

Household Income and Expenditure Survey Analysis Report

Federated States of Micronesia

2005



November 2007

**Division of Statistics
Office of Statistics, Budget and Economic Management,
Overseas Development Assistance, and Compact Management
Federated States of Micronesia
Palikir, Pohnpei FM 96941**



The President
Pallick, Pohnpei
Federated States of Micronesia

President's Message

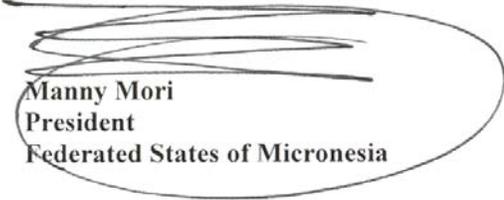
It is with great pleasure to disseminate the results of the 2005 FSM Household Income and expenditure Publication and convey to the people of the Federated States of Micronesia (FSM) the first volume of the report. This major accomplishment marks the third of its kind to be published by the Division of Statistics within the Office of Statistics, Budget & Economic Management, Overseas Development Assistance and Compact Management, OSBOC.

This publication contains essential information on the spending patterns and income levels of the FSM households. It is anticipated that this report and the information herein will be of great assistance to leaderships in both the private and public sectors in making better informed decisions for positive impact of the overall economy.

I would like to take this opportunity to express my gratitude for the technical and financial support provided by the US Department of Interior (USDOI) and the Secretariat of the Pacific Community (SPC). It is extremely important to extend special appreciation to the FSM households who responded to the survey enabling the successful completion of the survey. I certainly would also like to commend the staff of the Division of Statistics within the Office of Statistics, Budget & Economic Management, Overseas Development Assistance and Compact Management for the tireless effort and dedication in making this survey and report possible.

I, therefore, urge all end-users to fully utilize the statistics presented in this publication in order to effectively respond to the development needs of our nation now and in the future.

Sincerely,



Manny Mori
President
Federated States of Micronesia



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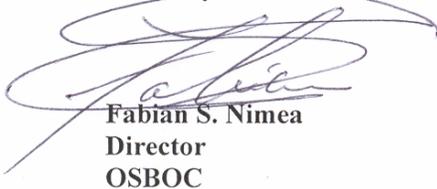
Director's Message

The 2005 FSM Household Income and Expenditure Publication is the third in a series to be conducted in the FSM by the Division of Statistics. The Planning and preparation phases of the 2005 HIES project was conducted and coordinated by the staff within the former Division of Economic Planning & Statistics, FSM Department of Economic Affairs. Under the new government structure, the Division of Statistics had been merged into a newly created Office of Statistics, Budget & Economic Management, Overseas Development Assistance and Compact Management (OSBOC). The final phase of the HIES project which include the write up of the analytical report was coordinated by the staff within the new Division of Statistics (OSBOC).

The 2005 HIES survey have five primary objectives, namely to: 1) Rebase the FSM Consumer Price Index (CPI); 2) Provide data on the distribution of income and expenditures throughout the FSM; 3) Provide data for national accounts, particularly on income from home production activities and the consumption of goods and services derived from home production activities; 4) Provide nutritional information and food consumption patterns for the FSM families; and 5) Provide data for hardship study. The analysis presented in this report caters especially to objectives 2.

I acknowledge with great appreciation the valuable support and assistance contributed toward the 2005 FSM HIES project by the United States Department of Interior, as well as the international organizations. I would specifically like to extend appreciation to the Congress of the Federated States of Micronesia for its financial support, without which the 2005 HIES project would have been difficult to complete. I would also like to name a special few that deserves to be commended. Firstly, I wish to extend appreciation to Dr. Michael J. Levin for this assistance in various phases of the project. Secondly, I would also like to extend appreciation to Mr. Chris Ryan and Mr. Gregory Keeble from SPC for their assistance in the production of this report. Thirdly, I would also like to commend the staff of the Division of Statistics, OSBOC, once again, for bringing another successful survey to its completion. Lastly, I extend appreciation to all households who answered the survey which enable the successful completion of the survey

Sincerely,



Fabian S. Nimea
Director
OSBOC

Table of Contents

| Content | Page |
|---|-------------|
| President’s Message | i |
| Director’s Message | iii |
| List of Texttables | vi |
| List of Figures | vi |
| List of Basic Tables | vii |
| Abbreviations | viii |
| Symbols | viii |
| Maps | ix |
| | |
| 1. Introduction | 1 |
| 1.1. Purpose | 1 |
| 1.2. Objectives | 1 |
| 1.3. Authority of Survey and Confidentiality of Data | 1 |
| 2. Methodology | 1 |
| 2.1. Scope and Coverage | 1 |
| 2.2. Survey and Sampling Design | 2 |
| 2.3. Weighting | 2 |
| 2.4. Recruitment, Training and Enumeration | 3 |
| 2.5. Data Processing | 3 |
| 2.6. Limitation of Data | 3 |
| 2.7. Data classifications and presentation | 3 |
| 3. Analysis of Results | 4 |
| 3.1. Household Income | 4 |
| 3.1.0. Total Annual Household Income by Source | 4 |
| 3.1.1. Total Annual Household Income by Decile and Quintile Groups | 6 |
| 3.1.2. Total Annual Household Income by Income Class | 6 |
| 3.1.3. Total Annual Household Income by Householder Characteristics | 7 |
| 3.1.4. Average Annual Household Income by Source | 8 |
| 3.1.5. Average Household Income by Quintile | 8 |
| 3.1.6. Average Household Income by Characteristics of Householder | 8 |
| 3.1.7. Median Household Income | 9 |
| 3.1.8. Per capita Income | 10 |
| 3.2. Household Expenditure | 11 |
| 3.2.0. Total Annual Household Expenditure by State | 11 |
| 3.2.1. Total Annual Expenditure by Quintile | 12 |
| 3.2.2. Total Weekly Household Expenditures by State | 13 |
| 3.2.3. Total Weekly Household Expenditures by Quintile | 13 |
| 3.2.4. Average Household Expenditure | 14 |
| 3.2.5. Per-capita Expenditure | 15 |
| 3.3. Household Savings and Dissavings | 16 |
| 4. Conclusions | 17 |
| 4.1. Summary | 17 |
| Appendices | 18 |
| A. References | 18 |
| B. Basic Tables | 19 |
| C. Definitions and Explanations | 48 |
| D. Survey Questionnaire and Diary | 51 |

List of Texttables

| Title | Page |
|---|------|
| Table 1. Percentage Distribution of Total Household Income by Source: 2005 | 4 |
| Table 2. Total number of household and total income by sex of householder and state: 2005 | 5 |
| Table 3. Total Annual Household Income by National Decile: 2005 | 6 |
| Table 4. Total Annual Household Income by Income Class and State: 2005 | 7 |
| Table 5. Average Annual Household Income by Income Source and State: 2005 | 8 |
| Table 6. Average Annual Household Income by State Income Quintile: 2005..... | 8 |
| Table 8. Average Annual Household Income by Educational Attainment and Labor Status of Householder and State: 2005 | 9 |
| Table 9. Total, Average and Median Annual Household Income by State | 9 |
| Table 10. Per-capita Income by State, 2005..... | 10 |
| Table 11. Number of Households by Per-capita Income Class and State, 2005..... | 10 |
| Table 12. Total Expenditure by Expenditure Groups and State: 2005 | 11 |
| Table 13. Total Expenditure by Expenditure Group by National Income Quintiles and State (Value in US\$ 000): 2005 | 12 |
| Table 14. Total Weekly Household Expenditure by Expenditure Group and State: 2005 | 13 |
| Table 15. Total Weekly Expenditure by Expenditure Group by National Quintile (\$000): 2005 | 13 |
| Table 16. Average Annual Household Expenditure by Expenditure Group and State (Reporting Households): 2005 | 14 |
| Table 17. Average Annual Household Expenditure by Income Class and State: 2005..... | 14 |
| Table 18. Average Household Expenditure by Sex and Ethnicity of Householder and State: 2005 | 15 |
| Table 19. Number of Households by Per capita Expenditure and State: 2005..... | 15 |
| Table 20. Households, Average Savings and Dissavings by Income Class and State: 2005..... | 16 |

List of Figures

| Title | Page |
|---|------|
| Figure 1. Distribution of State Household Income by Source: 2005..... | 5 |
| Figure 2. Percentage Distribution of Total Income by Quintile Group and State: 2005 | 6 |
| Figure 3. Total Income by Sex of Householder and Income Class: 2005 | 7 |
| Figure 4. Distribution of Total Household Income by Income Class and Ethnicity of Householder: 2005 | 7 |
| Figure 5. Per-capita Income by Household Size: 2005 | 10 |
| Figure 6. Household Expenditure by State: 2005..... | 11 |
| Figure 7. Food Expenditure by State: 2005 | 12 |
| Figure 8. Comparison of Total Income and Expenditure by State: 2005 | 16 |

List of Basic Table

| Content | Page |
|--|------|
| Table 1. Total Number of Households, Total and Average Annual Household Income by Source: 2005 | 19 |
| Table 1A. Distribution of Total Household Income by Source of Income and State: 2005 | 20 |
| Table 1B. Average Annual Household Income of Reporting Households by Source and State: 2005 | 21 |
| Table 2. Total Number of Households, Total and Average Annual Household Income by Source and Household Type: 2005 | 22 |
| Table 4. Total Number of Households, Total and Average Annual Household Expenditure by Source: 2005 | 24 |
| Table 4A. Distribution of Total Expenditure by Expenditure Group and State: 2005 | 25 |
| Table 4B. Average Household Expenditure of Reporting Households by Expenditure Group and State: 2005 | 26 |
| Table 5. Total Annual Household Income by Source and Income Class (Value in \$000): 2005 | 27 |
| Table 6. Percentage Distribution of Total Income by National Decile and Income Source: 2005 | 28 |
| Table 6A. Percentage Distribution of Total Income by State Quintiles and Income Source: 2005 | 29 |
| Table 7. Total Number of Households, Total and Average Annual Household Income and Expenditure by Income Class and State: 2005 | 30 |
| Table 9. Average Annual Household Income and Expenditure by Household Size and Income Class: 2005 | 32 |
| Table 10. Total Number of Households, Total and Average Annual Income and Expenditure by Household Size and State: 2005 | 33 |
| Table 11. Total Number of Households, Total Income and Average Household Income and Expenditure by Income Class and State: 2005 | 34 |
| Table 12. Total Number of Households, Total Income and Average Household Income and Expenditure by Income Class and State: 2005 | 35 |
| Table 13. Percentage Distribution of Total Household Expenditure by Expenditure Group and Income Class: 2005 | 36 |
| Table 14. Distribution of Total Expenditure by National Income Deciles (\$000): 2005 | 37 |
| Table 14A. Percentage Distribution of Total Expenditure by States' Income Quintiles and State: 2005 | 38 |
| Table 15. Distribution of Total Food Expenditure by Transaction Type and State: 2005 | 39 |
| Table 16. Total Household Income and Expenditures and Percent Distribution by Income Decile: 2005 | 40 |
| Table 16A. Total Household Income and Expenditures and Percent Distribution by States' Income Quintiles: 2005 | 41 |
| Table 17. Average Annual Household Income, Expenditure and Savings by National Income Deciles: 2005 | 42 |
| Table 17A. Average Household Income, Expenditure and Savings by States' Income Quintiles: 2005 | 43 |
| Table 18. Average and Median Household Income and Expenditure by State: 2005 | 44 |
| Table 19. Per capita Household Income and Expenditure by Household Size and State: 2005 | 45 |
| Table 20. Total Number of Households, Total and Average Household Income and Expenditure by Per capita Income Class and State: 2005 | 46 |
| Table 21. Total Number of Households, Total and Average Household Income and Expenditure by Per capita Expenditure Class and State: 2005 | 47 |

Abbreviations

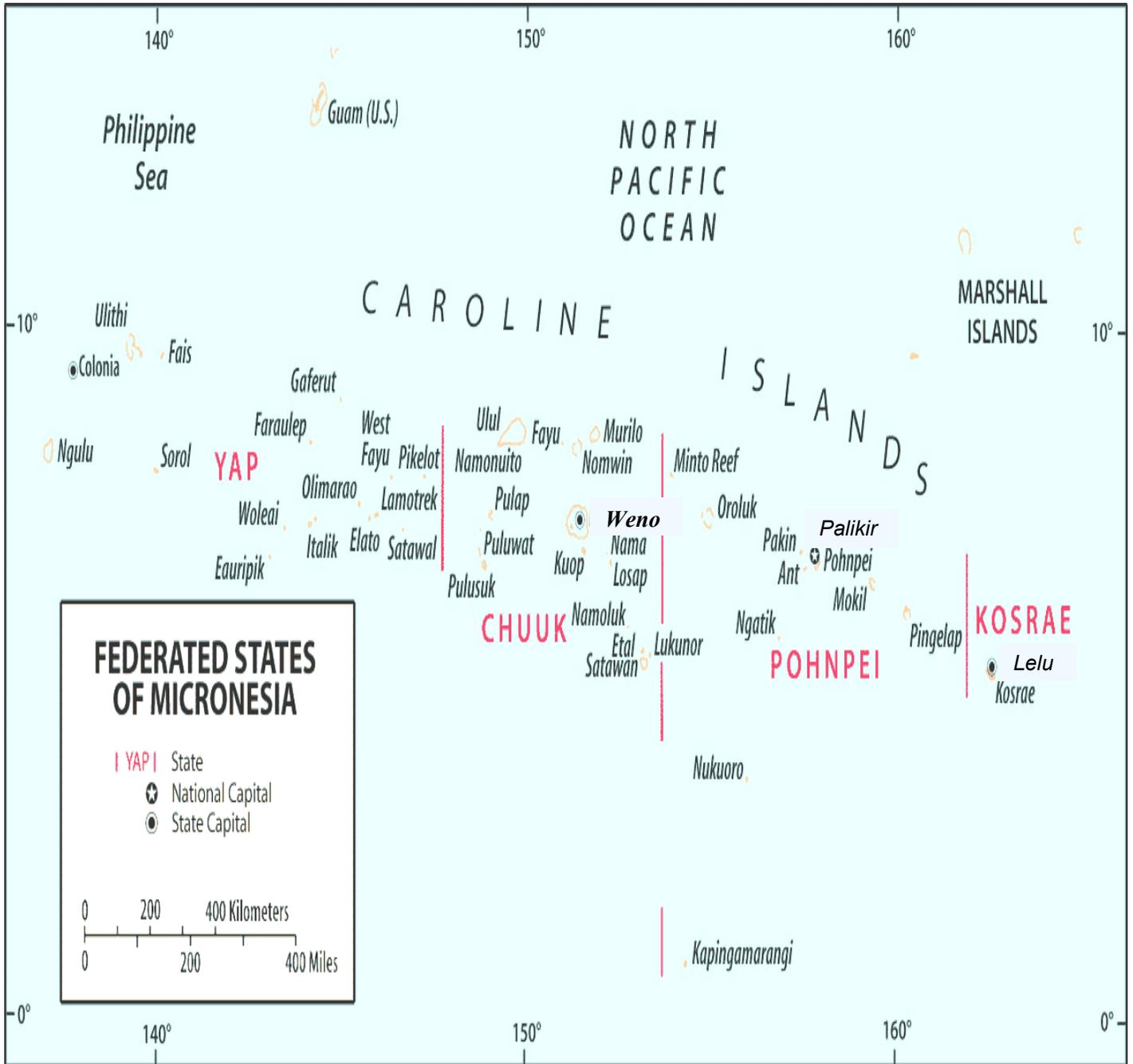
| | | |
|-------|---|--|
| ATSB | = | Alcohol, Tobacco, Sakau and Betelnut |
| CPI | = | Consumer Price Index |
| CSPro | = | Census and Survey Processing System (software package) |
| DEA | = | Department of Economic Affairs |
| DoS | = | Division of Statistics |
| ED | = | Enumeration District |
| FEMA | = | Federal Emergency Management Agency |
| FSM | = | Federated States of Micronesia |
| HIES | = | Household Income and Expenditure Survey |
| PPS | = | Probability Proportional to Size |
| SBOC | = | Statistics, Budget, Overseas Development Assistance and Compact Management |
| SPC | = | Secretariat of the Pacific Communities |
| USBC | = | U.S. Bureau of the Census |
| USDOI | = | U.S. Department of Interior |

Symbols

Meaning of symbols used in text tables:

| | |
|------|---|
| - | Denotes a zero (0) or rounded up value is less than unit presented. |
| ... | Not applicable |
| US\$ | United States Dollar |
| '000 | In thousands |

Map of the FSM



1. Introduction

1.1. Purpose

This report presents the results of the 2005 HIES. The analysis presented is mainly on the household income and expenditure pattern of households. This report presents the consolidated HIES results in the four states.

1.2. Objectives

The 2005 FSM HIES has the following objectives:

- a) To provide data to rebase the FSM CPI;
- b) To provide data on the distribution of income and expenditures throughout the FSM;
- c) To provide data for national accounts, particularly regarding income from home production activities and the consumption of goods and services derived from home production activities;
- d) To provide nutritional information and food consumption patterns for the FSM families; and
- e) To provide data for hardship study.

1.3. Authority of Survey and Confidentiality of Data

The HIES is authorized under Section 4 of Public Law 5-77 which states that the DoS shall have as one of its functions and responsibilities “(4) to collect statistics and related information concerning economic, social and demographic matters; (6) to collect and compile statistical data needed for the formulation of development plans and plan implementation including but not limited to the following: (a) data required for the compilation of national accounts; (d) data on government and household expenditures.

Section 11 of this same law protects all information furnished by respondents and guarantees it shall be kept in confidence. This means that:

- the information will not be used for any other purpose other than the purpose of conducting a census, survey, statistical gathering/compilation/tabulations, or other statistical materials;
- Information will not be compiled in a manner that would enable individual identification; and
- No one other than sworn employees of the DoS will examine information furnished by respondents.

2. Methodology

2.1. Scope and Coverage

The survey gathered data from the household unit. Data gathered were especially relating to income and expenditure. Related information such as demographic and economic characteristics of the population and housing characteristics were also included. The survey involved the interview of a national sample of 1,380 households spread across the four states of the FSM.

The survey covered only regular household. Group quarters such as dormitories, hospitals, jailhouses, and such are excluded. A household is defined as a group of related or unrelated people living together in a housing unit and sharing meals.

2.2. Survey and Sampling Design

The survey used the face-to-face interview method. The two forms used to gather the required information were:

Table A. Data Gathering Forms

| Form name | Information captured |
|---------------|--|
| Questionnaire | - Housing characteristics of unit - Demographic and economic characteristics of household members - Major Expenditure of the household in the last 12 months (or 3 months) |
| Diary | - Daily recording (for 2 weeks) of items bought, home produced items, given away to other households, and received from other households. |

Note: See Appendix E for copies of forms.

The four states of FSM (Yap, Chuuk, Pohnpei and Kosrae) are the domains of the survey. Each of the states was divided into 3 strata, except Kosrae (the whole island is classified as strata 1). Each stratum was defined as follows:

Table B. Characteristics of Survey Strata

| Strata | Areas | Characteristics |
|--------|--|--|
| 1 | State center (& immediate surrounding areas) | High 'living standard' and has immediate access to goods and services. |
| 2 | Areas surrounding state center (rest of main island) | Medium 'living standard' and sometime limited access to goods and services |
| 3 | Outer islands | Low 'living standard' and rare access to goods and services. |

Within each stratum a sample was selected independently. First, enumeration districts (EDs) were drawn from each stratum using Proportion Probability to Size (PPS) sampling. Thus, the larger the ED size, the higher its probability of selection. Updated household lists for the selected EDs were produced. From each selected ED, 20 households were systematically selected using a random start. About 69 EDs were selected nationwide for the survey. One enumerator is assigned to each ED.

Initially a 10 percent sample (representing 1,600 households nationwide) was selected for the survey. However, the final responding sample size was closer to 8.4 percent, an equivalence of 1,380 households nationwide. The reduction of the sample size was due to fuel unavailability for transportation and uncertainty of field trip schedules to some of the selected outer islands. Dropping some of these islands from the sample is not expected to impact significantly on the accuracy of the survey results because independent weighting took place within each stratum, where islands were considered to be sufficiently homogenous. The table below shows the original and final sample representation.

Table C. Original and Final Sample of the 2005 HIES

| State | Original sample | | | Final sample | |
|--------------|----------------------|-------------------|----------------------|--------------------|----------------------|
| | Estimated population | Sample households | Sampling fraction, % | Sampled households | Sampling fraction, % |
| <i>Total</i> | 16,427 | 1,560 | 9.5 | 1,380 | 8.4 |
| Yap | 2,207 | 320 | 14.5 | 280 | 12.7 |
| Chuuk | 6,994 | 600 | 8.6 | 500 | 7.1 |
| Pohnpei | 6,029 | 500 | 8.3 | 460 | 7.6 |
| Kosrae | 1,197 | 140 | 11.7 | 140 | 11.7 |

Note: Sample reduction was in the outer island

2.3. Weighting

Survey weights for the survey were calculated at the stratum level for each household. An estimate of the household population at the time of the survey was derived using population projections and average household size. These values were divided by the responding sample size for the stratum in order to produce the weight for the household.

One outlier was identified during the data editing phase and as a result the weight for this household was set to 1. The weights for the remaining households within that stratum were adjusted accordingly.

2.4. Recruitment, Training and Enumeration

Survey workers were recruited from the college, who were going back to their resident states for the summer. Competent enumerators in previous surveys were also contacted and rehired if they were interested. All candidates were tested for competency (English language, following instructions, etc).

Training of enumerators and supervisors were carried out in the states 1 to 2 weeks before the survey reference date (June 1, 2005). A verbatim training guide was used in the training to ensure uniform understanding of procedures. Field-practice interviewing, a key part of the training process, was not carried out due to miscommunication. The DoS Branch Office managers in the states oversee the survey operations in each of the states. Selected staff from the national office was relocated to Pohnpei and Chuuk to assist in overseeing the project because of the short-staffing in these at the time of the survey.

2.5. Data Processing

The CPro software was used for the data entry of the survey. The forms were keyed at the branch office with the exception of Chuuk. Due to the frequent power outages in Chuuk, its forms were shipped to Pohnpei for keying. Fifty percent of the questionnaires were verified or re-keyed to ensure data-entry quality. No computer consistency edit checks were run against the data during the keying/verification process since the programs for these processes were not available at the time.

Data quality checks and edits were done at the US Bureau of Census. Further edits were applied to the data during the data analysis and report writing process.

2.6. Limitation of Data

As with any sample survey of this nature, results produced in this report will be subjected to both sampling and non-sampling error.

- Sampling Error: The error associated with collecting information from only a sample of units from the population instead of enumerating everyone
- Non-sampling Error: All other errors associated with the final results

Issues which contribute to the non-sampling errors in the survey include questionnaire design flaws, data reporting errors and data entry errors to name a few. Every effort was made to keep such errors to a minimum during the conduct of the survey.

Moreover, considering that both cash and non-cash expenditures and income are gathered in the HIES, valuation of non-cash income and expenditure may pose some problems. The instructions are to use market prices prevailing in the locality for goods received as gifts and farm gate prices for goods consumed from home production activities.

2.7. Data classifications and presentation

The HIES commodities were manually coded using a non-standard three-digit classification used in the 1998 HIES. During the computer editing process, these codes were converted to a non-standard 7-digit classification loosely based on the US Bureau of Labor Statistics classification.

The questionnaire design of the 2005 HIES vary from that of the 1998 HIES rendering comparison of the data to the 2005 HIES limited. However, when the data permits, comparisons will be made.

The income and expenditure values presented herein are in nominal terms.

3. Analysis of Results

3.1. Household Income

The 2005 FSM HIES asked income of all person 15 years and over. It referred to income received during the calendar year 2004, and includes both cash and in-kind income.

3.1.1. Total Annual Household Income by Source

The estimated total household income in 2005 was \$220 million (Table 1). The main source of income was wages and salaries, contributing \$104 million or 47% of total national household income, increasing from the \$83 million or 46% of the total income in 1998 (1998 HIES Report). Other major sources of income are receipts from subsistence activities (contribution about 18%), imputed rental of housing units (10%), and entrepreneurial activities (9%). Imputed rent of house is the estimated rent value of owner-occupied housing unit, excluding the cost of utilities. In the 2005 HIES, imputed rent was estimated based on 10% of value of the house (see *Appendix C: Definitions and Explanations* for details). The least contributing sources to total household income include housing allowance, interest/dividends from estate/trust, per-diem savings, and child support or alimony. Contribution from these sources comprised less than 1% of the total household income.

Table 1. Percentage Distribution of Total Household Income by Source: 2005

| Source of income | INCOME | | HOUSEHOLDS | |
|---|---------------------|---------|------------|---------|
| | Value (US\$ 000) | Percent | Number | Percent |
| Total | 220,465 | 100.0 | 16,427 | 100.0 |
| Wages and salaries | 104,146 | 47.2 | 10,059 | 61.2 |
| Subsistence activities | 39,577 | 18.0 | 12,869 | 78.3 |
| Imputed rental value of housing units | 22,783 | 10.3 | 15,968 | 97.2 |
| Entrepreneurial activities | 19,972 | 9.1 | 7,076 | 43.1 |
| Gifts | 7,932 | 3.6 | 9,325 | 56.8 |
| Remittances | 6,972 | 3.1 | 8,747 | 53.3 |
| Social security payments | 6,728 | 3.1 | 2,640 | 16.1 |
| Educational grants or scholarship | 4,478 | 2.0 | 1,395 | 8.5 |
| Government programs | 2,445 | 1.1 | 600 | 3.7 |
| Renting or leasing of land or house | 2,167 | 1.0 | 239 | 1.5 |
| Retirement, survivor or disability benefits | 1,496 | 0.7 | 238 | 1.4 |
| Housing allowances | 739 | 0.3 | 193 | 1.2 |
| Per-diem savings | 378 | 0.2 | 453 | 2.8 |
| Child support, alimony or others | 365 | 0.2 | 484 | 2.9 |
| Interest, dividend, or income from estates or trust | 287 | 0.1 | 362 | 2.2 |

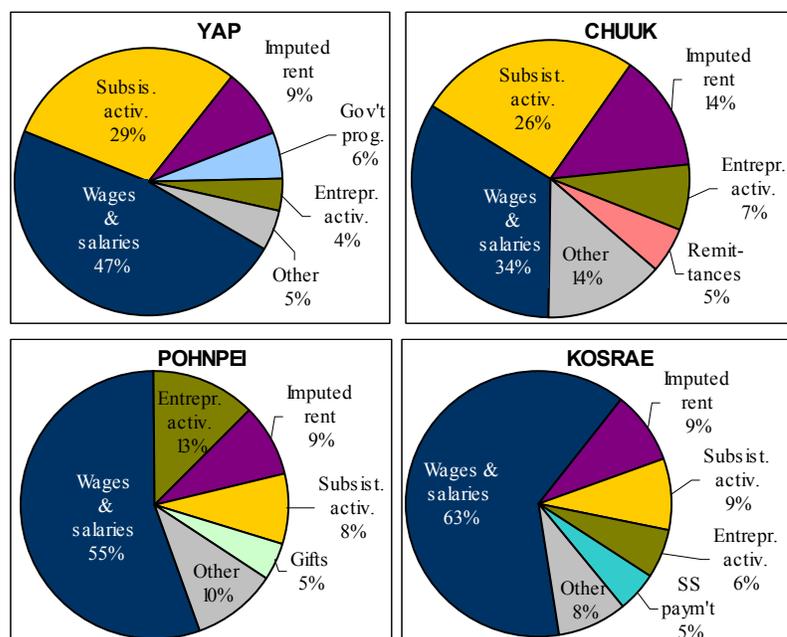
Source: 2005 HIES

Note: Summing of households by source will not match Total households due to households having multiple income sources.

Figure 1 compares source of income across the states. More than half of Pohnpei's total household income and nearly two-thirds of Kosrae's came from wages & salaries. The proportion of income from subsistence activities is higher in Yap and Chuuk, showing that households in these states relied more on local food for their livelihood. Chuuk also have a higher proportion of its total income from imputed rent compared to the other states. This is largely due to most of its households being in the outer islands where all houses are owner-occupied.

Other major sources of income in the states were Government Programs for Yap (FEMA-assistance recipients from Typhoon Sudal), Remittances for Chuuk (its close proximity to Guam which allows frequent visits of its Guam migrant population thus inflow of remittances), Gifts for Pohnpei (church activities and traditional feasting practices involved extensive exchange of goods).

Figure 1. Distribution of State Household Income by Source: 2005



The total annual income was estimated at \$220 million in 2005 (Table 2). Pohnpei had the highest total annual household income at about \$94 million (43% of total FSM income). Kosrae had the lowest total annual income of \$15 million or 7% of the total. About \$183 million (83%) of the total household income was contributed by male-headed households.

The total household income of each state was largely contributed by male-headed households. Female-headed households in Pohnpei have a higher contribution to its total household income, compared to the other states. About 21% of Pohnpei's total household income was contribution by female-headed households. Contribution of female-headed households to the total income was less in Chuuk and Kosrae compared to the other two states. Wages & salary and subsistence activity were the major sources of income for both male and female-headed households. A higher percentage of female-headed households received income from social security and retirement payment, educational grants, remittance, and gifts (Appendix B, Table 2).

Table 2. Total Number of Household and Total Income by Sex of Householder and State: 2005

| State | Income (US\$000) | | | Households | | |
|---------|------------------|------------------------|--------------------------|------------|------------------------|--------------------------|
| | Total | Male-headed households | Female-headed households | Total | Male-headed households | Female-headed households |
| NUMBER | 220,465 | 182,801 | 37,664 | 16,425 | 13,094 | 3,331 |
| Yap | 34,468 | 27,925 | 6,543 | 2,207 | 1,727 | 480 |
| Chuuk | 76,619 | 67,147 | 9,472 | 6,994 | 5,772 | 1,222 |
| Pohnpei | 94,010 | 74,420 | 19,590 | 6,028 | 4,638 | 1,390 |
| Kosrae | 15,369 | 13,309 | 2,060 | 1,196 | 957 | 239 |
| PERCENT | 100.0 | 82.9 | 17.1 | 100.0 | 79.7 | 20.3 |
| Yap | 100.0 | 81.0 | 19.0 | 100.0 | 78.3 | 21.7 |
| Chuuk | 100.0 | 87.6 | 12.4 | 100.0 | 82.5 | 17.5 |
| Pohnpei | 100.0 | 79.2 | 20.8 | 100.0 | 76.9 | 23.1 |
| Kosrae | 100.0 | 86.6 | 13.4 | 100.0 | 80.0 | 20.0 |

Source: 2005 HIES

3.1.2. Total Annual Household Income by Decile and Quintile Groups

A useful method of analyzing income is by deciles and quintiles. To derive the deciles, households are sorted by income from the least to the highest. They are then divided into ten equal groups referred to as deciles. The lowest group in the ranking is the first decile, the second group is referred to as the second decile and so forth. The tenth decile is referred to as the top ten percent of households. The first and tenth deciles could be used as proxy for the “poor” and the “rich”, respectively. The quintiles are derived the same way as the deciles. However, the data is divided into five groups and each of the quintiles represents 20% of households. Each state’s data is sorted separately thus the range of each quintile is different for each state.

The share of the total income increases as the decile increases (Table 3). The first decile or lower ten percent of households has about 2% of the total household income. On the other hand, the tenth decile (households with the highest income) had a share of 32%.

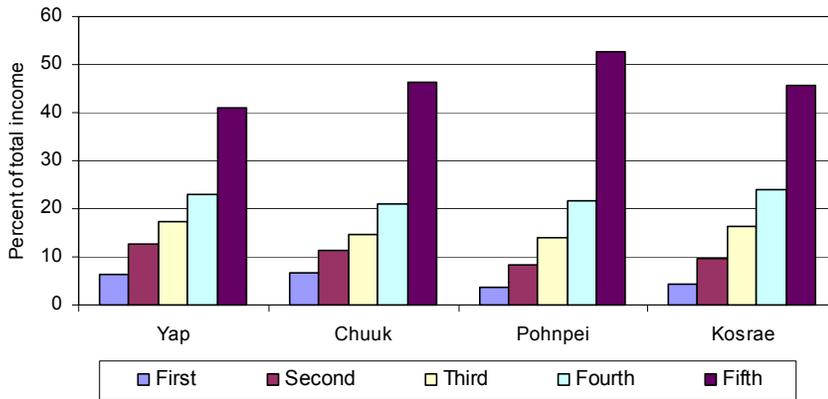
Table 3. Total Annual Household Income by National Decile: 2005

| Income Decile | Income (\$000) | Percent |
|----------------|----------------|---------|
| FSM | 220,465 | 100.0 |
| First Decile | 3,939 | 1.8 |
| Second Decile | 7,851 | 3.6 |
| Third Decile | 10,521 | 4.8 |
| Fourth Decile | 16,812 | 7.6 |
| Fifth Decile | 10,686 | 4.8 |
| Sixth Decile | 17,182 | 7.8 |
| Seventh Decile | 21,258 | 9.6 |
| Eighth Decile | 26,537 | 12.0 |
| Ninth Decile | 35,896 | 16.3 |
| Tenth Decile | 69,783 | 31.7 |

Source: 2005 Household Income and Expenditure Survey

Similar to the national decile trend, total income increases with the quintile grouping. In other words, the richer the household the higher its percentage share of the total income (Figure 2). The income share of the first quintile is highest in Chuuk at 6.7% and lowest in Pohnpei at 3.5%.

Figure 2. Percentage Distribution of Total Income by Quintile Group and State: 2005



3.1.3. Total Annual Household Income by Income Class

Table 4 shows that nationally, about 23% (equivalent of \$49 million) of the national total income was contributed by households with income level of less than \$10 thousand (Table 4). More than half or 54% of the households in the FSM have income of less than \$10 thousand.

Two thirds or 66% of all households in Chuuk had total income of less than \$10 thousand. The corresponding figure was 35% in Yap and 47% in Pohnpei and Kosrae. Few households were in the highest

income classes. About 4% of households in Pohnpei reported an annual income of \$50 thousands and over. The corresponding figure was about 1% in Kosrae.

Table 4. Total Annual Household Income by Income Class and State: 2005

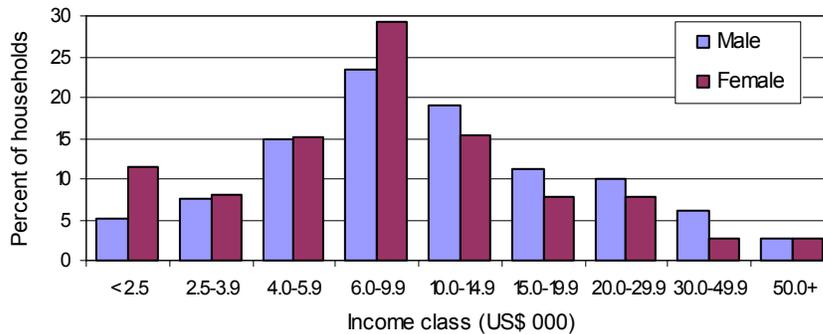
| Income Class | PERCENT (US\$ 000) | | | | | HOUSEHOLDS | | | | |
|-----------------|--------------------|--------|--------|---------|--------|------------|-------|-------|---------|--------|
| | Total | Yap | Chuuk | Pohnpei | Kosrae | Total | Yap | Chuuk | Pohnpei | Kosrae |
| Total | 220,465 | 34,468 | 76,619 | 94,010 | 15,369 | 16,427 | 2,207 | 6,994 | 6,029 | 1,197 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Less than 2,500 | 0.8 | 0.2 | 1.0 | 0.8 | 1.1 | 6.4 | 1.9 | 5.8 | 8.3 | 8.6 |
| 2,500-3,999 | 1.9 | 0.8 | 2.9 | 1.5 | 1.6 | 7.7 | 3.8 | 9.4 | 7.3 | 6.4 |
| 4,000-5,999 | 5.6 | 2.1 | 10.3 | 3.1 | 5.4 | 14.9 | 6.3 | 21.9 | 10.1 | 13.6 |
| 6,000-9,999 | 14.4 | 12.0 | 20.6 | 10.6 | 11.2 | 24.6 | 22.8 | 29.4 | 21.0 | 18.6 |
| 10,000-14,999 | 16.8 | 21.4 | 17.1 | 13.9 | 21.7 | 18.4 | 26.8 | 15.6 | 17.6 | 22.9 |
| 15,000-19,999 | 13.6 | 15.4 | 10.2 | 15.1 | 16.9 | 10.6 | 13.8 | 6.5 | 13.7 | 12.1 |
| 20,000-29,999 | 17.3 | 23.0 | 12.2 | 18.4 | 22.5 | 9.5 | 14.9 | 5.5 | 11.7 | 11.4 |
| 30,000-49,999 | 14.7 | 19.4 | 11.0 | 15.7 | 16.6 | 5.4 | 8.2 | 3.4 | 6.6 | 5.7 |
| 50,000 + | 15.1 | 5.6 | 14.6 | 20.9 | 3.1 | 2.6 | 1.5 | 2.4 | 3.6 | 0.7 |

Source: 2005 Household Income and Expenditure Survey

3.1.4. Total Annual Household Income by Householder Characteristics

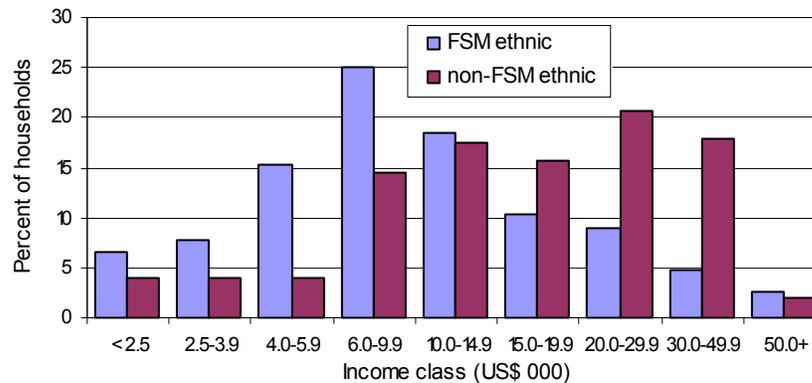
A higher percentage of male-headed households were in the higher income ranges (\$10+ thousand classes) than female-headed households, who were more likely to be in the lower income classes.

Figure 3. Total Income by Sex of Householder and Income Class: 2005



Furthermore, households with Non-FSM ethnic householders are more likely to have higher incomes (\$15 to \$49 thousand income classes) compared to households with FSM ethnic householders. The contribution of Non-FSM ethnic householder amounted to \$14 million, very close to the \$16 million contribution of Kosraean households (see also Appendix B, Table 12).

Figure 4. Distribution of Total Household Income by Income Class and Ethnicity of Householder: 2005



3.1.5. Average Annual Household Income by Source

When the income value is in millions, it is sometimes difficult to relate it to real life. Here we look at *average household income*. The average gives us the annual income of one household. The average household income average presented in this reported is computed based only on those households which reported a value for income.

In 2005, the average household income for the FSM household was \$13,421. Average income received from wages & salaries and rental of land or house were the highest. Of those households receiving income from wages & salaries, the average earned from this source was \$10,400. The average earned from rent or leasing of land or house was \$9,100. Remittances and gifts were major contributing sources to the national income. However their calculated averages were among the lowest, showing that a lot of households received income from these sources (see previous Table 1 for number of contributing households).

Table 5. Average Annual Income of Reporting Households by Income Source and State: 2005

| Source of Income | Total | Yap | Chuuk | Pohnpei | Kosrae |
|--|--------|--------|--------|---------|--------|
| Total | 13,421 | 15,616 | 10,955 | 15,593 | 12,842 |
| Wages and salaries | 10,354 | 10,229 | 7,794 | 12,287 | 10,836 |
| Renting or leasing of land or house | 9,062 | 3,039 | 18,750 | 7,089 | 2,670 |
| Retirement, survivor or disability benefits | 6,283 | 1,248 | 13,350 | 5,407 | 6,480 |
| Government programs | 4,074 | 4,632 | 4,187 | 840 | 521 |
| Housing allowances | 3,821 | 6,283 | 4,740 | 2,778 | 2,500 |
| Educational grants or scholarship | 3,210 | 1,271 | 4,702 | 2,853 | 1,701 |
| Net receipt from subsistence activities | 3,075 | 5,583 | 3,145 | 1,997 | 1,920 |
| Entrepreneurial activities | 2,823 | 1,756 | 2,039 | 4,108 | 1,524 |
| Social security payments | 2,548 | 2,782 | 2,435 | 2,735 | 2,055 |
| Imputed rent value of house | 1,427 | 1,397 | 1,504 | 1,410 | 1,106 |
| Gifts | 851 | 518 | 831 | 985 | 364 |
| Per-diem savings | 834 | 767 | 652 | 1,033 | 672 |
| Remittances | 797 | 409 | 840 | 915 | 371 |
| Interest, dividends, or income from estates or trust | 793 | 282 | 2,701 | 121 | 100 |
| Child support, alimony or others | 754 | 242 | 543 | 1,270 | 1,183 |

Source: 2005 Household Income and Expenditure Survey

3.1.6. Average Household Income by Quintile

Table 6 shows that the average annual household income increased with quintile. Overall, households in the 1st quintile had an average household income of about \$3,600, compared to households in the 5th quintile's \$32,000. The high average for quintile 5 was a result of few households in Pohnpei having significantly high incomes, thus raising its average income.

Table 6. Average Annual Household Income by State Income Quintile: 2005

| Income Quintile | Total | Yap | Chuuk | Pohnpei | Kosrae |
|-----------------|--------|--------|--------|---------|--------|
| Total | 13,421 | 15,616 | 10,955 | 15,593 | 12,842 |
| 1st Quintile | 3,589 | 5,010 | 3,651 | 2,731 | 2,835 |
| 2nd Quintile | 6,995 | 9,798 | 6,265 | 6,475 | 6,226 |
| 3rd Quintile | 9,808 | 13,454 | 8,029 | 10,814 | 10,527 |
| 4th Quintile | 14,548 | 17,881 | 11,528 | 16,895 | 15,402 |
| 5th Quintile | 32,167 | 31,936 | 25,302 | 41,052 | 29,221 |

Source: 2005 HIES

3.1.7. Average Household Income by Characteristics of Householder

In the FSM the main income earner is the householder, contributing 56% of total individual income in 2005 (Appendix B, Table 3). In this subsection we look at the selected characteristics of the householder (i.e., sex, ethnicity, labor force status and educational attainment level) and its bearing on the income of the household.

Male-headed households had larger average income than female-headed households (see Table 7). The difference is largest in Kosrae, around \$5,300, and least in Pohnpei at \$1,900. Nationally, the average income of households with Non-FSM ethnic householders was about \$7,200 higher than households with FSM-ethnicity householders. This difference was highest in Chuuk (\$8,300) and least in Pohnpei (\$5,100).

In most cases, expatriates initially came to the islands on highly-paid contract jobs and tended to stay at such high-paid positions even after marrying to a local person.

Table 7. Average Annual Household Income by Sex and Ethnicity of Householder and State: 2005

| Sex and Ethnicity of Householder | Total | Yap | Chuuk | Pohnpei | Kosrae |
|----------------------------------|--------|--------|--------|---------|--------|
| Sex of Householder | 13,421 | 15,616 | 10,955 | 15,593 | 12,842 |
| Male | 13,960 | 16,169 | 11,633 | 16,044 | 13,901 |
| Female | 11,305 | 13,626 | 7,753 | 14,090 | 8,605 |
| Ethnicity of Householder | 13,421 | 15,616 | 10,955 | 15,593 | 12,842 |
| FSM | 13,123 | 15,169 | 10,906 | 15,218 | 12,750 |
| Non-FSM | 20,313 | 20,543 | 19,257 | 20,358 | 19,228 |

Source: 2005 HIES

For the entire FSM, average income of households with college-graduate householders was about twice or more than the average income of other households (Table 8). Furthermore, households with employed householders had higher (\$15,100) compared with households with unemployed householders with \$9,800. Among the employed households, those with householders engaged in the formal work has the highest income.

Table 8. Average Annual Household Income by Educational Attainment and Labor Status of Householder and State: 2005

| Educational Attainment & Labor Force Status of the Householder | FSM | Yap | Chuuk | Pohnpei | Kosrae |
|--|--------|--------|--------|---------|--------|
| Educational attainment | 13,421 | 15,616 | 10,955 | 15,593 | 12,842 |
| No school | 8,346 | 14,981 | 6,354 | 8,846 | 10,623 |
| Less than elementary graduate | 8,764 | 13,101 | 7,486 | 9,758 | 5,127 |
| Elementary graduate | 11,361 | 13,315 | 9,504 | 13,005 | 12,423 |
| High school graduate | 12,998 | 14,439 | 10,659 | 15,619 | 8,428 |
| College graduate | 22,116 | 19,162 | 21,802 | 25,755 | 15,958 |
| Labor force status | 13,421 | 15,616 | 10,955 | 15,593 | 12,842 |
| In the Labor Force | 14,958 | 15,562 | 12,539 | 16,879 | 14,193 |
| Employed | 15,078 | 15,515 | 12,621 | 16,923 | 14,995 |
| Formal work | 17,208 | 16,183 | 15,109 | 19,695 | 14,975 |
| Home production, market oriented | 10,254 | 13,215 | 8,407 | 12,333 | ... |
| Home production, subsistence | 10,962 | 14,316 | 7,237 | 10,387 | 15,169 |
| Unemployed | 9,813 | 22,026 | 10,637 | 9,245 | 4,162 |
| Not in Labor Force | 10,045 | 15,979 | 8,859 | 11,092 | 10,988 |

Source: 2005 HIES

Note: The higher average for No School, Elementary and Unemployed for Yap and Kosrae were due to the small number of households.

3.1.8. Median Household Income

Table 9 compares the average and the median annual household income. The median is computed by sorting the income values from the least to the greatest then dividing it into two halves, one half above the median value and the other below. The advantage of the median is that it is not susceptible to outliers or extreme values. If the median and mean vary greatly, then income varies greatly among the households.

The overall median income value was estimated at \$12,400. In other words, half of the households in the FSM have total household income below this level and the other half above it. For overall FSM, the median is about \$1,000 less than the average income.

The difference between the average and median income is larger in Pohnpei (by \$5,000) indicating the state to have more households with relatively high household incomes compared to the other states.

Table 9. Total, Average and Median Annual Household Income by State

| State | Total (\$000) | Average Income | Median Income |
|---------|---------------|----------------|---------------|
| FSM | 220,465 | 13,421 | 12,390 |
| Yap | 34,468 | 15,616 | 12,972 |
| Chuuk | 76,619 | 10,955 | 7,927 |
| Pohnpei | 94,010 | 15,593 | 10,558 |
| Kosrae | 15,369 | 12,842 | 10,563 |

Sources: 2005 FSM HIES

3.1.9. Per capita Income

The FSM per capita income was estimated at \$1,983. Per capita is computed by summing all income and dividing it by the total population. Yap and Pohnpei had a much higher per-capita income at \$2,900 and \$2,100 respectively. Chuuk and Kosrae had lowest per-capita income at about \$1,700.

Table 10. Per-capita Income by State, 2005

| State | Per-capita Income |
|---------|-------------------|
| Total | 1,983 |
| Yap | 2,930 |
| Chuuk | 1,683 |
| Pohnpei | 2,093 |
| Kosrae | 1,695 |

Source: 2005 HIES

About 61%, close to two thirds, of households in the FSM had per-capita income of less than \$2,000. The proportion of households with per-capita income of less than \$2,000 was highest in Chuuk at about 74% and lowest in Yap (44%).

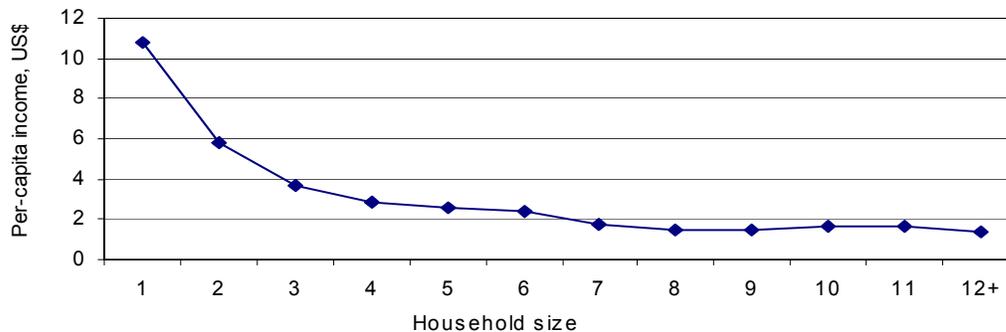
Table 11. Number of Households by Per-capita Income Class and State, 2005

| Per-capita Income Class | NUMBER | | | | | PERCENT | | | | |
|-------------------------|--------|-------|-------|---------|--------|---------|-------|-------|---------|--------|
| | Total | Yap | Chuuk | Pohnpei | Kosrae | Total | Yap | Chuuk | Pohnpei | Kosrae |
| All classes | 16,427 | 2,207 | 6,994 | 6,029 | 1,197 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Less than 500 | 1,230 | 21 | 573 | 542 | 94 | 7.5 | 1.0 | 8.2 | 9.0 | 7.9 |
| 500 - 799 | 2,046 | 119 | 1,319 | 480 | 128 | 12.5 | 5.4 | 18.9 | 8.0 | 10.7 |
| 800 - 1,299 | 3,310 | 335 | 1,769 | 984 | 222 | 20.1 | 15.2 | 25.3 | 16.3 | 18.6 |
| 1,300 - 1,999 | 3,496 | 501 | 1,506 | 1,172 | 316 | 21.3 | 22.7 | 21.5 | 19.4 | 26.4 |
| 2,000 - 2,999 | 1,989 | 358 | 588 | 837 | 205 | 12.1 | 16.2 | 8.4 | 13.9 | 17.1 |
| 3,000 - 4,999 | 2,227 | 373 | 678 | 980 | 197 | 13.6 | 16.9 | 9.7 | 16.3 | 16.4 |
| 5,000 - 9,999 | 1,632 | 388 | 454 | 773 | 17 | 9.9 | 17.6 | 6.5 | 12.8 | 1.4 |
| 10,000 and over | 496 | 112 | 106 | 261 | 17 | 3.0 | 5.1 | 1.5 | 4.3 | 1.4 |

Source: 2005 HIES

Per-capita annual household income decline as household size increases (Figure 5). When the household size is large there is more persons to distribute the household income amongst, thus the smaller value in the larger size households.

Figure 5. Per-capita Income by Household Size: 2005



3.2. Household Expenditure

3.2.1. Total Annual Household Expenditure by State

Table 12 shows the total annual household expenditure was estimated at \$211 million in 2005. Expenditures on food, housing & related expenses, and transportation & communications were the highest, totaling to about \$83 million, \$37 million, and \$20 million, respectively. The combined contributions from these three groups made up 66% of the total national expenditures. Education group had the lowest expenditure value of less than a million dollars or 0.2%, showing that households spend the least on good or services relating to education. Pohnpei and Chuuk households contributed close to \$80 million each to the national expenditure.

Table 12. Total Expenditure by Expenditure Groups and State: 2005

| Expenditure group | AMOUNT (US\$ 000) | | | | |
|--|-------------------|--------|--------|---------|--------|
| | Total | Yap | Chuuk | Pohnpei | Kosrae |
| Total | 210,734 | 38,934 | 79,716 | 77,988 | 14,096 |
| Food | 83,132 | 15,303 | 37,836 | 24,579 | 5,413 |
| Housing, household maintenance, repairs & operations | 36,608 | 7,213 | 13,328 | 13,525 | 2,542 |
| Transportation & communication | 19,536 | 4,210 | 6,373 | 7,155 | 1,798 |
| Gifts | 13,057 | 1,186 | 4,724 | 6,699 | 448 |
| Fuel, light & water | 10,737 | 1,880 | 3,789 | 4,322 | 746 |
| Furniture, equipment & accessories | 8,598 | 1,675 | 2,773 | 3,565 | 585 |
| Income tax | 7,717 | 1,193 | 1,877 | 3,941 | 705 |
| Clothing & footwear | 7,716 | 841 | 2,717 | 3,739 | 418 |
| Alcohol, tobacco, sakau, & betelnut (ATSB) | 7,478 | 2,456 | 1,934 | 2,870 | 219 |
| Medical care | 4,145 | 827 | 877 | 2,115 | 326 |
| Recreation | 3,476 | 849 | 805 | 1,491 | 331 |
| Education | 489 | 213 | 164 | 104 | 8 |
| Other expenses | 8,046 | 1,088 | 2,518 | 3,883 | 556 |

Source: 2005 HIES

About a third to half of total household expenditures in the states was on food. Other major expenditures were Housing and Transportation. Expenditures on the Alcohol, tobacco, sakau & betelnut (ATSB) group was among the major expenditures in Yap (Figure 6). Gifts were among the major expenditures for households in Pohnpei and Chuuk.

Total household food consumption increased by about \$1 million between 1998 and 2005. Also, total household expenditure of Fuel, light and water increased by more than 50% from \$6 million to \$10 million. On the other hand, total household consumption of ATSB declined (see 1998 HIES Report). It is expected for this expenditure group to be significantly understated due to cultural factors.

Figure 6. Household Expenditure by State: 2005

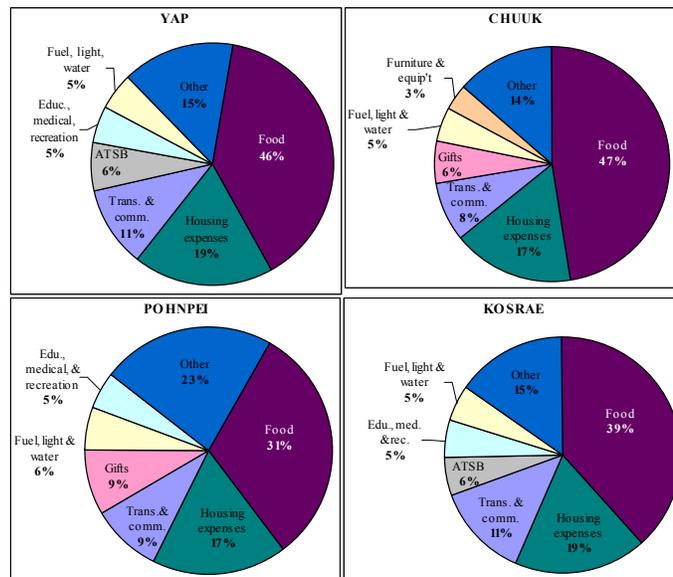
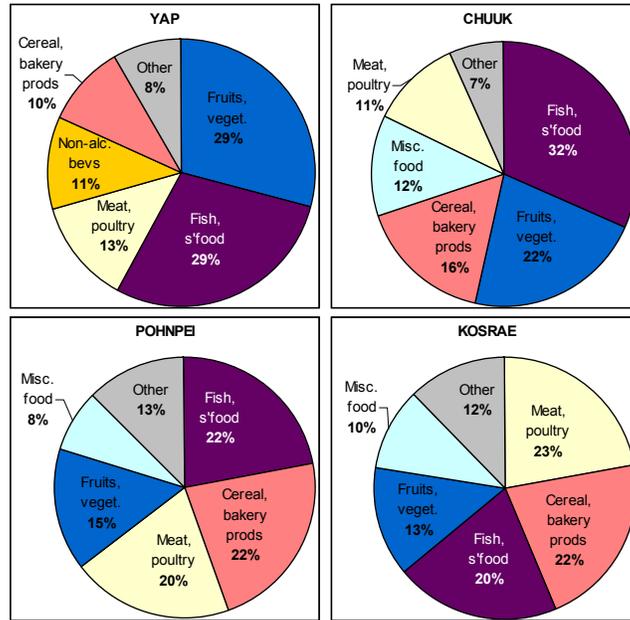


Figure 7 looks at household expenditure on food. In Yap and Chuuk more than half of the total household food expenditure was comprised of fish & seafood and fruits & vegetables. In Pohnpei and Kosrae this figure was a bit lower, at about a third of total expenditures, reflecting these states' less involvement in subsistence activities and also their reliance on imported food (see Appendix B, Table 15).

Figure 7. Food Expenditure by State: 2005



3.2.2. Total Annual Expenditure by Quintile

Table 13 compares total expenditure by quintile groups. Quintile 5 or the upper 20% of households contributed \$75 million (36%) to the overall expenditure total. Quintile 1 contributed the least at \$22 million or about 10%.

Quintile 5 has the highest contribution (at least 30%) in all expenditure groups, except the food. More than half of the total expenditures of the Education (55%), Medical care (57%) and Recreation (52%) categories were incurred by households in the fifth quintile. Competent services from these areas, such as overseas medical self-referrals, private pre-tertiary education and overseas tertiary education are costly. The upper 20% of households are most likely to be able to afford them.

Table 13. Total Expenditure by Expenditure Group by National Income Quintiles and State (Value in US\$ 000): 2005

| Expenditure Groups | Total | Quintile 1 | Quintile 2 | Quintile 3 | Quintile 4 | Quintile 5 |
|--|---------|------------|------------|------------|------------|------------|
| FSM | 210,734 | 21,733 | 31,850 | 37,095 | 45,275 | 74,781 |
| Food | 83,132 | 10,245 | 15,949 | 16,575 | 17,507 | 22,856 |
| Housing, household maintenance, repairs & operations | 36,608 | 3,986 | 5,311 | 6,098 | 7,859 | 13,355 |
| Transportation & communication | 19,536 | 1,299 | 2,204 | 3,349 | 4,835 | 7,849 |
| Gifts | 13,057 | 1,327 | 1,338 | 1,859 | 2,592 | 5,941 |
| Fuel, light & water | 10,737 | 1,284 | 1,536 | 1,785 | 2,415 | 3,717 |
| Furniture, equipment & accessories | 8,598 | 886 | 1,172 | 1,491 | 1,688 | 3,362 |
| Income tax | 7,717 | 118 | 300 | 695 | 1,575 | 5,028 |
| Clothing & Footwear | 7,716 | 851 | 1,188 | 1,504 | 1,678 | 2,494 |
| Alcohol, tobacco, sakau & betelnut | 7,478 | 812 | 1,318 | 1,426 | 1,647 | 2,276 |
| Medical care | 4,145 | 117 | 301 | 480 | 885 | 2,362 |
| Recreation | 3,476 | 246 | 237 | 454 | 722 | 1,817 |
| Education | 489 | 15 | 7 | 14 | 183 | 270 |
| Others | 8,046 | 549 | 990 | 1,365 | 1,688 | 3,453 |

Source: 2005 HIES

3.2.3. Total Weekly Household Expenditures by State

The total weekly household expenditure was about \$4 million (Table 14). In other words, in 2005 the expenditure of all households in the FSM was estimated at \$4 million each week. Households in Pohnpei and Chuuk had the highest total weekly expenditure compared to Yap and Kosrae. About 32% and 50% of the nation's estimated population resided in Pohnpei and Chuuk, respectively, accounting for their higher shares.

Table 14. Total Weekly Household Expenditure by Expenditure Group and State: 2005

| Expenditure Groups | Weekly Household Expenditure (US\$ 000) | | | | |
|--|---|-----|-------|---------|--------|
| | Total | Yap | Chuuk | Pohnpei | Kosrae |
| FSM | 4,042 | 747 | 1,529 | 1,496 | 270 |
| Food | 1,594 | 294 | 726 | 471 | 104 |
| Alcohol, tobacco, sakau & betelnut | 143 | 47 | 37 | 55 | 4 |
| Housing, household maintenance, repairs & operations | 702 | 138 | 255 | 259 | 49 |
| Transportation & communication | 375 | 81 | 122 | 137 | 34 |
| Gifts | 250 | 23 | 91 | 128 | 9 |
| Fuel, light & water | 206 | 36 | 73 | 83 | 14 |
| Furniture, equipment & accessories | 165 | 32 | 53 | 68 | 11 |
| Income tax | 148 | 23 | 36 | 76 | 14 |
| Clothing & footwear | 148 | 16 | 52 | 72 | 8 |
| Medical care | 79 | 16 | 17 | 41 | 6 |
| Recreation | 67 | 16 | 15 | 29 | 6 |
| Education | 9 | 4 | 3 | 2 | ... |
| Others | 154 | 21 | 48 | 74 | 11 |

Source: 2005 HIES

3.2.4. Total Weekly Household Expenditures by Quintile

As expected, households in the upper 20% have the highest total weekly household expenditure of \$1.4 million (Table 15). Households in quintiles 4 and 5 had total weekly education expenditures of \$3 and \$5 thousand dollars respectively. The total weekly education expenditure for quintiles 1 to 3 was less than \$1,000.

Tertiary education is costly but in 2005 households generally were not burdened (Table 15) due to education assistance and grants available to FSM students thru the first Compact of Free Associations Agreements.

Table 15. Total Weekly Expenditure by Expenditure Group by National Quintile (\$000): 2005

| Expenditure Groups | Income Quintile | | | | | |
|--|-----------------|------------|------------|------------|------------|------------|
| | Total | Quintile 1 | Quintile 2 | Quintile 3 | Quintile 4 | Quintile 5 |
| FSM | 4,041 | 417 | 611 | 711 | 868 | 1,434 |
| Food | 1,594 | 196 | 306 | 318 | 336 | 438 |
| Housing, household operations, maintenance & repairs | 702 | 77 | 102 | 117 | 151 | 256 |
| Transportation & comm. | 375 | 25 | 42 | 64 | 93 | 151 |
| Gifts | 250 | 25 | 26 | 36 | 50 | 114 |
| Fuel, light & water | 206 | 25 | 29 | 34 | 46 | 71 |
| Furniture, equipment & accessories | 165 | 17 | 22 | 29 | 32 | 64 |
| Clothing & footwear | 148 | 16 | 23 | 29 | 32 | 48 |
| Income tax | 148 | 2 | 6 | 13 | 30 | 96 |
| Alcohol & Tobacco | 143 | 16 | 25 | 27 | 32 | 44 |
| Medical care | 79 | 2 | 6 | 9 | 17 | 45 |
| Recreational | 67 | 5 | 5 | 9 | 14 | 35 |
| Education | 9 | ... | ... | ... | 3 | 5 |
| Others | 154 | 11 | 19 | 26 | 32 | 66 |

Source: 2005 HIES

3.2.5. Average Household Expenditure

The estimated average annual household expenditure for FSM was estimated at about \$13,000 (Table 16). The average household expenditure was highest in Yap and lowest in Chuuk. Average annual household expenditure in Yap was about \$6,900 more than that of Chuuk.

In 2005, the average FSM household spends about \$5,000 on food. The high average spending on gifts reflects the resource-sharing nature of FSM households and their traditional practices. Average annual household spending on transportation and communication was third behind food and housing for Yap and Chuuk, due in part to the widespread nature of their outer islands.

Table 16. Average Annual Household Expenditure by Expenditure Group and State (Reporting Households): 2005

| Expenditure group | Average expenditure | | | | |
|--|---------------------|--------|--------|---------|--------|
| | Total | Yap | Chuuk | Pohnpei | Kosrae |
| Total | 12,829 | 17,640 | 11,398 | 12,936 | 11,778 |
| Food | 5,073 | 6,934 | 5,421 | 4,095 | 4,523 |
| Housing, Household maintenance, Repairs & Operations | 2,229 | 3,268 | 1,906 | 2,243 | 2,124 |
| Transportation & Communication | 1,772 | 2,750 | 1,792 | 1,498 | 1,546 |
| Gifts | 1,501 | 1,466 | 1,351 | 1,774 | 728 |
| Furniture, Equipment & Accessories | 866 | 1,145 | 791 | 854 | 744 |
| Education | 804 | 2,129 | 1,018 | 412 | 83 |
| Income Tax | 767 | 740 | 569 | 929 | 779 |
| Alcohol, Tobacco, Sakau & Betelnut | 734 | 1,431 | 473 | 734 | 465 |
| Fuel, Light & Water | 684 | 988 | 567 | 730 | 632 |
| Medical Care | 620 | 859 | 513 | 622 | 530 |
| Clothing & Footwear | 585 | 486 | 494 | 719 | 550 |
| Recreation | 538 | 621 | 503 | 526 | 502 |
| Others | 552 | 556 | 437 | 670 | 525 |

Source: 2005 HIES

Table 17 shows that the average spending of households in the lower income classes is less than the spending of those in the higher income classes. The average expenditure of households in the \$50+ thousand class is at least three times of households below \$10 thousand class. Average household spending among the income classes vary more notably in Yap than the other states.

Table 17. Average Annual Household Expenditure by Income Class and State: 2005

| Income Class | Average Annual Expenditure | | | | |
|-----------------|----------------------------|--------|--------|---------|--------|
| | Total | Yap | Chuuk | Pohnpei | Kosrae |
| Total | 12,829 | 17,640 | 11,398 | 12,936 | 11,778 |
| Less than 2,500 | 4,636 | 6,490 | 3,409 | 5,515 | 4,447 |
| 2,500 - 3,999 | 6,000 | 8,676 | 5,154 | 6,552 | 7,112 |
| 4,000 - 5,999 | 7,633 | 8,630 | 7,658 | 7,243 | 7,997 |
| 6,000 - 9,999 | 10,168 | 12,372 | 9,774 | 9,518 | 12,528 |
| 10,000 - 14,999 | 12,574 | 13,962 | 12,690 | 12,097 | 10,954 |
| 15,000 - 19,999 | 15,935 | 21,856 | 15,712 | 14,152 | 14,384 |
| 20,000 - 29,999 | 20,343 | 22,199 | 20,937 | 19,647 | 17,804 |
| 30,000 - 49,999 | 27,323 | 32,089 | 29,184 | 25,309 | 20,191 |
| 50,000 and over | 40,109 | 76,351 | 42,286 | 33,959 | 12,442 |

Source: 2005 HIES

The average expenditure of male-headed households was about \$13,200 compared to the \$11,300 for female-headed households. The difference between average household expenditure by household type was greatest in Kosrae.

Additionally, households with non-FSM ethnic householders had higher average expenditure (at \$18,300) than those with FSM ethnic householders (about \$12,600).

Table 18. Average Household Expenditure by Sex and Ethnicity of Householder and State: 2005

| Sex and Ethnicity of Householder | Average household expenditure | | | | |
|----------------------------------|-------------------------------|--------|--------|---------|--------|
| | Total | Yap | Chuuk | Pohnpei | Kosrae |
| Sex of Householder | | | | | |
| Male | 13,222 | 18,091 | 11,924 | 13,159 | 12,566 |
| Female | 11,284 | 16,018 | 8,913 | 12,190 | 8,626 |
| Ethnicity of Householder | | | | | |
| FSM | 12,594 | 17,287 | 11,342 | 12,633 | 11,729 |
| Non-FSM | 18,259 | 21,523 | 20,857 | 16,775 | 15,189 |

Source: 2005 HIES

3.2.6. Per-capita Expenditure

In 2005, the per capita expenditure for the entire country was \$2,000 (Appendix B, Table 19). The per capita expenditure was highest in Yap at \$2,900 and lowest in Chuuk at \$1,700.

Table 19 shows that more than half (57%) of the households in the FSM had per-capita expenditure of less than \$2,000. The proportion of households with per-capita income of less than \$2,000 is highest in Chuuk at about 67% and lowest in Yap (37%).

Table 19. Number of Households by Per capita Expenditure and State: 2005

| Per capita Expenditure | Total | Yap | Chuuk | Pohnpei | Kosrae |
|------------------------|--------|-------|-------|---------|--------|
| Total | 16,427 | 2,207 | 6,994 | 6,029 | 1,197 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Less than 500 | 5.4 | - | 6.9 | 5.5 | 6.4 |
| 500 - 799 | 9.7 | 4.0 | 12.1 | 8.4 | 12.1 |
| 800 - 1,299 | 19.4 | 13.1 | 22.4 | 18.4 | 19.3 |
| 1,300 - 1,999 | 22.4 | 19.6 | 25.5 | 19.4 | 24.3 |
| 2,000 - 2,999 | 16.3 | 14.2 | 14.4 | 18.6 | 20.7 |
| 3,000 - 4,999 | 13.4 | 22.6 | 10.4 | 13.9 | 10.7 |
| 5,000 - 9,999 | 10.2 | 20.7 | 6.5 | 11.8 | 5.0 |
| 10,000 and over | 3.2 | 5.8 | 1.8 | 4.1 | 1.4 |

Source: 2005 HIES

3.3. Household Savings and Dissavings

In 2005, the average FSM household was incurring an average saving of \$592 (Table 20). Households with annual income of less than \$15,000 incurred dissavings. About 72% of households in the FSM had an annual income below \$15,000.

By state, households in Yap and Chuuk incurred dissavings of \$2,024 and \$443, respectively. On the other hand, Pohnpei households had savings of \$2,658 and Kosrae households has an average savings of \$1,064. Similar to the national pattern, households in the lower income classes in the states had dissavings. In Chuuk, households with income of less than \$15,000 have dissavings, representing about 82% of total households. About 47 percent of households in Pohnpei and Kosrae are incurring dissavings (see also Figure 8).

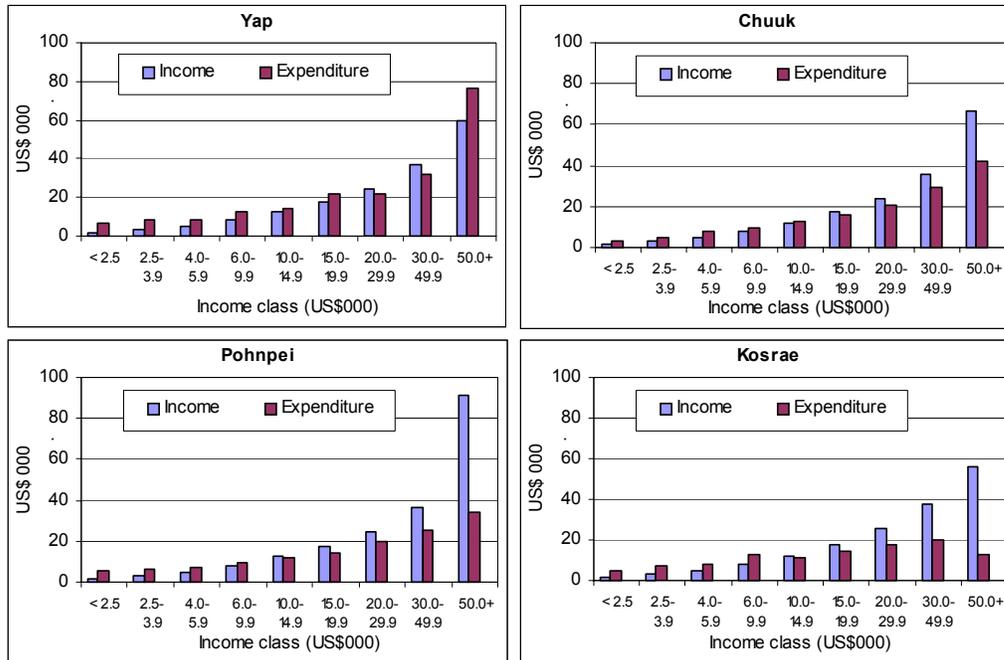
Table 20. Households, Average Savings and Dissavings by Income Class and State: 2005

| Income Class | Total | | Yap | | Chuuk | | Pohnpei | | Kosrae | |
|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|
| | Households | Saving (US\$) |
| Total | 16,427 | 592 | 2,207 | -2,024 | 6,994 | -443 | 6,029 | 2,658 | 1,197 | 1,064 |
| < 2,500 | 1,054 | -2,988 | 42 | -4,765 | 408 | -1,467 | 502 | -4,106 | 103 | -2,828 |
| 2,500-3,999 | 1,260 | -2,699 | 85 | -5,418 | 657 | -1,805 | 442 | -3,295 | 77 | -3,911 |
| 4,000- 5,999 | 2,441 | -2,573 | 139 | -3,440 | 533 | -2,503 | 606 | -2,462 | 162 | -2,902 |
| 6,000-9,999 | 4,048 | -2,350 | 503 | -4,132 | 2,058 | -2,091 | 1,265 | -1,630 | 222 | -4,817 |
| 10,000-14,999 | 3,021 | -347 | 593 | -1,520 | 1,092 | -654 | 1,064 | 217 | 274 | 1,227 |
| 15,000-19,999 | 1,735 | 1,336 | 305 | -4,405 | 456 | 1,495 | 829 | 2,982 | 145 | 3,493 |
| 20,000-29,999 | 1,560 | 4,039 | 328 | 1,961 | 388 | 3,069 | 707 | 4,873 | 137 | 7,470 |
| 30,000-49,999 | 883 | 9,381 | 180 | 5,049 | 234 | 6,773 | 400 | 11,549 | 68 | 17,044 |
| 50,000+ | 424 | 38,286 | 33 | -17,036 | 168 | 24,304 | 214 | 57,479 | 9 | 43,940 |

Source: 2005 HIES

Note: The dissaving noted in the 15,000–19,999 and the \$50,000+ income classes for Yap were due to 2 sampled households with expenses from newly-constructed house totaling to \$80,000 plus.

Figure 8. Comparison of Total Income and Expenditure by State: 2005



4. Conclusions

4.1. Summary

Income and Expenditure patterns of FSM households in 2005 varied among the states. There is also evidences of change between 1998 and 2005. The summary of these changes and variations are as follows:

Income

- Overall total household income was \$220 million in 2005. For each state the total income was estimated to be \$94 million (43%) for Pohnpei, \$77 million (35%) for Chuuk, \$34 million (16%) for Yap, and \$15 million (7%) for Kosrae.
- The major source of household income was Wages & salaries, contributing \$104 million (47%) to the total income of the entire country. Other significant contributing sources were Subsistence Activities with \$39 million (18%), Imputed Rent of House with \$23 million (10%), and Own farm or business at \$20 million (9%) of total expenditures.
- Average household income was estimated at about \$13,400. The average household income by state is as follows: about \$15,600 for Yap and Pohnpei, \$12,800 for Kosrae, and \$10,900 for Chuuk.
- Average households vary by quintile group, household type (householder characteristics). Average household income for 1st Quintiles was about \$3,600, significantly lower than that of 4th quintile (\$14,500) and 5th quintile (\$32,200). Female-headed household average income was \$11 thousand, about \$3 thousand less than male-headed households. The average household income of non-FSM ethnic households was estimated at \$20,300 compared to \$13,100 for FSM ethnic households.
- Median income was estimated to be \$12,300. The median is lower than the average in all the states. The difference between the median and average household income was highest in Pohnpei (\$5,000) and lowest in Kosrae (\$2,300).
- Per-capita income per person was estimated to be \$1,983. By state it was \$2,930 in Yap; \$1,683 in Chuuk; \$2,093 in Pohnpei; and \$1,695 in Kosrae.

Expenditure

- The total FSM household expenditure was \$211 million in 2005. Total expenditure by state was \$78 million in Pohnpei, \$80 million in Chuuk, \$39 million in Yap and \$14 million in Kosrae.
- Total expenditure on food and housing were the largest at \$83 million (39% of total expenditures) and \$37 million (18%), respectively. Total household expenditure was lowest on Medical care, Recreation (each about \$4 million or 2% of total expenditures) and Education (about half a million dollars).
- The estimated average annual spending of one household was \$13,000. Average annual household expenditure was higher in the four groups: Food, (\$5,100), Housing (\$2,200), Transportation & communication (\$1,700) and Gifts (\$1,500).
- Average annual expenditure of female-headed households was \$11,200 about \$2,000 less than that of male households.
- Per-capita expenditure was \$2,900 for all households.

Savings/Dissavings

- Overall, households incurred an average saving of \$592. Pohnpei and Kosrae registered savings of \$2,658 and \$1,064 respectively. Households in Yap and Chuuk recorded dissavings of \$2,024 and \$443 respectively.
- Nationally, households with income below \$15,000 incurred dissavings. About 72% of FSM households have income below this level.

Appendices

A. References

Compact of Free Association (1982). Compact of Free Association and related agreements between the Federated States of Micronesia and the United States of Micronesia. Plebiscite Commission. Kolonia, Pohnpei

DEA/Department of Economic Affairs (2001), *Report on the 1998 Household Income and Expenditure Survey*, Pohnpei, FSM

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OSBOC/Office of Statistics, Budget, Overseas Development Assistance and Compact Management (forthcoming), *2005 Household Income and Expenditure Survey Detailed Tables*, Pohnpei, FSM

B. Basic Tables

Table 1. Total Number of Households, Total and Average Annual Household Income by Source: 2005

| Source of Income | Total Number of Households | INCOME | |
|--|----------------------------------|--------------------|---------|
| | | Total (\$1,000) | Average |
| FSM | 16,427 | 220,465 | 13,421 |
| Wages and salaries | 10,059 | 104,146 | 10,354 |
| Entrepreneurial activities | 7,076 | 19,972 | 2,823 |
| Housing allowances | 193 | 739 | 3,821 |
| Renting or leasing of land or house | 239 | 2,167 | 9,062 |
| Interest, dividends, or income from estates or trust | 362 | 287 | 793 |
| Educational grants or scholarship | 1,395 | 4,478 | 3,210 |
| Social security payments | 2,640 | 6,728 | 2,548 |
| Retirement, survivor or disability benefits | 238 | 1,496 | 6,283 |
| Government programs | 600 | 2,445 | 4,074 |
| Remittance from within FSM | 3,872 | 2,053 | 530 |
| Remittance from outside FSM | 4,875 | 4,920 | 1,009 |
| Per-diem savings | 453 | 378 | 834 |
| Child support, alimony or others | 484 | 365 | 754 |
| Gifts received from within FSM | 5,415 | 4,194 | 774 |
| Gifts received from outside FSM | 3,910 | 3,739 | 956 |
| Net receipt from subsistence activities | 12,869 | 39,577 | 3,075 |
| Imputed rental value of housing units | 15,968 | 22,783 | 1,427 |

Source: 2005 HIES

Table 1A. Distribution of Total Household Income by Source of Income and State: 2005

| Source of Income | STATE | | | | |
|--|---------|--------|--------|---------|--------|
| | Total | Yap | Chuuk | Pohnpei | Kosrae |
| INCOME (US\$000) | 220,465 | 34,468 | 76,619 | 94,010 | 15,369 |
| Wages and salaries | 104,146 | 16,478 | 25,699 | 52,151 | 9,818 |
| Entrepreneurial activities | 19,972 | 1,281 | 5,704 | 12,049 | 938 |
| Housing allowances | 739 | 208 | 214 | 297 | 21 |
| Rent or lease of land or house | 2,167 | 42 | 1,152 | 859 | 114 |
| Interest, dividends, or income from estates or trust | 287 | 6 | 251 | 29 | 1 |
| Educational grants and scholarship | 4,478 | 143 | 2,319 | 1,667 | 349 |
| Social security payments | 6,728 | 688 | 2,114 | 3,188 | 738 |
| Retirement, survivor, disability benefits | 1,496 | 65 | 684 | 636 | 111 |
| Government programs | 2,445 | 1,915 | 480 | 32 | 18 |
| Remittance from within FSM | 2,053 | 48 | 1,013 | 878 | 113 |
| Remittance from outside FSM | 4,920 | 133 | 3,162 | 1,443 | 181 |
| Per-diem savings | 378 | 36 | 107 | 206 | 29 |
| Child support, alimony or others | 365 | 6 | 165 | 164 | 30 |
| Gifts received - within FSM | 4,194 | 189 | 1,585 | 2,322 | 98 |
| Gifts received - outside FSM | 3,739 | 80 | 1,295 | 2,182 | 183 |
| Subsistence activities | 39,577 | 10,221 | 20,188 | 7,856 | 1,313 |
| Imputed rent value of house | 22,783 | 2,930 | 10,487 | 8,052 | 1,314 |
| PERCENT | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Wages and salaries | 47.2 | 47.8 | 33.5 | 55.5 | 63.9 |
| Entrepreneurial activities | 9.1 | 3.7 | 7.4 | 12.8 | 6.1 |
| Housing allowances | 0.3 | 0.6 | 0.3 | 0.3 | 0.1 |
| Rent or lease of land or house | 1.0 | 0.1 | 1.5 | 0.9 | 0.7 |
| Interest, dividends, or income from estates or trust | 0.1 | 0.0 | 0.3 | 0.0 | 0.0 |
| Educational grants and scholarship | 2.0 | 0.4 | 3.0 | 1.8 | 2.3 |
| Social security payments | 3.1 | 2.0 | 2.8 | 3.4 | 4.8 |
| Retirement, survivor, disability benefits | 0.7 | 0.2 | 0.9 | 0.7 | 0.7 |
| Government programs | 1.1 | 5.6 | 0.6 | 0.0 | 0.1 |
| Remittance from within FSM | 0.9 | 0.1 | 1.3 | 0.9 | 0.7 |
| Remittance from outside FSM | 2.2 | 0.4 | 4.1 | 1.5 | 1.2 |
| Per-diem savings | 0.2 | 0.1 | 0.1 | 0.2 | 0.2 |
| Child support, alimony or others | 0.2 | 0.0 | 0.2 | 0.2 | 0.2 |
| Gifts received - within FSM | 1.9 | 0.5 | 2.1 | 2.5 | 0.6 |
| Gifts received - outside FSM | 1.7 | 0.2 | 1.7 | 2.3 | 1.2 |
| Subsistence activities | 18.0 | 29.7 | 26.3 | 8.4 | 8.5 |
| Imputed rent value of house | 10.3 | 8.5 | 13.7 | 8.6 | 8.6 |

Source: 2005 HIES

Table 1B. Average Annual Household Income of Reporting Households by Source and State: 2005

| | YAP | | CHUUK | | POHNPEI | | KOSRAE | |
|--|-------------------|----------------|-------------------|----------------|-------------------|----------------|-------------------|----------------|
| | No. of Households | Average Income |
| Total | 2,207 | 15,616 | 6,994 | 10,955 | 6,029 | 15,593 | 1,197 | 12,842 |
| Wages and salaries | 1,611 | 10,229 | 3,298 | 7,794 | 4,244 | 12,287 | 906 | 10,836 |
| Entrepreneurial activities | 730 | 1,756 | 2,798 | 2,039 | 2,933 | 4,108 | 615 | 1,524 |
| Housing allowances | 33 | 6,283 | 45 | 4,740 | 107 | 2,777 | 9 | 2,500 |
| Renting or leasing of land or house | 14 | 3,039 | 61 | 18,750 | 121 | 7,089 | 43 | 2,670 |
| Interest, dividends, or income from estates or trust | 20 | 282 | 93 | 2,701 | 240 | 121 | 9 | 100 |
| Educational grants or scholarship | 112 | 1,271 | 493 | 4,702 | 584 | 2,853 | 205 | 1,701 |
| Social security payments | 247 | 2,782 | 868 | 2,435 | 1,166 | 2,735 | 359 | 2,055 |
| Retirement, survivor or disability benefits | 52 | 1,248 | 51 | 13,350 | 118 | 5,407 | 17 | 6,480 |
| Government programs | 414 | 4,632 | 115 | 4,187 | 38 | 840 | 34 | 521 |
| Remittance | 443 | 775 | 4,972 | 1,603 | 2,537 | 1,805 | 795 | 737 |
| Per-diem savings | 47 | 767 | 164 | 652 | 200 | 1,033 | 43 | 672 |
| Child support, alimony or others | 26 | 242 | 303 | 543 | 129 | 1,270 | 26 | 1,183 |
| Gifts | 518 | 1,023 | 3,465 | 1,659 | 4,573 | 2,064 | 769 | 740 |
| Net receipt from subsistence activities | 1,831 | 5,583 | 6,420 | 3,145 | 3,934 | 1,997 | 684 | 1,920 |
| Imputed rental value of housing units | 2,098 | 1,397 | 6,973 | 1,504 | 5,709 | 1,410 | 1,188 | 1,106 |

Source: 2005 HIES

Table 2. Total Number of Households, Total and Average Annual Household Income by Source and Household Type: 2005

| Income Source | MALE-HEADED HOUSEHOLD | | | FEMALE-HEADED HOUSEHOLD | | |
|--|----------------------------------|---------------------|---------|----------------------------------|---------------------|---------|
| | Total Number of Households | Income | | Total Number of Households | Income | |
| | | Total (US\$ 000) | Average | | Total (US\$ 000) | Average |
| Total | 13,095 | 182,801 | 13,960 | 3,332 | 37,664 | 11,305 |
| Wages and salaries | 8,592 | 87,606 | 10,197 | 1,467 | 16,540 | 11,274 |
| Entrepreneurial activities | 5,876 | 17,822 | 3,033 | 1,199 | 2,151 | 1,793 |
| Housing allowances | 147 | 577 | 3,929 | 46 | 162 | 3,480 |
| Renting or leasing of land or house | 204 | 2,039 | 10,001 | 35 | 128 | 3,630 |
| Interest, dividends, or income from estates or trust | 322 | 278 | 864 | 40 | 9 | 225 |
| Educational grants or scholarship | 1,082 | 3,452 | 3,190 | 313 | 1,027 | 3,279 |
| Social security payments | 1,666 | 4,564 | 2,740 | 974 | 2,164 | 2,221 |
| Retirement, survivor or disability benefits | 193 | 928 | 4,803 | 45 | 568 | 12,634 |
| Government programs | 497 | 2,283 | 4,596 | 103 | 162 | 1,566 |
| Remittance from within FSM | 3,040 | 1,655 | 544 | 832 | 398 | 478 |
| Remittance from outside FSM | 3,772 | 3,890 | 1,031 | 1,103 | 1,030 | 934 |
| Per-diem savings | 333 | 322 | 967 | 120 | 56 | 465 |
| Child support, alimony or others | 366 | 298 | 816 | 118 | 66 | 563 |
| Gifts received from within FSM | 4,360 | 3,431 | 787 | 1,054 | 763 | 724 |
| Gifts received from outside FSM | 3,048 | 2,754 | 903 | 862 | 985 | 1,142 |
| Net receipt from subsistence activities | 10,453 | 32,655 | 3,124 | 2,416 | 6,921 | 2,865 |
| Imputed rental value of housing units | 12,789 | 18,248 | 1,427 | 3,179 | 4,535 | 1,426 |

Source: 2005 HIES

Statistics Division, Office of Statistics, Budget, Overseas Development Assistance and Compact Management (SBOC)

Note: Summing up of households by categories does not equal the Total due to households having multiple income sources.

Table 3. Distribution of Total Household Income by Relationship and State: 2005

| Income Type Relationship | State | | | | |
|-----------------------------|---------|--------|--------|---------|--------|
| | Total | Yap | Chuuk | Pohnpei | Kosrae |
| NUMBER | | | | | |
| Total | 220,465 | 34,469 | 76,619 | 94,010 | 15,368 |
| Individual | 158,105 | 21,318 | 45,944 | 78,102 | 12,741 |
| Householder | 88,674 | 12,984 | 25,426 | 43,377 | 6,887 |
| Spouse | 23,087 | 2,896 | 6,721 | 11,479 | 1,991 |
| Son/daughter | 23,330 | 2,120 | 7,618 | 11,210 | 2,382 |
| Other relative | 20,282 | 2,554 | 5,942 | 10,506 | 1,280 |
| Non-relative | 2,732 | 764 | 237 | 1,530 | 201 |
| Collective | 62,361 | 13,151 | 30,675 | 15,908 | 2,627 |
| Subsistence | 39,578 | 10,221 | 20,188 | 7,856 | 1,313 |
| Imputed rent | 22,783 | 2,930 | 10,487 | 8,052 | 1,314 |
| PERCENT | | | | | |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Individual | 71.7 | 61.8 | 60.0 | 83.1 | 82.9 |
| Householder | 40.2 | 37.7 | 33.2 | 46.1 | 44.8 |
| Spouse | 10.5 | 8.4 | 8.8 | 12.2 | 13.0 |
| Son/daughter | 10.6 | 6.2 | 9.9 | 11.9 | 15.5 |
| Other relative | 9.2 | 7.4 | 7.8 | 11.2 | 8.3 |
| Non-relative | 1.2 | 2.2 | 0.3 | 1.6 | 1.3 |
| Collective | 28.3 | 38.2 | 40.0 | 16.9 | 17.1 |
| Subsistence | 18.0 | 29.7 | 26.3 | 8.4 | 8.5 |
| Imputed rent | 10.3 | 8.5 | 13.7 | 8.6 | 8.6 |

Source: 2005 HIES

Table 4. Total Number of Households, Total and Average Annual Household Expenditure by Source: 2005

| Expenditure group | Number of Households | Expenditure | |
|--|----------------------|-----------------|---------|
| | | Total (US\$000) | Average |
| TOTAL | 16,427 | 210,734 | 12,829 |
| Food | 16,386 | 83,132 | 5,073 |
| Alcohol, tobacco & betel nut | 10,184 | 7,478 | 734 |
| Clothing & Footwear | 13,189 | 7,716 | 585 |
| Housing, household maintenance, repairs & operations | 16,427 | 36,607 | 2,228 |
| Fuel, light & water | 15,691 | 10,737 | 684 |
| Furniture, equipment & accessories | 9,930 | 8,598 | 866 |
| Transportation and communication | 11,027 | 19,536 | 1,772 |
| Educational Services | 608 | 489 | 804 |
| Medical Services | 6,690 | 4,145 | 620 |
| Recreational Services | 6,462 | 3,476 | 538 |
| Personal goods | 1,698 | 632 | 372 |
| Gifts | 8,699 | 13,057 | 1,501 |
| Income Tax | 10,059 | 7,717 | 767 |
| Others | 14,461 | 7,414 | 513 |

Source: 2005 HIES

Table 4A. Distribution of Total Expenditure by Expenditure Group and State: 2005

| Expenditure Group | Total | Yap | Chuuk | Pohnpei | Kosrae |
|--|---------|--------|--------|---------|--------|
| TOTAL (US\$ 000) | 210,734 | 38,934 | 79,716 | 77,988 | 14,096 |
| Food | 83,132 | 15,303 | 37,836 | 24,579 | 5,413 |
| Cereal & Bakery Products | 14,281 | 1,518 | 6,196 | 5,418 | 1,150 |
| Meat & Poultry | 12,345 | 1,954 | 4,231 | 4,954 | 1,206 |
| Fish & Seafood | 23,004 | 4,412 | 12,008 | 5,478 | 1,106 |
| Fruits, Vegetables & Tubers | 17,159 | 4,446 | 8,220 | 3,763 | 730 |
| Dairy & Egg Products | 2,071 | 306 | 509 | 966 | 290 |
| Non-alcoholic beverages | 4,880 | 1,690 | 1,572 | 1,299 | 320 |
| Miscellaneous Food | 7,826 | 749 | 4,650 | 1,869 | 558 |
| Meals away from home | 1,565 | 229 | 450 | 832 | 53 |
| Alcohol, Tobacco, Sakau & Betelnut | 7,478 | 2,456 | 1,934 | 2,870 | 219 |
| Clothing & footwear | 7,716 | 841 | 2,717 | 3,739 | 418 |
| Housing, Household maintenance, repair & operations | 36,607 | 7,213 | 13,328 | 13,525 | 2,542 |
| Fuel, light & water | 10,737 | 1,880 | 3,789 | 4,322 | 746 |
| Education | 489 | 213 | 164 | 104 | 8 |
| Medical care | 4,145 | 827 | 877 | 2,115 | 326 |
| Recreation | 3,476 | 849 | 805 | 1,491 | 331 |
| Transport & communication | 19,536 | 4,210 | 6,373 | 7,155 | 1,798 |
| Furniture, equipment & accessories | 8,598 | 1,675 | 2,773 | 3,565 | 585 |
| Income Tax | 7,717 | 1,193 | 1,877 | 3,941 | 705 |
| Gifts | 13,057 | 1,186 | 4,724 | 6,699 | 448 |
| Others | 8,046 | 1,088 | 2,518 | 3,883 | 556 |
| PERCENT | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food | 39.4 | 39.3 | 47.5 | 31.5 | 38.4 |
| Cereal & Bakery Products | 6.8 | 3.9 | 7.8 | 6.9 | 8.2 |
| Meat & Poultry | 5.9 | 5.0 | 5.3 | 6.4 | 8.6 |
| Fish & Seafood | 10.9 | 11.3 | 15.1 | 7.0 | 7.8 |
| Fruits, Vegetables & Tubers | 8.1 | 11.4 | 10.3 | 4.8 | 5.2 |
| Dairy & Egg Products | 1.0 | 0.8 | 0.6 | 1.2 | 2.1 |
| Non-alcoholic beverages | 2.3 | 4.3 | 2.0 | 1.7 | 2.3 |
| Miscellaneous Food | 3.7 | 1.9 | 5.8 | 2.4 | 4.0 |
| Meals away from home | 0.7 | 0.6 | 0.6 | 1.1 | 0.4 |
| Alcohol, Tobacco, Sakau & Betelnut | 3.5 | 6.3 | 2.4 | 3.7 | 1.6 |
| Clothing & footwear | 3.7 | 2.2 | 3.4 | 4.8 | 3.0 |
| Housing, Household maintenance, repairs & operations | 17.4 | 18.5 | 16.7 | 17.3 | 18.0 |
| Fuel, light & water | 5.1 | 4.8 | 4.8 | 5.5 | 5.3 |
| Education | 0.2 | 0.5 | 0.2 | 0.1 | 0.1 |
| Medical care | 2.0 | 2.1 | 1.1 | 2.7 | 2.3 |
| Recreation | 1.6 | 2.2 | 1.0 | 1.9 | 2.3 |
| Transport & communication | 9.3 | 10.8 | 8.0 | 9.2 | 12.8 |
| Furniture & Equipment | 4.1 | 4.3 | 3.5 | 4.6 | 4.1 |
| Income Tax | 3.7 | 3.1 | 2.4 | 5.1 | 5.0 |
| Gifts | 6.2 | 3.0 | 5.9 | 8.6 | 3.2 |
| Others | 3.8 | 2.8 | 3.2 | 5.0 | 3.9 |

Source: 2005 HIES

Table 4B. Average Household Expenditure of Reporting Households by Expenditure Group and State: 2005

| Expenditure group | YAP | | CHUUK | | POHNPEI | | KOSRAE | |
|---|----------------------|---------------------|----------------------|---------------------|----------------------|---------------------|----------------------|---------------------|
| | Number of Households | Average Expenditure |
| TOTAL | 2,207 | 17,640 | 6,994 | 11,398 | 6,029 | 12,936 | 1,197 | 11,778 |
| Food | 2,207 | 6,933 | 6,980 | 5,421 | 6,002 | 4,095 | 1,197 | 4,523 |
| Alcohol, tobacco & betelnut | 1,716 | 1,431 | 4,088 | 473 | 3,910 | 734 | 470 | 465 |
| Clothing & Footwear | 1,730 | 486 | 5,498 | 494 | 5,200 | 719 | 761 | 550 |
| Housing rent, maintenance, repairs & operations | 2,207 | 3,268 | 6,994 | 1,906 | 6,029 | 2,243 | 1,197 | 2,124 |
| Fuel, light & water | 1,904 | 987 | 6,686 | 567 | 5,922 | 730 | 1,180 | 633 |
| Furniture, equipment & accessories | 1,463 | 1,145 | 3,505 | 791 | 4,176 | 854 | 786 | 744 |
| Transportation & Communication | 1,531 | 2,749 | 3,556 | 1,792 | 4,777 | 1,498 | 1,163 | 1,547 |
| Educational Services | 100 | 2,136 | 161 | 1,020 | 253 | 411 | 94 | 83 |
| Medical Services | 963 | 859 | 1,710 | 513 | 3,402 | 622 | 615 | 530 |
| Recreational Services | 1,368 | 621 | 1,600 | 503 | 2,836 | 526 | 658 | 502 |
| Personal Goods | 416 | 284 | 454 | 314 | 623 | 484 | 205 | 340 |
| Gifts | 809 | 1,465 | 3,497 | 1,351 | 3,777 | 1,774 | 615 | 728 |
| Income Tax | 1,611 | 741 | 3,298 | 569 | 4,244 | 929 | 906 | 779 |
| Others | 1,915 | 507 | 5,736 | 414 | 5,767 | 621 | 1,043 | 467 |

Source: 2005 HIES

Table 5. Total Annual Household Income by Source and Income Class (Value in \$000): 2005

| Source of Income | All Income Classes | INCOME CLASS | | | | | | | | |
|--|--------------------------|--------------------|-------------------|-------------------|-------------------|---------------------|---------------------|---------------------|---------------------|-------------------|
| | | Less than 2,500 | 2,500 to 3,999 | 4,000 to 5,999 | 6,000 to 9,999 | 10,000 to 14,999 | 15,000 to 19,999 | 20,000 to 29,999 | 30,000 to 49,999 | 50,000 or more |
| FSM | 220,465 | 1,737 | 4,161 | 12,350 | 31,646 | 36,943 | 29,971 | 38,033 | 32,405 | 33,219 |
| Wages and salaries | 104,146 | 151 | 604 | 1,966 | 9,133 | 15,850 | 16,317 | 21,144 | 22,450 | 16,532 |
| Entrepreneurial activities | 19,972 | 193 | 407 | 891 | 2,476 | 2,385 | 1,887 | 2,347 | 1,599 | 7,788 |
| Housing allowances | 739 | - | - | - | 4 | 21 | 36 | 158 | 361 | 159 |
| Renting or leasing of land or house | 2,167 | - | - | 5 | 78 | 4 | - | 590 | 5 | 1,485 |
| Interest, dividends, or income from estates or trust | 287 | - | - | - | 6 | 1 | 13 | 5 | 4 | 257 |
| Educational grants or scholarship | 4,478 | 7 | 20 | 102 | 437 | 588 | 410 | 1,417 | 951 | 548 |
| Social security payments | 6,728 | 82 | 225 | 613 | 1,282 | 2,084 | 1,267 | 386 | 370 | 421 |
| Retirement, survivor or disability benefits | 1,496 | - | - | - | 54 | 143 | 66 | 397 | 8 | 828 |
| Government programs | 2,445 | - | 8 | 30 | 139 | 501 | 282 | 616 | 663 | 205 |
| Remittance from within FSM | 2,053 | 31 | 93 | 159 | 373 | 419 | 286 | 255 | 409 | 27 |
| Remittance from outside FSM | 4,920 | 91 | 147 | 427 | 894 | 920 | 570 | 1,186 | 606 | 78 |
| Per-diem savings | 378 | - | - | 17 | 26 | 24 | 109 | 58 | 18 | 125 |
| Child support, alimony or others | 365 | 11 | 9 | - | 39 | 87 | 6 | 61 | 3 | 150 |
| Gifts received from within FSM | 4,194 | 49 | 150 | 342 | 563 | 673 | 498 | 636 | 491 | 792 |
| Gifts received from outside FSM | 3,739 | 70 | 95 | 294 | 413 | 523 | 432 | 1,026 | 475 | 410 |
| Net receipt from subsistence activities | 39,577 | 532 | 1,424 | 5,342 | 10,648 | 8,613 | 4,717 | 4,566 | 1,866 | 1,870 |
| Imputed rental value of housing units | 22,783 | 521 | 980 | 2,162 | 5,079 | 4,108 | 3,075 | 3,187 | 2,125 | 1,546 |

Source: 2005 HIES

Table 6. Percentage Distribution of Total Income by National Decile and Income Source: 2005

| Income Source | All | INCOME DECILE | | | | | | | | | |
|--|---------|---------------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| | Deciles | Decile 1 | Decile 2 | Decile 3 | Decile 4 | Decile 5 | Decile 6 | Decile 7 | Decile 8 | Decile 9 | Decile 10 |
| Total (US\$ 000) | 220,465 | 3,939 | 7,851 | 10,521 | 12,459 | 15,040 | 17,182 | 21,258 | 26,537 | 35,896 | 69,783 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Wages and salaries | 47.2 | 11.8 | 19.0 | 13.7 | 28.6 | 32.2 | 39.3 | 45.8 | 55.1 | 54.7 | 59.6 |
| Entrepreneurial activities | 9.1 | 12.5 | 7.0 | 7.3 | 7.5 | 8.1 | 7.2 | 5.8 | 6.6 | 5.9 | 13.9 |
| Housing allowances | 0.3 | - | - | - | 0.0 | - | - | 0.1 | 0.1 | 0.4 | 0.8 |
| Renting or leasing of land or house | 1.0 | - | 0.1 | - | 0.1 | 0.4 | 0.0 | - | - | 1.6 | 2.1 |
| Interest, dividends, or income from estates or trust | 0.1 | - | 0.0 | 0.0 | - | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.4 |
| Educational grants or scholarship | 2.0 | 0.2 | 0.7 | 1.0 | 1.3 | 1.6 | 1.6 | 1.5 | 1.3 | 3.9 | 2.3 |
| Social security payments | 3.1 | 4.9 | 6.3 | 3.9 | 3.3 | 4.6 | 7.2 | 4.9 | 3.4 | 1.5 | 1.2 |
| Retirement, survivor or disability benefits | 0.7 | - | - | 0.1 | 0.4 | - | 0.2 | 0.5 | 0.2 | 1.1 | 1.2 |
| Government programs | 1.1 | 0.1 | 0.2 | 0.6 | 0.2 | 0.5 | 1.0 | 2.0 | 0.7 | 1.3 | 1.5 |
| Remittances | 3.2 | 6.2 | 4.8 | 5.1 | 4.7 | 3.1 | 3.6 | 3.6 | 2.6 | 4.2 | 1.7 |
| Per-diem savings | 0.2 | - | 0.1 | 0.3 | 0.1 | - | 0.1 | 0.1 | 0.4 | 0.2 | 0.2 |
| Child support, alimony or others | 0.2 | 0.3 | 0.1 | 0.0 | 0.3 | 0.0 | 0.3 | 0.1 | 0.0 | 0.2 | 0.2 |
| Gifts | 3.6 | 6.8 | 5.3 | 4.1 | 3.3 | 3.0 | 3.4 | 3.0 | 3.4 | 4.4 | 3.2 |
| Net receipt from subsistence activities | 18.0 | 30.1 | 37.1 | 45.7 | 33.8 | 32.0 | 24.6 | 21.7 | 16.0 | 11.9 | 6.2 |
| Imputed rental value of housing units | 10.3 | 27.0 | 19.4 | 18.3 | 16.5 | 14.4 | 11.5 | 11.1 | 10.1 | 8.7 | 5.6 |

Source: 2005 HIES

Table 6A. Percentage Distribution of Total Income by State Quintiles and Income Source: 2005

| Income Source | All Quintiles | Quintile 1 | Quintile 2 | Quintile 3 | Quintile 4 | Quintile 5 |
|--|---------------|------------|------------|------------|------------|------------|
| YAP | | | | | | |
| Total (US\$ 000) | 34,468 | 2,212 | 4,325 | 5,939 | 7,894 | 14,098 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Wages and salaries | 47.8 | 28.9 | 35.5 | 39.2 | 48.5 | 57.8 |
| Entrepreneurial activities | 3.7 | 7.1 | 4.5 | 3.2 | 3.4 | 3.3 |
| Housing allowances | 0.6 | - | - | - | 0.8 | 1.0 |
| Renting or leasing of land or house | 0.1 | - | - | - | - | 0.3 |
| Interest, dividends, or income from estates or trust | 0.0 | - | - | - | 0.0 | 0.0 |
| Educational grants or scholarship | 0.4 | 0.8 | 0.3 | 0.1 | 0.2 | 0.6 |
| Social security payments | 2.0 | 3.7 | 2.8 | 2.8 | 2.4 | 0.9 |
| Retirement, survivor or disability benefits | 0.2 | 0.1 | 0.6 | 0.4 | - | 0.1 |
| Government programs | 5.6 | 3.1 | 3.8 | 7.2 | 4.6 | 6.3 |
| Remittances | 0.5 | 0.6 | 0.9 | 1.1 | 0.2 | 0.3 |
| Per-diem savings | 0.1 | 0.0 | - | 0.0 | 0.2 | 0.1 |
| Child support, alimony or others | 0.0 | - | 0.0 | 0.1 | - | - |
| Gifts | 0.8 | 1.3 | 1.2 | 0.7 | 1.2 | 0.4 |
| Net receipt from subsistence activities | 29.7 | 40.4 | 40.4 | 35.4 | 29.6 | 22.3 |
| Imputed rental value of housing units | 8.5 | 13.9 | 10.0 | 9.9 | 8.8 | 6.4 |
| CHUUK | | | | | | |
| Total (US\$ 000) | 76,619 | 5,107 | 8,764 | 11,231 | 16,126 | 35,392 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Wages and salaries | 33.5 | 8.9 | 7.0 | 20.7 | 29.9 | 49.4 |
| Entrepreneurial activities | 7.4 | 5.5 | 6.5 | 6.9 | 7.7 | 8.0 |
| Housing allowances | 0.3 | - | - | 0.0 | - | 0.6 |
| Renting or leasing of land or house | 1.5 | - | - | 0.5 | - | 3.1 |
| Interest, dividends, or income from estates or trust | 0.3 | - | 0.0 | - | 0.0 | 0.7 |
| Educational grants or scholarship | 3.0 | - | - | 2.1 | 1.4 | 5.2 |
| Social security payments | 2.8 | 0.6 | 2.5 | 2.9 | 5.9 | 1.7 |
| Retirement, survivor or disability benefits | 0.9 | - | - | - | - | 1.9 |
| Government programs | 0.6 | 0.0 | 0.0 | - | 0.0 | 1.3 |
| Remittances | 5.4 | 6.9 | 5.7 | 5.0 | 6.5 | 4.8 |
| Per-diem savings | 0.1 | 0.2 | 0.3 | - | 0.1 | 0.2 |
| Child support, alimony or others | 0.2 | 0.3 | 0.1 | 0.0 | 0.5 | 0.2 |
| Gifts | 3.8 | 4.3 | 3.4 | 2.5 | 4.1 | 4.0 |
| Net receipt from subsistence activities | 26.3 | 48.1 | 54.5 | 40.3 | 29.9 | 10.2 |
| Imputed rental value of housing units | 13.7 | 25.3 | 20.0 | 19.0 | 13.9 | 8.6 |
| POHNPEI | | | | | | |
| Total (US\$ 000) | 94,010 | 3,293 | 7,807 | 13,039 | 20,372 | 49,499 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Wages and salaries | 55.5 | 14.8 | 40.5 | 46.8 | 63.9 | 59.4 |
| Entrepreneurial activities | 12.8 | 14.7 | 10.4 | 8.1 | 6.0 | 17.1 |
| Housing allowances | 0.3 | - | - | - | 0.0 | 0.6 |
| Renting or leasing of land or house | 0.9 | - | 0.1 | - | - | 1.7 |
| Interest, dividends, or income from estates or trust | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Educational grants or scholarship | 1.8 | 1.3 | 1.7 | 2.1 | 1.4 | 1.9 |
| Social security payments | 3.4 | 12.7 | 2.9 | 8.9 | 4.4 | 1.0 |
| Retirement, survivor or disability benefits | 0.7 | - | 0.4 | 0.0 | 0.3 | 1.1 |
| Government programs | 0.0 | - | - | 0.1 | - | 0.0 |
| Remittances | 2.5 | 4.2 | 4.7 | 2.3 | 2.6 | 2.0 |
| Per-diem savings | 0.2 | - | 0.1 | 0.0 | 0.3 | 0.3 |
| Child support, alimony or others | 0.2 | 0.1 | 0.0 | 0.0 | - | 0.3 |
| Gifts | 4.8 | 9.8 | 5.6 | 4.3 | 3.6 | 4.9 |
| Net receipt from subsistence activities | 8.4 | 20.6 | 19.7 | 17.0 | 7.4 | 3.9 |
| Imputed rental value of housing units | 8.6 | 21.7 | 13.8 | 10.4 | 10.1 | 5.8 |
| KOSRAE | | | | | | |
| Total (US\$ 000) | 15,369 | 678 | 1,490 | 2,520 | 3,687 | 6,994 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Wages and salaries | 63.9 | 28.0 | 31.0 | 61.3 | 66.2 | 74.1 |
| Entrepreneurial activities | 6.1 | 7.0 | 8.3 | 5.5 | 6.0 | 5.8 |
| Housing allowances | 0.1 | - | - | - | 0.6 | - |
| Renting or leasing of land or house | 0.7 | 0.8 | 0.7 | 0.2 | - | 1.3 |
| Interest, dividends, or income from estates or trust | 0.0 | - | - | 0.0 | - | - |
| Educational grants or scholarship | 2.3 | - | 1.3 | 2.9 | 1.5 | 2.9 |
| Social security payments | 4.8 | 16.7 | 11.8 | 3.3 | 6.1 | 2.0 |
| Retirement, survivor or disability benefits | 0.7 | - | 1.4 | - | 2.4 | - |
| Government programs | 0.1 | 0.0 | - | - | 0.0 | 0.2 |
| Remittances | 1.9 | 4.9 | 3.4 | 1.8 | 0.8 | 1.9 |
| Per-diem savings | 0.2 | - | 0.3 | - | 0.6 | 0.0 |
| Child support, alimony or others | 0.2 | 0.2 | 1.9 | 0.0 | - | - |
| Gifts | 1.8 | 2.7 | 3.2 | 2.1 | 1.7 | 1.4 |
| Net receipt from subsistence activities | 8.5 | 16.5 | 19.1 | 13.1 | 6.4 | 5.0 |
| Imputed rental value of housing units | 8.6 | 23.2 | 17.5 | 9.7 | 7.7 | 5.3 |

Source: 2005 HIES

Table 7. Total Number of Households, Total and Average Annual Household Income and Expenditure by Income Class and State: 2005

| State | Total Number of Households | INCOME | | EXPENDITURE | |
|-----------------|----------------------------------|--------------------|---------|--------------------|---------|
| | | Total (\$1,000) | Average | Total (\$1,000) | Average |
| FSM | 16,427 | 220,465 | 13,421 | 210,734 | 12,829 |
| Less than 2,500 | 1,054 | 1,737 | 1,648 | 4,888 | 4,636 |
| 2,500 - 3,999 | 1,260 | 4,161 | 3,302 | 7,562 | 6,000 |
| 4,000 - 5,999 | 2,441 | 12,350 | 5,060 | 18,630 | 7,633 |
| 6,000 - 9,999 | 4,048 | 31,646 | 7,818 | 41,160 | 10,168 |
| 10,000 - 14,999 | 3,021 | 36,943 | 12,227 | 37,991 | 12,574 |
| 15,000 - 19,999 | 1,735 | 29,971 | 17,271 | 27,653 | 15,935 |
| 20,000 - 29,999 | 1,560 | 38,033 | 24,383 | 31,732 | 20,343 |
| 30,000 - 49,999 | 883 | 32,405 | 36,705 | 24,123 | 27,323 |
| 50,000 and over | 424 | 33,219 | 78,395 | 16,996 | 40,109 |
| YAP | 2,207 | 34,468 | 15,616 | 38,934 | 17,640 |
| Less than 2,500 | 42 | 73 | 1,725 | 275 | 6,490 |
| 2,500 - 3,999 | 85 | 276 | 3,258 | 735 | 8,676 |
| 4,000 - 5,999 | 139 | 721 | 5,190 | 1,199 | 8,630 |
| 6,000 - 9,999 | 503 | 4,144 | 8,241 | 6,221 | 12,372 |
| 10,000 - 14,999 | 593 | 7,372 | 12,442 | 8,273 | 13,962 |
| 15,000 - 19,999 | 305 | 5,321 | 17,451 | 6,664 | 21,856 |
| 20,000 - 29,999 | 328 | 7,930 | 24,160 | 7,286 | 22,199 |
| 30,000 - 49,999 | 180 | 6,685 | 37,138 | 5,776 | 32,089 |
| 50,000 and over | 33 | 1,947 | 59,315 | 2,506 | 76,351 |
| CHUUK | 6,994 | 76,619 | 10,955 | 79,716 | 11,398 |
| Less than 2,500 | 408 | 792 | 1,942 | 1,390 | 3,409 |
| 2,500 - 3,999 | 657 | 2,200 | 3,349 | 3,386 | 5,154 |
| 4,000 - 5,999 | 1,533 | 7,903 | 5,154 | 11,741 | 7,658 |
| 6,000 - 9,999 | 2,058 | 15,810 | 7,683 | 20,114 | 9,774 |
| 10,000 - 14,999 | 1,092 | 13,139 | 12,036 | 13,852 | 12,690 |
| 15,000 - 19,999 | 456 | 7,853 | 17,207 | 7,171 | 15,712 |
| 20,000 - 29,999 | 388 | 9,311 | 24,007 | 8,121 | 20,937 |
| 30,000 - 49,999 | 234 | 8,428 | 35,956 | 6,840 | 29,184 |
| 50,000 and over | 168 | 11,183 | 66,590 | 7,101 | 42,286 |
| POHNPEI | 6,029 | 94,010 | 15,593 | 77,988 | 12,936 |
| Less than 2,500 | 502 | 707 | 1,409 | 2,767 | 5,515 |
| 2,500 - 3,999 | 442 | 1,439 | 3,257 | 2,894 | 6,552 |
| 4,000 - 5,999 | 606 | 2,899 | 4,781 | 4,392 | 7,243 |
| 6,000 - 9,999 | 1,265 | 9,978 | 7,888 | 12,041 | 9,518 |
| 10,000 - 14,999 | 1,064 | 13,100 | 12,315 | 12,869 | 12,097 |
| 15,000 - 19,999 | 829 | 14,199 | 17,134 | 11,728 | 14,152 |
| 20,000 - 29,999 | 707 | 17,335 | 24,520 | 13,890 | 19,647 |
| 30,000 - 49,999 | 400 | 14,746 | 36,857 | 10,126 | 25,309 |
| 50,000 and over | 214 | 19,607 | 91,438 | 7,282 | 33,959 |
| KOSRAE | 1,197 | 15,369 | 12,842 | 14,096 | 11,778 |
| Less than 2,500 | 103 | 166 | 1,619 | 456 | 4,447 |
| 2,500 - 3,999 | 77 | 246 | 3,201 | 547 | 7,112 |
| 4,000 - 5,999 | 162 | 828 | 5,095 | 1,299 | 7,997 |
| 6,000 - 9,999 | 222 | 1,714 | 7,712 | 2,784 | 12,528 |
| 10,000 - 14,999 | 274 | 3,332 | 12,181 | 2,996 | 10,954 |
| 15,000 - 19,999 | 145 | 2,598 | 17,876 | 2,090 | 14,384 |
| 20,000 - 29,999 | 137 | 3,457 | 25,275 | 2,435 | 17,804 |
| 30,000 - 49,999 | 68 | 2,546 | 37,235 | 1,381 | 20,191 |
| 50,000 and over | 9 | 482 | 56,382 | 106 | 12,442 |

Source: 2005 HIES

Table 8. Total Number of Households, Total and Average Annual Household Income and Expenditure by Expenditure Class and State: 2005

| State Expenditure Class | Total Number of Households | INCOME | | EXPENDITURE | |
|----------------------------|----------------------------------|--------------------|---------|--------------------|---------|
| | | Total (\$1,000) | Average | Total (\$1,000) | Average |
| FSM | 16,427 | 220,465 | 13,421 | 210,734 | 12,829 |
| Less than 2,500 | 413 | 1,058 | 2,566 | 801 | 1,942 |
| 2,500 - 3,999 | 993 | 4,243 | 4,273 | 3,221 | 3,244 |
| 4,000 - 5,999 | 1,983 | 10,888 | 5,490 | 10,013 | 5,049 |
| 6,000 - 9,999 | 4,449 | 36,190 | 8,134 | 35,151 | 7,901 |
| 10,000 - 14,999 | 4,122 | 52,439 | 12,723 | 50,298 | 12,203 |
| 15,000 - 19,999 | 1,826 | 31,927 | 17,489 | 31,229 | 17,106 |
| 20,000 - 29,999 | 1,750 | 44,174 | 25,239 | 41,760 | 23,859 |
| 30,000 - 49,999 | 735 | 30,606 | 41,649 | 27,502 | 37,425 |
| 50,000 and over | 156 | 8,939 | 57,146 | 10,758 | 68,771 |
| YAP | 2,207 | 34,468 | 15,616 | 38,934 | 17,640 |
| Less than 2,500 | - | - | - | - | - |
| 2,500 - 3,999 | 35 | 202 | 5,768 | 129 | 3,681 |
| 4,000 - 5,999 | 122 | 843 | 6,938 | 603 | 4,959 |
| 6,000 - 9,999 | 438 | 4,143 | 9,451 | 3,620 | 8,257 |
| 10,000 - 14,999 | 613 | 7,378 | 12,027 | 7,702 | 12,556 |
| 15,000 - 19,999 | 384 | 6,545 | 17,039 | 6,755 | 17,586 |
| 20,000 - 29,999 | 389 | 8,226 | 21,127 | 9,196 | 23,618 |
| 30,000 - 49,999 | 171 | 4,828 | 28,162 | 6,430 | 37,505 |
| 50,000 and over | 54 | 2,303 | 42,650 | 4,501 | 83,361 |
| CHUUK | 6,994 | 76,619 | 10,955 | 79,716 | 11,398 |
| Less than 2,500 | 156 | 301 | 1,926 | 313 | 2,002 |
| 2,500 - 3,999 | 521 | 1,924 | 3,693 | 1,683 | 3,230 |
| 4,000 - 5,999 | 986 | 5,098 | 5,170 | 5,029 | 5,100 |
| 6,000 - 9,999 | 2,292 | 16,684 | 7,280 | 18,049 | 7,876 |
| 10,000 - 14,999 | 1,599 | 16,207 | 10,137 | 19,388 | 12,127 |
| 15,000 - 19,999 | 670 | 11,968 | 17,854 | 11,361 | 16,948 |
| 20,000 - 29,999 | 481 | 11,477 | 23,863 | 11,383 | 23,666 |
| 30,000 - 49,999 | 227 | 9,579 | 42,143 | 8,714 | 38,337 |
| 50,000 and over | 61 | 3,379 | 55,001 | 3,797 | 61,792 |
| POHNPEI | 6,029 | 94,010 | 15,593 | 77,988 | 12,936 |
| Less than 2,500 | 222 | 721 | 3,249 | 423 | 1,907 |
| 2,500 - 3,999 | 360 | 1,791 | 4,976 | 1,170 | 3,250 |
| 4,000 - 5,999 | 730 | 4,035 | 5,525 | 3,654 | 5,003 |
| 6,000 - 9,999 | 1,394 | 12,263 | 8,795 | 10,893 | 7,813 |
| 10,000 - 14,999 | 1,619 | 23,703 | 14,642 | 19,670 | 12,150 |
| 15,000 - 19,999 | 609 | 10,897 | 17,901 | 10,351 | 17,005 |
| 20,000 - 29,999 | 760 | 22,074 | 29,035 | 18,451 | 24,270 |
| 30,000 - 49,999 | 293 | 15,269 | 52,044 | 10,916 | 37,208 |
| 50,000 and over | 41 | 3,257 | 79,457 | 2,460 | 60,013 |
| KOSRAE | 1,197 | 15,369 | 12,842 | 14,096 | 11,778 |
| Less than 2,500 | 34 | 36 | 1,053 | 65 | 1,891 |
| 2,500 - 3,999 | 77 | 326 | 4,238 | 240 | 3,117 |
| 4,000 - 5,999 | 145 | 911 | 6,272 | 727 | 5,006 |
| 6,000 - 9,999 | 325 | 3,101 | 9,546 | 2,590 | 7,974 |
| 10,000 - 14,999 | 291 | 5,151 | 17,722 | 3,538 | 12,174 |
| 15,000 - 19,999 | 162 | 2,517 | 15,496 | 2,763 | 17,009 |
| 20,000 - 29,999 | 120 | 2,397 | 20,030 | 2,730 | 22,813 |
| 30,000 - 49,999 | 43 | 930 | 21,761 | 1,443 | 33,752 |
| 50,000 and over | - | - | - | - | - |

Source: 2005 HIES

Table 9. Average Annual Household Income and Expenditure by Household Size and Income Class: 2005

| Household Size | All Income Class | INCOME CLASS | | | | | | | | |
|---------------------|------------------------|--------------------|-------------------|-------------------|-------------------|---------------------|---------------------|---------------------|---------------------|-------------------|
| | | Less than 2,500 | 2,500 to 3,999 | 4,000 to 5,999 | 6,000 to 9,999 | 10,000 to 14,999 | 15,000 to 19,999 | 20,000 to 29,999 | 30,000 to 49,999 | 50,000 or more |
| FSM | | | | | | | | | | |
| All Households | 16,427 | 1,054 | 1,260 | 2,441 | 4,048 | 3,021 | 1,735 | 1,560 | 883 | 424 |
| Average Income | 13,421 | 1,648 | 3,302 | 5,060 | 7,818 | 12,227 | 17,271 | 24,383 | 36,705 | 78,395 |
| Average Expenditure | 12,829 | 4,636 | 6,000 | 7,633 | 10,168 | 12,574 | 15,935 | 20,343 | 27,323 | 40,109 |
| One person | | | | | | | | | | |
| No. of Households | 621 | 114 | 52 | 141 | 158 | 27 | 59 | 13 | 33 | 24 |
| Average Income | 10,765 | 1,115 | 3,088 | 4,970 | 7,573 | 11,755 | 17,001 | 20,370 | 33,364 | 76,582 |
| Average Expenditure | 10,122 | 2,497 | 9,147 | 8,117 | 9,335 | 16,744 | 11,260 | 14,159 | 21,473 | 37,764 |
| Two persons | | | | | | | | | | |
| No. of Households | 1,256 | 123 | 182 | 184 | 276 | 214 | 132 | 58 | 59 | 27 |
| Average Income | 11,539 | 1,848 | 3,372 | 4,884 | 7,622 | 12,484 | 17,078 | 26,429 | 40,457 | 66,750 |
| Average Expenditure | 12,127 | 5,470 | 5,833 | 7,562 | 12,505 | 12,508 | 22,722 | 13,981 | 22,913 | 30,013 |
| Three person | | | | | | | | | | |
| No. of Households | 1,512 | 153 | 172 | 202 | 339 | 245 | 173 | 159 | 69 | - |
| Average Income | 11,023 | 1,635 | 3,393 | 4,910 | 7,613 | 11,726 | 17,306 | 24,816 | 35,467 | - |
| Average Expenditure | 11,678 | 3,348 | 5,907 | 7,246 | 8,926 | 14,411 | 17,044 | 17,714 | 33,897 | - |
| Four persons | | | | | | | | | | |
| No. of Households | 1,662 | 78 | 214 | 275 | 388 | 287 | 195 | 108 | 100 | 17 |
| Average Income | 11,356 | 1,712 | 3,260 | 5,115 | 7,360 | 11,745 | 17,340 | 21,947 | 36,405 | 60,136 |
| Average Expenditure | 12,262 | 5,552 | 6,376 | 7,581 | 10,711 | 12,237 | 18,174 | 21,562 | 24,081 | 32,295 |
| Five persons | | | | | | | | | | |
| No. of Households | 2,031 | 249 | 107 | 221 | 622 | 252 | 229 | 163 | 156 | 31 |
| Average Income | 12,783 | 1,787 | 3,579 | 4,896 | 8,015 | 12,379 | 17,126 | 25,182 | 36,816 | 69,533 |
| Average Expenditure | 13,234 | 4,342 | 6,247 | 7,373 | 11,038 | 11,085 | 15,004 | 20,083 | 30,004 | 78,446 |
| Six persons | | | | | | | | | | |
| No. of Households | 2,210 | 111 | 157 | 377 | 608 | 390 | 184 | 245 | 94 | 45 |
| Average Income | 14,626 | 1,473 | 3,175 | 5,099 | 7,641 | 12,046 | 18,041 | 24,665 | 36,428 | 168,941 |
| Average Expenditure | 11,650 | 4,010 | 3,964 | 8,764 | 8,722 | 11,231 | 13,702 | 20,330 | 23,956 | 43,186 |
| Seven persons | | | | | | | | | | |
| No. of Households | 1,629 | 79 | 160 | 266 | 458 | 302 | 151 | 135 | 28 | 50 |
| Average Income | 12,149 | 1,590 | 3,414 | 5,070 | 7,837 | 12,494 | 17,516 | 25,241 | 34,661 | 67,262 |
| Average Expenditure | 12,328 | 9,719 | 7,660 | 7,596 | 9,726 | 13,313 | 16,933 | 23,072 | 25,897 | 23,779 |
| Eight persons | | | | | | | | | | |
| No. of Households | 1,448 | 66 | 66 | 235 | 363 | 376 | 136 | 152 | 40 | 13 |
| Average Income | 11,886 | 1,498 | 3,102 | 4,981 | 8,172 | 12,164 | 16,730 | 24,814 | 34,210 | 57,926 |
| Average Expenditure | 12,323 | 4,250 | 4,113 | 7,323 | 10,117 | 13,423 | 15,772 | 19,756 | 35,216 | 21,416 |
| Nine persons | | | | | | | | | | |
| No. of Households | 1,294 | 47 | 51 | 244 | 351 | 245 | 127 | 134 | 60 | 35 |
| Average Income | 13,486 | 2,012 | 3,281 | 5,313 | 7,922 | 11,998 | 17,209 | 25,183 | 36,263 | 69,514 |
| Average Expenditure | 12,889 | 5,770 | 3,840 | 7,560 | 10,613 | 13,260 | 15,323 | 18,973 | 26,113 | 38,037 |
| Ten or more persons | | | | | | | | | | |
| No. of Households | 2,764 | 34 | 100 | 296 | 485 | 685 | 348 | 393 | 241 | 182 |
| Average Income | 18,456 | 2,100 | 3,085 | 5,180 | 8,126 | 12,592 | 17,152 | 23,464 | 37,521 | 67,389 |
| Average Expenditure | 15,903 | 4,052 | 6,632 | 6,850 | 10,369 | 12,188 | 14,003 | 22,093 | 27,395 | 41,596 |

Source: 2005 HIES

Table 10. Total Number of Households, Total and Average Annual Income and Expenditure by Household Size and State: 2005

| State | Total Number of Household Size | INCOME | | EXPENDITURE | |
|---------------------|--------------------------------------|--------------------|---------|--------------------|---------|
| | | Total (\$1,000) | Average | Total (\$1,000) | Average |
| FSM | 16,427 | 220,465 | 13,421 | 210,734 | 12,829 |
| One person | 621 | 6,685 | 10,765 | 6,286 | 10,122 |
| Two persons | 1,256 | 14,489 | 11,539 | 15,227 | 12,127 |
| Three person | 1,512 | 16,670 | 11,023 | 17,659 | 11,678 |
| Four persons | 1,662 | 18,871 | 11,356 | 20,376 | 12,262 |
| Five persons | 2,031 | 25,965 | 12,783 | 26,882 | 13,234 |
| Six persons | 2,210 | 32,318 | 14,626 | 25,742 | 11,650 |
| Seven persons | 1,629 | 19,786 | 12,149 | 20,077 | 12,328 |
| Eight persons | 1,448 | 17,214 | 11,886 | 17,848 | 12,323 |
| Nine persons | 1,294 | 17,456 | 13,486 | 16,683 | 12,889 |
| Ten or more persons | 2,764 | 51,011 | 18,456 | 43,952 | 15,903 |
| YAP | 2,207 | 34,468 | 15,616 | 38,934 | 17,640 |
| One person | 99 | 783 | 7,920 | 1,124 | 11,364 |
| Two persons | 234 | 3,277 | 14,007 | 4,156 | 17,761 |
| Three person | 280 | 4,945 | 17,683 | 4,989 | 17,840 |
| Four persons | 250 | 3,678 | 14,689 | 3,829 | 15,288 |
| Five persons | 289 | 4,875 | 16,897 | 5,785 | 20,052 |
| Six persons | 231 | 3,332 | 14,411 | 3,817 | 16,510 |
| Seven persons | 177 | 2,775 | 15,662 | 3,177 | 17,927 |
| Eight persons | 184 | 2,408 | 13,080 | 2,826 | 15,349 |
| Nine persons | 133 | 1,594 | 12,026 | 1,817 | 13,710 |
| Ten or more persons | 331 | 6,799 | 20,563 | 7,415 | 22,425 |
| CHUUK | 6,994 | 76,619 | 10,955 | 79,716 | 11,398 |
| One person | 184 | 1,683 | 9,147 | 2,023 | 10,991 |
| Two persons | 400 | 3,052 | 7,635 | 4,228 | 10,575 |
| Three person | 503 | 4,260 | 8,468 | 5,002 | 9,944 |
| Four persons | 657 | 6,124 | 9,327 | 7,200 | 10,967 |
| Five persons | 903 | 9,168 | 10,155 | 9,756 | 10,807 |
| Six persons | 1,065 | 10,803 | 10,140 | 10,154 | 9,531 |
| Seven persons | 684 | 5,740 | 8,391 | 6,556 | 9,584 |
| Eight persons | 603 | 5,733 | 9,502 | 6,552 | 10,860 |
| Nine persons | 674 | 8,325 | 12,357 | 8,005 | 11,882 |
| Ten or more persons | 1,321 | 21,732 | 16,446 | 20,240 | 15,317 |
| POHNPEI | 6,029 | 94,010 | 15,593 | 77,988 | 12,936 |
| One person | 304 | 4,083 | 13,439 | 2,982 | 9,813 |
| Two persons | 571 | 7,665 | 13,432 | 6,284 | 11,011 |
| Three person | 644 | 6,798 | 10,554 | 6,797 | 10,552 |
| Four persons | 635 | 8,208 | 12,925 | 8,039 | 12,660 |
| Five persons | 737 | 11,116 | 15,074 | 10,035 | 13,609 |
| Six persons | 725 | 16,012 | 22,083 | 10,084 | 13,907 |
| Seven persons | 682 | 10,342 | 15,169 | 9,429 | 13,830 |
| Eight persons | 464 | 6,107 | 13,153 | 5,501 | 11,848 |
| Nine persons | 360 | 5,678 | 15,772 | 5,347 | 14,855 |
| Ten or more persons | 907 | 18,002 | 19,856 | 13,491 | 14,880 |
| KOSRAE | 1,197 | 15,369 | 12,842 | 14,096 | 11,778 |
| One person | 34 | 135 | 3,939 | 157 | 4,594 |
| Two persons | 51 | 495 | 9,649 | 560 | 10,923 |
| Three person | 85 | 668 | 7,809 | 871 | 10,194 |
| Four persons | 120 | 861 | 7,192 | 1,308 | 10,927 |
| Five persons | 103 | 806 | 7,862 | 1,306 | 12,727 |
| Six persons | 188 | 2,171 | 11,546 | 1,688 | 8,976 |
| Seven persons | 85 | 929 | 10,867 | 916 | 10,715 |
| Eight persons | 197 | 2,966 | 15,088 | 2,969 | 15,102 |
| Nine persons | 128 | 1,860 | 14,509 | 1,514 | 11,810 |
| Ten or more persons | 205 | 4,477 | 21,824 | 2,806 | 13,678 |

Source: 2005 HIES

Table 11. Total Number of Households, Total Income and Average Household Income and Expenditure by Income Class and State: 2005

| State Income Class | MALE-HEADED HOUSEHOLD | | | FEMALE-HEADED HOUSEHOLD | | |
|-----------------------|----------------------------------|---------------------|---------|----------------------------------|---------------------|---------|
| | Total Number of Households | Income | | Total Number of Households | Income | |
| | | Total (US\$ 000) | Average | | Total (US\$ 000) | Average |
| FSM | 13,095 | 182,801 | 13,960 | 3,332 | 37,664 | 11,305 |
| Less than 2,500 | 675 | 1,075 | 1,593 | 379 | 662 | 1,745 |
| 2,500 - 3,999 | 992 | 3,301 | 3,328 | 269 | 861 | 3,206 |
| 4,000 - 5,999 | 1,940 | 9,916 | 5,111 | 501 | 2,434 | 4,862 |
| 6,000 - 9,999 | 3,074 | 24,011 | 7,811 | 974 | 7,634 | 7,837 |
| 10,000 - 14,999 | 2,506 | 30,711 | 12,256 | 516 | 6,233 | 12,087 |
| 15,000 - 19,999 | 1,477 | 25,512 | 17,273 | 258 | 4,459 | 17,261 |
| 20,000 - 29,999 | 1,299 | 31,752 | 24,443 | 261 | 6,281 | 24,083 |
| 30,000 - 49,999 | 794 | 29,096 | 36,641 | 89 | 3,308 | 37,270 |
| 50,000 and over | 338 | 27,426 | 81,093 | 86 | 5,793 | 67,729 |
| YAP | 1,727 | 27,925 | 16,169 | 480 | 6,543 | 3,789 |
| Less than 2,500 | 29 | 48 | - | 14 | 25 | - |
| 2,500 - 3,999 | 50 | 165 | 3,321 | 35 | 111 | 2,229 |
| 4,000 - 5,999 | 119 | 622 | 5,241 | 20 | 99 | 834 |
| 6,000 - 9,999 | 366 | 2,988 | 8,168 | 137 | 1,156 | 3,159 |
| 10,000 - 14,999 | 457 | 5,709 | 12,500 | 136 | 1,663 | 3,641 |
| 15,000 - 19,999 | 260 | 4,539 | 17,447 | 45 | 781 | 3,003 |
| 20,000 - 29,999 | 273 | 6,554 | 24,005 | 55 | 1,376 | 5,039 |
| 30,000 - 49,999 | 141 | 5,352 | 37,827 | 39 | 1,333 | 9,419 |
| 50,000 and over | 33 | 1,947 | 59,315 | - | - | ... |
| CHUUK | 5,772 | 67,147 | 11,633 | 1,222 | 9,472 | 1,641 |
| Less than 2,500 | 227 | 454 | 2,003 | 181 | 337 | 1,488 |
| 2,500 - 3,999 | 575 | 1,937 | 3,367 | 82 | 263 | 458 |
| 4,000 - 5,999 | 1,285 | 6,658 | 5,182 | 248 | 1,245 | 969 |
| 6,000 - 9,999 | 1,587 | 12,125 | 7,642 | 471 | 3,685 | 2,323 |
| 10,000 - 14,999 | 928 | 11,270 | 12,144 | 164 | 1,869 | 2,014 |
| 15,000 - 19,999 | 411 | 7,114 | 17,294 | 45 | 740 | 1,798 |
| 20,000 - 29,999 | 378 | 9,078 | 24,040 | 10 | 233 | 618 |
| 30,000 - 49,999 | 224 | 8,063 | 35,970 | 10 | 365 | 1,629 |
| 50,000 and over | 158 | 10,448 | 66,258 | 10 | 734 | 4,656 |
| POHNPEI | 4,638 | 74,420 | 16,044 | 1,390 | 19,590 | 4,223 |
| Less than 2,500 | 360 | 471 | 1,309 | 142 | 236 | 655 |
| 2,500 - 3,999 | 324 | 1,068 | 3,297 | 118 | 370 | 1,143 |
| 4,000 - 5,999 | 409 | 1,980 | 4,846 | 198 | 919 | 2,248 |
| 6,000 - 9,999 | 968 | 7,684 | 7,941 | 297 | 2,294 | 2,371 |
| 10,000 - 14,999 | 882 | 10,784 | 12,231 | 182 | 2,316 | 2,627 |
| 15,000 - 19,999 | 669 | 11,397 | 17,045 | 160 | 2,802 | 4,190 |
| 20,000 - 29,999 | 520 | 12,869 | 24,740 | 187 | 4,466 | 8,586 |
| 30,000 - 49,999 | 360 | 13,135 | 36,480 | 40 | 1,611 | 4,473 |
| 50,000 and over | 148 | 15,031 | 101,772 | 67 | 4,577 | 30,989 |
| KOSRAE | 957 | 13,309 | 13,901 | 239 | 2,060 | 2,151 |
| Less than 2,500 | 60 | 102 | 1,704 | 43 | 64 | 1,072 |
| 2,500 - 3,999 | 43 | 130 | 3,038 | 34 | 116 | 2,724 |
| 4,000 - 5,999 | 128 | 657 | 5,120 | 34 | 171 | 1,334 |
| 6,000 - 9,999 | 154 | 1,215 | 7,894 | 68 | 499 | 3,245 |
| 10,000 - 14,999 | 239 | 2,947 | 12,312 | 34 | 385 | 1,609 |
| 15,000 - 19,999 | 137 | 2,462 | 17,997 | 9 | 136 | 996 |
| 20,000 - 29,999 | 128 | 3,251 | 25,357 | 9 | 205 | 1,602 |
| 30,000 - 49,999 | 68 | 2,546 | 37,235 | - | - | - |
| 50,000 and over | - | - | - | 9 | 482 | 56 |

Source: 2005 HIES

Table 12. Total Number of Households, Total Income and Average Household Income and Expenditure by Income Class and State: 2005

| Ethnicity of Householder Income Class | Number of Households | INCOME | | EXPENDITURE | |
|--|-------------------------|---------------------|---------|---------------------|---------|
| | | Total (US\$ 000) | Average | Total (US\$ 000) | Average |
| All Households | | | | | |
| All Income Classes | 16,427 | 220,465 | 13,421 | 210,734 | 12,829 |
| Less than 2,500 | 1,054 | 1,737 | 1,648 | 4,888 | 4,636 |
| 2,500 to 3,999 | 1,260 | 4,161 | 3,302 | 7,562 | 6,000 |
| 4,000 to 5,999 | 2,441 | 12,350 | 5,060 | 18,630 | 7,633 |
| 6,000 to 9,999 | 4,048 | 31,646 | 7,818 | 41,160 | 10,168 |
| 10,000 to 14,999 | 3,021 | 36,943 | 12,227 | 37,991 | 12,574 |
| 15,000 to 19,999 | 1,735 | 29,971 | 17,271 | 27,653 | 15,935 |
| 20,000 to 29,999 | 1,560 | 38,033 | 24,383 | 31,732 | 20,343 |
| 30,000 to 49,999 | 883 | 32,405 | 36,705 | 24,123 | 27,323 |
| 50,000 and over | 424 | 33,219 | 78,395 | 16,996 | 40,109 |
| FSM Ethnicity | | | | | |
| All Income Classes | 15,745 | 206,613 | 13,123 | 198,283 | 12,594 |
| Less than 2,500 | 1,028 | 1,719 | 1,673 | 4,218 | 4,104 |
| 2,500 to 3,999 | 1,234 | 4,077 | 3,305 | 7,263 | 5,887 |
| 4,000 to 5,999 | 2,414 | 12,203 | 5,056 | 18,380 | 7,615 |
| 6,000 to 9,999 | 3,950 | 30,894 | 7,822 | 40,143 | 10,164 |
| 10,000 to 14,999 | 2,902 | 35,498 | 12,234 | 36,354 | 12,529 |
| 15,000 to 19,999 | 1,628 | 28,108 | 17,264 | 25,695 | 15,782 |
| 20,000 to 29,999 | 1,419 | 34,367 | 24,222 | 28,841 | 20,327 |
| 30,000 to 49,999 | 761 | 27,808 | 36,543 | 20,757 | 27,277 |
| 50,000 and over | 410 | 31,938 | 77,824 | 16,632 | 40,528 |
| Non-FSM Ethnicity | | | | | |
| All Income Classes | 682 | 13,853 | 20,313 | 12,451 | 18,259 |
| Less than 2,500 | 27 | 19 | 695 | 670 | 25,120 |
| 2,500 to 3,999 | 27 | 85 | 3,172 | 299 | 11,218 |
| 4,000 to 5,999 | 27 | 147 | 5,410 | 250 | 9,217 |
| 6,000 to 9,999 | 98 | 752 | 7,642 | 1,017 | 10,344 |
| 10,000 to 14,999 | 120 | 1,445 | 12,068 | 1,636 | 13,668 |
| 15,000 to 19,999 | 107 | 1,863 | 17,388 | 1,957 | 18,270 |
| 20,000 to 29,999 | 141 | 3,666 | 26,000 | 2,892 | 20,507 |
| 30,000 to 49,999 | 122 | 4,596 | 37,711 | 3,366 | 27,613 |
| 50,000 and over | 13 | 1,281 | 95,948 | 364 | 27,250 |

Source: 2005 HIES

Table 13. Percentage Distribution of Total Household Expenditure by Expenditure Group and Income Class: 2005

| | All Income Class | Income Class | | | | | | | | |
|---|------------------------|--------------------|-------------------|-------------------|-------------------|---------------------|---------------------|---------------------|---------------------|-------------------|
| | | Less than 2,500 | 2,500 to 3,999 | 4,000 to 5,999 | 6,000 to 9,999 | 10,000 to 14,999 | 15,000 to 19,999 | 20,000 to 29,999 | 30,000 to 49,999 | 50,000 or more |
| TOTAL (US\$ 000) | 210,734 | 4,888 | 7,562 | 18,630 | 41,160 | 37,991 | 27,653 | 31,732 | 24,123 | 16,996 |
| PERCENT | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food | 39.4 | 40.9 | 44.6 | 53.3 | 46.8 | 44.5 | 34.0 | 34.3 | 25.9 | 30.2 |
| Cereal & Bakery Products | 6.8 | 11.3 | 10.8 | 9.3 | 7.8 | 7.7 | 5.1 | 6.1 | 4.5 | 3.5 |
| Meat & Poultry | 5.9 | 6.2 | 4.7 | 4.8 | 5.5 | 6.3 | 5.5 | 5.7 | 6.3 | 7.5 |
| Fish & Seafood | 10.9 | 8.5 | 11.5 | 17.8 | 15.3 | 11.9 | 9.5 | 7.9 | 4.9 | 7.6 |
| Fruits, Vegetables & Tubers | 8.1 | 6.1 | 9.4 | 12.5 | 11.2 | 10.1 | 7.1 | 5.7 | 3.5 | 4.7 |
| Dairy & Egg Products | 1.0 | 0.9 | 0.5 | 0.7 | 0.8 | 1.1 | 1.0 | 1.3 | 1.0 | 1.2 |
| Non-alcoholic beverages | 2.3 | 2.5 | 1.9 | 2.1 | 1.7 | 2.3 | 2.3 | 3.6 | 2.0 | 2.3 |
| Miscellaneous Food | 3.7 | 4.0 | 5.4 | 6.1 | 4.1 | 4.9 | 2.8 | 3.0 | 2.0 | 2.0 |
| Meals away from home | 0.7 | 1.2 | 0.4 | 0.2 | 0.4 | 0.3 | 0.7 | 1.0 | 1.7 | 1.5 |
| Alcohol, Tobacco, Sakau & Betelnut | 3.5 | 3.8 | 4.7 | 3.6 | 4.1 | 3.9 | 3.2 | 3.7 | 2.7 | 2.3 |
| Clothing & footwear | 3.7 | 4.9 | 3.9 | 3.7 | 3.7 | 3.9 | 3.8 | 3.9 | 2.9 | 3.1 |
| Housing, Household maintenance, repair & ops. | 17.4 | 21.9 | 19.7 | 15.0 | 17.4 | 15.4 | 20.0 | 17.2 | 18.3 | 16.6 |
| Fuel, light & water | 5.1 | 7.0 | 6.4 | 4.8 | 4.9 | 5.1 | 5.1 | 5.5 | 4.3 | 5.0 |
| Education | 0.2 | - | 0.0 | 0.1 | 0.0 | 0.0 | 0.7 | 0.2 | 0.2 | 0.9 |
| Medical care | 2.0 | 0.6 | 0.6 | 0.5 | 1.1 | 1.5 | 2.5 | 2.7 | 3.4 | 3.3 |
| Recreation | 1.6 | 0.7 | 1.0 | 0.9 | 1.1 | 1.1 | 1.9 | 1.9 | 2.9 | 3.0 |
| Transport & communication | 9.3 | 4.3 | 6.7 | 6.6 | 7.9 | 9.1 | 11.5 | 10.3 | 12.6 | 8.2 |
| Furniture & Equipment | 4.1 | 5.2 | 4.0 | 3.3 | 3.8 | 4.1 | 3.7 | 3.9 | 5.3 | 4.5 |
| Income Tax | 3.7 | 0.2 | 0.5 | 0.6 | 1.3 | 2.5 | 3.9 | 5.0 | 7.8 | 8.8 |
| Gifts | 6.2 | 7.2 | 6.0 | 5.3 | 4.3 | 5.3 | 5.7 | 7.4 | 8.2 | 9.2 |
| Others | 3.8 | 3.3 | 2.2 | 2.2 | 3.5 | 3.5 | 4.1 | 4.1 | 5.4 | 4.8 |

Source: 2005 HIES

Table 14. Distribution of Total Expenditure by National Income Deciles (\$000): 2005

| Expenditure group | INCOME DECILE | | | | | | | | | | |
|---|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| | Total | Decile 1 | Decile 2 | Decile 3 | Decile 4 | Decile 5 | Decile 6 | Decile 7 | Decile 8 | Decile 9 | Decile 10 |
| Total | 210,734 | 9,015 | 12,717 | 15,174 | 16,676 | 18,527 | 18,568 | 21,191 | 24,084 | 30,023 | 44,758 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food | 39.4 | 41.9 | 50.9 | 52.4 | 48.0 | 44.9 | 44.5 | 43.2 | 34.7 | 33.6 | 28.5 |
| Alcohol & Tobacco | 3.5 | 3.9 | 3.6 | 4.1 | 4.2 | 4.1 | 3.6 | 4.2 | 3.2 | 3.8 | 2.5 |
| Clothing & footwear | 3.7 | 4.6 | 3.4 | 3.9 | 3.6 | 3.8 | 4.3 | 3.4 | 4.0 | 3.9 | 3.0 |
| Household rent, maintenance, repairs & operations | 17.4 | 21.6 | 16.0 | 15.9 | 17.4 | 17.4 | 15.5 | 15.6 | 18.9 | 18.4 | 17.5 |
| Fuel, light & water | 5.1 | 6.8 | 5.2 | 4.7 | 5.0 | 4.9 | 4.8 | 5.5 | 5.2 | 5.7 | 4.5 |
| Furniture, equipment & accessories | 4.1 | 5.3 | 3.2 | 3.3 | 4.0 | 3.7 | 4.4 | 3.8 | 3.7 | 4.1 | 4.8 |
| Transportation & communication | 9.3 | 5.5 | 6.3 | 6.7 | 7.1 | 9.0 | 9.0 | 9.2 | 12.0 | 10.1 | 10.7 |
| Education | 0.2 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.7 | 0.2 | 0.5 |
| Medical care | 2.0 | 0.7 | 0.4 | 0.6 | 1.2 | 1.0 | 1.6 | 1.5 | 2.3 | 2.4 | 3.7 |
| Recreational Services | 1.6 | 0.8 | 1.4 | 0.6 | 0.9 | 1.4 | 1.1 | 1.3 | 1.9 | 1.8 | 2.9 |
| Gifts | 6.2 | 5.9 | 6.3 | 4.3 | 4.1 | 4.9 | 5.1 | 5.9 | 5.6 | 7.6 | 8.2 |
| Income tax | 3.7 | 0.3 | 0.7 | 0.6 | 1.3 | 1.6 | 2.2 | 2.8 | 4.0 | 4.8 | 8.0 |
| Others | 3.8 | 2.7 | 2.4 | 2.8 | 3.4 | 3.4 | 3.9 | 3.6 | 3.8 | 3.6 | 5.3 |

Source: 2005 HIES

Table 14A. Percentage Distribution of Total Expenditure by States' Income Quintiles and State: 2005

| Expenditure group | All Quintiles | Quintile 1 | Quintile 2 | Quintile 3 | Quintile 4 | Quintile 5 |
|---|---------------|------------|------------|------------|------------|------------|
| YAP | | | | | | |
| Total Expenditure (US\$ 000) | 38,934 | 3,807 | 6,040 | 6,783 | 9,357 | 12,948 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food | 39.3 | 41.8 | 41.3 | 45.0 | 35.9 | 37.1 |
| Alcohol & Tobacco | 6.3 | 8.8 | 8.2 | 6.1 | 6.2 | 4.8 |
| Clothing & footwear | 2.2 | 3.2 | 2.1 | 1.9 | 1.9 | 2.2 |
| Household rent, maintenance, repairs & operations | 18.5 | 16.7 | 16.5 | 18.1 | 23.1 | 16.9 |
| Fuel, light & water | 4.8 | 7.6 | 5.6 | 5.1 | 4.4 | 3.8 |
| Furniture, equipment & accessories | 4.3 | 3.3 | 5.3 | 3.5 | 3.3 | 5.3 |
| Transportation & communication | 10.8 | 10.1 | 10.9 | 10.2 | 10.7 | 11.3 |
| Education | 0.5 | 0.0 | 0.1 | 0.0 | 1.1 | 0.8 |
| Medical care | 2.1 | 0.4 | 0.9 | 0.7 | 2.8 | 3.4 |
| Recreational Services | 2.2 | 1.9 | 1.5 | 2.0 | 2.7 | 2.3 |
| Gifts | 3.0 | 3.1 | 2.9 | 2.4 | 2.8 | 3.6 |
| Income tax | 3.1 | 1.0 | 1.5 | 2.1 | 2.8 | 5.1 |
| Others | 2.8 | 2.1 | 3.2 | 2.8 | 2.2 | 3.2 |
| CHUUK | | | | | | |
| Total Expenditure (US\$ 000) | 79,716 | 8,215 | 12,591 | 14,096 | 17,061 | 27,754 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food | 47.5 | 57.2 | 58.3 | 53.1 | 49.7 | 35.4 |
| Alcohol & Tobacco | 2.4 | 3.0 | 2.7 | 2.6 | 2.3 | 2.1 |
| Clothing & footwear | 3.4 | 2.8 | 3.5 | 3.6 | 4.0 | 3.1 |
| Household rent, maintenance, repairs & operations | 16.8 | 18.7 | 16.7 | 17.8 | 16.2 | 15.9 |
| Fuel, light & water | 4.8 | 4.7 | 4.0 | 4.1 | 4.5 | 5.6 |
| Furniture, equipment & accessories | 3.5 | 2.1 | 2.7 | 3.4 | 3.5 | 4.2 |
| Transportation & communication | 8.0 | 3.8 | 5.0 | 6.1 | 7.3 | 12.0 |
| Education | 0.2 | 0.0 | 0.1 | 0.0 | 0.0 | 0.5 |
| Medical care | 1.1 | 0.2 | 0.3 | 0.5 | 1.4 | 1.8 |
| Recreational Services | 1.0 | 1.0 | 0.3 | 0.7 | 0.5 | 1.8 |
| Gifts | 5.9 | 4.4 | 3.6 | 3.5 | 5.9 | 8.7 |
| Income tax | 2.4 | 0.3 | 0.3 | 1.0 | 1.7 | 5.0 |
| Others | 3.2 | 1.6 | 2.5 | 3.7 | 2.9 | 3.8 |
| POHNPEI | | | | | | |
| Total Expenditure (US\$ 000) | 77,988 | 7,509 | 10,585 | 13,594 | 16,655 | 29,644 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food | 31.5 | 38.4 | 40.1 | 39.2 | 28.9 | 24.6 |
| Alcohol & Tobacco | 3.7 | 4.3 | 5.7 | 4.1 | 3.6 | 2.6 |
| Clothing & footwear | 4.8 | 4.9 | 4.9 | 5.1 | 5.2 | 4.3 |
| Household rent, maintenance, repairs & operations | 17.3 | 19.5 | 15.2 | 13.4 | 19.2 | 18.3 |
| Fuel, light & water | 5.5 | 6.5 | 6.2 | 5.5 | 6.5 | 4.6 |
| Furniture, equipment & accessories | 4.6 | 5.9 | 4.7 | 4.4 | 4.5 | 4.3 |
| Transportation & communication | 9.2 | 5.2 | 8.3 | 9.2 | 10.1 | 10.0 |
| Education | 0.1 | 0.0 | 0.1 | 0.1 | 0.1 | 0.2 |
| Medical care | 2.7 | 0.5 | 1.8 | 2.5 | 2.5 | 3.8 |
| Recreational Services | 1.9 | 0.9 | 1.7 | 1.0 | 1.9 | 2.7 |
| Gifts | 8.6 | 10.1 | 5.6 | 8.2 | 6.8 | 10.5 |
| Income tax | 5.1 | 0.4 | 1.8 | 2.7 | 5.3 | 8.3 |
| Others | 5.0 | 3.3 | 3.8 | 4.7 | 5.3 | 5.8 |
| KOSRAE | | | | | | |
| Total Expenditure (US\$ 000) | 14,096 | 1,413 | 2,362 | 2,970 | 3,064 | 4,286 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food | 38.4 | 43.6 | 40.1 | 40.3 | 37.9 | 34.8 |
| Alcohol & Tobacco | 1.6 | 2.6 | 1.9 | 1.4 | 1.1 | 1.4 |
| Clothing & footwear | 3.0 | 3.0 | 3.8 | 2.9 | 2.7 | 2.8 |
| Household rent, maintenance, repairs & operations | 18.0 | 18.2 | 17.7 | 23.5 | 11.8 | 18.8 |
| Fuel, light & water | 5.3 | 6.4 | 5.5 | 4.5 | 5.5 | 5.2 |
| Furniture, equipment & accessories | 4.1 | 4.1 | 6.5 | 2.2 | 2.6 | 5.3 |
| Transportation & communication | 12.8 | 12.2 | 15.3 | 13.2 | 17.4 | 7.8 |
| Education | 0.1 | 0.0 | 0.0 | 0.0 | 0.2 | 0.0 |
| Medical care | 2.3 | 2.7 | 1.2 | 1.8 | 1.8 | 3.5 |
| Recreational Services | 2.3 | 0.9 | 1.5 | 1.9 | 3.2 | 3.0 |
| Gifts | 3.2 | 2.6 | 2.6 | 2.1 | 5.4 | 2.9 |
| Income tax | 5.0 | 0.8 | 1.2 | 3.1 | 5.1 | 9.7 |
| Others | 3.9 | 2.8 | 2.7 | 3.0 | 5.2 | 4.8 |

Source: 2005 HIES

Table 15. Distribution of Total Food Expenditure by Transaction Type and State: 2005

| Food transaction | AMOUNT (US\$ 000) | | | | | PERCENT | | | | |
|-----------------------------|-------------------|--------|--------|---------|--------|---------|-------|-------|---------|--------|
| | Total | Yap | Chuuk | Pohnpei | Kosrae | Total | Yap | Chuuk | Pohnpei | Kosrae |
| Food | 83,132 | 15,303 | 37,836 | 24,579 | 5,413 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Purchased | 44,796 | 6,052 | 17,670 | 16,970 | 4,104 | 53.9 | 39.5 | 46.7 | 69.0 | 75.8 |
| Home produced | 38,336 | 9,251 | 20,166 | 7,609 | 1,309 | 46.1 | 60.5 | 53.3 | 31.0 | 24.2 |
| Cereal & Bakery Products | 14,281 | 1,518 | 6,196 | 5,418 | 1,150 | 17.2 | 9.9 | 16.4 | 22.0 | 21.2 |
| Purchased | 14,181 | 1,509 | 6,164 | 5,385 | 1,124 | 17.1 | 9.9 | 16.3 | 21.9 | 20.8 |
| Home produced | 100 | 9 | 32 | 33 | 26 | 0.1 | 0.1 | 0.1 | 0.1 | 0.5 |
| Meat & Poultry | 12,345 | 1,954 | 4,231 | 4,954 | 1,206 | 14.9 | 12.8 | 11.2 | 20.2 | 22.3 |
| Purchased | 9,200 | 1,448 | 3,232 | 3,466 | 1,054 | 11.1 | 9.5 | 8.5 | 14.1 | 19.5 |
| Home produced | 3,146 | 506 | 999 | 1,488 | 153 | 3.8 | 3.3 | 2.6 | 6.1 | 2.8 |
| Fish & Seafood | 23,004 | 4,412 | 12,008 | 5,478 | 1,106 | 27.7 | 28.8 | 31.7 | 22.3 | 20.4 |
| Purchased | 7,272 | 734 | 3,444 | 2,573 | 521 | 8.7 | 4.8 | 9.1 | 10.5 | 9.6 |
| Home produced | 15,732 | 3,678 | 8,564 | 2,905 | 585 | 18.9 | 24.0 | 22.6 | 11.8 | 10.8 |
| Fruits, Vegetables & Tubers | 17,159 | 4,446 | 8,220 | 3,763 | 730 | 20.6 | 29.1 | 21.7 | 15.3 | 13.5 |
| Purchased | 1,782 | 281 | 605 | 690 | 206 | 2.1 | 1.8 | 1.6 | 2.8 | 3.8 |
| Home produced | 15,377 | 4,165 | 7,615 | 3,073 | 524 | 18.5 | 27.2 | 20.1 | 12.5 | 9.7 |
| Dairy & Egg Products | 2,071 | 306 | 509 | 966 | 290 | 2.5 | 2.0 | 1.3 | 3.9 | 5.4 |
| Purchased | 1,960 | 286 | 492 | 909 | 273 | 2.4 | 1.9 | 1.3 | 3.7 | 5.1 |
| Home produced | 111 | 20 | 17 | 57 | 17 | 0.1 | 0.1 | 0.0 | 0.2 | 0.3 |
| Non-alcoholic beverages | 4,880 | 1,690 | 1,572 | 1,299 | 320 | 5.9 | 11.0 | 4.2 | 5.3 | 5.9 |
| Purchased | 4,008 | 854 | 1,545 | 1,289 | 320 | 4.8 | 5.6 | 4.1 | 5.2 | 5.9 |
| Home produced | 871 | 836 | 27 | 9 | - | 1.0 | 5.5 | 0.1 | 0.0 | - |
| Miscellaneous Food | 7,826 | 749 | 4,650 | 1,869 | 558 | 9.4 | 4.9 | 12.3 | 7.6 | 10.3 |
| Purchased | 4,831 | 714 | 1,738 | 1,826 | 553 | 5.8 | 4.7 | 4.6 | 7.4 | 10.2 |
| Home produced | 2,995 | 35 | 2,912 | 43 | 5 | 3.6 | 0.2 | 7.7 | 0.2 | 0.1 |
| Meals away from home | 1,565 | 229 | 450 | 832 | 53 | 1.9 | 1.5 | 1.2 | 3.4 | 1.0 |
| Purchased | 1,561 | 227 | 449 | 832 | 53 | 1.9 | 1.5 | 1.2 | 3.4 | 1.0 |
| Home produced | 3 | 2 | 1 | - | - | 0.0 | 0.0 | 0.0 | - | - |

Source: 2005 HIES

Note: Food given away to other households were classified as "Gifts" expenditures.

Table 16. Total Household Income and Expenditures and Percent Distribution by Income Decile: 2005

| Income Decile | Income | | Expenditure | |
|---------------|------------------|---------|------------------|---------|
| | Value (\$000) | Percent | Value (\$000) | Percent |
| FSM | 220,465 | 100.0 | 210,734 | 100.0 |
| Decile 1 | 3,939 | 1.8 | 9,015 | 4.3 |
| Decile 2 | 7,851 | 3.6 | 12,717 | 6.0 |
| Decile 3 | 10,521 | 4.8 | 15,174 | 7.2 |
| Decile 4 | 12,459 | 5.7 | 16,676 | 7.9 |
| Decile 5 | 15,040 | 6.8 | 18,527 | 8.8 |
| Decile 6 | 17,182 | 7.8 | 18,568 | 8.8 |
| Decile 7 | 21,258 | 9.6 | 21,191 | 10.1 |
| Decile 8 | 26,537 | 12.0 | 24,084 | 11.4 |
| Decile 9 | 35,896 | 16.3 | 30,023 | 14.2 |
| Decile 10 | 69,783 | 31.7 | 44,758 | 21.2 |

Source: 2005 HIES

Table 16A. Total Household Income and Expenditures and Percent Distribution by States' Income Quintiles: 2005

| State Income Quintile | INCOME | | EXPENDITURE | |
|--------------------------|------------------|---------|------------------|---------|
| | Value (\$000) | Percent | Value (\$000) | Percent |
| YAP | 34,468 | 100.0 | 38,934 | 100.0 |
| 1st Quintile | 2,212 | 6.4 | 3,807 | 9.8 |
| 2nd Quintile | 4,325 | 12.5 | 6,040 | 15.5 |
| 3rd Quintile | 5,939 | 17.2 | 6,783 | 17.4 |
| 4th Quintile | 7,894 | 22.9 | 9,357 | 24.0 |
| 5th Quintile | 14,098 | 40.9 | 12,948 | 33.3 |
| CHUUK | 76,619 | 100.0 | 79,716 | 100.0 |
| 1st Quintile | 5,107 | 6.7 | 8,215 | 10.3 |
| 2nd Quintile | 8,764 | 11.4 | 12,591 | 15.8 |
| 3rd Quintile | 11,231 | 14.7 | 14,096 | 17.7 |
| 4th Quintile | 16,126 | 21.0 | 17,061 | 21.4 |
| 5th Quintile | 35,392 | 46.2 | 27,754 | 34.8 |
| POHNPEI | 94,010 | 100.0 | 77,988 | 100.0 |
| 1st Quintile | 3,293 | 3.5 | 7,509 | 9.6 |
| 2nd Quintile | 7,807 | 8.3 | 10,585 | 13.6 |
| 3rd Quintile | 13,039 | 13.9 | 13,594 | 17.4 |
| 4th Quintile | 20,372 | 21.7 | 16,655 | 21.4 |
| 5th Quintile | 49,499 | 52.7 | 29,644 | 38.0 |
| KOSRAE | 15,369 | 100.0 | 14,096 | 100.0 |
| 1st Quintile | 678 | 4.4 | 1,413 | 10.0 |
| 2nd Quintile | 1,490 | 9.7 | 2,362 | 16.8 |
| 3rd Quintile | 2,520 | 16.4 | 2,970 | 21.1 |
| 4th Quintile | 3,687 | 24.0 | 3,064 | 21.7 |
| 5th Quintile | 6,994 | 45.5 | 4,286 | 30.4 |

Source: 2005 HIES

Table 17. Average Annual Household Income, Expenditure and Savings by National Income Deciles: 2005

| Income Decile | Average Income | Average Expenditure | Average Savings/ Dissavings |
|---------------|-------------------|------------------------|-----------------------------------|
| FSM | 13,421 | 12,829 | 592 |
| Decile 1 | 2,398 | 5,488 | -3,090 |
| Decile 2 | 4,780 | 7,742 | -2,962 |
| Decile 3 | 6,405 | 9,238 | -2,833 |
| Decile 4 | 7,585 | 10,152 | -2,567 |
| Decile 5 | 9,156 | 11,279 | -2,123 |
| Decile 6 | 10,460 | 11,304 | -844 |
| Decile 7 | 12,941 | 12,900 | 41 |
| Decile 8 | 16,155 | 14,661 | 1,493 |
| Decile 9 | 21,852 | 18,277 | 3,575 |
| Decile 10 | 42,482 | 27,247 | 15,235 |

Source: 2005 HIES

Table 17A. Average Household Income, Expenditure and Savings by States' Income Quintiles: 2005

| State Income Quintile | Average Income | Average Expenditure | Average Savings/ Dissavings |
|--------------------------|-------------------|------------------------|-----------------------------------|
| YAP | 15,616 | 17,640 | -2,024 |
| 1st Quintile | 5,010 | 8,624 | -3,614 |
| 2nd Quintile | 9,798 | 13,682 | -3,885 |
| 3rd Quintile | 13,454 | 15,365 | -1,911 |
| 4th Quintile | 17,881 | 21,196 | -3,314 |
| 5th Quintile | 31,936 | 29,332 | 2,605 |
| CHUUK | 10,955 | 11,398 | -443 |
| 1st Quintile | 3,651 | 5,873 | -2,222 |
| 2nd Quintile | 6,265 | 9,001 | -2,736 |
| 3rd Quintile | 8,029 | 10,077 | -2,048 |
| 4th Quintile | 11,528 | 12,197 | -669 |
| 5th Quintile | 25,302 | 19,841 | 5,460 |
| POHNPEI | 15,593 | 12,936 | 2,658 |
| 1st Quintile | 2,731 | 6,228 | -3,497 |
| 2nd Quintile | 6,475 | 8,779 | -2,304 |
| 3rd Quintile | 10,814 | 11,274 | -460 |
| 4th Quintile | 16,895 | 13,813 | 3,083 |
| 5th Quintile | 41,052 | 24,586 | 16,466 |
| KOSRAE | 12,842 | 11,778 | 1,064 |
| 1st Quintile | 2,835 | 5,906 | -3,071 |
| 2nd Quintile | 6,226 | 9,869 | -3,643 |
| 3rd Quintile | 10,527 | 12,407 | -1,880 |
| 4th Quintile | 15,402 | 12,802 | 2,601 |
| 5th Quintile | 29,221 | 17,908 | 11,312 |

Source: 2005 HIES

Table 18. Average and Median Household Income and Expenditure by State: 2005

| State | Number of Households | Average | | | Median | | |
|---------|----------------------|---------|-------------|------------------------|--------|-------------|------------------------|
| | | Income | Expenditure | Savings/ Dissavings | Income | Expenditure | Savings/ Dissavings |
| FSM | 16,427 | 13,421 | 12,829 | 592 | 12,390 | 14,335 | -1,945 |
| Yap | 2,207 | 15,616 | 17,640 | -2,024 | 12,972 | 16,865 | -3,893 |
| Chuuk | 6,994 | 10,955 | 11,398 | -443 | 7,927 | 9,598 | -1,671 |
| Pohnpei | 6,029 | 15,593 | 12,936 | 2,658 | 10,558 | 10,750 | -192 |
| Kosrae | 1,197 | 12,842 | 11,778 | 1,064 | 10,563 | 10,467 | 95 |

Source: 2005 HIES

Table 19. Per capita Household Income and Expenditure by Household Size and State: 2005

| Household Size | Total | Yap | Chuuk | Pohnpei | Kosrae |
|------------------------|--------|--------|--------|---------|--------|
| Per capita Income | | | | | |
| All Households | 2,075 | 2,594 | 1,617 | 2,523 | 1,848 |
| 1 | 10,765 | 7,920 | 9,147 | 13,439 | 3,939 |
| 2 | 5,769 | 7,003 | 3,817 | 6,716 | 4,825 |
| 3 | 3,674 | 5,894 | 2,823 | 3,518 | 2,603 |
| 4 | 2,839 | 3,672 | 2,332 | 3,231 | 1,798 |
| 5 | 2,557 | 3,379 | 2,031 | 3,015 | 1,572 |
| 6 | 2,438 | 2,402 | 1,690 | 3,680 | 1,924 |
| 7 | 1,736 | 2,237 | 1,199 | 2,167 | 1,552 |
| 8 | 1,486 | 1,635 | 1,188 | 1,644 | 1,886 |
| 9 | 1,498 | 1,336 | 1,373 | 1,752 | 1,612 |
| 10 | 1,627 | 1,644 | 1,412 | 2,031 | 1,964 |
| 11 | 1,616 | 2,217 | 1,361 | 1,653 | 2,035 |
| 12 | 1,390 | 1,502 | 1,373 | 1,332 | 1,604 |
| Per capita Expenditure | | | | | |
| All Households | 1,983 | 2,930 | 1,683 | 2,093 | 1,695 |
| 1 | 10,122 | 11,364 | 10,991 | 9,813 | 4,594 |
| 2 | 6,063 | 8,881 | 5,288 | 5,506 | 5,461 |
| 3 | 3,893 | 5,947 | 3,315 | 3,517 | 3,398 |
| 4 | 3,065 | 3,822 | 2,742 | 3,165 | 2,732 |
| 5 | 2,647 | 4,010 | 2,161 | 2,722 | 2,545 |
| 6 | 1,942 | 2,752 | 1,589 | 2,318 | 1,496 |
| 7 | 1,761 | 2,561 | 1,369 | 1,976 | 1,531 |
| 8 | 1,540 | 1,919 | 1,357 | 1,481 | 1,888 |
| 9 | 1,432 | 1,523 | 1,320 | 1,651 | 1,312 |
| 10 | 1,486 | 2,157 | 1,357 | 1,465 | 1,426 |
| 11 | 1,457 | 3,026 | 1,364 | 1,242 | 1,366 |
| 12 | 1,122 | 1,281 | 1,213 | 1,018 | 819 |

Source: 2005 HIES

Table 20. Total Number of Households, Total and Average Household Income and Expenditure by Per capita Income Class and State: 2005

| State Per capita income | Total Number of Households | Income | | Expenditure | |
|----------------------------|----------------------------------|------------------|---------|------------------|---------|
| | | Total (\$000) | Average | Total (\$000) | Average |
| FSM | 16,427 | 220,465 | 13,421 | 210,734 | 12,829 |
| Less than 550 | 1,624 | 4,924 | 3,032 | 9,198 | 5,663 |
| 550 - 799 | 1,652 | 9,095 | 5,507 | 13,165 | 7,972 |
| 800 - 1,299 | 3,310 | 25,663 | 7,753 | 30,574 | 9,237 |
| 1,300 - 1,999 | 3,496 | 37,821 | 10,820 | 42,380 | 12,124 |
| 2,000 - 2,999 | 1,989 | 28,060 | 14,105 | 26,477 | 13,309 |
| 3,000 - 4,999 | 2,227 | 46,690 | 20,966 | 41,823 | 18,780 |
| 5,000 - 9,999 | 1,632 | 41,922 | 25,681 | 33,045 | 20,243 |
| 10,000 and over | 496 | 26,289 | 52,953 | 14,073 | 28,346 |
| YAP | 2,207 | 34,468 | 15,616 | 38,934 | 17,640 |
| Less than 550 | 43 | 116 | 2,669 | 331 | 7,637 |
| 550 - 799 | 97 | 552 | 5,715 | 806 | 8,349 |
| 800 - 1,299 | 335 | 3,111 | 9,295 | 3,913 | 11,689 |
| 1,300 - 1,999 | 501 | 6,449 | 12,866 | 8,163 | 16,287 |
| 2,000 - 2,999 | 358 | 4,866 | 13,576 | 5,241 | 14,621 |
| 3,000 - 4,999 | 373 | 6,850 | 18,381 | 7,820 | 20,983 |
| 5,000 - 9,999 | 388 | 8,343 | 21,485 | 8,667 | 22,319 |
| 10,000 and over | 112 | 4,181 | 37,337 | 3,995 | 35,676 |
| CHUUK | 6,994 | 76,619 | 10,955 | 79,716 | 11,398 |
| Less than 550 | 840 | 2,685 | 3,198 | 3,801 | 4,526 |
| 550 - 799 | 1,053 | 6,017 | 5,716 | 8,428 | 8,007 |
| 800 - 1,299 | 1,769 | 13,365 | 7,555 | 16,139 | 9,122 |
| 1,300 - 1,999 | 1,506 | 15,213 | 10,102 | 17,923 | 11,901 |
| 2,000 - 2,999 | 588 | 8,405 | 14,282 | 8,207 | 13,946 |
| 3,000 - 4,999 | 678 | 13,611 | 20,086 | 12,353 | 18,230 |
| 5,000 - 9,999 | 454 | 11,325 | 24,943 | 8,658 | 19,070 |
| 10,000 and over | 106 | 5,999 | 56,329 | 4,207 | 39,510 |
| POHNPEI | 6,029 | 94,010 | 15,593 | 77,988 | 12,936 |
| Less than 550 | 622 | 1,801 | 2,897 | 4,504 | 7,245 |
| 550 - 799 | 400 | 2,100 | 5,253 | 3,098 | 7,749 |
| 800 - 1,299 | 984 | 7,454 | 7,577 | 8,394 | 8,532 |
| 1,300 - 1,999 | 1,172 | 12,271 | 10,468 | 12,407 | 10,584 |
| 2,000 - 2,999 | 837 | 11,725 | 14,002 | 10,303 | 12,304 |
| 3,000 - 4,999 | 980 | 21,250 | 21,684 | 18,215 | 18,587 |
| 5,000 - 9,999 | 773 | 21,663 | 28,024 | 15,463 | 20,003 |
| 10,000 and over | 261 | 15,746 | 60,355 | 5,605 | 21,483 |
| KOSRAE | 1,197 | 15,369 | 12,842 | 14,096 | 11,778 |
| Less than 550 | 120 | 322 | - | 563 | - |
| 550 - 799 | 103 | 427 | 4,159 | 833 | 8,125 |
| 800 - 1,299 | 222 | 1,732 | 7,793 | 2,129 | 9,578 |
| 1,300 - 1,999 | 316 | 3,889 | 12,296 | 3,888 | 12,291 |
| 2,000 - 2,999 | 205 | 3,065 | 14,938 | 2,726 | 13,287 |
| 3,000 - 4,999 | 197 | 4,979 | 25,324 | 3,434 | 17,466 |
| 5,000 - 9,999 | 17 | 592 | 34,631 | 258 | 15,065 |
| 10,000 and over | 17 | 363 | 21,249 | 265 | 15,526 |

Source: 2005 HIES

Table 21. Total Number of Households, Total and Average Household Income and Expenditure by Per capita Expenditure Class and State: 2005

| State Per capita expenditure | Total Number of Households | Income | | Expenditure | |
|---------------------------------|----------------------------------|------------------|---------|------------------|---------|
| | | Total (\$000) | Average | Total (\$000) | Average |
| FSM | 16,427 | 220,465 | 13,421 | 210,734 | 12,829 |
| Less than 500 | 893 | 4,671 | 5,230 | 3,296 | 3,691 |
| 500 - 799 | 1,587 | 12,357 | 7,789 | 9,485 | 5,978 |
| 800 - 1,299 | 3,192 | 27,277 | 8,544 | 25,451 | 7,972 |
| 1,300 - 1,999 | 3,679 | 45,102 | 12,258 | 40,831 | 11,097 |
| 2,000 - 2,999 | 2,684 | 36,792 | 13,708 | 38,620 | 14,389 |
| 3,000 - 4,999 | 2,197 | 42,061 | 19,145 | 41,091 | 18,704 |
| 5,000 - 9,999 | 1,676 | 38,811 | 23,154 | 37,477 | 22,359 |
| 10,000 and over | 518 | 13,395 | 25,855 | 14,483 | 27,954 |
| YAP | 2,207 | 34,468 | 15,616 | 38,934 | 17,640 |
| Less than 500 | - | - | ... | - | ... |
| 500 - 799 | 88 | 1,286 | 14,610 | 690 | 7,837 |
| 800 - 1,299 | 289 | 3,119 | 10,782 | 2,897 | 10,015 |
| 1,300 - 1,999 | 433 | 4,947 | 11,413 | 5,149 | 11,880 |
| 2,000 - 2,999 | 313 | 4,119 | 13,169 | 4,600 | 14,706 |
| 3,000 - 4,999 | 499 | 8,696 | 17,411 | 9,394 | 18,808 |
| 5,000 - 9,999 | 457 | 9,317 | 20,408 | 11,106 | 24,326 |
| 10,000 and over | 128 | 2,984 | 23,368 | 5,098 | 39,928 |
| CHUUK | 6,994 | 76,619 | 10,955 | 79,716 | 11,398 |
| Less than 500 | 485 | 2,104 | 4,337 | 1,609 | 3,315 |
| 500 - 799 | 849 | 5,173 | 6,094 | 4,801 | 5,655 |
| 800 - 1,299 | 1,564 | 11,834 | 7,566 | 12,453 | 7,962 |
| 1,300 - 1,999 | 1,785 | 20,492 | 11,481 | 20,223 | 11,331 |
| 2,000 - 2,999 | 1,004 | 11,324 | 11,274 | 14,439 | 14,376 |
| 3,000 - 4,999 | 730 | 13,931 | 19,095 | 13,157 | 18,034 |
| 5,000 - 9,999 | 451 | 9,307 | 20,629 | 9,460 | 20,967 |
| 10,000 and over | 126 | 2,454 | 19,501 | 3,575 | 28,412 |
| POHNPEI | 6,029 | 94,010 | 15,593 | 77,988 | 12,936 |
| Less than 500 | 331 | 2,135 | 6,452 | 1,369 | 4,138 |
| 500 - 799 | 504 | 3,853 | 7,641 | 3,036 | 6,019 |
| 800 - 1,299 | 1,108 | 9,806 | 8,848 | 8,332 | 7,518 |
| 1,300 - 1,999 | 1,171 | 15,902 | 13,585 | 12,220 | 10,439 |
| 2,000 - 2,999 | 1,119 | 17,797 | 15,905 | 16,192 | 14,471 |
| 3,000 - 4,999 | 840 | 17,292 | 20,592 | 15,559 | 18,529 |
| 5,000 - 9,999 | 709 | 19,475 | 27,484 | 15,857 | 22,378 |
| 10,000 and over | 247 | 7,749 | 31,312 | 5,424 | 21,916 |
| KOSRAE | 1,197 | 15,369 | 12,842 | 14,096 | 11,778 |
| Less than 500 | 77 | 432 | 5,611 | 318 | 4,139 |
| 500 - 799 | 145 | 2,045 | 14,073 | 959 | 6,596 |
| 800 - 1,299 | 231 | 2,518 | 10,911 | 1,769 | 7,665 |
| 1,300 - 1,999 | 291 | 3,761 | 12,940 | 3,239 | 11,145 |
| 2,000 - 2,999 | 248 | 3,551 | 14,326 | 3,389 | 13,673 |
| 3,000 - 4,999 | 128 | 2,142 | 16,708 | 2,981 | 23,250 |
| 5,000 - 9,999 | 60 | 711 | 11,879 | 1,054 | 17,614 |
| 10,000 and over | 17 | 208 | 12,189 | 386 | 22,552 |

Source: 2005 HIES

C. Definitions and Explanations

Durable furniture and equipment

This includes all durable furnishings or equipment such as household appliances, pieces of furniture, household tools and transport vehicles acquired “in the last 12 months” before the survey period and intended for family use.

Education

It includes all expenses made on education (tuition and fees, lunch money, etc.) and all related services.

Employed

Persons 15 years and over who worked full or part time at a job or business, and persons who worked mainly in farming or fishing during the reference period regardless of whether any of their produce was sold or not.

Ethnic origin or Race

It refers to the Person’s origin or decent, roots, heritage, or place where the person or the person’s parents or ancestors were born. It reflected the ethnic groups(s) with which persons identified and f not necessarily the degree of attachment or association the persons had with the particular group(s).

Food

It includes all food bought and eaten at home (or intended to be eaten later) by the household in-house during the two week diary. It also includes restaurant meals, plate lunch and other food bought and eaten by the household members outside the home like hamburgers, hotdogs, sandwich, cup of coffee, milk shakes, etc.

Formal work

All persons 15 years and over at a paid job.

Fuel, Light and Water

This refers to the total expenses made on fuel, light (energy) and water during the reference period.

Furniture, Equipment & Accessories

Includes expenses made on household furniture, equipment and accessories (see Section 3 of Survey Questionnaire).

Gifts

Includes both cash and value of food and non-food items a household received from another household within or outside FSM. It also includes gifts given away to another household. Gifts can be either an income or an expenditure of a household. It is considered an income when a household received it from another household and at the same time the same gift can be expenditure when used or consumed. On the contrary, Gift is treaded as expenditure when the household gives it away to another household, in or outside FSM.

Household

A household was defines as a person or group of people living together in a housing unit and sharing meals together. These people did not need to be related but as long as they shared their meals, they were considered a household.

For the HIES, all persons who were usually living and staying together on June 1, 2005 in the housing unit of the selected sample households were listed as household members. Persons who were staying in the household as visitors but without “Usual Home Elsewhere” (UHE) were also listed.

Householder

The person in whose name the home is owned, being bought or rented and who listed as persons 1 on the questionnaire.

Household expenditures

Household expenditures refer to the expenses made by the household for personal consumption during the reference period. They exclude all expenses in relation to farm or business operations, investment ventures, purchase of real property and other disbursements that do not involve personal consumption.

Expenditure items of a household include: Food ; Alcohol & Tobacco; Clothing & Footwear; Housing; Fuel, Light & Water; Services (Educational, Medical, Personal, Recreational, Transportation & Communication); Miscellaneous (Durable furniture, Non-durable furnishings, Utensils & Accessories, Household operations, Personal care); Other non-specified expenses; Income Tax; Imputed Rent; Gifts Given away (cash & home produce); Gifts Received (home-produce & purchased, support, assistance or relief).

Included also is value of consumption from subsistence activity.

Household income

It referred to income, cash payment or value of goods received in-kind, received by the household or member of a household. Income is asked only of persons aged 15 years and over. Income sources (cash & non-cash) are as follows:

Cash Income: (1) Wages & salaries, commissions, bonuses or tips, (2) Entrepreneurial activities: own farm or non-farm business, proprietorship, or partnership, (3) Housing allowance or rent payment from employer, (4) Renting or leasing of land or house, (5) Interest, dividends, royalty, estates, and trusts (6) Pell Grant and other educational grants or scholarships, (7) Social security, (8) Retirement, survivor, disability payment, (9) Government programs and other public assistance or welfare, (10) Remittances from inside and outside FSM, (11) Savings from per diems or business trips, (12) Child support, alimony or other regular income sources;

Non-cash: (13) Gifts received from other households inside or outside FSM (*sometimes cash*), (14) Net receipt from subsistence activities: Food and non-food items produced, consumed, and given away by the household, and (15) Imputed rental value of housing unit.

Household size

This refers to the total number of household members enumerated in the survey reference period.

Housing, household maintenance, repairs & operations

All expenses made on the maintenance, repair and construction of the house or structure. Included also are rent of housing and imputed rent for owned households.

Imputed rent of owner-occupied housing units

This item was not asked during the survey. It was estimated based on 10% of reported value of owned-houses. For houses occupied free-of-charge, the value was estimated based on the number of rooms and the presence of amenities (toilet and shower) inside the unit.

Income decile/quintile

Two levels of income grouping were utilized in this survey: decile for the national and quintiles for the states. The national income decile is obtained by ranking the weighted total household income of all sample households in FSM from lowest to highest. Then, these are grouped into tens. The first tenth, meaning those with the lowest income, is called the first decile; the second tenth, second decile and so on.

A similar procedure is used to derive the state income quintile, except that what is arrayed in the weighted total household income of sample households in a given state.

Labor Force

It includes persons 15 years and over who are in the employed work force as well as those who were unemployed.

Medical care

This includes expenses on medicines, doctor's fees during out-patient hospital visits and payments for health insurance incurred in the 12 months prior to the survey.

Non-cash income

Income received from non-cash sources including: 1) Imputed rental value of housing unit, 2) Net-receipts from home production or subsistence activities, and 3) Goods or services received as gifts from other households.

Non-durable furnishings

This includes the value of all non-durable furnishings such as utensils & accessories, household linens, floor coverings, and other household furnishings purchased during the reference period.

Not in Labor Force

All persons 15 years and over who were not in the labor force. It consists mainly of students, housewives, retired workers, seasonal workers enumerated in an 'off' season who were not looking for work, institutionalized persons, and persons doing only incidental unpaid family work.

Per capita income

Per capita income is obtained by dividing the total household income by the total number of household members.

Purchased Items or Items Bought

It constitutes anything (food item, clothing article, gasoline, soap, etc.) that a household buys with cash, credit or time payment for the use of the household as a whole or for the exclusive use of any member of the household. It also includes items you paid for anyone outside of the household.

Recreation & Recreational Services

It includes expenses made goods and services relating to sports, entertainment and exercise and their repairs (see App. E-sections 3 (Electronic Goods) and 3a.

Wages and Salaries

It includes cash income from all forms of compensation received by household members who are working as an employee for a private enterprise or branch of government. It includes "take-home" pay plus all deductions for withholding tax, Social Security, health insurance, life insurance, mortgage payments, etc. It also includes commissions, tips and bonuses. For Armed Forces pay, includes base pay plus cash housing, subsistence allowance, longevity, flighty pay.

Subsistence/sustenance activity

Subsistence activity or home production-subsistence is an economic activity where the produce is mainly for home consumption, not for commercial purposes. It includes gardening, animal raising, fishing, and others such as growing crops, etc. Occasionally, sales are made when the harvest/produce is more than enough for home consumption.

Subsistence activity-market oriented or home production-market oriented is an economic activity of those who farmed or fished and sold some of their produce.

Taxes

The following forms of taxes were included in the survey:

1. Income tax – refers to the tax levied on the income of a working person in pursuit of his occupation.
2. Car registration and Driver's Licenses – this includes registration fees for motor vehicles used for private transport of the household, payment for driver's license, etc.

Transportation and communication

This includes expenses on transport fares, telephone rental and charges, telegrams, postages and expenses for personal transport, gasoline, motor oil, etc.

Unemployed

Persons 15 years and over, who were not employed and were looking and available for work during the reference period.

D. Survey Questionnaire and Diary

| <p>2005 HOUSEHOLD INCOME AND EXPENDITURES SURVEY (HIES)</p>  <p>FEDERATED STATES OF MICRONESIA (FSM)</p> | A. State: 1. Yap <input type="checkbox"/> 2. Chuuk <input type="checkbox"/> 3. Pohnpei <input type="checkbox"/> 4. Kosrae <input type="checkbox"/> | B. Municipality <input type="text"/> <input type="text"/> | C. ED <input type="text"/> <input type="text"/> <input type="text"/> | D. Village <input type="text"/> <input type="text"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|--|---|---|---|---|---|---|---|---|--|---|--|---|---|--|---|---|--|--|---|---|---|---|---|---|---|---|---|----|--|--|---|---|--|--|--|--|
| | E. Block <input type="text"/> <input type="text"/> <input type="text"/> | F1. Map Spot <input type="text"/> <input type="text"/> <input type="text"/> | F2. Household No. <input type="text"/> <input type="text"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | G. Enumerator <input type="text"/> <input type="text"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | H. Address — Location description: <input style="width: 100%;" type="text"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | I. Respondent's name: <input style="width: 100%;" type="text"/> | | J. Phone number: <input type="text"/> <input type="text"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>WHO TO INCLUDE AND WHO NOT TO INCLUDE</p> <p>The 2005 Household Income and Expenditures Survey of FSM counts each person at his or her "usual residence". The usual residence is the place where the person lives and sleeps most of the time.</p> <p>Include</p> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> Everyone who usually lives here such as family members, house mates and roommates, foster children, roomers, boarders, and live-in employees</td> <td><input type="checkbox"/> Persons in the Armed Forces who live here, including local reservists temporarily deployed</td> </tr> <tr> <td><input type="checkbox"/> Persons who are temporarily away on a business trip, on vacation, or in a general hospital</td> <td><input type="checkbox"/> Newborn babies still in the hospital</td> </tr> <tr> <td><input type="checkbox"/> College students who stay here while attending college</td> <td><input type="checkbox"/> Children in boarding schools below the college level</td> </tr> <tr> <td></td> <td><input type="checkbox"/> Persons who stay here most of the week while working even if they have a home somewhere else</td> </tr> <tr> <td></td> <td><input type="checkbox"/> Persons with no other home who were staying here on June 1</td> </tr> </table> <p>Do NOT include</p> <table style="width: 100%;"> <tr> <td><input checked="" type="checkbox"/> Persons who usually live somewhere else</td> <td><input checked="" type="checkbox"/> College students who live somewhere else while attending college</td> </tr> <tr> <td><input checked="" type="checkbox"/> Persons who are away in an institution such as a prison, mental hospital, or a nursing home</td> <td><input checked="" type="checkbox"/> Persons in the Armed Forces who live somewhere else</td> </tr> <tr> <td></td> <td><input checked="" type="checkbox"/> Persons who stay somewhere else most of the week while working</td> </tr> </table> <p>1a. Please give me the name of each person living here on June 1, 2005, including all persons staying here who have no other home. If EVERYONE is staying here temporarily and usually lives somewhere else, still give me the name of each person. Begin with the household member in whose name the home is owned, being bought, or rented. If there is no such person, start with any adult household member. Print last name, first name, and middle initial for each person.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; border: 1px solid black;">1</td> <td style="width: 50%; border: 1px solid black;">6</td> </tr> <tr> <td style="border: 1px solid black;">2</td> <td style="border: 1px solid black;">7</td> </tr> <tr> <td style="border: 1px solid black;">3</td> <td style="border: 1px solid black;">8</td> </tr> <tr> <td style="border: 1px solid black;">4</td> <td style="border: 1px solid black;">9</td> </tr> <tr> <td style="border: 1px solid black;">5</td> <td style="border: 1px solid black;">10</td> </tr> </table> <p>1b. If EVERYONE listed above is staying here only temporarily and usually lives somewhere else, ask Where do these people usually live? Write where they usually live here:</p> <table style="width: 100%;"> <tr> <td style="width: 25%;"> K. Type of unit: 1. Occupied: Form _____ of _____ 2. Group quarters 3. Vacant: Year round use <input type="checkbox"/> 4. Vacant: Seasonal use <input type="checkbox"/> 5. Vacant: UHE </td> <td style="width: 25%;"> FOR VACANTS ONLY: L. Vacancy Status: 1. For rent <input type="checkbox"/> 2. For sale only 3. Rent/sold, not occup. 4. Held, occasional use </td> <td style="width: 25%;"> VACANTS ONLY: M. Months vacant: 1. Less than 1 <input type="checkbox"/> 2. 1 up to 2 3. 2 up to 6 4. 6 up to 12 5. More than 1 yr </td> <td style="width: 25%;"> N. Population: <input type="text"/> <input type="text"/> O. This house: 1. will be sub <input type="checkbox"/> 2. sub HH </td> </tr> <tr> <td colspan="4"> P. Household form status: 1. Completed <input type="checkbox"/> 2. Last resort 3. On vacation/off-island 4. No longer exists 5. Converted business 6. Refusal </td> </tr> </table> | | | | | <input type="checkbox"/> Everyone who usually lives here such as family members, house mates and roommates, foster children, roomers, boarders, and live-in employees | <input type="checkbox"/> Persons in the Armed Forces who live here, including local reservists temporarily deployed | <input type="checkbox"/> Persons who are temporarily away on a business trip, on vacation, or in a general hospital | <input type="checkbox"/> Newborn babies still in the hospital | <input type="checkbox"/> College students who stay here while attending college | <input type="checkbox"/> Children in boarding schools below the college level | | <input type="checkbox"/> Persons who stay here most of the week while working even if they have a home somewhere else | | <input type="checkbox"/> Persons with no other home who were staying here on June 1 | <input checked="" type="checkbox"/> Persons who usually live somewhere else | <input checked="" type="checkbox"/> College students who live somewhere else while attending college | <input checked="" type="checkbox"/> Persons who are away in an institution such as a prison, mental hospital, or a nursing home | <input checked="" type="checkbox"/> Persons in the Armed Forces who live somewhere else | | <input checked="" type="checkbox"/> Persons who stay somewhere else most of the week while working | 1 | 6 | 2 | 7 | 3 | 8 | 4 | 9 | 5 | 10 | K. 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| | <input type="checkbox"/> Persons who stay here most of the week while working even if they have a home somewhere else | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <input type="checkbox"/> Persons with no other home who were staying here on June 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input checked="" type="checkbox"/> Persons who usually live somewhere else | <input checked="" type="checkbox"/> College students who live somewhere else while attending college | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input checked="" type="checkbox"/> Persons who are away in an institution such as a prison, mental hospital, or a nursing home | <input checked="" type="checkbox"/> Persons in the Armed Forces who live somewhere else | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 2 | 7 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | 8 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | 9 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| K. Type of unit: 1. Occupied: Form _____ of _____ 2. Group quarters 3. Vacant: Year round use <input type="checkbox"/> 4. Vacant: Seasonal use <input type="checkbox"/> 5. Vacant: UHE | FOR VACANTS ONLY: L. Vacancy Status: 1. For rent <input type="checkbox"/> 2. For sale only 3. Rent/sold, not occup. 4. Held, occasional use | VACANTS ONLY: M. Months vacant: 1. Less than 1 <input type="checkbox"/> 2. 1 up to 2 3. 2 up to 6 4. 6 up to 12 5. More than 1 yr | N. Population: <input type="text"/> <input type="text"/> O. This house: 1. will be sub <input type="checkbox"/> 2. sub HH | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| P. Household form status: 1. Completed <input type="checkbox"/> 2. Last resort 3. On vacation/off-island 4. No longer exists 5. Converted business 6. Refusal | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>CALLBACK DOCUMENTATION</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 st visit | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 nd visit | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 rd visit | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Remarks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| This survey is conducted under the laws of the FSM. All responses are <i>strictly confidential</i> and will only be released in compiled form. | Hello, my name is (your name) and I am an enumerator for the 2005 Household Income and Expenditures Survey. This is my identification, and here is some information about the survey. The survey should take less than 2 hours. Who is the person who owns or rents this place? | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">Office Use:</th> <th style="text-align: left;">Initial</th> <th style="text-align: left;">Date</th> </tr> <tr> <td>Reviewing</td> <td></td> <td></td> </tr> <tr> <td>Coding</td> <td></td> <td></td> </tr> <tr> <td>Keying</td> <td></td> <td></td> </tr> <tr> <td>Keying Verification</td> <td></td> <td></td> </tr> </table> | Office Use: | Initial | Date | Reviewing | | | Coding | | | Keying | | | Keying Verification | | | | | | | | | | | | | | | | | | | | | | | |
| Office Use: | Initial | Date | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Reviewing | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Coding | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Keying | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Keying Verification | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

2005 FSM Household Income and Expenditures Survey

Section 1A - General Housing Characteristics

| | |
|--|--|
| <p>H1a When you told me the names of persons living here on June 1, did you leave anyone out because you were not sure if the person should be listed — for example, someone temporarily away on a business trip or vacation, a newborn baby still in the hospital, or a person who stays here once in a while and has no other home?</p> <p>1. Yes Determine if you should add the person(s) based on the instructions for Question 1a. <input style="float: right;" type="checkbox"/></p> <p>2. No <input style="float: right;" type="checkbox"/></p> | <p>H1b When you told me the names of persons living here on June 1, did you include everyone even though you were not sure that the person should be listed — for example, a visitor who is staying here temporarily or a person who usually lives somewhere else?</p> <p>1. Yes Determine if you should delete the person(s) based on the instructions for Question 1a. <input style="float: right;" type="checkbox"/></p> <p>2. No <input style="float: right;" type="checkbox"/></p> |
| <p>H2a Which best describes this building? Include all apartments, flats, etc., even if vacant.</p> <p>1 A one-family house detached from any other house 2 A one-family house attached to one or more houses A building with: 3 2 or more apartments 7 20 or more apartments 4 2 to 4 apartments 8 A boat or houseboat 5 5 to 9 apartments 9 Other 6 10 to 19 apartments</p> <p style="text-align: right;"><input type="checkbox"/></p> | <p>H11 Do you have hot AND cold piped water?</p> <p>1. Yes, in this unit 2. Yes, in this building 3. No, only cold piped water in this unit 4. No, only cold piped water in this building } Go to H13 5. No, only cold piped water outside this building } 6. No piped water</p> <p style="text-align: right;"><input type="checkbox"/></p> |
| <p>H2b If this is a ONE-FAMILY HOUSE — Is there a business (such as a store) or a medical office on this property? 1 Yes <input style="float: right;" type="checkbox"/> 2 No <input style="float: right;" type="checkbox"/></p> | <p>H12 If Yes, What type of energy powers your water heater?</p> <p>1. Electricity 3. Solar 2. Gas 4. Other fuels</p> <p style="text-align: right;"><input type="checkbox"/></p> |
| <p>H3 Is this (house/apartment/condominium) —</p> <p>1 Owned by someone in this household with a mortgage or loan? 2 Owned by someone in this household free and clear (without a mortgage?) 3 Rented for cash rent? 4 Occupied without payment of cash rent?</p> <p style="text-align: right;"><input type="checkbox"/></p> <p><i>If answer is either 1, 2 and 4, skip to H5.</i></p> | <p>H13 Do you have a bathtub or shower?</p> <p>1. Yes, in this unit 3. Yes, outside this building 2. Yes, in this building 4. No</p> <p style="text-align: right;"><input type="checkbox"/></p> |
| <p>H4 If this house is RENTED —</p> <p>What is the total monthly rent? \$ _____</p> <p>H4a If the government is paying part of the rent, how much are they paying? \$ _____</p> <p>H4b If a non-government organization is paying part of the rent, how much are they paying each month? \$ _____</p> <p>H4c If you pay any insurance for your household goods, what is the annual amount? \$ _____</p> | <p>H14 Do you have a flush toilet?</p> <p>1. Yes, in this unit 3. Yes, outside this building 2. Yes, in this building 4. No, ventilated outhouse/privy 5. Other or none</p> <p style="text-align: right;"><input type="checkbox"/></p> |
| <p>H5 About what year was this building first built?</p> <p>1. 2004 or 2005 4. 1990 to 1994 7. 1940 to 1969 2. 2000 to 2003 5. 1980 to 1989 8. 1939 or earlier 3. 1995 to 1999 6. 1970 to 1979 9. Don't know</p> <p style="text-align: right;"><input type="checkbox"/></p> | <p>H15 Which FUEL is used MOST for cooking in this unit?</p> <p>1. Electricity 5. Electricity and kerosene 2. Gas: bottled or tank (LPG) 6. Gas and kerosene 3. Kerosene 7. Wood 4. Electricity and gas 8. Other 9. No fuel used</p> <p style="text-align: right;"><input type="checkbox"/></p> |
| <p>H6 When did (Person listed on line 1) move into this unit?</p> <p><i>Please enter the year: _____</i></p> | <p>H16 Do you have an electric or gas stove?</p> <p>1. Yes 2. No</p> <p style="text-align: right;"><input type="checkbox"/></p> |
| <p>H7 What is the MAIN type of material used for the outside walls of this building?</p> <p>1. Poured concrete 4. Wood 2. Concrete blocks 5. Pre-fabricated combination of above 3. Metal 6. Other</p> <p style="text-align: right;"><input type="checkbox"/></p> | <p>H16A Do you have a microwave oven?</p> <p>1. Yes 2. No</p> <p style="text-align: right;"><input type="checkbox"/></p> |
| <p>H8 What is the MAIN type of material used for the roof of this building?</p> <p>1. Poured concrete 4. Thatch 2. Metal 5. Other 3. Wood</p> <p style="text-align: right;"><input type="checkbox"/></p> | <p>H17 Do you have a refrigerator in this unit? If "Yes," ask — What type?</p> <p>1. Yes, electric 2. Yes, gas 3. No refrigerator</p> <p style="text-align: right;"><input type="checkbox"/></p> |
| <p>H9 How many rooms do you have in this house/apartment? Count living rooms, dining rooms, kitchens, and bedrooms, but do NOT count bathrooms, balconies, foyers, or halls.</p> <p style="text-align: right;"><input style="width: 30px;" type="text"/> <input style="width: 30px;" type="text"/></p> | <p>H17A Do you have a stand-alone freezer in this unit?</p> <p>1. Yes 2. No</p> <p style="text-align: right;"><input type="checkbox"/></p> |
| <p>H10 How many bedrooms do you have; that is, how many bedrooms would you list if this (house/apartment) were on the market for sale or rent?</p> <p style="text-align: right;"><input style="width: 30px;" type="text"/> <input style="width: 30px;" type="text"/></p> | <p>H18 Do you have a sink with piped water in this unit?</p> <p>1. Yes 2. No</p> <p style="text-align: right;"><input type="checkbox"/></p> |

| 2005 FSM Household Income and Expenditures Survey | | | | | |
|--|-------------|---|---|---|--------------------|
| H19 Do you get water from 1. A public system only? <input type="checkbox"/> 2. A public system and cistern? <input type="checkbox"/> 3. A cistern, tanks, or drums only? 4. Village water system? 5. A public standpipe? 6. Individual well or spring or other? | | Is public service 24 hours? 1 Yes <input type="checkbox"/> 2 No <input type="checkbox"/> | H26 Does this house/apartment have electric power? 1. Yes -What was the last monthly bill for electricity for this unit? \$ _____ <input type="checkbox"/> 2. Yes - Included in the rent. 3. No | | |
| H20 Do you purchase drinking water? 1. Yes 2. No <input type="checkbox"/> | | | H27 Do you have a television set? 1. Yes 2. No <input type="checkbox"/> H27a Do you have Cable TV? 1. Yes 2. No <input type="checkbox"/> H27b What was the last monthly bill? Code 998 if included in rent \$ _____ | | |
| H21 Is this building connected to a public sewer? 1. Yes, connected to public sewer <input type="checkbox"/> 2. No, connected to septic tank or cesspool <input type="checkbox"/> 3. No, use other means | | | H28 Do you have a computer at home? 1. Yes 2. No <input type="checkbox"/> <i>If no, skip to H30</i> H29 Do you have internet access in your unit? 1. Yes 2. No <input type="checkbox"/> <i>If no, skip to H30</i> H29a If yes, do you connect over the telephone line or do you have a broadband connection, such as cable? 1. Phone line <input type="checkbox"/> 2. Broadband | | |
| H22 Do you have air conditioning? 1. Yes, a central air-conditioning system 3. Yes, 2 + room units <input type="checkbox"/> 2. Yes, 1 individual room unit 4. No | | | H29b If yes, was the last monthly bill for your internet connection included in your telephone/cable bill? 1. Yes 2. No <input type="checkbox"/> If separate, how much was it? \$ _____ | | |
| H23 Do you have a battery operated radio? Count car radios, transistors, and other battery operated sets 1. Yes in working order or needing only new battery for operation. 2. No <input type="checkbox"/> | | | H30 What was the last monthly bill for gas for this unit? <i>Exclude transportation gas.</i> \$ _____ H31 What was the last monthly bill for water for this unit? \$ _____ If no payment, ask was it included in the rent? 1. Yes 2. No <input type="checkbox"/> | | |
| H24 How many automobiles, vans, and trucks of one-ton capacity or less are kept at home for use by members of this household? <input type="checkbox"/> H24A How many boats with a motor are kept for use by member of this household? <input type="checkbox"/> | | | H31a Do you pay for water from a public utility? 1. Yes 2. No <input type="checkbox"/> H32 What was the last monthly bill for any other utilities (kerosene, wood, etc)? \$ _____ | | |
| H25 Do you have a telephone/cell phone in this unit? 1. Yes - If Yes, What was the last monthly bill? \$ _____ <input type="checkbox"/> <i>Include cellphone/calling card costs</i> 2. No | | | H33 Ask only if someone in this household OWNS OR IS BUYING this house, apartment, or boat — What is the value of this dwelling; that is, how much do you think it would cost to build this dwelling now? \$ _____ | | |
| | | | H34 For this property: What was the annual payment for home owner's insurance? \$ _____ H35 How much were 2004 property taxes? \$ _____ | | |
| H36 How many loans for this property are you currently making repayments on? <input type="checkbox"/> | | | | | |
| Housing loan information | | 1st loan | 2nd loan | Housing loan information | |
| Type of lending institution: 1=Bank, 2=Finance Company, 3=Gov. agency, 4=Other | | | | Amount of interest, principal paid & period covered: | |
| Month and Year repayments started | | / | / | Interest | |
| Purpose of loan: 1 Owner occupied, 2 Other, Specify ==> | | | | Principal | |
| Loan security: 1=1st mortgage, 2=2nd mortgage, 3=Other security, 4=Unsecured | | | | Period (specify) | |
| | | | | Amount of principal outstanding | |
| | | | | What is the current interest rate on this loan? | |
| | | | | Is the loan fixed or adjustable? | |
| | | | | 1. Fixed 2. Adjustable | |
| H37 Is this unit part of a condominium? 1. Yes 2. No <input type="checkbox"/> | | If Yes, what is the monthly condo common fee? \$ _____ | | | |
| Section 2. Construction and Repairs (12-month recall period) 1. Yes 2. No ==> <input type="checkbox"/> | | | | | |
| These questions are on construction, maintenance, alterations or repairs done on your own or other units, including those you did yourself and those you paid someone to do. In the last 12 months how much money did you spend on the following? If any item was charged over time, provide the monthly repayment. | | | | | |
| Item | Total Spent | Monthly payment | Item | Total Spent | Monthly payment |
| 201 Dwelling under construction or completed in the past 12 months | \$ | \$ | 208 Outside improvements like fence, driveway | \$ | \$ |
| 202 Building an addition like extra room, porch | \$ | \$ | 209 Plumbing or water heater installation/repair | \$ | \$ |
| 203 Remodeling or renovating one or more inside rooms | \$ | \$ | 210 Electrical repairs or improvements | \$ | \$ |
| 204 Remodeling or renovating one or more outside rooms | \$ | \$ | 211 Install, repair, replace window pane, screen | \$ | \$ |
| 205 Repairing roof or gutters | \$ | \$ | 213 Hurricane shutters | \$ | \$ |
| 206 Landscaping and yard maintenance | \$ | \$ | 212 Other improvements or repairs | \$ | \$ |
| 207 Air conditioning | \$ | \$ | | | |

| 2005 FSM Household Income and Expenditures Survey Section 11 - Individual Characteristics | | |
|---|---|---|
| 1a. Name (from list, page 1) | | 12 Has ... ever been on active-duty military service in the Armed Forces of the United States or ever been in the United States military Reserves or the National Guard? "Active duty" does NOT include training for the military Reserves or National Guard. 1. Yes, now on active duty 2. Yes, on active duty in past, but not now 3. Yes, service in Reserves or National Guard only 4. No <input type="checkbox"/> |
| 1b Person Number (from list, page 1) 01 | 2. Is...male or female? 1. Male <input type="checkbox"/> 2. Female <input type="checkbox"/> | 13a If this person is female, ask — How many babies has ... ever had, not counting still births? Do not count stepchildren or children ... has adopted. - If none, skip to 14 <input type="text"/> <input type="text"/> |
| 3. How is ... related to (Person 1)? 1. Householder 2. Spouse 6. Father/mother 3. Natural or adopted son/daughter 7. Grandchild 4. Stepson/stepdaughter 8. Other relative: <input type="text"/> <input type="text"/> 5. Brother/sister If not related to Person 1: 9. Roomer, boarder, or foster child 11. Unmarried partner 10. Housemate, roommate 12. Other non-relative | | 13b Of these babies, how many are still alive? <input type="text"/> <input type="text"/> |
| 4. What is ...'s ethnic origin or race? <input type="text"/> <input type="text"/> | | 13c What is the date of birth of the last child (Month/day/year)? ____/____/____ Month Day Year |
| 5a. What is ...'s date of birth? (Month/Day/Year) ____/____/____ Month Day Year | 5b. Age <input type="text"/> <input type="text"/> | 14 Did ... work at any time LAST WEEK, either full time or part time? Work includes part-time work such as delivering papers, or helping without pay in a family business or farm; it also includes active duty in the Armed Forces. Work does NOT include own housework, school work, or volunteer work. Subsistence activity includes fishing, growing crops, etc., NOT primarily for commercial purposes. 1. Yes, worked full time or part time at a job or business AND did NO subsistence 2. Yes, worked full time/part time at a job/business AND did subsistence activity 3. Yes, did subsistence activity only — Skip to 17 4. No — Skip to 18 <input type="checkbox"/> |
| 6. What is ...'s marital status? 1. Now married 4. Divorced 2. Consensually married 5. Separated 3. Widowed 6. Never married <input type="checkbox"/> | | 15 How many hours did ... work LAST WEEK at all jobs? Subtract any time off and add any overtime or extra hours worked: <input type="text"/> <input type="text"/> |
| 7. Where was ...'s mother living when ... was born? Print the Island/ Municipal and State in FSM, U.S. State or territory, or foreign country in the space below <input type="text"/> <input type="text"/> <input type="text"/> | | 16. Where did ... usually work LAST WEEK? If ... worked at more than one location, ask--Where did ... work most last week? Print the Island/municipal, FSM state or other country where ... worked <input type="text"/> <input type="text"/> <input type="text"/> <i>If did No subsistence, Skip to 21-23</i> |
| 8. Is ... a CITIZEN of FSM? 1. Born in the FSM 4. Other US citizen 2. FSM citizen by Naturalization 5. Not a citizen (permanent residence) 3. Born in US or US territory 6. Not a citizen (temporary residence) <input type="checkbox"/> | | 17. Which of the following subsistence activities did ... do last week? Mark all appropriate boxes. Ask Was any of the subsistence sold last week? 1. Yes 2. No ==> <input type="checkbox"/> If yes, ask What was the cash amount of the product sold? |
| 9. At any time since April 1, 2005, has .. attended regular school or college. If "Yes," ask Public or private? 1. No 2. Yes, public school or college 3. Yes, private <input type="checkbox"/> | | Subsistence type Check box Amount sold a. fish and seafood <input type="checkbox"/> \$ b. pigs <input type="checkbox"/> \$ c. sakau <input type="checkbox"/> \$ d. betelnut <input type="checkbox"/> \$ e. other agriculture/gardening products <input type="checkbox"/> \$ f. handicrafts <input type="checkbox"/> \$ g. other subsistence activities <input type="checkbox"/> \$ |
| 10. How much school has ... COMPLETED? Read categories if person is unsure. Circle the number for the highest level COMPLETED or degree RECEIVED. If currently enrolled, mark the level of previous grade attended or highest degree received. 31. No school completed 32. Nursery school 33. Kindergarten 1. - 11. Grades 1 to 11 12. 12 th grade, no diploma 13. HIGH SCHOOL GRADUATE — DIPLOMA or equivalent (GED) 14. Some college but no degree 15. Associate degree in college — Occupational program <input type="text"/> <input type="text"/> 16. Associate degree in college — Academic program 17. Bachelor's degree (For example: BA, AB, BS) 18. Master's degree (For example: MA, MS, MEd, MSW, MBA) 19. Higher level degree (For example: MD, DDS, LLB, JD, PhD, EdD) | | If this person had paid employment last week, go to 21-23 on the next page. |
| 11a. Did ... live in this house or apartment 5 years ago (on June 1, 2000)? 1. Born after June 1, 2000—Go to questions for next person <input type="checkbox"/> 2. Yes — skip to 11c 3. No | | 18. Was ... on layoff from a job or business LAST WEEK? If "No," ask — Was ... temporarily absent or on vacation from a job or business last week? 1. Yes, on layoff 2. Yes, on vacation, temporary illness, labor dispute, etc. 3. No <input type="checkbox"/> |
| 11b Where did ... live 5 years ago? Print Island/Municipal and State in FSM, U.S. State or territory, or foreign country in the space below <input type="text"/> <input type="text"/> <input type="text"/> | | 19a Has ... been looking for work during the last 4 weeks? 1. Yes 2. No — Skip to 20 <input type="checkbox"/> |
| 11c. What language does ... usually speak at home? <input type="text"/> <input type="text"/> | | 19b Could ... have taken a job LAST WEEK if one had been offered? If "No," ask — For what reason? 1. No, already has a job 3. No, other reasons (in school, etc.) 2. No, temporarily ill 4. Yes could have taken a job <input type="checkbox"/> |
| IF THIS PERSON IS LESS THAN 15 YEARS OLD, GO TO THE NEXT PERSON. OTHERWISE GO TO 12 | | 20 In what year did ... last work, even for a few days? If Never worked, write "Never worked". [Code 9998 for never worked] _____ If Never worked, or last worked in June, 2000 or earlier, skip to 26 |

| 2005 FSM Household Income and Expenditures Survey | | | | | | | |
|---|-------------------|--------------------------|-----------------|---|-------------------|--------------------------|-----------------|
| Section 3. Consumer Durables, Furniture, Electronic Items and Recreation Items (12-month recall period) | | | | | | | |
| These questions are about household items you purchased in the last 12 months. Please include anything bought with a credit card or cash. If any item was charged over time, provide the monthly repayment. Include any item purchased by your household and given to someone else or to another household. | | | | | | | |
| Item | 1. New 2. Used | Total Spent | Monthly payment | Item | 1. New 2. Used | Total Spent | Monthly payment |
| Major Appliances 1. Yes 2. No | | <input type="checkbox"/> | | Electronic Goods 1. Yes 2. No | | <input type="checkbox"/> | |
| 301 Stove/range/oven (electric) | | \$ | \$ | 341 Television | | \$ | \$ |
| 302 Stove/range/oven (gas) | | \$ | \$ | 343 Video cassettes recorder (VCR) or combination DVD/VCR | | \$ | \$ |
| 303 Range hood exhaust fan | | \$ | \$ | 344 DVD player | | \$ | \$ |
| 304 Refrigerator | | \$ | \$ | 345 Satellite dishes | | \$ | \$ |
| 305 Freezer | | \$ | \$ | 346 Camcorder/video recorder | | \$ | \$ |
| 306 Dishwasher | | \$ | \$ | 347 Video machine (e.g. X-box) | | \$ | \$ |
| 307 Garbage disposal | | \$ | \$ | 349 Home stereo and or entertainment system | | \$ | \$ |
| 308 Radio (all types) | | \$ | \$ | 350 Cassette player/Tape recorders | | \$ | \$ |
| 309 Microwave oven | | \$ | \$ | 351 CD Player | | \$ | \$ |
| 310 Washing machine | | \$ | \$ | 352 Speakers or Surround-sound speakers | | \$ | \$ |
| 311 Clothes dryer | | \$ | \$ | 362 MP3/Ipod machine | | \$ | \$ |
| 312 Generator | | \$ | \$ | 353 Other audio and or video equipment | | \$ | \$ |
| 313 Water heater | | \$ | \$ | 354 Portable video games (Gameboy) | | \$ | \$ |
| 314 Air conditioner | | \$ | \$ | 355 Car audio and/or video equipment & installation | | \$ | \$ |
| 315 Rice cooker | | \$ | \$ | 356 Telephones/answering machines | | \$ | \$ |
| 316 Sewing machine | | \$ | \$ | 357 Cell/cellular/text telephones | | \$ | \$ |
| 317 Other major appliances | | \$ | \$ | 358 Karaoke/karaoke microphone | | \$ | \$ |
| Computers and related electronic devices 1. Yes 2. No | | <input type="checkbox"/> | | 359 Typewriters/calculator/other office machine | | \$ | \$ |
| 321 Home computer and/or laptop | | \$ | \$ | 360 Pager | | \$ | \$ |
| 322 Combination printer/fax/copier/scanner | | \$ | \$ | 362 Personal Digital assistant (PDA), palm pilot/corder | | \$ | \$ |
| 323 Copier | | \$ | \$ | 361 Other electronic equipment | | \$ | \$ |
| 324 Fax | | \$ | \$ | Household Furnishings and Operations 1. Yes 2. No | | <input type="checkbox"/> | |
| 325 Printers/photo printer | | \$ | \$ | 371 Bedroom furniture | | \$ | \$ |
| 326 CD/DVD burners/drives | | \$ | \$ | 372 Living room | | \$ | \$ |
| 327 Floppy disks/CDs/DVDs/memory sticks/flash drive | | \$ | \$ | 373 Dining room furniture | | \$ | \$ |
| 328 External Memory/Hard Disks | | \$ | \$ | 374 Kitchen furniture | | \$ | \$ |
| 329 Scanners | | \$ | \$ | 375 Other furniture | | \$ | \$ |
| 330 Software & accessories | | \$ | \$ | Floor Coverings 1. Yes 2. No | | <input type="checkbox"/> | |
| 331 Other computer equipment | | \$ | \$ | 381 Rugs, carpets, etc. | | \$ | \$ |
| 332 Digital camera | | \$ | \$ | 382 Linoleum (hard surface) | | \$ | \$ |
| 333 Non-digital camera | | \$ | \$ | 383 Woven mats | | \$ | \$ |
| 334 Photo accessories | | \$ | \$ | 384 Other floor coverings | | \$ | \$ |

| Section 3a. Consumer Durables - Sports, Recreation, and Exercise Equipment (12-Month Recall Period) 1. Yes 2. No <input type="checkbox"/> | | | | | | | | | | |
|---|--------|-------|--------------------------|-------------------|--|--------------------|---|-------------------|-------------|--------------------|
| These questions are about sports, recreation, and exercise equipment that you purchased in the last 12 months. Please include anything bought with a credit card or cash. If any item was charged over time, provide the monthly repayment. Include any item purchased by your household and given to someone else or to another household. | | | | | | | | | | |
| Item | 1. Yes | 2. No | <input type="checkbox"/> | 1. New 2. Used | Total Spent | Monthly payment | Item | 1. New 2. Used | Total Spent | Monthly payment |
| 390 Health and exercise equipment | | | | \$ | \$ | | 395 Bicycles/tricycles | | \$ | \$ |
| 391 Camping equipment | | | | \$ | \$ | | 396 Golf and golfing equipment | | \$ | \$ |
| 392 Hunting/fishing equipment | | | | \$ | \$ | | 397 Tennis rackets & equipment | | \$ | \$ |
| 393 Water sports equipment | | | | \$ | \$ | | 398 Other sporting goods/equipment | | \$ | \$ |
| 394 Automobile custom accessories (e.g., custom wheels) | | | | \$ | \$ | | 399 Acoustic/electric musical equip | | \$ | \$ |
| Section 4. Consumer Durables - Small Household Appliances, Tools & Household Goods & Services (12-Month Recall Period) | | | | | | | | | | |
| Small Household Appliances 1. Yes 2. No <input type="checkbox"/> | | | | | Household Services 1. Yes 2. No <input type="checkbox"/> | | | | | |
| 401 Small electric kitchen appliances (e.g., toaster, toaster oven) | | | | \$ | \$ | | 425 Housekeeping services | | \$ | \$ |
| 402 Electric personal care appliances (electric razor, hair dryer) | | | | \$ | \$ | | 426 Cooking services | | \$ | \$ |
| 403 Water dispenser | | | | \$ | \$ | | 427 Driving services | | \$ | \$ |
| 404 Electric floor cleaning equipment | | | | \$ | \$ | | 428 Moving, storage, freight services | | \$ | \$ |
| 405 Other small appliances | | | | \$ | \$ | | 429 Repair of household items | | \$ | \$ |
| Tools, Hardware and Supplies 1. Yes 2. No <input type="checkbox"/> | | | | | 430 Other household services | | | | | |
| 411 Lawn mower | | | | \$ | \$ | | Household Equipment Repairs, Service Contracts, Furniture Repair, etc. 1. Yes 2. No <input type="checkbox"/> | | | |
| 412 Weed wacker/bush cutter | | | | \$ | \$ | | 431 Kitchen appliances repair | | \$ | \$ |
| 413 Chain saw | | | | \$ | \$ | | 432 Electronic items repair | | \$ | \$ |
| 415 Other hand tools (electric or battery power) | | | | \$ | \$ | | 433 Computer or related items repair | | \$ | \$ |
| 416 Other hand tools (non-power) | | | | \$ | \$ | | 434 Lawn equipment repair | | \$ | \$ |
| 420 Kitchen utensils | | | | \$ | \$ | | 435 Hand or power tools repair | | \$ | \$ |
| 421 Firearms | | | | \$ | \$ | | 436 Photographic items repair | | \$ | \$ |
| 418 Outdoor equip. and supplies | | | | \$ | \$ | | 437 Sport/recreational equip repair | | \$ | \$ |
| 419 Other hardware/supplies | | | | \$ | \$ | | 438 Termites or pest control services | | \$ | \$ |
| Housekeeping Supplies 1. Yes 2. No <input type="checkbox"/> | | | | | 439 Service contracts for appliances | | | | | |
| 421 Household cleaning products | | | | \$ | \$ | | 440 Service contracts, electronic goods | | \$ | \$ |
| 422 Household paper products | | | | \$ | \$ | | 441 Service contracts for computers | | \$ | \$ |
| 423 Other housekeeping supplies | | | | \$ | \$ | | 442 Furniture repair | | \$ | \$ |
| 424 Misc. Housekeeping supplies | | | | \$ | \$ | | 443 Other household goods repairs | | \$ | \$ |

| 2005 FSM Household Income and Expenditures Survey | | | | | | | |
|--|-------------------|-------------|--------------------|--|-------------------|-------------|--------------------|
| Section 5. Consumer Non-Durables - Apparel (12-Month Recall Period) | | | | 1. Yes 2. No ==> | | | |
| These questions are about apparel items you purchased in the last 3 months. Please include anything bought with a credit card or cash. If any item was charged over time, provide the monthly repayment. Include any item purchased by your household and given to someone else or to another household. | | | | | | | |
| Item | 1. New 2. Used | Total Spent | Monthly payment | Item | 1. New 2. Used | Total Spent | Monthly payment |
| Men's and Boys' Apparel 1. Yes 2. No <input type="checkbox"/> | | | | Watches, Jewelry, Hairpieces, Clothing rental and storage 1. Yes 2. No <input type="checkbox"/> | | | |
| 501 Men's suits | | \$ | \$ | 541 Watches | | \$ | \$ |
| 502 Men's dress shirts | | \$ | \$ | 542 Jewelry | | \$ | \$ |
| 503 Men's casual shirts/tee shirts | | \$ | \$ | 543 Hairpieces or wigs | | \$ | \$ |
| 504 Men's pants/shorts | | \$ | \$ | 544 Sewing materials to make clothes | | \$ | \$ |
| 505 Men's accessories (belts, suspenders, underwear, etc) | | \$ | \$ | 545 Other sewing materials | | \$ | \$ |
| 506 Other men's apparel | | \$ | \$ | 546 Clothing services | | \$ | \$ |
| 507 Boys' pants/shorts, including uniforms | | \$ | \$ | 547 Clothing repair, altering, tailoring | | \$ | \$ |
| 508 Other boys' apparel | | \$ | \$ | 548 Shoe repair | | \$ | \$ |
| Women's apparel 1. Yes 2. No <input type="checkbox"/> | | | | 549 Watch or jewelry repair | | | |
| 511 Women's outerwear | | \$ | \$ | 550 Clothing rental | | \$ | \$ |
| 512 Women's dresses | | \$ | \$ | 551 Clothing storage | | \$ | \$ |
| 513 Women's suits and separates | | \$ | \$ | 552 Other items | | \$ | \$ |
| 514 Women's underwear, nightwear, | | \$ | \$ | Other items 1. Yes 2. No <input type="checkbox"/> | | | |
| 515 Women's accessories (belts, scarfs,etc) | | \$ | \$ | Item: | | \$ | \$ |
| 516 Other women's apparel | | \$ | \$ | Item: | | \$ | \$ |
| 517 Girls' dresses and other apparel, including uniforms | | \$ | \$ | Item: | | \$ | \$ |
| 518 Other girls' accessories | | \$ | \$ | Item: | | \$ | \$ |
| Footwear 1. Yes 2. No <input type="checkbox"/> | | | | Item: | | | |
| 521 Men's footwear | | \$ | \$ | Item: | | \$ | \$ |
| 522 Boys' footwear | | \$ | \$ | Item: | | \$ | \$ |
| 523 Girls' footwear | | \$ | \$ | Medicines and Medical Supplies 1. Yes 2. No <input type="checkbox"/> | | | |
| 524 Women's footwear | | \$ | \$ | 561 Prescription drugs | | \$ | \$ |
| 525 Infant's/toddler's footwear | | \$ | \$ | 562 Non-prescription drugs | | \$ | \$ |
| Infants Clothing, Watches, Jewelry and Hairpieces 1. Yes 2. No <input type="checkbox"/> | | | | 563 Bandages/Band-Aids, etc. | | | |
| 531 Infant's coats or jackets | | \$ | \$ | 564 Prescription eyeglasses/contact lens | | \$ | \$ |
| 532 Infant's dresses | | \$ | \$ | 565 Non-Prescription eyeglasses | | \$ | \$ |
| 534 Infant's diapers | | \$ | \$ | 566 Other medical supplies | | \$ | \$ |
| 533 Other infants clothing | | \$ | \$ | 568 Contact lenses | | \$ | \$ |
| | | | | 569 Sunglasses | | \$ | \$ |

| 2005 FSM Household Income and Expenditures Survey | | | | | |
|---|---|---|--|---|-----------------|
| Section 6A. Transportation – Vehicle Registration/Insurance/Safety (12-Month Recall Period) | | | | | |
| <p>The questions below concern the number and type of vehicles that are rented, leased or owned by each household member and the expenditures for each. In the first column, please enter the type of vehicle, make and model. Include any vehicle in your household and that you pay fully for in another household. In this Section, vehicles include: cars, vans, trucks, motorbikes, boats or any other motor vehicles. In column 2, indicate vehicle category (rented, leased or purchased) by entering the number by a household member. Enter the appropriate expenditures for each vehicle in Columns 3, 4 and 5.</p> | | | | | |
| <p>Vehicles: Registration/Insurance/Safety Inspection. The following questions are about registration, insurance, and safety inspection fees on ALL vehicles including cars, trucks, motorbikes, boats (including separate outboard motor), or any other motor vehicle. 1. Yes 2. No <input type="checkbox"/></p> | | | | | |
| Type of Vehicle, Make and Model At least one vehicle: | Rented = 1 Leased = 2 Purchased = 3 | Registration | Insurance Premium | Safety Inspection | |
| 1. <input style="width: 50px;" type="text"/> | <input style="width: 20px;" type="text"/> | \$ | \$ | \$ | |
| 2. <input style="width: 50px;" type="text"/> | <input style="width: 20px;" type="text"/> | \$ | \$ | \$ | |
| 3. <input style="width: 50px;" type="text"/> | <input style="width: 20px;" type="text"/> | \$ | \$ | \$ | |
| 4. <input style="width: 50px;" type="text"/> | <input style="width: 20px;" type="text"/> | \$ | \$ | \$ | |
| Section 6B. Transportation – Vehicle Maintenance and Repairs (3-Month Recall Period) 1. Yes 2. No ==> <input type="checkbox"/> | | | | | |
| <p>The questions below concern vehicle maintenance costs and refers to the vehicles entered above (including maintenance of outboard motors). Enter information for each vehicle. Enter the type of vehicle, make and model. In columns 2, 3, and 4, enter the average monthly costs for each of the categories over the past 3 months.</p> | | | | | |
| Type of Vehicle, Make and Model At least one vehicle: | Repair costs (Specify type of repair) | | Average monthly gasoline | Average monthly cost of oil/other liquids | |
| 1. <input style="width: 50px;" type="text"/> | \$ | | \$ | \$ | |
| 2. <input style="width: 50px;" type="text"/> | \$ | | \$ | \$ | |
| 3. <input style="width: 50px;" type="text"/> | \$ | | \$ | \$ | |
| 4. <input style="width: 50px;" type="text"/> | \$ | | \$ | \$ | |
| In the last 12 months have you received any money from an insurance policy for a vehicle which was "written off" or stolen? 1. Yes 2. No <input style="width: 20px;" type="checkbox"/> | When did you receive the money? (Month & Year) ____ / ____ | Type of vehicle | How much did you receive after paying off what was still owed? \$ | | |
| Section 6C. Transportation – Vehicle Purchasing/Renting/Leasing (12-Month Recall Period) 1. Yes 2. No ==> <input type="checkbox"/> | | | | | |
| <p>The questions below concern the expenditures that household members spent on renting, leasing or purchasing vehicles (including outboard motors). Entries should be made for each vehicle. DO not include vehicles or boats rented or leased by a business or employer. Enter the type of vehicle, make and model. In column 2, enter the appropriate category. In column 3, indicate whether the vehicle is new or used. Complete the total cost in column 4, the down payment if it occurred in the previous 12 months in column 5, and the monthly payment in column 6.</p> | | | | | |
| Type of Vehicle, Make and Model At least one vehicle: | Purchase=1 Rented = 2 Leased = 3 | New = 1 Used = 2 | Total Cost | Down Payment in the past 12 months | Monthly payment |
| 1. <input style="width: 50px;" type="text"/> | <input style="width: 20px;" type="text"/> | <input style="width: 20px;" type="text"/> | \$ | \$ | \$ |
| 2. <input style="width: 50px;" type="text"/> | <input style="width: 20px;" type="text"/> | <input style="width: 20px;" type="text"/> | \$ | \$ | \$ |
| 3. <input style="width: 50px;" type="text"/> | <input style="width: 20px;" type="text"/> | <input style="width: 20px;" type="text"/> | \$ | \$ | \$ |

| Section 6D. Transportation – Vehicle Sales (12-Month Recall Period) 1. Yes 2. No ==> | | | | | | | |
|--|----------------|----------|----|---------------|----|--------------------------|--------------------------|
| The questions below concern the sale by any household member of any vehicle (including an outboard motor) owned by a household member. Enter information for each vehicle. Enter the type of vehicle, make and model. Enter appropriate expenditures for each vehicle in Columns 3, 4 and 5. | | | | | | | |
| Type of Vehicle, Make and Model At least one vehicle: | | | | | | | |
| 1. | SOLD | USED | \$ | \$ | \$ | \$ | \$ |
| 2. | SOLD | USED | \$ | \$ | \$ | \$ | \$ |
| 3. | SOLD | USED | \$ | \$ | \$ | \$ | \$ |
| 4. | SOLD | USED | \$ | \$ | \$ | \$ | \$ |
| 5. | SOLD | USED | \$ | \$ | \$ | \$ | \$ |
| Section 6E. Transportation – Off-Island Travel (12-Month Recall Period) | | | | | | | |
| Off-Island Travel: In the last 12 months, has any household member had any expenses related to any off-island trips, excluding business trips? If yes, enter the destination, round-trip fare, accommodation and other expenditures. Record the Island/Municipal in the FSM if travel was within the FSM, the US State, or foreign country if outside FSM. | | | | | | 1. Yes 2. No | <input type="checkbox"/> |
| | | | | | | If YES, how many? ==> | <input type="checkbox"/> |
| Destination | HH/ non-HH* | Fares | | Accommodation | | Other expenses (specify) | |
| 1. | HH | 1. Air | \$ | 1 Hotel/Motel | \$ | 1 | \$ |
| | NHH | 2. Other | | 2 Other | | 2 | \$ |
| 2. | HH | 1. Air | \$ | 1 Hotel/Motel | \$ | 1 | \$ |
| | NHH | 2. Other | | 2 Other | | 2 | \$ |
| 3. | HH | 1. Air | \$ | 1 Hotel/Motel | \$ | 1 | \$ |
| | NHH | 2. Other | | 2 Other | | 2 | \$ |
| 4. | HH | 1. Air | \$ | 1 Hotel/Motel | \$ | 1 | \$ |
| | NHH | 2. Other | | 2 Other | | 2 | \$ |
| 5. | HH | 1. Air | \$ | 1 Hotel/Motel | \$ | 1 | \$ |
| | NHH | 2. Other | | 2 Other | | 2 | \$ |
| *Note that HH stands for "household member" and Non-HH for "non-household member". So, if the travel was for a household member circle the HH entry; if the travel was for a non-household member – someone not living in the household – circle the NHH. | | | | | | | |

| 2005 FSM Household Income and Expenditures Survey | | | | | |
|--|--|-----------------------|--|---|---------------------------------|
| Section 7. Medical Care (12-Month Recall Period) | | | | | |
| Section 7A. Health Insurance: Are any of the household members currently paying for regular or supplemental health insurance? | | | | | 1. Yes <input type="checkbox"/> |
| 2. No <input type="checkbox"/> | | | | | |
| Health Insurance Company/Plan Name | Number of persons in this household covered? | Last payment amount | Period covered: (1) weekly, (2) biweekly (3) monthly (4) other | How much is charged to a business/refunded? | |
| 1. | | \$ | | \$ | |
| 2. | | \$ | | \$ | |
| 3. | | \$ | | \$ | |
| 4. | | \$ | | \$ | |
| Section 7B. Doctor's Fees: In the last 12 months, have you made any payments to a General Practitioner or a family doctor? If yes, please enter type of service, gross payment or co-payment, any refund and net payment below. | | | | | 1. Yes <input type="checkbox"/> |
| 2. No <input type="checkbox"/> | | | | | |
| Name of doctor/provider | Type of treatment | Doctor's total charge | Patient payment/co-payment | Part paid by insurance or party | On island Off island |
| 1. | | \$ | \$ | \$ | On Off |
| 2. | | \$ | \$ | \$ | On Off |
| 3. | | \$ | \$ | \$ | On Off |
| 4. | | \$ | \$ | \$ | On Off |
| Section 7C. Other Health Specialists Fees: In the last 12 months, have you made any payments to a Health Specialist? If yes, please enter type of service, gross payment or co-payment, any refund and net payment. | | | | | 1. Yes <input type="checkbox"/> |
| 2. No <input type="checkbox"/> | | | | | |
| Name of health specialist | Type of specialist or treatment | Total charge | Patient payment/co-payment | Part paid by insurance or party | On island Off island |
| | | \$ | \$ | \$ | On Off |
| 2. | | \$ | \$ | \$ | On Off |
| 3. | | \$ | \$ | \$ | On Off |
| 4. | | \$ | \$ | \$ | On Off |
| Section 7D. Hospital, Dispensary or Nursing Home. In the last 12 months, have you made any payments to a Hospital, Dispensary or a Nursing Home, including adult/elderly home care? If yes, please enter the name, type of service, total charge, patient reimbursement, refund or co-payment, the total paid and whether it was on islands or off-island. | | | | | 1. Yes <input type="checkbox"/> |
| 2. No <input type="checkbox"/> | | | | | |
| Name of hospital, dispensary or nursing home | Type of service | Total charge | Patient payment/co-payment | Part paid by insurance or party | On island Off island |
| 1. | | \$ | \$ | \$ | On Off |
| 2. | | \$ | \$ | \$ | On Off |
| 3. | | \$ | \$ | \$ | On Off |
| Section 7E. Medical or Other Health Practitioner: In the last 12 months, have you made any payments to any other medical or health Practitioner? This includes opticians, optometrists, repair of glasses, contact lenses, dentists or dental specialists & traditional/local doctors. If yes, please enter type of service, gross payment or co-payment, any refund and net payment | | | | | 1. Yes <input type="checkbox"/> |
| 2. No <input type="checkbox"/> | | | | | |
| Name of health specialist | Type of specialist or treatment | Total charge | Patient payment/co-payment | Part paid by insurance or party | On island Off island |
| 1. | | \$ | \$ | \$ | On Off |
| 2. | | \$ | \$ | \$ | On Off |
| 3. | | \$ | \$ | \$ | On Off |
| 4. | | \$ | \$ | \$ | On Off |
| 5. | | \$ | \$ | \$ | On Off |
| 6. | | \$ | \$ | \$ | On Off |

| 2005 FSM Household Income and Expenditures Survey | | | | | | | |
|---|--|---|--|---------------------------------------|---|--|---|
| Section 8. Loans (12-Month Recall Period) | | | | | | | |
| Section 8A. Loans – [DO NOT include Car loans] | | | | | | | |
| The questions below concern any loans that any members of the household have and have not paid back. Are you currently making regular payments for anything on rent-to-own purchase, personal or some other type of loans? <i>Interviewer: Exclude credit cards and other revolving credit, or other loan used for this dwelling or other property. [Use the following codes for lenders below: 1 bank, 2 insurance company, 3 finance company, 4 credit union, 5 other (Specify), and, if other, specify the type of lender.]</i> | | | | | 1. Yes => 2. No <input type="checkbox"/> | If yes, how many loans do you have? <input type="checkbox"/> | |
| Lender: (Enter code from above) | Main purpose: (Specify) 1. Traditional Activ. 2. Medical 3. Religious Activ. 4. Personal 5. Others | Type: 1 Rent to own, 2 Personal loan, 3 other | Month/year repayments started | Amount borrowed | Each repayment & period covered | | How much charged to business or refunded? |
| | | | | | Amount | Period | |
| 1. | | | | \$ | \$ | | \$ |
| 2. | | | | \$ | \$ | | \$ |
| 3. | | | | \$ | \$ | | \$ |
| 4. | | | | \$ | \$ | | \$ |
| Section 8B. Credit cards or charge accounts such as VISA? Include charge accounts at individual stores if the store charges interest when the full amount is not paid each month. | | | | | 1. Yes 2. No <input type="checkbox"/> | If Yes, how many? <input type="checkbox"/> | |
| (a) Number of purchases on last bill (enter NONE if none) | (b) Did you have a service or credit charge for previous purchases on your last bill? (Circle) | (c) Did you have a service or credit for cash advances on your last bill? | (d) Combined service or credit charge for cash advances and purchases if (b) and (c) are not separated on bill | | (e) Period covered | | |
| 1. | 1 Yes, SS => 2 No | \$ | 1 Yes, SS => 2 No | \$ | 1. One month 2. Other_____ | | |
| 2. | 1 Yes, SS => 2 No | \$ | 1 Yes, SS => 2 No | \$ | 1. One month 2. Other_____ | | |
| 3. | 1 Yes, SS => 2 No | \$ | 1 Yes, SS => 2 No | \$ | 1. One month 2. Other_____ | | |
| 5. | 1 Yes, SS => 2 No | \$ | 1 Yes, SS => 2 No | \$ | 1. One month 2. Other_____ | | |
| Section 9. Education. (12-Month Recall Period) | | | | | | | |
| In the past 12 months, have you paid any education fees? <i>Education fees do not include payments made by outside agencies such as Pell grant, loans, etc. – report only your out-of-pocket expenses</i> | | | | 1. Yes 2. No <input type="checkbox"/> | If yes, how much? \$ _____ | | |
| Type of payment | College or University | Secondary School | Primary School | Nursery or Preschool AND Day care | Other School | If any, amount paid by someone outside this household | |
| Code 1=in FSM 2=not FSM | | | | | | | |
| Tuition/books | \$ | \$ | \$ | \$ | \$ | \$ | |
| Housing | \$ | \$ | \$ | \$ | \$ | \$ | |
| Food or board | \$ | \$ | \$ | \$ | \$ | \$ | |
| Others | \$ | \$ | \$ | \$ | \$ | \$ | |

| 2005 FSM Household Income and Expenditures Survey | | | |
|---|------|--|----------------------|
| Section 10. Miscellaneous Expenses | | (12-Month Recall Period) | |
| | | 1. Yes 2. No ==> | |
| In this section enter the amount spent by all household members for each of these categories in the past 12 months | | | |
| REMITTANCES: 950 How much did all members of your family give as cash or gifts to other individuals or families (1) in FSM or (2) outside FSM? | CASH | TYPE OF GIFT(S) (e.g., freezer, car, medical expenses) | Total value of gifts |
| Place and Code: | \$ | | \$ |
| | \$ | | \$ |
| | \$ | | \$ |
| | \$ | | \$ |
| | \$ | | \$ |
| | \$ | | \$ |
| | \$ | | \$ |
| WATER PURCHASES: | | | |
| 953 How much did you spend on water containers of 3 gallons or more? | \$ | 954 How much did you spend on water trucked to your residence? | \$ |
| LICENSES: 955 How much did all members of your family spend on all licenses last year (including driver's licenses, boat driver's licenses, hunting, fishing)? | | | \$ |
| HEALTH/BEAUTY SERVICES: | | | |
| 961 Health spa establishments (excluding body and facial massage) | \$ | 965 Haircuts | \$ |
| 962 Body and facial massage | \$ | 966 Hair dyeing and coloring | \$ |
| 963 Salons (including permanents and other hair styling) | \$ | 967 Hair weaving, extensions, and others | \$ |
| 964 Manicures and pedicures | \$ | 968 Nutrition centers | \$ |
| MAJOR LOCAL EXPENSES (including purchased food, grown food, and other donations) | | | |
| 971 Weddings | \$ | 974 Other traditional feasts and events | \$ |
| 972 Christenings | \$ | 975 Other family events | \$ |
| 973 Funerals | \$ | 976 Church activities | \$ |
| | | 977 School fund-raising, charitable organizations, and other donations | \$ |
| OTHER EXPENSES: | | | |
| 981 Legal and accounting fees | \$ | 990 Mutual funds, stocks, and bonds | \$ |
| 982 Computer and other games | \$ | 991 Alimony | \$ |
| 983 Life insurance premiums | \$ | 992 Veterinary services | \$ |
| 984 Dry cleaning services | \$ | 993 Child day care | \$ |
| 985 Fitness centers | \$ | 994 After school programs | \$ |
| 986 Annual fees for social or sports clubs and credit cards | \$ | 995 Home security alarm systems | \$ |
| 987 Child support | \$ | 988 Other | \$ |
| 989 Shuttle bus service (mass transit) | \$ | 988 Other | \$ |

INTERVIEWER REMINDERS:

Be sure you have recorded —

1. Geographic information on the front cover of the questionnaire
2. The respondent's name and the respondent's telephone number (if any) in the appropriate boxes on the front cover.
3. **Your** signature (name) and the date in the boxes below on this page.

Also, be sure you have —

4. Completed as many of the questions as possible, including the last resort questions.
5. Entered the required information on the address listing page in the address register **and** on the map.
6. Written all entries legibly.

CERTIFICATION — I certify the entries I have made on this questionnaire are true and correct to my knowledge.

Enumerator's signature:

Date

NOTES:

| |
|--|
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| |

2005
HOUSEHOLD INCOME AND EXPENDITURE SURVEY
DAILY EXPENDITURES DIARY - WEEK 1

Fill in this diary each day, so that each item is recorded on the day it occurs.

CONFIDENTIAL

The information you provide in this book is confidential; it will not be revealed to anyone except the interviewer and the people who are working for the Division of Statistics. When the survey is completed, the results will be printed in the form of totals only and no information about individual households will be disclosed.

Help available

If you have any problems in completing this diary please contact:

_____ Phone Number: _____
 Enumerator's Name

You may also contact the National Statistics Office at 320-2820

OR

The Statistics Branch Offices in the states at the numbers below

Yap → 320-5249 Chuuk → 330-5675
 Pohnpei → 320-6590 Kosrae → 370-3797

| | | | |
|-----------|------------------|--------------|-------------------|
| A. State: | B. Municipality: | C. Village: | |
| D. ED: | E. Block: | F. Map Spot: | G. Household No.: |

Name of Householder: _____

Name of Respondent: _____

Division of Statistics
 Government of the Federated States of Micronesia

Thank you for your assistance in completing this diary. In this diary you should record your household's day-to-day purchases and payments.

The information from the diaries, combined with some other information we will be seeking from you, will provide valuable data to allow comparisons of spending patterns of different types of households in the Federated States of Micronesia.

Before you start to fill in this diary, please read the notes in the 'Definitions and Instructions' booklet and examine the examples given before each section of the diary.

SOME EASILY FORGOTTEN PAYMENTS

- . Laundry
- . Taxi and boat fares
- . Fees to Doctors, dentists, sitters
- . Repairs to motor vehicles, electrical appliances, video machines
- . Club fees and subscriptions
- . Children's allowance
- . Donations to charities, churches
- . Lay-away payments
- . Deductions from wages such as tax, health insurance, social security
- . Automatic payments made directly by banks

SOME EASILY FORGOTTEN PURCHASES

- . Takeout and restaurant meals
- . Beer consumed at a bar
- . Ice cream, candy for kids
- . Cigarettes
- . Gas for vehicle(s)
- . Newspapers and magazines
- . Subscriptions, e.g. to magazines
- . Raffle tickets
- . Postal charges

| 2005 SURVEY OF THE FEDERATED STATES OF MICRONESIA DAILY EXPENDITURES DIARY | | | | | |
|--|-----------------|--|----------|-------|--------------------------------------|
| GIFTS GIVEN AWAY | | | | | |
| On any day that any member of your household GIVES Cash or Purchased goods to other households in the Federated States of Micronesia, record the information below, and the amount of the gift OR approximate value of the purchased item. | | | | | |
| Day Of Week | Office Use Only | Item Description (Brand or Type) | Quantity | | Estimated Local Retail Value \$XX.XX |
| | | | Number | Unit | |
| 2 | | CASH to cousin leaving for Guam | X | | \$ 100.00 |
| 7 | | CASH to sister for the A.M. birthday | X | | \$ 10.00 |
| | | CASH | | | |
| | | PURCHASED GOODS: | | | |
| 2 | | 3 cans corned beef for nephew's birthday party | 3 | pound | \$ 10.50 |
| HOME PRODUCED ITEMS GIVEN AWAY TO OTHER HOUSEHOLD(S)(vegetables, bananas, breadfruit, eggs, fish, chicken, meat, etc.): | | | | | |
| 2 | | Fresh Tuna fish | 15 | Pound | \$15.00 |
| 2 | | Breadfruit | 4 | Pound | \$4.00 |
| 7 | | Banana | 10 | pound | \$4.00 |
| NOTE: For Days, use 1=Monday, 2=Tuesday, 3=Wednesday, 4=Thursday, 5=Friday, 6=Saturday, 7=Sunday. | | | | | |

| 2005 SURVEY OF THE FEDERATED STATES OF MICRONESIA DAILY EXPENDITURES DIARY | | | | | |
|--|-----------------|----------------------------------|----------|------|--------------------------------------|
| GIFTS GIVEN AWAY | | | | | |
| On any day that any member of your household GIVES Cash or Purchased goods to other households in the Federated States of Micronesia, record the information below, and the amount of the gift OR approximate value of the purchased item. | | | | | |
| Day Of Week | Office Use Only | Item Description (Brand or Type) | Quantity | | Estimated Local Retail Value \$XX.XX |
| | | | Number | Unit | |
| | | CASH | X | X | |
| | | CASH | X | X | |
| | | CASH | X | X | |
| | | PURCHASED GOODS: | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| HOME PRODUCED ITEMS GIVEN AWAY TO OTHER HOUSEHOLD(S)(vegetables, bananas, breadfruit, eggs, fish, chicken, meat, etc.): | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| NOTE: For Days, use 1=Monday, 2=Tuesday, 3=Wednesday, 4=Thursday, 5=Friday, 6=Saturday, 7=Sunday. | | | | | |

Below there is a box to record any special events, such as weddings, funerals, etc., which made the expenses you recorded in your diaries exceptional. Normally, this will not happen in any particular week, but sometimes it does, and if we don't note this special event, there will be an impression that this event occurs every week. So, it is very important that if you have an event like this, that you record the information in the box below. See example below.

| |
|---|
| Date: Saturday |
| Event: Sister's wedding took place during the week. Some items were purchased and prepared this week. |

Example Only

Were there any special events, such as weddings, funerals, etc., which made the expenses you recorded in your diaries exceptional?

If yes, please describe briefly:

| |
|--------|
| Date: |
| Event: |
| |
| |

A FINAL REMINDER FOR RESPONDENT

Have you made sure you have included *all* the expenses incurred by *all* members of the household?

Have you remembered to include those *easy to forget* items? For example:

- | | |
|---|--|
| Beer consumed at a bar | Laundry |
| Meals away from home | Fees for Doctors, dentists, sitters. |
| Ice cream and candy for kids | Vehicle repairs, electrical appliances, video machines |
| Taxi and boat fares | Club fees and subscriptions |
| Newspapers and magazines | Children's allowance |
| Video rentals | Donations to charities, churches |
| Playing on poker machines and video arcade machines | Lay-away payments |
| (expense minus [-] winnings) | Deductions from wages such as tax, health insurance, social security |
| Raffle tickets | Automatic payments made directly by banks |
| Postage charges | Gas for vehicle |
| Cigarettes | Subscriptions, e.g. to magazine. |

When you are satisfied that the diary is complete, please hold it until the interviewer calls. He/she expects to come by on _____.

The Government of the Federated States of Micronesia is very grateful for your help in this survey. The information you have provided is confidential, but will be of great value to us in our planning for the economic development of our country. Our warmest thanks to all members of your household.

ENUMERATORS REMINDERS:

Before turning your completed work to your Supervisor be sure to check the following:

- 1. All information on the front cover of the diary is filled (i.e. State, Municipality, Village, etc.).
- 2. Checked all daily entries.
- 3. Checked all entries legibly.
- 4. You have signed and dated the certification boxes below.

CERTIFICATION - I have reviewed and certified the entries made on this diary are true and correct.

Enumerator's Signature: _____

Date: _____

Supervisor's Signature: _____

Date: _____