



CAYMAN ISLANDS
GOVERNMENT

THE CAYMAN ISLANDS' HOUSEHOLD BUDGET SURVEY 2015 REPORT



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1. INTRODUCTION

This report presents the preliminary results of the **Household Budget Survey (HBS) 2015**. The Economics and Statistics Office (ESO) conducted the HBS 2015 covering all twelve months, from January to December 2015. The HBS 2015 had responses from a total of 1,015 randomly selected respondent households in Grand Cayman, Cayman Brac and Little Cayman.

This preliminary report presents household consumption expenditure for goods and services comprising the twelve major divisions of the Cayman Islands' Classification of Individual Consumption According to Purpose (COICOP). Overall expenditure for each division's groups, and for classes of food and non-alcoholic beverage are also presented. The final report comprising the consumption expenditure for all products will be presented as part of the 2016 Consumer Price Index (CPI) Basket Report to be released within FY 2016/17.

HBS 2015 is the fourth in the history of the ESO. The first HBS was conducted in 1984, the second from October 1990 to September 1991. The third HBS in February to May 2007 was conducted in conjunction with the Survey of Living Conditions 2007 and is the main data source of the current CPI basket (June 2008 base).

1.1 Purpose of Household Budget Survey 2015

The main purpose of HBS 2015 was to collect data necessary for developing a new CPI basket. The CPI is the indicator of inflation in the country and wages, salaries, pensions, and electricity rates are often adjusted to reflect changes in the CPI, or cost of living. Detailed expenditure information collected from 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 expenditure.

The new CPI basket for the country will represent changes in the tastes and spending patterns of households resulting from the many new items that have appeared in the marketplace since 2007 when the last HBS was conducted. The new basket would also represent the normalization of the spending pattern from the immediate post-hurricane Ivan years when the housing market was in the rebuilding phase and impacted actual rents and imputed rents of owner-occupied housing. Since 2007, there has been an increase in the supply of housing that resulted in declining rents.

The other key uses of the HBS data are as follows:

- a) Estimation of the final consumption expenditure of households, a key component of Gross Domestic Product (GDP) by expenditures approach. GDP is the major indicator of economic activity in a country.
- b) Estimation of residents' travel expenses as input for the current account of the Balance of Payments (BOP). The BOP provides a summary of all economic and financial transactions of the Cayman Islands' residents with the rest of the world.
- c) Calculation of the "expenditure multiplier" or total economic impact of private and public spending 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. 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.
- d) Measuring the distribution of consumption across segments of the population as a proxy indicator of income distribution in the country.
- e) Providing consumption information on specific segments of the population such as the elderly or households with young children, for the purpose of policy-making or program implementation and monitoring.
- f) Assisting the business sector in making reliable estimates of consumer demand for a variety of goods and services.

1.2 Mandate and survey implementation

Preparation for the HBS 2015 was recommended by the ESO, a department under the Ministry of Finance and Economic Development, and approved by the Cabinet as part of the ESO surveys and statistical services for FY 2014/15. Field work during 2015 was also approved by the Cabinet as part of the surveys and statistical services of the ESO for FY 2015/16. (Approval by the Cabinet for all ESO surveys is required under the Statistics Law (2011 Revision)).

All phases of the survey were implemented by the ESO Social Statistics Unit. The ESO survey team was complemented by trained short-term enumerators and field supervision was provided by the ESO staff. Data processing was also undertaken by the ESO. Mr. Paul Armknecht, former Price Statistics Adviser of the Caribbean Regional Technical Assistance Centre, provided technical guidance and reviewed the survey questionnaires and manual, preliminary data and data processing. Publicity for HBS 2015 was undertaken with the assistance of the Government Information Service.

1.3 Organization of the Report

Section 2 of the Report presents a summary of the HBS methodology. Section 3 presents key concepts and definitions. Section 4 provides the main findings from the survey results including main tables, and Section 5 comprises the Appendix Tables.

2. SURVEY METHODOLOGY

2.1 Survey coverage

Households with members who lived or intended to live in the Cayman Islands for six months or more were included in the sample frame. Persons who did not meet the six-month criterion or persons living in group dwellings or institutions, such as hotels and prisons, were excluded from the survey.

2.2 Survey design

The Cayman Islands is divided into six strata along the same geographical lines as the districts of the Cayman Islands. Cayman Brac and Little Cayman were combined to form the stratum Sister Islands.

The original HBS 2015 sample size consisted of 1,400 households that represented approximately 7 percent of all households in the ESO Household Register as of November 2014. The Household Register was the sample frame used to select household addresses for the survey. The Register comprised a listing of all household dwelling units within the Cayman Islands and was updated between May and August 2014.

Probability proportionate to population size, as revealed in the 2010 Population and Housing Census was used when allocating the number of selected households across strata. Households were randomly selected from all of the six districts; within each district, the households were selected with equal probability, and the final sample represented approximately 7 percent of households within respective districts. The probability of selection for the sampled households in each district can be expressed as follows:

$$P_h = m_h / M_h$$

Where:

P_h = probability of selection for the sample households in the h-th stratum (district)

M_h = total number of households in the sample frame for the h-th stratum

m_h = the number of sample households selected in the h-th stratum

2.3 Data collection instruments

The HBS 2015 questionnaires were designed to gather information from households on their buying habits (expenditures), income and other characteristics. The questionnaires also allowed data to be gathered on basic demographic information, dwelling characteristics, and included questions on overseas expenses.

Four paper forms were used in collecting data from the households as follows¹:

- 1) **Household Questionnaire** – this was intended for the household head (or the most informed member of household) as respondent and includes the survey visit record and listing of household members; questions on housing characteristics (section 1) and expenditure on consumption items that are generally indivisible among household members such as expenditure on housing and utilities (section 2); major types of household expenses (section 3); furniture, furnishings and household equipment (section 4); cleaning and household maintenance products (section 5); repairs and servicing of household articles (section 6); regularity of purchase (section 7); and home production (section 8) .
- 2) **Individual Questionnaire** – this was administered to all household members 18 years old and above who are considered spenders (they make their own purchases from their own resources or resources provided by other family members). Purchases of household members below 18 years old were recorded as part of the head of household’s individual questionnaire. The questionnaire includes questions on individual socio-demographic characteristics (sections 1 and 2): education (section 3); economic status including usual employment (section 4); expenditure on clothing and footwear (section 5); health and health expenditure (sections 6A to 6E); transport expenditure (section 7); education expenditure (sections 8A and 8B); communication expenses (section 9); entertainment and recreation (section 10); expenses for other services (section 11); expenses for personal care (section 12); personal and other expenses (section 13); digital reading materials and recreational items (section 14); other personal expenses (section 15A); local insurance companies as providers of insurance services (section 15B); other disbursements (section 16); gifts/donations (section 17); expenses for personal travel and local tourism (section 18); expense patterns for food, drinks, and tobacco (section 19); and income (section 20).
- 3) **Memory Jogger** – this is a small booklet that was given out to spenders in the household to record their daily purchases during the two-week survey period.
- 4) **Household Expenditure Diary** – the enumerators use the diaries to record all entries of household members in the memory joggers as well as unrecorded purchases for which receipts were provided by the spenders.

¹ Copies of the questionnaires are available at
<http://www.eso.ky/httpwwwesokyhousehold-budget-survey-2015html.html#3>

2.4 Data collection²

Staff from the ESO conducted eight days of intensive training in preparation for the fieldwork phase of HBS 2015. A total of 25 persons who had previous experience in household surveys received training on the purpose of the survey, concepts and definitions, interviewing techniques, and the process of administering the HBS questionnaires and related household diaries. The trained interviewers comprised staff members of the ESO and other trained temporary survey workers.

Approximately 117 households were interviewed every month beginning late January 2015 and concluding in February 2016, with the last month scheduled as the final sweep for those households with incomplete returns.

The HBS questionnaires were administered to each sample household. Each household was visited at least four times until all the survey forms were collected. Individual spenders who completed their memory joggers and individual questionnaires were given a \$15 grocery voucher³.

2.5 Data processing

The ESO trained a team of editors and coders to perform manual edit checks on the household diaries and questionnaires. The coding of expenditure items in the diaries required the use of the updated Cayman Islands COICOP which is derived from the COICOP published by the UN Statistics Divisions. (All items in the household and individual questionnaires were pre-coded using 7-digit COICOP codes).

Missing expenditure in both the recall and diary surveys due to instances where households indicated they purchased items but could not provide the exact item cost was estimated using imputation techniques.

The main imputation method used to estimate missing item expenditure was to use the average expenditure of households who reported expenditure for the item of interest. Examples of items which required the application of imputation are: clothing and food purchases, payments for electricity, water, cable and internet that were included as part of the strata paid by some households. Additionally, imputations were made for unreported values of automobile operations costs and home maintenance and repair expenditures.

2 Detailed information on the HBS 2015 data collection including the administration of questionnaires is available as part of the HBS 2015 Manual provided in <http://www.eso.ky/httpwwwesokyhousehold-budget-survey-2015html.html#1>

³ The total amount of disbursed vouchers was \$37,080, of which Foster's Food Fair donated vouchers worth \$1,000.

The other imputation method used was hedonic regression. In some cases, homeowners could not provide an estimate of the monthly rental value of their houses; therefore, a hedonic regression model was used to estimate their rental value. The hedonic regression model used had reported rent as the dependent variable and reported household characteristics (number of bedrooms, location, materials of outer walls, etc.) as the independent variables. The imputed values for the missing rents were estimated using the parameters from the regression model.

2.6 Aggregation

This process derived household annualized total, average, and per-capita expenditures. Due to multiple recall periods in the questionnaires and diary, it was necessary to annualize expenditures to a single reporting period. Household and individual data were annualized by multiplying the expenditure recall periods and their respective annual factors. For example, if the recall period for an item was a month, the item expenditure was multiplied by an annual factor of 12. Similarly, if the recall period was quarterly (3 months), the item expenditure was multiplied by a factor of 4 to obtain annual expenditure. Additionally, household diary expenditures represented two weeks of household consumption; therefore, item expenditures were multiplied by a factor of 26 to annualize the data.

Recall surveys aggregation. Aggregation of detailed items expenditures were computed at the Division (2-digit), Group (3-digit) and Class (4-digit) level of the Cayman Islands COICOP.

There were 1,015 sample units responding in the recall survey (household and individual questionnaires). The method used for calculating the aggregate annual expenditure was to raise each annualized sample expenditure item in a district ($e_s^{i,d}$) to the district population expenditure level (E_A^d) by multiplying the raising factor for the district (F_R^d)⁴. The approach used the following formula:

$$E_A^d = \sum_{s=1}^n e_s^{i,d} \times F_R^d$$

The expenditures for each item were summed to obtain the district total and then raised to the population total for the district by the district's raising factor as shown in Table 2.1.

⁴ Raising factors represent the combined total of the population expansion factor (inverse of the sampling ratio) and a nonresponse adjustment factor for sample units that did not respond to the survey.

Table 2.1 Recall Survey Raising Factors by District

District	Household Frame	Sample Size	Inscope Households	Fully & Partially Completed	Raising Factor
Total	25,606	1,400	1,216	1,015	25.2
George Town	13,847	762	655	539	25.7
West Bay	5,047	280	248	230	21.9
Bodden Town	4,428	228	205	161	27.5
North Side	618	33	29	19	32.5
East End	582	31	29	23	25.3
Sister Islands	1,084	66	50	43	25.2

Diaries aggregation. Diary expenditure consisted of two categories, namely food and non-food expenditure. There were 860 and 880 households that reported food and non-food diary item expenditures respectively. Diary item expenditures were coded and aggregated using the Cayman Islands' COICOP at the 7-digit level, and further aggregated to the household and district level. Two separate weighting factors were applied to the diaries to annualize food and non-food item expenditures to population levels. The diary weights were derived by district and are shown in Table 2.2.

Table 2.2 Diary Survey Food and Non-Food Raising Factors by District

District	Household Frame	Sample Size	Inscope Household	Diaries Completed		Raising Factors	
				Food	Non-Food	Food	Non-Food
Total	25,606	1,400	1,216	860	880	29.77	29.10
George Town	13,847	762	655	499	506	27.75	27.37
West Bay	5,047	280	248	208	219	24.26	23.05
Bodden Town	4,428	228	205	105	105	42.17	42.17
North Side	618	33	29	10	10	61.80	61.80
East End	582	31	29	10	11	58.20	52.91
Sister Islands	1,084	66	50	28	29	38.71	37.38

Aggregated annual expenditure. The aggregated annual expenditure data from the household and individual questionnaires and diaries were combined to provide the full spectrum of consumption items at the 7-digit COICOP level.

The aggregate expenditure estimates for the Cayman Islands were derived by summing the annual expenditures for each district:

$$E_A^C = \sum_{A=1}^6 E_A^d$$

The register of households used in the survey as the sampling frame was prepared in mid-2014. In view of the population increase between 2014 and 2015, the total annual national consumption expenditure in 2015 at the various COICOP digits was estimated by multiplying the per capita consumption expenditure by 59,734 persons (the average of the 2015 Spring and Fall population estimates).

3. KEY CONCEPTS AND DEFINITIONS

The following is a list of key concepts and definitions used in the HBS 2015. Demographic and labour force concepts and definitions used in HBS 2015 are consistent with those that have been adopted in the Census 2010 and the regular Labour Force Surveys and are not presented here; these and other definitions can be accessed at <http://www.eso.ky/httpwwwesokyhousehold-budget-survey-2015html.html#4>.

Concepts and definitions are adopted from the *Consumer Price Index Manual: Theory and Practice* (2004) by the International Labour Organization Inter-Secretariat Working Group on Price Statistics.⁵

3.1 Household expenditure

These comprise expenditure by household members for goods and services that are (a) acquired only during the reference period irrespective of when they were wholly paid for or used; and/or (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. When the acquisition of goods takes place at the same time as or closely after payment, there is not much difference between the timing when goods are acquired and when they are paid for. For credit purchases, acquisition takes place before payment or before the completion of payment; however, 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.

3.2 Consumption expenditure

These are expenditure for goods and services acquired through monetary transactions or used by households to satisfy the needs and wants of household members.

Similar to the current CPI basket, these goods and services are classified using an updated version of the Cayman Islands' COICOP which is a derivative of the COICOP published by the United Nations Statistics Division. Most tables in this Report present total expenditures classified by the following COICOP divisions:

- Division 01: Food and non-alcoholic beverages;
- Division 02: Alcoholic beverages and tobacco;
- Division 03: Clothing and footwear;
- Division 04: Housing, water, electricity, gas and other fuels;

⁵ <http://www.ilo.org/public/english/bureau/stat/guides/cpi/>

Division 05: Furnishings, household equipment, and routine household maintenance;

Division 06: Health;

Division 07: Transport;

Division 08: Communication;

Division 09: Recreation and culture;

Division 10: Education;

Division 11: Restaurants and hotels;

Division 12: Miscellaneous goods and services.

3.3 National consumption expenditure

This Report includes all resident households' consumption acquired locally and from abroad. Expenditures of tourists (persons who stayed on the Islands or intended to stay for less than six (6) months) were not included from national consumption expenditure.

3.4 Non-consumption expenditure

The following are excluded from household consumption expenditure:

- 1) Household expenditures that are not considered as consumer goods and services such as: investment items; dwellings⁶, land; mortgage payments; bonds, stocks; financial assets⁷, and life insurance net premiums which constitute the purchase of a financial asset⁸.
- 2) Transfers which are unilateral payments that do not result in the consumer acquiring any good or service in return, that is, there is no "quid pro quo". Important examples of transfers include payments directly related to the ownership of assets such as property taxes or taxes on capital gain; national or any social security contributions including non-life insurance⁹; subscriptions, donations and gifts.

⁶ While the acquisition cost of dwellings is excluded, an imputed expenditure on household services derived from the use of the owner-occupied dwelling is included.

⁷ An implicit or explicit fee or service charge paid by households for the services rendered by financial auxiliaries such as brokers, banks, insurers (life and non-life), pension fund managers, financial advisors, accountants etc. are within the scope of the HBS expenditures. Payments of such fees are simply purchases of services.

⁸ However, life/non-life insurance premium (including health insurance) is included in the CPI basket as a proxy for life/non-life insurance provider fee which is normally included in the premium.

⁹ See above footnote 5.

- 3) Goods and services acquired through non-monetary transactions such as in the following instances: (i) those produced by households themselves for their own consumption such as conch caught or food eaten by the household from a backyard garden; (ii) those received as remuneration in kind for work done; (iii) those received as gifts or transfers from the government, friends, church, etc. As a consequence of the above concept, government-funded education, health or other services are excluded. Only out-of-pocket expenses of the households for such services are included.

4. MAIN FINDINGS

4.1 Highlights

- The total household consumption expenditure of the Cayman Islands' residents in 2015 is estimated at \$1,697.07 million. The total for Grand Cayman residents amounted to \$1,655.93 million while the Sister Islands residents had \$41.13 million.
- The annual per capita consumption in 2015 is estimated at \$28,411. The corresponding estimate for Grand Cayman residents is \$28,694, while that for the Sister Islands residents is \$20,333.
- The total consumption expenditure is higher by 36.5 percent compared to the estimate obtained from HBS 2007 which amounted to \$1,243.11 million. This indicates an annual average increase of 4.0 percent.
- The increase is partly due to population growth of approximately 1.4 percent annually between 2007 and 2015.
- In addition, per capita consumption increased by 21.8 percent to \$28,411 or 2.5 percent annually. The highest per capita annual increases were estimated for alcoholic beverages and tobacco (18.5%), restaurant and hotels (11.6%), transport (10.8%), followed by recreation and culture (7.4%) and education (6.5%).
- Major expenditures with almost stable per capita annual growth between 2007 and 2015 comprised of health (0.1%); housing and utilities (0.3%); and food and non-alcoholic beverages (0.8%).
- Three divisions registered declines in per capita expenditure: communication which fell by 4.1 percent annually; miscellaneous goods and services by 1.7 percent; and furnishings, household equipment and routine household maintenance by 1.7 percent.
- Ranking of households by per capita consumption expenditure shows that those at the bottom 20 percent had a mean annual expenditure of \$9,564 while the highest 20 percent had an estimated annual expenditure of \$73,637.

4.2 National household consumption expenditure

Total expenditure. The total consumption expenditure of the Cayman Islands' residents in 2015 amounted to \$1,697.07 million. Residents in Grand Cayman (GC) accounted for \$1,655.93 million or 97.6 percent of the total, with the remaining amount or 2.4 percent attributed to expenditures of the Sister Islands' (SI) residents.

Among the broad components of the national total, the largest share of \$559.07 million (or 32.9%) was spent on housing and utilities, followed by transport with \$278.19 million (or 16.4% of the total). The former includes actual rentals for housing, imputed rentals for owner-occupied housing and purchases of water and related services, electricity, gas and other fuels. The latter includes purchase of personal vehicles, cost of operating personal transport equipment and cost of transport services on and off-Islands.

Table 4.1A: Annual Household Consumption Expenditure by Division and by Islands, 2015

Expenditure Division	Cayman Islands		Grand Cayman		Sister Islands	
	\$	%	\$	%	\$	%
01. Food and non-alcoholic beverages	113,497,899	6.7	108,730,124	6.6	4,767,775	11.6
02. Alcoholic beverages and tobacco	38,356,909	2.3	37,367,854	2.3	989,056	2.4
03. Clothing and footwear	57,181,186	3.4	55,757,500	3.4	1,423,686	3.5
04. Housing, water, electricity, gas and other fuels	559,070,432	32.9	545,578,570	32.9	13,491,862	32.8
05. Furnishings, household equipment and routine household maintenance	71,088,972	4.2	68,724,695	4.2	2,364,277	5.7
06. Health	35,931,684	2.1	35,553,578	2.1	378,106	0.9
07. Transport	278,191,966	16.4	272,362,410	16.4	5,829,556	14.2
08. Communication	67,170,812	4.0	64,704,380	3.9	2,466,432	6.0
09. Recreation and culture	101,207,753	6.0	99,204,286	6.0	2,003,467	4.9
10. Education	65,615,146	3.9	64,940,759	3.9	674,388	1.6
11. Restaurants and hotels	143,343,545	8.4	139,929,857	8.5	3,413,688	8.3
12. Miscellaneous goods and services	166,409,378	9.8	163,078,966	9.8	3,330,412	8.1
Grand Total	1,697,065,682	100.0	1,655,932,977	100.0	41,132,704	100.0

Due to its population size, the spending pattern in GC is largely reflected in the national spending pattern. Marginal differences (0.1 percentage point) are noted for expenditures where the national share was affected by the SI spending pattern: (a) food and non-alcoholic beverage at 11.6 percent in SI compared to 6.6 percent in GC; (b) communication at 6.0 percent in SI compared to 3.9 percent in GC; and (c) restaurants and hotels at 8.3 percent in SI compared to 8.5 percent in GC.

Per capita household consumption expenditure. In 2015, the average annual consumption expenditure in the Cayman Islands amounted to \$28,411 per person. The average in GC is slightly higher than the national average at \$28,694 per person, while the SI average is 28.4 percent lower than the national average at \$20,333.

Table 4.1B: Annual Per Capita Household Consumption Expenditure (CI\$) by Division and by Islands, 2015

Expenditure Division	Cayman Islands		Grand Cayman		Sister Islands	
	\$	%	\$	%	\$	%
01. Food and non-alcoholic beverages	1,900	6.7	1,884	6.6	2,357	11.6
02. Alcoholic beverages and tobacco	642	2.3	648	2.3	489	2.4
03. Clothing and footwear	957	3.4	966	3.4	704	3.5
04. Housing, water, electricity, gas and other fuels	9,359	32.9	9,454	32.9	6,669	32.8
05. Furnishings, household equipment and routine household maintenance	1,190	4.2	1,191	4.2	1,169	5.7
06. Health	602	2.1	616	2.1	187	0.9
07. Transport	4,657	16.4	4,719	16.4	2,882	14.2
08. Communication	1,125	4.0	1,121	3.9	1,219	6.0
09. Recreation and culture	1,694	6.0	1,719	6.0	990	4.9
10. Education	1,098	3.9	1,125	3.9	333	1.6
11. Restaurants and hotels	2,400	8.4	2,425	8.5	1,687	8.3
12. Miscellaneous goods and services	2,786	9.8	2,826	9.8	1,646	8.1
Grand Total	28,411	100.0	28,694	100.0	20,333	100.0

The average spending in GC is higher than in SI in most broad categories, particularly for education (by 237.8%) and health (229.4%). Average spending for communication are almost the same. Food and non-alcoholic beverages is the only broad component where the SI residents spend significantly more than GC residents on average.

4.2 Comparison with 2007 consumption expenditure

The last HBS prior to the HBS 2015 was undertaken in February to May 2007. A comparison is useful in monitoring the changes in household expenditure allocation since then. In 2007, total household consumption expenditure amounted to \$1,243.1 million. The 2015 amount by comparison is 36.5 percent higher, indicating an annual average increase of 4.0 percent¹⁰.

¹⁰ Average annual changes in this Report are calculated as compound growth rates.

Most broad categories rose in 2015, led by double-digit annual growth in alcoholic beverages and tobacco at 20.2 percent; restaurants and hotels, 13.2 percent; and transport, 12.4 percent. Restaurants and hotels include expenses incurred while on travel abroad and transport includes expenses for air-fare.

Recreation and culture expenditures rose annually by 8.9 percent; this division includes recreational and cultural services, package holidays, recreational items and equipment, gardens and pets. Out-of-pocket expenditure of households for education also increased by 8 percent annually¹¹.

Slight annual increases are shown for the most basic items: housing and utilities, 1.8 percent; food and non-alcoholic beverages at 2.2%; and clothing and footwear, 3.1 percent.

Slight reductions are estimated for furnishings, household equipment and routine household maintenance, and miscellaneous goods and services. Communication expenditures declined at an annual average rate of 2.8 per cent.

**Table 4.2A: Annual Consumption Expenditure by Broad Expenditure Divisions
(COICOP), 2007 & 2015**

	2007		2015		% Change 2007-2015	% Change Annual
	\$	%	\$	%		
01. Food and non-alcoholic beverages	95,031,428	7.6	113,497,899	6.7	19.4	2.2
02. Alcoholic beverages and tobacco	8,827,413	0.7	38,356,909	2.3	334.5	20.2
03. Clothing and footwear	44,700,573	3.6	57,181,186	3.4	27.9	3.1
04. Housing, water, electricity, gas and other fuels	486,003,678	39.1	559,070,432	32.9	15.0	1.8
05. Furnishings, household equipment and routine household maintenance	72,546,088	5.8	71,088,972	4.2	(2.0)	(0.3)
06. Health	31,836,643	2.6	35,931,684	2.1	12.9	1.5
07. Transport	109,326,767	8.8	278,191,966	16.4	154.5	12.4
08. Communication	84,103,837	6.8	67,170,812	4.0	(20.1)	(2.8)
09. Recreation and culture	51,193,288	4.1	101,207,753	6.0	97.7	8.9
10. Education	35,452,140	2.9	65,615,146	3.9	85.1	8.0
11. Restaurants and hotels	53,315,993	4.3	143,343,545	8.4	168.9	13.2
12. Miscellaneous goods and services	170,774,632	13.7	166,409,378	9.8	(2.6)	(0.3)
Grand Total	1,243,112,480	100.0	1,697,065,682	100.0	36.5	4.0

¹¹ Education expenditure of households is comprised solely of tuition and other related school fees and exclude school books which are classified as books in recreation and culture.

The increase in total household consumption expenditure is partly due to an increase by 12.1 percent in population from 53,292 in 2007 to 59,734 in 2015 or an average annual growth of 1.4 percent¹².

In addition, per capita consumption also changed. In 2015, this amounted to \$28,411 which is 21.8 percent higher than the average consumption in 2007 or an annual average increase of 2.5 percent. Reflecting the afore-mentioned trends, the highest annual increases in per capita consumption were alcoholic beverages and tobacco (18.5%), restaurant and hotels (11.6%), transport (10.8%), followed by recreation and culture (7.4%) and education (6.5%).

There are major expenditures with almost stable per capita consumption, and their total consumption growth is accounted largely by population growth. Per capita expenditure for housing and utilities grew annually by 0.3 percent; health, by 0.1 percent; and food and non-alcoholic beverages by 0.8 percent.

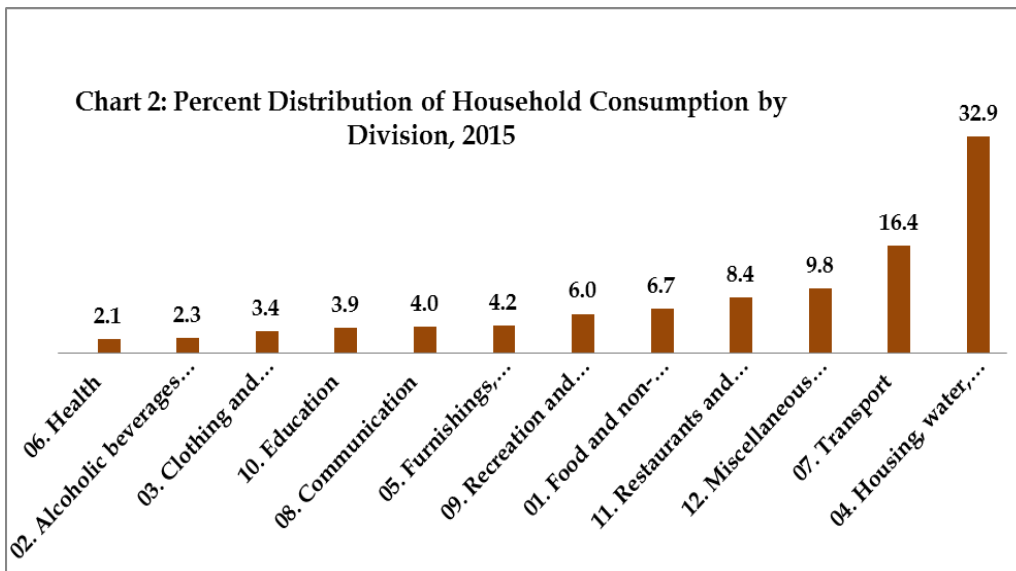
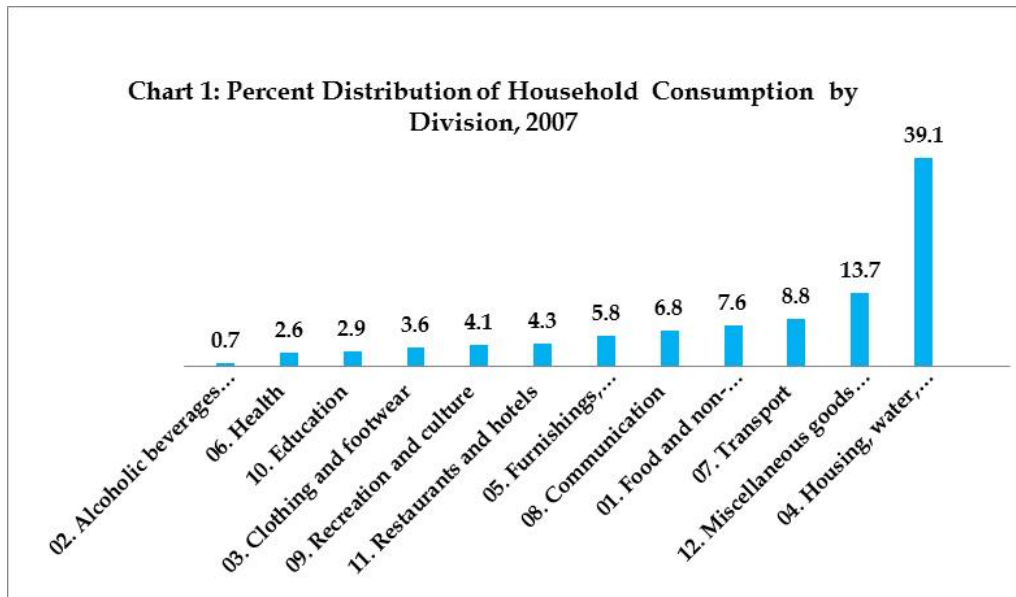
Three divisions registered declines in per capita expenditure: communication which fell by 4.1 percent annually; miscellaneous goods and services by 1.7 percent and furnishings, household equipment and routine household maintenance by 1.7 percent.

Table 4.2B: Per Capita Consumption Expenditure (CI\$) by Division, 2007 & 2015

	2007		2015		% Change	% Change
	\$	%	\$	%	2007-2015	Annual
01. Food and non-alcoholic beverages	1,783	7.6	1,900	6.7	6.6	0.8
02. Alcoholic beverages and tobacco	166	0.7	642	2.3	287.7	18.5
03. Clothing and footwear	839	3.6	957	3.4	14.1	1.7
04. Housing, water, electricity, gas and other fuels	9,120	39.1	9,359	32.9	2.6	0.3
05. Furnishings, household equipment and routine household maintenance	1,361	5.8	1,190	4.2	(12.6)	(1.7)
06. Health	597	2.6	602	2.1	0.7	0.1
07. Transport	2,051	8.8	4,657	16.4	127.0	10.8
08. Communication	1,578	6.8	1,125	4.0	(28.7)	(4.1)
09. Recreation and culture	961	4.1	1,694	6.0	76.4	7.4
10. Education	665	2.9	1,098	3.9	65.1	6.5
11. Restaurants and hotels	1,000	4.3	2,400	8.4	139.9	11.6
12. Miscellaneous goods and services	3,205	13.7	2,786	9.8	(13.1)	(1.7)
Grand Total	23,326	100.0	28,411	100.0	21.8	2.5

¹² The 2015 population is the average of population estimates used in the Spring and Fall Labour Survey 2015.

The variation in consumption expenditures growth resulted to significant changes in the spending pattern of the average resident in the Cayman Islands between 2007 and 2015, as shown in Charts 1 and 2.



Alcoholic beverages and tobacco products had the least share in 2007 at 0.7 percent, this is now ranked second to the lowest with a 2.3 percent share in total household consumption. Health expenditures, which are out-of-pocket purchases of households and exclude expenses paid for by insurance, is the lowest in 2015 with a 2.1 percent share compared to 2.6 percent in 2007.

The other expenditure divisions with higher shares in 2015 compared to 2007 are: (a) education, increasing from 2.9 percent to 3.9 percent; (b) recreation and culture, from 4.1 percent to 6.0 percent; (c) restaurants and hotels, from 4.3 percent to 8.4 percent; (d) transport, from 8.8 percent to 16.4 percent.

4.3 Consumption by Quintile

Households were ranked according to their per capita annual consumption expenditure: the lowest group (Quintile 1) has the lowest 20-percent per capita household consumption expenditure while the highest group (Quintile 5) has the highest 20-percent per capita consumption.

Table 4.3: Annual Per Capita Food, Non-Food and Total Consumption Expenditure & Percentage Share by Quintile

	Per Capita Consumption Quintiles					
	I	II	III	IV	V	All
	Mean (CIS)					
Total Food Expenditure	1,066	1,546	1,771	2,314	3,451	1,900
Total Non Food Expenditure	8,498	15,204	22,013	33,177	70,186	26,510
Total Expenditure	9,564	16,750	23,784	35,491	73,637	28,410
	% Share in Total Expenditures of Quintile					
Total Food Expenditure	11.1	9.2	7.4	6.5	4.7	6.7
Total Non Food Expenditure	88.9	90.8	92.6	93.5	95.3	93.3
Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0
	% Share to Total Expenditures Across Quintile					
Total Food Expenditure	10.5	15.2	17.5	22.8	34.0	100.0
Total Non Food Expenditure	5.7	10.2	14.8	22.3	47.1	100.0
Total Expenditure	6.0	10.5	14.9	22.3	46.2	100.0

The lowest quintile among the households had a per capita consumption expenditure of \$9,564 while the highest quintile had an estimated per capita expenditure of \$73,637. Per capita consumption for food also inclined from \$1,066 for the first quintile to \$3,451 for the fifth quintile.

The share of food to each group's total consumption expenditure declined from the lowest quintile (11.1%) to the highest quintile (4.7%). Conversely, the share of non-food expenditure trended upward.

Overall, the first quintile's total consumption expenditure comprised six (6) percent of total household consumption expenditure across all quintiles. The share of the highest quintile is almost half of the total or 46.2 percent.

4.4. Comparative consumption distribution

The HBS 2015 data allows a comparison of the Gini index in 2007 and 2015 to indicate whether there is a change in the distribution of consumption expenditure among the population individuals¹³. The tables below show a slight improvement (or less inequitable) in the distribution as the Gini index slid to .3779 in 2015 from .3995 in 2007.

¹³ A Lorenz curve plots the cumulative percentages of total consumption against the cumulative number of consumers (residents), starting with the lowest 10 percent (decile) of the population. The Gini index measures the area between the Lorenz curve and a hypothetical line of absolute equality, expressed as a percentage of the maximum area under the line. A Gini index of 0 represents perfect equality, while an index of 1 shows perfect inequality.

Table 4.4: Consumption-Based Gini Coefficients, 2007 and 2015

Deciles	2007	2007	%		%		Gini
	Consumption	Population	Consumption	Population	Consumption	Population	
1	28,164,703	5,306	2.3	10.0	2.3	10.0	0.0023
2	44,141,684	5,322	3.6	10.0	5.8	19.9	0.0081
3	56,519,547	5,292	4.5	9.9	10.4	29.9	0.0161
4	69,455,839	5,389	5.6	10.1	16.0	40.0	0.0266
5	82,080,185	5,351	6.6	10.0	22.6	50.0	0.0387
6	99,393,934	5,341	8.0	10.0	30.5	60.0	0.0532
7	122,120,173	5,310	9.8	10.0	40.4	70.0	0.0707
8	153,597,971	5,320	12.4	10.0	52.7	80.0	0.0929
9	209,311,060	5,323	16.8	10.0	69.6	90.0	0.1222
10	378,327,385	5,337	30.4	10.0	100.0	100.0	0.1698
Total	1,243,112,480	53,291	100.0	100.0			
2007 Gini (with deciles)							0.3995

Deciles	2015	2015	%		%		Gini
	Consumption	Population	Consumption	Population	Consumption	Population	
1	38,696,956	5,486	2.3	9.2	2.3	9.2	0.0021
2	64,476,392	5,698	3.8	9.5	6.1	18.7	0.0080
3	79,014,625	5,708	4.7	9.6	10.7	28.3	0.0161
4	95,226,630	5,880	5.6	9.8	16.3	38.1	0.0267
5	113,364,331	6,071	6.7	10.2	23.0	48.3	0.0400
6	138,247,853	6,162	8.1	10.3	31.2	58.6	0.0559
7	166,482,864	6,263	9.8	10.5	41.0	69.1	0.0756
8	208,931,957	6,286	12.3	10.5	53.3	79.6	0.0992
9	284,210,697	6,166	16.7	10.3	70.0	89.9	0.1273
10	508,413,377	6,013	30.0	10.1	100.0	100.0	0.1712
Total	1,697,065,682	59,734	100.0	100.0			
2015 Gini (with deciles)							0.3779

4.5 Housing, water, electricity, gas and other fuels expenditure

Housing related expenses remained the division with the largest expenditure when compared to 2007, albeit its share went down to 32.9 percent. Imputed rentals for owner-occupied housing continued to have the largest group share however, this fell sharply¹⁴. Actual rentals had the highest rate of increase among the groups, followed by electricity, gas and other fuels, and water supply and miscellaneous services relating to the dwelling. The latter two groups have stable shares. Expenditure for maintenance and minor repair of dwelling showed a large decline from \$35.15 million in 2007 to \$6.37 million in 2015.

**Table 4.5: Annual Total Consumption Expenditure for
Housing and Utilities, 2007 and 2015**

Division/Group	2007		2015		% Change Annual
	\$	%	\$	%	
04. Housing, water, electricity, gas and other fuels	486,003,678	39.1	559,070,432	32.9	1.8
041. Actual rentals for housing	97,028,454	7.8	147,149,562	8.7	5.3
042. Imputed rentals for housing	275,287,155	22.1	297,775,852	17.5	1.0
043. Maintenance and repair of the dwelling	35,152,554	2.8	6,368,978	0.4	(19.2)
044. Water supply and miscellaneous services relating to the dwelling	20,244,076	1.6	27,557,724	1.6	3.9
045. Electricity, gas and other fuels	58,291,439	4.7	80,218,316	4.7	4.1

4.6 Transport expenditure

The 16.4-percent share of the transport division in total annual consumption expenditure is almost double its share in 2007. The increase is traced to all groups, particularly the purchase of vehicles which rose sharply by 31.5 percent on average between the two periods. Transport services, which include transport for overseas travel, also expanded by 12.1 percent annually. Operation of personal transport equipment remained with the highest share of 7.3 percent.

¹⁴ Imputed rental is the amount that would have been paid by the household-owner to a landlord if the house was rented. HBS respondents who live in owner-occupied homes were asked, "if you were to rent this entire dwelling unit, how much monthly rental do you think you can get?" In some cases, homeowners could not provide an estimate of the monthly rental value of their houses; therefore, a hedonic regression model was used to estimate their rental value.

Table 4.6: Annual Total Consumption Expenditure for Transport, 2007 and 2015

Division/Group	2007		2015		% Annual Change
	\$	%	\$	%	
07. Transport	109,326,767	8.8	278,191,966	16.4	12.4
071. Purchase of vehicles	6,895,886	0.6	61,526,678	3.6	31.5
072. Operation of personal transport equipment	65,317,650	5.3	123,968,553	7.3	8.3
073. Transport services	37,113,231	3.0	92,696,735	5.5	12.1

4.7 Miscellaneous goods and services expenditure

This division's share in total expenditure dropped to 9.8 percent in 2015, as expenditure in all groups except one (personal care) declined. Insurance recorded the largest share of 5.6 percent; this group includes home contents insurance, health insurance, and vehicle insurance but excludes home structure insurance and life insurance. Personal effects not elsewhere classified had a meager increase in its 2015 share compared to the 2007 share.

Table 4.7: Annual Total Consumption Expenditure for Miscellaneous Goods and Services, 2007 and 2015

Division/Group	2007		2015		% Annual Change
	\$	%	\$	%	
12. Miscellaneous goods and services	170,774,632	13.7	166,409,378	9.8	(0.3)
121. Personal care	34,775,932	2.8	48,697,571	2.9	4.3
123. Personal effects n.e.c.	10,143,301	0.8	7,219,900	0.4	(4.2)
124. Social protection	11,053,295	0.9	9,668,966	0.6	(1.7)
125. Insurance	98,096,040	7.9	94,208,456	5.6	(0.5)
126. Financial services n.e.c.	682,507	0.1	-	-	-
127. Other services n.e.c.	16,023,557	1.3	6,614,486	0.4	(10.5)

4.8 Restaurants and hotels expenditure

Household expenditure for restaurants and hotels increased from \$53.32 million in 2007 to \$143.34 million in 2015, raising its share from 4.3 percent in 2007 to 8.4 percent in 2015. Catering services (which includes meals in restaurants, cafés, canteens and the like) accounted for 7.4 percent from 3.6 percent in 2007 as expenditure for these services moved upward by 13.7 percent annually (see Table 4.7). Expenditure for accommodation services (local and abroad) also rose to 1.0 percent of total annual expenditure in 2015, from 0.7 percent of 2007.

**Table 4.8: Annual Total Consumption Expenditure
for Restaurants and Hotels, 2007 and 2015**

Division/Group	2007		2015		% Annual Change
	\$	%	\$	%	
11. Restaurants and hotels	53,315,993	4.3	143,343,545	8.4	13.2
111. Catering services	44,882,313	3.6	125,678,388	7.4	13.7
112. Accommodation services	8,433,680	0.7	17,665,156	1.0	9.7

4.9 Food and non-alcoholic beverages expenditure

In 2015, \$113.50 million was spent by households on food and non-alcoholic beverages or an annual increase of 2.2 percent as compared to the 2007 level. However, the division's share to total expenditure dropped as all groups had lower or stable shares. Among all eleven groups in the division, the largest expenditure share was recorded for mineral waters, soft drinks, fruit and vegetable juices. Within the food group, meat, bread and cereals continued the 2007 trend of having the highest shares.

**Table 4.9: Annual Total Consumption Expenditure for Food and
Non-alcoholic Beverages, 2007 and 2015**

Division/Group/Class	2007		2015		% Change Annual
	\$	%	\$	%	
01. Food and non-alcoholic beverages	95,031,428	7.6	113,497,899	6.7	2.2
011. Food	72,945,288	5.9	88,868,817	5.2	2.5
0111. Bread and cereals (ND)	11,768,502	0.9	14,610,885	0.9	2.7
0112. Meat (ND)	12,442,533	1.0	15,211,266	0.9	2.5
0113. Fish and seafood (ND)	4,968,760	0.4	5,091,159	0.3	0.3
0114. Milk, cheese and eggs (ND)	9,876,605	0.8	12,279,658	0.7	2.8
0115. Oils and fats (ND)	2,371,978	0.2	2,837,986	0.2	2.3
0116. Fruit (ND)	8,008,142	0.6	9,668,286	0.6	2.4
0117. Vegetables (ND)	10,286,929	0.8	12,775,963	0.8	2.7
0118. Sugar, jam, honey, chocolate and confectionery (ND)	6,515,763	0.5	9,018,255	0.5	4.1
0119. Food products n.e.c. (ND)	6,706,076	0.5	7,375,359	0.4	1.2
012. Non-alcoholic beverages	22,086,140	1.8	24,629,082	1.5	1.4
0121. Coffee, tea and cocoa (ND)	1,891,186	0.2	2,480,344	0.1	3.4
0122. Mineral waters, soft drinks, fruit and vegetable juices (ND)	20,194,954	1.6	22,148,738	1.3	1.2

4.10 Recreation and culture expenditure

The total household expenditure for recreation and culture was \$101.21 million or an annual increase of 8.9 percent from the \$51.20 million estimated in 2007. Among the comprising groups, recreational and cultural services (local and abroad) accounted for the largest share of 2.4 percent. In 2015, two additional groups were registered - package holidays with 1.2 percent share and admission to shows abroad with 0.2 percent.

Table 4.10: Annual Total Consumption Expenditure for Recreation and Culture, 2007 and 2015

Division/Group	2007		2015		% Annual Change
	\$	%	\$	%	
09. Recreation and culture	51,193,288	4.1	101,207,753	6.0	8.9
091. Audio-visual, photographic and information processing equipment	5,329,279	0.4	6,825,033	0.4	3.1
092. Other major durables for recreation and culture	4,281,999	0.3	4,915,020	0.3	1.7
093. Other recreational items and equipment, gardens and pets	13,306,245	1.1	17,760,435	1.0	3.7
094. Recreational and cultural services	22,252,906	1.8	41,436,217	2.4	8.1
095. Newspapers, books and stationery	6,022,859	0.5	5,252,617	0.3	(1.7)
096. Package holidays	-	-	20,930,810	1.2	-
097. Admission to shows abroad	-	-	4,087,620	0.2	-

4.11 Furnishings, household equipment, and routine household maintenance

This division had a total consumption expenditure of \$71.09 million in 2015. Due to its downward movement from 2007, its share to total expenditure dropped to 4.2 percent in 2015. This is traced mainly to the largest group, goods and services for routine household maintenance, which fell annually by 6.0 percent.

Table 4.11: Annual Total Consumption Expenditure for Furnishings, Household Equipment and Routine Household Maintenance, 2007 and 2015

Division/Group	2007		2015		% Annual Change
	\$	%	\$	%	
05. Furnishings, household equipment and routine household maintenance	72,546,088	5.8	71,088,972	4.2	(0.3)
051. Furniture and furnishings, carpets and other floor coverings	7,387,014	0.6	13,301,285	0.8	7.6
052. Household textiles	1,418,896	0.1	5,313,992	0.3	17.9
053. Household appliances	3,649,715	0.3	12,891,247	0.8	17.1
054. Glassware, tableware and household utensils	3,598,937	0.3	3,560,271	0.2	(0.1)
055. Tools and equipment for house and garden	1,955,911	0.2	2,778,819	0.2	4.5
056. Goods and services for routine household maintenance	54,535,615	4.4	33,243,359	2.0	(6.0)

4.12 Communication

In 2015, household spending for communication amounted to \$67.17 million, representing an annual decline of 2.8 percent from 2007. Postal services and telephone and telefax services posted large downward movement. In contrast, there was a sharp increase in expenditure for telephone and telefax equipment which include mobile phones.

Table 4.12: Annual Total Consumption Expenditure for Communication, 2007 and 2015

Division/Group	2007		2015		% Annual Change
	\$	%	\$	%	
08. Communication	84,103,837	6.8	67,170,812	4.0	(2.8)
081. Postal services	561,558	0.0	86,650	0.0	(20.8)
082. Telephone and telefax equipment	380,149	0.0	5,900,988	0.3	40.9
083. Telephone and telefax services	83,162,130	6.7	61,183,173	3.6	(3.8)

4.13 Education

Expenditure for education in the Cayman Islands, which are largely by Non-Caymanian households, amounted to \$65.62 million in 2015 or 3.9 percent of the total as compared to the 2.9 percent share in 2007. All groups showed increases particularly secondary education with a 24.8 percent annual increase.

Table 4.13: Annual Total Consumption Expenditure for Education, 2007 and 2015

Division/Group	2007		2015		% Annual Change
	\$	%	\$	%	
10. Education	35,452,140	2.9	65,615,146	3.9	8.0
101. Pre-primary and primary education	20,436,594	1.6	31,109,138	1.8	5.4
102. Secondary education	3,067,146	0.2	17,998,551	1.1	24.8
103. Post-secondary non-tertiary education	-	-	105,728	0.01	-
104. Tertiary education	11,948,400	1.0	12,217,690	0.7	0.3
105. Education not definable by level	-	-	4,184,038	0.2	-

Two new groups are included for 2015 - post-secondary non-tertiary education (vocational and technical) and education not definable by level (lessons for children and adults).

4.14 Clothing and footwear

In 2015, the total annual consumption expenditure on clothing and footwear was \$57.18 million, or 3.4 percent of the overall total which is lower than the 3.6 percent share of 2007. As in 2007, clothing accounted for the larger share with 2.7 percent while footwear had a share of 0.7 percent.

Table 4.14: Annual Total Consumption Expenditure for Clothing and Footwear, 2007 and 2015

Division/Group	2007		2015		% Change Annual
	\$	%	\$	%	
03. Clothing and footwear	44,700,573	3.6	57,181,186	3.4	3.1
031. Clothing	38,451,725	3.1	45,417,637	2.7	2.1
032. Footwear	6,248,848	0.5	11,763,549	0.7	8.2

4.15 Alcoholic beverages and tobacco

Households in Cayman posted the highest increase in spending between 2007 and 2015 for this division. Total expenditure reached \$38.36 million in 2015 or 2.3 percent of the overall total, a significant increase from the 0.7 percent share in 2007. Both groups in this division registered robust growth rates on an annual basis.

Table 4.15: Annual Total Consumption Expenditure for Alcoholic Beverages and Tobacco, 2007 and 2015

Division/Group	2007		2015		% Change Annual
	\$	%	\$	%	
02. Alcoholic beverages and tobacco	8,827,413	0.7	38,356,909	2.3	20.2
021. Alcoholic beverages	7,646,879	0.6	31,584,764	1.9	19.4
022. Tobacco	1,180,534	0.1	6,772,145	0.4	24.4

4.16 Health

In 2015, the total annual expenditure of households for health amounted to \$35.93 million or 2.1 percent of the overall total, representing a reduction from the 2007 share of 2.6 percent. The decline is traced to the expenditure for outpatient services, which fell from 1.9 percent of total spending to 0.8 percent. Spending for hospital services and medical products rose respectively to 0.4 percent and 0.9 percent of total spending.

Table 4.16: Annual Total Consumption Expenditure for Health, 2007 and 2015

Division/Group	2007		2015		% Annual Change
	\$	%	\$	%	
06. Health	31,836,643	2.6	35,931,684	2.1	1.5
061. Medical products, appliances and equipment	6,507,970	0.5	15,113,986	0.9	11.1
062. Outpatient services	23,441,349	1.9	13,867,058	0.8	(6.4)
063. Hospital services	1,887,324	0.2	6,950,640	0.4	17.7

5. Appendix Tables

Table 5.1 Annual Household Consumption Expenditure by Division, 2007 and 2015

Category of Expenditure	2007		2015	
	\$	%	\$	%
01. Food and non-alcoholic beverages	95,031,428	7.6	113,497,899	6.7
02. Alcoholic beverages and tobacco	8,827,413	0.7	38,356,909	2.3
03. Clothing and footwear	44,700,573	3.6	57,181,186	3.4
04. Housing, water, electricity, gas and other	486,003,678	39.1	559,070,432	32.9
05. Furnishings, household equipment and routine household maintenance	72,546,088	5.8	71,088,972	4.2
06. Health	31,836,643	2.6	35,931,684	2.1
07. Transport	109,326,767	8.8	278,191,966	16.4
08. Communication	84,103,837	6.8	67,170,812	4.0
09. Recreation and culture	51,193,288	4.1	101,207,753	6.0
10. Education	35,452,140	2.9	65,615,146	3.9
11. Restaurants and hotels	53,315,993	4.3	143,343,545	8.4
12. Miscellaneous goods and services	170,774,632	13.7	166,409,378	9.8
Total	1,243,112,480	100.0	1,697,065,682	100.0

Table 5.1A Quintile 1: Annual Household Consumption Expenditure by Division, 2007 & 2015

Category of Expenditure	2007		2015	
	\$	%	\$	%
01. Food and non-alcoholic beverages	14,500,220	13.9	15,939,468	11.1
02. Alcoholic beverages and tobacco	1,156,546	1.1	2,674,509	1.9
03. Clothing and footwear	6,707,124	6.4	5,331,346	3.7
04. Housing, water, electricity, gas and other	37,085,944	35.5	55,981,860	39.1
05. Furnishings, household equipment and routine household maintenance	2,640,919	2.5	5,314,516	3.7
06. Health	2,024,341	1.9	3,291,983	2.3
07. Transport	7,972,669	7.6	15,698,499	11.0
08. Communication	12,714,034	12.2	7,247,737	5.1
09. Recreation and culture	2,991,820	2.9	4,697,361	3.3
10. Education	1,311,170	1.3	2,063,841	1.4
11. Restaurants and hotels	5,189,752	5.0	8,512,471	6.0
12. Miscellaneous goods and services	10,149,912	9.7	16,270,896	11.4
Total	104,444,451	100.0	143,024,488	100.0

Note: Quintile is based on per capita consumption

**Table 5.1C Quintile 2 Annual Household Consumption
Expenditure by Division, 2007 and 2015**

Category of Expenditure	2007		2015	
	\$	%	\$	%
01. Food and non-alcoholic beverages	18,790,625	11.4	20,138,550	9.2
02. Alcoholic beverages and tobacco	1,442,117	0.9	6,115,435	2.8
03. Clothing and footwear	6,022,808	3.7	9,045,119	4.1
04. Housing, water, electricity, gas and other	60,578,614	36.8	75,840,192	34.8
05. Furnishings, household equipment and routine household maintenance	8,931,740	5.4	7,479,770	3.4
06. Health	3,117,739	1.9	4,143,475	1.9
07. Transport	13,662,560	8.3	27,381,234	12.6
08. Communication	15,598,568	9.5	11,953,907	5.5
09. Recreation and culture	5,017,332	3.0	10,036,287	4.6
10. Education	3,100,036	1.9	4,667,663	2.1
11. Restaurants and hotels	8,375,910	5.1	16,293,218	7.5
12. Miscellaneous goods and services	19,933,876	12.1	25,045,944	11.5
Total	164,571,925	100.0	218,140,794	100.0

**Table 5.1D Quintile 3 Annual Household Consumption
Expenditure by Division, 2007 and 2015**

Category of Expenditure	2007		2015	
	#	%	#	%
01. Food and non-alcoholic beverages	15,768,929	8.3	20,932,470	7.4
02. Alcoholic beverages and tobacco	1,023,761	0.5	4,653,792	1.7
03. Clothing and footwear	6,717,706	3.5	9,889,972	3.5
04. Housing, water, electricity, gas and other	82,030,072	43.0	98,506,134	35.0
05. Furnishings, household equipment and routine household maintenance	8,065,206	4.2	9,754,432	3.5
06. Health	3,836,131	2.0	5,723,752	2.0
07. Transport	16,433,772	8.6	45,828,366	16.3
08. Communication	16,294,996	8.5	12,655,534	4.5
09. Recreation and culture	5,502,406	2.9	11,612,593	4.1
10. Education	4,930,910	2.6	10,002,475	3.6
11. Restaurants and hotels	6,989,196	3.7	23,487,755	8.4
12. Miscellaneous goods and services	23,022,644	12.1	28,000,684	10.0
Total	190,615,727	100.0	281,047,960	100.0

**Table 5.1E Quintile 4 Annual Household Consumption
Expenditure by Division, 2007 and 2015**

Category of Expenditure	2007		2015	
	#	%	#	%
01. Food and non-alcoholic beverages	26,508,416	8.4	25,081,524	6.5
02. Alcoholic beverages and tobacco	2,601,346	0.8	8,321,814	2.2
03. Clothing and footwear	10,188,382	3.2	11,306,262	2.9
04. Housing, water, electricity, gas and other	120,059,595	38.2	119,671,610	31.1
05. Furnishings, household equipment and routine household maintenance	19,539,414	6.2	16,265,539	4.2
06. Health	8,683,830	2.8	6,870,700	1.8
07. Transport	33,177,812	10.6	64,825,854	16.9
08. Communication	18,504,074	5.9	16,778,242	4.4
09. Recreation and culture	11,912,255	3.8	24,554,778	6.4
10. Education	9,481,937	3.0	17,385,221	4.5
11. Restaurants and hotels	14,407,319	4.6	34,542,111	9.0
12. Miscellaneous goods and services	38,947,819	12.4	39,067,352	10.2
Total	314,012,199	100.0	384,671,006	100.0

**Table 5.1F Quintile 5 Annual Household Consumption
Expenditure by Division, 2007 and 2015**

Category of Expenditure	2007		2015	
	#	%	#	%
01. Food and non-alcoholic beverages	19,463,239	4.1	31,405,888	4.7
02. Alcoholic beverages and tobacco	2,603,644	0.6	16,591,359	2.5
03. Clothing and footwear	15,064,553	3.2	21,608,488	3.2
04. Housing, water, electricity, gas and other	186,249,453	39.7	209,070,636	31.2
05. Furnishings, household equipment and routine household maintenance	33,368,809	7.1	32,274,714	4.8
06. Health	14,174,602	3.0	15,901,774	2.4
07. Transport	38,079,953	8.1	124,458,013	18.6
08. Communication	20,992,164	4.5	18,535,392	2.8
09. Recreation and culture	25,769,476	5.5	50,306,734	7.5
10. Education	16,628,087	3.5	31,495,946	4.7
11. Restaurants and hotels	18,353,725	3.9	60,507,990	9.0
12. Miscellaneous goods and services	78,720,381	16.8	58,024,502	8.7
Total	469,468,086	100.0	670,181,434	100.0

**Table 5.2A Mean Annual Household Consumption
by Status of Household Head and by Quintile, 2015**

Status (Head of Household)	Consumption Quintiles					Total
	I	II	III	IV	V	
	Mean (CI\$)					
1. Caymanian	32,656	50,665	62,892	78,064	138,938	75,358
2. Non-Caymanian	21,625	30,265	38,779	67,191	114,603	51,494
3. Permanent Resident With Rights to Work	30,311	50,463	50,492	71,842	127,731	65,591
99. DK/NS	18,789	35,766	21,070	44,406	108,582	40,149
Total	26,723	41,874	53,330	73,294	129,280	64,616

Note: Quintiles are based on per capita consumption

**Table 5.2B Mean Annual Household Consumption by
Sex of Household Head and by Quintile, 2015**

Sex (Head of Household)	Consumption Quintiles					Total
	I	II	III	IV	V	
	Mean (CI\$)					
1. Male	27,130	43,434	54,611	76,902	139,734	72,750
2. Female	27,415	39,841	52,266	67,684	103,303	53,535
99. DK/NS	18,789	35,766	21,070	44,406	108,582	40,149
Total	26,723	41,874	53,330	73,294	129,280	64,616

Table 5.2C Mean Annual Household Consumption by Household Size and by Quintile, 2015

Household Size	Consumption Quintiles					Total
	I	II	III	IV	V	
	Mean (CI\$)					
1 person	9,488	15,634	22,087	31,070	75,711	37,001
2 persons	19,230	31,050	42,658	64,264	130,682	59,765
3 persons	27,438	45,936	64,081	98,322	177,591	76,086
4 persons	33,560	60,488	90,530	126,535	259,495	91,446
5 or more persons	52,307	82,241	110,187	171,819	327,152	105,390
Total	26,723	41,874	53,330	73,294	129,280	64,616

Table 5.2D Mean Annual Household Consumption by Usual Employment Status of Household Head and by Quintile, 2015

Usual Employment Status (Head of Household)	Consumption Quintiles					Total
	I	II	III	IV	V	
	Mean (CIS)					
1. Employed	27,460	41,861	54,155	74,626	131,511	66,820
2. Unemployed	16,088	25,865	99,439	83,388	66,215	48,131
3. Not in the Labour Force	29,316	44,138	44,721	62,611	115,517	55,352
99. DK/NS	18,789	35,766	21,070	44,406	108,582	40,149
Total	26,723	41,874	53,330	73,294	129,280	64,616

Note: Quintile is per capita consumption quintile

Usual employment status refers to employment status for the past 12 months

Table 5.2E Mean Annual Household Consumption by Family Composition and by Quintile, 2015

Family Composition	Consumption Quintiles					Total
	I	II	III	IV	V	
	Mean (CI\$)					
With child/ren	36,390	62,625	80,372	113,636	232,560	91,989
With elderly	19,392	28,353	38,773	49,052	107,959	57,237
With child & elderly	46,972	55,120	98,424	121,491	190,488	79,153
Without child and elderly	19,972	31,602	34,605	57,053	102,041	50,265
Total	26,723	41,874	53,330	73,294	129,280	64,616

Notes:

Child = 0 to 15 years old

Elderly = 60 years old or more

Table 5.2F Mean Annual Household Consumption by Tenure of Dwelling and by Quintile, 2015

Tenure of Dwelling	Consumption Quintiles					Total
	I	II	III	IV	V	
	Mean (CIS)					
Owned (with or without mortgage)	42,908	54,664	67,906	86,731	146,309	89,515
Rented (furnished or unfurnished)	23,101	34,807	39,731	59,642	100,471	46,698
Other	19,179	30,559	41,166	64,983	109,238	34,279
DK/NS	3,958	-	21,070	111,832	-	26,326
Total	26,723	41,874	53,330	73,294	129,280	64,616

Note: Other includes rent-free and subsidized rent