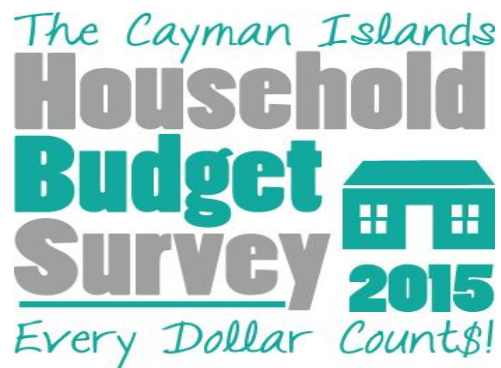


HOUSEHOLD BUDGET SURVEY 2015

INTERVIEWER'S FIELD MANUAL

January – December 2015



Information on hand

Economics and Statistics Office
Government Administration Building, George Town, CAYMAN ISLANDS
Telephone: 244-4613 or 949-0940, Facsimile: 949-8782, Website: www.eso.ky

1 FOREWORD

This manual has been prepared for the benefit of persons involved with implementing the Cayman Islands Household Budget Survey (HBS). It is to be used primarily as a training and reference manual for survey interviewers. It is the MOST important aid provided for persons in their role as Interviewer. Interviewers should carry their manual with them when in the field and become familiar with its contents and layout so they can refer to it quickly.

The manual will provide an understanding of the HBS, its objectives, questionnaire content, the conditions under which the survey is to be conducted, and defines the role of interviewers. Above all, it ensures that procedures across the Islands conform to the same set of standards. This manual can also be used as a reference for all other persons involved with the implementation of the HBS.

You are encouraged to read this manual thoroughly, RE-READ it regularly during your period of employment and take it with you whenever you are out on your work.

You will receive comprehensive training so that you can properly fulfill your duties and responsibilities. In addition, there will be on-going review of your work.

Even if you were an interviewer in a previous Household Budget Survey it is **essential** that you study this manual thoroughly, since new sections were added and some were revised. There are also some sections, which continue to cause "problems" and this manual may help to further clarify these issues.

You should bring any problems to the attention of the Field Supervisor and if you have doubts at any time during your employment about aspects of your work, CONTACT THE FIELD SUPERVISOR or the HBS Coordinator.

ESO Director
January 2015

TABLE OF CONTENTS

1	FOREWORD.....	ii
2	INTRODUCTION.....	6
	BACKGROUND.....	6
	COMPULSORY TRAINING.....	6
	TRAINING PACKAGE.....	6
	TRAINING GROUND RULES.....	6
	THE STATISTICS LAW (2011 Revision).....	7
	CONFIDENTIALITY.....	7
	MISSION STATEMENT.....	7
3	THE HOUSEHOLD BUDGET SURVEY.....	8
	WHAT IS A HOUSEHOLD BUDGET SURVEY (HBS)?.....	8
	WHY CONDUCT A HOUSEHOLD BUDGET SURVEY?.....	8
	WHAT ARE THE USES OF THE HBS?.....	8
	STRUCTURE OF THE HOUSEHOLD BUDGET SURVEY.....	10
	KEY CONCEPTS AND DEFINITIONS.....	11
4	COMPLETING THE HBS HOUSEHOLD QUESTIONNAIRE.....	22
	GENERAL INTRODUCTION TO SECTIONS 0 to 9.....	27
	SECTION 0 – HOUSEHOLD COMPOSITION AND PROFILE.....	27
	SECTION 1 - HOUSING.....	29
	SECTION 2 - EXPENDITURE ON HOUSING AND UTILITIES.....	31
	PART 1A – FOR OWNER OCCUPIED ACCOMMODATION WITH MORTGAGE PAYMENT.....	31
	PART 1B – FOR ALL OWNER OCCUPIED ACCOMMODATION.....	32
	PART 2: FOR OWNER-OCCUPIED ACCOMMODATION WITH PROPERTY BOUGHT/CONSTRUCTED IN THE PAST 12 MONTHS.....	34
	PART 3: MAJOR REPAIRS AND RENOVATION OF DWELLING.....	35
	PART 4: MAINTENANCE AND MINOR REPAIRS OF DWELLING.....	35
	PART 5: RENTED ACCOMMODATION.....	38
	PART 6: SUB-LETTING / RENTAL OF ANY PART OF THE DWELLING.....	39
	SECTION 3 - MAJOR TYPES OF HOUSEHOLD EXPENSES.....	41
	SECTION 4 - FURNITURE, FURNISHINGS AND HOUSEHOLD EQUIPMENT.....	43
	SECTION 6 - REPAIRS AND SERVICING OF HOUSEHOLD ARTICLES.....	44
	SECTION 7 - REGULARITY OF PURCHASE.....	45
	SECTION 8 – HOME PRODUCTION.....	46
5	COMPLETING THE HBS HOUSEHOLD QUESTIONNAIRE 2.....	47
6	COMPLETING THE HBS INDIVIDUAL QUESTIONNAIRE.....	48
	SECTION 1 – CHARACTERISTICS.....	48
	SECTION 3 – EDUCATION.....	52
	SECTION 4 – ECONOMIC STATUS.....	54
	SECTION 5: CLOTHING, FOOTWEAR, AND CLOTHING ACCESSORIES CONSUMED DURING THE PAST THREE MONTHS.....	63
	SECTION 6C – EXPENSES FOR OUTPATIENT SERVICES.....	65
	SECTION 6D – EXPENSES FOR MEDICATION AND MEDICAL SUPPLIES.....	66
	SECTION 6E – EXPENSES FOR HEALTH INSURANCE.....	66
	SECTION 7 - TRANSPORT.....	67
	PART 1: VEHICLE PURCHASES.....	67
	PART 2: OTHER TRANSPORTATION COST DURING THE PAST 12 MONTHS.....	68
	PART 3: PERSONAL VEHICLE MAINTENANCE AND REPAIR EXPENDITURE DURING THE PAST	

12 MONTHS	69
SECTION 8A: EDUCATIONAL EXPENSES	70
SECTION 8B: OTHER EDUCATIONAL EXPENSES	70
SECTION 9: COMMUNICATION EXPENSES	71
SECTION 10: ENTERTAINMENT AND RECREATION	72
SECTION 11: EXPENSES FOR OTHER SERVICES	73
SECTION 12: EXPENSES FOR PERSONAL CARE	73
SECTION 13: PERSONAL AND OTHER EXPENSES	74
SECTION 14: DIGITAL READING MATERIALS AND RECREATIONAL ITEMS	74
SECTION 15A: OTHER PERSONAL EXPENSES	74
SECTION 15B: LOCAL INSURANCE COMPANIES	75
SECTION 16: OTHER DISBURSEMENTS	75
SECTION 17: GIFTS/DONATIONS	76
SECTION 18: EXPENSES FOR PERSONAL TRAVEL ABROAD AND STAYCATION	76
SECTION 19 - EXPENSE PATTERNS FOR FOOD, DRINK, AND TOBACCO	78
SECTION 20: INCOME FOR ALL PERSONS	79
7 COMPLETING THE HOUSEHOLD EXPENDITURE DIARY	82
GENERAL INSTRUCTIONS	82
HOW TO COMPLETE THIS DIARY	82
8 COMPLETING THE MEMORY JOGGER	84
MEMORY JOGGER	84
9 ROLE OF SURVEY STAFF	87
INTERVIEWER	87
10 INTERVIEWING PROCEDURES	90
LISTINGS	90
MAPS 90	
CONTACTING HOUSEHOLDS	92
NO CONTACTS	92
NO COOPERATION	93
DIFFICULT INTERVIEWS	93
COMBINED ADDRESSES	94
11 INTERVIEWING TECHNIQUES	94
INTRODUCING YOURSELF AND THE SURVEY	97
FREQUENTLY ASKED QUESTIONS	98
12 POST INTERVIEW	101
CHECK THE COMPLETED QUESTIONNAIRE	101
SIGN THE COMPLETED QUESTIONNAIRE	102
COMPLETE THE INTERVIEWER'S CONTROL FORM	102
QUESTIONNAIRE STORAGE	102
RETURN OF MATERIALS	102
13 THE IMPACT OF ERRORS ON THE FINAL RESULTS	103
14 ADMINISTRATIVE INFORMATION	105
TIMETABLE FOR HBS DATA COLLECTION	105
CONTACT INFORMATION	105
FIELD WORK DOCUMENTS AND SUPPLIES	105
PERFORMANCE	106
PAYMENT	106

15	APPENDIX.....	108
	APPENDIX A: SCHOOL CROSS REFERENCE CHART	108
	APPENDIX B: EXAMPLES OF OCCUPATIONS	109
	APPENDIX C: EXAMPLES OF BUSINESSES	110
	APPENDIX D: INCOME CROSS REFERENCE CHART	113
	APPENDIX E: LISTING.....	114
	APPENDIX F: CALL BACK CARD	115
	APPENDIX G: LETTER TO HOUSEHOLDER.....	116
	APPENDIX H: INTERVIEWER'S CONTROL FORM.....	117

2 INTRODUCTION

BACKGROUND

The Economics and Statistics Office is responsible for collecting information on the Cayman Island's population and economy, which are necessary indicators for development policy and planning. One of the key tools used for collecting such information is the Household Budget Survey (HBS). This year, the ESO will once again embark on collecting information at the household level to determine the incomes and expenditures of Caymanian households.

COMPULSORY TRAINING

The ESO recruits and trains temporary Interviewers to assist the staff in conducting the survey. It is compulsory that all persons involved in the collection and supervision of fieldwork attend the training sessions. The training enables such persons to have a thorough knowledge of the main concepts and be familiar with the HBS questionnaires, diary, memory jogger and the Training Manual. The training generally lasts for one week and is conducted at the Economics and Statistics Office. Attendance and punctuality at all sessions are important and would be key factors in determining your suitability for the post.

TRAINING PACKAGE

A training package has been prepared for each person attending this training. A list of the supplies has also been included in each package. Check now to ensure that you have been provided with all the materials that are listed on your list of supplies. You will be guided as to which documents and supplies you will need for the various sessions in this training.

TRAINING GROUND RULES

It is important that certain ground rules are established before the training session gets underway. These ground rules should be agreed upon by everyone involved in the training, and could include basic rules with respect to:

- use of cell phones
- dress code
- one person speaks at a time
- constructive criticism

THE STATISTICS LAW (2011 Revision)

This Law is the legal means by which employees of the Economics and Statistics Office (ESO) are empowered to collect information (Section 7). It lays out the penalties for breach of confidentiality and for not providing information as covered in Sections 18 and 19 respectively. You should make sure that you have read through the Statistics Law so that you are familiar with its power and the penalties for breach of confidentiality.

Copies of the Statistics Law and the Oath will be provided to each interviewer. It is recommended that you keep them in your possession at all times when conducting interviews.

Respondents are legally obliged to provide information asked for in the HBS; however ESO prefers that people answer the questions because of moral suasion.

CONFIDENTIALITY

The success of the survey depends on full public cooperation. A poor response will NOT provide the information needed. One way to encourage cooperation is to maintain the confidentiality of the Survey, which is guaranteed under Section 8 (1A) of the Statistics Law (2011 Revision). We must reassure the public that this is being done.

You have signed an Oath or Affirmation, which guarantees to the public that the information they give you will not be revealed to anyone outside ESO. There are penalties for disclosing information, even if it is done simply through carelessness, so be on your guard throughout.

MISSION STATEMENT

Our mission is to assist the people of the Cayman Islands and those outside the country in making informed socio-economic analysis or decisions through the provision of statistical products and economic reports derived from various data compilation activities.

We aim to provide these services within the parameters set by the Statistics Laws of the Cayman Islands, in accordance with accepted statistical methodologies and in a timely and user-friendly manner. We also strive to ensure the integrity of our data dissemination by increasingly moving towards international standards.

3 THE HOUSEHOLD BUDGET SURVEY

WHAT IS A HOUSEHOLD BUDGET SURVEY (HBS)?

The Household Budget Survey collects information from a representative group of households in Grand Cayman and Sister Islands. The type of information collected in the survey includes detailed expenditure information, demographic and housing characteristics, labour force activity, and sources of income.

Three previous HBS were conducted in the country; one in 1984, another from October 1990 to September 1991, and the last in 2007, which was conducted in conjunction with the Survey of Living Conditions. Almost all countries conduct similar surveys. For example, the UK and Scotland have the Family Expenditure Survey (FES); the United States has the Consumer Expenditure Survey (CEX), etc. It is recommended by international organizations that these surveys should be conducted every five to seven years, and in most cases much more frequently.

WHY CONDUCT A HOUSEHOLD BUDGET SURVEY?

The Household Budget Survey 2015 seeks to update the CPI basket in the Cayman Islands in view of the many new items that have appeared in the market since 2007 such as organic food, iPads, smart phones and e-readers. HBS 2015 will therefore result in a more accurate calculation of Cayman's CPI.

WHAT ARE THE USES OF THE HBS?

Information from the survey will be used for the following purposes:

1. Developing a new Consumer Price Index (CPI). The CPI is the indicator of inflation in the country and wages, salaries, pensions, and electricity rates are often adjusted upward to reflect increases in the CPI, or cost of living. Detailed expenditure information that is collected in the survey will be used to derive the new "basket" of goods and services on which households typically spend money. It will also be used to derive the "weight" for the different categories of expenditures. Over time, household expenditures typically change; for example, in 1991, few people had personal computers, internet hook-ups or cell phones and they are therefore not included in the previous CPI.
2. Input into National Accounts (Gross Domestic Product, or GDP, Balance of payments). GDP is the major indicator of the economic activity in a country. Expenditure by households is a major component of GDP.

3. The information derived from the HBS has the potential of impacting households in Cayman whose well-being is attached to specific dollar values. Two examples can be cited. One, the direct assistance for families currently served by the Needs Assessment Unit which uses a single income level (CI\$3,000) to screen qualified recipients. Two, is the granting of permission by the Immigration Department for work permit holders to bring their dependents to the Islands. This is subject to a minimum income level corresponding to a benchmark “cost of living” estimate. The HBS results can be used in revisiting these benchmarks as well as facilitate the introduction of more robust ones to address the intended policy objectives.
4. Economic impact analysis. The HBS provides the basic data for calculating the “expenditure multiplier” or total economic impact from government spending or private investment in the economy.

A one dollar increase in new spending in the local economy becomes household income through employment and when spent, generates income for another household, and so on. The final increase in income of the entire economy depends on the household sector’s marginal propensity to consume in the domestic economy. The higher this propensity, the higher the multiplier effect of government spending or private investment. Now, the HBS provides the data to calculate the marginal propensity to consume.

The use of multipliers enriches the evaluation of fiscal policies or projects such as the construction of a new waste processing site, or a new hotel project. Government can then be guided in prioritizing projects or programs that require budgetary funding or concessions.

5. Socio-economic information. Labour force and demographic information can be used by Government in policy development and in management and evaluation of programmes in areas such as education and employment, and economic and social policy. For example, the information can provide insight into youth unemployment or senior citizens’ poverty.
6. The information is also vital for formulating reliable estimates of consumer demand for a variety of goods and services and therefore is used by potential investors.

STRUCTURE OF THE HOUSEHOLD BUDGET SURVEY

The HBS is structured to collect data at the household level. The basic tools for collecting the data are the housing and individual questionnaires, which includes specific questions that will determine expenditure recall, household income and population characteristics. The diary, is used by the enumerator to record the daily household expenditure over a period of 2 weeks, based on the memory joggers, which will be used by households to record purchases. Trained interviewers conduct face-to-face interviews with members of the household.

The HBS is a random sample survey, which uses a systematic random sampling procedure to ensure geographic representation proportional to a predetermined ratio. This means that not every household is included in the sample and those selected are done so purely by chance. However, since all households have a chance of selection, the more often the survey is conducted, the higher the chance of repeat selection. It must be stressed that the 'sample selection' is generated by computer and is completely random.

The basic sequences of events for the survey are as follows:

- ❖ Questionnaire and Manual reviewed and revised
- ❖ Tabulation Plan developed
- ❖ Sample size estimated
- ❖ Interviewer recruitment
- ❖ Sample drawn and prepared
- ❖ Interviewer training conducted and Interviewers selected
- ❖ Assignments prepared
- ❖ Survey of households conducted
- ❖ Questionnaires returned, edited, coded and data entered by scanning
- ❖ Data from memory joggers are entered in the diaries, coded and scanned
- ❖ Clean and process data, and generate tables
- ❖ Analyze data, write and publish report
- ❖ Survey reviewed

KEY CONCEPTS AND DEFINITIONS

Caymanian/Caymanian status

Any person who is so recognized by law, usually due to birth to a Caymanian parent or having been granted status is considered to be a Caymanian.

Non-Caymanian

Any person who is not defined as "Caymanian" or having "Caymanian Status" is considered to be a Non-Caymanian.

Household

You must identify each separate "**HOUSEHOLD.**" This is essential, as the household is the basic unit for which we wish to collect data.

A household comprises **EITHER**:

- one person living alone; or
- a group of persons (not necessarily related) living at the same address **AND** with common housekeeping, i.e. sharing at least one meal a day **AND** sharing living arrangements. This concept is used for persons sharing an apartment or house or a one-room together.

Note: Sharing a meal does not necessarily mean everyone in the household partakes in the same meal at the same time. Sharing a meal also takes into account access to food prepared, or groceries purchased by household members.

In most cases, the dwelling unit will also be the household. There are instances however, where this does not apply. In the Cayman Islands, **rooms in dwelling units are sometimes rented individually by the 'owner.'** While these persons may share a common living area, **EACH ROOM SHOULD BE TREATED AS A SEPARATE HOUSEHOLD.**

DO NOT confuse the terms "family" and "household." It is possible for one family to be living on the same parcel of land and consist of three households while it is conversely possible for members of three families to form one household on the same parcel. You are to interview the **HOUSEHOLD.**

Typically a household will have its own private entrance from outside or a common passageway distinctly NOT part of any living area. However, if persons are living in different buildings on the same parcel AND have common housekeeping (i.e. share at least one meal a day) they would be considered one household.

WHOM TO INCLUDE OR EXCLUDE

The basic rule is to include everyone in the household (defined above) who has been living in the Cayman Islands for at least 6 months prior to the Reference Period, or INTENDS to live here for 6 months or more. All persons who satisfy this criterion MUST be included regardless of Caymanian Status or age.

INCLUDE PERSONS WHO DURING THE REFERENCE PERIOD, AS PART OF THE HOUSEHOLD, WERE:

- ❖ family members working on another island, in another country or at sea (for less than 6 months) if the present address is considered their "home"
- ❖ family members studying abroad who have the intention of returning to their home in the Cayman Islands.
- ❖ away on vacation (for less than 6 months)
- ❖ away on business (for less than 6 months)
- ❖ persons in an institution (e.g. hospital, prison) (for less than 6 months)
- ❖ domestics, boarders or lodgers living in the Cayman Islands (for at least 6 months)
- ❖ "visitors" from elsewhere in the Cayman Islands (for at least 6 months) (e.g. relatives), who currently consider the address their "home"

EXCLUDE PERSONS DURING THE REFERENCE WEEK, EVEN IF PRESENT, WHO WERE:

- ❖ family members working and living away from the address and consider elsewhere their "home"
- ❖ separated spouses visiting only occasionally who have a "home" elsewhere
- ❖ students at school overseas, if they do not intend to return to live in the Cayman Islands.
- ❖ persons in an institution (e.g. prison) for the past 6 months or likely to remain in an institution for at least 6 months
- ❖ daily helpers and domestics **NOT** living-in (these individuals are a separate household unless they live in an "annex" to the main dwelling **AND** share at least one meal a day)

- ❖ visitors (**not** intending to live at least 6 months in the Cayman Islands)

Be very sure to include **EVERYONE** who usually lives in the household, **especially the young and the old and those temporarily absent (less than 6 months)**. Even though the survey is mainly about the household expenditure and income we need an accurate count of the whole population.

Head of household

The only criterion that is used to define a head of household is that the person should be a responsible adult, 18 years or older, who could provide information on other members of the household. There are few exceptions where a 16 or 17 year old could be the head of the household.

A member of the household is designated as the head primarily to establish the relationship of household members. Every household must have a member designated as head for the purpose of this survey. In a single family household, the father or mother is usually designated the head. It does not matter which one is designated the head. In a one-person household, that person is the head. In a household where members are unrelated, the head is that person whom the other members designate as the head of household for the purpose of this survey.

The person running a guesthouse or similar establishment where a payment is made for boarding and lodging is considered the head of household.

Key Informant

This person could be either the Head or a responsible adult that can provide information on all the members of the household, and information on the housing characteristics.

Reference/Survey Period

The survey period is the given year to which the survey relates. The reference period refers to the months of January through to December.

LABOUR FORCE

Working-Age Population (WAP)

The WAP is comprised of all persons 15 years or older.

Economically Active Population:

This group is comprised of all persons 15 years or older contributing or available to contribute to the production of goods and services according to the United Nations System of National Accounts. Two useful measures of the economically active population are the “usually active population” and the “currently active population.” The “usually active population” refers to the population whose economic activity occurred in the 12 months prior to the survey reference week, while the “currently active population” refers to the population whose economic activity occurred **during the reference week.**

An equivalent term for the “currently active population” is the “labour force”.

Labour Force

The labour force is comprised of all persons aged 15 years or older who were engaged in any form of economic activity, for at least one hour, during the reference week, or who were seeking and available to be engaged in producing economic goods and services. Also included would be all those persons who were temporarily absent from work during the reference week. Hence, the labour force is made up of all those persons who either had jobs (the Employed), or those who did not have jobs but were seeking and available to work (the Unemployed).

Employed/Work/Job

Paid Employment: Persons 15 years or older who, during the reference period performed some work for wage or salary, payment in kind as well as persons with a formal attachment to their job but temporarily not at work.

Self-Employment: Persons 15 years or older who, during the reference period performed some work for profit or family gain, in cash or in kind in one’s own business/enterprise, and persons with own business/enterprise but temporarily not at work. Example, persons who were temporarily away from work because they were on vacation, medical, maternity or paternity leave, training, etc..

Under-employed

Persons who work less than a total of 30 hours in the reference week and who were willing and available for additional hours of work are considered to be under-employed.

Unemployed

Persons who, during the reference period were (a) without work; (b) currently available for work and (c) actively looked for a job, or had definite arrangements to start a job within 4 weeks.

Not In the Labour Force

Persons who, during the reference period were not economically active i.e. they were not working, not available for work, and not seeking work. For example, full-time students, housewives, pensioners, etc.

Employment Status

This distinguishes whether a person works for himself, i.e. self-employed, or works for someone and receives payment in cash or kind. Additional information on whether the self-employed has paid help or not, is also captured under employment status.

Occupation

The kind of work done during the reference period by the person employed REGARDLESS of the industry or status in employment of the person. For example, accounts clerk, legal secretary, domestic worker, fisherman, human resource manager,

etc.

Each occupational type is systematically classified and coded using the International Standard Classification of Occupations (ISCO) 2008, which allows for international comparison. Occupations may be placed in one of 10 major groupings; however, each is given a specific code depending on the description of the tasks and duties of the job and the skill needed to perform those duties. ISCO is used to classify the information on previous and present occupation, as determined from the Labour Force Survey.

The level of education is useful in helping to determine the level of skill that an individual needs to perform a particular job. Errors in the classification of occupations could occur when an interviewer does not give adequate or complete descriptions of tasks and duties performed by a respondent. Occupations may also be coded incorrectly when a low-skilled job is given a high-skilled code or vice versa.

Industry

The type of economic activity carried out at the person's place of work during the reference week. This is defined in terms of the kind of goods produced or services supplied by the unit in which the person works and NOT necessarily the specific duties or functions of the person's job. For example, manufacture of wearing apparels, bread making, poultry rearing, repairing of motor vehicles or boat, etc.

Similar to occupational classification, industries are systematically classified into different categories based on similar economic activities carried out by a set of units. This is done using the International Standard Industrial Classification of All Economic Activities (ISIC) Revision 4. Establishments are classified in industries based on a detailed description of the main economic activities that occur there.

Errors in the classification of industries could occur when an interviewer does not give adequate or complete descriptions of economic activities. For example, inaccuracies may arise when an interviewer lists the economic activity of an establishment by the occupation of the person employed there rather than the activity that is carried on at the business.

Multiple Jobs

A person with more than one job during the reference week, including contract work, is considered to have multiple jobs.

Main Job

A person with more than one job in the reference week should decide for themselves which one is their main job. Only if they are unable to do so should the LFS criterion be applied, i.e. the job which has the most hours worked.

Full-time

A person who works a total of 30 or more hours during the reference week is considered to have full-time-work. This category also includes a person who usually works more than 30 hours but who was absent from work as a result of illness, vacation, etc.

HOUSEHOLD BUDGET

Quantity

Very often quantity refers to the amount purchased for e.g. 3 loaves of bread or 2 tins of corned beef, 2 1/2 lbs of fish etc.

Unit of Quantity

This refers to details regarding the size of the item purchased.

e.g.	1 Litre	Cola
	1 lb.	Sugar

340 grams or 198 grams in the case of corned beef tins. In this case unit of quantity is grams.

As far as possible give unit of quantity in metric units for example, grams, litres, metres etc.

Price Per Unit

This refers to the price of each item, example the price for a loaf of bread or tin of corned beef. The price per unit varies with the size of the loaf or the size of the tin.

REFERENCE PERIODS USED

Past/Last Seven Days Or Past/Last Week: This refers to the last 7 days counting from the day before your visit.

Past/Last Month

This refers to the month prior to the month in which you visit the household. For example, if you visit the household in January 2015, the past/last month is December 2014.

Past/Last Three Months

This refers to the past/last three months prior to the month in which you visit the household. For example, if you visit the household in January 2015, the past/last three months refers the period October to December 2014.

Past/Last Year

This refers to the last 12 months counting from the last month e.g. If you visit in January

2015 past 12 months refers to January 2014 to December 2014. If you visit in October 2015 past 12 months refers to October 2014 to September 2015.

Abroad

This refers to items purchased outside of the Cayman Islands and subsequently brought, shipped, or imported for consumption by the individual within the Cayman Islands. **This also refers to items purchased over the internet for example, clothing, footwear or electronics bought on Amazon.**

EXPENDITURE

User Acquisition Approach

The registration of expenditures on consumer goods and services may be based on whether these are acquired, used or paid for during a given reference period,

- a) acquired during the reference period irrespective of when they were wholly paid for or used;
- b) used during the reference period irrespective of when they were acquired or wholly paid for.

Households acquire goods when they become their legal or de facto owners. Acquisition of goods is often at the same time as or closely after payment, and then there is not much difference between when goods are acquired and when they are paid for.

Although for credit purchases, acquisition takes place before payment or before the completion of payment, the purchaser does exercise full control over the use of the item on acquisition even though not yet necessarily being the legal owner. In any event, there is already a liability to pay on acquisition.

Household Expenditure

Household expenditure is the sum of household consumption expenditure and the non-consumption expenditures of households on:

- a) current transfers made in the form of goods and services to outside units such as other households and NPISHs for their own consumption including gifts, remittances, alimony, child support, irregular contributions to NPISHs and other quasi-compulsory transfers for example tithes;
- b) compulsory transfers to governments such as income and other direct taxes (e.g. wealth taxes), compulsory fees and fines;
- c) pension and social security contributions.

Spend

The purchase or hiring of goods and services regardless of the mode of payment.

Purchase

To acquire or own a good or service by paying for it.

Disbursed

Money paid or given out for the settlement of a bill or from a fund that was created for a special purpose.

Spender

The spender is one of the central respondents to this survey. **A spender is defined as a person 18 years of age and makes purchases for himself and/or other members of the household. If there are spenders in the household who are below 18 years old, their spending information will be reported by the household head.**

Non-spender

A person who makes no purchases for himself/herself. For example persons under 18 years of age or an elderly person.

Purchase Price

Represents the amount paid plus the value of any trade-in (the full purchase price of the new item before deducting trade-in value).

Gifts/donations

Expenditures for consumption items for use by persons who are not household members. Gifts purchased for other households such as family members who permanently stay abroad or in another district are recorded separately in Section 16 of the Individual questionnaire.

Household Income

The term household income refers to any receipt that contributes to the economic well-being of individuals by increasing their potential to consume or save.

Other Key Concepts**Men/Women**

Include all persons age 14 years and above.

Boys/Girls

Children age 3 to 13 years or under 14 years old.

Infants

Babies age 0 to 2 years or under 3 years old.

DESIGN OF THE HBS QUESTIONNAIRE

The HBS questionnaires and this manual are necessary for the remainder of this training. (Refer to the copies of the questionnaires in your training package).

The HBS questionnaires are designed to gather information from Cayman households on their buying habits (expenditures), income and other characteristics. It also gathers basic demographic information, dwelling characteristics, and includes questions on overseas expenses.

The Household Budget Survey is comprised of the following questionnaires and sections:

Household Questionnaire 1

- Cover page
- Record of Visits
- List of Household Members
- Section 1: Housing
- Section 2: Expenditure on Housing and Utilities
- Section 3: Major Types of Household Expenses
- Section 4: Furniture, Furnishings and Household Equipment
- Section 5: Cleaning and Household Maintenance Products
- Section 6: Repairs and Servicing of Household Articles
- Section 7: Regularity of Purchase
- Section 8: Home Production

Household Questionnaire 2

- Section 1: Characteristics
- Section 2: Citizenship and Migration
- Section 3: Education
- Section 4: Economic Status
- Section 5: Health

Individual Questionnaire

- Cover page
- Section 1: Characteristics
- Section 2: Citizenship and Migration
- Section 3: Education
- Section 4: Economic Status
- Section 5: Clothing, Footwear and Clothing Accessories Consumed During the Past 3 Months
- Section 6A: Health
- Section 6B: Expenses for Hospital In-Patient Care Services
- Section 6C: Expenses for Hospital Out-Patient Care Services

- Section 6D: Expenses for Medical Supplies
- Section 6E: Health Insurance
- Section 7: Transport (Vehicle Purchases and Maintenance)
- Section 8A: Educational Expenses
- Section 8B: Other Educational Expenses
- Section 9: Communication Expenses
- Section 10: Entertainment and Recreation
- Section 11: Expenses for Other Services
- Section 12: Expenses for Personal Care
- Section 13: Personal and Other Expenses
- Section 14: Digital Reading Materials and Recreational Items
- Section 15: Other Personal Expenses
- Section 16: Other Disbursements
- Section 17: Gifts/Donations
- Section 18: Expenses for Personal Travel and Local Tourism (Staycation)
- Section 19: Expense Patterns for Food, Drinks and Tobacco
- Section 20: Income for All Persons

Memory Jogger

- Front Page: Notes on the method of completing the daily memory jogger
- Daily Record: Pages 1 to 7
- Back Page: Identification and Control

Note that all questionnaires will be administered by the enumerator. The memory jogger will be completed by the household and collected by the enumerator.

Household Expenditure Diary

- Front Page: Identification and Control
- Pages 2 to 4: Notes on the method of completing the daily diary
- Example: Example showing the method of completing the daily diary (Page 5)
- Pages 6 to 20: Daily Expenditure

The Household Expenditure Diary will be completed by the enumerator based on data collected in the Memory Jogger.

Administration of the HBS Questionnaires

The above Questionnaires will be administered to each household. Each household will be visited four times until all the survey forms are collected.

- **On the first visit**, at the start of the first week:
 - i. The Household and the Individual Questionnaires will be administered.
 - ii. A Memory Jogger notebook for each spender in the household will be left with household respondents to record all purchases over the next one-week period.

- **On the second visit** to the household, at the end of the first week:
 - i. The first week's Memory Jogger notebooks will be collected and the second week's Memory Joggers will be left.
- **On the second week before the third visit:**
 - i. The Daily Diary for the first week is completed by the Enumerator from the Memory Joggers.
- **On the third visit at the end of the second week:**
 - i. The enumerator verifies the daily diary he/she completed with the household.
 - ii. Memory Joggers for the second week will also be collected.
- **On the third week before the fourth visit:**
 - i. The Daily Diary for the second week is completed by the Enumerator from the Memory Joggers.
- **On the fourth visit by the middle of the third week:**
 - i. The Diary completed by the Enumerator for the second week will be verified with the household for accuracy.
 - ii. Vouchers will be given on the fourth visit for those who completed the survey that is, the 2 Household questionnaires for the Household Head (\$15) and the Individual Questionnaires plus both Memory Joggers for the individual spenders (\$15 for each spender). Note that the Household Head will be receiving 2 vouchers if he/she completed both the Household Questionnaire and the Individual Questionnaire.
 - iii. The enumerator should sincerely thank the householder for participating in the survey.

IMPORTANT TIP!

Before commencing interviews, try to memorize the reasons why the survey is being undertaken. **The primary reason is to measure the cost of living in the Cayman Islands.** In addition, try to remember the broad definitions of what is meant by a household, expenditure and income, which are defined on pages 11 to 18 of this document. A good grasp of these concepts will help put you in a commanding position to conduct a successful interview.

4 COMPLETING THE HBS HOUSEHOLD QUESTIONNAIRE

This chapter will assist you in the proper completion of the HBS Household questionnaire. The questions for the Household Questionnaire 1 are presented and comments added for further clarification.

COVER PAGE

The information on the cover page will help to identify the household and the number of household members, the enumerator who conducted the interview and his/her supervisor. It will also indicate the result of the interview. Some of the information on the cover page should be filled in before you go into the field, while other information should be filled in after the interview is completed and you have checked your work. **Remember, only the 2B pencils provided to you are to be used for the purpose of completing the questionnaires.**

SAMPLE NUMBER

This number will be given to you. The four-digit Sample Number is a unique identifier assigned by the ESO for each household. **Get this number from the address label** on the questionnaire. It is the first set of numbers to the far left on the first line of the address label. You can also find this number on your List of Households. **Before the interview begins**, transcribe the number to the respective boxes on the questionnaire.

E.g.: Address label

Sample Number	
9122	- 01-1010 -11D - 001
VILLAS OF THE GALLEON	
BLOCK K, APT #93	
#1089 WESTBAY RD	

DISTRICT AND EA NUMBERS

These numbers will be given to you. The District and EA numbers are assigned by the ESO specifically for census and survey purposes. **Get these numbers from the address label.** The District Number (2 digits) is the second set of numbers from the left and the EA Number (4 digits) are the third set from the left on the first line of the address label. You can also find these numbers on your List of Households. **Before the interview begins**, transcribe these numbers to the respective boxes on the questionnaire.

E.g. Address label

<i>District Number</i>	<i>EA Number</i>		<i>Block</i>	<i>Parcel</i>
9122 - <u>01-1010</u> -11D - 001			9122 - 01-1010 - <u>11D</u> - <u>001</u>	
VILLAS OF THE GALLEON			VILLAS OF THE GALLEON	
BLOCK K, APT #93			BLOCK K, APT #93	
#1089 WESTBAY RD			#1089 WESTBAY RD	

BLOCK AND PARCEL

These numbers will be given to you. The Block and Parcel numbers are assigned by the Lands and Survey Department for their administrative purpose. **Get these numbers from the Address Label.** The block (2 digits and a letter, **See example above**) is the second set from the right and the Parcel (3 digits) is at the far right on the first line of the address label. You can also find these numbers on your List of Households. **Before the interview begins**, transcribe these numbers from right to left in the respective boxes on the questionnaire.

ADDRESS OF HOUSEHOLD

This will be given to you. An address label for each household on your list is pasted onto the questionnaire.

TELEPHONE NUMBER

A **day-time** telephone number, if available, for the person who is listed as the head or is the key informant should go here. This information would be used if there is need for clarification after the questionnaire has been completed. Make every attempt to get a contact number while reassuring the respondent that confidentiality pertains to ALL aspects of the survey. Often a telephone call is sufficient to get queries "straightened out."

EMAIL ADDRESS

An email address, if available, for the person who is listed as the head or is the key informant should be placed in the comments section. This information would also be used if there is need for clarification after the questionnaire has been completed and the household member cannot be reached by the telephone number provided.

TYPE OF DWELLING

Make an effort to determine the type of dwelling by observation and choose one of the following:

- i. **Detached house:** a dwelling that stands alone with no other accommodation directly attached to any side, on top or beneath. It has at least one bedroom that is separate from the living area.
- ii. **Semi-detached house:** a dwelling unit sharing a common wall and common boundary with no more than one other dwelling unit, each on its own exclusive lot. It has at least one bedroom that is separate from the living area.
- iii. **Duplex:** two dwelling units, one above the other, side by side or in the front and behind having a common wall and being on one lot. It has at least one bedroom that is separate from the living area.
- iv. **Apartment:** a building which is used or intended to be used as a home or residence for **more than two** separate dwelling units. It has at least one bedroom that is separate from the living area.
- v. **Condominium/townhouse:** a building with two or more stories with an inside stair case to reach upper stories. It has at least one bedroom that is separate from the living area. Please note that a townhouse is a dwelling unit with the sleeping quarters upstairs and the kitchen and living room downstairs, they are generally found in a housing development area.
- vi. **Studio:** a dwelling unit with one room that has a contained bathroom and kitchen. It has **NO bedroom** that is separate from the living area.
- vii. **One-room:** a dwelling unit with one room that **does not** have a contained bath and kitchen. The one room serves as bedroom and living area.
- viii. **Combined business/dwelling:** A building that has a business and a dwelling unit, one above the other, side by side or in the front and behind.
- ix. **Other (Specify)_____:** includes other types not defined such as boat/yacht, trailer, container, and caves.

NUMBER OF PERSONS IN THIS HOUSEHOLD

The total number of persons listed in Q0.1 for the household should be written in the box after the interview. Check to make sure that the total is equal to the number of males and females. If there are no persons (e.g. No contact, Vacant, etc.) then write "00" in the boxes for total. In the case of a Refusal or Verified No contact, try to obtain the number of resident household members and the sex of these members.

ENUMERATOR'S SIGNATURE AND NUMBER

When the interview is complete, or you have made every effort to conduct an interview, and you have re-checked the questionnaire for consistency, possible missing information, clarity, etc., you must sign on the line. This is your verification that the

questionnaire has been completed as instructed and to the best of your ability. Each Interviewer will be assigned a unique number, which is to be written in the boxes provided.

FIELD SUPERVISOR'S SIGNATURE AND NUMBER

The Field Supervisor should review all questionnaires submitted by Interviewers in his/her Team, and sign each of them after it is satisfactorily completed. Each Field Supervisor will be assigned a unique number, which is to be written in the boxes provided.

EDITOR/CODER SIGNATURE AND NUMBER

The Editor/Coder should sign each questionnaire after it has been edited and coded. Each Editor/Coder will be assigned a unique number, which is to be written in the boxes provided.

RESULT OF INTERVIEW

This information is used to summarize the results of the interview after completion and **ONLY ONE** choice is to be marked.

1. **Fully Completed:** ONLY if the entire questionnaire is completed, as required, for the household. It also includes the completion of the Memory Joggers.
2. **Partially Completed:** Some of the information is missing for one or more members of the household.
3. **Refusal:** TOTAL refusal by the household to participate in the Survey or refusal to answer the majority of the questionnaire particularly Sections 2 - 9.
4. **Unable to Find Address:** You determine that the dwelling unit was merged with an adjacent one to become one unit. E.g., you visit apartment # 5 and found out that it is now merged with apartment #4 as one unit. Your questionnaire for apartment #5 should be marked as choice 4, Unable to find address. This choice should also be marked if you are unable to locate the assigned address.
5. **Vacant:** You determine upon verification that no one lived at the address.
6. **Under Construction/Derelict:** You determine that the dwelling was under construction/renovations or derelict. Evidence of a dwelling unit under construction includes construction material and/or equipment on site, foundation or walls erected.
7. **Demolished:** The dwelling has been torn down.

8. **Temporary Second Home:** You establish that the entire household present during the Reference week was second home residents.
9. **Temporary Short-Term Rental:** You establish that the entire household present during the Reference week was short term visitors and the dwelling is usually a short-term rental.
10. **Verified No Contact:** You verified with neighbor(s) or strata / office /property manager that the dwelling is presently occupied but the occupant(s) is/are not at home OR you have knowledge that the household was away on vacation.
11. **No Contact:** You are unable to establish contact with the household but there are signs of occupancy. E.g. garbage outside, shoes in patio, lights or fan on or off etc.
12. **Out of Scope:** If a household dwelling has been turned into a store or an office or some other use other than as a dwelling. Select this code if current household at dwelling are residents for less than 6 months of the year. **Please be sure to comment on status of dwelling.**

Be sure you understand the difference between VACANT (5) and NO CONTACT (11).

RECORD OF VISITS

Each time you visit an assigned household a line must be completed with appropriate information. If no one is at home, record the time of your visit and a comment. If the interview is completed, in part or in whole, you must record the time you arrived AND left. This information serves as a guide for you to time your next visit so that it is different from previous visits and assist if someone else is given the assignment for follow-up.

GENERAL INTRODUCTION TO SECTIONS 0 to 9

Section 0.2 must be completed for **ALL** resident members of the household (**including children**). Sections 2 and 3 must be completed for **ALL** persons **15 YEARS OF AGE OR OVER**. Sections 4, 5 OR 6 must be completed for those 15 years of age and older, depending on their economic status, which will be determined in Section 3. Only the head of the household or a responsible adult is required to respond to Section 8. Consequently, no respondent will be asked all questions in the questionnaire.

In addition to questions, the questionnaire also has skip instructions, and notes for the interviewer. The skip instructions are written in a box, while the interviewer's notes are written in bold italic. These instructions are guides for you when administering the questionnaire and should **not** be read to the respondent.

SECTION 0 – HOUSEHOLD COMPOSITION AND PROFILE

0.1

- Q. Did at least ONE (1) member of the household live in the Cayman Islands as of December 31, 2014?
- C. If the respondent indicates NO, you are still to continue with administering the questionnaire.

0.2 LISTING OF HOUSEHOLD MEMBERS

- Q. Please give the names of all members of this household including the following:
- All persons staying or intending to stay in the Cayman Islands for at least six (6) months
 - Newborn babies. IF baby has not been named write BABY of Person ...
 - Elderly persons
 - Resident students abroad
 - Persons at hospital or other institution for less than six months
 - Seamen

Please do not include visitors who reside elsewhere in the Cayman Islands or abroad.

Note: Fill in the bubble if the person is under 18 years old and a Non-Spender.

- C. It is preferred that the first person listed is a responsible adult, who will be designated as the head of household. Write the names of **ALL** household

members, starting with the name of the person considered to be the head of the household. Only the first name is required. The name is recorded to distinguish persons entered on the questionnaire and enable you, as the interviewer, to refer to the correct person if information is missing. If more than one person in the household has the same name they should be distinguished further (e.g. Jr., Sr., etc.).

If the respondent does not want to give the names of household members, reassure him/her that names ARE NOT put on computer records and are NEVER used in any published result. The respondent may use letters or nicknames to distinguish household members. If necessary, you may proceed without any names.

Always probe to find out if children, elderly or anyone who might be **temporarily away but who usually lives in this household** were included in the list of household members.

Note: If the number of persons in the Household Listing is more than 18 persons, continue the listing of household members in the comments section on the **Page 22 of the Household Questionnaire 1**.

SECTION 1 - HOUSING

This section of the questionnaire lists questions from 1 to 5 and is intended to get basic information regarding the characteristics of the dwelling.

1.1 OUTER WALLS

- Q. What is the **MAIN** construction material of the outer walls?
- C. Ask all respondents this question. Note, dwellings constructed from T1-11 should be coded as '**Plywood**'. Temporary dwellings such as tents, huts or cardboard boxes should be coded as '**Makeshift**', and dwelling units constructed from shipping containers should be coded as '**Other**'.

1.2 YEAR OF CONSTRUCTION

- Q. In which year was this building constructed?
- C. Ask all respondents this question. Respondents renting their dwelling units may not know the year it was built, in this case bubble in the response 13 "Don't Know" and move to the next question. Additionally, the year this dwelling was built refers to the year of completed construction and not major renovations, such as extensions or additions to the dwelling unit.

1.3 NUMBER OF ROOMS

- Q. How many of the following does this household have for its own use?
- C. This question has two parts that should be asked to all respondents, the number of bedrooms and bathrooms is required. The following definitions further explain what is required for each section of this question.
- i. **Bedrooms: Do not** count rooms used mainly for other activities (e.g. a living room), but **DO** count spare bedrooms. **Note:** A One-room and Studio dwelling should be marked as having no bedrooms.
 - ii. **Bathrooms:** Count the number of bathrooms used by the occupants of the dwelling.

THIS NOTE IS APPLICABLE TO ALL SECTIONS OF HOUSEHOLD AND THE INDIVIDUAL QUESTIONNAIRE WHERE AMOUNTS SPENT/ ITEMS PURCHASED IS APPLICABLE

If the answer	Instruction
• Is not applicable	Leave Blank
• Is applicable but unknown	Write 9's in all the boxes
• Exceeds the number of boxes	Write 9's ending in 7

All entries are annual unless otherwise stated and should be rounded to the nearest CI dollar (CI\$).

The approach to answering subsequent sections in the HBS questionnaires requiring detailed information is as follows

- i. Read out the question “How much did you spend on the following in the past ... months for your own use and other members of your household?”
- ii. Read the broad heading first and inquire from the respondent if any of these items were purchased locally or abroad. If there is no response, perhaps because the broad heading is not understood by the respondent, start reading some of the items in the grouping. If the respondent indicates they purchased a specific item, **Bubble** the **Yes** option under the **HAVE BOUGHT** column. Record the quantity bought and its value in either the **LOCAL, ABROAD** or **LOCAL** and **ABROAD** columns.

SECTION 2 - EXPENDITURE ON HOUSING AND UTILITIES

This section of the questionnaire is divided into SIX parts. The skip instructions in Q2.1 should be read carefully to determine the sequence of questions asked. Remember for some households, persons could have both occupied their own home and also rented another dwelling during the course of the last 12 months (the reference period used for most of the questions in this section).

2.1 TYPE OF TENURE

- Q. Which of the following best describes the ownership of the dwelling you currently occupy?
- C. We are seeking to determine the occupancy status of the household with regards to owning or renting. In order to distinguish between “Owned (with mortgage)” and “Owned (without mortgage)”, when the respondent indicates that the dwelling is owned, you must ask them whether they are still making mortgage payments on the dwelling. This will allow you to determine the category into which to place them.

ONLY if an occupant **PAYS** the full rent should choices 3 or 4 be marked. If the total rent is paid by someone other than any of the occupants (e.g. an employer, relative or friend) then mark choice 5. If a part of the rent is paid by someone other than any of the occupants (e.g. an employer, relative or friend) then mark choice 6. If the household is paying a monthly fee which goes towards the purchase price of the dwelling, then the answer should be “7” – Other please specify. If the accommodation is occupied by some means other than choice 1 to 6, then mark choice 7 AND specify.

Note carefully the various skip instructions

IF OWNED WITHOUT MORTGAGE, GO TO Q2.4

IF RENTED FURNISHED OR UNFURNISHED, GO Q2.21

IF RENT- FREE, SUBSIDIZED RENT OR OTHER, GO TO Q2.16

PART 1A – FOR OWNER OCCUPIED ACCOMMODATION WITH MORTGAGE PAYMENT

In this part of Section 2 all expenditures related to owner occupied dwellings are requested from the respondent. **Please note that all expenditures related to the accommodation currently occupied by the respondent are required.**

Note: EXCLUDE expenditure on accommodations that are outside the Cayman Islands.

2.2 MONTHLY MORTGAGE PAYMENT

Q. What is your current monthly mortgage payment for this housing unit?

2.3 LIFE AND/OR DISABILITY INSURANCE

Q. Does the mortgage payment include mortgage life and/or disability insurance? If yes, how much?

PART 1B – FOR ALL OWNER OCCUPIED ACCOMMODATION

2.4 STRATA

Q. Do you pay strata? If yes, how much did you pay for strata **in the past 12 months**?

C. Strata in this question is intended to capture monthly levies by the owners of the property for the maintenance of common areas including gardening, cleaning, reserves for repairs to major common areas like the roof, etc.

2.5

Q. What annual charges are included in the strata?

House building insurance
Content insurance
Maintenance

2.6

Q. How much did you pay for the following (excluding any payment that is part of strata) **in the past 12 months**?

House building insurance
Content insurance
Maintenance
Service Charges
Administration Charges
Others

C. "Others" may include the cost of strata management or administration.

2.7 ANNUAL RENT OR LEASE FOR LAND

- Q. Did you pay annual rent or lease in the last 12 months for the land on which the house is built? If yes how much?
- C. The land being referred to in this question is the land on which the dwelling units are built. **If the land is owned by a household member, this question is not applicable.** Land which is rented or leased is based on a specific agreement between the land owner and a member of the household, land leased is usually based on a longer term agreement of over a year while rented land is based on shorter term agreements usually requiring more regular payments, example monthly payments.

2.8 IMPUTED RENT

- Q. If you were to rent this entire dwelling unit, how much monthly rental do you think you can get?

2.9 MARKET VALUE OF DWELLING UNIT

- Q. What is your best estimate of the market value of the dwelling unit (unfurnished) you currently occupy?
- C. Note: Check Q. 2.1 to validate if you should ask question 2.11.

PART 2: FOR OWNER-OCCUPIED ACCOMMODATION WITH PROPERTY BOUGHT/CONSTRUCTED IN THE PAST 12 MONTHS

This section is geared towards gathering expenditure on properties bought or constructed in the past 12 months. Information is required for the dwelling unit currently occupied and any other dwelling unit. Other dwelling units might be a second accommodation but should be located within the Cayman Islands.

These questions apply to all buildings constructed in the last 12 months. On completion of Q 2.10 you should follow the skip instruction to either continue on to Q 2.11 onwards or to go to Q 2.16.

2.10

- Q. Did you purchase or construct this dwelling unit or other dwelling units **during the past 12 months?**
- C. Note the skip instruction for those who did not purchase or construct a dwelling unit in the past 12 months.

Note the skip instruction

If NO, Go to Q2.16

2.11

- Q. If purchased, was the dwelling unit bought new or was it previously occupied?

2.12

- Q. How much was the total purchase price or total construction cost?
- C. Total cost of construction or purchase price should be placed in the second box in the event the respondent bought or constructed more than two dwelling units in the past 12 months.

2.13

- Q. Did you purchase or construct this house for rental or for sale?

2.14

- Q. How much is the total amount of mortgage(s)/loans for this dwelling unit/s?

2.15

Q. What is the duration of mortgage(s) in years?

PART 3: MAJOR REPAIRS AND RENOVATION OF DWELLING

This section is meant for dwellings that had major repairs and renovations in the past 12 months. Major repairs or renovation refers to expenditures on major additions and improvements which add significantly to the capital value of the property should be included here. For example, replacing your zinc roof to shingles or replacing your kitchen counter top from formica to granite. Note, expenditure for minor repairs will be asked in Part 4.

2.16

Q. Did your household spend for additions and/or major improvements to your dwelling **during the past 12 months**?

C. Read the question carefully and mention to the respondent what is meant by major repairs or renovations as defined above. Please note that the skip instruction at the top of this section will determine whether it is to be answered, if it is not to be answered go to Q 2.18 in Part 4. Note: what is required is cost of maintenance and major repairs.

Note the skip instructions

If NO, Go to Q2.18

2.17

Q. What kind of addition or major improvement was done and what was the total cost of materials and labour used?

C. Read all items in the 'Description' column. Remember to leave blank 'Total Cost' column if the item is not applicable.

PART 4: MAINTENANCE AND MINOR REPAIRS OF DWELLING

Minor repairs are those that do not significantly change the value of the property. This may include repainting a section of a wall, replacing a broken section of a roof or

window etc. Most of these costs are for replacements.

2.18

- Q. **During the past 12 months** how much was the cost of materials and labour used for the following minor repairs and routine maintenance for your dwelling?
- C. The cost of materials and the cost of labour must be recorded separately. However, if the respondent knows the total cost but finds it extremely difficult to break it down into labour and material, record the total expenditure in Q 2.19. Note that this expenditure relates to the dwelling unit currently occupied, and any other dwelling units provided that the household occupied both dwellings within the past 12 months.

Note skip instructions

2.19

- Q. **During the past 12 months** how much was the total combined cost of materials and labour used for the following minor repairs and routine maintenance of your dwelling?
- C. The combined cost of materials and labour must be recorded provided the respondent cannot breakdown labour and material.

2.20

- Q. Did you previously occupy a rented dwelling in the past 12 months? If yes, for how many months?

Note skip instructions

If YES, Go to Q2.21

If NO, GO TO Q2.26 FOR RENT-FREE OR SUBSIDIZED RENTERS

If NO, GO TO Q2.29 FOR THOSE IN OWNER-OCCUPIED DWELLING

PART 5: RENTED ACCOMMODATION

RENTED ACCOMMODATION

Please note that if the family occupied a rented dwelling **for all or part of the survey year**, you must complete this section. The first instruction in this section is to ask whether the household has been renting for all or part of the last 12 months and if that is not the case, GO to Section '3'.

OTHER RENTED ACCOMMODATION

This section is to be completed also for any household member or the entire household who stayed in other rented accommodation for at least part of the last twelve months which was not the dwelling occupied by the household.

Note skip instructions

2.21

- Q. How much rent did you pay **in the past 12 months**?
- C. This refers to total rent paid for this dwelling and another rented dwelling if the household used another dwelling in the past 12 months.

Note the skip instruction:

GO TO Q 2.26 FOR RENT- FREE HOUSEHOLDERS

GO TO Q2.29 FOR THOSE IN OWNER-OCCUPIED DWELLING

2.22

- Q. When did you start renting this dwelling (MM/YYYY)?

2.23

- Q. How much do you spend monthly as rent for this accommodation?

2.24

- Q. Does the current monthly rent include any of the following utilities? If yes, how

much?

- C. Read all items in the 'Description' column.

2.25

- Q. What additional amount did you pay to the landlord **in the past 12 months**, for example:

Security deposits

Other – Not reimbursable such as payment for repairs

Other – Reimbursable such as water deposit

2.26

- Q. How much did you spend **during the past 12 months** on home contents insurance?

- C. If none, please write 0.

GO TO Q2.29 FOR RENTED FURNISHED AND UNFURNISHED

2.27

- Q. Does anyone outside your household give you assistance with your monthly rent? If yes, how much is the assistance?

2.28

- Q. How much do you think it would have cost to rent (not including utilities) a similar accommodation per month?

PART 6: SUB-LETTING / RENTAL OF ANY PART OF THE DWELLING

2.29

- Q. Is any part of this dwelling rented to persons from another household or to a business?

- C. Please note the skip instruction at Q. 2.29 For dwelling units where parts of the building is not sub-letted you must skip to Q. 2.31.

If NO GO TO Q 3.1

2.30

- Q. How much did you receive **in the past 12 months** from sub-letting or renting a part of your dwelling unit?

Rented to other households

Rented to business

2.31

- Q. Did you have other dwelling units rented **in the past 12 months**? If yes, how much?

Note the skip instruction:

If NO GO TO Q 3.1

2.32

- Q. How much did you receive **in the past 12 months** from sub-letting or renting other dwelling units?

Rented to other households

Rented to business

SECTION 3 - MAJOR TYPES OF HOUSEHOLD EXPENSES

The expenses which must be recorded in this section of the questionnaire are major expenses of a recurring nature, paid either annually or monthly. It is important to note the payment periods included in the question. The first part of this section contains mostly services provided externally to the household, such as through a national water or electricity company. ***Please note that what is required here is the amount billed to the household and not the amount paid by the household, the amount paid may be a partial payment and may not fully reflect the total amount of the service used during the period under consideration.*** In the case of regularly occurring types of expenditures, such as electricity, telephone, water and sewerage bills, what is required is the amount of the last bill **ONLY**. Balances from previous bills should be excluded from the amounts recorded here.

The second part of this section contains mostly services delivered by individuals to the household, such as the cost associated with employment of maids and helpers, cost of caring the elderly etc. Note that employed staff for Q 3.2 deals with full time employed staff.

Ask the household reference person initially and other members if necessary.

HOW MUCH WAS SPENT ON THE SERVICES LISTED BELOW IN THE PAST MONTH FOR YOUR HOUSEHOLD ONLY, EXCLUDING GIFTS OR DONATIONS?

3.1

- Q. Piped water in the last month (exclude balances from previous bills)

- Q. Piped water in the last month (exclude balances from previous bills)
- Q. Water delivered by truck
- Q. Bottled water
- Q. Electricity (exclude balances from previous bills)
- Q. Fixed line telephone (exclude balances from previous bills, including phone cards, caller ID, call waiting etc.)
- Q. Employed staff (maids, butlers, drivers, gardeners, domestic helper, nannies etc.)
- Q. Persons engaged temporarily for baby-sitting, housework, etc.
- Q. Child care outside of the home for example, day nurseries, play schools and other child minding services, summer camps (Not Pre-primary school)

- Q. Cost of care of elderly household members inside the home (except nursing care)
- Q. Cost of care of elderly household member in nursing care
- Q. Cost of care of disabled household members inside the home
- Q. Cost of care of disabled household member outside the home
- Q. Cost of the care of domestic animals (Pets)
- Q. Cable television/satellite installation and or service
- Q. Internet services including dongles

HOW MUCH WAS SPENT ON THE SERVICES LISTED BELOW IN THE PAST 3 MONTHS FOR YOUR HOUSEHOLD ONLY, EXCLUDING GIFTS OR DONATIONS?

3.2

- Q. Gas for cooking, drying or heating for example, propane, butane and LPG?

HOW MUCH WAS SPENT ON THE SERVICES LISTED BELOW IN THE PAST 12 MONTHS FOR YOUR HOUSEHOLD ONLY, EXCLUDING GIFTS OR DONATIONS?

3.3

- Q. Garbage collection and disposal
- Q. Dry cleaning and laundering of household linen
- Q. Rent of furniture, furnishings, carpets and equipment
- Q. Window cleaning
- Q. Miscellaneous services related to water supply, e.g. emptying of septic tank
- Q. Alarm monitoring system / security services
- Q. Cable TV/satellite dish installation

SECTION 4 - FURNITURE, FURNISHINGS AND HOUSEHOLD EQUIPMENT

The approach being recommended for completing this section is the following. First ask the question “During the past 12 months have you or anyone in your household purchased (local or abroad) for your own use or use by any member of the household, any of the following items? If yes, how much was the total cost of each item? Please include used items that you purchased. Please exclude gifts or donations.”

Then read the broad heading “Living or recreation room”, if the respondent does not supply an answer read out some of the items listed under this broad heading to jog their memories, if there is a response, record it according to the procedures outlined previously, otherwise go to the next broad heading and repeat the process. It is important for effective recording that the respondent responds to every broad heading called, it is also important that you bubble ***IN*** the options for every appropriate response. Please take your time to go through this section of the questionnaire. Please remember to read all the broad categories to the respondent to ensure that no item purchased in the last year is left out. Bubble in the yes option if the respondent is found to have purchased the items listed in the ‘Description’ column of this section.

Complete the schedule in this Section for all items purchased by any member of the household in the past 12 months for use by the household or any member.

Note:

- i. If any item was bought on an instalment plan, you should enter the **total cash price** of the item and not the monthly repayment, the hire purchase price or the first instalment.
- ii. If any trade-in allowance was given, the purchase price represents the amount paid plus the value of any trade-in (the full purchase price of the new item before deducting trade-in value).
- iii. You should record all purchases including those bought abroad, through mail order catalogues, via the Internet and in Cayman Islands.
- iv. Include used or second hand items that you have purchased.

Remember that all equipment listed in this section must be mostly for household use. If there is any item that was partly purchased and partly homemade (e.g. a used couch which was refitted by a household member), check “Yes” in the “Have Bought” column and write a comment “also homemade” with the item code in the comments section on the last page. Under the ‘Total Cost’ column, place the cost of materials or any service purchased.

4.1

- Q. **During the past 12 months** have you or anyone in your household purchased (local or abroad) for your own use or use by any member of the household, any of the following? If yes, how much was the total cost of each item? Please include used items that you purchased. Please exclude gifts or donations.

4.2

- Q. **During the past 3 months** have you or anyone in your household purchased (local or abroad) for your own use or use by any member of the household, any of the following? If yes, how much was the total cost of each item? Please include used items that you purchased. Please exclude gifts or donations.

SECTION 5 - CLEANING AND HOUSEHOLD MAINTENANCE PRODUCTS

5.1

- Q. How much did you spend on the following items **in the past month**?

Laundry Soaps

Dishwashing Liquid or Powder

Bleach

Fabric Softeners, Conditioners, Starch

Disinfectants, Window cleaners, air fresheners

Sponges, steel wool, scouring pads, chamois

Other Cleaning Materials example disinfectant wipes, stove/counter/furniture polishers

SECTION 6 - REPAIRS AND SERVICING OF HOUSEHOLD ARTICLES

Remember repairs and servicing of equipment does not take into account equipment within the household which are used for the operation of a business within the dwelling unit. Please remember that what is being referred to here is household equipment.

6.1

- Q. **During the past 12 months** have you or any other member of your household incurred any expenses for **the repair and servicing** (cost of labour plus materials) of any of the following household articles or pieces of equipment? If yes, how much?

- C. Expenses include both materials and parts of the items plus labour or service charges.

SECTION 7 - REGULARITY OF PURCHASE

7.1

- Q. **In the past 12 months**, did you make regular purchases for the following items that your household consumed or used in the Cayman Islands? If yes, how regular (e.g. daily, monthly etc.) were your purchases? How many times during that period did you make purchases?
- C. The purpose of this section of the questionnaire is to gather information on the regularity of purchases made.

Col (1) - The description of the item or group of like items are presented.

Col (2) - The COICOP code of the item or group of items is displayed.

Col (3) - 'Have Bought', ask the respondent if they made purchases of these items in the past 12 months.

Col (4 & 6) - Ask the respondent how often purchases were made for the item on a regular basis i.e. excluding emergency purchases. Use the period codes to fill in this 'Period' column. The respondent should indicate how often purchases are made at the various outlets, daily, weekly, fortnightly, monthly etc.

Col (5 & 7) - Ask the respondent how many times during the period or frequency during the period indicated in column 4 or 6 the number of times they actually made regular purchase.

Example 1, a household might purchase beef on a weekly basis from the local market and goes to the market twice per week. In this example, period will be Weekly (code 2) and frequency will be '2'.

Example 2, a household might purchase meat twice monthly the period should be code "4" and the frequency will be "2".

SECTION 8 – HOME PRODUCTION

Ask the household reference person initially and other household members where necessary.

8.1

Q. **In the past month**, did you harvest fruit and/or vegetables from your own garden or farm?

C. **Note the skip instruction:**

If NO, END INTERVIEW

8.2

Q. How much is the value of fruits and/or vegetables your household consumed from your harvest **in the past month**?

C. This section deals with home-grown produce. Items that are grown at home have a value even if no monetary transaction takes place. What is needed in this section is an estimate of the value of home grown produce consumed by his/her household LAST MONTH. For emphasis, the value of what is actually “eaten” by all members of the household is what is required.

8.3

Q. How much is the value of fruits and/or vegetables from your harvest that you sold to other households **in the past month**?

AFTER COMPLETING THE HOUSEHOLD QUESTIONNAIRE 1, PLEASE PROCEED TO HOUSEHOLD QUESTIONNAIRE 2.

5 COMPLETING THE HBS HOUSEHOLD QUESTIONNAIRE 2

This questionnaire is for the household head and it contains questions on all member households who will not be administered with the Individual Questionnaire. Please note that only spenders will be administered the Individual Questionnaire. The HBS Questionnaire 2 contains the following Sections: Person Characteristics (Section 1), Citizenship and Migration (Section 2), Education (Section 3), Economic Status (Section 4), and Hospital/Clinic Visits (Section 5).

The Household Questionnaire 2 allows for information for up to six persons. When there are more than six persons to be enumerated, please use an additional Questionnaire 2.

Before administering HBS Questionnaire 2, ensure that you have written the Sample No. on the first page; this should be copied from the Sample No. in the HBS Questionnaire 1.

When a second Household Questionnaire 2 is used, note that the 'Sample No.' should also be copied from the HBS Questionnaire 1.

INSTRUCTIONS IN COMPLETING HBS QUESTIONNAIRE 2, SECTIONS 1 TO 5 ARE THE SAME AS THOSE FOR THE INDIVIDUAL QUESTIONNAIRE TO BE FOUND IN THE NEXT SECTION (starting from page 48)

In addition to questions, the questionnaire also has skip instructions, and notes for the interviewer. The skip instructions are written in a box, while the interviewer's notes are written in bold italic. These instructions are guides for you when administering the questionnaire and should **not** be read to the respondent.

6 COMPLETING THE HBS INDIVIDUAL QUESTIONNAIRE

The Enumerator will ask each SPENDER of the household to provide information to complete this questionnaire. A spender **is defined as a person 18 years of age and makes purchases for himself and/or other members of the household. If there are spenders in the household who are below 18 years old, their spending information will be reported by the household head.**

The head of the household may not be able to give accurate information regarding purchases made by all members of the household. Therefore, all adult members will have to be interviewed separately.

Ensure the correct Sample No. and Person No. are transcribed on each individual questionnaire.

SECTION 1 – CHARACTERISTICS

1.1 RESIDENCY IN CAYMAN ISLANDS

- Q. Have you been living in the Cayman Islands for at least six (6) months or intend to stay for at least six (6) months?
- C. This question is included at the very beginning to ensure that the appropriate persons are counted in the HBS. The six months should be consecutive. Therefore, anyone who has not been here or not intended to be here for six consecutive months must not be counted. This does not affect residents who are abroad on vacation, medical, study or special leave for extended periods.

Note the skip instruction

IF NO or DK/NS, END INTERVIEW

1.2 HOUSEHOLD MEMBERSHIP

- Q. Please indicate the number of months you have been a member of this household in the past 12 months?
- C. This question seeks to determine the length of time the respondent was a member of the household during the past 12 months. The length of time the respondent has been a member of the household is also used as a check for the residency criterion.

1.3 RELATIONSHIP TO THE HEAD OF HOUSEHOLD

- Q. What is your relationship to the head of the household?
- C. For the first person listed in the household member's list, the answer will ALWAYS be choice 1, Head. The Head is simply a reference person (as noted above) selected for the purpose of coding relationship. There is no need to ask person 1 this question, just mark choice 1, Head.

For all other persons, indicate their relation ONLY to the Head person. Persons living together in a common-law situation, even though not legally married, should be marked at choice 2, Spouse. Children, adopted children and step-children of the head should be marked at choice 3, Child. "Other relative" would include any other relative who does not fit choices 2 to 8. Foster children should be indicated at "non-relative." Note that a "live-in domestic", should be indicated by marking choice 10, Live-in Domestic, NOT choice 11, Non-relative.

There are cases when the Key Informant would indicate the relationship of each person when listing the household members, e.g. 'I live here with my husband and two children'. In such cases, you could fill in this information without asking Q1.2.

1.4 SEX

- Q. What is your sex?
- C. Mark the appropriate choice. Be sure to ask the sex of ALL persons while completing the questionnaire since there are many names that can refer to either sex.

1.5 MONTH AND YEAR OF BIRTH

- Q. What is your date of birth? Please give the month and year.
- C. The month and year of birth should be recorded here. If not known write 99/9999.

1.6 AGE

- Q. What was your age as of your last birthday?
- C. The age recorded here should be as at the respondent's last birthday.

NOTE: Age must be recorded for all persons. If not known or given, estimate. **If**

age is less than one year write 00 and use 97 for ages over 96. Use 99 for Don't Know or Not Stated. The reason for two questions on age is that AGE is a crucial variable in population estimates and expenditure analysis; therefore, it must be of very good quality.

SECTION 2 – CITIZENSHIP AND MIGRATION

2.1 CAYMANIAN STATUS

Q. Which one of the following best describes your status in the Cayman Islands?

C. Again, mark the appropriate choice. It does not matter how a person acquired "Caymanian Status" they should be marked as Caymanian.

If a person has lost status under the age of eighteen (18) years because of some provision of the Law they should be marked as Caymanian under the following conditions:

- i. if on 31 August 1992, they were a legitimate child, step-child or adopted child of a person who possesses Caymanian status;
- ii. at the time of birth, whether born in or outside the Islands after 31 August 1992
 - a. at least one parent possessed Caymanian status; AND
 - b. one parent was domiciled in the Islands

With regards to an illegitimate child the provisions of subsection ii above shall have effect subject to the following modifications:

- iii. subject to subsection iv and v below, the mother ALONE must have possessed Caymanian status and have been domicile in the Islands. The father's status or location shall NOT be taken into account;
- iv. where the child is subsequently legitimated and has not already acquired Caymanian status, then the date of the subsequent legitimization shall, for the purpose of the foregoing provisions, be treated as if it were the date of birth of the child, and the status and domicile of the father of the child may then be taken into account;
- v. if the Immigration Board makes a declaration for the purposes of the application of status that a person claiming to be the father of the child has proved so to their satisfaction to be and undertakes responsibility for the

maintenance of the child, then the status and domicile of that person may be taken into account.

Any reference in the above provisions to the status or domicile of the father of a person at the time of that person's birth shall in relation to a person born after the death of his father, be construed as a reference to the status or domicile of the father at the time of the father's death.

Once again please remember that "naturalization" (i.e. possession of a Cayman Islands passport) and/or "residency" does not mean Caymanian Status.

Note that dependents, e.g. spouses and children of permit/contract holders should be marked at choice 3, Non-Caymanian with NO work permit.

Persons who are permanent residents WITHOUT rights to work and who are working on a government contract should be marked at choice 4, Non-Caymanian with government contracted work.

2.2 COUNTRY BORN

Q. In what country were you born?

C. This is to get information on the country where the physical birth took place.

NB. Ireland refers to Republic of Ireland while Northern Ireland is considered as part of the UK

2.3 ARRIVAL IN THE CAYMAN ISLANDS

Q. In what year did you last come to **LIVE** in the Cayman Islands?

C. This is to get information when **Non-Caymanian born** arrived in the Cayman Islands **to live**. NOTE: If a person has come here several times, for example 1980 – 1985, 1990-1992 and 1999-; it is the LAST arrival (1999) that should be recorded. Please note we are not asking about the last time someone returned to Cayman Islands after a vacation, studies, medical trip etc. but when a person **came to stay and/or to live here for at least 6 months**.

Check that the year of arrival is after the person was born. E.g. someone who is 18 years should not have 1990 as year of arrival since this year was before he/she was born in 1996.

NB: If response is DK/NS, WRITE 9999

SECTION 3 – EDUCATION

Section 3 includes two (2) questions on education that gather information on the level of schooling and examinations passed.

3.1 HIGHEST GRADE COMPLETED

Q. What is the HIGHEST GRADE that you COMPLETED?

C. At this question you will indicate the highest education level the individual has **COMPLETED**. For those attending school, the level completed will not be the grade they are presently enrolled in, but the previous grade.

E.g. If a person is presently enrolled in high school year 10, the highest grade completed will be Middle/High School Yr 9, which is choice 12 on the questionnaire.

It is very difficult to measure educational attainment in the Cayman Islands as there are so many people from different countries. Cayman Islands uses, year, while other countries, use grade, class, standard etc. A chart relating approximate age to the year/grade/form a person should have completed in various countries is presented in **APPENDIX A (page 107)**. **When in doubt, use the age to determine the equivalent grade completed.**

Vocational (choice 16) means completed education/training after high school for certain professions, for example, plumbing, electrical, roofing, refrigeration, carpentry, cabinet making, hair dressing, cosmetology, tailoring etc.

Community College (choice 17) means an institution which offers educational instructions beyond high school level where one can sit 'A' Level GCE or be conferred with an associate degree.

Completed studies at University – St Matthews, ICCI, UCCI, UWI, other Universities and Colleges in the US are marked choice 18.

For those persons who have **not** gone to high school but have done extra studies, at evening school or on their own, to sit CXC or higher level examinations, their highest grade should be OTHER, choice 19.

Note Choice 19, Other (please specify): _____

Select this choice when the household member's response is different from the

other choices listed and write the response given in the space provided in the answer section just below the question. This allows for a re-evaluation of the 'other' response to determine if it can be categorized as one of the other choices listed.

3.2 HIGHEST EXAMINATION PASSED

- Q. What is the HIGHEST EXAMINATION that you ever passed?
- C. The response to this question should be crossed checked with the response to Q3.1, e.g. it is unlikely that a person who has completed Primary Year 5 would have attained a Bachelor's Degree.

GCE= General Certificate of Education

GCSE= General Certificate of Secondary Education

CXC= Caribbean Examination Council (CXC also includes CSEC=Caribbean Secondary Education Certificate)

CE= Certificate of Education

CSE= Certificate of Secondary Education

IB diploma = International Bachelorette

Vocational/Trade Certificates or Diploma both of less than a year and of more than one year are marked as choice 12.

Certificate/Diploma is the shortest course of study, other than Postgraduate study, which helps an individual develop their career competency in a single subject (Choice 13).

Associate Degree can be obtained after the successful completion of a two year post-secondary program at a Community College (choice 14).

Postgraduate certificate/diploma (choice 16) can be obtained after one year of postgraduate study.

Postgraduate/Masters' Degree (choice 17) is used for all postgraduate degrees except Earned Doctorates (choice 18).

Earned Doctorate (Ph.D.) is an advanced research university degree. For a successful completion it requires the submission of a thesis or dissertation of publishable quality that is the product of original research and represents a significant contribution to knowledge.

SECTION 4 – ECONOMIC STATUS

4.1 ECONOMIC ACTIVITY DURING THE PAST 12 MONTHS

- Q. During the PAST 12 MONTHS, how many weeks were you:
- a) Working, or with job although not at work (**employed**)?
 - b) Without work, seeking and available for work (**unemployed**)?
 - c) Not working, not seeking and not available for work (**out of the labour force**)?
- C. This question is very important since it categorizes respondents into two major groups, those in the labor force (a & b) and those not in the labor force (c). The Interviewer needs to pause after asking each question in (a), (b) and (c). The past 12 months refers to the 12 months before the week of the interview. If a person was on sick leave and/or vacation for a number of weeks, then these weeks fall in category 'a', working or with job although not at work. You must record a response to all three choices, a to c.

The weeks recorded in a, b and c must add up to 52. If the total does not add up to 52 weeks then the interviewer must re-check. If any one of them is 52 weeks then "00" should be written in the other two sections. If any two sections, ("a" + "b"), ("a" + "c") or ("b" + "c") adds up to 52 weeks then the other section should be "00".

	Example 1:	Example 2:	Example 3:						
a	<table border="1"><tr><td>3</td><td>6</td></tr></table>	3	6	<table border="1"><tr><td>1</td><td>6</td></tr></table>	1	6	<table border="1"><tr><td>0</td><td>0</td></tr></table>	0	0
3	6								
1	6								
0	0								
b	<table border="1"><tr><td>0</td><td>7</td></tr></table>	0	7	<table border="1"><tr><td>2</td><td>6</td></tr></table>	2	6	<table border="1"><tr><td>1</td><td>9</td></tr></table>	1	9
0	7								
2	6								
1	9								
c.	<table border="1"><tr><td>0</td><td>9</td></tr></table>	0	9	<table border="1"><tr><td>1</td><td>0</td></tr></table>	1	0	<table border="1"><tr><td>3</td><td>3</td></tr></table>	3	3
0	9								
1	0								
3	3								

Note: Persons who are on island for less than 52 weeks, and who intend to stay for six months or more, a comment should be placed in the Comments section stating why their number of weeks does not add to 52. Cross reference with **Q2.3**.

NOTE THE INSTRUCTIONS INDICATING WHETHER OR NOT YOU ASK Q4.2.

Q4.2 should only be asked to those who were out of the labour force for **MORE THAN 26 weeks** of the year in question, as stated in choice c of Q4.1.

The table below will assist you in determining the number of weeks if the response is in months:

Months	Weeks
1	4
2	9
3	13
4	17
5	22
6	26
7	30
8	35
9	39
10	43
11	48
12	52

N.B. These months do not refer to specific calendar months but only the number of months a person has worked in the reference year. E.g. A person who stated that he/she had worked for three months, probably worked in January, July and August, 2014 OR a person who worked for seven (7) months could have worked October to December, 2014 and April to July, 2015.

4.2 USUAL ECONOMIC ACTIVITY

Q. During the past 12 months, what did you do most when you were not working?

C. **THIS QUESTION IS ASKED ONLY IF Q4.1, 'C' IS MORE THAN 26 WEEKS.**

Read the list to the respondent and allow him/her to decide the respective category where he/she belongs.

It is important to note that the reference period is the PAST 12 MONTHS. Also, note the instruction to read choices.

What the respondent did MOST during the reference period is determined by the number of months that the respondent was engaged in one of the activities on the list.

4.3 ECONOMIC ACTIVITY DURING REFERENCE WEEK

Q. Did you do any work in the Cayman Islands for pay, profit or family gain for at least one hour during last week?

- C. It is important to note that the reference period is 'moving' and only applies to the week prior to visiting the household.

NOTE that **ANY** work, even for **ONE** hour during the Reference Week, is to be interpreted as work. This means that work in an economic activity for as little as one hour is sufficient for a person to be classified as employed.

By "working" we mean the respondent was engaged in some form of economic activity. Thus, by our definition, persons who work in the home in household chores are not to be considered to be "working" nor are those who perform volunteer work. However, persons engaged in an apprenticeship or internship must be classified as "working."

Note that we did not say "some form of paid economic activity." This was deliberate! We do not want you to be confused by the payment aspect of it. Some workers get paid "in cash" and others "in kind." A family worker may be classified in the latter. If a young woman helps her mother in the "family" store, she is to be regarded as "working," (i.e. engaged in some form of economic activity, even though she may receive no money for it).

An understanding of the concept of **ECONOMIC ACTIVITY** is a fundamental requirement in this Survey. It sets the frame for the classification of the economically active population and for all subsequent information collected in the course of this section. A misunderstanding at this initial stage may have an irremediable impact on the Survey results.

It is important that **YOU** convey to the respondent a correct interpretation of the concepts, so that the Survey will in fact measure what it is intended to measure.

A respondent's concept of economic activity may differ from the Survey Organizers, so you should **PROBE** if necessary to ensure that he/she understands the concept. We want to ensure that all categories of workers, including casual workers, unpaid family workers, and workers remunerated in kind, respond according to what the concept of economic activity intends to measure. Such persons may not interpret a question like Q4.3 as referring to their situation. Thus you should pay specific attention to the categories identified below to assist you in your probe.

INCLUDE AS "WORKING" PERSONS WHO:

- worked at anything for wages or salary, at time-rates, at piece rates, on commission, for tips, for board and lodging or for any other type of payment in kind (**the employee**)

- worked for profit or fees in his/her own business or on his/her own farm (**the self-employed**)
- worked without money, wages or salary, at task (other than housework) which contributed to the operation of farm or business owned and operated for profit in most cases by some member of his/her family--related by blood or marriage (**the unpaid family worker**). Please probe for unpaid family workers
- spent some time in the operation of a business or profession even though no sales were made or professional services rendered, such as doctor or lawyer spending time in his/her office waiting for clients

DO NOT INCLUDE AS "WORKING" PERSONS WHO:

- worked without money or pay for a relative or other person at tasks which did not contribute to the operation of a farm or of a business (e.g. housework, gardening, cutting the lawn, other odd jobs around the house or yard)
- worked without pay assisting a relative or friend in his/her duties as an employee (e.g. accompanying a truck driver)
- worked without pay, either in cash or in kind, as a VOLUNTEER WORKER for service organizations activities such as Boys Scouts, CASA, etc.

Having obtained the answer which you think is appropriate in keeping with the concept of economic activity; you may now mark the appropriate choice.

Note the skip instruction:

If YES, GO TO Q4.6

A 'Yes' response identifies the person as 'employed'.

4.4 ABSENT FROM WORK DURING REFERENCE WEEK

Q. Did you have a job at which you did not work during last week?

C. Although a person did NO work during the Reference Week he/she might have had a job but, been away from it for various reasons. If this is the case, mark "Yes" and continue to Q4.5.

A person who has been laid off AND maintains a formal job attachment should be marked "Yes" at this question. If response is 'Yes' then the respondent must meet one of the following conditions:

- has continued receipt of wage or salary;

- has an assurance of a return to work following the end of the contingency, or an agreement as to date of return.

Regarding temporary absence from self-employment, persons whose enterprise continued to exist while they were temporarily not at work during the Reference Week for some specific reason, should be considered as having a job (i.e. "Yes" at Q4.4).

Note the skip instruction:

If No or DK/NS, GO TO Q4.11

Only those that have been away from their job during the reference week are asked Q4.5.

4.5 WHY ABSENT

Q. What was the **MAIN** reason why you were absent from work during last week?

C. This question captures the main reason for not being at work during the reference period. If the reason is other than the six choices listed, mark "Other".

Note Choice 7, Other: Mark this choice when the response is different from the other choices listed.

4.6 MULTIPLE JOBS

Q. Did you have more than one job or business during last week?

C. Straightforward. Please probe for other job(s). It does not matter the type of work, it could be an active partnership in a business, some type of self-employment, or working a couple of hours per week for someone. If a person has more than one job, you would need to ask hours worked about the **main** and the **other job**.

4.7 HOURS ACTUALLY WORKED

Q. How many hours did you actually work in your job(s) during last week?

C. Hours ACTUALLY worked refers only to the LAST WEEK. E.g. If a person usually works 38 hours per week but was absent for a day during last week, for whatever reason, then that person would have worked only 30 hours. Exclude meal breaks.

Use whole numbers, counting 30 minutes or more as a whole hour. Thus, 37.5 should be recorded as 38 hours. If in doubt which is the main job, chose the job where the respondent worked most hours. If the respondent has no other job leave the box for hours usually worked in other job empty.

Record hours ACTUALLY work in MAIN JOB in the corresponding box. The TOTAL hour worked should reflect total hours actually worked in main job.

If the person has more than one job as would be stated in Q4.6, you must ask about total hours ACTUALLY worked in OTHER JOB.

Record hours ACTUALLY work in OTHER JOB in the corresponding box. The TOTAL hours actually worked should reflect the sum of hours actually worked in MAIN and OTHER jobs.

4.8 EMPLOYMENT STATUS

Q. What is your employment status in your MAIN job?

C. The employed labour force comprises of persons who during the Reference Week were in the following categories:

- Paid employment
 - i. 'at work': persons who, during the Reference Week, performed some work (even ONLY ONE hour) for wage or salary, in cash or in kind—i.e. answered 'Yes' at Q4.3;
 - ii. 'with job although not at work': persons who, having already worked in their present job, were temporarily not at work during the Reference Week but had a formal attachment to their job--i.e. answered 'Yes' at Q4.4;

- Self-employment
 - i. 'at work': persons who, during the Reference Week, performed some work (even ONLY ONE hour) for profit or family gain, in cash or in kind;
 - ii. 'with an enterprise but not at work': persons with an enterprise (e.g. a business enterprise, a farm or a service undertaking) who were temporarily not at work during the Reference Week for some specific reason.

For the self-employed persons, be sure to **PROBE** to determine whether the individual has any employees or not. An unpaid family business worker is a person who works in a family business and does not receive a wage/salary.

4.9 OCCUPATION

- Q. What is your occupation in your MAIN job?
- C. Occupation is the kind of work done during the reference period by the person employed, REGARDLESS of the industry or status in employment of the person. Example of occupations are accounts clerk, legal secretary, domestic worker, fisherman, human resource manager, etc.

State the person's occupation in his/her main job during the reference week AND the type of work done. Be sure to obtain a description of their main tasks/duties since often times a job title does not sufficiently describe the occupation for the purpose of coding. For example occupations such as "clerk," "engineer," "manager," "seaman," "supervisor," "teacher", "I.T technician", etc. are too vague. You will need to PROBE for a more detailed answer. Examples of various occupations are provided in **APPENDIX B** (page 108). Banking is **NOT** an accepted answer. Do not use any abbreviations, e.g. do not put 'EMT, but instead write 'Emergency Medical Technician.'

Each occupational type is systematically classified and coded using the International Standard Classification of Occupations (ISCO) 2008, which allows for international comparison. Occupations may be placed in one of 10 major groupings; however, each is given a specific code depending on the description of the tasks and duties of the job and the skill needed to perform those duties. ISCO is used to classify the information on previous, present and future occupation, as determined from the Labour Force Survey.

The level of education is useful in helping to determine the level of skill that an individual needs to perform a particular job. Errors in the classification of occupations could occur when an Interviewer does not give adequate or complete descriptions of tasks and duties performed by a respondent. Occupations may also be coded incorrectly when a low-skilled job is given a high-skilled code or vice versa.

4.10 INDUSTRY

- Q. What is the name of the business where your MAIN work is carried out?
- C. Industry is the type of economic activity carried out at the person's place of work during the reference week. This is defined in terms of the kind of goods produced or services supplied by the unit in which the person works and NOT necessarily the specific duties or functions of the person's job. Examples of industries are construction, electrical installation, baking of bread, repair of boats/yacht, activities of trust company and hedge funds and retail banking.

For the corresponding occupation at Q4.9, indicate the name of the business carried out by the employer. If it is not obvious from the name, or the business has no name, you should clearly indicate what the employer makes or does. Some employers are engaged in more than one industry (e.g. Government) therefore it is important to specify the type of industry that relates to the person for whom you are recording information. Write the name of the business or the department in government. Examples of various industries are provided in **APPENDIX C** (page 109). Finance or Tourism/Tourist Industry is NOT an accepted answer. PROBE to find out the name of the business and the main type of activities carried on there.

Similar to occupational classification, industries are systematically classified into different categories based on similar economic activities carried out by a set of units. This is done using the International Standard Industrial Classification of All Economics Activities (ISIC) Revision 4. Establishments are classified in industries based on a detailed description of the main economic activities that occur there.

Errors in the classification of industries could occur when an Interviewer does not give adequate or complete descriptions of economic activities. There are cases in which an Interviewer lists the economic activity of an establishment by the occupation of the person employed there rather than the activity that is carried on at the business. E.g., the industry for a person who is employed at a hotel as a 'security guard' should be 'Hotel' rather than security company if it is the hotel that is the employer. However, if that person is placed at the hotel by a security firm, then the industry will be 'Security'.

Note the skip instruction:

GO TO Q5.1

4.11 REASON FOR NOT WORKING

- Q. What is the MAIN reason why you were not working during last week?
- C. Self-explanatory. Choose the most appropriate response choice. If not listed in response choices 1 to 9, mark response choice 11, 'Other'.

4.12 JOB SEARCH

- Q. Have you been looking for work in the last 4 weeks?
- C. The question seeks to determine whether the respondent made any effort to

search for a job in the last four weeks.

Note that if the response is 'Yes', the respondent would have met two of the three criteria needed to be considered unemployed i.e. without work and seeking work. Those who have responded, 'Already found job and waiting to start', choice 3, are classified as unemployed.

Persons that responded 'No' are considered 'not in the labour force' since they did not meet the seeking criteria to be classified as unemployed.

4.13 AVAILABILITY TO WORK

Q. Would you have been available to start a job if one were offered last week?

C. Self-explanatory. This question determines availability, one of the criteria that must be met to be considered unemployed.

Note that all persons who responded 'Yes, to Q4.12 **and** 'Yes' to 4.13 are classified as **unemployed**, and all other persons that responded to these two questions are **Not in the Labour Force**, since they are without work but are not seeking and/or not available to work.

SECTION 5: CLOTHING, FOOTWEAR, AND CLOTHING ACCESSORIES CONSUMED DURING THE PAST THREE MONTHS

5.1 EXPENDITURE ON CLOTHING, FOOTWEAR, AND CLOTHING ACCESSORIES

- Q. How much did you spend for the following in the past 3 months for your own use and other household members? Please exclude the cost of gifts and donations that you gave.
- C. This section covers material for men and women as well as garments, footwear and clothing accessories for men, women, boys, girls and infants. These garments include outerwear, underwear and hosiery. This section also covers hiring, dry-cleaning, repairs and alterations to men, women and infant garments.

The approach to answering this Section and subsequent Sections requiring this type of detailed information on items of expenditure is as follows:

- i) Read out the question “How much did you spend on the following in the past 3 months for your own use or those of other members of the household?”
- ii) **When an individual spent for another household member who is also a SPENDER, make sure there is no double counting of expenditure. Ask the individual to include only those items for which he/she spent for. Remember to exclude the value of gifts given or received.**
- iii) Read the broad heading first (e.g. Boy’s outerwear) and inquire from the respondent if any of these items were purchased locally or abroad. If there is no response, perhaps because the broad heading is not understood by the respondent, start listing some of the items in the grouping. If the respondent indicates they purchased a specific item, bubble the ‘Yes’ option under the **HAVE BOUGHT** column. Record the value in either the **LOCAL** or **ABROAD** columns. If an item was purchased both locally and abroad, record the values in the respective **LOCAL** and **ABROAD** columns.
- iv) At the end of each Section all broad headings should have been read, and all items recorded should be shaded indicating ‘Yes’ in the **HAVE BOUGHT** column.
- v) If the individual states that he/she purchased an item but could not recall how much it cost, write 9s followed by 8 in the last position. If the amount in dollars provided by the respondent is larger than the

number of boxes provided on the questionnaire for the answer put 9s followed by a 7. All entries should be rounded to the nearest \$.

- vi) When you return home from the interview, bubble the '**No**' option for all items not purchased locally or abroad by the respondent. It will be too tedious to bubble options indicating '**No**' for all items when conducting the interview with the respondent.

SECTION 6A – HEALTH

When an individual spent for another household member who is also a **SPENDER**, make sure there is no double counting of expenditure. Ask the individual to include only those items for which he/she spent for. Remember to exclude the value of gifts given or received.

All questions pertaining to the individual spender and for other household members for which the individual spends. For example, if this individual is a mother, her responses will include her expenses for her children.

6.1 VISTS TO A MEDICAL PROFESSIONAL

- Q. Did you visit a doctor, nurse, pharmacist, midwife or other healthcare practitioner during the past 12 months due to illness or injury?
- C. This question seeks to determine whether the respondent made a visit to a health practitioner as a reaction to an illness or injury.

Visits include services of institutions serving elderly (retirement homes) in which medical monitoring is an essential component. Exclude retirement homes without medical care. Include rehabilitation centers providing in-patient health care and therapy where the objective is to treat the patient, home-based hospital care, day care (medical) and hospices.

6.2 NIGHTS AT A HOSPITAL OR CLINIC

- Q. Did you get admitted to a public/private hospital or clinic during the past 12 months?
- C. Seeks information to determine if the respondent was admitted to a hospital or clinic overnight during the past 12 months.

6.3 HEALTH INSURANCE

Q. Are you covered by Health Insurance?

C. Regarding health insurance, it is necessary to get a clear picture by probing. You must read all response options.

SECTION 6B – EXPENSES FOR HOSPITAL IN-PATIENT CARE SERVICES

6.4 HOSPITALISATION EXPENSES

Q. How much did you spend for the following items **in the past 12 months** for yourself and/or other members of the household? Please exclude payments made by your insurance. Include payments abroad.

C. This section covers expenses incurred by the respondent if he/she was admitted to a hospital or if he/she spent for other household members who were hospitalized. These expenses include surgery, doctor fees, and private and public hospital care.

Note that 'Qty Bought' refers to the quantities indicated in the 'Description' column.

Remember to ask the respondent to exclude payments made by their insurance company.

Include services of institutions serving elderly (retirement homes) in which medical monitoring is an essential component. Exclude retirement homes without medical care. Include rehabilitation centers providing in-patient health care and therapy where the objective is to treat the patient, home-based hospital care, day care (medical) and hospices.

SECTION 6C – EXPENSES FOR OUTPATIENT SERVICES

Please note that those who have "Health/Dental" insurance do not pay the entire cost for medical expenses. They pay only a fraction and the insurance company pays the balance. Please record the portion that the individuals paid.

6.5 MEDICAL EXPENSES

Q. How much did you spend for the following items **in the past 12 months** for yourself and/or other members of your household? Please exclude payments made by your insurance. Include payments abroad.

C. This section covers expenses incurred by the respondent if he/she visited a medical practitioner or if he/she has other household members whom he/she

spent for some services/items. These expenses include cost incurred from visits to Doctors such as GP, Obstetrician and Optometrist or Ophthalmologist. This section also covers expenses incurred from visits to the Dentist, Physiotherapist or cost from homecare nurses, ambulance and paramedical services. **Note:** remember to ask the respondent to exclude payments made by their insurance company and include expenses made abroad.

Where it is not specified in the description, 'Qty Bought' refers to the number of times the outpatient care service was received.

SECTION 6D – EXPENSES FOR MEDICATION AND MEDICAL SUPPLIES

6.6 MEDICATION

- Q. Did you buy prescribed or over the counter medicines during **the past 3 months** for yourself and/or other members of your household?
- C. Medication refers to those prescribed by a physician or over-the-counter, which are recommended by a pharmacist. Medications also include on-the-shelf products such as Panadol.

6.7A MEDICATION EXPENSES AND MEDICAL SUPPLIES (A & B)

- Q. How much did you spend for the following items **in the past 3 months** for yourself and/or other members of your household? Please exclude payments made by your insurance. Include payments abroad.
- C. This section covers purchases of prescribed medication by the respondent for specific non communicable diseases such as cancer, diabetes and hypertension. This section also covers purchases of over the counter medication for the cold or flu and purchases of vitamins. **Note:** remember to ask the respondent to exclude expenses made by their insurance company and include payment made abroad.

6.7B MEDICATION EXPENSES AND MEDICAL SUPPLIES (A & B)

- Q. How much did you spend for the following items **in the past 3 months** for yourself and/or other members of your household? Please exclude payments made by your insurance. Include payments abroad.

SECTION 6E – EXPENSES FOR HEALTH INSURANCE

6.8 HEALTH INSURANCE

- Q. How much did you spend for your annual health insurance premium **in the past 12 months** for yourself and/or other members of your household? Please exclude payments made by your employer or other non-household members. Include payments to insurance companies abroad.
- C. This section covers payments made by the individual for any health insurance plan either for himself/herself or other members of the household in the past twelve months.

Read all the insurance plan types under the 'Description' column as some persons may have multiple insurance plans.

Ask how many persons for which insurance was purchased or the number of persons covered by the insurance. Write the number of persons included in the insurance plan in the 'No. of Persons' column.

SECTION 7 - TRANSPORT

PART 1: VEHICLE PURCHASES

7.1

- Q. Did you own and/or operate any vehicle during **the past 12 months** for personal use (including car rentals, or borrowed vehicles)?
- C. The vehicles here include car, van, jeep/suv, truck, motor cycle, bicycle, boat, etc. and any other vehicle owned and or used in the past 12 months, primarily for personal use by household members and **not for family business**. Therefore, exclude vehicles that are primarily used for the family business although they may be used for personal reasons from time to time.

7.2

- Q. Did you purchase a new (never used) vehicle **in the last 12 months** primarily for the household's personal use (that is not for family business)?
- C. If the vehicle was purchased through trade-ins, the purchase price represents the total cost of the vehicle. ***Always clarify this.***

7.3

- Q. Did you or any member of this household purchase a used vehicle **in the last 12 months** primarily for the household's personal use (that is not for family business)?
- C. Please note that the age of the vehicle is the number of years from the time it was manufactured. The age of the vehicle is NOT the number of years of ownership.

If the vehicle was purchased through trade-ins, the purchase price represents the total cost of the vehicle. ***Always clarify this.***

7.4A

- Q. Did you sell a vehicle **in the last 12 months** that was used primarily for the household's personal use?

7.4B

- Q. How much was the vehicle sold for?
- C. Please exclude any amount received and used as payment for trade-ins.

PART 2: OTHER TRANSPORTATION COST DURING THE PAST 12 MONTHS

7.5

- Q. **In the past 12 months**, how much did your household spend on rental cars and trucks in the Cayman Islands?
- C. Please note the exclusion as car rentals for tourism/staycation are captured in the Individual Questionnaire.

7.6

- Q. **In the past 12 months**, how much did you spend on moving and delivery services?

7.7

- Q. **In the past 12 months**, how much did you spend on storage services?

PART 3: PERSONAL VEHICLE MAINTENANCE AND REPAIR EXPENDITURE DURING THE PAST 12 MONTHS

7.8

- Q. Did you spend for any of the following items **in the past month** (excluding expenses for vehicles for business use, and any expense paid for by insurance or other parties) for all types of vehicles including boats?
- C. What is required are the operational expenses associated with running each vehicle in the household for personal use. Therefore, if necessary household members should be interviewed separately about running cost associated with the operation of their vehicle over the past 12 month period. For each item this cost per vehicle is added up by you the enumerator to derive the total to be written into the boxes provided.

As an example, if for the item Tyres there are two items of cost incurred for the purchase of tires over the last 12 months, \$150, and \$175 respectively, for the two household members owning vehicles then the total cost for tyres for the two vehicles operated by the household is \$325 CI Dollars. Note that engine tune-ups include parts and labour. Please remember that vehicles used exclusively for business should not be included here.

Note: If the vehicle is used primarily for business, but occasionally for personal use of the household include only a proportion of the expenses in the list which follows. (You may ask for the respondent's best estimate of the cost due to personal use).

For example, if the respondent has a panel van that is used largely for the transportation of goods, say about 75 percent of the time and then the same van is used to transport the family 25 per cent of the time. The expenses would be apportioned in the same way in order to give the estimate of expenses that relate to the use of that panel van for personal use.

Exclude expenses paid for by insurance or reimbursement by other parties. The last option "other parts/don't know" should be used for persons who do not know the individual items purchased but can give an indication of the amount of money spent on parts for the motor vehicle or other operating costs.

Please note that the instructions for Q7.8 are similar to that for Q7.9.

7.9

- Q. Did you spend for any of the following items **in the past 12 months** (excluding expenses for vehicles for business use, and any expense paid for by insurance or other parties) for all types of vehicles including boats?
- C. The items listed are for the operation of a vehicle. All comments in Q7.8 are also applicable to this question.

SECTION 8A: EDUCATIONAL EXPENSES

8.1 TUITION AND LESSON EXPENSES

- Q. Have you incurred any educational expenses related to tuition for the attendance at institutions in the Cayman Islands or abroad during **the past 12 months** for yourself and/or other members of your household? If yes, how much did you spend locally and abroad?
- C. This section covers payments made by the individual for any educational tuition either for himself/herself or other members of the household in the past twelve months.

Read all the types of tuition under the 'Description' column as some persons may have paid for multiple tuitions.

Ask how many persons for which the tuition was purchased or the number of persons covered by the tuition. Write the number of persons covered by the tuition payment in the 'No. of Persons' column.

Note the skip instruction:

IF NO, GO TO Q8.2

SECTION 8B: OTHER EDUCATIONAL EXPENSES

8.2 SCHOOL RELATED EXPENSES

- Q. Have you incurred other expenses for education in the Cayman Islands or abroad

during **the past 12 months** for yourself and/or other members of your household? If yes, how much did you spend locally and/or abroad?

- C. This section covers payments made by the individual for any educational materials or fees either for himself/herself or other members of the household in the past twelve months.

Read all the types of materials or fees under the 'Description' column as some persons may have paid for multiple items.

Ask how many persons for which the materials or fees was purchased or the number of persons covered by the purchase. Write the number of persons the school expenses cover in the 'No. of Persons' column.

SECTION 9: COMMUNICATION EXPENSES

9.1 MOBILE PHONE PURCHASE

- Q. Did you purchase mobile phones **in the past 12 months** for yourself and/or other members of your household?
- C. Make a special effort to probe for all mobile phone purchases during the past 12 months regardless of if the phone was purchased new or secondhand. If the answer is yes, ask how much was spent on the mobile phones.

9.2 PREPAID MOBILE PHONE BILL PAYMENTS

- Q. How much did you spend on prepaid mobile phone service **in the last month** for yourself and/or other members of the household?
- C. For prepaid users, the total amount is the total sum or credit loaded to the phone for the period. If no expenses were made last month, leave the spaces blank for CI\$.

9.3 POST-PAID MOBILE PHONE BILL PAYMENTS

- Q. How much was your bill for post-paid mobile phone service **in the last month** (exclude balances from previous bills) for yourself and/or other members of the household? Include monthly cost of plan and additional costs for text messaging, data, etc.

For post-paid users, the total amount for the month is equal to the current

balance that appears on the monthly bill. It should not include the previous bill balances or the cost of handset or headset and other accessories.

Probe at least twice when given a zero amount. It is rare for persons in the Cayman Islands not to have a mobile phone.

SECTION 10: ENTERTAINMENT AND RECREATION

10.1A ENTERTAINMENT AND RECREATION EXPENSES

- Q. How much did you spend for the following items **in the past 12 months** for yourself and/or other members of your household? Exclude gifts you made or received.
- C. These expenses are for leisure and recreation equipment. Completing this section properly will require reading out the list of items in the 'Description' column to jog the memory of the respondent.

Remember Gifts received from or purchased for other households should be excluded.

10.1B ENTERTAINMENT AND RECREATION EXPENSES CON'T

- Q. How much did you spend for the following items **in the past 3 months** for yourself and/or other members of your household? Exclude gifts you made or received.
- C. This expenses are for leisure and recreation services. Completing this section properly will require reading out the list of items in the 'Description' column to jog the memory of the respondent.

The purchase of music and movies over the internet using websites such as iTunes or Google Play Store are included in the section. It is also important to note that this section only collects information for paper reading material i.e. hard copies of newspapers or magazines. Digital reading material will be collected in Section 13.

Remember Gifts received from or purchased for other households should be excluded.

10.1C

- Q. How much did you spend for the following items **in the past 12 months** for yourself and/or other members of the household? Exclude gifts you made or

receive.

10.2

- Q. How much did you spend for the following items **in the past 3 months** for yourself and/or other members of the household? Exclude gifts you made or receive.

SECTION 11: EXPENSES FOR OTHER SERVICES

11.1 *OTHER SERVICES EXPENSES*

- Q. How much did you spend for the following services **in the past 12 months** for yourself and/or other members of your household?
- C. This section collects information on expenses for other services not elsewhere stated; therefore, completing this section properly will require reading out the list of items in the 'Description' column to jog the memory of the respondent. The procurement of services such as wedding planner, legal, funeral, real estate, and birth, death and marriage certificates are included in the section.

Remember Gifts received from or purchased for other households should be excluded.

SECTION 12: EXPENSES FOR PERSONAL CARE

- Q. How much did you spend for the following services/articles **in the past 3 months** for yourself and/or other members of your household? Please exclude gifts you made or received.
- C. This section collects information on expenses for personal care; therefore, completing this section properly will require reading out the list of items in the 'Description' column to jog the memory of the respondent. The purchase of items and services such as barber, hairdresser, tattoo, body piercing, toiletries and beauty products are included in the section. 'Qty Bought' refers to the number of times the service or items was procured or purchased in the past 3 months. Ensure services and items purchased by the respondent for other members of the household are included.

Remember Gifts received from or purchased for other households should be

excluded.

SECTION 13: PERSONAL AND OTHER EXPENSES

13.1 PERSONAL AND OTHER EXPENSE

- Q. How much did you pay for the following services in the past 3 months for yourself and/or other members of your household in the Cayman Islands ONLY?
- C. This section collects information on personal and other expenses not elsewhere stated; therefore, completing this section properly will require reading out the list of items in the 'Description' column to jog the memory of the respondent. The purchase of services such as taxi, bus, driving lessons and cargo shipping are included in the section. 'Qty Bought' refers to the number of times the service was purchased in the past 3 months. Ensure services purchased by the respondent for other members of the household are included.

Remember Gifts received from or purchased for other households should be excluded.

SECTION 14: DIGITAL READING MATERIALS AND RECREATIONAL ITEMS

14.1 DIGITAL RECREATION

- Q. How much did you pay for the following services in the past 3 months for yourself and/or other members of your household?
- C. This section collects information on personal and other expenses not elsewhere stated; therefore, completing this section properly will require reading out the list of items in the 'Description' column to jog the memory of the respondent. 'Qty Bought' refers to the count of the items in the 'Description' column. Example, the quantity in online movies and TV subscription would refer to the number of subscriptions. Ensure services purchased by the respondent for other members of the household are included.

Remember Gifts received from or purchased for other households should be excluded.

SECTION 15A: OTHER PERSONAL EXPENSES

15.1 SERVICE COMPANIES

- Q. How much did you spend **in the past 12 months** for the following items for yourself and/or other members of your household?
- C. This section collects information on expenses for service agencies; therefore, completing this section properly will require reading out the list of items in the 'Description' column to jog the memory of the respondent. The purchase of services such as housing, health, vehicle and travel insurance, and nurseries are included in this section. 'Qty Bought' refers to the count of the items in the 'Description' column. Example, the quantity in premium for health insurance would refer to the number of policies. Ensure services purchased by the respondent for other members of the household are included.

Remember Gifts received from or purchased for other households should be excluded.

SECTION 15B: LOCAL INSURANCE COMPANIES

15.2 LOCAL INSURANCE COMPANIES

- Q. Please provide the name of your local insurance company(ies) and type of insurance.
- C. The name of Insurance Companies and the Type/Plan of insurance should be recorded in this section. Examples of insurance companies are Aetna, CINICO, BAF, Island Heritage, and British Caymanian Insurance. Examples of Insurance type/plan include Comprehensive or Third Party for Motor Insurance, and Endowment or Whole Life for Life Insurance. In some cases, insurance type/plans have various names such as Premiere Plan or Platinum Plan.

If there are multiple insurance companies for a particular insurance type (e.g. health insurance) ask for the primary company, i.e. the company that provides the greatest coverage.

SECTION 16: OTHER DISBURSEMENTS

16.1 NON-CONSUMPTION EXPENDITURE

- Q. Please state how much you spend or disbursed **in the past month** for the following items for yourself and/or other members of your household.

- C. This Section covers Disbursements, which can come in various forms; therefore, completing this section properly will require reading out the list of items in the 'Description' column to jog the memory of the respondent. Some definitions of the various types of disbursements found in the 'Description' column are found below.

Bank Charges: A fee levied on an account by a financial institution. A bank charge can result from the account holder not maintaining a minimum balance, for overdrafts, or from any of a wide variety of other banking activities and actions. Bank charges are also called **bank fees**.

Money Transfer Fees: Fees or charges incurred from the act of transferring money from one place to another. This may occur electronically or physically. Examples of companies which facilitate money transfers are Western Union or JN Money Transfer.

SECTION 17: GIFTS/DONATIONS

17.1 GIFTS OR DONATIONS

- Q. How much you did you purchase or disburse **in the past 12 months** as gifts/donations for persons who are not members of your household.
- C. Recall the definition of a gift or donation (see page 18). Example, a householder pays the housing utilities (rent, water or light) for another household.

To complete this section properly, read out the list of items one by one in the 'Description' column to jog the memory of the respondent.

SECTION 18: EXPENSES FOR PERSONAL TRAVEL ABROAD AND STAYCATION

18.1 NUMBER OF PERSONAL TRIPS

- Q. How many personal trips abroad did you take **in the past 12 months** while a resident of the Cayman Islands?
- C. The trips should originate from the Cayman Islands. Do not include trips that a person might have made during the past 12 months before that person became a resident of the Cayman Islands.

Local tourism or Staycation includes holidays spent in the Cayman Islands rather than abroad, or one spent at home and involving day trips to local attractions, such as Dolphin Cove. Trips to the Sister Islands originating from Grand Cayman,

and vice versa are also included in local tourism.

INCLUDE trips relating to vacation, health and education but exclude expense, which are already covered in the expenses reported under education and medical expenses. **EXCLUDE** business trips and trips taken before becoming a resident in the Cayman Islands.

Pay special attention that the respondent knows the difference between a **Package Holiday** and a **Package Tour**. A package holiday is organized by a travel agent, with arrangements for transport, accommodation, meals, etc., made at an inclusive price. A package tour is organized by an agent, with arrangements for transport, meals and admission to a venue(s), made at an inclusive price.

PROBE HERE FOR ANY EXTENSION OF AN ORIGINAL BUSINESS TRIP USED FOR PRIVATE GAIN.

18.2 COMPANIONSHIP DURING PERSONAL TRIPS

- Q. How many of these trips were with other household members for whom you spent?
- C. This question serves as a check for additional household members who might have travelled with the respondent during any personal trips. This question will also serve in jogging the memory of the respondent to include forgotten trip expenditure for the upcoming question.

18.3 EXPENDITURE DURING PERSONAL TRIPS

- Q. How much did you spend on the following items (excluding expenses for which you were reimbursed)? If the trip was for educational or medical purposes please do not include expenses already covered under educational and medical expenses.
- C. Do not include expenses already covered under educational and medical expenses. Exclude any expenses that will be reimbursed. Ensure that Total Expenditure equals the sum of all line items listed in the table.

Also **EXCLUDE** expenses that will be reimbursed or paid for by persons who are not members of your household.

Expenses for personal travel and local tourism also includes personal expenses for hosting friends or family from abroad such as food, car rental, etc. Expenses for local tourism should be those that were not previously reported.

Note that if the respondent cannot breakdown total cost of foreign travel, ask for an estimate of the total expenses and write it in the last row of the table.

Accommodation refers to vacation homes, rentals and lodging at schools while studying abroad.

SECTION 19 - EXPENSE PATTERNS FOR FOOD, DRINK, AND TOBACCO

19.1 MEALS AWAY FROM HOME

- Q. Approximately how much did you spend for yourself and/or other members of your household **in the past month** on food consumption outside your home?
- C. First ask about food and/or beverages for breakfast and lunches in restaurants, cafes and snack bars.

Then ask about evening meals of all kinds, example barbeques, and fund raising dinners, special occasions, take-out meals, eating out for pleasure or convenience etc.

If the person cannot recall the items purchased but can recall how much was spent, put the response under "Total Expenditure". If they did not make any purchases, leave this blank.

19.2 WINE AND SPIRITS EXPENDITURE

- Q. Approximately how much did you spend for yourself and/or other members of your household **in the past month** for alcohol and alcoholic beverages (local and abroad)?
- C. First ask for information about beer whether lager or cider etc.? Then wines including sherry, port, etc., then Spirits and Liqueurs.

If the person cannot recall the items purchased but can recall how much was spent, put the response under "Total Expenditure".

19.3 TOBACCO EXPENDITURE

- Q. Approximately how much did you spend for yourself and/or other members of your household **in the past month** for cigars and cigarettes (local and abroad)?
- C. First ask for information about cigarettes, then cigars etc.? Then pipe tobacco, Narcotics etc., then pipes, lighters and other accessories.

If the person cannot recall the items purchased but can recall how much was spent, put the response under “Total Expenditure”.

SECTION 20: INCOME FOR ALL PERSONS

20.1 SOURCES OF INCOME

- Q. Have you received any money from any of the following sources during the past 12 months and if so, how much is the approximate amount? (**show Income Reference Chart**)
- C. To effectively capture the income information pertaining to the respondent, use the following steps:

Sources of Income: You need to be extremely patient in reading the various sources of income.

1. Read the Source of Income
2. Show the Income Reference Chart (**APPENDIX D, page 112**) and ask the respondent to identify the appropriate **Amount Code**. Correctly record the indicated amount code on the questionnaire.
3. Ask the respondent for the **Period** for which the Amount Code refers to and correctly record it on the questionnaire.
4. Finally, ask the respondent the **Frequency in the past 12 months** and record it on the questionnaire.
5. **Repeat 1 through 4 for all Sources of Income.**

Please note that any income source that is not found in the list should be recorded as “Other Income.”

If the respondent can only give the total income code without a breakdown by source, write the response in the last row of the table “Total Income from All Sources”.

Period: This indicates the pay cycle of income received by the respondent during the 12-month period. For example, Weekly, Monthly, Annually. Record the appropriate code from the list located in the key to accurately capture this information.

Frequency in the Past 12 Months: This indicates the regularity/frequency of income received by the respondent during the 12-month period. For example, an individual who received a monthly income may have only worked for 4 months in the past 12 months. Therefore, frequency in the past 12 months would be recorded as 4. Record the appropriate code from the list located in the key to accurately capture this information. **Note the code for Frequency in the Past 12 Months should relate to the Period Code. Example, if Period Code corresponds to Monthly, Frequency in the Past 12 Months should not exceed 12; likewise, if Period Code corresponds to Weekly, Frequency in the Past 12 Months should not exceed 52.**

Amount Code: You should show the respondent the Income flash card (**APPENDIX D, page 112**) and ask them in which range the source of income falls into. The flash card shows weekly, monthly and annual amounts. Mark the appropriate choice.

Gross Earnings: Refers to earnings received by an employee before any deductions are made to their wage or salary. The gross earnings received from regular employment should be recorded with the appropriate period code. It also includes tips, bonuses, commission and allowances that the respondent may receive in addition to their regular wage or salary.

Net Earnings from own business (including business money used for personal expenses): Represents the earnings received by a self-employed person after all operating expenses, interest and taxes have been deducted from their business' total revenue. Net earnings also include money drawn from the business that is used for personal benefit.

Income from Pensions: Pension is a periodic payment, which should be recorded with the appropriate period code. Care should be exercised in recording Pension and Life Insurance Annuities against the particular individual receiving it.

Life Insurance Annuity: A financial contract in the form of an insurance product according to which a seller makes a series of future payments in exchange for the immediate payment of a lump sum (**single-payment annuity**) or a series of regular payments (**regular-payment annuity**), prior to the onset of the annuity. Annuities can be purchased to provide an income during retirement, or originate from a structured settlement of a personal injury lawsuit. Ensure the appropriate Period Code is recorded.

Other Allowances: Other receipts if any, such as donations from friends, relations, church and or children living in other parts of the island etc. should be recorded with the appropriate period and amount code.

Property Rental Income: This is the income obtained by members of the household who own immoveable property such as land, residential and or commercial buildings and are rented out for profit. Net rents from owned property also includes receipts from subletting and is gross earnings from rent, minus all expenses.

Investment Income: Income derived from financial assets or items that were purchased with the hope that it will generate income or appreciate in the future. In an economic sense. An **investment** is the purchase of goods that are not consumed today but are used in the future to create wealth. Investment income can come in the form of dividends or returns from shares of stocks, trust, mutual funds, and interest income from bank deposits, etc.

Internet Income: Earnings received from an internet-based business activity in exchange for providing a good or service or through investing capital. For example: multilevel marketing companies or stock/money trading.

Social Assistance: Income originating from schemes designed to help the most vulnerable individuals (i.e. single parents, disaster victims, destitute/poor, etc.) to meet a social floor and improve living standards. Programs consist of all forms of public action, government and non-government, that are designed to transfer resources, either cash or in-kind (e.g. food transfers, housing allowance), to eligible vulnerable and deprived persons. **A key example is the assistance from the Needs Assessment Unit (formerly with the Department of Children and Family Services).**

Other Money Receipts: Income received through inheritances (income passed at an owner's death to the heir or those entitled to succeed), windfalls (a large amount of money that is won or received unexpectedly) or gifts outside the household.

Total Income: Ensure the total income from all Income Sources adds up to all items in the 'Description'. Remember that if the respondent can only give the total income code without a breakdown by source, write the response here.

7 COMPLETING THE HOUSEHOLD EXPENDITURE DIARY

Enumerators are to record all expenditure from items bought by the household in the Household Expenditure Diary over a two-week period. Each Household Expenditure Diary will cover a period of seven days.

GENERAL INSTRUCTIONS

- i. Write clearly using a HB2 pencil.
- ii. Clearly specify the amount bought in the quantity column of the diary sheet (eg.1, 2, 3, etc.)
- iii. To get the best result from this exercise it is very important that you provide a complete description when transferring the items bought from the memory jogger (see page 84) to the diary.
- iv. Record whether the items bought were a liter, gallon, pound, pack, box, carton, etc.)
- v. Record purchases immediately on arriving home after the day of collecting the memory joggers.
- vi. Do not write in columns marked "official use only."
- vii. Recheck all memory joggers for items you may have forgotten to record.
- viii. Store all bills, sales slips, paper tapes, receipts, shopping lists, etc. received from the spender to assist you in good record keeping.
- ix. Follow the example given in the diary, remember to record the brand name of the items purchased.

ALL EXPENSES MUST BE IN CI DOLLARS!

HOW TO COMPLETE THIS DIARY

When to record purchases

1. It is most important that you fill in this diary as soon as possible upon collecting the memory joggers from the spender. If you neglect to do this, the work will become overwhelming and will result in tardy submission of work to your supervisor.

Which purchases to record

2. List daily expenditure for every item that the spender purchased. Remember, other members of the household are being provided with memory joggers and any item they recorded should be transferred to a separate diary.

3. If the spender indicated they owned a vegetable garden or if a member of the household was a fisherman, please indicate what was obtained each day, and record the approximate retail value of the portion consumed on any of the seven days. Note that these items are "home produced".

How to record purchases

4. Record each item, however small on a separate line. After each item, enter the amount that was spent on it. Do not, for example, write "vegetables", but show separately how much was spent on potatoes, cabbages, frozen beans, tinned peas and so on.

5. Record gifts or presents on the day of purchase. Specify what it is and who received it. For example, "Monetary gift to niece", "Pocket money to son" or "Money to children overseas".

6. If the spender started an instalment plan for an item on any of the seven days, write down the amount and state that it is the first payment, thus:

First payment on TV set \$200.00

If they made another payment on the same item during the seven days, then write:

Instalment on TV set \$50.00

7. Secondhand purchases should be indicated by writing the word "secondhand" after the description of the item.

8. Circle all of the days, even if no spending was done on specific days.

Expenditure is recorded on a specific page. If one page does not have sufficient lines to record all expenditures continue on the next page and repeat the day circled from the previous page. There are fifteen blank pages, a minimum of seven pages should be completed. If there is more expenditure done than can fit on one page, more than seven pages will be used.

9. Attach any invoices, bills, supermarket check-out tapes, till slips, etc. to the diary upon submission to your supervisor.

8 COMPLETING THE MEMORY JOGGER

MEMORY JOGGER

A Memory Jogger is a small notebook that will be used by the household members to record their purchases. Joggers will be given to each household member who makes purchases. Remind household members that all receipts during the two-week period must be kept; these will be collected along with the Memory Joggers at the end of the period.

IMPORTANT

Instruct all heads of household and all spenders (persons 18 and over who spend for themselves or others) to record all purchases made. Items bought by cash, cheque, Money Order, voucher or on credit must all be recorded in the Memory Jogger.

Ask householders to record home grown food, home produced goods, gifts and supplies which may come from their own shop or business without paying for them. Since, these items will not have a cost price indicate this by placing "home" or "gift" next to these items. Householders are also to estimate the price of the goods consumed.

All meals bought outside of the home must also be recorded.

ALL EXPENSES MUST BE IN CI DOLLARS

Note: Enumerators must ensure that they understand what is written in the Memory Joggers since they will transfer this information into the Household Expenditure Diary.

Examples of the Memory Jogger and its instructions to the spender are as follows:



The Cayman Islands
Household Budget Survey 2015:
"Every Dollar Count\$!"



Memory Jogger

The Cayman Islands
Household
Budget Survey 2015
Every Dollar Count\$!

Sample No.	E.A	Block No.	Parcel No.

First Name of Household Member:

Address:

INSTRUCTIONS

Please provide us with a list of your household's purchases for the next two weeks starting _____, 2015. Listed below are examples of the kinds of description that we would like you to write in this **Memory Jogger**. Include bulk purchases. Keep all bills, sales slips, receipts etc. to assist you in keeping good records.

FOOD AND DRINKS FOR HOME CONSUMPTION Specify:

- Milk** – the type for example Cow, Soy, Almond, etc.
- Cheese** – processed, grates or shredded, cheese spread, cottage cheese, cream cheese, mozzarella, cheddar, etc.
- Bread** – white, whole wheat, rye, etc.
- Bakery Products** – type such as cupcakes, apple pie, etc.
- Beef** – ground beef, prime rib, etc.
- Pork** – the cut and describe, such as pork loin roast, whole ham, etc.
- Poultry** – whether it is chicken, turkey or other.
- Chicken** – whole or parts, such as chicken legs, chicken wings, etc.
- Fish and Seafood** – Snapper, Salmon, etc.
- Juice, Beverage** – type such as orange juice, fruit punch, etc.
- Soft Drink** – if cola or other type; if not cola, specify if carbonated or non-carbonated
- Coffee** – instant or ground.
- Other Food** - Give a complete description, such as boxed scalloped potatoes.

CLOTHING, SHOES, JEWELRY, AND ACCESSORIES Specify:

- Clothing** – type of clothing for men, women, boys and girls and give a description of the item.
- Shoes** – sport shoes, specify sport such as football boots, softball cleats, etc.
- Jewelry** – type of jewelry, such as watches, etc. and the type of material from which it is made, whether gold or silver.

ALL OTHER PRODUCTS, SERVICES, AND EXPENSES Specify:

- Medicine** – prescription or nonprescription.
- Doctor Bills** – type of doctor, such as dentist, internist, etc.
- Soap and Other Cleaning Supplies** – hand soap or laundry soap.
- Laundry/Dry Cleaning** – coin operated or not coin operated; whether household item (such as drapes) or clothing apparel.
- Tableware** – type, such as china, flatware, silver service pieces, etc.
- Dishwasher** – whether it is portable or built-in.
- Furniture** – type such as kitchen chair, living room chair, etc.
- Tools** – power or hand tool, such as power saw, etc.
- Album** – photo album or record album.
- Gas** – type of fuel; whether gasoline for vehicles or butane gas for cooking, etc.
- Vehicle** – new or used and type of vehicle purchased.
- Vehicle Repair** – type of repair done such as brake work other than brake adjustment, exhaust system repair, etc.
- Vehicle Service** – type of service such as oil change, brake adjustment, etc.
- Tuition** – primary school, high school, college or university, etc.
- Books** – whether it was part of a book club, a school book, or a non-school book. If the purchase was for school, then specify whether it was college, high school, or other type of institution.
- Smart Phones** – iPhones, etc.
- IT Gadgets** – Tablets, Laptops, etc.

9 ROLE OF SURVEY STAFF

The success of the HBS depends on the collaborative efforts of everyone involved in the coordination of the survey, supervision of field work and the collection of data. A description of the role of those involved in each stage of the survey is outlined below.

INTERVIEWER

As interviewers, you will be the key persons in collecting the information needed. Therefore, the accuracy and quality of the survey data depend on the thoroughness with which you perform your task.

This training will enable you to collect the required information. In addition, your approach, tact, patience and self-confidence would assist you in obtaining co-operation from your respondents. Always introduce yourself, presenting your ID card, and explaining the purpose of your visit.

Your main duties:

- **PREPARE** the cover page information on the questionnaires before you visit the households using the information provided on the household listing (**Appendix E**, page 113) E.g. E.A.#, address, etc. Use pencil only.
- **CONTACT** every household assigned to you.
- **RECORD** any additional information to the comment section of the Listing that would make the household more identifiable.
- **CONDUCT** complete interviews for all household heads/key informants and spenders who are members of the household. This may mean making callbacks to certain households if the interview was not completed. Interviewers are allowed four callbacks and field supervisors need to verify.
- **RECORD** answers accurately.
- **ENSURE** that the appropriate person section is completed for each person in the household. If an additional questionnaire is used, this should have all the necessary information to identify the household and person.
- **ARRANGE** with your supervisor specific times of the day you will meet to discuss your weekly progress. All appointments should be kept.
- **REPORT** to your supervisor any difficulty in interpreting the questions or obtaining information (such as refusals) and include in the comment section of the questionnaire the date and time when your FS accompanied you to a household.

- **CORRECT** errors or omissions pointed out by your supervisor.
- **REMEMBER** that a questionnaire should be submitted for each household on your list regardless of the result code. Each interviewer needs to be accountable for each questionnaire given to him/her.
- **SUBMIT** all completed questionnaires, including additional ones used for larger households, spoiled and blank questionnaires, interviewer's control form and maps to your field supervisor.

Following the simple "Do's" and "Don'ts" below will help you avoid problems of confidentiality:

SOME "DO'S"

- **ALWAYS** carry your identification card and show it upon introducing yourself.
- **ALWAYS** check that you are talking to the Key Informant if you have to phone back to discuss the questionnaire.
- **ALWAYS** treat the public with respect. This applies no matter how badly you think they have treated you. Remember you are a Government representative on official business.
- **ALWAYS** remember that confidentiality covers **ALL** information obtained during your duties, including anything you are told or observe for yourself.
- **ALWAYS** take a positive line on confidentiality. Reassure the public, by your actions, that you take confidentiality seriously.
- **ALWAYS** secure a completed questionnaire in the pouch with which you are provided. When visiting multiple households, put the completed questionnaires in the pouch before moving on to the next household.
- **ALWAYS** report any loss of materials immediately to the Field Supervisor.

SOME "DON'TS"

- **DON'T** discuss the contents of an interview with unauthorized persons—even members of your immediate family. In the Office be discreet. Even a casual remark may be perceived as a breach of confidentiality.
- **DON'T** give questionnaires with any information, even if they are incomplete, to anyone outside ESO.

- ***DON'T*** leave any questionnaires with information unattended. Keep them with you at all times when in the field and store them safely at home.
- ***DON'T*** let any unauthorized persons accompany you on your visits. If in the event you need someone to accompany you into the field that person must visit the ESO and sign an Oath or Affirmation.
- ***DON'T*** ask respondents to supply answers in front of visitors.

10 INTERVIEWING PROCEDURES

LISTINGS

You will be given a list (**APPENDIX E**, page 113) of all the households in your assignment. These households were randomly selected from the Household Register, which was last updated in May to August 2014. The listing includes the following basic information that will assist you in finding the selected households:

- District and EA number
- Block and parcel numbers,
- Street address and basic description of the building, e.g. type of fencing, location of the dwelling unit etc.

Before you go into the field for data collection you should determine the selected households that you plan to visit each day and refer to your enumeration area map to locate the household.

MAPS

Maps are essential for any field operation and the HBS depends on maps to guide staff in the field. The Lands and Survey Department prepares enumeration area maps for every household survey that the ESO conducts.

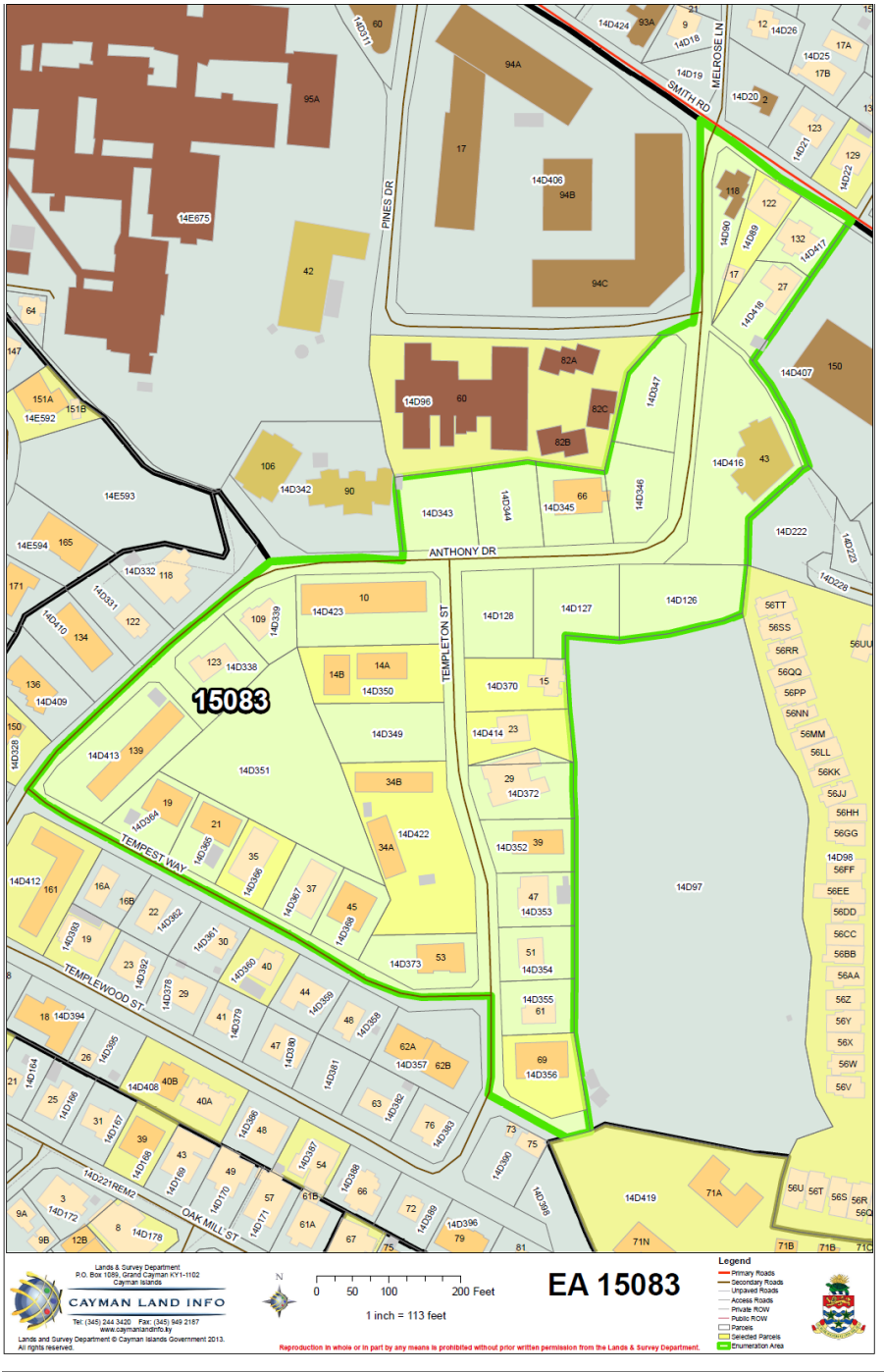
An EA map has clearly defined boundaries that are marked with a thick **bright green line**. The enumeration area is coloured with a lighter shade of **GREEN** which makes it distinct from the adjoining enumeration areas. You should keep within the defined map boundaries and should not stray into other areas. The map has a North Arrow which would help interviewers to orient themselves on the ground.

The EA map also shows the name of major roads and streets, and building footprints. The names of streets that appear on maps may not correspond to the names on street signs in the field. Red dots indicate gazette right of ways but may not be evident in the field or may not be exactly where the map indicates. The maps also include the block and parcel number of each parcel and the building address number on each building footprint. There are a few cases where these numbers are missing on the map. Sometimes one parcel is on both sides of a road. This is so because the original parcel has since been split by a road.

You will receive an enumeration area map with your assignment. The building footprints for the selected addresses will be shaded **YELLOW**.

If you have been assigned a household that has a description which says, "**See Map Inset**", you should receive an additional map that has been hand drawn. These maps have been produced to assist in locating households in multiple-dwelling buildings. Once you arrive at the parcel, you should be able to orient the map inset to correspond to the

layout of the parcel and locate the door that relates to the selected household and dwelling.



Once you have selected the households to visit and have located them on the map, ensure that your questionnaires are populated with the correct information,

and that you are ready to conduct the first interview.

CONTACTING HOUSEHOLDS

Before you knock on the door, ensure that:

- 1. You have correctly identified the household from the selected sample.**
- 2. Sample number, District, EA number, Block and Parcel numbers and Address one, two and three are populated on the questionnaire.**

Please remember to collect information relating to the telephone number, email address and number of persons in the household.

Every attempt to establish contact at an assigned household must be recorded on the Record of Visit Section.

You should personally interview everyone in the household 18 years and over, if at all possible. If the only person home when you call appears to be under 18 simply find out when would be the best time to return. **Do not** question them about any aspect of the survey, as this may offend their parent(s). Also, do not take data from ANYONE who is not part of the household (e.g. friends, neighbors or domestics not living in).

If the respondent is unable to provide data about someone who is a member of the household, for whatever reason, you must still make every reasonable effort to fully complete the questionnaire. There are various means by which this may be achieved.

Ask the respondent to obtain the data on your behalf.

Find out when might be the best time for you to contact the person for whom the data is missing.

Get a telephone number so you may personally contact the individual for whom the data is missing. Do not simply leave the questions blank.

It is recommended that you do not attempt a first contact after 8:00 P.M., as some persons will find this hour offensive. If upon arrival you believe persons are at home but the lights are out **DO NOT** knock. Make a note to this effect in the comments section of the Record of Visits and try another day.

NO CONTACTS

If you do not contact anybody at an address you will need to make at least three **OTHER** visits at different hours on different days. For households where the final status is "no contact", at least one visit should have been on a Saturday or Sunday AND if two

consecutive "no contacts" are made on weekdays, the last two visits should be on weekends. If you would like to leave a note with a name and contact number, you may, **BUT** only after the **third** visit.

It may be necessary to discreetly inquire of neighbors whether anyone usually lives in a household to establish whether it is a **VACANT** or **NO CONTACT** situation. It is important that you understand the difference between "vacant" and "no contact" since misclassification between these two terms could have an impact on estimates derived from the sample survey. A "no contact" is still considered a household while a "vacant" dwelling unit is not.

NO COOPERATION

Difficulties with cooperation (e.g. refusal), communication (e.g. language barriers) or locating households should be reported as soon as possible to the Field Supervisor. Please do not wait until you return to the office which could be two or more days later. **NEVER** substitute another accommodation for the one assigned.

You may leave a copy of the call back card, which appears in **Appendix F** (page 114) at any household that you are having difficulty getting a response. You will receive a few copies with your assignment. Please do not leave call back cards after only one or two visits. If the person is reluctant to participate, be sure to inform him/her that the matter will be referred to your Supervisor.

DIFFICULT INTERVIEWS

One fact to remember is that, it is the address you have been assigned that is selected, **NOT** the person(s) living at the address.

If you discover you have been assigned a neighbor with whom you would feel awkward or uncomfortable interviewing, or someone with whom you strongly believe it would be difficult for you to complete an interview, for whatever reason, you should immediately notify the Field Supervisor. Your assignment for this sample may be switched or reassigned, rather than risk a refusal.

IF YOU HAVE ANY DIFFICULTY ESTABLISHING CONTACT NOTIFY THE FIELD SUPERVISOR.

EXTRA DWELLING AT THE SAMPLE ADDRESS

Sometimes a sample address listed as a single dwelling actually contains more than one dwelling. These "Extra Dwellings" (for example, apartment over a garage, etc.), not seen at the address when it was listed, must **NOT** be included in the survey.

When you go to a sample address, ask yourself the question, or inquire if necessary: *"Is there any other household at this specific address?"* (In addition to the one already listed). This information can be obtained by inspection, or if necessary, from the residents of the sample address. In most cases the answer to this question will be "No"

since the greater part of the listing is usually accurate. If the answer to this question is “Yes”, go to the **Cover Page** at ‘**No. of extra households found**’ and write in the number of extra households at that address. Also please draw a sketch outlining the location of all households in the dwelling.

NOTE: If the rooms in a dwelling are rented individually by the owner there might be just one listing in the household register but in reality they are different households and should be listed separately in the household register. Interview only **ONE** of the households found at that address.

Do not take interviews at other dwellings that have been listed separately and are not in the sample.

COMBINED ADDRESSES

You may find, occasionally, that the reverse situation exists: two dwellings have been combined since the time of the last update; or you find that what was listed as two dwellings is actually only one. Conduct the interview at the existing dwelling only if the first of the two listed addresses was designated for the sample. Describe the situation briefly on the first page of the questionnaire. If the sample address is the second of the two listed dwellings, consider that the sample dwelling is now non-existent; **take no interview**. Explain clearly the reason for the non-interview in the box for **notes**. Similarly, if one actual dwelling has been listed as three or more addresses, it comes into the sample only when the first is selected.

ADDRESS WITHOUT HOUSEHOLDS: The sample address can be a vacant dwelling, or a store or offices containing no households. If you find it still vacant, **take no interview and make no substitutions** but record as vacant in the results choice. Those sampled addresses which are now stores or offices should be marked as **Out of Scope**. Describe briefly the facts in the **Comment Section** on the questionnaire for the sample address.

11 INTERVIEWING TECHNIQUES

As previously mentioned, learning what it takes to be a good interviewer cannot be accomplished all at once. It will take practice and a good deal of effort on your part. We rely significantly on you to be a good interviewer. The interviewer's goal is to collect accurate information by using the survey questionnaire according to sound interviewing practices. This section contains some principles that **EVERY INTERVIEWER MUST USE** if he/she is to be good at the job.

There are three basic elements in any interview situation:

1. the interviewer;
2. the respondent; and
3. the questionnaire.

Given the three basic elements there are three things you are asked to do in order to conduct an accurate interview:

Ask the questions as worded, following the instructions.

On the questionnaire, where lists are provided in the area immediately below the question, **DO NOT** read aloud the list of choices unless otherwise stated. Use the list **ONLY** to prompt a hesitant or unsure respondent.

1. Listen carefully to the respondent's answers.
2. Mark the choice that matches or is closest to that response for the respective questions.

What could go wrong in each of the three basic elements mentioned earlier?

1. The interviewer may ask the wrong question, leave off part of the question and/or reword the question.
2. The interviewer may not listen to the respondent and/or not give the respondent enough time to answer the question fully.
3. The interviewer may forget to mark an answer and/or may mark the wrong choice.

One of the points emphasized is that you must ask the questions as worded. This means that you **MUST NOT** make any assumptions about the ability of the respondent to understand the questions or to answer them. If the respondent shows that they do not understand the question, first repeat it slowly putting emphasis upon important words and phrases. **DO NOT** add any words and **DO NOT** apologize for the question. However, probing, which is covered below, may be necessary. You may also need to pause every few minutes depending on the 'mood' of the person. Note the respondent may need a break during a lengthy survey; if so, you can ask whether you can pause the interview for a few minutes, however, try not to break for the day.

Another point is the problem of an interviewer biasing an interview by failing to be neutral. Forms of bias can be verbal (i.e. spoken to the respondent) or non-verbal (i.e. facial expressions or silent reaction). As an interviewer, you must not "lead" respondents to answer questions in a certain way. Eg., "So you are from Honduras right?" instead of asking the question as stated in Q1.7. **OR** instead of asking Q8.5 as worded you asked "You think you could get a cool \$5,000 for this house if you rent it?" Your reaction, spoken or unspoken, could lead the respondent to give inaccurate responses.

Conversation with respondents may "stray." Remember, it is **ABSOLUTELY** essential that you remain neutral in any remarks you make about a subject. Forget how you feel personally about any controversial matter such as religion, politics, Caymanian status, etc. and listen to the respondent. Then quietly, subtly, but firmly, **REDIRECT** the conversation to the questionnaire. Keep the interview as brief as possible.

The last point to make about interview bias deals with you personally. This point is, to "get out of yourself" in interviewing. This means that you must get rid of any pre-conceived ideas that you have about a particular type of person. Do not let your own attitudes influence the interview. Do not anticipate answers. We are interested in that respondent's answers. You must therefore avoid allowing your attitude to influence his/her response. Although you may have an inclination of the response that will be given to a question, you must still ask the question and record the answer given.

Your ability to read the questions as they are intended to be read and to accurately record the respondent's answers are vital to the Survey. Most of the questionnaire items are self-explanatory and should present no problem to you or the respondent. However, sometimes the respondent may not understand the question completely and you may have to probe to receive an answer. **PROBING** is another important skill that you need to do your job. Four basic types of probes are pausing, re-reading the question, asking for more information and zeroing-in.

Furthermore, you should be conscious of inconsistent answers from one part of the questionnaire to the next. For example, if someone states that they are an "unpaid family worker" and then indicates an income other than zero you will have to probe.

One important aspect of probing is that probes must be neutral. When you probe, avoid the tendency to suggest answers to the respondent. Sometimes, you may become impatient with a respondent and may be tempted to actually suggest an answer. **DO NOT DO IT! WORD YOUR PROBES VERY CAREFULLY.**

One final point to note about probing is DO NOT OVER-PROBE. If a respondent has answered your question, do not continue to probe. Once you have been given an answer that meets the objectives of the question, mark the answer on the questionnaire. Do not continue to probe.

Your success as an interviewer is related to the degree to which you commit yourself to the job. Your attitude, your knowledge of the survey and your ability to apply the points, which have just been discussed, ALL contribute to your development as an interviewer. It is hoped that you will keep those points in mind as you do your job and that you will apply them.

ON COMPLETION OR TERMINATION OF AN INTERVIEW BE SURE TO THANK RESPONDENTS FOR THEIR TIME AND COOPERATION.

INTRODUCING YOURSELF AND THE SURVEY

It is important that you do not offend people by your manner, approach, timing or dress. You should try to be courteous, neat and in short, have the appearance of a responsible person. All these help to create a favorable impression which tends to make the person being interviewed more responsive.

It is at the doorstep that you begin to sell yourself and the survey. If your approach is uncertain or uneasy, if you cannot answer the questions asked and appear unknowing about the work and its purpose, these feelings will be communicated to the respondent who will react accordingly. The personal relationship of confidence and understanding established between you and the respondent provides the foundation for good interviewing. This relationship, or "rapport", is determined by your introduction and the manner in which you present yourself and the survey.

Be as polite in your departure as you were on your arrival. Say good-bye, and thank the respondent for the information he/she provided. When the interview has been completed, the respondent should feel his/her time was well spent.

Your introduction as an interviewer should tell the following:

1. who you are;
2. whom you represent;
3. what the survey is about; and
4. what you are going to do (ask some questions).

Printed below is a text recommended for use to introduce yourself and the Survey.

Hello (Good Evening). My name is _____ and I am from the Economics and Statistics Office. Here is my ID card. We are currently conducting a Household Budget Survey in the Cayman Islands. I would be grateful if I could talk with you about the Survey.

The Survey is being conducted to determine **the cost of living** in the Cayman Islands. Information collected will be used to produce indicators for monitoring the cost of living in the Cayman Islands.

EVERYTHING YOU REPORT IN THIS SURVEY WILL BE KEPT COMPLETELY CONFIDENTIAL TO THE STATISTICS OFFICE. No name or information that would allow anyone to identify a specific household or person **WILL EVER** be released.

You must introduce yourself and the survey to each person in the household you would like to interview. This is even important if a person was not around when you first introduced yourself.

When a household refuses to participate, leave a copy of the Letter to the Household

(**APPENDIX G**, page 115) and inform the respondent that your Supervisor will contact the household.

FREQUENTLY ASKED QUESTIONS

While out in the field it is quite likely you will be asked some general questions about the Survey. Respondents may want information on a number of matters before they will agree to participate.

The previous chapters have provided some background to deal with questions you may be asked. Below the information is summarized in a simple question and answer format. It will save time in the field, and improve your chances of completing an interview, if you can become familiar with these answers.

If you cannot answer a specific question you are asked, and the person is reluctant to complete the interview, then explain to the person that you will find out the answer and let them know as soon as possible or you will ask the Field Supervisor to contact them.

Q: *WHAT IS THE SURVEY FOR?*

A: The Survey is designed to collect information on household expenditure and income. The data collected shall be used to determine the commodities and weights for the Cayman Islands' Consumer Price Index (CPI).

Q: *WHAT IS THE CPI?*

A: The Consumer Price Index measures the change in the average price level of consumer goods and services purchased by private households. It is used for the review of pensions, and as a cost of living adjustment for employees.

Q: *WHY/HOW WAS I SELECTED?*

A: Your household address was randomly selected by a process set out by the Economics and Statistics Office. I am to interview all members of this household.

Q: *DO I HAVE TO PARTICIPATE?*

A: You are legally required to complete the Survey as provided by the Statistics Law (Revision 2011). However, we would prefer that you participate because you understand the importance of the information you will provide.

Q: *WHAT IF I REFUSE TO PARTICIPATE?*

A: The matter will be reported to my supervisor.

Q: ***WHAT DO I HAVE TO DO?***

A: I will ask the questions which you are requested to answer and then I will record your answer on the questionnaire.

Q: ***DO I HAVE TO ANSWER ALL THE QUESTIONS?***

A: Yes! We would like for you to answer all questions relevant to your situation. However, if there is a particular question you strongly object to answering, we may leave it and move on to the next one.

Q. ***WHO HAS TO FILL IN THE FORM?***

A. The person in charge of buying most of the goods and services for the household should complete the Household Questionnaire. All other persons who are 18 years and older and spend for themselves and other members of the household are to fill out an Individual Questionnaire form.

Q. ***WHAT DO I HAVE TO DO?***

A. There are 3 phases to the survey. In the first phase, you answer the questions that I ask of you. In the second phase, you will be asked to keep track of the expenditures that your household makes on the forms provided to you and by saving receipts for your purchases as well as provide answers to an expenditure survey. In the third phase we will collect the expenditure information and ask you a final set of questions.

Q: ***WHY DO YOU NEED MY NAME?***

A: Names are used so that if there are any questions once the questionnaire is completed and it becomes necessary to contact you again, we will both know who we are talking about. Names also assist me in completing the questionnaire and in keeping all the information straight. If you prefer we could conduct the survey using aliases. However, I would be willing to proceed without any names if you would like.

Q: ***WHY ARE YOU ASKING QUESTIONS ABOUT INCOME?***

A: Data on income is important in measuring the capacity of households to spend.

Q: ***IS MY FORM KEPT SECRET?***

A: YES! All the information is confidential. All members of the Statistics Office,

including myself have sworn or affirmed an oath of confidentiality. Personal information you provide will remain secret and will not be seen by anyone outside the Statistics Office. Information is used ONLY to compile statistical data and no information is EVER released which would allow another person to be able to identify who the data pertains to.

Q: *WHY DO YOU NEED TO KNOW IF I HAVE MORE THAN ONE JOB?*

A: In Cayman it is believed that many people hold more than one job. All jobs held are important to those looking at the labour market. It does not matter to the ESO if the jobs are being held "illegally".

Q: *WHY ARE YOU INTERVIEWING ON THE WEEKEND? WHY ARE YOU INTERVIEWING SO LATE IN THE EVENING?*

A: Most interviewers have a full-time job during the day. Therefore they must try to make contact in the evenings and on weekends. Also, this is often the best time to find most people at home.

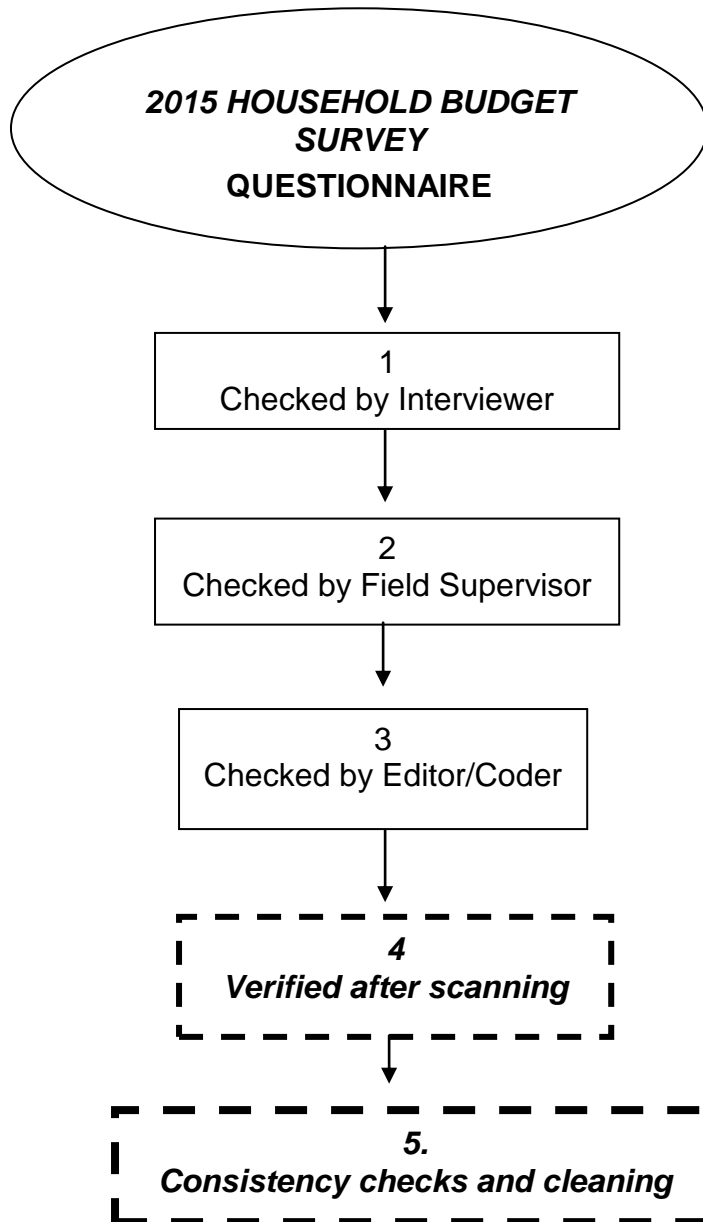
Q: *WHY ARE THERE QUESTIONS ABOUT HOUSING IF THIS IS ABOUT THE HOUSEHOLD EXPENDITURE?*

A: The main purpose of this additional section is to gather information on the rental situation in the Cayman Islands. This form will provide valuable information to assist ESO in monitoring changes in rent patterns. It is more economical to collect this information along with the Household Budget Survey.

12 POST INTERVIEW

The diagram shows that a questionnaire is checked at least three (3) times before the information is entered into the computer and given the final computer edit.

CHECK THE COMPLETED QUESTIONNAIRE



The first two levels of checking the questionnaires are very important since questionnaires could be returned to the field for further clarity. At levels three to five, the edit checks will have to be fixed in the office since field work may have been

completed by then.

Your job does not finish at the end of the interview. Before you pass the completed questionnaire to your supervisor, you should check through each questionnaire carefully, question by question, looking for any error and for completeness.

SIGN THE COMPLETED QUESTIONNAIRE

You must sign each questionnaire that you have completed. Your signature will attest that you have conducted the interview, recorded the responses correctly and checked the completed questionnaire before handing it in to your supervisor.

COMPLETE THE INTERVIEWER'S CONTROL FORM

You must complete the Interviewers' Control Form (**Appendix H**, page 116) whenever you pass a batch of questionnaires to your Field Supervisor. This form allows you to record each questionnaire that you have completed. It is useful to keep track of the progress of your work and the overall Survey data collection.

QUESTIONNAIRE STORAGE

Store completed and checked questionnaires in the envelopes provided. They should be separate from the questionnaires you still have to complete. Do not leave the completed questionnaires where it is easy for anyone to have access to them. Remember that all completed questionnaires have confidential information and must be dealt with as such.

RETURN OF MATERIALS

You should return completed and checked questionnaires to your Field Supervisor at least twice weekly. Unless instructed otherwise, all materials issued to you **must be** returned to the ESO upon completion of your assignment. This includes maps, listing, ID card, blank questionnaires, etc. The Interviewer Manual is yours to keep.

13 THE IMPACT OF ERRORS ON THE FINAL RESULTS

Errors can creep in at every stage of a Survey. The questionnaire may be poorly designed resulting in the questions being poorly understood; the interviewers may be poorly trained and so fail to interview correctly; coding may be inaccurate, etc. Controls have been put in place by the Statistics Office in an effort to identify discrepancies and shortcomings in the data-collection procedures and minimize errors. Some of these controls include interviewer training, testing, edit checks, re-interviewing and observation programs.

There are two basic types of errors present in estimates based on a sample survey such as the Household Budget Survey, namely Sampling Error and Non-sampling Error. While you as an interviewer have little effect on minimizing Sampling Error there are several ways you can minimize Non-sampling Error. Included in Non-sampling are coverage, response, non-response and processing errors. The principal obstacles to achieving good data are interviewer bias, non-response and slippage.

The term "interviewer bias" refers to all errors that slip in during data collection as a result of an interviewer's influence on the situation. Different interviewers may obtain different responses from the same respondent for a variety of reasons including differing skill levels and/or personalities.

The accuracy of the Household Budget Survey results decrease as the rate of non-response rises. It is essential that the rate of non-response be reduced as much as possible if the final survey results are to provide an accurate picture of the situation being studied. Again, refer to the notes regarding the contact of households and call-backs.

The last principal obstacle to be discussed is slippage which is the measurement of observed under-enumeration and may be caused by many factors. You will reduce slippage by making sure everyone who should be included in the survey is included, as outlined in this manual. One household may represent 5 to 20 other households, so every interview, even one, is important. Another important point is to be sure the "Result" section is completed accurately, especially differentiating between No Contact, Out of Scope and Vacant.

Each member of the survey team completes his or her work better if each interviewer has done his/her part to ensure that the information recorded is accurate, clear and correct. When the questionnaires are returned to the office, coders read and code the answers. This job is made more difficult if:

- handwriting is illegible
- answers are missing
- answers do not make sense (e.g. a person is recorded as 91 years old and living

with his parent; or a person is recorded as retired/elderly and expects to look for work in the next six months)

- answers are vague (e.g. occupations such as manager, clerk, or supervisor are recorded)

At this stage, if the coder cannot proceed, the questionnaire must be discussed with the interviewer or the respondent in order to obtain additional information. Sometimes, errors do not show up, because the answers still make sense.

The end result of errors is that the Statistics Office is presented with more work and the results may be misleading. The policies that the results are designed to inform may be misconstrued. This would be a huge waste of time and resources for **GOVERNMENT, THE STATISTICS OFFICE, YOURSELVES, YOUR RESPONDENTS AND THE PUBLIC.**

14 ADMINISTRATIVE INFORMATION

If selected, you will receive your assignment after training has been completed. At that time you should organize your work for the coming week when you will start conducting interviews. You will be instructed by the Field Supervisor when all field work is to be completed. It will be in your best interest, and the interest of the HBS, to interview all respondents within the assigned month as soon as possible.

TIMETABLE FOR HBS DATA COLLECTION

Try to organize your work to make the best use of your time, (i.e. visit households when people are most likely to be at home rather than at a time more convenient to you). Also make the most efficient use of your vehicle (i.e. organize your visits so you do not go back and forth). This saves you time and effort. Remember to include in your calendar meetings with your Field Supervisor.

DATE	TASK
January 12	Get your first assignment and arrange with your FS to discuss the assignment.
January 12 – December 31	Conduct interviews over a 12 month period.
15 th of each month	At least half of your assignment for the assigned month should be completed.
End of the first week in each month	Return all work for the previous month to the Field Supervisor.

CONTACT INFORMATION

You will be given a list of the contact information for all the persons working in your team, as well as the contact information for the ESO. Carry this list with you at all times, especially when you are out in the field.

FIELD WORK DOCUMENTS AND SUPPLIES

The Field Supervisor will give you the following documents and supplies with your assignment:

- Appointment Letter
- Service Contract
- Affirmation/Oath (signed copy)
- Statistics law
- Identification Card
- EA Maps
- Questionnaires

- List of Households
- Income Reference Card
- Household Letter
- Call-Back Cards
- Interviewer Control Forms
- Pencils
- Sharpener
- Eraser
- Clipboard
- Plastic envelopes
- Bag

PERFORMANCE

You will be hired to complete a specific task within a specific time frame. Therefore, it is important that every effort is made to complete the task within the scheduled time and to the best of your ability.

RESIGNATION

If you for any reason cannot complete the task you should inform your Field Supervisor immediately and return the questionnaires, list of households, EA map, reference cards, identification card, clip board and all other documents. You will be paid for the services completed based on your service agreement.

TERMINATION

You will be terminated if there is proof that you have committed any of the following violations:

- falsified information on questionnaires;
- divulged information given in confidence;
- disrespected a respondent;
- far behind schedule with assignments; or
- have too many errors or omissions on the questionnaires.

PAYMENT

Your payments will be based on your successful completion of the task. Interviewers will be paid as follows:

- Household Questionnaire 1 (RC 1 or 2): \$20
- Household Questionnaire 2 (RC 1 or 2): \$10
- Individual Questionnaire:\$20
- Household Expenditure Diaries (2 weeks): \$10 per individual spender
- Gas, cell phone allowance: \$10 per household

Payment will be subject to the submission of the completed questionnaire. The above payments will be specified in the Service Agreement you will be signing with the Economics and Statistics Office. Payment will be made within 2 weeks after the survey month.

**TAKE PRIDE IN THE QUALITY OF YOUR
WORK.**

GOOD LUCK!

15 APPENDIX

APPENDIX A: SCHOOL CROSS REFERENCE CHART

CODE	AGE	CAYMAN	BWI	USA	HONDURAS	PHILIPPINE S
1		None	None	None	None	None
2	4-5	Nursery/Pre-K	Pre-K	Kindergarten		Pre-K
3	Any Age	Special Educ.	Special Educ.	Special Educ.	Special Educ.	Special Educ.
4	5-6	Year 1	Grade 1	Kindergarten	Kindergarten	Kindergarten
5	6-7	Year 2	Grade 2	Grade 1	Grado 1	Grade 1
6	7-8	Year 3	Grade 3	Grade 2	Grado 2	Grade 2
7	8-9	Year 4	Grade 4	Grade 3	Grado 3	Grade 3
8	9-10	Year 5	Grade 5	Grade 4	Grado 4	Grade 4
9	10-11	Year 6	Grade 6	Grade 5	Grado 5	Grade 5
10	11-12	MS Year 7	Form 1	Grade 6	Grado 6	Grade 6
11	12-13	MS Year 8	Form 2	Grade 7	Ciclo comun 1	1st Year (HS)
12	13-14	MS Year 9	Form 3	Grade 8	Ciclo comun 2	2nd. Year (HS)
13	14-15	HS Year 10	Form 4	Grade 9	Ciclo comun 3	3rd. Year (HS)
14	15-16	HS Year 11	Form 5	Grade 10	Carrera 1	4th. Year (HS)
15	16-17	HS Year 12	Sixth Form	Grade 11	Carrera 2	1st. Year College
16	16+	Vocational	Vocational	Vocational	Vocational	Vocational
17	16+	Com. College	Sixth Form	Grade 12	Carrera 3	2nd. Year College
18	18+	Univ./College	Univ./College	Univ./College	Univ./College	Univ./College
19	18+	Other	Other	Other	Other	Other
99	18+	DK/NS	DK/NS	DK/NS	DK/NS	DK/NS

APPENDIX B: EXAMPLES OF OCCUPATIONS

2411 Accountant	3122 Computing Equipment Controllers
3433 Accounting Associate Professionals	1226 Computing Service Managers
4121 Accounts Clerk	4122 Counter Clerk, Insurance
3433 Accounts Supervisor	4215 Debt Collector
3431 Administrative Assistant, Telephone Service Centre	5139 Dental Assistant
3431 Administrative Assistant, Television Advertising Sales	5132 Dental Hygienist
2429 Administrative Legal Secretary	3225 Dental Nurse
1221 Administrative Manager	7311 Dental Technician
3431 Administrative Officer	2222 Dentist
3213 Agricultural Assistant	2144 Electronics Engineer
2145 Agricultural Engineer	3114 Electronics Engineering Technician
9211 Agricultural Labourer	7242 Electronics Fitters, Installers and Repairers
3212 Agricultural Research Technician	4141 Filing Clerk
3115 Air Conditioning and Refrigeration Technician	4222 Hotel Clerk, Front Desk
7241 Air Conditioning and Refrigeration Equipment Installer	3412 Insurance Agent
7213 Air Conditioning Duct Erector	1317 Insurance Branch Manager
4121 Audit Clerk	3412 Insurance Broker
3443 Audit Examiner	3417 Insurance Claims Adjuster
2411 Auditor	4122 Insurance Clerk
4215 Bill, Debt and Related Cash Collectors	3432 Insurance Officer
4121 Billing Clerk	3412 Insurance Representatives
3433 Bookkeeper	2419 Insurance Underwriter
1313 Building Contractor	3226 Nurse
3111 Chemical and Physical Science Technicians	5132 Nurse's Aide
2146 Chemical Engineer	3227 Nurse Midwifery
3116 Chemical Engineering Technician	4121 Payroll Clerk
3111 Chemical Laboratory Technician	4159 Personnel Clerk
2113 Chemists	3141 Ship's Captains and Deck Officers
2142 Civil Engineer, General	2145 Ship's Chief Engineer
3118 Civil Engineering Draughtsperson	3141 Ship's Chief Officer
3112 Civil Engineering Technician	5111 Ship's Chief Steward
4122 Claims Clerk	7135 Ship's Electrician
5149 Cleaning Supervisor	3142 Ship's Master
3431 Clerical Supervisor	3141 Ship's Officer
4112 Clerk-Typist	2470 Ship's Pilot
8283 Computer Assembler	5111 Ship's Steward
3122 Computer Operator	4122 Trust Clerk
3121 Computer Programmer	3419 Trust Officer

APPENDIX C: EXAMPLES OF BUSINESSES

NAME OF BUSINESS	TYPE OF INDUSTRY	ISIC Code
	A- Agriculture, forestry and fishing	
LOOK OUT FARM		01303
SIGNATURE GARDEN & NURSERY	Plant Nursery & Garden	01190
CAYMAN COMMERCIAL FISHERIES LTD	Deep Water Commercial Fishing	03111
	B - Mining and quarrying	
SCOTT'S EQUIPMENT LTD	Land Excavation & Quarrying	08101
	C - Manufacturing	
PIONEER BAKERY	Bakers Retail	10711
TORTUGA RUM COMPANY LTD	Manufacturers, Retailers, Wholesalers Of Rum Cakes, Condiments, Confectionary, Cofl	10712
A.L. THOMPSON'S ROOF TRUSS PLANT	Manufacture Metal Roofing	25111
	D - Electricity, gas, steam and air conditioning supply	
CARIBBEAN UTILITIES COMPANY LTD (CUC)	Generate and distribute Electricity	35100
CAYMAN BRAC POWER & LIGHT CO LTD	Generate and distribute Electricity	35100
	E - Water supply; sewerage, waste management and remediation activities	
OCEAN CONVERSION (CAYMAN) LTD	Production And Distribution Of Deslaminated Water (See Cayman Water Co. & Desalco	36000
WATER AUTHORITY-CAYMAN	Sales Of Eco-Friendly Wastewater Treatment Systems	36000
ENTECH LTD	Sewage Disposal	37001
	F - Construction	
JERNAT CONSTRUCTION	Home Construction & Repairs	41001
ADVANCED ROAD CONSTRUCTION & PAVING	Road Construction & Paving	42101
TROPIC AIR CONDITIONING	Air Conditioning And Refrigeration Repairs And Service	43222
	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	
ADVANCE AUTOMOTIVE LTD	Auto Sales & Service	45101
CAYMAN DISTRIBUTORS LTD	Distribution Of Alcoholic & Non-Alcoholic Beverages	46300
FOSTERS FOOD FAIR	Retail/ Warehouse (Supermarket)	47111
BEAUTY CENTRE & SUPPLY	Retail Of Products	47722
	H - Transportation and storage	
CAPT. MARVIN'S ISLAND TOURS	Tour Operator	49223
CAYMAN AIRWAYS LTD	Air Transport	51101
CONDOR LTD	Warehousing	52101

NAME OF BUSINESS	TYPE OF INDUSTRY	ISIC Code
	I - Accommodation and food service activities	
THE RITZ CARLTON GRAND CAYMAN	Hotel	55101
ST. MATTHEW'S AUXILIARY SERVICES LTD	Student Housing	55900
TOP TASTE	Restaurant	56101
CATERING TRADITIONAL CAYMAN	Catering Services	56210
	J - Information and communication	
REAL LIFE	Publishing Company	58132
VIBE 98.9 FM	Broadcasting	60100
WESTSTAR TV LTD	Cable Subscription And Broadcast Advertising	61301
	K - Financial and insurance activities	
MONEY EXPRESS/EXPRESS REMITTANCE SEF	Money Transfer	64199
NATIONAL BUILDING SOCIETY OF CAYMAN	Banking, Mortgaging & Money Transfer	64192
BRITISH CAYMANIAN INSURANCE CO LTD	Home, Life Health And Auto Insurance	65120
	L - Real estate activities	
CARIBBEAN PROPERTY CORPORATION LTD	Purchasing, Owning, Renting, Managing And Renovation Of Condo Known As Turtle Beach	68101
BRITCAY HOUSE LIMITED	Commercial Property Rental	68103
CENTURY 21 THOMPSON REALTY	Real Estate Brokers	68201
	M - Professional, scientific and technical activities	
MAPLES AND CALDER (ATTORNEY-AT LAW)	Law Firm	69101
ANCHIN, BLOCK & ANCHIN (CAYMAN) LTD	Audit & Accountancy Firm	69200
ABACUS CONSULTING LTD.	Engineering Consultants	71101
BANCROFT DESIGN GROUP LTD	Architecture And Design For Residential And Commercial Projects	71102
	N - Administrative and support service activities	
ISLAND SCOOTER AND AUTO RENTAL	Scoters And Auto Rentals	77102
PERSONNEL 2000 Limited	Staffing Agency	78101
HEWS JANITORIAL MAINTENANCE & SUPPLY	Janitorial Services	81210
	O - Public administration and defence; compulsory social security	
CI GOV - PLANNING DEPARTMENT	Government Department	84111
FIRE DEPARTMENT	Government	84232

NAME OF BUSINESS	TYPE OF INDUSTRY	ISIC Code
	P - Education	
BODDEN TOWN PRIMARY - GOVT.	Primary School	85102
UNIVERSITY COLLEGE OF THE CAYMAN ISLANDS	College	85301
LIGHTHOUSE SCHOOL	Service- Special Education	85213
CAYMAN SPORTS PROFESSIONALS	Coaching & Co-Ordinating Of Sporting Events	85410
D.D. MUSIC LTD	Music Education, Performing & Publishing Music	85420
	Q - Human health and social work activities	
SMILE DENTAL CLINIC	Dental Clinic	86203
CAYMAN ISLANDS IMAGING Ltd	Radiology: X-Rays, Mamography, Ultrasound, Ct Scanning & Mri	86906
CAYMAN AIR AMBULANCE LTD	Air Ambulance Medevacs, Aircraft Management, Charter And Related Services.	86907
THE WELLNESS CENTRE	Counselling Services	
	R - Arts, entertainment and recreation	
BLUE WATER PRODUCTIONS LTD	Event Promotions	90001
PROSPECT PLAYHOUSE	Perfoming Arts Theatre	90007
DIVE TECH LTD	Scuba Diving & Dive Training	93291
	S - Other service activities	
CAYMAN ISLANDS CHAMBER OF COMMERCE	Promote And Protect Business And Public Welfare	94110
CAYMAN ISLANDS SOCIETY OF HUMAN RESOURCES	Non-Profit Institution	94120
BETHEL BAPTIST CHURCH	Baptist Church	94910
PURITAN CLEANERS LAUNDROMAT	Dry Cleaning And Laundry Services	96010
KYLES INNOVATIVE BARBERS & BEAUTY SALON	Beauty Salon & Barber	96020
	T - Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	
AAA CAREGIVERS	Domestic / Caregivers	97001
AFFORDABLE ASSISTANCE	Baby-Sitting & More	97001

APPENDIX D: INCOME CROSS REFERENCE CHART

CODE	WEEKLY	FORTHNIGHTLY	MONTHLY	ANNUAL
1	\$ 0 – \$ 99	\$ 0 – \$ 199	\$ 0 – \$ 399	\$ 0 – \$ 4,799
2	\$ 100 – \$ 199	\$ 200 – \$ 399	\$ 400 – \$ 799	\$ 4,800 – \$ 9,599
3	\$ 200 – \$ 299	\$ 400 – \$ 599	\$ 800 – \$1,199	\$ 9,600 – \$ 14,399
4	\$ 300 – \$ 399	\$ 600 – \$ 799	\$ 1,200 – \$1,599	\$ 14,400 – \$ 19,199
5	\$ 400 – \$ 499	\$ 800 – \$ 999	\$ 1,600 – \$1,999	\$ 19,200 – \$ 23,999
6	\$ 500 – \$ 599	\$ 1,000 – \$1,199	\$ 2,000 – \$2,399	\$ 24,000 – \$ 28,799
7	\$ 600 – \$ 699	\$ 1,200 – \$1,399	\$ 2,400 – \$2,799	\$ 28,800 – \$ 33,599
8	\$ 700 – \$ 799	\$ 1,400 – \$1,599	\$ 2,800 – \$3,199	\$ 33,600 – \$ 38,399
9	\$ 800 – \$ 899	\$ 1,600 – \$1,799	\$ 3,200 – \$3,599	\$ 38,400 – \$ 43,199
10	\$ 900 – \$ 999	\$ 1,800 – \$1,999	\$ 3,600 – \$3,999	\$ 43,200 – \$ 47,999
11	\$ 1,000 – \$1,099	\$ 2,000 – \$2,199	\$ 4,000 – \$4,399	\$ 48,000 – \$ 52,799
12	\$ 1,100 – \$1,199	\$ 2,200 – \$2,399	\$ 4,400 – \$4,799	\$ 52,800 – \$ 57,599
13	\$ 1,200 – \$1,299	\$ 2,400 – \$2,599	\$ 4,800 – \$5,199	\$ 57,600 – \$ 62,399
14	\$ 1,300 – \$1,399	\$ 2,600 – \$2,799	\$ 5,200 – \$5,599	\$ 62,400 – \$ 67,199
15	\$ 1,400 – \$1,499	\$ 2,800 – \$2,999	\$ 5,600 – \$5,999	\$ 67,200 – \$ 71,999
16	\$ 1,500 – \$1,599	\$ 3,000 – \$3,199	\$ 6,000 – \$6,399	\$ 72,000 – \$ 76,799
17	\$ 1,600 – \$1,699	\$ 3,200 – \$3,399	\$ 6,400 – \$6,799	\$ 76,800 – \$ 81,599
18	\$ 1,700 – \$1,799	\$ 3,400 – \$3,599	\$ 6,800 – \$7,199	\$ 81,600 – \$ 86,399
19	\$ 1,800 – \$1,899	\$ 3,600 – \$3,799	\$ 7,200 – \$7,599	\$ 86,400 – \$ 91,199
20	\$ 1,900 – \$1,999	\$ 3,800 – \$3,999	\$ 7,600 – \$7,999	\$ 91,200 – \$ 95,999
21	\$ 2,000 – \$2,099	\$ 4,000 – \$4,199	\$ 8,000 – \$8,399	\$ 96,000 – \$100,799
22	\$ 2,100 +	\$ 4,200 +	\$ 8,400 +	\$ 100,800 +

APPENDIX E: LISTING

SAMPLE #	DISTRICT	EA#	BLOCK	PARCEL	ADDRESS 1	ADDRESS 2	ADDRESS 3
1	1	1020	12C	194	THE ISLANDS CLUB	UNIT #10	#809B WEST BAY RD
2	1	1030	12E	13	3 LVL CONC HSE TILE RF	GRG @ RT GRVL D/WAY	#677 D WEST BAY RD
3	1	1030	12E	41	CAYMAN RESORTS DETACHED I	DRWAY R; SAND YD	#19 LIZARD RUN DR
4	1	1030	12E	13	SEASCAPE; CONC APT SHGL RF;	YELLOWBIRD	#677 WEST BAY RD
5	1	1040	12E	22	ISLAND PINE VILLAS	APT #13	#523 WEST BAY RD
6	1	1040	12E	22	ISLAND PINE VILLAS	APT #30	#523 WEST BAY RD
7	1	1040	12E	63	THE CAYMAN CLUB	CONDO #25	#643 B WEST BAY RD
8	1	1050	12E	27	CAYMAN SANDS	APT #9 & #10	#479 WEST BAY RD
9	1	1050	12E	43	SEA GULL CONDOS	BLOCK B #20	#513 WEST BAY RD
10	1	1050	12E	43	SEA GULL CONDOS	BLOCK A #6	#513 A WEST BAY RD
11	1	1050	12E	53	CAYMAN REEF RESORT	BLOCK 2 APT #24	#497 B WEST BAY RD
12	1	1050	12E	53	CAYMAN REEF RESORT	BLOCK 3 APT #32	#497 C WEST BAY RD
13	1	1060	12E	77	LAGUNA DEL MAR	APT #10	#441A WEST BAY RD
14	1	1060	12E	77	LAGUNA DEL MAR	APT #27	#441B WEST BAY RD
15	1	1060	13B	1	REGAL BEACH CLUB	#633 THIRD FL; BLDG 6	#431 WEST BAY RD
16	1	1060	13B	193	SOUTH BAY BEACH CLUB	CONDO #32	#38 PIPER WAY
17	1	1070	13B	102	7 MILE BEACH RESORT	APT #7	#19A WEST BAY RD
18	1	1070	13B	7	CRESCENT POINT	CONDO #28	#319 WEST BAY RD
19	1	1070	13B	7	CRESCENT POINT	CONDOS #18	#319 WEST BAY RD
20	1	1081	13B	125	TREASURE ISLAND	CONDOS #225	#229 L WEST BAY RD
21	1	1081	13B	125	TREASURE ISLAND	CONDOS #125	#299 L WEST BAY RD

APPENDIX F: CALL BACK CARD

ECONOMICS AND STATISTICS OFFICE



HBS Interviewer

I am the Household Budget Survey interviewer for this area. I missed you on a number of my visits.

Please call me at _____ to schedule an appointment.

Your contribution to the 2015 Household Budget Survey is very important.

APPENDIX G: LETTER TO HOUSEHOLDER

Dear Householder,

A random, sample survey of households is currently being conducted in the Cayman Islands. This letter has been left by an interviewer because he/she has been unable to get your cooperation to complete the survey. I would take this opportunity to address some questions which you may have and encourage you to participate in this important survey.

1. All information is confidential. We are not allowed by law to pass any information about you to any person outside our department. We do not publish information which would allow anyone to identify you.
2. Interviewers are assigned an address to visit which has been randomly selected by our computer. You as an individual have not been chosen. We have no information on the names of individuals who live at any address.
3. You may have been selected in a previous survey. For every survey all households have an equal chance of being selected. Household characteristics are always changing and previous questionnaires are destroyed.
4. Most interviewers have a full-time job during the day. Therefore they must try to make contacts in the evenings and on weekends. Also, this is often the best time to find most people at home.
5. The average interview should take less than 15 minutes.

Most of all, estimates of the entire population are derived from the survey. As a sample survey, your particular household represents 5 to 20 other households. Therefore, your non-participation would severely affect our efforts to make accurate estimates.

I trust that you would seriously consider participating in this important exercise. Should you have any questions or concerns please feel free to contact our Census and Surveys Supervisor, Ms. Nicole Emmanuel Jones, directly at 244-4613 or 516-3329. Your interviewer or their Field Supervisor will be able to explain the purpose of the survey to you.

