

**Caribbean Development Bank
Government of the British Virgin
Islands
Country Poverty Assessment**
Final Report
Volume 2 of 2: Appendices

Halcrow Group Limited

In association with

Decision Economics (Canada)

Willms and Shier (Canada)

DPU, University College London (UK)

AND

The National Assessment Team of the BVI

May 2003

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Appendix A. Methodology

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1 Poverty Line Estimation and Poverty Indicators

1.1 *The Minimum Cost Food Basket*

The basis of poverty line estimation is the specification of the minimum cost for an adult to achieve a diet of 2,400 calories per day taking into account local dietary preferences and the need for a balanced diet.

Table A.1 presents the Minimum Cost Daily Food Basket (MFB) for an adult in the British Virgin Islands (BVI) in mid-2002. This food basket has been prepared by the government nutritionist based on food baskets used for previous CPAs and knowledge of local dietary characteristics. Prices have been derived using the current Consumer Price Index and visits to local supermarkets, where the great majority of food on the island is purchased. The computations were made using an EXCEL spreadsheet based on information from the Caribbean Food and Nutritional Institute (CFNI) publication “*Food Composition Tables for Use in the English Speaking Caribbean*”.

The total cost of this basket is US\$4.69 per day or \$1,712 per annum for an adult.

1.2 *The Indigence Line*

The indigence line is defined as the cost of the MFB. Adults with total expenditure below this amount, i.e. \$1,712 per annum, are classified as indigent, or extremely poor. Essentially they are unable to satisfy their basic food needs.

To allow for the different (and lower) consumption levels of children, the following adjustments are used:

- ? Child aged under 7 years: 0.2 of MFB, ie. c. \$340 per annum
- ? Child aged 7-12 years: 0.3 of MFB, ie. c. \$510 per annum
- ? Child aged 13-17 years: 0.5 of MFB, ie. c. \$850 per annum.

In determining whether or not a household is indigent, account is taken of the number and age of children in the household as well as the number of adults (18 years and over). Using this information and the above mentioned adjustments, a household indigence line (HIL) is established. Households with total expenditures below the HIL are categorised as indigent.

Table A.1 Minimum Cost Daily Food Basket for an Adult, mid-2002

Food Item	Energy Kcal/ 100 gram	Cost US\$/kg	Serving grams	Energy Kcal/ serving	Cost US\$/serving
RICE	371	\$1.40	30	111	\$ 0.04
CORNMEAL	366	\$1.10	30	110	\$ 0.03
FLOUR	364	\$1.30	30	109	\$ 0.04
GREEN BANANA, UNCOOKED	89	\$2.20	60	53	\$ 0.13
OATS, DRY	384	\$5.70	60	230	\$ 0.34
RED BEANS, DRY	337	\$2.80	30	101	\$ 0.08
BROCOLLI	28	\$3.70	90	25	\$ 0.33
PUMPKIN	26	\$2.20	90	23	\$ 0.20
OCHROE	38	\$2.20	60	23	\$ 0.13
BANANA, RIPE	92	\$2.10	75	69	\$ 0.16
ORANGE DRINK	42	\$2.00	90	38	\$ 0.18
KINGFISH	105	\$7.40	90	95	\$ 0.67
MUTTON, RAW	267	\$4.40	80	214	\$ 0.35
PORK, RAW	275	\$6.60	80	220	\$ 0.53
CHICKEN THIGH, RAW	211	\$2.10	90	190	\$ 0.19
TUNA	198	\$6.80	30	59	\$ 0.20
CHEESE, PROCESSED	311	\$10.50	30	93	\$ 0.32
EGGS	158	\$1.80	50	79	\$ 0.09
CORNED BEEF	251	\$4.70	30	75	\$ 0.14
EVAPORATED MILK	134	\$2.10	80	107	\$ 0.17
MAYONAISE	717	\$6.70	10	72	\$ 0.07
VEGETABLE OIL	884	\$3.20	10	88	\$ 0.03
VEGETABLE MARGARINE	739	\$4.80	10	74	\$ 0.05
COCOA POWDER	384	\$5.20	15	58	\$ 0.08
BAKING POWDER	100	\$4.20	15	15	\$ 0.06
TOMATO KETCHUP	0	\$2.40	30	0	\$ 0.07
WHITE SUGAR	400	\$1.00	15	60	\$ 0.02
TOTAL ----->>>				2,400	\$ 4.69

Source: Government Nutritionist, Public Health Care Department, BVI

The indigence line of \$1,700 is for a single adult. The indigence line for a ‘model’ family of 2 adults and 2 children under 13 years would be around \$4,400 which is over a third lower than if no adjustment for household composition was made. It should however be pointed out that the concept of a model household is problematic where around 50% of households have 1 or 2 people and only 1 in 6 have 4 persons, only some of which will have 2 adults with 2 small children.

1.3 *The Poverty Line*

The poverty line includes non-food expenditure in addition to the MFB used in estimating the indigence line. In line with previous CPAs, the non-food element of the poverty line is calculated as the average per capita expenditure of the 40% of households with the lowest per capita total expenditure. It should be noted that this approach introduces an element of relative poverty into the calculation as it is not based on an assessment of the minimum non-food expenditure needed for a 'healthy' life, as was the food component.

From the SLC, average per capita non-food expenditure of the 40% of households with the lowest per capita incomes is EC\$4,864 per annum. The adult poverty line is therefore $\$3,066 + \$4,864 = \$7,930$.

The household poverty line (HPL) is obtained by adding the non-food component (\$4,864) multiplied by the household size to the household indigence line (HIL). Households with total expenditure below this amount are categorised as poor. The HPL for a family of 2 adults and 2 children under 13 years would be around \$27,000 -14% lower than if no adjustment for household size was made. Making adjustments for household composition can therefore have a substantial impact on indigence lines but relatively little on the poverty line.

From the SLC, average per capita non-food expenditure of the 40% of households with the lowest per capita incomes is \$4,600 per annum. The adult poverty line is therefore $\$1700 + \$4600 = \$6,300$. This is similar to the amount that would be earned by an adult working for 10 months full-time at the minimum wage level of \$4 per hour.

1.4 *Poverty Indicators*

1.4.1 *The Headcount Ratio*

The most commonly used poverty indicator is the headcount ratio which gives the overall incidence of poverty in a country. It can be expressed in terms of population or households. It is given by dividing the number of poor households (or population) by the total number of households (or population). Similar ratios are used to give the level of indigence or severe poverty.

1.4.2 *The Poverty Gap*

The formula for the poverty gap (PG) is as follows:

$$PG = 1/n * \sum [(z_i - y_i) / z_i]$$

Where:

n = total number of households

z_i = poverty line of i th household

y_i = income of i th household.

NB. Negative values of $(z_i - y_i)$ are set as 0.

The poverty gap has some use in identifying the depth of poverty, i.e. the extent to which incomes in poor households fall below the poverty line. If aggregated over the whole population, it will show the theoretical amount of income that these households need to raise them above the poverty line. Its policy implications are however limited by the absence, in most countries, of progressive tax regimes that would enable such redistribution to take place.

The poverty gap does however have policy making relevance when applied to the indigence line as it provides a means of estimating the financial implications of raising the level of public assistance to ensure that all household have incomes which exceed this line.

1.4.3 *The Poverty Gap Squared*

Similar to the poverty gap, the poverty gap squared (PG2) ‘emphasises’ those households with the lowest incomes relative to the poverty line. It is not however easy to interpret and is not presented in the World Bank’s publication ‘*World Development Indicators*’. It is given by:

$$PG2 = \frac{1}{n} \sum \left[\frac{z_i - y_i}{z_i} \right]^2$$

The notation is the same as for the poverty gap.

1.4.4 *The Gini Coefficient*

The Gini coefficient is a frequently used measure of inequality that is often applied to income distributions although it can be applied to other variables such as assets or allocation of resources. A simplified formula¹ for the derivation of the Gini coefficient from quintile data is as follows:

$$G = 1 - \frac{1}{5} \sum (y_i - y_{i-1})$$

Where: y_i is the total income/ expenditure of all households in the i th quintile.

The Gini coefficient varies between 0 (representing a wholly equal distribution) and 1 (representing a wholly unequal distribution). It is a frequently used indicator of how income distributions change over time. It is not however amenable to policy formulation and attempts to correlate it to other economic or poverty variables have not proved successful owing to the multiplicity of factors involved².

¹ For a worked example of its calculation, see www.unc.edu/~nielsen/soci209/s2/s2.htm.

² See World Bank, *World Development Report 2000/2001 – Attacking Poverty*, p. 52-56.

2 The Survey of Living Conditions (SLC)

2.1 *Design and Content*

The SLC questionnaire for BVI consisted of a single questionnaire with 4 parts:

- ? Part 1 was concerned with basic housing and household information;
- ? Part 2 collected information on the demographic and economic characteristics of persons living in the household;
- ? Part 3 (the most important) collected data on household expenditure including food, other recurrent household expenses, utilities, clothing and durable goods purchases, education, health, recreation and other spending such as child care, life/ health insurance, donations, monies repatriated;
- ? Part 4 collected data on household income from employment, businesses, support from family, friends and government and pensions.

The actual questionnaire is contained in Appendix E.

2.2 *Sampling*

The sample frame used was that from the 2001 Census which was little more than a year old. A systematic sample of one in every nine occupied households in May 2001 was drawn from this sample frame. All Enumeration Districts (EDs) were therefore sampled. This was made possible by the small size of the territory and the fact that all enumerators had vehicles. The original sample size was 743 households from a Census Household population of 6,700.

In all 665 valid questionnaires were received giving an overall response rate of 88% giving an overall weighting factor of 10.1, i.e. the SLC covered just over 10% of all households. Response rates however varied between EDs. Weighting factors were therefore derived for each ED in order to gross up the sample to the total of 6,700 households. The resultant sampling error for the proportion of households falling below the poverty line has been calculated using the formula for a simple random sample:

Standard Error (SE)= square root $((1-n/N) * p(1-p)/n)$

Where N = no. of households, n = sample size, p = % households with attribute

It should be noted that unless the sampling fraction (n/N) is large, the standard error is almost wholly determined by the sample size and is thus largely independent of the size of the survey population. The sampling error is shown, with other indicators in Table A.2.

Table A.2 Sampling Errors

Variable	Estimate #	Standard Error	Coefficient of Variation (%) *	95% Confidence Limit **	
				Lower	Upper
Poor Households	16%	.015	9.4%	13%	18%

As percentage of all households * Ratio of standard error to estimate value.

** Estimated value \pm 1.96 x Standard Error. There is a 95% probability that the actual proportion of poor/ indigents will lie within this range.

2.3 *Preparatory Tasks*

2.3.1 *Pre-testing and Piloting*

The SLC questionnaire was drafted by the TOC Team Leader and extensively discussed with the Chief Statistician who is also Deputy Director of the Development Planning Unit during May and June 2002. The forms were pre-tested and piloted in late June and early July leading to further amendments designed to ensure the optimal phrasing of questions and the elimination of possible sources of confusion and interpretation.

2.3.2 *Training*

A training manual was prepared jointly by the TOC Team Leader and the Chief Statistician.. This manual covered the survey procedures and questions with emphasis on the problems likely to be encountered and how best to elicit the required information. The training was conducted by the Chief Statistician in the third week of July. This was later than had been envisaged due to the difficulty in recruiting interviewers a problem that had also beset the 2001 Census. A total of 22 enumerators were trained, some of whom had previously worked on the Census.

2.3.3 *Fieldwork*

Following a delay in printing the questionnaires, fieldwork commenced in the last week of July 2002. It lasted through August into September due to the intervening holiday period. Enumerators were provided with names, addresses and, where possible telephone numbers from the Census Visitation Records. Reliable ED maps were not available. Where it proved impossible to make contact with the designated household, enumerators were asked to select a replacement household within close proximity and with a similar dwelling type to that originally selected.

There is no Statistics Act in BVI to compel households to respond, nevertheless there were few outright refusals.

2.3.4 *Data Entry and Validation*

All data was entered into two EXCEL spreadsheets jointly prepared by the TOC Team Leader and the Chief Statistician – one for the household data and one for the personal (individual)

information. The household spreadsheet was designed so as to automatically calculate annual expenditure irrespective of the period for which the data was provided.

Data validation took place in two stages. The first consisted of checking the EXCEL files for miscodes, missing values and major inconsistencies. The Team Leader and the Chief Statistician each checked about half the forms in early October. The completed database was transmitted to the Consultants' London office by mid-October for analysis.

The second stage of the validation exercise concentrated on the income and expenditure data. Examination of the data revealed a frequent under-statement of certain categories of non-food expenditure (e.g. especially recreation and leisure and miscellaneous items). It should be noted that this type of expenditure is notoriously difficult to capture and that it has affected many previous surveys in developing countries (where surveys always obtain indicators of income rather than expenditure) or rely on a self-classification into broad income bands. The situation is exacerbated in BVI where many households have more than one person earning and spending independently of the rest of the household. This can be seen from Table A.3. In almost half the households, stated income was at least 25% higher than stated expenditure; in 20% of cases, income was over double the stated expenditure. This gives the lie to the frequent perceptions that: income data is more difficult to collect than expenditure information; and that income is more likely to be under-stated than expenditure. It should however be noted that this applies more to high income countries such as BVI. Furthermore in cases where expenditure exceeds income, income, especially from sources other than main employment, may not have been disclosed. Another problem identified was the fact that many personnel working in the tourism industry were provided with much of their food free.

Table A.3. Relationship between Stated Income and Expenditure

INC/EXP	Sample A*	Sample B	Total	All
Up to .75	21	27	48	18%
0.75 to 1.25	46	46	92	35%
1.25-1.5	11	19	30	11%
1.5 to 2	19	23	42	16%
Over 2	24	28	52	20%
TOTAL	121	143	264	100%

* Total household income divided by total household expenditure.

** Based on questionnaires checked by the TOC Team Leader. Samples A and B were input by different data input staff yet they give very similar results.

Given the above, the following procedure was adopted:

- ? Food costs for households not stating any food expenditure were imputed using the cost of the minimum food basket multiplied by the household size.
- ? No other adjustments were made for households where income and expenditure were within 25% of each other.
- ? In the remaining (c. 65%) of households, the higher of total income and total expenditure was taken as figure to be used in the calculation of poverty lines, per capita incomes and quintiles.

This validation exercise was carried out by the Consultants' in the second half of October prior to their embarking on the data analysis proper.

2.3.5 *Data Processing and Analysis*

Initial data processing involved the calculation, for each household, of total and per capita total, food, and non-food expenditure, and the numbers of children (of different ages) and adults in each household. These variables were then used to derive the following: per capita household expenditure quintiles, average per capita non food expenditure of the bottom two quintiles, household indigence and poverty lines and household poverty status (indigent, poor, not poor). The household quintile and poverty status variables were appended to the database of individuals.

Variables were then derived from the person database and appended to the main SLC household database which was to be the primary focus of the analysis, e.g. no. of workers in each household, household type (single person, nuclear, etc.), household nationality and educational attainment as were the ED weights.

The next stage was to produce cross-tabulations of the key socio-economic variables against household poverty status and quintile using the SPSS survey analysis software. Further cross-tabulations (especially against household nationality) were produced as required in order to complete the analysis. In the event, it proved most efficient to output the tabulations from SPSS into EXCEL spreadsheets for the calculation of percentages and report-standard formatting. All analysis was carried out on the weighted database.

The data for poor households was output to a separate file to enable these households to be examined in more detail.

3 The Participatory Poverty Assessments (PPAs)

3.1 *PPA Training Workshop*

A PPA workshop was held in BVI from 19 to 22 August, 2002. This workshop was designed to accomplish two main tasks, namely **training** in PPA methodologies and the **organisation** of fieldwork for the PPAs among the team members.

A Training Manual was prepared for the workshop. With the aid of the manual, members of the PPA team received training in the following areas:

- ? the value and importance of qualitative and participatory approaches;
- ? the integration of qualitative and quantitative methods;
- ? the variety of qualitative/participatory methods; and
- ? tools and techniques selected for the PPAs, including informal interviews, key informant interviews, focus groups and case studies.

3.2 *PPA Approach*

The workshop and subsequent meetings confirmed the overall approach to the PPAs in BVI. In reviewing preliminary information, including the discussions at the main NAT workshops, it was concluded that poverty and vulnerability in BVI were associated primarily with particular individuals and groups of persons rather than spatially or geographically located. The individuals and groups could not be considered homogeneous however and there were also some specific neighbourhoods in urban areas that were known to be poor. Based on these findings, the PPAs in BVI used a combination of four methods:

- ? Key informant interviews with ‘experts’ who work professionally with poor and vulnerable groups;
- ? focus groups with special interest groups amongst the poor and vulnerable;
- ? informal interviews and case studies among poor individuals and families;
- ? community scans in selected locations.

3.3 *Preparation*

The PPA preparatory stage also involved the following organisational tasks:

- ? discussed and agreed on the central questions that would guide the PPA, and which focused on the meaning, indicators, causes and impact of poverty on selected groups and

individuals, their needs and survival strategies and their experiences of governmental, civil society and NGOs/ CBOs responses;

- ? identified the specific issues of poverty within selected groups and individuals ranging from environmental and housing conditions to family and social capital;
- ? formulated a draft timetable for the completion of the PPA fieldwork; and
- ? organised a preliminary division of labour within the group in terms of allocation to specific groups and individuals identified among the poor.

A total of 15 persons attended the training workshop and formed the PPA team. They were drawn from the public and non-government sectors among those working primarily in the areas of social development, community services and health care.

3.4 PPA Execution and Content

The locally-trained team undertook all the PPA fieldwork apart from some meetings with representatives from the immigrant community. The local team co-ordinator was Mrs. Edith Penn, Social Development Department Director. The PPAs were undertaken during August and September 2002 according to the agreed methodology. They involved the following:

Case Studies: Elderly (2), mentally/ physically disabled (2), Rastafarian (1), person living with HIV/AIDS (1), ex-prisoner (1), single mothers (3), teenage mothers (2), homeless woman (1), unemployed man (1). Interviewees were pre-selected from households known to Ms. Rodgers and the representatives of the Social Development Department whose work deals almost exclusively with the poorest and most vulnerable households on the island.

Key Informant Interviews: family planning nurse (1), nurses in community clinics (3), director of Family Support Network (domestic violence), director of Sandy Lane Centre (drug and alcohol abuse), director of Centre for Drug and Alcohol Abuse, members of Dominguan, Guyanese, Vincentian and Nevisian immigrant societies, school-teachers and principals at 3 schools.

Focus Groups: Santo Dominguan (7 persons), Rastafari (7), teenage school drop outs (12), school children (29)

Community Scans: Purcell, Long Look, Long Bush and Virgin Gorda.

3.5 Analysis and Reporting

The interviews were transcribed and discussed by the team who also brought their experience of social issues and problems on the island to bear when analysing the results and formulating the conclusions. Mrs. Penn and Ms. Malone-Frett prepared a draft report on the fieldwork including interview notes, analysis and conclusions. This report was submitted to the Consultants who then integrated the results with those from the SLC and other relevant information. The PPA

results are particularly evident in the latter part of Chapter 3 of Volume 1 that describes the characteristics and causes of poverty in BVI.

No special analytical techniques were used as the amount of information precluded the need for such techniques. However care was taken to ensure that information arising from the PPAs could be supported by that obtained from the SLC, other reports and the agency interviews. In this way, the overall conclusion was reached that, although the level of poverty in BVI is very low at present, there are instances of households who are undeniably very vulnerable and that the reasons for this vulnerability (again evident from the PPAs) need to be tackled if they are not to lead to increased poverty in the future. In this context, it should be noted that many of the CPA's recommendations arise directly from the analysis of the PPA information.

3.6 *A Comment on the Representativeness of the PPA Field Work*

The issue of representativeness of the case studies and communities selected for the PPAs was raised in one of the independent critiques. It should be noted that the issue of representativeness in relation to qualitative research is a vexed question that frequently caused earnest discussions between academics, technical experts and field workers. Almost always, it would have been desirable to increase the number of surveys; however, equally invariably, the resources for field work are invariably limited. There is thus no easy solution. In this case, it is considered that the extent of the PPA field work was adequate to provide the necessary input into the CPA in general and its conclusions in particular. In this respect, as stated in the preceding paragraph, considerable care was given to ensure that any conclusions drawn from the PPA were supported by data from the SLC or elsewhere. The PPA was exclusively drawn from the Social Development Department and could therefore bring a substantial amount of experience to bear both in selecting the case studies and the communities, and in interpreting the results. Overall, while additional fieldwork may have been desirable, it is difficult to see how it would have led to any significant changes in the CPA's recommendations and that, in the last analysis, is the crucial test.

4 The Institutional Analysis

This component of the CPA was undertaken by means of a series of discussions with representatives of key government and non-government agencies. The agencies contacted are listed in Table A.4. The focus of these discussions was the nature and effectiveness of current programmes related directly or indirectly to poverty reduction. In many instances agencies assisted vulnerable individuals and groups rather than those who could be considered poor. To this end, the discussions were structured around the following topics:

- ? description of activities related to poverty reduction and assisting the vulnerable;
- ? availability of reports, information and statistics;
- ? effectiveness of current activities;
- ? how could current activities be made more effective in terms of poverty reduction and assisting the vulnerable; and
- ? what do they see as the major poverty-related issue in terms of their agency/ organization?

All relevant information from these discussions and interviews are included in Volume1 of this Report.

Table A.4 BVI: Agencies Interviewed

Government Departments	Non-Government Organisations
Agriculture Department	Asociacion de Dominicanos Unidos
Attorney General Chambers	BVI Christian Council
BVI Bar Association	BVI Red Cross
BVI Police	Community Agency on Drugs and Addiction
Conservation and Fisheries	Family Support Network
Department of Education	Guyanese Society
Department of Health	Nevis Alliance Progressive Society
Development Planning Unit, Ministry of Finance	Vincentian Society
Education Department	Youth Council
Environmental Health	
Immigration Department	
Labour Department	
Land Registry Office	
Mental Health Services Unit	
Ministry of Health and Welfare	
Ministry of Tourism	
NDAC (National Drug Advisory Council)	Other Organisations
Office of Gender Affairs, Chief Minister's Office	Bank of Nova Scotia
Public Health Department	BVI Credit Union
Sandy Lane Centre	BVI Tourist Board
School Counselling Services, Education Department	
Social Development Department	
Social Security Board	
Town and Country Planning Department	

5 The Study Team

5.1 *The National Assessment Team (NAT) of Anguilla*

The members of the Anguilla NAT are listed below together with the agencies that they represent.

Name	Organisation
Clyde Lettsome	Permanent Secretary, Ministry of Health and Welfare (co-ordinator)
Edith Penn	Department of Social Development
Anne Malone-Frett	
Otto O’Neal	Development Planning Unit – Planning
Raymond Phillips	Development Planning Unit – Statistics
Quincy Lettsome*	Ministry of Education.
Edris O’Neal *	BVI Red Cross
Andrea Hamm *	Gender Affairs Dept.
S. Walters Malone *	National Drug Advisory Council
Eugenia O’Neal *	Ministry of Health and Welfare
Dennis Jennings *	Immigration Department
Marie Hodge Wright *	Sandy Lane Centre
JoAnne Roberts-Williams *	Attorney General’s Chambers/ Human Rights Reporting Committee
Mary Lou Biasotto *	Family Support Network

* Associate Members.

5.2 *The Team of Consultants (TOC)*

The Team of Consultants for this project was as follows:

Consultant	Position	Company
Joe Wood	Team Leader/ Statistician	Halcrow Group Limited
John Sedley	Economist	Decision Economics
Christine Barrow	Community Survey specialist	Independent Consultant
Louise Porteus	Social Planner	Halcrow Group Limited
Sheilah Meikle	Social Development Expert	DPU, University of London
John Willms	Legal Expert	Willms and Shier, Environmental Lawyers
Chris du Sautoy	Survey Analyst	Halcrow Group Limited

Appendix B. Statistical Tabulations

Appendix B. Statistical Tabulations

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GENERAL

This Appendix presents selected tabulations from the 2002 Survey of Living Conditions (SLC).

Many of the tabulations feature of socio-economic variables against per capita household expenditure quintiles. Quintiles are obtained by sorting the sample households by their per capita expenditure and then dividing the sample into 5 equal groups (around 133 households in each as there were 665 households in the SLC sample). In the tabulations, Q1 represents the 20% of households with the lowest per capita expenditures, i.e. the poorest households; this group is virtually identical to the poor households in BVI. At the other extreme, Q5 represents the 20% of households with the highest per capita expenditures, i.e. the richest group. Q3 represents the middle income households from the 40th to the 60th percentiles. It should be noted that the lowest quintile (Q1) includes all the poor households, i.e. those with expenditures below the poverty line.

Unless otherwise stated:

- ? All tabulations are from the SLC and are based on the weighted data set.
- ? The SLC tabulations cover the whole sample of 665 households or the entire population within these households.
- ? Numbers may not sum to 100% due to rounding.
- ? Tabulations exclude a small number of non-responses, the number of which varies from one variable to another. In consequence, there is some variation in the grossed up samples. This has no material effect on the results presented.

A. POPULATION TABLES

Table 1. Population By Sex And Age Group

AGE GROUP (years)	Distribution			Sex Ratio*
	MALES	FEMALES	TOTAL	
Under 5	4.1%	4.5%	8.5%	0.91
5 - 9	4.7%	4.5%	9.2%	1.04
10 - 14	4.4%	4.3%	8.8%	1.02
15 - 19	4.2%	3.3%	7.5%	1.27
20 - 24	3.2%	3.2%	6.4%	0.98
25 - 29	3.6%	3.7%	7.4%	0.97
30 - 34	4.5%	5.1%	9.6%	0.87
35 - 39	4.3%	5.7%	10.0%	0.75
40 - 44	4.0%	4.9%	8.9%	0.80
45 - 49	2.8%	3.7%	6.4%	0.75
50 - 54	3.5%	2.0%	5.5%	1.75
55 - 59	2.1%	2.1%	4.1%	1.02
60 - 64	0.7%	1.1%	1.8%	0.65
65 - 69	0.6%	1.0%	1.6%	0.66
70 - 74	0.7%	0.5%	1.2%	1.42
75 - 79	0.8%	0.8%	1.6%	1.03
80 and over	0.8%	0.7%	1.5%	1.16
TOTAL	100.0%	100.0%	100.0%	95

* Males per 100 females.

Table 2. Population By Age Group And Annual Household Expenditure Quintile (percent)

Age Group (years)	Q1	Q2	Q3	Q4	Q5	ALL
Under 15	36%	34%	21%	18%	12%	27%
15 - 24	16%	16%	17%	8%	6%	14%
25 - 44	28%	33%	35%	47%	44%	36%
45 - 64	12%	12%	22%	22%	31%	18%
65+	8%	4%	5%	5%	8%	6%
Total	100%	100%	100%	100%	100%	100%

Table 3. Population By Age Group and Stated Nationality

Age Group (years)	BVI	Other Carib	USA/ USVI	Other	ALL
Under 5	12%	1%	20%	3%	9%
5 - 9	12%	2%	19%	5%	9%
10 - 14	11%	3%	15%	5%	9%
15 - 19	10%	3%	10%	2%	7%
20 - 24	7%	6%	5%	5%	6%
25 - 34	13%	24%	7%	24%	16%
35 - 44	12%	35%	7%	27%	19%
45 - 64	14%	25%	13%	22%	18%
65+	9%	1%	4%	8%	6%
Total	100%	100%	100%	100%	100%
Number	10878	5987	1712	882	19459
Percent	56%	31%	9%	5%	100%

* Incl. Canadian ** Incl. Santo Domingans *** Incl. European

Table 4. Population whose Place of Birth and Stated Nationality are different

STATED NATIONALITY	PLACE OF BIRTH				
	BVI	Other Carib	USA/ USVI	Other	ALL
BVI	0	423	395	73	891
Other Carib	92	8	7	72	179
USA	57	7	62	0	126
Other	8	63	0	34	105
ALL	157	501	464	179	1301

Table 5. Age Distribution of Population with differing Nationality/ Place of Birth

Age Group (years)	Number	Percent
Under 15	417	32%
15 - 24	108	9%
25 - 44	400	31%
45 - 64	302	22%
65+	74	6%
Total	1301	100%

Table 6. Length of Residence of Migrants*

STATED NATIONALITY	LENGTH OF RESIDENCE			
	Up to 5 years	6-10 years	Over 10 years	ALL
Other Caribbean	63%	82%	78%	75%
USA	15%	13%	15%	15%
Other	22%	5%	7%	11%
ALL	100%	100%	100%	100%
Number	2103	1828	3965	7896
Percent	27%	23%	50%	100%

* Excludes BVI nationals and those born in BVI of non-BVI parents.

Table 7. Population By Sex By Quintile

Sex	Q1	Q2	Q3	Q4	Q5	ALL
Male	45%	45%	50%	54%	55%	49%
Female	55%	55%	50%	46%	45%	51%
Total	100%	100%	100%	100%	100%	100%

Table 8. Ethnicity of Population by Quintile

Ethnicity	Q1	Q2	Q3	Q4	Q5	ALL
Black/African	89%	89%	83%	80%	78%	85%
Mixed	6%	4%	7%	7%	2%	5%
White	0%	2%	3%	5%	16%	4%
Indian	3%	3%	5%	3%	4%	3%
Other	1%	3%	2%	5%	1%	2%
Total	100%	100%	100%	100%	100%	100%

B. HOUSEHOLD TABLES

Table 9. Household Size by Quintile

Persons	Q1	Q2	Q3	Q4	Q5	ALL
1	10%	12%	16%	32%	54%	24%
2	17%	20%	33%	30%	26%	25%
3	22%	21%	20%	24%	7%	19%
4	23%	19%	18%	9%	12%	16%
5 or 6	15%	23%	9%	5%	1%	11%
7 & over	14%	6%	4%	2%	0%	5%
Total	100%	100%	100%	100%	100%	100%
Average Household Size	3.9	3.6	2.9	2.3	1.8	2.9

Table 10. Household Type by Quintile

Household Type	Q1	Q2	Q3	Q4	Q5	ALL
Single person	10%	12%	16%	32%	54%	24%
Couples without Children	9%	7%	18%	19%	19%	14%
Two parents with children	31%	35%	32%	28%	12%	28%
Single parent household	22%	17%	11%	8%	2%	12%
Multigenerational household	17%	13%	9%	4%	3%	9%
Other households	12%	17%	14%	9%	10%	12%
Total	100%	100%	100%	100%	100%	100%

Table 11. Elderly and Child Households by Quintile

Household Type	Q1	Q2	Q3	Q4	Q5	ALL
Single elderly (65+)	8%	3%	0%	4%	4%	4%
Two person elderly (65+ & 60+)	3%	4%	3%	1%	3%	3%
Other elderly (65+)	15%	8%	9%	5%	5%	9%
Other (No one 65+)	74%	86%	87%	90%	87%	85%
Total	100%	100%	100%	100%	100%	100%
Child (<18) in Hhold	71%	67%	42%	34%	19%	47%

Table 12. Gender Composition of Households by Quintile

Adults present	Q1	Q2	Q3	Q4	Q5	ALL
Male and female adults	61%	58%	67%	55%	41%	56%
Single woman	5%	8%	8%	11%	21%	10%
Women only	26%	26%	14%	9%	3%	16%
Male only	9%	7%	12%	25%	34%	17%
Total	100%	100%	100%	100%	100%	100%

Table 13. Household Size by Household Nationality

Persons	BVI	Mixed*	Non-BVI	ALL
1	28%	0%	33%	24%
2	21%	22%	29%	25%
3	14%	28%	18%	19%
4	17%	22%	13%	16%
5 or 6	14%	15%	6%	11%
7 & over	6%	13%	1%	5%
Total	100%	100%	100%	100%
Average Household Size	3.0	4.0	2.4	2.9
No. of Households	2248	1376	3086	6710
% of Households	34%	21%	46%	100%

* i.e. With at least 1 BVI and 1 Non-BVI adult.

Table 14. Household Type by Household Nationality

Household Type	BVI	Mixed	Non-BVI	ALL
Single person	28%	0%	33%	24%
Couples without Children	9%	14%	19%	14%
Two parents with children	22%	52%	21%	28%
Single parent household	13%	4%	15%	12%
Multigenerational household	14%	15%	3%	9%
Other households	14%	15%	9%	12%
Total	100%	100%	100%	100%

Table 15. Elderly and Child Households by Household Nationality

Household Type	BVI	Mixed	Non-BVI	ALL
Single elderly (65+)	71%	85%	95%	85%
Two person elderly (65+ & 60+)	16%	11%	2%	9%
Other elderly (65+)	4%	3%	1%	3%
Other (No one 65+)	9%	0%	2%	4%
Total	100%	100%	100%	100%
Child (<18) in Hhold	45%	65%	40%	47%

Table 16. Gender Composition of Households by Quintile

Adults present	BVI	Mixed	Non-BVI	ALL
Male and female adults	49%	90%	47%	56%
Single woman	11%	0%	14%	10%
Women only	20%	7%	17%	16%
Male only	21%	3%	22%	17%
Total	100%	100%	100%	100%

Table 17. BVI Migrant Households

ITEM	Percent
With close relative living overseas*	49%
Without Close relative living overseas	51%
ALL	100%
Supporting family members in BVI**	13%

* As % of households with at least one adult BVI-national

** As % of households with migrants.

ECONOMIC ACTIVITY AND EMPLOYMENT TABLES

Table 18. Economic Activity by Age Group

Age Groups	Population	Labour Force	Working	Unempl.	Rates	
					Participation	Unemployment
15-19	1458	356	194	162	24%	46%
20 – 24	1225	1055	917	138	86%	13%
25 – 34	3188	3064	2964	100	96%	3%
35 – 44	3735	3636	3509	127	97%	3%
45-54	2319	2124	2035	89	92%	4%
55-64	1151	959	923	36	83%	4%
65+	1142	334	306	28	29%	8%
ALL 15+	14218	11528	10848	680	85%	6%

Table 19. No. of Workers per Household by Quintile

Workers per Household	Q1	Q2	Q3	Q4	Q5	ALL
0	11%	10%	2%	1%	10%	7%
1	42%	29%	34%	48%	56%	42%
2	32%	40%	48%	39%	25%	37%
3 or more	15%	22%	16%	12%	8%	15%
Total	100%	100%	100%	100%	100%	100%

Table 20. No. of Workers per Household by Household Nationality

Workers per Household	BVI	Mixed	Non-BVI	ALL
0	13%	2%	4%	7%
1	43%	15%	53%	42%
2	30%	58%	32%	37%
3 or more	14%	25%	11%	15%
Total	100%	100%	100%	100%

Table 21. Households with Unemployed Persons by Quintile

Someone Unemployed	Q1	Q2	Q3	Q4	Q5	ALL
YES	16%	11%	8%	6%	2%	9%
NO	84%	89%	92%	94%	98%	91%
ALL	100%	100%	100%	100%	100%	100%

Table 22. Households with Unemployed Persons by Household Nationality

Someone Unemployed	BVI	Mixed	Non-BVI	ALL
YES	9%	14%	6%	9%
NO	91%	86%	94%	91%
ALL	100%	100%	100%	100%

Table 23. Type of Employment by Quintile (all workers)

Employment	Q1	Q2	Q3	Q4	Q5	ALL
Government	27%	28%	27%	28%	30%	28%
Private Sector	62%	59%	56%	63%	49%	58%
Self-employed	46%	43%	46%	44%	39%	44%
Total	100%	100%	100%	100%	100%	100%

Table 24. Type of Employment by Household Nationality (all workers)

Employment	BVI	Mixed	Non-BVI	ALL
Government	43%	33%	14%	28%
Private Sector	40%	49%	77%	58%
Self-employed	14%	34%	72%	44%
Total	100%	100%	100%	100%

Table 25. Employed Population by Occupation by Quintile

Occupation Category	Q1	Q2	Q3	Q4	Q5	ALL
Prof/ Tech/ Admin/ Man	16%	29%	30%	43%	50%	33%
Clerical	20%	12%	11%	8%	11%	13%
Sales	23%	19%	22%	15%	15%	19%
Crafts/ Skilled Manual	18%	19%	22%	17%	14%	18%
Elementary	23%	21%	15%	17%	9%	17%
Total	100%	100%	100%	100%	100%	100%

Table 26. Employed Population by Occupation and Nationality

Occupation Category	BVI	Other Caribbean	Other	ALL
Prof/ Tech/ Admin/ Man	42%	22%	46%	33%
Clerical	14%	12%	10%	13%
Sales	15%	24%	13%	19%
Crafts/ Skilled Manual	16%	20%	21%	18%
Elementary	14%	22%	11%	17%
Total	100%	100%	100%	100%
No. of Workers	4585	4878	1011	10474
Percent	44%	47%	10%	100%

Table 27. Employed Population by Industrial Sector and Quintile

Industrial Sector	Q1	Q2	Q3	Q4	Q5	ALL
Agric/Fish/Min/Manuf	4%	3%	3%	6%	3%	4%
Construction	8%	8%	12%	13%	12%	11%
Trade	14%	10%	13%	12%	6%	11%
Tourism*	23%	23%	24%	17%	16%	21%
Transport/ Communications**	8%	7%	9%	8%	12%	9%
Business	6%	9%	4%	11%	15%	9%
Government	27%	29%	27%	28%	30%	28%
Other services	11%	10%	8%	5%	5%	8%
Total	100%	100%	100%	100%	100%	100%

* Including boat construction

** Incl. vehicle hire

Table 28. Employed Population by Industrial Sector and Quintile

Industrial Sector	BVI	Other Caribbean	Other	ALL
Agric/Fish/Min/Manuf	5%	3%	3%	4%
Construction	6%	17%	4%	11%
Trade	9%	12%	14%	11%
Tourism*	16%	24%	24%	21%
Transport/ Communications	9%	8%	14%	9%
Business	10%	6%	16%	9%
Government	42%	16%	18%	28%
Other services	2%	14%	7%	8%
Total	100%	100%	100%	100%

Table 29. Incidence of Second Jobs by Enumerator*

% workers with 2nd jobs	No. of enumerators
13-17%	5
6-9%	4
1-4%	4
None	9
ALL	22

* The purpose of this table is two-fold: to present the evidence on second occupations and to indicate what appears to be a prima facie case of interviewer bias.

D. HEALTH AND PREGNANCY TABLES

Table 30. Households with Teenage Pregnancy in last 18 Years

Quintile	Q1	Q2	Q3	Q4	Q5	ALL
Teenage pregnancy **	13%	10%	7%	10%	3%	10%
Poverty Status	Poor	Not poor				
Teenage pregnancy **	13%	9%				10%
Household Nationality	BVI	Mixed	Non-BVI			
Teenage pregnancy **	12%	12%	6%			10%

** As % of households with children. Table excludes children living away from home or who are now adult..

Table 31. Disability

ITEM	Q1	Q2	Q3	Q4	Q5	ALL
Households with disabled persons	8%	8%	4%	0%	3%	5%
Requiring constant care	**					68%*
Age of disabled persons	**					
<i>Under 45 years</i>						41%
<i>45-64 years</i>						23%
<i>65+ years</i>						36%
Total						100%

* % of disabled persons

** Sample too small to justify disaggregation.

Table 32. Diabetes/ hypertension/ cancer/ heart conditions

Quintile	Q1	Q2	Q3	Q4	Q5	ALL
Households with diabetic/ hypertensive member	24%*	21%	22%	18%	21%	21%
Elderly Households	YES	NO				ALL
Households with diabetic/ hypertensive member	15%	59%				21%

* As % of all households.

Table 33. Unable to Work due to Sickness

Type of Household	Q1	Q2	Q3	Q4	Q5	ALL
Not disabled but not able to work due to sickness	6%	8%	3%	8%	9%	7%
Days missed	**					
<i>Under 1 week</i>						57%
<i>Between 1 and 2 weeks</i>						22%
<i>Over 2 weeks</i>						21%
Total						100%

* % of disabled persons

** Sample too small to justify disaggregation.

E. EDUCATION TABLES

Table 34. Population 15 Years and over by Highest Level of Education and Age

Age Group	Primary	Secondary	Tertiary*	ALL.
15-16	18%	80%	2%	100%
17-19	9%	76%	15%	100%
20 – 24	13%	62%	25%	100%
25 – 29	15%	52%	33%	100%
30-34	27%	53%	20%	100%
35 - 44	33%	43%	25%	100%
45-54	36%	36%	28%	100%
55-64	54%	24%	22%	100%
65+	68%	20%	13%	100%
ALL	31%	46%	23%	100%

* Including university, college, vocational and technical.

Table 35. Highest Level of Education in Household by Quintile

Educational Attainment	Q1	Q2	Q3	Q4	Q5	ALL
Primary	30%	19%	17%	26%	16%	21%
Secondary	56%	45%	49%	35%	31%	44%
Tertiary	14%	36%	34%	39%	53%	35%
Total	100%	100%	100%	100%	100%	100%

Table 36. Highest Level of Education in Household by Household Nationality

Educational Attainment	BVI	Mixed	Non-BVI	ALL
Primary	25%	5%	26%	21%
Secondary	39%	55%	42%	44%
Tertiary	35%	40%	33%	35%
Total	100%	100%	100%	100%

F. HOUSING and ASSET TABLES**Table 37. Housing Type by Quintile**

Housing Type	Q1	Q2	Q3	Q4	Q5	ALL
Single house	41%	38%	31%	25%	31%	33%
Part of a house	13%	10%	12%	10%	11%	11%
Apartment	45%	47%	53%	64%	48%	51%
Other	1%	5%	5%	1%	10%	4%
Total	100%	100%	100%	100%	100%	100%

Table 38. Housing Tenure by Quintile

Tenure	Q1	Q2	Q3	Q4	Q5	ALL
Owned	41%	40%	39%	29%	43%	38%
Rented	47%	55%	55%	61%	47%	53%
Rent free	8%	3%	2%	5%	9%	5%
Other	4%	2%	3%	5%	2%	3%
Total	100%	100%	100%	100%	100%	100%

Table 39. Housing Tenure by Household Nationality

Tenure	BVI	Mixed	Non-BVI	ALL
Owned	68%	53%	10%	38%
Rented	23%	37%	82%	53%
Rent free	5%	8%	4%	5%
Other	3%	2%	4%	3%
Total	100%	100%	100%	100%

Table 40. Occupancy Rates by Quintile

Persons/ room	Q1	Q2	Q3	Q4	Q5	ALL
Under 1	53%	54%	65%	84%	95%	70%
1-2 persons / room	37%	41%	31%	15%	5%	26%
Over 2 persons / room *	10%	6%	3%	1%	0%	4%
Total	100%	100%	100%	100%	100%	100%

* Considered to be over-crowded.

Table 41. Occupancy Rates by Household Nationality

Persons/ room	BVI	Mixed	Non-BVI	ALL
Under 1	79%	53%	72%	70%
1-2 persons / room	20%	37%	24%	26%
Over 2 persons / room *	1%	9%	4%	4%
Total	100%	100%	100%	100%

Table 42. Construction Material of Walls by Quintile

Wall Material	Q1	Q2	Q3	Q4	Q5	ALL
Wood Only	8%	6%	7%	10%	9%	8%
Concrete/blocks	80%	85%	86%	83%	85%	84%
Wood & concrete	12%	9%	7%	7%	6%	8%
Total	100%	100%	100%	100%	100%	100%

Table 43. Water Supply by Quintile

Main Source of Water	Q1	Q2	Q3	Q4	Q5	ALL
Private piped into dwelling	29%	38%	31%	30%	44%	34%
Public piped into dwelling	56%	47%	58%	58%	46%	53%
Private Catchment – not piped	8%	6%	5%	5%	4%	5%
Public piped into yard	7%	9%	3%	3%	3%	5%
Other	1%	1%	3%	3%	3%	2%
Total	100%	100%	100%	100%	100%	100%

Table 44. Type of Toilet Facility by Quintile

Type of Toilet Facility	Q1	Q2	Q3	Q4	Q5	ALL
Flush toilet - sewerred	33%	30%	26%	38%	31%	32%
Flush toilet – septic tank	66%	64%	68%	58%	64%	64%
Pit Latrine	0%	2%	2%	1%	1%	1%
Other	1%	4%	4%	3%	5%	3%
Total	100%	100%	100%	100%	100%	100%

Table 45. Other Housing Facilities by Quintile

Facility	Q1	Q2	Q3	Q4	Q5	ALL
Has electricity	100%	100%	100%	100%	100%	100%
Indoor kitchen	99%	100%	98%	98%	96%	98%
<i>Cooks with gas/LPG</i>	96%	98%	95%	93%	90%	94%
Indoor bathroom	98%	97%	98%	97%	96%	97%
Total	100%	100%	100%	100%	100%	100%

Table 46. Land Ownership (excl. non-BVI households)

Type	Poor	Not Poor	ALL
Own land*	20%	33%	30%
Shared with others**.	53%	41%	43%
Development Status**			
<i>Fully developed</i>			20%
<i>Partially developed</i>			29%
<i>Not developed</i>			51%
ALL			100%

* Excluding current house plot. ** % of those owning land.

Table 47. Ownership of Durable Goods and Other Assets

Durable	Q1	Q2	Q3	Q4	Q5	ALL	Q1/Q5 ratio
Refrigerator	99%	100%	99%	99%	96%	99%	1.03
Stove (gas/ electric)	99%	100%	98%	98%	96%	98%	1.03
TV	97%	98%	96%	98%	96%	97%	1.01
Radio/ Stereo	94%	98%	100%	99%	94%	97%	1.00
Cable TV/ Satellite	91%	87%	91%	92%	85%	89%	1.07
Telephone	79%	88%	80%	82%	87%	83%	0.91
Video (VCR)	66%	83%	81%	85%	78%	78%	0.85
Microwave	60%	67%	71%	70%	76%	69%	0.79
Motor vehicle	49%	65%	69%	69%	78%	66%	0.62
Washing machine	67%	62%	61%	58%	52%	60%	1.29
Computer	38%	47%	44%	50%	52%	46%	0.73
Cellphone	33%	44%	47%	49%	56%	46%	0.58
Internet connection	24%	27%	35%	43%	46%	35%	0.52
Air conditioner	6%	8%	12%	11%	20%	11%	0.33
Boat	8%	6%	12%	5%	11%	9%	0.69

H. OTHER TOPICS**Table 48. Monthly Rent Levels (US\$)**

Household Type	No. Hholds	Q1	Q2	Median	Q3	Q4
BVI Hholds	921	350*	430	450	500	550
Non BVI Hholds	2408	250	350	380	430	500
Poor Hholds	332	280	350	400	450	500
Not Poor Hholds	2997	300	380	400	450	550
Rent as % of Total Income Expenditure						
BVI Hholds	921	11%	14%	17%	20%	25%
Non BVI Hholds	2408	12%	16%	18%	20%	30%
Poor Hholds	332	20%	24%	28%	32%	36%
Not Poor Hholds	2997	11%	14%	17%	19%	27%

* Levels shown are quintile cutoffs, e.g. for Q1 BVI Hholds, \$350 is the maximum rental paid by households in the lowest quintile; \$550 for Q4 indicates that 80% of households in this category pay less than \$550 per month. Households not paying rent have been excluded.

Table 49. Monthly Loan Repayments (US\$)

Household Type	No. Hholds	Q1	Q2	Median	Q3	Q4
Poor Hholds	463	200	350	400	480	500
Not Poor Hholds	4404	300	500	600	750	1030
Rent as % of Total Income Expenditure						
Poor Hholds	463	14%	24%	28%	32%	40%
Not Poor Hholds	4403	13%	19%	22%	27%	37%

Table 50. Other Sources of Support

Type	Poor	Not Poor	ALL
From overseas	7%*	2%	3%
From govt.	8%	4%	5%
Social Security	18%	6%	8%
Pensions	1%	4%	3%
Welfare	4%	1%	1%
Any of the above	28%	14%	16%
Has health/ life insurance	29%	46%	43%

* % of households

Table 51. Repatriation by Poverty Status and Household Nationality

Poverty Status	Poor	Not poor	ALL	
Sends money overseas	14%	31%	28%	
Household Nationality	BVI	Mixed	Non-BVI	ALL
Sends money overseas	10%	32%	40%	28%

Table 52. Households by Island by Quintile

Island	Q1	Q2	Q3	Q4	Q5	ALL
Tortola	83%	80%	72%	83%	81%	80%
Virgin Gorda	11%	16%	26%	16%	18%	18%
Other Islands	5%	5%	1%	1%	2%	3%
Total	100%	100%	100%	100%	100%	100%

Table 53. Household Nationality by Island

Island	BVI	Mixed	Non-BVI	ALL
Tortola	85%	78%	76%	80%
Virgin Gorda	10%	19%	22%	18%
Other Islands	5%	3%	1%	3%
Total	100%	100%	100%	100%

Appendix C. Community Scans

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1 Community Studies/Scans

1.1 *Overview*

Brief community studies were conducted in four locations identified as having higher levels of poverty. These included the urban neighbourhoods of Long Bush, Long Look and Purcell Estate. Select settlements on the island of Virgin Gorda were also included.

These studies were not in-depth community studies, but essentially designed to complement the investigation of poverty among selected groups and individuals. The community scans involved researchers spending time and walking in pairs through the identified locations, and asking key questions as they proceeded.

1.2 *Long Bush*

Long Bush is an urban neighbourhood located in the capital, Road Town. It is easily accessible by foot or vehicular transportation.

The area is well served with a day care and pre-school center, recreational grounds (playground and softball field), two garages, church, nightclub, salon, barber shop and other facilities.

The population is predominantly immigrant. Those from the Dominican Republic are in the majority though there are also residents from Antigua and Dominica. There is evidence of a residential and social division between locals and ‘non-belongers’, which also correlates with class distinctions in that migrants tend to be among the poorer in the area.

Most work is in skilled and unskilled manual employment, for example as masons, electricians and construction workers, or in the service sector in restaurants, stores or as domestic workers. A few have found employment in the offshore sector. Many migrants are simultaneously involved in more than one job and source of income.

A major problem is residential in terms of the dilapidated condition of buildings including homes, and overcrowding particularly in the areas occupied by migrants. Although rents are considered reasonable by BVI standards, ranging from US\$250 for a one-bedroom apartment to US\$ 600 for a fully furnished apartment, this is beyond the means of many migrants. Migrants whose stay may be temporary and who are hard pressed to remit income to family members at home, tend to double up and live in overcrowded conditions.

Garbage disposal is also problematic. Although there is a public collection service, much garbage litters the streets. Water is also in short supply and is regularly rationed during the day.

The area is relatively peaceful and free from violence and crime. The only social problem identified was that of young men who are too ‘mannish’ and misbehave.

1.3 ***Long Look***

Long Look is located at the eastern end of Tortola. It is well served with roads and transportation and is easily accessible. Within the area there is a public health clinic, day care facility, community center, police station and several churches and stores. The clinic is centrally located, easily accessible and provides a range of services at low or no cost. Recreational facilities are however, lacking.

The majority of residents are nationals of BVI, though there is also a mixture of migrant groups mainly from neighbouring Caribbean territories.

Unemployment was not cited as a problem. The majority of the residents have found jobs, though most of these are located outside of the area. As a result, there is a large exodus of the working population each morning. Transportation was not cited as a problem in this regard.

The principal problems cited by residents are environmental. Water is in scarce supply and the majority rely on water tanks, rather than a piped supply. There is also evidence of raw sewage along side some streets in the area. Indiscriminate dumping of garbage, including several derelict vehicles, is also evident.

Though several young men are involved in alcohol and marijuana consumption, there were no reports of community violence or crime. Neither is poverty seen as a characteristic or a problem in the area. The few persons that are unemployed are taken care of by their families.

1.4 ***Purcell Estate***

Purcell Estate is located in Road Town, the capital city. It is easily accessible by foot or transport and vehicular traffic is heavy during the morning and evening periods as residents leave the area for work, school and other activities and return later. The area is well served with shops and other services and there are several churches. Recreational facilities are lacking, however.

Nationals of the BVI make up the majority of residents of the area, though there are also 'non-belongers' living there.

Living conditions are relatively poor. There is no running water and the majority of residents use old drums to store water for bathing and household use. Outdoor toilets and bathing facilities are in use and may be shared by several household groups. There is also no garbage disposal facility and evidence of garbage scattered around, including derelict vehicles. This gives a general untidy and uncared for appearance to the area.

Unemployment rates are low and the majority are engaged in unskilled and semi-skilled manual labour, for example, as masons, security guards, drivers and domestic workers.

There is no evidence of crime and residents report that there is a good community spirit in the area.

1.5 *Virgin Gorda*

Virgin Gorda is the second largest of the islands that make up the BVI. The resident population is approximately 3000. It is situated close to the main island of Tortola and is easily accessible. Most travel by sea using the frequent ferry service, though access by air is also possible.

Most of the population of Virgin Gorda live in The Valley, the main town. There are also small clusters of households. One such cluster consists of five wooden houses located on family land. The settlement has been in existence for about 18 years and is inhabited by approximately 16 persons.

Although the settlement was once referred to as '*the ghetto*', this would be a misnomer presently. It is well serviced with running water, electricity and telephones. There is a school and gas station within walking distance. The houses are in reasonably good condition, the surroundings are clean and tidy and there is no evidence of garbage.

Another small group of 9 households containing approximately 15 persons is located in the Valley. The majority of residents are migrants from various Caribbean islands, including St. Lucia and St. Vincent.

The wooden houses are divided into one-bedroom apartments. They are provided with running water and electricity, although bathroom and toilet facilities are situated outside the apartments. There were no reports of overcrowding.

No social problems were reported in either settlement. They are quiet, safe and close-knit. On the whole, residents do not consider themselves to be among the poor of the BVI.

1.6 *Summary of Community Scans*

In general, these locations do not lack for services and utilities, though among those in Tortola water and garbage problems are evident. Surroundings are not well kept, garbage is left uncollected and in one area there is evidence of sewage and there is a sewage problem in Long Look; this probably has however been acknowledged by the authorities and is being addressed. This gives rise to unsanitary conditions and may cause subsequent health problems. In some areas, the problems of living conditions are exacerbated by houses that are in a state of disrepair.

Social cohesion is evident in all locations, though there is some separation between locals and non-belongers. This and other emergent social problems, in particular among young males, has not however, resulted in intra-community conflict. The areas are peaceful and relatively crime free. In general, the residents do not perceive themselves as living in poverty and this correlates

primarily with the low levels of unemployment. Though the cost of living is relatively high, rental rates are perceived to be reasonable, and the majority of persons manage to cope. However, migrants who remit proportions of their income may find themselves in financial difficulty and attempt to make ends meet by living in overcrowded, poorer quality accommodation.

Appendix D. Recent Job Vacancies in BVI

Job Vacancies in BVI, 2002

Table D.1 summarises the job vacancies advertised in the local press in June and November 2002. Tables D2 and D3 list the main characteristics of each vacancy. The Tables are of interest in that they demonstrate the number and variety of jobs currently being advertised in the Territory. The jobs cover all occupations and sectors from highly trained corporate lawyers/ accountants, through yachtmasters to sales assistants, labourers and domestic helps. Many of the positions state that preference will be given for belongers although this tends to be less evident for lower skilled occupations.

Table D1. BVI Job Vacancies, 2002

Occupational Category	June 2002	November 2002
Managers/ Senior professionals	4	11
Technicians / Associate professionals	3	9
Clerical workers	4	9
Sales/ service workers	11	12
Craft and related trade workers	7	12
Plant and machine operators	2	10
Elementary Occupations	11	19
TOTAL	42	82

Source: Island Sun (November), The BVI Beacon (June)

Table D2. BVI Job Vacancies, June 2002 (Source: The BVI Beacon, June 27 2002).

Position(s)	Sector	Occup category	Experience required	Belongers preferred?
Lawyer	Law and trust firm	1	10+ years	
General manager	Yacht company/ resort	1	Extensive relevant experience	Yes
Solicitor	Law firm	2	5+ years in the field	
Medical specialist	Government	2	Fellowship + 3 years min.	
Financial controller	Law firm	2	7+	Yes
Lawyer	Trust company	2	Relevant qualification and experience	
Quantity surveyor/ project manager		2	15+ years + RICS	
Operations manager	Yacht company	2		
Operations manager	Yacht company	2		
Manager	Restaurant	2	5+ years	
Accountant	Chartered accountants/ trust company	2	4+ years + prof. Qual.	
Environmental health trainee	Government	3	High school graduate	
Corporate administrators	Accountancy	3	Legal degree + 3 years in offshore finance	
Shop manager	Dive shop	3	5 years + computing + marine	
Preschool teacher assistant	Pre school	3	High school diploma + experience	Yes
IT Graphic Designer		3	5+ years	
Divemaster	Yacht company	3	3+ years	
Dolphin trainers		3	Relevant experience	
Singer/ pianist/ guitarist		3	7+ years	
Web designer/ programmer	Resort	3	Extensive computing	Yes
Executive officer (health services)	Government	4	Associate degree/ high school diploma + 5 years	
Receptionist	Accountancy	4	3 'O' levels + 3 years min.	
Bookkeeper		4	Relevant experience	
Receptionist	Marina	4	Nautical experience	
Administrative assistant	Marina	4	Nautical experience	
Clerk		4	High school graduate	
Cleaner/ clerical work	Yacht company	4		
Sales clerk		4		Yes
Hair dressers/ beauticians/ barbers	Hair salon	5	Relevant + bilingual	Yes
Massage therapist	Hotel	5		
Bartender	Bar	5		
Spa manager	Hotel / resort	5	2+ years in 5 star hotels	
Assistant bar manager	Bar/ restaurant	5	Relevant	Yes
Assistant food and beverage manager	Bar/ restaurant	5	Relevant	Yes
Assistant manager (customer services)	Bar/ restaurant	5	3+ years	Yes
Gift shop attendant	Resort	5	2+ years	Yes
Store manager	Shop/ restaurant	5	1+ year	
Isst mate/ chef	Yacht company	5	3+ years	
Store assistant	Beverage distributor	5		Yes
Executive chef	Restaurant	5	5+ years	
Agricultural technician	Hotel	6	Experience in cultivation of tropical produce	
Carpenters (2)	Construction company	7		

Position(s)	Sector	Occup category	Experience required	Belongers preferred?
Masons (2)	Construction company	7		
Interior decorator	Interior decorating firm	7	2+ years + qual.	
Carpenter		7		
Mason	Construction company	7		
Painter	Construction company	7		
Craft worker	Craft shop	7	Relevant experience	
Construction workers (2)	Construction company	7	Necessary	Yes
Marine hurricane shelter co-ordinator	Yacht company	8	Experienced mariner	
Ferry captain	Resort	8		Yes
Dock attendant	Marina	8	Nautical experience	
Yachtmaster	Yacht company	8	RYA qualification	
Delivery captains (2)	Yacht company	8		
Truck driver	Contractor	8	Mechanical knowledge	
Driver		8	3+ years	
Skipper/ briefer	Yacht company	8	12+ general + 2 min. In BVI	Yes
Mechanic	Yacht company	8	Relevant experience	
Labourer		9		
Maid	Hotel	9		
Sales associate	Clothes shop	9	Communications skills	
Bartenders - part time (3)	Bar/ restaurant	9		Yes
Housekeeper/ cleaner	Resort	9		
General helper	Construction company	9		
Barmaid/ waitresses (2)	Restaurant	9		
Dishwasher	Restaurant	9		
Dishwasher	Restaurant	9		
Helpers (kitchen + floor)	Restaurant	9		
Landscape maintenance personnel	Landscaping company	9		
Deckwasher	Yacht company	9		Yes
Labourer	Construction company	9		
Barman/ dishwasher	Restaurant	9		Yes
Labourer / handyman	Construction company	9	Necessary	Yes
Maid		9		
Sales clerk/ cashier		4	High school graduate + personal skills	

Table D3. BVI Job Vacancies, November 2002 (Source: Island Sun, 9 November 2002)

Position(s)	Sector	Occup category*	Experience required	Belongers preferred?
Managing director (food business)	Food business	1	BA, 5 years minimum	
Accountant	Law/ trust firm	1	Accounting degree + 3 years min.	Yes
Accountant	Trading company	2	Qualified	
Ambassador of guest services		2	10-15 years + Caribbeans hotels + degree + computing	
Draughtsmen	Private architect	3	5 years min. in Caribbean +CAD	
Teacher	Primary school	3	Qualified and experienced	
Marine photographer	Yacht charter	3	Experienced with boats and internet etc. + communication skills	Yes
Daycare assistant	Preschool	4	Relevant experience and qualifications	
Marketing consultants	Property company	4	Communication and technical skills	Yes
Salesperson	Printing and publishing	4	Proven experience in industry	
Office assistant	Yacht charter	4	Computing/ communication and personal skills	Yes
Barmaid	Bar	5		
Sales clerk	Bakery	5		Yes
Cook	Yacht charter	5		
Sales clerk	Beverage company	5	Electrical background	
Nail technician	Beauty parlour	5		
General assistant (couple)	Hotel/ resort	5	Good communication skills + hospitality sector	
Short order cooks (2)	Restaurant	5	Experienced	Yes
Bartender	Restaurant	5	Experienced	Yes
Sales clerk (2)		5	Previous experience desirable	
Labourer	Construction	7	Skilled with 5+ years	
Supervisory maintenance engineer	Yacht charter	7	Engineering + management	
Foreman	Construction	7		
Seamstress		7		
Engineer's assistant	Hotel/ resort	7	Electrical maintenance+ hotels	
Carpenters		7		
Masons		7		
Captain	Yacht charter	8	RYV yachtmaster	
Truck driver		8		
Warehouse assistants	Trading company	9	High school diploma	Yes
Store assistants	Trading company	9	Good communication skills	Yes
Handyman	Construction	9		
Property maintenance	Residential	9		
Maid/ cook	Residential	9		
Sales clerk	Retail store	9	Personal skills	
House maid	Hotel	9		
Baby Sitter	Residential	9		
Cleaner	Residential	9		
Gardeners (2)		9	Previous experience desirable	

Appendix E. SLC Questionnaire

**SURVEY OF LIVING CONDITIONS – 2002
GOVERNMENT OF BRITISH VIRGIN ISLANDS
DEVELOPMENT PLANNING UNIT**

CONFIDENTIAL WHEN COMPLETED

ISLAND

ED#

BLD#

HHld#

Name of Supervisor :			
Name of Interviewer :			
Household Contact Name:		Telephone No.:	
Address of Household :			

	RECORD OF VISITS			
	1.	2.	3.	4.
DATE				
TIME STARTED				
TIME ENDED				
DURATION				
RESULT				
Result Codes: 1. Fully Completed 2. Partially Completed 3. Refusal 4. No Contact 5. Vacant 6. Closed				

PART 1-HOUSING: TO BE ANSWERED BY THE HEAD OF THE HOUSEHOLD OR A RESPONSIBLE ADULT

1. What type of dwelling does this household occupy?

- 1 Undivided private house
- 2 Part of a private house
- 3 Flat, apartment, condominium
- 4 Townhouse
- 5 Double house/Duplex
- 6 Combined business & dwelling
- 7 Barracks
- 8 Other

2. Does this household own, rent or lease this dwelling?

- 1 Owned
- 2 Squatted (Go to Q5)
- 3 Rented-Private (Go to Q5)
- 4 Rented-Govt. (Go to Q5)
- 5 Leased
- 6 Rent-free (Go to Q5)
- 7 Other (Go to Q5)
- 8 Don't Know/Not Stated

3. Is the land freehold, leasehold, or some other type of occupancy?

- 1 Owned/Freehold
- 2 Leasehold
- 3 Rented
- 4 Permission to work land
- 5 Sharecropping
- 6 Squatted
- 7 Other
- 8 Don't Know/Not Stated

4. Do you own land elsewhere?

- 1 Yes
- 2 No (Go to Q.5)

4a. Is this land developed or undeveloped?

- 1 Yes, fully developed
- 2 Yes, partially developed
- 3 Not developed

4b. How much land is there? acres

4c. Do you have a deed for this land?

- 1 Yes
- 2 No

4d. Is this land shared with others?

- 1 Yes
- 2 No

5. What is the main construction material of the outer walls?

- 1 Wood
- 2 Concrete/Concrete Blocks
- 3 Wood/Concrete
- 4 Stone
- 5 Stone
- 6 Adobe
- 7 Makeshift (Specify.....)
- 8 Other/don't Know

6. How many rooms does this dwelling have? (exclude galleries/verandas, toilets, pantries, corridors and kitchens)

--	--

7. Is your kitchen indoors or outdoors?

- 1 Indoors
- 2 Outdoors (private)
- 3 None
- 4 Other (please specify

8. What type of fuel does this household use most for cooking?

- 1 Coal
 2 Wood
 3 Gas/LPG/Cooking Gas
 4 Kerosene
 5 Electricity
 6 Other (please specify)

9. What type of toilet facilities does this household have?

- 1 Flush Toilet- linked to Sewer
 2 Flush Toilet- linked to Septic tank/Soak-away
 3 Pit Latrine
 4 Other (please specify)
 5 None

10. What is the main source of water supply?

- 1 Private piped into dwelling
 2 Private catchment not piped
 3 Private catchment piped
 4 Street water, piped into dwelling
 5 Street water, piped into yard
 6 Public standpipe
 7 Public well or tank
 8 Other (please specify)

11. Are your bathroom facilities indoors or outdoors?

- 1 Indoors
 2 Outdoors (private)
 3 None
 4 Other (please specify)

12. What type of lighting does this household use most?

- 1 Electricity
 2 Other (please specify)

13. How does this household dispose of its garbage?

- 1 Garbage Truck / Bin
 2 Burying
 3 Burning
 4 Dumping/Compost
 5 Dumping in sea/pond
 6 Other (please specify)

14. Does this household have any of the following?

	Amenity	Yes	No
A	Telephone		
B	Television		
C	Cable TV/Satellite		
D	Video (VCR)		
E	Radio/Stereo		
F	Stove (Gas/Electric)		
G	Air Conditioner		
H	Refrigerator/Freezer		
I	Washing Machine		
J	Microwave Oven		
K	Motor Vehicle		
L	Boat		
M	Computer		
N	Internet Connection		
O	Cellular Phone		

If No: Skip N - Internet Connection

If No: Skip N - Internet Connection

21 Did any child aged 5-15 years not attend school regularly last term?

1 Yes

2 No (**go to Q22**)

Please tell us.

Child #	Age	Sex	How many days did they miss?	What was the main reason that they did not attend?
		1. Male 2. Female		1. Illness/disability 2. Language 3. Problems at school 4. Financial problems 5. Other
a. Child 1				
b. Child 2				
c. Child 3				
d. Child 4				

FOR BVI NATIONALS ONLY

22 Does any close relative (spouse, parent, sibling, child) live permanently outside the BVI

1. Yes

2. No (**go to Q23**)

Please tell us.

Person #	Relationship to Head of Household	Where do they live	What are they doing there	When did they leave
	1. Head 2. Spouse/partner 3. Parent 4. Sibling 5. Child 6. Other	1. USA/ Canada 2. USVI 3. Europe 4. Dominican Republic/Haiti 5. Other Caribbean 6. Other Country	1. Working 2. Studying 3. Medical reasons 4. Other reasons	1. Under 5 years 2. 5-10 years 3. Over 10 years
a. Person 1				
b. Person 2				
c. Person 3				
d. Person 4				

23. Do they contribute money or goods to this household?

1 No

4 2-4 times a year

2 Monthly

5 Once a year

3 5-10 times a year

6 Less than Once a year

27. Please now give us some information about the persons in the household who worked last week?

PERSON #	MAIN JOB/ OCCUPATION/ BUSINESS			SECOND JOB/ OCCUPATION/ BUSINESS				
	Who Do You Work For?	OCCUPATION	INDUSTRY	Hours worked last week	Who Do You Work For?	OCCUPATION	INDUSTRY	Hours worked last week
	1. Government 2. Private 3. Self employed 4. Other	NOT PRECODED. ANSWERS WERE WRITTEN IN AND CODED SUBSEQUENTY		1. Over 32hrs 2. 20-32 3. 10-20 4. Under 10	1. Government 2. Private 3. Self employed 4. Other	NOT PRECODED. ANSWERS WERE WRITTEN IN AND CODED SUBSEQUENTY		1. Over 32hrs 2. 20-32 3. 10-20 4. Under 10
a. Person 1								
b. Person 2								
c. Person 3								
d. Person 4								
e. Person 5								

PERSON #	THIRD JOB/ OCCUPATION/ BUSINESS			SEASONALITY (high season: October - May)			
	ECONOMIC STATUS	OCCUPATION	INDUSTRY	Hours worked last week	Did you have any other employment or longer working hours during the last high season?		
	1. Government 2. Private 3. Self employed 4. Other	NOT PRECODED. ANSWERS WERE WRITTEN IN AND CODED SUBSEQUENTY		1. Over 32hrs 2. 20-32 3. 10-20 4. Under 10	1. YES 2. NO	If YES, please give details: 1. Same job(s), longer hours 2. Additional job (what type) 3. Other (specify)	Additional weekly hours
a. Person 1							
b. Person 2							
c. Person 3							
d. Person 4							
e. Person 5							

PART 3: HOUSEHOLD EXPENDITURE AND CONSUMPTION

28. Please provide information on your Expenditure.

CATEGORY/ item	PERIOD				
	Day	Week	Month	6 months	Annual
A. FOOD AND DRINK					
1. Staples and cereals					
2. Meat/ Chicken/ Fish					
3. Fruit and Vegetables					
4. Dairy Products					
5. Sugar/ Confectionery					
6. Other Items (eg. spices, sauces, seasonings, etc.)					
7. Beverages (alcoholic and non-alcoholic)					
8. Tobacco					
Sub-total					
9. Meals out					
TOTAL FOOD					
B. HOUSING					
1. Rent/ Mortgage					
2. Electricity					
3. Water					
4. Cable TV/ Internet					
5. Telephone					
6. Gas					
7. Repairs/ Additions/ Maintenance					
8. House Insurance/ Taxes					
9. House purchase cash payment					
TOTAL HOUSING					
C. HOUSEHOLD SUPPLIES/ FURNITURE					
1. Household Supplies (cleaning, toiletries, etc.)					
2. Furniture/ Carpets					
3. Electrical/ Electronic Goods					
4. Dishes, cutlery, kitchenware					
TOTAL HOUSEHOLD GOODS					
E. CLOTHING AND FOOTWEAR					
1. Clothes and accessories (including school uniforms)					
2. Baby Clothes					
3. Pampers					
4. Shoes					
TOTAL CLOTHING AND FOOTWEAR					

CATEGORY/ item	PERIOD				
	Day	Week	Month	6 months	Annual
F. TRANSPORTATION					
1. Vehicle loans or cash payments					
2. Car insurance					
3. Car licence					
4. Gas/ Oil					
5. Repairs/ Maintenance					
6. Taxi fares					
7. Bus fares					
8. Ferry fares					
9. Airfares					
TOTAL TRANSPORTATION					
G. HEALTH AND MEDICAL					
All (Doctor's visit, Medicine, etc)					
H. EDUCATION					
1. School Fees					
2. Books					
3. School Uniform					
4. Other					
TOTAL EDUCATION					
I. RECREATION AND LEISURE					
1. Books, videos, magazines					
2. Club memberships					
3. Theatres/ cinemas/ sports events / dances					
4. Lottery ticketso					
5. Special occasions/ Christmas/ Carnival?					
6. Vacations (Off island)					
TOTAL RECREATION AND LEISURE					
J. OTHER EXPENDITURE					
1. Life/ health insurance					
2. Laundry/ dry-cleaning services					
3. Baby-sitting/ day care/ domestic help					
4. Repatriation (support to relatives overseas)					
5. Donations to churches etc					
6. Other expenditure not previously mentioned					
TOTAL OTHER EXPENDITURE					
TOTAL EXPENDITURE					

PART 4: HOUSEHOLD INCOME

During the past 12 months, has any member of the household received income in cash or kind from any of the following sources.

NB. Profit from BUSINESSES should be included as JOB income where appropriate.

29. Please provide us with information on your income.

No.	Source	YES/NO	About how much did you/ they receive?	
			Month	Year
	EARNINGS			
	Head of Household	Main job		
		Second job		
		Third job		
	Support for children from abroad			
	Support for children from elsewhere in			
	Rentals from land / property			
	Social security			
	Pensions			
	Public Assistance			
	Interest from savings, etc.			
	Other (eg. gifts/money from abroad)			
	Adult 2	Main job		
		Second job		
		Third job		
	Support for children from abroad			
	Support for children from elsewhere in			
	Rentals from land / property			
	Social security			
	Pensions			
	Public Assistance			
	Interest from savings, etc.			
	Other (eg. gifts/money from abroad)			
	Adult 3	Main job		
		Second job		
		Third job		
	Support for children from abroad			
	Support for children from elsewhere in			
	Rentals from land / property			
	Social security			
	Pensions			
	Public Assistance			
	Interest from savings, etc.			
	Other (eg. gifts/money from abroad)			
	Adult 4	Main job		
		Second job		
		Third job		
	Support for children from abroad			
	Support for children from elsewhere in			
	Rentals from land / property			
	Social security			
	Pensions			
	Public Assistance			
	Interest from savings, etc.			
	Other (eg. gifts/money from abroad)			
	TOTAL INCOME			

COMMENTS:

WRITE ANY COMMENTS AND INFORMATION RELATING TO THE INTERVIEW WHICH YOU NEEDS BRINGING TO THE ATTENTION OF YOUR SUPERVISOR.

IN PARTICULAR, MAKE ANY COMMENTS RELATING TO THE COMPLETENESS OF THE QUESTIONNAIRE AND THE CONSISTENCY OF THE INFORMATION PROVIDED.