

HOUSEHOLD INCOME AND EXPENDITURE SURVEY

Federated States of Micronesia

1998



May 2000

**National Statistics Office
Department of Economic Affairs
Federated States of Micronesia
Palikir, Pohnpei FM 96941**

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PRESIDENT'S MESSAGE

ACKNOWLEDGEMENT

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EXPLANATORY TEXT

INTRODUCTION

A. Objectives of the Survey

The 1998 FSM Household Income and Expenditure Survey (HIES) had the following primary objectives:

- To develop weights for the Consumer Price Index;
- To provide data on the distribution of income and expenditures throughout the FSM;
- 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; and
- To provide nutritional information and food consumption patterns for the FSM families.

B. Authority for the Survey

The conduct of the HIES is authorized under Section 4 of Public Law 5-77 which states that the Division of Statistics 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.

C. Confidentiality of Data

Under Section 7 of the Public Law 5-77, all information furnished by respondents shall not be used by the National Government, or any of its agencies, subdivisions, or public corporations, or by any of its officers or employees acting in an official capacity to the detriment of any respondent or other person to whom such information relates in any legal proceeding, except in the prosecution of alleged violations of this act.

D. Scope and Coverage

Data gathered in the survey include sources of income in cash and in kind and the levels of consumption by item of 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 916 households spread across the four states of the FSM

E. Survey Design

The 1998 HIES used the personal interview method. A single questionnaire contained all questions asked for every person in the sample household. This questionnaire contained both basic and detailed population and housing questions, as well as general expenditure items. Diaries were left at households where they were filled on a daily basis for two weeks and picked up at the end of each week.

Income data and general expenditure items used the calendar year 1997 as the reference period while expenditures on food and other items refer to actual expenses during the past two weeks.

F. Sampling Design

The HIES used a two-stage cluster sampling. The four states of FSM (Yap, Chuuk, Pohnpei and Kosrae) are the domains of the survey. The 1994 Census of Population served as the sampling frame for the HIES. The primary sampling units (PSU) are the municipalities while the households within each sample municipalities are the secondary sampling units (SSU). Pertinent documents that describe how the sample municipalities were selected can no longer be located. However, within each sample municipality, 10 percent of the households was selected systematically from a random start.

A total of 916 sample households nationwide was drawn resulting in a sampling fraction of about 6 percent for each state.

G. Survey Operations

The National Statistics Office (NSO), under the Department of Economic Affairs (DEA) coordinates the overall operation with assistance from its State Statistics Branch Offices. Most of the enumerators were students at the College of Micronesia-FSM who were on summer vacation in their respective states.

Training was carried out in each state. Staff of the NSO and Australian Experts Service Overseas Program (AESOP) Consumer Price Index (CPI) consultant conducted the training. The first session was conducted for the supervisors, which included the staff at the NSO who in turn went and conducted training in the other states. The fieldwork was conducted for two weeks commencing on June 8 and ending on June 19, 1998.

H. Data Processing

Upon the completion of the fieldwork, all materials were sent to the national office for data processing. At the National office the clerks checked the questionnaires and edited for completeness and consistency of responses and coded all write-in entries such as ethnicity, place of birth, etc. Keying or data entry followed consecutively using CENTRY, a module in the Integrated Microcomputer Processing System (IMPS) package, developed by the US Bureau of the Census (USBC). Keying verification was also carried out to ensure validity of the entries followed by another consistency check

The survey data was edited using the CONCOR part of the IMPS. The program specifications developed in the 1994 census were generally used in this process.

I. Weighting

Sampling weights were applied to the data obtained from the sample households in order to derive estimates for the larger population from which the sample households were selected. The weights applied to each sample household reflected the probability of the households being selected for the survey sample. Considering the lack of information on how the sample municipalities were selected, weights were simply computed for each state using the ratio of the total number of households listed in the 1994 Census of Population and Housing for the state to the number of sample households. The final weight was further adjusted to the non-response and the projected number of households for 1998.

J. Limitations of the Data

The data users should bear in mind that the data presented in this report are the results of a sample survey and accordingly, are subject to sampling variations because observations are not taken from the entire population. Survey estimates may also be affected by non-sampling errors such as deliberate under or over-reporting of income and expenditures or reluctance on the part of the respondent to reveal their true levels of income or expenditures.

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.

ANALYSIS OF HIES RESULTS

Total and Average Income & Expenditure, and Savings/Dissavings by State

Table A shows that in 1997 the estimated aggregated income for the entire FSM was about \$181 million of which Chuuk accounted for the most of at 41.0 percent and Kosrae the least at 8.4 percent. On the other hand, the average annual household income was \$11,240. Kosrae registered the highest average household income at \$15,100 with Chuuk the lowest estimated at \$9,819. The average household income in Yap and Pohnpei were \$13,075 and \$11,783 respectively.

The aggregated household expenditure, on the other hand, was estimated to be \$175.2 million with an average household expenditure of \$10,889. The highest average household expenditure was recorded in Yap, at \$13,453 and the lowest in Chuuk, at \$10,295.

Taking the difference between the income and expenditure shows the extent of savings/dissavings by households. Survey results showed that the FSM households incurred an average savings of \$351. A positive average savings was also registered in the states of Kosrae at \$2,112 and Pohnpei at \$1,398 respectively, while in Yap and Chuuk a negative average savings occurred at \$378 and \$476 respectively.

Total and Average Income & Expenditure, and Savings/Dissavings by Income Class

Table A also showed that spending pattern vary by income class. More than half, 58.4 percent, of FSM households received an average income of less than \$10,000. In addition, these households have a higher average expenditure than their average income, thus incurring dissavings.

Figure 1 shows the states displaying a similar pattern. Households with annual income of less than \$10,000 are more likely to incur dissavings.

Average Income and Expenditure by Household Size

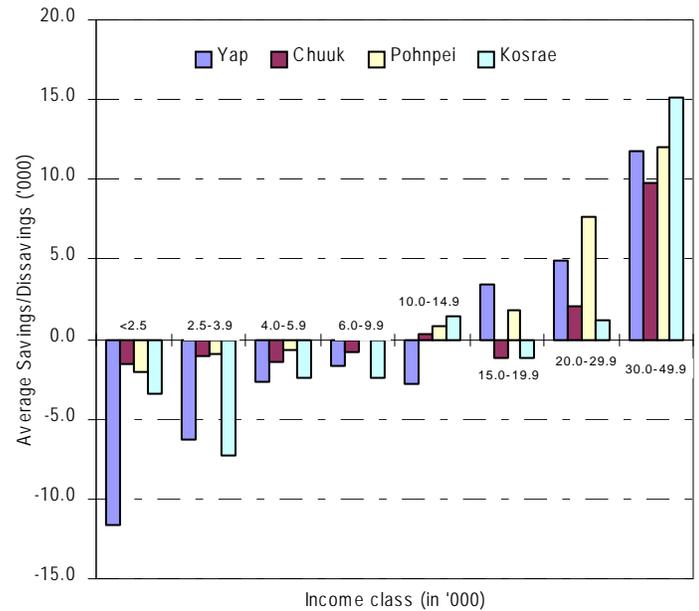
Table B presents the distribution of households by expenditure class. Distribution of households by expenditure class is somewhat similar to the distribution of households by income class. The higher the expenditure class, the more likely for the household to incur dissaving.

Table A. Total and Average Household Income, Expenditure and Savings/Dissavings by State: 1998

State	Total Number of Household (in '00)	% of Total H/holds	Income		Expenditure		Average Savings/Dissavings
			Total (\$'000)	Average	Total Value (\$'000)	Average	
STATE							
Total	161	100.0	\$180,891	\$11,240	\$175,239	\$10,889	\$351
Yap	20	12.4	\$26,345	\$13,075	\$27,109	\$13,453	-\$378
Chuuk	75	46.6	\$73,280	\$9,819	\$76,831	\$10,295	-\$476
Pohnpei	56	34.8	\$66,150	\$11,783	\$68,299	\$10,385	\$1,398
Kosrae	10	6.2	\$15,115	\$15,110	\$13,000	\$12,987	\$2,112
INCOME CLASS							
All income class	161	100.0	\$180,891	\$11,240	\$175,239	\$10,889	\$351
Less than 2,500	10	6.2	\$1,761	\$1,756	\$4,090	\$4,078	-\$2,322
2,500-3,999	19	11.8	\$6,174	\$3,245	\$9,261	\$4,867	-\$1,622
4,000-5,999	25	15.5	\$12,582	\$4,989	\$16,087	\$6,379	-\$1,390
6,000-9,999	40	24.8	\$30,800	\$7,791	\$33,400	\$8,449	-\$658
10,000-14,999	28	17.4	\$34,004	\$12,175	\$33,909	\$12,141	\$34
15,000-19,999	19	11.8	\$32,223	\$17,324	\$31,322	\$16,840	\$484
20,000-29,999	15	9.3	\$36,603	\$24,002	\$29,631	\$19,430	\$4,572
30,000-49,999	4	2.5	\$13,869	\$37,384	\$9,533	\$25,695	\$11,689
50,000 and over	1	0.6	\$12,873	\$79,464	\$8,005	\$49,412	\$30,052

Source: 1998 Household Income and Expenditure Survey

Figure 1. Savings and Dissavings by State: 1998



1998 FSM Household Income and Expenditure Survey

About 60.2 percent of the total households incurred an average expenditure of less than \$10,000 while 11.8 percent incurred at least \$30,000 for their household expenditure. Additionally, dissavings are more likely to occur among the households with average expenditures of \$20,000 or more.

Figure 2 showed that in general, the average income and expenditure increased as the household size increased. Survey results showed that the average income for single-person household is \$7,950 while their average expenditure is \$6,863. For household with 10 or more persons, the average income is \$13,582 while their average expenditure is \$12,115.

Additionally, households with 2, 3, 4 and 8 persons are more likely to spend beyond their income or incurred dissavings.

Sources of Income

Wages and salaries is the major source of household income in the FSM (see Figure 3). An estimated \$82.9 million worth of wages and salaries were received by households, accounting for 45.8 percent of the aggregate household income. Income derived from subsistence activities, which consist of home produced goods and gifts given away to other households, also contributed a significant amount of \$56.9 million or 31.5 percent to the aggregated household income. Child support, alimony and others is the least contributor to the aggregated income, making up less than 1 percent.

Income derived from own farm/non-farm business, proprietorship or partnership amounted to \$10.9 million or 6.0 percent of the aggregate income. The remaining sources of income such as income derived from interest, dividend, net rental or royalty income, social security payments, retirement, survivor or disability pensions, remittances, imputed rental value of owner-occupied housing unit, etc. amounted to \$29.7 million or 16.4 percent of the total income.

Wages and salaries were also the major source of household income in all the states. The highest proportion is in Pohnpei where 54.7 percent of its total household income came from wages and salaries. Over half (50.9 percent) of the aggregate total income in Kosrae also came from wages and salaries. In Chuuk only 37.1 percent derived from wages and salaries. All the states also derived a significant amount of their income from subsistence activities, accounting for 40.7 percent in Yap, 34.9 percent in Chuuk, 26.5 percent in Pohnpei and 20.9 percent in Kosrae. It is only in Kosrae where the proportion of income derived from net receipts from own farm or non-farm business was significant, at \$2.9 million or 18.9 percent of its aggregated income. In the other states the proportion ranged from 1.1 to 6.9 percent.

Table B. Total Number of Households, Average Household Income and Expenditure by Expenditure Class: 1998

Expenditure Class	Total Number of Households (in '00)	Average		Average Savings/Dissavings
		Income	Expenditure	
All expenditure class	161	11,240	10,889	351
Less than 2,500	6	2,563	1,660	903
2,500 - 3,999	16	3,668	3,252	416
4,000 - 5,999	28	6,182	5,015	1,167
6,000 - 9,999	47	9,188	7,821	1,367
10,000 - 14,999	32	12,096	12,400	-304
15,000 - 19,999	14	18,220	17,603	617
20,000 - 29,999	13	22,543	24,190	-1,647
30,000 - 49,999	5	34,628	37,067	-2,439
50,000 & Over	1	58,344	86,135	-27,791

Source: 1998 Household Income and Expenditure Survey

Figure 2. Average Income and Expenditure by Household Size, 1998

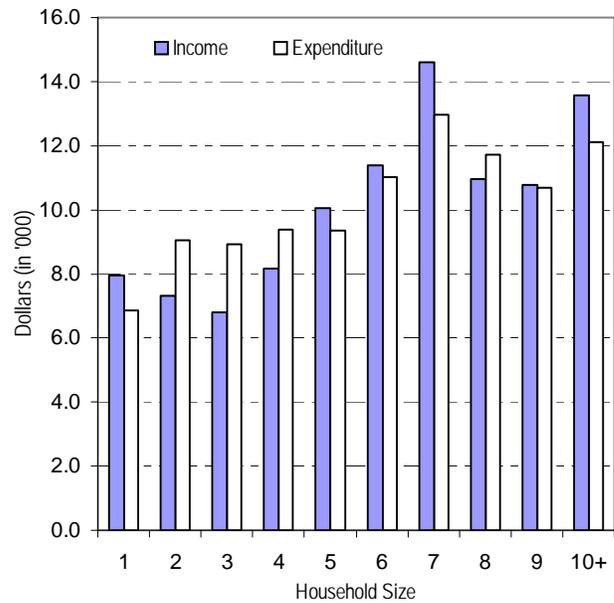
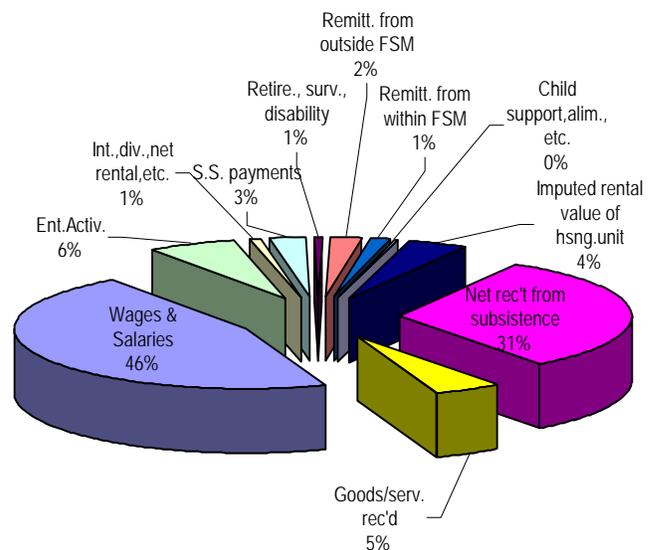


Figure 3. Household Income Source, FSM: 1998



Average Income and Expenditure by Per Capita Income Class

Another useful way of analyzing the income is by per capita income. This is derived by dividing the aggregated household income by the total number of persons in the household. Table C showed that about 69.6 percent of the households in FSM have per capita income of less than \$2,000. The aggregate income of these households was estimated at \$82.6 million or 45.6 percent of FSM's total income. Additionally, these households tended to spend beyond their income thus resulting in having dissavings.

On the other hand, households with per capita income of \$5,000 or more constitute the next 5.6 percent of the total households, and have a combined income of about \$67.0 million or 36.5 percent of the aggregate income.

Expenditure by Type

As figure 4 shows, food has the highest percentage share of the total expenditure at 47 percent followed by gifts and contributions to others, accounting for 8.8 percent. Non-durable Furnishings accounted for the least percentage of the total expenditure at .4 percent.

Fish and marine products accounted for 27.9 percent of food expenditures, followed by meat products at 22.1 percent. Coffee tea and cocoa had the least percentage share of the food expenditure at 1.7.

Food accounted for the largest percentage of total expenditure in all the income classes. However, households with income below \$10,000 have a much higher share, more than 50 percent of total expenditure. For households in the highest income class, food accounted for 18.4 percent.

Expenditure Type by State

Figure 5 compares the expenditure patterns of the states. Similar to the national pattern, food has the highest percentage share of the total expenditure in all the states. Chuuk has the highest food expenditure share at about 54.5 percent followed by Yap with 4.1 percent, Kosrae at 41.6 percent. Pohnpei had the lowest share, at 38.8 percent. Gifts and contributions to others also had a significant share of the total expenditure in all the states, indicating that households in the FSM tended to share their resources.

Table C. Total Number of Households, Average Household Income and Expenditure by Per Capita Income Class: 1998

Per capita Income class	Total Number of Households (in '00)	Average		Average Savings/Dissavings
		Income	Expenditure	
All income class	161	\$11,240	\$10,889	\$351
Less than 350	9	\$2,570	\$4,442	-\$1,872
350-549	16	\$4,122	\$5,614	-\$1,492
550-799	22	\$5,634	\$6,507	-\$873
800-1,299	38	\$8,244	\$9,054	-\$810
1,300-1,999	27	\$11,413	\$12,170	-\$757
2,000-2,999	25	\$16,178	\$14,795	\$1,383
3,000-4,999	16	\$18,755	\$15,142	\$3,613
5,000-9,999	6	\$25,751	\$20,616	\$5,135
10,000 and over	3	\$40,242	\$26,251	\$13,991

Source: 1998 Household Income and Expenditure Survey

Figure 4. Household Expenditure by Type, FSM: 1998

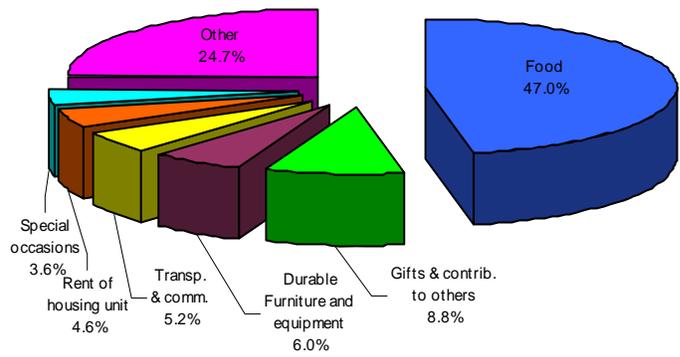
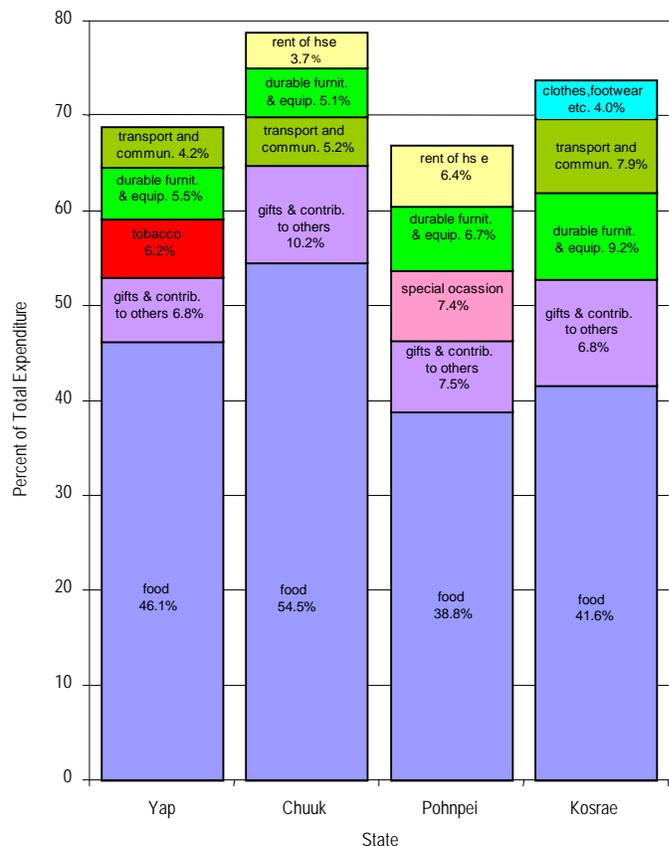


Figure 5. Major Expenditure by State, FSM: 1998



Total Household Income and Expenditure by Deciles and Quintiles

A common approach to analyzing income and expenditure distribution is to examine them by deciles. The households are ranked from the lowest to the highest total income and then divided into ten equal groups. The first (lowest) group is referred to as the first decile (or lower ten percent) of households in the ranking, the second group is referred to as the second decile and so forth.

Figure 6 shows that income and expenditure shares vary significantly across deciles in the FSM. The first decile or lower ten percent of the household has the least share, of 1.9%, of the total FSM income (about \$181 million), whereas, the tenth decile accounted for the highest share of 29.8%.

As the decile increased the percentage share of the total income also increased indicating that the richer the household the more likely it will have a larger share of the total income. This increasing trend is also evident with the total expenditure by decile.

The state income values are analyzed by quintiles. Similar to the decile concept, the quintile ranked the households by their total income from the lowest to the highest. However, it divided the households into five equal groups (or quintiles), each quintile representing 20 percent of the total households.

The income share of the lowest (first) quintile ranged from a low 4.3 percent in Kosrae to 6.1 percent in Yap. For those in the top quintile or upper 20 percent, the income share ranged from 41.2 percent in Yap to 50.7 percent in Kosrae (Table C).

Savings/Dissavings by Quintile Groups

The average FSM household, as previously observed, incurred an average saving of \$351. However, if we look at the savings by the quintile classes, it is only in the last three deciles (the richest households) where savings were realized, in other words (expenditures did not exceed income). In the FSM, loans are usually incurred by households to finance their expenditures, thus the negative dissavings in most of the decile groups is not surprising.

Figure 7 compares the savings/dissavings by quintile groups in the states. Similar to the pattern observed with the national average savings, only the households in the last quartiles (4th and 5th) registered savings.

Figure 6. Household Income and Expenditure by Decile Group, 1998

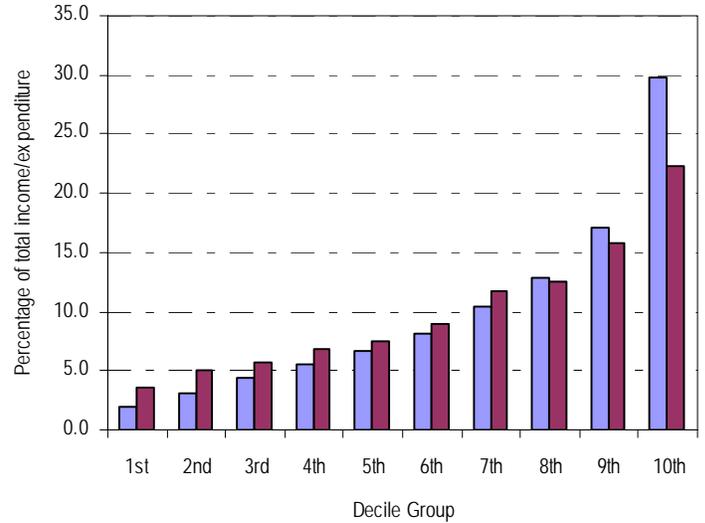
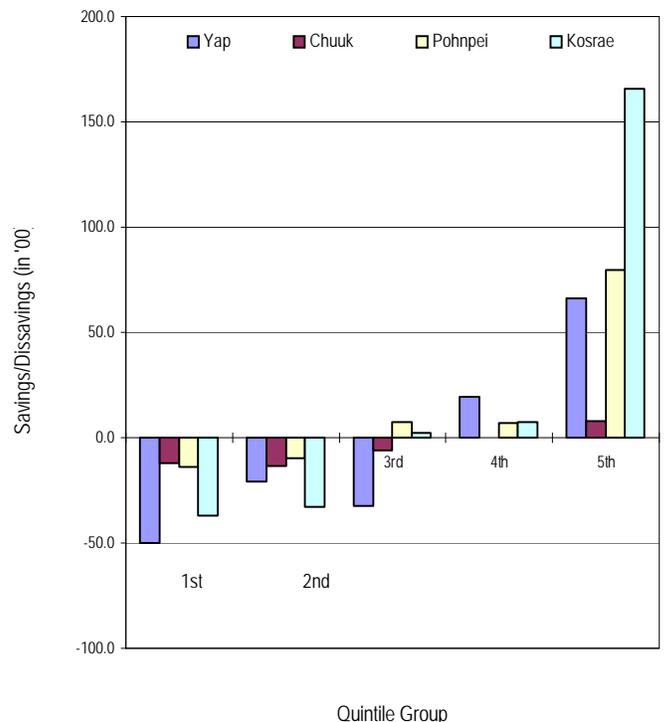


Table C. Household Income and Expenditure by Quintile Group and State: 1998

Quintile Group	Income				Expenditure			
	Yap	Chuuk	Pohnpei	Kosrae	Yap	Chuuk	Pohnpei	Kosrae
First quintile	6.1	5.8	4.4	4.3	13.5	7.9	7.6	10.3
Second quintile	10.2	10.4	9.2	10.5	13.0	12.5	12.3	17.7
Third quintile	18.4	15.8	14.1	14.7	22.8	16.2	14.6	16.8
Fourth quintile	24.1	23.4	22.7	19.7	20.7	22.3	24.5	21.8
Fifth quintile	41.2	44.6	49.6	50.7	29.9	41.0	41.0	33.5

Source: 1998 Household Income and Expenditure Survey

Figure 7. Average Savings/Dissavings by Quintile Group and State, 1998



Median Income and Expenditure

The median is another useful measure by which we analyze the distribution of income and expenditure. The median divides the income (or expenditure) into two equal halves, one half above the median value and the other half below. The advantage of the median is that it is not receptive to extreme values.

As stated before, the median income of households in the FSM in 1998 was \$8,442 and the median expenditure was \$8,317, yielding a saving of \$125. Compared to the mean income, expenditure and savings (of \$11,240, \$10,889 and \$351 respectively), the median income and expenditure were much lower. The gap between the median and average income was about \$2,800.

Figure 8 showed this pattern also holds true for the states, except for Yap (where the average income is about similar to the median income). The gap between the average and median income is more pronounced in Pohnpei and Kosrae suggesting the presence of very large income values which may have skewed the data.

Gini Ratios

The Gini Ratio is a measure of income inequality. It takes values from zero (0), representing equality of income, to one (1), representing complete inequality. Thus, the higher the value of the coefficient, the more unequal is the income among the households within a given area of study.

As illustrated in Table D, the computed Gini Ratio based on the results of the survey was 0.4075 for the entire FSM. The state of Kosrae exhibits a Gini Ratio very similar to that of FSM. Income distribution is better in Yap and Chuuk where the computed Gini Ratio is lower than the national ratio, 0.3360 and 0.3624, respectively.

Figure 8. Median and Average Income and Expenditure by State

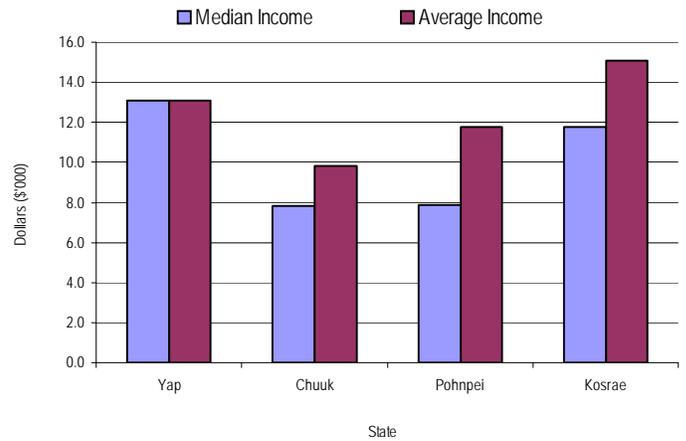


Table D. Computed Gini Ratio by State: 1998

State	Gini Ratio
FSM	0.4075
Yap	0.3360
Chuuk	0.3624
Pohnpei	0.4156
Kosrae	0.4084

Source: 1998 Household Income and Expenditure Survey

APPENDICES

APPENDIX A. BASIC TABLES

Table 1. Total Number of Households, Total and Average Household Income and Expenditure by Income Class and State: 1998

Income Class and State	Total Number of Households (in 100)	INCOME		EXPENDITURE	
		Total (\$1,000)	Average	Total (\$1,000)	Average
FSM	161	180,891	11,240	175,239	10,889
Less than 2,500	10	1,761	1,756	4,090	4,078
2,500 - 3,999	19	6,174	3,245	9,261	4,867
4,000 - 5,999	25	12,582	4,989	16,087	6,379
6,000 - 9,999	40	30,800	7,791	33,400	8,449
10,000 - 14,999	28	34,004	12,175	33,909	12,141
15,000 - 19,999	19	32,223	17,324	31,322	16,840
20,000 - 29,999	15	36,603	24,002	29,631	19,430
30,000 - 49,999	4	13,869	37,384	9,533	25,695
50,000 & Over	2	12,873	79,464	8,005	49,412
YAP	20	26,345	13,075	27,109	13,453
Less than 2,500	-	73	1,924	516	13,577
2,500 - 3,999	2	654	3,614	1,793	9,904
4,000 - 5,999	4	1,753	4,939	2,685	7,563
6,000 - 9,999	2	1,812	7,583	2,209	9,241
10,000 - 14,999	5	6,082	12,263	7,443	15,007
15,000 - 19,999	3	5,970	17,769	4,832	14,381
20,000 - 29,999	3	7,314	24,059	5,823	19,156
30,000 - 49,999	1	2,142	37,586	1,474	25,856
50,000 & Over	-	544	60,402	334	37,149
CHUUK	75	73,280	9,819	76,831	10,295
Less than 2,500	4	748	1,790	1,393	3,334
2,500 - 3,999	10	3,139	3,165	4,226	4,260
4,000 - 5,999	13	6,221	4,883	8,020	6,295
6,000 - 9,999	22	17,085	7,809	18,712	8,552
10,000 - 14,999	11	12,929	12,152	12,610	11,852
15,000 - 19,999	8	13,340	16,864	14,289	18,065
20,000 - 29,999	6	14,398	23,758	13,168	21,730
30,000 - 49,999	1	3,213	35,311	2,327	25,567
50,000 & Over	-	2,206	56,559	2,084	53,433
POHNPEI	56	66,150	11,783	58,299	10,385
Less than 2,500	5	760	1,670	1,683	3,698
2,500 - 3,999	7	2,263	3,237	2,900	4,149
4,000 - 5,999	8	3,983	5,081	4,497	5,736
6,000 - 9,999	13	10,283	7,761	10,381	7,834
10,000 - 14,999	10	12,001	12,159	11,230	11,378
15,000 - 19,999	5	9,618	18,011	8,659	16,215
20,000 - 29,999	5	13,067	24,244	8,907	16,525
30,000 - 49,999	2	7,238	37,504	4,925	25,517
50,000 & Over	1	6,937	70,784	5,118	52,221
KOSRAE	10	15,115	15,100	13,000	12,987
Less than 2,500	1	180	1,936	498	5,356
2,500 - 3,999	-	118	3,814	342	11,046
4,000 - 5,999	1	624	5,776	885	8,195
6,000 - 9,999	2	1,619	8,097	2,099	10,494
10,000 - 14,999	2	2,991	12,158	2,625	10,671
15,000 - 19,999	2	3,296	16,478	3,542	17,710
20,000 - 29,999	1	1,825	23,696	1,733	22,501
30,000 - 49,999	-	1,275	41,141	808	26,052
50,000 & Over	-	3,187	212,468	469	31,254

Source: 1998 Household Income and Expenditures Survey
 Statistics Division, Department of Economic Affairs
 Federated States of Micronesia

Table 2. Total Number of Households, Total and Average Household Income and Expenditure by Expenditure Class and State: 1998

Expenditure Class and State	Total Number of Households (in 100)	INCOME		EXPENDITURE	
		Total (\$1,000)	Average	Total (\$1,000)	Average
FSM	161	180,891	11,240	175,239	10,889
Less than 2,500	6	1,628	2,563	1,054	1,660
2,500 - 3,999	16	5,912	3,668	5,242	3,252
4,000 - 5,999	28	17,138	6,182	13,902	5,015
6,000 - 9,999	47	42,780	9,188	36,414	7,821
10,000 - 14,999	32	38,331	12,096	39,294	12,400
15,000 - 19,999	14	26,309	18,220	25,419	17,603
20,000 - 29,999	13	28,584	22,543	30,673	24,190
30,000 - 49,999	5	16,241	34,628	17,384	37,067
50,000 & Over	1	3,967	58,344	5,857	86,135
YAP	20	26,345	13,075	27,109	13,453
Less than 2,500	-	-	-	-	-
2,500 - 3,999	1	190	3,523	195	3,612
4,000 - 5,999	1	922	6,679	699	5,062
6,000 - 9,999	6	4,897	8,547	4,332	7,561
10,000 - 14,999	6	7,367	12,077	7,750	12,705
15,000 - 19,999	4	7,638	19,047	6,991	17,435
20,000 - 29,999	2	3,212	19,703	3,850	23,622
30,000 - 49,999	1	1,809	31,735	2,263	39,708
50,000 & Over	-	310	16,333	1,027	54,069
CHUUK	75	73,280	9,819	76,831	10,295
Less than 2,500	2	421	2,125	305	1,543
2,500 - 3,999	10	3,449	3,473	3,213	3,236
4,000 - 5,999	13	7,819	5,879	6,780	5,098
6,000 - 9,999	23	18,690	8,205	17,887	7,852
10,000 - 14,999	13	16,236	12,089	16,585	12,349
15,000 - 19,999	5	8,387	17,328	8,667	17,908
20,000 - 29,999	7	13,680	20,695	15,720	23,782
30,000 - 49,999	2	3,740	23,974	5,893	37,775
50,000 & Over	-	859	42,970	1,779	88,974
POHNPEI	56	66,150	11,783	58,299	10,385
Less than 2,500	4	1,207	2,756	749	1,709
2,500 - 3,999	6	2,273	4,023	1,834	3,246
4,000 - 5,999	11	7,515	6,627	5,503	4,852
6,000 - 9,999	15	16,105	10,651	11,838	7,829
10,000 - 14,999	9	11,530	12,292	11,399	12,152
15,000 - 19,999	4	7,703	19,020	7,008	17,305
20,000 - 29,999	4	10,917	27,429	9,890	24,849
30,000 - 49,999	2	6,104	31,462	7,029	36,231
50,000 & Over	-	2,798	93,256	3,050	101,680
KOSRAE	10	15,115	15,100	13,000	12,987
Less than 2,500	-	-	-	-	-
2,500 - 3,999	-	-	-	-	-
4,000 - 5,999	2	882	5,191	921	5,415
6,000 - 9,999	3	3,088	10,539	2,356	8,040
10,000 - 14,999	3	3,198	11,545	3,560	12,853
15,000 - 19,999	2	2,582	16,764	2,752	17,867
20,000 - 29,999	-	777	16,883	1,213	26,363
30,000 - 49,999	1	4,588	75,216	2,199	36,053
50,000 & Over	-	-	-	-	-

Source: 1998 Household Income and Expenditures Survey
 Statistics Division, Department of Economic Affairs
 Federated States of Micronesia

Table 3. Total Number of Households, Total and Average Household Income and Expenditure by Household Size and State: 1998

Household Size and State	Total Number Households (in 100)	INCOME		EXPENDITURE	
		Total (\$1,000)	Average	Total (\$1,000)	Average
FSM	161	180,891	11,240	175,239	10,889
One Person	5	4,238	7,950	3,658	6,863
Two Persons	6	4,363	7,321	5,389	9,042
Three Persons	10	6,603	6,800	8,658	8,917
Four Persons	15	12,358	8,173	14,202	9,393
Five Persons	18	18,205	10,063	16,902	9,343
Six Persons	18	20,671	11,383	20,007	11,017
Seven Persons	19	28,019	14,608	24,874	12,969
Eight Persons	16	17,242	10,968	18,418	11,716
Nine Persons	13	14,143	10,780	14,027	10,691
Ten or More Persons	41	55,048	13,582	49,104	12,115
YAP	20	26,345	13,075	27,109	13,453
One Person	1	896	7,928	1,170	10,357
Two Persons	1	296	5,484	426	7,887
Three Persons	1	1,104	7,462	2,309	15,599
Four Persons	3	3,023	10,318	3,634	12,403
Five Persons	3	4,343	13,403	4,444	13,717
Six Persons	2	2,433	10,182	2,953	12,356
Seven Persons	4	5,921	16,725	5,173	14,612
Eight Persons	2	2,250	14,064	2,346	14,660
Nine Persons	-	919	19,138	785	16,360
Ten or More Persons	3	5,160	18,234	3,869	13,671
CHUUK	75	73,280	9,819	76,831	10,295
One Person	2	1,313	8,157	793	4,924
Two Persons	1	875	7,112	1,115	9,063
Three Persons	4	2,666	6,765	3,106	7,883
Four Persons	5	3,384	6,445	4,135	7,877
Five Persons	5	4,043	8,085	4,401	8,802
Six Persons	7	6,857	9,671	7,723	10,893
Seven Persons	9	11,040	11,782	10,004	10,677
Eight Persons	7	6,215	8,387	7,703	10,395
Nine Persons	8	8,051	9,916	7,961	9,804
Ten or More Persons	26	28,837	11,260	29,890	11,671
POHNPEI	56	66,150	11,783	58,299	10,385
One Person	3	2,028	7,832	1,695	6,543
Two Persons	3	2,386	6,978	2,572	7,520
Three Persons	4	2,689	7,021	2,803	7,319
Four Persons	6	5,243	8,709	5,543	9,207
Five Persons	8	7,802	9,389	6,134	7,381
Six Persons	8	9,223	12,136	7,737	10,181
Seven Persons	5	9,196	18,806	7,829	16,010
Eight Persons	6	7,779	13,769	7,350	13,008
Nine Persons	4	4,152	11,071	3,809	10,156
Ten or More Persons	10	15,651	15,527	12,829	12,727
KOSRAE	10	15,115	15,100	13,000	12,987
One Person	-	-	-	-	-
Two Persons	1	806	10,468	1,276	16,577
Three Persons	-	144	3,132	440	9,570
Four Persons	1	709	7,620	890	9,571
Five Persons	2	2,017	13,099	1,923	12,489
Six Persons	1	2,158	19,982	1,594	14,762
Seven Persons	1	1,862	13,397	1,868	13,437
Eight Persons	1	997	9,236	1,020	9,446
Nine Persons	1	1,022	13,268	1,473	19,125
Ten or More Persons	2	5,400	26,998	2,515	12,577

Source: 1998 Household Income and Expenditures Survey
 Statistics Division, Department of Economic Affairs
 Federated States of Micronesia

Table 4. Average Household Income and Expenditure by Household Size and Income Class: 1998

Household Size, Average Income and Expenditure	I N C O M E C L A S S									
	All Income Classes	Less than 2,500	2,500- 3,999	4,000- 5,999	6,000- 9,999	10,000- 14,999	15,000- 19,999	20,000- 29,999	30,000- 49,999	50,000 And Over
FSM										
No. of Households (in 100)	161	10	19	25	40	28	19	15	4	2
Average Income	11,240	1,756	3,245	4,989	7,791	12,175	17,324	24,002	37,384	79,464
Average Expenditure	10,889	4,078	4,867	6,379	8,449	12,141	16,840	19,430	25,695	49,412
One Person										
No. of Households (in 100)	5	1	1	1	1	1	-	-	-	-
Average Income	7,950	1,178	3,465	4,931	6,489	12,729	15,646	27,282	-	-
Average Expenditure	6,863	2,094	4,602	6,833	4,976	6,277	12,874	23,848	-	-
Two Persons										
No. of Households (in 100)	6	1	1	1	1	1	-	-	-	-
Average Income	7,321	1,727	3,245	4,680	8,756	11,140	18,339	22,405	-	-
Average Expenditure	9,042	3,108	3,446	6,762	11,148	12,989	20,019	27,716	-	-
Three Persons										
No. of Households (in 100)	10	1	2	2	3	1	-	-	-	-
Average Income	6,800	1,514	3,393	4,787	7,875	11,875	18,362	22,349	29,622	-
Average Expenditure	8,917	3,870	8,047	7,417	9,217	12,934	16,597	19,276	19,591	-
Four Persons										
No. of Households (in 100)	15	1	4	2	3	3	1	-	-	-
Average Income	8,173	1,782	3,273	4,872	7,166	12,174	18,329	26,594	34,382	64,107
Average Expenditure	9,393	4,817	4,720	4,595	8,854	13,880	17,216	24,816	38,773	46,561
Five Persons										
No. of Households (in 100)	18	1	3	3	4	3	2	1	-	-
Average Income	10,063	1,649	3,228	5,095	8,033	12,227	17,400	25,480	36,305	-
Average Expenditure	9,343	5,031	3,887	6,223	7,346	12,658	13,197	19,191	22,891	-
Six Persons										
No. of Households (in 100)	18	1	1	4	4	3	2	2	-	-
Average Income	11,383	1,950	2,697	5,082	7,567	12,653	17,895	23,206	35,052	60,648
Average Expenditure	11,017	5,271	4,038	7,028	8,145	10,038	21,371	18,492	30,299	33,267
Seven Persons										
No. of Households (in 100)	19	1	1	3	3	4	3	3	1	-
Average Income	14,608	1,943	3,378	4,881	8,118	12,723	17,054	23,515	42,009	93,256
Average Expenditure	12,969	2,507	7,303	5,799	9,074	13,047	15,806	15,124	19,636	101,680
Eight Persons										
No. of Households (in 100)	16	1	2	2	5	2	2	1	-	-
Average Income	10,968	2,027	3,475	5,009	7,787	11,914	18,027	24,709	33,739	60,029
Average Expenditure	11,716	5,481	4,716	6,611	8,772	14,989	15,013	21,609	24,401	83,261
Nine Persons										
No. of Households (in 100)	13	1	2	1	4	2	1	2	-	-
Average Income	10,780	1,882	3,181	4,779	7,728	11,560	16,107	22,936	35,899	53,505
Average Expenditure	10,691	3,327	4,005	5,677	8,401	10,907	16,904	22,504	22,330	18,464
Ten or More Persons										
No. of Households (in 100)	41	1	2	5	12	7	7	5	1	1
Average Income	13,582	2,020	3,006	5,121	7,871	11,989	17,131	24,312	38,472	100,557
Average Expenditure	12,115	5,120	4,118	6,408	8,304	11,803	17,650	19,557	26,335	26,002

Source: 1998 Household Income and Expenditures Survey
 Statistics Division, Department of Economic Affairs
 Federated States of Micronesia

Table 5. Total Household Income by Source of Income and Income Class (Value in Thousands): 1998

Source of Income	All Income Classes	I N C O M E C L A S S								
		Less than 2,500	2,500- 3,999	4,000- 5,999	6,000- 9,999	10,000- 14,999	15,000- 19,999	20,000- 29,999	30,000- 49,999	50,000 &Over
FSM	180,891	1,761	6,174	12,582	30,800	34,004	32,223	36,603	13,869	12,873
WAGES AND SALARIES	82,882	171	830	3,179	9,345	17,400	13,655	19,578	10,238	8,488
Wages, salaries, commissions, bonuses and tips	82,882	171	830	3,179	9,345	17,400	13,655	19,578	10,238	8,488
ENTREPRENEURIAL ACTIVITIES	10,863	191	441	701	1,921	1,376	1,856	1,461	80	2,837
Earnings from own farm or nonfarm Nonfarm business, proprietor- ship or partnership	10,863	191	441	701	1,921	1,376	1,856	1,461	80	2,837
OTHER SORCES OF INCOME	87,145	1,399	4,904	8,702	19,534	15,229	16,713	15,564	3,551	1,549
Interests, dividends, net rental or royalty income, income from estates and trusts	1,594	8	12	12	31	775	99	491	148	17
Social security payments	4,673	69	336	594	1,202	836	801	694	31	109
Retirement, survivor or disability pensions	1,066	-	4	22	56	153	344	129	359	-
Remittances from outside FSM	3,811	133	318	636	1,034	476	837	357	19	2
Remittances from within FSM	2,613	102	166	420	774	323	562	234	32	-
Child support, alimony or others	496	17	15	27	53	2	183	126	14	58
Imputed rental value of housing unit	7,423	273	548	878	1,437	1,557	1,163	890	413	263
Net receipts from sustenance activities	56,973	591	2,890	5,319	12,963	9,854	11,415	11,091	1,812	1,037
Goods or services received as gifts	8,497	206	615	794	1,984	1,252	1,309	1,552	723	63

Source: 1998 Household Income and Expenditures Survey
 Statistics Division
 Department of Economic Affairs
 Federated States of Micronesia

Table 5A. Total Household Income by Source of Income and State: 1998

Source of Income	FSM		YAP		CHUUK		POHNPEI		KOSRAE	
	Value (in \$000)	Percent								
FSM	180,891	100.0	26,345	100.0	73,280	100.0	66,150	100.0	15,115	100.0
WAGES AND SALARIES	82,882	45.8	11,831	44.9	27,198	37.1	36,160	54.7	7,692	50.9
Wages, salaries, commissions, bonuses and tips	82,882	45.8	11,831	44.9	27,198	37.1	36,160	54.7	7,692	50.9
ENTREPRENEURIAL ACTIVITIES	10,863	6.0	291	1.1	3,129	4.3	4,591	6.9	2,853	18.9
Earnings from own farm or nonfarm business, proprietorship or partnership	10,863	6.0	291	1.1	3,129	4.3	4,591	6.9	2,853	18.9
OTHER SORCES OF INCOME	87,145	48.2	14,224	54.0	42,953	58.6	25,399	38.4	4,570	30.2
Interests, dividends, net rental or royalty income, income from estates and trusts	1,594	.9	36	.1	1,404	1.9	128	.2	25	.2
Social security payments	4,673	2.6	499	1.9	1,878	2.6	2,055	3.1	241	1.6
Retirement, survivor or disability pensions	1,066	.6	558	2.1	316	.4	65	.1	127	.8
Remittances from outside FSM	3,811	2.1	227	.9	2,968	4.1	213	.3	403	2.7
Remittances from within FSM	2,613	1.4	237	.9	2,228	3.0	96	.1	53	.3
Child support, alimony or others	496	.3	1	-	336	.5	159	.2	-	-
Imputed rental value of hsing unit	7,423	4.1	994	3.8	2,576	3.5	3,414	5.2	439	2.9
Net receipts from sustenance activities	56,973	31.5	10,710	40.7	25,571	34.9	17,526	26.5	3,166	20.9
Goods or services received as gifts	8,497	4.7	962	3.6	5,677	7.7	1,744	2.6	115	.8

Source: 1998 Household Income and Expenditures Survey
 Statistics Division
 Department of Economic Affairs
 Federated States of Micronesia

Table 6. Distribution of Total Household Expenditures by Expenditure Group and Income Class: 1998

Expenditure Group	All Income Classes	I N C O M E C L A S S								
		Less than 2,500	2,500- 3,999	4,000- 5,999	6,000- 9,999	10,000- 14,999	15,000- 19,999	20,000- 29,999	30,000- 49,999	50,000 & Over
FSM										
Total Household Expenditures (1000)	175,239	4,090	9,261	16,087	33,400	33,909	31,322	29,631	9,533	8,005
PER CENT	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Food	47.0	52.3	55.6	56.3	56.6	43.6	48.1	43.7	30.0	18.4
Food consumed at home	46.0	51.6	55.0	55.9	56.0	42.9	47.4	41.1	28.9	16.9
Cereal and bakery products	7.2	12.3	9.7	9.2	9.2	6.4	6.4	5.6	6.5	1.9
Meat and meat products	7.6	10.3	7.8	7.1	6.3	6.0	10.5	8.9	5.6	5.1
Fish and marine products	13.1	12.7	15.5	15.7	16.9	13.7	13.6	10.4	5.6	3.2
Fruits and vegetables	10.4	7.6	13.1	13.2	13.2	10.1	9.3	10.4	5.1	3.4
Dairy products and eggs	.9	1.3	.8	1.1	1.0	1.1	.8	.8	.8	.5
Coffee, tea and cocoa	.8	1.0	.7	1.3	1.1	.6	1.0	.6	.4	.4
Non-alcoholic beverages	1.0	1.2	1.0	.7	.9	.8	.8	1.1	2.9	.8
Food not elsewhere classified	5.0	5.1	6.4	7.7	7.4	4.1	5.1	3.2	1.9	1.7
Food eaten away from home	1.0	.8	.6	.4	.5	.8	.7	2.6	1.1	1.5
Alcoholic beverages	2.0	1.9	1.3	1.4	1.0	2.8	1.8	2.4	3.7	2.4
Tobacco	3.2	5.6	3.5	4.5	3.3	3.2	3.9	2.3	2.4	.6
Fuel, light and water	3.3	5.1	4.5	4.2	3.3	3.5	3.0	2.5	3.7	2.5
Transportation and communication	5.2	4.8	3.3	3.6	5.1	5.7	5.4	5.0	5.5	9.0
Household operations	2.3	2.6	2.2	2.1	2.1	2.1	2.3	2.5	2.5	2.7
Personal care and effects	.5	.8	1.2	.5	.4	.5	.5	.4	.2	.3
Clothing, footwear and other wear	1.8	4.0	3.5	1.9	1.7	2.0	1.2	1.6	1.3	1.5
Education	1.5	1.6	1.1	.4	.8	.9	1.7	1.7	4.4	4.3
Recreation	2.0	.9	1.1	.4	.9	2.3	2.1	3.3	3.3	3.6
Medical care	1.0	.7	.5	.7	.7	.9	.7	1.6	1.4	2.7
Non-durable Furnishings	.4	.8	.3	.2	.4	.4	.4	.3	.4	.6
Durable Furniture and equipment	6.0	2.9	5.0	6.5	4.1	6.8	7.9	5.3	5.4	7.3
Taxes	2.8	.1	.2	.6	1.2	2.8	2.5	4.2	7.1	8.3
Rent of housing unit	4.6	6.7	6.0	5.6	4.3	4.8	4.5	3.8	5.4	3.3
House maintenance and repairs	1.3	1.2	.2	.3	.8	1.0	1.5	1.7	1.2	6.7
Special occasions	3.6	3.1	1.9	2.3	2.5	4.4	2.5	3.2	6.4	12.7
Gifts and contributions to others	8.8	4.0	5.5	7.6	9.2	8.4	7.6	11.1	12.5	10.6
Other expenditures	2.6	1.0	2.9	1.1	1.6	3.7	2.2	3.6	3.2	2.6

Source: 1998 Household Income and Expenditures Survey
 Statistics Division
 Department of Economic Affairs
 Federated States of Micronesia

Table 6. Distribution of Total Household Expenditures by Expenditure Group and State: 1998

Expenditure Group	FSM	YAP	CHUUK	POHNPEI	KOSRAE
FSM					
Total Household Expenditures (1000)	175,239	27,109	76,831	58,299	13,000
PER CENT	100.0	100.0	100.0	100.0	100.0
Food	47.0	46.1	54.5	38.8	41.6
Food consumed at home	46.0	45.3	53.2	37.9	41.0
Cereal and bakery products	7.2	5.2	8.1	6.9	7.0
Meat and meat products	7.6	6.6	7.5	7.4	10.9
Fish and marine products	13.1	13.8	16.9	9.3	5.9
Fruits and vegetables	10.4	14.5	9.4	9.9	10.4
Dairy products and eggs	.9	.8	.7	1.2	1.1
Coffee, tea and cocoa	.8	.8	1.2	.4	.8
Non-alcoholic beverages	1.0	1.4	1.0	.8	1.3
Food not elsewhere classified	5.0	2.2	8.5	2.0	3.5
Food eaten away from home	1.0	.8	1.2	.9	.6
Alcoholic beverages	2.0	3.9	.7	3.1	.9
Tobacco	3.2	6.2	2.7	3.0	1.0
Fuel, light and water	3.3	2.9	2.6	4.7	2.6
Transportation and communication	5.2	4.2	5.2	5.0	7.9
Household operations	2.3	1.8	2.5	2.1	2.9
Personal care and effects	.5	.7	.4	.5	.6
Clothing, footwear and other wear	1.8	1.6	1.4	1.9	4.0
Education	1.5	3.2	1.3	1.3	-
Recreation	2.0	1.9	2.2	1.6	2.8
Medical care	1.0	.9	.5	1.8	.8
Non-durable Furnishings	.4	.2	.4	.3	1.5
Durable Furniture and equipment	6.0	5.5	5.1	6.7	9.2
Taxes	2.8	2.6	1.8	4.0	3.4
Rent of housing unit	4.6	3.7	3.7	6.4	3.9
House maintenance and repairs	1.3	1.5	1.3	1.6	.4
Special occasions	3.6	1.2	1.9	7.4	2.5
Gifts and contributions to others	8.8	6.8	10.2	7.5	11.1
Other expenditures	2.6	5.0	1.8	2.5	2.8

Source: 1998 Household Income and Expenditures Survey
 Statistics Division
 Department of Economic Affairs
 Federated States of Micronesia

Table 6b. Percentage Distribution of Total Expenditure by Expenditure Item: 1998

Expenditure Item	Total Expenditure (\$1,000)	Percent to Total Expenditure
FOOD	175,239	100.0
	82,358	47.0
CONSUMED AT HOME	80,585	46.0
CEREAL & BAKERY PRODUCTS	12,571	7.2
231 rice	7,822	4.5
232 flour	360	.2
252 tapioca (cornstarch)	26	-
233 macaroni, long rice noodles	2	-
235 corn flakes	17	-
237 other breakfast cereals	91	.1
239 other & unspecified cereal	28	-
241 bread	1,297	.7
242 buns	28	-
243 biscuits-cabin/dry	142	.1
244 biscuits-sweet	35	-
245 cake mix	101	.1
246 cookies	151	.1
247 pie	8	-
248 doughnuts, etc	772	.4
249 other & unspecified bakery products	183	.1
333 chips, others & unspecified	179	.1
334 popcorn, etc	21	-
336 chips, shrimps	14	-
341 saimin/other instant meal	1,295	.7
MEAT & MEAT PRODUCTS	13,269	7.6
FRESH & FROZEN MEAT PRODUCTS	4,647	2.7
101 hamburger meat	5	-
102 sirloin steak	5	-
103 T-bone steak	4	-
104 chuck steak	2	-
107 steak unspecified	176	.1
108 salt beef	7	-
109 beef meat/steak	92	.1
111 pork chops	593	.3
112 pig's feet	64	-
113 spare ribs	135	.1
114 bacon	22	-
115 live pig	2,709	1.5
121 lamb chops	-	-
122 franks/hotdogs	415	.2
123 bologna	1	-
124 sausages	8	-
129 all other & unspecified	410	.2
CANNED MEAT	2,554	1.5
141 ham	40	-
142 corned beef	1	-
143 corned beef	1,313	.7
144 Spam	520	.3
145 Camp-pie	-	-
146 sausage	46	-
148 luncheon meat	2	-
149 other canned meat	633	.4
FRESH & FROZEN POULTRY	6,068	3.5
131 frying chicken	1,988	1.1
132 chicken breasts	11	-
133 chicken wings	80	-
134 chicken legs	97	.1
135 whole chicken, local	1,230	.7
136 turkey, whole	15	-
137 turkey, tail	1,924	1.1
138 turkey, other parts	149	.1
139 all other & unspecified poultry & parts	574	.3

Table 6b. Percentage Distribution of Total Expenditure by Expenditure Item: 1998 (continued)

Expenditure Item	Total Expenditure (\$1,000)	Percent to Total Expenditure
FISH & MARINE PRODUCTS	22,925	13.1
FRESH & FROZEN FISH	18,496	10.6
151 fresh fish	14,065	8.0
152 frozen fish	197	.1
153 frozen shrimps	-	-
154 octopus, crabs	1,999	1.1
155 other & unspecified fresh & frozen fish	2,234	1.3
CANNED & DRIED FISH	4,429	2.5
156 canned mackerel	1,794	1.0
157 canned tuna	1,016	.6
158 canned sardines	1,551	.9
159 other & unspecified canned fish/salt fish	68	-
FRUITS & VEGETABLES	18,244	10.4
FRESH FRUITS, VEGETABLES & CROPS	17,772	10.1
171 apples	83	-
172 oranges	83	-
173 pears	6	-
174 mangoes	919	.5
175 bananas	2,638	1.5
176 coconuts	1,226	.7
177 breadfruit	7,790	4.4
178 sugar cane	45	-
179 other fresh fruits/pineapple	848	.5
181 potatoes	89	.1
182 onions/garlic	201	.1
183 cabbages	82	-
184 tomatoes	3	-
185 lettuce	1	-
186 carrots	14	-
187 celery	2	-
188 pepper	8	-
189 cucumber	73	-
190 other imported fresh vegetables/crops	18	-
191 taro (all kinds)	2,564	1.5
196 okra leaf	1	-
199 other fresh vegetables/crops	1,078	.6
FROZEN & CANNED/BOTTLED FRUITS & VEGETABLES	472	.3
201 peas	-	-
202 beans	3	-
204 mixed vegetables	25	-
209 other frozen vegetables	11	-
211 pear	-	-
212 peaches	1	-
213 pineapple	42	-
215 other canned fruit	18	-
221 peas	-	-
222 beans	7	-
223 sweet potatoes	5	-
224 tomatoes	1	-
226 mushrooms	10	-
227 takuang	150	.1
229 other canned/bottled vegetable	36	-
316 canned baked beans	2	-
331 chips, potato	84	-
332 chips, banana	-	-
335 nuts	76	-

Table 6b. Percentage Distribution of Total Expenditure by Expenditure Item: 1998 (continued)

Expenditure Item	Total Expenditure (\$1,000)	Percent to Total Expenditure
DAIRY PRODUCTS & EGGS	1,608	.9
161 butter	19	-
162 cheese	22	-
163 milk, fresh	128	.1
164 milk, reconstituted	32	-
165 milk, evaporated	117	.1
166 milk, condensed	216	.1
167 milk, powdered	264	.2
168 ice cream	425	.2
169 other & unspecified	60	-
342 eggs, fresh	326	.2
COFFEE, TEA & COCOA	1,470	.8
291 coffee, instant	350	.2
292 coffee, canned/unspecified	1,025	.6
294 tea, bags	55	-
295 tea, packages	17	-
296 Milo	-	-
297 cocoa	6	-
299 other hot beverage	16	-
NON-ALCOHOLIC BEVERAGES	1,736	1.0
301 Coke	238	.1
302 Pepsi	19	-
303 Seven-up	6	-
304 other soda	1,148	.7
308 spring water	89	.1
309 cordials & other cold drinks	117	.1
216 orange juice	42	-
217 pineapple juice	2	-
218 grape fruit juice	1	-
219 other canned/bottled fruit juices	73	-
FOOD NOT ELSEWHERE CLASSIFIED	8,763	5.0
SUGAR & SWEETS	1,680	1.0
251 sugar	1,273	.7
253 honey	2	-
254 maple syrup	6	-
256 jam	5	-
257 frosting	1	-
259 fruit jelly	2	-
261 chewing gum	77	-
263 candy-chocolate	91	.1
265 candy-other	153	.1
266 ice cake/Pahr	37	-
269 other & unspecified sugar/sweets	34	-
CONDIMENTS & SPICES	1,033	.6
271 salt	243	.1
272 pepper	21	-
273 soy sauce	517	.3
274 tomato catsup	93	.1
275 mustard	6	-
276 vinegar	24	-
277 mayonaise	56	-
278 salad dressing	6	-
279 all others	68	-

Table 6b. Percentage Distribution of Total Expenditure by Expenditure Item: 1998 (continued)

Expenditure Item	Total Expenditure (\$1,000)	Percent to Total Expenditure
FATS & OILS	328	.2
281 cooking oil	118	.1
283 olive oil	1	-
285 margarine	12	-
287 shortening	127	.1
289 all other fats/oil	71	-
OTHER FOOD	5,721	3.3
311 soup, chicken	2	-
312 soup, other	2	-
313 soup, unspecified	1	-
315 canned spaghetti	32	-
321 baby food	43	-
325 peanut butter	107	.1
337 other locally processed food	5,111	2.9
339 other similar products	47	-
349 any food unspecified	126	.1
739 bag of ice	252	.1
FOOD EATEN AWAY FROM HOME	1,773	1.0
351 restaurant meals	371	.2
352 plate lunch	1,161	.7
361 hamburgers	11	-
362 hot dogs	13	-
363 sandwich	39	-
365 fried chicken	-	-
367 fish & chips	-	-
371 cup of coffee	14	-
372 milk shakes	2	-
374 ice cream sodas/sundae	4	-
379 other drinks away from home	13	-
399 other takeaway food	144	.1
SAKAU & OTHER ALCOHOLIC BEVERAGES	3,543	2.0
192 sakau	1,092	.6
551 beer, canned	1,288	.7
552 beer, bottled	45	-
553 beer, unspecified	494	.3
554 whiskey	23	-
555 vodka	99	.1
557 other hard liquor	28	-
559 wine & other	239	.1
561 beer	98	.1
563 whiskey	19	-
565 other hard liquor	9	-
567 cocktail	1	-
569 all others	107	.1
TOBACCO	5,625	3.2
571 cigarettes (all types)	4,449	2.5
573 Copenhagen/Scoal/Snuff	78	-
575 other chewing tobacco, chew, etc	106	.1
193 betelnut	961	.5
194 pepper leaves	18	-
195 limestone	13	-
FUEL, LIGHT & WATER	5,847	3.3
H8b electricity	3,171	1.8
H8b water	507	.3
H11a butane gas	242	.1
H11b kerosene	1,852	1.1
687 charcoal	8	-
688 firewood	1	-
689 other fuel	65	-

Table 6b. Percentage Distribution of Total Expenditure by Expenditure Item: 1998 (continued)

Expenditure Item	Total Expenditure (\$1,000)	Percent to Total Expenditure
TRANSPORTATION & COMMUNICATION	9,130	5.2
TRANSPORT FARES	3,282	1.9
501 bus fare	17	-
502 taxi fare	980	.6
509 other road transportation	2	-
X12 fares (off-island trips)	2,213	1.3
514 boat fare within FSM	44	-
516 boat fare outside FSM	-	-
519 boat fare to other places NEC	25	-
PERSONAL TRANSPORT EXPENSES	4,676	2.7
521 gasoline	3,718	2.1
523 motor oil	269	.2
525 tire	164	.1
526 battery	93	.1
529 other spare parts	74	-
531 repair	308	.2
535 motor tune-up	35	-
536 lubrication services	-	-
537 vacuuming & cleaning	-	-
539 other unspecified motoring costs	15	-
OTHER TRANSPORTATION EXPENSES NEC	1,172	.7
H10 rental & call charges	747	.4
811 telegrams	7	-
812 postage, etc	86	-
541 car rental	175	.1
542 boat rental	44	-
X15 moving, storage, freight expenses	113	.1
HOUSEHOLD OPERATIONS	3,990	2.3
HOUSEHOLD SUPPLIES	3,182	1.8
578 matches	31	-
579 lighter fluid, etc	26	-
633 broom	2	-
641 washing powder	469	.3
642 dishwashing liquid	53	-
643 detergent	484	.3
644 lysol	8	-
645 bar soap	438	.2
646 scouring powder	18	-
647 sponge	11	-
648 bleach	196	.1
649 toilet paper	150	.1
651 Kleenex, etc	1	-
654 insect spray	31	-
655 deodorize spray	9	-
656 mosquito coils	578	.3
659 other household items	89	.1
726 lantern	6	-
731 torch	12	-
732 torch batteries	150	.1
748 other miscellaneous items/baby bottl	129	.1
749 all other unspecified hh items	290	.2
HOUSEHOLD SERVICES	504	.3
805 laundromat	188	.1
806 laundry, dry cleaning	21	-
X15 gardening or lawn services	78	-
X15 housekeeping services	57	-
X15 babysitting/care of aged	160	.1

Table 6b. Percentage Distribution of Total Expenditure by Expenditure Item: 1998 (continued)

Expenditure Item	Total Expenditure (\$1,000)	Percent to Total Expenditure
REPAIRS TO HOUSEHOLD APPLIANCES	303	.2
816 electrical appliances	148	.1
817 lawnmower & similar products	2	-
819 other repair work	153	.1
PERSONAL CARE & EFFECTS	848	.5
BEAUTY AIDS & TOILET ARTICLES	737	.4
661 tooth brush	34	-
662 tooth paste	177	.1
663 toilet soap	27	-
664 hand lotion	18	-
665 perfume	102	.1
666 deodorant	30	-
667 shampoo	106	.1
668 hair crme/spray	24	-
669 lip stick, etc	5	-
671 baby powder	12	-
672 baby oil	57	-
673 hair accessories	63	-
674 sanitary napkins	11	-
675 shaving creams	8	-
677 razor blade	7	-
678 disposable razor	5	-
679 other toilet requisites	49	-
PERSONAL EFFECTS	94	.1
705 wallet	4	-
775 watch including battery	73	-
777 jewelry (earring, chain, ring, etc)	17	-
BEAUTY PARLOR/BARBERSHOP SERVICES	17	-
801 haircut	17	-
802 visit to beauty parlor	-	-
CLOTHING, FOOTWEAR & OTHER WEAR	3,142	1.8
MEN'S & BOYS' CLOTHING	1,066	.6
401 shirt	77	-
403 t-shirts	501	.3
405 singlets	-	-
406 underpants	42	-
409 trousers	58	-
410 jeans	77	-
412 shorts	211	.1
415 belt	-	-
419 other men/boys clothing	99	.1
WOMEN'S & GIRLS' CLOTHING	639	.4
421 dress	258	.1
423 skirt	113	.1
424 blouse	10	-
426 brassieres	24	-
428 panties	29	-
429 other unspecified underwear	39	-
431 shorts	41	-
432 jeans	2	-
433 slacks	-	-
439 other women/girls clothing	123	.1
BABY'S CLOTHING	392	.2
441 diapers	71	-
442 disposable diapers	172	.1
448 children/baby's needs	65	-
449 other baby wear	83	-

Table 6b. Percentage Distribution of Total Expenditure by Expenditure Item: 1998 (continued)

Expenditure Item	Total Expenditure (\$1,000)	Percent to Total Expenditure
LEIS	24	-
450 lei	24	-
	383	.2
MEN'S & BOYS' FOOTWEAR	125	.1
451 shoes, casual		
452 sandals	27	-
453 sneakers	63	-
455 rubber slippers	136	.1
459 other & unspecified	33	-
WOMEN'S & GIRLS' FOOTWEAR	226	.1
461 shoes, casual	25	-
462 sandals	47	-
463 sneakers	-	-
465 rubber slippers	128	.1
469 other & unspecified	26	-
DRESS MATERIALS	409	.2
471 yardage	189	.1
472 other dress fabrics	25	-
473 buttons	1	-
474 needles	3	-
475 zippers	1	-
476 sewing cotton	7	-
477 thread	12	-
478 elastic/garter	-	-
479 other dress materials	170	.1
DRESSMAKING/TAILORING FEES	3	-
814 dressmaking tailoring	3	-
EDUCATION	2,595	1.5
X07 overseas	970	.6
X07 within FSM	1,624	.9
RECREATION	3,552	2.0
RECREATIONAL GOODS & SUPPLIES	1,018	.6
751 baseball/tennis ball, bats, etc	4	-
752 fishing equipment/accessories	181	.1
759 equipment - sporting	49	-
761 records	-	-
763 cassettes	29	-
764 video cassettes	357	.2
766 films (including processing of roll)	13	-
769 other similar products	196	.1
X15 computer games	2	-
X15 toys and game	185	.1
ADMISSION TICKETS TO MOVIES/SHOWS/SPORT	117	.1
781 movie, etc	2	-
783 night club cover charges/dance	-	-
786 juke box	-	-
789 others	110	.1
791 tennis	-	-
799 all others	5	-
OTHER RECREATIONAL EXPENSES	2,417	1.4
X12 accommodation cost	1,160	.7
X12 other travel expenses	995	.6
H9 cable cost	242	.1
X15 purchase and care of pets	20	-

Table 6b. Percentage Distribution of Total Expenditure by Expenditure Item: 1998 (continued)

Expenditure Item	Total Expenditure (\$1,000)	Percent to Total Expenditure
MEDICAL CARE	1,743	1.0
X09 medicines purchased from private pharmacists	324	.2
X09 out-patient hospital visits, doctor's fee & medicines	483	.3
X09 health insurance	935	.5
NON-DURABLE FURNISHINGS	667	.4
UTENSILS & ACCESSORIES	260	.1
691 glassware, etc	8	-
692 cup & saucer	33	-
693 crockery, etc	-	-
694 dinner set	1	-
695 plastic knives, spoons & forks	10	-
696 cutlery set, etc	4	-
697 foil & plastic wrapping	72	-
698 sandwich plastic bags	6	-
699 all other kitchenware	126	.1
HOUSEHOLD LINENS & FURNISHINGS	101	.1
701 sheets	19	-
702 towel	60	-
703 pillows	10	-
704 pillow cases	-	-
706 mattresses	-	-
709 all other beddings	13	-
OTHER HOUSEHOLD FURNISHINGS	306	.2
X08 carpets	6	-
X08 rugs	37	-
X08 linoleum	10	-
X08 floor tiles	253	.1
DURABLE FURNITURE & EQUIPMENT	10,482	6.0
HOUSEHOLD APPLIANCES, EQUIPMENT, ETC.	5,077	2.9
X08 stove/range	320	.2
X08 microwave oven	34	-
X08 refrigerator	422	.2
X08 freezer	401	.2
X08 dishwasher	11	-
X08 washing machine	269	.2
X08 clothes dryer	30	-
X08 other kitchen & laundry appliances	14	-
X08 television	453	.3
X08 video player	257	.1
X08 radio	190	.1
X08 cassette player	178	.1
X08 CD player	67	-
X08 kitchen table	65	-
X08 kitchen stools	131	.1
X08 pantry cupboard	18	-
X08 bed	352	.2
X08 wardrobe	143	.1
X08 drawers	102	.1
X08 lounge suite	22	-
X08 chairs	36	-
X08 outdoor furniture	16	-
X08 garden furniture	17	-
X08 bookcase	7	-
X08 hall table	1	-
X08 others	231	.1
X08 air conditioner	31	-
X08 home computer	90	.1
X08 others	142	.1
X08 sewing machine	247	.1
X08 generator	286	.2

Table 6b. Percentage Distribution of Total Expenditure by Expenditure Item: 1998 (continued)

Expenditure Item	Total Expenditure (\$1,000)	Percent to Total Expenditure
X08 outboard motor	235	.1
X08 lawn mower	167	.1
721 electric kettle, toaster	1	-
727 electric fan	45	-
729 kerosene stove	49	-
TRANSPORT EQUIPMENT for household use	5,303	3.0
X11 vehicle	5,303	3.0
HOUSEHOLD TOOLS	102	.1
621 tools, axe	2	-
622 tools, bush knife	2	-
629 tools, other & unspecified	23	-
631 other hardware items	14	-
636 no description	-	-
639 others, unspecified	60	-
TAXES	4,853	2.8
910 salary tax	4,752	2.7
H7c vehicle registration & insurance	56	-
H7d driver's licenses	46	-
RENT OF HOUSING UNIT	8,109	4.6
H4 cash rent for house/imputed rent	8,109	4.6
HOUSE MAINTENANCE & MINOR REPAIRS	2,353	1.3
X10 dwelling under construction	415	.2
X10 building addition like extra room, porch	456	.3
X10 remodelling one or more rooms	224	.1
X10 repairing roof or gutters	367	.2
X10 inside painting	265	.2
X10 outside painting	166	.1
X10 outside improvements	61	-
X10 plumbing or water heater	32	-
X10 termite or pest control	5	-
X10 install, repair, replace window	150	.1
X10 other improvements	212	.1
SPECIAL OCCASIONS	6,375	3.6
X03 weddings	748	.4
X04 funerals	3,695	2.1
X05 traditional titles & activities	1,932	1.1
GIFTS & CONTRIBUTIONS	15,501	8.8
X02 church and related activities	2,337	1.3
830 cash gifts	234	.1
gifts given away - purchased	6,486	3.7
gifts given away - home produced	6,445	3.7
OTHER EXPENDITURES	4,526	2.6
X09 life insurance	895	.5
H3b fire, hazard & flood insurance	205	.1
X01a social club membership fees	115	.1
X01b sporting club membership fees	29	-
X01c credit cards membership fees	72	-
X01d other membership fees	24	-
X061 hh remittances - overseas	509	.3
X062 hh remittances - within FSM	491	.3
804 photocopying service	1	-
912 Social Security payments	846	.5
919 all other expenses NEC	1,263	.7
X15 legal & accounting fees	10	-
X15 alimony	-	-
X15 child support	17	-
X15 other	48	-

Source: 1998 Household Income and Expenditures Survey
 Statistics Division, Department of Economic Affairs
 Federated States of Micronesia

Table 7. Total Number of Households, Total and Average Household Income and Expenditure by Per Capita Income Class and State: 1998

Per Capita Income and State	Total Number of Households (in 100)	INCOME		EXPENDITURE	
		Total (\$1,000)	Average	Total (\$1,000)	Average
FSM	161	180,891	11,240	175,239	10,889
Less than 350	9	2,277	2,570	3,935	4,442
350 - 549	16	6,463	4,122	8,803	5,614
550 - 799	22	12,304	5,634	14,212	6,507
800 - 1,299	38	31,045	8,244	34,099	9,054
1,300 - 1,999	27	30,471	11,413	32,495	12,170
2,000 - 2,999	25	40,785	16,178	37,298	14,795
3,000 - 4,999	16	30,345	18,755	24,500	15,142
5,000 - 9,999	6	14,524	25,751	11,628	20,616
10,000 and over	3	12,676	40,242	8,269	26,251
YAP	20	26,345	13,075	27,109	13,453
Less than 350	-	22	2,416	210	23,386
350 - 549	1	192	3,555	673	12,458
550 - 799	1	397	4,222	719	7,654
800 - 1,299	5	3,031	6,603	4,355	9,487
1,300 - 1,999	3	2,970	9,706	3,706	12,113
2,000 - 2,999	6	10,834	17,996	8,975	14,908
3,000 - 4,999	4	6,525	16,112	6,293	15,539
5,000 - 9,999	1	1,751	30,726	1,346	23,609
10,000 and over	-	624	22,284	831	29,685
CHUUK	75	73,280	9,819	76,831	10,295
Less than 350	5	1,242	2,551	1,941	3,985
350 - 549	10	4,315	4,280	5,021	4,981
550 - 799	13	7,901	6,045	8,968	6,861
800 - 1,299	20	18,252	8,916	19,542	9,547
1,300 - 1,999	12	14,592	12,170	16,330	13,619
2,000 - 2,999	8	12,324	16,195	13,034	17,127
3,000 - 4,999	4	8,969	20,762	7,137	16,521
5,000 - 9,999	1	4,073	33,111	3,976	32,321
10,000 and over	1	1,612	16,280	882	8,914
POHNPEI	56	66,150	11,783	58,299	10,385
Less than 350	3	936	2,720	1,552	4,512
350 - 549	4	1,593	3,587	2,635	5,935
550 - 799	7	3,530	4,999	3,781	5,356
800 - 1,299	10	8,075	7,735	7,938	7,603
1,300 - 1,999	10	10,730	11,119	10,617	11,002
2,000 - 2,999	10	14,339	14,983	11,684	12,209
3,000 - 4,999	7	12,673	19,289	9,440	14,368
5,000 - 9,999	3	7,372	21,811	5,080	15,029
10,000 and over	2	6,903	43,968	5,573	35,494
KOSRAE	10	15,115	15,100	13,000	12,987
Less than 350	-	77	1,684	232	5,048
350 - 549	1	364	5,868	473	7,636
550 - 799	1	477	6,189	743	9,655
800 - 1,299	2	1,688	7,813	2,264	10,480
1,300 - 1,999	2	2,179	10,895	1,842	9,209
2,000 - 2,999	2	3,287	16,437	3,606	18,028
3,000 - 4,999	1	2,178	17,707	1,631	13,256
5,000 - 9,999	-	1,327	28,855	1,227	26,669
10,000 and over	-	3,538	114,118	983	31,702

Source: 1998 Household Income and Expenditures Survey
 Statistics Division
 Department of Economic Affairs
 Federated States of Micronesia

Table 8. Total Household Income and Expenditures and Percent Distribution by National Income Decile: 1998

National Income Decile	INCOME		EXPENDITURE	
	Value (\$1,000)	Per cent	Value (\$1,000)	Per cent
FSM	180,891	100.0	175,239	100.0
First Decile	3,523	1.9	6,384	3.6
Second Decile	5,704	3.2	8,749	5.0
Third Decile	7,860	4.3	10,001	5.7
Fourth Decile	9,935	5.5	11,984	6.8
Fifth Decile	12,171	6.7	13,149	7.5
Sixth Decile	14,864	8.2	15,669	8.9
Seventh Decile	18,702	10.3	20,451	11.7
Eighth Decile	23,183	12.8	22,002	12.6
Ninth Decile	31,034	17.2	27,730	15.8
Tenth Decile	53,913	29.8	39,120	22.3

Source: 1998 Household Income and Expenditures Survey
 Statistics Division
 Department of Economic Affairs
 Federated States of Micronesia

Table 8A. Total Household Income and Expenditures and Percent Distribution by State Income Quintile: 1998

State Income Quintile and State	INCOME		EXPENDITURE	
	Value (\$1,000)	Per cent	Value (\$1,000)	Per cent
YAP	26,345	100.0	27,109	100.0
First Quintile	1,612	6.1	3,688	13.6
Second Quintile	2,681	10.2	3,514	13.0
Third Quintile	4,860	18.4	6,190	22.8
Fourth Quintile	6,336	24.0	5,603	20.7
Fifth Quintile	10,857	41.2	8,113	29.9
CHUUK	73,280	100.0	76,831	100.0
First Quintile	4,257	5.8	6,075	7.9
Second Quintile	7,655	10.4	9,606	12.5
Third Quintile	11,549	15.8	12,485	16.2
Fourth Quintile	17,152	23.4	17,145	22.3
Fifth Quintile	32,666	44.6	31,520	41.0
POHNPEI	66,150	100.0	58,299	100.0
First Quintile	2,903	4.4	4,439	7.6
Second Quintile	6,054	9.2	7,171	12.3
Third Quintile	9,351	14.1	8,523	14.6
Fourth Quintile	15,038	22.7	14,279	24.5
Fifth Quintile	32,805	49.6	23,888	41.0
KOSRAE	15,115	100.0	13,000	100.0
First Quintile	649	4.3	1,334	10.3
Second Quintile	1,586	10.5	2,297	17.7
Third Quintile	2,226	14.7	2,179	16.8
Fourth Quintile	2,985	19.8	2,836	21.8
Fifth Quintile	7,670	50.7	4,354	33.5

Source: 1998 Household Income and Expenditures Survey
 Statistics Division
 Department of Economic Affairs
 Federated States of Micronesia

Table 9. Average Annual Expenditures of Reporting Households by Expenditure Group and State: 1998

Expenditure Groups	FSM	YAP	CHUUK	POHNPEI	KOSRAE
Total Household Expenditures	10,889	13,453	10,295	10,385	12,988
Food	5,118	6,209	5,606	4,026	5,403
Food consumed at home	5,007	6,095	5,478	3,935	5,326
Cereal and bakery products	827	768	878	761	929
Meat and meat products	943	969	909	880	1,421
Fish and marine products	1,451	1,914	1,743	1,001	800
Fruits and vegetables	1,217	1,974	1,077	1,086	1,350
Dairy products and eggs	195	178	212	193	177
Coffee, tea and cocoa	214	277	240	129	189
Non-alcoholic beverages	216	309	256	146	206
Food not elsewhere classified	597	366	945	226	455
Food eaten away from home	475	493	550	384	386
Alcoholic beverages	864	994	1,044	761	1,004
Tobacco	529	1,074	429	452	336
Fuel, light and water	368	392	270	495	342
Transportation and communication	810	941	768	758	1,081
Household operations	296	344	298	259	391
Personal care and effects	155	242	142	140	130
Clothing, footwear and other wear	581	682	480	596	795
Education	548	1,315	443	406	200
Recreation	579	818	645	417	657
Medical care	164	186	78	243	203
Non-durable Furnishings	211	189	184	192	314
Durable Furniture and equipment	1,133	1,503	924	1,203	1,488
Taxes	492	629	335	625	500
Rent of housing unit	504	498	383	667	503
House maintenance and repairs	910	1,116	715	1,141	940
Special occasions	543	278	264	1,028	339
Gifts and contributions to others	1,027	1,108	1,077	849	1,460
Other expenditures	379	863	253	354	403

Source: 1998 Household Income and Expenditures Survey
 Statistics Division
 Department of Economic Affairs
 Federated States of Micronesia

Table 10. Average Income, Expenditure and Savings of Households by National Income Decile: 1998

National Income Decile	Average Income	Average Expenditure	Average Savings/ Dissavings
FSM	11,240	10,889	351
First Decile	2,145	3,886	-1,741
Second Decile	3,627	5,563	-1,936
Third Decile	4,856	6,179	-1,323
Fourth Decile	6,214	7,495	-1,281
Fifth Decile	7,597	8,207	-610
Sixth Decile	9,204	9,703	-499
Seventh Decile	11,558	12,639	-1,081
Eighth Decile	14,645	13,899	746
Ninth Decile	18,960	16,942	2,019
Tenth Decile	33,584	24,369	9,215

Source: 1998 Household Income and Expenditures Survey
 Statistics Division
 Department of Economic Affairs
 Federated States of Micronesia

Table 10A. Average Income, Expenditure and Savings of Households by State Income Quintile: 1998

State Income Quintile	Average Income	Average Expenditure	Average Savings/ Dissavings
FSM	11,240	10,889	351
First Quintile	2,923	4,821	-1,898
Second Quintile	5,606	7,045	-1,439
Third Quintile	8,664	9,095	-431
Fourth Quintile	12,960	12,445	515
Fifth Quintile	25,996	21,006	4,990
YAP	13,075	13,453	-379
First Quintile	3,896	8,913	-5,016
Second Quintile	6,717	8,805	-2,088
Third Quintile	11,810	15,044	-3,234
Fourth Quintile	16,850	14,902	1,948
Fifth Quintile	26,186	19,567	6,618
CHUUK	9,819	10,295	-476
First Quintile	2,838	4,050	-1,212
Second Quintile	5,215	6,544	-1,329
Third Quintile	7,685	8,308	-623
Fourth Quintile	11,445	11,440	5
Fifth Quintile	21,867	21,100	767
POHNPEI	11,783	10,385	1,398
First Quintile	2,583	3,949	-1,367
Second Quintile	5,387	6,382	-994
Third Quintile	8,382	7,640	742
Fourth Quintile	13,331	12,658	673
Fifth Quintile	29,215	21,274	7,941
KOSRAE	15,100	12,988	2,112
First Quintile	3,509	7,218	-3,710
Second Quintile	7,350	10,648	-3,298
Third Quintile	11,118	10,884	233
Fourth Quintile	14,897	14,153	743
Fifth Quintile	38,385	21,789	16,596

Source: 1998 Household Income and Expenditures Survey
 Statistics Division
 Department of Economic Affairs
 Federated States of Micronesia

Table 11. Average and Median Household Income and Expenditure by State: 1998

State	Number of Households (in 100)	Average			Median		
		Income	Expenditure	Savings	Income	Expenditure	Savings
FSM	160,931	11,240	10,889	351	8,442	8,317	125
YAP	20,150	13,075	15,719	-2,644	13,106	12,459	647
CHUUK	74,630	9,819	10,295	-476	7,837	8,195	-358
POHNPEI	56,140	11,783	10,385	1,398	7,894	7,483	411
KOSRAE	10,010	15,100	12,988	2,112	11,770	11,532	238

Source: 1998 Household Income and Expenditures Survey
 Statistics Division
 Department of Economic Affairs
 Federated States of Micronesia

APPENDIX B. DEFINITIONS AND EXPLANATIONS

Durable furniture and equipment

This includes all durable furnishings or equipment such household appliances, pieces of furniture, household tools and transport vehicles acquired in 1997 and intended for family use.

Food eaten at home

The items included in this portion cover the actual expenditures (not consumption) of the household during the past two weeks. Food expenditures covers ...xxx

Food eaten away from home

This 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.

Fuel, light and water

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

Gifts and contributions to others

This includes amount of money spent on all church activities during the year for all household members, value of food items given away from subsistence activities and value of food and non-food items purchased but given away. Expenses on church related activities include money spent at weekly church services, at regular holiday services and activities (such as Christmas and Easter), and for special church related activities, like picnics, parties and other special activities.

Household

During the 1994 Census of Population, 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 7, 1998 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.

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.

Gifts, support, assistance or relief received by the household from friends, relatives, etc are also included as part of household expenditures.

Value consumed from subsistence activity and imputed rental value of owner-occupied housing units were also reported as part of household expenditures.

Household income

Total household income includes primary income and receipts from other sources received by all household members during the calendar year 1997 as participants in any economic activity or a recipient of transfers, pensions, grants, etc.

Primary income includes salaries and wages and net receipts from derived from the operation of own non-farm business, proprietorship or partnership.

Income from other sources include net receipts from subsistence activities, imputed rental value of owner-occupied housing unit, interests, dividends, net rental income, net royalty income, income from estates and trust funds, Social Security payments, retirement, survivor or disability pensions and remittances.

Also included as part of household income are values of food and non-food items received as gifts by the household members.

Household size

This refers to the total number of household members enumerated

Imputed rent of owner-occupied housing unit

Imputed rent is the estimated amount that the owner of a housing unit would charge if he/she were to rent his/her entire housing unit, excluding the cost for utilities. Since this item was not asked in the survey, the monthly rental value was estimated as 5 percent of the value of the housing unit.

Imputed rent differs from amortization payments. Imputed rent refers to the value of the housing unit based on its utility while amortization payment refers to the periodic payments made on real property acquired on installment basis.

Income decile/quintiles

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 implemented for the state income quintile, except that what is arrayed in the weighted total household income of sample households in a given state.

Medical care

This includes expenses on medicines, doctor's fees during out-patient hospital visits and payments for health insurance incurred in 1997.

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.

Per capita income

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

Received as gifts

Received as gifts include all food and non-food items received by the household during the reference period. Foodstuffs received in the form of support, assistance or relief, were likewise considered as gifts.

Food and non-food items received as gifts include those received from other households, charitable institutions, government or from persons abroad, free of charge.

Salaries and wages

It includes 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, union dues, bonds, uniforms, mortgage payments, health insurance, etc.

Also included are commissions, tips and bonuses. For Armed Forces pay, it includes base pay plus cash housing, subsistence allowance, longevity pay, flight pay.

Special occasions

This includes the amount of money spent by all household members for all activities involved in weddings, funerals, traditional titles and other traditional activities. These include gifts, any direct payments to the concerned families, value of food contributed and any other costs involved. .

Subsistence activity

Subsistence activity 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.

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.

The 1998 Survey of Federated States of Micronesia 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.

Include

- ☞ Everyone who usually lives here such as family members, housemates and roommates, foster children, roomers, boarders, and live-in employees.
- ☞ Persons who are temporarily away on a business trip, on vacation, or in a general hospital.
- ☞ College students who stay here while attending college.
- ☞ Persons in the Armed Forces who live here.
- ☞ Newborn babies born on or before June 7.
- ☞ Children in boarding schools below the college level.
- ☞ Persons who stay here most of the week while working even if they have a home somewhere else.
- ☞ Persons with no other home who were staying here on June 7.

Do not include

- ☞ Persons who usually live somewhere else.
- ☞ Persons who are away in an institution such as a prison, mental hospital, or a nursing home.
- ☞ College students who live somewhere else while attending college.
- ☞ Persons in the Armed Forces who live somewhere else.
- ☞ Persons who stay somewhere else most of the week while working.

A. Please give me the name of each person living here on June 7, 1998, including all persons staying here who have no other home. If EVERYONE is staying here temporarily and usually lives somewhere else, 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.*

1.	6.
2.	7.
3.	8.
4.	9.
5.	10.

Total persons in this household =

Ai. When you told me the names of persons living here on June 7, did you leave anyone out because you were not sure if the persons 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?

- 1. Yes Determine if you should add the person(s) based on the instructions for Question A.
- 2. No

Aii. When you told me the names of persons living here on June 7, did you include anyone 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?

- 1. Yes Determine if you should delete the person(s) based on the instructions for Question A.
- 2. No

1998 SURVEY OF FSM HOUSING QUESTIONS

<p>H1a. Which best describes this building? <i>(Include all apartments, flats, etc.)</i></p> <ol style="list-style-type: none"> 1. A one-family house detached from any other house 2. A one-family house attached to one or more houses 3. A building with 2 apartments 4. A building with 3 or 4 apartments 5. A building with 5 or more apartments 6. Other 	<p>H4. Ask only if this house is RENTED FOR CASH RENT - What is the monthly rent? If rent is NOT PAID BY THE MONTH, see your QDRB on how to calculate a monthly rent.</p> <p style="text-align: center;">\$ _____</p> <p>H5. When did (Person listed on line 1) move into this (house/apartment)? 19 ____</p> <p>H6. About what year was this building first built?</p> <ol style="list-style-type: none"> 1. Record Year 19 ____ 2. Don't know
<p>H1b. If this is a ONE-FAMILY HOUSE - Is there a business (such as a store or barber shop) or a medical office on this property?</p> <ol style="list-style-type: none"> 1. Yes 2. No 	<p>H7a. How many boats & other vehicles (automobiles, vans, and trucks of one-ton capacity or less) are kept at home for use by members of this household?</p> <p style="text-align: center;">Other</p> <p>Number of boats: _____ vehicles: _____</p> <p>H7b. (If at least one), what is the monthly loan repayment for all boats & other vehicles? \$ _____</p> <p>H7c. What is the annual registration and insurance costs for all vehicles? \$ _____</p> <p>H7d. How much did members of your household spend on driver's licenses in 1997? \$ _____</p> <hr style="border: 0.5px dashed black;"/> <p>H8a. Do you get water from:</p> <ol style="list-style-type: none"> 1. Public (Government) system only? 2. Public (Government) system and catchment? 3. Village/Community water system only? 4. An individual well? 5. Cistern, tanks or drums only? 6. Some other source like a spring, river, etc.? <p>H8b. Does this house/apartment have electric power?</p> <ol style="list-style-type: none"> 1. Yes - What is the average monthly cost of electricity for this unit? \$ _____ If water is NOT included with electricity payment, what is the average monthly cost for water for this unit? \$ _____ 2. No <p>H9. Do you have a television set?</p> <ol style="list-style-type: none"> 1. Yes - What is your average monthly cable cost? \$ _____ 2. No <p>H10. Do you have a telephone in this unit?</p> <ol style="list-style-type: none"> 1. Yes - What is the average monthly cost of rental & call charges? \$ _____ 2. No <p>H11a. What is the average monthly cost for butane gas for this house/apartment? \$ _____</p> <p>H11b. What is the average monthly cost for kerosene for this house/apartment? \$ _____</p>
<p>H2. Is this (house/apartment) -</p> <ol style="list-style-type: none"> 1. Owned by you or someone in this household with a mortgage or loan? 2. Owned by you or someone in this household free and clear (without mortgage?) 3. Rented for cash rent? - <i>Skip to H4</i> 4. Occupied without payment of cash rent? 	
<p>H3a. What is the value of this property; that is, how much do you think this property would sell for if it were for sale? \$ _____</p> <p>H3b. What was the annual payment for fire, hazard, and flood insurance on THIS property? \$ _____</p> <p>H3c. Is there a mortgage, deed of trust, contract to purchase, or similar debt on THIS property?</p> <ol style="list-style-type: none"> 1. Yes 2. No, - <i>Skip to H5</i> <p>H3d. How much is the regular monthly mortgage payment of THIS property? Include payments for all mortgages (including second or junior mortgages) or contract to purchase.</p> <p>\$ _____</p> <p>H3e. Does the regular monthly mortgage payment include payments for fire, hazard, or flood insurance on THIS property?</p> <ol style="list-style-type: none"> 1. Yes 2. No 	

**1998 SURVEY OF FSM
QUESTIONS FOR INDIVIDUALS**

PERSON NUMBER 01

<p>P1. Name (<i>Person listed first on page 2</i>)</p>	<p>P8. Is...a CITIZEN of the Federated States of Micronesia?</p> <ol style="list-style-type: none"> 1. FSM born - <i>Skip to P10</i> 2. FSM citizen by naturalization 3. Born in US or other US territory 4. US citizen by naturalization 5. Not citizen of FSM (permanent resident) 6. Not citizen of FSM (temporary resident) 																
<p>P2. How is ... related to (person 01)?</p> <table style="width:100%; border: none;"> <tr> <td style="width:50%; border: none;">Related</td> <td style="width:50%; border: none;">Not Related</td> </tr> <tr> <td style="border: none;">1. Householder</td> <td style="border: none;">9. Roomer,boarder,foster child</td> </tr> <tr> <td style="border: none;">2. Spouse</td> <td style="border: none;">10. Housemate, roommate</td> </tr> <tr> <td style="border: none;">3. Natural/adopted child</td> <td style="border: none;">11. Unmarried partner</td> </tr> <tr> <td style="border: none;">4. Stepson/Stepdaughter</td> <td style="border: none;">12. Other nonrelative</td> </tr> <tr> <td style="border: none;">5. Brother/Sister</td> <td></td> </tr> <tr> <td style="border: none;">6. Father/Mother</td> <td></td> </tr> <tr> <td style="border: none;">7. Grandchild</td> <td></td> </tr> </table>	Related	Not Related	1. Householder	9. Roomer,boarder,foster child	2. Spouse	10. Housemate, roommate	3. Natural/adopted child	11. Unmarried partner	4. Stepson/Stepdaughter	12. Other nonrelative	5. Brother/Sister		6. Father/Mother		7. Grandchild		<p>P9. In what month and year did...come to FSM to stay?</p> <p>Month _____ 19 _____</p>
Related	Not Related																
1. Householder	9. Roomer,boarder,foster child																
2. Spouse	10. Housemate, roommate																
3. Natural/adopted child	11. Unmarried partner																
4. Stepson/Stepdaughter	12. Other nonrelative																
5. Brother/Sister																	
6. Father/Mother																	
7. Grandchild																	
<p>P3. SEX (<i>Circle the number</i>)</p> <ol style="list-style-type: none"> 1. Male 2. Female 	<p>P10. Where did...live 5 years ago?</p> <p><i>Print the name of the village, municipality and State in FSM, or the name of the US State or territory, or foreign country in the space below.</i></p>																
<p>P4a. What is...s date of birth?(<i>Monthly/Day/Year</i>)</p> <p>_____ / _____ /19 _____</p>	<p>P4b. AGE</p>																
<p>P5. What is...s marital status?</p> <p><i>(Do not ask persons under 15 years of age)</i></p> <ol style="list-style-type: none"> 1. Now married 2. Consensually married 3. Widowed 4. Divorced 5. Separated 6. Never married 	<p>P11. At any time since August 1997, has...attended regular school or college? (<i>Include only kindergarten,special ed.,elementary school,and schooling which leads to a high school diploma or a college degree.</i>)</p> <ol style="list-style-type: none"> 1. Yes, public school, public college 2. Yes, private school, private college 3. No, has not attended since August 																
<p>P6. What is...s ethnic origin?</p> <p align="center">OFFICE USE</p> <ol style="list-style-type: none"> 1. _____ [_____] 2. _____ [_____] 	<p>P12. How much school has ... COMPLETED?</p> <p><i>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.</i></p> <ol style="list-style-type: none"> 31. No school completed 32. Kindergarten, headstart 33. Special Ed. 1st 2nd 3th 4th 5th 6th 7th 8th 9th 10th 11th 12. 12th grade - NO DIPLOMA 13. High school graduate- DIPLOMA High school equivalent (for example,GED) 14. Some college, but no degree 15. Associate degree in college - Occup.program 16. Associate degree in college - Acad.program 17. Bachelor's degree (for example: BA,AB,BS) 18. Master's degree (for example:MS,MA,MBA,etc) 19. Professional school degree (for example: MD,DDS,JD,LLB) 20. Doctorate degree (for example:Ph.D,Ed.D) 																
<p>P7. Where was...s mother living when...was born? DO NOT REPORT THE LOCATION OF THE HOSPITAL UNLESS the person's mother was living there. Print the name of the state, municipality, and village, US State or territory, or foreign country in the space below.</p> <p align="center">OFFICE USE</p> <p>State: _____ [_____]</p> <p>Municipality: _____ [_____]</p> <p>Village: _____ [_____]</p> <p>Other Country: _____ [_____]</p>	<p><i>If...is less than 15 years old, skip to NEXT PERSON.....</i></p>																

**1998 SURVEY OF FSM
QUESTIONS FOR INDIVIDUALS**

PERSON NUMBER 01

P13a. 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 activity - *Skip to P14*
2. Yes, worked full time or part time at a job or business AND did subsistence activity.
3. Yes, did subsistence activity only.
4. No - *Skip to P15*

P13b. For people who did subsistence last week, ask What kind of subsistence activity did...do last week? Mark all that apply.

	Home Use	Sold Any	Gave away any
Gardening --->	_____	_____	_____
Animal raising ->	_____	_____	_____
Fishing ---->	_____	_____	_____
Others ---->	_____	_____	_____

P14. If... did PAID WORK - How many hours did...work LAST WEEK at all jobs? *Subtract any time off and add any overtime or extra hours worked. Hours _____ Skip to P18-20*

P15. 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.

P16a. Has...been looking for work during the last 4 weeks?

1. Yes
2. No

P16b. Could...have taken a job LAST WEEK if one had been offered? If "No," ask - For what reason?

1. Yes could have taken a job
2. No, already has a job
3. No, temporarily ill
4. No, other reasons (school, etc)

P17. In what year did...last work, even for a few days?

1. 19_____
2. "Never worked" - *Skip to P22*

P18-P20. *The following questions ask about the job worked last week. If...had more than one job, describe the one...worked the most hours. If...didn't work, the questions refer to the most recent job or business since 1993, i.e 5 years ago.*

P18a. For whom did...work? *Print the name of the company, business or other employer.*

P18b. What kind of business or industry was this?

P19a. What was ... job title?

P19b. What was ... main task?

P20. Was ... an employee of: (Circle appropriate answer)

1. Private company or business or of an individual, for wages, salary, commissions.
2. Municipal government
3. State government
4. National government
5. Foreign/federal
6. Self employed
7. Working without pay in a family business or farm.

P21a. Last year (1997), did...work even for a few days, at a paid job or in a business or farm?

1. Yes
2. No - *Skip to P22*

P21b. How many weeks did...work in 1997? *count paid vacation and sick leave, and military service.*

_____ Weeks

P21c. During the weeks WORKED in 1997, how many hours did...usually work each week?

_____ Hours

P22a-h *The following questions are about income received during 1997. If an exact amount is not known, accept a best estimate.*

P22a. How much did...earn in income from wages, salary, commissions, bonuses, or tips? *(Report gross income BEFORE deductions for taxes, bonds, dues, etc.)*

\$ _____

P22b. How much did...earn from (his/her) own farm or nonfarm business, proprietorship, or partnership? *Report net income AFTER business or operating expenses.*

\$ _____

P22c. How much did...receive in interest, dividends, net rental or royalty income, or income from estates and trusts?

\$ _____

P22d. How much did...receive from Social Security payments? *Income payments to retired workers, dependents, and disabled workers.*

\$ _____

P22e. How much did...receive from retirement, survivor, or disability pensions? *Include payments from companies, unions, Federal or FSM govt, and U.S.military. Do NOT include Social Security.*

\$ _____

P22f. How much did...receive from remittances from outside FSM?

\$ _____

P22g. How much did...receive from remittances from inside FSM?

\$ _____

P22h. How much did ...receive from, child support or alimony, or any other REGULAR source of income? *Do NOT include lump-sum such as money from an inheritance or the sale of a home.*

\$ _____

P23. *Do not ask if P22a through P22h are complete. Instead, sum these entries and enter the amount below. What was... 's total income in 1997?*

\$ _____

MAJOR ANNUAL EXPENDITURES

This section is to record annual expenditures on a variety of goods and services.

<p>X01. How much did all members of the household spend on membership fees in 1997 for:</p> <p>a. Social Clubs \$ _____</p> <p>b. Sporting Clubs \$ _____</p> <p>c. Credit Cards \$ _____</p> <p>d. Other, specify: _____ \$ _____</p>	<p>X05. How much did this household spend on expenses related to traditional titles or other traditional activities in 1997?</p> <p style="text-align: right;">\$ _____</p>
<p>X02. How much did ALL members of this household spend on church and related activities in 1997?</p> <p style="text-align: center;">\$ _____</p>	<p>X06. In 1997, how much did this household spend on remittances:</p> <p>1. Overseas: \$ _____</p> <p>2. Within FSM: \$ _____</p>
<p>X03. How much did this household spend on weddings in 1997?</p> <p style="text-align: center;">\$ _____</p>	<p>X07. In 1997, how much did this household spend on education:</p> <p>1. Overseas: \$ _____</p> <p>2. Within FSM: \$ _____</p>
<p>X04. How much did this household spend on funerals in 1997?</p> <p style="text-align: center;">\$ _____</p>	

X08. Consumer durables, Furniture, and Floor coverings. Please include anything bought with a credit card or cash. Last year (1997) did you purchase any consumer durables and furniture?

Household equipment	Office Use Only	Total spent	Charged to a business or refunded	Furniture and others	Office Use Only	Total spent	Charged to a business or refunded
Stove/Range		\$	\$	Kitchen table		\$	\$
Microwave oven		\$	\$	Kitchen stools		\$	\$
Refrigerator		\$	\$	Pantry cupboard		\$	\$
Freezer		\$	\$	Bed		\$	\$
Dishwasher		\$	\$	Wardrobe		\$	\$
Other appliances		\$	\$	Drawers		\$	\$
Washing machine		\$	\$	Lounge suite		\$	\$
Clothes dryer		\$	\$	Chairs		\$	\$
Air conditioner		\$	\$	Outdoor furniture		\$	\$
Home computer		\$	\$	Garden furniture		\$	\$
Television		\$	\$	Bookcase		\$	\$
Video player		\$	\$	Hall table		\$	\$
Radio		\$	\$	Carpets		\$	\$
Cassette player		\$	\$	Rugs		\$	\$
CD player		\$	\$	Linoleum		\$	\$
Sewing machine		\$	\$	Floor tiles		\$	\$
Generator		\$	\$	Other Specify		\$	\$
Outboard motor		\$	\$	Other Specify		\$	\$
Lawn mower/trimmer		\$	\$	Other Specify		\$	\$
Other: Specify		\$	\$	Other: Specify		\$	\$
Other: Specify		\$	\$	Other: Specify		\$	\$

MAJOR ANNUAL EXPENDITURES

X09. Health and Insurance: In the last year (1997), how much has your household spent on the following?:

Out-patient hospital visits? Include doctor's fee & medicines if part of fee.	\$	Health insurance?	\$
Medicines of all kinds purchased from private Pharmicists?	\$	Life insurance?	\$

X10. Construction and Repairs: These questions are on Construction, Maintenance, alterations, or repairs done on this unit, including those you did yourself and those you paid someone to do. In the last year (1997), how much money did you spend on the following.

Item	Total Spent	Charged to a business or refunded	Item	Total Spent	Charged to a business or refunded
Dwelling under construction	\$	\$	Outside improvements like fence, driveway	\$	\$
Building addition like extra room, porch	\$	\$	Plumbing or water heater installation/repair	\$	\$
Remodeling one or more rooms	\$	\$	Termite or pest control	\$	\$
Repairing roof or gutters	\$	\$	Install, repair, replace window panes, screens	\$	\$
Inside painting or papering	\$	\$	Other improvement:	\$	\$
Outside painting	\$	\$	Other improvement:	\$	\$

X11. Vehicles: Last year (1997), did you buy or start paying for a car, truck, motorbike, boat, or any other motor vehicle?

- 1. Yes
- 2. No

Type and model of vehicle	Type Codes: 1 Car, 2 Pickup 3 Van, 4 Motor bike, 5 Boat, 6 Other	Was the vehicle: 1 New or 2 Used	What was the FULL purchase price for the vehicle (including the value of trade in)?	How much was charged to a business or refunded?
1.			\$	
2.			\$	
3.			\$	
4.			\$	

MAJOR ANNUAL EXPENDITURES

X12. Off-Island Travel: Last year (1997), did you make any off-island trips, EXCLUSIVE of business trips?					1. Yes ==> 2. No	If YES, how many?	
Destination	Fares		Accommodation		Other expenses		Office Use
1.	1. Air 2. Other _____	\$	1. Hotel/motel 2. Other _____	\$	1. _____ 2. _____	\$ _____ \$ _____	
2.	1. Air 2. Other _____	\$	1. Hotel/motel 2. Other _____	\$	1. _____ 2. _____	\$ _____ \$ _____	
3.	1. Air 2. Other _____	\$	1. Hotel/motel 2. Other _____	\$	1. _____ 2. _____	\$ _____ \$ _____	
X13. Loans: Are you currently making regular payments for anything on Rent-To-Own purchase, Personal or some type of loans? Interviewer: EXCLUDE CREDIT CARDS and other Revolving credit, or other loan USED for this dwelling or other property.					1. Yes ==> 2. No	If yes, - how many loans do you have? =>	
Lender: 1 Bank, 2 Insurance Co, 3 Finance Co. 4 Credit Union, 5 Other (specify) _____	Main purpose: 1. Vehicle, 2. Other (Specify)	Type: 1. Rent-To-Own, 2. Personal loan, 3. Other	Monthly/Year repayments started	Amount borrowed	Each repayments	Period covered <i>Check if, -</i>	
						Bi Weekly	Monthly Other
1.				\$	\$		
2.				\$	\$		
3.				\$	\$		
X14. Do any members of your household currently have any Credit Cards or Charge Accounts such as VISA or any Off-Island Accounts?					1. Yes =====> 2. No	If yes, How many?>	
(a) Number of purchases on last bill (record NONE if none)	(b) Did you have a credit or service charge for items listed on your last bill?		(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, \$\$-> 2. No	\$	1. Yes, \$\$-> 2. No	\$	\$		1. One month 2. Other _____
2.	1. Yes, \$\$-> 2. No	\$	1. Yes, \$\$-> 2. No	\$	\$		1. One month 2. Other _____
3.	1. Yes, \$\$ => 2. No	\$	1. Yes, \$\$-> 2. No	\$	\$		1. One month 2. Other _____
X15. Did any members of your household have any other expenses last year (1997)?							
Legal & accounting fees	\$	Computer games	\$	Alimony	\$		
Gardening or lawn services	\$	Toys and games	\$	Child support	\$		
Housekeeping service	\$	Moving, storage, freight expenses	\$	Other:	\$		
Babysitting/care of aged	\$	Purchase and care of pets	\$	Other:	\$		

1998
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

OR

the Statistics Office: National Govt./Pohnpei → Phone Number: 320-5620
Chuuk → 330-2598
Yap → 350-2166
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

1998 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	X	\$ 100.00
7		CASH to sister for nephew's birthday	X	X	\$ 10.00
		CASH	X	X	
		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.

1998 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.

1998 SURVEY OF THE FEDERATED STATES OF MICRONESIA
DAILY EXPENDITURES DIARY

GIFTS RECEIVED

On any day that any member of your household RECEIVES Cash or Purchased goods from 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	X	\$ 100.00
7		CASH to sister for nephew's birthday	X	X	\$ 10.00
		CASH	X	X	
		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		Mangoes	30	.lb	\$15.00
2		Lemon	4	.lb	\$3.00
7		Coconut	10	Ea	\$4.00

NOTE: For Days, use 1=Monday, 2=Tuesday, 3=Wednesday, 4=Thursday, 5=Friday, 6=Saturday, 7=Sunday.

1998 SURVEY OF THE FEDERATED STATES OF MICRONESIA
DAILY EXPENDITURES DIARY

GIFTS RECEIVED

On any day that any member of your household RECEIVES Cash or Purchased goods from 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 RECEIVED FROM 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. For example:

Date: Saturday
Event: Sister's wedding took place on Saturday, so many items were purchased and produced 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
(expense minus [-] winnings) | Lay-away payments |
| Raffle tickets | Deductions from wages such as tax, health insurance,
social security |
| Postage charges | Automatic payments made directly by banks |
| Cigarettes | Gas for vehicle |
| | 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: _____