



GOVERNMENT OF BERMUDA

**Report on the  
Bermuda Consumer Expenditure Survey  
of 1974/1975  
and the revision of the Retail Price Index**

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Prepared by  
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Bermuda

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SURVEY OF 1974/1975 AND THE REVISION OF THE  
RETAIL PRICE INDEX

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F O R E W O R D

"The times they are a' changing"- Bob Dylan

Times change - and with them the living styles and buying habits of Bermudians. Keeping track of the impact of changing retail prices on consumers - which is what the Retail Price Index does - involves the regular pricing of a selected "basket" of the goods and services that they typically buy. However, because spending habits change, it is necessary from time to time to reexamine and update that "basket" so that it continues to contain an appropriate selection of items in proportions that represent their relative importance in Bermudian household budgets.

The revised retail price index described in this report is the result of a 3½ year effort by the Statistical Department to update and improve one of Bermuda's most important economic statistics. In its many applications, the retail price index directly or indirectly affects nearly all Bermudians.

It is frequently applied in the adjustment of various forms of income where the aim is to maintain the purchasing power of consumers in the face of changing prices. Examples include the periodic adjustment of government old age pensions in the public sector or reviews of rental agreements, insurance coverages, alimony and child support in the private sector. In the industrial relations field the retail price index is used extensively in collective bargaining for the adjustment of workers wages and salaries. Finally because the retail price index measures price change at the retail level, it is often used as a general indicator of inflation.

As an economic indicator, it not only serves as a gauge of current performance but also, in conjunction with other statistical data, helps to reveal fundamental trends in the economy and to throw light on past economic behavior. It is an important tool in the formulation of government policies and also serves as a yardstick in evaluating the success or failure of some economic policy decisions.

Limitations of space prevent full acknowledgement of the many persons who made important contributions to the preparation of this report. But our thanks must go to members of the 638 private households in Bermuda for supplying us with a mass of detailed information about their income and expenditure patterns in the survey year of 1974/1975. Without their cooperation there would have been no report. Also we should extend our thanks to the teams of interviewers, editors and coders for their skill and diligence in the collection and preparation of the data prior to computer processing. In particular we are grateful to Mrs. Lucelle Cooke and Mr. Oliver Heyliger, both now in the Ministry of Finance, for their valuable contributions in the preparatory and field work stages of the survey, and also to our team of permanent statistical clerks Miss Michelle Baker, Mr. Delwyn Joseph and Mrs. Annette Lowe for their work throughout the life of the survey. Special thanks also go to Miss Lynn Wade for her patience and skill in typing the report.

We would also like to acknowledge our debt to the members of the Consumer Expenditure Survey Advisory Committee for their comments and suggestions in ensuring that the finished product would be widely acceptable to the community at large. We are also grateful for the continuing support of all the various businesses and other organisations in Bermuda who provide us with the basic price data from which changes in the price index are derived.

Finally congratulations are due to the Senior Statistician, Mr. Keith Stanton for his considerable achievement in filling a major gap in Bermuda's statistical framework. As statistician in charge of this project he has been responsible for every aspect of its operation from the design of the research methodology through to the writing of the enclosed report. Briefly the tasks Mr. Stanton has accomplished have covered areas such as the design of the questionnaire; the development of a detailed expenditure classification system; the development of procedures for the training and supervision of the field



force; systems for editing and coding of raw data; designing the computer tabulations; and evaluating and presenting the research results.

A handwritten signature in cursive script, appearing to read "Calvin Smith".

Calvin J. Smith  
Chief Statistician

1. Introduction

The Consumer Expenditure Survey of 1974/1975 was carried out to achieve three main objectives:

- (a) To enable the Statistical Department to reweight the retail price index established in January 1961.
- (b) To provide a statistical framework for measuring levels of living in the community and hence have available information with which to analyse the likely impact of social and economic policy on various groups of households.
- (c) To provide independent estimates of the consumer income and expenditure components within the system of national accounts.

This report is exclusively concerned with the first of these three objectives. Data relevant to the second objective will be dealt with in a subsequent report.

Results applicable to the third objective have already been incorporated in the recently published study of the economic structure and national accounts of Bermuda.

## 2. Brief description of Survey

Fieldwork for this survey was conducted during the twelve month period June 1974 to end of May 1975. A random sample of addresses was drawn so that each household in Bermuda had an equal chance of selection and also so that the sample of households was spread evenly throughout the year, in order to offset the effect of any seasonal variations in expenditure patterns.

Participation in the survey by households drawn in the sample was on a purely voluntary basis. The sample covered all types of private households in Bermuda but excluded households headed by members of the U.S. armed forces.

Information on expenditure was collected partly by interview and partly by diary records kept by individual members of the household aged 16 and over. Information on household income was obtained exclusively by personal interview

with each income earner within the household. Throughout every stage of the survey - fieldwork, coding and editing and tabulating, all information received was treated in the strictest confidence and nothing has been, or ever will be, revealed which would enable the data collected to be identified with a particular household.

Before sending the documents to the computer bureau they were subjected to an intensive editing and coding process within the Statistical Department in order to ensure they were as complete and internally consistent as possible and also that each item of expenditure was correctly allocated to its appropriate code number. Although this report shows household expenditure analysed by ten main expenditure groups and also by 47 expenditure divisions, the full coding scheme ran to over 700 different expenditure codes. The final stage of the editing process was concerned with the deletion of duplications of expenditure between the household schedules and diaries in order to avoid double counting. It was also necessary to delete certain expenditures which properly belonged to the business sector e.g. certain types of car and other travel expenses.

In total a detailed analysis of household expenditure was completed for 638 private Bermudian households. In addition households were also asked to provide full details of household income from all sources and the final analysis showed 558 households (87%) with complete income data.

Appendix 1 gives additional information on some of the main definitions used in this report, such as what constituted a private household, rules for the definition of household membership and some explanatory notes on the definition of household income and the technique employed for imputing income and expenditure to those households occupying their dwellings either as owner occupiers or rent free tenants.

### 3. Reliability of Results

Data produced from a sample survey as detailed and complex as the Consumer Expenditure Survey are inevitably subject to errors of various kinds. Very great care was taken in collecting information from households and comprehensive checks were applied during processing so that errors in recording and processing were minimal. The main types of error affecting the reliability of surveys of this kind are

sampling errors, variable response and the misreporting of certain types of expenditure and income. However, examination of the characteristics of households co-operating in the survey and the high degree of internal consistency between the income and expenditure patterns of various groups of households justifies confidence in the general reliability of the survey findings.

Appendix 2 shows a series of comparisons between characteristics of co-operating households in the survey and the corresponding measures yielded by the 1970 Census of Population. These comparisons cover such aspects of the size distribution of households in the sample; the composition of sample households; economic activity of household members; the distribution of annual rental value of sample dwellings; the sex of the head of household; the type of tenure of head of household and the racial distribution of persons in the sample. All these comparisons support the general conclusion that there were no serious distortions in the sample of co-operating households and that it therefore provided a reliable cross section of Bermuda as a whole.

It should however, also be clearly understood that all the expenditure averages shown in this report are weekly averages per household i.e. for each item the aggregate expenditure recorded by households in the group has been converted to a one week basis and divided by the total number of households in the group, irrespective of the number actually recording expenditure on the item.

#### 4. Summary of Expenditure by Weekly Income of Household

Table 1 attached to this report summarises total household expenditure on current goods and services into ten main expenditure groups for each of seven household income groups. It should be noted that current expenditure excludes all household payments which are essentially transfers of income without any compensating receipt of goods and services, for example contributions to churches and charitable organisations, payments of alimony and so forth.

Current expenditure also excludes all those uses of income which can be broadly called savings and investments, for example contributions to life insurance policies and pensions funds are excluded as well as any expenditure on additions

or major improvements to owner occupied dwellings. Thus current expenditure can be equated to the concept of day-to-day living expenses which constitute the basis of any retail price index.

From Table 1 it can be seen that the survey covered a wide range of household incomes from households with weekly incomes of under \$80 to those with incomes of \$540 and over. For the 558 households with complete income data, average weekly income was found to be \$265.04 per week and average weekly household expenditure on the ten main expenditure groups amounted to \$215.35 per week. This result remained stable even after including the 80 households where income data was not fully complete. Thus, for all 638 households covered by the survey, average weekly household expenditure was found to be \$217.47 per week. This data relates of course to the survey year of 1974/1975 and whilst the basic shape of the underlying distribution is unlikely to have changed much in the intervening years, any estimate of current dollar values would have to be revised upwards to make allowance for the effect of the upward trend in general price and income levels.



Average weekly expenditures for all households on each of the main expenditure groups are given by the final column in Table 1. Variations about the average can be seen by reading along the appropriate row. For example, summing over the full sample, average weekly household expenditure on food was found to be \$51.39 per week, ranging from a low of \$27.02 per week for households with weekly incomes of less than \$80, to a high of \$84.89 per week for household with incomes of over \$540 per week.

Table 2 is derived from Table 1 and displays the same data showing the proportions of expenditure allocated to the main expenditure groups within each of the household income classes. As in Table 1 the final column of Table 2 shows a summary over the 638 households in the sample. Reading across the rows provides a set of measures of the extent to which the proportion of total expenditure allocated to each main group varies as household income varies. For example on average households allocated 23.6% of their total expenditure to food but for households in the lowest income group, this proportion was 28.3% and fell consistently as income increased, to 19.2% for households with incomes of \$540 a week and over.

5. Relationship between the Expenditure Survey and the Retail Price Index

(a) Selection of items to be included in the Revised Retail Price Index

In order to clarify this point, it is useful to state briefly the purpose of the retail price index which is to measure changes, from one period of time to another, in average prices paid for a given quality and quantity of goods and services by a specified group of consumers. This definition immediately raises the question of what kinds of goods and services should fall within the scope of the index. In common with the practice adopted in such countries as the U.S.A., Canada, the U.K. and other countries with fully developed monetary economies, the revision of the Bermuda retail price index has been developed on the principle that the index should enable price changes to be measured over the whole field of goods and services upon which households actually distribute their expenditure. Thus, the criteria for the inclusion or exclusion of an item or group of items within the scope of the index are factual rather than normative. No attempt has been made to differentiate between so called luxuries and necessities, nor to assess the desirability of any particular type of expenditure from a moral or social point of view:

for example expenditure on alcoholic drink and tobacco has been included within the index on the grounds that such expenditure does constitute a significant proportion of total household expenditure.

It is also axiomatic in this approach to the construction of the price index that no progress could be made until such time as the household expenditure analysis was completed since this is the only source of reliable data showing how households do actually distribute their expenditure over the whole field of goods and services available for current consumption.

(b) Definition of "target group" of households to be covered by the index

In constructing the revised retail price index another key question to be answered is what group of households or persons is the index intended to represent? This raises the question of defining the so called "target group" for the index. Since the retail price index is widely used by many different organisations and individuals both inside and outside Bermuda, the Statistical Department, in consultation with members of the Consumer Expenditure Survey

Committee devised a measuring instrument which is at once generally applicable to a broad cross section of households in Bermuda and also generally acceptable to a wide range of different users.

This was done as follows. The simplest solution was clearly to take the target group as being represented by all households with complete income data in the sample. As mentioned previously there were 558 such households in the sample with a grand average weekly income of some \$265, or \$13,780 a year. Table 1 shows these households to have an average weekly expenditure of some \$215 on the ten specified expenditure groups.

However, plausible objections can always be raised to the use of arithmetic averages on the grounds that their values may be unduly influenced by the inclusion of "untypical" extreme values at either end of the distribution: in this survey the inclusion of the lowest income households (those

with average incomes of less than \$80 per week) and the highest income households (those with incomes of over \$540 a week).

The income distribution of all households in the sample with complete income data was as follows:

Household income distribution of Bermudian  
households 1974/1975

Gross weekly income of household	No. of Households in sample	% of all sample Households
Under \$80	43	7.7
\$ 80 & under \$160	110	19.7
\$160 & under \$240	132	23.7
\$240 & under \$320	114	20.4
\$320 & under \$400	59	10.6
\$400 & under \$540	78	14.0
\$540 & over	22	3.9
Total households	558	100.0
Average over all households	\$265.04 per week	

From this table it can be seen that cutting off the two tails of this distribution (the households with under \$80 and those with \$540 a week and over) entails the exclusion of 11.6% of all households, thus leaving a target group covering some 88% of all recorded household incomes.

Average household income for the 493 households in the target group at \$260.10 per week was not significantly different from the grand average of \$265.04 over all

households. Similarly average household expenditure of the target group at \$215.76 a week was very little from the average expenditure over all households.

6. Analysis of household expenditure by the target group

Table 3 appended to this report shows a more detailed analysis of household expenditure at the divisional level for the seven household income groups and averages over all households with complete income data. Thus for example average weekly household food expenditure shown as \$51.54 in Table 1 has been broken down into 13 major sub divisions such as cereals and cereals products (\$5.98 per week); meat and meat products (\$9.98 per week); sugar and sugar confectionery (\$2.90 per week) etc.

An additional column has been included to show corresponding expenditure incurred by the target group of households, with weekly household incomes of \$80 up to \$540 in 1974/1975.

Once Table 3 had been constructed, a major part of the task of reweighting the index was virtually completed. This is

because the goods and services included within the scope of the index can be figuratively thought of as a shopping basket and the relative importance of each different item in the basket is determined by the amount of expenditure allocated to it compared with the total cost of purchasing the shopping basket. In constructing these figurative shopping baskets it is customary to add together the cost of related items within major expenditure groups such as foodstuffs, clothing and footwear, tobacco and liquor etc. and the total cost of each main group within the basket is called the "group weight". The allocation of expenditure over all main groups within the index is called the weighting pattern. Once the basket is set up, its contents are taken as fixed from one month to another and thus the all-items index gives in a single figure the percentage changes in the cost of purchasing the contents of the basket, having regard to any changes in the prices of the items within it.

Thus from Table 3 it can be seen that the shopping basket for the target group of households covered an average weekly household expenditure of \$215.76 in the survey year of 1974/1975. It can also be seen that expenditure on food by



the target group of households accounted for \$52.05 per week out of the total of \$215.76, hence the weight of food in the revised index is given by

$$\frac{\$52.05}{\$215.76} \times \frac{100}{1} = 24.124\%$$

Similarly, expenditure by the target group of households on fuel and power accounted for \$9.66 out of the total of \$215.76 hence the weight, or relative importance, of the main group fuel and power is given by

$$\frac{\$ 9.66}{\$215.76} \times \frac{100}{1} = 4.477\%$$

An important point to understand in the workings of a retail price index is that the impact of any specified price change on the all items index is proportional to its weight. A simple numerical example may help to illustrate this principle.

It has been shown above how the food group weight of 24.124% was derived from the expenditure survey results. By definition, all other group weights must equal 75.876 since the total weight of the index equals 100 (Sometimes a total base of 1.0 or sometimes 1000 is used but the principle is the same).

For illustrative purposes, let it be assumed that over the course of one year food group prices have increased by 12.0% and all other prices have remained unchanged. By how much will the all items index have increased in this situation?

Main Group	(1) Starting Weight	(2) Price Relative	(1)x(2) Cost after 12 months
Food group	24.124	1.1200	27.01889
All other groups	75.876	1.0000	75.87600
All Items	100.000	1.02895	102.89489

Thus, in this example the all items index will have increased from 100.0 to 102.9 or by 2.9% over the year. Roughly speaking it can be said that since the food group accounts for one quarter of the weight of the revised all items index, the impact of an assumed 12% rise in food prices would be given by  $\frac{1}{4} \times 12.0\% = 3.0\%$ . It is for this same reason that certain items with a small weight can exhibit very marked price changes but have correspondingly little impact on the all items index.

7. Summary of the revised weighting pattern

Using the information shown in Table 3 on the expenditure pattern of the target group of households the weighting structure of the retail price index (expressed in the more familiar percentage form) has been revised as shown below.

Comparison of the weighting structures  
of the old price index & the revised price index

Main Expenditure Groups	Old Index Jan. 1961 =100.0	Revised Index Jan. 1978 =100.0	Weight changes between old & new index
Food	41.0	24.1	-16.9
Rent	30.0	20.2	- 9.8
Clothing	9.5	6.2	- 3.3
Tobacco & Liquor	4.2	2.8	- 1.4
Fuel & Power	4.3	4.5	+ 0.2
Household appliances services & supplies	4.2	12.8	+ 8.6
Transport & vehicles	3.1	13.8	+10.7
Education, recreation & reading	1.3	9.6	+ 8.3
Health & personal care	2.4	6.0	+ 3.6
Total - all items	100.0	100.0	-31.4 +31.4

In assessing the very substantial changes in the weighting pattern of the price index over the seventeen year period 1961 to 1978, two points should be borne in mind. The first is simply that expenditure patterns change over time in response to the impact of technological advances and changing socioeconomic conditions e.g. the introduction of new and improved household appliances, increasing car ownership levels, variations in standard working hours, increases in real income etc. Thus over a period of several years the base weights for the main groups in the index can become outdated and no longer give an accurate reflection of how a majority of households actually spend their money on day to day living expenses. This fact was of course the prime reason for undertaking the expenditure survey in 1974/1975.

The second point relates to a change in the definition of the target group of households to be covered by the index. In principle, the 1961 index was intended to relate primarily to households headed by lower paid workers. However since the base weights were established without the recourse to a consumer expenditure survey, it is impossible to say to what

extent the 1961 base weights did in fact provide an accurate reflection of expenditure patterns by the particular target group. On the other hand, as shown above, the target group for the 1978 revision is representative of all households with household incomes in the range of \$80 to \$540 per week and this group covers some 88% of all households. Thus, the revised R.P.I. includes middle and higher household income groups whose expenditure patterns were not reflected in the weights for the 1961 based index. Considerable caution should therefore be exercised in comparing changes in the weighting patterns between the old and the revised index.

8. Detailed composition of the revised retail price index

In order to give a more detailed picture of the range and types of goods and services included within the scope of revised index Table 4 is included for general information.

In constructing a table of this type, the following limitations should be clearly understood.

(a) It would be impossible to attempt to include every individual type of good or service available for consumption in Bermuda within the scope of the index, simply because the variety of such goods and services is so vast. The first criteria of selection for inclusion within the index was therefore to what extent did target group report buying the particular commodity or service. In general items with average household expenditure of less than five cents per week were eliminated from the list of items selected for individual pricing. However where certain areas of expenditure were characterised by wide dispersion of small amounts (for example in the field of small items of non electrical kitchen equipment), the weight for the group was determined by total household expenditure recorded and an imputed weight was allocated to the limited number of items finally chosen for inclusion in the index. Table 4 is not therefore intended to be an exact report of precisely how much expenditure was allocated to every individual item recorded in the survey. It is however as accurate as possible at the group levels of aggregation shown in the table.

(b) Similarly many of the items have to be regarded as indicators of price movements from many other similar items in their field. For example in the food sector there are very many different kinds and brands of sweet biscuits available for sale. For actual pricing purposes data is now collected on three main brands of sweet biscuits, on the basic assumption that observed price changes in these brands can be regarded as reasonably representative of price movements of all sweet biscuits.

(c) Apart from the level of reported expenditure on any particular item, three other criteria had to be met before any item could be included within the list. First did it have a price? Secondly, could the price be identified with a specific quantity of the good or service such that a price per unit could be obtained? Thirdly, was the item continuously available for sale in significant quantities. As regards the last of these questions we are particularly grateful for the tremendous help and guidance we received from the entire business community in translating our requirements into the hard practicalities of collecting highly specific price data.

In summary, Table 4 shows that total expenditure by the target group of households amounted to \$215.76 on current goods and services in the survey year of 1974/1975. After applying the criteria discussed above it also shows how this expenditure was allocated over the main expenditure groups which constitute the revised retail price index and the major components of expenditure within each group. These expenditures were then converted into corresponding weights to be used as a basis for calculating changes in the average level of retail prices.



Table 1: Expenditure of all households by income of household.  
Summary by main expenditure group

Main expenditure group	Weekly income of of household							All Households with complete income data	Households with incomplete income data	All Households in sample
	Under \$80	\$80 & under \$160	\$160 & under \$240	\$240 & under \$320	\$320 & under \$400	\$400 & under \$540	\$540 & over			
No. of households in sample	43	110	132	114	59	78	22	558	80	638
Average weekly household expenditure	\$ 27.02	\$ 32.50	\$ 45.70	\$ 55.80	\$ 61.18	\$ 73.57	\$ 84.89	\$ 51.54	\$ 49.34	\$ 51.39
Food	3.28	2.78	3.48	7.07	10.40	12.13	5.28	5.77	7.16	5.86
Alcoholic drink & tobacco	5.23	8.31	11.92	15.13	18.24	16.35	28.78	13.24	9.18	12.76
Clothing & footwear	25.97	34.13	39.64	42.06	48.79	62.46	99.78	44.35	56.41	45.81
Housing	5.53	7.10	8.46	9.56	11.92	13.61	16.99	9.64	12.79	10.03
Fuel & Power	2.46	4.52	4.74	4.56	5.42	5.91	15.01	5.11	7.34	5.38
Furniture & furnishings	7.05	16.95	19.80	22.39	27.89	32.40	60.17	23.00	26.99	23.50
Household appliances services & supplies	9.61	20.21	26.47	26.75	38.21	46.40	58.65	29.26	24.01	28.61
Transportation	1.62	7.18	12.69	21.46	32.45	42.80	54.52	20.52	24.45	21.02
Education, recreation & reading	7.71	9.50	11.06	13.95	14.03	17.79	18.56	12.92	14.47	13.11
Health & personal care										
Total all main expenditure groups	95.48	143.18	183.96	218.73	268.53	323.42	442.63	215.35	232.14	217.47



TABLE 3

Expenditure of all households by weekly income of household.  
Analysis by major expenditure divisions

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		Gross weekly income of household						All households with complete income data	Households with incomplete income data	Households with income of \$80 up to \$540	
		Under \$80	\$80 & under \$160	\$160 & under \$240	\$240 & under \$320	\$320 & under \$400	\$400 & under \$540				\$540 over
No. of households in sample		43	110	132	114	59	78	22	558	80	493
Average weekly household expenditure in \$ & ¢											
Division <u>FOOD</u>											
01	Cereals & cereal products	3.78	4.01	5.51	6.25	7.28	7.96	10.23	5.98	5.59	5.98
02	Meat & meat products	4.83	5.78	8.26	10.59	12.56	16.82	13.69	9.98	10.09	10.19
03	Poultry	1.86	1.52	2.37	1.57	1.31	2.00	1.98	1.86	3.28	1.86
04	Fish, fresh, frozen & dried	1.31	1.02	1.27	1.61	1.90	1.75	3.68	1.54	1.80	1.48
05	Dairy products	3.13	4.43	6.94	6.65	6.89	7.92	13.29	6.55	5.87	6.55
06	Fats & oils	1.19	1.05	1.84	1.54	1.59	2.03	2.89	1.64	1.48	1.63
07	Fruit, fresh, frozen, canned etc.	2.04	2.68	3.74	2.88	3.21	4.41	6.42	3.39	2.72	3.38
08	Vegetables, fresh, frozen, canned, etc.	2.80	3.67	4.66	5.14	4.52	6.65	5.59	4.81	4.39	4.91
09	Sugar & sugar confectionery	2.38	1.73	2.86	3.27	3.96	3.21	3.68	2.90	2.31	2.91
10	Hot or cold beverages	0.90	0.66	1.16	1.15	1.65	1.70	2.75	1.24	0.53	1.21
11	Other foods n.e.s.	1.27	1.82	2.90	3.37	2.50	2.96	6.36	2.79	2.06	2.78
12	Meals & snacks bought out	0.94	3.31	3.01	7.65	11.43	13.18	8.73	6.62	7.15	6.92
13	Non alcoholic drink	0.59	0.82	1.18	4.13	2.38	2.98	5.60	2.24	2.07	2.25
TOTAL FOOD		27.02	32.50	45.70	55.80	61.18	73.57	84.89	51.54	49.34	52.05
<u>ALCOHOLIC DRINKS &amp; TOBACCO</u>											
14	Alcoholic drinks	2.32	1.15	2.41	5.61	7.65	8.38	1.71	4.01	6.03	4.19
15	Tobacco & smokers requisites	0.96	1.63	1.07	1.46	2.75	3.75	3.57	1.76	1.13	1.75
TOTAL ALCOHOL & TOBACCO		3.28	2.78	3.48	7.07	10.40	12.13	5.28	5.77	7.16	5.94
<u>CLOTHING &amp; FOOTWEAR</u>											
16	Mens clothing	1.71	1.81	4.12	4.56	4.53	4.25	9.89	3.85	2.25	3.78
17	Boys clothing	0.28	0.63	0.70	1.09	0.77	1.00	1.35	0.81	0.57	0.89
18	Womens clothing	0.87	2.20	2.64	4.54	6.42	4.77	6.74	3.64	2.68	3.76
19	Girls clothing	0.51	0.26	0.43	0.40	1.04	0.54	1.65	0.52	0.34	0.47
20	Clothing accessories	0.66	0.88	0.77	1.34	1.33	1.48	2.15	1.11	0.61	1.11
21	Clothing materials	0.13	0.19	0.50	0.16	0.27	0.37	1.16	0.32	0.52	0.30
22	Clothes care & clothes hiring	0.03	0.73	0.29	0.40	0.74	0.70	0.94	0.50	0.26	0.53
23	Footwear	1.04	1.61	2.45	2.64	3.14	3.28	4.90	2.49	1.95	2.52
TOTAL CLOTHING & FOOTWEAR		5.23	8.31	11.92	15.13	18.24	16.35	28.78	13.24	9.18	13.36
<u>HOUSING</u>											
24	Rented furnished-gross rent	31.13	32.36	42.61	45.25	50.70	81.86	99.19	48.27	91.80	46.83
	Rented unfurnished-gross rent	20.70	26.80	32.89	35.76	32.65	43.18	90.07	32.05	38.11	32.59
	Rented free-imputed rental	20.09	34.36	35.95	33.37	34.64	68.82	n.a.	34.37	37.34	37.01
	Owner occupied-imputed rental	31.33	47.08	44.49	42.76	49.89	53.89	87.15	49.84	54.16	47.89
Weighted average-all tenures		24.91	32.00	37.53	39.54	46.21	56.61	89.72	41.35	54.01	40.68
Repair & maintenance of dwelling		1.06	2.13	2.11	2.52	2.58	5.85	10.06	3.00	2.40	2.86
TOTAL HOUSING		25.97	34.13	39.64	42.06	48.79	62.46	99.78	44.35	56.41	43.54

TABLE 3

Expenditure of all households by weekly income of household.  
 Analysis by major expenditure divisions

		Gross weekly income of household						All Households with complete income data	Households with incomplete income data	Households with income of \$80 up to \$540	
		Under \$80	\$80 & under \$160	\$160 & under \$240	\$240 & under \$320	\$320 & under \$400	\$400 & under \$540				\$540 & over
No. of households in sample		43	110	132	114	59	78	22	558	80	493
Division	Average weekly household expenditure in \$ & ¢										
25	<u>FUEL &amp; POWER</u>										
	Electricity	4.63	6.25	7.38	8.38	10.61	12.35	16.39	8.56	11.78	8.54
	Cylinder of gas	0.90	0.85	1.08	1.18	1.31	1.26	0.60	1.08	1.01	1.11
TOTAL FUEL & POWER		5.53	7.10	8.46	9.56	11.92	13.61	16.99	9.64	12.79	9.66
<u>FURNITURE &amp; FURNISHINGS</u>											
26	Furnitures	2.14	1.66	2.64	2.76	3.47	1.87	5.93	2.54	4.36	2.42
27	Floor coverings & decorations	0.07	2.42	1.39	1.09	1.21	2.70	6.93	1.80	2.25	1.74
28	Soft furnishings	0.25	0.44	0.71	0.71	0.74	1.34	2.14	0.77	0.73	0.75
TOTAL FURNITURE & FURNISHINGS		2.46	4.52	4.74	4.56	5.42	5.91	15.01	5.11	7.34	4.92
<u>HOUSEHOLD EQUIPMENT, APPLIANCES SERVICE &amp; SUPPLIES</u>											
29	Household equipment	0.05	0.16	0.58	0.94	0.64	1.04	2.06	0.66	0.70	0.65
30	Household appliances	1.03	2.92	5.31	6.13	7.11	7.40	10.56	5.36	5.98	5.51
31	Household services & supplies	5.97	13.87	13.91	15.32	20.14	23.96	47.55	16.98	20.31	16.57
TOTAL EQUIPMENT, APPLIANCES SERVICES & SUPPLIES		7.05	16.95	19.80	22.39	27.89	32.40	60.17	23.00	26.99	22.73
<u>TRANSPORTATION</u>											
35	Private Car	2.01	8.67	13.40	10.39	16.91	16.60	16.04	11.92	9.50	12.58
36	Motor cycles, scooters & auxilliary cycles	0.69	1.12	1.32	2.37	2.27	3.53	3.80	1.95	1.98	1.98
37	Buses, ferrriers, taxis	3.67	3.71	2.05	2.55	2.03	2.97	1.08	2.67	1.88	2.84
39	Foreign travel	3.24	6.71	9.70	11.44	17.00	23.30	37.13	12.72	10.65	12.46
TOTAL TRANSPORTATION		9.61	20.21	26.47	26.75	38.21	46.40	58.65	29.26	24.01	29.86
<u>EDUCATION, RECREATION &amp; READING</u>											
38	Education expenses	nil	0.57	2.75	5.82	6.80	14.49	17.38	5.40	13.83	5.32
43	Recreational services	0.18	2.89	3.13	4.75	8.35	8.67	15.40	5.00	5.69	4.69
44	Recreational equipment	0.70	2.58	5.32	8.55	11.89	16.18	18.11	7.81	2.74	7.97
45	Reading materials	0.74	1.14	1.49	2.34	5.41	3.46	3.64	2.32	2.19	2.40
TOTAL EDUCATION, RECREATION & READING		1.62	7.18	12.69	21.46	32.45	42.80	54.52	20.52	24.45	20.65
<u>HEALTH &amp; PERSONAL CARE</u>											
40	Health insurance	3.95	4.11	4.63	5.12	6.73	8.17	6.23	5.32	5.49	5.39
41	Medical services	1.16	2.20	2.67	4.13	3.13	3.24	7.62	3.09	4.11	3.04
42	Medical supplies	0.88	0.87	1.31	1.04	1.48	1.34	2.21	1.20	1.73	1.17
46	Cosmetics & personal care supplies	0.54	1.27	2.00	2.61	1.71	2.62	1.57	2.15	2.42	2.28
47	Personal services	1.18	1.05	0.45	1.05	0.98	2.42	0.93	1.16	0.72	1.17
TOTAL HEALTH & PERSONAL CARE		7.71	9.50	11.06	13.95	14.03	17.79	18.56	12.92	14.47	13.05
<u>GRAND TOTAL EXPENDITURE AS LISTED</u>		95.48	143.18	183.96	218.73	268.53	323.42	442.63	215.35	232.14	215.76

Table 4: Detailed composition of the weekly shopping basket of the target group of households and the associated weights for the revised R.P.I.

	Average weekly household expenditure \$    ¢	Weights All Items = 100.000
1. <u>FOOD &amp; NON ALCOHOLIC BEVERAGES</u>	52.05	24.124
<u>Cereals &amp; cereal products</u>		
Bread	2.06	0.955
Rolls	0.22	0.102
Ready made cakes, buns etc.	0.64	0.297
Savoury biscuits	0.25	0.116
Sweet biscuits	0.81	0.375
Breakfast cereals	0.93	0.431
Rice	0.32	0.148
Flour	0.33	0.153
Spaghetti & macaroni	0.25	0.116
Custard powder, cake mixes	0.17	0.079
Total cereals & cereal products	5.98	2.772
<u>Meat &amp; meat products</u>		
Roast beef	0.95	0.440
Stewing beef	0.44	0.204
Beef steak	1.90	0.881
Hamburger meat	1.25	0.579
Roast pork	0.18	0.083
Pork chops	0.55	0.255
Pork spare ribs	0.33	0.153
Leg of mutton or lamb	0.74	0.343
Lamb chops	0.34	0.158
Liver	0.34	0.158
Bacon	0.78	0.362
Boiled ham	0.72	0.334
Other sliced cooked meats	0.24	0.111
Corned beef	0.27	0.125
Sausages beef and pork	0.44	0.204
Frankfurters and weiners	0.34	0.158
Canned ham	0.20	0.093
Other preserved meats	0.18	0.083
Chicken parts	1.55	0.718
Turkey	0.31	0.144
Total meat & meat products	12.05	5.585

Table 4: Detailed composition of the weekly shopping basket of the target group of households and the associated weights for the revised R.P.I.

	Average weekly household expenditure	Weights All Items
	\$    ¢	= 100.000
<u>Fish frozen dried or canned</u>		
Bermuda fish	0.23	0.107
Imported codfish	0.66	0.306
Canned tuna fish	0.59	0.273
<b>Total fish</b>	<b>1.48</b>	<b>0.686</b>
<u>Dairy Products</u>		
Fresh milk	1.35	0.626
Filled milk	0.59	0.273
Evaporated milk	0.74	0.343
Powdered milk	0.21	0.097
Non dairy creamer	0.12	0.056
Ice cream	0.47	0.218
Butter New Zealand	0.46	0.213
Cheese in block - New Zealand	0.84	0.389
Cheese processed - U.S.A.	0.33	0.153
Eggs domestic & imported	1.18	0.547
Other dairy products e.g. yoghurt	0.26	0.120
<b>Total dairy products</b>	<b>6.55</b>	<b>3.036</b>
<u>Fats &amp; Oils</u>		
Vegetable shortening	0.20	0.093
Margarine	0.40	0.185
Peanut butter	0.16	0.074
Cooking oils	0.37	0.171
Mayonnaise	0.36	0.167
Other salad dressings	0.14	0.065
<b>Total fats &amp; oils</b>	<b>1.63</b>	<b>0.755</b>

Table 4: Detailed composition of the weekly shopping basket of the target group of households and the associated weights for the revised R.P.I.

	Average weekly household expenditure \$ ¢	Weights All Items = 100.000
<u>Fruit fresh, dried canned &amp; fruit juices</u>		
Oranges & other citrus fruits	0.48	0.222
Bananas	0.34	0.158
Apples eating	0.78	0.362
Other fresh fruit, e.g. grapes, peaches etc.	0.27	0.125
Canned fruits, e.g. peaches, pineapple	0.30	0.139
Dried seedless raisins	0.15	0.070
Canned fruit juices e.g. orange, apple	0.66	0.306
Fruit squashes, cordials & concentrates	0.40	0.185
<b>Total fruits &amp; fruit juices</b>	<b>3.38</b>	<b>1.567</b>
<u>Vegetables fresh, frozen &amp; canned</u>		
Potatoes local & imported	1.37	0.635
Onions	0.27	0.125
Cabbage	0.19	0.088
Lettuce	0.61	0.283
Tomatoes	0.63	0.292
Carrots	0.26	0.120
Frozen vegetables (peas, beans, broccoli)	0.64	0.297
Canned tomatoes	0.26	0.120
Canned corn	0.29	0.134
Canned beans	0.39	0.181
<b>Total vegetables</b>	<b>4.91</b>	<b>2.276</b>

Table 4: Detailed composition of the weekly shopping basket of the target group of households and the associated weights for the revised R.P.I.

	Average weekly household expenditure \$    ¢	Weights All Items = 100.000
<u>Sugar &amp; sugar confectionery</u>		
Refined white sugar	1.40	0.649
Jam & marmalade	0.19	0.088
Syrup	0.12	0.056
Jellies	0.08	0.037
Boiled sweets	0.36	0.167
Chocolate bar	0.44	0.204
Potato chips	0.32	0.148
<b>Total sugar &amp; sugar confectionery</b>	<b>2.91</b>	<b>1.349</b>
<u>Hot &amp; cold beverages</u>		
Tea bags	0.30	0.139
Instant coffee	0.72	0.334
Drinking chocolate	0.19	0.088
<b>Total beverages</b>	<b>1.21</b>	<b>0.561</b>
<u>Other foods not elsewhere classified</u>		
Soup	0.38	0.176
Salt	0.08	0.037
Spices	0.19	0.088
Pickles	0.30	0.139
Sauces	0.28	0.130
Baking powder	0.08	0.037
Baby foods	0.73	0.338
Nuts	0.41	0.190
Instant meals	0.33	0.153
<b>Total other foods</b>	<b>2.78</b>	<b>1.288</b>



Table 4: Detailed composition of the weekly shopping basket of the target group of households and the associated weights for the revised R.P.I.

	Average weekly household expenditure	Weights All Items = 100.000
	\$	¢
<u>Non alcoholic drinks</u>		
Carbonated types	1.83	0.848
<b>Drink mixes</b>	<b>0.42</b>	<b>0.195</b>
Total non alcoholic drinks	2.25	1.043
Meals & snacks bought out	6.92	3.207
2. <u>ALCOHOLIC DRINK &amp; TOBACCO</u>	5.94	2.753
<u>Alcoholic drink</u>		
Beer	1.33	0.616
Wines	0.78	0.362
Spirits	2.08	0.964
Total alcoholic drinks	4.19	1.942
<u>Tobacco</u>		
Cigarettes	1.75	0.811
3. <u>CLOTHING &amp; FOOTWEAR</u>	13.36	6.192
<u>Mens clothing</u>		
Ready made outerwear	3.50	1.622
Mens underwear & hosiery	0.38	0.176
Other mens clothing	0.17	0.079
Total mens clothing	4.05	1.877

Table 4: Detailed composition of the weekly shopping basket of the target group of households and the associated weights for the revised R.P.I.

	Average weekly household expenditure	Weights All Items
	\$    ¢	= 100.000
<u>Boys (Under 16) clothing</u>		
Boys outerwear	0.76	0.352
Boys underwear	0.19	0.088
Total boys clothing	0.95	0.440
<u>Womens clothing</u>		
Ready made outerwear	3.14	1.455
Womens underwear & hosiery	0.65	0.301
Other womens clothing	0.24	0.111
Total womens clothing	4.03	1.867
<u>Girls (under 16) clothing</u>		
Girls outerwear	0.43	0.199
Girls underwear	0.09	0.042
Total girls clothing	0.52	0.241
Infants clothing	0.28	0.130
Clothing materials	0.30	0.139
Dyeing & dry cleaning	0.53	0.246
Suitcase	0.18	0.083
Footwear:		
Mens	0.98	0.454
Womens	0.88	0.408
Childrens	0.60	0.278
Total footwear	2.46	1.140
Shoe repair	0.06	0.028

Table 4: Detailed composition of the weekly shopping basket of the target group of households and the associated weights for the revised R.P.I.

		Average weekly household expenditure		Weights All Items
		\$	¢	= 100.000
4.	<u>HOUSING</u>	43.	54	20.180
	Weekly rental value of dwelling averaged over all types of tenure	40.68		18.854
	Expenditure on repair & maintenance of dwelling, averaged over all types of tenure	2.86		1.326
5.	<u>FUEL &amp; POWER</u>	9.66		4.472
	Electricity	8.54		3.958
	Cylinder of gas	1.11		0.514
6.	<u>HOUSEHOLD FURNITURE, EQUIPMENT SERVICES &amp; SUPPLIES</u>	27.65		12.815
	<u>Furniture &amp; furnishings</u>	4.92		2.280
	<u>Furniture</u>			
	Livingroom	0.96		0.445
	Dining room	0.36		0.167
	Kitchen	0.09		0.042
	Bedroom	0.88		0.408
	Patio & outdoor	0.13		0.060
	Total furniture	2.42		1.122
	<u>Furnishings</u>			
	Linoleum & floor tiles	0.12		0.056
	Carpeting	1.42		0.658
	Curtains & drapes	0.55		0.255
	Sheets	0.10		0.046
	Pillowcases & pillows	0.06		0.028
	Blankets	0.05		0.023
	Bedspreads	0.14		0.065
	Towels hand & bath	0.06		0.028
	Total furnishings	2.50		1.159

Table 4: Detailed composition of the weekly shopping basket of the target group of households and the associated weights for the revised R.P.I.

	Average weekly household Expenditure	Weights All Items
	\$    ¢	= 100.000
<u>Household equipment</u>		
Cutlery	0.06	0.028
Glassware for table use	0.06	0.028
Crockery, chinaware	0.12	0.056
Saucepans & cooking pots	0.17	0.079
Ovenware	0.15	0.070
Lightbulbs	0.09	0.040
<b>Total household equipment</b>	<b>0.65</b>	<b>0.301</b>
<u>Household appliances</u>		
Cooking stove-electric	0.34	0.158
Cooking stove-gas	0.31	0.144
Refrigerator	0.96	0.445
Home deep freezer	0.26	0.120
Dishwasher	0.09	0.042
Washing machine - automatic	0.39	0.181
Washing machine - twin tub	0.17	0.079
Clothes dryer electric	0.15	0.070
Vacuum cleaner	0.10	0.046
Sewing machine	0.09	0.042
Air conditioning units	0.16	0.074
TV set black & white	0.35	0.162
TV set colour	0.43	0.199
Electric toaster	0.12	0.056
Food blender/mixer	0.14	0.065
Electric iron	0.13	0.060
Record player	0.20	0.093
Tape recorder	0.15	0.070
Stereo Hi Fi equipment	0.54	0.250
Repair & service of appliances	0.43	0.199
<b>Total household appliances</b>	<b>5.51</b>	<b>2.554</b>

Table 4: Detailed composition of the weekly shopping basket of the target group of households and the associated weights for the revised R.P.I.

	Average weekly household expenditure	Weights All Items
	\$    ¢	= 100.000
<u>Household services</u>		
Domestic help	2.36	1.094
Baby sitters	0.42	0.195
Day nurseries	1.68	0.778
Postage local & foreign	0.82	0.380
Telephone	3.81	1.766
Gardening services	1.24	0.575
Purchases of water	0.79	0.366
Total household services	11.12	5.154
<u>Household supplies</u>		
Writing materials	0.34	0.158
Cleaning materials	0.96	0.445
Bleaches, disinfectants	0.77	0.357
Kitchen rolls, toilet rolls etc.	1.23	0.570
Soap & detergents	0.90	0.417
Insecticides	0.34	0.158
Garden supplies	0.65	0.301
Other household supplies	0.26	0.120
Total household supplies	5.45	2.526

Table 4: Detailed composition of the weekly shopping basket of the target group of households and the associated weights for the revised R.P.I.

	Average weekly household expenditure	Weights All Items
	\$    ¢	= 100.000
7. <u>TRANSPORT &amp; VEHICLES</u>	29.86	13.839
<u>Private cars</u>		
Capital cost	4.83	2.239
Repair & maintenance costs	1.56	0.723
Gasolene	3.76	1.743
Insurance licensing & other costs	2.43	1.126
Total private cars	12.58	5.830
<u>Motor cycles, scooters &amp; auxiliary cycles</u>		
Capital cost	0.89	0.412
Gasolene	0.56	0.260
Insurance licensing & other costs	0.53	0.246
Total two wheel vehicles	1.98	0.918
<u>Buses, ferries &amp; taxis</u>		
Bus fares	1.63	0.756
Ferry fares	0.32	0.148
Taxi fares	0.89	0.412
Total buses, ferries & taxis	2.84	1.316
<u>Foreign travel</u>		
Air & sea fares	5.57	2.582
Food, lodging & other expenses	6.89	3.193
Total foreign travel	12.46	5.775

Table 4: Detailed composition of the weekly shopping basket of the target group of households and the associated weights for the revised R.P.I.

	Average weekly household expenditure		Weights All Items
	\$	¢	= 100.000
<u>EDUCATION RECREATION &amp; READING</u>	20.65		9.571
<u>Education expenses</u>			
Tuition fees in Bermuda	2.57		1.189
Tuition fees abroad	2.40		1.112
Fees for recreational lessons	.35		0.164
Total educational expenses	5.32		2.465
<u>Recreational services</u>			
Admissions to movies, concerts, etc.	1.15		0.532
Admissions to sporting events, bingo etc.	0.43		0.200
Eating out for pleasure e.g. dinners, brunches, barbeques, etc.	2.73		1.265
Subscription to sports, social & service clubs	0.66		0.306
Fees for use of sporting facilities	0.35		0.162
Total recreational services	5.32		2.465
<u>Recreational equipment</u>			
Sports equipment	0.50		0.232
Equipment for crafts & hobbies	0.94		0.436
Records and tapes	0.54		0.250
Childrens games and toys etc.	0.69		0.320
Care of pets of all kinds	2.12		0.983
Costs of boats for pleasure	2.82		1.307
Total recreational equipment	7.61		3.527

Table 4: Detailed composition of the weekly shopping basket of the target group of households and the associated weights for the revised R.P.I.

	Average weekly household expenditure \$    ¢	Weights All Items = 100.000
<u>8. EDUCATION RECREATION &amp; READING CONTINUED</u>		
<u>Reading materials</u>		
Newspapers local	1.74	0.806
Newspapers foreign	0.22	0.102
Magazines	0.44	0.204
Total reading materials	2.40	1.112
<u>9. HEALTH &amp; PERSONAL CARE</u>		
Health insurance	5.39	2.498
<u>Medical services &amp; supplies</u>		
Doctors fees	1.60	0.742
Dentists fees	1.12	0.519
Opticians fees	0.25	0.116
Prescribed medicines & drugs	0.81	0.375
Self prescribed products	0.43	0.199
Total medical services & supplies	4.21	1.951
Cosmetics & personal care products	2.28	1.057
<u>Personal care services</u>		
Mens hairdressing	0.31	0.144
Womens hairdressing	0.86	0.399
Total personal care services	1.17	0.542
Grand total all goods & services listed above	\$215.76	100.000



APPENDIX 1SOME CONCEPTS AND DEFINITIONS

1. What is a Household? For the purpose of this survey, we define a household as either a single person or group of persons who combine to occupy the whole or part of a dwelling unit and to provide themselves with food and other essentials for living. The group may be composed of related persons only or of unrelated persons or of a combination of both.
  
2. Who are Members of the Household? In the vast majority of cases this question should present no special difficulties and household members are simply those persons normally resident in the dwelling unit and who will be there through the whole of the two week reporting period. However, interviewers may come across certain cases where household members are temporarily absent for one reason or another, or where the household has grown above its 'normal' size due to the presence of temporary visitors, whether pay or non-paying. The following rules are intended to help interviewers decide whether or not to include certain doubtful cases as members of the household.

(a) Include non-paying visitors or guests staying temporarily with the household provided that they will be staying for at least one full month from the starting date of the record keeping period. If staying less than one month from the starting date of record-keeping, such persons should be excluded.

(b) Persons who spend only part of their time in the household are counted as members provided they usually spend at least four nights a week in the household.

(c) Include children under 16 who are absent attending school or college abroad provided they usually spend the holidays at home. Persons age 16 and over receiving education away from home are excluded, unless they happen to be at home for all or most of the record-keeping period.

(d) Exclude any persons normally resident in the household but who have been temporarily absent for a period of at least one full month prior to the date of the interview, e.g. in hospital, prison, or abroad. If, however, that person is expected to return within three days from the date of the interview, the commencement of record-keeping may be delayed to await his or her return and he or she will be counted as a household member. Other persons who have been temporarily absent for less than a month and are not expected back within three days of the date of the interview should be listed on the household schedule but ignored for the purposes of record-keeping.

(e) A boarder (defined as a person sharing the dwelling unit and taking meals with the household against payment of a sum of money) should be included as a member of the household. However a lodger (defined as a person who occupies a

separate room in the dwelling unit but does not share meals with the rest of the household) is not counted as a member of the household. If you find any examples of lodgers they should be clearly shown by drawing a line at the end of the listing of the host household and they will constitute a separate single person household. Do not attempt to interview lodgers, nor ask them to keep the weekly diaries.

(f) Anyone leaving the household for good within a few days after the main interview is not asked to keep records and is excluded from the household.

3. The Head of the Household (H.O.H.)

For the purposes of this Survey, every household must have a head. The Head of the Household is the person, man or woman, who carries the main responsibility in the affairs of the household.

In most cases it will be obvious who is head of the household. Usually he is the chief breadwinner.

In any event, the person recognised by the respondent as head will be accepted as such for our purposes.

In the case of a group of unrelated persons sharing a dwelling on an equal basis, take that member of the group as the head whom the others acknowledge as such.

4. What is a Dwelling Unit?

A dwelling unit is any room or group of rooms used, or intended to be used, for living purposes and which has separate access to the street or to a common landing or staircase. Thus, a house built for and occupied by a single household is a single dwelling unit, while a building structurally divided into apartments or flats, each with a separate independent entrance comprises as many dwelling units there are apartments or flats.

5. Definition of Household Income

Household income means the sum of the incomes from all sources of each income earner in the household over the twelve months proceeding the date of the household interview. Since fieldwork commenced in June 1974

and finished in June 1975, the reference period for all household incomes in fact covers the period June 1973 through June 1975.

Probably the easiest way to illustrate the components of household income is to examine the structure of the household income section as actually used in the Consumer Expenditure Survey. This is shown in full detail below. It can be seen that the schedule lists seven primary sources of money income ranging from earnings as an employee, earnings from self-employment, income from pensions through to other money receipts from outside the household. The first six sources are included within the concept of household incomes. The last source, other money receipts such as inheritances, windfall gains etc. are excluded on the grounds that they do not meet the criteria of a steady stream of payments through time, although of course they could ultimately be converted to provide income in this latter sense.

It can also be seen that the questionnaire schedule made provision for recording incomes of up to four individuals on any page. In the fairly rare cases where there were more than four income receiving persons in the household, the interviewer made out a second income schedule to record the additional persons.

In addition to the sources of income listed on the income schedule shown at Appendix 2, one further source of income was inserted at the editing stage. This related principally to those households where the head of the household occupied the dwelling as an owner occupier. In addition to any income already listed, all owner occupier heads received an annual amount of income which we called the imputed notional rental equivalent. The justification for this imputing of income is that although no money passes between the owner and the occupier of a dwelling when they are the same person, the services of the dwelling do, nevertheless have a value equivalent to the net income

which could be obtained by letting the dwelling to a tenant. In order to assess the income which could be obtained by letting the dwelling to a tenant we took the annual rental value as a starting figure and made various adjustments to allow for other variables such as land tax, property taxes (if any) insurance etc.. Similarly the few tenant households found to be living rent free also received an imputed notional rental equivalent, to make due allowance for the absence of any charge for rent.







## 2. Subsidiary Occupations

Ask all persons receiving money from subsidiary occupations during the last twelve months (as an employee or as a self-employed person) for details of their subsidiary occupation(s) and the industry in which they were employed.

Receiving money as an employee

Ind. No.	Subsidiary Occupation(s)	Code	Subsidiary Industry	Code

Receiving money from self-employment

Ind. No.	Subsidiary Occupation(s)	Code	Subsidiary Industry	Code

APPENDIX 2Comparisons of some economic and demographic characteristics from the Consumer Expenditure Survey 1974/75 sample with corresponding measures in the 1970 Census of Population(a) No. of persons in household

No. of households having	1970 Census	%	CES Survey 1974/1975	%
One person	2,953	18.9	116	18.2
Two persons	3,861	24.8	167	26.2
Three persons	2,741	17.6	127	19.9
Four persons	2,400	15.4	104	16.3
Five persons	1,565	10.0	65	10.2
Six & more persons	2,064	13.2	59	9.2
All Households	15,584	100.0	638	100.0
Average no. of persons per household		3.3		3.1

(b) Composition of Household

Composition of Household	1970 Census	%	CES Survey 1974/1975	%
Average no. of adults	2.3	69.7	2.2	71.0
Average no. of children under 16	1.0	30.3	0.9	29.0
Average no. of persons	3.3	100.0	3.1	100.0

(c) Economic Activity of Household Members

Economic Activity of household members	1970 Census	%	CES Survey 1974/1975	%
Average no. of persons working	1.7	51.5	1.5	48.4
Average no. of persons retired	0.1	3.0	0.2	6.4
Average no. of all other persons	1.5	45.5	1.4	45.2
Average no. of persons	3.3	100.0	3.1	100.0

(d) Annual rental value of dwelling unit

Annual Rental Value	All Bermuda dwellings	% of total	CES Survey 1974/1975	% of total
\$1,260 & under	4,892	27.5	166	26.0
\$1,261 to \$1,620	3,936	22.1	166	26.0
\$1,621 to \$2,040	3,131	17.6	111	17.4
\$2,041 to \$2,460	2,108	11.8	71	11.1
\$2,461 to \$2,880	1,137	6.4	42	6.6
\$2,881 to \$3,300	810	4.5	28	4.4
\$3,301 to \$3,720	456	2.6	17	2.7
\$3,721 to \$4,140	301	1.7	12	1.9
\$4,141 to \$4,560	311	1.7	6	0.9
\$4,561 & over	727	4.1	19	3.0
Total	17,809	100.0	638	100.0

(e) Sex of Head of Household

Sex of head	1970 Census	% of total	CES Survey 1974/1975	% of total
Male heads	12,025	77.2	470	73.7
Female heads	3,559	22.8	168	26.3
All heads	15,584	100.0	638	100.0

(f) Type of tenure of head of household

Type of tenure	1970 Census	% of Total	CES Survey 1974/1975	% of total
Rent furnished	2,400	15.4	101	15.8
Rent unfurnished	6,229	40.0	248	38.9
Rent free	868	5.6	35	5.5
Owner occupier	6,087	39.0	254	39.8
All heads	15,584	100.0	638	100.0

(g) Racial Distribution of Population

No. of persons	1970 Census	% of Total	CES Survey 1974/1975	% of Total
Black	30,897	59.0	1,163	58.8
White & Other	21,433	41.0	816	41.2
Total	52,330	100.0	1,979	100.0