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Survey of Remittance Recipients in Four Parishes in Jamaica: Analysis of Data

Carlo Dade, Canadian Foundation for the Americas (FOCAL)

August 2006

Survey conducted and coded by
Market Research Services Ltd., Kingston, Jamaica

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the Multilateral Investment Fund of the Inter-American Development Bank (MIF)



The Multilateral Investment Fund



Agence canadienne de
développement international

Canadian International
Development Agency

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Background and Methodology

Background

In March 2005, the Canadian Foundation for the Americas (FOCAL) commissioned Market Research Services Ltd. (MRSL) to carry out a survey of Jamaicans who receive remittances from Canada, the United States and the United Kingdom. The results of the survey were to be featured at a series of conferences entitled "Caribbean Diasporas, Remittances and Development Conference Series", co-sponsored by FOCAL and the Multilateral Investment Fund of the IDB and held May 30, 2005 in Toronto and May 31, 2005 in Montréal. The survey, designed by FOCAL, was based upon one designed and used extensively by Dr. Manuel Orozco at the Inter-American Dialogue in his research for the Inter-American Development Bank (IDB) and the United States Agency for International Development (USAID). As such, the results of this survey fit with the wider work done on remittances in the Americas and Caribbean.

This document has been prepared from a PowerPoint report of the survey findings submitted to FOCAL by MRSL.

Methodology

The survey involved face-to-face interviews with a sample of 766 Jamaicans who receive remittances and who live in the parishes of St. Andrew, St. Catherine, Manchester and Clarendon. These parishes were selected as they represent the areas with the highest estimated percentage of emigrants to Canada.

A purposive approach was taken to the selection of the sample. All persons selected to participate had to be 18 years or older, Jamaican and have family and relatives who live in Canada, the U.S. or the U.K., and who send money or goods to them. A structured questionnaire (Appendix I), which was provided by FOCAL, was used to gather and record the data. Participants were selected randomly from users of different remittance companies across the island. MRSL interviewers identified people leaving remittance companies, intercepted them after the individuals had transacted their business and asked them to take part in the survey.

Interviewers worked in teams of five—four interviewers and one supervisor. The supervisor's role in the field was to ensure that fieldwork was carried out in accordance with the specifications for the study.

The data were collected over a three-week period commencing April 4, 2005. At the end of the survey period, a post-survey validation was carried out, involving callbacks or revisits to 30% of the sample. All questionnaires were coded and processed internally at MRSL. The data were entered using MRSL's customized data capture software, and the analysis was carried out using SPSS.

Findings

Location of Family/Relatives Abroad

The majority of the survey sample have family/relatives living in the United States (70%). Nearly one third have family/relatives living in the United Kingdom, while 20% have family/relatives living in Canada. The survey sample report that nearly 60% of their family/relatives who are in Canada live in Toronto, although 18% cannot recall the Canadian city in which their relatives/family live.

The level of knowledge/recall of the neighbourhood in Canada where family/relatives live is also very low. Over 80% of the sample either cannot recall or do not know. Regarding the U.S., 47% of the market for remittance services in Jamaica have family/relatives living in New York. In the U.K., London represents the main city where relatives/family live. Over 50% of persons with family/relatives in the U.K. say they live in London.

Figure 1: Location of family/relatives abroad

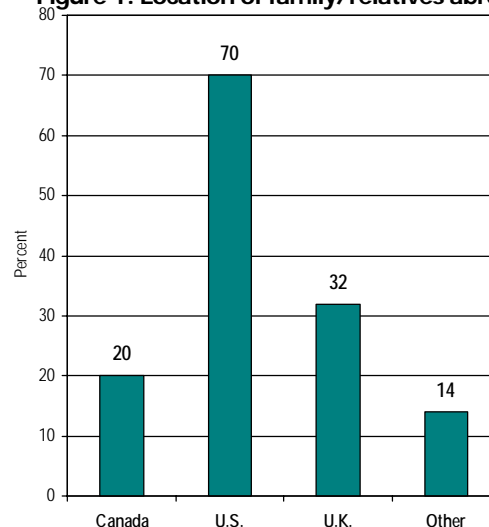


Table 1: Sample profile

	Number	Percentage		Number	Percentage
Gender			Household Size		
Male	251	32.8	1 person	45	5.9
Female	515	67.2	2 persons	117	15.3
Age Group			3 persons	176	23.0
18 to 24	186	24.3	4 persons	181	23.6
25 to 34	270	35.2	5 persons	99	12.9
35 to 44	190	24.8	6 persons	59	7.7
45 to 54	82	10.7	7+ persons	73	9.5
55 to 64	38	5.0	Refused to answer	16	2.1
Social Class					
Wealthy	21	2.7			
Professional	107	14.0			
Working	398	52.0			
Poor	240	31.3			

Length of Time Receiving Money From Abroad

More than half of the sample, 53%, have been receiving money from abroad for periods in excess of five years. Jamaicans who receive money from family/relatives/friends living overseas are likely to receive money at least once monthly—51% of them. That is, over the 12-month period before the survey, 19% received money two or three times per month, 24% one time per month and 8% almost weekly. Other common time intervals for receipt of money are every two or three months (17%) and two or three times per year (12%).

Table 2: Frequency of receiving remittances, by location of sender

	Canada (n=153) %	U.S. (n=535) %	U.K. (n=241) %	Other (n=107) %
Almost every week	5.9	8.9	7.1	6.5
Two or three times a month	16.3	20.4	16.2	20.6
Once per month	28.1	23.4	27.4	20.6
Once every two or three months	14.4	15.5	22.4	26.2
Once every six months	7.8	7.7	9.1	8.4
Two or three times a year	13.7	12.1	8.3	1.9
Once in the past 12 months	9.8	8.6	5.4	11.2
None	3.9	3.4	4.1	4.7

Average Amount of Money Typically Received on a Single Occasion

Money sent home from overseas to family/relatives in Jamaica is not likely to exceed JA\$15,000 (US\$250) on each occasion. In fact, the most common amount sent home to relatives on each occasion is between JA\$6,000 and \$10,000 (US\$100 and \$161).

Approximately 15% of the sample say they typically receive more than JA\$15,000 (US\$250) on each occasion.

Figure 2: Average amount of money typically received on a single occasion
(Jamaican dollars)

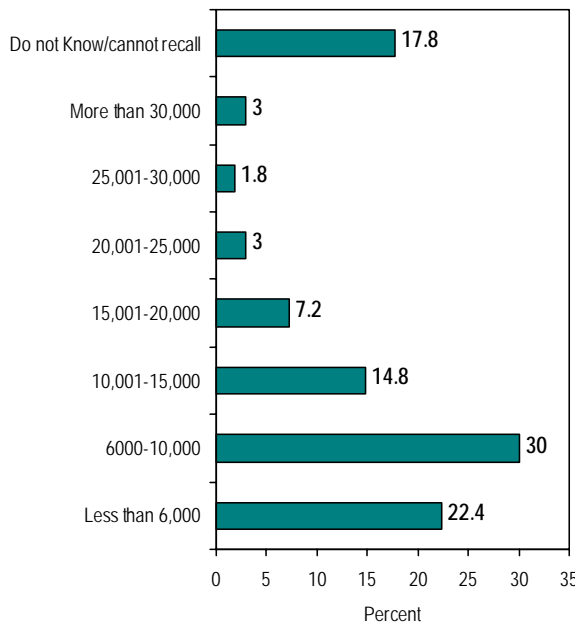
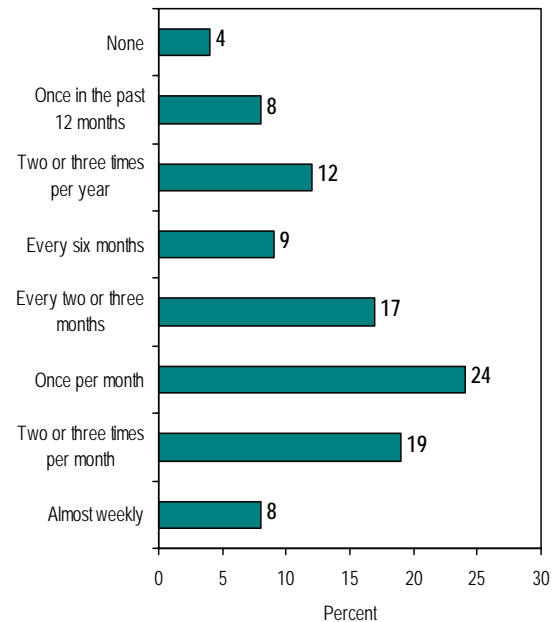


Figure 3: Frequency of remittance receipts in previous 12 months



How Is Money From Overseas Typically Received?

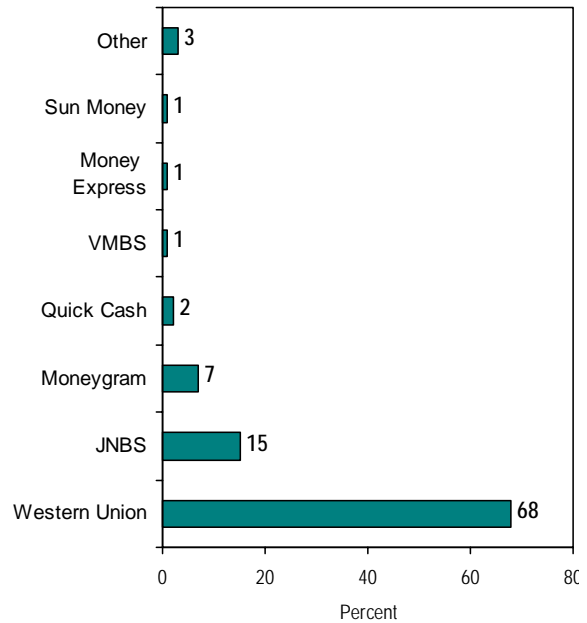
Nearly all Jamaicans who receive money from abroad typically pick up their remittances themselves: 77% pick up directly from the remittance company, while 16% pick up from the bank or financial institution that they use. Another 4% depend on relatives or friends who are coming from abroad to deliver the money they receive. Only 2% say they get money through the post.

Remittance Company Typically Used to Receive Money From Overseas

Among the companies used by Jamaicans for receiving remittances, Western Union is the most common—68% of the sample identify this as the company that they use to receive money from overseas.

JNBS is second in line, used by 15% of the sample, while many others are used to a much lesser extent. Moneygram is used by 7%, Quick Cash by 2%, and several others by 1% or less.

Figure 4: Remittance company typically used



Degree of Satisfaction With Company Typically Used for Remittances

Just less than 50% of the sample report being just satisfied with the company that they typically use to receive remittances from overseas. Only 1% say they are not at all satisfied, while more than one third of the sample (37.2%) are very satisfied and 12.7% are somewhat satisfied.

For Western Union, the most widely used institution, 37.2% of its customers say they are very satisfied, while 39% of JNBS's customers report a similar level of satisfaction.

Figure 5: Degree of satisfaction with company typically used

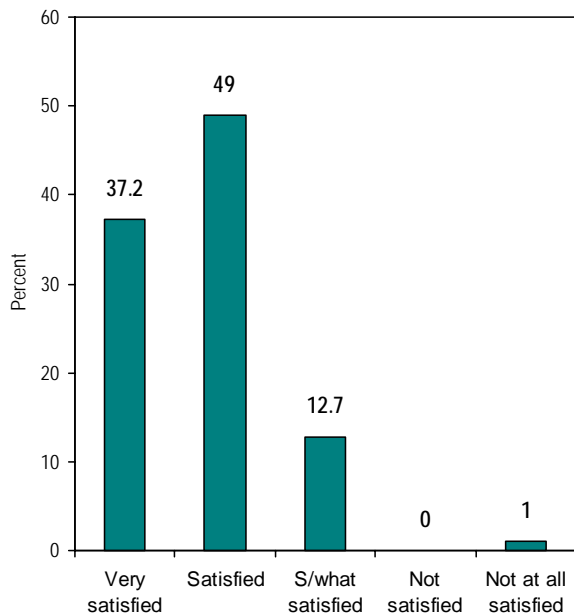
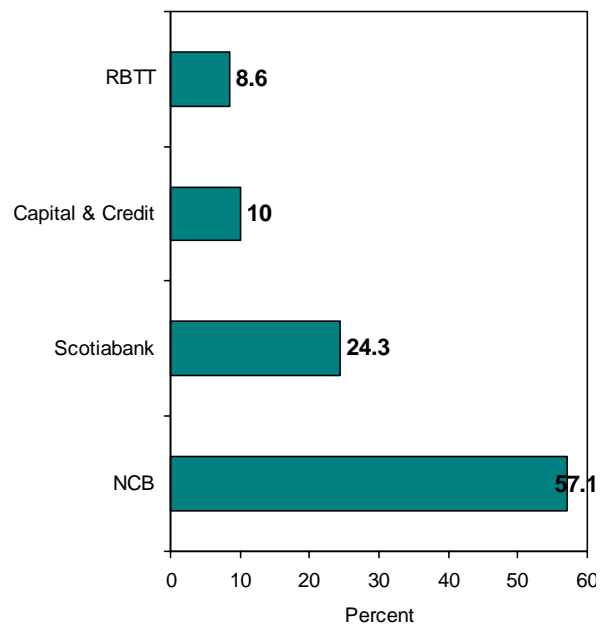


Figure 6: Bank typically used to receive remittances



Bank Used to Receive Remittances From Overseas

Banks do not appear to be a common medium through which Jamaicans receive remittances from overseas. Less than 10% of the sample (9.1%) has ever received remittances through a bank. Among the banks ever used are National Commercial Bank (NCB, 57.1%), Scotiabank (24.3%), Capital & Credit Merchant bank (10%), and the Royal Bank of Trinidad & Tobago (RBTT, 8.6%).

Table 3: Bank account and bank card holders by country from which remittances are sent

	Canada (n=153) %	U.S. (n=535) %	U.K. (n=241) %	Other (n=107) %
Have a bank account	79.7	85.9	85.5	88.8
Have a bank card	62.7	66.4	63.5	69.2

Incidence of Bank Accounts and Cards Among Remittance Customers

Approximately 86% of the sample are bank account holders, and 64% of the sample (approximately 74% of those with a bank account) have a bank card. Of those without a bank card, 21% nonetheless know how to use one. This suggests that there is an opportunity to encourage greater use of banks and bank cards for receiving remittances.

Use of Automated Teller Machines to Receive Money From Abroad

The vast majority of Jamaican remittance customers, 81%, do not use automated teller machines (ATMs) to receive money from abroad. Approximately one quarter of Jamaicans with relatives in the U.K. (24.2%) use ATMs to receive remittances, compared with 17.7% of those with relatives in Canada and 19.2% with relatives in the U.S.

People who do not currently use ATMs to receive remittances do not appear to have any negative feelings about using them. Instead, non-use of ATMs appears to be more a factor of awareness, availability and tradition. The results of the survey show that 43.1% are satisfied with the method they currently use and do not appear to have any reason to consider other approaches. The percentage who say they have no special reason for not currently using ATMs is 17.8%.

Table 4: Common reasons for not using ATMs

	Percentage
Satisfied with the method currently used	43.1
No special reason for not currently using an ATM	17.8
My bank does not currently offer remittance services	9.4
Not aware of it	6.6
Remittance service is too expensive to use an ATM	5.6
Safety and security	3.6
ATMS not available in my area	1.0

Figure 7: Bank account and bank card holders among remittance recipients

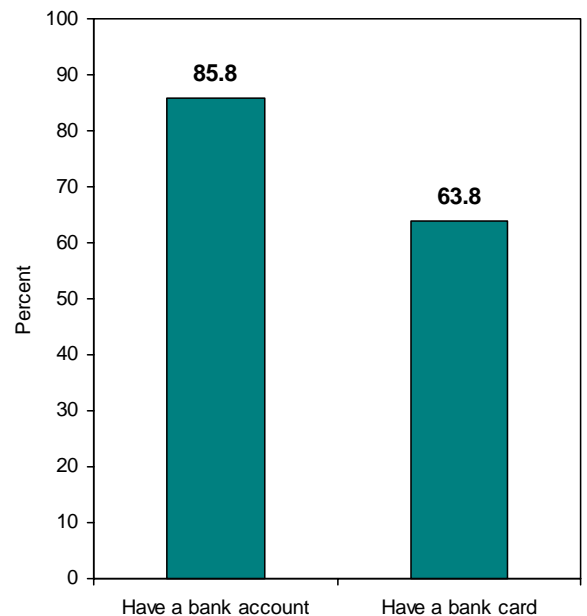


Figure 8: Main purpose for which remittances are used

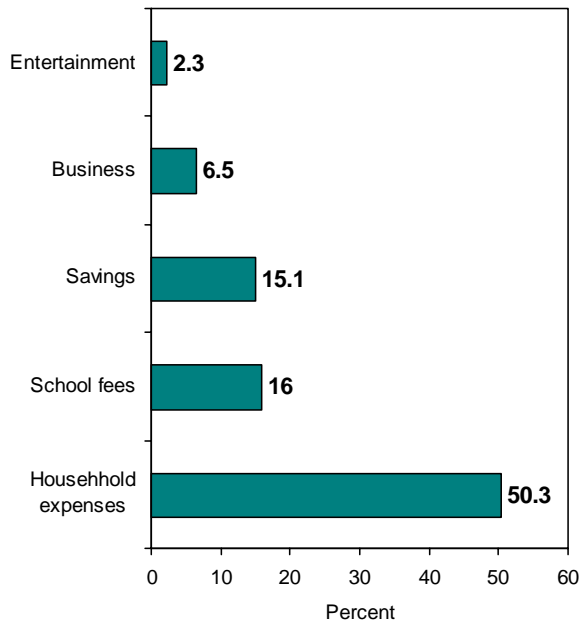
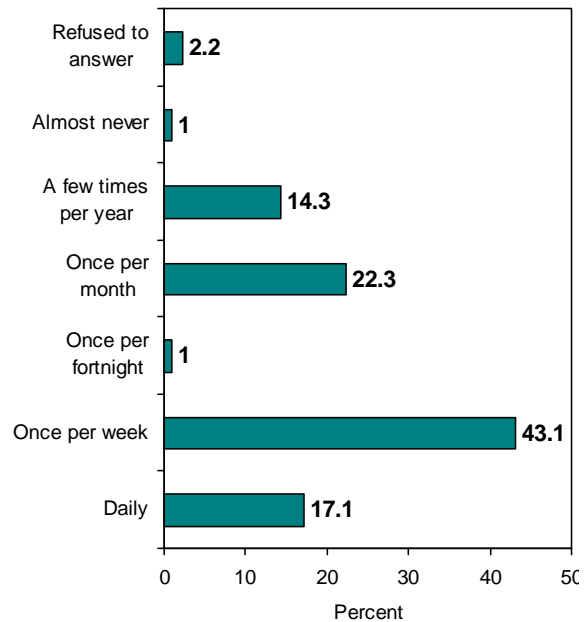


Figure 9: Frequency of communication between remittance recipients and senders



Main Purpose for which Money Received Is Used

Money received from overseas is primarily used to deal with household expenses. Approximately 50% of the sample use their remittances in this way. Almost equal percentages, 16% and 15% respectively, use their remittances for education/school fees and savings.

Extent of Sharing of Money Received

Money received through remittances is shared with at least one other person by 58% of the sample: 21% share with one other person, while 37% share their remittances with two to three other persons. It should be recalled that the most common amount received in remittances is between JA\$6,000 and \$10,000, or approximately US\$100 and \$161, on each occasion.

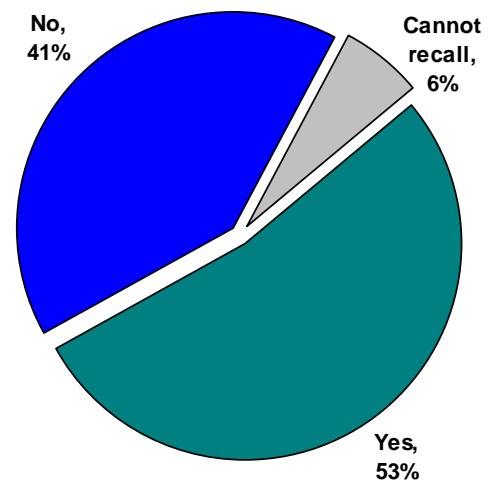
Frequency of Communication Between Remittance Recipients and Senders

Communication between recipients and senders occurs on a fairly regular basis. Approximately 43% of the sample say they speak with those who send them remittances at least once per week. This general communication pattern is consistent among remittance partners in Canada and Jamaica, the United States and Jamaica, and the United Kingdom and Jamaica.

Incidence of Prior Agreement to Send Money Home

More than half (53%) of the sample say that an agreement was made with relatives/family, prior to their leaving, that they would send money to their loved ones in Jamaica. However, a significant percentage (41%) say there was no such agreement and that they received money unexpectedly from their relatives/family abroad.

Figure 10: Incidence of prior agreement to send remittances



Receipt of Goods and Barrels

Jamaicans are less likely to have received goods over the past 12 months from family/relatives living abroad than they are to have received money. More than half of the sample had not received any goods during the 12-month period before the survey. The most common time interval for the receipt of goods was once in the past 12 months, although 15% had received goods about twice during this period, and the remaining 9% more often.

Nearly four in every ten people do not know the value of such goods. However, where participants feel confident about estimating the value, the most common estimate is more than JA\$30,000, which is approximately US\$500. It is clear from this research that family/relatives send goods less frequently than they send money. The value of goods sent is usually more than the amount of money sent per occasion.

A significant percentage of those surveyed have received a barrel from abroad. The numbers of those who have received or shared a barrel sent from overseas range from 45.6% of persons with relatives in Canada to 46.4% with relatives in the U.S., and to 48.5% with relatives in the U.K.

Jamaicans who are sent barrels from abroad typically receive the barrels once per year, as 59% of the sample report. This time interval is consistent with the frequency with which Jamaicans received goods and packages from relatives overseas in the previous 12 months. While the majority receive barrels only once per year, a significant percentage (35%) receive shipments of goods two to three times per year.

There is an almost even divide between Jamaicans who share barrels received from overseas with other households and those who do not. More specifically, 51% of the sample say that the last barrel they received was shared by other households, while 49% say there was no sharing among other households.

Over JA\$30,000 (approximately US\$480) is the estimated value of the goods in the last barrel received by 25% of the sample. Other common estimates of the value of the goods in the last barrel received are between JA\$15,000 and \$20,000 (US\$240 and \$323) and JA\$25,000 and \$30,000 (US\$403 and \$484).

Jamaicans are more likely to receive a barrel from relatives and family living overseas at Christmas time. Approximately half of the sample (50.3%) indicates this. Although 37.3% say there is no special time during the year when they typically receive barrels, summer is mentioned by 13.9% of the sample.

Figure 11: Incidence of ever receiving a barrel

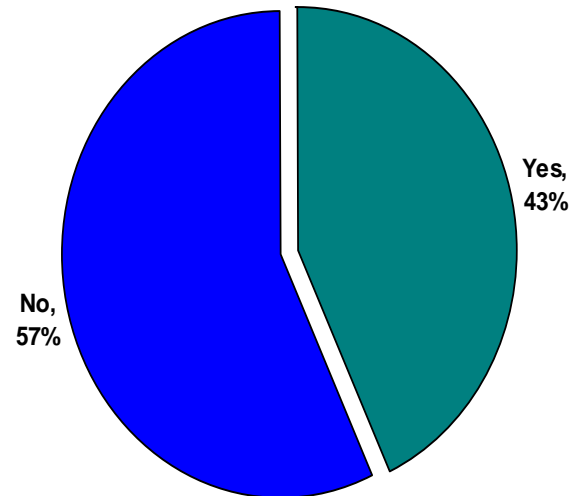
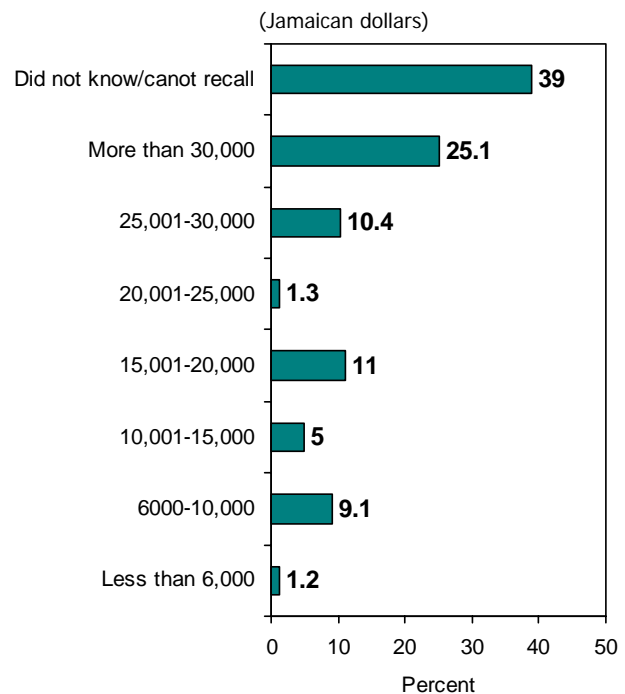


Figure 12: Estimated value of contents of barrels



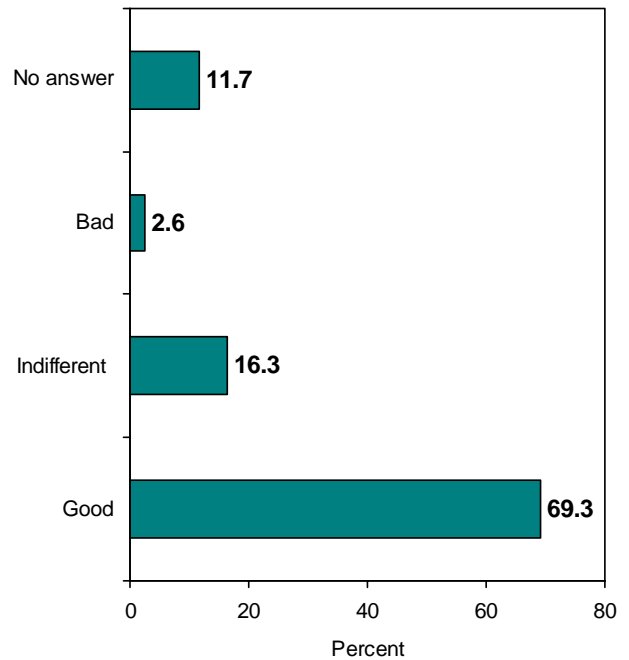
General Impressions of Banks in Jamaica

In general, Jamaicans who participated in the survey tend to have a positive attitude toward banks in Jamaica, as indicated by 69.3% of the sample. Only 2.6% report having a bad feeling about banks. The percentage who say they are indifferent is 16.3%, while the remaining 11.7% decline to give an opinion.

Bank charges, which are described as being too high, are the most common reason for a bad or indifferent opinion among remittance customers. Approximately one third of those who indicate having an impression of banks that is other than good indicate this as the reason for their opinion, although this represents only 6.3% of the total sample.

Another 39.3% of those with a bad or indifferent opinion appear to have had bad experiences in doing business with banks. More specifically, 15.2% said they had not been treated well and 24.1% said that their impression is the result of bad experiences. Of those with a bad opinion of banks 9.7% say they have concerns about safety and security of funds in banks, 6.9% say the banking process is generally too lengthy, 3.4% say interest rates are too low, and 2.8% say too many items are required in order to do business with banks.

Figure 13: General impression of banks in Jamaica



Summary and Conclusions

Remittances have been and continue to be an important source of income for Jamaicans. More than half of the survey sample have been receiving remittances for a period in excess of five years. In addition, most close to half receive remittances at least once per month. Jamaicans generally depend more on family/relatives for money than for goods, e.g. barrels.

The money received through remittances is typically used to pay for regular household expenses and is not typically put aside as savings. In only 15% of the cases were remittances reportedly used for savings. The extent to which greater savings from remittances could be encouraged has to be questioned when remittances seem to play an important role in helping Jamaicans to meet their daily living expenses.

Jamaicans are most likely to pick up their remittances from a remittance company—77% of remittance customers receive their money in this way. Financial institutions such as banks are not a common source for remittances—less than 10% of remittance customers receive their remittances through a bank. Money transfer companies such as Western Union are more widely used instead. These companies have fairly high levels of customer satisfaction: 37% of persons who use remittance companies say they are very satisfied with the company they typically use, while 49% are satisfied—producing a total satisfaction level of approximately 86%.

While the use of banks for remittances is not a common practice among Jamaican remittance customers, they are not likely to oppose the idea. Cost is likely to be the main driver behind acceptance or non-acceptance of receiving remittances through banks. The fact that most Jamaicans (69%) have a good impression of banks in general could also be a contributory factor to their acceptance of this medium for receiving remittances.

Appendix 1: Survey Instrument

Resp. ID:

Market Research Services Ltd
6 Collins Green Avenue
Kingston 5
920-4262-3
FOCAL- Remittance Survey

Good day, I am.....from Market Research Services Ltd, an independent research company. Today we are conducting a survey in your area and you have been randomly selected to participate.

Q1. Are you 18 years or older?

Yes 1→ continue No 2→terminate no answer 3→terminate

Q2. Are you a Jamaican citizen?

Yes 1→continue No 2→ terminate no answer 3→ terminate

Family Abroad

Q3. Do you have family or relatives in Canada, the US, UK or another country?

Yes, in Canada 1
Yes, in US 2
Yes, in UK 3
Yes, in other country 4
No 5→terminate

Q4. Do any family members or relatives residing abroad send money or goods to you or your family in Jamaica?

Yes 1 no 2→terminate

Q4a. **If yes, in Canada at Q3 ask:** In what city/province of Canada does your family or relatives who send you money or goods reside?

1. _____

Q4b. **If yes, in Canada at Q3 ask:** In what neighbourhood in this city/province does your family or relatives who send you money or goods reside?

1. _____

4c. **If yes, in US at Q3 ask:** In what city/state of the US does your family or relatives who send you money or goods reside?

1. _____

4d. **If yes, UK at Q3 ask:** In what city/state of the UK does your family or relatives who send you money or goods reside?

1. _____

Remittance Information

Q5. How many times in the past 12 months have you received money from someone who lives or works outside of Jamaica? Would you say about.... **(READ LIST& SHOW CARD)?**

Q5a. How many times in the past 12 months have you received goods from someone who lives or works outside of Jamaica? Would you say about.... **(READ LIST& SHOW CARD)?**

	Q5	Q5a
Almost every week	1	1
Two or three times a month	2	2
Once a month	3	3
Once every two or three months	4	4
Once every six months	5	5
Two or three times a year	6	6
Once in past 12 months	7	7
No longer send money	8	8

Q6. How long have your relatives/friends been sending money from overseas?

- Less than a year 1
- Between 1 and 3 years 2
- Between 3 and 5 years 3
- More than 5 years 4
- Don't know / No answer 5

Q7. Has your household received a barrel or shared in a barrel sent by relatives or friends from abroad?

- Yes 1 → Q8a
- No → Q9

Q8a. Was the last barrel sent only to your household or was it shared amongst families or friends from other households?

- Sent to my household only 1
- Shared amongst other households 2

Q8b. Can you tell me the estimated value of the contents for the last barrel sent? Please give me the estimated value in Jamaican dollars.

[_____]

Q8c. How often are barrels or packages sent to household from overseas?

- Once a month 1
- 2-3 times a year 2
- Once a year 3
- Other (specify) _____

Q8c. What time of year are barrels normally sent?

- During the summer 1
- For back to school 2
- X-mas 3
- Birthday 4
- Easter 5

No special time 6
 Other (specify)_____

Q8d. How much money on average do you receive on a single occasion from overseas?

6,000 dollars or less 1
 6,000 to 10,000 dollars 2
 10,001 to 15,000 dollars 3
 15,001 to 20,000 dollars 4
 20,001 to 25,000 dollars 5
 25,001 to 30,000 dollars 6
 More than 30,000 dollars 7
 Don't know / No answer 8

Q8e. Now tell me what is the value of the goods that you normally receive on a single occasion?

6,000 dollars or less 1
 6,000 to 10,000 dollars 2
 10,001 to 15,000 dollars 3
 15,001 to 20,000 dollars 4
 20,001 to 25,000 dollars 5
 25,001 to 30,000 dollars 6
 More than 30,000 dollars 7
 Don't know / No answer 8

Q9. How do you normally receive the money sent from overseas? **(READ OUT)**

By Post 1→Q11
 Brought to the house by family or friends visiting from abroad 2→Q11
 Home delivery by company 3→9a
 Picked up at office of company 4→Q9a
 Picked up at bank or financial institution 5→Q9a
 Don't know / No answer 6→Q9a

Q9A. Now tell me the name of the company you normally use to receive remittances

Western Union	1	JNBS	2
VMBS	3	SENVIA	4
Moneygram	5	Quick Cash	6
Swift Cash	7	Money Express	8
Sun Cash	9	Capital and Credit Remittance	10
Rapid Remittance	11	Other(specify)_____	
Don't know/ no response	99		

Q9b. Do you ever receive remittance through any of the following? **(Read out)**

1. Bank
2. Building society/cooperative
3. Micro finance institution
4. Other financial institution
5. Don't know / No answer

Q9c. **If Bank mentioned ask:** Please give the name of the bank that you have received remittances from?

NCB	1	VMBS	2	NCB	3	JNBS	4	Capital and Credit	5
RBTT	6	BNS	7	Other (specify)_____					

Q10. Please tell me a scale of 1 to 5 where 1 means not at all satisfied and 5 means very satisfied. How satisfied are you with the service you receive from the institution from which you receive the remittance/money?

Not at all satisfied	1
Not satisfied	2
Neutral	3
Satisfied	4
Very satisfied	5

Q11. Now can you tell me the top three things you do with the money you receive? Please rank in order of importance where one is the highest and 3 is the lowest. **(READ OUT)**
LIST TOP THREE, (1st, 2nd, 3rd)

1. ___ Invest in business
2. ___ Save
3. ___ Buy property
4. ___ Household expenses, like electricity, bill, groceries, medicine
5. ___ Education or school fees
6. ___ Extras, entertainment
7. ___ No answer

12. Do you share the money that is sent to you with other people?

Yes, with 1 other person	1
Yes, 2 other persons	2
Yes, 3 or more other persons	3
No	4
Don't know / No answer	5

13. How often do you communicate (whether by telephone letter or email) with the person, family or relatives who send you money?

Daily	1
Once a week	2
Once a month	3
Few times a year	4
Almost never	5
No answer	6

14. Persons who send money from abroad normally make an agreement before leaving to send money to their loved ones in Jamaica. Others without making such agreement send money after leaving. In your case what was done, did the person made an agreement to send money or they just sent it without making an agreement?

Promise made before leaving	1
Sending occurred after the person left	2
Don't remember	3

1. In general tell me how you feel about banks in Jamaica?

Good	1→Q17
Bad	2→Q16
No answer	3→Q17

2. What is the basis for having a bad opinion, because they do not treat people well, they charge too much money, you have had a negative experience, you have lost money, or you feel that they will not safeguard your money? **(Do not read out)**

- | | |
|--------------------------------------|---|
| Not treated well | 1 |
| Costs are too high | 2 |
| Had a bad experience | 3 |
| Do not believe money is save in bank | 4 |
| Don't know / No answer | 5 |
| Other (specify)_____ | |

17. Do you have a bank account?

- | | | | | | |
|-----|---|----|---|------------------------|---|
| Yes | 1 | No | 2 | Don't know / No answer | 3 |
|-----|---|----|---|------------------------|---|

18. Do you have OR know how to use a bank automatic cash machine?

1. Have bank card
2. Do not have bank card
3. Do not have BUT know how to use (*have used mother's, brother's, friend's, etc.*)
4. Do not have AND do not know how to use
5. Don't know / No answer

19. Why do you not use a bank automatic cash machine to receive money from abroad? **(do not read out)**

- | | |
|---|---|
| Do not believe my bank offers remittance services | 1 |
| The remittance service is too expensive | 2 |
| Prefer the method I currently use | 3 |
| Don't know/ No answer | 4 |
| Other (specify)_____ | |

Demographics

21. How many people live in your house?

1. 1 person
2. 2 persons
3. 3 persons
4. 4 persons
5. 5 persons
6. 6 persons
7. 7 persons or more
8. No answer

Finally, just a few questions about yourself so we may put you into groups of respondents.

Q22. Which one of the following best describes your employment status? **(Read Out)**

- | | |
|-----------------------------|---|
| Student | 1 |
| Housewife | 2 |
| Unemployed professional | 3 |
| Unemployed non-professional | 4 |
| Employed Senior Executive | 5 |
| Employed staff | 6 |

Self-employed professional services	7
Self employed non-retail business owner	8
Self-employed retail business owner	9
Retired professional	10
Retired non-professional	11
Other (SPECIFY)_____	

Q23. What do you do for a living?

.....

Q24. **IF RESPONDENT IS A STUDENT, RETIRED, OR UNEMPLOYED, ASK:** Would you tell me the occupation of the head of your household?

.....

Q25. Which of the following is the highest educational qualification that you **(for student, retired or unemployed ask about head of household)** have achieved? **(READ OUT)**

Primary/Prep school	1	(DE)
Secondary/High school	2	(DE)
Diploma/Certificate (Secondary level)	3	(DE)
College/University Certificate	4	(C2)
College/University Diploma	5	(C2)
Other Diploma/Certificate (IMP, Post-Grad, etc)	6	(C2)
Bachelor's Degree	7	(C1/C2)
Professional Certification (ACCA, CFA, etc)	8	(AB)
Professional Degree (Law, Medial etc)	9	(AB)
Master's Degree	10	(AB)
Higher Degree	11	(AB)

Q26. Which of the following broad income band does your **(for student, retired or unemployed ask about head of your household)** monthly income after tax fall into? Without counting the money you receive from abroad?

(READ OUT)

Over \$100,000 per month	1	(AB/C1)
\$40,000 - \$100,000	2	(C1/C2)
\$20,000 - \$40,000	3	(C2)
Under \$20,000	4	(DE)

From observation:

Gender:	Male	1	S/E Class:	ABC1	1
	Female	2	(Office Use)	C2	2
				DE	3
Area:	Rural	1	Urban	2	
Age Group:	18-24	1	45-54	4	
25-34		2	55-64	5	
35-44		3	65+	6→terminate	
Parish:	St. Andrew	1			
	St. Catherine	2			
	Manchester	3			
	Clarendon	4			

Name of respondent:.....

Address of respondent:.....

Tele. #:.....

Name of Interviewer:.....Date of Interview.....

Verified & validated by Team Leader:.....

Internal Validator:.....Date:.....

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The Canadian Foundation for the Americas (FOCAL) is an independent, non-governmental organization that fosters informed and timely debate and dialogue on issues of importance to decision-makers and opinion leaders in Canada and throughout the western hemisphere. Established in 1990, FOCAL's mission is to develop a greater understanding of important hemispheric issues and help to build a stronger community of the Americas.

The data set and key for the survey may be obtained by emailing cdade@focal.ca.

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