OVERVIEW

The Jamaica Survey of Living Conditions (JSLC) 2009 marks the 22nd year of production of the report. The JSLC serves as an important tool for monitoring Jamaica’s development on the basis of key social indicators. The survey is fielded annually as a sub-set of the Labour Force Survey, capturing 0.33 per cent of all households islandwide. For 2009, this totalled some 1,787 households.

The six modules that are fielded each year are Demographic Characteristics, Household Consumption, Health, Education, Housing and Social Protection. In addition, special modules are continued each year focusing on selected topics of interest (see Appendix 1). Periodically, the sample size is increased to allow for analysis at the parish level. This was done in 1998, 2002 and 2008. In 2002, it was decided to field an abridged version of the survey every other year, covering only Demographic Characteristics and Consumption. However, in 2009, the full survey was fielded with the exception of the anthropometric section and a special module — Coping Strategies — was included to gather data on households’ experiences in the period of global recession.

On a macro level, the effects of the global recession were evident as, in real terms (1990 prices), Jamaicans consumed less and the reduced consumption levels placed more households below the poverty line. In nominal terms, there was a reduction in mean national consumption, the first such reduction since the start of the JSLC in 1988. The increased poverty headcount was the highest recorded since 2004. Other Towns was the only region that recorded increased consumption and did not experience an increase in poverty.

Although householders at all socioeconomic levels were similarly affected by the global recession, a larger proportion of wealthier householders than poorer ones reported experiences that would have resulted in loss of income. These households’ incomes can be expected to have been reduced through their reported experiences of job loss, working less and business downturn. Households in Other Towns reported more difficulty as a result of the economic downturn than households in the KMA and Rural Areas. The reported impact of the recession on Other Towns is at variance with their increased consumption. This could possibly be attributed to the fact that the module probing coping strategies is not quantitative but qualitative, i.e., it reflects respondents’ perceptions. The majority of households reported that they cut back on expenditure as a coping strategy.

Government policy in 2008 led to the removal of user fees in public health facilities and secondary level tuition fees. By 2009, the shift to greater use of public facilities observed in the period immediately following the removal of fees in health reverted to the pre-2008 pattern of greater private than public usage. The shift from public to private took place across all quintiles. Nevertheless, there was no change in the share of consumption expenditure allocated to health.

Mainly due to increases in private school tuition and extra lessons, there was an overall increase in nominal expenditure for combined primary and secondary education. In addition to these two relatively large increases, there were nominal increases in every other expenditure category except books, which remained unchanged.

The rising trend of the Housing Quality Index (HQI) observed for more than a decade is an indicator of overall progress based on improved water supply, electricity supply, sanitation, housing durability (based on material of outer walls) and living conditions (as measured by over-crowding).

A measure of Housing Cost Stress was introduced in the Survey Report for the first time, i.e., a comparison of housing related expenses to total household consumption/income. Overall, there was only a moderate level of Housing Cost Stress, with the poorest households and those in Other Towns being the worst affected. Quintile 1 households paying mortgages registered the highest (severe) Housing Cost Stress, while mortgage-paying households in Other Towns ranked next, with moderate levels.

Consistent with persistently high rural poverty, the majority of beneficiaries since the start of the Programme

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1 As tuition was already free in public schools at the primary and pre-primary levels, this meant free tuition up to the tertiary level.
of Advancement Through Health and Education (PATH) were from Rural Areas, showing an increase compared with 2008. The poorest quintiles (Quintiles 1 and 2), which combined accounted for 66.5 per cent comprised, a lower share than reported in 2008. Overall, some 51.0 per cent of applicant households had at some time received the benefit, up from 49.2 per cent in 2008. This increase is reflective of the recent policy to expand the number of beneficiaries on the programme.

**Demographic Characteristics**

With small movements being characteristic of demographic change, there was little difference in the population between 2008 and 2009. However, the long term trend has been one of population ageing. Population ageing is a global phenomenon that results from declines in both fertility and mortality rates. In the case of Jamaica, this has been evident in a continued decline in the under-15 population and increases in both the working age population (15-64 years) and the population 65 years and older. In 2009, these stood at 29.8 per cent, 61.0 per cent and 9.3 per cent, respectively. The overall positive result has been a declining age dependency ratio, moving to 64.1 per cent in 2009 compared with 72.7 per cent in 2000.

The falling share of the child population has resulted in smaller households. This was recorded at a mean of 3.2 persons per household, with an average of 1.0 child per household. The KMA was slightly below the overall mean at 3.1 members per household, while Rural Areas recorded a mean of 3.4. The difference between regions was in the mean number of children, as all three regions had the same mean number of adult males and females. However, Rural Areas recorded a mean of 1.1 children per household, compared with 0.9 for Other Towns and 0.8 for the KMA.

Although the proportion of male-headed households was, as usual, larger than those headed by women, Jamaica continued to record a relatively high proportion of female-headed households: 45.5 per cent. Generally, female-headed households had more children, registering a mean of 1.2 children while male-headed households had a mean of 0.7 child. The mean ratio of adult females to adult males was 1.6:0.8 in female-headed households compared with a mean ratio of 1.3:0.8 adult males to adult females in female-headed households.

**Household Consumption**

A 3.9 per cent reduction brought mean nominal per capita consumption to $205,693.00. This was the first ever nominal decline in mean consumption since the Survey’s inception and may be an indication of the effects of the global recession. The patterns of consumption remained the same, with the KMA accounting for the highest, followed by Other Towns and Rural Areas. Nevertheless, the gap between the KMA and Other Towns has narrowed since 2003. Both the KMA and Rural Areas showed nominal declines of 9.0 per cent and 4.6 per cent, respectively, while Other Towns recorded an increase of 8.2 per cent.

In real terms, mean consumption declined by 7.7 per cent overall, with declines of 13.0 per cent in the KMA and 8.5 per cent in Rural Areas. Other Towns also registered an increase in real terms of 4.8 per cent. The decline in Rural Area consumption is the first since 2002.

Food & Beverages took the largest share of household consumption both nationally and within regions, accounting for 45.9 per cent overall. The trend shows an increasing share since 2005. Housing & Household Expenses and Transportation were the next largest consumption categories, accounting for 13.8 per cent and 13.0 per cent, respectively. Reflecting regional differences in housing costs, Housing & Household Expenses were above the national average in the KMA, at 18.5 per cent, while the share for Rural Areas (7.8 per cent) was below by a similar gap. Overall, the largest reductions were in Household Durable Goods (down 27.7 per cent), Clothing and Footwear (down 16.9 per cent) and Fuel and Household Supplies (down 11.9 per cent).

There was little change in the distribution of income and wealth. Nominal mean per capita consumption ranged from $64,258.00 for Quintile 1 to $419,025.00 for Quintile 5. Proportionally, Decile 1 accounted for 2.7 per cent of total consumption, while Decile 10 took 29.0 per cent. This pattern of distribution has been consistent for more than 10 years. Together, Deciles 8, 9 and 10 accounted for more than half (56.9 per cent) of total consumption.

In nominal money-terms, male-headed households registered mean per capita consumption that was 17.0 per cent higher than that for female-headed households. While female-headed households had consumption levels that were 85.4 per cent of that for households headed by men, they recorded higher consumption in three commodity groups. These were Fuel & Household Supplies; Education; and Personal Care. This is in accordance with female-headed households having more
children than male-headed and women pursuing education for longer than men.

Although female-headed households are generally considered to be more vulnerable than male-headed ones due to a number of characteristic features, the findings with respect to consumption expenditure appear to challenge this view. While households headed by women recorded consumption expenditure lower than that for male-headed households up to a point, from $600 000 and over, female-headed households registered larger percentages. A similar pattern could be observed in 2008 from $400 000 up to under $1.0 million and in 2007 between $500 000 and $899 999. In 2009, for the first time, a larger percentage of female-headed than male-headed households were in the consumption category $1.0 million and over.

In a recovery to the 2006 position, a larger proportion of households reported receiving remittances, with 45.1 per cent recorded. Other Towns registered the largest proportion of households receiving remittances with 50.6 per cent, followed by the KMA with 47.0 per cent and Rural Areas with 40.5 per cent. A larger proportion of wealthier households were recipients of remittances, with Quintile 5 recording 49.3 per cent, compared with 32.2 per cent of households in the poorest quintile.

The poverty headcount increased to 16.5 per cent from 12.3 per cent in 2008. This upswing partly reflects the global recession, which has led to GDP contraction and job losses in several industries, including Mining & Quarrying, Construction & Installation and Manufacturing among others. The rate is the highest since 2004.

Both the KMA and Rural Areas recorded movements in the same direction, increasing to 12.8 per cent and 22.5 per cent, respectively. Other Towns, however, remained constant at 10.2 per cent.

**Health**

There was a slight increase of 1.9 percentage points in the proportion of persons reporting an illness/injury. A larger percentage of these persons sought care compared with 2008. However, there was a reversal of the pattern observed in 2008 immediately following the removal of public sector user fees, as more persons used private health facilities than public. Only Rural Areas recorded greater usage of public facilities in 2009 than in 2008. However, there was a simultaneous increase of 4.8 percentage points in Rural Area usage of private facilities.

Of those reporting an illness, 26.0 per cent reported this was a chronic illness. Chronic illness was more prevalent among the poor (30.3 per cent in Quintile 1) and females (33.5 per cent versus 17.0 per cent for males).

A larger proportion of those who reported an illness/injury purchased medication — 74.4 per cent up from 70.4 per cent. The largest percentages purchasing medication were in the KMA (81.9 per cent) and Quintile 5 (84.0 per cent). Quintile 1 householders who purchased medication fell to 59.3 per cent from 62.9 per cent. Purchases of medication from the private sector continued to exceed those from the public sector at 85.0 per cent.

At 19.8 per cent, less than one-fifth of householders reported having health insurance. This was consistent with previous years. Similarly, the proportions with coverage in each region showed no different pattern, with the largest percentage coverage recorded for the KMA (27.7 per cent), 22.2 per cent for Other Towns and 12.8 per cent in Rural Areas. There were increases in health insurance coverage for Quintiles 1 and 2 and declines for Quintiles 3 to 5. Coverage nearly doubled in Quintile 1 while it more than halved in Quintile 5.

With the return to greater private sector usage, Jamaicans spent more on health care visits, recording a mean of $2 449.00. This was a real increase of 6.8 per cent relative to 2008. Mean expenditure on public visits declined in real terms by 73.1 per cent to $125.00.

Despite the removal of fees, however, the overall proportion who reported that they did not seek care because they could not afford to (19.4 per cent) showed little change compared with 2008. In Quintiles 1 and 2 there were increases in those reporting that they could not afford to seek care, moving up 14.7 and 17.0 percentage points, respectively. Quintile 1 recorded the largest proportion (64.6 per cent) of persons who reported an illness/injury who did not seek care.

Persons who indicated a preference for home remedies registered 49.0 per cent in continuation of an increasing trend. The majority of these (67.5 per cent) were in the KMA, followed by Other Towns (56.5 per cent). They also belonged to wealthier quintiles, with 81.8 per cent in Quintile 3 and 73.7 per cent in Quintile 4.

**Education**

The overall enrolment rate was 74.3 per cent. At the Early Childhood and Primary levels enrolment was universal at 99.5 per cent in both instances. Males took a larger share of enrolment than females at these levels, but this was reversed from the secondary level onwards.
Consistent with the usual pattern, enrolment continued to be universal (99.4 per cent) for the first cycle of the secondary level (12–14 years) but began to taper at the second cycle (15–18 years), falling to 93.6 per cent for the 15–16 age group and 47.7 per cent for the 17–18 age group. Thus the out of school population was 52.2 per cent, with similar proportions of males and females. The out of school population comprises those awaiting admission to tertiary institutions, working youths and those not working. Some 59.6 per cent of enrolment for the 17–18 age group was comprised of students from the two wealthiest quintiles, compared with 36.2 per cent from the two poorest. Enrolment at the tertiary level was 8.3 per cent for females and 6.8 per cent for males.

There was an increase in enrolment for the 19–24 age group, moving to 12.4 per cent from 9.9 per cent. Nearly a quarter (23.2 per cent) of those in the KMA were enrolled, with 8.1 per cent from Other Towns and 3.4 per cent from Rural Areas. By socio-economic status, 23.9 per cent of the wealthiest quintile and 6.0 per cent of the poorest were enrolled.

Disparities in education continued to be marked by enrolment patterns in three-year secondary schools vis-à-vis five-year secondary schools. Enrolment in three-year schools showed higher proportions of males, students from poorer households and those from Rural Areas. At the same time, in keeping with the national policy, the proportion of students enrolled in three-year schools continued to decline, moving to 12.0 per cent from 16.9 per cent in 2008.

Primary and secondary level students were each sent to school an average of 19 of the 20 days covered by the Survey reference period. This is an increase from 15 and 16 days respectively in 1999. The average daily rate was 94.5 per cent at the primary level and 95.0 per cent at the secondary level. Rural Area students continued to record rates below the national average at 71.3 per cent and students from Quintile 1 were also below with 65.0 per cent. Money problems, Illness and Rain remained the top three reasons for students not being sent to school.

Students in Rural Areas and those from the wealthiest quintile travelled the longest distances to school, with 12.3 km and 9.5 km, respectively. While Quintile 5 students travelled twice the distance of those from Quintile 1, who travelled 6.2 km, an important consideration is choice versus necessity. The majority of students (58.0 per cent) travelled by public transportation. Approximately one-half (50.6 per cent) of Quintile 1 students walked to school compared with 10.1 per cent of those in Quintile 5.

There was a 13.2 per cent (6.2 per cent real) increase in households’ allocation for primary and secondary education, for which mean nominal expenditure amounted to $106,335.00. Most of the increase could be attributed to a 39.7 per cent (32.6 per cent in real terms) rise in private school tuition and an increase of 24.8 per cent (18.6 per cent in real terms) in extra lessons. With the exception of books, for which there was no nominal change, every other expenditure category registered an increase.

Housing

The quality of Jamaica’s housing stock has improved at an annual average rate of 0.6 per cent since 2000. The Housing Quality Index (HQI) of 70.9 is an indication of improvements in construction material of outer walls, sources of water, sanitation, electricity supply and household density (overcrowding). The HQI was highest in the KMA (81.7 per cent), followed by Other Towns (76.4 per cent), while Rural Areas continued to lag with 61.6 per cent showing little change compared with 2008.

Based on an international measure of overcrowding of 1.01 or fewer persons per habitable room, Jamaica registered 45.9 per cent overcrowding. There was little difference between the national average and that recorded for Other Towns and the KMA. Rural Area households recorded slightly more overcrowding with a proportion of 47.8 per cent. The prevalence of overcrowding declined progressively from the poorest to the wealthiest households, with 72.2 per cent for Quintile 1 and 19.2 per cent for Quintile 5.

Although a reported 63.0 per cent of households owned their homes, this must be viewed in the context that the JSLC fields a question on squatting in dwelling but does not query squatting on land. Thus, the proportion of respondents’ owning their dwelling is not a fair indication of the proportion who own the land on which the dwelling is built. Rent-free living was 18.7 per cent, while

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2 Secondary schools fall into two main categories – (i) those with three years to completion (Grades 7-9 of All-Age Schools and Primary & Junior-High Schools); and (ii) those with five years to completion (Grades 7-11 of Secondary, Technical and Vocational/Agricultural High Schools).
renting/leasing was 17.5 per cent. Home ownership was the most common tenure type across all regions, with the highest (73.5 per cent) in Rural Areas. Home ownership increased by 4.8 percentage points in Other Towns to 67.6 per cent, while there was a 4.4 per cent decline in ownership in the KMA to 46.3 per cent. This is another indication of the pace of development in Other Towns. The KMA had the highest proportion of householders who did not own their homes — 52.5 per cent. Home ownership was most prevalent among the two poorest quintiles, with 67.1 per cent for Quintile 1 and 70.4 per cent for Quintile 2.

Piped water (indoor and outdoor) remained the main source of drinking water for the majority of households (72.5 per cent). However, Rural Areas continued to have disproportionately higher percentages of households with untreated water as their main source of drinking water. Despite several rural water initiatives, 35.3 per cent of Rural Area households had rainwater and well/river/lake spring/pond (combined) as their main source of drinking water. Water management issues for those with piped water remained, as more than one-third (36.7 per cent) of Jamaicans experienced water lock-offs over the 20-day reference period\(^3\). Lock-offs occurred mainly during the period of reduced rainfall and drought and were for a mean of 6.8 days — the same number as in 2008.

Water closet was the type of toilet facility in 67.6 per cent of households. However, there was wide disparity between regions, with 87.0 per cent in the KMA, 75.3 per cent in Other Towns and 47.8 per cent in Rural Areas. Some 76.0 per cent of households had toilet facilities that were not linked to a sewage treatment system, increasing to 95.1 per cent for Rural Areas. Therefore, although improved sanitation is good overall, there is cause for concern for pollution of ground and surface water sources.

The majority of households (92.9 per cent) used electricity as the main source of lighting. Electricity as main lighting source was roughly equal in households in the KMA and Other Towns (97.6 per cent and 95.4 per cent, respectively), but this represented a 4.5 percentage point increase for Other Towns. Rural Areas lagged behind the other two regions with a proportion of 87.9 per cent.

Less than two-thirds (63.5 per cent) of households used a public or private garbage collection system, while 33.5 per cent reported that they burned their garbage. Another 3.2 per cent either buried or dumped their waste. The KMA had the largest proportion of households benefiting from a public collection system, 84.4 per cent of which reported that it was regular. Other Towns recorded a 7.9 per cent increase to 76.1 per cent in households using a public collection system. Only a third (33.9 per cent) of Rural Area households benefited from public garbage collection and 61.0 per cent reported that they burned their garbage. While 74.2 per cent of the wealthiest households benefited from public garbage collection, the corresponding proportion for the poorest households was 37.3 per cent.

Housing Cost Stress provides a measure of households’ housing-related expenses as a proportion of total consumption expenditure. On the basis of this measure, mortgage-paying households overall, were considered to be moderately burdened, with housing cost accounting for 30.0 per cent of total consumption. Mortgage paying households in Quintile 1 were severely burdened, with 58.4 per cent of their consumption apportioned for household expenditure. Although falling below the point termed “housing cost stress,” renters in the KMA registered the highest ratio of housing expenses to total consumption expenditure with 29.1 per cent.

The proportion of households that reported having home insurance remained low, registering 8.9 per cent, a decline from 10.5 per cent in 2008. This is reason for concern in a society that has become increasingly prone to natural and man-made hazards.

While ownership of a motor vehicle was highest in the KMA at 36.9 per cent, there was a 21.9 percentage point increase in motor vehicle ownership in Other Towns. This may relate to migration to these areas, driven by rapid development, the provision of good quality housing in several towns, the improved road network and concomitant commuting to work.

Ownership of computers remained unchanged at just over one-fifth (21.1 per cent) of all households. The expansion of wireless technology into Rural Areas and the availability of a wider range of products, such as USB modems, may partly account for a shift from Dial Up to Wireless. Prepaid Dial Up declined by 3.5 percentage

\(^3\) Data on water lock-offs were collected during the 20 days immediately preceding the Survey.
points to 3.4 per cent, while Wireless increased by 2.8 percentage points to 15.7 per cent.

**Social Welfare**

Some 33.2 per cent of households had applied to PATH since the start of the programme in 2002. This represented a 6.6 percentage point increase compared with 2008 and may reflect to some extent, households’ response to challenges being faced because of the economic recession. Some 70.6 per cent of Quintile 1 households had applied compared with 9.3 per cent in Quintile 5.

Cumulatively, since the start of the programme in 2002, 51.0 per cent of applicant households reported that they had ever received the benefit. By region, 32.5 per cent of KMA households; 39.0 per cent of those in Other Towns; and 58.4 per cent of Rural Area households had received the benefit. While there was little change compared with 2008, the percentages have increased significantly in all three regions since the start of the programme, but especially in the KMA. This can be attributed to deliberate efforts to address inadvertent inherent programme bias against KMA selection.

As expected, there was progressive decline in benefit recipients with increasing socioeconomic status, with Quintiles 1 and Quintile 2 combined accounting for 66.5 per cent of those receiving the benefit. Quintile 5 applicants who had ever received the benefit accounted for a share of 3.0 per cent.

There was a slight redistribution between the Child and Adult categories, with 78.5 per cent of beneficiaries being children; 12.5 per cent Elderly; 6.8 per cent in the Adult/Poor Relief categories; and 2.2 per cent persons with disabilities.

**Coping Strategies**

A coping strategies module was fielded in the Survey in an attempt to explore how householders were being affected by the financial and economic crisis and their strategies for dealing with difficulties faced. The module sought to investigate householders’ awareness of the crisis and their responses to it. A similar module was fielded in 1999 during the financial sector crisis of the 1990s.

Generally, 89.1 per cent of households were aware of the global recession. Households in Other Towns reported more awareness, with 93.1 per cent being aware, compared with 90.4 per cent in the KMA and 86.0 per cent in Rural Areas. Awareness among Quintiles 2–4 varied little, ranging from 88.9 per cent to 92.3 per cent. However, Quintile 1 reported less awareness, with 78.0 per cent. Despite the difference in awareness, there was little variance in the proportions who reported being affected by the recession. Overall, 75.5 per cent of affected households gave this response.

Households in Other Towns registered the largest proportions of those who reported that they were affected. Households in Other Towns and those in wealthier quintiles showed the largest proportions of those whose household had a member doing less business; had a member working fewer hours or days; and had their remittances cut. These findings in relation to Other Towns are inconsistent with those in the Consumption chapter and the generally above-average pace of development observed for Other Towns since 2004, which shows increased consumption expenditure and households receiving remittances in Other Towns. This is possibly because of the qualitative nature of the Coping Strategies module and the fact that it reflects householders’ perceptions of how they have been affected.

With increasing socio-economic status, there was an increase in the proportion of households that reported experiences that could amount to loss of income, such as a member working fewer hours or days, reductions in remittances received, and doing less business. The poorest quintile had the largest proportion of households that reported increased stress (45.7 per cent) and that the main breadwinner had lost his/her job (7.3 per cent).

Although 72.8 per cent of households that reported being affected also reported making adjustments to cope, the poorest households were least likely to make such adjustments. This may reflect the inability of the poorest to scale down any further.