

1988 HOUSEHOLD INCOME AND EXPENDITURES SURVEY

GOVERNMENT OF AMERICAN SAMOA

Analytical Report

by

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INTRODUCTION

American Samoa is an unincorporated territory of the United States since 1900. American Samoa consist of seven islands, namely Tutuila and Aunu'u; Tau, Olosega and Ofu making up the Manu'a group; Swains Island which is about 200 miles north of Tutuila, and Rose Island, an uninhabited coral atoll.

American Samoa became important because of its naturally protected deep harbor. The establishment of a coal station on Tutuila offered local jobs and also attracted neighboring islanders who came looking for jobs. When the Navy Administration ended, the migration pattern changed as people moved to Hawai'i. Young men and women continued to migrate to the states to join the armed forces, attend school, get better employment, or to be with relatives who preceded them. In recent years, higher salaries and better socio-economic conditions in American Samoa have again attracted new immigrants from the neighboring islands.

The complexity of development planning and decision making processes requires continuous collection and analysis of social and economic information about American Samoa's population. While the United States conducts censuses every ten years, the absence of any current population survey program required the Office of Economic Development and Planning to develop a household survey program to collect intercensal data to obtain social and economic indicators. This survey program began in 1977 with a 10 percent random sample of households, and continued with a stratified household expenditures survey in 1982. The government did not tabulate either survey except some basic analytical tables published in the American Samoa Statistical Digest series.

The main goal of the 1982 Expenditure survey was to develop new weights for the Consumer Price Index originally set up in 1974. However, these data also showed significant level of special household expenditures or expenses which directly relate to the cultural/traditional values of our society. These expenses are a significant part of all Samoan household expenditures, although Westerners do not consider them family needs. The nature of these special expenditures showed the impact of the fa'a-Samoa in some measurable forms. These data serve as baseline for the 1988 household income, expenditure and labor force survey, the basis of this analysis.

The biggest project of the household survey program was the 20 percent household survey conducted in 1985. Three government agencies worked together to plan and develop this survey, with technical help provided by the South Pacific Commission. Again, very little analysis was done then; however, the Census Bureau helped develop a report on the 1985 survey.

The 1988 Household Income and Expenditures and labor force survey of American Samoa (HIES) was a joint effort of the Development Planning Office and the Department of Human Resources. The Research and Statistics Section of the Development Planning Office coordinated the survey.

OBJECTIVES:

The 1988 household income, expenditures and labor force survey:

1. Obtained data on labor force participation of persons 15 years old and over; employment status and economic activities of those people, and their industry and occupation; for those not working, the reason for not working and whether they were looking for work during the survey period; and, the level of unemployment in 1988. The data will help formulate policies and programs for human resources development and create employment.

2. Household expenditures for developing new weights for the Consumer Price Index (CPI) survey, and provide information for formulating national accounts, gross territorial product, and other economic indicators; personal and household income distributions by level and type of income show wealth and poverty.

In addition, basic demographic characteristics such as household relationship, age and sex update the demographic profile of the territory. Family consumption on the basis of expenditures for food and groceries help test family nutritional patterns and needs.

SCOPE AND COVERAGE

As in the 1985 survey, the 1988 survey excluded Manu'a District to save money; Manu'a is about 5 percent of American Samoa's population. Also, the selected sample of households in

Tutuila should provide a representative picture of all households in the territory, and, because of differences in economic conditions in Manu'a, the survey only measured conditions on Tutuila. The survey covered 10 percent of Tutuila's households with only territorial level estimates being generated.

The survey started during the last week of May, 1988 using two different questionnaire forms (shown in Appendix I):

1. The main questionnaire collected basic demographic data, labor force participation of those aged 15 years and over, income data by type of income source, regular expenditures, and major expenditures.

2. A second questionnaire recorded daily household expenditures for each of two weeks.

SAMPLE HOUSEHOLDS

The Research and Statistics Section of the Economic Development and Planning Office (EDPO) stratified the sample survey - a 10 percent sample for demographic and socio-economic items and a 5 percent sample for diary records. EDPO updated the topographic maps of households in the 1985 survey using new residential listings the Permit Notification and Review System provided. A simple random sample selected the households.

Enumerators visited each selected household and completed the main questionnaire. Then, enumerators picked a member from each of half the selected households to record all purchases made by all members of the household each day. The enumerator checked to make sure that the people correctly filled the forms, and exchanged first for second week diaries.

PROCESSING

Enumerators collected the completed questionnaires and weekly diary records and returned them to the Development Planning Office for editing and coding. After coding, data entry began. The EDPO used the Enable database with build-in range checks for data entry on an IBM compatible computer. Database structure and definitions defined skip patterns for variables requiring age limits and other dependent variables.

The survey data were completely keyed in by the end of 1988 and were edited and tabulated between January and March, 1989. CONCOR, a computer package developed by the International

Statistical Program Center (ISPC) of the Bureau of Census, edited for range, and inter- and intra-record inconsistencies. CONCOR statements and allocation procedures developed for the 1988 survey appear in Appendix II. The ISPC CENTS package tabulated the data; the statements appear in Appendix III.

ANALYSIS

The analysis of the 1988 household income/expenditure and labor force survey is in three sections:

1. Population and Labor Force Information
2. Personal and Household Income
3. Household Expenditures

In general, we provide estimates at the territorial level only, without breaks by district or village. Refusal and non-responses were expected to be high because of the nature of this type of survey. The enumeration was successful, the high level of returns and the good quality of data offsetting bias due to non-response errors. Nevertheless, adjustment for sampling is necessary for meaningful interpretation. Of 4,500 households - the number of households serialized after updating - the 450 selected to represent 10 percent of all households in Tutuila. A total of 425 households returned questionnaires for processing. The other 25 questionnaires were either incomplete or respondents refused to answer. Since less than 10 percent of households responded, the general multiplication factor increased from 10 to 10.59.

This multiplication factor is used throughout the analysis, particularly when dealing with the income and expenditure sections. This factor is not as crucial for demographic and labor force analysis since percentages are used.

POPULATION AND LABOR FORCE

The adjusted population of Tutuila in 1988 was 35,500.¹ The population increased from about 30,500 in 1980 to about 33,600 in the 1985 survey.

The population of Manu'a decreased dramatically in the three decades before the survey, making it more difficult to estimate islands' populations.² Since Manu'a was excluded from the household survey program, the 1980 census data were used to estimate its population for 1988. Using the annual average growth rate of 1.85 percent for the total population from the 1974 - 1980 period, the population of Manu'a for 1988 was estimated at 2,050. Added to the estimated total population of Tutuila, the total population of American Samoa in 1988 was around 37,600.

AGE AND SEX

Text table 1 shows the age and sex of the sampled population. Males continued to outnumber females. The age distributions were similar to those found for previous censuses and survey.

¹In the analysis of demographic characteristics of selected households, both numbers and percents are given. The numbers refer to the sample numbers, while the percentages are based on the sample and are used interactively with the total population for comparisons.

²This procedure may not present a realistic picture for Manu'a since some residents move to Tutuila temporarily for schooling or jobs. Manu'a should probably be included in future surveys.

*** Need to insert new edited table ***

Text Table 1. Age and Sex: 1988

Age Group	Persons			Percent		
	Total	Male	Female	Total	Male	Female
Total....	2,983	1,544	1,439	100.0	100.0	100.0
0 to 4.....	419	231	188	14.0	15.0	13.1
5 to 9.....	376	214	162	12.6	13.9	11.3
10 to 14.....	317	158	159	10.6	10.2	11.0
15 to 19.....	339	189	150	11.4	12.2	10.4
20 to 24.....	304	134	170	10.2	8.7	11.8
25 to 29.....	251	118	133	8.4	7.6	9.2
30 to 34.....	190	90	100	6.4	5.8	6.9
35 to 39.....	168	90	78	5.6	5.8	5.4
40 to 44.....	147	75	72	4.9	4.9	5.0
45 to 49	129	72	57	4.3	4.7	4.0
50 to 54.....	102	56	46	3.4	3.6	3.2
55 to 59.....	78	40	38	2.6	2.6	2.6
60 to 64.....	69	32	37	2.3	2.1	2.6
65 to 69.....	43	21	22	1.4	1.4	1.5
70 to 74.....	26	8	18	0.9	0.5	1.3
75 and over...	25	16	9	0.8	1.0	0.6
Median.....	20.7	19.5	21.8

Source: 1988 HIES, Table .

Note: These are unedited data ...

The population of American Samoa was very young, with about 49 percent below 20 years old, important not just for demographic analysis but also for economic development, educational, human resources and social development programs. Successful educational planning and social development programs contribute to the integration of youth into the work force. Economic development must consider the increasing numbers of high school and college graduates and the effect of migration in developing training programs and jobs.

The median age for both sexes was 20.7 years, a slight increase from 20.2 years in the survey of 1985 and 18.8 years in the 1980 census. The median age for males was lower than females with 19.5 and 21.8, years respectively. Decreasing fertility and selective migration patterns contribute to the increased median age.

RELATIONSHIP

The sample survey enumerated 2,973 persons, 14 percent of whom were householders, with about 80 percent of those householders having a spouse present (Text table 2). About 5 percent of households had parents present, 15 percent had brothers/sisters, while children were about 45 percent of all persons in households. The large number of children and grandchildren in households showed the strength of the aiga 'extended family system'. The percent of other relatives in households also shows family unity, and the responsibility of the aiga to even distant relatives.

The aiga system has survived to remain strong for decades. However, with the widespread use of modern technology and the rapid exposure to Western living conditions, interpretations and adaptations of the system by younger generations have somewhat changed. Yet, the roles of individuals to the aiga remain stable, even when relatives and families move abroad. The much higher percentage of other relatives in Samoa households shows the responsibilities of the families to their relatives.

Text Table 2. Household Relationship by Sex: 1988

Relationship	Number			Percent		
	Total	Males	Females	Total	Males	Females
Total.....	2,973	1,537	1,436	100.0	100.0	100.0
Householder.....	427	365	62	14.4	23.7	4.3
Spouse.....	340	10	330	11.4	0.7	23.0
Child.....	1,326	705	621	44.6	45.9	43.2
Parent.....	22	6	16	0.7	0.4	1.1
Brother/Sister..	61	27	34	2.1	1.8	2.4
Other Relatives..	738	399	339	24.8	26.0	23.6
Non Relatives...	59	25	34	2.0	1.6	2.4

Source: 1988 HIES, table .

THE LABOR FORCE:

One of the survey goals was to check labor force status in the territory, particularly unemployment, because of questions raised by the very low unemployment level seen in the 1980

census. The labor force and employment questions determined those employed in the reference week, hours of work, those absent from work due to illness or on vacation, and those who were looking for work in the last four weeks. In the 1988 survey, each person reported labor force status in the week before the survey. If the person worked, the enumerator skipped to the occupation and other labor force items; if the person was not working, the enumerator requested the reason for not working. For those who did not work in the week before the survey, the survey asked whether the person was looking for work in the previous week, the reference period being different from that used in the census.

The 1980 census determined the unemployment rate to be only 2 percent, with the number not in the labor force being very large. A separate paper assesses the problems in measuring labor force participation in that census (Filiga and Levin, manuscript). Increasing numbers of immigrants to the territory require employment. However, immigration policies make wage employment unobtainable for many migrants. Although they could be involved in subsistence activities, the 1980 census recorded very few people engaged in subsistence activities only.

In 1988, 56 percent of the population 15 years and over was in the labor force; almost 63 percent of the males and 49 percent of the females were in the labor force (Text Table 3). Although more males were employed in 1988, more males were also unemployed. In fact, while 14.6 percent of the total population 15 years and over were unemployed, 15.8 percent of the males were in this category, compared to only 13.1 percent of the females. Of course, this "only 13 percent" is still unacceptably high by most Western economic standards.

Text Table 3. Labor Force Participation by Sex: 1988

Labor Force Participation	Total	Males	Females
Total 15 years and over...	1,811	911	900
In the labor force.....	1,015	571	444
Percent.....	56.0	62.7	49.3
Employed.....	867	481	386
Unemployed.....	148	90	58
Percent.....	14.6	15.8	13.1
Not in the labor force.....	796	340	456

SOURCE: 1988 HIES, Table .

Although almost 63 percent of the males 15 years and over were in the labor force in 1988, the distribution varied considerably by age (Text Table 4). Only 14 percent of males less than 20 years old were in the labor force, part of them still being in school, and others so recently having left school, that they were not yet in the labor force. The percentage in the labor force for 20 to 24 year old males was higher - more than half were in the labor force - but the proportion increased to more than 4 in every 5 males for persons 25 to 54. After the latter age, the percent in the labor force began to decrease, partly because of retirement, and partly because of the effects of the traditional lifestyle, the older people having become adults when most people were still doing subsistence.

Text Table 4. Male Labor Force Participation by Age: 1988

Labor Force Status	Age Group							
	Total	15-19	20-24	25-34	35-44	45-54	55-64	65+
Males 16 yrs & over.	911	161	134	208	164	127	72	45
In the labor force.....	571	23	76	169	142	103	48	10
Percent.....	62.7	14.3	56.7	81.3	86.6	81.1	66.7	22.2
Employed.....	481	11	53	133	126	101	48	9
Unemployed.....	90	12	23	36	16	2	0	1
Percent.....	15.8	52.2	30.3	21.3	11.3	1.9	0.0	10.0
Not in the labor force..	340	138	58	39	22	24	24	35

SOURCE: 1988 HIES, Tables .

Essentially, a direct relationship exists between age for males and unemployment - that is, the older the male, the less likely to be unemployed (except the oldest age group.) More than half of all males 15 to 19 were unemployed, compared to only 3 in 10 of those 20 to 24, and 2 in every 10 for 25 to 34 years old.

The trend for female labor force participation was similar to that of the males, but the percentages were smaller (Text Table). By 35 to 44 years old, 7 in every 10 females were in the labor force. Female unemployment was similar to the males, again, mostly being less than the males of the same age group.

Text Table 5. Female Labor Force Participation by Age: 1988

Labor Force Status	Age Group							
	Total	15-19	20-24	25-34	35-44	45-54	55-64	65+
Females 15 yrs & over.	901	122	170	232	150	103	75	49
In the labor force.....	444	16	91	143	105	62	22	5
Percent.....	49.3	13.1	53.5	61.6	70.0	60.2	29.3	10.2
Employed.....	386	11	73	126	91	58	22	5
Unemployed.....	58	5	18	17	14	4	0	0
Percent.....	13.1	31.3	19.8	11.9	13.3	6.5	0.0	0.0
Not in the labor force....	457	106	79	89	45	41	53	44

SOURCE: 1988 HIES, Tables .

Very few persons in American Samoa engage in part-time employment (less than 35 hours per week) (Text Table 6). The 1980 census recorded 6 percent of the males and 15 percent of the females in part time employment. Although statistical errors probably affect the rates for 1985 and 1988, while 11 percent of the males and 10 percent of the females were part time employees in 1985, only 3 percent of the males and 5 percent of the females were recorded as part-time employees in 1988. Since only 16 males and 21 females were part time, small numbers affected the percentages. Nonetheless, the 1988 survey showed that most American Samoans were employed full-time.

Text Table 6. Full-time and Part-time Employment
by Sex: 1980 to 1988

	1988		1985		1980	
	Males	Females	Males	Females	Males	Females
Work-time						
Total.....	481	386	1,062	835	4,846	3,116
Full-time.....	465	365	948	755	4,537	2,649
Part-time.....	16	21	114	80	309	467
Percent.....	3.3	5.4	10.7	9.6	6.4	15.0

Source: PC80-1-C/D56, table 36; 1985 survey, table 28;
1988 HIES, table 13.

Reasons for Not Working. The 1988 survey used 6 categories to determine whether people not working were looking for work. Those not working were either disabled, sick or on holiday leave, temporary layoff, attending school, retired or gave other reasons for not working. The 1985 survey used these same categories (Text Table 7). The percentage of persons in school remained about the same in the two periods - about 36 percent of the males and 23 percent for females. The percent of sick and disabled decreased during the period. On the other hand, the very large proportion of 'others' remained, either because respondents did not give a reason for not working, or the reason given did not fit into the categories provided; many of these people were engaged in subsistence activities.

Text Table 7. Reasons for Not Working by Sex: 1985 and 1988

Reason for Not Working	Numbers				Percent			
	1988		1985		1988		1985	
	Males	Fmles	Males	Fmles	Males	Fmles	Males	Fmles
Total.....	430	514	768	1072	100.0	100.0	100.0	100.0
Sick or disabled.	28	27	74	117	6.5	5.3	9.6	10.9
Holiday/vacation.	0	1	24	15	0.0	0.2	3.1	1.4
Temporary layoff.	2	0	7	1	0.5	0.0	0.9	0.1
School full-time.	154	116	281	244	35.8	22.6	36.6	22.8
Retired.....	30	20	70	17	7.0	3.9	9.1	1.6
Other.....	216	350	312	678	50.2	68.1	40.6	63.2

Sources: 1985 survey, table 40; 1988 HIES, table 10.

In 1980, the number of those not in the labor force was large, and again in this survey, a large number of persons were not in the labor force. Many people were inactive because of other reasons. More than 30 percent of the total population were born outside American Samoa in 1980, suggesting that those with 'other' reasons for not working were probably not working because their immigration status prohibited them from seeking employment in the territory. On the other hand, the number of those participating in domestic and subsistence levels included a large number of these people. However, very few people did subsistence activity only in 1980.

Most persons looking for work reported 'other' reasons for not working. Of those not looking for work, 34 percent were in school, sick and disabled were 7 percent, and retired persons, 6 percent. Again, the largest proportion (53 percent) of those not looking for work were in the 'other' category.

Class of Worker. About 93 percent of those working were wage and salary workers, followed by those working in their own businesses with about 6 percent (Text Table 8). The rest were either working in family businesses or doing domestic work. Only 1 male was an employer in 1988. The 1985 figures showed that about 10 percent of the males and 7 percent of the females reported as employers, showing either a drastic decrease in the number of employers between 1985 and 1988, or a difference in the way the two surveys collected the data; certainly the latter reason is more likely. The percentage of self-employed persons

was about the same in the two surveys, while the number reported as working in family business or doing domestic work decreased.

Text Table 8. Work Activity by Sex: 1985 and 1988

Work Activity	Numbers				Percent			
	1988		1985		1988		1985	
	Males	Females	Males	Females	Males	Females	Males	Females
Total.....	481	386	1062	835	100.0	100.0	100.0	100.0
Wage or salary.	443	363	865	703	92.1	94.0	81.5	84.2
Employer.....	1	0	108	62	0.2	0.0	10.2	7.4
Self-employed..	26	22	64	36	5.4	5.7	6.0	4.3
Family business	3	1	18	7	0.6	0.3	1.7	0.8
Domestic work..	8	0	7	27	1.7	0.0	0.7	3.2

Sources: 1985 survey, table 28; 1988 HIES, table 2.

Occupation. About 28 percent of the employed work force were in managerial and professional occupations in 1988, followed by 19 percent in technical, sales and administrative support occupations (Text Table 9). Large numbers were also in farming, forestry, and fishing occupations (16 percent) and operators, fabricators, and laborers (15 percent). The service sector were about 10 percent of occupations, precision, production, craft, and repair occupations, 9 percent, and all others, 3 percent.

Text Table 9. Occupation: 1980 to 1988

Occupation	Number			Percent		
	1988	1985	1980	1988	1985	1980
Total.....	865	1,869	8,106	100.0	100.0	100.0
Managerial and professional.....	242	456	1,923	28.0	24.4	23.7
Technical, sales, admin support..	169	351	1,790	19.5	18.8	22.1
Service.....	86	189	1,040	9.9	10.1	12.8
Farming, forestry, and fisheries.	141	331	207	16.3	17.7	2.6
Precision product, craft, repair.	77	145	1,679	8.9	7.8	20.7
Operators, fabricators, laborers.	130	202	1,455	15.0	10.8	17.9
Other.....	20	195	12	2.3	10.4	0.1

Source: PC80-1-C/D56, table 23; 1985 Survey, table 30;
1988 HIES, table 4.

The percentage of the population employed as managers and professionals increased steadily during the decade, from 24 percent in 1980 and 1985 to 28 percent in 1988. The percent in technical, sales, and administrative support services decreased between 1980 and 1985, and increased to about 1/5th of the work force in 1988. The percent in service occupations decreased between 1980 and 1985 and then held steady at or about 1 in every 10 employees. The rest of the data are more ambiguous. Persons recorded as in precision production, crafts, and repairs in 1980, probably reported as farming, forestry and fisheries in 1985 and 1988. These persons were probably working in the fish canneries. Also, while 18 percent of the employed were operators, fabricators, and laborers in 1980, and 15 percent were in this category, only 11 percent reported in the category in 1985 (while another 10 percent were in the 'other' category, a much higher percent than in either of the other years).

Higher levels of managerial and professional and technical, administrative jobs were mostly those in the government work force which included those in medical/health professions and those in the educational system. The cannery workers were most of those in farming, forestry, and fishing, and operators, fabricators, and laborers occupations. The service sector and the precision, production, craft, and repair services made up the secondary economy level of small businesses.

The distributions of occupations by age groups differed significantly. More than 70 percent were in the age group 25 to 54 and only 10 percent were 55 years or older. The young age groups, those below the age of 25 accounted for about 20 percent of those in all occupations. Those in managerial and professional occupations were largely in the middle and older age groups, while the rest of the occupational groups contained a large percentage of the younger ages.

As shown earlier, the proportions of females exceeded the proportions of males in younger age groups. In the older groups, males outnumbered females by more than 50 percent particularly in near retiring ages. The proportions of males in managerial and professional occupations were 1.5 times as much as the proportion of females. In the technical, sales, and administrative support occupations, the proportions of females were 3 times as much as the proportions of males. The number of females in the farming, forestry and fishing occupations were much higher because of the sex-selective work force at the tuna cannery industries. Significant proportions of those working part time were in management level jobs and the service sector.

More than 3 in every 10 females employed were working in technical, sales, and administrative support occupations, compared to only 2 in every 10 for the total population (Text Table). Also, 27 percent of the females were in farming, forestry, and fisheries - again, primarily the canneries - compared to only 20 percent of the total population. On the other hand, smaller percentages of females were in managerial and professional occupations, service, precision production, and operators, fabricators, and laborers.

Text Table 11. Occupation for Females: 1980 to 1988

Occupation	Number			Percent		
	1988	1985	1980	1988	1985	1980
Females.....	385	823	3,183	100.0	100.0	100.0
Managerial and professional.....	84	161	714	21.8	19.6	22.4
Technical, sales, admin support..	117	205	1,049	30.4	24.9	33.0
Service.....	30	89	421	7.8	10.8	13.2
Farming, forestry, and fisheries.	104	234	51	27.0	28.4	1.6
Precision product, craft, repair.	12	22	502	3.1	2.7	15.8
Operators, fabricators, laborers.	32	20	440	8.3	2.4	13.8
Other.....	6	92	6	1.6	11.2	0.2

SOURCE: PC80-1-C/D56, table 33; 1985 Survey, table 31;
1988 HIES, table 5.

The percentage of female managers and professionals remained about the same during the period, while the percent in technical, sales, and administrative support activities dipped from 1 in 3 to only 1 in 4 between 1980 and 1985, before increasing again in 1988. The percentage of females in service occupations decreased continuously during the decade. Females in the other occupations showed the same data problems as described above for the total population.

Industry. More than 30 percent of workers employed by industry were manufacturing durable goods (Text Table 12). However, more than 40 percent were in government related industries - public administration and professional and related services. Only 1 percent of the employed were in agriculture, forestry, fishing, or mining industries, showing that the largest percentages seen in the occupation distribution were in the cannery operations. Retail trade had the next highest proportion with 8 percent of the workers while wholesale trade accounted for only 2 percent. About 4 percent of workers were in transportation, another 4 percent in communications and other utilities, and only 2 percent in construction.

Text Table 12. Industry: 1980 to 1988

Industry	Numbers			Percent		
	1988	1985	1980	1988	1985	1980
Total.....	865	1,869	8,106	100.0	100.0	100.0
Agric., forest, fish, mining....	8	22	101	0.9	1.2	1.2
Construction.....	19	24	619	2.2	1.3	7.6
Manufacturing.....	271	559	1,905	31.3	29.9	23.5
Durable goods.....	264	515	1,776	30.5	27.6	21.9
Nondurable goods.....	7	44	129	0.8	2.4	1.6
Transportation.....	34	72	414	3.9	3.9	5.1
Communication/other utilities...	26	11	290	3.0	0.6	3.6
Wholesale trade.....	14	24	153	1.6	1.3	1.9
Retail trade.....	73	134	778	8.4	7.2	9.6
Finance, insurance, real estate.	8	15	106	0.9	0.8	1.3
Business & repair service.....	9	10	106	1.0	0.5	1.3
Personal, entertainmt, recreation.	20	105	268	2.3	5.6	3.3
Professional and related.....	171	48	1,752	19.8	2.6	21.6
Health services.....	36	3	442	4.2	0.2	5.5
Educational services.....	104	11	1,141	12.0	0.6	14.1
Other services.....	31	34	169	3.6	1.8	2.1
Public Administration.....	192	636	1,602	22.2	34.0	19.8
Other.....	20	209	12	2.3	11.2	0.1

Sources: PC80-1-C/D56, table 33; 1985 Survey, table 35;
1988 HIES, table 7.

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While the age group 16 to 20 years accounted for only 3 percent of all workers, more than 50 percent of them were in the manufacturing industry (presumably the canneries). The proportions of those in the manufacturing industry were higher in all age groups, that is, there were more people by age group in this industry than any other single industry. On the other hand, the proportions of those in Professional and related industries and public administration were much higher in middle age groups.

Although the number of females in the manufacturing industries was higher than males, manufacturing was less sex selective than other industry categories (Text table 14). For example, twice as many males as females were in public administration. However, the distribution of those in professional and related industries were about the same by sex.

Text Table 14. Industry for Females: 1980 to 1988

Industry	Numbers			Percent		
	1988	1985	1980	1988	1985	1980
Females.....	385	823	3,183	100.0	100.0	100.0
Agric., forest, fish, mining....	2	8	11	0.5	1.0	0.3
Construction.....	5	2	30	1.3	0.2	0.9
Manufacturing.....	150	280	907	39.0	34.0	28.5
Durable goods.....	148	272	887	38.4	33.0	27.9
Nondurable goods.....	2	8	20	0.5	1.0	0.6
Transportation.....	8	25	87	2.1	3.0	2.7
Communication & other utilities.	3	6	41	0.8	0.7	1.3
Wholesale trade.....	5	8	46	1.3	1.0	1.4
Retail trade.....	41	71	395	10.6	8.6	12.4
Finance, insurance, real estate.	5	8	81	1.3	1.0	2.5
Business & repair service.....	4	2	29	1.0	0.2	0.9
Personal, entertainmt, recreation.	11	52	145	2.9	6.3	4.6
Professional and related.....	80	13	948	20.8	1.6	29.8
Health services.....	20	3	280	5.2	0.4	8.8
Educational services.....	53	7	620	13.8	0.9	19.5
Other services.....	7	3	48	1.8	0.4	1.5
Public Administration.....	65	252	457	16.9	30.6	14.4
Other.....	6	96	6	1.6	11.7	0.2

Sources: PC80-1-C/D56, table 33; 1985 Survey, table 35;
1988 HIES, table 7.

Modernization. The change from the subsistence economy to the cash economy-has introduced changes to behavioral and social attitudes in our society. Females have been delaying marriage to enter the labor force, thus also decreasing total fertility levels, particularly in early child-bearing ages.

HOUSEHOLD EXPENDITURES

One of the major survey goals was to collect information on household and family expenditures to adjust weights for the Consumer Price Index. Three different types of family expenditures were:

- (1) Major purchases within the last 12 months
- (2) Regular expenditures of a reference period of a month

(3) Daily expenditures

Major purchases included durable household goods such as electrical appliances, cars etc. Regular expenditures included any expense paid on a regular basis such as utility costs, house or vehicle loan payments, while respondents reported daily expenditures in diary booklets. The expenditure questions divided into expenses within a regular period (usually with a month period), items of major expenditures (mostly durable goods) bought in the last 12 months, and daily commodities that the family bought for everyday use and consumption.

REGULAR EXPENDITURES

Those families responding to these questions reported a total of \$1.7 million was recorded for all annual regular household expenditures (Text table 15).

Text Table 15. Regular household annual expenditures: 1988

	Households	Percent	Amount	Percent	Per house- hold
Total.....	425	...	\$1,749,339	100.0	\$4,116
Housing.....	161	37.9	230,400	13.2	1,431
Vehicle.....	130	30.6	328,058	18.8	2,524
Utilities.....	403	94.8	480,084	27.4	1,191
Membership.....	63	14.8	11,675	0.7	185
Church related.....	378	88.9	604,698	34.6	1,600
Others.....	42	9.9	94,424	5.4	2,248

Source: 1985 HIES, Tables

Church-related activities were the largest percentage of all annual expenses, about 35 percent of all reported regular expenses. Almost 90 percent of all sampled households gave to church-related activities. Families with church related expenses spent a monthly average of about \$130. This large amount of money - again, more than \$1 in every \$3 spent on annual expenditures - shows the extremely strong relationship of Samoans to their churches and the importance of religious beliefs in all daily activities.

Utilities were the second largest category of regular annual expenses after church related expenses. Of the 425 sampled households, 403 households - 95 percent - had utility expenses (electricity, telephone and water). Utilities accounted for about 27 percent of the total regular expenditures; that is, more than \$1 in every \$4 regular expenses went for utilities, probably higher than for any state, and even in this case, many families received subsidized utilities from the government because of low incomes. The households responding spent an average of about \$99 dollars per month on utilities (the numbers not totaling to the sum because different numbers of households reported in each case):

Electricity.....	\$59 per month
Water.....	\$28 per month
Telephone (inc. overseas).	\$39 per month

Vehicle expenses were the third largest monetary expense, accounting for about 19 percent of the total expenditures, and reported by 31 percent of surveyed households. Vehicle expenses included loan repayments, registration, insurance and drivers licenses. The fa'a-Samoa allows for the building houses on communal land (and, thus, not including land purchase as part of a mortgage) and in a Samoan style - without insulation, and the need for built-in heating or air conditioning facilities. Therefore, frequently vehicle costs are greater than housing costs, if the family can even afford the cost of a vehicle.

About 38 percent of the enumerated households had regular housing expenditures including mortgage loan payments, rent and other regular housing expenditures such as insurance etc. The average monthly regular expenditure on housing was \$119 on the basis of those families with regular housing expenditures. About 13 percent of all regular expenditures were for regular housing costs. Membership expenses included fees for sporting clubs, social clubs, credit card dues and other membership related costs. Only 15 percent of households enumerated had some organizational membership expenses. About 10 percent of households had other regular expenses which included cost of life and health insurance, personal loan repayment, hospital/medical costs and child care. The number of families with life/health insurance was not large because these only appeared recently in American Samoa.

MAJOR EXPENDITURES

Of the 425 households, 362 households (85 percent) had major expenditures (Text Table 16). The most significant category of major household expenditures was special household expenses, including the value of remittances sent by the households from other places in American Samoa and from outside, the amount of money spent on family affairs such as wedding and funerals, church/guest building dedications, school fees and any other expenses not given in the list of selected major household annual expenditure items. About 86 percent of households had some special expenses. These 311 families spent more than \$600,000 a year on special expenses - an average of more than \$2,000 a year or \$160 a month per family. These expenses were almost half of all major household annual expenditures, again showing the continued strength of the fa'a-Samoa.

Text Table 16. Major household annual expenditures: 1988

Expenditure Type	Households	Percent	Amount	Percent	Per House hold
Total.....	362	...	\$1,342,922	100.0	\$3,710
Vehicle.....	49	13.5	178,676	13.3	3,647
Household appliances	210	58.0	174,518	13.0	831
Major home repair...	130	35.9	138,874	10.3	1,068
Overseas travel.....	288	79.6	206,639	15.4	718
Special expenses....	311	85.9	644,215	48.0	2,071

Source: 1985 HIES, Table .

The amount of overseas travel by the selected households also showed the strength of the fa'a-Samoa. Overseas travel had the second largest respondent proportion with about 80 percent of households and 15 percent of all major expenses. That is, 4 out of every 5 families either went abroad, or gave money to someone else's going abroad during the year - either to Western Samoa, or Hawaii or the U.S. mainland, or beyond. This kind of travel helps solidify family relationships, but does not bode well for accumulating money for other major household purchases - like motor vehicles.

In fact, only 49 households had vehicle expenses. Recorded vehicle expenses were actually amounts deposited for down payments. The survey did report the total cost of the vehicle unless the family actually paid full value for the car when bought. Respondents reported only down payments since they reported loan payments in the regular expenditures discussed earlier. About 14 percent of the households had vehicle expenditures in the 12 months, valued at \$178,676 (13 percent of total major household expenditures). An average of about \$3,600 for those with major vehicle expenditures.

Household appliances included all electrical appliances, furniture, kitchen appliances, laundry area, entertainment area, machinery, and other housing mechanical items. Almost 60 percent of the surveyed households had some expenses in the category. Total expenses were \$174,518 for the 210 households, an average of about \$830 per household per year.

Major home repairs accounted for about 10 percent of major annual expenditures with at 36 percent of households responded.

DAILY EXPENDITURES

About 5 percent of all households in American Samoa reported daily expenditures in weekly diaries - every other house in the initial sample. A member of each household kept the diaries and reported all expenses on the forms. Text table 17 shows a summary of the daily expenditures in five major categories. In the two survey weeks, the households spent a total of \$87,486 on the five major expenditure groups: food, clothing, transportation, housing and miscellaneous.

Text Table 17. Two Weeks Daily
Expenditures: 1988

Expenditure	Amount	Percent
Total.....	\$87,486	100.0
Food.....	47,576	54.4
Clothing.....	6,793	7.8
Transportation.....	8,824	10.1
Housing.....	8,715	10.0
Others.....	15,578	17.8

Source: 1988 HIES, Table .

In the two weeks of daily diary recordings, almost \$50,000 (more than 50 percent of total weekly expenses) was spend on food alone. The second largest proportion was for other expenses with about 18 percent of all daily expenses. About 7.8 percent of total expenses were for clothing while transportation and housing costs accounted for 10 percent each.

ANNUAL EQUIVALENTS AND EXPANDED TOTALS:

To determine all household expenditures, we adjusted the three survey categories on the basis of their reference periods to obtain annual equivalents. We multiplied these figures by the percent sampled to get annual equivalents for the total population. Multiplication factors were:

Main Questionnaire (10 percent sample):	10.59
Diary expenditures (5 percent sample):	21.23

That is, we first multiplied all values in the survey by the factor representing their reference period (for example, expenditures per month were multiplied by 12, by week were multiplied by 52); we then multiplied these values by the multiplication factors represented by the sample size (and considering Manu'a's exclusion) - we multiplied items in the main questionnaire by 10.59 and those on the daily expenditures forms by 21.23.

Text table 18 shows the results of the arithmetic operations. All households in American Samoa in the year before the 1988 survey spent an estimated \$82.4 million, or about \$19,000 per household for each of the estimated 4,300 households at the time. The costs by expenditures group varied according to the reference period. For example, all households in the sample spent \$47,600 on food during the 2 week survey period. Multiplying this amount by 26 gives an annual amount for the survey households: \$1.2 million, in this case. We multiplied the \$1.2 million figure by 21.23 (because of the 5 percent sample) to get the \$26 million figure for the total annual food expenditures in American Samoa.

Text Table 18. Total Annual Expenditures: 1988

Item	Survey		
	Actual	Adjusted Annual	Expanded
Total.....	\$2,155,730	\$5,472,742	\$82,432,062
Food costs.....	47,575	1,236,950	26,260,449
Housing costs.....	399,605	1,362,920	16,844,517
Transportation costs.....	466,822	945,217	12,449,813
Clothing costs.....	7,786	202,436	4,297,716
Miscellaneous costs.....	53,341	544,618	10,077,003
Special expenses.....	1,180,601	1,180,601	12,502,565

Source: 1988 HIES, Table .

The estimated total expenditures of all households in Tutuila amounted to about \$82 million. Total money spent on food was more than 30 percent of the total bill (Text table 19). Housing expenses followed with about \$17 million (20 percent) while both transportation and special expenses were a little over \$12 million each. Miscellaneous expenses accounted for about 12 percent of total expenses and clothing costs amounted to only 5 percent. The clothing group may be underreported because these items are bought seasonally. Therefore, the sampled households may have bought little or no clothing during the survey weeks, or the respondents could experience recall problems during enumerations if they bought clothing early in the 12 month period.

Text Table 19. Total Expenditures by
Major Group: 1985

Group	Amount	Percent
Total.....	82,433,000	100.0
Food.....	26,260,000	31.9
Housing.....	16,845,000	20.4
Transportation.....	12,450,000	15.1
Clothing.....	4,298,000	5.2
Miscellaneous.....	10,077,000	12.2
Special expenses.....	12,503,000	15.2

Source: HIES 1988, Table .

In the detailed classification of food expenditures, the leading sub-group was meat consumption, accounting for \$8.4 million (32 percent of total food expenses and 10 percent of all expenses) (Text table 20). Fruits and vegetables were about 12 percent of total food cost. The cereal and bakery products sub-group and unspecified goods sub-group each had close to \$3 million worth of expenditures.

Text Table 20. Food Costs: 1988

Item	Survey		
	Actual	Adjusted Annual	Expanded
Total.....	47,575	1,236,950	26,260,449
Meats.....	15,278	397,228	8,433,150
Fish.....	2,492	64,792	1,375,534
Dairy products.....	3,406	88,556	1,880,044
Fruits and vegetables.....	5,723	148,798	3,158,982
Cereal and bakery products.	5,370	139,620	2,964,133
Sugar.....	1,942	50,492	1,071,945
Condiments.....	1,249	32,474	689,423
Fats and oil.....	608	15,808	335,604
Nonalcoholic beverages.....	3,589	93,314	1,981,056
Unspecified foods.....	5,025	130,650	2,773,700
Food away from home.....	2,893	75,218	1,596,878

Source: 1988 HIES, Table

Of the \$17 million spent on housing, respondents spent more than \$2 million on mortgage and loan payments (Text table 21). A little over \$1 million was spent on rent. Utility costs were about \$5 million, with electricity bills amounting to about \$3 million and telephone services about \$1.4 million.

Text Table 21. Housing Costs: 1988

Item	Survey		
	Actual	Adjusted Annual	Expanded
Total.....	\$399,605	\$1,362,920	\$16,844,517
Mortgage/loan payment.....	19,200	230,400	2,439,936
Rent.....	8,558	102,696	1,087,551
Insurance.....	8,796	8,796	93,150
Other regular expenses	936	936	9,912
Electricity.....	23,408	280,896	2,974,689
Water.....	5,755	69,060	731,345
Telephone.....	10,844	130,128	1,378,056
Furniture.....	19,289	19,289	204,271
Kitchen appliances.....	55,638	55,638	589,206
Laundry area.....	7,978	7,978	84,487
Entertainment area.....	75,490	75,490	799,439
Machinery.....	10,836	10,836	114,753
Other appliances.....	5,287	5,287	55,989
Major home repairs.....	138,874	138,874	1,470,676
Construction materials.....	1,585	41,210	874,888
Hardware.....	500	13,000	275,990
Household non-durable supp.	3,009	78,234	1,660,908
Toiletries.....	1,211	31,486	668,448
Fuels.....	939	24,414	518,309
Miscellaneous.....	760	19,760	419,505
Floor coverings.....	165	4,290	91,077
Outdoor housing appliances.	547	14,222	301,933

Source: 1985 HIES, Table .

Total transportation costs amounted to \$12.4 million with car loan payments annually costing almost \$3 million (Text table 22). Car down payments added up to almost another \$2 million while costs of motoring, fuel/oil and repairs with more than \$2

million. Residents spent a large amount on travel costs, almost \$5 million (39 percent of all transportation costs).

Text Table 22. Transportation costs: 1988

Item	Survey		
	Actual	Adjusted Annual	Expanded
Total.....	\$466,822	\$945,217	\$12,449,813
Car loan payment.....	23,445	281,340	2,979,391
Vehicle registration/ins...	45,456	45,456	481,379
Drivers licenses.....	3,786	3,786	40,094
Car down-payment deposit...	178,676	178,676	1,892,179
Motoring and repair.....	3,958	102,908	2,184,737
Fare.....	4,862	126,412	2,683,727
Overseas travel.....	206,639	206,639	2,188,307

Source: 1985 HIES, Table .

The highest expenditure for clothing was for baby wear and clothing - almost \$2 million (42 percent of all clothing costs) (Text table 23). Respondents spent more money on men's clothing than women's clothing and more on men's shoes than women's shoes. Also, American Samoans spent more money on dress materials than on women's and girl's finished clothing.

Text Table 23. Clothing Costs: 1988

Item	Survey		
	Actual	Adjusted Annual	Expanded
Total.....	\$7,786	\$202,436	\$4,297,716
Men and boys clothing.....	1,788	46,488	986,940
Women and girls clothing...	947	24,622	522,725
Baby clothing.....	3,256	84,656	1,797,247
Mens and boys shoes.....	617	16,042	340,572
Ladies and girls shoes.....	187	4,862	103,220
Dress materials.....	991	25,766	547,012

Source: 1985 HIES, Table .

Service expenditures accounted for more than 30 percent of total miscellaneous group costs (Text table 24). Respondents spent almost \$2 million on alcoholic beverages and tobacco products. Some other items in the survey results are quite understated, not because of seasonal variation but because of sensitivity. For example, underreporting of alcohol and cigarette consumption occurs since people do not like to publicize their drinking or smoking habits. We tried various ways to reduce these non-response errors; however, be careful in using these results.

Text Table 24. Miscellaneous Costs: 1988

Item	Survey		
	Actual	Adjusted Annual	Expanded
Miscellaneous cost....	\$53,341	\$544,618	\$10,077,003
Membership fees.....	11,675	11,675	123,638
Alcoholic beverages.....	1,544	40,144	852,257
Tobacco.....	1,881	48,906	1,038,274
Entertainment.....	1,643	42,718	906,903
Services.....	6,233	162,058	3,440,491
Others daily.....	4,277	111,202	2,360,818
Life/health insurance.....	1,699	20,388	215,909
Personal loan payment.....	7,468	89,616	949,033
Hospital/medical expenses..	90	1,080	11,437
Child care.....	2,600	2,600	27,534
School/tuition fees.....	14,231	14,231	150,706

Source: 1985 HIES, Table

Special expenditures amounting to \$12.5 million identified the strong relationships between Samoan households, their cultural environment and their religious beliefs (Text table 25). Church expenses amounted to \$6 million (about 48 percent of total special expenses), while family fa'alavelave accounted for almost \$5 millions (40 percent of total special expenses).

Text Table 25. Special Expenses: 1988

Item	Survey		
	Actual	Adjusted Annual	Expanded
Special expenses.....	\$1,180,601	\$1,180,601	\$12,502,565
Church related.....	604,698	604,698	6,403,752
Remittances.....	80,663	80,663	854,221
Wedding.....	173,555	173,555	1,837,947
Funeral.....	282,285	282,285	2,989,398
<u>Fa'aulufalega/umusaaga.....</u>	33,400	33,400	353,706
Land purchases.....	6,000	6,000	63,540

Source: 1985 HIES, Table .

PERSONS AND HOUSEHOLD INCOME

Income data for those aged 15 years and over appear in three different table formats. Those working and receiving income from wages and salaries appear in one table format in the questionnaire. Earnings from own businesses appear in the second table format while income from all other sources such as social security, retirement, remittances, etc. appear in a third income table format. Individuals with more than one source of income appear more than once in the data set. The segregation of income questions by type is more comprehensive than use of individual income only. Income is underreported whenever collected with expenditures (as seen in the household income and expenditure survey done in 1982). The list of possible income categories appears in the three different table formats.

Total income from all sources estimated for all households in 1988 amounted to about \$92 million (Text table 26). The largest income source was from wages and salaries which accounted for about \$82 million (about 89 percent of all income). Income from own businesses amounted to only \$3 million (3 percent), while retirement/social security income added up to almost \$5 million (5 percent). Income from all other sources including interests, dividends, rents and remittances amounted to a little more than \$2 million (3 percent).

Text Table 26. Income by Source: 1988

Source	Amount	Percent
Total.....	\$91,793,411	100.0
Wages and salaries.....	81,597,750	88.9
Own businesses.....	3,005,336	3.3
Social security.....	3,078,079	3.4
Retirement.....	1,840,288	2.0
Interest/dividends/rent, etc..	732,320	0.8
Overseas remittances.....	490,656	0.5
Other sources.....	1,048,982	1.1

Source: 1988 HIES, Table .

Text Table 29. Annual Household Income by Type of Income: 1988

Annual Income Type	Receiving Income	Median Amount
Total.....	305	-
Household Income.....	298	\$20,700
Business Profits.....	32	\$1,200
Social Security Income.....	56	\$4,000
Retirement Benefits.....	37	\$4,400
Interest and Dividends.....	12	\$5,000
Old Age Programs.....	42	\$600
Local Remittances.....	8	\$1,000
Overseas Remittances.....	26	\$1,000
Other Annual Income.....	22	\$2,300

SOURCE: 1988 HIES, Tables 71 to 79.

Of the 845 persons in the sample working, 811 persons (96 percent) received income from wages and salaries amounting to \$7.7 millions; and average personal income of \$9,500 a year. Business income earners in the sampled were only 34, amounting to \$283,790 with an annual average personal income of about \$8,347.

The 305 households with both gross pay and deductions showed a direct correlation between pay and deductions (Text table 28); that is, in general, the higher the median pay, the greater the deductions. Although the average pay of the 14 households with no

deductions was \$13,700, for the households which actually did have deductions, the amount of deductions increased with pay. Almost one-fourth of the households had between \$5,000 and \$10,000 in deductions (with a median pay of \$31,800), and one-fifth of the households had between \$3,000 and \$5,000 in deductions (and a median pay of \$23,300). About 2 in every 5 households had more than \$5,000 in deductions.

Text Table 28. Median Gross Pay by Total Deductions: 1988

Annual Deductions	Households	Percent	Percent	Median Pay
Total.....	305	100.0	...	\$21,200
None.....	14	4.6	100.0	\$13,700
\$1 to \$999.....	33	10.8	95.4	\$7,700
\$1,000 to \$1,999....	43	14.1	84.6	\$11,600
\$2,000 to \$2,999....	33	10.8	70.5	\$15,900
\$3,000 to \$4,999....	62	20.3	59.7	\$23,300
\$5,000 to \$9,999....	70	23.0	39.3	\$31,800
\$10,000 or more.....	50	16.4	16.4	\$45,000

Source: 1988 HIES, Table 43.

Text table 29 shows there was little relationship between the number of persons in the household and pay and deductions. Median gross pay for all households was \$21,200, but varied from \$15,000 for the 14 9-person households to \$28,700 for the 22 2 person households. While median deductions was \$4,200, 4-person households had a median of \$6,700 and 2-person households had \$5,800 in deductions. Net pay was highest for 2 persons households, and lowest for 9 person households, once again showing little relationship between size of household and pay.

Text Table 29. Median Annual Gross, Net Pay, and
Deductions by Persons in Household:
1988

Persons in Household	Households	Gross Pay	Total De- ductions	Net Pay
Total...	305	\$21,200	\$4,200	\$16,100
1 person.....	7	\$17,500	\$3,700	\$11,200
2 persons....	22	\$28,700	\$5,800	\$23,300
3 persons....	29	\$17,500	\$3,700	\$11,400
4 persons....	25	\$28,300	\$6,700	\$20,800
5 persons....	39	\$24,200	\$4,200	\$18,100
6 persons....	42	\$16,100	\$3,500	\$13,000
7 persons....	32	\$23,300	\$5,000	\$18,700
8 persons....	31	\$18,100	\$3,000	\$14,400
9 persons....	14	\$15,000	\$3,200	\$12,500
10 + persons.	64	\$19,300	\$3,900	\$15,500

Source: 1988 HIES, tables 37, 38, and 39.

Text table 30 shows the median annual income of persons in households by size of household. Unlike the previous table, this table controls, somewhat, for the number of workers in the household. That is, while the median income of two person households was \$23,300 in text table 29, the average person's income in all two person households was \$11,200. Again, there was little relationship between income and size of household.

Text Table 30. Median Annual Income by Persons
in Household: 1988

Persons in Household	Households	Median Income
Total.....	427	\$16,600
1 person.....	10	\$18,300
2 persons.....	29	\$11,200
3 persons.....	34	\$15,000
4 persons.....	42	\$13,400
5 persons.....	51	\$14,400
6 persons.....	52	\$16,200
7 persons.....	48	\$17,000
8 persons.....	43	\$13,400
9 persons.....	22	\$23,700
10 or more persons.....	96	\$22,200

Source: 1988 HIES, Table 80.

Text table 31 shows the median biweekly and annual household pay and deductions. The median biweekly pay of the households in the survey was \$821. The median amount of deductions was \$164; of these deductions, about \$52 was for taxes, \$54 for social security, and \$56 for other deductions (such as alimony payments, health insurance, etc.) The sum does not equal the total amount of deductions because different numbers of households responded to different items on the questionnaire. Finally, the net (or take home) pay averaged \$613.

Table 31. Median Biweekly and Annual Pay
and Deductions: 1988

Pay and Deductions	Biweekly	Annual
Gross Pay.....	\$821	\$21,215
Deductions.....	\$164	\$4,190
Tax.....	\$52	\$1,350
Social security.....	\$54	\$1,401
Other.....	\$56	\$1,441
Net Pay.....	\$613	\$16,121

Source: 1988 HIES, Table

The table also shows the annual equivalents for pay and deductions. The median annual gross pay was \$21,200. The median amount of deductions was \$4,200, about even divided between taxes, social security, and other deductions. Net median annual pay was about \$16,100.