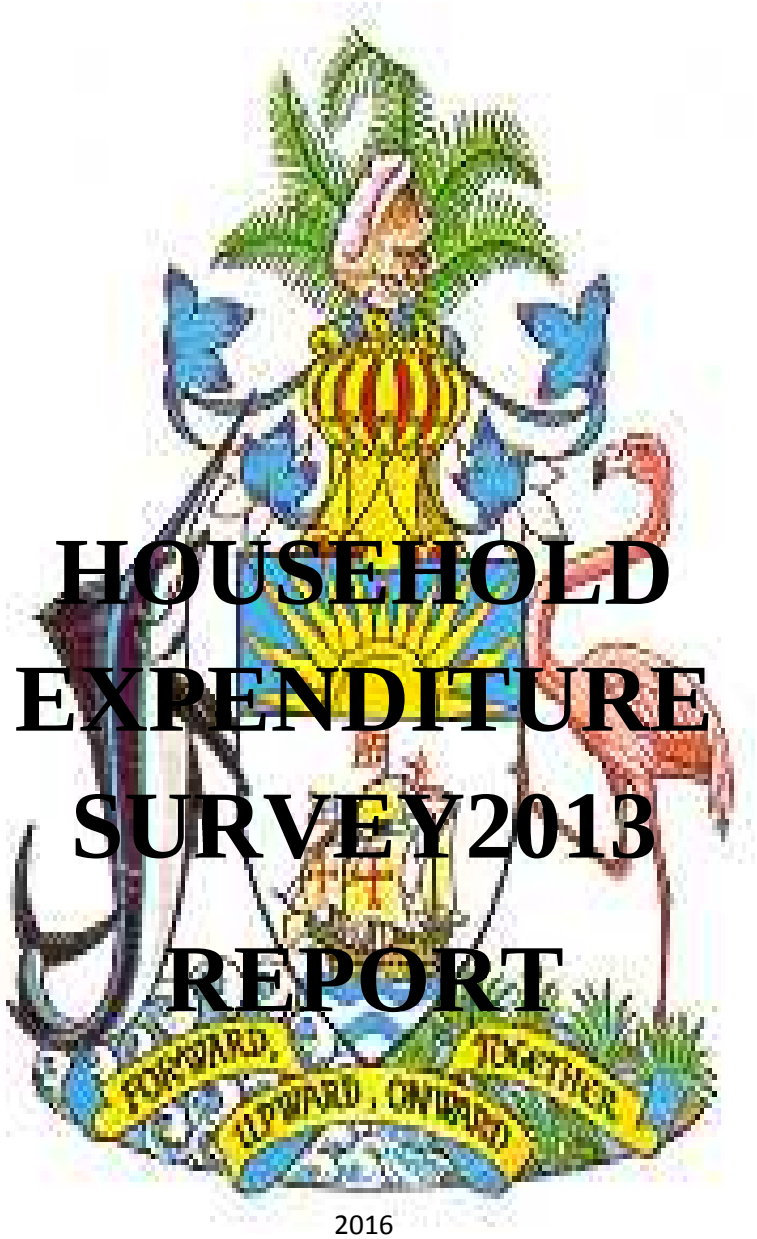

HOUSEHOLD EXPENDITURE SURVEY2013

REPORT

2016

Contents

Tables

Figures

Preface

The latest official poverty figures for The Bahamas are for 2001 and were produced with information from the *2001 Bahamas Living Conditions Survey*. In 2013 a new survey was implemented, the Household Expenditure Survey. One of the main objectives of this survey was to collect information on the level and patterns of household expenditure on different goods and services, including food and non-food items. The study also collected information on access to health facilities and social programmes, demographic characteristics and participation in the labour market.

Enough information was gathered to perform a detailed analysis of the living conditions of the population in The Bahamas. In particular, data from the *2013 House Expenditure Survey*permitthe official poverty figures to be updated. Knowledge of living conditionsprovidesinput into the design and implementation of social programmes and interventions.The *2013 House Expenditure Survey*alsoallows for an in-depth evaluation of socio-economic conditions of the population. The report is presented in seven sections:

Section 1: Studies the distribution and composition of the population of The Bahamas. In particular, the distribution of the population is analyzed across and within regions. With respect to the composition of the population, several dimensions are included in the analysis: age, sex, marital status, nationality and level of household per capita consumption expenditure.

Section 2: Measures and analyses poverty, inequality and household expenditure in different consumption categories. It is the most important section of the report. In addition to updating the 2001 poverty and inequality figures, it examines individual and household characteristics of the poor, which is fundamental in the design of any intervention aimed at reducing poverty.

Section 3:Presents an evaluation of individual characteristics that explainsparticipation in the labour market for individuals aged 15 and over. After analysing the main patterns of participation, employment and unemployment, the section presents statistics on the characteristics of the employed and the unemployed.

Section 4: Considers the population´s access to social programmes. In particular, public awareness of social programmes and the characteristics of beneficiaries of social programmes areconsidered.

Section 5: Focuses on health conditions and the use of healthservices. Although the *2013 House Expenditure Survey*collected less information on health than the 2001 Bahamas Living Conditions Survey, the information in the new survey provides statistics on health insurance coverage, expenditures on health, and use of health facilities.

Section 6: Provides information on lifestyles - eating habits, leisure and sleep, physical activities, access to information and communication technologies and eating habits of children younger than two years.

Section7:Describes housing conditions. These include the availability of facilities in the dwelling (number of rooms and quality of the construction materials), access to infrastructure services (i.e. toilets, potable water and electricity) and the presence of durable goods.

Notes:

Quintiles divide a population into five equal groups, with each group containing 20% of the sample population. The quintiles used in this report refer to household expenditure, so households in quintile 1, for example, are those 20% of households that accounted for the lowest household expenditure. Likewise, the households in quintile 5 would be the 20% of households that spend the most. While household income and expenditure are linked, expenditure quintile groups should be considered only as an indicator of income.

Deciles divide a population into ten equal groups, each containing 10% of the observations.

It should be noted that due to rounding, for the purposes of presentation, the totals of percentages do not always add up to 100%.

The figures in the tables and graphs are percentages, unless otherwise stated.

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1. DemographicFeatures

In this report, The Bahamas is divided into three regions: New Providence, Grand Bahama and the Family Islands. The first two had the highest populations; according to the 2010 Census, the total population of The Bahamas was 351,461 persons of whom 246,329 lived in New Providence (70.1%) and 51,368 in Grand Bahama (14.6%).

This section consists of a broad analysis of how the population of The Bahamas was distributed inthe three regions and by consumption quintiles. Subsequently, demographic characteristics of the population are analyzed for the whole country and for different population groups defined bysex, geographic location, poverty status and level of household per capita consumption expenditure.

1.1 Regional Differences

Beyond the differences in population density betweenthe regions, this sub-sectioninvestigates inhabitants'quality of life. To characterize the population according to economic status, as a proxy for inhabitants' quality of life, analysis was performed by region of residence and by level of household per capita consumption expenditure.

Almost 73% of the population resided in New Providence (72.6%), 14.4% in Grand Bahama and 13.0% in theFamily Islands (Table 1-1). This distribution was similar to that inprevious studies on the population of The Bahamas.[1]The comparison of the distribution of the population in each quintile across regions with the distribution of the entire population gives a frame of reference as to whether a specific region is under or over-represented in each quintile. The results showed that New Providence was over-represented in the poorest quintile (quintile 1) and in the two richest quintiles (quintiles 4 and 5), while it was under-represented in quintiles 2 and 3. Grand Bahama was under-represented in quintiles 1 and 4 and over-represented in the other quintiles. The population inthe Family Island region was over-represented in the two poorest quintiles, while it was under-represented in the richest quintiles, 4 and 5.

In the Family Island region, 50.3% of the population belongedto the bottom two quintiles, while 11.1% werein the upper quintile. In Grand Bahama, 14.6% of the population belonged to the lowest quintile (1) and 21.1% were part of the highest quintile (5) of the population (Table 1-2). This confirms the uneven distribution of expenditure of households across the nation, with households in the Family Island region spending less than households elsewhere.

[1] Bahamas Department of Statistics (2004). Report of The 2001 Bahamas Living Conditions Survey.

Table1-1:Population distribution, by quintile and across region (percentages within quintile)

		Consumption quintile				
Region	Overall	1	2	3	4	5
New Providence	72.6	73.1	67.3	67.3	78.1	77.6
Grand Bahama	14.4	10.6	16.8	18.9	10.9	15.3
Family Island	13.0	16.4	15.9	13.8	11.0	7.1
Total	100.0	100.1	100.0	100.0	100.0	100.0

Table1-2:Population distribution, by regions across quintiles, percentages within region

	Consumption quintile					
Region	1	2	3	4	5	Total
The Bahamas	20.0	20.0	20.0	20.0	20.0	100.0
New Providence	20.1	18.5	18.5	21.5	21.3	99.9
Grand Bahama	14.6	23.1	26.1	15.1	21.1	100.0
Family Island	25.5	24.8	21.5	17.2	11.1	100.1

1.2 Respondent characteristics

The Family Island region was the oldest of the three regions (Table 1-3). The population in the Family Island region had a higher percentage of married people, higher percentages of non-nationals, and a lower percentage with a completed college education than other regions. Males were more likely than females to be poor (13.2% of males compared to 12.4% of females). Those in the Family Island region were more likely to be poor (17.2%) than people living in New Providence (12.4%) or Grand Bahama (9.4%).

1.2.1 Sex and age (Table 1-3)

Table 1-3 shows that males made up 46.7% of the population, a decrease in the proportion of males in the total population from the *2001 Bahamas Living Conditions Survey* of48.8%. The mean age of the population is nearly 32 years. Compared with the age obtained with the *2001 Bahamas Living Conditions Survey*, the mean age of the population had increased by almost six years during the period 2001-2013. This result reflects the fact that The Bahamas is going through a transition in which decreasing fertility and increasing life expectancy result in an aging population. Almost half of the population (49.6%) was aged 29 years or under and 11.3% was aged 60 or over, so the population is still young despite the changes noted in the overall age of the population in recent years.

On average, women were almost two years older than men. This fact is consistent with the differences in life expectancy at birth by sex of 72 years for men and 78 years for women (World Bank, 2012).

At the regional level, in the Family Island region the mean age of the population was almost three years higher than the national average, mainly due to the lower proportion of young people and the higher concentration of adults in the Family Island region. A similarobservation was also noted in the *2001 Bahamas Living Conditions Survey*.This finding has been attributed to migratory flows of younger people from the Family Island region to New Providence and Grand Bahama.

Table 1-3: Demographic composition of the population, by sex, region and nationality.

		Sex		Region		
	All Bahamas	Female	Male	New Providence	Grand Bahama	Family Island
% Male	46.7			45.6	50.8	48.1
Mean age (years)	31.9	32.7	31.0	31.4	32.0	35.0
Age group						
0-9	15.8	15.7	16.0	16.0	16.5	14.1
10-19	17.9	17.1	18.9	18.4	16.8	16.6
20-29	15.9	15.2	16.7	16.0	15.8	15.2
30-39	14.4	14.7	14.1	15.2	13.2	11.7
40-49	14.2	13.9	14.4	13.9	15.5	14.2
50-59	10.5	10.6	10.3	9.8	12.7	12.2
60-69	6.2	6.9	5.3	5.9	5.6	8.0
70+	5.1	5.7	4.4	4.8	3.9	8.1
Total	100.0	99.8	100.1	100.0	100.0	100.1
Marital status (15 years and older)						
Single	47.1	46.6	47.6	48.6	45.8	40.3
Married	41.3	38.0	45.1	39.9	41.6	48.7
Divorced/Separated	6.7	8.1	5.0	6.7	8.8	4.5
Widowed	4.9	7.3	2.3	4.9	3.8	6.5
Total	100.0	100.0	100.0	100.1	100.0	100.0
Education (15 years and older)						
Incomplete elementary school	3.1	3.2	3.0	2.8	0.9	6.8
Complete elementary school	6.3	7.0	5.4	5.6	4.3	11.9
Incomplete high school	14.9	13.0	17.1	14.3	16.4	16.8
Complete high school	53.8	51.0	57.0	54.7	55.9	46.4
Incomplete college	9.8	11.5	7.8	9.8	12.2	7.0
Complete college	12.2	14.4	9.8	12.8	10.3	11.0
Total	100.1	100.1	100.1	100.0	100.0	99.9
Nationality						
Bahamas	87.7	87.5	87.9	86.9	92.6	86.9
Haiti	7.5	7.1	7.9	8.3	4.1	6.8
USA, Canada, UK	1.6	1.7	1.5	1.3	1.6	3.6
Other	3.2	3.7	2.6	3.6	1.7	2.6
Total	100.0	100.0	99.9	100.1	100.0	99.9

1.2.2 Marital Status (Table 1-3)

The marital status of the largest proportion of the population aged 15 and older was single (47.1%), while married persons accounted for 41.3%. These same trends are evident when the sampleis separated by sex, but the results differ between regions;in the Family Island region,48.7% of the populationwas married, while single persons represented 40.3%, the smallest percentage in the three regions (Table 1-3).

1.2.3 Educational Level (Tables 1-3& 1-6)

The analysis of the educational level refers to the population aged15 years or more.[2]The most common level of education attained was high school (53.8%) and 75.8%of the population hada high school or higher level of education (complete or incomplete). Women were more likely than men to have participated in higher education (25.9% of women compared to 17.6% of men).

There are evident disparities in educational attainment between regions, which may affect people's socioeconomic conditions in the future. In particular, in New Providence the population with complete elementary education or less was 8.5%, while in the Family Island region this percentage reached 18.7%, and the population with complete or incomplete college in New Providence was 22.6%, while in the Family Island region it was18.0%.

1.2.4 Consumption quintile (Table 1-4)

The mean age increased between consumption quintiles, from 25.3 years for persons in quintile 1 to 39.4 years for those in quintile 5 (Table 1-4). The higher quintile population was differentiated from the lower quintile population by marital status, education and nationality.

[2]Level and number of years at that level were considered to determine whether the level was completed or not. The categories *No Schooling/Preschool/Kindergarten*were included in the category, *Incomplete Elementary School*. The category *Technical/Vocational*was included in the category *Complete High School* due to the large variety of courses that level covers.*Incomplete* also includes those persons who are still enrolled in a particular level of education.

Table 1-4: Demographic distribution of the population by quintile

	Consumption quintile				
	1	2	3	4	5
% Male	48.3	46.4	45.2	47.5	46.2
Mean age (years)	25.3	28.9	32.6	33.5	39.4
Age group					
0-9	23.8	20.2	13.9	13.7	8.5
10-19	25.5	20.0	16.7	16.4	11.3
20-29	15.2	14.4	18.7	15.7	14.6
30-39	12.5	15.5	13.8	16.2	13.3
40-49	9.6	13.6	14.4	14.1	18.9
50-59	6.9	8.4	10.9	11.5	14.9
60-69	3.3	3.6	6.4	6.6	11.3
70+	3.3	4.3	5.0	5.9	7.2
Total	100.1	100.0	99.8	100.1	100.0
Marital status (15 years and older)					
Single	59.1	46.6	47.3	43.8	40.0
Married	34.0	44.2	41.1	44.0	43.7
Divorced/Separated	4.4	4.9	6.1	6.8	10.0
Widowed	2.6	4.4	5.5	5.4	6.3
Total	100.1	100.1	100.0	100.0	100.0
Education (15 years and older)					
Incomplete elementary school	5.6	3.2	2.3	3.4	1.5
Complete elementary school	8.1	8.9	6.7	5.0	3.8
Incomplete high school	28.0	17.5	15.6	11.5	5.6
Complete high school	56.2	60.9	56.8	54.5	41.6
Incomplete college	1.5	5.1	10.5	10.6	18.4
Complete college	0.6	4.5	8.0	15.0	29.1
Total	100.0	100.1	99.9	100.0	100.0
Nationality					
Bahamas	79.9	87.8	90.1	92.1	90.2
Haiti	18.4	9.6	6.2	2.4	0.5
USA, Canada, UK	0.4	1.0	0.3	1.7	4.7
Other	1.3	1.6	3.3	3.9	4.7
Total	100.0	100.0	99.9	100.1	100.1

1.3 Nationality

The largest percentage of the population has Bahamian nationality (87.7%), while the second largest group of nationals was from the Republic of Haiti (7.5%). This pattern was repeated in an analysis of the population by sex and region, although the region with the highest percentage of Bahamian nationals was in Grand Bahama where the proportion of Haitians in the population was 4.1%.

Living conditions (indicated by consumption levels) varied across nationalities. Migrants from the Republic of Haitihad higher percentages than the national average in quintiles 1 and 2. Of migrants from Canada, United Kingdom or the United States 57.7%belonged to the highest consumption quintile (Table1-6). Consequently, there are disparities in the consumption of migrants at both ends of the consumption spectrum.

Table1-5:Demographic composition of the population, by sex and region

	Sex			Region			
	Female	**Male**	**Total**	**New Providence**	**Grand Bahama**	**Family Island**	**Total**
Age-group							
0-9	52.9	47.1	100.0	73.6	15.0	11.5	100.1
10-19	50.8	49.2	100.0	74.6	13.5	11.9	100.0
20-29	51.1	48.9	100.0	73.5	14.3	12.3	100.1
30-39	54.4	45.6	100.0	76.5	13.2	10.3	100.0
40-49	52.4	47.6	100.0	71.4	15.7	12.8	99.9
50-59	54.0	46.0	100.0	67.8	17.4	14.9	100.1
60-69	60.1	39.9	100.0	70.3	13.1	16.6	100.0
70+	59.6	40.4	100.0	68.6	10.9	20.4	99.9
Marital status (15 years and older)							
Single	53.1	46.9	100.0	74.8	13.8	11.4	100.0
Married	49.4	50.6	100.0	70.1	14.3	15.7	100.1
Divorced/ Separated	65.3	34.7	100.0	72.5	18.6	8.9	100.0
Widowed	78.7	21.3	100.0	71.7	10.9	17.4	100.0
Education (15 years and older)							
Incomplete elementary school	51.7	48.3	100.0	71.4	12.7	15.9	100.0
Complete elementary school	59.6	40.4	100.0	65.3	9.7	25.0	100.0
Incomplete high school	46.9	53.1	100.0	69.4	15.7	14.9	100.0
Complete high school	50.9	49.1	100.0	73.7	14.9	11.4	100.0
Incomplete college	63.0	37.0	100.0	72.7	17.9	9.4	100.0
Complete college	62.9	37.1	100.0	76.1	12.1	11.9	100.1
Nationality							
Bahamas	53.2	46.8	100.0	72.1	15.1	12.8	100.0
Haiti	50.7	49.3	100.0	80.3	7.9	11.8	100.0
USA, Canada, UK	56.2	43.8	100.0	57.8	13.9	28.3	100.0
Other	61.3	38.7	100.0	81.9	7.5	10.6	100.0

More than half of respondents with incomplete elementary education (53.9%) belonged to the two lowest consumption quintiles, while 78.8% of individuals who had completed college belonged to the richest 40% of the population (Table1-6).

Table1-6:Demographic distribution of the population, by quintile

	Consumption quintile					
	1	**2**	**3**	**4**	**5**	**Total**
Age group						
0-9	29.7	25.2	17.3	17.1	10.6	99.9
10-19	28.3	22.3	18.6	18.2	12.6	100.0
20-29	19.2	18.3	23.9	20	18.6	100.0
30-39	17.5	21.8	19.4	22.7	18.6	100.0
40-49	13.5	19.3	20.5	19.9	26.8	100.0
50-59	13.1	16.1	20.8	21.8	28.3	100.1
60-69	10.4	11.7	20.5	21.1	36.3	100.0
70+	12.8	16.8	19.6	22.8	28	100.0
Marital status (15 years and older)						
Single	21.2	18.7	21.1	19.5	19.4	99.9
Married	13.7	19.9	20.6	22	23.8	100.0
Divorced/Separated	11.1	13.9	19.3	21.5	34.2	100.0
Widowed	8.6	16.9	23	22.6	28.9	100.0
Education (15 years and older)						
Incomplete elementary school	29.1	24.8	17.7	19.1	9.3	100.0
Complete elementary school	21.5	26.4	21.9	16.5	13.8	100.1
Incomplete high school	31.4	22.1	21.8	16.1	8.6	100.0
Complete high school	17.6	21.5	22	21.3	17.7	100.1
Incomplete college	2.5	9.8	22.2	22.7	42.8	100.0
Complete college	0.8	6.9	13.5	25.4	53.4	100.0
Nationality						
Bahamas	18.2	20	20.4	20.9	20.5	100.0
Haiti	49.7	26	16.7	6.4	1.2	100.0
USA, Canada, UK	5.1	12.4	4.2	20.6	57.7	100.0
Other	8.5	10.8	22.6	26.4	31.7	100.0

1.3.1 Immigrants' Demographic Features

The detailed analysis of the demographic characteristics of non-Bahamian inhabitants by sex, region and consumption quintiles can produce useful informationto assess the living conditions of this important group of the population (Table1-7 and Table1-8).

In each region, the majority of immigrants were women; in the Family Island Region, 59.9% of immigrants were women. Immigrants' meanage was 33.3 years old (the same age as recorded in the *2001 Bahamas Living Conditions Survey*). Most (60.5%) non-national inhabitants were married.

Of migrants over 15 years, 38.4% had completed high school. A similar pattern of educational attainment was observed by sex, but in the Grand Bahama region a higher proportion of non-Bahamians had not completed high school.

Consistent with the national trend, the mean age of immigrants was higher in the higher consumption quintiles.

Table1-7:Immigrants' demographic features by sex and region

		Sex		Region		
	All Bahamas	**Female**	**Male**	**New Providence**	**Grand Bahama**	**Family Island**
% Male	45.8			46.7	47	40.1
Mean age (years)	33.3	33.7	32.8	32.2	39	36.1
Age group						
0-9	15.9	14.7	17.3	16.0	17.0	14.7
10-19	14.9	15.2	14.5	15.8	14.8	9.5
20-29	11.5	11.0	12.1	11.8	7.2	12.4
30-39	19.8	22.2	16.9	20.7	4.2	24.1
40-49	15.0	11.2	19.5	15.4	16.2	11.7
50-59	11.0	12.6	9.1	10.2	19.3	10.3
60-69	8.1	10.0	6.0	7.4	11.6	10.3
70+	3.8	3.1	4.7	2.6	9.6	6.9
Total	100.0	100.0	100.1	99.9	99.9	99.9
Marital status (15 years and older)						
Single	32.4	32.2	32.6	34.8	21.6	25.6
Married	60.5	57.8	64.0	58.2	72.0	66.8
Divorced/Separated	4.2	5.1	3.1	4.0	4.6	4.9
Widowed	2.9	4.9	0.3	3.0	1.8	2.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
Education (15 years and older)						
Incomplete elementary school	9.1	9.0	9.4	9.4	4.1	10.7
Complete elementary school	8.4	9.3	7.3	9.3	7.6	3.9
Incomplete high school	20.9	19.3	22.9	19.2	42.0	17.8
Complete high school	38.8	39.4	38.0	42.4	25.7	27.1
Incomplete college	7.1	6.3	8.0	6.9	6.5	8.4
Complete college	15.7	16.7	14.5	12.8	14.1	32.2
Total	100.0	100.0	100.1	100.0	100.0	100.1

Table1-8. Immigrants' demographic features by quintile

	Consumption quintile				
	1	**2**	**3**	**4**	**5**
% Male	48.3	45.3	42.0	44.6	45.9
Mean age	25.6	30.2	37.5	40.2	41.8
Age group					
0-9	23.3	20.6	10.1	11.2	8.5
10-19	24.7	10.7	9.7	8.6	10.7
20-29	12.4	10.6	13.5	12.8	6.4
30-39	16.5	26.4	20.2	22.0	15.5
40-49	12.7	17.8	12.4	7.0	21.2
50-59	4.6	9.2	18.8	13.2	16.2
60-69	2.8	4.7	13.6	12.5	16.5
70+	3.0	0.0	1.9	12.6	5.1
Total	100.0	100.0	100.2	99.9	100.1
Marital status (15 years and older)					
Single	37.2	27.6	37.7	29.6	22.0
Married	57.8	67.2	57.6	59.0	71.1
Divorced/Separated	2.3	3.2	0.8	7.4	5.1
Widowed	2.7	2.1	3.9	4.0	1.8
Total	100.0	100.1	100.0	100.0	100.0
Education (15 years and older)					
Incomplete elementary school	14.2	7.4	11.3	9.3	1.2
Complete elementary school	7.8	17.7	10.1	6.0	0.0
Incomplete high school	35.3	22.5	18.5	9.5	7.0
Complete high school	41.7	47.4	41.6	39.6	19.4
Incomplete college	0.6	0.0	7.5	5.3	24.0
Complete college	0.4	5.1	10.9	30.4	48.5
Total	100.0	100.1	99.9	100.1	100.1

1.4 Household Demographic Features

1.4.1 Household Heads (Tables 1-9 and 1-10)

Most of the households (57.6%) were headed by men.Thisrepresents a decrease of almost four percentage pointsin the proportion of such households compared tothat in the *2001 Bahamas Living Conditions Survey*. The highest proportion of households headed by men was reported in the Grand Bahama region, where this percentage reached 63.0%. At the national level, a Bahamian headed 85.9% of households.

At the national level, the mean age of household heads was 49.6 years. Womenwho were household heads were, on average 2.3 years older than male heads of household. Over a quarter (27.5%)of the households had a head of household aged between 20 and 39 years old.

More than half of the household heads were married (50.8%). This finding was repeated across the regions, but was most pronounced in the Family Islandregion where 55.3% of household heads were married.A greater percentage of female heads of household (44.8%) were single than male heads of household (14.1%).

The majority of heads of household (51.5%) had completed high school, and this proportion was similar for males and females; however, in the Family Island region, 37.8% of heads of household had completed high school.

Table1-9:Demographic characteristics of household heads, by sex and region

		Sex		Region		
	All Bahamas	Female	Male	New Providence	Grand Bahama	Family Island
% Male	57.6			56.1	63.0	58.9
Percentage Bahamian	85.9	88.2	84.3	85.4	91.2	83.0
Mean age (years)	49.6	50.9	48.6	49.3	48.6	51.7
Age group						
20-29	8.7	9.5	8.0	7.9	10.2	10.5
30-39	18.8	16.9	20.3	20.5	16.0	14.0
40-49	25.5	22.2	27.9	25.7	27.4	22.3
50-59	21.3	19.7	22.5	20.5	26.0	20.8
60-69	14.6	17.6	12.4	14.8	12.9	15.6
70+	11.1	14.1	8.9	10.7	7.4	16.8
Total	100.0	100.0	100.0	100.1	99.9	100.0
Marital status (15 years and older)						
Single	27.1	44.8	14.1	27.1	28.9	25.2
Married	50.8	16.4	76.0	50.3	48.6	55.3
Divorced/Separated	12.4	20.5	6.5	12.6	16.6	7.4
Widowed	9.7	18.3	3.4	10.0	5.9	12.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Education (15 years and older)						
Incomplete elementary school	4.7	6.3	3.6	4.4	1.4	9.7
Complete elementary school	9.5	11.1	8.4	8.5	6.9	17.1
Incomplete high school	10.2	8.8	11.2	9.4	12.6	11.4
Complete high school	51.5	49.5	53.0	54.0	53.5	37.8
Incomplete college	9.1	8.5	9.5	8.6	12.6	8.0
Complete college	15.0	15.8	14.4	15.2	13.1	16.0
Total	100.0	100.0	100.1	100.1	100.1	100.0

Few (1.4%) household heads belonging to the lowest consumption quintile had attended college while 48.3%of household heads had attended college in the highest consumption quintile.

Table1-10:Demographic characteristics of heads of household, by quintile

	Consumption quintile				
	1	**2**	**3**	**4**	**5**
% Male	54.0	57.7	51.8	60.2	61.1
Percentage Bahamian	75.2	84.1	85.7	90.1	89.1
Mean age (years)	47.1	48.0	49.7	49.8	51.3
Age group					
20-29	11.5	9.5	10.4	7.2	6.8
30-39	20.8	21.1	18.9	23.3	13.3
40-49	27.1	30.2	21.4	21.8	27.6
50-59	20.1	17.9	23.2	21.8	22.2
60-69	11.9	10.6	14.8	13.3	19.0
70+	8.6	10.8	11.4	12.5	11.2
Total	100.0	100.1	100.1	99.9	100.1
Marital status (15 years and older)					
Single	35.0	22.3	26.6	21.7	30.3
Married	49.8	60.0	51.5	53.8	43.5
Divorced/Separated	9.1	9.2	9.3	13.9	16.7
Widowed	6.2	8.5	12.5	10.5	9.5
Total	100.1	100.0	99.9	99.9	100.0
Education (15 years and older)					
Incomplete elementary school	10.0	5.8	4.0	4.9	2.1
Complete elementary school	13.1	14.1	11.2	8.5	5.0
Incomplete high school	22.2	11.3	13.8	6.6	4.2
Complete high school	53.3	58.0	55.2	57.4	40.4
Incomplete college	0.8	5.9	6.9	8.1	16.9
Complete college	0.6	4.9	9.0	14.5	31.4
Total	100.0	100.0	100.1	100.0	100.0

1.4.2 Household Size

The mean household size was 3.2 persons (in the 2001 *Bahamas Living Conditions Survey*this mean was 3.5 persons). For households with a male head, the mean household size was 3.4 persons; while in the case of households with a female head that average was 3.1 persons (Table 1-11). The most common household size was two members (21.0% of households). The next most common household size was three persons. At the regional level, households in New Providence tended to have largernumbers (3.4 persons) than in Grand Bahama (3.1 persons) or the Family Island region (2.8 persons)

Table1-11:Household size, by sexof household head and region

		Sex			Region			
	All Bahamas	Female	Male	Total	New Providence	Grand Bahama	Family Island	Total
Mean household size	3.2	3.1	3.4		3.4	3.1	2.8	
Number of persons								
1	17.9	43.1	56.9	100.0	60.2	17.4	22.4	100.0
2	21.0	50.4	49.6	100.0	69.1	13.7	17.2	100.0
3	20.3	43.8	56.2	100.0	68.6	17.5	13.9	100.0
4	18.7	37.8	62.2	100.0	74.9	13.7	11.4	100.0
5	10.9	35.6	64.4	100.0	73.7	13.0	13.4	100.1
6+	11.1	38.2	61.8	100.0	77.1	13.6	9.3	100.0

The number of members in the household decreasedas the level of household per capita consumption increased;62.9% of one-person households were located in the upper quintile, while almost 40.9% of households with six or more members were located in the bottom quintile (Table 1-12).

Table1-12:Household size(percentage) by quintile

	Consumption quintile					
Household size	**1**	**2**	**3**	**4**	**5**	**Total**
Mean household size	4.8	4.1	3.4	3.1	2.2	
Number of persons						
1	4.3	5.4	9.6	17.8	62.9	100.0
2	3.5	9.8	21.1	27.1	38.4	99.9
3	9.7	14.2	26.8	25.7	23.6	100.0
4	19.7	20.8	21.2	21.1	17.3	100.1
5	18.8	31.7	19.8	17.4	12.3	100.0
6+	40.9	25.0	16.0	12.6	5.6	100.1

1.5 Summary of Findings

There are some clear associations with quintile group and demographics, which include:

- Family Island households are more likely to be found in the lower quintiles than those from other regions.
- Haitian nationals are more likely to be found in the lower quintile groups than other nationals.
- Higher educational attainment is associated with higher consumption quintile.
- Younger people are more likely to be found in lower quintiles than higher quintiles.
- Larger households are more likely to be found in lower rather than higher quintiles.

2. Poverty and Inequality Estimates

This section is devoted to the analysisof the welfare situation of the population in 2013. It presents anevaluation of different indicators that measure the socioeconomic conditions of the population in The Bahamas. In particular, the dimensions analyzed are consumption, poverty and inequality in the distribution of per capita consumption expenditure and the level and composition of consumption expenditure.

The Bahamas has traditionally been considered a country with a low incidence of poverty, both in absolute terms as well as in relation to other countries in Latin America and the Caribbean region. Evidence to support this notion is that The Bahamas is one of the wealthiest countries in the Latin American and Caribbean region in per capita terms[3]and the poverty rate reported for 2001.[4]

The poverty statistics in this report refer to consumption poverty, defined as the inability of households to meet a certain minimum consumption expenditure level. The threshold defining this minimum level of consumption is known as the poverty line and is used to distinguish between the poor and non-poor population. Given that a similar strategy was used in the *Bahamas Living Conditions Survey 2001*, the new estimates reported here can be compared with those in 2001 to makeinferences about the evolution of consumption poverty during the period 2001-2013.

2.1 The Measurement of Poverty: Methodological Aspects

The problem of identifying the poor population is addressed by comparing a measure of the household welfare with a poverty line. This framework requires researchers to resolve two issues: the choice of the household welfare measure and the definition of the poverty line.Once the poor have been identified, poverty indices are used to produce a single measure summarizing the situation of poverty for different population groups. In this report, three poverty indices are used: the Poverty Rate, the Poverty Gap and the Squared Poverty Gap.

2.1.1 The Household Welfare Measure

It is generally accepted that household consumption expenditure is a better proxy for wellbeing than household income.[5] There are three main reasons for this preference: (1) if people can lend and borrow money, current consumption expenditure is closer to permanent income/consumption than current income (in other words, consumption expenditure can be smoothed through lending and borrowing to overcome income fluctuations; (2) differential under-reporting by strata is usually a more severe problem for income than for consumption

[3] Although there are different rankings, in all of them The Bahamas appears among the five wealthiest countries in the region. For example, according to the World Bank´s World Development Indicators, The Bahamas is the country with the highest Gross National Income per capita in the LAC region.
[4] The latest poverty statistics are those from the *2001 Bahamas Living Conditions Survey*.
[5] See for instance Deaton and Zaidi (2003).

expenditure; and (3) incomes are frequently reported before taxes, while consumption expenditure typically occurs after taxation. Besides these theoretical reasons, the use of consumption expenditure as a welfare measure in The Bahamas allows for comparisons over time (using the *2001 Bahamas Living Conditions Survey*as a frame of reference) and with similar countries in the region, given that in most Caribbean countries the poverty estimates are also based on consumption expenditure.

The welfare measure used to produce poverty estimations is per capita household consumption expenditure.This measure is constructed by adding expenditure on several consumption categories for all household members: 1) food and non-alcoholic beverages; 2) alcohol beverages, tobacco and narcotics; 3) clothing and footwear; 4) housing, water, electricity, gas and other fuels; 5) furnishing, household equipment and routine household maintenance; 6) health; 7) transport; 8) communication; 9) recreation and culture; 10) education; 11) restaurants and hotels; and 12) miscellaneous goods and services. After estimatingtotal household consumption expenditure, this figure is divided by the number of persons in the household to obtain a per capita consumption estimate. In other words, each member of a household is assigned the same per capita consumption expenditure (soit ignores the possibility of unequal allocation of resources within the household).

2.1.2 The Poverty Line

The poverty line used to produce poverty estimates is an absolute poverty line that indicates the minimum amount of money required for households to afford a balanced low-cost diet, to which a provision is added to meet essential non-food needs. The definition of the low-cost diet is based on a minimum daily requirement of 2,400 kilocalories for an adult, which is translated into a food basket that provides the exact amount of kilocalories at minimum cost using the "Nutrition Cost Analysis Program" developed by the Caribbean Food and Nutrition Institute. For 2013, the total cost of a food basket meeting the kilocalories requirement at a minimum cost was estimated to be $3.82 per day, which implies an annual food basket of $1,394 per person.

The estimation of the non-food component of the poverty line was done using the reported expenditure patterns of the households in the survey. Specifically, the Engel coefficient was estimated, which measures the average food ratio (i.e. the budget share of food expenditure), for households belonging to the poorest decile of the consumption expenditure distribution. The total poverty line can be obtained by dividing the value of the food basket by the Engel coefficient, which was estimated to be 0.35. In this case, the cost of that total poverty line, which includes allowances for the purchase of non-food necessities, was set at $11.64 per day. This translates into an annual poverty line of $4,247 per person.[6]

[6] For further references on the construction of the poverty line see the companion documents: "Report of the Construction of Food Basket for Poverty Calculations for The Bahamas" by Pauline Anderson-Johnson,

2.1.3 Poverty Indices

Once the poor have been identified, it is useful to include the level of poverty in a single indicator of poverty. In this report, three of the most common poverty indicators are computed: the poverty rate, the poverty gap and the square poverty gap.[7] While this section focuses on the proportion of people in poverty (i.e. the poverty rate), this information is not enough to understand the depth of poverty. The poverty gap and the squared poverty gap help with this problem. The poverty gap provides information on the depth of poverty by showing how far the poor are from the poverty line, and allows an estimate of the total shortfall of consumption relative to the poverty line across the whole poor population. The squared poverty gap provides information about the inequality among the poor by averaging the squares of the poverty gaps relative to the poverty line.

2.2 The Measurement of Poverty: Empirical Results

Poverty estimates for The Bahamas are presented in Table 2-1. The incidence of poverty at the national level is 12.5%. In other words, one out of eightresidents was livingin poverty in 2013. At the regional level, the Family Island region hadthe highest poverty rate: 17.2% of this population had a level of per capita consumption that is lower than the total poverty line. In New Providence,the poverty rate was almost the same (12.4%) as the national rate, while in the Grand Bahama region the incidence of poverty was lower than in the other two regions(9.4%).

Even though the poverty rateis higher in the Family Island region than in the other two regions, the majority of the poor (71.5%) are to be found on New Providence, where most of the country's population is located.

Table 2-1 also shows statistics on poverty rates by sex, age and nationality. Although women comprised the majority of the poor (51.8%), poverty rates were higher for males (13.2%) than for females (12.4%). People younger than 20 years were over-represented among the poor: while their population share was 33.7%, almost half of the poor (49.7%) belong to this age group. More specifically, there were only two age groups with poverty rates that were higher than the national rate: children aged 0 to 9 (18.2%) and those aged 10 -19 (19.3%). The 20 to 29 year old group was the one with the poverty rate (13.0%) most similar to the national rate, while the remaining groups were under-represented among the poor population. The 60-69 year old group was the age group with the lowest poverty rate: only 6.5% of the people belonging to this group lived in poverty.

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and "Bahamas 2013 Household Expenditure Survey 2013: Technical Appendix" by Department of Statistics of The Bahamas.

[7] See Foster, Greer and Thorbecke (1984) for references.

Table 2-1: National and regional poverty indicators, by population characteristics

	Poverty rate	Poverty gap	Squared poverty gap	Percentage of population	Distribution of poor
All Bahamas	12.5	3.2	1.2	100.0	100.0
Region					
New Providence	12.4	3.3	1.3	72.7	71.5
Grand Bahama	9.4	1.4	0.3	14.5	10.9
Family Island	17.2	4.7	2.1	12.9	17.6
Sex					
Female	12.4	3.3	1.3	53.3	51.8
Male	13.2	3.2	1.3	46.7	48.2
Age group					
0-9	18.2	4.6	1.8	15.8	22.6
10-19	19.3	5.1	2.0	17.9	27.1
20-29	13.0	3.1	1.1	15.9	16.2
30-39	10.6	2.7	1.1	14.4	12.0
40-49	8.1	2.1	0.8	14.2	9.1
50-59	8.0	1.8	0.5	10.5	6.6
60-69	6.5	1.5	0.6	6.2	3.1
70+	8.1	2.1	1.0	5.1	3.3
Nationality					
Bahamas	11.1	3.0	1.2	87.7	76.4
Haiti	37.7	8.2	2.8	7.5	22.0
USA, Canada, UK	4.9	0.7	0.2	1.6	0.6
Other	3.7	0.4	0.1	3.2	0.9

There were differences in the incidence of poverty across nationalities. Migrants from the Republic of Haiti suffered the highest incidence of poverty: almost two out of five Haitians lived in poverty in 2013. While this poverty rate is lower than the poverty rate in the Republic of Haiti, it is three times higher than the national rate in The Bahamas. While the incidence of poverty among Bahamian people (11.1%) was lower than the national rate, the groupwith the lowest poverty rate were migrants from Canada, United Kingdom and the United States: only one out of 20 of them (4.9%) lived in poverty.

Interventions or programmes designed to reduce poverty in the country should take into account regional, age and nationality differences. Particularly, they should be focused on New Providence, with special attention to those younger than 20 years of age. While Bahamians are the majority of the poor (76.4%), it should be borne in mind that being a Haitian migrant is a strong predictor of poverty.

Besidesinformation on the poverty rate, Table 2-1includesstatistics on the poverty gap and the squared poverty gap. Both indicators confirm the results obtained with the poverty rate: the level of poverty was higher in the Family Island region than in any other region; it wassimilarfor males and females; it was higher for people younger than 20 years old than for the rest of the population; and it was higher for Haitian migrants than for Bahamians orother migrants.

The poverty gapfor The Bahamas (3.18) indicated that the aggregated shortfall of consumption expenditure for the total poor population was equivalent to 0.0318 times the poverty line

multiplied by the total population. In other words, the total amount of money required annually to lift all poor people up to the poverty line is approximately $46.3 million. This is around $1,076 for each of the 43,000 poor persons in the country or around $135 for each person in the population.

Table 2-2compares poverty indicators between 2001 and 2013.There was an increase in the incidence of poverty in the country during the period 2001-2013: the poverty rate for 2001 was 9.3%, and in 2013 the poverty rate was 12.5%. Additional information in the table indicates that there was also an increase in the poverty gap during this period, while the squared poverty gap experienced a slight decrease. The latter implies that the welfare situation of the poorest of the poor improved between 2001 and 2013.

Table 2-2: National poverty indicators in 2001 and 2013

Year	Poverty rate	Poverty gap	Squared poverty gap
2001	9.3	2.8	1.3
2013	12.5	3.2	1.2

2.3 Characteristics of the Poor Population

Table 2-1contains information on the incidence of poverty for several population groups, defined according to individual characteristics: region of residence, sex, age and nationality. However, poverty is, by definition, a situation of the household.[8] Given that the household head is often considered to be the main income earner in a household, his/her characteristics are important in determining both household welfare and the poverty condition of the household.

In The Bahamas,8.7% ofhouseholdsare poor (Table 2-3). It should be noted that the percentage of households in poverty is smaller than the percentage of individuals in poverty. This difference is due to the fact that poor households tend to have more members than non-poor ones. This means that in poverty estimations at the individual level, poor households are over-represented in relation to non-poor households.

Theincidence of poverty was higher among female-headed households (9.7%) than among male-headed ones (7.9%) (Table 2-3).However, given that there were more male than female-headed households, the percentage of poor households that wereheaded by males (52.4%) was higher than the percentage headed by females (47.6%). The percentage of poor households was higher where the head of household was in a common-law relationship (17.1%) or he/she had never been married (10.9%). Conversely, the percentage of poverty was lower than the national average for households where the household head was married (7.0%), divorced/separated (6.4%) or widowed (4.6%). The incidence of poverty was three times higher than the national rate for households headed by a Haitian migrant (27.9%), while the percentage of poor households was

[8] The welfare measure used to identify the poor is *household* per capita consumption expenditure. This definition assumes that all members share the same poverty condition; it is not possible to determine if some household members are poor and some members are non-poor.

lower than the national figure for households with a Bahamian (7.4%) or with a Canadian, British or American head of household (2.4%).

Table 2-3: Poverty rates, by household head characteristics

	Poverty rate	Poverty gap	Squared poverty gap	Percentage of population	Distribution of poor
All Bahamas	8.7	2.3	0.9	100.0	100.0
Sex					
Female	9.7	2.7	1.1	42.4	47.6
Male	7.9	2.0	0.8	57.6	52.4
Marital status					
Married	7.0	1.7	0.7	42.4	34.5
Common-law	17.1	4.2	1.7	8.4	16.7
Divorced/Separated	6.4	1.5	0.5	12.4	9.3
Widowed	4.6	1.2	0.7	9.7	5.2
Never Married	10.9	3.0	1.2	27.1	34.3
Nationality					
Bahamas	7.4	2.1	0.9	85.9	73.2
Haiti	27.9	6.2	2.2	7.9	25.2
USA, Canada, UK	2.4	0.8	0.3	1.9	0.5
Other	2.1	0.2	0.0	4.3	1.1

Table 2-4 includes information on the relation between poverty and the size and composition of households. The size of the household, in terms of the number of members, was a useful predictor of poverty: the incidence of poverty increased with size; while the percentage of poor households was relatively low for households with only one (1.9%) or two (2.8%) members, the poverty rate among households with five or more members exceeded the national average, reaching 15.7% for households with five or six members and 32.1% for households with seven or more members. This result should be taken into account in the design of interventions aimed at reducing poverty.While 61.8% of the total households had three or more members those households represented 89.3% of poor households. Therefore, household size is useful information for social workers etc. to help them determine if a particular household is at a higher risk of being in poverty.

The statistics on the composition of households reinforce the information provided by household size. In particular, the presence of children in the household was another useful predictor of poverty: the poverty rates were higher in households with at least one child younger than 15 years (14.3%) than in households without children (4.1%). Given that almost three out of four poor households had at least one member younger than 15 years, the presence of children in the household should be consideredwhen designing mechanisms to identify the potential beneficiaries of any poverty intervention.

Table 2-4shows a negative relation between the age of the household head and the incidence of poverty; where the head of household was younger than 25 years, 16.7% of households were in poverty, while for households with a head aged 65 or more years,5.0% of households were in poverty. However, the majority of poor households (83.9%) had a household head aged 25-64 years. However,overall, the age of household head was nota useful variable to include in the

design of poverty interventions: only 5.9% of the households in poverty in The Bahamas had a household head younger than 25 years.

As in most countries, there is a negative relationship between the educational level of household heads and the risk of the household being in poverty. The percentage in poverty was 1.6% for households where the head has technical/vocational/college education; the percentage of households in poverty increased to 12.1% where the level of education of the head was high school education or less. Education of the household head was another useful factor to include in the design of interventions aimed at targeting poor households; while 65.0% of all households had a head with high school education or less, those households represented 93.3% of poor households.

Table 2-4: Poverty rates, by household head characteristics

	Poverty rate	Poverty gap	Squared poverty gap	Percentage of population	Distribution of poor
All Bahamas	8.7	2.3	0.9	100.0	100.0
Household size					
1	1.9	1.0	0.6	16.8	3.7
2	2.8	0.7	0.3	21.4	6.9
3-4	8.3	2.0	0.8	39.0	37.4
5-6	15.7	4.1	1.6	17.1	30.9
7+	32.1	8.5	3.4	5.7	21.0
Children <= 14 years:					
Yes	14.3	3.5	1.4	44.8	74.0
No	4.1	1.3	0.6	55.2	26.1
Age group					
15-24	16.7	5.6	2.3	3.1	5.9
25-44	9.5	2.4	1.0	38.5	42.7
45-64	8.7	2.0	0.6	40.8	41.2
65+	5.0	1.6	0.9	17.7	10.2
Education					
None/Kindergarten	24.9	5.8	2.4	1.8	5.2
Primary School	12.3	3.3	1.3	12.8	18.6
High School	11.6	3.1	1.2	50.4	69.5
Technical Vocational	3.8	0.7	0.2	10.9	4.9
College University	0.6	0.1	0.1	24.1	1.8

Table 2-5 indicates that there were differences in the economic activity between household heads of poor and non-poor households. While the labour force participation rate for household heads in non-poor households was 81.1%, the proportion of household heads in poor households that participated in the labour market was 77.8%. The difference was larger when the situation of those household heads that were in the labour force was considered: the employment rate of non-poor household heads (74.4%) was higher than that of the poor household heads (62.3%). The same difference could be expressed by the unemployment rate: 8.3% of the non-poor household heads in the labour force were unemployed, and 19.9% of the poor household heads were unemployed, for those household heads that participated in the labour market. The table also shows that there were differences among employed poor and non-poor household heads: poor

household heads were more likely to be working as employees in the private sector (73.5% versus 53.8%), while non-poor household heads were more likely to be working as government employees (23.5% versus 8.9%) and self-employed workers (22.4% versus 17.0%).

The differences in economic activity among poor and non-poor heads of household are even larger if the analysis is performed for other household members besides the household head. In this case, both the gap in the employment rate (59.3% for the non-poor versus 35.8% for the poor households) and the gap in the unemployment rate (15.4% for the non-poor versus 43.4% for the poor households) were larger than they were in the case of the household heads.

Table 2-5: Economic activity, by poverty status (persons aged 15 and over)

	Household head			Other household members		
	Proportion Population	Distribution Non-Poor	Distribution Poor	Proportion Population	Distribution Non-Poor	Distribution Poor
Employment status						
Employed	73.4	74.4	62.3	56.4	59.3	35.8
Unemployed	7.5	6.7	15.5	12.8	10.8	27.4
Inactive	19.2	18.9	22.2	30.7	29.9	36.8
Total	100.1	100.0	100.0	99.9	100.0	100.0
Employed						
Government Employee	22.4	23.5	8.9	18.8	19.6	8.8
Private Employee	55.2	53.8	73.5	69.2	68.7	75.7
Self-Employed	22.0	22.4	17.0	11.1	10.9	13.6
Unpaid Family Worker	0.3	0.3	0.6	0.8	0.7	1.8
Total	99.9	100.0	100.0	99.9	99.9	99.9

2.4 Inequality in the Distribution of Consumption Expenditure: Empirical Results

Table 2-6provides information on both the level of per capita consumption expenditure ("the size of the cake") and the distribution of household per capita consumption expenditure ("how the cake is sliced"). The results show that mean was $13,084. Theper capita household consumption expenditurewas $13,659 for people living in New Providence and $12,730 for Grand Bahama inhabitants. The poorest region in the country was the Family Island region, with a mean household per capita consumption expenditure of $10,230.

If the trimmed mean (the mean after excluding the top and the bottom 1.0% of the distribution of household per capita consumption expenditure) wasconsidered, the results change little: the national mean became $12,243 (around 6.5% lower that the untrimmed value) and the ranking among regions remained the same. Similar conclusions were obtained using the median household per capita consumption expenditure, although inequality in the distribution resultedin alower median household per capita consumption expenditure ($9,550) than the mean household per capita consumption expenditure.

The level of inequality in the distribution of household consumption expenditure in The Bahamas is neither high nor low with reference to inequality levels in other countries in Latin America and

the Caribbean (Table 2-6). The Gini coefficient for The Bahamas is 0.414. The ratio of expenditure share of the top decile to the bottom decile is around 14 - a relatively low value in the context of the region.

The poverty estimates in Table 2-1 showed that the incidence of poverty was higher in New Providence than in Grand Bahama. Household per capita consumption was also higher (between 4.3% and 7.3%) in New Providence (Table 2-6). The combination of a higher poverty rate/higher per capita consumption expenditure can be explained in terms of inequality in the distribution of household per capita consumption expenditure: the levels of inequality are higher in New Providence than in Grand Bahama.

Table 2-6: Distribution of household per capita consumption expenditure

		Region		
	All Bahamas	**New Providence**	**Grand Bahama**	**Family Island**
Mean	$13,084.00	$13,659.00	$12,730.00	$10,230.00
Median	$9,550.00	$10,084.00	$9,447.00	$7,886.00
Trimmed	$12,243.00	$12,630.00	$12,111.00	$9,819.00
Percentage share by decile				
1	2.2	2.1	2.9	2.3
2	3.6	3.4	4.2	4.1
3	4.6	4.4	5.4	5.3
4	5.5	5.4	6.1	6.2
5	6.7	6.6	6.8	7.1
6	8.1	8.1	8.0	8.6
7	9.8	9.8	9.8	10.2
8	11.9	11.8	12.3	12.1
9	15.4	15.5	15.2	15.2
10	31.4	32.9	29.2	28.9
Total	99.2	100.0	99.9	100.0
Gini coefficient	0.414	0.425	0.369	0.371

The higher levels of inequality in New Providence can be observed both in the share of the deciles in total consumption expenditure and in the Gini coefficient. The share of total consumption expenditure of each of the five poorest deciles (i.e. the poorest 50% of the population) was higher in Grand Bahama than in New Providence, while the opposite was true for the richest two deciles (Table 2-6). In other words, the poorest in the population accounted for a higher share of total consumption expenditure in Grand Bahama than in New Providence. The Gini coefficient confirms this: inequality in the distribution of household per capita consumption expenditure was higher in New Providence (0.425) than in Grand Bahama (0.369). Figure2-1shows that the Lorenz curve for the distribution of household per capita consumption expenditure in New Providence (NP) always runs below the Lorenz curve for Grand Bahama (GB), which means that there is Lorenz dominance of the distribution of consumption expenditure in Grand Bahama over the distribution of consumption expenditure in New Providence.

The level of inequality in the Family Island regionwas similar to that in Grand Bahama. In this case, the value of the Gini coefficient is 0.371, which is lower than the Gini coefficient for New Providence (0.425). However, the incidence of poverty in the Family Island region (17.2%) is higher than in New Providence (12.4%); this means that the lower level of inequality inthe Family Island regionin relation to New Providence was not enough to offset the difference in the level of household per capita consumption expenditure - $13,659 in New Providence and $10,230 in the Family Island region.

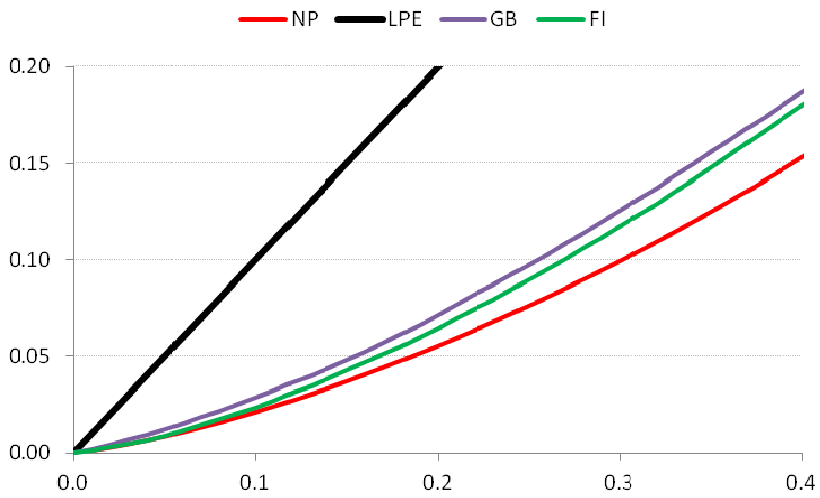

Figure2-1: Lorenz Curve for the poorest 40% of the population, by region (NP: New Providence, GB: Grand Bahama, FI: Family Island region), LPE: Line of Poverty Equality)

2.5 Consumption expenditure: Level and composition

The level of household per capita consumption expenditure for individuals in the poorest 10% of the population was $2,929, and it increased to $41,076 for individuals belonging to the richest 10% of the population (Table 2-7). The mean per capita consumption expenditure across all categories increased with the level of household per capita consumption expenditure. Of note is that for the first five deciles the average per capita expenditure on food and non-alcoholic beverages was lower than the cost of the food basket, even when the mean per capita consumption expenditure of each decile was higher than the cost of the food basket.In other words, consumption habits of the population were not necessarily those reflected in the food basket.

Of the total consumption expenditure, 46.7% was spent on housing, water, electricity, gas and other fuels, 13.8% was spent on transport, and 11.9% on food and non-alcoholic beverages. For the poorest 60% of the population, the proportion spent on food and non-alcoholic beverages exceeded the proportion spent on transport. In the case of the poorest 10%, the budget share spent on food and non-alcoholicbeverages was 24.7%, while this percentage was 22.0% for people

in the second decile of the distribution of per capita consumption expenditure. This result is in accordance with Engel´s law, which proposes that as consumption expenditure increases the budget share of food products diminishes. However, it should be noted that the percentage of total expenditure devoted to food in The Bahamas was relatively low when compared with other countries in the region, which confirms that the country has a relatively high standard of living in the context of the Latin American and Caribbean region.

Clothing and footwear also showed a decreasing budget share as total expenditure increased. The budget share of housing, water, electricity, gas and other fuels, transport, recreation and culture, education, and restaurants and hotels tended to increase with total consumption expenditure.

Table 2-7: Consumption expenditure ($) and percentage budget share, by decile

Expenditure Category	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10	Overall
Housing, water, electricity, gas, and other fuels	$1,289	$2,019	$2,577	$3,057	$3,554	$4,531	$5,605	$7,207	$9,355	$21,080	$6,115
Transport	$217	$383	$625	$960	$1,243	$1,516	$1,817	$2,272	$3,132	$5,781	$1,807
Food and non-alcoholic beverages	$723	$1,026	$1,087	$1,332	$1,387	$1,690	$1,737	$1,802	$2,087	$2,650	$1,553
Communication	$154	$265	$359	$412	$495	$563	$730	$890	$1,056	$1,639	$656
Furnishing, equipment and household maintenance	$146	$237	$260	$328	$425	$473	$665	$767	$999	$2,244	$654
Education	$56	$113	$241	$221	$344	$386	$612	$651	$947	$2,555	$612
Miscellaneous goods and services	$118	$246	$307	$343	$517	$505	$629	$681	$937	$1,505	$580
Restaurants and hotels	$99	$165	$265	$281	$369	$499	$504	$638	$919	$1,929	$567
Recreation and culture	$27	$51	$98	$139	$162	$197	$207	$307	$370	$988	$255
Clothing and footwear	$81	$121	$167	$145	$151	$175	$200	$231	$265	$432	$197
Alcoholic beverages, tobacco and narcotics	$16	$40	$43	$37	$55	$56	$93	$93	$126	$256	$81
Health	$1	$2	$4	$4	$4	$6	$6	$8	$12	$18	$7
Total	$2,929	$4,669	$6,032	$7,258	$8,704	$10,596	$12,805	$15,547	$20,206	$41,076	$13,084
Housing, water, electricity, gas, and other fuels	44.0%	43.2%	42.7%	42.1%	40.8%	42.8%	43.8%	46.4%	46.3%	51.3%	46.7%
Transport	7.4%	8.2%	10.4%	13.2%	14.3%	14.3%	14.2%	14.6%	15.5%	14.1%	13.8%
Food and non-alcoholic beverages	24.7%	22.0%	18.0%	18.4%	15.9%	15.9%	13.6%	11.6%	10.3%	6.5%	11.9%
Communication	5.3%	5.7%	6.0%	5.7%	5.7%	5.3%	5.7%	5.7%	5.2%	4.0%	5.0%
Furnishing, equipment and household maintenance	5.0%	5.1%	4.3%	4.5%	4.9%	4.5%	5.2%	4.9%	4.9%	5.5%	5.0%
Education	1.9%	2.4%	4.0%	3.0%	4.0%	3.6%	4.8%	4.2%	4.7%	6.2%	4.7%
Miscellaneous goods and services	4.0%	5.3%	5.1%	4.7%	5.9%	4.8%	4.9%	4.4%	4.6%	3.7%	4.4%
Restaurants and hotels	3.4%	3.5%	4.4%	3.9%	4.2%	4.7%	3.9%	4.1%	4.5%	4.7%	4.3%
Recreation and culture	0.9%	1.1%	1.6%	1.9%	1.9%	1.9%	1.6%	2.0%	1.8%	2.4%	1.9%
Clothing and footwear	2.8%	2.6%	2.8%	2.0%	1.7%	1.7%	1.6%	1.5%	1.3%	1.1%	1.5%
Alcoholic beverages, tobacco and narcotics	0.5%	0.9%	0.7%	0.5%	0.6%	0.5%	0.7%	0.6%	0.6%	0.6%	0.6%
Health	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%	0.1%	0.0%	0.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The Gini coefficients for the distribution of household per capita expenditure showed that food and non-alcoholic beverages was the only category with a lower Gini coefficient (0.341) than the one for total expenditure (0.414) (Table 2-8)

Table 2-8). The Gini coefficients for expenditure on alcohol beverages, tobacco and narcotics (0.704), health (0.675), recreation and culture (0.682), education (0.727) and restaurants and hotels (0.594) were higher than the Gini coefficient (0.414) for total consumption expenditure (Table 2-8).

Table 2-8: Inequality, by consumption expenditure category

Expenditure Category	Gini Coefficient
Education	0.727
Alcoholic beverages, tobacco and narcotics	0.704
Recreation and culture	0.682
Health	0.675
Restaurants and hotels	0.594
Furnishing, equipment and household maintenance	0.550
Transport	0.530
Miscellaneous goods and services	0.522
Clothing and footwear	0.511
Housing, water, electricity, gas, and other fuels	0.488
Communication	0.479
Food and non-alcoholic beverages	0.341
Total	0.414

2.6 Demographics of poverty

Having determined what is meant bythe term “poor” in The Bahamas, we can look at the demographics of the population when split into the classification of “poor” and “non-poor”. Table 2.9 indicates that the Family Island region was where one was most likely to find poor households, and so this region is where measures to alleviate poverty are most needed. Further, females are more at risk of being in poverty than men. This may reflect the inequality in pay offered men and women by the labor market. People classified as poor were generally younger than those classified as non-poor.

Table 2-9: Demographic composition of the population, by sex and region

		Sex		Region		
	All Bahamas	Female	Male	New Providence	Grand Bahama	Family Island
Percentage poor	12.5	12.4	13.2	12.4	9.4	17.2

Poverty was more common when a female was the head of the household. This is associated with a younger age of the household head in poor rather than non-poor households. The mean age for the poor was 25.0 years compared with 32.9 years for the non-poor (Table 2-10). This suggests that the difficulty for younger people of finding employment contributes to their risk of being

poor. Married persons were over-represented among the non-poor population, while the opposite result held for single persons.Where households include married persons, this reduced the risk of the household being in poverty. The importance of education as a factor that alleviated poverty was evident, few household heads with a post high school education lived in poor homes (Table 2-10). As was noted in 2001, the Haitian community was the ethnic group most likely to be poor.

Table 2-10: Demographic characteristics of heads of household, by poverty status and quintile

	Poverty status	
	Poor	**Non-poor**
% Male	47.9	46.6
Mean age (years)	25.0	32.9
Age group		
0-9	22.7	15.1
10-19	27.6	16.6
20-29	15.3	15.8
30-39	12.0	14.6
40-49	9.4	14.8
50-59	6.7	11.1
60-69	3.0	6.7
70+	3.3	5.4
Total	100.0	100.1
Marital status (15 years and older)		
Single	59.4	45.3
Married	34.5	42.5
Divorced/Separated	4.2	6.9
Widowed	1.9	5.3
Total	100.0	100.0
Education (15 years and older)		
Incomplete elementary school	7.2	2.6
Complete elementary school	7.1	6.3
Incomplete high school	32.9	12.8
Complete high school	51.3	53.8
Incomplete college	1.1	10.8
Complete college	0.5	13.7
Total	100.1	100.0
Nationality		
Bahamas	75.5	89.8
Haiti	22.8	5.2
USA, Canada, UK	0.7	1.8
Other	1.0	3.2
Total	100.0	100.0

Within selected demographic classifications, Haitian nationals had the highest percentage of poor people. Persons with an incomplete high school education (which would also include a large

percentage of the Haitian community) made up the group with the second highest risk of being poor. Young persons were also at risk of being poor, as were single persons (Table 2-11).

Table 2-11: Demographic distribution of the population, by poverty status

	Poverty status		
	Poor	**Non-poor**	**Total**
Age group			
0-9	17.7	82.3	100.0
10-19	19.1	80.9	100.0
20-29	12.1	87.9	100.0
30-39	10.5	89.5	100.0
40-49	8.3	91.7	100.0
50-59	7.9	92.1	100.0
60-69	6.0	94.0	100.0
70+	7.9	92.1	100.0
Marital status (15 years and older)			
Single	13.2	86.8	100.0
Married	8.6	91.4	100.0
Divorced/Separated	6.5	93.5	100.0
Widowed	3.9	96.1	100.0
Education (15 years and older)			
Incomplete elementary school	19.4	80.6	100.0
Complete elementary school	11.5	88.5	100.0
Incomplete high school	22.8	77.2	100.0
Complete high school	9.9	90.1	100.0
Incomplete college	1.1	98.9	100.0
Complete college	0.4	99.6	100.0
Nationality			
Bahamas	10.7	89.3	100.0
Haiti	38.6	61.4	100.0
USA, Canada, UK	5.1	94.9	100.0
Other	4.1	95.9	100.0

When non-Bahamians were considered, some differences in demographic characteristics emerge (Table 2-12). Migrants who completed their high school education were at risk of being poor; being poor and single is more likely than being non-poor and single. At the national level, poor immigrants had a mean age of 25.5 years, while non-poor immigrants were 35.7 years old.

Table 2-12: Immigrants' demographic features by poverty status

	Poverty status	
	Poor	Non-poor
% Male	44.5	46.2
Mean age	25.5	35.7
Age group		
0-9	22.5	14.5
10-19	26.4	11.0
20-29	14.0	10.4
30-39	14.7	21.4
40-49	11.0	15.4
50-59	6.0	12.6
60-69	2.6	10.5
70+	2.8	4.1
Total	100.0	99.9
Marital status (15 years and older)		
Single	40.3	29.0
Married	57.7	63.5
Divorced/Separated	1.2	4.1
Widowed	0.7	3.4
Total	99.9	100.0
Education (15 years and older)		
Incomplete elementary school	14.8	7.6
Complete elementary school	6.4	9.2
Incomplete high school	40.1	15.3
Complete high school	37.4	38.9
Incomplete college	0.8	8.2
Complete college	0.5	20.8
Total	100.0	100.0

When heads of household were considered, poverty was associated with education levels as well as nationality, with Bahamians underrepresented in poor households (Table 2-13).Most non-poor households (58.1%) had a male head of household, which was a higher percentage of all male-headed poor households (52.2%). The mean age of heads of poor households was 46.6 years, while that for heads of non-poor households was 49.8 years. Few (1.8%) household heads in poverty had attended college while 26.1%of non-poor household heads had attended college.

Table 2-13: Demographic characteristics of heads of household, by poverty status

	Poverty status	
	Poor	**Non-poor**
% Male	52.2	58.1
Percentage Bahamian	72.7	87.2
Mean age (years)	46.6	49.8
Group age		
20-29	13.4	8.2
30-39	21.4	18.6
40-49	24.6	25.6
50-59	20.9	21.4
60-69	11.0	14.9
70+	8.7	11.3
Total	100.0	100.0
Marital status (15 years and older)		
Single	34.9	26.4
Married	51.7	50.7
Divorced/Separated	8.7	12.8
Widowed	4.7	10.2
Total	100.0	100.1
Education (15 years and older)		
Incomplete elementary school	11.4	4.1
Complete elementary school	11.2	9.4
Incomplete high school	27.9	8.6
Complete high school	47.6	51.9
Incomplete college	0.9	9.8
Complete college	0.9	16.3
Total	99.9	100.1

Household size was associated with the percentage of households in poverty (Table 2-14). Poor households had a mean of 4.8 members, while non-poor households consisted of 3.1 members.This is understandable, as the level of consumption needs to increase with each additional person if poverty is to be avoided, and so unless these households have larger incomes, they may not be able to meet the consumption required to avoid poverty. This finding has clear implications for social programmes.

Table 2-14: Household size, by poverty status

	Poverty status		
Household size	**Poor**	**Non-poor**	**Total**
Mean household size:	4.8	3.1	
Number of persons			
1	1.8	98.2	100.0
2	2.9	97.1	100.0
3	7.1	92.9	100.0
4	9.7	90.3	100.0
5	12.5	87.5	100.0
6+	26.9	73.1	100.0

2.7 Summary of Findings

2 For 12.5% of the population in The Bahamas the household per capita consumption expenditure was lower than the cost of the total poverty line. In other words, 12.5% of the population lived in poverty. On a national level, this means that 8.7% of the households in the country were living in poverty.

3 The poverty rate was higher in the Family Islandregion (17.2%) than in New Providence (12.4%) and Grand Bahama (9.4%). Given that the population is concentrated in New Providence, the majority of the poor (71.5%) resided in New Providence.

4 Younger people were over-represented among the poor: while people younger than 20 years old represented33.7% of the population, 49.7% of the poor were in this age group.

5 Migrants from the Republic of Haiti were the population group that had the highest incidence of poverty (37.7%). The poverty rate for Bahamian nationals (11.1%) was close to the national rate, while the incidence of poverty (4.9%) among nationals of Canada, United Kingdom and the United States of America was lower than the national rate.

6 The incidence of poverty in 2013 was higher than the poverty rate estimated in the*2001 Bahamas Living Conditions Survey* (9.3%). A probable explanation for this change could be the effectsof the international crisis,which started in 2008; the per capita Gross Domestic Product of The Bahamas was lower in 2013 than in 2001.

7 The incidence of poverty among female-headed households was higher than that among male-headed ones. However, there were more male-headed poor households than female-headed poor households. The risk of living in poverty was higher for households in which the head was in a common-law relationship or had never been married.

8 Two characteristics of the head of household that were linked to poverty were age and educational level. The probability of living in poverty for households with a head of household younger than 25 years was two times higher than that for other households. Regarding education, 93.3% of poor households had a head of household with a high school education or less.

9 Household size and household composition (i.e. presence of children) were useful predictors of poverty: almost 90% of poor households had at least three members, and 74% of poor households included at least one child.

10 There were differences in both labour force participation rates and unemployment rates between poor and non-poor household heads: while non-poor household heads had higher labour force participation rates, poor household heads suffered higher unemployment rates. These differences were higher when other members of the household were considered.

11 Statistics on inequality in the distribution of household per capita consumption expenditure showed that The Bahamas is not a high-inequality country: the Gini coefficient was 0.414, a relatively low value in the context of Latin America and the Caribbean, although for most countries in the region, inequality statistics refer to the distribution of an income variable, which usually gives higher inequality levels than consumption variables.

12 At the regional level, inequality seems higher in New Providence than in Grand Bahama and the Family Island region. New Providence had the highest mean level of household per capita consumption expenditure. The level of inequality in Grand Bahama was low enough to offset the difference in household per capita consumption expenditure compared with New Providence and resulted in Grand Bahama being the region with the lowest incidence of poverty.

13 For the total population, the three most important expenditure items (by budget share) were: 1) housing, water, electricity, gas and other fuels (46.7%); 2) transportation (13.8%); and 3) food and non-alcoholic beverages (11.9%). For the poorest 10% of the population the budget share of food and non-alcoholic beverages was 24.7%, while the budget share of transportation was 7.4%.

14 Inequality statistics on the distribution of expenditure showed that per capita expenditure in food and non-alcoholic beverages is the consumption category with the most equal distribution: the Gini coefficient for this expenditure category is 0.341.

The findings listed above can be used as a guide in the design of interventions and programmes aimed atalleviating and reducing the incidence of poverty.

3 Labour Market Characteristics

Income from labour constitutes the main source of income for most households. This kind of income is generated in the labour market. In that sense, the welfare of most households in the population depends on the participation of their members in the labour market. Besides participation and employment rates, incomes generated in the labour market are also explained by characteristics of the employed individual and by characteristics of the job. This section considers the involvement of persons aged 15 and over in the labour market.

3.1 Labour Force Participation Rates

In 2013,73.9% of the population was in the labour force (that is, either working or looking for a job)(Table 3-1). This percentage was 79.0% for males and 69.5% for females. Labour force participation rates for males were higher than for females across all regions, age groups, educational levels, consumption quintiles and nationalities.

Table 3-1: Labour force participation, persons aged 15 and over, by sex

		Sex	
	Total	**Female**	**Male**
All Bahamas	73.9	69.5	79.0
Region			
New Providence	74.4	69.8	80.0
Grand Bahama	75.5	72.4	78.5
Family Island	69.3	64.2	74.7
Age group			
15-24	55.5	53.2	57.9
25-44	92.1	89.2	95.5
45-64	83.1	77.3	89.8
65 +	24.1	17.9	33.6
Education (18 years and more)			
None/Kindergarten	38.5	26.0	54.7
Primary School	35.1	25.1	49.1
Unfinished High School	73.0	63.8	80.9
Finished High School	87.2	83.1	91.4
Technical Vocational	86.3	80.4	92.3
College University	84.5	82.6	87.8
Consumption Quintile			
1	69.6	66.2	73.4
2	72.4	64.6	81.3
3	74.2	70.6	78.7
4	74.5	70.4	79.1
5	76.5	72.6	80.8
Nationality			
Bahamas	74.4	71.0	78.3
Haiti	68.2	51.3	84.8
USA, Canada, UK	55.6	38.9	80.1
Other	82.4	80.2	86.4

3.1.1. Region

There were differences between regions in the proportion of people that participate in the labour force (Figure 3-1). In particular, total labour force participation rates were higherin New Providence (74.4%) and Grand Bahama (75.5%), than in the Family Island region (69.3%). A similar pattern across regions occurred when participation rates were considered by sex. New Providence hadthe highest labour force participation rate for males (80.0%), but the percentage of females in the labour market was higher in Grand Bahama (72.4%) than in New Providence (69.8%).

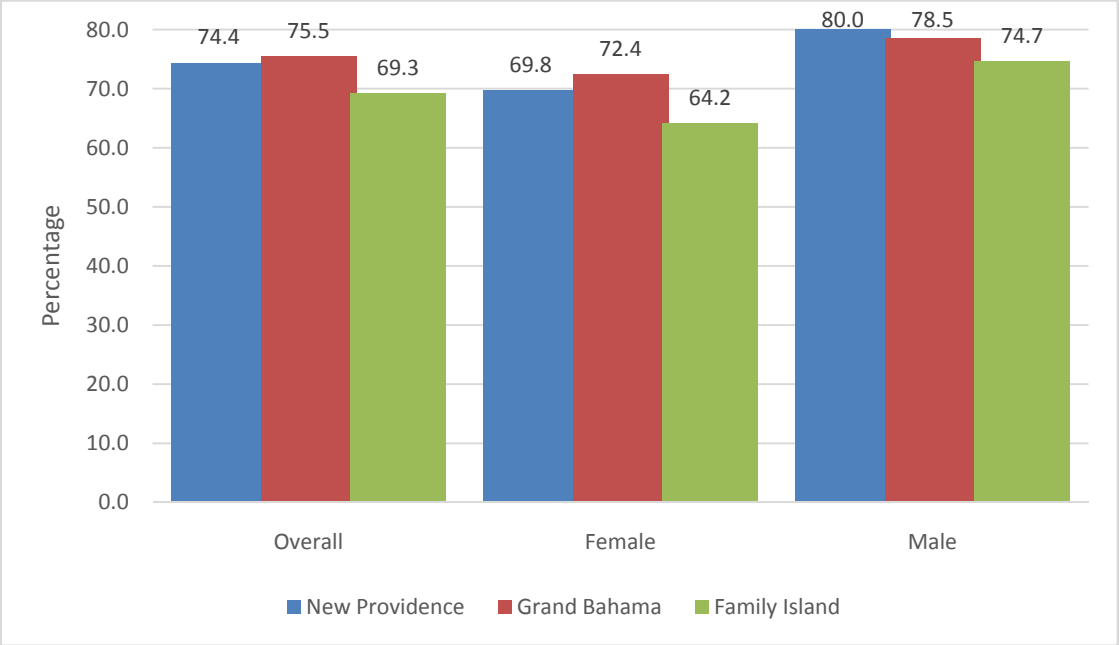

Figure 3-1: Labour force participation by region and sex

3.1.2. Age Group

As Table 3-1 and Figure 3-2 illustrate, the highest participation rates werereported in the 25-44 year-old group, with a labour force participation rate of 92.1% followed by the 45-64 year-old group (83.1%) and the 15-24 year-old group (55.5%). People aged 65 years or more exhibited the lowest labour force participation rate (24.1%).

For each age group, female participation in the labour force was lower than male participation. However, labour force participation rates for women were high when compared with other countries in Latin America and the Caribbean. In The Bahamas, participation rates for females aged 25-44 years and 45-64 years were 89.2% and 77.3% respectively, compared to 75.0% for the 25-64 age group in Peru and Uruguay,which have the highest levels of female participation in the labour force according to Socio-Economic *Database* for Latin America and the Caribbean.[9] Since 2001 the gap in participation rates of the sexes has narrowed for all age groups. Given that the

[9]Socio-Economic *Database* for Latin America and the Caribbean
http://sedlac.econo.unlp.edu.ar/eng/statistics.php

percentage of women in the population exceeds that of men (53.7% versus 46.3%), the reduction in this gap in participation rates implies that the number of women in the labor market is higher than the number of men.

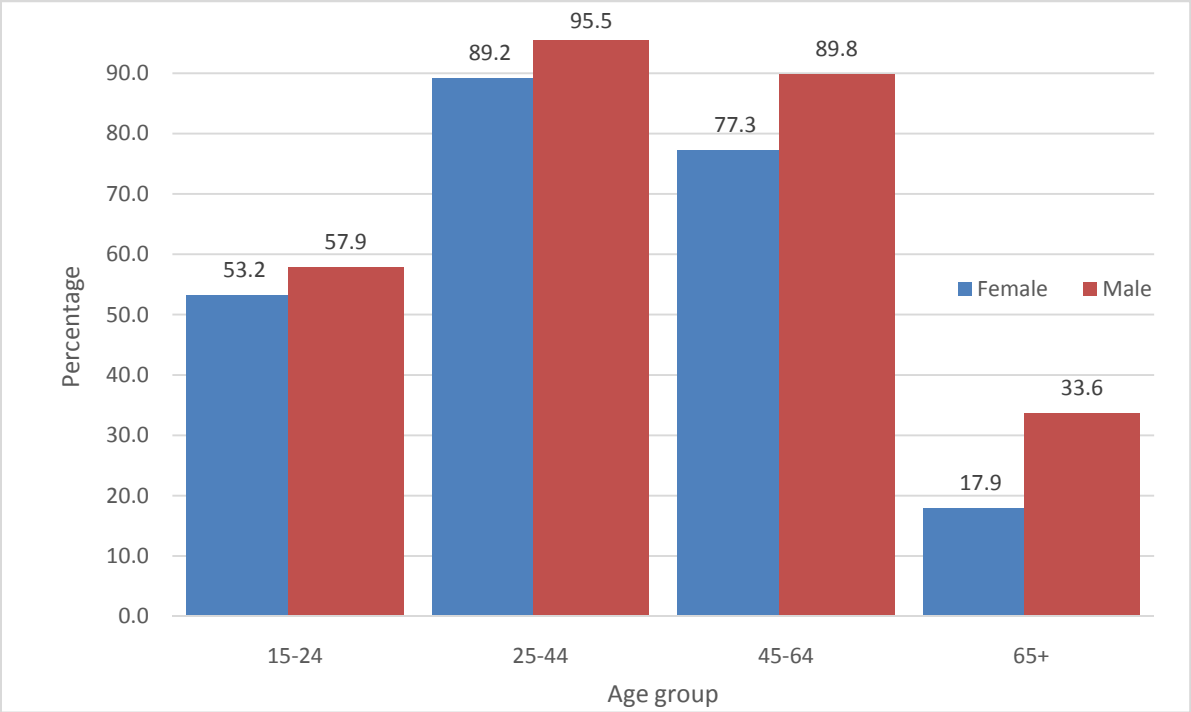

Figure 3-2: Labour force participation by age and sex

3.1.3. Educational Level (persons aged 18 and over[10])

As in most countries, education is a major driver of participation in the labour force in The Bahamas. There was a difference in labour force participation rates between persons with less than high school education and those with at least some high school education. Forpersons with noschooling/kindergarten as their highest level of education attained, the labour force participation rate was 38.5%, and35.1% for individuals with some or completed primary education (Table 3-1).

The labour force participation rate increased markedly when individuals with higher levels of education were included. The percentage of people with unfinished high school as their highest level of education attained that participated in the labourforce was 73.0%, while for those who had finished high school or had at least some college education or had attained technical or vocational education, the labour force participation rate was 85.0%.

[10] This group was chosen to not include individuals still attending high school.

This relation between educational level and participation in the labour force was similar for both females and males.The effect of educationon labour force participation was particularly strong forwomen.

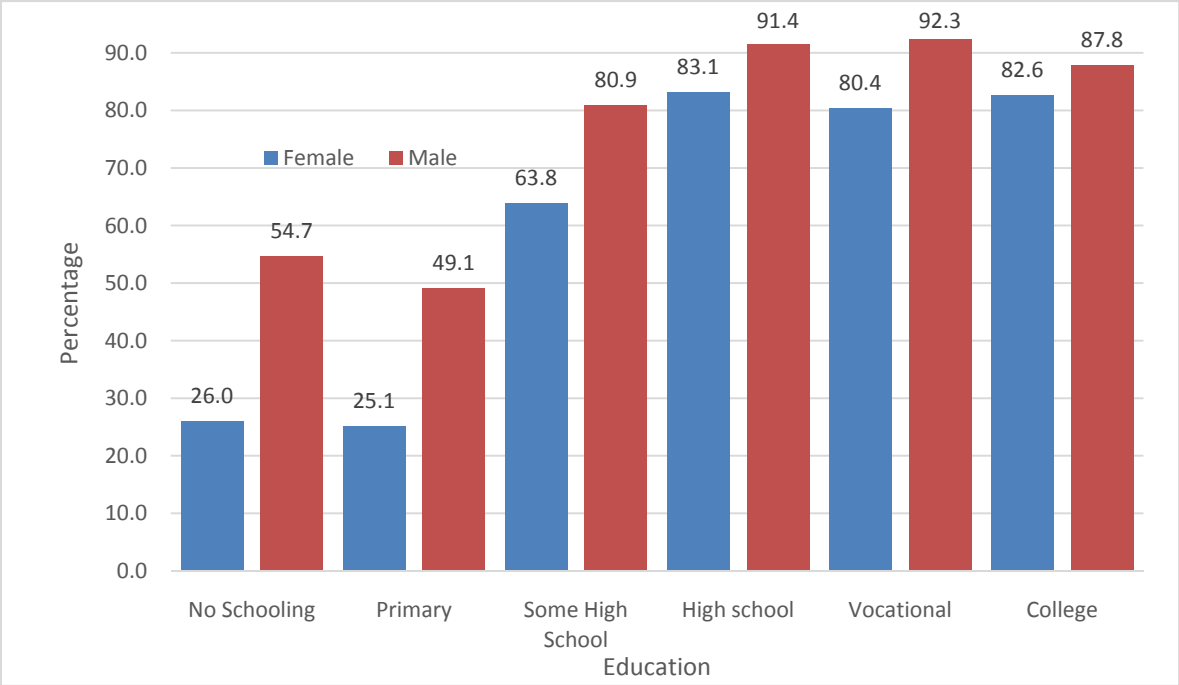

Figure3-3: only one infour women with less than high school education participated in the labour market, but almost 81.0% of women with at least some high school education were in the labour market. In the case of men with less than high school education, one out of two were working or looking for a job, while 89.5% of men with at least high school education were employed or unemployed.

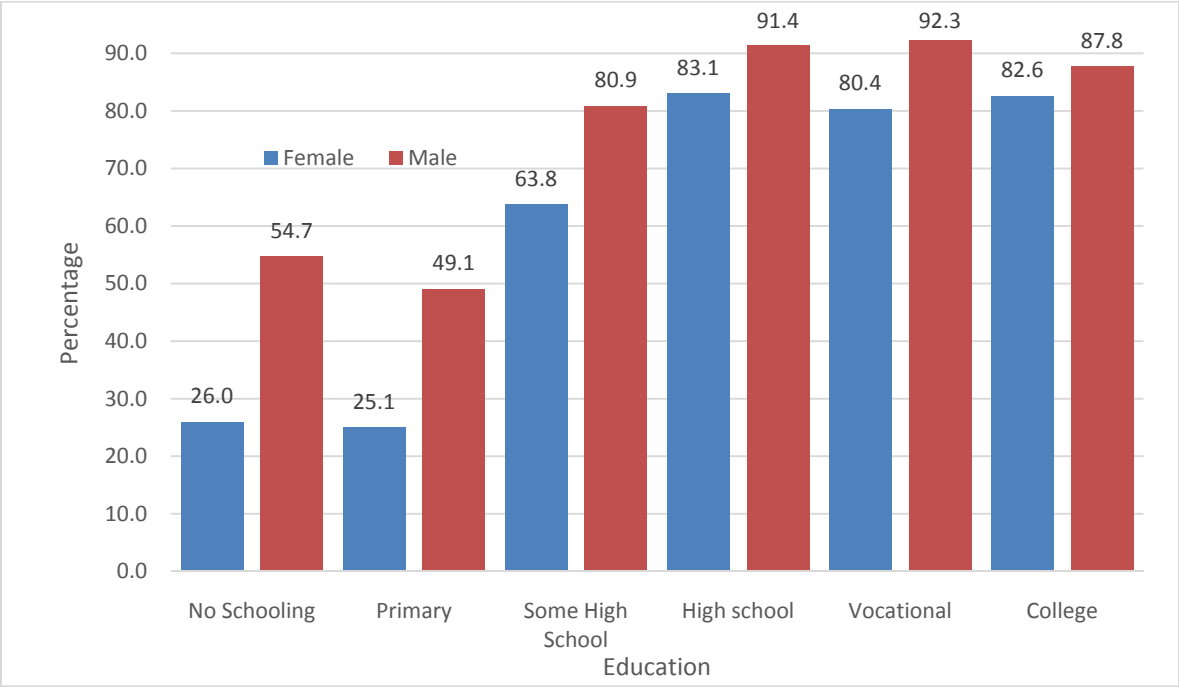

Figure3-3: Labour force participation by education level and sex

3.1.4. Consumption Quintile

Both Table 3-1 and Figure3-4indicate that there was a positive relation between labour force participation and per capita consumption: for people in the poorest consumption quintile the labour force participation rate was 69.6%, whilein the wealthiest 20% of the populationthe labour force participation rate was 76.5%. It should be noted that the relationship between labour force participation and per capita consumption held for the total population, but it did not strictly hold when the sexes were analyzed separately.

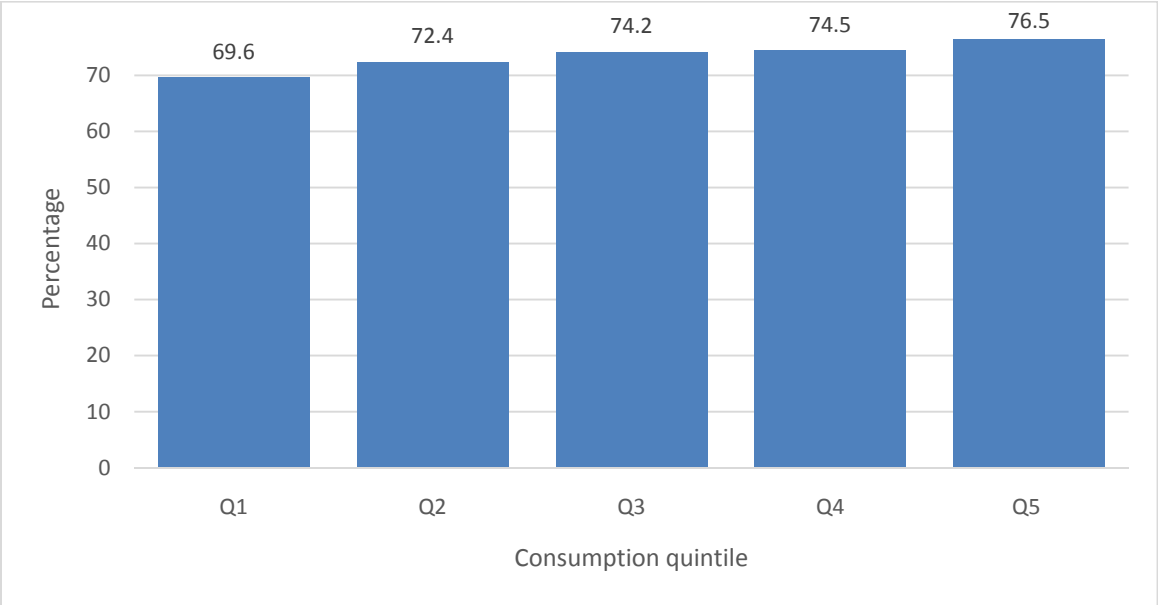

Figure3-4: Labour force participation by quintile

3.1.5. Nationality

The analysis of labour force participation rates by nationality showed that the Bahamian population had the highest percentage of participation in the labour market (74.4%), followed by migrants from Haiti (68.2%) and migrants from Canada, United Kingdom, and the United States (55.6%). This result can be explained by the higher participation rates of Bahamian women (71.0%) in relation to women who had migrated from Haiti (51.3%) or from Canada, United Kingdom and the United States (38.9%). Bahamian males had lower participation rates (78.3%) than Haitian males (84.8%) or males migrating from Canada, United Kingdom and the United States (80.1%).

3.2 Employment and unemployment rates of the persons in the labour force aged 15 years and over(Table 3-2)

In the labour force, aged 15 years and over, 63.2% were employed and 14.5% were unemployed. Employment rates were higher for males (67.6%) than for females (59.4%).Unemployment rates were roughly the same for both men and women. The latter derives from the fact that differencesbetween the sexes in theirlabour force participation and employment rates offset each other so that unemployment rates were similar for females and males. While employment rates for males were higher than for females across all regions, age groups, educational levels, consumption quintile and nationalities, there was no common pattern in unemployment rates for males and females across these groups.

Table 3-2: Employment and unemployment rates, persons aged 15 and over by sex

	Employment rate			Unemployment rate		
	Total	**Females**	**Males**	**Total**	**Females**	**Males**
All Bahamas	85.5	85.5	85.6	14.5	14.5	14.4
Region						
New Providence	86.4	86.2	69.2	13.6	13.8	13.4
Grand Bahama	80.1	81.6	61.8	19.9	18.4	21.3
Family Island	86.9	85.6	65.9	13.1	14.4	11.9
Age group (15 years and more)						
15-24	72.3	70.6	74.0	27.7	29.4	26
25-44	86.9	86.2	87.7	13.1	13.8	12.3
45-64	90.4	92.4	88.5	9.6	7.6	11.5
65 +	92.3	93.3	91.4	7.7	6.7	8.6
Education						
None/Kindergarten	92.6	100.0	83.1	7.4	0	16.9
Primary School	93.6	95.3	91.3	6.4	4.7	8.7
Unfinished High School	83.1	85.1	81.4	16.9	14.9	18.6
Finished High School	85.6	85.5	85.8	14.4	14.5	14.2
Technical Vocational	89.4	90.7	88.2	10.6	9.3	11.8
College University	95.3	95.4	95.1	4.7	4.6	4.9
Consumption Quintile						
1	69.4	68.9	69.8	30.6	31.1	30.2
2	82.3	79.7	84.7	17.7	20.3	15.3
3	85.7	86.4	85.0	14.3	13.6	15
4	90.9	90.5	91.3	9.1	9.5	8.7
5	93.7	95.3	92.2	6.3	4.7	7.8
Nationality						
Bahamas	85.9	86.0	85.7	14.1	14	14.3
Haiti	74.7	65.5	80.2	25.3	34.5	19.8
USA, Canada, UK	92.9	100.0	87.8	7.1	0	12.2
Other	93.9	93.2	95.1	6.1	6.8	4.9

3.2.1 Region

Employment rates were higher in New Providence (64.3%) than in Grand Bahama (60.4%) and the Family Island region(60.3%),

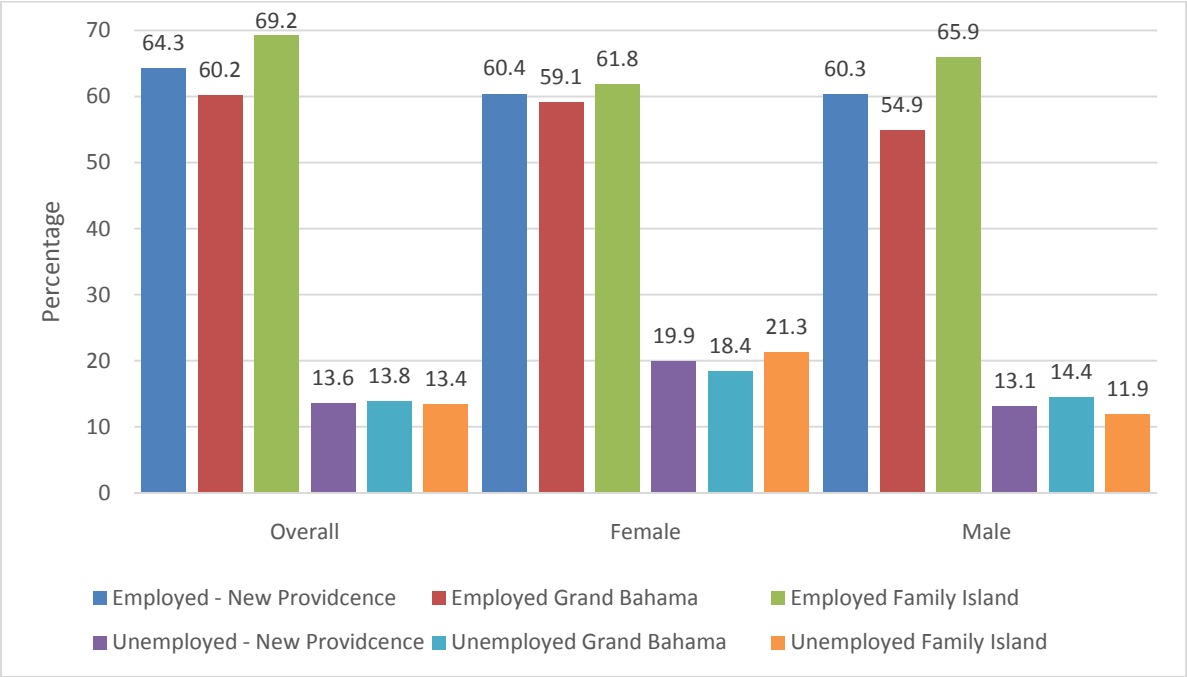

Figure3-5. Employment rates for both women and men were also higher in New Providence than in the other two regions, but in terms of sex, Grand Bahama and the Family Island regionwere not the same; while employment rates for women were higher in Grand Bahama, the opposite occurred with respect to employment rates for men.

Grand Bahama was the region with the highest unemployment rate (19.9%). Unemployment rates were lower in New Providence (13.6%) and the Family Island region(13.1%). A similar trend can be found for males and females.

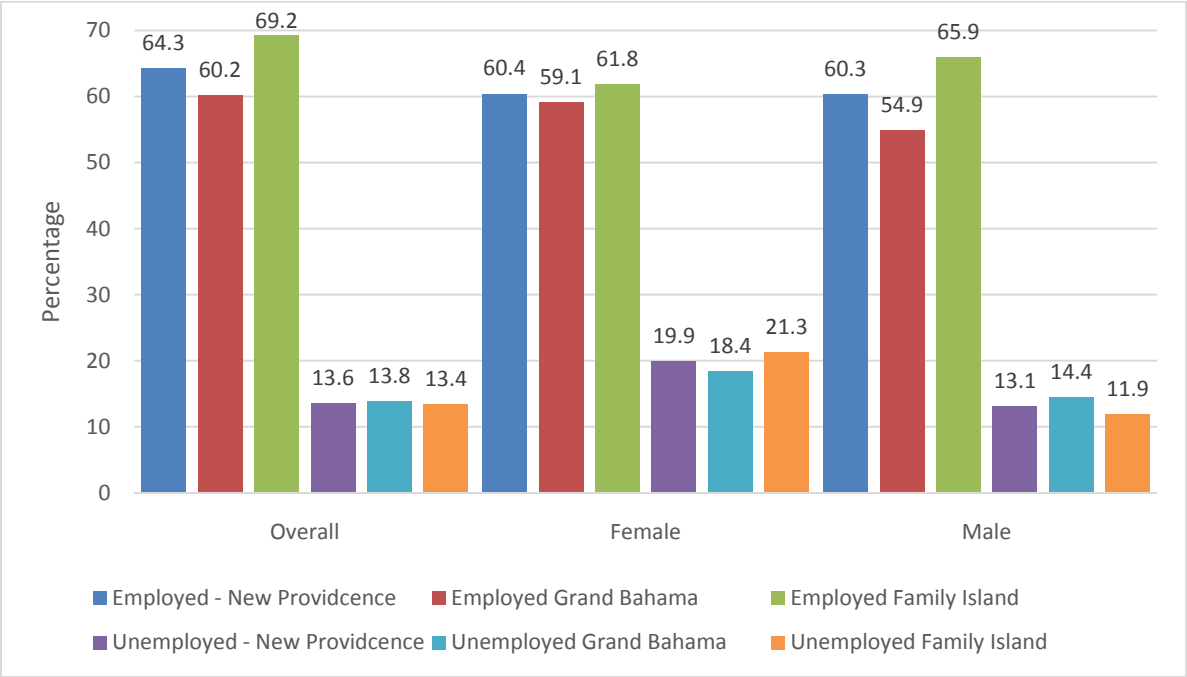

Figure3-5: Employment and unemployment rates by region and sex

3.2.2 Age Group

The 25-44 year age group had the highest employment rate (80.0%), followed by the 45-64 year group (75.2%) and the 15-24 year group (40.2%). The lowest employment rates werefound for people aged 65 years or more (22.2%). These results did not change much when men and women were analyzed separately (Table 3-1 and Table 3-6).

Unemployment rates were highest for young people (27.7%). This pattern is also found in many countries around the world. People aged between 25 and 44 years had the second highest unemployment rate (13.1%), followed by the 45-64 years group (9.6%), while those aged 65 and more had the lowest unemployment rate (7.7%). The finding that young people have the highest unemployment rate indicates that there are probably not enough work opportunities for young people. The observation that the lowest unemployment rateoccurred for those aged 65 and moredoes not necessarily imply that elderly people have more working opportunities. Persons in this age group typically have a high probability of moving out of the labour force when not employed than those in any other age group so lower unemployment rates cannot be automatically interpreted as evidence of more work opportunities.

For those younger than 45 years, unemployment rates were higher for females than for males, and the opposite occurred for people older than 44 years (Figure 3-6).

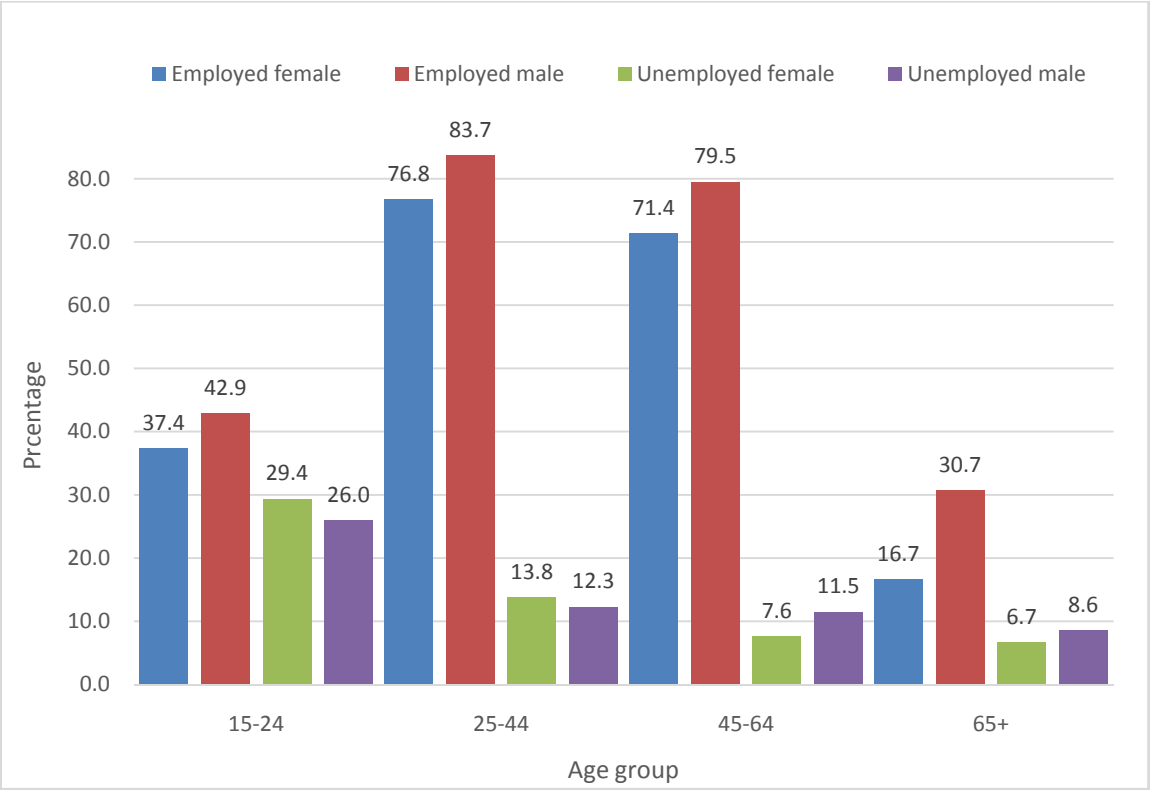

Figure3-6: Employment and unemployment rates by age and sex

3.2.3 Educational Level

Employment rates by educational group followed a similar pattern to that observed for labour force participation rates by educational group;persons with less than high school education had lower employment rates (around 30.0%) than those with at least some high school education (more than 70.0%). As in the case of labour force participation, the influence of education in employment rates was more pronounced for females than males. In other words, the difference between employment rates by sex was lower for persons with at least some high school education than for those with less than high school education (Table 3-2 andFigure 3-7).

Statistics regarding unemployment rates by educational group show that individuals with the lowest unemployment rate were those with at least some college education (4.7%). Among the remaining educational groups, unemployment was lowest for individuals with non-schooling/kindergarten education (7.4%) and for those with some or completed primary education (6.4%). As mentioned in the case of people aged 65 or more, this result does not necessarily imply that these groups had more working opportunities than people with high school or vocational education. Because inactivity rates were higher for people with lower educational attainment, it is likely that flows from employment to inactive will be more common for them than for people with higher levels of education, while flows from employment to unemployment will be more likely for the latter group.

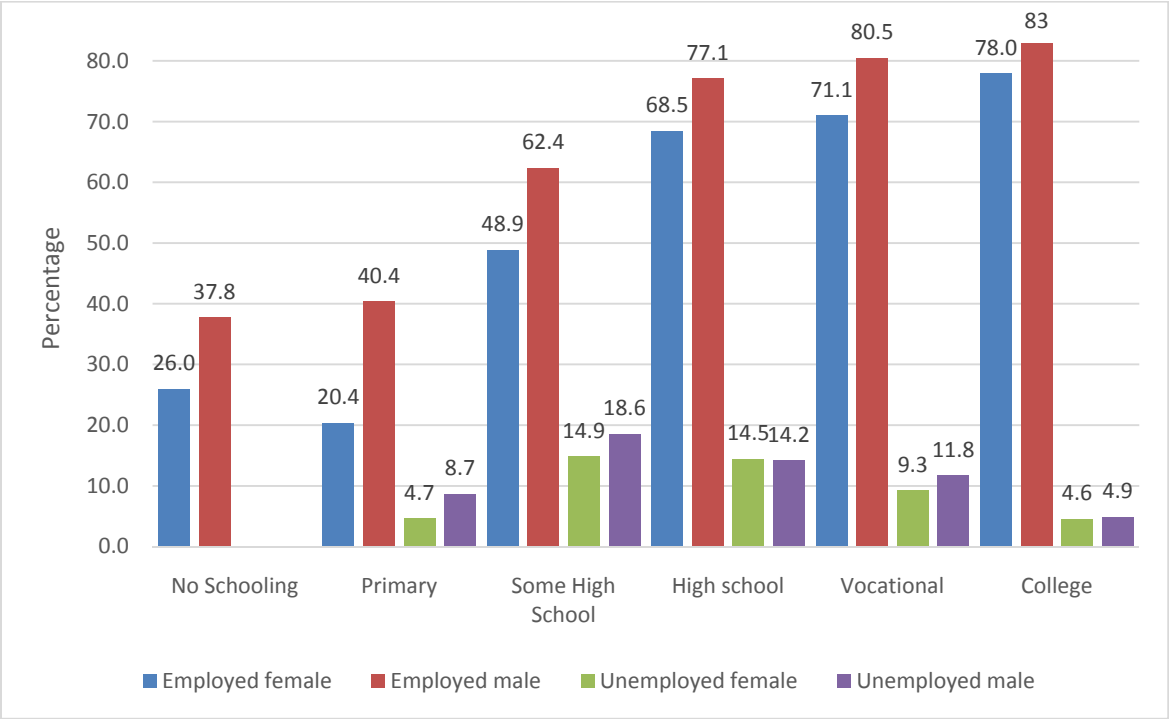

Figure3-7: Employment and unemployment rates by educational level and sex

3.2.4 Consumption Quintile

There is a positive relationship between employment rates and per capita consumption, with71.1% of the population in the wealthiest quintile of the distribution of per capita consumption employed compared to 48.3% for individuals in the poorest quintile (Table 3)(Table 3-2).There is a negative relationship between unemployment rates and per capita consumption; the unemployment rate for individuals from the poorest quintile (30.6%) was almost five times higher than the unemployment rate for individuals in the richest quintile (6.3%) of per capita consumption (Table 3-2).

Although the information presented does not establish any causal relationship between employment or unemployment rates and per capita consumption levels, it is reasonable to conjecture an association between employment/unemployment rates to per capita consumption levels. That is, the per capita consumption level of a household depends on the level of income of the household, which in turn is mainly derived from labour sources. In that sense, the level of consumption of a household is positively associated with the possibilities of employment of household members.

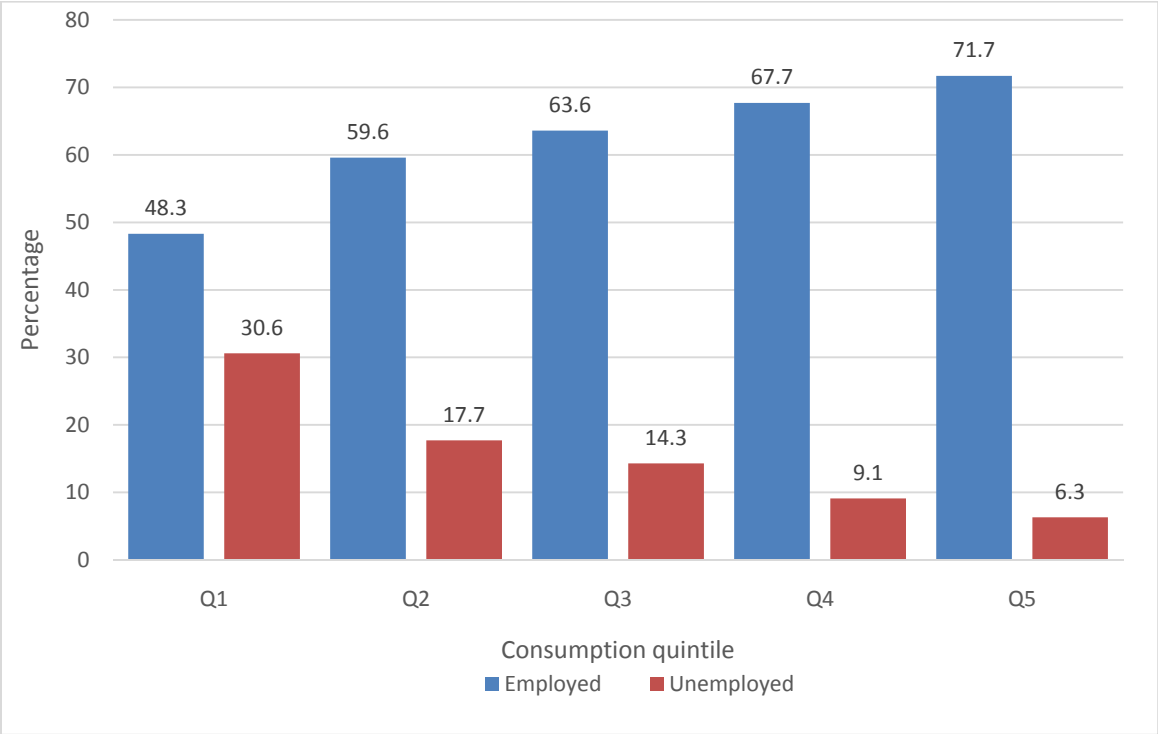

Figure3-8: Employment and unemployment rates by quintile

3.2.5 Nationality

Employment rates were higher for the Bahamian population (63.9%) than for Haitian migrants (51.0%) and migrants from Canada, United Kingdom and the United States (51.6%). As in the case of participation in the labour market, the result was mostly driven by large differences in employment rates for females; while the employment rate for Bahamian women was 61.0%, it was 33.6% for Haitian females and 38.6% for women from Canada, United Kingdom and the United States. Haitian migrants had the highest unemployment rate; one out of four that participated in the labour market was unemployed. The corresponding proportions were one out of sevenfor the Bahamian population and one out of 14 for migrants from Canada, United Kingdom and the United States (Table 3-2).

3.3 Characteristics of the Employed Population

Table 3-3 shows that 49.6%of the employed population were between 25 and 44 years old, while 31.6% of the employed belonged to the group aged 45 to 64years. There were no major differences in age composition of the employed by sex and region of residence.

Employed persons in the poorest consumption quintile tended to be younger than those in the overall employed population, while employed personsin the richest quintile tended to be older than the overall employed population.

The majority of the employed populationwasBahamian (88.4%). The proportion of male Haitians (7.9%) in the employed population was higher than the proportion of female Haitians (3.8%) and higher among those from New Providence and the Family Islandregion (6.5%) than among those from Grand Bahama (1.6%). Also, Haitian workers were over-represented among the employed population in the two poorest quintiles, while they are under-represented among the employed population in the two richest quintiles.

Table 3-3: Distribution of the employed population by age and nationality

		Sex		Region			Consumption quintile				
	All Bahamas	Female	Male	New Providence	Grand Bahama	Family Island	1	2	3	4	5
Age group											
15-24	15.1	14.3	15.8	15.7	13.9	12.7	24.2	17.0	18.7	13.3	7.5
25-44	49.6	50.6	48.7	50.5	47.5	47.0	49.5	52.9	48.6	50.6	46.3
45-64	31.6	31.8	31.4	30.0	36.5	35.4	24.5	27.6	28.5	32.9	40.5
65 +	3.7	3.3	4.1	3.8	2.1	4.8	1.9	2.5	4.2	3.2	5.8
Total	100.0	100.0	100.0	100.0	100.0	99.9	100.1	100.0	100.0	100.0	100.1
Nationality											
Bahamas	88.4	89.5	87.3	87.3	96.0	87.2	81.6	86.8	89.4	92.6	91.0
Haiti	5.8	3.8	7.9	6.5	1.6	6.4	15.0	10.2	6.4	1.8	0.4
USA, Canada, UK	1.4	1.2	1.5	1.4	0.0	2.9	0.4	0.4	0.2	1.2	3.3
Other	4.4	5.5	3.3	4.9	2.4	3.5	3.0	2.6	4.0	4.4	5.3
Total	100.0	100.0	100.0	100.1	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Of employed persons, the majority (62.7%)worked as private employees, 20.6% were government employees and 16.2% were self-employed. A higher proportion of females than males worked as government employees (25.3% versus 15.6%) and private employees (63.8% versus 61.6%), while a higher proportion of men than women were self-employed (21.8% versus 10.7%) (

Table 3-4).Government employees were the least likely of any labour category to be poor. The distribution of workers by consumption expenditure quintile showed that 59.6% of government employees belonged to the two richest quintiles. Similarly, 56.8% of the self-employed were part of the richest 40% of the population. In the case of private employees, they were distributed relatively evenly between quintiles.

Table 3-4: Distribution of the employed population by labour category

	Government Employee			Private Employee			Self-employed			Unpaid family worker		
	Total	**Female**	**Male**	**Total**	**Female**	**Male**	**Total**	**Female**	**Male**	**Total**	**Female**	**Male**
All Bahamas	20.5	25.3	15.6	62.7	63.8	61.6	16.2	10.7	21.8	0.6	0.2	1.0
Region												
New Providence	76.0	74.0	79.4	75.1	77.2	73.0	65.8	65.7	65.9	75.1	53.9	79.3
Grand Bahama	13.2	14.5	11.2	13.9	13.0	14.8	13.1	11.9	13.7	0.0	0.0	0.0
Family Islands	10.7	11.5	9.4	11.0	9.8	12.3	21.1	22.4	20.4	24.9	46.1	20.7
Total	99.9	100.0	100.0	100.0	100.0	100.1	100.0	100.0	100.0	100.0	100.0	100.0
Poverty status												
Non-Poor	97.0	95.7	99.3	91.5	92.3	90.7	93.3	91.7	94.1	84.2	100.0	81.1
Poor	3.0	4.3	0.7	8.5	7.7	9.3	6.7	8.3	5.9	5.8	0.0	18.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	90.0	100.0	100.0
Consumption Quintile												
1	6.0	7.1	4.1	15.3	14.5	16.1	10.9	13.3	9.7	15.8	0.0	18.9
2	14.5	13.7	16.0	20.0	17.4	22.6	13.7	14.9	13.1	15.2	16.5	15.0
3	19.8	20.9	18.2	22.0	23.4	20.4	18.6	18.8	18.5	56.9	53.9	57.4
4	24.9	24.1	26.3	21.2	21.4	21.1	25.0	25.0	25.1	12.2	29.6	8.7
5	34.7	34.3	35.5	21.5	23.2	19.8	31.8	28.0	33.7	0.0	0.0	0.0
Total	99.9	100.1	100.1	100.0	99.9	100.0	100.0	100.0	100.1	100.1	100.0	100.0

The most important employment sectors were restaurants and hotels (18.1%), wholesale and retail (15.1%), public administration and defense (11.2%) and construction (10.3%)(Table 3-5).In the Family Island region the proportion of the employed population that worked in primary activities, restaurants and hotels and construction exceeded the national figure. Similar results were found in Grand Bahama for manufacturing; transport, storage and communications; and insurance and real estate. The distribution of workers among economic activities in New Providence reflected the national picture.

Most people employed in transport, storage and communications; financing and other business services; and public administration belonged to the higher consumption quintiles. Workers in construction; wholesale and retail; hotels and restaurants; and domestic services were over-represented in the lower expenditure quintiles: i.e., it is likely that workers in the first group receive higher remuneration than workers in the second group. In general, this result is found in most countries.

Table 3-5: Distribution of employed population: employment sector

	Agriculture, hunting, forestry & fishing, Mining & quarrying	Manufacturing	Electricity, gas & water	Construction	Wholesale & retail	Hotels & restaurants	Transport, storage & communication	Financing& other business services	Insurance & real estate	Public Administration & public enterprises	Education	Health & social services	Other community services	Domestic servants	Total
All Bahamas	0.9	3.5	1.4	10.3	15.1	18.1	7.1	5.0	6.6	11.2	6.5	4.5	6.4	3.5	100.1
Region															
New Providence	0.2	2.9	1.1	10.4	15.1	17.9	6.6	5.9	6.5	11.5	6.3	5.1	6.9	3.6	100.0
Grand Bahama	1.1	6.3	2.1	6.2	15.1	16.5	10.4	3.1	9.6	12.6	6.7	3.7	5.2	1.5	100.1
Family Is lands	5.0	4.0	2.4	14.4	15.0	21.4	5.9	1.3	3.5	7.5	7.5	2.0	4.8	5.4	100.1
Poverty status															
Non-Poor	0.9	3.3	1.5	10.1	14.9	17.5	7.5	5.4	6.5	11.8	6.7	4.8	6.2	2.9	100.0
Poor	0.8	4.3	1.4	12.3	19.5	23.9	4.0	0.7	7.3	4.5	5.2	1.6	7.0	7.6	100.1
Consumption Quintile															
1	0.8	3.4	1.3	13.4	20.5	25.1	3.4	0.4	6.8	5.8	4.1	2.4	6.7	5.8	99.9
2	0.8	3.6	1.0	12.0	17.3	19.6	6.8	1.7	9.2	8.5	4.8	4.1	4.8	5.9	100.1
3	1.0	2.9	1.4	11.5	13.9	19.7	6.0	4.7	6.0	9.5	8.3	5.4	5.9	3.8	100.0
4	1.4	4.4	1.9	7.1	14.8	18.3	7.5	5.0	5.8	14.1	5.7	6.1	6.7	1.5	100.3
5	0.6	2.8	1.6	9.1	12.6	11.6	10.1	10.1	5.9	15.0	8.5	4.1	7.2	1.0	100.2

3.4 Summary of Findings

- Employment, consumption and poverty are linked.
- Younger people are less likely to be employed than older persons.
- Education protects people against unemployment.
- Government employees are least likely to be in poverty than those in other categories of labour.

4 Social Programmes

The government provides help to the members of society that require assistance. To this end, social programmes are available to assist households in need. To know the characteristics of the population that receive those programmes is important,as analysis of the social safety net is needed to ensure that the programmes are well targeted.Social programmes considered in this section are: National Insurance Retirement Benefit, National Insurance Old Age Non-Contributory Pension, National Insurance Survivors Benefits, Unemployment Benefits, Food Assistance, National Lunch Programmeand Free Medical (i.e. Med Card).[11]

4.1 Application to Social Programmes and Satisfaction

Only a small number of households(78) had ever applied for assistance from any one of thesocial programmes. The two most common programmes, in terms of the percentage of households that had ever applied to them, were Food Assistance (5.3%) and Unemployment Benefit (4.6%). For all programmes, the main reason for which households did not apply was that they did not qualify for the programme. Another reasonfor low application rates was that a large proportion of households claimed theydid not need to use the programmes (Table 4-1).

Table 4-1: Application to Social Programmes

	National insurance retirement	National insurance old age non-contributory pension	National insurance survivors benefit	Unemployment benefits	Food assistance	National lunch programme	Free medical (i.e.Med Card)
Ever applied for assistance	1.1	0.6	0.8	4.6	5.3	0.7	1.0
Reason for not applying							
Do not need it	9.8	11.1	13.1	20.1	41.1	36.1	34.2
Not interested	0.5	0.5	0.7	2.2	3.9	2.9	2.6
Could not be bothered	0.2	0.3	0.1	1.3	3.1	0.8	0.8
Stigma	0.0	0.0	0.0	0.3	0.6	0.5	0.2
Don't qualify	88.8	87.1	85.2	73.6	48.0	56.7	53.3
Don't know about	0.7	0.9	0.9	2.6	3.3	3.0	8.8
Total	100.0	99.9	100.0	100.1	100.0	100.0	99.9
N applied	16	9	13	71	78	12	15

Satisfaction among those households that were recipients of these programmes is important because it gives information as to ways in which improvements can be made to the programmes.

[11]Some details of the programmes are explained in each section.

Table 4-2shows that most recipient householdswere satisfied with the programmes, although there were too few observations to make firm conclusions.For most programmes, the main reason for satisfaction was that the programme was helpful to maintain dignity. In the case of Food Assistance Programme the main reason was that it assisted with meals, while for the Med Card programme the main reasonwasthat it helped to manage health needs.

Table 4-2: Satisfaction with the social programmes (household level)

	National insurance retirement	National insurance old age non-contributory pension	National insurance survivors benefits	Unemployment benefits	Food assistance	National lunch programme	Free medical (i.e.Med Card)
Satisfied	93.6	94.8	93.8	100.0	94.3	100.0	97.0
Reasons program was helpful							
Maintain dignity	73.5	78.2	53.9	47.3	15.8	0.0	24.6
Reduce borrowing	4.0	7.0	12.2	23.5	4.9	5.8	0.0
Reduce begging	1.6	0.0	1.3	2.6	5.6	0.0	2.5
Keep children in school	0.7	0.0	9.2	4.8	2.0	18.5	0.0
Help manage health needs	2.3	2.7	1.3	0.0	0.7	0.0	70.7
Assist with meals	11.2	11.0	16.5	15.6	70.9	75.7	0.0
Other	6.7	1.0	5.7	6.4	0.0	0.0	2.2
Total	100.0	99.9	100.1	100.2	99.9	100.0	100.0
N	240	61	61	27	152	23	109

4.2 Access to social programmes

The survey identified households and individuals that received a social programme through two questions: one asked if anyone in the household received a programme, and the other, who in that household received assistance. These questions were not necessarily answered consistently. For example, at the national level 32.1% of households reported that they had received at least one social programme, but at the individual level the results indicated that this percentage was 30.8%. Consequently, to analyze the coverage of each programme the information from the first question used and then the characteristics of the recipients were analyzed using information from the second question.

4.2.1 National Insurance Retirement Benefit and National Insurance Old Age Non-Contributory Pension

National Insurance Retirement Benefit is paid to persons who have either retired from employment or who have reached the age of 65 years. Old Age Non-Contributory Pension is a benefit for individuals aged 65 or more, who do not qualify for Retirement Benefit (i.e. because they do not have sufficient contributions or they do not have any kind of insurance) and so

areconsidered needy.[12] Findings associated with these programmes are shown in Table 4-3 and Table 4-4.[13]

There was at least one recipient of National Insurance Retirement Benefits in 16.7% of households. At the regional level, the Family Islandregion was the one with the highest percentage of households with at least one beneficiary (18.7%) while Grand Bahama had the lowest proportion (14.6%). In New Providence, the proportion of recipients was close to the national figure.

Among individuals who were recipients, 42.5% were men. In Grand Bahama the percentage of men among recipients was 57.9%. The mean age of the recipient was 71.3 years and there was little difference in age between the regions.

The mean amount that the recipients reported receiving was $493/month. This figure varied betweenregions with recipients who received the lowest amount living in the Family Inland region ($375.60) and those who received the highest amount ($534.10)living in New Providence. Because of the small number of responses, these numbers should be interpreted with care, and do not permit further analysis.

Table 4-3: National Insurance Retirement Benefit and Old Age Non-Contributory Pension

		Region		
	All Bahamas	**New Providence**	**Grand Bahama**	**Family Island**
National insurance retirement benefits				
% Households with at least one recipient	16.7	16.7	14.6	18.7
% Males	42.5	38.9	57.9	46.6
Mean age	71.3	70.9	71.9	72.2
Mean amount/month	$492.5	$535.1	$410.2	$375.6
N	294	191	33	70
Non-contributory pension				
% Households with at least one recipient	3.9	3.6	2.4	6.4
% Males	16.0	10.7	12.5	29.6
Mean age	76.5	76.7	79.5	74.8
Mean amount/month	$255.0	$254.1	$233.5	$264.0
N	67	36	5	26

[12]Details can be found in The National Insurance Board of The Commonwealth of The Bahamas.

[13]There are few observations in this section, particularly for non-contributory pensions, but the statistics are presented to include some information on the programme.

Table 4-4: National Insurance Retirement Benefit and Old Age Non-Contributory Pension, characteristics of recipients and amount ($/month)

	Poverty status		Consumption quintile				
	Poor	**Non-Poor**	**1**	**2**	**3**	**4**	**5**
National insurance retirement benefits							
% Households with at least one recipient	11.2	17.2	13.4	13.5	17.1	17.7	18.9
% Males	54.9	41.6	48.3	34.8	35.3	46.9	44.3
Mean age	74.6	71.0	70.1	74.1	71.0	70.5	71.2
Mean amount/month	$321.1	$503.3	$387.1	$379.2	$457.0	$596.7	$522.8
N	17	276	35	45	56	62	95
Non-contributory pension							
% Households with at least one recipient	4.4	3.8	4.4	5.6	4.6	4.0	2.1
% Males	8.0	16.8	5.0	16.7	18.7	25.7	7.3
Mean age	70.6	77.1	75.6	74.5	76.2	77.9	78.4
Mean amount/month	$240.4	$256.5	$241.3	$255.0	$251.7	$248.2	$283.0
N	6	61	10	17	16	14	10

4.2.2 National Insurance Survivors

National Insurance Survivors Benefitispaid monthly to the dependent survivor(s) of a deceased insured person. Those who are defined as survivorsmust have been dependent on the deceased at the time of his/her death.[14] There were only a small number of observationson this topic so the statistics shown in Table 4-5 and Table 4-6 should be interpreted with caution.

At the national level, 3.8% of the households had at least one recipient of this benefit, 27% of recipients were men and the mean age of beneficiaries was 44.2 years. Most beneficiaries were in three age groups: 10-19 years, 60-69yearsand 70 and more years. The mean amount that recipients receivedwas $215.8/month.

[14]More details can be found in The National Insurance Board of The Commonwealth of The Bahamas.

Table 4-5: National Insurance Survivors Benefit, percentage of recipients and amount received ($/month) by sex and region

		Sex		Region		
	All Bahamas	Female	Male	New Providence	Grand Bahama	Family Island
% Households with at least one recipient	3.8			3.6	4.1	4.3
%Males	27.0			24.6	35.7	28.4
Mean age	44.2	50.5	27.3	44.2	37.0	53.0
Age group						
0-9	7.6	3.0	19.8	7.3	6.0	11.2
10-19	27.5	22.1	42.1	28.3	40.4	7.3
20-29	4.7	6.4	6.7	6.7	8.0	14.1
30-39	3.2	1.9	15.2	2.6	8.0	17.4
40-49	6.4	3.1	4.6	4.5	13.7	13.5
50-59	9.7	11.6	8.0	7.2	14.5	36.5
60-69	20.9	25.7	3.7	23.9	9.4	0.0
70+	20.1	26.3	0.0	19.5	0.0	0.0
Total	100.1	100.1	100.1	100.0	100.0	100.0
Mean amount/month	$215.8	$231.4	$174.4	$196.5	$208.7	$315.4
N	76	55	21	47	11	18

Table 4-6: National Insurance Survivors Benefit,percentage of recipients and amount received ($/month) by poverty status and consumption quintile

	Poverty status		Consumption quintile				
	Poor	Non-Poor	1	2	3	4	5
% Households with at least one recipient	2.4	3.9	2.2	4.9	5.2	4.4	2.5
%Males	52.4	23.5	40.0	9.5	26.9	25.2	33.5
Average age	21.5	46.2	26.4	39.3	44.5	52.8	47.7
Age group							
0-9	14.0	7.2	10.7	4.2	0.0	17.7	7.7
10-19	63.0	25.2	59.1	35.5	43.8	4.2	14.4
20-29	0.0	5.1	0.0	15.9	0.0	0.0	7.4
30-39	0.0	1.5	0.0	0.0	0.0	5.7	0.0
40-49	0.0	7.0	0.0	3.3	0.0	6.6	20.5
50-59	23.0	8.8	17.6	6.9	18.3	8.9	0.0
60-69	0.0	23	12.7	22.9	8.9	18.4	42.2
70+	0.0	22.1	0.0	11.2	29	38.5	7.8
Total	100.0	99.9	100.1	99.9	100.0	100.0	100.0
Mean amount/month	$130.1	$224.7	$129.9	$259.1	$171.2	$260.0	$228.2
N	6	69	8	16	17	19	15

4.2.3 Unemployment Benefit

Unemployment Benefit is a payment to insured persons (younger than 65 years of age) who are unemployed but actively seeking gainful employment. It is paid at a weekly rate of 50% of the unemployed worker's average weekly insurable income. Among all the programmes considered in this section, Unemployment Benefit had the least number of beneficiaries.However, some findings are presented in Table 4-7.

The results indicate that at the national level,1.8% of households had at least one recipient of this benefit and 41% of the recipients were men. The mean age of beneficiaries was 40.2 years. The mean amount receivedwas $688.90/month.

Table 4-7: Unemployment Benefit, percentage of recipients and amount received ($/month) by sex and region

		Region		
	All Bahamas	**New Providence**	**Grand Bahama**	**Family Island**
% Households with at least one recipient	1.8	1.5	2.1	2.7
%Males	41.2	40.0	21.9	58.7
Mean age	40.2	36.2	52.3	43.5
Age group				
15-24	8.0	13.9	0.0	0.0
25-44	56.7	62.3	32.0	62.0
45-64	35.2	23.8	68.0	38.0
65 +	0.0	0.0	0.0	0.0
Total	99.9	100.0	100.0	100.0
Education				
Incomplete elementary school	0.0	0.0	0.0	0.0
Complete elementary school	2.5	0.0	0.0	10.4
Incomplete high school	12.7	5.2	32.0	16.3
Complete high school	65.9	74.9	68.0	42.8
Incomplete college	9.1	6.0	0.0	23.5
Complete college	9.7	13.9	0.0	7.0
Total	99.9	100.0	100.0	100.0
Nationality				
Bahamas	97.0	94.8	100.0	100.0
Haiti	3.0	5.2	0.0	0.0
USA, Canada, UK	0.0	0.0	0.0	0.0
Other	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0
Mean amount/month	$688.9	$750.1	$550.4	$646.9
N	28	13	4	11

4.2.4 Food Assistance (Table 4-8 and Table 4-9)

Persons with insufficientincometo provide for their basic needs can access the Food Assistance programme. This service provides monthly food coupons to eligible people—those over the age of

18 who are heads of household).These coupons are redeemable at selected supermarkets in New Providence and the Family Island region (The Government of The Bahamas, 2011).

At least one recipient of this benefitwas reported in 10.1% of all households. Of the recipients, 19.3%were men whosemean age was 51.4 years. The mean amount receivedwas$106.4/month. Of poor households, 23.2%includedat least one recipient of this programme;thisgives an indication as to how well the programme is targeted.

Table 4-8: Food Assistance Programme,percentage of recipients and amount received ($/month) and by sex and region

		Region		
	All Bahamas	**New Providence**	**Grand Bahama**	**Family Island**
% Households with at least one recipient	10.1	10.6	11.2	6.4
% Males	19.3	40.3	44.2	40.6
Mean age	51.4	30.6	31.8	36.1
Age group				
18-24	3.9	3.6	6.1	2.6
25-44	39.4	42.4	39.6	16.4
45-64	27.7	26.9	30.9	27.7
65 +	29.0	27.1	23.4	53.3
Total	100.0	100.0	100.0	100.0
Education				
Incomplete elementary school	9.0	5.9	6.9	36.2
Complete elementary school	19.9	20.9	7.4	34.6
Incomplete high school	14.3	16.3	12.4	3.4
Complete high school	49.2	50.0	59.9	24.4
Incomplete college	4.4	3.8	9.3	0.0
Complete college	3.1	3.1	4.2	1.3
Total	99.9	100.0	100.1	99.9
Nationality				
Bahamas	99.3	99.1	100.0	100.0
Haiti	0.7	0.0	0.0	0.0
USA, Canada, UK	0.0	0.0	0.0	0.0
Other	0.0	0.9	0.0	0.0
Total	100.0	100.0	100.0	100.0
Average amount (monthly)	$106.4	$109.4	$97.4	$102.1
N	165	105	26	34

Table 4-9: Food Assistance Programme, by poverty status and household consumption quintile

	Poverty status		Consumption quintile				
	Poor	**Non-poor**	**1**	**2**	**3**	**4**	**5**
% Households with at least one recipient	23.2	8.8	23.2	16.7	10.2	5.9	3.3
% Males	18.0	19.9	41.6	41.7	42.3	43.4	30.2
Mean age	45.5	53.1	26.2	30.7	36.3	46.6	41.7
Age group							
18-24	0.0	4.9	0.0	5.2	9.9	4.3	0.0
25-44	53.7	35.3	51.3	49.0	25.9	16.8	23.9
45-64	38.5	25.6	32.3	24.8	23.9	21.3	41.9
65 +	7.8	34.2	16.5	21.0	40.2	57.6	34.2
Total	100.0	100.0	100.1	100.0	99.9	100.0	100.0
Education							
Incomplete elementary school	9.8	9.0	10.7	7.9	1.3	4.1	31.0
Complete elementary school	13.4	21.7	16.6	17.0	26.7	34.8	8.6
Incomplete high school	27.4	11.5	16.5	15.5	16.9	8.9	7.0
Complete high school	44.5	49.6	50.5	51.1	46.7	48.0	39.3
Incomplete college	4.2	4.5	5.3	4.2	8.4	0.0	0.0
Complete college	0.7	3.7	0.4	4.3	0.0	4.1	14.0
Total	100.0	100.0	100.0	100.0	100.0	99.9	99.9
Nationality							
Bahamas	100.0	99.2	100.0	100.0	100.0	94.7	100.0
Haiti	0.0	0.0	0.0	0.0	0.0	0.0	0.0
USA, Canada, UK	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.0	0.8	0.0	0.0	0.0	5.3	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average amount (monthly)	$112.6	$105.4	$111.2	$105.9	$93.0	$127.4	$95.3
N	29	135	50	48	30	22	14

4.2.5 National School Lunch Programme

The National School Lunch Programme is open to school-aged children of families with insufficient income to provide a well-balanced lunch when the children attend school. There were only 39observations about this benefit, so the data in Table 4-10 should be interpreted with care.

At the national level, 1.3% of households had at least one recipient of this programme, and 40.0%of the recipients were boys. The average age of beneficiaries was 13.8 years. Take-up rates were higher among older children (11-18 years) than younger children (3-10 years).

When poverty status is considered, 6.8% of poor households had at least one recipient and 1.0%of non-poor households had at least one recipient. Twenty-nine of 39 recipients belonged to the poorest two consumption quintiles.

Table 4-10: National School Lunch Programme, percentage of recipients and amount received ($/month) by sex and region

		Region		
	All Bahamas	**New Providence**	**Grand Bahama**	**Family Island**
% Households with at least one recipient	1.3	1.1	1.9	1.5
%Males	40.0	34.0	64.3	42.9
Mean age	13.8	14.2	8.7	16.8
Age group				
3-10	41.8	38.6	51.7	46.8
11-18	58.2	61.4	48.3	53.2
Total	100.0	100.0	100.0	100.0
N	39	21	5	13

4.2.6 Med Card benefit (Table 4-11)

MedCard is a benefit that provides access to medication and medical servicesfor persons who are unable to pay because they have insufficient means (The Government of The Bahamas, 2011).

Table 4-11: Med Card, percentage of recipients by demographics, and region

		Region		
	All Bahamas	New Providence	Grand Bahama	Family Island
% Households with at least one recipient	6.7	6.5	3.1	11.2
% Males	38.2	39.1	41.2	35.2
Mean age	64.2	63.3	50.8	70.1
Age group				
0-9	1.4	0.0	22.2	0.0
10-19	0.6	0.9	0.0	0.0
20-29	0.8	1.2	0.0	0.0
30-39	7.3	8.9	9.7	2.1
40-49	8.7	9.4	13.0	5.7
50-59	9.2	10.5	0.0	7.9
60-69	25.8	25.0	24.7	28.4
70+	46.2	44.1	30.4	55.9
Total	100.0	100.0	100.0	100.0
Education				
Incomplete elementary school	15.9	10.5	22.2	29.1
Complete elementary school	24.6	24.0	15.2	28.6
Incomplete high school	16.8	17.3	9.7	17.5
Complete high school	32.7	37.4	13.0	24.9
Incomplete college	4.0	4.7	11.7	0.0
Complete college	5.9	6.1	28.2	0.0
Total	99.9	100.0	100.0	100.1
Nationality				
Bahamas	97.5	97.7	84.8	100.0
Haiti	1.5	2.3	0.0	0.0
USA, Canada, UK	0.9	0.0	0.0	0.0
Other	0.0	0.0	15.2	0.0
Total	99.9	100.0	100.0	100.0
N	125	69	7	49

Med Card benefits were paid to 6.7% of households, and 38.2%of beneficiaries were male. The mean age of recipients was 64.2 years. In the Family Island region the percentage of households with at least one recipient (11.2%) was higher than the national figure (6.7%).

Table 4-12: Med Card, bydemographics, poverty status and consumption quintile

	Poverty status		Consumption quintile				
	Poor	**Non-Poor**	**1**	**2**	**3**	**4**	**5**
% Households with at least one recipient	9.0	6.5	8.3	7.6	5.9	6.0	6.4
% Males	30.1	39.2	36.5	40.0	42.4	36.1	36.9
Mean age	57.7	65.0	53.5	66.9	68.3	60.2	69.3
Age group							
0-9	0.0	1.6	0.0	0.0	0.0	0.0	5.0
10-19	0.0	0.7	3.5	0.0	0.0	0.0	0.0
20-29	7.7	0.0	4.6	0.0	0.0	0.0	0.0
30-39	14.3	6.4	22.8	2.6	0.0	14.9	0.0
40-49	13.2	8.1	16.3	18.2	0.0	12.2	0.0
50-59	19.6	7.9	11.5	5.7	15.1	16.3	2.1
60-69	0.0	29.0	10.0	31.1	42.6	16.6	28.3
70+	45.2	46.3	31.3	42.3	42.3	40.0	64.6
Total	100.0	100.0	100.0	99.9	100.0	100.0	100.0
Education							
Incomplete elementary school	28.6	14.4	20.9	20.0	6.3	18.8	13.2
Complete elementary school	18.7	25.3	13.9	35.2	38.6	4.8	28.4
Incomplete high school	17.4	16.8	15.6	0.6	41.2	26.2	10.4
Complete high school	25.8	33.6	44.0	44.2	9.2	44.7	22.6
Incomplete college	9.5	3.3	5.6	0.0	4.8	0.0	7.8
Complete college	0.0	6.7	0.0	0.0	0.0	5.5	17.7
Total	100.0	100.1	100.0	100.0	100.1	100.0	100.1
Nationality							
Bahamas	85.6	98.9	91.5	100.0	100.0	94.5	100.0
Haiti	14.4	0.0	8.5	0.0	0.0	0.0	0.0
USA, Canada, UK	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.0	1.1	0.0	0.0	0.0	5.5	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
N	12	113	21	33	19	21	31

The percentage of households receiving the Med Card benefit was similar across all consumption quintiles; this is again reflected in similar percentages of poor and non-poor households receiving this benefit. Although this may suggest that this programme is not well targeted, the small number of observations may distort the actual picture (Table 4-12).

4.3 Summary of Findings

The percentage of the population living in poverty is relatively low. In this context, the identification of potential beneficiaries of the different social programmes in the country is challenging.

The findings in this section confirmthat the number of beneficiaries of social programmes is low. Given that the survey sample is not intended to be representative of social programme beneficiaries, the characteristics of the beneficiaries of social programmes reported here are not necessarily those of the population of beneficiaries.

Previous sections, particularly Section 2, highlighted household and individual characteristics linked to poverty. That information may be useful in devising more sophisticated targeting mechanisms, as a proxy for a means test, which may be a better alternative in countries with low poverty rates, as in The Bahamas.

5 Health-Services Use and Expenditure

According to the latest data from the World Bank, total health spending in The Bahamas accounted for 7.5% of Gross National Product (World Bank, 2012), which indicates the relative importance the Government has assigned to providing for this basic need. The *2013 House Expenditure Survey* included questions that provided disaggregated information about the use of health services. It also contained information about health coverage, inpatient and outpatient visits and expenditure on each type of visit.This section intends to provide an understanding of the use of health services. This information will be of use in devising policies in the health sector.

5.1 Outpatient visits

The demographics of those persons who made visits to medical facilities for outpatient care are reported in Table 5-1.

During the four-week period immediately preceding the survey, 16.9% of the population visited a health practitioner for outpatient care. Male patients represented 36.6% of personswhomade a visit. The fact that more women than men visit medical facilities is a common result in many different countries and social contexts. A partial explanation of this observation is that pregnant women are more likely to report illnesses and visit health facilities.

The average age of the patients was 38.3 years, but children (0 to 9 years) and older persons (more than 60 years) accounted for the highest proportions of visits. At regional level, the mean age of those seeking outpatient care was 4.7 years older in the Family Island regioncompared to the national age. This result is probably explained by the older age of the population inthe Family Island region.

The percentage of people seeking outpatient care was positively correlated with per capita consumption expenditure: 12.3% of outpatients belonged to the bottom consumption quintile, while almost 30.0%of outpatients belonged to the richest 20% of the population (Table 5-1).Similar patterns were observed in New Providence and Grand Bahama. However, in the Family Island region the three lowest quintiles had the highest participation in outpatient visits.

Table 5-1: Outpatient (previous four weeks) percentage of recipients by demographics, poverty status, region, and consumption quintile

		Region		
	All Bahamas	New Providence	Grand Bahama	Family Island
% Outpatient care	16.9	16.0	17.6	21.3
%Males	36.6	36.4	38.8	35.3
Mean age	38.3	37.5	37.2	43.0
Age group				
0-9	15.2	15.9	16.5	11.1
10-19	11.4	11.7	10.3	11.1
20-29	10.9	10.6	12.3	10.9
30-39	14.2	15.1	14.6	10.2
40-49	13.1	13.3	14.1	11.7
50-59	12.8	12.2	14.1	14.5
60-69	10.7	10.6	7.9	13.8
70+	11.6	10.7	10.2	16.8
Total	99.9	100.1	100.0	100.1
Nationality				
Bahamas	88.8	88.2	94.5	86.5
Haiti	6.0	5.9	3.6	8.6
USA, Canada, UK	2.5	2.8	0.0	3.3
Other	2.7	3.1	1.9	1.6
Total	100.0	100.0	100.0	100.0
Poverty status				
Non-Poor	92.2	93.5	92.5	86.7
Poor	7.8	6.5	7.5	13.3
Total	100.0	100.0	100.0	100.0
Consumption Quintile				
1	12.3	10.2	11.3	22.1
2	18.0	17.0	14.2	25.7
3	17.5	15.4	21.1	23.4
4	22.5	23.8	23.7	16.0
5	29.7	33.7	29.7	12.8
Total	100.0	100.1	100.0	100.0
N	870	532	123	215

5.1.1 Outpatient care expenditure

This section analyses the expenditure on outpatient visits during the four weeks preceding the survey.The expenditure relates to accident and emergency visits (in public hospitals, public health clinics and/or private hospitals), dentists (public hospital, public clinic, private hospital and private dentists' offices), private doctors' offices/clinics, private nurses, trained midwives, chiropractors and optometrists or other allied health professionals, also foreign hospitals, clinics, doctors' offices or other allied health professionals abroad. The costs of travel associated with these outpatient

visits, and the amount spent on prescription drugs (from private and public pharmacists) were collected.This section outlines the aggregates of this expenditure (without cost of transportation and medicines) by public, private and foreign outpatient visits (Table 5-2).

Table 5-2: Mean expenditure on outpatient care

	Mean expenditure	% Public	% Private	% Foreign	Total	Transportation $	Prescriptions drugs $
Sex							
Males	$199.2	13.9	67.9	18.2	100.0	$84.1	$216.3
Females	$229.0	9.3	76.6	14.2	100.1	$127.8	$101.0
Age group							
0-9	$169.3	3.1	93.1	3.8	100.0	$43.2	$34.8
10-19	$169.9	4.7	63.1	32.1	99.9	$128.9	$32.3
20-29	$123.0	28.6	71.4	0.0	100.0	$65.0	$39.4
30-39	$150.2	8.2	91.8	0.0	100.0	$54.6	$59.7
40-49	$143.8	35.9	64.1	0.0	100.0	$75.8	$51.9
50-59	$139.8	16.0	84.0	0.0	100.0	$46.1	$61.7
60-69	$262.7	7.3	81.0	11.8	100.1	$153.8	$82.3
70+	$871.0	2.1	62.1	35.8	100.0	$428.1	$1,070.0
All Bahamas	$218.0	10.8	73.6	15.5	99.9	$114.1	$142.7
Region							
New Providence	$209.1	12.4	66.9	20.7	100.0	$116.6	$180.0
Grand Bahama	$324.7	3.5	94.9	1.7	100.1	$69.2	$42.3
Family Island	$160.7	13.4	86.6	0.0	100.0	$155.5	$52.3
Poverty status							
Non-Poor	$223.5	10.7	73.6	15.7	100.0	$122.3	$148.7
Poor	$40.4	55.7	44.3	0.0	100.0	$21.3	$30.4
Consumption Quintile							
1	$49.2	38.9	61.1	0.0	100.0	$34.5	$31.4
2	$71.4	24.7	75.3	0.0	100.0	$35.9	$47.0
3	$81.2	39.1	51.1	9.9	100.1	$77.5	$46.9
4	$141.3	18.4	81.6	0.0	100.0	$108.3	$60.4
5	$378.7	5.8	73.2	20.9	99.9	$249.9	$296.8

Overall, women spent $29.8 more than men on outpatient care. The expenditure on transportation was also higher for women than for men. However, men spent twice the amount that women spent on prescription drugs. Mostof the expenditure on outpatient occurred in private facilities.

On average, children (0 - 19 years) and the elderly (60 and more years) were the age groupsthat spent the most money on medical visits.

At the regional level, Grand Bahama´s outpatients spent almost two times more on outpatient visits than outpatients in the Family Island region. The Family Island region had, on average, the

highest expenditure on transportation, probably because of the distances involved and also, patients may have had to cross water to attend medical facilities. Residents of New Providence, on average, hadhigher expenditure on medicines.

Finally, poor individuals spent a mean of $40.40on outpatient care, compared to $223.50 for non-poor patients. The poor spent 55.7% of their total expenditure in outpatient visits (without transportation and prescription drugs) in public facilities and nothing in foreign facilities. The non-poor spent 73.4%of their total expenditure in outpatient visits in private medical facilities and 15.7% in foreign facilities.

When consumption quintiles were considered, there was a clear pattern in which the mean amount spent on outpatient visits increased with the level of consumption, while the percentage of total expenditure in public facilities decreased with per capita consumption level. The mean amount spent on transportation and prescription drugs also increasedas the per capita consumption expenditure increased.

5.2 Inpatient visits (Table 5-3)

Data were collected on inpatient visits during the twelve months prior to the survey.During this period,3.9% of all respondents were admitted to a health facility for inpatient care.[15] In all facilities, men accounted for 35.6% of total admissions. The highest percentage of inpatient visits was registered on Grand Bahama and the percentage of men among those who received medical attention in that region was higher (46.6%) than in the other regions.

The mean age of inpatients was 41.6 years. Those in the older age groups were most likely to require inpatient care than other age groups.

Overall, the highest percentage of persons admitted to a health facility for inpatient care were in the highest consumption quintile, but in the Family Island region,the opposite trend was observed—33.8% of inpatient visits were by persons in the lowest quintile. The result for the Family Island regioncan be explained by the fact that the population of this region has a relatively large percentage of households withthe lowest per capita household consumption.

[15]No information about the length of stay in medical facilities was recorded.

Table 5-3: Inpatients (during the previous 12 months) by demographics, region, poverty status and household quintile

		Region		
	All Bahamas	**New Providence**	**Grand Bahama**	**Family Island**
% In-patient care	3.9	3.6	5.6	3.6
%Males	35.6	33.7	46.6	27.1
Mean age	41.6	43.2	40.0	34.5
Age group				
0-9	8.2	6.7	12.7	8.7
10-19	8.8	8.3	3.9	20.6
20-29	16.4	14.9	20.2	18.0
30-39	17.9	19.9	14.6	12.3
40-49	13.5	10.8	16.7	23.7
50-59	11.4	12.0	13.6	3.6
60-69	9.2	11.2	4.0	6.7
70+	14.8	16.3	14.3	6.5
Total	100.2	100.1	100.0	100.1
Nationality				
Bahamas	90.5	90.0	91.0	92.1
Haiti	6.2	5.9	9.0	2.9
USA, Canada, UK	1.2	0.9	0.0	5.0
Other	2.2	3.2	0.0	0.0
Total	100.1	100.0	100.0	100.0
Poverty status				
Non-Poor	91.2	92.8	92.6	80.3
Poor	8.8	7.2	7.4	19.7
Total	100.0	100.0	100.0	100.0
Consumption Quintile				
1	16.3	15.8	7.4	33.8
2	10.5	8.6	14.0	15.2
3	16.0	15.5	14.5	21.8
4	22.8	25.0	17.4	20.2
5	34.4	35.1	46.7	8.9
Total	100.0	100.0	100.0	99.9
N	193	120	39	34

5.2.1 Inpatient Care Expenditure[16] (Table 5-4)

The data relate to expenditure incurred on inpatient care during the 12 months prior to the survey. It includes costs of medicines associated with inpatient visits in public hospitals, public health clinics, hospitals or clinics abroad, private hospitals and private clinics. Transportation costs, and room, board and care of accompanying individuals are considered separately. Insurance-

[16] This section considers only people who were admitted to a medical facility for inpatient care and those who reported expenditure.

reimbursed costs are excluded. It should be noted that relatively few persons reported expenditure on in-patient care, so the data should be interpreted with caution.

Table 5-4: Mean expenditure on inpatient care, by demographics, region, poverty status and household quintile.

	Mean expenditure	% Public	% Private	% Foreign	% Total	Transportation	Room, board and care
Sex							
Males	$5,989.3	9.9	37.7	52.4	100.0	$464.6	$1,652.3
Females	$5,517.1	20.7	15.9	63.5	100.1	$356.8	$656.1
Age group							
0-9	$14,292.9	5.6	0.5	93.9	100.0	$368.7	$500.0
10-19	$1,472.2	14.6	75.7	9.8	100.1	$320.7	$500.0
20-29	$1,750.1	49.0	36.3	14.6	99.9	$351.3	$567.2
30-39	$3,042.4	34.3	61.8	3.9	100.0	$379.3	$563.2
40-49	$3,247.3	44.3	53.1	2.6	100.0	$325.0	$490.8
50-59	$6,766.8	19.7	35.1	45.1	99.9	$376.1	$2,411.5
60-69	$3,814.8	6.6	12.7	80.7	100.0	$767.3	$2,481.4
70+	$19,549.5	1.3	7.7	91.0	100.0	$374.2	$1,113.5
All Bahamas	$5,694.0	16.4	24.5	59.1	100.0	$394.6	$1,008.5
Region							
New Providence	$5,168.8	15.4	22.5	62.1	100.0	$377.1	$1,218.0
Grand Bahama	$8,199.6	6.8	18.9	74.3	100.0	$474.4	$573.7
Family Islands	$5,075.1	47.9	52.1	0.0	100.0	$354.0	$593.5
Poverty status							
Non-Poor	$6,035.0	16.0	24.0	60.0	100.0	$398.2	$1,052.2
Poor	$412.0	100.0	0.0	0.0	100.0	$368.2	$625.5
Consumption Quintile							
1	$1,423.8	100.0	0.0	0.0	100.0	$346.2	$567.4
2	$484.2	70.5	29.5	0.0	100.0	$325.0	$500.0
3	$2,824.1	82.5	17.5	0.0	100.0	$325.0	$500.0
4	$3,971.5	12.4	61.5	26.2	100.1	$362.7	$956.2
5	$8,659.6	10.0	17.1	72.9	100.0	$497.4	$1,651.9

Total percapita expenditure for inpatient care (public, private, and foreign) was $5,694. Mean expenditure on inpatient health care was lower among females than males. By age group, the elderly incurred the highest mean cost ($19,549), whilethe young (10 -19 years)had the lowest expenditure ($1,472). Mean expenditure on health care increased with the level of consumption expenditure,from $1,423for the bottom quintile to $8,659 for the top quintile.

5.3 Health Coverage (Tables5-5, 5-6 and 5-7)

Health care is financed by various sources: the government, private health insurance, and user fees at both public and private facilities, social health insurance and external sources. In this section, health insurance coverage is analyzed, specifically primary insurance.

Overall, 31.0% of respondents reported havingprivate health insurance that covered health services. The remaining population had to cover health-care expenses themselves or with Government assistance.

In terms of sex, 45.1% of those covered were men. Considering those with insurance by age group, children aged0 to 9 years and those aged 60 years and more were under-represented among persons with health coverage. Persons in the richest 40% of the population accounted for 67.0% of those with health coverage, while only 3.5% of those covered belonged to the lower consumption quintile, the poorest 20% of the population.

Table 5-5: Primary insurance by demographics, poverty status and quintile group

		Region		
	All Bahamas	**New Providence**	**Grand Bahama**	**Family Island**
% Males	45.1	43.9	51.5	44.7
Mean age	33.2	33.4	30.4	35.0
Age group				
0-9	12.5	12.4	14.6	10.9
10-19	16.5	16.5	16.3	16.8
20-29	15.7	15.4	17.2	16.3
30-39	16.3	16.8	16.5	12.5
40-49	16.7	16.1	19.3	17.5
50-59	12.5	12.5	12.1	13.4
60-69	6.8	7.4	3.7	6.6
70+	2.9	3.0	0.4	6.0
Total	99.9	100.1	100.1	100.0
Poverty status				
Non-Poor	99.0	99.4	98.9	96.6
Poor	1.0	0.6	1.1	3.4
Total	100.0	100.0	100.0	100.0
Consumption Quintile				
1	3.5	3.1	2.6	7.8
2	11.8	10.2	18.1	14.7
3	17.7	14.4	25.1	29.5
4	28.1	30.3	18.0	25.8
5	38.9	42.0	36.2	22.3
Total	100.0	100.0	100.0	100.1
N	1548	1057	220	271

Among covered individuals, the largest percentage had a group plan (69.5%) and was most likely to receive this coverage through a family member or relative. The mean monetary expenditure on this coveragewas $173.70. The highest mean cost wasfor personsin the Family Island region ($192.60).

In the case of outpatient visits, this insurance was rarelyused and the expenses were covered either by the individual or with Government assistance. For inpatient visits, the insurance was used to cover part of the cost, and the individualcovered the rest with assistance from family membersor the Government. In the Family Island region, 67.4% of respondents did not use insurance for inpatient visits.

Access to health insurance coverage increased with consumption quintile. At the same time the expenditure on health insurance increased with quintile group. Persons from the two richest quintiles used insurance to cover part of the cost of inpatient visits, and they usedgovernment assistance more than poorer persons. One explanation may be that the wealthier are better informed about the availability of public assistance.

Table 5-6: Percentage of respondents with primary insurance, by region

		Region		
	All Bahamas	**New Providence**	**Grand Bahama**	**Family Island**
Have at least one private plan	31.0	31.8	30.7	26.8
Coverage private plan (Only for primary insurance)				
Group plan	69.5	69.1	84.0	54.0
Individual plan	30.5	30.9	16.0	46.0
Total	100.0	100.0	100.0	100.0
Type of plan (ONLY FOR PRIMARY INSURANCE)				
Self, directly from a Private Insurer	26.1	25.3	19.7	40.0
Family Member/ Relative	40.5	39.9	44.3	39.8
Employer	32.3	33.7	36.0	18.7
Union	0.5	0.6	0.0	0.3
Other group Affiliation	0.5	0.5	0.0	1.2
Total	99.9	100.0	100.0	100.0
Average cost $ (with zeros)	$136.0	$140.9	$101.2	$148.3
Average cost $ (without zeros)	$173.7	$189.0	$102.5	$192.6
Self, Directly from a Private Insurer	25.9	25.4	19.7	37.7
Family Member/Relative	41.0	40.4	44.3	40.8
Employer	18.5	19.1	17.4	15.6
Shared (Self/Employer)	13.9	14.4	18.6	4.7
Others	0.7	0.7	0.0	1.2
Total	100.0	100.0	100.0	100.0
Coverage of health costs with insurance (outpatient)				
Part of the costs	37.9	43.9	19.5	15.2
All costs	8.9	8.6	7.5	13.0
Did not use it	53.2	47.6	73.0	71.8
Total	100.0	100.1	100.0	100.0
Coverage of health costs with insurance (inpatient)				
Part of the costs	61.7	75.4	34.8	21.5
All costs	12.0	10.1	18.2	11.1
Did not use it	26.3	14.4	47.1	67.4
Total	100.0	99.9	100.1	100.0
Help to pay health costs (outpatient)				
Government Assistance	20.1	16.1	43.6	13.7
NGO/Charity Organization	0.5	0.7	0.0	0.2
Private Donations	2.2	2.7	0.0	2.2
Family Members	18.4	22.2	12.5	7.6
Fundraising Functions	0.4	0.5	0.0	0.0
Employer	1.5	1.9	0.0	1.5
Other	5.5	6.5	0.0	6.9
None	51.4	49.5	43.9	68.0
Total	100.0	100.1	100.0	100.1
Help to pay health costs (inpatient)				
Government Assistance	16.3	9.7	43.6	11.1
NGO/Charity Organization	0.0	0.0	0.0	0.0
Private Donations	2.1	2.3	4.2	0.0
Family Members	24.8	33.0	23.6	4.5
Fundraising Functions	1.3	2.3	0.0	0.0
Employer	1.1	1.0	0.0	2.5
Other	3.9	2.9	0.0	9.6
None	50.4	48.8	28.6	72.3
Total	99.9	100.0	100.0	100.0

Table 5-7: Percentage of respondents with primary insurance, by poverty status and consumption quintile

	Poverty status		Consumption quintile				
	Poor	**Non Poor**	**1**	**2**	**3**	**4**	**5**
Have at least one private plan	2.6	35.1	5.6	18.2	27.6	43.7	60.2
Coveredby private plan (Only for primary insurance)							
Group plan	79.5	69.6	60.0	75.4	62.1	70.1	72.0
Individual plan	20.5	30.4	40.0	24.6	37.9	29.9	28.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Type of plan (only for primary insurance)							
Self, directly from a Private Insurer	39.9	26.1	30.6	20.9	27.4	25.8	27.2
Family Member/ Relative	31.7	40.7	40.0	44.4	39.5	46.9	34.7
Employer	28.4	32.2	20.3	34.0	32.4	26.4	36.6
Union	0.0	0.5	0.0	0.7	0.5	0.3	0.6
Other group Affiliation	0.0	0.5	0.0	0.0	0.2	0.6	0.9
Total	100.0	100.0	90.9	100.0	100.0	100.0	100.0
Average cost $ (with zeros)	$53.4	$137.1	$72.8	$94.5	$104.7	$100.0	$195.0
Average cost $ (without zeros) Who pays?	$65.1	$175.6	$87.7	$111.0	$119.7	$144.8	$250.7
Self, Directly from a Private Insurer	28.3	26.0	27.3	18.1	27.4	25.4	28.2
Family Member/Relative	31.7	41.1	49.0	46.1	40.7	46.3	35.1
Employer	40.0	18.1	20.0	23.0	16.5	17.0	18.6
Shared (Self/Employer)	0.0	14.0	3.7	10.7	15.0	10.7	17.6
Others	0.0	0.7	0.0	2.0	0.5	0.6	0.5
Total	100.0	99.9	100.0	99.9	100.1	100.0	100.0
Coverage of health costs with insurance (outpatient)							
Part of the costs	0.0	38.3	0.0	12.4	12.1	53.4	41.2
All costs	53.5	8.5	20.2	7.5	8.7	6.1	10.1
Did not use it	46.5	53.2	79.8	80.1	79.1	40.5	48.7
Total	100.0	100.0	100.0	100.0	99.9	100.0	100.0
Coverage of health costs with insurance (inpatient)							
Part of the costs	0.0	62.9	0.0	60.5	0.0	60.7	73.1
All costs	0.0	10.1	18.2	14.5	14.6	14.3	11.2
Did not use it	100.0	14.4	47.1	25.0	85.4	25.0	15.7
Total	100.0	87.4	65.3	100.0	100.0	100.0	100.0
Help to pay health costs (outpatient)							
Government Assistance	40.1	18.7	33.6	37.3	24.6	13.4	8.6
NGO/Charity Organization	0.0	0.5	0.8	0.0	0.1	1.7	0.0
Private Donations	1.5	2.3	0.8	0.9	1.8	3.5	2.6
Family Members	8.1	19.4	11.1	20.1	10.8	21.0	23.2
Fundraising Functions	0.0	0.4	0.0	0.0	0.0	0.9	0.5
Employer	0.0	1.7	0.0	2.3	2.3	1.4	1.5
Other	5.4	5.3	4.8	1.7	6.9	3.9	7.6
None	45.0	51.7	48.8	37.7	53.5	54.2	56.0
Total	100.1	100.0	99.9	100.0	100.0	100.0	100.0
Help to pay health costs (inpatient)							
Government Assistance	12.6	16.3	10.0	16.0	14.3	22.5	14.9
NGO/Charity Organization	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Donations	0.0	2.4	0.0	0.0	0.0	4.2	3.5
Family Members	19.0	25.5	17.2	19.3	18.6	26.4	31.9
Fundraising Functions	0.0	1.5	0.0	0.0	0.0	3.7	1.5
Employer	0.0	1.3	0.0	0.0	0.0	2.6	1.7
Other	6.7	3.6	8.4	0.0	4.3	2.9	4.1
None	61.8	49.4	64.4	64.7	62.8	37.7	42.5
Total	100.1	100.0	100.0	100.0	100.0	100.0	100.1

5.4 Summary of Findings

The findings include:

- The poor are likely to have less health care than the non-poor.
- The poor are more reliant on government health services than the non-poor.
- Those in the Family Island region are more likely to depend on government health services than those in other regions.
- Transportation is a major component of the health charges incurred by residents in the Family Island region.

6 Lifestyle

Knowledge of personal habits is useful to examine daily lives. Data were collected on a range of habits, such as nutrition, feeding of infants(until two years old), use and amount of leisure time, choice of physical activityand use of mobile phone services.

6.1 Food and Drink Consumption and Eating Habits

Respondents were asked about their fruit and vegetable consumption (including both cooked and uncooked vegetables and salads) the day prior to being interviewed (Table 6-1).The majority of respondents (58.5%) had eaten vegetables at least once. Consumption was higher among females (60.8%) than among males (55.8%). A positive relationship was observed between vegetable consumption and the individual's quintile group, a higher percentage of respondents from higher than lower consumption groups had eaten vegetables.

Similar patterns were observed for fruit consumption (cooked or raw, fresh, frozen or canned). Females were more likely to have eaten fruit than males (63.6% of females and 57.5% of males). There was a positive relation between fruit consumption and the level of household per capita expenditure. Persons aged 19 years and under were most likely to consume fruits.

Juices(drinks that were 100% juice, like orange or grape juice)were consumed by 46.7% of the respondents. There was little difference between the percentages of males and females that haddrunk juices;persons from younger age groups were most likely to have consumed juices. As with vegetables and fruit, consumption was higher in the higher consumption quintiles.

Other types of soft drinks[17]were less likely to have been consumed (38.8% of respondents) than fruit juices (46.7%). and consumption was higher among men than among women. Teenagers (10 to 19 years) weremost likely to consume "punch" type drinks. Unlike the preceding cases, the consumption of these drinks was higher in the lower consumption quintiles.

Most of the population (95.4%) had drunkwater (plain, sparkling or any water with zero calories) the previous day. The percentage of men and women consuming water was similar. The percentage of respondents who drank water was fairly even across quintiles.

[17] Drinks such us punch, Kool-Aid, Tampico, sport drinks, Goya juice or other fruit-flavored drinks (but not fruit juice) and sodas or other soft drinks, including Malta of Penafiel.

Table 6-1: Eating and drinking habits

	Ate vegetables	Ate fruit	Drank fruit juice	Drank punch	Drank sodas or soft drinks	Drank any type of water
Percentage All Bahamas	58.5	60.8	46.7	38.8	36.3	95.4
% Females	60.8	63.6	46.4	36.7	34.0	95.5
% Males	55.8	57.5	47.0	41.2	38.9	95.4
Age group						
0-9	14.0	17.3	19.6	18.8	10.5	15.3
10-19	15.9	17.0	16.7	23.7	19.1	17.6
20-29	14.8	14.4	14.5	16.9	21.2	15.6
30-39	14.8	13.8	14.4	14.6	16.1	14.7
40-49	15.3	14.4	12.4	12.0	15.2	14.5
50-59	12.4	11.0	11.1	7.9	10.0	10.6
60-69	7.2	6.7	6.3	3.3	4.6	6.4
70+	5.7	5.5	4.9	2.7	3.2	5.3
Total	100.1	100.1	99.9	99.9	99.9	100.0
Education						
Incomplete elementary school	18.7	21.8	24.3	24.9	16.6	20.9
Complete elementary school	6.6	6.8	6.5	5.9	5.3	7.0
Incomplete high school	13.4	13.8	13.9	17.9	16.7	14.8
Complete high school	41.8	39.3	37.8	39.6	45.9	40.7
Incomplete college	7.8	7.5	7.6	5.6	7.6	7.2
Complete college	11.7	10.8	10.0	6.2	7.8	9.4
Total	100.0	100.0	100.1	100.1	99.9	100.0
Region						
New Providence	73.3	74.0	70.0	73.7	74.4	72.7
Grand Bahama	13.7	13.4	16.2	12.4	11.9	14.1
Family Islands	13.0	12.6	13.8	13.9	13.7	13.1
Total	100.0	100.0	100.0	100.0	100.0	99.9
Poverty status						
Non-Poor	90.6	90.0	89.3	85.5	85.3	87.6
Poor	9.4	10.0	10.7	14.5	14.7	12.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Consumption Quintile						
1	15.2	16.6	17.0	24.0	23.5	19.9
2	19.5	19.7	18.0	23.8	19.6	20.0
3	19.9	19.4	19.2	19.8	19.1	20.3
4	21.8	21.0	22.1	17.9	18.6	19.9
5	23.6	23.3	23.6	14.5	19.2	20.0
Total	100.0	100.0	99.9	100.0	100.0	100.1
N	2961	2997	2368	1983	1832	4793

6.1.1 Eating Habits

Mostpersons (74.1%) had eaten junk foodduring the month prior to the interview and 24.5% had not eaten any meals with a family member(Table 6-2 and Table 6-3).

Table 6-2: Eating habits by sex and region

		Sex		Region		
	All Bahamas	**Female**	**Male**	**New Providence**	**Grand Bahama**	**Family Island**
Ate from a Fast Food restaurant						
Once per day or more	7.2	6.9	7.5	7.3	7.3	6.7
5 - 6 Times per week	7.0	6.3	7.8	7.1	9.5	3.9
2 - 4 Times per week	21.7	21.4	22.1	23.3	22.6	12.1
1 - 3 Times per week	38.2	39.5	36.7	42.4	36.3	16.5
Never less than once per month	25.9	26.0	25.8	20.0	24.5	60.8
Total	100.0	100.1	99.9	100.1	100.2	100.0
Ate a meal with family members						
Every day of the week	30.1	30.3	30.0	26.9	31.6	46.7
4 - 6 Days of the week	10.3	10.3	10.3	9.5	17.2	7.5
1 - 3 Days of the week	35.1	36.6	33.3	39.4	24.9	21.9
Never	24.5	22.8	26.4	24.2	26.3	23.8
Total	100.0	100.0	100.0	100.0	100.0	99.9

Table 6-3: Eating habits, by poverty status and quintile

	Poverty status		**Consumption quintile**				
	Poor	**Non-Poor**	**1**	**2**	**3**	**4**	**5**
Ate from a Fast Food restaurant	1.3	8.0	4.5	7.6	8.8	7.5	7.8
Once per day or more	5.2	7.1	5.9	6.0	6.9	6.4	9.2
2 - 4 Times per week	15.6	22.4	16.3	25.2	21.8	23.6	21.0
1 - 3 Times per week	41.1	37.9	37.3	32.9	40.7	38.6	42.0
Never less than once per month	36.8	24.5	36.0	28.2	21.8	23.9	20.0
Total	100.0	99.9	100.0	99.9	100.0	100.0	100.0
Ate a meal with family members							
Every day of the week	36.5	29.5	36.7	28.0	29.8	27.0	30.2
4 - 6 Days of the week	8.3	10.6	7.1	9.8	10.8	13.1	10.9
1 - 3 Days of the week	36.7	35.0	34.9	39.7	33.5	37.8	30.0
Never	18.5	24.9	21.2	22.5	26.0	22.1	28.9
Total	100.0	100.0	99.9	100.0	100.1	100.0	100.0

6.2 Leisure and Sleep (Table 6.4)

Respondents provided information on the allocation of their time to watching television, playing video games, other leisure activities and sleeping.

Table 6-4: Time spentin the previous week watching TV, playing video games and sleeping.

	Hours watching TV or playing DVDs		Hours playing video and/or computer games		Hours sleeping		
	Week day	Weekend	Week day	Weekend	Week day	Weekend	Percentage with a TV in the bedroom
All Bahamas	3.1	3.7	0.6	0.7	7.9	8.3	70.9%
Females	3.2	3.8	0.5	0.6	8.0	8.4	71.5%
Males	3.0	3.6	0.7	0.9	7.8	8.2	70.3%
Age group							
0-9	2.7	4.1	0.5	0.8	9.0	9.3	62.9%
10-19	2.9	4.1	1.3	1.6	8.3	8.7	59.9%
20-29	3.4	3.6	0.9	0.9	7.6	8.0	72.0%
30-39	3.1	3.4	0.6	0.7	7.4	7.9	75.0%
40-49	3.1	3.5	0.3	0.4	7.4	7.9	80.3%
50-59	3.3	3.5	0.3	0.2	7.4	7.8	76.2%
60-69	3.6	3.7	0.2	0.3	7.7	8.2	78.8%
70+	3.9	3.8	0.1	0.0	8.3	8.5	76.6%
Education							
Incomplete elementary school	2.7	4.1	0.5	0.8	8.9	9.2	62.1%
Complete elementary school	3.4	3.9	0.5	0.6	8.0	8.6	68.9%
Incomplete high school	3.1	3.9	1.0	1.2	8.0	8.3	66.1%
Complete high school	3.4	3.6	0.6	0.6	7.6	8.0	76.4%
Incomplete college	3.3	3.7	0.7	0.7	7.3	7.9	72.3%
Complete college	2.8	3.3	0.4	0.5	7.2	8.0	77.3%
Region							
New Providence	3.2	3.7	0.6	0.7	7.8	8.3	71.3%
Grand Bahama	3.1	3.8	0.8	0.9	8.0	8.2	77.3%
Family Island	2.9	3.6	0.6	0.7	8.1	8.7	61.7%
Poverty status							
Non-Poor	3.1	3.8	0.6	0.8	7.8	8.3	73.4%
Poor	3.1	3.5	0.5	0.6	8.3	8.4	53.9%
Consumption Quintile							
1	3.1	3.6	0.6	0.7	8.3	8.5	58.4%
2	3.2	4.0	0.6	0.8	7.9	8.4	74.3%
3	3.0	3.7	0.6	0.7	7.8	8.3	71.8%
4	3.1	3.7	0.7	0.8	7.9	8.3	71.3%
5	3.2	3.7	0.6	0.7	7.6	8.0	78.9%
N	4,729	4,613	4,746	4,628	4,737	4,625	5048

6.2.1 Time Spent Watching TV

People throughout the country spent a mean of 3.1 hours during weekdays and 3.7 hours during weekend days watching TV or DVDs. Females tended to spend more time than males watching TV or DVDs. The time spent watching TVetc. during the week tended to increase with age, but not at weekends.Persons aged 70 years or more watched the most TV etc. on weekdays, but those aged 19 or under watched most TV etc. at weekends.

By region, persons from New Providence spent the mosttime watching TVetc. during weekdays, while people in Grand Bahama spent the most time watching TV etc. at weekends (3.2 and 3.8 hours, respectively). There were no major differences in this behavior between individuals in different consumption quintiles.

6.2.2 Time SpentPlaying Video or Computer Games

Individuals spenta mean of 0.6 hours during weekdays, and 0.7 hours during weekends playing video or computer games. Males spent more time on these activities than females. Younger persons aged 19 and under spent more time on these activities than older persons. There were only minordifferences in the time spent playing video games between consumption quintiles.

6.2.3 Time Spent Sleeping

Respondents spent more time sleeping atweekendsthan weekdays. On weekdays the meannumber of hours of sleep was 7.9 hoursand8.3 hours at weekends. Little difference was observed in time spent sleeping by sex.Personsyounger than 20 years of age and persons70 years and older spent the most time sleeping (9.0 and 8.3 hours during weekdays, respectively).

Persons in the Family Island regionhad more sleep both during weekdays (8.1 hours on average) and during weekends (8.7 hours), compared to the other regions. The mean number of hours of sleep decreased with consumption quintile.

6.2.4 Television sets in the bedroom

At the national level, 70.9% of people hada television set in their bedrooms. There were no differences between males and females, and the proportion of the population with televisionsin their rooms increased slightly with age. Those with incomplete elementary education were least likely to have a television in their bedroom (62.1%) while those with a completed college education were most likely to have a television in their bedroom (77.3%).In Grand Bahama there was a higher proportion of people with a television set in their room (77.3%). With respect to consumption quintile, 58.4% of the people in the poorest quintile had television in their bedroom, while 78.9% of those in the highest quintile had a television set in the bedroom. This finding

reflected the differences in the poor (53.9%) and non-poor groups (73.4%) that had a television in the bedroom.

6.3 Physical Activity

Participation in physical activity indicates the importance that people give to ensuring an optimum health status. The mean number of hours spent on physical activityisreported in Table 6-5.

Table 6-5: Physical activities by age, education, region and quintile

	Previous week	Previous month					
		Time spent walking		Light or moderate recreationalactivities		Vigorousrecreational activities	
	Physically active at least 30 minutes /day	Week day	Weekend	Week day	Weekend	Week day	Weekend
All Bahamas	4.7	2.6	1.5	1.3	0.9	1.0	0.6
Females	4.6	2.4	1.3	1.3	0.9	0.7	0.4
Males	4.9	2.9	1.7	1.3	0.8	1.4	0.8
Age group							
0-9	4.9	1.7	1.1	0.5	0.5	0.5	0.5
10-19	4.3	2.6	1.4	1.1	0.8	1.1	0.9
20-29	4.7	2.9	1.8	1.3	0.7	1.2	0.6
30-39	5.0	3.0	1.7	1.3	1.0	1.1	0.6
40-49	4.8	2.8	1.5	1.6	1.1	1.4	0.7
50-59	4.6	3.0	1.8	1.6	1.2	0.8	0.5
60-69	4.7	2.5	1.3	1.8	1.1	0.5	0.3
70+	4.6	2.1	0.9	1.5	0.8	0.7	0.3
Education							
Incomplete elementary school	4.9	1.9	1.2	0.6	0.5	0.6	0.6
Complete elementaryschool	4.5	2.7	1.4	1.5	1.0	1.0	0.6
Incomplete high school	4.5	2.8	1.7	1.3	0.8	1.0	0.8
Complete high school	4.9	2.9	1.7	1.4	0.9	1.1	0.6
Incomplete college	4.7	2.8	1.3	1.5	1.0	1.3	0.5
Complete college	4.2	2.7	1.3	1.6	1.2	0.9	0.5
Region							
New Providence	4.8	2.5	1.4	1.3	0.9	0.9	0.6
Grand Bahama	4.0	2.3	1.3	1.1	0.7	0.9	0.7
Family Island	5.0	3.6	2.1	1.5	0.9	1.3	0.6
Poverty status							
Non-Poor	4.7	2.6	1.5	1.3	0.9	1.0	0.6
Poor	4.9	2.5	1.8	1.0	0.6	0.6	0.4
Consumption Quintile							
1	4.8	2.4	1.5	0.9	0.6	0.7	0.5
2	5.0	2.9	1.9	1.0	0.8	0.9	0.7
3	4.6	2.8	1.6	1.2	0.9	1.0	0.6
4	4.6	2.5	1.3	1.5	1.0	1.0	0.7
5	4.6	2.5	1.2	1.0	1.0	1.2	0.6
N	3730	4853	4841	4985	4982	4987	4986

6.3.1 Physical Activity per Day during Previous Week

During the week prior to the survey, the mean number of days the respondents were physically active (i.e. for at least 30 minutes)was4.7 days. Males reported a higher mean number of days of physical activity (4.9 days), compared to females (4.6 days). The age group that exercised on most days was the 30 to 39 yearold group (averaged on a mean of 5.0 days), while the age group that had the lowest number of days of physical activity was the 10 to 19 year old group (4.3 days).

At theregional level, in the Family Islandregion the meannumber of days of physical activitywas 5.0, while in Grand Bahama it was 4.0 days). Persons in the upper quintiles reportedfewer days of physical activity than the rest of the population.

6.3.2 Time Spent Walking duringthe PreviousMonth

Respondents reported the number of hours per week they had walked (including walking for fun or exercise and walking to or from work) in the month prior to the survey. Overall personsreported walking a mean of 2.6 hours a week. A higher number of hours were recorded for males (2.9 hours) than females (2.4 hours).

At weekends, there was a decrease in these meanvalues:1.7 hours for males and 1.3 hours for females. The 0-9 years age group reported the least time(1.7 hours) devoted to walkingduring weekdays and the 30-39 and 50-59 years age groups reported the most time(3.0 hours) devoted to walking.

In the Family Island region, the mean number of hours spent walking was higher thaninthe other regions. The lower number of hours spent walking were reported inthe lowest quintile and the top two quintiles.

6.3.3 Light or Moderate Recreational Activities per Week duringthe Previous Month

Activities or sports such as yoga, stretching classes, gardening, vacuuming or similar activities were classified as “Light or moderate” recreational activities.

The mean number of hours per week (in the previous month) devoted to these activities was 1.3 hours at the national level, with little difference between males and females. Overall, the number of hours decreased when weekends were taken into account. The youngestage group (0-9 years) performed only 0.5 of an hour, while adults aged 60 to 69 spent1.8 hours per week on light or moderate recreational activities.

In the Family Islandregion the mean number of hours per week reported on these activities was 1.5 hours, while in Grand Bahama it was 1.1 hours. There is a positive correlation between the expenditure quintile group and the mean number of hours of physical activity per week.

6.3.4 Vigorous Recreational Activities per Week duringthe Previous Month

"Vigorous recreational activities" were considered to include running, swimming, cycling, aerobics, skiing, heavy yard work or similar activities.

At the national level, persons reported spending 1.0 hour per week on weekdays and 0.6 of an hour on weekend days onthese types of activity. Females devoted more time than males to these activities (1.4 hours and 0.7 of an hour respectively). The less active groupswere children aged 0 to 9 years and adults aged 60 to 69 years (0.5 of an hour per week on average), while the most active age group was the 40 to 49 year-olds (1.4 hours per week).

Persons in the Family Island region devoted more time to those activities (a mean of 1.3 hours per week) than the other regions. There was a positive correlation between consumption quintiles and the time devoted to these activities (in the lowest quintile the average number of hours was 0.7 of an hour and in the highest quintile it was 1.2 hours).

6.4 Access to Cell Phone (Table 6-6 and Table 6-7)

The access rate to this kind of technology provides information about how people use such devices to be connected to each other, by phone calls, text messages or the Internet.

Table 6-6: Access to cell phone, by sex and region

		Sex		Region		
	All Bahamas	Female	Male	New Providence	Grand Bahama	Family Island
Own cellular phone	86.4	86.0	87.0	86.9	90.7	79.8
Access to Internet services	47.2	48.3	46.0	46.6	53.4	43.5
Use text messages						
Once per day	46.6	46.3	47.1	46.3	45.4	50.2
4-6 Times per week	34.5	36.4	32.1	34.6	38.1	28.3
1-3 Times per week	7.4	7.7	7.1	7.0	8.8	8.3
1-3 Times per month	3.9	3.4	4.4	3.7	4.0	4.5
Less than once per month	2.5	2.1	2.9	2.7	1.0	3.5
Never	5.1	4.1	6.5	5.7	2.7	5.2
Total	100.0	100.0	100.1	100.0	100.0	100.0
Type of plan						
Post Paid	24.5	25.1	23.9	26.3	18.1	23.2
Pre Paid	73.5	73.2	74.0	71.1	81.9	76.5
No Plan	1.9	1.7	2.2	2.6	0.0	0.3
Total	99.9	100.0	100.1	100.0	100.0	100.0

In The Bahamas86.4% of the population have their own cellphone; there was little difference in access between males and females. Access to cell phones was lower in the Family Island region where only 79.8% of inhabitants had a cell phonecompared to 86.9% in New Providence and 90.7% in Grand Bahama.

Overall, 47.2% of those that had a cell phone used it to access the Internet. Respondents from Grand Bahamareported the highest percentage of people using the Internet (53.4%). Despite the trend to replace text messages with Internet use, a higher percentage of people still used text messagesonce a day (46.6% at the national level)rather than the Internet.

The type of cell phone plan indicates the degree of flexibility people wanted or could afford. Overall, 73.5% of individuals with a cell phone had a pre-paid plan, and there was little difference by sex. Persons in New Providence were most likely to have a post-paid plan (26.3%).

Table 6-7: Access to cell phone, by poverty status and quintile

	Poverty status		Consumption quintile				
	Poor	**Non-Poor**	**1**	**2**	**3**	**4**	**5**
Own cellular phone	76.5	87.6	76.8	84.3	86.7	89.5	92.3
Access to Internet services	32.1	48.8	33.0	38.6	43.0	55.8	59.0
Use text messages							
Once per day	49.9	46.6	49.8	45.0	52.5	45.1	44.5
4-6 Times per week	33.7	34.1	35.8	35.7	31.9	37.0	31.5
1-3 Times per week	4.6	7.8	4.6	8.0	7.1	6.6	9.5
1-3 Times per month	0.8	4.1	0.9	6.3	3.6	2.0	5.5
Less than once per month	3.6	2.5	2.8	1.8	1.4	4.0	2.2
Never	7.4	5.0	6.2	3.1	3.6	5.2	6.7
Total	100.0	100.1	100.1	99.9	100.1	99.9	99.9
Type of plan							
Post Paid	5.4	26.1	6.7	10.8	17.3	27.7	40.5
Pre Paid	93.7	71.9	92.8	88.6	82.0	70.6	55.4
No Plan	0.8	2.0	0.5	0.5	0.7	1.6	4.1
Total	99.9	100.0	100.0	99.9	100.0	99.9	100.0

Of those persons classified as poor, 76.5%owned acell phone. Cell phone ownership increased with quintile group. Internet accesswas also positively correlated with quintile group. The use of text messages once per day decreasedin the higher quintiles; this can be partly explained by the replacement of such services by Internet messaging. At the same time, in higher consumption quintiles, the proportion of the population with post-paid plans increased, which could further facilitate consumption of Internet services.

6.5 Children under two years of age

Only 140 respondents provided information onthe dietsof children under two years of age. Due to the small number of data points, the results below should be interpreted with caution.

6.5.1 Breastfeeding

Overall, 50.2% of children who were under two years of age were breastfed once daily. At the regional level, Grand Bahama reported the lowest rates of daily breastfeeding (28.3% of children). Overall, 39.5% of children less than two years old were still being breastfed at the time of the study; however,23.0%had stopped breastfeeding between six and 12 months. This pattern was repeated at the regional level (Table 6-8).

Table 6-8: Breastfeeding

		Region		
	All Bahamas	**New Providence**	**Grand Bahama**	**Family Island**
Breastfed				
Once per day	50.2	54.9	28.3	45.2
4-6 Times per week	21.4	22.4	16.3	20.8
1-3 Times per week	8.9	5.3	30.6	8.7
Less than 3 times per month	3.6	3.5	5.6	1.9
Never	16.0	14.0	19.3	23.4
Total	100.1	100.1	100.1	100.0
Age child stopped breastfeeding				
Less than 1 month	7.8	3.3	24.3	18.5
1 month-6 months	22.4	20.2	30.8	27.2
6 months-12 months	23.0	23.8	19.9	21.2
12 months-24 months	5.5	7.3	0.0	0.0
Still breast feeding	39.5	42.9	25.0	33.1
Child did not receive breast milk	1.9	2.6	0.0	0.0
Total	100.1	100.1	100.0	100.0

6.5.2 Eating habits (Table 6.9)

Children less than two years old were most likely to have been fed cereals for the first time when they were aged less than six months (45.6%), and 45.4% of the children had been fed other starches for the first time after 6 months. Fruit juices, fruits and vegetables weremost likely to be given for the first time after six months (43.2%, 44.6%, and 45.1% of children respectively). Consumption of sweets was less common than the eating of other foods;45.4% of children had not yet eaten sweets.However, 45.2% of children aged 6 months or older had eaten sweets.

Overall, 52.4% of the children consumed less than 16 ounces of fruit juice daily, and 57.9% of children consumed16 ounces of water.

Table 6-9: Eating habits by region

First Fed			Region		
		All Bahamas	New Providence	Grand Bahama	Family Island
Baby cereal					
	Not Fed	20.0	21.8	5.0	23.2
	Less than 6 months old	45.6	37.4	73.3	64.0
	6 months or older	34.4	40.8	21.6	12.8
	Total	100.0	100.0	99.9	100.0
Other starches					
	Not Fed	38.2	35.1	45.6	47.7
	Less than 6 months old	16.4	16.5	23.2	10.1
	6 months or older	45.4	48.4	31.2	42.1
	Total	100.0	100.0	100.0	99.9
Fruit juices					
	Not Fed	27.4	27.5	9.2	42.7
	Less than 6 months old	29.4	28.2	44.3	22.8
	6 months or older	43.2	44.3	46.5	34.5
	Total	100.0	100.0	100.0	100.0
Fruit					
	Not Fed	26.8	27.9	9.2	37.0
	Less than 6 months old	28.5	24.1	44.3	37.9
	6 months or older	44.6	48.1	46.5	25.2
	Total	99.9	100.1	100.0	100.1
Vegetables					
	Not Fed	29.6	28.0	38.0	30.8
	Less than 6 months old	25.3	20.7	34.8	40.9
	6 months or older	45.1	51.4	27.2	28.3
	Total	100.0	100.1	100.0	100.0
Sweets					
	Not Fed	45.4	42.1	45.4	62.3
	Less than 6 months old	9.4	11.8	0.0	5.1
	6 months or older	45.2	46.1	54.6	32.7
	Total	100.0	100.0	100.0	100.1
Ounces of fruit juice the child drank in an average day					
	Not Fed	29.6	28.4	18.7	46.7
	Less than 6 months old	52.4	54.7	44.5	47.6
	6 months or older	18.0	16.9	36.7	5.7
	Total	100.0	100.0	99.9	100.0
Ounces of water the child drank in an average day					
	Not Fed	11.5	11.6	5.0	17.0
	Less than 6 months old	57.9	54.7	63.8	70.6
	6 months or older	30.6	33.7	31.2	12.4
	Total	100.0	100.0	100.0	100.0

6.6 Summary of Findings

Some of the findings include:

- There are important differences in the lifestyles of poor and non-poor persons.
- Poorer people tend to eat less healthy foods than the non-poor; however, non-poor people are more likely to eat fast foods.
- There were important regional differences between breastfeeding habits.
- Although there were high levels of cellular telephone ownership, there were differences in their use by quintile and region.

7 Housing Conditions and Access to Infrastructure Services

Information on housing characteristics and infrastructure services can help to design policies to improve living standards. The *2013 House Expenditure Survey* collected data on housing conditions and access to infrastructure services, such as dwelling type, tenure type, construction materials, and access to services as well as information about expenditure on accommodation.

7.1 Dwelling and Tenure Type (Table 7-1 and Table 7-2)

The most common type of dwelling (58.3%) was adetached house (a house that did not share walls, roofs, or floors with another house). The second most common type of dwelling was the single attached house (24.8%), while apartments or flats account for 15.1% of total dwelling units. New Providence had the highest percentage of single attached houses (27.3%) and of apartments or flats (16.5%) while in Grand Bahama and the Family Island region there were higher percentages of detached houses (66.8% and 70.2%, respectively). There is a positive relation between the percentage of households living in separate detached houses and the per capita consumption quintile; the percentage of households living in separate detached houses tends to increase asthe consumption level grows.

The mean number of rooms of a dwelling was 4.2 rooms, with 2.6 bedrooms. Dwellings in Grand Bahama had more rooms (mean of 4.5 rooms), while the opposite was true for dwellings in the Family Island region (3.9). The number of rooms in dwellings increasedwith increasing household per capita consumption expenditure.

Overall,34.1% of dwellings were constructed after the year 2000, while 21.4% were built between 1991 and 2000. Dwellings in Grand Bahama tended to be newer than dwellings in the other regions. A higher percentage of poor versus non-poor households (33.5% and 13.4%, respectively) resided in dwellings that were built before 1970.

Owner-occupied dwellings accounted for 61.1% of alldwellings. Private rented households represented33.5% of total dwellings, while 3.9% of households resided in rent-free houses. In Grand Bahama and the Family Island region, the percentage of owner-occupied dwellings(66.4% and 63.8%, respectively) was higher than the national average, while in New Providence a higher percentage of households (36.1%) lived in private rented houses. The percentage of households living in owner-occupied dwellings increased with consumption quintile; while 36.3% of the households in the bottom quintile lived in their own dwellings, that proportion was 75.8% for households in the upper consumption quintile.

Table 7-1: Dwelling and tenure type, by sex of the head of household and region

			Region			
	All Bahamas	**Female head**	**Male head**	**New Providence**	**Grand Bahama**	**Family Island**
Household head (% male)	**57.6**	.	.	56.1	63.0	58.9
Mean number of members	**3.3**	3.1	3.4	3.4	3.1	2.8
Type of Dwelling						
Separate Detached House	58.3	58.5	58.1	53.8	66.8	70.2
Single Attached House	24.8	24.4	25.1	27.3	17.1	20.8
Part of a Private House	1.8	1.6	1.9	2.4	0.4	0.2
Apartment/Flat	15.1	15.5	14.7	16.5	15.7	7.9
Other	0.1	0.1	0.2	0.0	0.0	0.9
Total	100.1	100.1	100.0	100.0	100.0	100.0
Mean number of rooms	4.2	4.2	4.2	4.2	4.5	3.9
Mean number of bedrooms	2.6	2.7	2.5	2.6	2.7	2.5
Use of any room for family enterprise or trade	6.9	4.3	8.8	6.9	6.3	7.6
Period dwelling built						
1920-1970	14.0	15.1	13.2	14.8	7.8	17.7
1971-1980	12.9	16.9	9.9	15.8	3.0	10.9
1981-1990	17.6	18.1	17.3	16.9	21.0	17.0
1991-2000	21.4	18.1	23.8	21.2	23.6	19.6
After 2000	34.1	31.8	35.8	31.3	44.5	34.8
Total	100.0	100.0	100.0	100.0	99.9	100.0
Type of tenure						
Owned	61.1	62.8	59.9	59.4	66.4	63.8
Privately Rented	33.5	31.2	35.1	36.1	30.4	24.3
Government Rented	0.3	0.6	0.1	0.2	0.0	1.1
Rent Free	3.9	4.2	3.6	3.6	3.3	5.8
Other	1.2	1.1	1.3	0.7	0.0	4.9
Total	100.0	99.9	100.0	100.0	100.1	99.9
Telephone	**97.5**	97.9	97.1	98.4	98.5	92.3
Hygienic restroom	**97.9**	99.1	97.0	97.5	99.7	97.9
N	**1559**	664	895	974	217	368

Table 7-2: Dwelling and tenure type, by poverty status and quintile

	Poverty status		Consumption quintile				
	Poor	**Non-Poor**	**1**	**2**	**3**	**4**	**5**
Household head (% male)	52.2	58.1	54.0	57.7	51.8	60.2	61.1
Average number of members	4.8	3.1	4.8	4.1	3.4	3.1	2.2
Type of Dwelling							
Separate Detached House	55.3	58.5	56.4	53.6	55.8	58.6	63.0
Single Attached House	23.8	24.9	23.0	26.1	26.3	29.3	20.7
Part of a Private House	0.4	1.9	1.2	1.6	1.6	0.9	2.8
Apartment/Flat	20.5	14.5	19.5	18.4	15.9	11.1	13.4
Other	0.0	0.1	0.0	0.3	0.4	0.0	0.0
Total	100.0	99.9	100.1	100.0	100.0	99.9	99.9
Average number of rooms	3.3	4.3	3.4	4.0	3.9	4.5	4.7
Average number of bedrooms	2.3	2.6	2.3	2.6	2.5	2.8	2.7
Use of any room for family enterprise or trade	6.6	6.6	6.6	6.6	6.6	6.6	6.6
Period dwelling built							
1920-1970	33.5	13.4	21.9	12.6	13.9	15.2	12.4
1971-1980	9.1	13.0	6.9	9.9	10.7	14.7	15.0
1981-1990	12.3	17.8	13.5	17.2	19.4	17.8	17.5
1991-2000	12.7	21.7	18.9	24.5	20.6	22.6	20.5
After 2000	32.5	34.2	38.8	35.8	35.4	29.8	34.6
Total	100.1	100.1	100.0	100.0	100.0	100.1	100.0
Type of tenure							
Owned	30.6	64.0	36.3	54.2	59.0	64.1	75.8
Privately Rented	57.8	31.2	54.0	39.7	36.9	30.1	20.5
Government Rented	1.3	0.2	0.8	0.3	0.3	0.1	0.3
Rent Free	6.5	3.6	5.9	4.1	2.1	4.6	3.4
Other	3.8	1.0	3.0	1.7	1.6	1.0	0.0
Total	100.0	100.0	100.0	100.0	99.9	99.9	100.0
Telephone	95.9	97.6	94.8	95.8	97.0	98.6	99.2
Hygienic restroom	89.3	98.7	92.2	97.8	98.4	99.1	99.3
N	139	1420	225	261	302	332	439

7.2 Construction Materials (Table 7-3 and Table 7-4)

7.2.1 Outer walls

At the national level, the most common construction material used for the outer walls of dwellings was concrete, block or slab (80.6%), while wood (12.1%) was the second most important. At the regional level differences arose; in the Family Island region the percentage (61.3%) of houses with outer walls built with concrete was lower, while in Grand Bahama that percentage(86.2%) was higher than the national average(80.6%). In the Family Island region, a higher percentage (29.8%)of dwellings were built using wood for outer walls.

The percentage of dwellings with outer walls ofconcrete increased with the level of per capita consumption of the household, while the opposite was true for the percentage of dwellings with outer walls ofwood.

7.2.2 Roofs

Most dwellings (87.7%) had roofscovered with asphalt shingles, while3.6% of the dwellings had roofs ofcorrugated metal. In all regions, the majority of dwellings were built using asphalt shinglesfor the roof, but in Grand Bahama 12.6% of dwellings hadroofs of corrugated metal and14.2% of roof tiles.

There was no clear relationship between the household per capita consumption, and the construction materials used in roofs; asphalt shingles were the main construction material for the roofs acrossall consumption quintiles.

Table 7-3: Construction materials, by heads of household and region

				Region		
	All Bahamas	**Female head**	**Male head**	**New Providence**	**Grand Bahama**	**Family Island**
Outer walls						
Wood	12.1	11.1	12.8	9.4	6.7	29.8
Concrete blocks/slabs	80.6	83.0	78.9	83.6	86.2	61.3
Wood and concrete	4.0	3.0	4.8	4.0	3.3	4.6
Stone/brick	0.9	0.9	0.9	1.0	0.3	1.1
Stucco	2.1	1.9	2.3	1.9	3.5	1.6
Other	0.2	0.0	0.4	0.0	0.0	1.6
Total	99.9	99.9	100.1	99.9	100.0	100.0
Roof						
Asphalt shingles	87.7	88.1	87.5	91.6	68.3	89.3
Wood shingles	3.2	3.7	2.9	3.0	1.1	6.6
Corrugated metal sheets	3.6	3.7	3.6	2.1	12.6	1.9
Concrete	1.7	1.9	1.5	1.8	2.9	0.2
Rooftiles	3.0	2.2	3.5	1.1	14.2	0.5
Other	0.7	0.4	0.9	0.5	1.0	1.5
Total	99.9	100.0	99.9	100.1	100.1	100.0
Floor						
Wood	6.5	6.2	6.8	5.9	4.0	11.9
Concrete	93.1	93.5	92.8	93.7	96.0	87.4
Other	0.4	0.3	0.5	0.4	0.0	0.7
Total	100.0	100.0	100.1	100.0	100.0	100.0

7.2.3 Floors

The majority of the dwellings (93.1%) had floors made from concrete. This finding was repeated across the regions. In the Family Island region, almost 11.9% of the dwellings had floors made with

wood.The use of wood for the floor tended to decrease as the household per capita consumption expenditure increased.

Table 7-4: Construction materials, by poverty status and consumption quintile

	Poverty status		Consumption quintile				
	Poor	**Non-Poor**	**1**	**2**	**3**	**4**	**5**
Outer Walls							
Wood	37.0	9.7	30.4	13.7	10.8	9.1	5.5
Concrete blocks/slabs	55.8	83.0	58.5	80.4	80.8	86.2	87.1
Wood and concrete	2.9	4.1	4.6	2.4	3.9	3.3	5.2
Stone/brick	0.9	0.9	1.2	0.4	1.7	0.5	0.8
Stucco	3.3	2.0	5.3	2.8	2.8	0.9	0.7
Other	0.0	0.3	0.0	0.3	0.0	0.0	0.6
Total	99.9	100.0	100.0	100.0	100.0	100.0	99.9
Roof tiles							
Asphalt shingles	82.0	88.3	85.4	89.6	90.9	90.3	83.8
Wood shingles	8.9	2.7	7.5	2.8	2.4	2.4	2.7
Corrugated metal sheets	5.8	3.4	4.4	4.8	2.3	1.3	5.2
Concrete	2.1	1.7	1.3	0.0	2.2	2.0	2.4
Roof tiles	1.2	3.1	1.1	2.0	2.3	3.1	4.7
Other	0.0	0.8	0.3	0.8	0.0	0.9	1.2
Total	100.0	100.0	100.0	100.0	100.1	100.0	100.0
Floor							
Wood	13.9	5.8	10.3	9.0	5.4	5.2	5.1
Concrete	85.6	93.8	89.4	90.7	94.5	94.6	94.0
Other	0.6	0.4	0.3	0.3	0.1	0.2	0.8
Total	100.1	100.0	100.0	100.0	100.0	100.0	99.9

7.3 Services (Table 7-5 and Table 7-6)

Informationon the availability of basic infrastructure helps to measure the quality of life of the population of The Bahamas.

7.3.1 Main source of water

Most(59.2%) households in The Bahamas had access to public water piped into the dwellings, and 33.1% had a private source of water. In Grand Bahama the percentage of households with public water piped into the dwellings was 94.3%, but in New Providence and the Family Island regionthesepercentageswere 51.7% and 59.1%, respectively. In New Providence and the Family Island region there were higher percentages of households with a private piped supply of water (41.2% and 24.3%, respectively). In the Family Island region8.8% of households had rain water systems; this type of water supply was not reported in the other regions.

Across all quintile groups, the most common source of water was public water piped into dwellings and the second most common was a private source. For both water sources there was a

positive relation between the percentage of households using those water sources and the household per capita consumption quintile.

7.3.2 Lighting

Electricity was the most common means oflighting (98.0%). While this percentage was similar inNew Providence and Grand Bahama, inthe Family Island region the percentage was lower (96.4%).

Electricity was the main source of lighting for households across all consumption quintiles. In the poorest quintile,3.5% of households usedkerosene, oil or gas lampsfor lighting.

7.3.3 Cooking Fuels

At the national level, 80.4% of the households usedcookinggas to cook. The second most commoncooking source was electricity (almost 18.6%). Across regions, there werelarge disparities in use of cooking fuels: in New Providence 92.8% of households used gas for cooking; in Grand Bahama, only 28.3% used gas while the most common energy source for cooking was electricity (71.0%).

The use of cooking gas (the most common cooking fuel) tended to decrease as per capita consumption expenditure increased, while the opposite result occurred with the use of electricity for cooking - the percentage of households using electricity to cook moved from 10.1% in the bottom quintile to 24.2% in the upper quintile.

7.3.4 Sanitary Facilities

At the national level, 73.9% of households had toilets attached to a cesspit or septic tank and 24.0% of household toilets wereconnected to the public sewer. Less than one percent (0.6%) of households reported having no toilet. In Grand Bahama, 91.3% of households had toilets attached to a cesspit or septic tank and 8.4% had toilets linked to the public sewer, while in New Providence and the Family Island region, both percentages were close to the national figure.

Across consumption quintiles, there was a negative correlation between consumption quintile and the proportion of households having no toilet; in the lowest quintile, 2.1% of dwellings had no toilet, while in the upper quintile all households had a toilet.

Table 7-5: Water supply, lighting, cooking fuels and sanitary facilities by heads of household and region

				Region		
	All Bahamas	Female head	Male head	New Providence	Grand Bahama	Family Island
Water supply						
Public piped into dwelling	59.2	62.0	57.1	51.7	94.3	59.1
Public piped into yard	1.4	0.9	1.8	1.7	0.4	1.1
Public stand pipe, public well or tank	4.4	4.4	4.4	4.9	0.7	5.5
Private piped into dwelling/private not p	33.1	30.7	34.8	41.2	4.3	24.3
Rain water system (piped/not piped)	1.3	1.3	1.3	0.0	0.0	8.8
Other	0.6	0.6	0.6	0.5	0.3	1.2
Total	100.0	99.9	100.0	100.0	100.0	100.0
Lights are used	99.7	99.9	99.6	99.7	99.5	100.0
Source of lighting						
Electricity	98.0	98.6	97.6	98.3	98.3	96.4
Kerosene, oil or gas lamp	0.8	0.5	1.1	0.7	0.7	1.8
Other (solar/candles)	1.1	1.0	1.2	1.0	1.0	1.8
Total	99.9	100.1	99.9	100.0	100.0	100.0
Fuel for cooking						
Gas	80.4	81.4	79.7	92.8	28.3	75.3
Electricity	18.6	17.9	19.0	6.3	71.0	22.8
Other	1.0	0.7	1.2	0.8	0.8	1.9
Total	100.0	100.0	99.9	99.9	100.1	100.0
Toilet						
Toilet linked to a public sewage system	24.0	25.4	23.0	27.3	8.4	24.2
Toilet with cesspit or septic tank	73.9	73.7	74.0	70.1	91.3	73.7
Other	1.6	0.8	2.1	2.0	0.3	0.9
None	0.6	0.1	0.9	0.5	0.0	1.3
Total	100.1	100.0	100.0	99.9	100.0	100.1

Table 7-6: Water supply, lighting, cooking fuel and sanitary facilities, by poverty status and quintile

	Poverty status		Consumption quintile				
	Poor	**Non-poor**	**1**	**2**	**3**	**4**	**5**
Water supply							
Public piped into dwelling	43.7	60.7	49.8	59.1	58.7	62.2	61.9
Public piped into yard	3.0	1.3	2.8	2.0	1.2	1.1	0.8
Public stand pipe, public well or tank	17.3	3.2	15.1	6.5	2.2	1.7	1.7
Private piped into dwelling/private not piped	30.9	33.3	28.5	31.9	35.6	32.6	34.5
Rain water system (piped/not piped)	2.6	1.2	2.3	0.3	1.4	1.9	1.0
Other	2.5	0.4	1.6	0.3	1.0	0.5	0.2
Total	100.0	100.1	100.1	100.1	100.1	100.0	100.1
Lights are used	98.0	99.9	98.8	99.7	100.0	100.0	99.8
Source of lighting							
Electricity	90.2	98.8	92.2	97.7	98.4	99.6	99.5
Kerosene, oil or gas lamp	3.4	0.6	3.5	1.5	0.7	0.0	0.0
Other (solar/candles)	6.5	0.6	4.3	0.8	0.9	0.4	0.5
Total	100.1	100.0	100.0	100.0	100.0	100.0	100.0
Fuel for cooking							
Gas	86.4	79.9	87.8	82.9	80.4	81.2	75.2
Electricity	11.5	19.2	10.1	15.4	19.1	18.1	24.2
Other	2.1	0.9	2.2	1.6	0.5	0.7	0.6
Total	100.0	100.0	100.1	99.9	100.0	100.0	100.0
Toilet							
Toilet linked to a public sewage system	14.1	24.9	19.1	23.2	21.0	25.5	27.6
Toilet with cesspit or septic tank	75.2	73.7	73.1	74.6	77.3	73.7	71.7
Other	8.4	0.9	5.7	1.1	1.5	0.6	0.7
None	2.4	0.4	2.1	1.2	0.2	0.2	0.0
Total	100.1	99.9	100.0	100.1	100.0	100.0	100.0

7.4 Summary of Findings

Some of the findings include:

- Poor households live in less robust dwelling and than non-poor households.
- Dwellings in the Family Islands are more likely to be of wooden construction than those in the other regions, and so maybe less robust in the face of natural disasters.
- 8.8% of homes in the Family Islands still depend upon rain water catchment systems.
- Cesspits and septic tanks are the most common means of dealing with sewerage, throughout the county and across quintile groups.

8 Durable Goods and Transportation Ownership

Ownership of durable goods and access to transportation arecommon indicators of the level of wellbeing of a population. The *2013 House Expenditure Survey* examined household ownership of 25 durable consumer goods. Furniture, kitchen appliances, televisions and other technological devices were included among data on durable goods.

8.1 Durable GoodsTable 8-1 and Table 8-2

Overall, 92.1% of households had bedroom furniture. In New Providence, the percentage of households that owned this good was higher, at 94.3%, while in the Family Island region it was lower, 81.1%. For other furniture (living room, dining room and other furniture), the percentage of ownership was lower, but the ranking between the regions was similar.

Most households owned kitchen appliances such as refrigerators and cooking stoves (82.4%). The percentage of households with these appliances was lower in Grand Bahama and the Family Island region (around 74%) than in New Providence (86.0%). Ownership of home freezers was most common in the Family Island region (46.3%); this compares to the national figure of 31.5%. This fact is explained by the need of residents in the Family Island region to store food for long periods, because they have limited food-shopping opportunities.

The percentage of households having washing machines and air conditioners varied little among regions, but for other appliances such as water heaters, there were large differences.In the Family Island region, the percentage of householdsowning water heaters was 45.7%, while in Grand Bahama the percentage was 65.0%.

Mosthouseholds (93.8%) had at least one TV set. The lowest percentage of households with access to TV setswas in the Family Island region (87.7%). Other electronic devices, such as video/CD players and movie cameras/cameras had lower ownership rates (44.6% and 22.1%, respectively).

Overall, the percentage of households with at least one personal computer was 65.1%. Ownership varied between regions. In the Family Island region, 54.7% of households hadat least one personal computer and in Grand Bahama the percentage was 71.5%.

Table 8-1: Durable goods ownership (one or more owned) by region

		Region		
	All Bahamas	**New Providence**	**Grand Bahama**	**Family Island**
Bedroom furniture	92.1	94.3	93.0	81.1
Living room furniture	79.2	81.4	79.6	68.6
Dining room furniture	68.4	68.7	72.8	62.3
Nursery equipment	7.4	7.8	5.2	7.5
Other furniture, furnishings& fixtures	30.3	29.7	46.3	16.9
Refrigerators	82.0	85.8	73.0	72.9
Home freezers	31.5	29.3	26.5	46.3
Gas or electric cooking stoves (hobs & ovens)	82.4	86.0	73.6	74.5
Microwaves	74.2	75.1	79.8	64.7
Other kitchen appliances	30.0	29.4	43.0	20.1
Washing machines	51.9	51.5	51.8	53.8
Clothing dryers	28.9	30.1	31.1	21.4
Other major laundry equipment	0.9	0.9	1.2	1.0
Air conditioners (unit)	48.0	48.8	46.2	46.4
Water heaters	52.8	51.7	65.0	45.7
Other major household appliances	13.3	15.2	8.4	9.3
Other major cleaning equipment & polishing machines	1.3	1.0	1.4	2.7
Vacuum cleaners etc.	21.3	21.6	22.4	18.8
Lawn mowers	20.5	19.7	20.2	24.5
Other motorized equipment e.g. Electric drills saws& hedge cutters	19.6	19.5	22.5	17.3
Televisions	93.8	94.7	95.6	87.7
Video or CD players	44.6	45.4	50.3	35.2
Movie cameras or cameras	22.1	22.3	25.1	17.8
Personal computers	65.1	65.9	71.5	54.7

Ownership of durable goods was higher in non-poor than poor homes in all but one category (bedroom furniture), where the percentages were almost equal. In general there existed a positive correlation between the quintile group and the percentage of households owning durable goods. For example, 20.9% of households in the poorest quintile owned washing machines, while 69.1% of households in the upper quintile owned washing machines. Similarly, 35.3% of households in the bottom quintile owned personal computers; the percentage was 76.0% for households in the richest quintile.

Table 8-2: Durable goods ownership (one or more owned), by poverty status and quintile

	Poverty status		Consumption quintile				
	Poor	**Non-Poor**	**1**	**2**	**3**	**4**	**5**
Bedroom furniture	93.5	92.0	95.2	93.1	91.9	91.7	90.6
Living room furniture	66.9	80.3	71.8	79.0	79.5	82.0	80.4
Dining room furniture	41.0	70.9	48.2	63.3	69.3	71.6	77.6
Nursery equipment	5.5	7.6	7.2	9.1	6.1	9.7	5.7
Other furniture, furnishings& fixtures	12.1	32.0	13.2	28.2	29.7	32.2	38.4
Refrigerators	71.4	82.9	76.4	85.1	81.4	82.6	82.7
Home freezers	18.4	32.7	21.0	32.2	34.1	32.9	33.2
Gas/ electric cooking stoves (hobs & ovens)	79.3	82.7	83.3	85.2	80.3	81.8	82.3
Microwaves	45.9	76.9	51.0	71.2	70.1	82.4	83.7
Other kitchen appliances	12.9	31.6	14.3	27.7	27.3	33.0	38.3
Washing machines	16.8	55.2	20.9	45.3	48.7	56.2	69.1
Clothing dryers	3.5	31.3	3.2	11.6	20.4	33.5	52.8
Other major laundry equipment	0.5	1.0	0.3	0.7	0.6	0.6	1.9
Air conditioners (unit)	19.6	50.7	25.4	41.9	46.6	49.4	61.9
Water heaters	14.2	56.4	20.2	43.3	49.5	58.4	71.4
Other major household appliances	2.1	14.3	3.5	12.3	13.3	15.1	17.1
Other major cleaning equipment and polishing machines	0.0	1.4	0.0	0.3	1.8	1.2	2.2
Vacuum cleaners, etc.	2.1	23.1	2.2	11.3	14.5	24.7	37.7
Lawn mowers	6.8	21.8	7.2	14.4	17.9	21.2	31.2
Other motorized equipment e.g. Electric drills saws& hedge cutters	6.9	20.8	7.3	13.9	16.9	20.3	29.7
Televisions	84.7	94.7	88.7	93.4	94.6	94.9	95.1
Video or CD players	30.2	46.0	35.2	42.6	43.3	47.8	48.8
Movie cameras or cameras	4.9	23.7	4.1	18.7	21.3	26.0	30.0
Personal computers	30.9	68.3	35.3	57.5	65.1	74.9	76.0

8.2 Transportation(Table 8-3 and Table 8-4)

Most households (78.4%) owned at least one car, bus, van or truck. Households in the Family Island region were least likely to own acar, bus, van or truck (67.7%). At the national level, 9.5% of households had one or more bicycles and 3.3% had at least one boat. However, the percentage of households owning boatswas 10.3% in the Family Island region.

Ownership of a motor vehicle was correlated with the poverty status of the household. 30.9% of households in poverty compared with 82.8% of non-poor households owned a car, bus, van or truck. In the lowest quintile group, 41.5% of households owned a motor vehicle compared to 92.0% of households in the highest quintile.

Table 8-3: Transportation (one or more owned), all Bahamas and by region

		Region		
Mode of transportation	**All Bahamas**	**New Providence**	**Grand Bahama**	**Family Island**
Car, Bus, Van, Truck, etc.	78.4	79.5	83.6	67.7
Motorcycle/ Scooter	1.8	1.7	1.0	2.9
Bicycle	9.5	7.8	13.5	13.1
Boat	3.3	1.5	4.6	10.3
Golf Cart	0.6	0.1	0.4	2.9

Table 8-4: Transportation (one or more owned), by poverty status and quintile

	Poverty status		Consumption quintile				
Mode of transportation	**Poor**	**Non-Poor**	**1**	**2**	**3**	**4**	**5**
Car, Bus, Van, Truck, etc.	30.9	82.8	41.5	70.5	80.3	87.4	92.0
Motorcycle/ Scooter	0.0	1.9	0.2	1.9	1.0	1.6	3.1
Bicycle	6.1	9.8	6.6	8.5	7.3	9.9	12.5
Boat	1.0	3.5	1.2	3.4	3.7	2.7	4.4
Golf Cart	0.3	0.6	0.5	0.2	0.4	0.9	0.7

8.3 Summary of Findings

Some of the findings include:

- Poor households are more likely to live in older and less robust dwellings. This has implications for the impact of natural disasters.
- The poor are more likely than the non-poor to lack basic household amenities.
- Those in the higher quintiles are more likely to have access to water heaters and personal computers.
- Personal computers were less likely to be found in households in the Family Island region than elsewhere.
- Access to motor vehicles was less likely in homes in the Family Island region and most common in the highest quintile.

9 References

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