

**TABLE 5.1
PERCENTAGE SHARE OF THE FOOD STAMP PROGRAMME,
BY TARGET AND BENEFITS**

	1993		1994	
	BENEFITED	TARGETED	BENEFITED	TARGETED
Children Aged Less Than Six Years	51.2	47.0	49.5	46.9
Pregnant/Lactating Women	2.0	9.4	3.9	9.4
Elderly/Poor/Disabled	41.3	31.2	40.8	31.2
Single Member Household	3.4	6.2	3.8	6.2
Family Plan	2.1	6.7	1.9	6.3
	100	100	100	100

NOTE: Source of data on targeted beneficiaries - Ministry of Labour and Welfare

prised 90.3 per cent of the total number of individuals receiving food stamps in 1994. These accounted for the largest share as intended. However, compared with the previous year, this represents a 2.3 percentage points reduction. The number of beneficiaries in both categories, however, continued to exceed targeted levels (up 2.6 and 9.5 percentage points in 1994).

The proportion of beneficiaries in the remaining categories fell below targeted levels. This was especially so with the case of Pregnant/Lactating Women. The recognition of the need to provide benefits to this group led to remedial steps to induce the expansion of this group. This resulted in a 1.9 percentage points growth relative to 1993.

Distribution By Area

The distribution of food stamps to categories by

area (See Table 5.3) shows that 69.3 per cent of food stamps went to individuals in Rural Areas, followed by the KMA, 16.2 per cent and Other Towns 14.6 per cent. However, there has been a growth in the distribution of food stamps to the KMA, while that for Other Towns remained fairly stable (See Table 5.4).

During the period 1990 to 1994, the percentage of individuals receiving food stamps in all regions grew by 3.1 percentage points, moving from 3.7 per cent to 6.8 per cent. Regionally, the proportion of individuals receiving stamps increased between 1990 and 1994 as follows: KMA from 1.2 per cent to 3.5 per cent; Other Towns 3.9 per cent to 5.4 per cent; and Rural Areas 4.9 per cent to 9.5 per cent. Growth was therefore strongest in Rural Areas, increasing by 4.6 percentage points. However, relative to 1993 the number of individuals in receipt of stamps in Rural Areas remained fairly stable

**TABLE 5.2
DISTRIBUTION OF FOOD STAMPS BY CATEGORY OF RECIPIENT,
BY AREA AND QUINTILE**

Classification	Children Aged Less Than Six Years	Pregnant/Lactating Women	Elderly/Poor/Disabled	Single Member Household	Family Plan	Total
Area						
KMA (N=59)	57.7	2.4	36.2	1.2	2.5	100.0
Other Towns (N=91)	53.6	7.7	33.6	5.1	0.0	100.0
Rural Areas (N=382)	46.7	3.5	43.4	4.1	2.2	100.0
Quintile						
Poorest (N=185)	51.0	4.5	40.0	3.0	1.5	100.0
2 (N=149)	45.2	2.6	45.2	4.4	2.6	100.0
3 (N=93)	42.7	4.2	44.8	6.3	2.1	100.0
4 (N=73)	42.0	6.0	44.0	4.0	4.0	100.0
5 (N=32)	66.7	9.5	19.1	4.8	0.0	100.0
Jamaica (N=532)	47.7	4.4	41.7	4.2	2.0	100.0

**TABLE 5.3
DISTRIBUTION OF TOTAL BENEFITS BY CATEGORIES, BY AREA AND QUINTILE, 1994**

Area	CATEGORY					
	Children Aged Less Than Six Years	Pregnant/Lactating Women	Elderly/Poor/Disabled	Single Member Household	Family Plan	Total
KMA	18.8	9.7	14.3	5.2	21.2	16.2
Other Towns	15.8	28.6	12.0	19.72	0.0	14.6
Rural Areas	65.4	61.7	73.7	75.1	78.8	69.3
Quintile						
Poorest	44.3	42.9	39.8	30.0	30.0	41.5
2	22.6	14.3	25.9	25.0	30.0	23.9
3	17.8	19.1	21.4	30.0	20.0	19.9
4	9.1	14.3	10.9	10.0	20.0	10.4
5	6.1	9.5	2.0	5.0	0.0	4.4
Total	100.0	100.0	100.0	100.0	100.0	100.0

(a reduction of 0.9 per cent).

Distribution By Quintile

The distribution of benefits within quintile by category, shows that in the lowest and highest quintiles more than 80 per cent of the benefits went to Children Aged Less Than Six Years and the Elderly/Poor/Disabled categories. The distribution to each beneficiary category by quintile reveals that the proportion of benefits decreases with increasing consumption levels. This is reflected in a general reduction in the proportion of stamps allocated to the wealthiest quintile (1.7 percentage points), and an increase in benefits to the poorest quintile (5.5

percentage points) between 1990 and 1994 (See Tables 5.3 and 5.4).

COVERAGE OF HOUSEHOLDS

Regional Distribution

As in previous years more than half of the total number of households in receipt of food stamps were located in Rural Areas. The remainder were evenly distributed between the KMA and Other Towns (See Table 5.5).

In terms of the distribution of households in receipt of food stamps within each region, Rural Areas had

**TABLE 5.4
PERCENTAGE OF INDIVIDUALS RECEIVING FOOD STAMPS AND DISTRIBUTION OF RECIPIENTS, 1990 - 1994, BY AREA AND QUINTILE**

Category	Percentage of Individuals Receiving Food Stamps					Distribution of Total Individuals Receiving Food Stamps				
	1990	1991	1992	1993	1994	1990	1991	1992	1993	1994
Area										
KMA	1.2	1.5	2.0	2.6	3.5	8.7	7.3	10.1	11.8	16.1
Other Towns	3.9	4.5	5.4	6.7	5.4	18.4	15.1	16.4	16.7	14.6
Rural Areas	4.9	7.9	8.5	10.4	9.5	72.9	77.6	73.5	71.5	69.3
Jamaica	3.7	5.5	6.9	7.2	6.8	100.0	100.0	100.0	100.0	100.0
Quintile										
Poorest	6.7	9.8	11.5	12.9	14.2	36.1	34.5	32.8	34.2	41.6
2	5.0	7.7	9.2	10.1	8.1	27.1	27.5	26.9	28.1	23.8
3	3.2	5.4	6.9	6.3	6.8	17.3	19.1	20.2	18.2	19.9
4	3.2	3.6	4.5	5.1	3.5	13.4	12.6	13.5	14.1	10.4
5	1.1	1.8	2.3	2.2	1.5	6.1	6.3	6.6	5.4	4.4
Jamaica	3.7	5.5	6.9	7.2	6.8	100.0	100.0	100.0	100.0	100.0

TABLE 5.5
PERCENTAGE OF HOUSEHOLDS RECEIVING FOOD STAMPS AND
DISTRIBUTION OF HOUSEHOLDS, BY AREA AND QUINTILE
1990-1994

Category	Percentage of Households Receiving Food Stamps					Distribution of Households				
	1990	1991	1992	1993	1994	1990	1991	1992	1993	1994
Area										
KMA	4.2	5.3	6.9	7.5	9.1	9.4	8.9	11.0	12.7	16.5
Other Towns	11.5	12.6	19.5	18.9	15.4	17.0	14.2	17.9	17.7	15.4
Rural Areas	18.0	26.8	28.4	31.0	28.2	73.6	76.9	71.2	69.6	68.1
Jamaica	12.8	17.8	20.0	20.5	19.5	100.0	100.0	100.0	100.0	100.0
Quintile										
Poorest	29.3	42.6	45.0	45.1	53.9	33.6	32.6	27.1	30.2	38.6
2	20.4	27.6	36.6	37.0	28.3	26.0	25.6	25.4	28.3	23.0
3	14.2	20.3	27.1	21.9	22.7	19.1	20.9	22.6	18.4	20.6
4	9.2	11.7	16.3	14.7	10.8	14.9	13.9	16.6	15.5	12.2
5	2.7	4.0	6.1	5.1	3.6	6.4	7.0	8.4	7.6	5.6
Jamaica	12.8	17.8	20.0	20.5	19.5	100.0	100.0	100.0	100.0	100.0

Note: a - within area b - across areas

the highest proportion, 28.2 per cent. This was followed by Other Towns with 15.4 per cent, and the KMA with 9.1 per cent (See Table 5.5)

The distribution of coverage enjoyed in the KMA, ranged from 9.4 per cent in 1990 to 16.5 per cent in 1994. In Rural Areas and Other Towns, the proportions decreased marginally, falling from 73.6 per cent to 68.1 per cent and from 17.0 per cent to 15.4 per cent over the period 1990-1994.

Between 1990 and 1992, the percentage of households receiving food stamps increased by approximately 2.7 percentage points. Within each region there was a marked increase in the percentage of households receiving food stamps (See Table 5.5). Since 1992 however, the proportion of households in Jamaica receiving food stamps has remained stable at approximately 20.0 per cent.

Distribution by Quintile

The proportion of total benefits which each quintile received showed the same pattern for households and individuals (See Table G-2 and G-5). The distribution of benefits across quintiles indicates a progressive decline in benefit as consumption rises, varying from 38.6 per cent for the poorest quintile to 5.6 per cent for the wealthiest. Over

the period 1990 to 1994 the share of benefits allocated to the poorest quintile increased by 5.0 percentage points while that for the wealthiest quintile decreased slightly (See Table 5.5). Compared with the previous year the allocation of benefits to the poorest quintile increased by 8.4 percentage points. Benefits to the wealthiest quintile however decreased by 2.0 percentage points.

Distribution by Category

For Jamaica as a whole, a disaggregation of the household data by categories shows that coverage for Pregnant/Lactating women was relatively low at 14.9 per cent. This however represents a significant improvement of 11.3 percentage points over 1993. Coverage in the Children under 6 years category was 28.5 per cent (See Table G-7), a decline of 3.0 percentage points relative to the previous year. Some 72.0 per cent of the elderly/poor/disabled in the sample were in receipt of food stamps, 31.9 percentage points above the previous year.

Number of recipients per household

As in previous years, households having one recipient made up the overwhelming majority of households receiving food stamps. The distribution of food stamps across recipient households remained

TABLE 5.6
DISTRIBUTION OF HOUSEHOLDS RECEIVING FOOD STAMPS
ACCORDING TO NUMBER OF RECIPIENTS IN HOUSEHOLD,
BY AREA AND QUINTILE, 1993-1994

Area	Number of Recipients in Household			
	Single Recipient		Multiple Recipient	
	1993	1994	1993	1994
KMA	86.0	70.0	14.0	30.0
Other Towns	72.2	77.0	27.8	23.0
Rural Areas	74.4	74.0	25.6	26.0
Jamaica	75.4	76.1	24.6	23.9
Quintile				
Poorest	62.9	71.0	37.1	29.0
2	76.5	71.0	23.5	29.0
3	78.7	78.0	21.4	22.0
4	83.9	91.0	16.1	9.0
5	96.8	95.0	3.2	5.0
Jamaica	75.4	76.1	24.6	23.9

virtually the same relative to 1993, with approximately 75 per cent going to single recipients and 24 per cent to multiple recipients.

Other Towns, with 77.0 per cent, had the highest proportion of households having one recipient, while the KMA had the largest proportion of multiple-recipients. This was unlike what obtained in the previous year. Relative to 1993 the proportion of multiple-recipient households in the KMA increased by 16 percentage points. In Other Towns there was a decrease in the proportion by 4.8 percentage points for the same period, while the proportion in Rural Areas remained unchanged (See Table 5.6). As was to be expected higher proportions of multiple-recipient households were from the lower consumption groups. In households having one recipient, the opposite was seen.

REASONS FOR NOT APPLYING FOR FOOD STAMPS

Of the 1,939 households in the sample, 80.5 per cent reported non-receipt of stamps. Of these, 67.8 per cent had never applied. The most frequent reasons households reported for not receiving food stamps continued to be perceived ineligibility, followed by the lack of knowledge of how to apply and the perception that it was 'not worth the trouble' (See Table G-8). The proportion of total house-

holds reporting all three major reasons remained fairly stable relative to 1993.

Across all areas, a large percentage of households did not consider themselves eligible for food stamps. This reason was also prevalent for households of the higher consumption groups.

Rural Areas had the largest percentage of households (24.7) who were unaware of how to apply for food stamps. In addition, although ignorance of how to apply was evident in all consumption groups, it was most prominent among households of the poorest quintiles.

It is noted that the proportion of households reporting reasons for not applying for stamps under the different categories remained fairly stable relative to 1993. However the large percentage of households that did not apply points to the need for improved dissemination of information about the programme. Similarly, applicants need to be informed of the results of their application. These initiatives should be conducted in view of achieving targeted levels. Ultimately, however, the recipients who have the potential to provide for themselves should be made increasingly self-reliant through the Special Rehabilitation Programme.

Housing

This chapter analyses 1994 data for the housing sector in terms of two major variables, location and income by quintile, as well as in terms of selected aspects of the housing stock since 1990. For the spatial analysis, the divisions used in earlier reports are maintained - the Kingston Metropolitan Area (KMA), Other Towns and Rural Areas. As in the past, the chapter closes with a look at expenditure patterns.

THE HOUSING STOCK

In 1994, some 78.6 per cent(1.) of the dwellings in Jamaica were detached units while 'Part of house' accounted for 13.7 per cent of the stock. Apartment buildings, townhouses, improvised units and dwellings made out of parts of commercial buildings, were numerically small, together accounting for only 3 per cent of dwellings. The KMA contained all improvised housing units and about 74 per cent of all apartments. The majority of commercial units used partly as dwellings was found in the Rural Areas.

When those dwelling types that contributed only small percentages of the total were omitted, there

was a statistically significant correlation(2.) between the degree of urbanisation and dwelling type. As the degree of urbanisation increased, the relative number of detached units decreased. In the KMA, 61.1 per cent of the units were detached rising to 82.2% in Other Towns and 90.3 per cent in the Rural Areas (See Table 6.1). Conversely, as the degree of urbanisation increased, so did the relative numbers of semi-detached units and parts of houses. About 67 per cent of the semi-detached units are found in the KMA compared to just over 21 per cent in the Rural Areas.

In all quintiles, detached units were the most numerous. However, while the differences among the four lower quintiles were insignificant the upper quintile stood out against the rest with 72.5 per cent of the households living in detached units compared to a mean of 83.3 per cent for the other quintiles.

In the case of 'Part of House', the variation among the three lowest quintiles was insignificant and, again, the upper quintile was different from the rest (See Table F.1). This type of dwelling was most frequent in the two upper quintiles, 13.2 per cent and 17.4 per cent respectively and, in terms of location,

TABLE 6.1
PERCENTAGE DISTRIBUTION OF SELECTED DWELLING TYPES BY LOCATION

TYPE OF DWELLING	KMA	OTHER TOWNS	RURAL AREAS
Separate House Detached	61.1	82.2	90.3
Semi-detached House	9.9	1.3	2.0
Part of a House	23.1	14.2	6.5

TABLE 6.2
PERCENTAGE DISTRIBUTION OF DWELLING TYPES, 1990-1994

DWELLING TYPE	SLC 90	SLC 91	SLC 92	SLC 93	SLC 94
Separate house, Detached	79.0	93.3a	83.5	77.3	78.6
Part of House	17.8	N/Aa	9.5	14.3	13.7
Semi-detached House	2.0	4.3	3.0	5.4	4.6
Apartment/Townhouse	0.4	1.1	3.1	2.2	2.4b
Part of Commercial Building	0.7	1.0	0.8	0.3	0.4
Other	0.2	0.3	0.2	0.4	0.2c

- a - The 'Part of House' category was excluded from the 1991 SLC questionnaire, hence the figure presented for 'Separate House, Detached' includes this.
- b - Presented separately in the SLC 94 data but combined for this Table.
- c - Includes 'Improvised housing unit' which is not found in earlier surveys.

were located predominantly in the KMA and Other Towns. To the extent that these units were created out of buildings originally intended for one household, they may have been one response to a scarcity of new construction. The consequence must have been some degree of overcrowding, at least at the level of number of households per building. While it may be presumed that, in the upper quintiles, buildings were large enough to accommodate two or more households comfortably, in the poorest quintile, with 11.4 per cent of the dwellings being parts of houses, there must have been some severe overcrowding.

If the 1991 figure for 'Part of House' is assumed to be about 13 per cent, it was only in 1992 that there was a significant change (See Table 6.2). The other years remain virtually the same. In 1992, the sample size was significantly different from the other years. More importantly, the sample design was also different.

A working hypothesis was that the relative numbers of apartments and townhouses should be increasing at the expense of detached units. The bulk of new

construction takes place in the urban areas where the price and scarcity of land for residential construction force adjustment by way of higher densities. This was not the case. Over the 5 years the contribution of apartments and townhouses was always minimal.

Two reasons are apparent. If apartment blocks and townhouses are becoming larger in size, they may be adding significant numbers of dwellings to the housing stock without a commensurate effect on the composition by type of unit. Another consideration is that increases in the number of households in the urban informal sector, where detached units are the norm, would confound the theory. For example, in the KMA, the number of detached units increased by 9 percentage points between 1993 and 1994 while the relative number of apartment buildings had remained virtually the same and semi-detached units had decreased from 12.8 per cent to 9.9 per cent.

Construction Material

Stone, brick, wattle and daub and 'Other' types of

TABLE 6.3
PERCENTAGE DISTRIBUTION OF WOOD AND BLOCK AND STEEL BY QUINTILE

QUINTILE	WOOD	RANK	BLOCK AND STEEL	RANK
Poorest	47.6	1	27.3	5
2	37.8	2	40.4	4
3	30.0	3	48.7	3
4	27.0	4	52.1	2
5	15.8	5	63.3	1

material accounted for 3.9 per cent of dwellings (See Table E.2). There is no evidence that the contribution of these materials has changed significantly over the last two years, and, by extension, over the period covered by the surveys. Block and steel accounted for just 49.8 per cent of dwellings in 1994, a decrease of only 0.3 percentage point from 1993. The next most frequently used materials were wood, 27.5 per cent and concrete nog, 18.8 per cent.

There was a significant correlation between location and material used in outer walls. In the KMA, 16.4 per cent of dwellings used wood compared to 37.3 per cent in Other Towns and 31.8 per cent in the Rural Areas. In Other Towns and the Rural Areas, the percentages of dwellings with block and steel walls were both about 47 per cent but significantly lower than in the KMA with 54.1 per cent. Rural Areas did not have the highest percentage of wooden dwellings but were a significant 6 percentage points lower than Other Towns, 37.3 per cent.

The KMA had the highest percentage of nog dwellings, 23.0 per cent compared with 12.4 per cent and 18.2% in Other Towns and Rural Areas. On the other hand, among the quintiles there was little difference in the relative number of nog buildings. The mean was 18.8 per cent and the largest deviation was 1.9 percentage points.

There was a perfect negative rank correlation between the relative numbers of wooden buildings and buildings made of block and steel by quintile ($r_s = -1$). The data do support the common view that, as income increases, so does the consumption of block and steel at the expense of wood.

AMENITIES

Toilet facilities

The adequacy of sanitary services is an important indicator of the condition of the housing stock. Adequacy can be measured in terms of type of toilet and in terms of whether these facilities are being shared. A word of caution is, however, necessary in interpreting the figures for type of toilet. On ecological grounds, there are locations in Jamaica where pit latrines would be the suitable type of toilet. Further, there is nothing intrinsically inferior in pit latrines, provided they are properly constructed and maintained.

In 1994, 51 per cent of the households islandwide were reported as having flush toilets, with 26 per cent linked to sewers; 48.4 per cent had pit latrines and the rest had other arrangements. The figures for 'None', 0.1 per cent overall and 0 per cent in the KMA should be treated with care. They seemed low and may reflect attempts by some respondents to provide socially acceptable responses to the questions about toilets.

Based on this single indicator, and with the caveats noted above, living conditions in the KMA were significantly superior to conditions in Other Towns

TABLE 6.4
PERCENTAGE DISTRIBUTION BY TYPE OF TOILET BY LOCATION

TYPE OF TOILET	KMA	OTHER TOWNS	RURAL AREAS
WC linked to Sewer	54.8	17.1	7.7
WC not linked to Sewer	26.6	34.5	19.9
Pit	17.7	48.5	71.7
Other	0.8	0.0	0.6
None	0.0	0.0	0.1

TABLE 6.5
PERCENTAGE OF SELECTED TYPES OF TOILETS SHARED BY LOCATION

TYPE OF FACILITY	PERCENTAGE SHARED			
	JAMAICA	KMA	OTHER TOWNS	RURAL
WC linked to sewer	16.1	17.1	17.5	0.9
WC not linked to sewer	22.0	37.5	16.8	10.5
Pit	29.1	50.8	42.1	21.1

**TABLE 6.6
PERCENTAGE DISTRIBUTION OF TYPE OF TOILET BY YEAR**

TYPE OF FACILITY	SLC 90	SLC 91	SLC 92	SLC 93	SLC 94
WCa	51.4	47.4	49.6	49.6	51.0
Pit Latrine	47.7	50.8	49.3	49.6	48.4
Other	0.4	0.2	0.6	0.7	0.6
None	0.5	1.5	0.5	0.1	0.1

a - Flush toilets were combined prior to 1994

with the Rural Areas lagging even further behind (See Table 6.4). In the KMA, 54.8 per cent of the households had flush toilets linked to sewers compared to the overall mean of 26 per cent.

Significantly fewer households in the Rural Areas shared their toilets, blunting somewhat the conclusion reached. In the Rural Areas, 81.8 per cent of the households had exclusive use of their toilet facilities compared to about 71 per cent each in the KMA and Other Towns (See Table F.3). In the 1993 report the point was made that sharing of toilets is a surrogate for overcrowding. If this is true, overcrowding is worse in Other Towns and the KMA than in the Rural Areas. Relatively fewer flush toilets than pit toilets were shared (See Table 6.5).

They are expensive to acquire and install and are usually located indoors. However, that over 50 per cent of pit toilets in the KMA and over 40% in the Other Towns are shared should be a cause for some concern about the maintenance of these facilities and, therefore, about their effect on health.

As with other variables, there were no significant changes in the relative access to pit latrines and flush toilets over the past five years except perhaps for 1991 (See Table 6.6). In 1994, as in other years, about half of the households in the island used pit latrines.

Because other types of toilet accounted for less than 2% in each quintile, the number of pit toilets can be taken as the complement of the number of flush toilets (See Table 6.7).

The data in this table are interesting. On the one hand, the distribution by quintile is expected.

There is a strong and significant inverse relationship between income and the relative number of pit toilets. Just over a quarter of the households in the upper quintile use pit toilets compared to 86.3% in the poorest quintile. On the other hand, that the relative number of households in the upper quintile who had to share was the highest of the quintiles was the opposite of what was expected. Again, however, this may have been related to the number of households in the higher quintiles who occupied parts of houses.

**TABLE 6.7
PERCENTAGE DISTRIBUTION AND PERCENTAGE SHARED, PIT TOILETS**

QUINTILE	PERCENTAGE	
	PIT	SHARED
Poorest	86.3	28.7
2	64.9	23.2
3	59.4	23.9
4	45.1	28.8
5	26.6	40.9

Drinking Water

The source of drinking water is, perhaps, a more useful indicator of living conditions than type of toilet. If water has to be carried over long distances, hygiene can be affected as households try to conserve its use. Also, the fetching of water reduces the time available for other tasks. Furthermore, rain-water and water from wells, rivers and springs are not likely to be treated. In a country in which there have been typhoid outbreaks, these are important considerations.

The data in Table 8 show the sources of water by area for 1994. Wells and 'Other' have been omitted because their contribution was minimal. (See Table

**TABLE 6.8
PERCENTAGE DISTRIBUTION OF DWELLINGS BY SOURCE OF WATER**

AREA	PERCENTAGE OF HOUSEHOLDS WITH ACCESS TO				
	INDOOR TAP/PIPE	OUTSIDE PRIVATE TAP/PIPE	PUBLIC STANDPIPE	RIVER/LAKE/ SPRING/POND	RAINWATER (TANK)
KMA	66.3	26.8	5.1	0.0	0.1
Other Towns	42.5	28.1	18.5	1.0	8.7
Rural Areas	19.5	17.8	28.9	5.5	23.3

F.5). The hypothesis was that the Rural Areas would be the least well served and that more rural households would be using untreated water.

On the whole, the hypothesis was supported. The KMA was best served and the Rural Areas the worst. Over 28 per cent of the households in Rural Areas had to use untreated water from tanks, rivers and ponds. Nevertheless, a majority of the households in each location had access to potable water. The figures for the three areas were 98.2 per cent, 89.1 per cent and 66.2 per cent.

Almost 65 per cent of households in the upper quintile had access to indoor taps/pipes. This compared to a mere 7.0 per cent in the poorest quintile (See Table F.5). Conversely, more households in the poorest quintile than in any other quintile, 29.3 per cent, used outside private taps/pipes though the differences among the quintiles were less sharp than for indoor taps. The upper quintile was only 13.4 percentage points below the number in the poorest quintile.

The differences in the use of public standpipes were again large. In the upper quintile, a mere 8.6 per cent used this facility compared to 16 per cent in Quintile 4 and 35.6 per cent in the poorest quin-

tile. What the data showed then was that, even in the poorest quintile, over 70 per cent of the households had access to treated water but that, in the lower quintiles, the issue was convenience. Significant fractions of the population in these quintiles had to use public standpipes.

Households in all quintiles used water from tanks. The lowest three quintiles had virtually the same percentage of households in this position but there was a sharp break between them and the upper quintiles (Table F.5). The percentage for the upper quintile was 8.3 per cent. This use of water tanks, therefore, may be partly a response by households, in all income groups, who do not have consistent access to publicly-supplied water.

To measure the level of deprivation in the poorest quintile and the Rural Areas, indices of dissimilarity were calculated³. For the Rural Areas, the reference distribution was the KMA's i.e., it was assumed that the distribution in the KMA was what should be aimed at. This index was 55.8 meaning that 55.8 per cent of households in Rural Areas would have to improve their source of water in some way before the distribution there would be the same as that in the KMA. Using the upper quintile as the reference, the index of dissimilarity

**TABLE 6.9
PERCENTAGE DISTRIBUTION OF SOURCE OF WATER BY YEAR**

SOURCE OF WATER	SLC 90	SLC 91	SLC 92	SLC 93	SLC 94
Indoor tap/pipe	38.4	37.1	37.6	38.9	40.1
Outside private tap/pipe	22.8	25.8	21.1	23.4	22.9
Public standpipe	17.1	14.8	17.9	20.0	18.7
River/pond	5.7	5.1	6.3	3.1	2.7
Rainwater (tank)	13.4	13.1	13.6	11.4	12.5
River/ponda	2.7	4.3	3.6	3.1	3.2

a - Includes well

**TABLE 6.10
WEIGHTED MEAN DISTANCES TRAVELLED FOR
WATER BY SOURCE AND BY AREA**

AREA	DISTANCE TRAVELLED (YARDS)	
	PUBLIC STANDPIPE	RIVER/LAKE/ SPRING/POND
KMA	32(24)	0
Other Towns	197.3(77)	247.4(4)
Rural Areas	183.8(277)	304.0(49)

NOTE: Values in brackets show the number of households analysed.

for the poorest quintile was 57.4.

In Table 9, it is shown that, with the exception of 1991, the small fluctuations about the mean over the years can be explained by way of the 'error' term. While the population has not enjoyed any improvement in the sources of drinking water over the last five years, it has not suffered any setbacks.

Using the relevant class marks, the weighted mean distances travelled to public standpipe and river/lake/pond, by area, were calculated (See Table 6.10 and Table F.6).

The pattern shown by the data support the general hypothesis that more time/distances have to be covered in the Rural Areas than in the KMA to fetch water. The weighted mean distance to a public standpipe in the Rural Areas was almost 6 times the distance in the KMA though almost the same as in the Other Towns.

Lighting

For the country as a whole, two sources accounted for over 95 per cent of the lighting used in households - electricity, 70.0 per cent and kerosene, 26.9 per cent. Nevertheless, there was a statistically significant association between location and type of fuel used for lighting. In the KMA, 82.9 per cent of the households used electricity and 11.1 per cent used kerosene. The comparable figures for the Rural Areas were 60.2 per cent and 38.0 per cent with the figures for Other Towns 70.5 per cent and 28.7 per cent.

The data indicated that at higher levels of income, more electricity is used than kerosene. In fact, the two distributions were not independent as the one was virtually the complement of the other (See Table 6.11). For each type of fuel, however, the differences among the quintiles were significant. In the upper quintile, 87.1 per cent of the households used electricity for lighting dropping steadily to 38.4 per cent of the poorest quintile. Conversely, 10.9 per cent of the upper quintile used kerosene compared to 59 per cent of the poorest quintile. This was the only quintile in which more persons used kerosene than electricity.

As indicated in the Table, the variation among the quintiles was greater for kerosene. The percentage of households in the upper quintile using electricity was 2.26 times that in the poorest quintile while the comparative ratio for kerosene was 5.41. Despite its cost, the use of electricity for lighting may be becoming insensitive to income. A major factor is the increased availability due to programmes as Rural electrification. If this is correct, over time the differences among the quintiles and the locations will diminish as electricity becomes the norm and its usefulness as an indicator of living conditions disappears.

For the first four years the variations in the number of households using electricity for lighting was insignificant (See Table 6.12). Even the change in 1994 over 1993 was small. However, it was significant that in each year the number of households using electricity was higher than in the preceding

**TABLE 6.11
PERCENTAGE DISTRIBUTION OF HOUSE-
HOLDS BY SELECTED SOURCES OF
LIGHTING BY QUINTILE**

QUINTILE	SOURCE OF LIGHTING	
	ELECTRICITY	KEROSENE
Poorest	38.4	59.0
2	57.7	41.0
3	66.0	29.7
4	75.2	22.5
5	87.1	10.9
JAMAICA	70.0	26.9

TABLE 6.12
PERCENTAGE OF HOUSEHOLDS BY SOURCE OF LIGHTING, 1990 - 1994

SOURCE OF ENERGY	YEAR				
	SLC 90	SLC 91	SLC 92	SLC 93	SLC 94
Electricity	66.0	67.2	67.3	68.1	70.8
Kerosene	31.3	30.1	30.4	29.1	26.9
Other	0.3	2.6	0.4	0.2	0.7
None	2.3	N/A	1.9	2.6	2.4

year and that this was almost exactly paralleled by decreases in the number of households using kerosene. The reasons why the number of households using electricity has increased despite the cost of this fuel lies in its greater convenience relative to kerosene, rural electrification, the lower risk to users and that it provides better lighting. The increase will continue.

Kitchens

Ninety-four per cent of the households had kitchens. The data in Table F.8 show the distribution of households with kitchens and those with exclusive use of them. In each location, over 90 per cent of the households had kitchens and the differences among the locations were not significant. Access to kitchens is uniformly widespread in terms of location.

TENURE

There is considerable evidence that the perceived 'ideal' tenure in Jamaica is freehold. In 1994, just over 72 per cent of the households owned dwellings (Table F.9). These dwellings were occupied either by the owner's household ('Owned by Household Member') or by someone related to the owner ('Rent-free'). Rental had become important, with the figure for the island being 24.0 per cent.

As is evident in Table 6.13, there was a significant correlation between location and tenure. The percentage of owned units was highest in the Rural Areas, 83.8 per cent, and lowest in the KMA, 60.5 per cent, where the cost of acquiring a house made rental more frequent.

Two additional points are of interest. The first has

to do with the class 'Rent-free'. For this type of tenure, the differences among the locations were relatively small. The data do not allow any comment as to the type of household in this tenure. However, these households usually comprise family members or friends of the owners who have been asked to 'mind' the units while the owners are abroad or living elsewhere in the island.

The other point has to do with squatters. The distribution of squatters was logical: the KMA had the largest number but, overall, the number of squatters was small at 1.7 per cent of the total population there. One explanation could be that questions about house tenure were perceived as threatening by respondents in non-legal arrangements. Some of them might have provided what they regarded as socially acceptable answers. Another reason is that some respondents could have distinguished between tenure of the building and tenure of the land. Most land squatters own their unit so that, while some estimates put the number of land squatters at about 25 per cent of the population, the number of house squatters is minimal.

Relatively more households in the poorest quintile than in the upper quintile owned their dwellings. Based on the distribution in the poorest quintile, 23.6 per cent of persons in the upper quintile would have to improve their tenure status in some way before their tenure distribution became the same as that of the poorest quintile. (3.)

The highest frequency of ownership was in the poorest quintile, 83.8 per cent, and the lowest in the two upper quintiles, 73.7 per cent and 62.9 per cent respectively. This apparent paradox is explicable in terms of location. In rural locations, all households, including low-income ones, have

**TABLE 6.13
PERCENTAGE DISTRIBUTION OF TENURE STATUS, BY AREA**

TYPE OF TENURE	KMA	OTHER TOWNS	RURAL
Owned by Household Member	47.7	55.8	69.1
Rent-free	12.8	10.5	14.7
Rented	36.8	33.1	14.4
Squatter	2.8	0.5	1.4
Other	0.0	0.0	0.5

**TABLE 6.14
PERCENTAGE DISTRIBUTION OF TENURE BY QUINTILE**

TYPE OF TENURE	Poorest	2	3	4	5
Owner	65.3	65.0	67.2	61.7	51.9
Rent-free	18.5	12.1	14.0	12.0	11.0
Rented	13.3	20.9	16.9	24.0	36.6
Squatter-occupied	3.0	1.6	1.5	2.4	0.2
Other	0.0	0.3	0.6	0.0	0.3

access to affordable land. In urban locations, more low-income households adjust to the scarcity and cost of land by constructing units on illegally occupied sites.

The relative number of rented units by quintile was consistent with and opposed to the distribution of all owned dwellings. This number was lowest in the quintile with most owned units and vice-versa. As a minor point, it was in the poorest quintile, with the largest number of owners, that the number of squatters was also the largest.

In both the KMA and Other Towns over 90 per cent of renters rented from private individuals or agencies (See Table F.10) with other types of landlord - relative, private employer or public agency, each accounting for less than 5 per cent of households in almost all other cases. In the Rural Areas, by contrast, although private individuals or agencies provided over 80 per cent of rented accommodation, this sector was not as strong here as in the urban areas.

Just under 10 per cent of households rented from relatives, a figure twice as large as that for the KMA and even larger for Other Towns. Private employers provided for 7.9 per cent of households.

Though there were statistically significant differences among the quintiles, no pattern was evident

and, in each quintile, over 80 per cent of the households rented from private individual agencies or individuals. The highest number of renters using private individuals or agencies was in the lowest quintile with a significant drop to quintile 2. The top three quintiles fell between these two and could be treated as group since the differences among them were small.

As with other temporal comparisons, the issue is whether there were significant changes. After 1990, there was no significant change in the relative number owned units. Similar comments can be made about the relative number of rented units: there has been only insignificant variation about the mean. The number of persons living rent-free increased between 1991 and 1992 but has remained steady since.

EXPENDITURE PATTERNS

**TABLE 6.15
PERCENTAGE DISTRIBUTION OF TENURE
STATUS OF HOUSEHOLDS, 1990 - 1994**

TENURE	SLC 90	SLC 91	SLC 92	SLC 93	SLC 94
Owner	67.2	60.6	60.2	58.7	59.1
Rent-free	N/A	9.9	12.5	11.6	13.2
Rented	26.0	27.7	25.2	27.4	25.7
Squatter	N/A	0.9	0.8	2.2	1.7
Other	6.8	0.9	1.3	0.2	0.2

Water

Mean monthly payments for water in the KMA were \$267 falling through \$243 for Other Towns to \$247 for the Rural Areas (See Table F.12). For households with metered water supplies, the cost per unit of water consumed is constant across the island. Assuming that most households are metered, these data suggest no alarming differences in the consumption of water among the areas for households with access to publicly provided water. Also, payments for water as a percentage of total household consumption ranged slightly from a high of 2.4 per cent in the Rural Areas to 2.1 per cent for Other Towns and 1.8 per cent for the KMA. That Other Towns and Rural Areas consumed slightly less than the KMA but paid relatively more of their total consumption is a function of lower household incomes there.

The effect of income on the consumption of water was clearer when the quintiles were compared. Consumption in the poorest quintile was about 57 per cent that of the upper quintile. Of course, part of the reason for the higher consumption in the higher income households is that these households are more likely to have washing machines, cars, lawns and gardens and to use hot and cold water. Again, despite lower consumption, poorer households paid more of their total consumption on water.

Electricity

Electricity is more expensive than water. The grand mean payment for electricity was 2.4 times that for water and accounted for more than 5 per cent of total consumption islandwide (See Table F.13).

Since there was no significant difference among the locations in the percentage of total consumption spent on electricity, the differences in the amounts paid for electricity were proportional to differences in consumption. The average household in the KMA spent 1.6 times as much on electricity as the average household in the Rural Areas and 1.3 times

as much as a household in Other Towns.

The relative proportions of total consumption spent on electricity by the quintiles were not statistically different though the trend was for the higher quintiles to spend less. Again, therefore, consumption was a direct function of mean income with the poorest households consuming, on average, less than half the figure for households in the upper quintile.

Telephones

In examining living conditions in Jamaica, there are some problems in interpreting the data for telephones. A telephone is more of a good of choice than either electricity or water. This is reflected in the number of households analysed, 364 (19 per cent of the total) for telephones as against 1,237 (64 per cent of the total) for electricity and 930 (48 per cent of the total) for water. On the other hand, because it is more of a luxury its acquisition will be sensitive to household income and availability.

Outside the urban areas the mean monthly payments rose sharply from about \$525 to \$745. The data by quintile do not fit the theory: the mean figure for the poorest quintile was higher than those for Quintiles 2 and 3. But this is inconclusive. As indicated in Table shows, only 4 households were analysed in the poorest quintile and in Quintiles 2 and 3, there were 17 and 38 respectively. The following list shows the percentage of households with telephones over the last 5 years.

The high relative increase, over 200 per cent, is a function of the small base but the data indicate a clear trend. More and more households are acquiring telephones. They may be doing so because, despite the cost, telephones can contribute signifi-

YEAR	PERCENTAGE OF HOUSEHOLDS WITH TELEPHONES
SLC 90	8.2
SLC 91	9.4
SLC 92	12.1
SLC 93	18.6
SLC 94	18.7

cantly to feelings of security and well-being for a

**TABLE 6.16
MEAN MONTHLY PAYMENTS FOR UTILITIES,
1993 AND 1994 (\$)**

UTILITY	SLC 93	SLC 94
Water	219	256
Electricity	510	619
Telephone	462	364

household. They provide immediate contact with places anywhere in the world and their use can be strictly controlled. For these reasons, the cost-benefit of telephones is perceived to be very high.

In 1994, the mean payments for water and electricity had increased over 1993 (See Table 6.16). This was expected as the price per unit of water and electricity had also increased over the same period. In the case of telephones, however, the mean payment had decreased. This decrease cannot be explained in terms of the different composition of the sample in the two years. Both in terms of location and quintile, the differences between the two years were insignificant. It suggests then that the telephone is more of a luxury good than the other two and, hence, its use is more susceptible to control in the face of rising costs. Conversely, while some control of the use of water and electricity is possible, and has taken place, there is a level of consumption below which a household is not likely to fall.

RENTALS AND MORTGAGES

Rent

The mean monthly rent in the KMA, \$1,513, was significantly higher than the figure for the Other Towns and about twice as large as the figure in the

Rural Areas (See Table F.11). Whether the differences are a function merely of location or of a combination of location and quality of housing could not be discerned from the data. However, evidence from elsewhere suggests that some aspects of housing, for example, size of rented accommodation, are better in the Rural Areas. On other factors such as access to services, the urban areas and the KMA areas perform better and, therefore, the costs reflect this.

The differences among the quintiles was much sharper than among the locations. The mean monthly rent for the poorest quintile was \$193 dollars, a mere 11 per cent of the figure for the upper quintile. The rents for quintiles 2 and 3 were not significantly different but that for the next quintile was almost double. In the KMA, mean monthly rent consumed 11.3 per cent of total household consumption compared to 8.5 per cent in Other Towns and 9.1 per cent in Rural Areas.

Mortgages

The data for mortgage payments by location (Table F.15) were based on small numbers of respondents so caution should be used in extrapolating from the findings. The mean figure for the island, \$1,274, was 18 per cent less than 1993 and, contrary to what was predicted, given the inflation over 1993 and the increasing costs in the rental market. Another surprising finding was that the mean monthly mortgage payment was highest in Other Towns and not in the KMA.

Similarly, the numbers of households analysed by quintile were generally small with only two respondents, for example, in the poorest quintile. Still, for

**TABLE 6.17
MEAN MONTHLY PAYMENTS FOR RENT AND MORTGAGES, 1990 - 1994 (\$)**

ITEM	SLC 90	SLC 91	SLC 92	SLC 93	SLC 94
Mortgage(\$)	412	704	1172	1550	1274
% of Total Consumption	9.8	11.3	10.9	12.6	8.7
Rent(\$)	234	421	432	770	1136
% of Total Consumption	9.2	11.2	7.4	9.8	10.2
Mortgage/Rent	1.76	1.67	2.71	2.01	1.12

the population analysed, the correlation between rent and income was positive and strong. Because the numbers of respondents were low, no analysis by year is attempted.

As pointed out in the SLC 93 Report, by 1993, the annual rate of increase in mortgage payments decreased somewhat to 32 per cent from 70 per cent between 1990 and 1991. Between 1993 and 1994, the absolute figure decreased, contradicting a deeply held belief that mortgage rates had been increasing sharply over the last few years in response to inflation. The 1993 Report had argued that the introduction of the Graduated Payment Mortgage plan, 5 per cent mortgages and up to 90 per cent financing for mortgages explained the moderate increase between 1992 and 1993. These factors, however, cannot explain the decrease in 1994, especially when the majority of households analysed, 74 per cent of the total, came from the two upper quintiles.

The major reason could be that the number of respondents providing data on mortgage payments has been always too low to make inferences. In 1994, for example, that number was 120 and, in 1993, it was 72. Another could be that, in 1994, the relatively low mortgage payments for the quadraminiums in Greater Portmore could have brought the mean figure down.

Property Tax

Across the island, mean monthly property tax figures appeared surprisingly low at \$31 (See Table F.16). More interestingly, this figure was virtually the same as the mean for 1993, \$32.

In terms of location, the figure for the KMA, \$94, was dramatically higher than those for Other Towns and Rural Areas, \$18 and \$14 respectively. However, in no location were property tax payments more than 0.5 per cent of total consumption. Outside the upper quintiles, the differences among the quintiles were insignificant. In no quintile did mean property tax consume more than 0.5 per cent of total consumption. Based on the data,

property tax cannot be said to affect living conditions significantly.

Ownership of durable goods

Of the 16 durable goods about which questions were asked, 12.7 per cent of the island, perhaps representing the truly poor, owned none (See Table F.17). For the others, three classes of good were discernible. One class could be described as ubiquitous- goods found in at least 70 per cent of all households. Only one good, Radio/cassette player, fit this description and, therefore, is almost neutral as an indicator of living conditions. Another group consists of those goods found in between 40 per cent and 70 per cent of the households. These may be described as among the first goods acquired as a household's living conditions improve and are early indicators of improvements in living standards. If this description is correct, large fractions of the population have not yet reached the basic level indicated by ownership of these goods (See Table 6.18).

The third group of goods was found in between 10 per cent and 20 per cent of the households (See Table 6.19).

Sewing machines may have become scarce because of the increase in the purchase of ready-made

**TABLE 6.18
PERCENTAGE OF PERSONS NOT OWNING
EARLY INDICATOR GOODS**

DURABLE GOOD	% OF TOTAL POPULATION NOT OWNING
Gas Stoves	40.8
TV Sets	44.1
Refrigerators/Freezers	52.3

**TABLE 6.19
PERCENTAGE OF POPULATION NOT OWNING
SEMI-LUXURY GOODS**

DURABLE GOOD	% OF TOTAL POPULATION NOT OWNING
Video Equipment	81.2
Sewing Machines	85.5
Bicycles	87.0
Stereo Equipment	88.9

**TABLE 6.20
PERCENTAGE NOT OWNING LUXURY
GOODS**

DURABLE GOOD	% OF POPULATION NOT OWNING
Electric stoves	98.5
Air Conditioners	99.7
Phonographs	99.7
Washing Machine	97.2
Motor Bikes	99.0
Cars/Other Vehicles	91.9

clothes or in the greater use of dress-makers outside the home. Partly because of the island's terrain, bicycles are not as widely used as might be expected. Video and stereo equipment may be described as semi-luxury goods, acquired only after basics such as stoves and refrigerators.

The next group includes goods found in very few homes - apparently because they are luxury goods as in the case of air conditioners or, as in the case of phonographs, because they have been largely replaced (See Table 6.20).

With few exceptions, the KMA performed far better than Other Towns and Rural Areas in terms of the possession of the selected goods (See Table F.17). Data in Table 6.21 show the location quotients by quintile for selected goods found in at least 10 per cent of the households(4).

For almost every good analysed, the upper quintile was 'oversupplied' and the lowest two quintiles undersupplied with a dramatic undersupply in the poorest quintile.

A crude way of measuring the effect of income on

ownership of durable goods is by subtracting the figure for the poorest quintile for a particular good from the comparable figure for the upper quintile. Assuming that the percentage in the poorest quintile who owned a particular good was the percentage that would have owned the good 'in any case', the difference, *d*, between that figure and the figure for the upper quintile may be interpreted as being 'caused' by income. This interpretation, however, should not be taken to extremes as *d* excludes the effects of prior and intervening variables.

The differences for the semi-luxury goods, video and stereo equipment, were relatively small. This could have been because the general absolute poverty of all households constrained consumption of these goods. But the discrepancies in terms of the basics is troubling. In the context of the caution noted above, income in the upper quintile has enabled an almost 60 percentage points higher consumption of gas stoves, a 50 point higher consumption of refrigerators and a 37 point higher consumption of TV sets compared to the poorest quintile.

A PRELIMINARY INDEX OF HOUSING AMENITY

To attempt to summarise the findings from the survey, an Index of Housing Amenity was constructed using a simple additive scale. To construct this index, measures on each variable that were presumed to contribute positively to well-being i.e., that were measures of amenity, were used. The measures selected were detached units, block and steel walls, exclusive use of flush toilets, indoor taps, electricity, exclusive use of kitchens, ownership of

**TABLE 6.21
LOCATION QUOTIENTS FOR SELECTED GOODS, BY QUINTILE**

GOOD	LOCATION QUOTIENT				
	Poorest	2	3	4	5
Radio/Cassette Players	0.83	1.00	1.03	1.05	1.01
Gas Stoves	0.41	0.72	1.03	1.14	1.24
TV Sets	0.55	0.79	1.00	1.16	1.21
Refrigerators	0.28	0.77	0.95	1.16	1.35
Stereo Equipment	0.23	0.50	0.86	0.82	1.79
Video Equipment	0.10	0.59	0.82	0.93	1.70

TABLE 6.22
VALUES OF d FOR SELECTED GOODS

ITEM	d
Gas Stoves	59.1
Refrigerators	49.5
TV sets	36.8
Video equipment	20.9
Stereo equipment	17.5

units and an index for durable goods. This index for durable goods was the mean of the percentage of all items in the list used, including 'None'.

The Index of Housing Amenity was the unweighted mean of the percentages of households enjoying these items and were calculated for location and quintile(5) (See Table 6.23).

Though the KMA had the best value, the differences among the locations were relatively small - a point already made in the discussion above. More importantly, all the indices are low. For the country as a whole, living conditions, as summarised by the selected indicators, are generally poor. The index for ownership of durable goods was significantly below the mean. They were 27.7, 23.1 and 18.1 for the KMA, Other Towns and Rural Areas respectively and, when omitted, the mean was improved. But, a significant part of the notion of 'good' living is concerned with consumption of durable goods.

The indices for the quintiles were as follows -

TABLE 6.23
CALCULATIONS FOR INDEX OF HOUSING AMENITY BY LOCATION

ITEM	PERCENTAGE OF HOUSEHOLDS		
	KMA	OTHER TOWNS	RURAL AREAS
Detached Units	61.1	82.8	90.3
Walls of Block and Steel	54.1	48.1	47.3
Exclusive ownership of Flush Toilets	62.0	42.8	24.8
Indoor Taps	66.3	42.5	19.5
Electricity for Lighting	82.9	70.5	60.2
Exclusive use of Kitchens	77.6	77.4	85.1
Ownership of Unit	47.7	55.8	69.1
Index for Durable Goods	27.7	23.1	18.1
TOTAL	479.4	443.0	414.4
INDEX OF HOUSING AMENITY	59.9	55.4	51.8

The indices confirm what has been discussed

QUINTILE	OVERALL INDEX OF HOUSING AMENITY	INDEX OF HOUSING AMENITY - EXCLUDING DURABLE GOODS
Poorest	39.8	45.2
2	48.7	53.2
3	54.7	59.5
4	58.7	63.7
5	63.4	68.3

above. Income is a 'better' predictor of living conditions than location, though there is overlap between the two variables. Relative to the upper quintile, the lowest two quintiles are doing poorly, particularly when the index for durable goods is included. Overall, less than 40 per cent of households in the poorest quintile are living at an appropriate standard as measured by the indicators chosen. If the consumption of durable goods is excluded, the percentage increases to just over 45 per cent. Again, however, the table also suggests widespread difficult living conditions. In the upper quintile, the 'best' quintile, depending on which index is chosen, between 32 per cent and 36 per cent of households were living in less than appropriate conditions. This was high.

Conclusion

LOCATION	OVERALL INDEX OF HOUSING AMENITY	INDEX OF HOUSING AMENITY - EXCLUDING DURABLE GOODS
KMA	59.9	64.5
Other towns	55.4	60.0
Rural Areas	51.8	56.6

The comments at the end of the analysis in the 1993 Report are applicable to the 1994 figures. Over the period 1990 - 1994, there were few significant changes in the quality of the housing stock. Using flush toilets, indoor taps, use of electricity and ownership of unit, the indices of well-being for the period were - 55.7, 53.0, 53.7, 53.8 and 55.0 respectively, all virtually the same.

The major weakness with this index is that the number of items was low and the components used were components whose use may not reflect the income of a household. For example, a household in the poorest quintile could have access to indoor taps because the unit might have been 'passed down' as previous better-off occupants move out to better neighbourhoods. In addition, the use of electricity is becoming more and more widespread and ownership of units is, to some extent, negatively correlated with income.

An index based on consumption of durable goods presents some problems in a society where remittances from abroad in cash and as goods occur so frequently but unequally among the quintiles. However, such an index would be more sensitive than a measure based on physical criteria. Unfortunately, no information was available for the earlier years. What the data for 1994 did confirm, though, was that, based on the consumption of durable goods, conditions in 1994 were generally substandard. Large numbers of the population lived in poor conditions. These numbers are likely to increase in response to conditions in the environment.

In 1994, there were significant differences among the three locations in terms of most of the variables but income was more strongly correlated with these variables than location. This, too, was the case in the past.

TECHNICAL NOTES

Housing

1. It was decided not to calculate the error associated with each estimate of a proportion. However, assuming that $p=0.5$, the maximum error for proportions based on the total sample was 2.9 per cent ($\alpha=0.01$). Wherever the actual proportion was more or less than 0.5, the actual error was, of course, smaller.

2. In this section of the Report, all tests of correlation were done at the 99 per cent level of confidence.

3. An index of dissimilarity is based on the differences between the percentage distributions of two groups on a selected variable. Using one group's distribution as the reference, the index shows the percentage of individuals in the other group who would have to change their status so that their group's distribution would become the same as the reference group. The index is, therefore, a measure of relative deprivation. It can be calculated by dividing the sum of the absolute differences between the paired figures by 2 or by finding the sum of absolute values with the same sign. The index for source of drinking water, KMA versus Rural Areas, was calculated as follows. The KMA was the reference location.

The index below was the sum of differences with negative signs. The sum of the differences with positive signs is 56.1 and is different because the row percentages do not add to 100.

4. A location quotient is the ratio between an

actual distribution and a hypothesised 'expected' figure. It is found by dividing the actual distribution by the expected figure. A value less than unity indicates an 'undersupply' of a good and a value above unity an 'oversupply'. In the case of durable goods, the expected figure was the overall weighted mean for each good. The mean shows the percentage of households in each quintile that would have owned a particular good if the distribution of that good among the quintiles were random. For example, the island mean for gas stoves was 59.2 per cent (See Table F.17) and the actual figure for Quintile 1 was 24.7 per cent. Therefore, the location quotient for Quintile 1 was .417 [$24.7/59.2$], an undersupply. Put another way, given that, in the population as a whole 59.2 per cent of the households had gas stoves, Quintile 1 had about 41.7 per cent of the number of gas stoves it 'ought' to have had.

5. Any index of quality-of-life, such as this one is, is sensitive to the number and type and to their weightings. For example, all flush toilets could have been used instead of only flush toilets exclusively owned. Also, indoor taps could have been given 3 times the weight of ownership of kitchens.

There are no definitive indicators that should be included and, often, the choice of indicators is determined by what is available. The Index of Housing Amenity should, therefore, be interpreted only in terms of the indicators used and their weightings. It cannot be used to infer about living conditions generally. More rigorous techniques e.g., factor analysis, would be needed for more definitive analysis.

LOCATION	SOURCE OF WATER						
	Indoor	Outsi de priva te	Public standp ipe	Well	Rive r...	Rainw ater	Oth er
KMA	66.3	26.8	5.1	0.0	0.0	0.1	1.6
Rural	19.5	17.8	28.9	0.3	5.5	23.3	4.9
Difference [Rural-KMA]	-46.8	-9.0	23.8	0.3	5.5	23.2	3.3
Index of Dissimilarity -	55.8						

Standard Tables

NOTE: In all Standard Tables, percentages may not add to 100.0 due to rounding

SECTION A

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DEMOGRAPHIC CHARACTERISTICS

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**TABLE A-1
DISTRIBUTION OF SAMPLE HOUSEHOLDS AND HOUSEHOLD MEMBERS
BY AREA AND QUINTILE**

Classification	Households Analysed (N)	Household Members Analysed (N)	Distribution	
			Households (%)	Household Members (%)
Area				
KMA	605	2,064	34.6	31.7
Other Towns	389	1,392	19.1	18.5
Rural Areas	946	3,742	46.2	49.8
Quintile^a				
Poorest	271	1,435	14.0	19.9
2	308	1,440	15.9	20.0
3	344	1,442	17.7	20.0
4	425	1,444	21.9	20.1
5	592	1,437	30.5	20.0
Jamaica	1,940	7,198	100.0	100.0

NOTE: (i) Per cent estimates for Area and Jamaica adjusted for non-response
(ii) Percentages may not add to 100 due to rounding

a - The appendix describes the method used to classify household members into quintiles based on per capita consumption expenditure.

**TABLE A-2
PERCENTAGE DISTRIBUTION OF HOUSEHOLD MEMBERS BY QUINTILE, BY AREA**

Area	Quintile				
	Poorest (N=1435)	2 (N=1440)	3 (N=1442)	4 (N=1444)	5 (N=1437)
KMA	9.9	20.2	25.0	34.8	53.5
Other Towns	18.1	18.0	17.8	21.9	20.9
Rural Areas	72.0	61.8	57.2	43.4	25.6
Total	100.0	100.0	100.0	100.0	100.0

**TABLE A-3
PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY HOUSEHOLD SIZE BY AREA, QUINTILE AND
SEX OF HEAD OF HOUSEHOLD**

Classification	Households Analysed (N)	Household Size								Total
		1	2	3	4	5	6	7	8+	
Area										
KMA	605	22.6	19.6	16.8	15.2	11.8	5.2	4.4	4.4	100.0
Other Towns	389	22.7	16.2	12.5	19.3	13.1	7.2	3.0	6.0	100.0
Rural Areas	946	21.9	14.3	13.7	14.6	11.5	7.3	6.6	10.3	100.0
Quintile										
Poorest	271	8.9	10.0	8.9	14.4	13.7	12.9	11.1	20.3	100.0
2	308	14.0	10.1	11.7	16.6	15.9	8.8	9.4	13.6	100.0
3	344	12.2	12.8	17.7	19.8	13.1	10.5	5.2	8.7	100.0
4	425	18.4	18.8	20.2	18.4	12.9	4.9	3.5	2.8	100.0
5	592	39.9	22.5	13.5	12.2	7.9	2.0	1.4	0.7	100.0
Sex of Household Head										
Male	1,115	26.4	15.9	13.2	14.7	11.6	6.3	5.0	6.9	100.0
Female	825	17.0	17.3	16.3	16.9	12.2	6.9	5.3	8.1	100.0
Jamaica	1,940	22.3	16.5	14.6	15.7	11.9	6.6	5.2	7.4	100.0

NOTE: Estimates for Area, Sex of Household Head and Jamaica adjusted for non-response.

**TABLE A-4
HOUSEHOLD COMPOSITION, BY AREA AND QUINTILE**

Classification	Household Members Analysed (N)	Mean Total Size	Mean No. of Adult Males	Mean No. Adult Females	Mean No. of Children
Area					
KMA	2,064	3.38	1.06	1.30	1.02
Other Towns	1,392	3.57	1.10	1.24	1.23
Rural Areas	3,742	3.98	1.26	1.25	1.47
Quintile					
Poorest	1,435	5.30	1.31	1.58	2.41
2	1,440	4.68	1.28	1.56	1.84
3	1,442	4.19	1.35	1.36	1.48
4	1,444	3.40	1.18	1.19	1.03
5	1,437	2.43	0.94	0.92	0.56
Jamaica	7,198	3.69	1.16	1.26	1.27

NOTE: Estimates for Area and Jamaica adjusted for non-response.

**TABLE A-5
HOUSEHOLD COMPOSITION BY SEX OF HOUSEHOLD HEAD, AND AREA**

Area	Sex of Head of Household									
	MALE					FEMALE				
	Household Members Analysed (N)	Mean Total Size	Mean No. of Adult Males	Mean No. of Adult Females	Mean No. of Children	Household Members Analysed (N)	Mean Total Size	Mean No. of Adult Males	Mean No. of Adult Females	Mean No. of Children
KMA	998	3.11	1.32	0.94	0.85	1,066	3.64	0.81	1.65	1.18
Other Towns	767	3.44	1.37	0.93	1.14	625	3.73	0.74	1.64	1.35
Rural Areas	2,211	3.82	1.47	1.00	1.35	1,531	4.22	0.93	1.63	1.66
Jamaica	3,976	3.53	1.4	0.97	1.16	3,222	3.9	0.85	1.64	1.41

NOTE: Estimates adjusted for non-response.

**TABLE A-6
HOUSEHOLD COMPOSITION BY SEX OF HOUSEHOLD HEAD, AND QUINTILE**

Quintile	Sex of Head of Household									
	MALE					FEMALE				
	Household Members Analysed (N)	Mean Total Size	Mean No. of Adult Males	Mean No. of Adult Females	Mean No. of Children	Household Members Analysed (N)	Mean Total Size	Mean No. of Adult Males	Mean No. of Adult Females	Mean No. of Children
Poorst	693	5.68	1.64	1.44	2.60	742	4.98	1.03	1.70	2.25
2	728	4.58	1.47	1.28	1.82	712	4.78	1.07	1.85	1.86
3	808	4.04	1.52	1.15	1.37	634	4.40	1.11	1.65	1.64
4	831	3.31	1.47	0.91	0.93	613	3.52	0.75	1.60	1.17
5	916	2.39	1.21	0.65	0.53	521	2.49	0.45	1.42	0.62
Jamaica	3,976	3.57	1.41	0.97	1.18	3,222	3.91	0.85	1.63	1.43

**TABLE A-7
PERCENTAGE DISTRIBUTION OF HOUSEHOLD MEMBERS, BY SEX OF HOUSEHOLD HEAD,
AND AREA, AND AGE GROUP**

Age Group of Household Members (years)	Sex of Head of Household											
	MALE				FEMALE				BOTH SEXES			
	Area				Area				Area			
	KMA (N=998)	Other Towns (N=767)	Rural Areas (N=2211)	Total (N=3976)	KMA (N=1066)	Other (N=625)	Rural Towns (N=1531)	Total (N=3222)	KMA (N=2064)	Other (N=1392)	Rural Towns (N=3742)	Jamaica Areas (N=7198)
0-4	8.1	11.0	12.0	10.8	12.2	11.7	12.6	12.3	10.4	11.3	12.2	11.5
5-9	9.5	10.8	11.9	11.1	9.6	13.7	13.3	12.0	9.6	12.1	12.5	11.5
10-14	9.9	11.4	11.5	11.1	10.5	10.8	13.4	11.8	10.2	11.1	12.3	11.4
15-24	15.6	16.3	16.9	16.4	21.7	21.3	19.6	20.7	18.9	18.6	18.0	18.4
25-34	19.9	17.8	14.6	16.6	16.4	15.2	13.1	14.7	18.0	16.7	14.0	15.7
35-44	13.8	17.3	10.6	12.7	9.3	10.2	7.7	8.8	11.4	14.1	9.4	10.9
45-54	10.2	5.2	7.1	7.5	8.3	4.3	5.6	6.4	9.1	4.8	6.5	7.0
55-59	5.7	4.6	5.6	5.4	4.1	4.0	4.5	4.3	4.8	4.4	5.2	4.9
60+	7.3	5.5	9.9	8.4	7.9	8.8	10.2	9.1	7.7	7.0	10.0	8.7
All Ages	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

NOTE: Estimates adjusted for non-response.

**TABLE A-8
COMPOSITION OF HOUSEHOLDS WITH FEMALES AS HEAD,
BY AREA AND QUINTILE**

Classification	Household Composition (per cent)					Total
	Households Analysed (N)	No Man, No Children	No Man With Children	With Man, No Children	With Man, With Children	
Area						
KMA	295	37.4	38.8	8.8	15.0	100.0
Other Towns	166	32.0	46.4	5.1	16.5	100.0
Rural Areas	364	28.2	48.2	5.7	17.9	100.0
Quintile						
Poorest	149	15.4	59.1	4.0	21.5	100.0
2	149	25.5	50.3	5.4	18.8	100.0
3	144	22.9	43.8	8.3	25.0	100.0
4	174	31.6	46.6	8.1	13.8	100.0
5	209	52.6	31.1	8.1	8.1	100.0
Jamaica	825	32.6	44.1	6.8	16.5	100.0

NOTE: Estimates for Area and Jamaica adjusted for non-response.

**TABLE A-9
COMPOSITION OF HOUSEHOLDS WITH FEMALES AS HEAD BY AREA
(WEIGHTED BY HOUSEHOLD SIZE)**

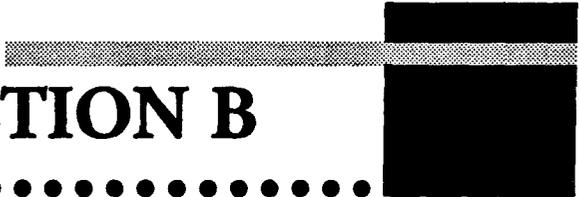
Area	Households analysed (N)	Household Composition (per cent)				Total
		No Man, No Child	No Man With Children	With Man, No Child	With Man, With Children	
KMA	295	19.4	48.6	6.9	25.1	100.0
Other Towns	166	15.6	57.4	4.3	22.8	100.0
Rural Areas	364	12.3	58.1	3.8	25.7	100.0
Jamaica	825	15.6	54.4	5.1	25.0	100.0

NOTE: Estimates for Area and Jamaica adjusted for non-response.

**TABLE A-10
DISTRIBUTION OF HOUSEHOLDS BY SEX OF HEAD OF HOUSEHOLD, AREA AND QUINTILE**

Classification	Sex of Head of Household					
	Male		Female		Both Sexes	
	(N)	(%)	(N)	(%)	(N)	(%)
Area						
KMA	310	49.3	295	50.7	605	100.0
Other Towns	223	56.8	166	43.3	389	100.0
Rural Areas	582	61.3	364	38.7	946	100.0
Quintile						
Poorest	122	45.0	149	55.0	271	100.0
2	159	51.6	149	48.4	308	100.0
3	200	58.1	144	41.9	344	100.0
4	251	59.1	174	40.9	425	100.0
5	383	64.7	209	35.3	592	100.0
Jamaica	1,115	55.8	825	44.2	1,940	100.0

NOTE: Estimates for Area and Jamaica adjusted for non-response.



SECTION B

.....

**HOUSEHOLD
CONSUMPTION**

.....

TABLE B-1
MEAN ANNUAL PER CAPITA CONSUMPTION BY AREA BY COMMODITY GROUP

Commodity Group	AREA							
	JAMAICA		KMA		Other Towns		Rural Areas	
	(\$)	Per cent of Total						
1 Food & Beverages	17,462	53.4	21,875	47.4	18,273	56.4	14,355	59.1
2 Fuel & Household Supplies	1,800	5.5	2,148	4.7	1,977	6.1	1,513	6.2
3 Housing & Household Expenses	3,691	11.3	6,354	13.8	3,984	12.3	1,890	7.8
4 Household Durable Goods	534	1.6	1,063	2.3	426	1.3	238	1.0
5 Personal Care	870	2.7	1,195	2.6	799	2.5	690	2.8
6 Health Care	760	2.3	1,104	2.4	761	2.4	541	2.2
7 Clothing & Footwear	3,481	10.6	5,068	11.0	2,922	9.0	2,680	11.0
8 Transportation	2,349	7.2	4,359	9.5	1,980	6.1	1,208	5.0
9 Education	773	2.4	1,175	2.6	690	2.1	548	2.3
10 Recreation	351	1.1	738	1.6	133	0.4	186	0.8
11 Miscellaneous Consumption	640	2.0	1,047	2.3	460	1.4	448	1.8
Total Consumption Expenditure	32,712	100.0	46,127	100.0	32,406	100.0	24,296	100.0
Median Per Capita Expenditure	23,776		36,107		25,257		19,935	

NOTE: Figures adjusted for non-response.

TABLE B-2
MEAN ANNUAL PER CAPITA CONSUMPTION BY QUINTILE, BY COMMODITY GROUP

Commodity Group	QUINTILE									
	Poorest		Quintile 2		Quintile 3		Quintile 4		Quintile 5	
	(\$)	Per cent of Total								
1 Food & Beverages	6,574	63.8	10,569	61.5	14,361	60.0	20,111	57.5	34,939	47.5
2 Fuel & Household Supplies	773	7.5	1,198	7.0	1,653	6.9	2,194	6.3	3,130	4.3
3 Housing & Household Expenses	430	4.2	1,162	6.8	1,706	7.1	3,487	10.0	10,878	14.8
4 Household Durable Goods	48	0.5	128	0.8	223	0.9	372	1.1	1,664	2.3
5 Personal Care	330	3.2	456	2.7	736	3.1	753	2.9	1,736	2.4
6 Health Care	221	2.2	350	2.0	478	2.0	861	2.5	1,785	2.4
7 Clothing & Footwear	1,149	11.2	2,010	11.7	2,772	11.6	3,954	11.3	7,033	9.6
8 Transportation	330	3.2	626	3.7	862	3.6	1,466	4.2	7,863	10.7
9 Education	218	2.1	392	2.3	624	2.6	803	2.3	1,662	2.3
10 Recreation	51	0.5	75	0.4	88	0.4	165	0.5	1,204	1.6
11 Miscellaneous Consumption	172	1.7	209	1.2	421	1.8	547	1.6	1,678	2.3
Total Consumption Expenditure	10,297	100.0	17,176	100.0	23,924	100.0	34,714	100.0	73,572	100.0

**TABLE B-3
MEAN ANNUAL PER CAPITA CONSUMPTION BY SEX OF HEAD OF HOUSEHOLD,
BY COMMODITY GROUP**

Commodity Group	Sex of Household Head			
	Male		Female	
	(\$)	Percent of Total	(\$)	Percent of Total
1 Food & Beverages	18,885	53.2	15,800	53.7
2 Fuel & Household Supplies	1,862	5.2	1,728	5.9
3 Housing & Household Expenses	4,026	11.3	3,300	11.2
4 Household Durable Goods	698	2.0	343	1.2
5 Personal Care	916	2.6	817	2.8
6 Health Care	804	2.3	708	2.4
7 Clothing & Footwear	3,653	10.3	3,280	11.1
8 Transportation	2,736	7.7	1,896	6.4
9 Education	798	2.3	743	2.5
10 Recreation	391	1.1	305	1.0
11 Miscellaneous Consumption	746	2.1	516	1.8
Total Consumption Expenditure	35,516	100.0	29,436	100.0

NOTE: Figures adjusted for non-response.

**TABLE B-4
MEAN ANNUAL PER CAPITA FOOD EXPENDITURE BY AREA, BY COMMODITY GROUP**

Commodity Group	AREA							
	Jamaica		KMA		Other Towns		Rural Areas	
	(\$)	Percent of Total						
1 Meat, Poultry & Fish	4,306	24.7	5,018	22.9	4,740	25.9	3,691	25.7
2 Dairy Products	1,749	10.0	2,076	9.5	1,914	10.5	1,479	10.3
3 Oils & Fats	476	2.7	515	2.4	492	2.7	444	3.1
4 Cereals & Cereal Products	2,177	12.5	2,359	10.8	2,128	11.6	2,081	14.5
5 Starchy Roots & Tubers	1,030	5.9	912	4.2	955	5.2	1,133	7.9
6 Vegetables and Juices	773	4.4	1,036	4.7	784	4.3	602	4.2
7 Fruits	426	2.4	578	2.6	411	2.3	335	2.3
8 Sugar / Sweets	405	2.3	418	1.9	396	2.2	400	2.8
9 Miscellaneous Food	954	5.5	1,155	5.3	916	5.0	840	5.9
10 Breakfast Drinks, Beverages	781	4.5	991	4.5	816	4.5	634	4.4
11 Meals away from home	4,386	25.1	6,818	31.2	4,722	25.8	2,715	18.91
Total Consumption Expenditure	17,462	100.0	21,875	100.0	18,273	100.0	14,355	100.0

Note: Figures adjusted for non-response.

**TABLE B-5
MEAN ANNUAL PER CAPITA FOOD EXPENDITURE BY QUINTILE, BY COMMODITY GROUP**

Commodity Group	QUINTILE									
	Poorest		Quintile 2		Quintile 3		Quintile 4		Quintile 5	
	(\$)	Per cent of Total	(\$)	Per cent of Total	(\$)	Per cent of Total	(\$)	Per cent of Total	(\$)	Per cent of Total
1 Meat, Poultry & Fish	1,708	26.0	2,784	26.3	3,617	25.2	4,978	24.8	8,261	23.6
2 Dairy Products	678	10.3	1,050	9.9	1,465	10.2	2,056	10.2	3,384	9.7
3 Oils & Fats	233	3.6	343	3.2	427	3.0	573	2.9	793	2.3
4 Cereals & Cereal Products	1,122	17.1	1,600	15.1	2,056	14.3	2,535	12.6	3,504	10.0
5 Starchy Roots & Tubers	566	8.6	771	7.3	1,023	7.1	1,187	5.9	1,634	4.7
6 Vegetables & Juices	258	3.9	435	4.1	613	4.3	879	4.4	1,579	4.5
7 Fruits	92	1.4	194	1.8	309	2.2	469	2.3	1,056	3.0
8 Sugar / Sweets	242	3.7	314	3.0	394	2.7	470	2.3	599	1.7
9 Miscellaneous Food	436	6.6	676	6.4	852	5.9	1,106	5.5	1,654	4.7
10 Breakfast Drinks, Beverages	218	3.3	372	3.5	451	3.1	848	4.2	1,969	5.6
11 Meals away from home	1,021	15.5	2,031	19.2	3,155	22.0	5,010	24.91	10,506	30.1
Total Consumption Expenditure	6,574	100.0	10,569	100.0	14,361	100.0	20,11	100.0	34,939	100.0

**TABLE B-6
MEAN ANNUAL PER CAPITA FOOD EXPENDITURE BY SEX OF HEAD OF HOUSEHOLD,
BY COMMODITY GROUP**

Commodity Group	Sex of Household Head			
	Male		Female	
	(\$)	Percent of Total	(\$)	Percent of Total
1 Meat, Poultry & Fish	4,592	24.3	3,971	25.1
2 Dairy Products	1,844	9.8	1,637	10.4
3 Oils & Fats	510	2.7	435	2.8
4 Cereals & Cereal Products	2,293	12.1	2,043	12.9
5 Starchy Roots & Tubers	1,126	6.0	919	5.8
6 Vegetables & Juices	815	4.3	724	4.6
7 Fruits	449	2.4	400	2.5
8 Sugar / Sweets	421	2.2	386	2.4
9 Miscellaneous Food	1,002	5.3	897	5.7
10 Breakfast Drinks, Beverages	950	5.0	583	3.7
11 Meals away from home	4,882	25.9	3,806	24.1
Total Food	18,885	100.0	15,800	100.0
Total Consumption Expenditure	35,516		29,436	
Total Household Expenditure	37,207		30,496	

NOTE: Figures adjusted for non-response.

**TABLE B-7
MEAN ANNUAL PER CAPITA CONSUMPTION AND NON-CONSUMPTION EXPENDITURE,
"BY AREA, QUINTILE, AND SEX OF HEAD OF HOUSEHOLD"**

Classification	Consumption Expenditure		Non-Consumption Expenditure		Total Expenditure	
	(\$)	(%)	(\$)	(%)	(\$)	(%)
Area						
KMA	46,127	95.2	2,333	4.8	48,460	100.0
Other Towns	32,406	96.3	1,260	3.7	33,666	100.0
Rural Areas	24,296	96.6	858	3.4	25,154	100.0
Quintile						
Poorest	10,297	98.0	214	2.0	10,510	100.0
2	17,175	98.3	306	1.7	17,480	100.0
3	23,924	97.4	641	2.6	24,565	100.0
4	34,975	96.6	1,234	3.4	36,209	100.0
5	73,572	94.7	4,119	5.3	77,691	100.0
Sex of Head of Household						
Male	35,516	95.5	1,690	4.5	37,207	100.0
Female	29,436	96.5	1,060	3.5	30,496	100.0
Jamaica	32,712	95.9	1,400	4.1	34,112	100.0

NOTE: Estimates for Area, Sex of Household Head and Jamaica adjusted for non-response.

**TABLE B-8
DISTRIBUTION OF ANNUAL CONSUMPTION EXPENDITURE, BY DECILE AND QUINTILE**

Classification	Percentage Share in National Consumption	Mean Consumption		Minimum and Maximum Consumption		Mean Food Consumption	
		(\$)	Minimum (\$)	Maximum (\$)	Amount (\$)	Per cent of Total Consumption	
Decile							
Poorest	2.52	8,137	1,937	10,692	5,262	64.7	
2	3.89	12,436	10,724	14,010	7,872	63.3	
3	4.89	15,604	14,016	17,142	9,557	61.3	
4	5.86	18,749	17,161	20,259	11,583	61.8	
5	6.87	21,947	20,260	23,767	13,354	60.9	
6	8.11	25,900	23,776	28,475	15,368	59.3	
7	9.82	31,319	28,499	34,458	18,705	59.7	
8	12.11	38,631	34,480	43,035	21,518	55.7	
9	15.53	49,803	43,046	59,582	26,116	52.4	
10	30.39	97,309	59,589	633,166	43,750	45.0	
Quintile							
Poorest	6.41	10,286	1,937	14,010	6,574	63.8	
2	10.75	17,177	14,016	20,259	10,599	61.5	
3	14.98	23,924	20,260	28,475	14,361	60.0	
4	21.93	34,975	28,499	43,035	20,111	57.5	
5	45.92	73,556	43,046	633,166	34,939	47.5	
Jamaica	100	32,712	1,937	633,166	17,462	53.4	

a - Adjusted for non-reponse.

**TABLE B-9
PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY ANNUAL
CONSUMPTION EXPENDITURE, BY AREA**

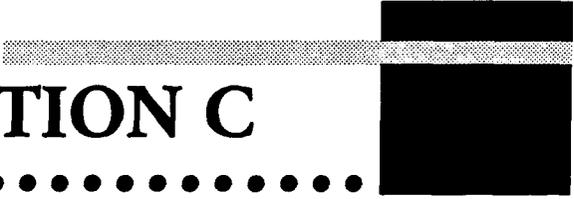
Annual Consumption Expenditure (\$)	Area			
	KMA	Other Towns	Rural Areas	Jamaica
Less than 6,000	0.2	0.0	0.1	0.1
6,000-12,000	0.7	0.2	1.9	1.2
12,000-18,000	1.6	2.3	2.5	2.1
18,000-24,000	1.8	1.2	4.2	2.8
24,000-30,000	1.9	2.5	3.0	2.5
30,000-36,000	2.1	2.6	4.8	3.4
36,000-42,000	2.7	3.6	3.7	3.3
42,000-48,000	2.2	3.6	4.8	3.7
48,000-54,000	1.9	3.5	4.7	3.5
54,000-60,000	2.8	4.1	4.8	4.0
60,000-66,000	2.4	6.7	3.2	3.6
66,000-72,000	3.0	3.6	4.4	3.8
72,000-78,000	4.2	5.4	5.3	4.9
78,000-84,000	4.4	5.8	4.6	4.8
84,000-90,000	2.2	4.1	5.0	3.9
90,000-96,000	3.3	4.7	3.6	3.7
96,000+	62.9	46.1	39.4	48.8
All Classes	100.0	100.0	100.0	100.0

**TABLE B-10
PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY ANNUAL CONSUMPTION
EXPENDITURE, BY QUINTILE**

Annual Consumption Expenditure (\$)	QUINTILE				
	Poorest	Quintile 2	Quintile 3	Quintile 4	Quintile 5
Less than 6,000	0.7	0.0	0.0	0.0	0.0
6,000-12,000	8.5	0.0	0.0	0.0	0.0
12,000-18,000	6.3	8.1	0.0	0.0	0.0
18,000-24,000	4.4	5.8	6.4	0.0	0.0
24,000-30,000	7.0	1.6	5.8	1.7	0.0
30,000-36,000	5.5	5.8	0.0	7.5	0.0
36,000-42,000	7.0	2.6	1.5	8.0	0.0
42,000-48,000	9.6	2.0	5.2	1.2	3.4
48,000-54,000	8.1	3.6	3.5	0.0	4.1
54,000-60,000	5.2	7.8	2.6	2.4	3.7
60,000-66,000	6.6	3.9	4.9	1.7	3.2
66,000-72,000	4.1	3.6	3.8	4.2	3.9
72,000-78,000	4.1	7.1	4.7	5.2	4.2
78,000-84,000	5.5	7.8	5.8	4.5	2.4
84,000-90,000	3.0	5.5	5.2	3.1	3.2
90,000-96,000	3.3	3.3	3.8	3.8	4.2
96,000+	11.1	31.5	46.8	56.9	67.7
All Classes	100.0	100.0	100.0	100.0	100.0

TABLE B-11
PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY ANNUAL CONSUMPTION EXPENDITURE,
BY SEX OF HEAD OF HOUSEHOLD

Annual Consumption Expenditure (\$)	Sex of Head of Household	
	Male	Female
Less than 6,000	0.2	0.0
6,000-12,000	0.9	1.5
12,000-18,000	1.4	3.0
18,000-24,000	3.0	2.5
24,000-30,000	2.2	3.0
30,000-36,000	3.6	3.3
36,000-42,000	3.4	3.2
42,000-48,000	3.8	3.5
48,000-54,000	3.5	3.4
54,000-60,000	4.1	3.8
60,000-66,000	3.2	4.1
66,000-72,000	4.3	3.1
72,000-78,000	5.1	4.8
78,000-84,000	4.7	4.9
84,000-90,000	3.5	4.3
90,000-96,000	3.1	4.5
96,000+	50.1	47.2
All Classes	100.0	100.0



SECTION C

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HEALTH

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TABLE C-1
MORBIDITY AMONG HOUSEHOLD MEMBERS AND CARE-SEEKING BEHAVIOUR
OF THOSE AFFECTED, BY AREA, QUINTILE, SEX AND AGE

Classification	Percentage reporting illness/injury in 4-week reference period	Description (of those ill or injured)			
		Condition began before past 4 weeks (%)	Mean days of illness/injury	Mean days of impairment	Seeking medical care %
Area					
KMA (N=2036)	11.2	36.8	10.4	5.9	55.9
Other Towns(N=1374)	11.9	27.6	9.7	5.2	59.0
Rural (N=3699)	14.4	28.9	10.5	6.7	47.0
Quintile					
Poorest (N=1418)	13.5	32.8	11.8	7.9	44.3
2 (N=1415)	13.6	29.8	10.7	6.0	44.6
3 (N=1418)	13.9	26.4	10.1	5.4	50.8
4 (N=1430)	11.3	36.4	9.8	6.2	56.8
5 (N=1428)	18.9	26.2	9.1	5.6	63.4
Sex					
Male (N=3507)	11.6	26.3	10.3	6.6	49.0
Female (N=3602)	14.3	34.4	10.4	5.9	53.4
Age (years)					
0-4 (N=807)	22.3	15.6	8.1	4.4	56.2
5-9 (N=825)	11.8	20.0	7.9	4.9	45.1
10-19 (N=1511)	6.5	17.0	7.9	4.1	38.4
20-29 (N=1181)	8.2	21.6	8.4	4.4	50.7
30-39 (N=1006)	8.0	27.7	8.6	5.8	56.2
40-49 (N=598)	12.9	26.2	10.7	6.8	47.7
50-59 (N=366)	16.0	38.7	11.6	5.8	59.1
60-64 (N=199)	21.8	43.2	13.0	9.0	51.5
65+ (=615)	30.0	61.3	15.6	10.1	54.6
Jamiaca (N=7109)	12.9	30.9	10.4	6.2	51.5

**TABLE C-2
USE OF PUBLIC/PRIVATE SECTOR BY ILL/INJURED PERSONS FOR MEDICAL CARE
PURCHASE OF MEDICATIONS AND HOSPITALIZATION DURING THE
FOUR WEEK REFERENCE PERIOD BY AREA, QUINTILE, SEX AND AGE**

Classification	Source of Care							
	Percentage of those Seeking Medical care			Percentage Purchasing Medication (Medical Care)			Percentage Hospitalization (of those seeking)	
	Pub.	Priv.	Both	Pub.	Priv.	Both	Pub.	Priv.
Those ill/injured								
Area								
KMA (N=231)	24.8	71.2	4	22	74.6	3.4	3.3	1.4
Other Towns (N=162)	26.9	67.7	5.4	27.4	72.6	0	5.3	1.9
Rural (N=525)	31.8	63.3	4.4	19.0	77.2	3.7	5.2	0.0
Quintile								
Poorest (N=192)	54.1	41.2	4.7	39.8	55.7	4.5	12.9	0.0
2 (N=193)	34.9	57.0	8.1	21.9	75.2	2.9	5.8	0.0
3 (N=197)	17.0	77.0	6.0	17.6	78.1	4.2	2.0	0.0
4 (N=162)	25.6	72.2	2.2	15.9	83.2	0.9	4.3	2.2
5 (N=174)	15.7	81.5	2.8	11.8	76.9	13.3	0.9	1.8
Sex								
Male (N=404)	27.1	69.1	3.8	19.5	78.1	2.4	4.7	1.4
Female (N=514)	30.0	65.0	5.0	23.0	73.6	3.4	4.6	0.3
Age(Years)								
0-4 (N=185)	38.3	59.2	2.6	28.9	68.9	2.3	4.7	0.9
5-9 (N=93)	37.2	62.8	0.0	23.2	76.7	0.0	0.0	0.0
10-19 (N=101)	20.7	79.3	0.0	14.0	85.9	0.0	2.6	0.0
20-29 (N=91)	30.5	59.8	9.7	18.2	77.9	3.9	9.0	0.0
30-39 (N=83)	17.7	73.4	8.9	11.9	83.9	4.3	6.6	3.9
40-49 (N=76)	30.2	64.6	5.2	34.4	61.8	3.8	8.4	0.0
50-59 (N=58)	29.1	65.8	5.1	22.2	74.4	3.4	2.2	0.0
60-64 (N=43)	12.2	82.7	5.1	7.2	92.8	0.0	4.0	0.0
65+ (N=182)	25.5	69.6	4.9	19.2	74.6	6.2	3.9	1.0
Jamaica (N=918)	28.8	66.7	4.5	21.4	75.6	3.0	4.6	0.8

**TABLE C-3
LEVEL OF CARE BY AREA, QUINTILE, SEX AND AGE**

Classification Those seeking medical care	Level of Care			
	Primary	Outpatient	Both Primary and Outpatient	Hospitalization (Inpatient)
Area				
KMA (N=130)	75.2	17.7	7.1	4.7
Other Towns (N=93)	72.2	19	8.8	7.1
Rural (N=249)	81.9	13.3	4.8	5.2
Quintile				
Poorest (N=192)85)	72.9	17.6	9.4	12.9
2 (N=86)	68.6	19.8	11.6	5.8
3 (N=100)	85	12	3	2
4 (N=92)	76.7	20	3.3	6.5
5 (N=109)	83.3	12	4.6	2.7
Sex				
Male (N=195)	77.7	17.9	4.3	6.1
Female (N=277)	78.3	14	7.7	4.9
Age(Years)				
0-4 (N=104)	79.2	16.3	4.5	5.6
5-9 (N=40)	84.8	15.2	0	0
10-19 (N=39)	92.4	7.6	0	2.6
20-29 (N=49)	71.6	18.7	9.7	9
30-39 (N=46)	69.8	19.9	10.3	10.5
40-49 (N=39)	72.4	22.1	5.5	8.4
50-59 (N=34)	71.4	16	12.6	2.2
60-64 (N=23)	82.7	12.2	5.1	4
65+ (N=98)	78.8	13.1	8.1	4.9
Jamaica (N=472)	78.1	15.7	6.3	5.4

TABLE C-4
**EXPENDITURE ON MEDICAL CARE, BY THOSE ILL/INJURED, IN PUBLIC/
PRIVATE SECTOR BY AREA, QUINTILE, SEX AND AGE**

Classification	Mean no. of visits	Mean total cost incurred for all visits in the last 4 weeks excluding drugs and costs reim- bursed by Insurance (those seeking medical care)		Mean Cost (\$) of Drugs by Source	
		Public	Private	Public	Private
Area					
KMA (N=131)	1.7	133.9	460.4	221.0	449.7
Other towns (N=92)	1.5	99.8	471.8	226.5	544.5
Rural (N=248)	1.5	68.6	458.5	105.9	361.8
Quintile					
Poorest (N=83)	1.5	124.6	353.1	151.3	376.9
2 (N=86)	1.6	77	470.7	141.5	437.0
3 (N=100)	1.5	67.2	356	267.5	465.9
4 (N=92)	1.7	49.8	448	244.4	626.0
5 (N=110)	1.6	129.7	575.4	261.1	607.5
Sex					
Male (N=195)	1.6	120.8	469.2	195.6	447.5
Female (N=216)	1.5	72.6	455.9	143.2	391.8
Age (years)					
0-4 (N=100)	1.4	69.9	333.2	97.8	365.1
5-9 (N=40)	1.1	26.7	255.2	76.8	337.8
10-19 (N=39)	1.4	18.9	371.7	132.0	264.4
20-29 (N=49)	1.8	210.2	684.1	218.9	451.6
30-39 (N=46)	1.8	61.9	588.4	104.6	686.7
40-49 (N=39)	1.8	125.8	574.5	134.6	451.4
50-59 (N=33)	1.8	96.8	586.1	321.3	369.7
60-64 (N=23)	1.7	170.5	344.4	500.0	261.2
65+ (N=98)	1.6	78.3	477.8	247.0	480.0
Jamaica (N=471)	1.6	91.1	461.7	163.2	417.1

**TABLE C-5
MEAN ANNUAL HOPITALIZATION EXPENSES IN PUBLIC
SECTOR BY AREA, OUNITILE, SEX AND AGE**

Classification	Percentage of total sample hospitalized in the past 12 months		Mean number of nights hospitalized in the past 12 months		Mean total amonut paid for hospitaliazztion in the past 12 months	
	Private	Private	Private	Public	Private	Public
Area						
KMA (N=62)	1.4	6	11.4	6.8	14550	1152.1
Other Towns (N=38)	0.4	4.9	49.6	10.8	5911.7	855.1
Rural (N=96)	0.8	8.5	4.3	9.2	2133.8	1266.3
Quintile						
Poorest (N=85)	0.0	4.9	0	8.4	0	960.6
2 (N=48)	0.4	5.3	0	9.5	0	790.9
3 (N=41)	0.2	3	8.5	9.6	2000	526.4
4 (N=41)	0.4	4.1	53.6	6.8	5511.1	1412.8
5 (N=29)	1.5	2.6	6.3	9.6	14590.9	2870.4
Sex						
Male (N=59)	1.3	8.3	16.3	14.3	7186.1	1664.9
Female (N=137)	1.3	11.2	18.6	6.2	5913.1	938.5
Age(Years)						
0-9 (N=26)	0.4	5.7	94.8	9.4	7161.2	1313.7
10-19 (N=21)	0.0	0.6	0	11.1	0	822.8
20-29 (N=51)	0.0	3	5	6.1	1725.8	762
30-39 (N=41)	1.1	1.7	9.7	6.2	6598.2	549.4
40-64(N=26)	0.5	4.6	11.3	9.6	4902.2	1639.9
65+ (N=31)	0.6	3.9	8.5	14.4	10543.2	2431.2
Jamaica (N=196)	2.6	19.5	18	8.6	6208.3	1148.7

TABLE C-6
PERCENTAGE OF RESPONDENTS WITH HEALTH
INSURANCE BY
AREA, QUINTILE, SEX AND AGE

Classification	Percentage of Total Sample with Health Insurance	Percentage of those seeking medical care with Health Insurance
Area		
KMA (N=2,248)	15.2	22.4
Other towns (N=1,388)	10.9	15.4
Rural (N=3,677)	4.1	3.7
Quintile		
Poorest (N=1,439)	1.2	1.7
2 (N=1,467)	2.1	0.5
3 (N=1,485)	2.8	6.5
4 (N=1,474)	9.9	13.6
5 (N=1,445)	25.9	27.2
Sex		
Male (N=3,557)	8.8	15
Female (N=3,756)	8.9	8.8
Age (years)		
0-4 (N=867)	6.8	8.1
5-9 (N=853)	9.2	24.4
10-19 (N=1,543)	5.4	13
20-29 (N=1,259)	8.5	14.6
30-39 (N=975)	14.3	15.5
40-49 (N=555)	13.5	14.2
50-59 (N=398)	11.4	10.7
60-64 (N=226)	4.7	4.5
65+ (N=629)	6.2	5.9
Jamaica (N=7,313)	8.8	11.4

**TABLE C-7
MEAN ANNUAL AMOUNT PAID BY INSURANCE COMPANIES FOR PUBLIC AND PRIVATE
HOSPITALIZATION BY AREA, QUINTILE,
SEX AND AGE**

Classification	N	Mean Amount Paid by Insurance for Public Hospitalization	N	Mean Amount Paid by Insurance for Private Hospitalization
Area				
KMA	56	144.35	7	2015.19
Other Towns	33	297.46	4	3270.86
Rural	91	0.00	5	368.76
Quintile				
Poorest	37	0	0	0
2	48	0	0	0
3	37	0	2	1550
4	36	12.5	5	2800
5	22	668.18	9	1555.56
Sex				
Male (N=58)	54	188.25	4	7158.65
Female (N=138)	126	70.53	12	930.28
Age(Years)				
0-9	23	18.48	2	7538.46
10-19	21	0	0	0
20-29	49	0	1	0
30-39	36	0	5	944.53
40-64	25	370	3	0
65+	26	383.72	5	2036.04
Jamaica	180	104.09	16	1841.07

**TABLE C-8
IMMUNIZATION COVERAGE OF CHILDREN (0-59 MONTHS OLD) BY
AREA, QUINTILE, SEX AND AGE**

Group	Percent receiving 3 or more doses of OPV (%)	Percent receiving 3 or more doses of DPT (%)	Percent receiving BCG (%)	Percent vaccinated against measles (%)
Area				
KMA (N=183)	74.0	73.3	91.9	79.8
Other towns (N=154)	73.1	76.6	97.8	87.2
Rural (N=448)	80.9	81.2	96.5	84.9
Quintile				
Poorest (N=221)	76.8	76.8	94.9	81.5
2 (N=186)	75.4	76.5	94.3	82.3
3 (N=154)	74.7	75.3	92.7	87.4
4 (N=141)	84.5	85.2	97.1	87.0
5 (N=83)	80.9	82.1	98.8	86.6
Sex				
Male (N=399)	79.8	79.9	96.5	85.9
Female (N=386)	75.1	76.3	94.3	81.7
Age (months)				
0-5 (N=71)	8.9	7.5	75.3	15.5
6-11 (N=63)	56.9	56.9	96.0	37.4
12-23 (N=186)	78.0	79.6	96.8	91.3
24-35 (N=161)	84.8	86.5	96.8	95.3
36-47 (N=146)	98.0	96.9	98.1	97.4
48-59 (N=158)	95.9	96.9	98.8	97.7
Jamaica (N=785)	77.6	78.1	95.5	83.9

**TABLE C-9
PERCENTAGE OF BIRTHS REGISTERED
(CHILDREN 0-59 MONTHS)**

Classification	Percentage of Births Registered
Area	
KMA (N=181)	98.1
Other towns (N=154)	96.8
Rural (N=446)	94.6
Quintile	
Poorest (N=219)	95.4
2 (N=186)	94.1
3 (N=154)	96.7
4 (N=140)	96.4
5 (N=82)	100.0
Sex	
Male (N=396)	96.8
Female (N=385)	95.1
Age (months)	
0-5 (N=70)	74.5
6-11 (N=62)	100.0
12-23 (N=186)	96.8
24-35 (N=161)	97.7
36-47 (N=145)	98.7
48-59 (N=157)	99.0
Jamaica (N=781)	96.0

**TABLE C-10
PERCENTAGE OF CHILDREN (0-59 MONTHS)
WITH DIARRHOEA IN THE LAST TWO WEEKS
BY AREA, QUINTILE, SEX AND AGE**

Classification	Percentage of Children with Diarrhoea
Area	
KMA (N=179)	8.3
Other towns (N=153)	3.4
Rural (N=447)	7.7
Quintile	
Poorest (N=221)	6.3
2 (N=186)	6.9
3 (N=153)	6.5
4 (N=138)	12.3
5 (N=81)	6.2
Sex	
Male (N=395)	6.7
Female (N=384)	7.4
Age (months)	
0-5 (N=70)	5.6
6-11 (N=62)	5.5
12-23 (N=184)	12.8
24-35 (N=160)	5.0
36-47 (N=145)	4.7
48-59 (N=158)	5.8
Jamaica (N=779)	7.1

SECTION E



EDUCATION



**TABLE E-1
PERCENTAGE ENROLMENT BY AGE, EDUCATION LEVEL,
AREA AND SEX**

Age and Education Level	Area				Sex	
	Jamaica	KMA	Towns	Other Rural Areas	Male	Female
3-5 Years	(N=481)	(N=114)	(N=101)	(N=266)	(N=245)	(N=236)
Early Childhood	81.0	92.7	77.7	75.9	81.7	80.3
Primary	4.8	1.3	6.6	5.9	3.9	5.6
None	14.2	6.0	15.7	18.1	14.4	14.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
6-11 Years	(N=991)	(N=240)	(N=182)	(N=569)	(N=501)	(N=490)
Early Childhood	0.3	0.5	1.2	0.0	0.2	0.5
Primary	95.3	95.1	96.5	95.0	96.1	94.4
Secondary	3.9	4.4	2.3	4.1	3.1	4.7
None	0.5	0.0	0.0	0.9	0.6	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
12-14 Years	(N=493)	(N=138)	(N=100)	(N=255)	(N=268)	(N=225)
Primary	15.0	12.0	10.4	18.6	18.4	10.8
Secondary	79.8	84.0	81.2	76.6	74.5	86.3
None	5.2	4.0	8.4	4.7	7.1	2.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
15-16 Years	(N=285)	(N=69)	(N=59)	(N=157)	(N=151)	(N=134)
Primary	0.0	0.0	0.0	0.0	0.0	0.0
Secondary	81.2	88.2	87.7	75.3	80.8	81.7
Tertiary	0.4	0.0	0.0	0.7	0.0	0.8
None	18.4	11.8	12.3	24.0	19.2	17.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
17-19 Years	(N=383)	(N=115)	(N=72)	(N=196)	(N=193)	(N=190)
Secondary	11.9	15.1	17.7	7.6	9.9	13.8
Tertiary	7.4	11.0	4.7	6.1	4.3	10.6
None	80.7	73.9	77.7	86.3	85.8	75.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
20-24 Years	(N=619)	(N=204)	(N=120)	(N=295)	(N=303)	(N=316)
Secondary	0.1	0.0	0.0	0.3	0.0	0.3
Tertiary	2.8	4.8	1.8	1.5	1.9	3.5
None	97.1	95.2	98.2	98.2	98.1	96.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

NOTE: Figures adjusted for non-response.

**TABLE E-2
PERCENTAGE ENROLMENT BY EDUCATION LEVEL**

Education Level	Percentage Enrolment
Total Early Childhood - Basic/Infant/Kindergarten	17.7
Total Primary - Primary - All Age (1-6)	47.9
Total Secondary - All Age (7-9) - New Secondary - Comprehensive High - Secondary High - Technical High - Vocational	32.3
Total Tertiary - University - Post-Secondary - Adult/Night School - Community College	2.1
Total	100.0

NOTE: Figures adjusted for non-response.

**TABLE E-3
PERCENTAGE ENROLLED IN PUBLIC AND PRIVATE INSTITUTIONS
BY AREA, QUINTILE, SEX AND AGE**

Category	School Sector		
	Public	Private	Total
Area			
KMA (N=442)	94.2	5.8	100.0
Other Towns (N=337)	92.0	8.0	100.0
Rural Areas (N=947)	97.5	2.5	100.0
Quintile			
Poorest (N=407)	98.8	1.2	100.0
2 (N=367)	98.6	1.4	100.0
3 (N=369)	95.4	4.6	100.0
4 (N=317)	93.7	6.3	100.0
5 (N=266)	89.5	10.5	100.0
Sex			
Male (N=885)	96.4	3.6	100.0
Female (N=841)	94.6	5.4	100.0
Age (Years)			
3-5 (N=23)	80.3	19.7	100.0
6-11 (N=982)	95.4	4.6	100.0
12-14 (N=463)	97.3	2.7	100.0
15-16 (N=223)	94.7	5.3	100.0
17-19 (N=35)	91.0	9.0	100.0
20-24 (N=0)	0.0	0.0	0.0
Jamaica (N=1726)	95.5	4.5	100.0

NOTE: Figures adjusted for non-response.

TABLE E-4
PERCENTAGE ENROLMENT BY AGE, EDUCATION LEVEL
AND QUINTILE

Age and Education Level	Quintile				
	Poorest	2	3	4	5
3-5 Years	(N=142)	(N=103)	(N=92)	(N=78)	(N=66)
Early Childhood	76.8	75.7	78.3	83.3	89.4
Primary	5.6	5.8	2.2	3.9	6.1
None	17.6	18.5	19.6	12.8	4.5
Sub-total	100.0	100.0	100.0	100.0	100.0
6-11 Years	(N=248)	(N=228)	(N=216)	(N=162)	(N=137)
Early Childhood	0.8	0.0	0.5	0.0	0.0
Primary	94.0	98.7	94.9	93.2	95.6
Secondary	3.2	1.3	4.6	6.8	4.4
None	2.0	0.0	0.0	0.0	0.0
Sub-total	100.0	100.0	100.0	100.0	100.0
12-14 Years	(N=115)	(N=101)	(N=99)	(N=98)	(N=80)
Primary	22.6	15.8	15.2	11.2	7.5
Secondary	70.4	75.3	80.8	86.7	87.5
None	7.0	8.9	4.0	2.0	5.0
Sub-total	100.0	100.0	100.0	100.0	100.0
15-16 Years	(N=64)	(N=63)	(N=56)	(N=57)	(N=45)
Primary	0.0	0.0	0.0	0.0	0.0
Secondary	73.4	58.7	91.1	89.5	93.3
Tertiary	0.0	1.6	0.0	0.0	0.0
None	6.7	26.6	39.7	8.9	10.5
Sub-total	100.0	100.0	100.0	100.0	100.0
17-19 Years	(N=85)	(N=75)	(N=78)	(N=77)	(N=68)
Secondary	5.96.7	12.8	13.0	19.1	17.7
Tertiary	5.9	2.7	5.1	5.2	17.7
None	88.2	90.7	82.1	81.8	63.2
Sub-total	100.0	100.0	100.0	100.0	100.0
20-24 Years	(N=116)	(N=131)	(N=124)	(N=129)	(N=119)
Secondary	0.0	0.8	0.0	0.0	0.0
Tertiary	0.0	3.0	1.6	2.3	7.6
None	100.0	96.2	98.4	97.7	92.4
Sub-total	100.0	100.0	100.0	100.0	100.0

NOTE: Figures adjusted for non-response.

**TABLE E-5
PERCENTAGE ENROLMENT IN SECONDARY AND TERTIARY EDUCATION
BY AREA, QUINTILE AND SEX**

Category	School Type								Total
	All Age (7-9)	New Secondary	Compr. High	Secondary High	Technical High	Vocational/ Agricultural	University/ Post Sec.	Adult/ Night	
Area									
KMA (N=227)	13.6	14.8	11.7	44.8	4.1	1.2	6.3	3.4	100.0
Other Towns (N=152)	16.9	17.9	11.2	40.8	7.6	2.1	2.8	0.8	100.0
Rural Areas (N=369)	25.4	25.5	14.8	23.0	4.6	2.0	3.7	1.1	100.0
Quintile									
Poorest (N=146)	32.9	34.9	11.6	15.1	2.1	0.0	2.0	1.4	100.0
2 (N=129)	26.4	20.9	14.7	27.1	3.9	1.6	4.6	0.8	100.0
3 (N=157)	19.7	19.8	16.6	31.2	6.4	2.5	2.5	1.3	100.0
4 (N=164)	14.6	21.3	17.7	31.1	8.5	2.4	1.8	2.4	100.0
5 (N=152)	7.9	11.2	5.9	54.6	5.3	1.3	11.2	2.6	100.0
Sex									
Male (N=369)	20.9	21.6	14.3	33.9	4.3	1.3	2.8	1.0	100.0
Female (N=379)	18.8	19.4	11.9	33.5	5.7	2.2	5.9	2.6	100.0
Jamaica (N=748)	19.8	20.5	13.1	33.7	5.0	1.7	4.4	1.8	100.0

Note: Figures adjusted for non-response.

**TABLE E-6
PERCENTAGE DISTRIBUTION OF HIGHEST GRADE ACHIEVED BY
15-24 YEAR OLDS OUT-OF-SCHOOL, BY AREA, QUINTILE, SEX AND AGE**

Category	Grade				Total
	1-6	7-9	10-11	12-13	
Area					
KMA (N=287)	2.0	17.3	78.5	2.2	100.0
Other Towns (N=184)	2.8	27.2	67.2	2.8	100.0
Rural Areas (N=498)	5.7	38.8	54.6	1.0	100.0
Quintile					
Poorest (N=208)	4.8	54.5	40.7	0.0	100.0
2 (N=219)	3.4	36.4	58.3	1.9	100.0
3 (N=191)	2.8	26.1	69.4	1.7	100.0
4 (N=195)	6.6	17.6	74.2	1.6	100.0
5 (N=156)	0.8	8.3	86.4	4.5	100.0
Sex					
Male (N=493)	4.3	33.5	60.5	1.7	100.0
Female (N=476)	3.7	26.0	68.7	1.6	100.0
Age (years)					
15-16 (N=56)	0.0	64.5	33.7	1.8	100.0
17-19 (N=313)	2.7	30.5	64.6	2.3	100.0
20-24 (N=600)	5.0	26.5	67.1	1.4	100.0
Jamaica (N=969)	4.0	29.9	64.4	1.7	100.0

NOTE: Figures adjusted for non-response.

**TABLE E-7
PERCENTAGE ATTENDANCE IN PRIMARY AND SECONDARY SCHOOLS
BY SEX, SCHOOL TYPE, QUINTILE AND AREA**

Group	Number of Days Attended in Reference Week						Total
	0	1	2	3	4	5	
Sex							
Male (N=865)	3.3	1.1	1.0	2.2	7.9	84.5	100.0
Female (N=825)	2.1	2.4	1.2	3.3	7.7	83.3	100.0
School Type							
Primary (N=589)	3.2	3.1	0.4	2.8	7.1	83.4	100.0
All Age (1-6) (N=423)	3.2	1.2	1.3	2.5	7.5	84.3	100.0
All Age (7-9) (N=143)	3.8	2.1	3.4	3.3	8.2	79.2	100.0
New Sec. (N=157)	2.2	0.6	1.4	4.2	6.8	84.8	100.0
Comprch. High (N=100)	0.8	0.0	2.7	2.5	8.9	85.1	100.0
Technical High (N=39)	2.8	2.1	0.0	0.0	5.8	89.3	100.0
Secondary High (N=239)	1.2	0.4	0.3	2.5	10.1	85.5	100.0
Quintile							
Poorest (N=397)	3.5	1.0	2.0	3.8	10.1	79.6	100.0
2 (N=363)	3.1	3.0	1.0	3.3	6.3	83.2	100.0
3 (N=358)	2.0	2.0	1.4	2.5	6.4	85.7	100.0
4 (N=309)	1.9	1.0	0.0	1.6	8.4	87.1	100.0
5 (N=263)	2.3	0.7	1.1	1.1	5.3	89.3	100.0
Area							
KMA (N=445)	2.3	1.6	0.4	1.2	10.5	84.0	100.0
Other Towns (N=326)	3.4	0.9	0.3	0.3	2.7	92.4	100.0
Rural Areas (N=919)	2.7	2.1	1.7	4.5	8.2	80.8	100.0
Jamaica (N=1690)	2.7	1.7	1.1	2.8	7.8	83.9	100.0

NOTE: Figures adjusted for non-response.

**TABLE E-8
PERCENTAGE DISTRIBUTION OF PARTICIPATION IN THE SCHOOL FEEDING PROGRAMME,
BY TYPE OF MEAL, SCHOOL TYPE, AREA AND QUINTILE**

Category	Type of Meal				Total
	Milk / Nutribun	Cooked Meal	Both	Non- participation	
School Type					
Primary (N=603)	14.8	9.0	10.6	65.6	100.0
All Age (1-6) (N=439)	16.8	15.0	7.6	60.6	100.0
All Age (7-9) (N=149)	19.3	12.2	11.0	57.5	100.0
New Secondary (N=161)	4.1	12.9	2.4	80.6	100.0
Comprehensive (N=100)	1.0	7.2	11.0	80.8	100.0
Secondary High (N=240)	0.8	9.1	6.8	83.3	100.0
Technical High (N=40)	0.0	14.2	7.3	78.5	100.0
Area					
KMA (N=447)	11.6	5.8	12.2	70.3	100
Other Towns (N=337)	9.4	10	6.2	74.4	100
Rural Areas (N=948)	12.3	14.4	7.4	65.9	100
Quintile					
Poorest (N=408)	18.4	12.5	8.1	61	100
2 (N=367)	9.8	14.2	8.2	67.8	100
3 (N=369)	15.5	11.4	8.1	65	100
4 (N=318)	6	10.1	8.8	75.2	100
5 (N=270)	4.1	8.5	11.8	75.6	100
Jamaica (N=1732)	11.4	11.6	8.8	68.2	100

NOTE: Figures adjusted for non-response.

**TABLE E-9
MEAN ANNUAL EXPENDITURE ON SCHOOL AND SCHOOL RELATED ITEMS,
BY AREA, QUINTILE, SCHOOL TYPE, AGE, SEX (\$)
BY AREA, QUINTILE, AND SCHOOL TYPE (\$)**

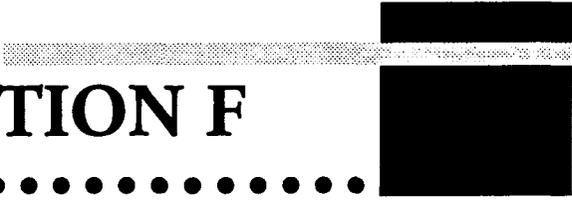
Area	Tuition and Fees	Extra lessons	Transport	Lunch and Snacks	Uniforms	Books	Other Supplies	Room and Board
KMA	(N=374) 2502	(N=119) 2797	(N=255) 1747	(N=460) 3349	(N=483) 915	(N=428) 1378	(N=265) 385	(N=2) 2500
Other Towns	(N=241) 1453	(N=70) 1223	(N=144) 1249	(N=344) 2833	(N=368) 814	(N=343) 930	(N=262) 330	(N=5) 7500
Rural Areas	(N=561) 1048	(N=156) 1187	(N=347) 1686	(N=969) 2593	(N=769) 995	(N=833) 769	(N=709) 323	(N=9) 6951
Quintile								
Poorest	(N=240) 726	(N=38) 776	(N=99) 1125	(N=427) 1784	(N=424) 547	(N=342) 381	(N=285) 241	(N=3) 3383
2	(N=207) 1128	(N=77) 1339	(N=125) 1273	(N=372) 1921	(N=385) 727	(N=342) 630	(N=258) 244	(N=3) 9433
3	(N=250) 1551	(N=69) 1314	(N=172) 2043	(N=371) 2923	(N=402) 810	(N=314) 1551	(N=252) 338	(N=3) 4870
4	(N=256) 1505	(N=72) 1440	(N=186) 1486	(N=330) 3447	(N=348) 950	(N=321) 1505	(N=231) 363	(N=3) 5667
5	(N=223) 3107	(N=89) 3109	(N=164) 1905	(N=273) 4868	(N=287) 1292	(N=285) 3107	(N=210) 557	(N=4) 8750
School Type								
Early Childhood	(N=283) 1428	(N=4) 1010	(N=44) 1449	(N=230) 1813	(N=290) 547	(N=225) 271	(N=192) 200	(N=1) 650
Primary	(N=221) 1316	(N=158) 1375	(N=199) 1015	(N=529) 2706	(N=531) 813	(N=489) 758	(N=355) 321	(N=2) 1055
All Age (1-6)	(N=151) 384	(N=103) 987	(N=95) 1303	(N=394) 1814	(N=401) 703	(N=306) 587	(N=270) 225	(N=0) 0
All Age (7-9)	(N=55) 438	(N=30) 1338	(N=52) 1492	(N=129) 2841	(N=123) 957	(N=102) 765	(N=79) 292	(N=1) 1500
New Secondary	(N=127) 1271	(N=10) 1630	(N=88) 1512	(N=142) 3414	(N=143) 876	(N=137) 974	(N=97) 485	(N=2) 1750
Comprehensive	(N=90) 1736	(N=4) 690	(N=64) 1747	(N=92) 4143	(N=97) 1069	(N=89) 1577	(N=63) 372	(N=0) 0
Secondary High	(N=216) 2978	(N=29) 7293	(N=170) 2010	(N=220) 4797	(N=223) 1196	(N=222) 2308	(N=154) 605	(N=7) 8900
Technical High	(N=33) 4114	(N=7) 1443	(N=34) 4617	(N=37) 4480	(N=34) 1402	(N=34) 2185	(N=26) 690	(N=3) 11667

NOTE: Figures not in brackets are the mean dollar values.

**TABLE E-10
SCHOOL FEES, AND ASSISTANCE GIVEN THROUGH THE GOVERNMENT'S STUDENT ASSISTANCE PROGRAMME (SAP) AND OTHER SOURCES, BY AREA, QUINTILE, AND SCHOOL TYPE**

Area	(Mean dollar (\$) Values)		
	Secondary School Fees	Assistance from SAP	Assistance from Other Sources
KMA	(N=174) 2882	(N=2) 503	(N=12) 6775
Other Towns	(N=117) 2439	(N=6) 541	(N=4) 625
Rural Areas	(N=238) 1567	(N=16) 1135	(N=27) 2155
Quintile			
Poorest	(N=91) 1603	(N=9) 805	(N=7) 757
2	(N=87) 1767	(N=10) 895	(N=7) 1863
3	(N=109) 1999	(N=2) 2700	(N=14) 1861
4	(N=128) 2102	(N=1) 3	(N=10) 5240
5	(N=114) 3272	(N=2) 403	(N=5) 9040
School Type			
New Secondary	(N=139) 1446	(N=8) 956	(N=13) 919
Comprehensive	(N=95) 1631	(N=7) 1049	(N=6) 1067
Secondary High	(N=224) 2941	(N=7) 1058	(N=18) 5069
Technical High	(N=37) 2727	(N=1) 5	(N=5) 5660

NOTE: Figures not in brackets are the mean dollar values.



SECTION F

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HOUSING

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**TABLE F-1
PERCENTAGE DISTRIBUTION OF DWELLINGS BY TYPE OF HOUSING UNIT,
BY AREA AND QUINTILE**

Type of Housing Unit	Jamaica (N=1940)	Area		
		KMA (N=605)	Other Towns (N=389)	Rural Areas (N=946)
Separate House Detached	78.6	61.1	82.2	90.3
Semi-detached House	4.6	9.9	1.3	2.0
Part of House	13.7	23.1	14.2	6.5
Apartment Building	1.8	4.3	1.6	0.1
Town House	0.6	1.2	0.2	0.3
Improvised Housing Unit	0.1	0.3	0.0	0.0
Part of Commercial Building	0.4	0.1	0.3	0.7
Other	0.1	0.0	0.3	0.1
All Types	100.0	100.0	100.0	100.0

Type of Housing Unit	Quintile				
	Poorest (N=271)	2 (N=308)	3 (N=344)	4 (N=425)	5 (N=592)
Separate House Detached	85.2	84.0	84.4	80.7	72.5
Semi-detached House	3.3	3.9	5.5	3.3	5.1
Part of House	11.4	9.8	8.7	13.2	17.4
Apartment Building	0.0	1.0	0.9	1.4	3.2
Town House	0.0	0.3	0.3	0.5	1.0
Improvised Housing Unit	0.0	0.3	0.3	0.0	0.0
Part of Commercial Building	0.0	0.3	0.0	0.9	0.7
Other	0.0	0.3	0.0	0.0	0.2
All Types	100.0	100.0	100.0	100.0	100.0

NOTE: Estimates for Area and Jamaica adjusted for non-response.

**TABLE F-2
PERCENTAGE DISTRIBUTION OF DWELLINGS BY MATERIAL OF OUTER WALL,
BY AREA AND QUINTILE**

Area	Material of Outer Wall							All Types
	Wood	Stone	Brick	Concrete Nog	Block & Steel	Wattle & Daub	Other	
KMA	16.4	1.9	0.5	23.0	54.1	0.3	3.9	100.0
Other Towns	37.3	0.6	0.0	12.4	48.1	1.1	0.5	100.0
Rural Areas	31.8	0.7	0.4	18.2	47.3	0.7	0.9	100.0
Quintile								
Poorest	47.6	2.2	0.4	20.7	27.3	1.1	0.7	100.0
2	37.8	2.6	0.0	16.9	40.4	1.0	1.3	100.0
3	30.0	1.5	0.3	17.2	48.7	0.3	2.0	100.0
4	27.0	0.5	1.0	17.5	52.1	0.7	1.2	100.0
5	15.8	0.2	0.0	18.4	63.3	0.2	2.2	100.0
Jamaica	27.5	1.1	0.4	18.8	49.8	0.6	1.8	100.0

NOTE: Estimates for Area, Sex of household Head and Jamaica adjusted for non-response.

**TABLE F-3
PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY TYPE OF TOILET FACILITY, BY AREA**

Type of Toilet Facility	AREA							
	JAMAICA		KMA		Other Towns		Rural Areas	
	Households With Facility	Households Having Exclusive Use	Households With Facility	Households Having Exclusive Use	Households With Facility	Households Having Exclusive Use	Households With Facility	Households Having Exclusive Use
WC Linked To Sewer	26.0	21.8	54.8	45.4	17.1	14.1	7.7	7.0
WC Not Linked To Sewer	25.0	19.5	26.6	16.6	34.5	28.7	19.9	17.8
Pit	48.4	34.3	17.7	8.7	48.5	28.1	71.7	56.5
Other	0.6	0.4	0.8	0.4	0.0	0.0	0.6	0.5
None	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0
All Types	100.0	76.0	100.0	71.0	100.0	70.8	100.0	81.8

NOTE: Estimates adjusted for non-response.

**TABLE F - 4
PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY TYPE OF TOILET FACILITY, BY QUINTILE**

Type of Toilet Facility	QUINTILE									
	Poorest		Quintile 2		Quintile 3		Quintile 4		Quintile 5	
	Households With Facility	Households Having Exclusive Use	Households With Facility	Households Having Exclusive Use	Households With Facility	Households Having Exclusive Use	Households With Facility	Households Having Exclusive Use	Households With Facility	Households Having Exclusive Use
WC Linked To Sewer	5.7	4.2	13.4	12.0	17.8	16.1	26.6	22.6	41.6	34.5
WC Not Linked To Sewer	7.3	4.2	20.7	14.7	21.7	19.3	28.0	23.8	31.6	24.6
Pit	86.3	61.5	64.9	49.8	59.4	45.2	45.1	32.1	26.6	15.7
Other	0.8	—	0.7	0.3	1.2	0.9	0.2	—	0.2	0.2
None	—	—	0.3	0.0	—	—	—	—	—	—
All Types	100.0	69.8	100.0	76.9	100.0	81.5	100.0	78.4	100.0	75.0

**TABLE F-5
PERCENTAGE DISTRIBUTION OF DWELLINGS BY SOURCE OF DRINKING WATER,
BY AREA AND QUINTILE**

Area	Source of Drinking Water							All Types
	Indoor Tap/Pipe	Outside Private Tap/Pipe	Public Standpipe	Well	River/Lake/Spring Pond	Rainwater (Tank)	Other	
KMA	66.3	26.8	5.1	0.0	0.0	0.1	1.6	100.0
Other Towns	42.5	28.1	18.5	0.0	1.0	8.7	1.3	100.0
Rural Areas	19.5	17.8	28.9	0.3	5.5	23.3	4.9	100.0
Quintile								
Poorest	7.0	29.3	35.6	0.0	5.6	16.3	6.3	100.0
2	18.6	27.7	26.7	0.3	5.5	15.0	6.2	100.0
3	29.7	25.9	23.6	0.0	2.9	16.3	1.7	100.0
4	44.6	24.1	16.0	0.2	1.2	11.6	2.4	100.0
5	64.2	15.9	8.6	0.2	1.0	8.3	1.7	100.0
Jamaica	40.1	22.9	18.7	0.1	2.7	12.5	3.1	100.0

NOTE: Estimates for Area and Jamaica adjusted for non-response.

**TABLE F - 6
PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY DISTANCE FROM PUBLIC WATER SOURCE,
BY AREA AND QUINTILE**

Classification	Households Analysed (N)	Distance from Source (yards)					Total
		0-49	50-199	200-499	500-999	1000+	
Area							
Source							
KMA							
Public Standpipe	24	91.9	8.1	0.0	0.0	0	100.0
River/Lake/ Spring/Pond	0	0.0	0.0	0.0	0.0	0.0	0.0
Other Towns							
Public Standpipe	77	55.8	18.3	13.3	4.2	8.3	100.0
River/Lake/ Spring/Pond	4	54.6	25.0	0.0	0.0	20.3	100.0
Rural Areas							
Public Standpipe	277	58.7	18.8	10.7	3.7	8.1	100.0
River/Lake/ Spring/Pond	49	45.1	17.7	12.8	7.1	17.3	100.0
Quintile							
Source							
Poorest							
Public Standpipe	96	64.6	12.5	10.4	5.2	7.3	100.0
River/Lake/ Spring/Pond	15	40.0	33.3	13.3	0.0	13.3	100.0
2							
Public Standpipe	82	63.4	14.6	9.8	3.7	8.5	100.0
River/Lake/ Spring/Pond	17	41.2	23.5	5.9	11.8	17.7	100.0
3							
Public Standpipe	81	51.9	22.2	13.6	2.5	9.9	100.0
River/Lake/ Spring/Pond	10	70.0	0.0	0.0	20.0	10.0	100.0
4							
Public Standpipe	68	55.9	29.4	10.3	1.5	2.9	100.0
River/Lake/ Spring/Pond	5	40.0	0.0	40.0	0.0	20.0	100.0
5							
Public Standpipe	51	66.7	13.7	9.8	3.9	5.9	100.0
River/Lake/ Spring/Pond	6	16.7	16.7	33.3	0.0	33.3	100.0
Jamaica							
Public Standpipe	378	61.3	17.7	10.2	3.4	7.3	100.0
River/Lake/ Spring/Pond	53	45.8	18.2	11.9	6.6	17.5	100.0

NOTE: Estimates for Area and Jamaica adjusted for non-response.

**TABLE F-7
PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY SOURCE OF LIGHTNING,
BY AREA AND QUINTILE**

Classification	Source of Lighting				
	Electricity	Kerosene	Other	None	All Types
Area					
KMA	82.9	11.1	0.7	5.3	100.0
Other Towns	70.5	28.7	0.8	0.0	100.0
Rural Areas	60.2	38.0	0.7	1.2	100.0
Quintile					
Poorest	38.4	59.0	0.8	1.9	100.0
2	57.7	41.0	0.3	1.0	100.0
3	66.0	29.7	0.9	3.5	100.1
4	75.2	22.5	0.5	1.9	100.0
5	87.1	10.9	0.9	1.2	100.0
Jamaica	70.0	26.9	0.7	2.4	100.0

NOTE: Estimates for Area and Jamaica adjusted for non-response.

**TABLE F-8
PERCENTAGE DISTRIBUTION OF HOUSEHOLDS HAVING
KITCHEN FACILITIES, BY AREA AND QUINTILE**

Classification	Households With Facility	Households Having Exclusive Use of Facility
Area		
KMA	92.0	77.6
Other Towns	94.5	77.4
Rural Areas	95.3	85.1
Quintile		
Poorest	88.6	74.9
2	93.5	79.8
3	95.6	84.8
4	95.3	85.4
5	95.4	80.7
Jamaica	94.0	81.0

NOTE: Estimates for Area and Jamaica adjusted for non-response.

**TABLE F-9
PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY TENURE STATUS, BY AREA AND QUINTILE**

Tenure Status	Area				
	Jamaica	KMA	Other Towns	Rural Areas	
Owned By Household Member	59.1	47.7	55.8	69.1	
Rent-Free	13.2	12.8	10.5	14.7	
Rented					
Leased	1.7	2.0	2.1	1.3	
Private Rented	23.0	32.9	29.9	12.7	
Government Rented	1.0	1.9	1.1	0.4	
Squatter	1.7	2.8	0.5	1.4	
Other	0.2	0.0	0.0	0.5	
	Quintile				
	Poorest	2	3	4	5
Owned By Household Member	65.3	65.0	67.2	61.7	51.9
Rent-Free	18.5	12.1	14.0	12.0	11.0
Rented					
Leased	1.1	2.6	1.5	1.4	1.5
Private Rented	11.8	18.0	14.8	21.4	34.1
Government Rented	0.4	0.3	0.6	1.2	1.0
Squatter	3.0	1.6	1.5	2.4	0.2
Other	0.0	0.3	0.6	0.0	0.3
Total	100.0	100.0	100.0	100.0	100.0

NOTE: Estimates for Area and Jamaica adjusted for non-response.

**TABLE F-10
PERCENTAGE DISTRIBUTION OF RENTERS BY PERSON OR AGENCY FROM WHOM PROPERTY RENTED, BY AREA AND QUINTILE**

Classification	From Whom Rented					Total
	Households Analysed	Relative	Private Employer	Public Agency	Private Individual/ Agency	
Area						
KMA	212	4.9	2.4	2.3	90.4	100.0
Other Towns	121	3.8	5.5	0.0	90.7	100.0
Rural	131	9.9	7.9	0.0	82.2	100.0
Quintile						
Poorest	35	0.0	2.9	0.0	97.1	100.0
2	63	7.9	9.5	0.0	82.5	100.0
3	55	3.6	5.5	1.8	89.1	100.0
4	98	7.1	5.1	1.0	86.7	100.0
5	213	7.5	3.3	1.9	87.3	100.0
Jamaica	464	6.0	4.6	1.1	88.3	100.0

NOTE: Estimates for Area and Jamaica adjusted for non-response.

**TABLE F-11
MEAN MONTHLY RENTAL PAYMENT AND
RENT AS PERCENTAGE OF TOTAL HOUSEHOLD CONSUMPTION,
BY AREA AND QUINTILE**

Classification	Households Analysed (N)	Mean Monthly Rent (\$)	Rent as % of Total Household Consumption
Area			
KMA	191	1,513	11.3
Other Towns	119	840	8.5
Rural Areas	128	766	9.1
Quintile			
Poorest	33	193	5.1
2	60	424	7.0
3	54	401	5.2
4	92	874	8.8
5	199	1,696	11.6
Jamaica	438	1,136	10.2

NOTE: Estimates for Area and Jamaica adjusted for non-response.

**TABLE F-12
MEAN MONTHLY WATER PAYMENT AND WATER PAYMENT AS PERCENTAGE OF TOTAL
HOUSEHOLD CONSUMPTION, BY AREA AND QUINTILE**

Classification	Households Analysed (N)	Mean Monthly Water Payment (\$)	Water as % of Total Household Consumption
Area			
KMA	427	267	1.8
Other Towns	228	243	2.1
Rural Areas	275	247	2.4
Quintile			
Poorest	58	169	3.1
2	96	212	2.8
3	141	234	2.4
4	223	245	2.3
5	412	297	1.7
Jamaica	930	256	2.0

NOTE: Estimates for Area and Jamaica adjusted for non-response.

**TABLE F-13
MEAN MONTHLY ELECTRICITY PAYMENT AND
ELECTRICITY PAYMENT AS PERCENTAGE OF TOTAL HOUSEHOLD CONSUMPTION,**

Classification	Households Analysed (N)	Mean Monthly Electricity Payment (\$)	Electricity as % of Total Household Consumption
Area			
KMA	442	778	5.1
Other Towns	256	580	5.0
Rural Areas	539	489	5.1
Quintile			
Poorest	90	338	5.7
2	161	462	5.9
3	208	532	5.6
4	296	578	5.3
5	482	775	4.8
Jamaica	1,237	619	5.1

NOTE: Estimates for Area and Jamaica adjusted for non-response.

**TABLE F-14
MEAN MONTHLY TELEPHONE PAYMENT AND
TELEPHONE EXPENSES AS PERCENTAGE OF TOTAL HOUSEHOLD CONSUMPTION,
BY AREA AND QUINTILE**

Classification	Households Analysed (N)	Mean Monthly Telephone Payment (\$)	Telephone as % of Total Household Consumption
Area			
KMA	191	527	2.6
Other Towns	102	523	3.8
Rural Areas	71	745	5.4
Quintile			
Poorest	4	438	5.4
2	17	311	4.4
3	38	304	3.1
4	87	465	3.9
5	218	669	3.1
Jamaica	364	564	3.2

NOTE: Estimates for Area and Jamaica adjusted for non-response.

**TABLE F-15
MEAN MONTHLY MORTGAGE PAYMENT AND
MORTGAGE PAYMENT AS PERCENTAGE OF TOTAL HOUSEHOLD CONSUMPTION,
BY AREA AND QUINTILE**

Classification	Households Analysed (N)	Mean Monthly Mortgage Payment (\$)	Mortgage as % of Total Household Consumption
Area			
KMA	83	1,224	8.0
Other Towns	16	1,687	9.4
Rural Areas	21	1,176	11.6
Quintile			
Poorest	2	207	3.5
2	8	435	4.6
3	21	718	7.4
4	32	937	7.6
5	57	1,795	9.6
Jamaica	120	1,274	8.7

NOTE: Estimates for Area and Jamaica adjusted for non-response.

**TABLE F-16
MEAN MONTHLY PROPERTY TAX PAYMENT AND
PROPERTY TAX PAYMENT AS PERCENTAGE OF TOTAL HOUSEHOLD CONSUMPTION,
BY AREA AND QUINTILE**

Classification	Households Analysed (N)	Mean Monthly Property Tax Payment (\$)	Property Tax as % of Total Household Consumption
Area			
KMA	124	94	0.5
Other Towns	96	18	0.2
Rural Areas	447	14	0.2
Quintile			
Poorest	105	12	0.2
2	120	16	0.2
3	130	15	0.2
4	125	16	0.1
5	187	62	0.4
Jamaica	667	31	0.3

NOTE: Estimates for Area and Jamaica adjusted for non-response.

TABLE F-17
PERCENTAGE OF HOUSEHOLDS OWNING SELECTED DURABLE GOODS, BY AREA

Durable Good	Code	Area			
		Jamaica (N=1940)	KMA (N=605)	Other Towns (N=389)	Rural Areas (N=946)
Sewing Machines	601	14.5	20.2	11.8	11.3
Gas Stoves	602	59.2	72.8	64.2	46.8
Electric Stoves	603	1.5	2.7	0.5	1.1
Refrigerators/Freezers	604	47.7	60.2	51.5	36.7
Air Conditioners	605	0.3	0.4	0.3	0.2
Fans	606	37.7	58.5	41.1	20.6
Radio/Cassette Players	607	73.9	74.6	68.7	75.6
Phonographs	608	0.3	0.5	0.5	0.1
Stereo Equipment	609	11.1	13.8	16.9	6.7
Video Equipment	610	18.8	27.8	21.8	10.8
Washing Machines	611	2.8	5.6	2.5	0.9
TV Sets	612	55.9	69.2	57.3	45.5
Bicycles	613	13.0	12.9	12.7	13.1
Motor Bikes	614	1.0	0.8	0.5	1.3
Cars/Other Vehicles	615	8.1	13.9	8.0	3.9
None		12.7	10.5	11.3	14.9

Note: Estimates adjusted for non-response.

TABLE F-18
PERCENTAGE OF HOUSEHOLDS OWNING SELECTED DURABLE GOODS,
BY POPULATION QUINTILE

Durable Good	Code	Quintile				
		Poorest (N=271)	2 (N=308)	3 (N=344)	4 (N=425)	5 (N=592)
Sewing Machines	601	7.7	8.4	13.1	16.0	18.9
Gas Stoves	602	24.7	43.2	61.0	67.8	73.8
Electric Stoves	603	0.7	1.3	0.3	0.2	2.9
Refrigerators/Freezers	604	14.4	36.0	45.1	54.8	63.9
Air Conditioners	605	0.0	0.0	0.3	0.2	0.5
Fans	606	8.5	22.7	34.0	40.2	56.8
Radio/Cassette Players	607	61.6	73.7	76.5	78.1	74.5
Phonographs	608	0.4	0.0	0.0	0.2	0.7
Stereo Equipment	609	2.6	5.5	9.6	9.2	19.9
Video Equipment	610	1.8	11.0	15.4	17.4	31.9
Washing Machines	611	0.0	0.3	0.9	2.4	5.9
TV Sets	612	30.3	43.8	55.5	64.2	67.1
Bicycles	613	7.7	9.4	14.0	15.8	14.9
Motor Bikes	614	0.7	1.3	2.0	0.9	0.5
Cars/Other Vehicles	615	0.7	0.3	2.6	4.0	19.4
None		28.4	15.9	10.2	8.2	8.8