

TABLE 6.2
PERCENTAGE DISTRIBUTION OF SELECTED DWELLING TYPES BY LOCATION, 1996

TYPE OF DWELLING	KMA	OTHER TOWNS	RURAL AREAS
Separate House	53.9	80.1	90.0
Semi-detached House	11.8	2.4	2.8
Part of House	25.9	15.8	5.7
Apartment/Townhouse	8.3	1.7	0.3

'Part of House' accounted for 14.4 per cent of the stock and 'Semi-detached House,' 5.7 per cent in 1996. Together, apartment buildings, townhouses, improvised units and units that were parts of commercial buildings accounted for less than 5.0 per cent of dwellings (Table 6.1). While the percentage contribution of apartments and townhouses to the housing stock is small, this category nevertheless accounted for the largest percentage increase in the share of any single housing type. The percentage of 'Apartment/Townhouse' in the total housing stock increased from 0.4 per cent in 1990 to 3.3 per cent in 1996, an overall change of 725.0 per cent. The percentage contribution of this category actually declined in the years 1993 and 1994, but recovered since then to 3.3 per cent.

In 1996, as in previous years, 'Semi-detached' houses accounted for a much larger share of the total housing stock in the KMA than in Other Towns and Rural Areas (Table 6.2). Approximately 11.8 per cent of the stock in the KMA were semi-detached compared with 2.4 per cent in Other Towns and 2.8 per cent in the Rural Areas. In general, the vast majority of semi-detached dwelling units in Jamaica continued to be found in the KMA. The KMA also had the greatest proportion of 'Apartments/Townhouses,' 8.3 per cent in its housing stock compared with 1.7 per cent in Other Towns and 0.3 per cent in Rural Areas. On the other hand, in the Rural Areas and Other Towns the category 'Separate House, Detached' accounted for 90.0 per cent and 80.1 per cent of their respective housing units (Table F-1). Only 53.9 per cent of housing units in the KMA were detached.

The highest proportion of detached houses was found among the poorest quintile, 91.6 per cent, and the lowest proportion among the highest quintile, 69.0 per cent. 'Part of House' and 'Apartment and Townhouse' demonstrated the reverse pattern, with a larger proportion of wealthier consumption groups in these categories compared with the poorer quintiles (Table F-1). Summing across categories, Apartment Buildings, Townhouses and Part of House, the rural/urban dichotomy as it relates to housing type continued, with the largest proportion, 34.2 per cent in the KMA, compared with 7.5 per cent in Other Towns and 6.0

per cent in Rural Areas.

CONSTRUCTION MATERIALS

Table F-2 shows the housing stock in terms of the construction materials of outer walls by location. The materials most widely used were block and steel, and wood. For the country as a whole, more than one-half (55.6 per cent) the number of dwelling units were constructed with block and steel, an increase of 13.7 per cent over 1995. The next most frequently used materials were wood, 27.7 per cent, and concrete nog, 12.3 per cent.

Units constructed of wooden walls accounted for 37.2 per cent in Other Towns and 30.5 per cent in Rural Areas. In the KMA, only 18.4 per cent of the dwellings had wooden outer walls. Block and steel was the most important material for construction in the KMA, with 61.5 per cent of units being so constructed. In Other Towns and the Rural Areas, the percentages were 48.7 per cent and 54.2 per cent respectively. The use of block and steel in construction has increased since 1990 when 37.4 per cent of outer walls were made of this material (SLC, various years). In 1991, this percentage rose to 54.9 per cent but fell to 48.9 per cent in 1992, and remained at that level until 1996 when it rose to 55.6 per cent (SLC, various years).

As in 1995, there was a negative rank correlation between the number of wooden buildings relative to those made of block and steel, and consumption status; as income increased, so did the consumption of block and steel at the expense of wood¹ (see Table 6.3).

The increasing use of block and steel as a construction material is due in large measure to the perception that block and steel is the "best" construction material, and, in terms of consumer preference, the "ideal" standard that one should aim to attain.

¹ Spearman's rank order correlation measures the degree of relationship between two sets of ranked observations.

TABLE 6.3
PERCENTAGE DISTRIBUTION OF SELECTED CONSTRUCTION MATERIAL BY QUINTILE, 1996

QUINTILE	WOOD	RANK	BLOCK & STEEL	RANK
Poorest	41.0	1	44.9	5
2	36.6	2	46.4	4
3	33.8	3	50.3	3
4	26.4	4	53.6	2
5	17.5	5	64.9	1

In particular, since Hurricane Gilbert in 1988, there has been an increase in the use of block and steel as the preferred construction material. This indicates the need for more consumer education on the use of other materials which are as safe as block and steel, attractive and affordable.

TENURE

As indicated in Table 6.4, in 1996, approximately 60.3 per cent of Jamaicans owned the house in which they lived, while another 13.8 per cent occupied dwellings rent-free. Freehold tenure accounted for approximately 74.1 per cent of the stock. Table 6.4 also shows that the percentage of owner occupied units has been declining, and conversely, the percentage of units occupied rent-free has risen from 9.9 per cent in 1991 to 13.8 per cent in 1996. The increase in rent-free units is probably due to the continued increase in housing costs, but this requires further study.

Owner-occupied housing was highest in the Rural Areas, at 72.0 per cent compared with 44.7 per cent in the KMA (Table 6.5). In the urban sector, the proportion of rented houses was much higher than in the rural sector, 34.9 per cent in the KMA compared with 28.9 per cent in Other Towns and 12.6 per cent in Rural Areas (Table 6.5). While the percentage of rental units is higher in the urban sector, this percentage has been declining since 1991. In 1991, the percentage of rental units recorded in the KMA was 49.8 per cent. This proportion declined steadily to 36.9 per cent in 1994. There was a slight increase to 38.8 per cent in 1995 but the proportion fell once again to 34.9 per cent in 1996 (SLC, various years).

The decline in the proportion of rented houses in the KMA has a variety of effects on the housing market. Given the nature of the urban sector, it is useful to provide for labour mobility and movement of persons in search of better working conditions. A dynamic rental market (which in most cases implies non-public sector rentals) facilitates such movement. There is growing pressure for active rental housing markets in the KMA. It may not be possible to have every household in an owner-occupied unit simultaneously.

At different stages of the life cycle, households may find it advantageous to rent.

The steady decline in rental units is due mainly to conversion of residential properties to commercial uses as landlords seek to earn higher incomes. This decline is likely to be the result of growing demand for commercial space by emerging indigenous enterprises and of the Rent Restriction Act. While rent control is important in that it helps maintain rents at affordable levels, it may discourage new investments in rental housing. In addition, rent control may result in unintended subsidies to commercial establishments that manage to penetrate residential buildings. The apparently negative effects might also be treated as desirable to the extent that the benefits of unintended subsidies and income from conversion of residential properties accrue to lower income households. More careful study of the effects of the Rent Restriction Act is needed before Social Policy is revised.

As shown in Table 6.5, squatting was highest in the KMA, 2.6 per cent, followed by Other Towns (1.2 per cent) and was lowest in the Rural Areas (0.6 per cent). However, these figures should be interpreted with a certain amount of caution as they are low when compared with the findings of other studies and have held at these low levels since 1991. For example, a study conducted by PADCO in Montego Bay in October 1993² estimated that in 1991, approximately 65.0 per cent of all housing was in the 'informal sector'. The problem with the SLC findings probably arises from the way the question is asked in the Survey, with no distinction being made between ownership of land and ownership of structure. It is also possible that respondents who are squatters consider themselves as belonging to the rent-free category.

In order to clarify this matter, consideration should be given to improving the way the relevant questions are posed in future surveys.

² USAID/Jamaica (Oct 1993), *Housing in Montego Bay: a Case Study Analysis Using Gis, Aerial Photographs and Housing Typology*. Prepared by PADCO Inc., Washington D.C.

TABLE 6.4
PERCENTAGE DISTRIBUTION OF TENURE STATUS OF HOUSEHOLDS 1990-1996

TENURE	SLC 90	SLC 91	SLC 92	SLC 93	SLC 94	SLC 95	SLC 96
Owner	67.2	60.6	60.2	58.7	59.1	59.1	60.3
Rent-free	N/A	9.9	12.5	11.6	13.2	14.4	13.8
Rented	26.0	27.7	25.2	27.4	25.7	25.0	23.3
Squatter Occupied	N/A	0.9	0.8	2.2	1.7	0.7	1.4
Other	6.8	0.9	1.3	0.2	0.2	0.7	1.2

As was indicated in previous SLC Reports, more households in the poorest quintile owned their units than in the upper quintile, 76.7 per cent compared with 50.9 per cent (Table 6.6). Conversely, rental was higher among the upper quintiles. As was stated in the 1995 Report, rental does not mean inferior housing. In fact, in the KMA where there is a shortage of large lots of land for systems building, in-filling is taking place with higher density developments associated with apartment buildings and townhouses. Most of these units are built for the rental market. As indicated in Table 6.1, this sector of the stock grew more than any other between 1990 and 1996.

AMENITIES

Toilet Facilities

Two important indicators of the condition of the housing stock are the adequacy of water and sanitary services. Approximately one-half of households (53.6 per cent) in Jamaica had a flush toilet in 1996. As shown in Table 6.7, there has been little change in the proportion of households having toilet facilities between 1990 and 1996.

TABLE 6.5
PERCENTAGE DISTRIBUTION OF TENURE STATUS BY LOCATION, 1996

TYPE OF TENURE	KMA	OTHER TOWNS	RURAL AREAS
Owned by Household Member	44.7	59.1	72.0
Rent-free	16.9	10.0	13.3
Rented	34.9	28.9	12.6
Squatter Occupied	2.6	1.2	0.6
Other	1.0	0.9	1.5

TABLE 6.6
PERCENTAGE DISTRIBUTION OF TENURE BY QUINTILE, 1996

TYPE OF TENURE	POOREST	2	3	4	5
Owned by Household Member	76.7	70.3	67.8	60.2	50.9
Rent-free	13.2	16.7	14.9	10.9	14.6
Rented	7.0	8.7	15.5	24.9	33.6
Squatter Occupied	1.8	1.1	0.9	2.5	0.3
Other	1.3	3.3	0.9	1.5	0.7

TABLE 6.7
PERCENTAGE DISTRIBUTION OF TYPE OF TOILET FACILITIES, 1990-1996

TYPE OF FACILITY	SLC 90	SLC 91	SLC 92	SLC 93	SLC 94	SLC 95	SLC 96
Water Closet	51.4	47.4	49.6	49.6	51.0	52.3	53.6
Pit Latrine	47.7	50.8	49.3	49.6	48.4	47.5	46.1
Other	0.4	0.2	0.6	0.7	0.6	0.3	0.2
None	0.5	1.5	0.5	0.1	0.1	0.0	0.1
All Types	100.0	100.0	100.0	100.0	100.0	100.0	100

TABLE 6.8
PERCENTAGE DISTRIBUTION OF WATER CLOSET BY LOCATION.
1990-1996

Location	SLC90	SLC91	SLC92	SLC93	SLC94	SLC95	SLC96
KMA	82.2	80.3	85.6	81.6	81.4	84.3	85.1
Other Towns	54.8	47.2	51.1	46.1	51.6	49.5	49.1
Rural Areas	28.5	25.0	25.9	26.7	27.6	29.5	32.5

This general advantage of KMA households has been maintained since 1990 but ownership of flush toilets has been improving among households in the Rural Areas. In 1990, 28.5 per cent of rural households had a flush toilet, this proportion fell to 25.0 per cent in 1991 but has been rising steadily since then to reach 32.5 per cent in 1996 (Table 6.8). It should be noted, however, that in some Rural Areas the provision of 'dry toilets' represents a viable option when other factors such as the cost of linking to a central sewer system is considered. Within Other Towns ownership of flush toilets has been declining since 1990 when 54.8 per cent of households had water closets compared with 49.1 per cent in 1996 (Table 6.8).

Sanitary services, as indicated by the percentage of water closets linked to sewers, were more widely available in the KMA, with 48.0 per cent of water closets linked to a sewer. In Other Towns and Rural Areas sanitary services are less widely available. Only 11.0 per cent and 10.7 per cent of all households in Other Towns and Rural Areas have a Water Closet (WC) linked to a sewer system (Table F-3). While Rural households generally receive the lowest levels of infrastructure services there was very little difference between Rural Areas and Other Towns in terms of water closets linked to sewer systems. This is probably due to the fact that most Other Towns do not have central sewer systems and most systems are associated with package plants in housing schemes. As most of these towns are located in the coastal zone, this pattern has implications for the quality of public health in these areas, the degradation of

Jamaica's coastal resources such as coral reefs, sea grass beds and fisheries, and the economic loss of livelihood by those (e.g. in tourism) who rely on these resources for a living.

Table 6.9 shows that the use of pit toilets was highest among the poorest quintile, conversely, the use of water closets was lowest among this group. When note is taken of the fact that the majority of the nation's poor live in Rural Areas, this finding, together with the low ratio of access to water closets in the Rural Areas and Other Towns underscore the importance of continuing efforts to carefully integrate National Housing Policy and Social Policy.

TABLE 6.9
PERCENTAGE DISTRIBUTION OF TYPES
OF TOILETS BY QUINTILE, 1996

QUINTILE	PIT	WC
Poorest	82.5	17.6
2	63.3	36.4
3	55.6	43.8
4	42.2	43.8
5	29.0	70.9

TABLE 6.10
PERCENTAGE DISTRIBUTION OF SOURCE OF WATER, 1990-1996

SOURCE OF WATER	SLC 90	SLC 91	SLC 92	SLC 93	SLC 94	SLC 95	SLC 96
Piped Water	61.2	62.9	58.7	62.3	63.0	63.4	66.8
Public standpipe	17.1	14.8	17.9	20.0	18.7	16.5	14.9
River/Spring/Pond	5.7	5.1	6.3	3.1	2.7	2.9	2.3
Rainwater (tank)	13.4	13.1	13.6	11.4	12.5	13.2	12.9
Well/Other	2.7	4.3	3.6	3.1	3.2	4.1	3.1

Water Supply

As Table 6.10 shows, the percentage of dwellings enjoying piped water increased from 61.2 per cent in 1990 to 66.8 per cent in 1996. The proportion of dwellings dependent on standpipes fluctuated over the period, although a net decrease was registered between 1990 and 1996 with figures of 17.1 per cent and 14.9 per cent, respectively. These indicators reveal both improved availability of piped water and substitution of public piped water with private piped water. The number depending on river/pond declined from 5.7 per cent in 1990 to 2.3 per cent in 1996. With the dependence on rainwater simultaneously declining from 13.4 per cent in 1990 to 12.9 per cent in 1996, there was an overall reduction in the number depending on river/pond and rain water declining from 19.1 per cent in 1990 to 15.2 per cent in 1996.

Access to piped water supply was highest in the KMA with 96.4 per cent of households enjoying this facility in 1996. The Rural Areas were the most disadvantaged in terms of access to water supply with only 42.9 per cent of dwellings enjoying piped water supply in 1996 compared with 73.3 per cent in Other Towns. It should be noted, however, that there has been steady increase in the provision of piped water supply in Rural Areas, rising from 33.2 per cent in 1990 to 42.9 per cent in 1996 (Table 6.11). However, despite this increase, slightly more than one-half of rural dwellings did not enjoy this facility. This low level of access to adequate water supply can severely constrain the pace of development of Rural productive sectors. Every effort should be made to speed up improvements in Rural water supplies in conjunction with improvements in Rural housing amenities.

In terms of income, 59.9 per cent of households in the upper quintile had indoor taps/pipes, compared with 14.2 per cent in the poorest quintile (Table F-5). On the other hand, only 9.7 per cent of households in the upper quintile depended on standpipes, the most important source of water for the poorest quintile. Some 30.5 per cent of households in quintile 1 got their water from this source. The percentage of households using untreated water (river, ponds, wells and springs) was also highest among the poorest quintile, 30.9 per cent, compared with 12.6 per cent for the upper quintile (Table F-5).

The distance households had to travel to get their drinking water from public standpipes and rivers/ponds is shown in Table F-6. In Rural Areas where indoor piped water is not readily available, it might be expected that standpipes would be fairly accessible to households, however, in 1996 these households had the longest distance to go to get water from these sources. More than one-half of the Rural households (52.1 per cent) had to travel more than 50 yards to obtain water from a standpipe, and as many as 8.4 per cent of households had to go distances over 1,000 yards to obtain water from a standpipe.

In terms of income, there was no difference of distance travelled among those in the various socio-economic groups who had to make trips for water. Of those among the poorest group who travelled to access water, 50.1 per cent had to travel more than 50 yards per trip to gain access to a standpipe, compared with 49.0 per cent of similar households in the upper quintile. Inaccessibility of standpipes to households who must use them is therefore a problem of inadequate distribution rather than of income.

TABLE 6.11
DWELLINGS WITH ACCESS TO PIPED WATER BY LOCATION (%),
1990-1996

Location	SLC90	SLC91	SLC92	SLC93	SLC94	SLC95	SLC96
KMA	95.9	93.9	95.8	92.5	93.1	96.9	96.4
Other Towns	71.0	72.9	69.7	69.2	70.6	70.2	73.3
Rural Areas	33.2	37.2	31.5	37.0	37.3	35.7	42.9

Lighting

Table 6.12 indicates that there has been an increase in the use of electric lighting between 1990 and 1996. The proportion of households using electricity increased from 66.0 per cent in 1990 to 76.9 per cent in 1996. There was a corresponding decline in the proportion of households using kerosene, from 31.3 per cent to 21.1 per cent over the period. Table F-7 shows that 90.0 per cent of households in the KMA used electricity, while 3.2 per cent of households had no form of lighting. This is probably as a result of the removal of the subsidy on kerosene and the concomitant increase in the cost of kerosene. Interestingly, the percentage with no source of lighting is much lower (0.3%) among households in the Rural Areas and Other Towns. It is thought that this might be due to the presence of a larger squatter population in the KMA. The use of kerosene was highest among rural households; it was the main source of lighting for 31.1 per cent of households.

As is expected, electricity as the main source of lighting was highest among the upper quintile (86.4%), while 41.9 per cent of households in the poorest quintile used kerosene as the main source of lighting. The percentage of households in the poorest quintile using electricity is increasing, 56.4 per cent in 1996 compared with 43.6 per cent in 1995. Conversely, the percentage use of kerosene among the poorest group was 41.9 per cent in 1996 having declined by 23.3 per cent over the 1995 figure of 54.6 per cent.

Kitchens

In each location and in each quintile, over 90.0 per cent of households had kitchens. More rural households, 86.3 per cent, had exclusive use of kitchens compared to households in the KMA, 80.0 per cent (Table F-8). It is expected however, that there would be less sharing of kitchens in the Rural Areas as the detached unit is the predominant housing type. On the other hand, in the KMA, where 'Part of House' and 'Semi-detached' units occur in larger numbers than in the Rural Areas, sharing of kitchens would be higher.

HOUSEHOLD EXPENSES

Table 6.13 shows real mean monthly household expenses for housing and related services over the period 1990 to 1996 expressed in real (1990) prices. As in previous years, the response rate to questions on mortgage was again low in 1996. The data did not constitute a reliable basis for inference about national matters. Comparisons with other household expenses must therefore be made with considerable caution. The table shows that real mean monthly rental payments were approximately \$489.20. This exceeded mean monthly household mortgage payments (\$328.20) and interestingly has done so since 1993. In 1990, the largest household expenditure was Mortgage Payments followed by Rent Expenses; Property Tax Expenses were the least. In 1991, there was a shift in position with Rent assuming the position of the largest household expenditure item followed by Mortgage. This trend continued over the rest of the period under review except for the year 1992. In the urban sector, KMA and Other Towns, Rent has registered the highest outlay of household expenditure since 1991, with the trend in the KMA and the Rural Areas similar to the national situation (Tables 6.14 - 6.16). Since 1990, rent and mortgage have been the largest housing expenditure items of households. Among the amenities (Water, Electricity and Telephone) Electricity registered the sharpest average increase in monthly payments over the period, rising by an average of 69.7 per cent per year. This was as a result of increases in residential rates between 1991 and 1992 of 155.6 per cent as reported by the Jamaica Public Service Company.

However, it should be noted that since 1992, electricity expenditures have tended to fall from \$124.80 in 1993 to \$108.10 in 1996. This decline mostly reflects a tendency for the inflation rate to outstrip the rate of electricity expenses.

To understand the data on household and related expenses for the country it is important to understand the burden of the various items on the budget of households. It is important to understand how the budget varies by region and consumption quintile.

TABLE 6.12
PERCENTAGE OF HOUSEHOLDS BY SOURCE OF LIGHTING, 1990-1996

SOURCE OF ENERGY	SLC 90	SLC 91	SLC 92	SLC 93	SLC 94	SLC 95	SLC 96
Electricity	66.0	67.2	67.3	68.1	70.8	71.5	76.9
Kerosene	31.3	30.1	30.4	29.1	26.9	25.7	21.1
Other	0.3	2.6	0.4	0.2	0.7	0.5	0.8
None	2.3	N/A	1.9	2.6	2.4	2.3	1.3

TABLE 6.13
MEAN MONTHLY HOUSEHOLD EXPENSES IN REAL 1990 PRICES (\$), 1990 -1996

Expenditure	SLC90	SLC91	SLC92	SLC93	SLC94	SLC95	SLC96
Mortgage	256.4	266.0	346.8	379.4	235.2	350.2	328.2
Rent	188.9	302.9	257.8	422.6	475.9	379.5	489.2
Electricity	75.9	60.0	128.7	124.8	114.3	93.6	108.1
Water	57.9	35.9	47.1	53.6	47.3	46.2	51.4
Telephone	-	132.9	176.4	113.1	104.1	92.0	91.7
Property Tax	2.9	1.9	1.2	7.8	5.7	4.1	4.9

WATER

The mean monthly payment for water in current prices in 1996 was \$390.00 in the KMA, \$391.00 in Other Towns and \$309.00 for Rural Areas (Table F-12). Payment for water has been highest in the KMA since 1990 and lowest in the Rural Areas over the period 1990 - 1996 (Tables 6.14 - 6.16). As can be seen from Tables 6.14 - 6.16, in real terms there was a decline in the mean cost paid for water between 1990 and 1991. While the mean cost has risen since 1991, in real terms households in the KMA are still paying less for water in 1996 compared with 1990. However, in Rural Areas and Other Towns, payment for water in 1996 surpassed the 1990 level. These increases can be attributed to growing demand for water in these areas and measures taken by the authorities to ensure regular payment by consumers. While these measures have been in place in the KMA for some time, the campaign for regular on-time payments has been extended to other areas. It should be noted that the relatively low mean monthly payment for water in Rural Areas for 1996, indeed since 1990, seems to be due to an inadequate supply of water to these areas.

Expenditure on water as a percentage of household consumption expenditure remained low for 1990 and 1996, 3.0 per cent and 2.2 per cent, respectively. With regard to income, water as a percentage of household consumption was lowest among the upper quintile, 1.9 per cent compared

with 3.4 per cent for the poorest group. This is a reflection of the fact that the outlay on other expenses, such as rent and mortgage, was much higher despite the absolute amount paid for water being higher among the upper quintile than among the poorest group (Table F-12).

ELECTRICITY

Tables 6.14 - 6.16 show that mean monthly electricity payment was higher in the KMA than in Other Towns and Rural Areas. In 1996, the upper quintile paid 8.5 cents in every dollar for electricity while the poorest quintile paid 5.9 cents (Table F-13). In 1990, the poorest quintile paid 50.0 per cent more for electricity than the upper quintile. By 1993, this gap had narrowed to 13.8 per cent, and by 1996, the mean amount spent by households in the poorest quintile was 69.1 per cent of that spent by the upper quintile (Table F-13).

TELEPHONES

The mean monthly expenditure for telephone services has been declining in real terms between 1991 and 1996 for all locations but in particular, in Other Towns and the Rural Areas (Tables 6.14 - 6.16). This decline in household expenditure on telephone services comes amid continued expansion by Telecommunications of Jamaica.

During 1995 the company installed 43,620 main stations, 17,139 new extensions and 24 new exchanges. The decline is most likely due to a tendency for the rate of inflation to outstrip the rate of increase of the cost of telephone services to the home. It may also be due in part to the fact that telephones are considered as luxury items in a household when compared with water and electricity. It is therefore more sensitive to household income and availability as more controls are often placed on expenditure on this item. This decline in telephone expenditure is not a reflection of lower charges but rather households spending less of their consumption dollar on telephone expenses as other household charges increased.

The mean monthly payment for telephones was lower for the poorest quintile than the upper quintile, but this payment represented a greater percentage of household consumption among the poorest quintile. As can be seen from Table F.14, mean monthly payment for telephone was the second highest payment, after electricity, that householders made in 1996.

MORTGAGE EXPENSES

The data for mortgage payments (Table F-15) were based on a very small number of respondents, thus making it very difficult to determine if the changes shown in Tables 6.13 - 6.16 convey a true picture of real trends. For example, it is very unlikely that the mean monthly mortgage payment would be higher in Rural Areas than in Other Towns. It is recommended that the sample size be increased in future surveys so that reliable data can be used to evaluate the real burden of mortgage payments on household incomes.

RENT EXPENSES

In the absence of sound mortgage data, rent expenses provide the best indicator of the burden of housing expense on the household. The mean rent expenses for all Jamaica (Table 6.13) has been increasing since 1990. More importantly, the burden on the household budget has also been increasing. In 1996, rent accounted for 11.5 per cent of monthly household consumption for Jamaica. This compares to approximately 10.1 per cent in 1994 and 1995; 9.8 per cent in 1993 and 7.45 per cent in 1992, (SLC - various years). For example, Rents, in 1996, were highest in the KMA, followed by Other Towns, and Rural Areas having the lowest rents. In 1996, the mean monthly rent for the upper quintile was 11.7 times that paid by the poorest quintile (Table F-11).

Much of this burden continue to be borne by KMA households. In the KMA, Mean Monthly Rent accounted

for 13.2 per cent of Mean Monthly Household Expenditure in 1996 compared with 9.9 per cent in Other Towns and 7.8 per cent in Rural Areas. Further in 1994, the corresponding figures were 11.3 per cent for KMA, 8.5 per cent for Other Towns and 9.1 per cent for Rural Areas. It should be noted that this is a distinct increase in the burden on KMA households over the pattern which prevailed in 1992 when Rent accounted for only 8.4 per cent of KMA household consumption expenditure, 8.3 per cent for Other Towns and 4.7 per cent for Rural Areas.

PROPERTY TAX

For All Jamaica, Mean Monthly Property Tax moved from \$2.5 in 1990 to \$7.8 in 1993 and has been declining since then (Table 6.13). This decline comes after a new property tax regime was introduced in 1993 which resulted in an increase in property taxes. In the KMA, Mean Monthly Property Tax moved from \$2.60 in 1992 to \$18.60 in 1993, and in Other Towns, from \$1.7 to \$17.3 (Tables 6.14 and 6.15). The sharp increases resulted in some readjustment in these areas. The Rural Areas did not feel the effects of the new property tax regime as sharply as the urban areas where property values have risen since 1990. As a result, there has been less readjustment than in the urban areas and Property Taxes have increased steadily from \$1.20 in 1990 to \$3.40 in 1996 (Table 6.16).

OWNERSHIP OF DURABLE GOODS

The percentage of households not owning selected durable goods remained at the same level between 1991 and 1993, then declined in 1994 but has increased since then to 14.0 per cent in 1996 (Table 6.17). Video equipment has grown steadily from 12.5 per cent of households owning this durable good in 1991 to 20.4 per cent of households in 1996. In the Rural Areas ownership grew from 6.7 per cent in 1991 to 12.4 per cent in 1996, an increase of 85.1 per cent compared with 31.9 per cent in the KMA. Ownership of video equipment in Rural Areas tends to be a small business activity rather than for pleasure; as such equipment is expensive and in the Rural Areas the video owner is the community videographer.

In terms of location (See Table F-17), ownership of TV sets, gas stoves and refrigerators/freezers was highest in the KMA followed by Other Towns and Rural Areas, with the exception of radios/cassettes. Ownership of radios was highest in Rural Areas followed by Other Towns and was lowest in the KMA. Radio/cassette players are important, modes of communication in Rural Areas, where the absence

TABLE 6.14
MEAN MONTHLY PAYMENTS IN THE KMA IN REAL PRICES (\$), 1990-1996

EXPENDITURE	SLC 90	SLC 91	SLC 92	SLC 93	SLC 94	SLC 95	SLC 96
Mortgage	235.1	299.4	471.3	463.4	239.5	420.6	448.2
Rent	216.0	376.6	335.5	530.2	589.4	518.0	643.8
Electricity	98.4	84.1	180.7	176.4	152.3	118.1	141.4
Water	77.9	44.4	57.2	64.9	52.3	53.7	58.4
Telephone	N/A	N/A	179.4	135.1	103.1	106.4	107.4
Property Tax	5.9	4.2	2.6	18.6	18.4	10.2	8.7

TABLE 6.15
MEAN MONTHLY PAYMENTS IN OTHER TOWNS IN REAL PRICES (\$), 1990 - 1996

EXPENDITURE	SLC 90	SLC 91	SLC 92	SLC 93	SLC 94	SLC 95	SLC 96
Mortgage	357.4	319.0	233.6	135.6	294.7	108.0	113.3
Rent	187.0	299.7	297.0	398.6	430.5	262.5	388.6
Water	47.2	27.2	43.1	46.7	42.4	41.9	51.1
Electricity	71.7	58.4	124.2	110.8	101.3	90.1	97.2
Telephone	N/A	N/A	196.7	88.1	91.4	71.5	81.5
Property Tax	4.9	5.1	1.7	17.3	3.1	4.0	4.3

TABLE 6.16
MEAN MONTHLY PAYMENTS IN RURAL AREAS IN REAL PRICES (\$), 1990-1996

EXPENDITURE	SLC 90	SLC 91	SLC 92	SLC 93	SLC 94	SLC 95	SLC 96
Mortgage	200.0	58.3	231.3	165.1	196.3	153.2	187.2
Rent	143.1	167.6	133.3	220.9	392.6	208.4	276.7
Electricity	61.9	43.6	102.5	80.2	81.7	68.7	81.0
Water	40.1	32.9	39.1	39.3	41.2	35.6	39.3
Telephone	N/A	N/A	174.1	84.4	124.5	83.2	68.8
Property Tax	1.2	1.0	0.8	2.8	2.3	2.3	3.4

of electricity may still be a problem. By comparison, TV sets, another important mode of communication, were owned by 51.3 percent of households in Rural Areas compared with 69.0 per cent in Other Towns and 70.5 per cent in the KMA. It is also possible that income is an important factor contributing to ownership of these items, with 66.5 per cent of households in the lowest quintiles owning radios/cassettes and 42.3 per cent owning TV sets.

Other durable goods which showed steady increases between 1991 and 1996 were gas stoves, refrigerators/freezers and TV sets. The growth in stoves and

refrigerators is linked to an increase in the demand for these goods for personal and business uses. There was very little change in the growth of sewing machines between 1991 and 1996 (Table 6.17).

With regard to socio-economic status, the poorest quintile registered a decline in 1996, with 23.8 per cent of households compared with 28.0 per cent in 1990, not owning durable goods. However, households in the upper quintile not owning durable goods increased from 7.1 per cent in 1990 to 11.5 per cent in 1996. Among the poorest quintile, ownership of gas stoves, refrigerators/freezers

TABLE 6.17
PERCENTAGE OF HOUSEHOLDS OWNING SELECTED DURABLE GOODS, 1991-1996

DURABLE GOOD	1991	1992	1993	1994	1995	1996
Sewing Machines	14.5	13.0	14.9	14.5	13.5	14.2
Gas Stoves	42.3	46.2	55.5	59.2	64.0	65.8
Refrigerators/Freezers	39.0	41.1	45.6	47.7	49.4	51.9
Radio/Cassette Players	72.2	70.5	71.9	73.9	72.0	69.9
Video Equipment	12.5	13.8	18.2	18.8	18.9	20.4
TV Sets	46.8	49.0	52.3	55.9	58.7	61.2
Not Owning	15.5	16.0	15.5	12.7	13.1	14.0

and TV sets have increased between 1991 and 1996. The growth of TV sets is probably related to the increased accessibility to cable TV and improvement in television transmission. Among all income groups, radios/cassettes, TV sets, gas stoves and refrigerators were the main durable goods owned by households. Even among the upper quintiles, items such as video equipment (31.6 per cent), stereo equipment (21.5 per cent) and motor cars (23.2 per cent) were owned by less than 50.0 per cent of households (Table F-18).

HOUSING QUALITY INDEX

To ease the problem of comprehending the implications of all the above data for the trend in housing conditions in the country, a Housing Quality Index (HQI) was constructed using summary data on housing for the period 1990 to 1996. This index measures changes in the quality of the housing stock (Table 6.18). Generally, there has been some improvement in housing conditions, with the HQI moving from 59.2 in 1990 to 64.8 in 1996. Gains made in 1992 declined slightly in 1993 but recovered in 1994. The major gains in housing conditions occurred between 1995 and 1996 when the HQI moved from 62.4 to 64.8.

With regard to some specific items within the index, there was slight improvement in services available to households during the period. Access to piped water within premises increased from 38.4 per cent to 44.3 per cent and households with exclusive use of toilets showed almost identical movement. Access to electricity increased from 66.0 per cent to 76.9 per cent.

Though some improvement in the provision of services has been seen over the period, the base from which improvements have taken place has been low, with the result that in 1996 slightly less than one-half of Jamaica's population had access to these facilities. For example, in

1996, slightly more than one-half of households, 53.6 per cent, islandwide were reported as having flush toilets, with 23.4 per cent linked to sewers; 46.1 per cent had pit latrines and the rest had other arrangements.

Table 6.19 which presents the data for 1990 and 1996 by location indicates improvement in the Housing Quality Index in all locations. However, the KMA surpassed other locations when their positions are compared in 1990 with 1996. There was a decline in the exclusive use of flush toilet facilities and access to indoor taps in Other Towns. There was a decline in the ownership of units in all locations, falling to less than 50.0 per cent of households in the KMA owning their units. The greatest transformation in the rural housing stock has been in the use of building materials with the shift toward block and steel.

Housing Quality Indices were calculated for the quintile populations, and also for 1990 and 1996 (Table 6.20). Between 1990 and 1996, housing conditions improved for all quintiles, however among the upper quintile there was only a marginal increase from 68.7 per cent in 1990 to 69.0 per cent in 1996. In contrast, the index for the poorest households increased from 50.2 per cent in 1990 to 55.8 per cent in 1996, while that for quintile 2 increased from 52.5 per cent in 1990 to 60.3 per cent and that for quintile 3 from 58.9 per cent to 63.1 per cent.

**TABLE 6.18
HOUSING QUALITY INDEX, 1990-1996**

INDICATOR OF HOUSING QUALITY	PERCENTAGE OF HOUSEHOLDS						
	SLC 90	SLC 91	SLC 92	SLC 93	SLC 94	SLC 95	SLC 96
Detached Units	79.0	93.3	83.5	72.3	78.6	76.0	76.0
Walls of Block & Steel	42.9	54.9	48.9	50.1	49.8	48.9	55.6
Exclusive Use of Flush Toilets	38.2	35.3	39.0	40.2	41.3	42.3	44.0
Indoor Taps	38.4	37.1	37.6	38.6	40.1	42.3	44.3
Electricity for Lighting	66.0	67.2	67.3	68.1	70.8	71.5	76.9
Exclusive Use of Kitchens	81.1	76.6	83.5	82.0	81.0	82.4	82.8
Ownership of Units	69.1	64.5	72.7	70.3	72.3	73.5	74.1
TOTAL	414.7	428.9	432.5	426.9	433.9	438.9	453.7
HQI	59.2	61.3	61.8	61.0	62.0	62.4	64.8

**TABLE 6.19
HOUSING QUALITY INDEX BY LOCATION, 1990 AND 1996**

INDICATOR OF HOUSING QUALITY	PERCENTAGE OF HOUSEHOLDS					
	1990			1996		
	KMA	OTHER TOWNS	RURAL AREAS	KMA	OTHER TOWNS	RURAL AREAS
Detached Units	64.4	70.7	92.6	53.9	80.9	90.0
Walls of Block & Steel	52.3	44.0	37.4	61.5	48.7	54.2
Exclusive Use of Flush Toilets	51.1	46.0	25.8	64.9	42.8	29.3
Indoor Taps	64.8	43.1	18.3	74.4	42.7	23.4
Electricity for Lighting	82.4	73.5	51.3	90.0	78.3	66.9
Exclusive Use of Kitchens	68.3	77.8	98.6	80.0	79.3	86.3
Ownership of Units	49.2	61.8	82.7	44.7	59.1	72.0
TOTAL	432.5	416.9	406.7	469.4	431.0	422.1
HQI	61.8	59.6	58.1	67.1	61.6	60.3

TABLE 6.20
HOUSING QUALITY INDEX BY QUINTILE.
1990 and 1996

QUINTILE	1990	1996
Poorest	50.2	55.8
2	52.5	60.3
3	58.9	63.1
4	61.3	65.7
5	68.7	69.0

CONCLUSION

The HQI indicator suggests that it can be concluded that housing conditions in Jamaica improved in 1996 relative to 1995 and, more generally, has been improving since 1990. It should nevertheless be noted that some of the more crucial indicators measuring housing conditions, namely exclusive use of flush toilets and indoor taps, are still inaccessible to more than one-half of the households in Jamaica. When these variables are examined on the basis of location it is clear that conditions in the Rural Areas are still

very difficult with only 29.3 per cent of households having exclusive use of flush toilets and 23.4 per cent having indoor taps.

There has also been very little change in the proportion of households in the Rural Areas owning toilet facilities between 1990 and 1996. The high proportion of households in the Rural Areas served by pit latrines was the most serious inadequacy in the quality of the residential environment. While it is recognized that properly designed pit latrines can provide safe and accessible services to rural households, currently these households do not have access to low-cost and appropriately designed toilets.

Data on household expenditure indicate that expenses on housing and shelter related services increased over the period 1990 to 1996. Increases in rents and electricity rates contributed in large measure to the increases in housing expenses during the period under review.

With respect to policy, continued effort is needed to improve the level and quality of Jamaica's housing stock. Particular attention should be paid to any policy affecting the Rent Restriction Act since this, together with growing demand for commercial space, seems to be having very noticeable effects on rents, particularly within the KMA.

Standard Tables

Note: In all Standard tables, percentages may not add to 100.0 due to rounding

SECTION A

DEMOGRAPHIC CHARACTERISTICS

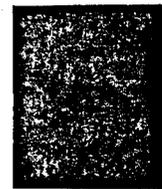


TABLE A-1
DISTRIBUTION OF SAMPLE HOUSEHOLDS AND HOUSEHOLD MEMBERS
BY AREA AND QUINTILE , 1996

	Households Analysed	Households Members Analysed	Households	Household Members
Classification	(N)	(N)	(%)	(%)
Area				
KMA	552	2,081	33.6	32.4
Other Towns	360	1,351	19.5	19.0
Rural Areas	912	3,572	47.0	48.6
Quintile				
Poorest	227	1,399	12.5	20.0
2	276	1,402	15.1	20.0
3	335	1,398	18.4	20.0
4	395	1,404	21.7	20.0
5	591	1,401	32.4	20.0
Jamaica	1,824	7,004	100.0	100.0

NOTE: (i) Per cent estimates for Area and Jamaica adjusted for non-response

* 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, 1996

Area	QUINTILE				
	Poorest (N=1399)	2 (N=1402)	3 (N=1398)	4 (N=1404)	5 (N=1401)
KMA	15.7	21.9	24.9	37.4	48.7
Other Towns	14.9	18.5	20.5	22.3	20.2
Rural	69.4	59.6	54.7	40.3	31.1
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 , 1996

Classification	Households Analysed (N)	Household Size								
		1	2	3	4	5	6	7	8+	Total
Area										
KMA	552	19.1	20.7	16.5	15.0	10.5	7.3	4.9	6.1	100.0
Other Towns	360	22.3	15.0	15.4	17.6	10.3	8.0	5.2	6.2	100.0
Rural	912	21.7	15.3	14.3	12.4	12.2	9.4	5.3	9.4	100.0
Quintile										
Poorest	227	7.9	6.6	10.6	9.3	12.3	15.9	11.9	25.6	100.0
2	276	7.6	9.8	11.2	12.0	20.3	13.8	11.6	13.8	100.0
3	335	12.8	11.3	13.7	21.5	17.3	10.5	6.0	6.9	100.0
4	395	14.9	20.5	20.0	17.7	11.7	7.6	3.3	4.3	100.0
5	591	40.8	22.7	16.2	11.0	3.7	3.4	1.2	1.0	100.0
Sex of Household Head										
Male	1,053	25.2	18.5	13.9	13.2	11.1	7.8	4.3	6.1	100.0
Female	771	15.4	15.2	17.1	15.7	11.5	9.3	6.2	9.8	100.0
Jamaica	1,824	21.0	17.0	15.3	14.3	11.3	8.4	5.1	7.7	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, 1996

Classification	Household Members Analysed (N)	Mean Total Size	Mean No. of Adult Males	Mean No. of Adult Females	Mean No. of Children
Area					
KMA	2,081	3.66	1.16	1.30	1.19
Other Towns	1,351	3.71	1.11	1.28	1.32
Rural	3,572	3.93	1.23	1.25	1.44
Quintile					
Poorest	1,399	6.16	1.52	1.77	2.88
2	1,402	5.08	1.32	1.70	2.06
3	1,398	4.17	1.21	1.39	1.57
4	1,404	3.55	1.15	1.26	1.14
5	1,401	2.37	1.03	0.85	0.48
Jamaica	7004	3.79	1.18	1.27	1.34

Note: Estimates for Area and Jamaica adjusted for non-response

**TABLE A-5
HOUSEHOLD COMPOSITION BY SEX OF HOUSEHOLD HEAD AND AREA , 1996**

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
Area										
KMA	934	3.30	1.42	0.91	0.97	1,147	3.99	0.92	1.66	1.40
Other Towns	696	3.25	1.33	0.94	0.98	655	4.35	0.80	1.75	1.80
Rural	2,128	3.74	1.43	1.00	1.31	1,444	4.23	0.90	1.66	1.67
Jamaica	3,758	3.52	1.41	0.97	1.15	3,246	4.15	0.89	1.68	1.58

Note: Estimates adjusted for non-response.

**TABLE A-6
HOUSEHOLD COMPOSITION BY SEX OF HOUSEHOLD HEAD BY QUINTILE , 1996**

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
Quintile										
Poorest	737	6.41	1.97	1.56	2.89	662	5.91	1.05	1.98	2.84
2	658	4.84	1.55	1.37	1.92	744	5.31	1.09	2.02	2.20
3	742	4.01	1.43	1.16	1.42	656	4.37	0.95	1.67	1.76
4	753	3.41	1.40	1.00	1.01	651	3.74	0.84	1.59	1.31
5	868	2.19	1.22	0.58	0.39	533	2.73	0.66	1.42	0.66
Jamaica	3758	3.52	1.41	0.97	1.15	3246	4.21	0.89	1.68	1.58

TABLE A-7
PERCENTAGE DISTRIBUTION OF HOUSEHOLD MEMBERS, BY AGE GROUP, SEX, AND AREA , 1996

Age group of Household Members (years)	MALE				FEMALE				
	KMA (N=1012)	Other Towns (N=661)	Rural Areas (N=1784)	Total (N=3457)	KMA (N=1063)	Other Towns (N=689)	Rural Areas (N=1789)	Total (N=3541)	Total Jamaica (N=7004)
0-4	12.7	11.9	11.4	11.9	10.5	11.7	12.0	11.4	11.7
5-9	12.8	12.4	12.3	12.5	9.1	10.9	13.2	11.4	11.9
10-14	9.6	14.3	13.4	12.3	10.5	10.2	11.2	10.8	11.6
15-19	11.0	8.6	10.0	10.0	8.7	10.7	9.4	9.4	9.7
20-24	11.1	7.7	8.1	9.0	10.3	8.6	7.8	8.8	8.9
25-29	7.1	7.5	6.2	6.7	10.3	8.8	7.5	8.6	7.7
30-34	7.2	6.9	7.4	7.2	7.9	8.2	7.6	7.8	7.5
35-39	6.6	6.8	5.4	6.0	7.2	6.8	4.4	5.8	5.9
40-44	5.6	6.5	4.1	5.0	5.6	5.8	4.3	5.0	5.0
45-49	4.0	3.1	3.7	3.7	3.7	2.3	3.4	3.3	3.5
50-54	2.9	3.9	3.5	3.4	4.8	2.3	3.3	3.6	3.5
55-59	2.3	1.9	3.1	2.6	2.3	3.1	3.0	2.8	2.7
60-64	1.9	0.9	2.8	2.2	1.8	2.0	3.2	2.5	2.3
65+	5.3	7.5	8.7	7.4	7.3	8.9	9.8	8.8	8.1
All Ages	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
PERCENTAGE DISTRIBUTION OF HOUSEHOLD MEMBERS BY SEX OF HOUSEHOLD HEAD, AREA
AND AGE GROUP, 1996

Age group of Household Members	MALE				FEMALE				BOTH SEXES			
	KMA (N=934)	Other Towns (N=696)	Rural Areas (N=2128)	Total (N=3758)	KMA (N=1147)	Other Towns (N=655)	Rural Areas (N=1444)	Total (N=3246)	KMA (N=2081)	Other Towns (N=1351)	Rural Areas (N=3572)	Jamaica (N=7004)
0-4	9.1	8.1	10.7	9.8	13.5	15.6	13.2	13.8	11.7	11.7	11.9	11.8
5-9	10.9	11.5	11.7	11.4	11.0	11.8	14.3	12.5	11.9	11.4	12.8	11.9
10-14	9.4	10.6	12.5	11.3	10.5	14.0	11.9	11.8	11.6	12.0	12.3	11.6
15-19	9.9	9.0	9.1	9.3	9.8	10.4	10.6	10.2	9.7	10.1	9.8	9.9
20-24	8.9	8.4	7.9	8.3	12.1	7.9	7.9	9.6	8.9	8.1	8.1	8.9
25-29	6.9	8.9	7.0	7.3	10.1	7.3	6.7	8.1	7.7	8.2	6.9	7.8
30-34	7.9	8.2	7.6	7.8	7.3	6.8	7.3	7.2	7.5	7.6	7.5	7.5
35-39	8.6	6.3	5.1	6.2	5.6	7.2	4.7	5.5	5.9	6.8	4.9	5.9
40-44	7.6	6.9	4.6	5.8	4.1	5.3	3.6	4.1	5.0	6.1	4.2	5.0
45-49	4.6	3.9	4.4	4.4	3.3	1.4	2.2	2.5	3.5	2.7	3.5	3.5
50-54	4.7	4.3	4.3	4.4	3.3	1.8	2.1	2.5	3.5	3.0	3.3	3.4
55-59	2.5	2.1	3.6	3.0	2.1	2.9	2.2	2.3	2.7	2.5	3.0	2.7
60-64	2.1	1.8	2.9	2.5	1.7	1.2	3.1	2.2	2.3	1.5	2.9	2.3
65+	7.2	10.0	8.6	8.5	5.7	6.3	10.3	7.7	8.1	8.3	9.0	8.0
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-9
COMPOSITION OF HOUSEHOLDS WITH FEMALES AS HEAD BY AREA AND QUINTILE, 1996

Classification	Households Analysed (N)	No Man No Child	No Man with Children	With Man No child	With Man with Children	Total
Area						
KMA	283	33.8	40.5	4.8	20.9	100.0
Other Towns	148	27.2	52.7	2.6	17.5	100.0
Rural	340	29.2	45.0	5.6	20.2	100.0
Quintile						
Poorest	112	17.0	60.7	2.7	19.6	100.0
2	140	13.6	55.7	3.6	27.1	100.0
3	150	20.0	52.0	3.3	24.7	100.0
4	174	30.5	44.3	7.5	17.8	100.0
5	195	53.3	29.2	5.1	12.3	100.0
Jamaica	771	30.7	44.5	4.7	20.0	100.0

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

TABLE A-10
COMPOSITION OF HOUSEHOLDS WITH FEMALES AS HEAD BY AREA
(WEIGHTED BY HOUSEHOLD SIZE), 1996

AREA	Households Analysed (N)	No Man No Child	No Man with Children	With Man No child	With Man with Children	Total
KMA	283	16.8	51.3	2.8	29.2	100.0
Other Towns	148	10.8	65.7	1.5	22.0	100.0
Rural	340	12.0	55.7	3.6	28.8	100.0
Jamaica	771	13.6	55.9	2.8	27.6	100.0

NOTE: Estimates adjusted for non-response

TABLE A-11
DISTRIBUTION OF HOUSEHOLDS BY SEX OF HEAD OF HOUSEHOLD, AREA AND QUINTILE, 1996

Classification	MALE		FEMALE		BOTH SEXES	
	Households Analysed (N)	(%)	Households Analysed (N)	(%)	Households Analysed (N)	(%)
Area						
KMA	269	47.9	283	52.2	552	100.0
Other Towns	212	58.5	148	41.5	360	100.0
Rural	572	62.4	340	37.6	912	100.0
Quintile						
Poorest	115	50.7	112	49.3	227	100.0
2	136	49.3	140	50.7	276	100.0
3	185	55.2	150	44.8	335	100.0
4	221	56.0	174	44.1	395	100.0
5	396	67.0	195	33.0	591	100.0
Jamaica	1,053	56.23	771	43.77	1,824	100.0

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

TABLE A-12
PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY GENDER, AREA AND SIZE OF HOUSEHOLD, 1996

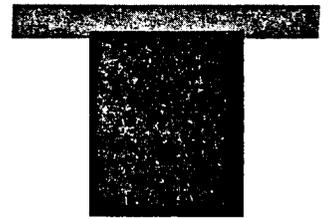
Household size	JAMAICA N=1824			KMA N=552			OTHER TOWNS N=360			RURAL AREAS N=912		
	All Male %	All Female %	Mixed %	All Male %	All Female %	Mixed %	All Male %	All Female %	Mixed %	All Male %	All Female %	Mixed %
1	14.3	6.7	0.0	11.2	7.9	0.0	15.6	6.7	0.0	16.0	5.8	0.0
2	3.2	1.8	12.0	3.6	3.0	14.1	3.3	0.7	11.0	2.9	1.4	11.0
3	0.5	1.1	13.7	0.6	1.5	14.4	0.3	0.9	14.2	0.4	0.9	13.0
4	0.2	0.7	13.3	0.1	1.0	13.9	0.3	1.4	15.9	0.3	0.3	11.8
5+	0.2	0.5	31.8	0.2	0.6	28.0	0.3	0.6	28.8	0.2	0.3	35.7
Total	18.4	10.8	70.8	15.7	14.0	70.3	19.8	10.3	69.9	19.8	8.7	71.5

Note: Estimates adjusted for non-response

TABLE A-13
PERCENTAGE DISTRIBUTION OF SINGLE GENDER HOUSEHOLDS, BY QUINTILE AND SIZE OF HOUSEHOLD, 1996

Household size	QUINTILE 1 (N=227)			QUINTILE 2 (N=276)			QUINTILE 3 (N=335)			QUINTILE 4 (N=395)			QUINTILE 5 (N=591)		
	All Male %	All Female %	Mixed %	All Male %	All Female %	Mixed %	All Male %	All Female %	Mixed %	All Male %	All Female %	Mixed %	All Male %	All Female %	Mixed %
1	3.1	4.8	0.0	4.7	2.9	0.0	8.7	4.2	0.0	9.6	5.3	0.0	30.1	10.7	0.0
2	1.3	0.4	4.8	1.1	1.8	6.9	1.8	2.1	7.5	4.3	2.0	14.2	4.9	1.9	15.9
3	0.4	1.3	8.8	0.7	0.4	10.1	0.3	1.5	11.9	0.8	1.5	17.7	0.3	1.2	14.7
4	0.4	0.4	8.4	0.0	1.4	10.5	0.3	0.3	20.9	0.5	1.0	16.2	0.0	0.3	10.7
5+	0.4	0.4	64.8	0.0	1.1	58.3	0.6	0.3	39.7	0.0	0.5	26.3	0.2	0.3	8.8
Total	5.7	7.5	86.8	6.5	7.6	85.9	11.6	8.4	80.0	15.2	10.4	74.4	35.5	14.4	50.1

SECTION B



HOUSEHOLD CONSUMPTION

TABLE B-1
MEAN ANNUAL PER CAPITA CONSUMPTION BY AREA BY COMMODITY GROUP, 1996

		JAMAICA		KMA		OTHER TOWNS		RURAL AREAS	
	Commodity Group	\$	Percent of Total	\$	Percent of Total	\$	Percent of Total	\$	Percent of Total
1	Food and Beverages	23,289	54.1	27,387	49.4	23,853	54.1	20,335	59.2
2	Fuel and Household Supplies	2,450	5.7	2,362	4.3	2,917	6.6	2,327	6.8
3	Housing & Household Expenses	5,025	11.7	8,625	15.6	5,422	12.3	2,470	7.2
4	Household Durable Goods	467	1.1	589	1.1	561	1.3	348	1.0
5	Personal Care	972	2.3	1,195	2.2	1,080	2.4	780	2.3
6	Health Care	1,081	2.5	1,660	3.0	915	2.1	759	2.2
7	Clothing and Footwear	4,013	9.3	5,487	9.9	3,833	8.7	3,101	9.0
8	Transportation	3,762	8.7	5,190	9.4	3,878	8.8	2,764	8.0
9	Education	980	2.3	1,440	2.6	945	2.1	687	2.0
10	Recreation	373	0.9	674	1.2	151	0.3	259	0.8
11	Miscellaneous Consumption	639	1.5	851	1.5	570	1.3	524	1.5
	Total Consumption Expenditure	43,050	100.0	55,460	100.0	44,126	100.0	34,352	100.0
	Median Per Capita Expenditure	40,177		49,530		42,698		33,914	

Note: Figures adjusted for non-response

TABLE B-2
MEAN ANNUAL PER CAPITA CONSUMPTION BY QUINTILE BY COMMODITY GROUP, 1996

		Poorest		Quintile 2		Quintile 3		Quintile 4		Quintile 5	
	Commodity Group	\$	Percent of Total	\$	Percent of Total	\$	Percent of Total	\$	Percent of Total	\$	Percent of Total
1	Food and Beverages	9,308	63.4	14,340	61.6	19,383	59.2	26,306	58.9	45,071	48.6
2	Fuel and Household Supplies	1,192	8.1	1,787	7.7	2,359	7.2	2,761	6.2	4,113	4.4
3	Housing & Household Expenses	866	5.9	1,445	6.2	2,562	7.8	4,404	9.9	13,839	14.9
4	Household Durable Goods	44	0.3	142	0.6	276	0.8	516	1.2	1,212	1.3
5	Personal Care	375	2.6	608	2.6	745	2.3	1,114	2.5	1,910	2.1
6	Health Care	218	1.5	411	1.8	656	2.0	972	2.2	2,427	2.6
7	Clothing and Footwear	1,477	10.1	2,402	10.3	3,530	10.8	4,332	9.7	7,402	8.0
8	Transportation	587	4.0	1,142	4.9	1,790	5.5	2,400	5.4	12,421	13.4
9	Education	367	2.5	607	2.6	871	2.7	1,039	2.3	1,715	1.9
10	Recreation	28	0.2	65	0.3	171	0.5	196	0.4	1,137	1.2
11	Miscellaneous Consumption	227	1.5	327	1.4	394	1.2	623	1.4	1,451	1.6
	Total Consumption Expenditure	14,690	100.0	23,274	100.0	32,738	100.0	44,663	100.0	92,698	100.0

TABLE B-3
MEAN ANNUAL PER CAPITA CONSUMPTION BY SEX OF HEAD OF HOUSEHOLD,
BY COMMODITY GROUP, 1996

		MALE		FEMALE	
	Commodity Group	\$	Percent of Total	\$	Percent of Total
1	Food and Beverages	24,967	53.5	21,424	54.9
2	Fuel and Household Supplies	2,575	5.5	2,312	5.9
3	Housing & Household Expenses	5,571	11.9	4,420	11.3
4	Household Durable Goods	453	1.0	483	1.2
5	Personal Care	985	2.1	957	2.5
6	Health Care	1,300	2.8	837	2.1
7	Clothing and Footwear	3,982	8.5	4,047	10.4
8	Transportation	4,664	10.0	2,760	7.1
9	Education	956	2.0	1,007	2.6
10	Recreation	468	1.0	267	0.7
11	Miscellaneous Consumption	762	1.6	502	1.3
	Total Consumption Expenditure	46,682	100.0	39,015	100.0

TABLE B-4
MEAN ANNUAL PER CAPITA FOOD EXPENDITURE BY AREA, BY COMMODITY GROUP, 1996

		JAMAICA		KMA		OTHER TOWNS		RURAL AREAS	
	Commodity Group	\$	Percent of Total	\$	Percent of Total	\$	Percent of Total	\$	Percent of Total
1	Meat, Poultry and Fish	5,575	23.9	5,874	21.4	5,943	24.9	5,232	25.7
2	Dairy Products	2,279	9.8	2,463	9.0	2,563	10.7	2,045	10.1
3	Oils and Fats	591	2.5	605	2.2	607	2.5	575	2.8
4	Cereals and Cereal Products	3,133	13.5	3,183	11.6	3,180	13.3	3,081	15.2
5	Starchy Roots and Tubers	1,345	5.8	1,108	4.0	1,304	5.5	1,518	7.5
6	Vegetables and Juices	1,000	4.3	1,190	4.3	995	4.2	876	4.3
7	Fruits	679	2.9	929	3.4	687	2.9	510	2.5
8	Sugar/ Sweets	564	2.4	558	2.0	557	2.3	571	2.8
9	Miscellaneous Food	1,412	6.1	1,703	6.2	1,455	6.1	1,200	5.9
10	Breakfast Drinks, Beverages	1,042	4.5	1,113	4.1	1,381	5.8	861	4.2
11	Meals away from home	5,669	24.3	8,660	31.6	5,181	21.7	3,866	19.0
	Total Consumption Expenditure	23,289	100.0	27,387	100.0	23,853	100.0	20,335	100.0

TABLE B-5
MEAN ANNUAL PER CAPITA FOOD EXPENDITURE BY QUINTILE, BY COMMODITY GROUP, 1996

	Commodity Group	Poorest		Quintile 2		Quintile 3		Quintile 4		Quintile 5	
		\$	Percent of Total	\$	Percent of Total	\$	Percent of Total	\$	Percent of Total	\$	Percent of Total
1	Meat, Poultry and Fish	2,300	24.7	3,641	25.4	4,943	25.5	6,351	24.1	10,468	23.2
2	Dairy Products	888	9.5	1,413	9.9	1,989	10.3	2,634	10.0	4,269	9.5
3	Oils and Fats	315	3.4	423	3.0	572	3.0	697	2.7	965	2.1
4	Cereals and Cereal Products	1,721	18.5	2,326	16.2	2,943	15.2	3,575	13.6	5,005	11.1
5	Starchy Roots and Tubers	760	8.2	968	6.8	1,373	7.1	1,486	5.6	2,139	4.7
6	Vegetables and Juices	379	4.1	616	4.3	830	4.3	1,115	4.2	1,900	4.2
7	Fruits	177	1.9	324	2.3	470	2.4	757	2.9	1,472	3.3
8	Sugar / Sweets	327	3.5	440	3.1	557	2.9	649	2.5	838	1.9
9	Miscellaneous Food	645	6.9	1,035	7.2	1,227	6.3	1,644	6.2	2,405	5.3
10	Breakfast Drinks, Beverages	364	3.9	438	3.1	717	3.7	1,033	3.9	2,446	5.4
11	Meals away from home	1,433	15.4	2,714	18.9	3,763	19.4	6,365	24.2	13,154	29.2
	Total Consumption Expenditure	9,308	100.0	14,340	100.0	19,383	100.0	26,306	100.0	45,062	100.0

TABLE B-6
MEAN ANNUAL PER CAPITA FOOD EXPENDITURE BY SEX OF HEAD OF HOUSEHOLD,
BY COMMODITY GROUP, 1996

MALE				FEMALE	
	Commodity Group	\$	Percent of Total	\$	Percent of Total
1	Meat, Poultry and Fish	6,022	24.1	5,079	23.7
2	Dairy Products	2,363	9.5	2,186	10.2
3	Oils and Fats	621	2.5	558	2.6
4	Cereals and Cereal Products	3,268	13.1	2,983	13.9
5	Starchy Roots and Tubers	1,461	5.9	1,216	5.7
6	Vegetables and Juices	1,051	4.2	944	4.4
7	Fruits	720	2.9	634	3.0
8	Sugar / Sweets	587	2.4	538	2.5
9	Miscellaneous Food	1,342	5.4	1,489	7.0
10	Breakfast Drinks, Beverages	1,302	5.2	752	3.5
11	Meals away from home	6,230	25.0	5,046	23.6
	Total Food	24,967	100.0	21,424	100.0
	Total Consumption Expenditure	46,682		39,015	

TABLE B-7
MEAN ANNUAL PER CAPITA CONSUMPTION AND NON-CONSUMPTION EXPENDITURE BY AREA, QUINTILE
AND SEX OF HEAD OF HOUSEHOLD, 1996

Classification	Consumption Expenditure		Non-Consumption Expenditure		Total Expenditure	
	\$	%	\$	%	\$	%
Area						
KMA	55,528	92.2	4,688	7.8	60,216	100.0
Other Towns	44,126	95.1	2,297	4.9	46,423	100.0
Rural	34,352	95.0	1,823	5.0	36,175	100.0
Quintile						
Poorest	14,647	97.9	319	2.1	14,966	100.0
2	23,458	97.5	608	2.5	24,066	100.0
3	32,725	97.0	1,003	3.0	33,729	100.0
4	44,552	96.8	1,472	3.2	46,024	100.0
5	94,775	90.3	10,224	9.7	104,999	100.0
Sex of Head						
Male	46,682	92.5	3,791	7.5	50,473	100.0
Female	39,015	95.6	1,786	4.4	40,801	100.0
Jamaica	43,072	93.8	2,841	6.2	45,913	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, 1996

Classification	Percent Share in National Consumption	Mean Consumption \$	Minimum Consumption \$	Maximum Consumption \$	Mean Food Consumption \$	Mean Food Consump Percent of Total Consump
Decile						
Poorest	2.78	11,641	4,867	15,751	7,413	63.7
2	4.26	17,716	15,751	19,521	11,189	63.2
3	5.15	21,408	19,521	23,176	13,324	62.2
4	6.07	25,289	23,176	27,886	15,359	60.7
5	7.26	30,179	27,886	32,588	18,292	60.6
6	8.43	35,319	32,588	37,841	20,484	58.0
7	9.84	40,811	37,841	43,846	24,335	59.6
8	11.66	48,526	43,846	54,794	28,282	58.3
9	15.39	63,830	54,794	76,733	34,992	54.8
10	29.15	121,773	76,733	1,067,016	55,222	45.3
Quintile						
Poorest	7.04	14,690	4,867	19,521	9,308	63.4
2	11.22	23,274	19,521	27,886	14,340	61.6
3	15.69	32,738	27,886	37,841	19,383	59.2
4	21.50	44,663	37,841	54,794	26,306	58.9
5	44.54	92,698	54,794	1,067,016	45,071	48.6
Jamaica	99.99	43,050*	4,867	1,067,016	23,289*	54.1*

* Adjusted for non-response

TABLE B-9
PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY ANNUAL CONSUMPTION EXPENDITURE BY AREA, 1996

Annual Consumption Expenditure (\$)	KMA	Other Towns	Rural Areas	Jamaica
Less than 12,000	0.1	0.3	0.4	0.3
12,000 - 24,000	0.4	1.1	2.0	1.3
24,000 - 36,000	3.0	2.3	4.1	3.4
36,000 - 48,000	2.0	5.2	5.2	4.1
48,000 - 60,000	2.9	2.5	7.7	5.1
60,000 - 72,000	3.6	4.7	5.6	4.8
72,000 - 84,000	3.4	4.9	6.3	5.0
84,000 - 96,000	5.4	5.0	7.2	6.2
96,000 - 108,000	5.2	5.8	6.2	5.8
108,000 - 132,000	10.3	13.5	14.9	13.1
132,000 - 156,000	10.6	12.2	10.6	10.9
156,000 - 180,000	10.5	9.8	8.9	9.6
180,000 - 204,000	6.2	7.3	4.8	5.8
204,000 - 228,000	5.8	6.7	3.1	4.7
228,000 - 240,000	1.9	2.7	1.8	2.0
240,000+	28.8	15.9	11.3	18.1
All Classes	100.0	100.0	100.0	100.0

TABLE B-10
PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY ANNUAL CONSUMPTION EXPENDITURE BY QUINTILE,
1996

Annual Consumption Expenditure (\$)	Poorest	Quintile 2	Quintile 3	Quintile 4	Quintile 5
Less than 12,000	2.6	0.0	0.0	0.0	0.0
12,000-24,000	6.2	3.3	0.0	0.0	0.0
24,000-36,000	7.5	4.4	9.9	0.0	0.0
36,000-48,000	7.9	4.7	3.0	8.9	0.0
48,000-60,000	12.3	5.8	2.4	6.1	3.1
60,000-72,000	7.1	5.8	6.9	0.0	6.3
72,000-84,000	7.1	6.2	2.1	6.1	4.7
84,000-96,000	11.5	4.7	5.1	6.8	5.4
96,000-108,000	4.4	8.3	6.0	6.8	4.7
108,000-132,000	15.9	17.4	14.0	11.7	11.2
132,000-156,000	7.9	14.9	18.5	8.9	7.5
156,000-180,000	2.6	11.2	8.7	12.4	9.6
180,000-204,000	1.8	6.5	7.8	6.3	5.4
204,000-228,000	0.4	2.5	4.8	6.1	5.6
228,000-240,000	0.9	0.4	2.1	1.5	3.7
240,000+	4.0	4.0	9.0	18.5	32.8
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, 1996

Annual Consumption Expenditure (\$)	Male	Female
Less than 12,000	0.2	0.4
12,000-24,000	1.1	1.5
24,000-36,000	3.6	3.1
36,000-48,000	4.0	4.2
48,000-60,000	5.0	5.3
60,000-72,000	5.5	3.8
72,000-84,000	5.5	4.4
84,000-96,000	6.2	6.1
96,000-108,000	5.1	6.7
108,000-132,000	13.9	12.0
132,000-156,000	9.8	12.3
156,000-180,000	9.5	9.8
180,000-204,000	5.9	5.6
204,000-228,000	4.4	5.1
228,000-240,000	2.1	1.9
240,000+	18.2	17.9
All Classes	100.0	100.0

SECTION C

HEALTH

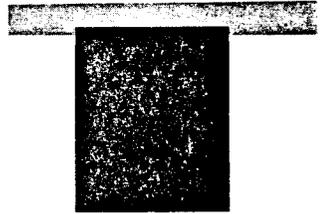


TABLE C-1
SELF REPORTED ILLNESS/INJURY AMONG HOUSEHOLD MEMBERS AND CARE-SEEKING BEHAVIOUR, 1996

	Percentage Reporting Illness/Injury in 4-week Ref. Period	Condition Began Before Past 4 Weeks (%)	Mean Days of Illness/Injury	Mean Days Of Impairment	Seeking Medical Care (%)
Area					
KMA (N=2464)	10.0	29.8	7	4	53.8
Other Towns (N=1579)	8.9	27.7	9	5	55.5
Rural Areas(N=4378)	12.0	36.8	13	7	55.4
Quintile					
Poorest (N=3183)	9.6	32.1	10	6	53.4
2 (N=1687)	10.6	27.6	11	6	45.6
3 (N=1670)	10.2	34.3	10	5	51.1
4 (N=1681)	10.0	37.0	10	6	59.0
5 (N=1725)	11.8	31.3	11	5	63.0
Sex					
Male (N=4086)	9.7	30.4	10	5	50.5
Female (N=4335)	11.8	35.6	11	6	58.5
Age (years)					
0-4 (N=1138)	21.0	14.8	7	3	51.2
5-9 (N=1022)	11.1	25.1	8	4	43.5
10-19 (N=1651)	5.6	18.0	8	6	52.7
20-29 (N=1279)	5.6	22.6	8	4	62.1
30-39 (N=1058)	7.4	28.3	9	5	56.6
40-49 (N=700)	9.6	46.8	12	6	59.7
50-59 (N=549)	14.7	47.8	13	6	57.9
60-64 (N=216)	14.6	46.5	15	4	68.3
65+ (N=808)	22.2	66.2	17	11	59.0
Jamaica (N=6985)	10.7	33.3	10	6	54.9

TABLE C-2
USE OF PUBLIC/PRIVATE HEALTH SERVICES BY ILL/INJURED PERSONS FOR MEDICAL CARE, PURCHASE
OF MEDICATIONS AND HOSPITALIZATION DURING THE FOUR WEEK REFERENCE PERIOD
BY AREA, QUINTILE, SEX AND AGE, 1996

Area	Percentage Seeking Medical Care			Percentage Purchasing Medication			Percentage Hospitalization	
	Pub.	Priv.	Both	Pub.	Priv.	Both	Pub.	Priv.
KMA (N=110)	33.2	61.1	5.7	17.4	76.8	5.8	7.6	0.8
Other Towns (N=122)	33.6	59.7	6.7	23.3	76.7	0.0	4.9	0.0
Rural Areas (N=416)	30.6	66.0	3.4	18.9	79.0	2.1	3.8	0.4
Quintile								
Poorest (N=71)	54.8	40.4	4.7	42.3	56.3	1.5	2.9	0.0
2 (N=67)	42.7	54.1	3.3	25.2	71.6	3.3	9.1	0.0
3 (N=71)	32.8	62.5	4.7	18.5	76.3	5.2	7.0	0.0
4 (N=82)	29.5	63.8	6.8	18.7	78.0	3.4	3.7	1.2
5 (N=103)	11.9	84.6	3.5	3.2	94.9	1.9	4.1	1.0
Sex								
Male (N=162)	29.0	65.6	5.4	19.4	78.8	1.9	3.9	0.6
Female (N=232)	33.8	62.2	4.0	18.9	77.4	3.8	6.0	0.4
Age(Years)								
0-4 (N=85)	43.8	49.8	6.4	32.9	64.4	2.7	4.6	0.0
5-9 (N=39)	39.4	54.6	6.0	16.0	78.7	5.3	8.0	0.0
10-19 (N=41)	27.7	66.3	6.0	17.8	82.2	0.0	5.0	0.0
20-29 (N=39)	13.3	79.2	7.6	10.1	89.9	0.0	5.4	0.0
30-39 (N=36)	14.7	81.9	3.4	6.6	93.4	0.0	2.8	2.4
40-49 (N=33)	30.7	65.8	3.5	18.2	81.8	0.0	6.9	0.0
50-59 (N=34)	47.2	50.4	2.5	26.6	63.2	10.2	0.0	0.0
60-64 (N=16)	23.8	76.2	0.0	11.8	88.2	0.0	6.6	0.0
65+ (N=71)	29.7	67.8	2.5	12.8	82.7	4.5	6.8	1.3
Jamaica (N=394)	31.8	63.6	4.6	19.1	78.0	2.9	5.1	0.5

TABLE C-3
LEVEL OF CARE BY AREA, QUINTILE, SEX AND AGE, 1996

Those Seeking Medical Care	Primary	Outpatient	Both Primary and Outpatient	Hospitalization (Inpatient)
Area				
KMA (N=110)	66.9	29.0	4.1	8.1
Other Towns (N=93)	67.9	23.7	8.5	4.8
Rural Areas(N=222)	80.7	15.4	3.9	4.1
Quintile				
Poorest (N=85)	71.8	23.9	4.2	2.8
2 (N=67)	74.6	20.9	4.5	9.0
3 (N=72)	76.1	18.3	5.6	6.9
4 (N=82)	73.2	22.0	4.9	4.9
5 (N=104)	83.5	13.6	2.9	4.8
Sex				
Male (N=164)	73.5	20.2	6.3	4.4
Female (N=232)	75.3	21.1	3.6	6.1
Age(Years)				
0-4 (N=85)	78.8	17.5	3.7	4.4
5-9 (N=39)	58.4	28.5	13.2	8.0
10-19 (N=41)	68.3	25.7	6.0	4.8
20-29 (N=39)	83.5	11.2	5.3	5.3
30-39 (N=36)	84.5	12.2	3.4	5.1
40-49 (N=33)	77.7	18.8	3.5	6.6
50-59 (N=34)	70.0	30.0	0.0	0.0
60-64 (N=17)	76.7	23.3	0.0	6.0
65+ (N=71)	72.3	23.0	4.7	7.8
Jamaica (N=396)	74.6	20.8	4.7	5.4

TABLE C-4
EXPENDITURE ON MEDICAL CARE BY THOSE ILL/INJURED IN PUBLIC/PRIVATE SECTOR
BY AREA, QUINTILE, SEX AND AGE, 1996

Classification	Mean of Visits	Mean Total Cost Incurred for All Visits in the Last 4 Weeks Excluding Drugs and Costs Reimbursed by Insurance (\$)		Mean Cost (\$) of Drugs by Source	
		Public	Private	Public	Private
Area					
KMA (N=110)	1.4	188.4	512.3	151.7	784.9
Other Towns (N=64)	1.2	174.1	412.0	132.7	609.1
Rural Areas (N=222)	1.5	113.0	988.1	205.0	647.3
Quintile					
Poorest (N=71)	1.6	76.7	450.4	83.9	425.6
2 (N=67)	1.4	156.3	439.2	182.7	578.4
3 (N=72)	1.4	182.1	530.9	260.0	612.4
4 (N=82)	1.5	73.5	543.3	214.2	708.6
5 (N=104)	1.3	422.5	827.3	277.5	327.9
Sex					
Male (N=164)	1.5	159.6	754.7	159.0	707.7
Female (N=232)	1.4	139.8	478.2	187.2	669.0
Age (years)					
0-4 (N=85)	1.3	11.8	365.9	135.1	506.0
5-9 (N=39)	1.3	116.6	461.5	117.0	591.6
10-19 (N=41)	1.7	128.5	554.1	132.7	523.9
20-29 (N=40)	1.5	268.3	623.5	152.9	854.6
30-39 (N=36)	1.3	165.5	516.0	171.6	593.6
40-49 (N=33)	1.2	242.2	482.7	338.5	792.6
50-59 (N=34)	1.9	111.0	611.4	267.6	626.4
60-64 (N=17)	1.1	120.8	325.1	100.0	1013.6
65+ (N=71)	1.4	191.5	1030.7	189.2	879.8
Jamaica (N=396)	1.4	147.6	598.3	176.2	685.8

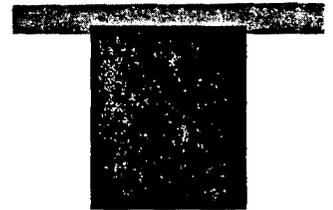
TABLE C-5
PERCENTAGE OF RESPONDENTS WITH HEALTH INSURANCE BY AREA, QUINTILE, SEX AND AGE, 1996

Classification	Percentage of Total Sample with Health Insurance	Percentage of Those Seeking Medical Care health Insurance
Area		
KMA (N=2049)	15.8	21.0
Other Towns (N=1349)	11.2	1.3
Rural Areas (N=3540)	5.4	5.6
Quintile		
Poorest (N=1385)	0.6	1.4
2 (N=1386)	1.4	1.5
3 (N=1392)	7.1	11.1
4 (N=1385)	12.2	9.9
5 (N=1390)	25.8	22.3
Sex		
Male (N=3421)	9.8	12.1
Female (N=3516)	9.9	10.3
Age (years)		
0-4 (N=806)	6.0	9.2
5-9 (N=843)	7.1	6.4
10-19 (N=1484)	8.5	7.4
20-29 (N=1140)	9.9	20.5
30-39 (N=923)	13.6	13.8
40-49 (N=589)	20.2	17.0
50-59 (N=429)	14.3	20.7
60-64 (N=167)	5.8	12.5
65+ (N=557)	3.4	3.0
JAMAICA (N=6938)	9.8	11.0

TABLE C-6
IMMUNIZATION COVERAGE OF CHILDREN (0-59 MONTHS OLD) BY AREA, QUINTILE, SEX AND AGE, 1996

Group	Percentage 6-59 months receiving 3 or more doses of OPV	Percentage 6-59 months receiving 3 or more doses of DPT (%)	Percentage receiving BCG (%)	Percentage 12-59 months vaccinated against Measles (%)	Percentage of Births registered (%)
Area					
KMA (N=222)	79.5	79.2	96.3	76.5	96.6
Other Towns (N=158)	80.9	82.7	96.6	75.5	97.1
Rural Areas (N=415)	87.3	86.0	96.8	81.9	97.5
Quintile					
Poorest (N=210)	80.3	81.7	94.5	78.5	96.1
2 (N=194)	79.0	77.5	97.8	76.1	96.0
3 (N=175)	89.5	88.1	98.8	83.0	96.9
4 (N=134)	84.0	83.4	95.6	83.9	100.0
5 (N=82)	88.0	88.0	96.7	70.1	97.8
Sex					
Male (N=397)	81.1	79.6	95.7	76.0	96.5
Female (N=398)	86.2	86.9	97.6	82.1	97.9
Jamaica (N=795)	88.2	83.2	96.6	79.0	97.2

SECTION D



NUTRITION

TABLE D-1
PREVALENCE OF UNDERNUTRITION AMONG CHILDREN 0-59 MONTHS BY AREA, 1996

	LOW WEIGHT FOR AGE	(Z-SCORE<-2)
Area	N	Per cent
KMA (n=202)	16	7.9
Other Towns (n=150)	8	6.0
Rural Areas (n=392)	18	4.6
JAMAICA (n=744)	43	5.8
	LOW HEIGHT FOR AGE	(Z-SCORE<-2)
Area	N	Per cent
KMA (n=202)	11	5.5
Other Towns (n=147)	6	4.1
Rural Areas (n=395)	25	6.3
JAMAICA (n=744)	42	5.8
	LOW WEIGHT FOR HEIGHT	(Z-SCORE<-2)
Area	N	Per cent
KMA (n=202)	6	3.0
Other Towns (n=147)	3	2.0
Rural Areas (n=388)	10	2.6
JAMAICA (n=737)	19	2.6

TABLE D-2*
PREVALENCE OF UNDERNUTRITION AMONG CHILDREN 0-59 MONTHS BY QUINTILE, 1996

	LOW WEIGHT FOR AGE (Z-SCORE<-2)	
Quintile	N	Per cent
Poorest (n=195)	15	7.7
2 (n=181)	13	7.2
3 (n=165)	9	5.5
4 (n=126)	6	4.8
5 (n=77)	0	0.0
JAMAICA (n=744)	43	5.8
	LOW HEIGHT FOR AGE (Z-SCORE<-2)	
Quintile	N	Per cent
Poorest (n=195)	18	9.2
2 (n=183)	12	6.6
3 (n=166)	5	3.0
4 (n=124)	7	5.6
5 (n=76)	1	1.3
JAMAICA (n=744)	42	5.8
	LOW WEIGHT FOR HEIGHT (Z-SCORE<-2)	
Quintile	N	Per cent
Poorest (n=192)	8	4.2
2 (n=179)	2	1.0
3 (n=165)	6	3.6
4 (n=124)	0	0.0
5 (n=77)	3	3.9
JAMAICA (n=737)	19	2.6

*- Table generated from the disaggregation of a small sample into five population groups.

**TABLE D-3
PREVALENCE OF UNDERNUTRITION AMONG CHILDREN 0-59 MONTHS BY SEX, 1996**

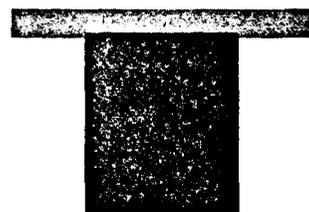
	LOW WEIGHT FOR AGE	(Z-SCORE<-2)
Sex	N	Per cent
Male (n=380)	23	6.1
Female (n=364)	20	5.5
JAMAICA (n=744)	43	5.8
	LOW HEIGHT FOR AGE	(Z-SCORE<-2)
Sex	N	Per cent
Male (n=378)	25	6.3
Female (n=366)	19	5.2
JAMAICA (n=744)	42	5.8
	LOW WEIGHT FOR HEIGHT	(Z-SCORE<-2)
Sex	N	Per cent
Male (n=375)	11	2.9
Female (n=362)	8	2.2
JAMAICA (n=737)	19	2.6

TABLE D-4*
PREVALENCE OF UNDERNUTRITION AMONG CHILDREN 0-59 MONTHS BY AGE, 1996

	LOW WEIGHT FOR AGE	(Z-SCORE<-2)
Age (months)	N	Per cent
0-11 (n=117)	3	2.6
12-23(n=159)	14	8.8
24-35 (n=151)	12	8.0
36-47(n=147)	7	4.8
48-59 (n=113)	5	4.4
JAMAICA (n=689)	43	5.8
	LOW HEIGHT FOR AGE	(Z-SCORE<-2)
Age (months)	N	Per cent
0-11 (n=119)	7	5.9
12-23(n=157)	15	9.6
24-35 (n=152)	6	4.0
36-47(n=148)	8	5.4
48-59 (n=113)	4	3.5
JAMAICA (n=689)	42	5.8
	LOW WEIGHT FOR HEIGHT	(Z-SCORE<-2)
Age (months)	N	Per cent
0-11 (n=117)	1	0.9
12-23(n=188)	6	3.8
24-35 (n=148)	3	2.0
36-47(n=146)	2	1.4
48-59 (n=113)	6	5.3
JAMAICA (n=712)	19	2.6

* - Table generated from the disaggregation of a small sample into five population groups.

SECTION E



EDUCATION

TABLE E-1
PERCENTAGE ENROLMENT BY AGE, EDUCATION LEVEL, AREA AND SEX, 1996

Age and Education Level	Jamaica	KMA	Towns	Rural Areas	Male	Female
3-5 Years	(N=529)	(N=140)	(N=89)	(N=227)	(N=226)	(N=230)
Early Childhood	80.0	89.2	68.6	77.9	80.3	79.6
Primary	3.0	2.4	2.0	3.8	3.5	2.5
None	17.0	8.4	29.3	18.4	16.2	17.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
6-11 Years	(N=985)	(N=247)	(N=196)	(N=542)	(N=515)	(N=470)
Early Childhood	4.4	3.5	7.0	4.0	5.1	3.7
Primary	92.2	93.7	87.7	93.1	91.7	92.7
Secondary	3.0	2.5	4.9	2.6	3.0	3.0
None	0.4	0.4	0.4	0.4	0.2	0.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
12-14 Years	(N=496)	(N=131)	(N=98)	(N=267)	(N=254)	(N=242)
Primary	21.8	18.0	29.0	21.1	22.0	21.5
Secondary	76.1	80.5	69.2	76.3	74.3	78.0
None	2.1	1.5	1.8	2.6	3.7	0.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
15-16 Years	(N=285)	(N=78)	(N=60)	(N=147)	(N=150)	(N=135)
Primary	0.0	0.0	0.0	0.0	0.0	0.0
Secondary	82.4	83.4	85.1	80.8	81.1	83.9
Tertiary	2.9	4.8	0.0	3.0	0.0	6.1
None	14.7	11.8	16.2	16.2	18.9	10.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
17-18 Years	(N=268)	(N=86)	(N=51)	(N=131)	(N=143)	(N=125)
Secondary	30.0	33.6	36.3	25.0	28.4	31.9
Tertiary	4.8	10.0	0.0	2.9	5.2	4.4
None	65.2	56.4	63.7	72.1	66.4	63.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
19-24 Years	(N=731)	(N=260)	(N=129)	(N=342)	(N=361)	(N=370)
Secondary	3.0	2.9	2.1	3.4	2.6	3.3
Tertiary	3.8	3.5	7.2	2.6	3.1	4.4
None	93.3	93.6	90.7	94.0	94.3	92.3
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, 1996**

Education Level	Percentage Enrolment
Early Childhood	18.6
Basic/Infant/Kindergarten	
Primary	46.4
Primary	
Age (1-6)	
& Jn. High (1-6)	
Secondary	33.6
Age (7-9)	
& Jn. High/Jn. High (7-9)	
Non-Secondary	
Comprehensive High	
Secondary High	
Technical High	
Vocational	
Tertiary	1.4
University	
Post-Secondary	
Adult/Night School	
Community College	
	100.0

Figures adjusted for non-response