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INCOME INEQUALITY IN VIET NAM: AN ANALYSIS OF HOUSEHOLD LIVING STANDARDS SURVEY DATA USING LORENZ CURVES AND THE GINI COEFFICIENT

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ABSTRACT

This study examines income inequality in Viet Nam using published Household Living Standards Survey data for 2019–2024, alongside studies of Lorenz curves, Gini coefficients and the distribution of income sources. The methodology combines descriptive analysis and comparisons of secondary data over time, across income groups and between geographical areas. The results show that the Gini coefficient declined from 0.423 in 2019 to 0.375 in 2020 and subsequently remained within the range of 0.372–0.375 through 2024. In 2024, the income of the highest quintile was 7.4 times that of the lowest quintile. Inequality was higher in rural than in urban areas, while the Central Highlands and the Northern Midlands and Mountains recorded Gini coefficients above the national level. Comparisons of published Lorenz curves and estimates indicate that housing and durable goods values are more concentrated than income and expenditure; stable relative inequality coexists with widening absolute disparities. Differences in income composition, labour income and employment formality clarify the distributional challenges that persist. The study proposes linking income growth to broader employment opportunities, social protection and development policies tailored to local conditions.

Keyword: Income inequality; Household Living Standards Survey; Lorenz curves; Gini coefficient; income distribution.

1. INTRODUCTION

Income inequality reflects differences in access to and the allocation of resources across population groups. In Viet Nam, analysing income distribution is important for assessing the inclusiveness of growth, identifying policy beneficiaries and understanding development disparities between urban and rural areas and across regions. Average income and inequality are therefore complementary dimensions of development outcomes.

The Household Living Standards Survey provides statistical evidence on household income, expenditure and living conditions. The 2024 survey covered 46,995 households across 63 provinces and centrally governed cities, based on the administrative boundaries in effect at the time of the survey. Income estimates are representative at the provincial level, while expenditure estimates are representative nationally, for urban and rural areas, and for the six socioeconomic regions [1]. This coverage supports the analysis of national distributional trends and geographical differences.

In distributional analysis, a Lorenz curve represents the cumulative share of income against the cumulative share of the population, while the Gini coefficient summarises inequality within a distribution. These tools provide a basis for assessing resource concentration. Examining them alongside income levels, income composition and welfare indicators clarifies the economic meaning of distributional change [3].

The study addresses three issues: trends in income inequality during 2019–2024; disparities across income groups and geographical areas; and the relationships between income distribution, livelihood composition and employment quality. The results are discussed in relation to household survey research and development reports published by international organisations.

2. THEORETICAL FRAMEWORK AND RESEARCH METHODOLOGY

2.1. Lorenz curves and the Gini coefficient in distributional analysis

A Lorenz curve plots cumulative income shares against cumulative population shares after individuals are ranked from the lowest to the highest income. The line of perfect equality represents a distribution in which each population share receives an equivalent share of income. The Gini coefficient is the ratio of the area between the line of equality and the Lorenz curve to the triangular area below the line of equality. Values closer to 1 indicate greater inequality [2].

The Gini coefficient is a measure of relative inequality that remains unchanged when all individual incomes change by the same proportion. Estimates based on grouped data contain less distributional detail than estimates based on microdata. The methodological documentation of the General Statistics Office defines the income Gini coefficient and explains the characteristics of its calculation using grouped data [2].

Lorenz curves and the Gini coefficient describe the relative distribution of resources. Average income provides additional information about the scale of resources, while the absolute Gini coefficient captures disparities associated with the scale of the distribution. Inequality within individual areas and national inequality are related to population size, income shares and differences between distributions [3].

2.2. Data and research methods

The main data source is the Results of the Viet Nam Household Living Standards Survey 2024, covering average monthly income per capita, income composition and the Gini coefficient [1]. The study uses the Gini series for 2019–2024 and income levels for five groups in 2019, 2020, 2022 and 2024. Income is reported at current prices in thousand Vietnamese dong per person per month.

The analysis describes indicator trends, compares groups and geographical areas, and examines findings across studies. The analysis of Lorenz curves and different forms of inequality draws on Nguyen and Tarp (2024), while the distribution of disposable income and the role of income sources are examined with reference to Mercado, Park and Zhuang (2023). Reports by the World Bank and the Organisation for Economic Co-operation and Development, together with the Labour Force Survey, provide additional evidence on consumption, resilience and the labour market. The study also incorporates findings by Benjamin, Brandt and McCaig on income distribution by area of residence and ethnicity; the Viet Nam Multidimensional Poverty Report 2021 on deprivation across population groups; and the report by the International Labour Organization and the Institute of Labour Science and Social Affairs on income by employment formality and sex.

Income, consumption and asset indicators are analysed according to the definitions and periods of their respective sources. Living standards statistics are expressed per household member, whereas labour income statistics refer to employed persons. The study is confined to descriptive analysis of published statistics and discussion of secondary research findings.

3. RESULTS AND DISCUSSION

3.1. Trends in inequality and income disparities, 2019–2024

Table 1. Income Gini coefficients in Viet Nam, 2019–2024

Year	Income Gini coefficient
2019	0.423
2020	0.375
2021	0.374
2022	0.375
2023	0.373
2024	0.372

(Source: Results of the Viet Nam Household Living Standards Survey 2024).

Table 1 reveals two distinct phases in the evolution of income inequality. The Gini

coefficient declined from 0.423 in 2019 to 0.375 in 2020, before fluctuating between 0.372 and 0.375 during 2020–2024. The value of 0.374 in 2021 was followed by 0.375 in 2022, 0.373 in 2023 and 0.372 in 2024 [1]. The defining feature of the period after 2020 is the relative stability of national income distribution following a marked adjustment between 2019 and 2020.

The change in 2020 coincided with divergent income movements across groups. National average income was 4,294.5 thousand Vietnamese dong per person per month in 2019 and 4,249.8 thousand in 2020. Over the same period, the income of the highest group fell from 10,102.8 thousand to 9,191.8 thousand Vietnamese dong, while that of the lowest group increased from 987.8 thousand to 1,142.8 thousand [1]. The decline in the Gini coefficient thus accompanied a relative narrowing of the gap between the two ends of the distribution, amid a fall in overall average income. This finding distinguishes an improvement in relative distribution from an improvement in overall living standards.

Table 2. Average monthly income per capita by income quintile

Income group	2019	2020	2022	2024
Quintile 1 – lowest	987.8	1,142.8	1,352.4	1,592.2
Quintile 2	2,100.4	2,489.5	2,701.8	3,068.8
Quintile 3	3,329.6	3,527.6	3,865.9	4,490.4
Quintile 4	4,954.0	4,898.4	5,207.0	6,112.3
Quintile 5 – highest	10,102.8	9,191.8	10,236.6	11,811.9

(Source: Results of the Viet Nam Household Living Standards Survey 2024).

By 2024, average income in all five groups exceeded its 2022 level. The lowest group received 1,592.2 thousand Vietnamese dong per person per month, the middle group 4,490.4 thousand and the highest group 11,811.9 thousand [1]. The publication's overview reports that income in the highest quintile was 7.4 times that in the lowest quintile [1]. Rising incomes across groups therefore coexisted with a substantial distributional gap between different population strata.

A notable feature is the stability of the Gini coefficient after 2020 despite continuing changes in income levels across groups. The 2024 distribution remained clearly stratified from the lowest to the highest group, although the national index was below its 2019 level. This finding places both the income level of lower-income groups and their relative position in the distribution at the centre of development assessment, rather than relying solely on the overall average.

Longer-term comparisons show that declining national inequality can encompass increasing disparities within particular population groups. In their study of 2002–2014, Benjamin, Brandt and McCaig (2016) estimated that the national income Gini coefficient fell from 0.375 to 0.360, while the rural Gini rose from 0.341 to 0.365 [9]. This provides further evidence of the uneven nature of distributional change: an aggregate improvement does not preclude intensifying disparities within particular groups and geographical areas.

From a development perspective, a reduction in inequality has lasting significance when accompanied by increased resources at the lower end of the distribution. The figures for 2020 and 2024 illustrate two different contexts. In 2020, a lower Gini coefficient coincided with a decline in overall average income. In 2024, nominal incomes across groups exceeded their 2022 levels, but the gap between the highest and lowest groups remained substantial. Assessment should therefore consider both the distributional position and the scale of resources available to lower-income groups within the economic conditions of each period [1].

3.2. Lorenz curves and resource concentration

The Lorenz curve analysis by Nguyen and Tarp (2024) reveals clear disparities across welfare dimensions in Viet Nam. In 2022, durable goods values exhibited the highest inequality, followed by housing values, while per capita expenditure exhibited the lowest. The authors reported Gini coefficients of 0.60 for durable goods, 0.56 for housing, 0.45 for electricity expenditure, 0.38 for income and 0.35 for expenditure [4]. This ordering

indicates that resources associated with housing and durable goods are more concentrated than income flows and current expenditure.

Table 3. Disposable income and expenditure distribution in Viet Nam, 2004 and 2018

Indicator	2004	2018
Disposable income Gini coefficient	0.440	0.398
Income share of the top 10% (%)	31.1	25.1
Income share of the top 5% (%)	19.7	15.5
Income share of the top 1% (%)	6.7	5.0
Consumption expenditure Gini coefficient	0.365	0.356

(Source: Mercado, Park and Zhuang, 2023)

The findings of Mercado, Park and Zhuang (2023) clarify changes at the upper end of the income distribution. Between 2004 and 2018, the disposable income Gini coefficient fell from 0.440 to 0.398. The income share of the top 10% declined from 31.1% to 25.1%, that of the top 5% from 19.7% to 15.5%, and that of the top 1% from 6.7% to 5.0% [5]. The authors concluded that distributional change in Viet Nam occurred mainly through redistribution from higher-income groups towards the middle class [5]. Reduced concentration at the upper end was therefore a feature of declining inequality during the period studied.

In the same study, the consumption expenditure Gini coefficient was 0.365 in 2004 and 0.356 in 2018, below the disposable income Gini at both points [5]. Considered alongside the ordering of the 2022 Lorenz curves, these findings indicate that current expenditure is less unequally distributed than income, while certain asset values are more concentrated. This pattern extends the analysis of inequality from differences in current income sources to disparities in the resources supporting living standards.

Disparities across welfare dimensions have implications for the assessment of development opportunities. Income and expenditure represent resources over a given period, whereas housing and durable goods reflect part of a household's accumulated resources. The greater concentration of these values suggests that disparities in living conditions may be more pronounced than current expenditure alone indicates. Distributional analysis therefore needs to relate income flows to the material conditions and accumulated resources that support household living standards [4].

In distributional terms, differences between income, consumption and asset values raise two issues. First, relatively similar levels of current consumption can coexist with greater differences in accumulated material resources. Second, a decline in the income share of the highest group reflects changes in income flows, while the capacity to accumulate housing and durable goods represents another dimension of economic stratification. The 2022 Lorenz curve findings and the distribution of disposable income during 2004–2018 indicate that inequality assessment should address both the lower end of the distribution and resource concentration at the upper end [4]

3.3. Income disparities across geographical areas and population groups

Table 4. Income Gini coefficients by urban and rural residence and region

Area and region	2022	2024
National	0.375	0.372
Urban	0.354	0.339
Rural	0.364	0.369
Red River Delta	0.333	0.336
Northern Midlands and Mountains	0.408	0.401
North Central and Central Coastal Areas	0.351	0.353
Central Highlands	0.399	0.405

Southeast	0.346	0.338
Mekong River Delta	0.352	0.351

(Source: Results of the Viet Nam Household Living Standards Survey 2024).

Table 4 shows that inequality changed unevenly across geographical areas. Between 2022 and 2024, the urban Gini coefficient declined from 0.354 to 0.339, while the rural coefficient increased from 0.364 to 0.369 [1]. Rural inequality was both higher than urban inequality in 2024 and moving in the opposite direction to the decline in the national index. National distributional change therefore encompassed divergent trends across residential areas.

Among socioeconomic regions, the Central Highlands recorded a Gini coefficient of 0.405 and the Northern Midlands and Mountains 0.401 in 2024, both above the national value of 0.372. By contrast, the Red River Delta recorded 0.336 and the Southeast 0.338 [1]. Average income was 3,759.2 thousand Vietnamese dong per person per month in the Northern Midlands and Mountains and 3,882.3 thousand in the Central Highlands, compared with 7,074.5 thousand in the Southeast [1]. The two lower-income regions also exhibited high internal inequality, reflecting the coexistence of limited average resources and unequal distribution within regions.

By area of residence, average urban income in 2024 was 6,889.5 thousand Vietnamese dong per person per month, compared with 4,504.5 thousand in rural areas [1]. Urban areas had higher average income but a lower Gini coefficient. Income levels and inequality therefore do not move together in a simple relationship: low average income can coexist with high internal inequality. Rural development consequently involves both raising average income and broadening access to better-paying livelihood opportunities.

This pattern was also documented by Mercado, Park and Zhuang (2023) for 2004–2018. The urban Gini coefficient fell from 0.400 to 0.340, while the rural coefficient increased from 0.369 to 0.371. The urban-to-rural income ratio declined from 2.43 to 1.92 [5]. Within that study, a narrowing gap between the two areas coexisted with a slight increase in rural inequality. Inequality between areas and inequality within areas can therefore move in different directions.

Analysis by ethnicity further clarifies disparities within rural areas. Benjamin, Brandt and McCaig (2016) found that the ratio of average income among the Kinh to that among ethnic minorities in rural areas rose from 1.64 in 2002 to 2.04 in 2014, while the Gini coefficient within the ethnic minority population increased from 0.294 to 0.388 [9]. These findings capture both disparities between groups and internal inequality among ethnic minorities. Income disadvantage is thus unevenly distributed even within communities often treated as a single group of policy beneficiaries.

The Viet Nam Multidimensional Poverty Report 2021 also documented substantial differences across population groups. In 2020, multidimensional poverty rates were 2.8% among the Kinh, 1.6% among the Tay, 19.2% among the Khmer, 20.0% among the Dao and 45.1% among the H'Mong [10]. Differences in deprivation across ethnic groups provide further evidence of the diversity of development disadvantages. In discussions of regional inequality, these differences direct attention to livelihoods and access to services within geographical areas, alongside disparities between regions.

The combination of regional disparities and differences across population groups identifies two analytical priorities. At the regional level, low average income and a high Gini coefficient reflect limited resources together with unequal distribution. At the group level, income gaps and service deprivation indicate differences in participation in development across communities. Increasing regional average income therefore needs to be accompanied by improved access to opportunities for groups in disadvantaged distributional positions.

3.4. Income composition and labour market stratification

Income composition in 2024 reveals differences in participation in income-generating activities at the two ends of the distribution. Wages and salaries accounted for 46.6% of income in the lowest

group and 53.1% in the highest. Income from agricultural self-employment accounted for 20.4% and 6.8%, respectively; income from self-employment in trade accounted for 4.2% and 12.8%; and income from self-employment in services accounted for 3.0% and 10.2% [1]. The lowest group relied more heavily on agricultural income, while the highest group received larger income shares from trade and services. Income disparities are therefore associated with differences in the composition of income-generating activities.

The decomposition study by Mercado, Park and Zhuang (2023) identified wages as the largest contributor to Viet Nam's disposable income Gini coefficient in 2018, accounting for 37.9%. Imputed rent contributed 23.3% and non-agricultural business income 21.2% [5]. The magnitude of the wage contribution reflects the importance of wages in total household income. For the change over 2004–2018, the authors identified reductions in the concentration of wages, non-agricultural business income and overseas remittances as factors contributing to lower inequality [5]. The distributional role of an income source therefore depends on both its size and its concentration across the population.

Labour market characteristics in 2024 provide additional evidence of differences in income-generating opportunities. The informal employment rate, including employment in household agriculture, forestry and fishing, was 64.6% nationally, 49.2% in urban areas and 74.1% in rural areas [8]. The prevalence of rural informal employment coexisted with lower average income and a higher Gini coefficient than in urban areas. This structural feature is relevant to assessing opportunities to raise income and expand social protection for rural residents.

Average monthly income among employed persons reached 7.7 million Vietnamese dong in 2024. Urban workers earned 9.3 million and rural workers 6.7 million. By sex, average income was 8.7 million Vietnamese dong for men and 6.5 million for women [8]. These averages reveal labour income stratification by geographical area and sex. In relation to household income distribution, access to stable, well-paid employment is a central concern of policies to improve living standards.

Evidence on employment formality further clarifies income stratification. The 2024 report by the International Labour Organization and the Institute of Labour Science and Social Affairs, drawing on the 2021 Labour Force Survey, reported average monthly income from the main job of 4,515 thousand Vietnamese dong for informal workers, compared with 8,276 thousand for formal workers. Among informal workers, women earned 3,277 thousand Vietnamese dong and men 5,492 thousand [11]. Differences by both formality and sex indicate the heterogeneous composition of the low-income workforce.

The income distribution presented in the same report shows that 58.5% of informal workers earned less than 5 million Vietnamese dong per month, compared with 15.8% of formal workers [11]. The greater concentration in the lower income range highlights the disadvantaged position of informal workers in the labour market. Improving distribution is therefore related to opportunities to move into better-paying employment, alongside improvements in the quality and protection of existing jobs.

The Organisation for Economic Co-operation and Development (2025) emphasises the relationship between widespread informal employment and limited access to social protection, recommending broader coverage and fewer barriers to formal employment [7]. Considered alongside income composition and labour income, this approach links improvements in employment quality to households' ability to sustain income when exposed to risks.

3.5. Relative inequality, living standards and household resilience

Consumption trends during 2020–2022 show that declining inequality can coexist with deteriorating welfare. The World Bank reported negative national growth in consumption per capita, with larger declines at the upper than at the lower end of the distribution. Urban household consumption was more adversely affected than rural consumption [6]. This finding adds an economic perspective to distributional change: a relative narrowing of gaps can emerge during a general contraction in consumption resources.

Household resilience also differed substantially across groups. According to household monitoring survey findings published by the World Bank, in April 2022, 47% of urban households in the

bottom 40% of the distribution reported that their savings would sustain them for less than one month if their income stopped. The corresponding share among the top 60% was 33% [6]. Differences in financial reserves indicate that lower-income groups have fewer resources to cope with income interruptions. Inequality therefore concerns both current living standards and the capacity to maintain them when shocks occur.

Over the longer term, Nguyen and Tarp (2024) found that relative inequality in Viet Nam remained broadly stable during 2010–2022, while the absolute Gini coefficient increased. After adjusting the indicators to January 2022 prices, the absolute Gini coefficient for per capita income rose from 13.4 to 22.2 million Vietnamese dong; the corresponding consumption indicator increased from 12.7 to 17.3 million [4]. This finding reflects widening absolute resource disparities even when relative inequality does not increase to a comparable extent.

Access to social services provides an additional dimension of the capacity to sustain and improve living standards. The Viet Nam Multidimensional Poverty Report 2021 found that deprivation in adult educational attainment contributed 18.9% to the overall multidimensional poverty index in 2020 [10]. This finding indicates that material disadvantage is associated with deprivation in the conditions necessary for human development. In relation to income distribution, increasing household resources should therefore be accompanied by better access to education, training and essential services, strengthening the conditions for labour market participation and sustainable livelihoods.

The evidence indicates that income inequality in Viet Nam has a multilayered structure. Nationally, the Gini coefficient has remained relatively stable since 2020, but substantial gaps between income groups persist. Across geographical areas and population groups, low average resources coexist with internal inequality and varying levels of service deprivation. In the labour market, employment formality and sex are associated with different income levels. Meanwhile, concentrated housing and durable goods values and differences in financial reserves demonstrate that resource stratification extends beyond current income. Improving distribution therefore requires linking income growth among lower-income groups to broader livelihood opportunities, opportunities to accumulate resources and protection of living standards against risks.

4. POLICY IMPLICATIONS

Income policy should combine higher incomes for the lowest group with broader opportunities to participate in more productive and better-paying activities. Income composition in 2024 shows that the lowest group remained more closely linked to agriculture, while the highest group received larger income shares from trade and services. Vocational training, employment matching and support for livelihood transitions are priorities for improving access to income sources among lower-income groups [1].

In rural areas, employment support should be linked to expanded social protection and reduced barriers to formal employment. High informality, lower labour income than in urban areas and internal disparities call for coordination between labour and social protection policies. Income protection during unemployment, ill health or interruptions to production is important for households' capacity to maintain living standards [7].

Regional priorities should address both low average income and disparities within geographical areas. In the Central Highlands and the Northern Midlands and Mountains, the selection of beneficiaries should reflect household livelihood conditions and access to services. Investment in human capital, market connections and basic social services should expand participation in development among groups with fewer resources [1].

Policy evaluation should combine indicators of relative distribution with group income levels and household resilience. Evidence on consumption and financial reserves indicates that a better relative position does not fully capture living standards or economic security. Monitoring these dimensions together provides a basis for policies to increase income, support essential consumption and protect households against risks [4].

5. CONCLUSION

Income inequality in Viet Nam during 2019–2024 declined markedly between 2019 and 2020 and then remained relatively stable through 2024. The

Gini coefficient of 0.372 in 2024 coexisted with an income ratio of 7.4 between the highest and lowest quintiles, reflecting a substantial distributional gap. Rural inequality exceeded urban inequality, while the Central Highlands and the Northern Midlands and Mountains combined low average income with Gini coefficients above the national level.

Comparisons of Lorenz curve and income decomposition studies show that resource disparities encompass not only current income but also housing and durable goods values and the capacity to cope with income interruptions. Livelihood composition and labour market stratification are important for understanding distributional patterns. Efforts to reduce inequality should link income growth among lower-income groups to broader employment opportunities, social protection and development support tailored to regional conditions.

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