

Poverty Probability Index (PPI®) for Romania

<u>Entity</u>	<u>Name</u>	<u>ID</u>	<u>Date</u> (DD/MM/YY)
Member:	_____	_____	Joined: _____
Loan officer:	_____	_____	Today: _____
Branch:	_____	_____	Household size: _____

Indicator	Value	Points	Score
1. How many people live in the household?	A. Five or more	0	
	B. Four	5	
	C. Three	11	
	D. Two	18	
	E. One	28	
2. What is the highest educational level completed by any household member?	A. No formal school, primary (Class 1–4), or secondary (Class 5–8)	0	
	B. Vocational, complementary, apprenticeship, or lower high school (Class 9-10)	2	
	C. High school (Class 9-12)	4	
	D. Specialty post-high school, technical foreman, or university short-term (college)	5	
	E. University long-term	10	
3. What type of sewage system does the residence have?	A. Own system, not available, or no data	0	
	B. Public system	1	
4. How many working land-line and/or mobile telephones does the household own?	A. No land-line, and no mobile	0	
	B. No land-line, but one mobile	7	
	C. One or more land-lines, but no mobile	9	
	D. No land-line, but two or more mobiles	13	
	E. One or more land-lines, and one mobile	16	
	F. One or more land-lines, and two or more mobiles	18	
5. Does the household own any working gas stoves?	A. No	0	
	B. Yes	3	
6. What type of working washing machine does the household own?	A. None	0	
	B. Only non-automatic	3	
	C. Automatic (regardless of owning non-automatic)	5	
7. What type of working refrigerator/freezer does the household own?	A. None	0	
	B. Refrigerator only or freezer only	5	
	C. Refrigerator and freezer, or refrigerating combine	10	
8. Does the household own any color TV sets?	A. No	0	
	B. Yes	5	
9. Does the household own any radios?	A. No	0	
	B. Yes	2	
10. Does the household own a working car?	A. No	0	
	B. Yes	18	

By [Mark Schreiner](#) of Microfinance Risk Management, L.L.C.

Total score

Category Likelihoods according to Romania PPI[®] Score

PPI Score	National Poverty Line		150% of the National Poverty Line		200% of the National Poverty Line	
	Total Below the National Poverty Line	Total Above the National Poverty Line	Total Below the 150% of the National Poverty Line	Total Above the 150% of the National Poverty Line	Total Below the 200% of the National Poverty Line	Total Above the 200% of the National Poverty Line
0-4	77.9%	22.1%	100.0%	0.0%	100.0%	0.0%
5-9	68.1%	31.9%	100.0%	0.0%	100.0%	0.0%
10-14	50.2%	49.8%	82.8%	17.2%	97.1%	2.9%
15-19	46.7%	53.3%	85.3%	14.7%	96.2%	3.8%
20-24	32.1%	67.9%	77.4%	22.6%	95.6%	4.4%
25-29	25.1%	74.9%	69.3%	30.7%	91.5%	8.5%
30-34	14.6%	85.4%	55.6%	44.4%	85.1%	14.9%
35-39	8.8%	91.2%	43.5%	56.5%	77.7%	22.3%
40-44	4.2%	95.8%	31.0%	69.0%	68.0%	32.0%
45-49	2.5%	97.5%	17.8%	82.2%	53.9%	46.1%
50-54	0.8%	99.2%	11.9%	88.1%	42.8%	57.2%
55-59	0.1%	99.9%	6.3%	93.7%	30.3%	69.7%
60-64	0.1%	99.9%	3.2%	96.8%	21.4%	78.6%
65-69	0.0%	100.0%	0.7%	99.3%	10.6%	89.4%
70-74	0.0%	100.0%	0.8%	99.2%	5.6%	94.4%
75-79	0.0%	100.0%	0.0%	100.0%	2.4%	97.6%
80-84	0.0%	100.0%	0.0%	100.0%	0.0%	100.0%
85-89	0.0%	100.0%	0.0%	100.0%	0.0%	100.0%
90-94	0.0%	100.0%	0.0%	100.0%	0.0%	100.0%
95-100	0.0%	100.0%	0.0%	100.0%	0.0%	100.0%

Source: Microfinance Risk Management, L.L.C. based on the 2007 HBS

Category Likelihoods according to Romania PPI[®] Score

PPI Score	USAID "Extreme" Poverty Line		\$2.50/Day/2005 PPP Poverty Line		\$3.75/Day/2005 PPP Poverty Line	
	Total Below the USAID "Extreme" Poverty Line	Total Above the USAID "Extreme" Poverty Line	Total Below the \$2.50/Day/2005 PPP Line	Total Above the \$2.50/Day/2005 PPP Line	Total Below the \$3.75/Day/2005 PPP Line	Total Above the \$3.75/Day/2005 PPP Line
0-4	77.9%	22.1%	77.9%	22.1%	100.0%	0.0%
5-9	57.3%	42.7%	55.6%	44.4%	92.5%	7.5%
10-14	45.3%	54.7%	45.3%	54.7%	72.9%	27.1%
15-19	35.2%	64.8%	34.9%	65.1%	74.3%	25.7%
20-24	18.1%	81.9%	16.0%	84.0%	59.6%	40.4%
25-29	10.3%	89.7%	10.1%	89.9%	45.1%	54.9%
30-34	4.7%	95.3%	4.3%	95.7%	28.8%	71.2%
35-39	1.9%	98.1%	1.6%	98.4%	16.9%	83.1%
40-44	0.7%	99.3%	0.7%	99.3%	9.4%	90.6%
45-49	0.4%	99.6%	0.4%	99.6%	5.5%	94.5%
50-54	0.2%	99.8%	0.2%	99.8%	1.4%	98.6%
55-59	0.0%	100.0%	0.0%	100.0%	0.7%	99.3%
60-64	0.1%	99.9%	0.1%	99.9%	0.1%	99.9%
65-69	0.0%	100.0%	0.0%	100.0%	0.0%	100.0%
70-74	0.0%	100.0%	0.0%	100.0%	0.6%	99.4%
75-79	0.0%	100.0%	0.0%	100.0%	0.0%	100.0%
80-84	0.0%	100.0%	0.0%	100.0%	0.0%	100.0%
85-89	0.0%	100.0%	0.0%	100.0%	0.0%	100.0%
90-94	0.0%	100.0%	0.0%	100.0%	0.0%	100.0%
95-100	0.0%	100.0%	0.0%	100.0%	0.0%	100.0%

Source: Microfinance Risk Management, L.L.C. based on the 2007 HBS

Category Likelihoods according to Romania PPI® Score

PPI Score	\$5.00/Day/2005 PPP Poverty Line		Laeken Poverty Line	
	Total Below the \$5.00/Day/2005 PPP Line	Total Above the \$5.00/Day/2005 PPP Line	Total Below the Laeken Poverty Line	Total Above the Laeken Poverty Line
0-4	100.0%	0.0%	100.0%	0.0%
5-9	100.0%	0.0%	87.6%	12.4%
10-14	93.0%	7.0%	78.5%	21.5%
15-19	92.3%	7.7%	79.9%	20.1%
20-24	89.4%	10.6%	62.6%	37.4%
25-29	76.7%	23.3%	56.6%	43.4%
30-34	56.9%	43.1%	49.1%	50.9%
35-39	45.6%	54.4%	33.1%	66.9%
40-44	33.1%	66.9%	29.3%	70.7%
45-49	20.4%	79.6%	14.3%	85.7%
50-54	13.1%	86.9%	10.0%	90.0%
55-59	6.7%	93.3%	5.9%	94.1%
60-64	4.6%	95.4%	4.9%	95.1%
65-69	1.1%	98.9%	2.2%	97.8%
70-74	0.8%	99.2%	3.2%	96.8%
75-79	0.0%	100.0%	0.3%	99.7%
80-84	0.0%	100.0%	0.0%	100.0%
85-89	0.0%	100.0%	0.0%	100.0%
90-94	0.0%	100.0%	0.0%	100.0%
95-100	0.0%	100.0%	0.0%	100.0%

Source: Microfinance Risk Management, L.L.C. based on the 2007 HBS