												
a. Materials	1,230	1,840										
- - - MIN. BASIC SHELTER - - -											MINIMUM	LEVEL
b. Labor	450	2,290										
4. SERVICE IMPROVEMENTS												
a. Water and Sewer	860	3,150										
b. Access	90	3,240										
c. Electricity	60	3,300										
5. BEDROOMS												
a. First Bedroom	1,010	4,310										
b. Second Bedroom	1,010	5,320									ADVANCED-2BR	
6. DIFFERENCE BETWEEN THE COST OF A 60 M^2 LOT AND AN 84 M^2 LOT	--											
7. RENTAL ROOM OR THIRD BEDROOM	1,680	7,000									ADVANCED-3BR	

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex III

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ANNEX V
AFFORDABILITY OF BASIC SHELTER BY INCOME DECILE AND GROWTH SCENARIO
1990
FULL NEED SEGMENT
E. NICARAGUA
3 METROPOLITAN

	AVERAGE COST 1980$CA ITEM	CUM.	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			1,144	2,716	3,216	5,146	5,623	6,195	7,148			
2. BREAK-EVEN SCENARIO			1,003	2,383	2,822	4,514	4,932	5,434	6,270			
3. LOW GROWTH SCENARIO			899	2,134	2,527	4,044	4,418	4,867	5,616	8,686		
B. BASIC SHELTER COMPONENTS												
1. MINIMUM SITE	210	210										
2. MINIMUM SERVICE PACKAGE	390	600										
3. BASIC UNIT												
a. Materials	1,230	1,830										
- - - - - - - - - - - - - - - - - -	- MIN. BASIC SHELTER - - -										MINIMUM LEVEL	
b. Labor	450	2,280										
4. SERVICE IMPROVEMENTS												
a. Water and Sewer	740	3,020										
b. Access	70	3,090										
c. Electricity	60	3,150										
5. BEDROOMS												
a. First Bedroom	1,010	4,160										
b. Second Bedroom	1,010	5,170										
- - - - - - - - - - - - - - - - - -											ADVANCED-2BR	
6. DIFFERENCE BETWEEN THE COST OF A 60 M^2 LOT AND AN 84 M^2 LOT	320	5,490										
7. RENTAL ROOM OR THIRD BEDROOM	1,680	7,170									ADVANCED-3BR	

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex III

ANNEX VI

AFFORDABILITY ANALYSIS
PARTIAL NEED SEGMENT

NOTE:

Diagonal arrows indicate the lowest decile able to afford a minimum or advanced basic shelter upgrading package under the break-even scenario of Gross Domestic Income growth.

ANNEX VI
AFFORDABILITY OF UPGRADING BY INCOME DECILE AND GROWTH SCENARIO
1990
PARTIAL NEED SEGMENT
A. COSTA RICA
1 RURAL

	AVERAGE COST DECILE	AVERAGE COST $CA	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			440	921	1,146	1,370	1,618	1,887	2,269	2,763		
2. BREAK-EVEN SCENARIO			374	782	972	1,163	1,372	1,601	1,925	2,345	3,012	
3. LOW GROWTH SCENARIO			355	742	922	1,103	1,302	1,519	1,827	2,225	2,858	
B. SUM OF UPGRADING COMPONENTS BY SHELTER STANDARD AND DECILE												
MINIMUM	1	680										
ADVANCED		1,200										
MINIMUM	2	680										
ADVANCED		1,200										
MINIMUM	3	680										
ADVANCED		1,200										
MINIMUM	4	330										
ADVANCED		850										
MINIMUM	5	330										
ADVANCED		660										
MINIMUM	6	330										
ADVANCED		660										
MINIMUM	7	330										
ADVANCED		660										
MINIMUM	8	300										
ADVANCED		660										
MINIMUM	9	300										
ADVANCED		660										
MINIMUM	10	300										
ADVANCED		660										

MINIMUM

ADVANCED

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex V.

ANNEX VI
AFFORDABILITY OF UPGRADING BY INCOME DECILE AND GROWTH SCENARIO
1990
PARTIAL NEED SEGMENT
A. COSTA RICA
2 NON-METROPOLITAN URBAN

	AVERAGE COST DECILE	AVERAGE COST $CA	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			1,048	2,666	4,375	5,195	7,519	9,342				
2. BREAK-EVEN SCENARIO			890	2,263	3,713	4,409	6,382	7,929	9,283			
3. LOW GROWTH SCENARIO			844	2,147	3,523	4,184	6,056	7,524	8,808			
B. SUM OF UPGRADING COMPONENTS BY SHELTER STANDARD AND DECILE												
MINIMUM	1	1,950										
ADVANCED		3,770										
MINIMUM	2	1,770										
ADVANCED		3,610										
MINIMUM	3	1,770										
ADVANCED		3,390										
MINIMUM	4	1,660										
ADVANCED		3,210										
MINIMUM	5	1,660										
ADVANCED		3,210										
MINIMUM	6	1,660										
ADVANCED		3,210										
MINIMUM	7	1,660										
ADVANCED		3,210										
MINIMUM	8	1,660										
ADVANCED		3,210										
MINIMUM	9	1,660										
ADVANCED		2,610										
MINIMUM	10	1,660										
ADVANCED		2,610										

MIN.

ADVANCED

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex V

ANNEX VI

AFFORDABILITY OF UPGRADING BY INCOME DECILE AND GROWTH SCENARIO

1990

PARTIAL NEED SEGMENT

A. COSTA RICA

3 METROPOLITAN

	AVERAGE COST DECILE	AVERAGE COST $CA	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			1,197	2,715	4,707	5,926	9,117	10,827				
2. BREAK-EVEN SCENARIO			1,016	2,322	4,061	5,030	7,739	9,109	11,366			
3. LOW GROWTH SCENARIO			964	2,201	3,855	4,771	7,341	8,720	10,785			
B. SUM OF UPGRADING COMPONENTS BY SHELTER STANDARD AND DECILE												
MINIMUM	1	1,590										
ADVANCED		3,250										
MINIMUM	2	1,490										
ADVANCED		2,910										
MINIMUM	3	1,490										
ADVANCED		2,910										
MINIMUM	4	1,490										
ADVANCED		2,910										
MINIMUM	5	1,490										
ADVANCED		2,910										
MINIMUM	6	1,490										
ADVANCED		2,420										
MINIMUM	7	1,490										
ADVANCED		2,420										
MINIMUM	8	1,490										
ADVANCED		2,420										
MINIMUM	9	1,490										
ADVANCED		2,420										
MINIMUM	10	1,490										
ADVANCED		2,420										

MIN.

ADVANCED

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex V

ANNEX VI

AFFORDABILITY OF UPGRADING BY INCOME DECILE AND GROWTH SCENARIO

1990

PARTIAL NEED SEGMENT

B. EL SALVADOR

1 RURAL

	AVERAGE COST DECILE	SCA	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			122	331	403	483	569	641	742	843		
2. BREAK-EVEN SCENARIO			106	288	351	419	495	557	645	733	902	
3. LOW GROWTH SCENARIO			98	267	325	388	458	516	597	678	834	
B. SUM OF UPGRADING COMPONENTS BY SHELTER STANDARD AND DECILE												
MINIMUM	1	680										
ADVANCED		1,160										
MINIMUM	2	680										
ADVANCED		1,160										
MINIMUM	3	680										
ADVANCED		1,160										
MINIMUM	4	680										
ADVANCED		1,160										
MINIMUM	5	680										
ADVANCED		1,160										
MINIMUM	6	330										
ADVANCED		810										
MINIMUM	7	330										
ADVANCED		810										
MINIMUM	8	330										
ADVANCED		810										
MINIMUM	9	330										
ADVANCED		810										
MINIMUM	10	300										
ADVANCED		660										

MINIMUM

ADVANCED

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex V

ANNEX VI
AFFORDABILITY OF UPGRADING BY INCOME DECILE AND GROWTH SCENARIO
1990
PARTIAL NEED SEGMENT
B. EL SALVADOR
2 NON-METROPOLITAN URBAN

	AVERAGE COST DECILE	AVERAGE COST $CA	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			319	940	1,027	1,443	1,683	1,923	2,579			
2. BREAK-EVEN SCENARIO			277	817	893	1,254	1,463	1,672	2,241			
3. LOW GROWTH SCENARIO			256	756	826	1,160	1,354	1,547	2,075	2,356		
B. SUM OF UPGRADING COMPONENTS BY SHELTER STANDARD AND DECILE												
MINIMUM	1	1,580										
ADVANCED		3,370										
MINIMUM	2	1,580										
ADVANCED		3,370										
MINIMUM	3	1,580										
ADVANCED		3,370										
MINIMUM	4	1,310										
ADVANCED		2,970										
MINIMUM	5	1,310										
ADVANCED		2,970										
MINIMUM	6	1,290										
ADVANCED		2,970										
MINIMUM	7	1,290										
ADVANCED		2,970										
MINIMUM	8	1,290										
ADVANCED		2,970										
MINIMUM	9	1,290										
ADVANCED		2,970										
MINIMUM	10	1,290										
ADVANCED		2,970										

MINIMUM

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex V

ANNEX VI

AFFORDABILITY OF UPGRADING BY INCOME DECILE AND GROWTH SCENARIO

1990

PARTIAL NEED SEGMENT

B. EL SALVADOR

3 METROPOLITAN

	AVERAGE COST DECILE	AVERAGE COST $CA	DECILE 1	2	1	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			709	1,871	2,405	2,926	3,454	4,413				
2. BREAK-EVEN SCENARIO			616	1,626	2,090	2,543	3,002	3,835	4,127			
3. LOW GROWTH SCENARIO			571	1,505	1,935	2,354	2,778	3,558	3,820	4,052		
B. SUM OF UPGRADING COMPONENTS BY SHELTER STANDARD AND DECILE												
MINIMUM	1	1,440										
ADVANCED		3,090										
MINIMUM	2	1,220										
ADVANCED		2,740										
MINIMUM	3	1,220										
ADVANCED		2,740										
MINIMUM	4	1,220										
ADVANCED		2,740										
MINIMUM	5	1,220										
ADVANCED		2,740										
MINIMUM	6	1,200										
ADVANCED		2,740										
MINIMUM	7	1,200										
ADVANCED		2,130										
MINIMUM	8	1,200										
ADVANCED		2,130										
MINIMUM	9	1,200										
ADVANCED		2,130										
MINIMUM	10	1,200										
ADVANCED		2,130										

MINIMUM

ADVANCED

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex V

ANNEX VI

AFFORDABILITY OF UPGRADING BY INCOME DECILE AND GROWTH SCENARIO

1990

PARTIAL NEED SEGMENT

c. GUATEMALA

1 RURAL

	AVERAGE COST DECILE	$CA	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			101	199	259	313	367	427	572	855		
2. BREAK-EVEN SCENARIO			92	181	236	285	334	389	521	779	1,036	
3. LOW GROWTH SCENARIO			80	157	205	248	291	339	453	677	901	
B. SUM OF UPGRADING COMPONENTS BY SHELTER STANDARD AND DECILE												
MINIMUM	1	680										
ADVANCED		1,410										
MINIMUM	2	680										
ADVANCED		1,410										
MINIMUM	3	680										
ADVANCED		1,410										
MINIMUM	4	680										
ADVANCED		1,410										
MINIMUM		680										
ADVANCED		1,410										
MINIMUM	6	330										
ADVANCED		1,410										
MINIMUM	7	330										
ADVANCED		1,410										
MINIMUM	8	330										
ADVANCED		1,410										
MINIMUM	9	330										
ADVANCED		1,410										
MINIMUM	10	330										
ADVANCED		1,410										

MINIMUM

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex V

ANNEX VI

AFFORDABILITY OF UPGRADING BY INCOME DECILE AND GROWTH SCENARIO

1990

PARTIAL NEED SEGMENT

c. GUATEMALA

2 NON-METROPOLITAN URBAN

	AVERAGE COST DECILE	$CA	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			927	1,869	2,347	2,869	3,570	4,173	5,222			
2. BREAK-EVEN SCENARIO			845	1,702	2,138	2,613	3,252	3,801	4,756			
3. LOW GROWTH SCENARIO			735	1,481	1,859	2,273	2,828	3,306	4,137	5,073		
B. SUM OF UPGRADING COMPONENTS BY SHELTER STANDARD AND DECILE												
MINIMUM	1	2,500										
ADVANCED		4,840										
MINIMUM	2	2,500										
ADVANCED		4,840										
MINIMUM	3	2,500										
ADVANCED		4,840										
MINIMUM	4	1,970										
ADVANCED		4,310										
MINIMUM	5	1,950										
ADVANCED		4,310										
MINIMUM	6	1,950										
ADVANCED		4,310										
MINIMUM	7	1,830										
ADVANCED		4,090										
MINIMUM	8	1,830										
ADVANCED		3,650										
MINIMUM	9	1,830										
ADVANCED		3,650										
MINIMUM	10	1,830										
ADVANCED		2,780										

MINIMUM

ADVANCED

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex V

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ANNEX VI

AFFORDABILITY OF UPGRADING BY INCOME DECILE AND GROWTH SCENARIO

1990

PARTIAL NEED SEGMENT

c. GUATEMALA

3 METROPOLITAN

	AVERAGE COST DECILE	$CA	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			1,156	2,830	3,578	4,410	5,693	7,269	9,380			
2. BREAK-EVEN SCENARIO			1,053	2,585	3,259	4,017	5,186	6,622	8,544			
3. LOW GROWTH SCENARIO			916	2,248	2,834	3,494	4,510	5,759	7,431	9,107		
B. SUM OF UPGRADING COMPONENTS BY SHELTER STANDARD AND DECILE												
MINIMUM	1	2,420										
ADVANCED		4,540										
MINIMUM	2	2,420										
ADVANCED		4,540										
MINIMUM	3	1,770										
ADVANCED		4,350										
MINIMUM	4	1,750										
ADVANCED		4,350										
MINIMUM	5	1,750										
ADVANCED		4,350										
MINIMUM	6	1,750										
ADVANCED		4,350										
MINIMUM	7	1,750										
ADVANCED		2,680										
MINIMUM	8	1,750										
ADVANCED		2,680										
MINIMUM	9	1,750										
ADVANCED		2,680										
MINIMUM	10	1,750										
ADVANCED		2,680										

MINIMUM

ADVANCED

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex V

ANNEX VI
AFFORDABILITY OF UPGRADING BY INCOME DECILE AND GROWTH SCENARIO
1990
PARTIAL NEED SEGMENT
D. HONDURAS
1 RURAL

	AVERAGE COST DECILE	AVERAGE COST $CA	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			83	145	186	228	279	352	450	590		
2. BREAK-EVEN SCENARIO			75	131	169	206	253	319	408	534	769	
3. LOW GROWTH SCENARIO			64	111	143	175	215	270	346	453	651	
B. SUM OF UPGRADING COMPONENTS BY SHELTER STANDARD AND DECILE												
MINIMUM	1	680										
ADVANCED		600										
MINIMUM	2	680										
ADVANCED		600										
MINIMUM	3	680										
ADVANCED		600										
MINIMUM	4	680										
ADVANCED		600										
MINIMUM	5	110										
ADVANCED		600										
MINIMUM	6	330										
ADVANCED		600										
MINIMUM	7	330										
ADVANCED		600										
MINIMUM	8	330										
ADVANCED		600										
MINIMUM	9	330										
ADVANCED		600										
MINIMUM	10	300										
ADVANCED		600										

MINIMUM

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex V

ANNEX VI

AFFORDABILITY OF UPGRADING BY INCOME DECILE AND GROWTH SCENARIO

1990

PARTIAL NEED SEGMENT

D. HONDURAS

2 NON-METROPOLITAN URBAN

	AVERAGE COST DECILE	AVERAGE COST SCA	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			310	762	1,251	1,619	1,987	2,539	3,055			
2. BREAK-EVEN SCENARIO			280	690	1,134	1,467	1,801	2,301	2,768			
3. LOW GROWTH SCENARIO			238	585	961	1,243	1,526	1,950	2,345	3,561		
B. SUM OF UPGRADING COMPONENTS BY SHELTER STANDARD AND DECILE												
MINIMUM	1	1,360										
ADVANCED		2,910										
MINIMUM	2	1,260										
ADVANCED		2,810										
MINIMUM	3	1,260										
ADVANCED		2,810										
MINIMUM	4	1,260										
ADVANCED		2,810										
MINIMUM	5	1,240										
ADVANCED		2,810										
MINIMUM	6	1,210										
ADVANCED		2,740										
MINIMUM	7	1,210										
ADVANCED		2,740										
MINIMUM	8	1,210										
ADVANCED		2,690										
MINIMUM	9	1,210										
ADVANCED		2,690										
MINIMUM	10	1,210										
ADVANCED		2,160										

MINIMUM

ADVANCED

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex V

ANNEX VI

AFFORDABILITY OF UPGRADING BY INCOME DECILE AND GROWTH SCENARIO

1990

PARTIAL NEED SEGMENT

D. HONDURAS

3 METROPOLITAN

	AVERAGE COST DECILE	AVERAGE COST $CA	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			554	1,342	1,700	2,186	2,818	3,914	5,770			
2. BREAK-EVEN SCENARIO			502	1,216	1,540	1,981	2,553	3,546	5,228			
3. LOW GROWTH SCENARIO			425	1,030	1,305	1,679	2,164	3,005	4,431	5,770		
B. SUM OF UPGRADING COMPONENTS BY SHELTER STANDARD AND DECILE												
MINIMUM	1	1,250										
ADVANCED		2,650										
MINIMUM	2	1,250										
ADVANCED		2,650										
MINIMUM	3	1,170										
ADVANCED		2,650										
MINIMUM	4	1,150										
ADVANCED		2,510										
MINIMUM	5	1,150										
ADVANCED		2,510										
MINIMUM	6	1,130										
ADVANCED		2,510										
MINIMUM	7	1,130										
ADVANCED		2,380										
MINIMUM	8	1,130										
ADVANCED		2,060										
MINIMUM	9	1,130										
ADVANCED		2,060										
MINIMUM	10	1,130										
ADVANCED		2,060										

MINIMUM

ADVANCED

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex V

ANNEX VI

AFFORDABILITY OF UPGRADING BY INCOME DECILE AND GROWTH SCENARIO

1990

PARTIAL NEED SEGMENT

E. NICARAGUA

1 RURAL

	AVERAGE COST DECILE	SCA	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			149	375	469	589	691	802	904	1,024		
2. BREAK-EVEN SCENARIO			131	329	412	516	606	704	793	898	1,123	
3. LOW GROWTH SCENARIO			117	295	369	463	543	630	711	804	1,006	
B. SUM OF UPGRADING COMPONENTS BY SHELTER STANDARD AND DECILE												
MINIMUM	1	680										
ADVANCED		1,150										
MINIMUM	2	680										
ADVANCED		1,150										
MINIMUM	3	680										
ADVANCED		1,150										
MINIMUM	4	680										
ADVANCED		1,150										
MINIMUM	5	680										
ADVANCED		1,150										
MINIMUM	6	680										
ADVANCED		1,150										
MINIMUM	7	680										
ADVANCED		1,150										
MINIMUM	8	680										
ADVANCED		1,150										
MINIMUM	9	650										
ADVANCED		1,120										
MINIMUM	10	300										
ADVANCED		770										

MINIMUM

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex V

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ANNEX VI

AFFORDABILITY OF UPGRADING BY INCOME DECILE AND GROWTH SCENARIO

1990

PARTIAL NEED SEGMENT

E. NICARAGUA

2 NON-METROPOLITAN URBAN

	AVERAGE COST DECILE	AVERAGE COST $CA	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			536	1,030	1,513	1,835	3,133	3,261	3,905			
2. BREAK-EVEN SCENARIO			471	903	1,327	1,609	2,748	2,861	3,426			
3. LOW GROWTH SCENARIO			421	809	1,189	1,441	2,461	2,562	3,068	3,844		
B. SUM OF UPGRADING COMPONENTS BY SHELTER STANDARD AND DECILE												
MINIMUM	1	1,360										
ADVANCED		3,070										
MINIMUM	2	1,360										
ADVANCED		3,070										
MINIMUM	3	1,260										
ADVANCED		2,970										
MINIMUM	4	1,260										
ADVANCED		2,970										
MINIMUM	5	1,260										
ADVANCED		2,810										
MINIMUM	6	1,200										
ADVANCED		2,690										
MINIMUM	7	1,180										
ADVANCED		2,690										
MINIMUM	8	1,180										
ADVANCED		2,130										
MINIMUM	9	1,180										
ADVANCED		2,130										
MINIMUM	10	1,180										
ADVANCED		2,130										

MINIMUM

ADVANCED

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex V

ANNEX VI

AFFORDABILITY OF UPGRADING BY INCOME DECILE AND GROWTH SCENARIO

1990

PARTIAL NEED SEGMENT

E. NICARAGUA

3 METROPOLITAN

	AVERAGE COST DECILE	$CA	DECILE 1	2	3	4	5	6	7	8	9	10
A. MAXIMUM AVERAGE INVESTMENT												
1. HIGH GROWTH SCENARIO			572	1,358	1,608	2,573	2,811	3,097	3,574			
2. BREAK-EVEN SCENARIO			502	1,191	1,411	2,257	2,466	2,717	3,135			
3. LOW GROWTH SCENARIO			449	1,067	1,264	2,022	2,209	2,414	2,808	4,343		
B. SUM OF UPGRADING COMPONENTS BY SHELTER STANDARD AND DECILE												
MINIMUM	1	1,250										
ADVANCED		2,820										
MINIMUM	2	1,170										
ADVANCED		2,740										
MINIMUM	3	1,150										
ADVANCED		2,600										
MINIMUM	4	1,110										
ADVANCED		2,500										
MINIMUM	5	1,110										
ADVANCED		2,040										
MINIMUM	6	1,110										
ADVANCED		2,040										
MINIMUM	7	1,110										
ADVANCED		2,040										
MINIMUM	8	1,110										
ADVANCED		2,040										
MINIMUM	9	1,110										
ADVANCED		2,040										
MINIMUM	10	1,110										
ADVANCED		2,040										

MINIMUM

ADVANCED

SOURCES: Maximum Average Investment - Annex I-D
Average Cost of Basic Shelter Components - Annex V

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ANNEX VII

TOTAL INVESTMENT IN BASIC SHELTER AS A PERCENT OF GDP

ANNEX VII

TOTAL INVESTMENT IN BASIC SHELTER AS A PERCENT OF GDP

1980 $CA (1 $CA = 1 US$)

		COSTA RICA			EL SALVADOR			GUATEMALA			HONDURAS			NICARAGUA		
		GDP (Millions)	TOTAL INVESTMENT IN BASIC SHELTER AMOUNT	% OF GDP	GDP (Millions)	TOTAL INVESTMENT IN BASIC SHELTER AMOUNT	% OF GDP	GDP (Millions)	TOTAL INVESTMENT IN BASIC SHELTER AMOUNT	% OF GDP	GDP (Millions)	TOTAL INVESTMENT IN BASIC SHELTER AMOUNT	% OF GDP	GDP (Millions)	TOTAL INVESTMENT IN BASIC SHELTER AMOUNT	% OF GDP
1980	LOW	4,964	161.3	3.2	3,770	116.8	3.1	7,497	256.7	3.4	2,547	68.6	2.7	1,941	56.6	2.9
	BREAK EVEN	4,964	146.4	2.9	3,770	92.1	2.4	7,497	224.5	3.0	2,547	60.5	2.4	1,941	51.2	2.6
	HIGH	4,964	144.3	2.9	3,770	58.4	1.5	7,497	206.8	2.8	2,547	58.7	2.3	1,941	46.1	2.4
1985	LOW	5,481	165.0	3.0	4,214	115.4	2.7	8,433	289.6	3.4	2,917	77.8	2.7	2,196	67.5	3.1
	BREAK EVEN	5,700	156.6	2.7	4,413	98.5	2.2	9,044	253.2	2.8	3,182	71.2	2.2	2,316	63.6	2.7
	HIGH	6,036	125.0	2.1	4,698	67.8	1.4	9,459	221.7	2.3	3,329	65.4	2.0	2,477	57.2	2.3
1990	LOW	6,201	166.2	2.7	4,709	115.2	2.4	9,518	342.9	3.6	3,341	92.0	2.8	2,485	73.0	2.9
	BREAK EVEN	6,535	161.4	2.5	5,111	103.9	2.0	10,944	294.5	2.7	3,942	83.9	2.1	2,774	70.1	2.5
	HIGH	7,703	101.9	1.3	5,855	72.9	1.2	12,015	248.8	2.1	4,351	72.1	1.7	3,162	59.0	1.9
1995	LOW	7,016	165.1	2.4	5,263	119.1	2.3	10,742	405.0	3.8	3,826	110.6	2.9	2,811	77.5	2.8
	BREAK EVEN	7,452	161.7	2.2	5,859	110.6	1.9	13,273	349.2	2.6	4,869	99.6	2.0	3,236	75.4	2.3
	HIGH	9,832	81.6	.8	7,296	73.1	1.0	15,262	290.4	1.9	5,686	82.0	1.4	4,036	47.3	1.2
2000	LOW	7,938	164.8	2.1	5,882	126.3	2.1	12,124	459.1	3.8	4,382	129.4	3.0	3,181	86.7	2.7
	BREAK EVEN	8,444	163.0	1.9	6,674	119.7	1.8	16,150	405.7	2.5	6,082	116.4	1.9	3,800	83.9	2.2
	HIGH	12,548	71.8	.6	9,027	74.4	.8	19,386	335.5	1.7	7,432	96.2	1.3	5,151	36.1	.7
TOTAL	LOW	125,745	3,305.2	2.6	95,061	2,341.2	2.5	192,510	6,943.2	3.6	67,743	1,883.1	2.8	50,266	1,449.1	2.9
	BREAK EVEN	131,956	3,185.2	2.4	103,026	2,091.0	2.0	225,424	6,024.5	2.7	81,539	1,707.8	2.1	55,983	1,385.7	2.5
	HIGH	161,636	2,059.0	1.3	121,239	1,406.5	1.2	250,888	5,119.2	2.0	91,778	1,473.0	1.6	66,106	1,036.1	1.6

SOURCES: Gross Domestic Product - Annex I-B
Total Investment in Basic Shelter - Annex I-D

ANNEX VIII

EXISTING INVESTMENT IN HOUSING BY TARGET GROUP AND NON-TARGET GROUP

ANNEX VIII

EXISTING INVESTMENT IN HOUSING BY TARGET GROUP AND NON-TARGET GROUP 1980 $CA (1 $CA = 1 US$)

	COSTA RICA		EL SALVADOR		GUATEMALA		HONDURAS		NICARAGUA		CENTRAL AMERICA
	VALUE	SOURCE	VALUE	SOURCE	VALUE	SOURCE	VALUE	SOURCE	VALUE	SOURCE	VALUE 1/
Latest Year Available	1978		1978		1979		1978		1974		
GDP	3,473,459	Note 5	3,038,300	Note 5	7,497,000	Note 5	1,819,000	Note 5	1,518,000	Note 5	17,345,759
Housing Investment											
A. Public	62,276	C12-T15			51,986						
B. Private	72,218				107,272						
Total	134,494	C12-T19	83,300	E25	159,258	G11	27,350	H5	51,347	N1	455,749
% of GDP	3.9		2.7		2.1		1.5		3.4		2.6
Target Group											
A. Public	32,384	C21-43			51,986	G11					
B. Private	23,619	C12-T14			13,970	G11					
Total	56,003		11,920	E25	65,956		9,351	H5	6,131	N1	149,361
% of GDP	1.6		.4		.9		.5		.4		.8
Non-Target Group											
A. Public	29,892	(1)-(2)		(1)-(2)	0	(1)-(2)		(1)-(2)		(1)-(2)	
B. Private	48,599				93,302						
Total	78,491		71,380		93,302		17,999		45,216		306.388
% of GDP	2.3		2.3		1.2		1.0		3.0		1.8

1/ Total of five countries. Nicaragua, however, is slightly underrepresented due to a variation in the year of last reported data.

NOTES: Following pages

NOTES TO ANNEX VIII

COSTA RICA

Information on public and private housing investment for 1978 is available in the statistical yearbook of the National Housing Bank (C12). Total housing investment in 1978 was $134,494,000 representing 3.9% of GDP. Public investment accounted for $62,276,000 or 46% of all housing investment and private investment for $72,218,000. Of the $62,276,000 invested by the public sector, $32,384,000, or 52%, benefited the target group.

Of the $72,218,000 invested by the private sector, $23,619,484 was invested by the savings and loans associations (C12-T14) and benefited the target group. The remainder of the private sector production excluded the target group. Total target group investment in 1978 was therefore $56,003,000 consisting of $32,384,000 public investment and $23,619,000 private investment, representing 41.6% of total housing investment and 1.6% of GDP.

EL SALVADOR

Almost all housing in El Salvador is either produced or financed by five agencies.[1/] Their total investment in 1978

1/ Fondo Social para la Vivienda (FSV), Instituto de Vivienda Urbana (IVU), Financiera Nacional de la Vivienda (FNV), Banco Hipotecario de El Salvador and Fundacion Salvadorena de Desarrollo y Vivienda Minima (FUNDASAL)

was $83,300,000. Based on the maximum average investment that the upper limit of the target group can afford, all units produced by IVU and FUNDASAL were directed at the target group. Units built or financed by the FNV and the Banco Hipotecario, with average costs between $11,000 and $20,000, were not within the means of the target group. The average cost ($7,000) of units produced by the FSV was barely within the means of the top decile of the target group. Since half of the units were priced below $7,000 it was estimated that 50% of the units benefited the target group. Total target group housing investment in 1978 was $11,920,000, or 14.3% of total housing investment.

GUATEMALA

The only recent comprehensive publication on housing production data is the housing element of the 1979-1982 Housing Development Plan published in December 1979 (G11). Data in the report pertain to anticipated 1979 housing investment rather than historical investment. In the past, Housing Development Plans have tended to overestimate actual investment. However, it is the only recent comprehensive study with a distribution by public and private production and the cost of the units produced. According to the Development Plan total housing investment in 1979 was $159,258,450 of which $51,986,450 was invested by the public sector and $107,272,000 by the private sector.

Target group housing was produced almost exclusively by the public sector, while the private sector financed predominantly upper-middle income and upper-income housing. Of the $65,956,000 invested in target group housing, $51,986,000 was financed by the public sector and only $13,970,000 by the private sector.

HONDURAS

Detailed information on 1978 housing investment in Honduras is available from an unpublished supplement to the National Housing Plan (H5). Investment in 1978 totalled $27,350,000. INVA, FEHCOVIL, APRHU and JUNTA financed housing units with price ranges accessible to the target group and invested $4,850,700 in 1978. Of the housing produced by the private sector only the top decile of the metropolitan area had access to the units priced on the average $11,000 in 1978. It was estimated that 20% of the units produced by the private sector benefited the target group, accounting for a $4,500,000 investment. Total target group investment is thus estimated at $9,350,700, representing one-third of total housing investment and 0.5% of GDP.

NICARAGUA

No recent information is available on housing production and investment in Nicaragua. The latest available information is contained in the 1977 National Housing Policy (N1) and

summarizes housing investment in 1974. Total housing investment in that year [illegible] $51,347,000 representing 3.4% of GDP. However, only $6,1[illegible].00 or 0.4% of GDP was spent for target group housing. Total investment reflects a significant increase over previous years as a result of international assistance following the 1972 earthquake. It is likely that housing investment has decreased in subsequent years. However, the new government of Nicaragua has expressed a desire to increase housing investment for the target group and has received substantial assistance from abroad. Therefore, while the percentage of GDP devoted to housing may well be similar to the years following the earthquake, investment in target group housing can be expected to increase substantially.

ANNEX IX

ESTIMATED NEED FOR A BASIC SHELTER SUBSIDY FOR HOUSEHOLDS UNABLE TO AFFORD THE FULL COST OF MINIMUM LEVEL BASIC SHELTER

ANNEX IX

ESTIMATED NEED FOR A BASIC SHELTER SUBSIDY FOR HOUSEHOLDS UNABLE TO AFFORD THE FULL COST OF MINIMUM LEVEL BASIC SHELTER

1990

1980 $CA MILLIONS

COUNTRY AND SECTOR	DECILES WITH A MAXIMUM AVERAGE INVESTMENT BELOW THE COST OF MINIMUM LEVEL BASIC SHELTER												TOTAL
	RURAL				NON-METROPOLITAN URBAN				METROPOLITAN				
	1	2	3	TOTAL	1	2	3	TOTAL	1	2	3	TOTAL	
COSTA RICA													
Cost of Min. Level Basic Shelter					3,300				2,970				
Maximum Average Investment					1,779				2,031				
Shortfall					1,521				939				
Number of Households per Decile					845			845	1,590			1,590	2,435
Need for Subsidy ($CA 1,000's)					1,285.2			1,285.2	1,493.0			1,493.0	2,778.2
EL SALVADOR													
Cost of Min. Level Basic Shelter	405				1,800	1,800	1,800		1,980				
Maximum Average Investment	211				554	1,634	1,785		1,233				
Shortfall	194				1,246	166	15		747				
Number of Households per Decile	4,996			4,996	1,485	1,485	1,485	4,455	2,076			2,076	11,527
Need for Subsidy ($CA 1,000's)	969.2			969.2	1,850.3	246.5	22.3	2,119.1	1,550.8			1,550.8	4,639.1
GUATEMALA													
Cost of Min. Level Basic Shelter	405	405			2,910				3,860				
Maximum Average Investment	184	362			1,689				2,106				
Shortfall	221	43			1,221				1,754				
Number of Households per Decile	7,614	7,614		15,228	2,339			2,339	4,304			4,304	21,871
Need for Subsidy ($CA 1,000's)	1,682.7	327.4		2,010.1	2,855.9			2,855.9	7,549.2			7,549.2	12,415.2
HONDURAS													
Cost of Min. Level Basic Shelter	405	405	405		1,640	1,640			1,950				
Maximum Average Investment	151	262	337		561	1,381			1,003				
Shortfall	254	143	68		1,079	259			947				
Number of Households per Decile	3,350	3,350	3,350	10,050	1,728	1,728		3,456	1,872			1,872	15,378
Need for Subsidy ($CA 1,000's)	850.9	479.1	227.8	1,557.8	1,864.5	447.6		2,312.1	1,772.8			1,772.8	5,642.7
NICARAGUA													
Cost of Min. Level Basic Shelter	405				1,840	1,840			1,830				
Maximum Average Investment	262				941	1,807			1,003				
Shortfall	143				899	33			827				
Number of Households per Decile	1,995			1,995	1,332	1,332		2,664	1,387			1,387	6,046
Need for Subsidy ($CA 1,000's)	285.3			285.3	1,197.5	44.0		1,241.5	1,147			1,147	2,673.8
CENTRAL AMERICA													
Number of Households per Decile				32,269				13,759				11,229	57,257
Need for Subsidy ($CA 1,000's)				4,822.4				9,813.8				13,512.8	28,149

SOURCES: Annex 1-D and V

ANNEX X

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GLOSSARY OF TERMS

basic shelter: a shelter solution that can or could be afforded, without subsidies, by households whose minimum needs for security of tenure, infrastructure services and a basic dwelling unit are not fully met under current market conditions.

target group: the part of the population in need of basic shelter. The target group consists of two segments: (1) the *full need segment* comprises those without any shelter and those who live - or will live - in shelter presently occupied by the target group that cannot be upgraded; and (2) the *partial need segment* includes all those who live - or will live - in shelter presently occupied by the target group that can be upgraded.

sector: division of a country in its rural, non-metropolitan urban and metropolitan area.

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