



United States Virgin Islands



2005 Household Income and Expenditure Survey

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2005 United States Virgin Islands Consumer Expenditure Survey

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Symbols in the Tables

The following symbols are used in the tables and explanations of subjects covered in this report:

- A dash “-” represents zero or a percent that rounds to less than 0.1.
- Three dots “...” mean not applicable.
- *Prct.* means Percent (%)
- *Avg.* means Average

HOW TO INTERPRET THE TABLES

IN THE REPORT FOR THE 2005 UNITED STATES VIRGIN ISLANDS CONSUMER EXPENDITURE SURVEY

The tables in the Report on the 2005 United States Virgin Islands Consumer Expenditure Survey are divided by topic, as noted in the List of Statistical Tables. Each table provides information on expenditures for the total Virgin Islands. Eight columns of information are presented:

Total Annual Purchases [col 1]. The number of purchases made of a particular item for the year.

Percent Annual Purchases [col 2]. The percent of the *Total Annual Purchases* this item represents.

Percent All Units [col 3]. This is the percent of all households that purchased this item.

Total Annual Amount Spent [col 4]. This is the annualized total expenditure for the particular item. If the period covered is one month, for example, rent or electricity cost, then the value reported was multiplied by 12. If the period was one week for the daily dairies, that value was multiplied by 52.

Average Annual Amount Spent [col 5]. This is the average purchase price per item or group of items. *Total Annual Amount Spent* [col 4] / *Total Annual Purchases* [col 1]

All Units Average Monthly Expenditures [col 6]. This is average monthly expenditure on the item or group of items by all Occupied Housing Units. The total number of Occupied Housing Units in 2005 in the USVI was 36,291.* The *Total Annual Amount Spent* [col 4] / total number of Occupied Housing Units (36,291) divided by 12.

Of Those Purchasing Average Monthly Expenditures [col 7]. This is average monthly expenditure on the item or group of items by households reporting the expenditure (Housing [col 8]), NOT all occupied households. The *Total Annual Amount Spent* [col 4] / *Housing* [col 8] divided by 12.

Housing [col 8]. The number of housing units that made purchases of this item or group of items.

EXAMPLE:

For example Table 2 (page 3) Bakery and Cereal Products Purchases During the Survey Weeks: 2005 explanation is as follows:

Annual Purchases

Total [col 1]: \$14,091,974 were spent on Bakery and Cereal Products.

Percent [col 2]: 12.4 percent of the total FOOD purchases were Bakery and Cereal Products.

Percent of All Units [col 3]: 79.5% of the 36,291 occupied housing units* made a purchase of an item in the Bakery and Cereal Product group.

Annual Amount Spent

Total [col 4]: \$14,091,974 were spent on this group

Average [col 5]: The average Bakery and Cereal product purchase was \$3.04.

Average Monthly Expenditures

All Units [col 6]: If all 36, 291 occupied housing units* purchases Bakery and Cereal Products they would spend \$32.36 per month on these items.

Of Those Purchasing [col 7]: Only 28,849 housing units bought Bakery and Cereal Products. On average they spend \$40.71 per month on Bakery and Cereal Products.

Housing [col 8]: 28,849 housing units bought Bakery and Cereal Products.

For large major expenditures similar interpretation is possible. For example in Table 14 Transportation Purchases: 2005 about 5,516 automobile purchases were made in the year before the survey. These purchases represent about 3.0 percent of all transportation purchases. Ten percent of all housing units made an automobile purchase in the year before the survey. The total annual amount spent on vehicle purchases in the Virgin Islands is \$57,101,744. The average automobile purchase was for \$10,351.58. If this purchase was to be split into a monthly cost then on average all occupied housing units would spend \$131.12 per month on vehicle purchases. Of those housing units that purchased vehicles (3,629) on average they spent \$1,311.20 per month on this purchase.

*The survey is based on a random sample of all the households in the Virgin Islands. The figure for total occupied households, then, is the total number of occupied households (inflated to account for all households in the Virgin Islands) making a purchase or having a particular expenditure.

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STATISTICAL TABLES

Table 1. Summary of Purchases: 2005

	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
Summary Diary								
Food	37,396,174	76.6	98.8	162,463,599	4.34	373.06	377.48	35,866
Alcoholic beverages	652,387	1.7	15.4	5,558,820	8.52	12.76	82.73	5,600
Housing, Utilities and Household Furnishings	4,036,797	10.8	100.0	1,371,651,417	339.79	3149.66	3149.66	36,291
Apparel and Footwear	880,710	2.4	63.6	62,863,308	71.38	144.35	226.97	23,081
Transportation	2,132,866	5.7	65.8	192,255,923	90.14	441.47	670.92	23,879
Health care	807,433	2.2	64.3	104,815,867	129.81	240.68	374.31	23,335
Recreation	1,492,611	4.0	82.4	31,893,986	21.37	73.24	88.88	29,904
Education and communication	833,945	2.2	97.0	67,135,083	80.50	154.16	158.93	35,202
Other goods and services	1,268,007	3.4	85.6	122,772,783	96.82	281.92	329.34	31,065

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

** = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 2. Bakery and Cereal Products Purchased During the Survey Weeks: 2005

Food Groups	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
All food groups	37,396,174	100.0	98.8	162,463,599	4.34	373.06	377.48	35,866
Bakery and Cereal Products	4,629,371	12.4	79.5	14,091,974	3.04	32.36	40.71	28,849
Cereals and Cereal Products	2,237,283	6.0	54.1	7,268,849	3.25	16.69	30.85	19,634
Cereal	722,418	1.9	27.0	2,820,120	3.90	6.48	24.03	9,782
Cake mix	81,088	0.2	3.5	199,328	2.46	0.46	13.02	1,276
Cracker	261,692	0.7	12.7	874,236	3.34	2.01	15.81	4,607
Flour	243,263	0.7	10.0	583,868	2.40	1.34	13.46	3,615
Ramen/saimin	346,466	0.9	13.1	714,014	2.06	1.64	12.53	4,749
Somen	18,429	*	0.8	79,687	4.32	0.18	23.42	284
Long rice	563,928	1.5	25.4	1,997,596	3.54	4.59	18.07	9,215
Bakery Products	2,392,087	6.4	63.7	6,823,125	2.85	15.67	24.61	23,107
Bread	1,522,237	4.1	51.4	3,958,001	2.60	9.09	17.69	18,642
Biscuit	258,006	0.7	10.7	623,048	2.41	1.43	13.32	3,898
Cakes	84,774	0.2	3.7	505,324	5.96	1.16	31.27	1,347
Doughnut	84,774	0.2	3.9	279,900	3.30	0.64	16.45	1,418
Cookies	309,608	0.8	14.3	1,095,053	3.54	2.51	17.64	5,174
Pastries	58,973	0.2	2.5	192,878	3.27	0.44	17.44	921
Pie	44,230	0.1	2.0	101,028	2.28	0.23	11.88	709
Stuffing	29,486	0.1	1.6	67,893	2.30	0.16	9.98	567

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

** = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 3. Meats, Poultry and Seafood Products Purchased During the Survey Weeks: 2005

Food Groups	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
All food groups	37,396,174	100.0	98.8	162,463,599	4.34	373.06	377.48	35,866
Meats, Poultry and Seafood	8,171,429	21.9	85.2	46,493,219	5.69	106.76	125.37	30,904
Beef	582,357	1.6	18.7	4,408,812	7.57	10.12	53.99	6,805
Burger	165,861	0.4	8.0	1,004,419	6.06	2.31	28.80	2,906
Roast beef	3,686	*	0.2	53,407	14.49	0.12	62.79	71
Beef	66,344	0.2	2.9	533,483	8.04	1.23	41.81	1,063
Other steak	176,919	0.5	5.5	1,452,060	8.21	3.33	60.97	1,985
Short ribs	129,003	0.3	5.5	930,481	7.21	2.14	39.07	1,985
Other meat	40,544	0.1	2.1	434,962	10.73	1.00	46.49	780
Pork	707,675	1.9	24.6	4,568,113	6.46	10.49	42.62	8,931
Bacon	103,203	0.3	4.7	462,495	4.48	1.06	22.66	1,701
Sausage	92,145	0.2	4.5	463,711	5.03	1.06	23.70	1,630
Ham	140,061	0.4	6.8	704,284	5.03	1.62	23.66	2,481
Pork	162,175	0.4	6.6	1,237,325	7.63	2.84	42.79	2,410
Pig's feet	210,091	0.6	8.0	1,700,299	8.09	3.90	48.76	2,906
Lamb	88,459	0.2	3.5	333,270	3.77	0.77	21.77	1,276
Lamp shoulder	84,774	0.2	3.3	317,827	3.75	0.73	21.98	1,205
Lamb chop	3,686	*	0.2	15,444	4.19	0.04	18.16	71
Processed meat	707,675	1.9	25.4	2,861,585	4.04	6.57	25.88	9,215
Franks	184,290	0.5	9.0	723,229	3.92	1.66	18.48	3,261
Bologna	129,003	0.3	6.1	418,376	3.24	0.96	15.87	2,197
Corned beef	298,550	0.8	12.1	1,193,537	4.00	2.74	22.63	4,395
Beef hash	33,172	0.1	1.8	305,774	9.22	0.70	39.94	638
Luncheon meat	33,172	0.1	1.4	131,288	3.96	0.30	22.05	496
Pork and beans	14,743	*	0.8	22,999	1.56	0.05	6.76	284
Meat, canned	14,743	*	0.6	66,381	4.50	0.15	26.01	213
Fresh poultry	1,212,630	3.2	38.9	9,694,514	7.99	22.26	57.27	14,105
Whole chicken	81,088	0.2	3.7	654,636	8.07	1.50	40.51	1,347
Chicken quarters (legs, thigh)	821,934	2.2	31.2	7,291,664	8.87	16.74	53.58	11,341
Other chicken	14,743	*	0.4	65,128	4.42	0.15	38.28	142
Turkey	294,864	0.8	11.7	1,683,086	5.71	3.86	32.98	4,253
Fish and seafood	1,194,201	3.2	37.1	11,978,644	10.03	27.51	74.12	13,467
Fresh fish	3,686	*	0.2	12,126	3.29	0.03	14.26	71
Frozen fish	7,372	*	0.2	88,054	11.94	0.20	103.52	71
Mackerel	1,035,711	2.8	34.8	9,899,850	9.56	22.73	65.39	12,617
Clams	147,432	0.4	6.1	1,978,614	13.42	4.54	75.04	2,197

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

** = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 4. Dairy Products Purchased During the Survey Weeks: 2005

Food Groups	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
<i>All food groups</i>	37,396,174	100.0	98.8	162,463,599	4.34	373.06	377.48	35,866
Eggs	637,644	1.7	31.4	1,399,242	2.19	3.21	10.22	11,412
Dairy products	3,040,789	8.1	65.6	11,249,039	3.70	25.83	39.36	23,816
Fresh milk	700,303	1.9	29.3	2,309,120	3.30	5.30	18.10	10,632
Non fat milk	320,665	0.9	14.3	1,246,023	3.89	2.86	20.07	5,174
Sweet milk	3,686	*	0.2	5,492	1.49	0.01	6.46	71
Milk, powdered	36,858	0.1	1.8	188,750	5.12	0.43	24.66	638
Carnation milk	597,100	1.6	20.9	2,057,269	3.45	4.72	22.60	7,584
Condensed milk	58,973	0.2	2.7	191,072	3.24	0.44	16.05	992
Cheese	711,360	1.9	28.1	2,888,971	4.06	6.63	23.59	10,207
Ice cream	339,094	0.9	13.1	1,534,290	4.52	3.52	26.92	4,749
Ice cream cone	66,344	0.2	2.7	230,473	3.47	0.53	19.35	992
Yogurt	206,405	0.6	7.8	597,580	2.90	1.37	17.56	2,835

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

* = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 5. Fruits, Vegetables and Tubers Purchased During the Survey Weeks: 2005

Food Groups	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
All food groups	37,396,174	100.0	98.8	162,463,599	4.34	373.06	377.48	35,866
Fruits, vegetables and tubers	7,791,791	20.8	76.8	19,998,402	2.57	45.92	59.83	27,856
Fruits	2,686,952	7.2	56.2	7,521,916	2.80	17.27	30.71	20,414
Pears	110,574	0.3	5.7	364,489	3.30	0.84	14.78	2,056
Grapes	298,550	0.8	14.6	1,184,986	3.97	2.72	18.58	5,316
Peaches	84,774	0.2	3.5	251,151	2.96	0.58	16.40	1,276
Watermelon	165,861	0.4	7.0	639,966	3.86	1.47	20.90	2,552
Pineapple	66,344	0.2	3.1	166,783	2.51	0.38	12.26	1,134
Soursop	58,973	0.2	2.1	195,311	3.31	0.45	20.87	780
Banana	1,120,485	3.0	40.6	2,337,906	2.09	5.37	13.21	14,743
Mango	493,898	1.3	15.2	1,410,410	2.86	3.24	21.26	5,529
Oranges	121,632	0.3	6.1	325,530	2.68	0.75	12.35	2,197
Lemons	125,317	0.3	5.9	270,980	2.16	0.62	10.62	2,126
Other Fruits	40,544	0.1	1.8	374,404	9.23	0.86	48.91	638
Vegetables	4,150,216	11.1	60.9	9,904,863	2.39	22.74	37.32	22,115
Green onions	486,526	1.3	22.7	1,076,624	2.21	2.47	10.91	8,222
Lettuce	394,381	1.1	18.0	821,971	2.08	1.89	10.50	6,521
Celery	106,888	0.3	5.7	188,308	1.76	0.43	7.63	2,056
Cabbage	121,632	0.3	5.9	232,058	1.91	0.53	9.09	2,126
Tomatoes	423,868	1.1	20.9	1,037,038	2.45	2.38	11.39	7,584
Cucumber	129,003	0.3	6.4	255,131	1.98	0.59	9.09	2,339
Beans	479,155	1.3	19.3	1,171,607	2.45	2.69	13.91	7,017
Vegetable (green)	154,804	0.4	7.4	409,235	2.64	0.94	12.66	2,693
Mixed Vegetables	1,433,778	3.8	38.3	3,557,612	2.48	8.17	21.34	13,893
Corn	180,604	0.5	7.8	445,503	2.47	1.02	13.09	2,835
Other Vegetables	239,577	0.6	10.0	709,775	2.96	1.63	16.36	3,615
Tubers	954,623	2.6	33.0	2,571,623	2.69	5.91	17.89	11,979
Potatoes	722,418	1.9	26.0	2,127,889	2.95	4.89	18.81	9,427
Tapioca	3,686	*	0.2	8,293	2.25	0.02	9.75	71
Carrot	228,520	0.6	11.7	435,441	1.91	1.00	8.53	4,253

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

* = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 6. Non-alcoholic Beverages Purchased During the Survey Weeks: 2005

Food Groups	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
All food groups	37,396,174	100.0	98.8	162,463,599	4.34	373.06	377.48	35,866
Non-alcoholic beverages	6,435,415	17.2	84.8	25,377,466	3.94	58.27	68.75	30,762
Carbonated drinks	1,234,745	3.3	34.2	3,746,915	3.03	8.60	25.17	12,404
Seven-up	375,952	1.0	12.5	1,072,016	2.85	2.46	19.69	4,536
Coke/Pepsi	486,526	1.3	17.2	1,430,092	2.94	3.28	19.11	6,238
Other Soft drinks	372,266	1.0	12.1	1,244,807	3.34	2.86	23.60	4,395
Juices	2,181,996	5.8	55.7	8,596,255	3.94	19.74	35.46	20,201
Orange juice	390,695	1.0	17.2	1,534,990	3.93	3.52	20.51	6,238
Grapefruit juice	14,743	*	0.8	51,380	3.49	0.12	15.10	284
Lemonade	33,172	0.1	1.6	94,430	2.85	0.22	13.88	567
Apple juice	1,083,627	2.9	36.7	4,593,876	4.24	10.55	28.73	13,326
Other juice	659,759	1.8	23.6	2,321,578	3.52	5.33	22.56	8,577
Sugared drinks	1,179,458	3.2	32.4	5,685,243	4.82	13.05	40.27	11,766
Gatorade	468,097	1.3	14.6	2,051,629	4.38	4.71	32.16	5,316
Kool aid	711,360	1.9	24.6	3,633,614	5.11	8.34	33.90	8,931
Water	1,308,461	3.5	38.3	5,272,875	4.03	12.11	31.63	13,893
Ice	40,544	0.1	2.0	76,444	1.89	0.18	8.99	709
Coffee, tea, chocolate	398,067	1.1	14.3	1,285,867	3.23	2.95	20.71	5,174
Coffee, brew	62,659	0.2	1.8	188,345	3.01	0.43	24.60	638
Instant coffee	73,716	0.2	2.9	250,672	3.40	0.58	19.65	1,063
Other coffee	58,973	0.2	2.1	193,320	3.28	0.44	20.66	780
Ice tea	202,719	0.5	9.4	653,530	3.22	1.50	16.01	3,402
Other beverages	92,145	0.2	3.1	713,867	7.75	1.64	52.46	1,134

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

* = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 7. Candy and Sugar Products Purchased During the Survey Weeks: 2005

Food Groups	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
<i>All food groups</i>	37,396,174	100.0	98.8	162,463,599	4.34	373.06	377.48	35,866
Candy and Sugar products	1,278,974	3.4	38.9	3,402,035	2.66	7.81	20.10	14,105
Sugar	508,641	1.4	23.4	1,363,195	2.68	3.13	13.36	8,506
Candy	560,242	1.5	17.0	1,362,531	2.43	3.13	18.41	6,167
Chocolate bars	556,557	1.5	17.0	1,358,882	2.44	3.12	18.36	6,167
Other candy	3,686	*	0.2	3,649	0.99	0.01	4.29	71
Other sugar products	210,091	0.6	9.0	676,308	3.22	1.55	17.29	3,261
Frosting	81,088	0.2	3.9	317,753	3.92	0.73	18.68	1,418
Jam	47,915	0.1	2.1	123,032	2.57	0.28	13.15	780
Custard	81,088	0.2	3.9	235,523	2.90	0.54	13.84	1,418

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

* = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 8. Oils and Fats Purchased During the Survey Weeks: 2005

Food Groups	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
<i>All food groups</i>	37,396,174	100.0	98.8	162,463,599	4.34	373.06	377.48	35,866
Oils and fats	976,738	2.6	36.3	3,960,655	4.05	9.09	25.03	13,184
Butter	191,662	0.5	9.2	657,437	3.43	1.51	16.45	3,331
Margarine	103,203	0.3	5.1	287,640	2.79	0.66	13.01	1,843
Salad dressing	81,088	0.2	4.1	227,230	2.80	0.52	12.72	1,488
Mayonnaise	202,719	0.5	10.7	646,527	3.19	1.48	13.82	3,898
Coconut oil	372,266	1.0	17.6	2,072,933	5.57	4.76	27.08	6,379
Shortening	11,057	*	0.6	35,273	3.19	0.08	13.82	213
Coffee mate	14,743	*	0.8	33,615	2.28	0.08	9.88	284

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

* = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 9. Condiments and Spices Purchased During the Survey Weeks: 2005

Food Groups	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
<i>All food groups</i>	37,396,174	100.0	98.8	162,463,599	4.34	373.06	377.48	35,866
Condiments and spices	2,358,915	6.3	51.8	6,836,873	2.90	15.70	30.33	18,783
Salt	582,357	1.6	21.3	1,313,252	2.26	3.02	14.16	7,726
Other Spices	180,604	0.5	7.0	410,119	2.27	0.94	13.39	2,552
Ragu sauce	659,759	1.8	22.5	1,568,973	2.38	3.60	16.04	8,151
Dip	114,260	0.3	5.9	349,156	3.06	0.80	13.68	2,126
Baking powder	95,831	0.3	4.1	244,664	2.55	0.56	13.70	1,488
Yeast	14,743	*	0.6	73,827	5.01	0.17	28.93	213
Olives	47,915	0.1	2.5	136,338	2.85	0.31	12.33	921
Hamburger helper	412,810	1.1	18.4	1,531,194	3.71	3.52	19.15	6,663
Partially Prepared Foods	169,547	0.5	5.9	1,086,096	6.41	2.49	42.56	2,126
Other condiments and spices	81,088	0.2	4.1	123,253	1.52	0.28	6.90	1,488

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

** = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 10. Food Away from Home Purchased During the Survey Weeks: 2005

Food Groups	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
<i>All food groups</i>	37,396,174	100.0	98.8	162,463,599	4.34	373.06	377.48	35,866
Food away from home	2,410,516	6.4	32.4	23,862,416	9.90	54.79	169.00	11,766
Lunch	449,668	1.2	11.3	6,452,038	14.35	14.82	130.79	4,111
Dinner	81,088	0.2	3.3	3,057,928	37.71	7.02	211.48	1,205
Pizza	47,915	0.1	2.1	316,463	6.60	0.73	33.82	780
Snacks	368,580	1.0	7.2	875,600	2.38	2.01	27.82	2,623
Food-plates, takeout	530,756	1.4	11.1	4,648,316	8.76	10.67	95.88	4,040
Other food away from home	932,509	2.5	18.9	8,512,071	9.13	19.55	103.17	6,875

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

* = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 11. Prepared Foods Purchased During the Survey Weeks: 2005

Food Groups	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
<i>All food groups</i>	37,396,174	100.0	98.8	162,463,599	4.34	373.06	377.48	35,866
Prepared Foods	3,343,025	8.9	60.4	18,440,560	5.52	42.34	70.16	21,902
Soup	346,466	0.9	11.5	871,398	2.52	2.00	17.36	4,182
Chili can	18,429	*	0.2	27,828	1.51	0.06	32.72	71
Spaghetti w/ meatballs	121,632	0.3	5.3	370,055	3.04	0.85	16.11	1,914
Other prepared food	276,435	0.7	11.9	1,334,409	4.83	3.06	25.72	4,324
Peanut butter	66,344	0.2	3.1	193,136	2.91	0.44	14.19	1,134
Banana chips	659,759	1.8	24.6	3,433,216	5.20	7.88	32.03	8,931
Other chips	519,698	1.4	17.6	1,540,888	2.96	3.54	20.13	6,379
Sunflower Seeds	165,861	0.4	6.4	713,093	4.30	1.64	25.41	2,339
Baby food	147,432	0.4	3.1	547,784	3.72	1.26	40.25	1,134
Other groceries	1,020,968	2.7	24.0	9,408,754	9.22	21.60	89.93	8,718

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

** = less than 0.05 percent

Table 12. Alcoholic Beverages Purchased During the Survey Weeks: 2005

Alcoholic Beverages	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
All Alcoholic beverages	652,387	100.0	15.4	5,558,820	8.52	12.76	82.73	5,600
Beer	387,009	59.3	11.1	3,245,867	8.39	7.45	66.95	4,040
Wine	66,344	10.2	1.8	585,638	8.83	1.34	76.50	638
Distilled Spirits	140,061	21.5	5.1	1,166,557	8.33	2.68	52.75	1,843
Whiskey	18,429	2.8	1.0	303,526	16.47	0.70	71.37	354
Rum	121,632	18.6	4.5	863,031	7.10	1.98	44.12	1,630
Other alcoholic beverages	58,973	9.0	1.8	560,758	9.51	1.29	73.25	638

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

** = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 13. Recreation Purchases: 2005

Recreation	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
All Recreation	1,492,611	100.0	82.4	31,893,986	21.37	73.24	88.88	29,904
Electronic products	409,143	27.4	80.5	24,457,909	59.78	56.16	69.77	29,214
Video equipment	19,452	1.3	24.7	4,612,241	237.11	10.59	42.88	8,964
Television	10,887	0.7	14.7	2,710,991	249.00	6.23	42.35	5,335
VCR	1,415	0.1	3.9	332,571	234.97	0.76	19.58	1,415
DVD player	3,919	0.3	10.8	564,325	143.98	1.30	12.00	3,919
Camcorder/video recorder	399	*	1.1	513,518	1286.36	1.18	107.20	399
Video game systems & games	2,141	0.1	0.8	350,244	163.58	0.80	100.53	290
Portable video games	653	*	1.8	131,519	201.33	0.30	16.78	653
Karaoke	36	*	0.1	9,073	250.00	0.02	20.83	36
Audio equipment	14,843	1.0	9.0	1,211,138	81.60	2.78	30.90	3,266
Radio	2,976	0.2	3.1	572,000	192.21	1.31	42.37	1,125
CD player	944	0.1	2.6	91,018	96.46	0.21	8.04	944
Cassette player	2,286	0.2	1.2	111,540	48.79	0.26	21.34	435
Home stereo/ entertainment system	2,613	0.2	2.1	294,175	112.58	0.68	32.17	762
Speakers	109	*	0.3	27,218	250.00	0.06	20.83	109
MP3 Player/iPod	145	*	0.4	32,009	220.50	0.07	18.38	145
Other audio	5,770	0.4	0.6	83,179	14.42	0.19	31.83	218
Video and audio media	31,174	2.1	3.6	795,300	25.51	1.83	50.73	1,306
Video cassette	3,774	0.3	0.2	71,485	18.94	0.16	82.07	73
Floppy disks/CDs	16,077	1.1	3.1	553,086	34.40	1.27	40.97	1,125
Video rental	11,323	0.8	0.5	170,729	15.08	0.39	78.41	181
Cable and satellite	341,388	22.9	74.3	17,739,957	51.96	40.74	54.83	26,964
Satellite dish	327	*	0.9	290,981	890.89	0.67	74.24	327
Cable TV	341,061	22.8	74.1	17,448,976	51.16	40.07	54.07	26,892
Electronic items repair and service	218	*	0.6	53,711	246.67	0.12	20.56	218
Other electronic products	2,069	0.1	0.6	45,563	22.03	0.10	17.44	218
Pets	137,761	9.2	4.3	1,584,021	11.50	3.64	84.59	1,561
Pets and pet products	135,874	9.1	4.3	1,584,021	11.66	3.64	84.59	1,561
Pigeons	15,097	1.0	0.8	151,178	10.01	0.35	43.39	290
Other pets Accessories	1,887	0.1	0.1	122,664	65.00	0.28	281.67	36
Animal feed, pigs feed	118,889	8.0	3.9	1,310,179	11.02	3.01	77.14	1,415
Pet services	1,887	0.1	0.1	-	-	-	-	36
Veterinary services	1,887	0.1	0.1	-	-	-	-	36

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

** = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 18. Recreation Purchases: 2005- continued

Recreation	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
Recreational equipment	15,351	1.0	9.2	1,240,267	80.79	2.85	30.96	3,339
Bicycles	907	0.1	2.5	128,724	141.88	0.30	11.82	907
Golf and golfing equipment	145	*	0.4	81,655	562.50	0.19	46.88	145
Health and exercise equipment	7,258	0.5	4.5	619,757	85.39	1.42	31.62	1,633
Tennis rackets & equipment	181	*	0.5	12,230	67.40	0.03	5.62	181
Sporting equipment, other	399	*	1.1	42,460	106.36	0.10	8.86	399
Camping equipment	2,105	0.1	0.7	103,756	49.29	0.24	34.04	254
Hunting/fishing equipment	363	*	1.0	109,563	301.90	0.25	25.16	363
Water sports equipment	3,919	0.3	0.5	120,347	30.71	0.28	55.27	181
Sport or recreational equip repair	73	*	0.2	21,775	300.00	0.05	25.00	73
Photography	15,061	1.0	5.1	836,005	55.51	1.92	37.64	1,851
Digital camera	1,125	0.1	3.1	448,956	399.06	1.03	33.26	1,125
Non-digital camera	4,137	0.3	1.2	113,555	27.45	0.26	21.73	435
Film processing	9,436	0.6	0.5	157,726	16.72	0.36	72.44	181
Photo accessories	363	*	1.0	115,768	319.00	0.27	26.58	363
Hobbies and toys	22,646	1.5	0.7	251,611	11.11	0.58	82.54	254
Balloons	18,871	1.3	0.6	201,848	10.70	0.46	77.25	218
Books, coloring	3,774	0.3	0.1	49,764	13.19	0.11	114.27	36
Recreation Services Fees	58,537	3.9	2.5	1,839,190	31.42	4.22	168.93	907
Acoustic/electric musical equip	5,698	0.4	0.4	304,405	53.43	0.70	174.75	145
House party	13,210	0.9	0.6	241,553	18.29	0.55	92.44	218
Roll of tickets	1,887	0.1	0.1	18,871	10.00	0.04	43.33	36
Cash winning	13,210	0.9	0.5	590,672	44.71	1.36	271.27	181
Social activities/bingo	20,758	1.4	1.1	268,520	12.94	0.62	56.05	399
Fitness centers	3,774	0.3	0.2	415,169	110.00	0.95	476.67	73
Reading materials	834,112	55.9	11.7	1,684,982	2.02	3.87	33.07	4,246
Newspaper	792,595	53.1	10.4	848,436	1.07	1.95	18.73	3,774
Magazines	15,097	1.0	0.7	57,369	3.80	0.13	18.82	254
Books	26,420	1.8	1.0	779,178	29.49	1.79	178.92	363

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

** = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 14. Housing, Utilities and Household Furnishings Purchases: 2005

Housing, Utilities and Household Furnishings	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
<i>All Housing, Utilities and Household Furnishings</i>	4,036,797	100.0	100.0	1,371,651,417	339.79	3149.66	3149.66	36,291
Shelter	402,272	10.0	89.5	1,181,349,227	2936.70	2712.68	3030.92	32,480
Rent, house	179,761	4.5	39.7	90,993,313	506.19	208.94	526.31	14,408
Mortgage interest payment	89,356	2.2	20.7	61,030,263	683.00	140.14	677.01	7,512
Mortgage principal payment	89,356	2.2	20.7	103,065,925	1153.42	236.67	1143.31	7,512
Condo fee	15,312	0.4	3.3	3,992,926	260.77	9.17	277.84	1,198
Hotel/motel for trip	6,460	0.2	12.6	3,286,803	508.81	7.55	59.90	4,573
Other expense for trip	3,157	0.1	7.3	873,140,193	276544.99	2004.95	27465.08	2,649
Household goods insurance	2,032	0.1	0.5	1,663,129	818.35	3.82	763.79	181
Homeowners insurance	16,912	0.4	46.6	44,176,671	2612.21	101.44	217.68	16,912
Fuels and Utilities	888,689	22.0	100.0	76,297,679	85.85	175.20	175.20	36,291
Utilities	1,887	*	0.1	27,250	14.44	0.06	62.57	36
Gas	237,236	5.9	53.5	8,417,132	35.48	19.33	36.13	19,416
Gas, LP	13,210	0.3	0.7	736,925	55.79	1.69	241.74	254
Gas Bill	224,026	5.5	53.4	7,680,207	34.28	17.64	33.03	19,379
Electricity	464,396	11.5	99.9	55,820,842	120.20	128.18	128.31	36,255
Water	185,425	4.6	41.6	12,032,446	64.89	27.63	66.42	15,097
Water in containers of > 3 gallons	11,323	0.3	0.6	1,428,861	126.19	3.28	546.84	218
Water bill	174,102	4.3	41.5	10,603,585	60.90	24.35	58.67	15,061

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

** = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 14. Housing, Utilities and Household Furnishings Purchases: 2005 - continued

Housing, Utilities and Household Furnishings	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
Household improvement products	75,921	1.9	10.9	11,824,781	155.75	27.15	249.11	3,956
Generator	4,065	0.1	1.0	733,695	180.51	1.68	168.48	363
Construction Materials	3,774	0.1	0.2	234,872	62.23	0.54	269.66	73
Hurricane shutters	2,577	0.1	2.0	1,432,750	556.05	3.29	164.50	726
Window pane, screen, screen wire	7,186	0.2	4.4	2,326,768	323.81	5.34	121.43	1,597
Building materials	15,097	0.4	0.3	1,203,915	79.75	2.76	921.50	109
Outside improvements	907	*	2.5	4,527,302	4990.00	10.40	415.83	907
Paint	15,097	0.4	0.7	588,747	39.00	1.35	193.13	254
Roof cement	1,887	*	0.1	48,160	25.52	0.11	110.59	36
Electric hand tools	7,948	0.2	1.4	196,983	24.78	0.45	32.31	508
Non-electric hand tools	290	*	0.8	31,065	107.00	0.07	8.92	290
Other Tools	16,984	0.4	0.4	470,764	27.72	1.08	270.25	145
Hand or power tools repair	109	*	0.3	29,759	273.33	0.07	22.78	109
Small parts and supplies	34,041	0.8	1.8	738,909	21.71	1.70	94.26	653
Paint brush	7,549	0.2	0.2	46,480	6.16	0.11	53.36	73
Faucet	5,661	0.1	0.3	218,888	38.66	0.50	167.54	109
Electrical supplies	5,661	0.1	0.3	11,323	2.00	0.03	8.67	109
Other hardware and supplies	15,170	0.4	1.0	462,218	30.47	1.06	106.14	363
Lawn and garden supplies	39,485	1.0	11.0	3,132,704	79.34	7.19	65.40	3,992
Chain saw	9,617	0.2	0.7	1,057,028	109.91	2.43	346.74	254
Weed wacker	1,669	*	4.6	402,395	241.04	0.92	20.09	1,669
Seed	9,436	0.2	0.4	172,654	18.30	0.40	99.11	145
Lawn mower	3,593	0.1	4.8	1,061,127	295.35	2.44	50.76	1,742
Outdoor equipment and supplies	7,621	0.2	0.6	386,756	50.75	0.89	148.02	218
Charcoal	7,549	0.2	0.4	52,745	6.99	0.12	30.28	145
Other household furnishings	2,649	0.1	2.2	339,283	128.07	0.78	35.41	798

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

* = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 14. Housing, Utilities and Household Furnishings Purchases: 2005 - continued

Housing, Utilities and Household Furnishings	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
Household repairs and improvements	12,738	0.3	22.1	46,240,831	3630.11	106.18	480.46	8,020
Electrical repairs or improvements	944	*	2.6	624,459	661.81	1.43	55.15	944
Furniture repair	73	*	0.2	47,251	651.00	0.11	54.25	73
Repair of household items	472	*	1.3	116,857	247.69	0.27	20.64	472
Kitchen appliance repair	835	*	2.3	82,489	98.83	0.19	8.24	835
Other household goods repair	363	*	1.0	497,622	1371.20	1.14	114.27	363
Lawn equipment repair	690	*	1.9	79,187	114.84	0.18	9.57	690
Plumbing or water heater install	1,887	*	5.2	1,369,078	725.48	3.14	60.46	1,887
Dwelling under construction	544	*	1.5	5,098,886	9366.67	11.71	780.56	544
Building an addition	726	*	2.0	8,713,469	12005.00	20.01	1000.42	726
Remodeling inside room	1,125	*	3.1	7,416,429	6592.26	17.03	549.35	1,125
Remodeling outside room	363	*	1.0	4,267,822	11760.00	9.80	980.00	363
Repairing roof	1,161	*	3.2	2,428,122	2090.84	5.58	174.24	1,161
Termites or pest control service	944	*	2.6	249,065	263.96	0.57	22.00	944
Other repairs & improvements	2,613	0.1	7.1	15,250,095	5836.35	35.02	493.21	2,577

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

** = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 14. Housing, Utilities and Household Furnishings Purchases: 2005 - continued

Housing, Utilities and Household Furnishings	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
Household furnishings	371,148	9.2	49.9	39,290,885	105.86	90.22	180.81	18,109
Floor coverings	17,311	0.4	11.4	2,939,034	169.78	6.75	59.20	4,137
Rugs, carpets	12,956	0.3	10.2	2,661,755	205.45	6.11	59.92	3,702
Linoleum	73	*	0.2	24,642	339.50	0.06	28.29	73
Tiles	3,774	0.1	0.1	37,214	9.86	0.09	85.45	36
Other floor coverings	218	*	0.6	187,262	860.00	0.43	71.67	218
Electric floor cleaning equipment	290	*	0.8	28,162	97.00	0.06	8.08	290
Bath and bedroom	63,836	1.6	11.3	5,237,024	82.04	12.03	106.42	4,101
Towels	35,856	0.9	1.6	493,051	13.75	1.13	70.76	581
Pillow cases, pillows	20,758	0.5	1.0	333,003	16.04	0.76	76.47	363
Bedroom furniture	7,222	0.2	9.7	4,410,969	610.78	10.13	104.42	3,520
Kitchen and dining areas	111,958	2.8	37.5	10,655,898	95.18	24.47	65.25	13,609
Dining room furniture	1,306	*	3.6	875,557	670.17	2.01	55.85	1,306
Kitchen furniture	363	*	1.0	132,462	365.00	0.30	30.42	363
Refrigerator	5,371	0.1	9.7	3,053,561	568.52	7.01	72.29	3,520
Dishwasher	73	*	0.2	23,263	320.50	0.05	26.71	73
Freezer	617	*	1.7	253,057	410.18	0.58	34.18	617
Electric stove/range/oven	5,190	0.1	4.0	1,056,485	203.58	2.43	60.65	1,452
Gas stove/range/oven	1,633	*	4.5	843,185	516.31	1.94	43.03	1,633
Washing machine	2,359	0.1	6.5	1,037,197	439.69	2.38	36.64	2,359
Clothes dryer	2,577	0.1	1.9	795,571	308.76	1.83	96.15	690
Water heater	653	*	1.8	166,503	254.89	0.38	21.24	653
Sewing machine	399	*	1.1	70,767	177.27	0.16	14.77	399
Other kitchen appliances	6,714	0.2	13.4	573,089	85.36	1.32	9.82	4,863
Other major appliances	399	*	1.1	204,645	512.64	0.47	42.72	399
Water dispenser	36	*	0.1	907	25.00	*	2.08	36
Rice cooker	218	*	0.6	36,944	169.67	0.08	14.14	218
Microwave oven	4,464	0.1	7.2	464,851	104.14	1.07	14.83	2,613
Other small appliances	23,843	0.6	4.3	608,167	25.51	1.40	32.48	1,561
Dinnerware	1,887	*	0.1	12,059	6.39	0.03	27.69	36
Plates	3,774	0.1	0.2	28,307	7.50	0.06	32.50	73
Cups	11,323	0.3	0.5	86,506	7.64	0.20	39.73	181
Knives and cutlery	9,436	0.2	0.3	59,935	6.35	0.14	45.88	109
Kitchen utensils	4,790	0.1	3.0	93,489	19.52	0.21	7.16	1,089
Other kitchenware	11,323	0.3	0.6	66,219	5.85	0.15	25.34	218
Dish towel	3,774	0.1	0.1	-	-	-	-	36
Curtains & window trimming	7,549	0.2	0.3	109,397	14.49	0.25	83.73	109
Other household supplies	1,887	*	0.1	3,774	2.00	0.01	8.67	36
Living room	25,948	0.6	9.2	4,423,252	170.47	10.16	110.40	3,339
Other living room furniture	7,585	0.2	5.6	2,652,772	349.75	6.09	108.78	2,032
Air conditioner	798	*	1.7	524,223	656.59	1.20	70.81	617
Lamp	5,661	0.1	0.3	53,028	9.37	0.12	40.59	109
Fan	9,436	0.2	0.5	500,977	53.09	1.15	230.07	181
Exhaust fan	2,468	0.1	1.7	692,251	280.51	1.59	93.50	617

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

* = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 14. Housing, Utilities and Household Furnishings Purchases: 2005 - continued

Housing, Utilities and Household Furnishings	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
Cleaning products	1,171,074	29.0	67.6	13,917,947	11.88	31.96	47.28	24,533
Detergent	388,749	9.6	15.0	2,385,222	6.14	5.48	36.51	5,444
Bounce	679,368	16.8	18.4	2,797,296	4.12	6.42	34.91	6,678
Scouring powder	11,323	0.3	0.6	34,893	3.08	0.08	13.35	218
Other cleaning products	91,635	2.3	65.6	8,700,536	94.95	19.98	30.46	23,807
Paper products	600,435	14.9	18.5	3,481,294	5.80	7.99	43.21	6,714
Napkins, paper towels	205,697	5.1	9.8	1,031,167	5.01	2.37	24.16	3,557
Toilet paper	213,246	5.3	10.4	1,269,606	5.95	2.92	28.03	3,774
Tissue/Kleenex	7,549	0.2	0.4	34,836	4.62	0.08	20.00	145
Stationery	7,549	0.2	0.2	-	-	-	-	73
Envelopes	1,887	*	0.1	5,643	2.99	0.01	12.96	36
Cards	41,517	1.0	1.5	151,367	3.65	0.35	23.17	544
Other paper products	122,990	3.0	4.9	988,676	8.04	2.27	46.33	1,778
Household goods	443,730	11.0	15.1	2,706,787	6.10	6.22	41.16	5,480
Kitchen items	220,794	5.5	8.2	1,100,028	4.98	2.53	30.80	2,976
Aluminum foil	171,729	4.3	6.9	867,515	5.05	1.99	28.87	2,504
Steel wool pads	49,065	1.2	1.9	232,514	4.74	0.53	28.10	690
Office items	87,026	2.2	3.2	889,501	10.22	2.04	63.83	1,161
Mats	15,315	0.4	1.2	159,257	10.40	0.37	30.47	435
Picture frame	1,887	*	0.1	16,192	8.58	0.04	37.18	36
Ballpoint pen	37,743	0.9	1.2	106,944	2.83	0.25	20.46	435
Glue	11,323	0.3	0.5	32,364	2.86	0.07	14.86	181
Hangers	1,887	*	0.1	-	-	-	-	36
Stapler	18,871	0.5	0.7	574,745	30.46	1.32	188.54	254
Laundry room items	5,661	0.1	0.2	12,398	2.19	0.03	14.23	73
Cord	5,661	0.1	0.2	12,398	2.19	0.03	14.23	73
Garage items	115,115	2.9	5.3	522,094	4.54	1.20	22.62	1,923
Other household items	15,133	0.4	0.8	182,766	12.08	0.42	52.46	290
Potted plants	9,436	0.2	0.4	136,893	14.51	0.31	78.58	145
Other housekeeping supplies	3,811	0.1	0.3	13,811	3.62	0.03	10.57	109
Other Household goods	1,887	*	0.1	32,062	16.99	0.07	73.62	36
Baby items	84,921	2.1	3.4	711,185	8.37	1.63	48.03	1,234
Baby bottles	13,210	0.3	0.5	258,782	19.59	0.59	118.85	181
Baby powder	15,097	0.4	0.8	60,822	4.03	0.14	17.46	290
Baby oil	56,614	1.4	2.5	391,580	6.92	0.90	35.97	907

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

* = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 14. Housing, Utilities and Household Furnishings Purchases: 2005 - continued

Housing, Utilities and Household Furnishings	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
Household services	61,882	1.5	20.3	7,655,577	123.71	17.58	86.60	7,367
Housekeeping services	5,407	0.1	4.6	2,001,267	370.10	4.60	99.90	1,669
Domestic help service	1,887	*	0.1	235,891	125.00	0.54	541.67	36
Driving services	36	*	0.1	9,073	250.00	0.02	20.83	36
Child day care	3,774	0.1	0.1	735,981	195.00	1.69	1690.00	36
Landscaping	12,303	0.3	8.3	3,107,308	252.57	7.14	85.97	3,012
Moving, storage, freight service	73	*	0.2	12,339	170.00	0.03	14.17	73
Other household services	435	*	1.2	271,094	622.50	0.62	51.88	435
Trash collection	37,966	0.9	8.7	1,282,623	33.78	2.95	33.85	3,157

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

* = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 15. Apparel and Footwear Purchases: 2005

Apparel and Footwear	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
All Apparel and Footwear	880,710	100.0	63.6	62,863,308	71.38	144.35	226.97	23,081
Men's and boy's apparel	254,327	28.9	40.6	15,795,864	62.11	36.27	89.34	14,734
Men's apparel	242,859	27.6	33.7	13,236,913	54.50	30.40	90.19	12,230
Men's suits	11,613	1.3	6.8	2,787,294	240.01	6.40	94.12	2,468
Men's casual shirts/T shirts	112,212	12.7	9.3	3,511,265	31.29	8.06	86.70	3,375
Men's dress shirts	18,581	2.1	12.8	3,038,283	163.52	6.98	54.51	4,645
Men's pants and shorts	55,017	6.2	3.7	1,860,687	33.82	4.27	115.48	1,343
Men's Socks	33,968	3.9	1.3	267,803	7.88	0.61	47.30	472
Men's accessories	4,936	0.6	2.2	212,810	43.12	0.49	22.21	798
Other men's apparel	6,532	0.7	2.0	1,558,771	238.62	3.58	178.97	726
Boy's apparel	11,323	1.3	7.8	2,529,918	223.44	5.81	74.48	2,831
Boy's pants/shorts	10,161	1.2	7.0	2,311,592	227.49	5.31	75.83	2,540
Other boys apparel	1,161	0.1	0.8	218,327	188.00	0.50	62.67	290
Men's and boy's apparel	145	*	0.1	29,033	200.00	0.07	66.67	36
Women's and girl's apparel	277,554	31.5	48.0	20,648,673	74.40	47.41	98.78	17,420
Women's apparel	266,666	30.3	42.2	18,236,977	68.39	41.88	99.23	15,315
Women's blouses/outer wear	105,825	12.0	18.5	7,284,106	68.83	16.73	90.41	6,714
Women's skirts	3,774	0.4	0.2	50,915	13.49	0.12	58.46	73
Women's dresses	37,452	4.3	16.8	8,320,454	222.16	19.11	113.73	6,097
Women's suits and separates	4,500	0.5	3.1	791,144	175.81	1.82	58.60	1,125
Women's short pants	16,984	1.9	0.5	172,918	10.18	0.40	79.41	181
Women's undergarments	97,841	11.1	6.3	1,591,311	16.26	3.65	58.00	2,286
Women's accessories	290	*	0.2	26,130	90.00	0.06	30.00	73
Girl's apparel	5,807	0.7	4.0	1,373,397	236.53	3.15	78.84	1,452
Women's and girl's apparel	5,081	0.6	2.3	1,038,300	204.36	2.38	103.66	835
Infant's apparel	49,356	5.6	9.7	2,912,605	59.01	6.69	68.95	3,520
Infant's coats or jackets	4,790	0.5	0.8	97,629	20.38	0.22	28.02	290
Infant's dresses	3,919	0.4	2.7	764,579	195.07	1.76	65.02	980
Other infants clothing	7,113	0.8	1.2	267,771	37.65	0.61	51.24	435
Infant's footwear	726	0.1	0.5	119,760	165.00	0.27	55.00	181
Infant's diapers	32,807	3.7	5.2	1,662,867	50.69	3.82	73.43	1,887

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

** = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 15. Apparel and Footwear Purchases: 2005 - continued

Apparel and Footwear	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
All Apparel and Footwear	880,710	100.0	63.6	62,863,308	71.38	144.35	226.97	23,081
Footwear	220,794	25.1	50.7	15,481,167	70.12	35.55	70.12	18,400
Men's and boys footwear	195,100	22.2	34.3	11,684,548	59.89	26.83	78.22	12,448
Women's and girls footwear	25,694	2.9	17.7	3,796,619	147.76	8.72	49.25	6,424
Other apparel accessories, incl. sewing	78,679	8.9	18.4	8,024,998	102.00	18.43	100.15	6,678
Watches	13,645	1.5	8.1	2,545,160	186.52	5.84	72.15	2,940
Watch or jewelry repair	1,016	0.1	0.7	22,646	22.29	0.05	7.43	254
Jewelry	25,839	2.9	6.8	4,610,680	178.44	10.59	155.70	2,468
Sunglasses	24,678	2.8	1.3	364,681	14.78	0.84	64.42	472
Sewing materials	13,500	1.5	2.0	481,831	35.69	1.11	55.32	726

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

** = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 16. Transportation Purchases: 2005

Transportation	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
All Transportation	2,132,866	100.0	65.8	192,255,923	90.14	441.47	670.92	23,879
Personal transportation items, including:	1,905,866	89.4	61.7	179,703,695	94.29	412.65	668.79	22,392
New and used motor vehicles	29,348	1.4	11.3	71,190,475	2425.75	163.47	1446.65	4,101
Automobile down payment	1,016	*	2.8	3,973,864	3910.71	9.12	325.89	1,016
Automobile monthly payment	22,235	1.0	5.3	9,062,427	407.58	20.81	392.63	1,923
Automobile purchase	5,516	0.3	10.0	57,101,744	10351.58	131.12	1311.20	3,629
Automobile selling price	581	*	1.6	1,052,439	1812.50	2.42	151.04	581
Motor vehicle parts and accessories	91,018	4.3	3.7	7,211,193	79.23	16.56	447.53	1,343
Tires	16,984	0.8	0.9	2,456,819	144.65	5.64	626.83	327
Automobile custom accessories	73,925	3.5	2.7	4,720,296	63.85	10.84	401.44	980
Car audio	109	*	0.3	34,077	313.00	0.08	26.08	109
Motor Fuel	1,151,794	54.0	55.5	53,058,857	46.07	121.84	219.53	20,142
Motor oil	161,721	7.6	35.6	6,974,262	43.13	16.01	44.99	12,920
Lubricant	9,436	0.4	0.5	75,334	7.98	0.17	34.60	181
Gasoline	976,989	45.8	55.1	45,660,147	46.74	104.85	190.29	19,996
Diesel	3,774	0.2	0.2	349,119	92.50	0.80	400.83	73
Motor vehicle maintenance and repair	63,800	3.0	36.1	12,372,124	193.92	28.41	78.70	13,101
Motor vehicle insurance	23,843	1.1	55.3	12,947,248	543.02	29.73	53.76	20,069
Motor vehicle fees	541,788	25.4	58.5	21,502,859	39.69	49.38	84.40	21,230
Automobile safety inspection	2,867	0.1	7.9	89,094	31.08	0.20	2.59	2,867
Automobile registration	25,621	1.2	55.0	1,555,795	60.72	3.57	6.50	19,960
Licenses	513,300	24.1	13.2	19,857,969	38.69	45.60	345.45	4,790
Other personal transportation	4,282	0.2	6.7	1,420,938	331.81	3.26	48.70	2,431
Public transportation	203,810	9.6	2.4	1,050,906	5.16	2.41	100.55	871
Boat fare	24,533	1.2	0.7	260,802	10.63	0.60	85.55	254
Bus fare	66,050	3.1	0.8	155,726	2.36	0.36	44.70	290
Taxi fare	92,469	4.3	1.4	570,216	6.17	1.31	93.53	508
Other road transportation	20,758	1.0	0.2	64,162	3.09	0.15	73.67	73
Air fare	19,416	0.9	27.6	10,765,340	554.47	24.72	89.57	10,016
Car and Boat Rentals	1,887	0.1	0.1	698,239	370.00	1.60	1603.33	36
Transportation not specified	1,887	0.1	0.1	37,743	20.00	0.09	86.67	36

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

* = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 17. Health Care Purchases: 2005

Health Care	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
All Health care	807,433	100.0	64.3	104,815,867	129.81	240.68	374.31	23,335
Prescription and non-prescription drugs	409,508	50.7	48.0	25,352,750	61.91	58.22	121.28	17,420
Prescription drugs	191,181	23.7	39.0	22,947,540	120.03	52.69	135.11	14,153
Non-prescription drugs and medical supplies	218,327	27.0	14.4	2,405,211	11.02	5.52	38.35	5,226
Non-prescription drugs	108,147	13.4	9.4	1,346,768	12.45	3.09	32.90	3,411
Bandages/Band-Aids	101,470	12.6	4.9	522,662	5.15	1.20	24.49	1,778
Other medical supplies	8,710	1.1	1.2	535,781	61.51	1.23	102.52	435
Medical care services	85,429	10.6	48.8	30,691,029	359.26	70.47	144.41	17,710
Physicians services	63,001	7.8	47.2	18,970,506	301.11	43.56	92.29	17,129
Doctor's total charge	31,392	3.9	29.3	11,088,814	353.24	25.46	86.90	10,633
Medical specialist's charge	2,069	0.3	5.7	1,304,407	630.58	3.00	52.55	2,069
Copayment for medical attention	15,641	1.9	34.1	4,272,213	273.13	9.81	28.77	12,375
Other medical practitioner costs	13,899	1.7	7.2	2,305,072	165.84	5.29	73.51	2,613
Dental services	7,549	0.9	0.2	754,853	100.00	1.73	866.67	73
Eyeglasses and eye care	13,210	1.6	3.0	3,798,052	287.52	8.72	290.71	1,089
Prescription eyeglasses/contact	12,484	1.5	2.6	3,605,419	288.80	8.28	318.42	944
Non-prescription eyeglasses	726	0.1	0.5	192,633	265.40	0.44	88.47	181
Hospital costs	5,444	0.7	4.7	7,545,044	1386.03	17.33	368.62	1,706
Hospital costs	1,669	0.2	4.6	7,481,825	4481.78	17.18	373.48	1,669
Emergency room	3,774	0.5	0.1	63,219	16.75	0.15	145.17	36
Medical Insurance	312,496	38.7	39.7	48,772,087	156.07	111.99	282.10	14,408
Health insurance payment	306,363	37.9	37.0	40,704,997	132.87	93.47	252.62	13,428
Insurance payment for medical attention	6,133	0.8	14.0	8,067,090	1315.32	18.52	132.31	5,081

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

** = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 18. Education and Communication Purchases: 2005

Education and Communication	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
All Education and communication	833,945	100.0	97.0	67,135,083	80.50	154.16	158.93	35,202
Education expenditures	181,636	21.8	7.6	14,649,250	80.65	33.64	442.61	2,758
Education books and supplies	162,293	19.5	3.3	2,659,611	16.39	6.11	185.06	1,198
Other school supplies	22,646	2.7	0.9	1,378,890	60.89	3.17	351.81	327
School uniform	139,648	16.7	3.0	1,280,721	9.17	2.94	98.03	1,089
Education tuition and other fees	19,343	2.3	4.7	11,989,639	619.84	27.53	585.77	1,706
Other school tuition	3,375	0.4	4.2	7,655,768	2268.33	17.58	418.56	1,524
Primary school food/board	1,887	0.2	0.1	509,526	270.00	1.17	1170.00	36
Other school housing	363	*	1.0	1,077,843	2970.00	2.47	247.50	363
Other school food/board	508	0.1	1.4	1,302,847	2564.29	2.99	213.69	508
Primary school tuition	1,887	0.2	0.1	434,040	230.00	1.00	996.67	36
School activities	11,323	1.4	0.2	1,009,616	89.17	2.32	1159.17	73
Communication	535,509	64.2	96.7	39,720,126	74.17	91.21	94.32	35,093
Parcel post fees/stamps	28,307	3.4	1.2	452,440	15.98	1.04	86.58	435
Telephone services	507,202	60.8	96.7	39,267,687	77.42	90.17	93.25	35,093
Telephone bill	405,260	48.6	96.6	33,369,524	82.34	76.62	79.32	35,057
Phone cards	84,921	10.2	3.5	4,476,522	52.71	10.28	293.69	1,270
Cellular telephone	13,936	1.7	12.7	1,207,814	86.67	2.77	21.84	4,609
Telephone/answering machine	3,085	0.4	8.5	213,827	69.32	0.49	5.78	3,085
Computers and other office equipment	116,882	14.0	30.0	12,765,707	109.22	29.31	97.71	10,887
Personal computers, peripheral equipment	19,887	2.4	13.9	9,746,196	490.07	22.38	161.01	5,044
Home computer or laptop	2,903	0.3	8.0	3,231,097	1112.91	7.42	92.74	2,903
Scanners	218	*	0.6	34,440	158.17	0.08	13.18	218
Fax	327	*	0.9	101,978	312.22	0.23	26.02	327
External memory/hard disks	7,621	0.9	0.6	5,440,397	713.86	12.49	2082.09	218
Copier	109	*	0.3	27,218	250.00	0.06	20.83	109
Printer	6,750	0.8	3.3	564,306	83.60	1.30	39.27	1,198
Printer/fax/copier	653	0.1	1.8	121,974	186.72	0.28	15.56	653
Typewriter/calculator	181	*	0.5	19,125	105.40	0.04	8.78	181
CD/DVD burner	690	0.1	1.9	137,289	199.11	0.32	16.59	690
Computer equipment -- other	435	0.1	1.2	68,372	157.00	0.16	13.08	435
Computer software, accessories and repair	1,343	0.2	3.4	258,428	192.46	0.59	17.45	1,234
Computer software and accessories	690	0.1	1.9	125,422	181.89	0.29	15.16	690
Computer or related items repair	653	0.1	1.8	133,007	203.61	0.31	16.97	653
Internet services	95,651	11.5	22.8	2,761,082	28.87	6.34	27.81	8,274

Source: 2005 Virgin Islands Household Income and Expenditures Survey, Eastern Caribbean Center, University of the Virgin Islands

** = less than 0.05 percent

Note: Expenditures have been annualized by multiplying purchases in one week by 52.

Table 19. Other Goods and Services Purchases: 2005

Other Goods and Services	Annual Purchases		Percent All Units	Annual Amount Spent		Average Monthly Expenditures		
	Total	Percent		Total (\$)	Average (\$)	All Units (\$)	Of Those Purchasing (\$)	Housing
Other goods and services	1,268,007	100.0	85.6	122,772,783	96.82	281.92	329.34	31,065
Tobacco	50,953	4.0	1.2	606,656	11.91	1.39	116.09	435
Tobacco	50,953	4.0	1.2	606,656	11.91	1.39	116.09	435
Cigarettes	39,630	3.1	1.0	590,163	14.89	1.36	135.52	363
Chewing tobacco	3,774	0.3	0.1	5,190	1.38	0.01	11.92	36
Lighter	7,549	0.6	0.3	11,304	1.50	0.03	8.65	109
Personal care products	630,012	49.7	21.3	4,052,195	6.43	9.30	43.68	7,730
Hair, dental, shaving and misc	626,237	49.4	21.2	3,901,621	6.23	8.96	42.26	7,694
Conditioner	107,567	8.5	3.6	624,433	5.81	1.43	39.83	1,306
Hair brush	18,871	1.5	0.6	66,786	3.54	0.15	25.56	218
Hairpieces or wigs	10,452	0.8	4.8	677,026	64.78	1.55	32.39	1,742
Toothpaste	166,068	13.1	6.5	694,936	4.18	1.60	24.55	2,359
Razor blades	13,210	1.0	0.5	77,618	5.88	0.18	35.65	181
Chap stick	16,984	1.3	0.7	118,587	6.98	0.27	38.90	254
Deodorant	62,275	4.9	2.7	509,677	8.18	1.17	43.35	980
Soap	158,519	12.5	6.7	611,752	3.86	1.40	20.97	2,431
Sanitary napkins/tampons	47,178	3.7	1.8	294,298	6.24	0.68	37.54	653
Nail clipper	20,758	1.6	1.1	151,876	7.32	0.35	31.70	399
Personal care appliances	4,355	0.3	1.7	74,632	17.14	0.17	10.08	617
Cosmetics and perfumes	3,774	0.3	0.2	150,574	39.90	0.35	172.88	73
Personal care services	33,968	2.7	1.6	1,127,675	33.20	2.59	161.84	581
Manicures and pedicures	11,323	0.9	0.6	475,557	42.00	1.09	182.00	218
Health spa establishments	3,774	0.3	0.2	18,815	4.98	0.04	21.60	73
Salon/beauty shop	18,871	1.5	0.9	633,303	33.56	1.45	161.58	327
Misc personal expenses	553,074	43.6	84.3	116,986,257	211.52	268.63	318.66	30,593
Legal expenses	18,762	1.5	51.7	18,795,544	1001.76	43.16	83.48	18,762
Apparel services	78,534	6.2	5.2	1,835,107	23.37	4.21	81.04	1,887
Laundry	30,194	2.4	1.3	455,742	15.09	1.05	80.50	472
Clothing rental	1,887	0.1	0.1	141,535	75.00	0.32	325.00	36
Dry cleaning services	43,404	3.4	1.9	919,920	21.19	2.11	111.18	690
Shoe repair	290	*	0.2	7,258	25.00	0.02	8.33	73
Clothing services	1,742	0.1	1.2	271,457	155.83	0.62	51.94	435
Clothing repair Altering	1,016	0.1	0.7	39,194	38.57	0.09	12.86	254
Financial expenses	227,835	18.0	19.3	72,781,694	319.45	167.13	865.93	7,004
Monthly payment for credit cards	33,142	2.6	7.9	7,660,078	231.13	17.59	222.65	2,867
Payment for loan	190,921	15.1	14.1	65,121,616	341.09	149.54	1060.54	5,117
Moving/relocation fees	3,774	0.3	0.2	-	-	-	-	73
Family affairs	15,097	1.2	0.7	3,073,176	203.56	7.06	1008.11	254
Funerals	5,661	0.4	0.3	2,830,698	500.00	6.50	2166.67	109
Weddings	9,436	0.7	0.4	242,478	25.70	0.56	139.20	145
Gifts and donations	137,361	10.8	66.9	13,738,746	100.02	31.55	47.16	24,279
Gift	22,646	1.8	0.8	856,701	37.83	1.97	245.90	290
Remittances	69,425	5.5	66.7	10,469,932	150.81	24.04	36.04	24,206
Donation	45,291	3.6	2.1	2,412,113	53.26	5.54	263.75	762
Other unclassified expenses	75,485	6.0	3.1	6,761,990	89.58	15.53	500.88	1,125
Child support	1,887	0.1	0.1	235,891	125.00	0.54	541.67	36
Life insurance premiums	5,661	0.4	0.3	434,040	76.67	1.00	332.22	109
Immigration fee	1,887	0.1	0.1	377,426	200.00	0.87	866.67	36
Other fees	28,307	2.2	0.9	3,733,861	131.91	8.57	952.65	327
Luggage/Carry-alls	13,210	1.0	0.4	411,621	31.16	0.95	236.30	145
Other no specified expenditures	24,533	1.9	1.3	1,569,150	63.96	3.60	277.17	472

Source: 2005 VI Household Income and Expenditures Survey

** = less than 0.05 percent

APPENDIX A

Definitions of Subject Characteristics

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DAILY EXPENDITURE DIARY

Consumer Durables and Furniture-

Data on consumer durables and furniture were derived from questionnaire Section 3-5 items 301-569. The questions sought to capture household appliances and furniture in the previous twelve-month period. These items included both indoor durables such as stove, refrigerator, television, and outdoor durables such as lounge suite and satellite dish etc.

Construction and Repairs-

Construction and repairs include household expenditures or construction maintenance, alterations, or repairs done on a housing unit. Data were derived from questionnaire

Section 2 items 201-213 on the previous twelve month period and included expenditures for repairs done by the householder as well as repairs for which payment were made. Examples of items for which expenses were recorded were dwellings under construction, additions, remodeling, inside or outside painting, plumbing, termite or pest control.

Health Insurance-

Data were obtained for household health insurance in the previous twelve month period from questionnaire Section 7A. The question sought to establish the number of family members paying for health insurance; types of insurance utilized, number, or persons covered in the household, payment amounts and the period of coverage.

General Practitioner or Family Doctor-

Data on household expenditures for services provided by the doctor in the previous twelve month period were obtained from questionnaire Section 7B. Data gathered included type of service, amount of gross payment, co-payment, net payment, refund and whether the patient received service on island.

Health Specialist-

Data on the household expenditure in the previous twelve-month period for services by health specialist was derived from questionnaire Section 7C. Data gathered included the type of service received, gross payment, co-payment, net payment, refund and whether the patient received service on island.

Hospital of Nursing Home-

Data on the household expenditures for

hospital and nursing home care during the previous twelve-month period were derived from questionnaire Section 7D. Data included the type of service received, gross payment, co-payment, net payment, refund and whether the patient received service on island.

Other Medical Health Practitioners-

Data on the household expenditures paid for the services to other medical health practitioners such as dental specialists, opticians and optometrists for the previous twelve-month period were obtained from questionnaire Section 7E. Expenses, purchases and repair of eyeglasses and contact lenses were recorded. Data included type of service received, gross payment, co-payment, net payment, refund and whether the patient received service on island.

Vehicles-

Questionnaire Section 6 obtained data for the previous twelve-month period on motor vehicles (car, truck, pick-up, utility vehicle, van, motor, bike, boat, jet skis and any other type of vehicle.)

Registration/Insurance/Safety-

Data gathered on the vehicles purchased by members of the household, in the previous twelve-month period were obtained from questionnaire Section 6A. Information was gathered on type of vehicle, amount paid for registration or inspection, insurance premium, repairs and services.

Vehicle Purchase-

Data gathered on vehicles purchased by members of the household, in the previous twelve-month period, were obtained from questionnaire Section 6C. Information was obtained for number, type, model, and condition, of the vehicle purchased (new or used); also noted were full purchase price before trade-in, value of trade-in, copayment and refund.

Vehicle Sold-

Data gathered on vehicles sold by the household in the previous twelve months were obtained from questionnaire Section 6D. Information was gathered for number, type, model, and condition of vehicle purchased (new or used), full purchase price before trade-in, value of trade in, co-payment and refund.

Off-Island Travel-

Data on off-island travel by members of the household in the previous twelve months were obtained from questionnaire Section 6E. Expenses on off-island travel excluded trips for business and health related purposes. Expense items included number of trips, airfare, accommodation and other expenses.

Loans-

Data were gathered on loans on which regular payments were being made such as a rent to own purchase or a personal loan from a bank, insurance or finance company or credit union. Information for the previous twelve month period was obtained from questionnaire Section 8A and included purpose and type of loan, amount of loan, and loan period. Excluded from this data were credit card and revolving loans as well as property mortgage.

Credit Cards or Charge Accounts-

Data on the household expenditures were obtained from questionnaire Section 8B for credit and charge cards (such as VISA, MC or any off-island account). Information sought to establish the number of charge accounts, service or credit charge, and the period of coverage over the previous twelve months.

Education-

Data on the household expenditures for the previous twelve month period were derived from questionnaire Section 9. Information was gathered on all levels from college or university through nursery or preschool and daycare. Expenses included both on and off

island costs for tuition, books, housing, food and board.

Other Expenses-

Data were obtained on expenses for miscellaneous items for members of the household for the previous twelve- month period from questionnaire Section 10 items 950 to 995. Information was gathered on items such as religious contributions, alimony, salon treatments, remittances etc.

DAILY EXPENDITURE DIARY

The household respondent was asked to keep a diary in which was recorded all household expenditures incurred for the goods and services; grocery and other bills were used to keep track of purchases. In cases where bills were not issued such as for vending machine or gas station purchases, respondents were asked to keep a record from memory to add to the diary. Type of outlet, item name, type of brand, quantity, unit amount and cost of item were recorded. The diary consisted of a booklet with a blank page for everyday of the week over a one-week period.

The householder was asked to collect bills at every purchase of goods and services and pass these bills on to the interviewer who recorded the information in consultation with the householder. Provisions were also made for additional purchases beyond the daily intake as well as for gifts given and received.

APPENDIX B

Accuracy of the Sample Data

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INTRODUCTION

The data contained in this report are based on the U.S. Virgin Islands Household Income and Expenditures (HIES) 2005 sample interviewed in the second quarter of 2005. HIES is designed to provide accurate estimates for the population and housing units for the United States Virgin Islands on an annual basis. HIES, like any other survey, is subject to error. The purpose of Appendix B and C is to provide data users with a basic understanding of the accuracy of the data, estimation methodology, and the sample design.

CONFIDENTIALITY OF THE DATA

Every effort has been made to protect the confidentiality of the 2005 U.S. Virgin Islands Housing income and Expenditures Survey data, and to make sure that published data do not disclose information about specific individuals, households, or housing units. All full-time or part-time employees of the University who handle the questionnaires are required to swear to the same oath of confidentiality that is administered by the Bureau of the Census in the collection of census data.

EDITING OF UNACCEPTABLE DATA

The objective of the processing operation was to produce a set of data that describes the pop-

ulation as clearly and accurately as possible. The questionnaire contained two sections: population and housing.

Questionnaires were reviewed and edited during field data collection operations by field supervisors for consistency, completeness, and acceptability. Questionnaires were also reviewed by edit clerks in the Survey office for omissions, certain inconsistencies, and improper sample selection. For example, write-in entries such as "Don't know" or "NA" was considered unacceptable in certain quantities and/or in conjunction with other data omissions.

As a result of this review operation, a follow-up telephone or personal visit was made to obtain missing information. Potential coverage errors were included in the follow-up, as well as questionnaires with omissions or inconsistencies beyond the completeness and quality tolerances specified in the review procedures.

Subsequent to field operations, remaining incomplete or inconsistent information on the questionnaires was assigned using imputation procedures during the final automated edit of the collected data. Allocations—computer assignments of acceptable data in place of unacceptable entries or blanks—were needed most often when an entry for a given item was lacking, or when the information reported for person, housing unit or household expenditure was inconsistent with other

information for that same person or housing unit. As in previous surveys, the general procedure for changing unacceptable entries was to assign an entry for a person or housing unit that was consistent with entries for persons or housing units with similar characteristics. The assignment of acceptable data in place of blanks or unacceptable entries enhanced the usefulness of the data.

SOURCES OF ERRORS

The results of a survey are used to make quantitative inferences about the population surveyed. A survey error occurs when there is discrepancy between the inferences and the reality. Sources of error are generally divided into two major types: sampling error and nonsampling error. Sampling error is the result of studying a subset of the whole population. Sampling error is controlled by designing a sample using sound sampling techniques and a random selection method, so that the final sampling units have the same probability of selection. The extent of sampling error in survey estimators depends on the survey's sample design. The standard error formulae can be used to calculate the variance of the sample mean.

In any large-scale statistical operation, such as the 2005 U.S. Virgin Islands Housing Income and Expenditures Survey, human- and machine-related errors do occur. These sources of error are commonly referred to as non-sampling error. Such errors include not enumerating every sampled household or every person in the selected sample, not obtaining all required information from the respondents, obtaining incorrect or inconsistent information, and recording information incorrectly. In addition, errors can occur during the field review of the enumerators' work, during clerical handling of the questionnaires, or during the electronic processing of the questionnaires.

To reduce various types of non-sampling error, a number of techniques were implemented during the planning, data collection, and data processing activities. Quality assurance methods were used throughout the data collection and processing phases of the survey to improve the

quality of the data.

Nonresponse

The failure to collect the survey data from some sampled units (non-response), is a serious survey problem that seems to have grown as respondents have become less willing to participate in surveys. If non-respondents differ from respondents with regard to survey variables, the survey estimates based on the respondents alone will be biased estimates of the overall population parameters.

The nonresponse in surveys could occur at two levels: *total nonresponse* occurs when no information is collected from a sampled unit, and *item nonresponse* occurs when some but not all the information is collected. In interview surveys, the mode used for HIES, total nonresponse could be classified into: refusals, not at home, and language problem. The interviewers were carefully trained in approaches to use to avoid refusals. They were instructed to return to conduct an interview at a time more convenient to the respondent if necessary. The assurance of anonymity and confidentiality were provided to eliminate fears of disclosure. 'Not at homes' were treated by at least five callbacks. Most of the interviewing was done during the evenings and weekends. The callbacks were made on different days and different times of day.

Item non-response may occur for a variety of reasons. The respondents may not know the answers to certain questions or they may refuse to answer some questions. They may consider them sensitive or irrelevant. The interviewer may skip over a question under the pressure of the interviewing. A recorded answer on the questionnaire may be rejected during editing because it is inconsistent with other answers.

The imputation methods have been devised to compensate for item nonresponse. These methods operate by assigning values for the missing values, using the responses to other questions on the questionnaire. One method known as

class mean method, divides the sample into classes on the basis of the responses to other relevant items, and then assigns the respondent class mean for all the item non-responses in that class. A variant of this method is to assign for each item non-response one of the item responses in the same class. The U.S. Census Bureau uses a similar method, known as 'hot deck method'.

Undercoverage

It is possible for some sample housing units or persons to be missed by the survey. A major way to avoid undercoverage in a survey is to ensure that its sampling frame, an address list in this case, is as accurate as possible. In absence of the Master Address File (MAF) for the United States Virgin Islands, a house listing was used as the sampling frame.

Processing Error

The many phases involved in the processing of the survey data represent potential sources for the introduction of non-sampling error. The processing of the questionnaire includes the keying of data from completed questionnaires, automated clerical review, and follow-up by telephone, the manual coding of some variables, and the electronic data processing.

APPENDIX C

Collection and Processing Procedures

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INTERVIEW AND RESIDENCE RULES

In a decennial census, each person is to be enumerated as an inhabitant of his or her "usual residence." Usual residence is the place where the person lives and sleeps most of the time, or the place he or she considers to be his or her usual residence. This place is not necessarily the same as the person's legal or voting residence, nor did the census always count persons as residents of the place where they happened to be staying on Census day.

The Virgin Islands Housing Income and Expenditures Survey (HIES) concept of residence differs from this decennial census concept. Because the survey is conducted every year on independent samples, and produces annual estimates, a concept of current residence of the American Community Survey (ACS) was adopted as being more appropriate than the usual residence concept of the decennial census. The census requires that everyone have only one usual residence, since its primary purpose is to provide counts for the apportionment of congress. The concept of current residence being used in the HIES also requires that each person have only one residence at any point in time, but that residence does not have to be in the same place throughout the year. This concept allows the survey information to more

closely reflect the actual characteristics of each area.

To implement the current residence concept, the "Two-Month" rule was established. This rule states that if a person is staying in a sample unit at the time of survey reference day (April 1), and is staying there for more than two months, he or she is a current resident of that unit whether or not the unit is also the person's usual residence under census rules. If a person who usually lives in the unit is away for more than two months at the time of survey contact, he or she is not a current resident of that unit.

In the vast majority of areas of the country, the use of usual residence or current residence as the classification basis would produce substantially the same statistics.

Interview Rules

Each person whose current residence was a HIES sample unit, was to be included in the survey, without regard to the person's legal status or citizenship. Persons residing in housing units were excluded from the survey only if the residence rules defined their current residence to be somewhere other than the sample-housing unit.

As in previous surveys, persons in the U.S. Virgin Islands specifically excluded from the census were foreign travelers who had not established a residence. Persons with a usual residence outside the U.S. Virgin Islands were not enumerated in the 2005 Survey.

On the other hand, residents of the U.S. Virgin Islands temporarily abroad were to be enumerated at their usual residence in the U.S. Virgin Islands, if they were present in a sample unit on the reference day (April 1, 2005).

Residence Rules

For housing units, each person included in the survey must be a current resident of the sample unit a place where he or she is staying for more than two months at the time of survey contact. If a person has no place where he or she usually stays, the person is to be considered a current resident of the sample unit regardless of the length of the current stay.

Persons away from their residence for two months or less, on a vacation, or on a business trip, are considered to still be "in residence" at the sample unit and the unit is classified as occupied. Persons away from their residence for more than two months are considered not to be in residence. If no one is in residence for more than two months, the unit is classified as vacant. Units occupied only by persons who are staying for two months or less and who have another more permanent residence are considered to be temporarily occupied units. As with vacant units, only the housing information is collected for temporarily occupied units.

The "Two-Month" rule, with few exceptions, determines the current residency of all persons. These exceptions are noted below. If a person had no usual residence, the person was to be counted where he or she was staying on April 1, 2005.

Persons Away at School—College students were counted as residents of the place in which they were living while attending college. Children in boarding schools below the college level were counted at their parental home.

DATA COLLECTION PROCEDURES

The 2005 U.S. Virgin Islands Housing income and Expenditures Survey was conducted using standard scientific techniques to obtain a sample of households. The personal interview approach was used to complete the questionnaire.

Sample Design

Census Bureau geography divides each island in the U.S. Virgin Islands into non-overlapping regions called Census Tracts. Each Census Tract is subdivided into smaller areas called Block Groups (BGs), and each BG is subdivided into even smaller areas called blocks. A two-stage sample design was used for this survey where BGs constituted the Primary Sampling Units (PSUs). The design called for the selection of an area sample in two stages, using the method of paired selection of PSUs with probabilities proportional to size measures (PPS). All the BGs were ordered geographically and then divided into 20 incipient strata. A pair of BGs was randomly selected from each stratum using systematic sampling. In the second stage, housing units are randomly selected from the selected PSUs.

In PPS selection, PSUs are selected based on their relative size and selecting an equal number of cases from all selected PSUs, the probability of selection of all final sampling unit is equal ($p=0.05$). A uniform sampling rate at 5 percent was used. The sample size was 2,400 i.e. on the average 60 housing units from 40 selected PSUs (Block Groups).

Sampling Weights

For each person in the sample, a basic statistical weight is made up of two components, corresponding to the two sampling stages. Let

p_i denote the probability that the i^{th} PSU is selected, and p_j denote the probability that the j^{th} household is selected. The weight w_{ij} for individuals in the i^{th} PSU, and j^{th}

$$w_{ij} = \frac{1}{p_i} \times \frac{1}{p_j}$$

household is defined as

Since the probability of selection of all final sampling units was equal ($p = 0.05$), the corresponding weight should be equal (

$w_{ij} = 20$). After the survey was completed, the probability of selection was adjusted (e.g. for non-response) to provide the final sampling weights.

Estimation of the tabulated values was derived by the assignment of two sets of weights: a weight to each sample person record and a weight to each sample housing record. The housing weight for each island is as follows: St Croix: 30.96727; St John: 45.83929; and St Thomas: 50.51859. The person weight for each island is as follows: St Croix: 36.27822; St John: 63.33824; and St Thomas: 62.75747.

Interviewing in Housing Units

Beginning in May 2005, interviewers visited households that were randomly selected in the survey office. A personal interview was conducted in which the interviewer asked the questions as worded on the questionnaire and recorded the answers. A single questionnaire contained all questions asked of persons and housing units. The questionnaire contained both basic and detailed items. Only housing information was obtained from vacant housing units.

Coverage and Edit-Failure Follow-up—

Field supervisors conducted an initial check of the questionnaires for completeness and consistency. Data editors in the Survey office performed additional coverage and edit checks. Those households, for which questionnaires did not meet specific quality standards because of incomplete information, were contacted by supervisors to obtain the missing information.

PROCESSING PROCEDURES

The 2005 U.S. Virgin Islands Housing Income and Expenditures Survey questionnaire was designed as a keyable document. The information supplied to the interviewer by the respondent was recorded by marking the answers in the appropriate answer boxes and, in some cases, entering a write-in

response. All completed questionnaires were checked into the Survey Office and edited for completeness and consistency of the responses. Once all data collection activities were complete, the questionnaires were coded in the Survey office. All write-in entries were also coded. After all coding operations were complete, all the responses to the questions on all the questionnaires were keyed using the data-entry component of CSPro (Census and Survey Processing System), including the codes for the write-in entries. The disks containing the keyed data were then processed on microcomputers using the IMPS Consistency and Correction (CONCOR) package for editing the data and the Census Tabulation System (CENTS) for tabulating the data.

2005 HOUSEHOLD INCOME AND EXPENDITURES SURVEY  U.S. VIRGIN ISLANDS	A.: Island	B. BG:	C. HU:
	D. Office Use	E. Office Use	F. Office use.
	G. Enumerator:		
	H. Address—Location description		
	I. Respondent's name:		J. Phone number:

The 2005 Household Income and Expenditures Survey of the United States Virgin Islands counts each person at his or her "usual residence." The usual residence is the place where the person lives and sleeps most of the time.

Include

◆ Everyone who usually lives here such as family members, house mates ◆ and roommates, foster children, roomers, boarders, and live-in employees ◆ Persons who are temporarily away on a business trip, on vacation, or in a general hospital ◆ College students who stay here while attending college	◆ Persons in the Armed Forces who live here, including local reservists temporarily deployed ◆ Newborn babies still in the hospital ◆ Children in boarding schools below the college level ◆ Persons who stay here most of the week while working even if they have a home somewhere else ◆ Persons with no other home who were staying here on April
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Do NOT include

▼ Persons who usually live somewhere else ▼ Persons who are away in an institution such as a prison, mental hospital, or a nursing home	▼ College students who live somewhere else while attending college ▼ Persons in the Armed Forces who live somewhere else ▼ Persons who stay somewhere else most of the week while working
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1a. Please give me the name of each person living here on April 1, 2005, including all persons staying here who have no other home. If EVERYONE is staying here temporarily and usually lives somewhere else, give me the name of each person. Begin with the household member in whose name the home is owned, being bought, or rented. If there is no such person, start with any adult household member. *Print last name, first name, and middle initial for each person.*

1	6
2	7
3	8
4	9
5	10

1b. If EVERYONE listed above is staying here only temporarily and usually lives somewhere else, ask **Where do these people usually live?** Write their address here:

Eastern Caribbean Center University of the Virgin Islands Government of the U.S. Virgin Islands	K. Type of unit: 1. Occupied: Form _____ of _____ 2. Group quarters 3. Vacant: Year round use 4. Vacant: Seasonal use 5. Vacant: UHE <input style="float: right;" type="checkbox"/>	FOR VACANTS ONLY: L. Vacancy Status: 1. For rent ☐ 2. For sale only 3. Rent/sold, not occup. 4. Held, occasional use	VACANTS ONLY: M. Months vacant: 1. Less than 1 2. 1 up to 2 ☐ 3. 2 up to 6 4. 6 up to 12 5. More than 1 yr	N. This house: 1. will be substituted ☐ 2. is a substitute house O. This house has last resort data ONLY: ☐
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2005 U.S. Virgin Islands Household Income and Expenditures Survey	
Section 1A - General Housing Characteristics	
H1a When you told me the names of persons living here on April 1, did you leave anyone out because you were not sure if the person should be listed — for example, someone temporarily away on a business trip or vacation, a newborn baby still in the hospital, or a person who stays here once in a while and has no other home? 1. Yes Determine if you should add the person(s) based on the instructions for Question 1a. ☐ 2. No ☐	H1b When you told me the names of persons living here on April 1, did you include everyone even though you were not sure that the person should be listed — for example, a visitor who is staying here temporarily or a person who usually lives somewhere else? 1. Yes Determine if you should delete the person(s) based on the instructions for Question 1a. ☐ 2. No ☐
H2a Which best describes this building? Include all apartments, flats, etc., even if vacant. 1 A one-family house detached from any other house 2 A one-family house attached to one or more houses A building with: 3 2 apartments 7 20 or more apartments ☐ 4 3 or 4 apartments 8 A boat or houseboat ☐ 5 5 to 9 apartments 9 Mobile home/trailer ☐ 6 10 to 19 apartments 10 Other ☐	H11 Do you have hot AND cold piped water? 1. Yes, in this unit ☐ 2. Yes, in this building ☐ 3. No, only cold piped water in this unit ☐ 4. No, only cold piped water in this building ☐ 5. No, only cold piped water outside this building ☐ 6. No piped water ☐
H2b If this is a ONE-FAMILY HOUSE — Is there a business (such as a store) or a medical office on this property? 1 Yes ☐ 2 No ☐	H12 If Yes, What type of energy powers your water heater? 1. Electricity 3. Solar ☐ 2. Gas 4. Other fuels ☐
H3 Is this (house/apartment/condominium) — 1 Owned by someone in this household with a mortgage or loan? 2 Owned by someone in this household free and clear (no mortgage)? 3 Rented for cash rent? ☐ 4 Occupied without payment of cash rent? ☐	H13 Do you have a bathtub or shower? 1. Yes, in this unit 3. Yes, outside this building ☐ 2. Yes, in this building 4. No ☐
H4 If this house is RENTED — What is the total monthly rent? \$ H4a If the government is paying part of the rent, how much are they paying? \$ H4b If a non-government organization is paying part of the rent, how much are they paying each month? \$ H4c If you pay any insurance for your household goods, what is the annual amount? \$	H14 Do you have a flush toilet? 1. Yes, in this unit 3. Yes, outside this building ☐ 2. Yes, in this building 4.. No, ventilated outhouse/privy ☐ 5. Other or none ☐
H5 About what year was this building first built? 1. 2004 or 2005 4. 1990 to 1994 7. 1940 to 1969 ☐ 2. 2000 to 2003 5. 1980 to 1989 8. 1939 or earlier ☐ 3. 1995 to 1999 6. 1970 to 1979 9. Don't know ☐	H15 Which FUEL is used MOST for cooking in this unit? 1. Electricity 5. Electricity and kerosene ☐ 2. Gas: bottled or tank (LPG) 6. Gas and kerosene ☐ 3. Kerosene 7. Wood ☐ 4. Electricity and gas 8. Other ☐ 9. No fuel used ☐
H6 When did (Person listed on line 1) move into this unit)? Please enter the year:	H16 Do you have an electric or gas stove? 1. Yes ☐ 2. No ☐
H7 What is the MAIN type of material used for the outside walls of this building? 1. Poured concrete 4. Wood ☐ 2. Concrete blocks 5. Pre-fabricated combination of above ☐ 3. Metal 6. Other ☐	H16A Do you have a microwave oven? 1. Yes ☐ 2. No ☐
H8 What is the MAIN type of material used for the roof of this building? 1. Poured concrete 4. Thatch ☐ 2. Metal 5. Other ☐ 3. Wood ☐	H17 Do you have a refrigerator in this unit? If "Yes," ask — What type? 1. Yes, electric ☐ 2. Yes, gas ☐ 3. No refrigerator ☐
H9 How many rooms do you have in this house/apartment? Count living rooms, dining rooms, kitchens, and bedrooms, but do NOT count bathrooms, balconies, foyers, or halls.	H17A Do you have a stand-alone freezer in this unit? 1. Yes ☐ 2. No ☐
H10 How many bedrooms do you have; that is, how many bedrooms would you list if this (house/apartment) were on the market for sale or rent?	H18 Do you have a sink with piped water in this unit? 1. Yes ☐ 2. No ☐

H19 Do you get water from 1. A public system only? -----> 2. A public system and cistern? -----> Is public service 24 hours? 1 Yes ☐ 2 No ☐ 3. A cistern, tanks, or drums only? 4. Village/place water system? 5. A public standpipe? 6. Some other source like an individual well or spring? H20 Do you purchase drinking water? 1. Yes 2. No ☐ H21 Is this building connected to a public sewer? 1. Yes, connected to public sewer ☐ 2. No, connected to septic tank or cesspool ☐ 3. No, use other means ☐ H22 Do you have air conditioning? 1. Yes, a central air-conditioning system 3. Yes, 2 + room units ☐ 2. Yes, 1 individual room unit 4. No ☐ H23 Do you have a battery operated radio? Count car radios, transistors, and other battery operated sets 1. Yes in working order or needing only new battery for operation. 2. No ☐ H24 How many automobiles, vans, and trucks of one-ton capacity or less are kept at home for use by members of this household? ☐ H24A How many boats with a motor are kept for use by member of this household? ☐ H25 Do you have a telephone/cell phone in this unit? 1. Yes - If Yes, What was the last monthly bill? ☐ 2. No Include cellphone/calling card costs \$ ☐	H26 Does this house/apartment have electric power? ☐ 1. Yes - What was the last monthly bill for electricity for this unit? \$ ☐ 2. Yes - Included in the rent 3. No ☐ H27 Do you have a television set? ☐ H27a Do you have Cable TV? ☐ H27b What was the last monthly bill? Code 999 if included in rent) \$ ☐ H28 Do you have a computer at home? 1. Yes 2. No ☐ If no, skip to H30 H29 Do you have internet access in your unit? 1 Yes 2 No ☐ H29a If yes, do you connect over the telephone line or do you have a broadband, such as cable, connection? 1 Phone line ☐ 2 Broadband ☐ H29b If yes, what was the last monthly bill for your internet connection or was it included in your telephone/cable bill? ☐ If you paid, how much was it? \$ ☐ H30 What was the last monthly bill for gas for this unit? \$ ☐ H31 What was the last monthly bill for water for this unit? \$ ☐ If no payment, ask was it included in the rent? 1 Yes 2 No ☐ H31a Do you pay for water from a public utility? 1 Yes 2 No ☐ H32 What was the last monthly bill for solid waste (trash) collection services? \$ ☐																																																						
H33 Ask only if someone in this household OWNS OR IS BUYING this house, apartment, or boat — What is the value of this dwelling; that is, how much do you think it would cost to build this dwelling now? \$																																																							
H34 For this property: What was the annual payment for homeowner's insurance? \$																																																							
H35 How much were 2004 property taxes? \$																																																							
H36 How many loans for this property are you currently making repayments on?																																																							
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H37 Is this unit part of a condominium? If No, Skip to section 2 If Yes, what is the monthly condo common fee? \$																																																							
Section 2. Construction and Repairs (12-month recall period) If None, check this box ==> ☐ These questions are on construction, maintenance, alterations or repairs done on your own or other units, including those you did yourself and those you paid someone to do. In the last 12 months how much money did you spend on the following? If any item was charged over time, provide the monthly repayment. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;">Item</th> <th style="width: 10%;">Total Spent</th> <th style="width: 10%;">Monthly payment</th> <th style="width: 40%;">Item</th> <th style="width: 10%;">Total Spent</th> <th style="width: 10%;">Monthly payment</th> </tr> </thead> <tbody> <tr> <td>201 Dwelling under construction or completed in the past 12 months</td> <td>\$</td> <td>\$</td> <td>208 Outside improvements like fence, driveway</td> <td>\$</td> <td>\$</td> </tr> <tr> <td>202 Building an addition like extra room, porch</td> <td>\$</td> <td>\$</td> <td>209 Plumbing or water heater installation/repair</td> <td>\$</td> <td>\$</td> </tr> <tr> <td>203 Remodeling or renovating one or more inside rooms</td> <td>\$</td> <td>\$</td> <td>210 Electrical repairs or improvements</td> <td>\$</td> <td>\$</td> </tr> <tr> <td>204 Remodeling or renovating one or more outside rooms</td> <td>\$</td> <td>\$</td> <td>211 Install, repair, replace window pane, screen</td> <td>\$</td> <td>\$</td> </tr> <tr> <td>205 Repairing roof or gutters</td> <td>\$</td> <td>\$</td> <td>213 Hurricane shutters</td> <td>\$</td> <td>\$</td> </tr> <tr> <td>206 Landscaping and yard maintenance</td> <td>\$</td> <td>\$</td> <td>212 Other improvements or repairs</td> <td>\$</td> <td>\$</td> </tr> <tr> <td>207 Air conditioning</td> <td>\$</td> <td>\$</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Item	Total Spent	Monthly payment	Item	Total Spent	Monthly payment	201 Dwelling under construction or completed in the past 12 months	\$	\$	208 Outside improvements like fence, driveway	\$	\$	202 Building an addition like extra room, porch	\$	\$	209 Plumbing or water heater installation/repair	\$	\$	203 Remodeling or renovating one or more inside rooms	\$	\$	210 Electrical repairs or improvements	\$	\$	204 Remodeling or renovating one or more outside rooms	\$	\$	211 Install, repair, replace window pane, screen	\$	\$	205 Repairing roof or gutters	\$	\$	213 Hurricane shutters	\$	\$	206 Landscaping and yard maintenance	\$	\$	212 Other improvements or repairs	\$	\$	207 Air conditioning	\$	\$									
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2005 U.S. Virgin Islands Household Income and Expenditures Survey

1a Name (from list, page 1) 		12 At any time since February 1, 2005, has ... attended regular school or college? Include only nursery school, kindergarten, elementary school, and schooling which leads to a high school diploma or a college degree. If "Yes," ask — Public or private? 1. No, has not attended since February 1 <input style="width: 30px;" type="checkbox"/> 2. Yes, public school, public college <input style="width: 30px;" type="checkbox"/> 3. Yes, private school, private college <input style="width: 30px;" type="checkbox"/> 4. Yes, vocational, technical, or business school <input style="width: 30px;" type="checkbox"/>	
1b Person Number (from list, page 1) 01	2 Is...male or female? 1. Male <input style="width: 30px;" type="checkbox"/> 2. Female <input style="width: 30px;" type="checkbox"/>	3 How is ... related to (Person 1)? 1. Householder 2. Spouse 6. Father/mother <input style="width: 30px;" type="checkbox"/> 3. Natural or adopted son/daughter 7. Grandchild <input style="width: 30px;" type="checkbox"/> 4. Stepson/stepdaughter 8. Other relative: <input style="width: 30px;" type="checkbox"/> 5. Brother/sister If not related to Person 1: 9. Roomer, boarder, or foster child 11. Unmarried partner <input style="width: 30px;" type="checkbox"/> 10. Domestic worker/helper 12. Other nonrelative <input style="width: 30px;" type="checkbox"/>	
4. What is ...'s race? 1. Black <input style="width: 30px;" type="checkbox"/> 2. White <input style="width: 30px;" type="checkbox"/> 3. Other <input style="width: 30px;" type="checkbox"/>		4a Is ... of Latino or Hispanic origin? 1. Yes 2. No <input style="width: 30px;" type="checkbox"/>	
5. What is ...'s date of birth? (Month/Day/Year) -		Age	
6 What is ...'s marital status? 1. Now married 4. Divorced <input style="width: 30px;" type="checkbox"/> 2. Separated 5. Never married <input style="width: 30px;" type="checkbox"/> 3. Widowed		13a How much school has ... COMPLETED? Read categories if person is unsure. Circle the number for the highest level COMPLETED or degree RECEIVED. If currently enrolled, mark the level of previous grade attended or highest degree received. 31. No school completed 4. 4th 8. 8th 12. 12th, 32. Nursery school 5. 5th 9. 9th no 33. Kindergarten 6. 6th 10. 10th diploma 1. 1st 2. 2nd 3. 3rd 7. 7th 11. 11th	
7 Where was ... born? Print the name of the place in the U.S. Virgin Islands, U.S. State or territory, or foreign country in the space below. 		13. HIGH SCHOOL GRADUATE — DIPLOMA or equivalent (GED) 14. Some college but no degree 15. Associate degree in college — Occupational program 16. Associate degree in college — Academic program 17. Bachelor's degree (For example: BA, AB, BS) 18. Master's degree (For example: MA, MS, MEd, MSW, MBA) 19. Professional school degree (For example: MD, DDS, LLB, JD) 20. Doctorate degree (For example: PhD, EdD) <input style="width: 30px;" type="checkbox"/>	
8 Is ... a CITIZEN of the United States? 1. Yes, born in the U.S. Virgin Islands — Skip to 11 <input style="width: 30px;" type="checkbox"/> 2. Yes, born in the US or other US territory 3. Yes, born abroad of US parent(s) 5. No, not citizen (permanent residence) 4. Yes, U.S. citizen by naturalization 6. No, not citizen (temporary residence)		13b If ... has had technical training, where was that training received? 1. In a vocational education high school certificate program <input style="width: 30px;" type="checkbox"/> 2. In a technical preparation program 3. On the job? 4. Technical school or college 5. No training	
9 In what month and year did ... come to the U.S. Virgin Islands to stay? If entered the U.S. Virgin Islands more than once, ask — What is the latest month and year? Month _____		14a Did ... live in this house or apartment 5 years ago (on April 1, 2000)? 1. Born after April 1, 2000 — Go to questions for next person <input style="width: 30px;" type="checkbox"/> 2. Yes — skip to 15 3. No	
10 Why did ... come to the U.S. Virgin Islands the first time? 1. Employment 6. Missionary <input style="width: 30px;" type="checkbox"/> 2. Spouse of employed person 7. Medical reasons 3. Dependent of employed person 8. Visiting/vacation 4. Family member of employed person 9. Other, Specify: 5. Student - attending school/college		14b Where did ... live 5 years ago? Print the name of the place in the U.S. Virgin Islands, or the name of the U.S. State or territory, island or foreign country in the space below. 	
11a Where was ...'s mother born? Print the name of the place in the U.S. Virgin Islands or the name of the U.S. State or territory, island, or foreign country in the space below. 		15 Does ... speak only English at home? 1. Yes — Skip to 17 2. No <input style="width: 30px;" type="checkbox"/>	
11b Where was ...'s father born? Print the name of the place in the U.S. Virgin Islands, or the name of the U.S. State or territory, island, or foreign country in the space below. 		16a What language does ... speak?	
		16b Does ... speak this language at home more frequently than English? 1. Yes, more frequently than English 2. Both equally often <input style="width: 30px;" type="checkbox"/> 3. No, less frequently than English 4. Doesn't speak English	
		Does ... have any of the following long-lasting conditions: 17a Blindness, deafness, or a severe vision or hearing impairment? 1. Yes 2. No <input style="width: 30px;" type="checkbox"/>	
		17b A condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying? 1. Yes 2. No <input style="width: 30px;" type="checkbox"/>	
		18a If ... is a female born before 1990, ask — How many babies has ... ever had, not counting still births? Do not count stepchildren or children ... has adopted.	
		18b If at least one, ask — How many are still alive?	
		18c If at least one, what is the date of birth of the last child? Month Day Year	

2005 U.S. Virgin Islands Household Income and Expenditures Survey

IF ... WAS BORN AFTER 1990, GO TO NEXT PERSON

- 19 Has ... ever been on active-duty military service in the Armed Forces of the United States or ever been in the United States military Reserves or the National Guard? "Active duty" does NOT include training for the military Reserves or National Guard.
1. Yes, now on active duty
 2. Yes, on active duty in past, but not now
 3. Yes, service in Reserves or National Guard only
 4. No

- 20 Did ... work at any time LAST WEEK, either full time or part time? Work includes part-time work such as delivering papers, or helping without pay in a family business or farm; it also includes active duty in the Armed Forces. Work does NOT include own housework, school work, or volunteer work.
1. Yes, worked full time or part time at a job or business
 2. No — Skip to 23

- 21 If this person did paid work - How many hours did ... work LAST WEEK at all jobs? Subtract any time off And add any overtime or extra hours worked:

22. Not asked in the U.S. Virgin Islands

If did PAID work, Skip to 26-28

- 23 Was ... on layoff from a job or business LAST WEEK? If "No," ask — Was ... temporarily absent or on vacation from a job or business last week?
1. Yes, on layoff
 2. Yes, on vacation, illness, labor dispute, etc.
 3. No

- 24a Has ... been looking for work during the last 4 weeks?
1. Yes
 2. No — Skip to 25

- 24b Could ... have taken a job LAST WEEK if one had been offered? If "No," ask — For what reason?
1. No, already has a job
 2. No, temporarily ill
 3. No, other reasons (in school, etc.)
 4. Yes could have taken a job

- 25 In what year did ... last work, even for a few days? If Never worked, write "Never worked".

If Never worked, or last worked in 1999 or earlier, skip to 30

26-28 The following questions ask about the job worked last week. If ... had more than one job, describe the one ... worked the most hours. If ... didn't work, the questions refer to the most recent job or business since 2000.

- 26 For whom did ... work? If now on active duty, write "Armed Forces"; otherwise, print the name of the company, business or other employer.

- 27 What kind of work was ... doing?

- 28 Was ... employee of:
1. Private company or business of an individual, for wages, salary, commissions
 2. U.S. Virgin Islands Government
 3. Municipal Government
 4. U.S./Other Government
 5. Self employed
 6. Working without pay

- 29a Last year (2004), did ... work, even for a few days, at a paid job or in a business or farm? 1. Yes 2. No — Skip to 30

- 29b How many weeks did ... work in 2004? Count paid vacation, paid sick leave, and military service?

- 29c During the weeks WORKED in 2004, how many hours did ... usually work each week?

- 30 The following questions are about income received during 2004. If an exact amount is not known, accept a best estimate.

- 30a How much ... earn in income from wages, salary, commissions, bonuses, or tips? Report amount before deductions for taxes, bonds, dues, etc. \$

- 30b How much did ... earn from (his/her) own nonfarm business, proprietorship, or partnership? Report net income after business or operating expenses. \$

- 30c How much did ... receive from Interest, dividends, net rental income, royalty income, or income from estates and trust- Report even small amounts credited to an account. \$

- 30d How much did ... receive from Supplement Security Income? \$

- 30e How much did ... receive from public assistance or welfare payments from the state or local welfare office? \$

- 30f How much did ... receive in Social Security payments or from retirement, survivor, or disability pension(s)? For Social Security, include income payments to retired workers, dependents, and disabled workers. For retirement, include payments from companies, unions, Federal or U.S. Virgin Islands government, and U.S. military. \$

- 30g How much did ... receive in remittances from all places? \$

- 30h How much did ... receive from unemployment compensation, child support or alimony, or any other REGULAR source of income? Do NOT include lump-sum payments such as money from an inheritance or the sale property. \$

- 31 Do not ask this question if 30a through 30h are complete. Instead, sum these entries and enter the amount below. What was ...'s total income in 2004? \$

2005 U.S. Virgin Islands Household Income and Expenditures Survey							
Section 3. Consumer Durables, Furniture, Electronic Items and Recreation Items (12-month recall period)							
These questions are about household items you purchased in the last 12 months. Please include anything bought with a credit card or cash. If any item was charged over time, provide the monthly repayment. Include any item purchased by your household and given to someone else or to another household.							
Item	1. New 2. Used	Total Spent	Monthly payment	Item	1. New 2. Used	Total Spent	Monthly payment
Major Appliances If None, check this box ☐				Electronic Goods ☐			
301 Stove/range/oven (electric)		\$	\$	341 Television		\$	\$
302 Stove/range/oven (gas)		\$	\$	343 Video cassettes recorder (VCR) or combination DVD/VCR		\$	\$
303 Range hood exhaust fan		\$	\$	344 DVD player		\$	\$
304 Refrigerator		\$	\$	345 Satellite dishes		\$	\$
305 Freezer		\$	\$	346 Camcorder/video recorder		\$	\$
306 Dishwasher		\$	\$	347 Video machine (e.g. X-box)		\$	\$
307 Garbage disposal		\$	\$	349 Home stereo and or entertainment system		\$	\$
308 Radio (all types)		\$	\$	350 Cassette player/Tape recorders		\$	\$
309 Microwave oven		\$	\$	351 CD Player		\$	\$
310 Washing machine		\$	\$	352 Speakers or Surround-sound speakers		\$	\$
311 Clothes dryer		\$	\$	362 M3/Ipod machine		\$	\$
312 Generator		\$	\$	353 Other audio and or video equipment		\$	\$
313 Water heater		\$	\$	354 Portable video games (Gameboy)		\$	\$
314 Air conditioner		\$	\$	355 Car audio and/or video equipment & installation		\$	\$
315 Rice cooker		\$	\$	356 Telephones/answering machines		\$	\$
316 Sewing machine		\$	\$	357 Cell or cellular telephones		\$	\$
317 Other major appliances		\$	\$	358 Karaoke/karaoke microphone		\$	\$
Computers and related electronic devices ☐				359 Typewriters/calculator/other office machine		\$	\$
321 Home computer and/or laptop		\$	\$	360 Pager		\$	\$
322 Combination printer/fax/copier/scanner		\$	\$	362 Personal Digital assistant (PDA), palm pilot/corder		\$	\$
323 Copier		\$	\$	361 Other electronic equipment		\$	\$
324 Fax		\$	\$	Household Furnishings ☐			
325 Printers/photo printer		\$	\$	371 Bedroom furniture		\$	\$
326 CD/DVD burners		\$	\$	372 Living room		\$	\$
327 Floppy disks/CDs/DVDs/memory sticks/flash drive		\$	\$	373 Dining room furniture		\$	\$
328 External Memory/Hard Disks		\$	\$	374 Other furniture, kitchen furniture		\$	\$
329 Scanners		\$	\$	375 Other furniture		\$	\$
330 Software & accessories		\$	\$	Floor Coverings ☐			
331 Other computer equipment		\$	\$	381 Rugs, carpets, etc.		\$	\$
332 Digital camera		\$	\$	382 Linoleum (hard surface)		\$	\$
333 Non-digital camera		\$	\$	383 Woven mats		\$	\$
334 Photo accessories		\$	\$	384 Other floor coverings		\$	\$

Section 3a. Consumer Durables - Sports, Recreation, and Exercise Equipment (12-Month Recall Period)							
These questions are about sports, recreation, and exercise equipment that you purchased in the last 12 months. Please include anything bought with a credit card or cash. If any item was charged over time, provide the monthly repayment. Include any item purchased by your household and given to someone else or to another household. ☐							
Item (Check, if Yes)	1. New 2. Used	Total Spent	Monthly payment	Item	1. New 2. Used	Total Spent	Monthly payment
390 Health and exercise equipment				395 Bicycles/tricycles			
391 Camping equipment				396 Golf and golfing equipment			
392 Hunting/fishing equipment				397 Tennis rackets & equipment			
393 Water sports equipment				398 Other sporting goods/equipment			
394 Automobile custom accessories (e.g., custom wheels)				399 Acoustic/electric musical equip			
Section 4. Consumer Durables - Small Household Appliances, Tools & Household Goods & Services (12-Month Recall Period)							
Small Household Appliances ☐				Household Services ☐			
401 Small electric kitchen appliances (e.g., toaster, toaster oven)		\$	\$	425 Housekeeping services		\$	\$
402 Electric personal care appliances (electric razor, hair dryer)		\$	\$	426 Cooking services		\$	\$
403 Water dispenser		\$	\$	427 Driving services		\$	\$
404 Electric floor cleaning equipment		\$	\$	428 Moving, storage, freight services		\$	\$
405 Other small appliances		\$	\$	429 Repair of household items		\$	\$
Tools, Hardware and Supplies ☐				430 Other household services		\$	\$
411 Lawn mower		\$	\$	Household Equipment Repairs, Service Contracts, Furniture Repair, etc. ☐			
412 Weed wacker/bush cutter		\$	\$	431 Kitchen appliances repair		\$	\$
413 Chain saw		\$	\$	432 Electronic items repair		\$	\$
415 Other hand tools (electric or battery power)		\$	\$	433 Computer or related items repair		\$	\$
416 Other hand tools (non-power)		\$	\$	434 Lawn equipment repair		\$	\$
420 Kitchen utensils		\$	\$	435 Hand or power tools repair		\$	\$
421 Firearms		\$	\$	436 Photographic items repair		\$	\$
418 Outdoor equip. and supplies		\$	\$	437 Sport/recreational equip repair		\$	\$
419 Other hardware/supplies		\$	\$	438 Termites or pest control services		\$	\$
Housekeeping Supplies ☐				439 Service contracts for appliances		\$	\$
421 Household cleaning products		\$	\$	440 Service contracts, electronic goods		\$	\$
422 Household paper products		\$	\$	441 Service contracts for computers		\$	\$
423 Other housekeeping supplies		\$	\$	442 Furniture repair		\$	\$
424 Misc. Housekeeping supplies		\$	\$	443 Other household goods repairs		\$	\$

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Section 5. Consumer Non-Durables - Apparel (3-Month Recall Period)

These questions are about apparel items you purchased in the last 3 months. Please include anything bought with a credit card or cash. If any item was charged over time, provide the monthly repayment. Include any item purchased by your household and given to someone else or to another household.

Item	1. New 2. Used	Total Spent	Monthly payment	Item	1. New 2. Used	Total Spent	Monthly payment
Men's and Boys' Apparel				Watches, Jewelry, Hairpieces, Clothing rental and storage			
501 Men's suits		\$	\$	541 Watches		\$	\$
502 Men's dress shirts		\$	\$	542 Jewelry		\$	\$
503 Men's casual shirts/tee shirts		\$	\$	543 Hairpieces or wigs		\$	\$
504 Men's pants/shorts		\$	\$	544 Sewing materials to make clothes		\$	\$
505 Men's accessories (belts, suspenders, underwear, etc)		\$	\$	545 Other sewing materials		\$	\$
506 Other men's apparel		\$	\$	546 Clothing services		\$	\$
507 Boys' pants/shorts, including uniforms		\$	\$	547 Clothing repair, altering, tailoring		\$	\$
508 Other boys' apparel		\$	\$	548 Shoe repair		\$	\$
Women's apparel				549 Watch or jewelry repair		\$	\$
511 Women's outerwear		\$	\$	550 Clothing rental		\$	\$
512 Women's dresses		\$	\$	551 Clothing storage		\$	\$
513 Women's suits and separates		\$	\$	552 Other items		\$	\$
514 Women's underwear, nightwear,		\$	\$	Other items			
515 Women's accessories (belts, scarfs, etc)		\$	\$	Item:		\$	\$
516 Other women's apparel		\$	\$	Item:		\$	\$
517 Girls' dresses and other apparel, including uniforms		\$	\$	Item:		\$	\$
518 Other girls' accessories		\$	\$	Item:		\$	\$
Footwear				Item:		\$	\$
521 Men's footwear		\$	\$	Item:		\$	\$
522 Boys' footwear		\$	\$	Item:		\$	\$
523 Girls' footwear		\$	\$	Medicines and Medical Supplies			
524 Women's footwear		\$	\$	561 Prescription drugs		\$	\$
525 Infant's/toddler's footwear		\$	\$	562 Non-prescription drugs		\$	\$
Infants Clothing, Watches, Jewelry and Hairpieces				563 Bandages/Band-Aids, etc.		\$	\$
531 Infant's coats or jackets		\$	\$	564 Prescription eyeglasses/contact lens		\$	\$
532 Infant's dresses		\$	\$	565 Non-Prescription eyeglasses		\$	\$
534 Infant's diapers		\$	\$	566 Other medical supplies		\$	\$
533 Other infants clothing		\$	\$	568 Contact lenses		\$	\$
				569 Sunglasses		\$	\$

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Section 6A. Transportation – Vehicle Registration/Insurance/Safety (12-Month Recall Period)

The questions below concern the number and type of vehicles that are rented, leased or owned by each household member and the expenditures for each. In the first column, please enter the type of vehicle, make and model. Include any vehicle in your household and that you pay fully for in another household. In this Section, vehicles include: cars, vans, trucks, motorbikes, boats or any other motor vehicles. In column 2, indicate vehicle category (rented, leased or purchased) by entering the number by a household member. Enter the appropriate expenditures for each vehicle in Columns 3, 4 and 5.

Vehicles: Registration/Insurance/Safety Inspection. The following questions are about registration, insurance, and safety inspection fees on ALL vehicles including cars, trucks, motorbikes, boats (including separate outboard motor), or any other motor vehicle.

Type of Vehicle, Make and Model At least one vehicle: YES NO ☐	Rented = 1 Leased = 2 Purchased = 3	Registration	Insurance Premium	Safety Inspection
1.		\$	\$	\$
2.		\$	\$	\$
3.		\$	\$	\$
4.		\$	\$	\$

Section 6B. Transportation – Vehicle Maintenance and Repairs (12-Month Recall Period)

The questions below concern vehicle maintenance costs and refers to the vehicles entered above (including maintenance of outboard motors). Enter information for each vehicle. Enter the type of vehicle, make and model. In columns 2, 3, and 4, enter the average monthly costs for each of the categories over the past 3 months.

Type of Vehicle, Make and Model At least one vehicle: 1. YES 2. NO ☐	Repair costs (Specify type of repair)	Average monthly gas	Average monthly cost of oil/other liquids
1.	\$	\$	\$
2.	\$	\$	\$
3.	\$	\$	\$
4.	\$	\$	\$

In the last 12 months have you received any money from an insurance policy for a vehicle that was "written off" or stolen? 1. Yes 2. No ☐	When did you receive the money? (Month & Year) ____/____/____	Type of vehicle 	How much did you receive after paying off what was still owed? \$
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Section 6C. Transportation – Vehicle Purchasing/Renting/Leasing (12-Month Recall Period)

The questions below concern the expenditures that household members spent on renting, leasing or purchasing vehicles (including outboard motors). Entries should be made for each vehicle. DO not include vehicles or boats rented or leased by a business or employer. Enter the type of vehicle, make and model. In column 2, enter the appropriate category. In column 3, indicate whether the vehicle is new or used. Complete the total cost in column 4, the down payment if it occurred in the previous 12 months in column 5, and the monthly payment in column 6.

Type of Vehicle, Make and Model At least one vehicle: 1. YES 2. NO ☐	Purchase = 1 Rented = 2 Leased = 3	New = 1 Used = 2	Total Cost	Down Payment in the past 12 months	Monthly payment
1.			\$	\$	\$
2.			\$	\$	\$
3.			\$	\$	\$

Section 6D. Transportation –Vehicle Sales (12-Month Recall Period)							
The questions below concern the sale by any household member of any vehicle (including an outboard motor) owned by a household member. Enter information for each vehicle. Enter the type of vehicle, make and model. Enter appropriate expenditures for each vehicle in Columns 3, 4 and 5.							
Type of Vehicle, Make and Model At least one vehicle: 1. YES 2. NO				Total Selling Price	Down Payment in the past 12 months	Monthly payment from buyer to seller	
1.	SOLD	USED	\$	\$	\$		
2.	SOLD	USED	\$	\$	\$		
3.	SOLD	USED	\$	\$	\$		
4.	SOLD	USED	\$	\$	\$		
5.	SOLD	USED	\$	\$	\$		
Section 6E. Transportation – Off-Island Travel (12-Month Recall Period)							
Off-Island Travel: In the last 12 months, has any household member had any expenses related to any off-island trips, excluding business trips? If yes, enter the destination, round-trip fare, accommodation and other expenditures. Record the Island in the U.S. Virgin Islands or elsewhere in the Caribbean, the US State, or foreign country.						1. Yes 2. No	
Destination	HH/ non-HH*	Fares		Accommodation		Other expenses (specify)	
1.	HH	1. Air	\$	1 Hotel/Motel	\$	1	\$
	NHH	2. Other		2 Other		2	\$
2.	HH	1. Air	\$	1 Hotel/Motel	\$	1	\$
	NHH	2. Other		2 Other		2	\$
3.	HH	1. Air	\$	1 Hotel/Motel	\$	1	\$
	NHH	2. Other		2 Other		2	\$
4.	HH	1. Air	\$	1 Hotel/Motel	\$	1	\$
	NHH	2. Other		2 Other		2	\$
5.	HH	1. Air	\$	1 Hotel/Motel	\$	1	\$
	NHH	2. Other		2 Other		2	\$
*Note that HH stands for "household member" and Non-HH for "non-household member". So, if the travel was for a household member circle the HH entry; if the travel was for a non-household member – someone not living in the household – circle the NHH.							

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Section 7. Medical Care (12-Month Recall Period)

Section 7A. Health Insurance: Are any of the household members currently paying for regular or supplemental health insurance? 1. Yes
2. No ☐

Health Insurance Company/Plan Name	Number of persons in this household covered?	Last payment amount	Period covered: (1) weekly, (2) biweekly (3) monthly (4) other	How much is charged to a business/refunded?
1.		\$		\$
2.		\$		\$
3.		\$		\$
4.		\$		\$

Section 7B. Doctor's Fees: In the last 12 months, have you made any payments to a General Practitioner or a family doctor? If yes, please enter type of service, gross payment or co-payment, any refund and net payment below. 1. Yes
2. No ☐

Name of doctor/provider	Type of treatment	Doctor's total charge	Patient payment/ co-payment	Part paid by insurance or party	On island Off island
1.		\$	\$	\$	On Off
2.		\$	\$	\$	On Off
3.		\$	\$	\$	On Off
4.		\$	\$	\$	On Off

Section 7C. Other Health Specialists Fees: In the last 12 months, have you made any payments to a Health Specialist? If yes, please enter type of service, gross payment or co-payment, any refund and net payment. 1. Yes
2. No ☐

Name of health specialist	Type of specialist or treatment	Total charge	Patient payment/ co-payment	Part paid by insurance or party	On island Off island
1.	\$	\$	\$	\$	On Off
2.	\$	\$	\$	\$	On Off
3.	\$	\$	\$	\$	On Off
4.	\$	\$	\$	\$	On Off

Section 7D. Hospital, Dispensary or Nursing Home. In the last 12 months, have you made any payments to a Hospital, Dispensary or a Nursing Home, including adult/elderly home care)? If yes, please enter the name, type of service, total charge, patient reimbursement, refund or co-payment, the total paid and whether it was on islands or off-island. 1. Yes
2. No ☐

Name of hospital, dispensary or nursing home	Type of service	Total charge	Patient payment/ co-payment	Part paid by insurance or party	On island Off island
1.		\$	\$	\$	On Off
2.		\$	\$	\$	On Off
3.		\$	\$	\$	On Off

Section 7E. Medical or Other Health Practitioner: In the last 12 months, have you made any payments to any other medical or health Practitioner? This includes opticians, optometrists, repair of glasses, contact lenses, dentists or dental specialists? If yes, please enter type of service, gross payment or co-payment, any refund and net payment. 1. Yes
2. No ☐

Name of health specialist	Type of specialist or treatment	Total charge	Patient payment/ co-payment	Part paid by insurance or party	On island Off island
1.		\$	\$	\$	On Off
2.		\$	\$	\$	On Off
3.		\$	\$	\$	On Off

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Section 8. Loans (12-Month Recall Period)

Section 8A. Loans – [DO NOT include Car loans]

The questions below concern any loans that any members of the household have and have not paid back. Are you currently making regular payments for anything on rent-to-own purchase, personal or some other type of loans? 1. Yes => 2. No ☐
 Interviewer: Exclude credit cards and other revolving credit, or other loan used for this dwelling or other property. [Use the following codes for lenders below: 1 bank, 2 insurance company, 3 finance company, 4 credit union, 5 other (Specify), and, if other, specify the type of lender.] If yes, how many loans do you have? ☐

Lender: (Enter code from above)	Main purpose: (Specify)	Type: 1 Rent to own, 2 Personal loan, 3 other	Month/year repayments started	Amount borrowed	Each repayment & period covered		How much charged to business or refunded?
					Amount	Period	
1.				\$	\$		\$
2.				\$	\$		\$
3.				\$	\$		\$
4.				\$	\$		\$

Section 8B. Credit cards or charge accounts such as VISA? Include charge accounts at individual stores if the store charges interest when the full amount is not paid each month. 1. Yes 2. No ☐ How many? ☐

(a) Number of purchases on last bill (enter NONE if none)	(b) Did you have a service or credit charge for previous purchases on your last bill? (Circle)		(c) Did you have a service or credit for cash advances on your last bill?		(d) Combined service or credit charge for cash advances and purchases if (b) and (c) are not separated on bill	(e) Period covered
1.	1 Yes, \$\$ => 2 No	\$	1 Yes, \$\$ => 2 No	\$	\$	1. One month 2. Other ____
2.	1 Yes, \$\$ => 2 No	\$	1 Yes, \$\$ => 2 No	\$	\$	1. One month 2. Other ____
3.	1 Yes, \$\$ => 2 No	\$	1 Yes, \$\$ => 2 No	\$	\$	1. One month 2. Other ____
5.	1 Yes, \$\$ => 2 No	\$	1 Yes, \$\$ => 2 No	\$	\$	1. One month 2. Other ____

Section 9. Education. (12-Month Recall Period)

In the past 12 months, have you paid any education fees? Education fees do not include payments made by outside agencies such as Pell grant, loans, etc. – report only your out-of-pocket expenses 1. Yes 2. No ☐ If yes, how much? \$

Type of payment	College or University	Secondary School	Primary School	Nursery or Preschool AND Day care	Other School	If any, amount paid by someone outside his household
Code 1=in VI 2=not in VI						
Tuition/books	\$	\$	\$	\$	\$	\$
Housing	\$	\$	\$	\$	\$	\$
Food or board	\$	\$	\$	\$	\$	\$

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Section 10. Miscellaneous Expenses (12-Month Recall Period)			
In this section enter the amount spent by all household members for each of these categories in the past 12 months If none, check this box ☐			
REMITTANCES: 950 How much did all members of your family give as cash or gifts to other individuals or families (1) in the U.S. Virgin Islands or (2) outside the U.S. Virgin Islands?	CASH	TYPE OF GIFT(S) (e.g., freezer, car, medical expenses)	Total value of gifts
Place and Code:	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
WATER PURCHASES:			
953 How much did you spend on water containers of 3 gallons or more?	\$	954 How much did you spend on water trucked to your residence?	\$
LICENSES: 955 How much did all members of your family spend on all licenses last year (including driver's licenses, boat driver's licenses, hunting, fishing)?			\$
HEALTH/BEAUTY SERVICES:			
961 Health spa establishments (excluding body and facial massage)	\$	965 Haircuts	\$
962 Body and facial massage	\$	966 Hair dying and coloring	\$
963 Salons (including permanents and other hair styling)	\$	967 Hair weaving, extensions, and others	\$
964 Manicures and pedicures	\$	968 Nutrition centers	\$
MAJOR LOCAL EXPENSES (including purchased food, grown food, and other donations)			
971 Weddings	\$	974 Other traditional feasts and events	\$
972 Christenings	\$	975 Other family events	\$
973 Funerals	\$	976 Church activities	\$
		977 School fund-raising, charitable organizations, and other donations	\$
OTHER EXPENSES:			
981 Legal and accounting fees	\$	990 Mutual funds, stocks, and bonds	\$
982 Computer and other games	\$	991 Alimony	\$
983 Life insurance premiums	\$	992 Veterinary services	\$
984 Dry cleaning services	\$	993 Child day care	\$
985 Fitness centers	\$	994 After school programs	\$
986 Annual fees for social or sports clubs and credit cards	\$	995 Home security alarm systems	\$
987 Child support	\$	988 Other	\$
989 Shuttle bus service (mass transit)	\$	988 Other	\$

INTERVIEWER REMINDERS:

Be sure you have recorded —

1. Geographic information on the front cover of the questionnaire
2. The respondent's name and the respondent's telephone number (if any) in the appropriate boxes on the front cover.
3. Your signature (name) and the date in the boxes below on this page.

Also, be sure you have —

4. Completed as many of the questions as possible, including the last resort questions.
5. Entered the required information on the address listing page in the address register and on the map.
6. Written all entries legibly.

CERTIFICATION — I certify the entries I have made on this questionnaire are true and correct to my knowledge.

Enumerator's signature:

Date

NOTES:

Visit us on the internet at
<http://www.uvi.edu/sites/uvi/Pages/ECC-Home.aspx>

