

LIVING WAGE REPORT

MAURITIUS

MARCH 2023

Richard Anker • Martha Anker



Photo by R. and M. Anker

ABSTRACT

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Authors: Martha Anker and Richard Anker

This report estimates a living wage for Mauritius. Although the focus of this study was on the manufacturing sector, the living wage in this report applies to all of Mauritius regardless of industry – as all workers have the same living costs. This report is part of a series of living wage reports by the Anker Research Institute using the Anker Methodology to estimate living wages in rural and urban areas around the world. Our living wage estimate for the Mauritius for March 2023, is Rs. 25,170 (USD 547) per month (using an exchange rate of Rs. 46 to USD).

Any questions, comments, or observations about this study and the results it reports should be directed to the Anker Research Institute leadership: marthaandr Richard@ankerinstitute.org

Keywords: Living costs, living wage, Anker Methodology, Mauritius.

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ABOUT THE AUTHORS

Richard ANKER is co-director of the Anker Research Institute. He developed the Anker Methodology together with Martha Anker and is one of the founders of the Global Living Wage Coalition. He retired after 30 years as a senior economist from the International Labor Organization. He has written 18 books and numerous articles on topics such as poverty, decent work, gender, child labor, demography, and labor markets.

Martha ANKER is co-director of the Anker Research Institute. She developed the Anker Methodology together with Richard Anker and is one of the founders of the Global Living Wage Coalition. She retired after 25 years as an applied statistician from the World Health Organization. She has written 8 books and numerous articles on topics such as gender, epidemic prone diseases, rapid assessment methods, and demography.

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We would like to thank the openness and hospitality of the many in Mauritius who provided us with information and answered our many questions. We would especially like to recognize the unstinting help, support objectivity from Laurelton Diamonds. They not only encouraged their staff to complete a questionnaire on workers' living conditions and family situations and allowed us to carry out focus group interviews with their staff, but they also provided logistical support in terms of transport during our stay in Mauritius. At no time before, during, or after our visit to Mauritius was there any effort to influence us.

SECTION I. INTRODUCTION

1. BACKGROUND

Mauritius is an island off the eastern coast of Africa with a population of around 1,300,000.¹ It is part of the British Commonwealth, and English is the official language used in school. However, the vernacular language spoken by most of the population is a French based Creole and most Mauritians are multi-lingual. Mauritius was colonized by the Dutch, the French and the British at various times as it did not have an indigenous population before this. As a result, most people are descendants of indentured servants who were brought from India to work in the sugar plantations which were once almost the entire basis of the Mauritian economy. Although sugar is still a major crop, the economy is varied with thriving tourism, manufacturing, services, and banking sectors.

The current report provides our estimate of a living wage for Mauritius for March 2023. This is the first time that the Anker Research Institute is publishing a living wage benchmark estimate for Mauritius, although it is worth noting that Martha Anker and Richard Anker undertook two earlier unpublished living wage reports and estimates in March 2009 and in March 2016.

Our living wage estimate in this report uses the Anker Methodology which was developed by Richard Anker and Martha Anker (Anker and Anker 2017) and is now widely considered to be the gold standard for how to measure living wage. It has been used by the Anker Research Institute in more than 50 countries and 100 locations in the Global South. The present study is based on a considerable amount of information drawn from many different sources. This includes many secondary data sources as well as new primary data which we collected in Mauritius in March 2023 on housing costs, food prices, health care costs, and education costs. This means that our living wage estimate for Mauritius has a solid empirical basis.

This report provides detailed discussions and explanations of how we arrived at our living wage estimate. Such detail is provided for two main reasons. First, we want readers to understand the considerable effort and substance that went into making our living wage estimate for Mauritius. Second, we want readers to understand the basis for our living wage estimate for Mauritius, so that they are able to query our living

¹ <https://worldpopulationreview.com/countries/mauritius-population>

wage estimate and its underlying assumptions in order to ensure that our final living wage estimate is as reasonable as possible. Transparency and public scrutiny are important attributes of the Anker Methodology.

2. LIVING WAGE ESTIMATE

Our living wage for Mauritius for March 2023 is Rs. 25,170 (USD 547).² This is the monthly pay a worker needs to receive on average during the year to live at a basic but decent lifestyle for Mauritius. **Our net living wage (or required take home pay) that workers would need to receive each month is Rs. 24,541 (USD 534).** The difference between our gross living wage and our net living wage estimates is the mandatory payroll taxes workers earning a living wage would have to pay for NPF and NSF. Workers would not need to pay income tax on our living wage as it is below the income tax exclusion threshold.

The annual gross and net living wages are Rs. 302,040, and Rs. 294,492 respectively.³ If you divide the annual living wage by 12, this results in a monthly gross and net living wages of Rs. 25,170 and Rs. 24,541 respectively. However, because workers in Mauritius receive a mandatory 13th month payment, workers would need a monthly gross wage of at least Rs. 23,234 (i.e., Rs. 302,040/13) plus an equal 13th month payment to earn a living wage.

To estimate a living wage for Mauritius, we used a wide variety of information. In this way, we were able to check and recheck information and so increase the accuracy of our living wage estimate. It is also worth noting that we were familiar with Mauritius before beginning this study. There was an ILO book on Mauritius' economy in 2001 (Studies of the Social Dimensions of Globalization: Mauritius), and earlier confidential living wage reports in 2009 and 2016.

The main sources used in this report were: (i) visits to local food markets and houses to collect information on local prices and costs; (ii) focus group discussions with workers; (iii) in-depth discussions with workers and managers; (iv) questionnaires filled in by workers about their family situation and living conditions from one large

² We used an exchange rate of 46 to the USD for this report to convert Mauritian Rupee values to US Dollar values (March 2023 average). Note that USD values in this report are indicative only, since the exchange rate can be volatile.

³ The net living wage is calculated by multiplying the monthly cost of a decent standard of living for the reference size family by 12 and then dividing this by the number of full-time workers expected to support the family. The gross living wage is equal to the net living wage plus income tax and mandatory payroll deductions.

factory; (v) discussions with local key informants such as construction companies, health care providers, schools, and day care centers; (vi) wide range of government statistics and reports; (vii) statistics from international organizations such as FAO on food consumption, ILO on labor market, and World Bank on development, and (viii) government employment laws and remuneration orders as well tax laws.

3. CONTEXT

Mauritius has a reasonably high standard of living. It is currently classified as an upper-middle income country by the World Bank. However, Mauritius is close to being classified as a high-income country. Indeed in 2020, Mauritius was classified as a high-income country by the World Bank – and is likely to be classified as a high-income country by the World Bank in the not-too-distant future as its economy rebounds from the effect of COVID-19. What happened is that COVID-19 had a devastating effect on international tourism which is a key sector in Mauritius. During the Covid crisis, the island was closed to international tourism and indeed many hotels were used for Covid isolation. As a result, GDP fell by 14.6% in 2020. Also, because Mauritius is an island nation which imports much of its energy and food, inflation increased to 10.8% in 2022.⁴

Mauritius was not always so well off. Indeed, as late as 1968, Nobel Laureate James Meade wrote a famous article about Mauritius being doomed to incurable poverty because it was subject to the Malthusian trap. Since then, however, Mauritius has become an economic success story (Anker, Paratian, and Torres, 2021). A recent book by Catherine Hein and Phillippe Hein (2021. From gloom to boom: The path to the development success of Mauritius 1968 to 2020) describes how this happened. Although not relevant to the living wage in 2023, it is interesting to note how much the world has changed in the past 200 years when we see the blatant gender discrimination and low wages indentured workers in Mauritius were paid 200 years ago.

⁴ <https://www.worldbank.org/en/country/mauritius/overview>

Figure 1: Terms and conditions of the contract of the 36 indentured laborers in Mauritius, 1834.

| | |
|--|--|
| Duration of stay | Five years |
| Monthly Wages Man Woman | Five rupees Three rupees & fifty cents |
| Daily ration | 2 lbs. of rice ½ lbs. of dholl 2 oz. of salt and oil and tamarind |
| Clothing items per year | 4 dhotis 1 sheet 2 blankets 1 jacket 2 caps |

One reason for Mauritius’ economic success in our opinion - which has had the effect of reducing our living wage estimate - is government commitment and ability to provide quality social services and government policies to reduce poverty and the cost of living for typical families. These government efforts lower the cost of living for a basic but decent lifestyle for typical workers These compared to what it would have been in the absence of these policies and programs. This includes: (1) reducing education costs for workers because of the availability of good quality public schools with no fees and with books provided; (2) reducing health care costs for workers because of the availability of reasonable public health care; (3) reducing transportation costs for workers because of the availability of a network of public buses; (4) reducing housing costs for workers because of the many government programs that subsidize and support the building and improvement of houses, which has contributed to 27% of the housing stock in Mauritius; (5) reducing food costs for workers because of government controlled price for bread which is an important part of the Mauritius diet; and (6) reducing preprimary school costs for workers because of the availability of government-run preprimary schools which also encourages/allows

more women to work thereby increasing the number of persons in the family providing financial support through work. The government has made plans to have free preprimary education starting in September 2023, which will be a greater relief for parents of young children.

In addition, workers earning a living wage in Mauritius do not have to pay income tax and payroll taxes are low. All these policies and programs have the effect of reducing the living wage and how much workers need to earn to be able to afford a basic but decent life at the reasonably high level that is consistent with Mauritius' level of development and its present norms of what constitutes decency.

4. LIVING WAGE DEFINITION AND CALCULATION

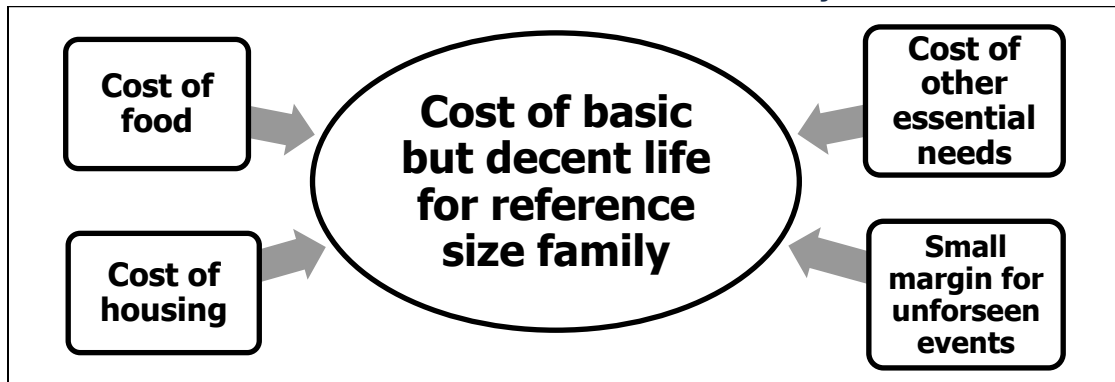
The idea that workers should receive a living wage has a long history and is actually a mainstream idea and in no way a radical idea. Adam Smith in the 18th century, a Papal encyclical in the 19th century, and the ILO Constitution and the United Nations Declaration on Human Rights in the 20th century have all called for payment of a living wage. The 21st century has had a rebirth of interest in living wage (see Anker and Anker 2017 for more details and other examples). The idea of a living wage is that workers should earn enough in normal working hours that they and their immediate family can afford a basic but decent lifestyle and do not have to live in poverty. In other words, there should no longer be any working poor. Wages should be sufficient to ensure that workers and their families are able to afford a decent lifestyle that is considered acceptable by society at its current level of economic development. The widely accepted definition of living wage is that of the Global Living Wage Coalition is used in this report.

“Remuneration received for a standard work week by a worker in a particular place sufficient to afford a decent standard of living for the worker and her or his family. Elements of a decent standard of living include food, water, housing, education, health care, transport, clothing, and other essential needs including provision for unexpected events.”

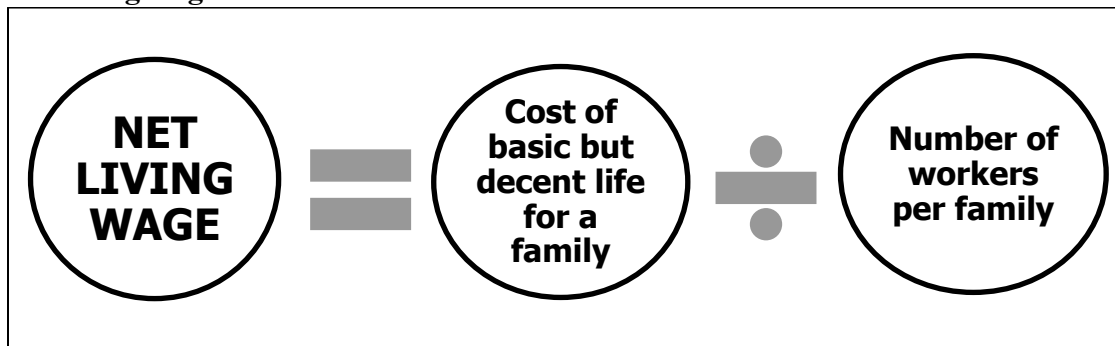
Figure 2 illustrates how our living wage was estimated. The cost of a basic but decent life for a typical size family is determined by estimating the cost of a nutritious food diet, healthy housing, all other needs, and a small additional amount to provide for unexpected but common events such as illnesses and accidents to help ensure

sustainability and that workers do not easily fall into perpetual poverty. This cost is divided by the typical number of full-time equivalent workers per family for Mauritius to determine the net living wage (i.e., take home pay required). Statutory payroll deductions and income taxes are then added to determine the gross living wage (aka living wage).

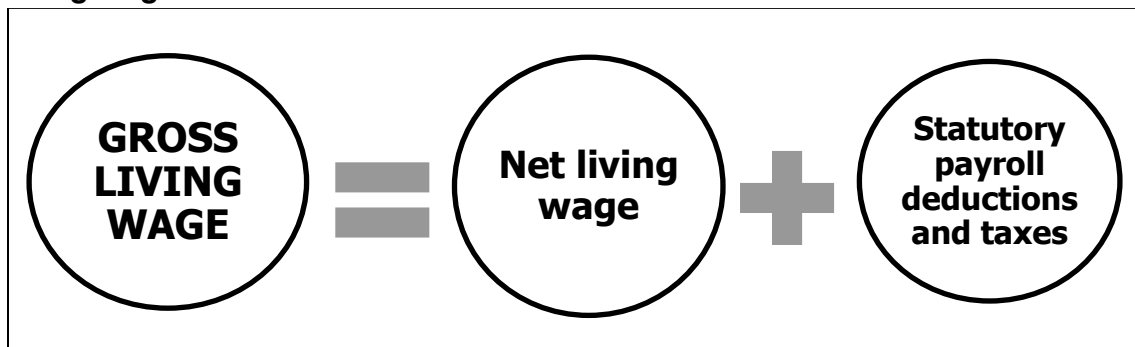
Figure 2: Cost of basic but decent live for reference size family



Net living wage



Gross living wage



SECTION II. COST OF A BASIC BUT DECENT LIFE FOR A WORKER AND THEIR FAMILY

The cost of a basic quality life was arrived at by separately estimating food costs, housing costs, and all other costs. How we estimated each of these costs is explained in subsequent sections.

5. FOOD COSTS

Food is the most important expense for workers in developing countries. To estimate food costs, we first developed a model diet for Mauritius that is: (i) nutritious, (ii) relatively low in cost for a nutritious diet because it includes lower cost food items, and (iii) consistent with local food preferences and availability. We estimated its cost using food prices obtained from our survey of local food markets (see next section). Our model diet is described below. Our estimate of food costs is Rs 110.10 (\$2.39) per person per day, which is Rs. 13,396 (\$291) per month for our reference family of four (2 adults and 2 children).

5.1 Model Diet

Food expenditures are almost always the most important cost faced by families in the Global South. This is estimated for the living wage by first developing a low-cost nutritious model diet and then determining its cost based on local food prices in markets where workers typically shop.

Our model diet for Mauritius was created using the following information: (i) FAO (Food and Agriculture Organization) data on food availability for a wide variety of food items; (ii) household food expenditure data for a wide variety of food items from the 2017 government Household Budget Survey; (iii) food prices for wide variety of food items from our own market survey; (iv) WHO/FAO recommendations on nutrition; and (v) focus group discussions and in-depth discussions with workers and others about food consumption and shopping patterns and preferences. The general principles used to establish our model diet are as follows. First, the diet had to be nutritious and well balanced in terms of calories, macronutrients (i.e., proteins, fats, and carbohydrates), and micronutrients and minerals. For this, World Health Organization (WHO) standards were used. This included required number of calories with acceptable amounts of macronutrients (10–15% of calories from proteins, 15–30% of calories from fats, and 55–

75% of calories from carbohydrates), sufficient amounts of fruits and vegetables, and not too much oil and sugar. Second, the model diet had to be consistent with food preferences to ensure that the model diet is palatable and includes locally available and consumed foods. Third, the number of grams of each food item in the model diet should be expressed in portions or meals that is understandable to anyone when possible. Finally, the model diet had to be relatively low in cost for a nutritious and palatable model diet. Our model diet has 2,277 calories per person for our reference size family of 4 persons (2 adults and 2 children) assuming moderate physical activity, adult male height of 1.73 meters and adult female height of 1.59 meters⁵, and a normal BMI of 21. In our model diet 12.8% of calories come from proteins, 63.3% come from carbohydrates, and 23.9% come from fats. All these percentages are within the World Health Organization's recommended ranges and consistent with Mauritius' development level.

The model diet is basic for an upper middle-income country such as Mauritius. It includes fish or chicken six times per week (three chicken meals, 2 fish meals, and 2 chicken sausages per week); 2 eggs per week; and 2 (240 ml) cups of milk per day⁶ for children and a small amount of milk for adults to add to their tea or coffee, and a 250-gram package of cheese per week for the family. Surprisingly for an island, fish is relatively expensive –the model diet includes only two fish meals per week. We also included in the model diet prepared foods such as packaged breakfast cereal for children (1 Weetabix biscuit per day) because this is very popular in Mauritius for children, and two 56-gram portions of pasta per week as well as bread as these are popular.

The cost of the model diet (Rs. 90.69) was increased by three miscellaneous costs to make the model diet more realistic (Rs. 110.10). These were (i) 3.4% for spices, condiments, sauces and salt which is the percentage of food costs for these according to CPI expenditure weights; (ii) 4% for minimal waste and spoilage; and (iii) 14% for additional variety.

⁵ World Population Review. Adult heights by country. <https://worldpopulationreview.com/country-rankings/average-height-by-country>

⁶ Powdered milk is commonly used in Mauritius. The price per kilo in the model diet refers to the cost of powdered milk required to make one liter of liquid milk.

Table 1. Model diet for Mauritius, 2023

| FOOD ITEM | EDIBLE GRAMS | PURCHASED GRAMS | COST PER KILO | COST |
|---|---------------------|------------------------|----------------------|---------------|
| Rice | 152 | 152 | 75.0 | 11.38 |
| Flour | 50 | 50 | 31.0 | 1.55 |
| Bread | 150 | 150 | 26.5 | 3.98 |
| Weetabix breakfast cereal | 9 | 9 | 251.0 | 2.25 |
| Potato | 39 | 51 | 50.0 | 2.57 |
| Red kidney beans | 28 | 28 | 79.0 | 1.96 |
| Lentils | 28 | 28 | 88.0 | 2.46 |
| Milk, powdered | 34 | 34 | 262.0 | 8.88 |
| M-cheddar spread | 9 | 9 | 339.0 | 3.03 |
| Eggs | 19 | 21 | 117.0 | 2.51 |
| Chicken, broiler or fryer meat and skin | 24 | 36 | 183.0 | 6.54 |
| Chicken dog (sausage) | 10 | 10 | 177.0 | 4.21 |
| White Fish | 12 | 17 | 252.0 | 4.37 |
| Oily fish | 12 | 14 | 177.0 | 1.72 |
| Green leafy vegetable (pumpkin leaves and chayote leaves) | 45 | 57 | 63.0 | 3.62 |
| Tomato | 22 | 24 | 174.0 | 4.21 |
| Onion | 45 | 50 | 50.0 | 2.52 |
| Patola (squash) | 45 | 48 | 73.0 | 3.48 |
| Eggplant | 45 | 56 | 63.0 | 3.53 |
| Apple | 45 | 50 | 92.0 | 4.63 |
| Orange | 45 | 62 | 64.0 | 3.97 |
| Oil | 29 | 30 | 84.0 | 2.44 |
| White sugar | 30 | 30 | 48.0 | 1.44 |
| Tea | 2 | 2 | 421.0 | 0.84 |
| Margarine (Flora) | 4.5 | 4.4 | 183.0 | 0.82 |
| Total | | | | 90.69 |
| Total including additional 3.4% for salt, spices and condiments; 4% for minimal wastage and spoilage; and 14% for additional variety. | | | | 110.10 |

5.2 Food Prices and Food Price Market Survey

We conducted a market survey of food prices in places where workers typically shop to find out how much our model diet would cost for cost-conscious shoppers such as workers.

To find out where workers shop for different foods, we used (i) 2017 Household Budget Survey data, (ii) a survey of 224 workers at one large factory; and (iii) focus group discussions with workers. We asked workers in a survey questionnaire and in focus group discussion where they shopped for different foods, which supermarkets they shopped in, which supermarkets had relatively low prices, and how often they purchased in supermarkets foods which were on monthly promotion. Workers indicated that they generally purchase fruits and vegetables in open air markets, staples in supermarkets, and meats and fish from open markets or cold storage shops. This same pattern is also found in the 2017 Household Budget Survey which provides information on the types of places that people typically buy different types of food (Table 2 below).

Table 2. Percentage of food items purchased in Mauritius by type of vendor

| POINT OF PURCHASE OF GROCERIES, FRUITS, VEGETABLES, MEAT AND FISH | | | | |
|---|----------------------------|---|-------------------|------------------------------|
| Food items | Supermarket or hypermarket | Market bazaar or open market (la foire) | Neighborhood shop | Cold Storage |
| Groceries | 90.7% | | 9.3% | |
| Fruits | 13.4% | 75.8% | | |
| Vegetables | 6.0% | 84.9% | | |
| Frozen meat and fish | 79.0% | | 10.7% | 11.0% |
| Fresh meat and fish | 15.0% | 36.0% | | 31.0% |
| POINT OF PURCHASE OF PREPARED FOODS | | | | |
| Fast food | Restaurant | Supermarket | Street vendor | Other (shops in open market) |
| 41.8% | 28.5% | 10.8% | 12.1% | 9.6% |

Source: Mauritius Household Budget Survey 2017.

We then went to venues commonly frequented by workers to find out the prices of foods that could possibly be included in our model diet. The supermarket chains we visited were the ones identified during focus group discussions and in a survey

questionnaire of workers as having lower prices and being commonly frequented by workers (Table 3 below). It is worth noting that each supermarket chain has the same prices in all locations throughout the island.

Table 3. Supermarkets where workers typically shop, and supermarkets considered less expensive based on results of survey of 227 workers in one large factory

| SUPERMARKET | WHERE WORKERS TYPICALLY SHOP | LOWER PRICE SUPERMARKETS |
|--------------------|-------------------------------------|---------------------------------|
| Dream Price | 74.4% | 75.4% |
| Winners | 30.8% | 29.9% |
| King Price | 28.2% | 31.3% |
| Save Mart | 11.3% | 12.3% |
| Intermart | 10.8% | 10.4% |

Note: Percentages add up to more than 100, because workers go to more than one supermarket chain and more than one supermarket chain can be considered to be inexpensive.

We collected food prices from four Market Bazaars in the following locations: Mahebourg Bazaar, Vacoas Bazaar, Rose Belle Bazaar, and Curepipe Bazaar. We visited five supermarket chains: Winners Supermarket, Dream Price Supermarket, King Savers Supermarket, Intermart Supermarket, and London Way. We visited 2 cold storage butchers. Two workers, who were very familiar with cooking and purchasing food, accompanied us. They were able to help identify the types and qualities of foods that workers typically purchase. This was especially useful for supermarkets, since there are many different brands, qualities and quantities on offer.⁷⁷ To get typical price per kilo of each food item, we used its average price over all markets.

In the market bazaars we visited, we collected prices for each food item from at least two sellers. Foods sold by the piece or bunch were weighed (at least 3 pieces or 3 bunches) to determine the typical weight per piece or bunch in order to obtain an average price per kilo from each seller.

We included the 3 least expensive vegetables per kilo in our model diet plus 1 green leafy vegetable to represent the vegetable food group. Since markets have different green leafy vegetables, we used the price of the least expensive green leafy vegetable found in each market (e.g., the least expensive green leafy vegetable in one market could be chayote leaves whereas it could be pumpkin leaves in another market). The three least expensive vegetables were onion, patola (squash) and eggplant. We also

⁷⁷ Note that supermarket promotion prices are common. We used promotion prices only of acceptable brands. These prices were included in our analysis and determination of average food prices.

included tomato in our model diet even though it was not among the least expensive vegetables, because workers told us that they used tomato in almost every meal; we compromised by including fewer grams of tomato than other vegetables. We went through a similar process for fruits and found that oranges and apples were available in all markets and were among the least expensive fruits.

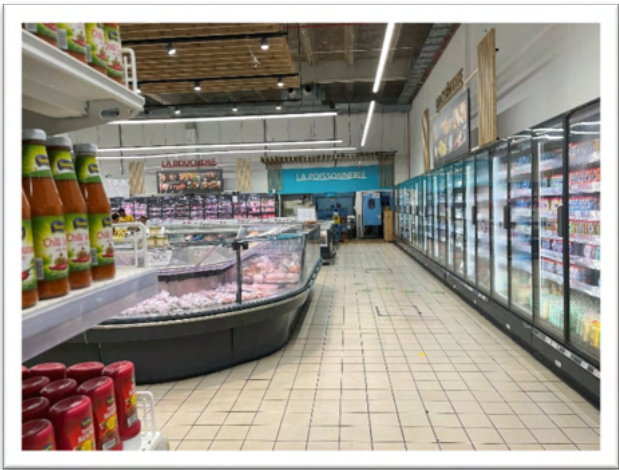
For rice, we collected prices of 20 kg bags and 5 kilo bags of inexpensive but acceptable brands of basmati rice in each supermarket. The 20 kg bags were found to be somewhat less expensive per kilo, and workers indicated that they usually purchased 20 kg bags of rice. We therefore used prices of 20 kg bags of acceptable brands and averaged these prices over the five supermarkets visited. If an acceptable inexpensive brand of rice was on promotion, we used its promotion price rather than its regular price. The reason for including promotion prices is that rice is often on promotion in supermarkets, and this was a way of taking promotion prices into consideration in a way that reflects the mix of prices in supermarkets that workers typically face. We did not use only promotion prices, because there is great deal of brand loyalty in Mauritius especially for rice, and workers told us that they would not easily switch brands of rice even if they could save money by purchasing a different brand on promotion. We followed a similar exercise for powdered milk and pasta for which brand loyalty was also strong.

For staples such as sugar and cooking oil where brand loyalty was not as great, we used the least expensive brand in each supermarket.

Many different types and brands of legumes are sold in supermarkets. We used Orient brand products which is a common and acceptable brand sold in supermarkets in half kilo bags. We included red kidney beans and lentils in our model diet as being indicative of the cost of pulses.

Determining a typical price per kilo for fish was challenging, because many varieties of fish are available. The amount of waste in fish is also quite variable, depending on whether it is a fish filet, a fish steak, or a whole fish as well as the size of a whole fish. To simplify the process, we collected prices for an inexpensive frozen whole white fish and frozen oily fish in each venue. Fresh fish was generally much more expensive, so we did not include it in the model diet, although workers told us they preferred fresh fish, and workers can buy this sometimes with the amount added for variety allowed for in our model diet.

Figure 3: Market bazaars and supermarkets



5.3 Possible Seasonality In Food Prices

Food prices were collected in March 2023 to estimate the cost of our model diet. Since it is possible that March food prices are not representative of food prices for the year, this could lead to an overestimate or an underestimate of the cost of our model diet for the year. Of course, it is important to keep in mind that the way in which we determine the typical price for each food item (that includes promotion prices in supermarkets) as well as how we select food items to include in our model diet (that is the lowest priced acceptable items for each food group including possibly seasonal foods) reduces any possible effect of seasonality in food prices. Despite this, it is possible that some of the March food prices we collected were not representative of average prices for the year.

To observe if there is a large variation in food prices over the year in Mauritius - whereby food prices in March are substantially higher or lower than the average price over the year - we analyzed monthly food price data for 29 different foods published by the Mauritius Bureau of Statistics for January 2012 to April 2016 before COVID-19 which significantly affected food price patterns.⁸ For each of the 29 food items included in these data, we calculated the ratio of the March price to the average price for each year. We found that March prices were very similar to the average price for the year for all 29 foods (with only 4 of the 29 foods being as much as 4-8% different on average in March). The only somewhat consistent difference was for pulses and there was an upward trend in prices for pulses which would have caused the March price to be lower than the average price for the year.⁹ So, the conclusion of our analysis is that adjustments are not required for the possible seasonality of food prices.

⁸ There were monthly prices for bread, rice, flour, dry noodles, potato, onion, garlic, margarine, cooking oil, white sugar, salt, power milk, baby milk powder, split peas, black lentils, broad beans, frozen fish la Perle, salted fish snock, pilchards in tomato sauce, sardines in vegetable oil, tuna solid in vegetable oil, baby cereal, frozen beef, frozen mutton, fresh whole chicken, frozen whole chicken, corned beef, fresh beef, and tea.

⁹ Split peas were 6% lower, black lentils were 8% lower and broad beans were 3% lower on average in March compared to their average price for the year. But all three of these pulses also had big year to year increases in price of 8%, 15%, and 7% respectively, which helps explain at least in part why their March prices were lower since March is early in the year.

6. HOUSING COST

Housing costs include the cost of renting or owning a decent house at our local housing standard plus the typical cost of utilities and housing fees. Section 6.1 develops an acceptable healthy housing standard for Mauritius. Section 6.2 estimates the cost of owning or renting decent housing. Section 6.3 estimates utility costs. Section 6.4 summarizes total housing costs.

6.1 Housing Standard For Minimum Decency

Before estimating the cost of decent housing, it is first necessary to decide on an acceptable housing standard for Mauritius that would meet international principles of healthy housing according to International Conventions and Recommendations of WHO, ILO, UN and others as well as local Mauritius standards in terms of: (i) size in square feet, (ii) housing conditions, and (iii) housing facilities and amenities. To decide on these standards, we used information and data on: (i) housing conditions from the 2011 and 2022 Housing Censuses, (ii) characteristics of the most common house in Mauritius according to the government Construction Price Index, (iii) social housing standards from the government National Housing Development Co. (NDHC), (iv) focus group discussions with workers about social norms for housing; and (v) visits to houses. Clear norms on an appropriate healthy housing standard for Mauritius emerged.

Table 4 indicates housing conditions in Mauritius according to the Housing Censuses. Housing conditions are very good in Mauritius. For example, virtually all houses in Mauritius have electricity, indoor piped water, and indoor flush toilet. Almost all houses have a concrete roof, concrete walls, separate indoor kitchen and separate toilet and bathing room. Almost all houses have a refrigerator and most have a washing machine. In terms of size, 75.2% of houses have less than 1 person per room and only 1.5% have 2 or more persons per room (although the definition of what is a room is broad).¹⁰ Four rooms is the mode, and 5 rooms is the median.

¹⁰ Two reasons why government regulations set a high housing standard is because (i) Mauritius is in a cyclone zone and (ii) it is common for people in Mauritius to build on a second floor at a later date.

Table 4. Housing characteristics in Mauritius, 2022 unless otherwise indicated (% houses)

| HOUSE CHARACTERISTIC | PERCENT |
|-------------------------------------|----------------------|
| Concrete walls | 97.5% |
| Concrete roof | 94.8% |
| Electricity | 99.3% |
| Flush toilet inside | 98.5% |
| Piped water inside | 96.4% |
| Kitchen inside | 95.5% (2011) |
| Refuge collection | 98.7% |
| Refrigerator | 95.8% (2017) |
| Washing machine | 79.1% (2017) |
| LPG for cooking | 99.2% |
| Number of rooms (2011) ^a | |
| 1 | 1.8% |
| 2 | 7.8% |
| 3 | 14.4% |
| 4 | 24.4% |
| 5 | 20.7% |
| 6 | 15.1% |
| 7 | 5.7% |
| 8 | 4.9% |
| 9 | 1.6% |
| 10+ | 3.5% |
| Number of persons per room | |
| Average | 0.6 persons per room |
| Less than 1 person per room | 75.2% |
| 1 to less than 2 persons per room | 22.9% |
| 2 or more persons per room | 1.5% |

Note: The following are also considered rooms: verandah, lobby, toilet, kitchen, bathroom, study.

Sources: 2022 Housing Census unless noted as being from the 2011 Housing Census because data were not available from 2022 Housing Census. 2017 Household Budget Survey for refrigerator and washing machine.

The Ministry of Housing and Land Use Planning through NDHC (National Housing Development Co.), which subsidizes the cost of housing for lower income households (defined in 2020 as household income per month of less than Rs. 30,000) builds the following type of house. There is a long waiting list for these houses.

- 2 bedrooms
- 1 kitchen room
- 1 living room

- 1 toilet room
- 1 bathroom
- In apartment block
- 60–75 square meters in size

The government statistical office's Construction Price Index uses what it considers a model dwelling that represents the most common dwelling in Mauritius based on 2011 Housing Census data and developments since then (Statistics Mauritius, 2022 1st quarter, Construction Price Index, Input Cost Index for the construction of a single-story house). This building has the following characteristics:

- 137 sq. mt. (1,475 sq. ft.) plith¹¹ area (including a garage of 17 sq. mt. or 183 sq. ft.). Note that this implies a plith area excluding the garage of around 120 sq. mt. (1,292 sq. ft.) and so living space of around 106 square meters (1,137 square feet)
- 3 bedrooms, dining room, kitchen, toilet, bathroom, porch, and attached garage
- Concrete block walls
- Flat concrete roof
- Screeded floor and roof
- Tiled floor
- Flush toilet
- Kitchen with worktop
- Painted ceiling and walls
- Connected to a sewage system
- Indoor plumbing
- Electricity
- Laminated flooring in bedrooms
- Aluminum frames for windows and entrance door
- Internal flush plywood door
- Solar water heater
- Water tank

¹¹ There are two ways to measure the size of a house. Plith area is the size of a house using the footprint of the house at its outer walls as one walks around a house. Carpeted area is the living space inside the house which excludes all unusable areas such as internal and external walls, areas less than 2 meters high, and storage areas. The Anker Methodology uses carpeted area. The difference between plith area and carpeted area is around 10-20% with around 12% being typical (see Anker and Anker 2017).

- Single story building with a substantial foundation and stub columns to allow for the possible eventual converting of a single-story building into a 2-story building.

Based on the above information on housing conditions from various sources, we decided to set our healthy housing standard for living wage to include all the characteristics in the government's Construction Price Index except for an indoor garage and size in square feet. We set our size standard at 1,000 square feet plith area (around 93 square meters) equivalent to around 80 square meters of carpeted living space. This is less than the Mauritius Construction Price Index's plith area 1,137 square feet and around the size used in the Anker Methodology for high-income countries which Mauritius is very close to becoming. This size of 1,000 square feet of living space is also consistent with the sizes of the smaller rented and owned houses which we visited in our fieldwork and workers indicated having in focus group discussions.

6.1.1 Few People Rent And Strong Preference To Owned House

Relatively few Mauritians rent. According to the 2022 Housing Census, only 6.5% of houses are rented. Thus, there is clearly a strong norm in Mauritius to live in an owned home rather than to rent. This strong norm was also very evident in our focus group discussions with workers and the situation among the 224 workers in the factory we visited. It is worth noting that it is common for adult children to live with their parents after they marry and have their own children. They often build additional rooms or an additional floor on top of the parents' house.

Detached single unit housing is the norm. According to the 2022 Housing Census, buildings with one housing unit make up 77.0% of residential buildings with 12.5% of residential buildings semi-detached.

Figure 4: Outside and inside acceptable houses



6.2 Cost Of Decent Housing

We used several different approaches to help to estimate the cost of decent housing in Mauritius, because we did not think that it is appropriate to rely completely on rental costs as the Anker Methodology typically does in other countries when a living wage is estimated. This is partly because the rental market for relatively inexpensive housing in Mauritius is not well developed and partly because almost everyone in Mauritius lives in an owned house. Therefore, we estimated the cost of housing using: (i) observed rental costs for the relatively few houses that we visited, (ii) the user cost of owned housing which we estimated, (iii) expected rental price for owned housing according to 224 workers in one large factory (as supplemental information since this was one factory only), and (iv) government statistics on average rental prices.

6.2.1 Cost Of Constructing And The User Cost Of Owned Housing

We estimated the user cost of owned housing using information on: (i) cost of building a new house that meets our healthy housing standard, (ii) expected service life of such house, (iii) typical maintenance and repair costs, and (iv) mortgage interest payments. Note that we did not include the cost of land as we assume that workers have land. Key informants and focus group discussions with workers indicated that the amount of land required to construct a house would cost around Rs. 1,000,000 at a minimum.

To determine the cost of constructing a house at our housing standard, we spoke to workers as well as key informants in a well-known construction company with experience building houses in Mauritius. We asked about the cost of constructing a home of approximately 1,000 square feet of plith area. Builders indicated that a turnkey house (meaning that the construction company did all of the oversight, coordination and construction) would cost around Rs. 2,000–2,500 per square foot of plith area. This implies construction cost of between Rs. 2,000,000–2,500,000 for a house at our healthy housing standard not including land costs. If the construction company only does the construction and does not do the coordination and oversight and leaves the building in what is known locally as a grey house – that is leaves the indoor finishing of plastering, tiling, and painting as well as framing windows and doors to be finished by the homeowner – this would cost around Rs. 1,400 per square foot or around Rs.

1,400,000 for a 1,000 square feet house. This means that a worker would need to finish the house, as well as supervise the people s/he hires to build the house and do the interior finishings. The estimated cost for doing all the finishings of a grey house was reported to be in the neighborhood of Rs. 300–500 per square foot. This indicates a total of around Rs. 1,700,000 for a house at our local healthy housing standard.

The costs indicated above are similar to the costs we were told by workers who had recently built a house or were in the process of constructing their house – although some workers managed to lower costs by doing some of the work themselves when they had the requisite skills.

Figure 5. Outside and inside 'grey' house



6.2.2 Cost Of Depreciation And Maintenance And Repair Of Owner-Occupied House

Above we estimated that the cost of constructing an acceptable house at our local housing standard is around Rs. 1,700,000. This assumes that workers already have land either because they build additions to an existing house such as their parents (e.g., by building an additional floor or additional rooms) or they inherited land.

We asked key informants how many years the typical service life of a new house in Mauritius is. The consensus was around 60 years, which seems reasonable given that the typical service life of housing in high-income countries is typically considered to be 70 years (Anker and Anker 2017).

This means that the monthly depreciation cost of our healthy house (using straight line depreciation rate) is Rs. 2,361. It is necessary to add routine maintenance and repair costs to depreciation costs. Routine maintenance and repair costs are typically 1-2% of building costs (Anker and Anker 2017). Using 1.5%, we get Rs. 2,125 per month for maintenance and repairs.

Taken together, these costs are Rs. 4,486 per month.

6.2.3 Mortgage Interest Payments

We assume that workers need to take out a bank mortgage to help finance a new home, because this is common in Mauritius. Bank mortgages of 30 years are common in Mauritius, and they require a down payment and/or collateral. We assumed a down payment of Rs. 500,000 (which is approximately 30% of the construction cost of the house as this percentage is common). This implies a mortgage of Rs. 1,200,000 is needed. According to the State Bank of Mauritius online mortgage calculator, such a mortgage (using the current 6.90% interest rate) over its life would have Rs. 1,645,153 in interest payments.¹² This is Rs. 4,570 per month on average over the service life of the house.

6.2.4 Total User Cost Of Acceptable Housing At Our Housing Standard

The user cost of acceptable housing is the sum of depreciation costs, routine maintenance and repair costs, and mortgage interest payments. This is Rs. 9,056 per month (i.e., Rs. 2,361 + Rs. 2,125 + Rs. 4,570). Since roughly half of this total is interest payments (i.e., Rs. 4,056), it is clear that the user cost of housing in Mauritius is sensitive to the mortgage interest rate. It is important to note that workers we spoke to about mortgage payments in focus group discussions and in-depth discussions indicated that it was common for workers to reduce the size of their mortgage by building little by little rather than all at once as well as to reduce or eliminate the down payment by using land or the present house as collateral. This means that the above estimate of the user cost of a house is often lower than Rs. 9,056, although it is risky to use land or a current house as collateral.

¹² We assume that principal repayments of a mortgage are an investment in the equity in the house.

It is worth noting that recent rising interest rates have put workers in Mauritius with a mortgage into a very difficult situation – and sometimes virtually impossible situation – because mortgages in Mauritius are floating rate mortgages. This means that mortgage payments have increased sharply in recent years for those with a mortgage. For example, in 2022, the Bank of Mauritius increased its repo rate from 1.85% to 2.0% in March, to 2.25% in June, to 3.0% in September, to 4.0% in November, and to 4.50% in December.

6.3 Cost Of Renting Acceptable Housing

According to the 2022 Housing Census, only 6.5% of families in Mauritius rent their home. Therefore, the rental market in Mauritius is limited. For this reason, we estimated the rental cost of housing in several different ways to get an idea of what it should be. First, we looked at how much average rent is according to the 2022 Housing Census data. Second, we looked at answers to questions about rent from 224 workers in one large factory. Third, we looked at advertised rents and rents reported on websites from web search engines.

According to the 2022 Housing Census, the average cost of renting a house in 2022 was Rs. 8,200. This rent is roughly consistent with what we found from our own survey of factory workers and visits to their housing (see below). Twelve of the 224 factory workers who filled out our questionnaire rented their home. Mean rent was Rs. 7,283. We visited 3 of these rental units to get a better idea of the size, quality, and cost of rented housing. Rents for the houses we visited ranged from Rs. 6,500 to Rs. 10,000 per month. All of the units visited were decent and with large enough floor space – although one of these houses was well off the road and down very uneven steps that were very slippery when it rained.

We also asked factory workers who owned their home how much they think that their house would rent out for if it was rented out. Only 52 out of the 224 workers in the factory responded to this question and so their responses might or might not be representative of rental value. In addition, workers may not know the rental value of their house very well considering the small rental market for relatively inexpensive houses in Mauritius. Worker responses indicated a median rental value of Rs. 8,000 (and an average rent of Rs. 11,308).

To supplement the above estimates, we looked online at Facebook pages which advertise rental units (called Selling and Buying, and Property Cloud) as well as at L'Express Online (local newspaper) and Numbeo (large international website). Rents on these websites were much higher than the above estimated rental costs. For example, rent for a 3-bedroom apartment outside a city center was Rs. 27,158 per month (with lowest reported rent of Rs. 15,000) according to Numbeo (accessed June 2023)¹³ According to L'Express Online, the least expensive apartment available to rent was Rs. 12,000 (but it had only one room), and the average rent for a housing unit of 80 square meters was Rs. 16,582.

In the end, we decided to use Rs. 8,000 per month for rent. This is similar to the Rs. 8,200 average rent according to the government's 2022 Housing Census Survey as well as the average rent of Rs. 7,283 which 54 factory workers felt that their house could be rented for. It is worth noting that Rs. 8,000 rent is much lower than the rents advertised and reported on the web. For example, Numbeo (a large global website) reported rent of Rs. 27,158, and L'Express Online (large local newspaper) had an average rent of Rs. 16,582.

Note that as discussed in the previous section on user cost of owned housing, mortgage interest rates have increased dramatically since COVID-19. Since mortgages in Mauritius are floating rate, this means that mortgage payments or those with a mortgage increased dramatically during 2022. Consequently, rents are likely to increase in future and so it is possible that the rental cost from the 2022 Housing Census might be an underestimate for future years, since there is usually a lag between increases in mortgage rates and increases in rental prices due to leases that lock in rental costs for a period of time.

6.4 Utility Costs

To determine utility costs, we estimated them in two different ways using information from: (i) government's 2017 Household Budget Survey updated by inflation and (ii) responses of 211 workers in one large factory. This information is indicated in Table 5. Utility costs from these two independent sources are very similar. Both are around Rs. 2,300, and so this is what we decided to use for utility costs.

¹³ The reported cost on Numbeo to build an apartment outside a city center was Rs. 4,364,000 which close to three times our estimate.

Table 5. Utility costs per month

| UTILITY | FACTORY WORKER SURVEY, N=211 (MEDIAN) | HOUSEHOLD CONSUMPTION EXPENDITURE STATISTICS- BASED ^a |
|-------------------|---|--|
| Electricity | 1,300 | 1,480 |
| LPG cooking fuel | 480 | 400 |
| Water | 300 | 280 |
| Muni tax and fees | NA (value in next column used) | 80 |
| Sewage collection | NA (value in next column used) | 80 |
| Total | 2,240 | 2,320 |

Notes: NA indicates not available.

^a Estimated by multiplying the percent of household consumption expenditure according to CPI expenditure weights (because similar data are not available from 2017 Household Budget Survey publications) times our approximate estimate of living expenses.

Sources: 2017 Household Budget Survey and responses from 211 workers in one large factory.

6.5 Summary Of Housing Cost

To help determine rental costs for acceptable healthy housing in Mauritius, we estimated this in several different ways. We found:

- Rs. 8,200 per month average rent according to the government 2022 Housing Census.
- Rs. 7,283 per month likely rent according to 54 factory workers who owned a house if they rented out their house.
- Rs. 9,253 per month user cost of owner-occupied acceptable housing based on information from builders and workers on the cost of constructing a house at our healthy housing standard, the service life of such a house, cost of typical maintenance and repair costs, and mortgage interest payments according to the State Bank of Mauritius.
- Rs. 16,583 per month average rent according to adverts on a local newspaper website, and Rs. 27,158 per month according to a large international website. It is clear that these websites cater to higher income persons and report unrealistic rents for typical workers.

We decided to use Rs. 8,000 per month as the rental equivalent cost for an acceptable house. This is slightly lower than the average rent in Mauritius of Rs. 8,200 according to the government 2022 Housing Census. Two other ways of estimating rent came up with similar rental costs (Rs. 7,283 according to 54 factory workers and Rs. 9,253 according to the user-cost of owner-occupied housing). A fourth method of

estimating rent, which was to look online, found unrealistically high typical rents ranging from around Rs. 17,000 to Rs 27,000 per month.

This means that total estimated housing costs are Rs. 10,300 per month when utility costs are added. This is a conservative estimate, since it is based on current rents and assumes there is no need to purchase land to build a house. We think that this estimate of housing costs should be revisited in the not-too-distant future, given that the recent large increase in interest rates is likely to affect rental prices and user cost of owned housing in the future, especially since mortgages in Mauritius are floating rate mortgages.

7. NON-FOOD AND NON-HOUSING (NFNH) COSTS

Table 6 below indicates how households in Mauritius at the 30th percentile of the household expenditure distribution spend their money. This information is drawn from the government's 2017 Household Budget Survey (HBS).

To estimate NFNH costs for our living wage, we first determined the ratio between NFNH and Food expenditures from the 2017 Household Budget Survey and multiplied this ratio by the cost of our model diet. This relies in part on the well-known relationship between food and non-food expenditures of households known as Engel's Law – whereby the percentage of all expenditures that households spend for food decreases as household income increases (Anker, 2011).

According to 2017 Household Budget Survey, 38.0% of household expenditure is for food by households in the second quintile of the household expenditure distribution which we think is an appropriate part of the household income distribution to use for estimating a living wage for a country such as Mauritius. These households are likely to be above poverty level but at the same time far from affluent.

Before determining the NFNH to Food ratio to estimate NFNH costs for our living wage, we adjusted NFNH expenditures in the following ways:

- We excluded spending for tobacco based on the idea that it is not healthy and not needed for decency.
- We allocated ½ of household expenditures for meals away from home to the food expenditure group and kept ½ in the restaurants expenditure group on the

assumption that approximately ½ of the cost of meals purchased away from home is for services, overheads and profits and ½ is for the food in these meals (based on results of studies done by the authors in several countries).

These adjustments reduced the NFNH to Food ratio from 1.31 to 1.11 (see Table 6). We then made a preliminary estimate of monthly NFNH costs by multiplying this 1.11 ratio by the cost of our living wage model diet (Rs. 13,396). This is equal to Rs. 14,869. Before using this estimate of NFNH costs, we undertook rapid assessment post checks for education and health care to make sure that enough for these is included in NFNH, since education and health care are both considered to be human rights in the Anker Methodology and around the world (see next two sections). These rapid assessment post checks are described in the next two sections.

Before moving on to the post checks for education and health care, it is worth noting that the NFNH to Food ratio of 1.11 that we found for Mauritius is on the lower side for a country at Mauritius' development level. There are several explanations for a relatively low NFNH/Food ratio for Mauritius.

- Transport expenditures are reduced because Mauritius has a reasonably good public bus network. In addition, Mauritius is not a large island.
- Mauritius has good social services. This reduces the amount which households need to spend on various goods and services. For example, public education is reasonably good quality and not overly costly for parents. Public health care is available and reasonably good quality. The government recently announced that pre-primary school will be free of charge, and recently substantially increased pensions of retired persons.
- Because of multiple government programs for housing with subsidies and grants, housing costs are not as high as they would be in the absence of these government programs. Indeed, it has been estimated that 27% of the housing stock in Mauritius has benefited from government housing programs (Sewap, 2015).
- Government fixes a maximum price for LPG cooking gas and certain foods such as bread, onions, and potatoes, which are important in the Mauritian diet. Government also subsidizes the price of flour and rice, but these are of poorer quality and so not widely purchased.

Table 6. Percentage distribution of household expenditures and estimated NFNH to Food ratio

| EXPENDITURE GROUP | % OF HH EXPENDITURES (FOR HHS AT 30%TILE OF HH EXPENDITURE DISTRIBUTION) ^c | | COMMENTS |
|------------------------------|---|--------------|---|
| | 2017 HBS UNADJUSTED | ADJUSTED | |
| Food & non-alcohol beverages | 38.00 | 40.45 | ½ of meals away from home transferred here. ^a |
| Housing | 11.70 | 11.70 | Although underestimated in household expenditure statistics, this does not affect the NFNH to Food ratio. |
| Restaurants | 4.90 | 2.45 | ½ of meals away from home transferred to food ^a |
| Alcohol | 2.70 | 2.70 | See note b |
| Tobacco | 2.20 | 0 | Tobacco excluded as not needed for decency. See note b. |
| Education | 2.60 | 2.60 | Subject to possible post check adjustment (see section below) |
| Health care | 3.80 | 3.80 | Subject to possible post check adjustment (see section below) |
| Transport | 8.30 | 8.30 | |
| Clothing & footwear | 4.50 | 4.50 | |
| Household furnishings | 6.10 | 6.10 | |
| Communications | 5.40 | 5.40 | |
| Recreation & culture | 5.00 | 5.00 | |
| Miscellaneous | 4.20 | 4.20 | |
| NFNH total | 49.70 | 45.05 | |
| NFNH/Food ratio | 1.31 | 1.11 | |

Notes: ^a Assumes that ½ of the cost of meals away from home is for the cost of the food in these meals and ½ is for services, profit and other costs, as found in inquiries in different countries (Anker and Anker, 2017).

^b Separate percentages for alcohol and tobacco were estimated by dividing total % for these in 2017 HBS by the % distribution of these according to CPI weights.

^c Average of values for the 2nd quintile (20-40 percentile).

Source: Household Budget Survey 2017.

8. POST-CHECKS FOR HEALTH CARE AND EDUCATION

It is important to make sure that sufficient funds are included in the living wage estimate for adequate health care and children’s education through secondary school, because these are considered human rights in the Anker Methodology and around the world. For this reason, the next two sections investigate whether the amounts for these that are included in the preliminary NFNH estimate are sufficient. If they are not, NFNH is increased. The idea is to avoid an uncritical use of secondary data and how much people currently spend on these human rights which runs the risk of underestimating amounts required for decency.

To determine how much is implicitly included in the preliminary NFNH estimate for health care and education, we used the percentages of NFNH that are for these human rights according to household expenditure data and multiplied these percentages by the preliminary NFNH estimate. This is done in Table 7 for households at the 30th percentile of household expenditure distribution in Mauritius. Table 7 indicates that health care expenditure represents 3.8% of total household expenditure while education expenditure represents 2.6% in total household expenditure. This represents 8.4% and 5.8% respectively of NFNH, and thus that Rs. 1,254 and Rs. 858 respectively are included in the preliminary NFNH estimate (Table 7)

Table 7. Amounts for health care and education included in preliminary NFNH estimate

| EXPENDITURE GROUP | PERCENT HH EXPENDITURE, 30 TH PERCENTILE | PERCENT OF NFNH | MONTHLY AMOUNT IN PRELIMINARY NFNH OF RS. 14,869 |
|-------------------|---|-----------------|--|
| Health care | 3.8% | 8.4% | Rs. 1,254 |
| Education | 2.6% | 5.8% | Rs. 858 |
| Adjusted NFNH | 45.05% | 100% | |

9. HEALTH CARE POST CHECK AND POSSIBLE NEED TO INCREASE AMOUNT FOR HEALTH CARE

Since health care is considered a human right in the Anker Methodology, we investigated how much adequate healthcare would cost by visiting health care facilities and talking to workers and other key informants. We then compared this cost

for adequate health care to how much is included for health care in our preliminary NFNH estimate to see if it is necessary to increase the amount for health care.

Mauritius has both public and private health care systems. Public health care is free for all residents. The workers we spoke to during focus group discussions felt that the public health care system was of good quality with competent staff. Despite this, workers indicated that they often use private health care, because as they indicated in focus group discussions, it is more convenient and takes much less time compared to going to a public facility. Time and convenience and not missing work obviously concern workers.

Overall, slightly more than half of health care spending in Mauritius is by government (59%) and slightly less than half is out-of-pocket expenditures of households (41%) according to World Bank indicator data. Private medical insurance is not very common in Mauritius as indicated by health insurance expenditure being only around 17% of the sum of expenditures for health care and health insurance according to CPI expenditure weights. For this reason, this section looks at health care costs to families without medical insurance to find out if the amount included for health care in our preliminary NFNH estimate is sufficient. To determine this cost, we collected information from private health care providers. Although costs varied from provider to provider, we found the following typical ball-park costs.

Table 8. Typical costs for private medical care

| TYPE OF CARE | COST IN RS. |
|---------------|-------------|
| Check-up | Rs. 900 |
| Blood test | Rs. 800 |
| Dental cavity | Rs. 850 |

Using the above costs, Table 9 below indicates our rapid assessment estimate of the cost of adequate health care for decency for our reference family of four that does not have medical insurance. This is Rs. 921 per month. This estimate assumes:

- 4 visits person per year to a health care provider (i.e., visit every 3 months) for routine medical care. This is similar to the usual 3-4 visits per year suggested in Anker and Anker (2017).
- People go to a private facility/doctor for routine medical care 1 time per year, to a public facility 2 times per year, and to a pharmacy 1 time per year.
- 1 lab test is needed per person per year.
- 1 visit to a private dentist is needed every year.

Table 9. Post check for health care costs

| | COST PER VISIT FOR TYPICAL ILLNESS (1) | NUMBER OF VISITS PER YEAR PER PERSON (2) | COST PER YEAR PER PERSON (3) = (1) X (2) |
|---|---|---|---|
| Public provider | | | |
| Consultation fee or co-pay | 0 | 2 | 0 |
| Medicine | 0 | 2 | 0 |
| Lab test cost or co-pay (every four visits) | 0 | 0.67 | 0 |
| Private medical provider or clinic | | | |
| Consultation fee | 900 | 1 | 900 |
| Medicine | 400 | 1 | 400 |
| Lab test (usually every four visits) | 800 | 0.33 | 264 |
| Pharmacy | | | |
| Medicine | 400 | 1 | 400 |
| Dentist | | | |
| Dentist | 800 | 1 | 800 |
| Totals | | | |
| Total cost per year per person | | | 2,764 |
| Total cost per person per month | | | 230 |
| Total cost per year per family of 4 | | | 11,056 |
| Total cost per month for family of 4 | | | 921 |

When we compare our estimate of the cost for adequate medical care shown above in Table 9 (Rs. 921) to the amount for health care already included in our preliminary NFNH estimate (Rs. 1,254), we find that a post check adjustment for health care is not required.

10. EDUCATION POST CHECK AND POSSIBLE NEED TO INCREASE AMOUNT FOR EDUCATION

Since education is considered to be a human right in the Anker Methodology and around the world, it is important to make sure that the NFNH costs we use to estimate our living wage includes sufficient funds to educate children through secondary school. In Mauritius, where preschool attendance is common starting from age 3, this cost also needs to be considered.

With this in mind, we estimate in this section in a rapid and approximate way how much money typical families would need to be able to educate their children from preschool at age 3 through secondary school. We spoke to workers, schools and various other people to get an idea of how much these costs are. In this, we assume that public school is acceptable (and private school is not required) as this is the clear consensus of the many workers and others we spoke to.

We found that preschool fees for children ages 3-4 are in the order of around Rs. 2,500 per month. However, starting from January 2024, preschool will be free of charge in Mauritius, and therefore, although parents currently pay around Rs. 2,500 per child per month for preschool (see Table 10 below), we decided not to include the cost for preschool in our post check adjustment, because it will soon be free for all children.

School (starting from age 5) in Mauritius is free including fees, books, exams and transport to school. The main cost to parents is private tuition. Parents we spoke to in focus group discussions felt strongly that children need private tuition no matter how good they are as students. The only disagreement was in whether or not private "tuitions" are required for Grades 5 and 6. Some parents felt that one private "tuition" for Grades 5 and 6 was required (with a cost in the order of Rs. 500 per month per child) while others felt that this was not necessary at this age. We decided to include this cost. All parents and key informants agreed that two private "tuitions" were needed in secondary school for Grade 7-13 which parents reported to cost in the order of Rs.1,000 per month per tuition per child. Note that these "tuitions" were felt to be required every month throughout the year. Also note that starting in 2019, all public universities in Mauritius became free for Mauritian citizens. Table 10 below indicates the costs to the family for education for two children according to our post check rapid assessment. This is Rs. 889 per month for the two children in our reference family.

This rapid assessment estimate of the amount needed for education of Rs. 889 is similar to the amount included for education in our preliminary NFNH estimate of Rs. 858. For this reason, we did not add a post check amount for education to our preliminary NFNH estimate.

Table 10. Cost of education to families from preschool through secondary school in Rs. (with preschool costs ignored because this will be free starting in 2024)

| COSTS PER CHILD | PRESCHOOL (AGES 3-4) | GRADES 1-4 | GRADES 5-6 | GRADES 7-13 | TOTAL COST |
|---|---------------------------------|-----------------------|-----------------------|------------------------|-----------------------|
| Fees per month | -2,500 | | | | |
| Books and supplies | | | | | |
| School uniforms | | | | | |
| Fee for extra private “tuitions” per month | | | 500 | 1,000 | |
| (Calculated) Cost per child per year | 30,000 | | 6,000 | 12,000 | |
| Number of years | 2 | 4 | 2 | 7 | |
| Total (calculated) | -60,000 | 0 | 12,000 | 84,000 | 96,000 |
| Total cost for reference family with 2 children | 120,000 | | 24,000 | 168,000 | 192,000 |
| Average monthly cost for reference family with 2 children over 18 years of childhood | | | | | 889 |

10.1 Care For Children Below Age 3 And Possible Nursery Costs

Before age 3, children do not go to school (even preprimary school). Most are in the care of a family member such as a nonworking parent, grandparents, or other relative. This is, however, not always an option, and parents sometimes have no choice but to place their infant or toddler in a nursery day care center after paid maternity leave (6 months by law) when they resume working. Institutional childcare is quite expensive, because children under age 3 require considerable attention, and staff per child.

To find the cost of nursery, we talked to workers and nurseries about fees, and visited a nursery. Costs ranged from Rs. 3,000 per month (for a nursery for low-income children) to a more common Rs. 4,000 per month, with a higher fee when food is provided and when a child needs to stay after hours. This is a considerable expense for new parents who send a child to nursery. This cost per child per month over the 18 years of childhood is Rs. 509 assuming that parents take care of their child during the six months of paid maternity leave and their annual paid leave of around 4 weeks (i.e., 2.5 years of nursery x Rs. 4,000 per month x 11 months per year)/12 months in year/18

years of childhood). This is Rs. 1,018 per month for two children. However, since one adult in our reference family works 65% of the time, it seems reasonable to reduce this amount by 35% to Rs. 602.

To get an idea of how much is already included for childcare in our NFNH estimate, we looked at 2017 CPI expenditure weights which are based on 2017 Household Budget Survey data.¹⁴ We found that 0.1% is spent for nursery school and 0.8% is spent for domestics and household services. This implies that around Rs. 200 is included in our preliminary NFNH estimate if we assume that one-half of domestics and household services expenditure is for childcare. This means that around an additional Rs. 400 is needed per month on average for childcare of children below age 3 (i.e., the around Rs. 600 needed minus the around Rs. 200 already included in the preliminary NFNH) if all children go to nursery. However, since most young children are cared for by parents or relatives - and preferred to be cared for by them - this additional amount of Rs. 400 is a large overestimate for Mauritian society at present, and for this reason we decided not to include a post check adjustment for childcare.

Note that as good practice, we recommend that companies reimburse workers with children less than 3 years old who send a child to a day care center for part of the cost. While this would not be a big expense to companies, since most workers prefer that grandparents or other family members take care of children before preschool, it would make a major difference to families just starting out that do not have family members who are willing and able to look after their very young children during working hours.

11. ADDITIONAL MARGIN FOR EMERGENCIES AND TO HELP ENABLE SUSTAINABILITY

Up to this point, we have ignored debt and possible interest payments. We have also ignored important irregular and unforeseen events and expenses such as those for illness, accidents, funerals, etc. Since large unforeseen expenses can quickly throw workers living at a basic lifestyle into poverty and debt from which they may not be able to recover, we include an additional 5% for emergencies and unforeseen events in the Anker Methodology (Anker and Anker, 2017). **This works out to be Rs. 1,928 (\$42) per month.**

¹⁴ Note that this level of detail is not reported in HBS reports.

SECTION III. LIVING WAGE FOR WORKERS

12. FAMILY SIZE NEEDING TO BE SUPPORTED

We use a household size of 4 persons to estimate our living wage for Mauritius. This is supported by information for Mauritius on average household size and fertility rates. First, we looked at the total fertility rate (which is the total number of births a typical woman would have over her reproductive life from ages 15–49 using current age specific fertility rates). This was 1.4 in 2021 according to the World Bank. Since the under 5 mortality rate in Mauritius was only 17 per 1000 births in 2021 according to the World Bank, this implies that 1.38 births ($1.4 \text{ total fertility rate} \times (1.0 - .0017)$) survive on average to age 5. This implies a typical nuclear family size of 3.38 (2 parents plus 1.48 children). However, the total fertility rate has been falling in recent years in Mauritius from 2.0 in 2000 to 1.9 in 2005 to 1.6 in 2010 and 1.5 in 2015, to 1.4 in 2021. This indicates that many older parents have 2 children at present – thereby implying a family size of around 4. Second, we looked at average household size in Mauritius which was 3.38 according to the 2017 Household Budget Survey (HBS). Average household size is 3.68 when we exclude single person households that definitely do not include children.

Both ways of determining an appropriate reference family size to estimate a living wage for Mauritius imply a reference family size of slightly less than 4 persons. However, since slightly more than 2 children per woman is required to ensure reproduction and survival of a country's population over the long run without immigration as well as because many parents have and wish to have 2 children, we feel that a family size of 4 (2 adults and 2 children) is reasonable for estimating a living wage for Mauritius.

13. NUMBER OF FULL-TIME EQUIVALENT WORKERS IN FAMILY PROVIDING SUPPORT

We use 1.65 full-time equivalent workers in the reference family to estimate our living wage for Mauritius. That means that we divided our estimated cost of a basic but decent living standard for Mauritius by 1.65.¹⁵ How we estimated 1.65 is explained in the

¹⁵ The Anker Methodology, which uses a value between 1 and 2, is more realistic than using either the 1 or 2 full-time workers per family that are sometimes used (see Anker and Anker, 2017).

remainder of this section using information for Mauritius on labor force participation rates,¹⁶ unemployment rates, and part-time employment rates for men and women in the prime working ages 25–59.¹⁷ Equation 1 below estimates the probability that a person aged 25–59 has full-time work. It starts with the probability of someone being in the labor force (LFPR) and reduces this by taking into consideration the probability someone in the labor force is unemployed or working part-time (considering part-time as half-time on average). The second equation below determines the number of full-time workers in the reference family by adding the probability that someone age 25–59 is a full-time worker (equation 1) to 1.0 on the assumption that one person in the reference family is a full-time year around worker.

$$(1) \text{ Probability of full-time work} = \text{Labor force participation rate}/100 \times (1 - \text{Unemployment rate}/100) \times (1 - \text{Part-time employment rate}/100/2)$$

$$(2) \text{ Number of full-time workers in reference family} = 1.0 + \text{value from equation (1)}$$

13.1 Labor Force Participation Rate

Labor force participation rates in Mauritius for prime working ages 25–59 is 90.0% for men and 62.4% for women according to data from Statistics Mauritius' Labor Force, Employment and Unemployment Report for the 3rd quarter of 2022 (December 12, 2022).

13.2 Unemployment Rate

Unemployment rate for ages 25–59 for the 3rd quarter of 2022 according to Statistics Mauritius was 4.1% for men and 7.4% for women.

13.3 Part-Time Employment Rate

Part-time employment rates were 17.3% men and 22.6% for women according to the latest available data (2019) on part-time employment from ILOSTAT based on

¹⁶ Labor force is the sum of employed and unemployed.

¹⁷ Ages 25-59 are used, because (i) 25-59 are the prime working ages when workers are likely to have a spouse/partner and children, (ii) those less than age 25 are often either out of the labor force because they are still in school or have an especially high youth unemployment rate, and (iii) those above age 60 are often retired and out of the labor force.

Statistics Mauritius' Continuous Multi-Purpose Household Survey. Part-time employment is defined as working less than 35 hours per week.¹⁸

13.4 Summary

Drawing the above information together on LFPRs, unemployment rates, and part-time employment rates, the number of full-time equivalent workers per family providing financial support is estimated to be 1.65.

$$\text{Equation (1): } .762 \times (1.0 - .058) \times (1 - .200/2) = 0.65$$

$$\text{Equation (2): } 1.0 + 0.65 = 1.65$$

Table 11. Labor market conditions and number of full-time equivalent workers in reference family

| LABOR MARKET VARIABLES | AGE GROUP | MEN | WOMEN |
|--|-----------|-------------|-------|
| Labor force participation rate (1) | 25-59 | 90.0 | 62.4 |
| Unemployment rate (2) | 25-59 | 4.1 | 7.4 |
| Part-time employment rate (3) | | 17.3 | 22.6 |
| Estimated percentage of full-time work (4) = (1)/100 x (1.0 - (2)/100) x (1.0 - (3)/2/100) | | 0.788 | 0.512 |
| Probability of second adult working full-time | | 0.65 | |
| Number of full-time equivalent workers per family | | 1.65 | |

Sources: ^aStatistics Mauritius, Labor Force, Employment and Unemployment Report for the 3rd quarter of 2022 (December 12, 2022) for labor force participation rate and unemployment rate. ILOSTAT for part-time employment rate.

14. NET LIVING WAGE, MANDATORY DEDUCTIONS FROM PAY, AND GROSS LIVING WAGE

The net living wage is the take home pay required to ensure that there is sufficient income available to support a basic but decent quality lifestyle for a typical size family. It is total living costs for a typical size family shown in Table 12 below divided by the number of full-time equivalent workers in the family. It is Rs. 24,541 (USD 534) per month.

¹⁸ Statistics Mauritius reports the distribution of the number of hours worked per week in its quarterly Labor Force, Employment and Unemployment Report. In the 3rd quarter of 2022, 1.6% worked 1-23 hours, 64.2% worked 24-40 hours, 33.5% worked 41-50 hours, and 0.7% worked 51+ hours.

Statutory payroll deductions and required income tax need to be paid on the net living wage to determine the gross living wage required (aka living wage). Employees in Mauritius making less than Rs. 50,000 per month are required to pay 1.5% of their base pay into the CSG (Contribution Sociale Generalisee) and 1% of basic pay and wages for the National Savings Fund (NSF).

Income tax is deducted on a PAYE (pay as you earn) basis. However, it is not common for factory workers in Mauritius to pay income tax, because workers earning less than Rs. 390,000 per year (Rs. 32,500 per month) are exempt from the now progressive income tax.¹⁹ This means that workers earning a living wage would not pay income tax.

Thus, mandatory deductions from pay on our living wage are 2.5% of pay or Rs. 629 (USD 14), and the gross living wage (aka living wage) is Rs. 25,170 (USD 547) per month.

SECTION IV. ESTIMATING GAPS BETWEEN LIVING WAGE AND PREVAILING WAGES

15. WAGE LADDER

Figure 6 provides a wage ladder where our living wage is compared to other wage indicators for Mauritius. In this way, it is possible to see the extent to which our living wage is relatively high or relatively low.

Our living wage is much higher than the World Bank international poverty line wage for an upper-middle income country such as Mauritius, the government's national poverty line wage, and minimum wage (as well as a guaranteed monthly minimum income whereby government pays workers a special allowance as a supplement to the national minimum wage which must be paid by employers).²⁰ Our living wage is 2.7 times the World Bank poverty line wage for upper-middle income countries such as Mauritius, 2.1 times the guaranteed minimum income, and 1.8 times the Mauritius

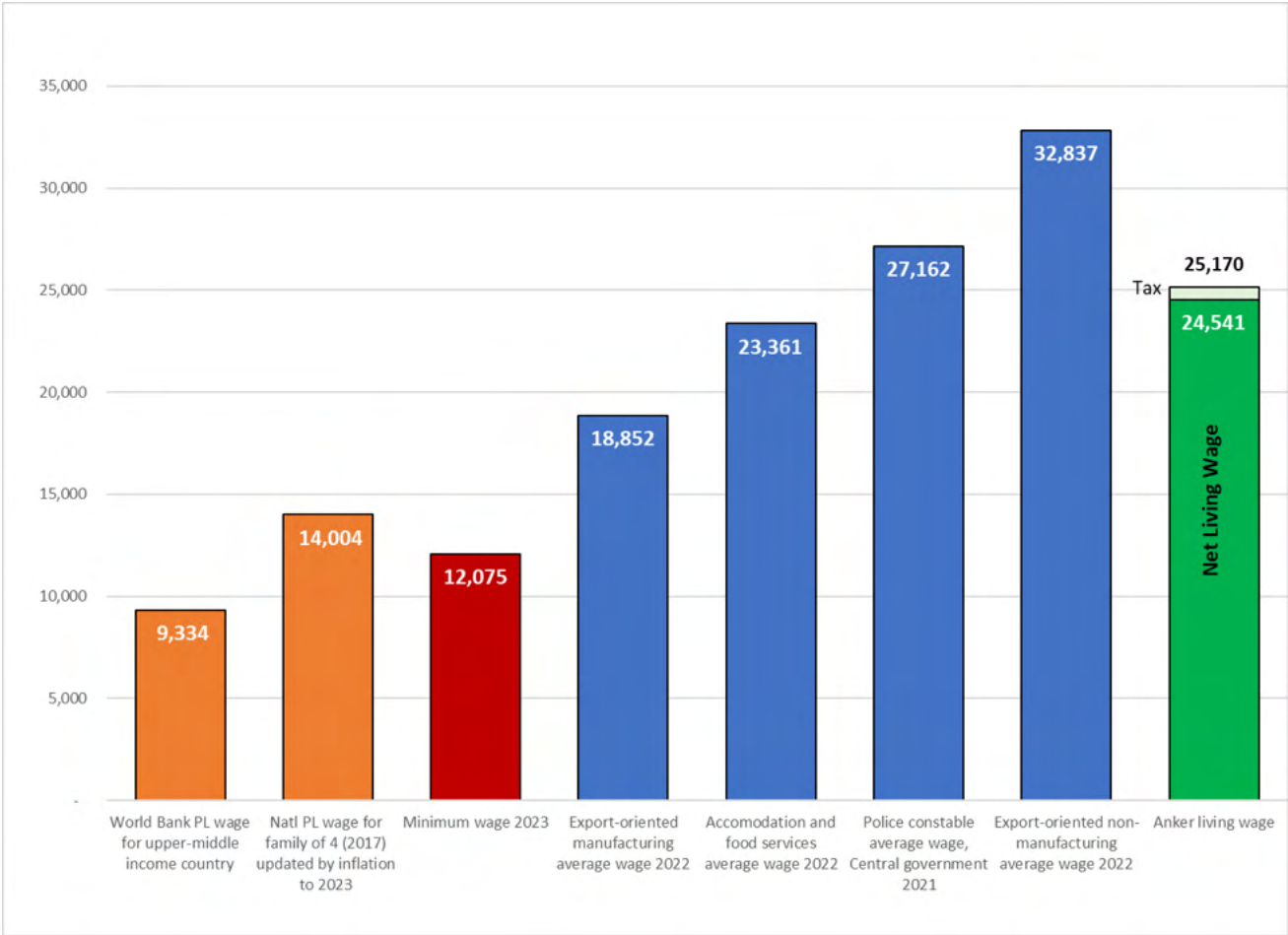
¹⁹ There are also various deductions for income tax such as for dependents.

²⁰ Mauritius has a minimum wage for export enterprises and a different minimum wage for non-export enterprises. These were Rs. 10,875 and Rs. 11,575 respectively in 2023. In addition, government guarantees a minimum monthly income to workers by paying workers a top up of up to Rs. 500 for those working in non-export enterprises and a top up of up to Rs. 1,340 for workers working in export enterprises.

national poverty line wage.²¹ It is clear that all three of these wage comparators are much too low for even basic decency for Mauritius.

On the other hand, our living wage is only 34% higher than the average wage in export-oriented manufacturing enterprises in 2022, only 8% higher than average wage in the accommodation and food services sector, and 33% lower than average earnings in export-oriented non-manufacturing enterprises. However, it is important to keep in mind when considering these gaps that average wages include high wage workers such as managers, white collar workers and skilled workers as well as overtime pay while a living wage needs to be earned in normal working hours).

Figure 6. Wage ladder for Mauritius



²¹ Mauritius’ national poverty line is defined as 1/2 of median household income per adult equivalent.

16. CONCLUSIONS

This report estimated a living wage of Rs. 25,170 (USD 547) for Mauritius for March 2023. This is the average monthly wage over the year required by a full-time worker for basic decency for herself/himself and her/his family. The net living wage take-home pay required is Rs. 24,451 (USD 534) considering mandatory payroll taxes as there would not be any income tax on our living wage. This living wage estimate applies to all of Mauritius because of its small size, excellent roads and public transportation system, and the fact that food prices in supermarket chains are the same throughout the island.

This report used the Anker Methodology (Anker and Anker 2017) which has been used by the Anker Research Institute to estimate internationally comparable living wages in over 60 developing countries. Details of our living wage estimate for Mauritius are provided in Table 12. Table 13 provides some of the key assumptions used. These tables provide a synopsis of the estimation process. How each cost was estimated has been explained in the relevant sections of the paper.

Compared to other African countries, living conditions in Mauritius are excellent. For example, more than 95% of houses have cement walls, cement roof, electricity, flush indoor toilet, and refrigerator. This is partly because Mauritius joined the ranks of high-income countries according to the World Bank before COVID-19 hit and is likely to do so again as it recovers from the devastating effect COVID-19 had on its important tourism sector. This is also partly because Mauritius has progressive social policies which includes universal acceptable public health care, quality public schools, good public transport system, strong building code and considerable subsidized housing with close to 95% of people living in an owned house, and low fixed prices for key food items such as bread, potatoes, onions, rice, and flour.

All of these government policies cause our living wage to be relatively low for a country at Mauritius' level of development. The relatively low amount of mandatory deductions from pay which workers would need to pay also reduces our living wage (only 2.5% for social security and national savings fund and no income tax on our living wage).

Since conservative assumptions have been used throughout this report to estimate living costs, our living wage is a conservative estimate of a living wage for Mauritius. For example, our model diet includes less expensive brands of rice sold in 20 kilo bags; least expensive green leafy vegetable in each market (which could be pumpkin leave,

or chayote leave, or another leave depending on price); inexpensive fruits and vegetables with reduced amount of tomatoes because of its high price; and liberal use of monthly sale prices in supermarkets. Our housing standard is slightly lower than what Statistics Mauritius considers the most common dwelling in Mauritius in 2011.

Despite the conservative nature of our living wage, it is approximately twice the national poverty line wage, and the minimum wage and guaranteed minimum wage – which shows that these are much too low for even basic decency in Mauritius. In contrast, our living wage is only 8% higher than the average wage in the accommodation and food services sector and around 35% higher than the average wage in export-oriented enterprises – although these average wages include managers, professionals and skilled workers which push up the average.

Table 12. Summary table for living wage

| PART 1. FAMILY EXPENSES | Rs. | USD |
|---|---------------|------------|
| Food cost per month for reference family (1) | 13,396 | 291 |
| Food cost per person per day | 110.10 | 2.39 |
| Housing costs per month (2) | 10,300 | 224 |
| Rent per month for acceptable housing | 8,000 | 174 |
| Utility costs | 2,300 | 50 |
| Non-food non-housing costs per month taking into consideration post checks (3) | 14,869 | 323 |
| Preliminary estimate of NFNH costs | 14,869 | 323 |
| Health care post check adjustment | 0 | 0 |
| Education post check adjustment | 0 | 0 |
| Additional amount (5%) for sustainability and emergencies (4) | 1,928 | 42 |
| Total living costs per month for basic but decent living standard for reference family (5) [(5) = (1)+(2)+(3)+(4)] | 40,493 | 880 |
| PART II. LIVING WAGE PER MONTH | | |
| Net living wage per month (6) [(6) = (5)/#full time workers] | 24,541 | 534 |
| Statutory deductions from pay (7) | 629 | 14 |
| Statutory payroll deductions (7A) | 629 | 14 |
| Income tax (7B) | - 0 | - 0 |
| Gross living wage per month (8) [(8) = (6) + (7)] | 25,170 | 547 |

Notes: Mandatory payroll deductions are for CSG (1.5%) and NSF (1%).

Table 13. Key values and assumptions used to estimate living wage

| KEY VALUES AND ASSUMPTIONS | |
|---|-------|
| Exchange rate to USD | 46.00 |
| Number of full-time equivalent workers per couple | 1.65 |
| Reference family size | 4 |
| Number of children in reference family | 2 |
| Payroll deductions | 2.5% |
| Income tax | None |

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