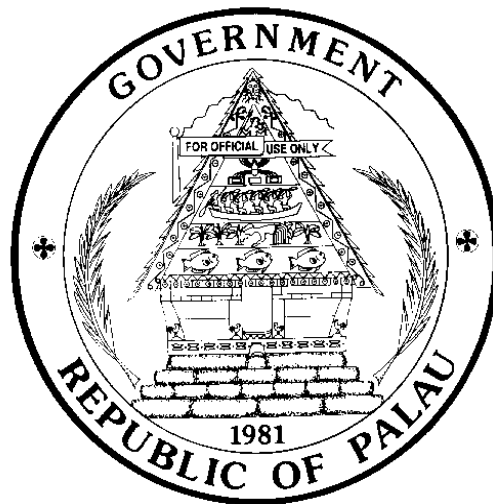


# 2006 Republic of Palau HIES



**Prepared By  
Visia Alonz**

**MINISTRY OF FINANCE  
Bureau of Budget and Planning  
Office of Planning & Statistics**

## Table of Contents

<b>Acknowledgements .....</b>	<b>4</b>
<b>1. Introduction.....</b>	<b>5</b>
<b>2. Background .....</b>	<b>6</b>
<b>3. Survey Methodology .....</b>	<b>7</b>
<i>3.1 Scope and coverage.....</i>	<i>7</i>
<i>3.2 Sample design .....</i>	<i>7</i>
3.2.1 Stratification.....	7
3.2.2 Sample size .....	8
3.2.3 Sample allocation.....	8
3.2.4 Sample modification .....	9
3.2.5 Sample selection.....	9
<i>3.3 Survey schedules.....</i>	<i>10</i>
<i>3.4 Field strategy.....</i>	<i>10</i>
<i>3.5 Estimation using survey weights .....</i>	<i>11</i>
<b>4. Reliability of Results .....</b>	<b>12</b>
<i>4.1 Sampling Error .....</i>	<i>12</i>
<i>4.2 Non-sampling Error .....</i>	<i>13</i>
4.2.1 Non-response bias .....	14
4.2.2 Reporting errors .....	15
4.2.3 Data entry errors.....	15
<b>5. Demographic Profile.....</b>	<b>16</b>
<i>5.1 Population and Household Composition .....</i>	<i>16</i>
<i>5.2 Age and Sex breakdown .....</i>	<i>16</i>
<i>5.3 Ethnicity breakdown.....</i>	<i>17</i>
<i>5.4 Labor Force Status .....</i>	<i>18</i>
<b>6. Income Analysis .....</b>	<b>19</b>
<i>6.1 Total and Average Income by Region.....</i>	<i>19</i>
<i>6.2 Total and Average Income by Income Source.....</i>	<i>20</i>
<i>6.3 Total and Average Income by Income Source and Region.....</i>	<i>21</i>
<i>6.4 Average Household Income by Income Quintile.....</i>	<i>24</i>
<b>7. Expenditure Analysis.....</b>	<b>25</b>
<i>7.1 Total Household Expenditure .....</i>	<i>25</i>
7.1.1. Total and Average Household Expenditure by Region .....	25
7.1.2. Total and Average Household Expenditure by Source and Region .....	26
7.1.3. Average Household Expenditure by Expenditure Quintiles.....	28
<b>8. Conclusion .....</b>	<b>29</b>
<i>8.1 Summary.....</i>	<i>29</i>

<b>9. Summary of Results.....</b>	<b>30</b>
Appendix 1 – Description of Palau HIES stratum .....	30
Appendix 2 – Relative Standard Errors – Region level .....	31
Appendix 3 – Income and Expenditure Definitions .....	32
Appendix 4 – Additional Income Tables .....	37
Appendix 5 – Additional Expenditure Tables .....	46

## List of Figures

Figure 1 Average Household Income by Region, 2006.....	20
Figure 2 Average Household Incomes by Broad Income Source and Region, 2006.....	22
Figure 3 Average Household Income by Source and Region, 2006.....	23
Figure 4 Percent Distribution of Expenditure by Region, 2006.....	25
Figure 5 Total Household Expenditure by Broad Expenditure Source and Region .....	26
Figure 6 Average Household Expenditure by Income Source and Region.....	27
Figure 7 Average Household Expenditure by Expenditure Quintiles, 2006.....	28

## List of Tables

Table 1 Number of Persons and Households by Region, 2006.....	16
Table 2 Number of Persons by Age and Sex, 2006 .....	17
Table 3 Ethnicity breakdown by Sex, 2006.....	17
Table 4 Number of persons 15+yrs by Economic Activity and Sex, 2006.....	18
Table 5 Total Household Income by Region, 2006 .....	19
Table 6 Total Household Income by Source (\$000), 2006 .....	21
Table 7 Average Household Income by Source, 2006.....	21
Table 8 Total Income Distribution by Income Source and Region, 2006 (\$ 000) .....	22
Table 9 Average Household Income by Region and Income Quintiles .....	24
Table 10 Average Household Expenditure by Region, 2006.....	25
Table 11 Average Household Expenditure by Broad Expenditure Source and Region, 2006.....	26
Table 12 Average Household Expenditure by Region and Expenditure Quintiles .....	28

## Acknowledgements

The Palau 2006 Household Income and Expenditure Survey (HIES) was made possible through funding assistance from the Asian Development Bank (ADB) and the US Department of Interior (USDOJ). The Secretariat of the Pacific Community (SPC) provided technical assistance. The Bureau of Budget and Planning extends its sincere appreciation to the three organizations for their continued support for without their assistance, Palau would not have been able to conduct the survey.

The Bureau of Budget and Planning's Office of Statistics played a significant role in the collection and processing of survey data. SPC provided the technical assistance in editing, analyzing and eventually producing the report. The Bureau of Budget and Planning extends its sincere gratitude to SPC, specifically Mr. Chris Ryan and Mr. Gregory Keeble for their input and guidance which enabled successful completion and timely production of the report.

The Bureau of Budget and Planning also extend its sincere appreciation and recognition to the numerous contributors to this project, particularly Ms. Kim Robertson who assisted us in the initial planning stage and set up of the project. To all field supervisors, enumerators, coders and keyers for without your assistance, we would have not completed this project within the desired period. We also extend our heartfelt gratitude to Ms. Josephine Ulenchong, Executive Director of the Work Investment Act (WIA), and her office for providing staff to assist in the coding and keying of the 2006 HIES.

Finally, we thank the people of the Republic of Palau for cooperating with the Office of Planning and Statistics in providing all necessary information pertaining to the survey. We appreciate the imposition of time and energy to answer the long list of questions. Without your support, the 2006 HIES would not have been a success.

## 1. Introduction

The following report provides results of the initial analysis from the 2006 Palau Household Income and Expenditure Survey (HIES). The survey was conducted from May through November, 2006.

The objectives of the HIES were as follows:

- a) Provide information on income and expenditure distribution within the population
- b) Provide income estimates of the informal sector for the national accounts
- c) Provide data for the re-basing of the consumer price index
- d) Provide data for the analysis of poverty and hardship

The report provides information on the methodology adopted for the survey, as well as details on the reliability of results. In the analysis sections of the report (5-7), initial analysis is provided with respect to the demographic profile of Palau, income patterns for Palauan households and finally expenditure patterns for Palauan households.

## 2. Background

The Republic of Palau has a relatively small population, its people are spread over nine of the 340 islands and its natural resources are few (with only 188 square miles of land), and the capacity to exploit them is limited. In this context, sustaining current levels of economic growth is a major challenge.

The Ministry of Finance, Bureau of Budget and Planning saw the need of conducting a Household Income and Expenditure Survey (HIES) and combining its outputs with the 2005 Census of Population and Housing data to provide information to assist the leaders of Palau address some of these issues. Although a HIES was carried out in 2004, outputs were incomplete and were not published, thus it was necessary to conduct another survey in order to obtain complete up-to-date information.

Additionally, Office of Planning and Statistics is undertaking a comprehensive development of its statistical system, and the need to conduct occasional surveys will continue to improve the Republic's statistical system which provides sound statistics to assist our planners and decision-makers in formulating plans and policies to address some of these challenges the country is facing as it strives to maintain its high level of human development.

## **3. Survey Methodology**

### **3.1 Scope and coverage**

When undertaking most national household sample surveys, it is desirable to include all households in the population of interest in the sampling phase. In order to achieve this, a sampling frame can be constructed, listing all known households, prior to the sample selection.

Often, the geographical make-up of a country results in some areas being omitted from the sampling frame as they are considered too difficult to cover, and contain only small populations with respect to the number of households. For the Palau 2006 HIES, removed from the sampling frame were:

- Sonsorol
- Tobi

The impact on final estimates is considered to be minimal given the small populations on these two islands; 18 households on Sonsorol, and 10 households on Tobi. This accounts for less than 0.5 percent of the population of Palau.

In constructing the sample frame for the HIES; only those households which were considered to be private households were included.

Households that had not been residing in Palau for the last 12 months and did not intend to stay in Palau for the next 12 months at the time of the survey, were still selected in the survey, but treated as out-of-scope.

### **3.2 Sample design**

#### **3.2.1 Stratification**

At the request of the Bureau of Budget and Planning, it was desirable to produce estimates for the following six geographical areas:

- |                  |                   |
|------------------|-------------------|
| > Koror          | > West Babeldaob  |
| > Airai          | > Peleliu         |
| > East Babeldaob | > Kayangel/Angaur |

A description of which states and hamlets contribute to each area can be found in Appendix 1.

As a result of this request, the population of Palau was stratified by these six geographical areas in order to ensure that sufficient sample was obtained from each.

### 3.2.2 Sample size

Numerous issues influence the decision of sample size for a sample survey. Such issues include:

- The degree of accuracy required for key estimates
- The population size of the country
- The sample selection procedure
- The degree of variability in the data being collected

Most important factors for determining an appropriate sample size are known in advance, however the degree of variability in the data being collected is often not known until after the survey has been conducted. As a result of this factor, guesswork it is often required to determine an appropriate sample size for the survey in question.

For the Palau 2006 HIES it was considered that a sample size of 20% would be sufficient, which would be needed to account for an expected sample loss of 10%.

Given Palau's total households of 4,684 at the time of the survey, a sample size required for the survey was projected to be 1,041 households.

### 3.2.3 Sample allocation

As mentioned in section 3.2.1, it was desirable to produce estimates for the six geographical areas created as the stratum. To accommodate this requirement, the sample of 1,041 households needed to be distributed amongst each of these six strata in such a manner that the level of accuracy derived from each stratum would be roughly equal. The manner in which this is achieved is to over-sample (proportion wise) from the smaller strata to ensure they still have sufficient sample. The resulting sample from each stratum was as follows:

<b>Stratum</b>	<b>N</b>	<b>n</b>
<b>Koror</b>	2997	294
<b>Airai</b>	640	216
<b>East Babeldaob</b>	445	188
<b>West Babeldaob</b>	352	169
<b>Peleliu</b>	177	115
<b>Kayangel/Angaur</b>	73	60
<b>TOTAL</b>	4684	1041



### 3.2.4 Sample modification

To make workloads even and manageable in the field for interviewers and supervisors, the final sample size was adjusted such that it was divisible by 15 within each stratum. The number 15 was chosen as it was considered a suitable number of dwellings for an interviewer to enumerate over a three week period.

Another modification to the sample was with Kayangel/ Angaur. Given the required sample for this area was derived to be 60 dwellings, and there are only 73 dwellings in these areas, it was decided to completely enumerate this stratum.

The final sample sizes at the stratum level were therefore:

<b>Stratum</b>	<b>N</b>	<b>n</b>	<b>n_adj</b>
<b>Koror</b>	2997	294	300
<b>Airai</b>	640	216	210
<b>East Babeldaob</b>	445	188	195
<b>West Babeldaob</b>	352	169	165
<b>Peleliu</b>	177	115	120
<b>Kayangel/Angaur</b>	73	60	73
<b>TOTAL</b>	4684	1041	1063

### 3.2.5 Sample selection

The sample of dwellings was selected independently within each stratum. A complete list of all dwellings identified during the recent census was used as a frame. The first task was to sort the dwellings within each stratum by two variables:

- Hamlet (on Koror) and State (rest of Palau)
- Household Size (number of persons)

Once the list had been sorted, systematic sampling was used to produce the sample of dwellings. A skip was produced by dividing the population size for each stratum by the required sample size ( $N/n$ ). Having produced the skip, a random start was then generated between 0 and the skip to determine the starting point for the systematic sample.

### **3.3 Survey schedules**

The survey schedules adopted for the HIES included the following:

- Household Control Form
- Expenditure Questionnaire
- Income Questionnaire
- Diary (x2)

Information collected in the four schedules covered the following:

Household Control Form: Collects basic demographic information from each member of the household such as, age, sex, marital status, ethnicity, etc.

Expenditure Questionnaire: Covers basic details about the dwelling structure and its access to things like water and sanitation. It was also used as a vehicle to collect expenditure on major and infrequent expenditures incurred by the household.

Income Questionnaire: Covers each of the main types of household income generated by the household such as wages and salaries, business income and income from subsistence activities.

Diary: Covers all daily expenditures incurred by the household, consumption of items produced by the household such as fish and crops, and gifts both received and given by the household.

### **3.4 Field strategy**

The staff involved in the fieldwork comprised of the following:

- Staff from the Office of Planning and Statistics (6)
- Field Supervisors (6)
- Field Enumerators (27)

The staff from the Office of Planning and Statistics were responsible for overseeing the survey fieldwork, as well as supervising the enumerators in Kayangel and Angaur. Each of the remaining strata had one supervisor each, with the exception of Koror which required 2 supervisors. The enumerators were each given between 2-3 workloads spread over a three week period each, in which they were required to enumerate 15 households per workload. As a result, each enumerator was responsible for enumerating between 30 and 45 households each.

For the household control form, expenditure questionnaire and income questionnaire, a face-to-face interview was conducted with the household to capture the information. For the two diaries, the first diary was left with the household for the first week, for the household to fill out. After the first week, the diary is picked up and the second week diary is dropped off to be filled out

and picked up at the end of second week. Interviewers were required to contact each household every two to three days to make sure households were filling out their diaries appropriately.

### 3.5 Estimation using survey weights

In order to produce survey weights to produce more meaningful estimates of both population totals and means, weights were derived at the stratum level. The computation of the stratum level weight was a simple process where the estimated number of occupied private households at the time of the survey, was divided by the responding sample for that stratum. That is:

$$\text{Weight (stratum h)} = \frac{\text{Estimated \# Occupied Private HHs (in stratum h)}}{\text{Responding Sample (in stratum h)}}$$

In order to determine the population of households at the time of the survey, projections from the 2005 census were produced. Unfortunately, as a result of this exercise it was discovered that the population projection for the stratum “Kayangel/Angaur” was significantly higher than the number of households listed on the frame at the time of selections. The discrepancy was:

Frame count based on 2005 census:           73 households  
 Population projection at the time of HIES:  178 households

It is still unclear as to what caused this discrepancy, but it was decided to trust the population projection figure at the time of the survey, and work on the assumption that some households were accidentally omitted when the frame was created for the HIES selections.

The resulting weights computed for each stratum were as follows:

<b>Stratum</b>	<b>Estimated Population</b>	<b>Responding Sample</b>	<b>Weight</b>
<b>Koror</b>	2,958	226	13.0889
<b>Airai</b>	651	163	3.9959
<b>East Babeldaob</b>	408	128	3.1847
<b>West Babeldaob</b>	367	125	2.9373
<b>Peleliu</b>	182	91	1.9948
<b>Kayangel/ Angaur</b>	178	43	4.1450
<b>TOTAL</b>	4,744	776	

## 4. Reliability of Results

As with any sample survey, results of the survey will be subjected to error. These errors can be split into the two following categories:

- Sampling Error: The error associated with conducting a sample survey as opposed to enumerating the full population
- Non-sampling Error: All other errors associated with the survey results

Both issues are discussed in the next two sections

### 4.1 Sampling Error

To determine the impact of sampling error on the survey results, relative standard errors (RSEs) for key estimates were produced. When interpreting these results, one must remember that these figures don't include any of the non-sampling errors discussed in section 4.2.

To also provide a rough guide on how to interpret the RSEs provided below, the following information can be used:

<u>Category</u>	<u>Description</u>
RSE < 5%	Estimate can be regarded as very reliable
5% < RSE < 10%	Estimate can be regarded as good and usable
10% < RSE < 25%	Estimate can be considered usable, with caution
RSE > 25%	Estimate should only be used with extreme caution

### RSEs for key income variables

<b>Income Category</b>	<b>Mean Income</b>	<b>RSE</b>
Wage & Salary Income	11,434	4.8%
Subsistence Income	80	17.1%
Business Income	605	30.1%
Income from Customs	773	26.2%
Social Security Income	1,898	10.7%
Remittances	182	21.1%
Home Consumption	418	6.6%
Imputed Rent	3,594	2.1%
Other Gifts	214	17.0%
Other Income	572	24.1%
<b>TOTAL INCOME</b>	<b>19,771</b>	<b>3.6%</b>

**RSEs for key expenditure variables**

<b>Expenditure Category</b>	<b>Mean Expenditure</b>	<b>RSE</b>
Food	3,161	3.9%
Alcohol, Tobacco & Betel nut	652	6.4%
Clothing & Footwear	208	10.7%
Housing	863	13.8%
Household Operations	2,397	3.9%
Transportation	2,096	9.8%
Health, Personal, Educ & Serv.	1,167	12.3%
Leisure & Entertainment	441	6.2%
Miscellaneous	3,798	5.3%
Imputed rent	3,594	2.1%
Gifts given (cash)	855	43.5%
Gifts received (non-cash)	98	18.2%
<b>TOTAL EXPENDITURE</b>	<b>19,331</b>	<b>4.0%</b>

As can be seen from the tables above, the estimates for Total Income and Total Expenditure from the HIES can be considered to be very good, from a sampling error perspective. The same can also be said for the Wage and Salary estimate in income and the Food estimate in expenditure, which make up a high proportion of each respective group.

Some of the other estimates should be used with caution, depending on the magnitude of their RSE. Some of these high RSEs are to be expected, due to the expected degree of variability for how households would report for these items. For example, with Business Income (RSE 30.1%), most households would report no business income as no household members undertook this activity, whereas other households would report large business incomes as it's their main source of income.

Relative Standard Errors for key estimates at the region level can be found in Appendix 2.

## **4.2 Non-sampling Error**

Many factors contribute to the magnitude of the non-sampling errors associated with survey results. Unfortunately, unlike the sampling error, it is difficult to measure the extent of the impact. In order to better understand the reason behind this, one only needs to look at the different types of non-sampling error to appreciate why it is difficult to measure its impact. Some of the more significant non-sampling errors which are discussed in the next few sub-sections include:

- Non-response bias
- Reporting errors
- Data entry errors

### 4.2.1 Non-response bias

The table below provides a summary of the final response status for the 1,063 households selected in the HIES. In summary it can be seen that 760 households fully responded to the survey, 28 partially responded (of which 16 could be included in the analysis) and 275 didn't respond at all for various reasons. Despite the table indicating that the vast majority of non-responses were "vacant/out-of-scope", this was unlikely as the dwellings were occupied at the time of the census, only one year prior to the HIES. The assumption was therefore made that these households were more than likely mis-coded during the HIES collection, and would more likely have been a refusal or non-contact.

#### 2006 HIES Response Status by Stratum

Stratum	Selections	Full Responses	Partial Responses		No Responses		
			OK for imputation	Not OK for imputation	Vacant/ Out-of-scope	Refusal/Death No Contact	Missing Forms
Koror	300	221	5	2	59	9	4
Airai	210	162	1	0	35	6	6
East Babeldaob	195	126	2	3	54	4	6
West Babeldaob	165	125	0	0	35	4	1
Peleliu	120	91	0	0	23	5	1
Kayangel/Angaur	73	35	8	7	12	0	11
<b>TOTAL</b>	<b>1063</b>	<b>760</b>	<b>16</b>	<b>12</b>	<b>218</b>	<b>28</b>	<b>29</b>

The next table provides the final summary of responses for each stratum. The response count for each stratum was simply achieved by adding the full responses from the table above to partial responses which were OK for imputation. As can be seen from this table, the overall response rate for Palau was 73%, which was a lower response rate than what was expected.

#### 2006 HIES Final Response Rates

Stratum	Selections	Responses	Response Rate
Koror	300	226	75.3%
Airai	210	163	77.6%
East Babeldaob	195	128	65.6%
West Babeldaob	165	125	75.8%
Peleliu	120	91	75.8%
Kayangel/Angaur	73	43	58.9%
<b>TOTAL</b>	<b>1063</b>	<b>776</b>	<b>73.0%</b>

Unfortunately, not only do low response rates often increase the sampling error of the survey estimates, because the final sample is smaller, it will also introduce response bias into the final estimates. Response bias takes place when the households responding to the survey possess different characteristics to the households not responding, thus generating different results to what would have been achieved if all selected households responded. It is extremely difficult to measure the impact of the non-response bias, as little information is generally known about the non-responding households in the survey.

### 4.2.2 Reporting errors

Some of the different aspects contributing to the reporting errors generated from the survey, with some examples/explanations for each, include the following:

Misinterpretation of survey questions: A common mistake which takes place when conducting a survey is that the person responding to the questionnaire may interpret a question differently to the interviewer, who in turn may have interpreted the question differently to the people who designed the questionnaire. Some examples of this for a HIES can include people providing answers in dollars and cents, instead of just dollars, or the reference/recall period for an “income” or “expenditure” is misunderstood. These errors can often see reported amounts out by a factor of 10 or even 100, which can have major impacts on final results.

Recall problems for the questionnaire information: The majority of questions in both of the income and expenditure questionnaires require the respondent to recall what took place over a 12 month period. As would be expected, people will often forget what took place up to 12 months ago so some information will be forgotten.

Intentional under-reporting for some items: For whatever reasons, a household may still participate in a survey but not be willing to provide accurate responses for some questions. Examples for a HIES include people not fully disclosing their total income, and intentionally under-reporting expenditures on items such as alcohol and tobacco.

Accidental under-reporting in the household diaries: Although the two diaries are left with the household for a period of two weeks, it is easy for the household to forget to enter all expenditures throughout this period – these problem most likely increases as the two week period progresses. It is also expected that for section 2 in the diary which collects consumption of home produce by the household, the extent of under-reporting will potentially be even higher.

### 4.2.3 Data entry errors

Despite best efforts to keep reporting errors to a minimum, errors can also occur during the data entry phase of the survey. Once again amounts reported as dollars and cents can get entered as whole dollars, and accidental keying mistakes can be a common occurrence. Data entry range checks are often used to keep these mistakes to a minimum, and naturally data editing takes place both during and after data entry, but errors can still occur and go undetected.

## 5. Demographic Profile

The following demographic profile produced from the 2006 Palau HIES is based on weighted sample estimates. As a result, the figures presented in this section will also be subjected to sample error and should therefore be only use as a guide.

For a better understanding of the demographic profile of Palau, results from the 2005 census should be consulted.

### 5.1 Population and Household Composition

At the time of the 2006 HIES it was estimated there were 4,744 occupied households in Palau. Of these, the majority 2,958 (62%) were located in Koror. The next largest state involved in the survey was Airai, comprising 651 occupied households (14%).

It was also estimated that these households comprised of 18,324 persons. Of these, 9,232 were male (50.4%), with the remainder females, 9,092 (49.6%).

**Table 1 Number of Persons and Households by Region, 2006**

Stratum	Occupied Households	Total	Male	Female
<b>Total</b>	<b>4,744</b>	<b>18,324</b>	<b>9,232</b>	<b>9,092</b>
Koror	2,958	11,668	5,694	5,974
Airai	651	2,506	1,324	1,182
East Babeldaob	463	1,490	751	740
West Babeldaob	311	1,413	771	642
Peleliu	182	646	333	313
Kayangel/ Angaur	178	600	359	241

Source: 2006 Household Income and Expenditure Survey

### 5.2 Age and Sex breakdown

Table 2 provides estimated number of persons by gender and age group. Based on the estimated number of persons and sex composition from the 2006 HIES, males outnumbered females in Palau. For every 100 females there are 101.5 males, which is consistent with the previous censuses in Palau. Another aspect of the population estimates is the age distribution. Surprisingly, the numbers increase for the age groups 30-44, but this is likely to be as a result of the high number of laborers employed by Palau from overseas. The table also provides median ages for both males and females with males' median age of 32.5 and females of 33.5.



**Table 2 Number of Persons by Age and Sex, 2006**

Age	Total	Male	Female	Male/ Female Ratio
<b>Total</b>	<b>18,324</b>	<b>9,232</b>	<b>9,092</b>	<b>101.5</b>
0-4 yrs	1,440	779	661	117.7
5-9 yrs	1,637	902	735	122.6
10-14yrs	1,976	994	982	101.3
15-19yrs	1,251	561	690	81.2
20-24yrs	800	395	405	97.7
25-29yrs	1,092	549	543	101.1
30-34yrs	1,650	888	762	116.4
35-39yrs	1,728	812	916	88.7
40-44yrs	1,800	854	946	90.3
45-49yrs	1,307	805	502	160.4
50-54yrs	1,065	498	567	87.8
55-59yrs	921	495	427	116.0
60+ yrs	1,656	701	955	73.4
Median	32.9	32.5	33.5	-

Source: 2006 Household Income and Expenditure Survey

### 5.3 Ethnicity breakdown

Table 3 represents the population distribution by ethnicity and sex. Based on estimated number of people surveyed, Palauans contributes about 83 percent of the total population followed by Filipinos contributing about 12 percent and the remaining 5 percent comprise of other ethnic groups. Palau imports a lot of foreign workers from the Philippines which explains the high number of Filipinos in Palau.

**Table 3 Ethnicity breakdown by Sex, 2006**

Ethnicity	Total	Male	Female
<b>Total</b>	<b>18,324</b>	<b>9,232</b>	<b>9,092</b>
Palauan	15,165	7,567	7,598
Carolinian	17	-	17
Other Micronesian	112	36	77
Filipino	2,214	1,122	1,092
Chinese	219	89	130
Taiwanese	56	42	14
Korean	20	6	14
Vietnamese	5	5	-
American	96	65	31
European	20	20	-
Other	401	281	119

Source: 2006 Household Income and Expenditure Survey

## 5.4 Labor Force Status

Table 4 represents the number of persons 15 years and over and their current economic activity status. It shows that 6,740 people (51%) are working full time for wage and salary, of which 55% are male.

**Table 4 Number of persons 15+yrs by Economic Activity and Sex, 2006**

<b>Activity Status</b>	<b>Total</b>	<b>Male</b>	<b>Female</b>
<b>Total</b>	<b>13,272</b>	<b>6,558</b>	<b>6,714</b>
Working full time - wages and salary	6,740	3,739	3,000
Working part time - wages and salary	290	171	119
Own business	252	126	126
Sell product	187	92	94
Own household consumption	4	2	2
Unemployed	3,907	1,529	2,378
Domestic duties	337	170	167
Full time education	910	374	537
Others	644	355	289

Source: 2006 Household Income and Expenditure Survey

## 6. Income Analysis

The income data collected in the HIES was split into the following ten broad categories:

- 1) Wages and Salary
- 2) Agriculture, livestock, fishing and other sales (Subsistence)
- 3) Other Self Employed & Business operations
- 4) Receipts from Customs Occasions
- 5) Social security payments
- 6) Remittances Received
- 7) Other Gifts Received
- 8) Imputed Housing Rentals
- 9) Other Income
- 10) Home Consumption

Some of these items have been further divided to better understand the data. A more detailed description of each income group and sub-group can be found in Appendix 3.

### 6.1 Total and Average Income by Region

As shown in Table 5, estimated total household income for Palau in 2006 was nearly \$94 million per annum. The state of Koror, which is where the majority of people reside, has the highest total household income of nearly \$64 million a year (68%), whilst the state of Airai is next with nearly \$14 million a year (15%). On the other hand, the outlying states such as Kayangel/ Angaur have the lowest of about \$1 million per annum. Other areas range between \$ 2 million to \$ 7 million per year.

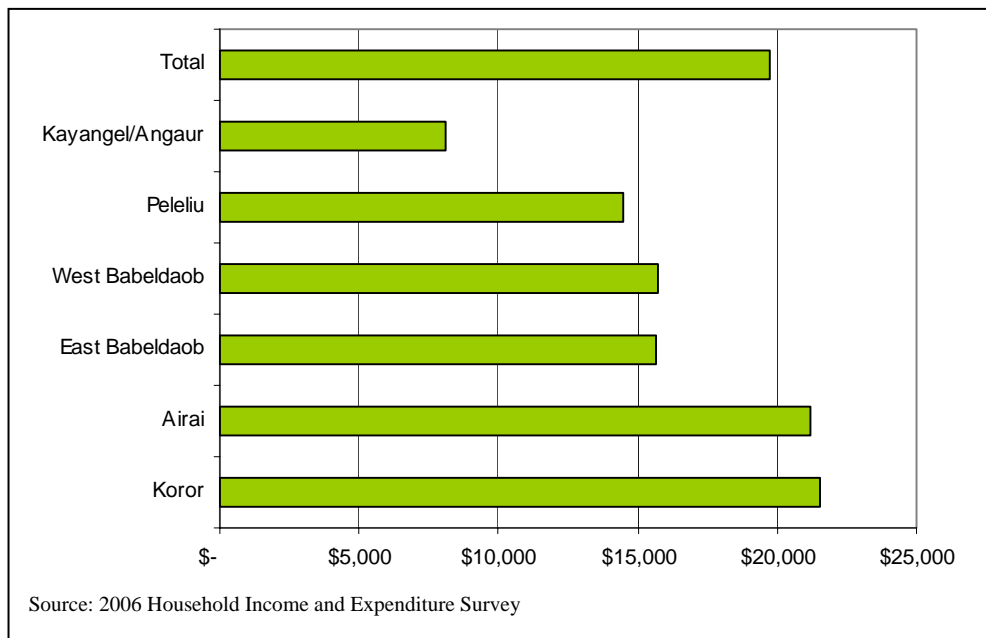
**Table 5 Total Household Income by Region, 2006**

Region	Total Household Income (\$000)	Percent
Koror	\$ 63,770	68.0%
Airai	\$ 13,806	14.7%
East Babeldaob	\$ 6,372	6.8%
West Babeldaob	\$ 5,772	6.2%
Peleliu	\$ 2,631	2.8%
Kayangel/ Angaur	\$ 1,444	1.5%
<b>Total</b>	<b>\$ 93,795</b>	<b>100.0%</b>

Source: 2006 HIES

The figure 1 below shows the average annual income by region. Palau’s estimated annual average household income in 2006 was \$ 19,759 per annum. As would be expected, the urban areas of Koror and Airai have the highest average income with a value between \$ 21,000 and \$ 22,000 per annum; followed by Babeldaob contributing slightly above \$ 15,000. Average household income for Kayangel/ Angaur is only around \$ 8,000 per annum.

**Figure 1 Average Household Income by Region, 2006**



7

## 6.2 Total and Average Income by Income Source

Table 6 below shows the total household income by income source. As can be seen from the table, Palauans rely heavily on wages and salaries, which make up nearly 60% of total income received. The imputed rent<sup>1</sup> value was the second highest, accounting for just over 18% of total income, whereas social security payments were also substantial (10%) part of household income. The table also illustrates that Palauans don’t rely heavily on the informal sector or subsistence activities.

<sup>1</sup> Imputed rent is a notional rent for own-occupied or rent-free dwellings. It provides an estimate of the amount of rent that would be paid for the dwelling owned by a household if it chooses to rent the house. Imputed rent therefore contributes to the income of the household. Likewise since the household occupies the dwelling, the imputed rent also contributes to the housing expenditure of the household. It is estimated based on the market rentals of similar types of dwellings.

**Table 6 Total Household Income by Source (\$000), 2006**

<b>Source of Income</b>	<b>Total</b>	<b>Percent</b>
Wages & Salaries	\$ 54,246	57.8%
Imputed Rent	\$ 17,051	18.2%
Social Security	\$ 9,003	9.6%
Customs	\$ 3,665	3.9%
Business	\$ 2,872	3.1%
Other Income	\$ 2,714	2.9%
Home Consumption	\$ 1,983	2.1%
Cash/ Goods Received	\$ 1,017	1.1%
Remittances	\$ 863	0.9%
Subsistence	\$ 381	0.4%
<b>Total</b>	<b>\$ 93,795</b>	<b>100.0%</b>

Source: 2006 HIES

Table 7 below expands on the previous table by showing the average household income by source. Wages and salaries account for a little over \$11,000 per annum of a household's income on average.

**Table 7 Average Household Income by Source, 2006**

<b>Source of Income</b>	<b>Total</b>
Wages & Salaries	\$ 11,435
Imputed Rent	\$ 3,594
Social Security	\$ 1,898
Customs	\$ 773
Business	\$ 605
Other Income	\$ 572
Home Consumption	\$ 418
Cash/ Goods Received	\$ 214
Total Remittances	\$ 182
Subsistence	\$ 80
<b>Total</b>	<b>\$ 19,771</b>

Source: 2006 HIES

### **6.3 Total and Average Income by Income Source and Region**

Table 8 provides estimates of income distribution by source. Again wages and salaries constitute the largest among all other sources of income. Koror and Airai the two urban areas contributes more to the total household income as these states have more job opportunities as compared to the Babeldaob and the more remote areas, such as Peleliu and Kayangel/ Angaur.

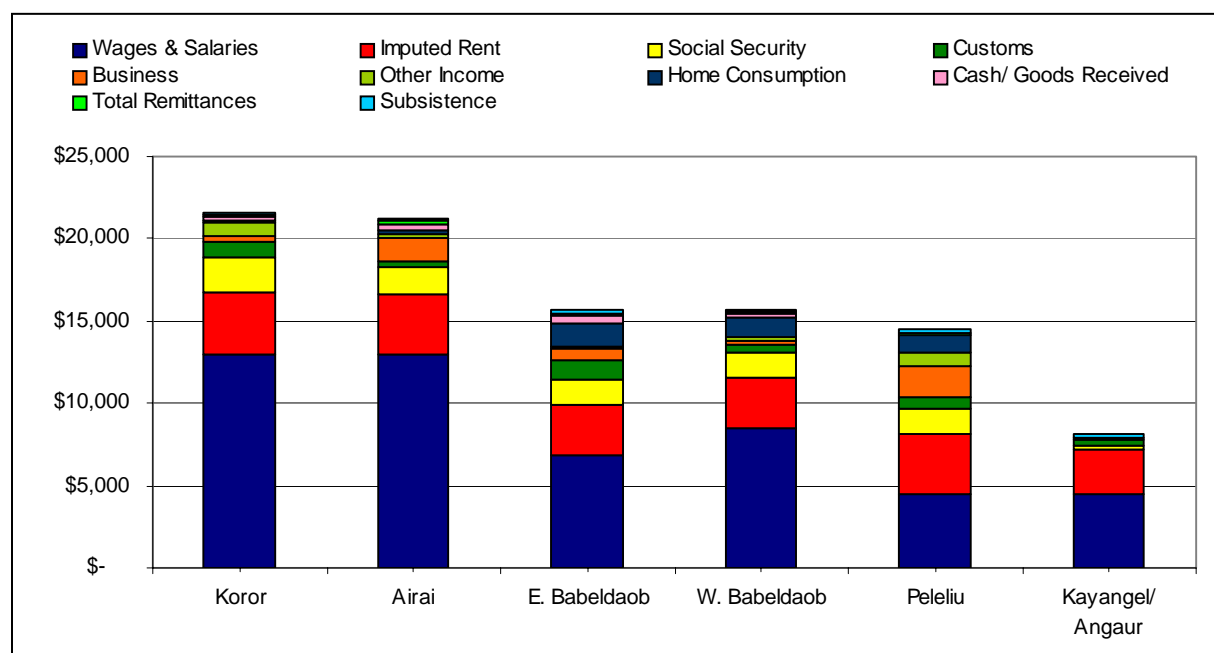
**Table 8 Total Income Distribution by Income Source and Region, 2006 (\$ 000)**

Source of Income	Koror	Airai	East Babeldaob	West Babeldaob	Peleliu	Kayangel/ Angaur	Total
Wages & Salaries	\$ 38,309	\$ 8,416	\$ 2,779	\$ 3,121	\$ 817	\$ 804	\$ 54,246
Imputed Rent	\$ 11,136	\$ 2,398	\$ 1,259	\$ 1,121	\$ 664	\$ 473	\$ 17,051
Social Security	\$ 6,382	\$ 1,102	\$ 614	\$ 570	\$ 283	\$ 52	\$ 9,003
Customs	\$ 2,647	\$ 214	\$ 489	\$ 155	\$ 109	\$ 51	\$ 3,665
Business	\$ 1,210	\$ 942	\$ 282	\$ 89	\$ 348	\$ 2	\$ 2,872
Other Income	\$ 2,236	\$ 162	\$ 75	\$ 86	\$ 155	\$	\$ 2,714
Home Consumption	\$ 612	\$ 155	\$ 582	\$ 431	\$ 187	\$ 16	\$ 1,983
Cash/ Goods Received	\$ 492	\$ 220	\$ 186	\$ 102	\$ 17		\$ 1,017
Remittances	\$ 600	\$ 155	\$ 34	\$ 56	\$ 10	\$ 8	\$ 863
Subsistence	\$ 147	\$ 42	\$ 72	\$ 40	\$ 42	\$ 38	\$ 381
<b>Total</b>	<b>\$ 63,770</b>	<b>\$ 13,806</b>	<b>\$ 6,372</b>	<b>\$ 5,772</b>	<b>\$ 2,631</b>	<b>\$ 1,444</b>	<b>\$ 93,795</b>

Source: 2006 Household Income and Expenditure Survey

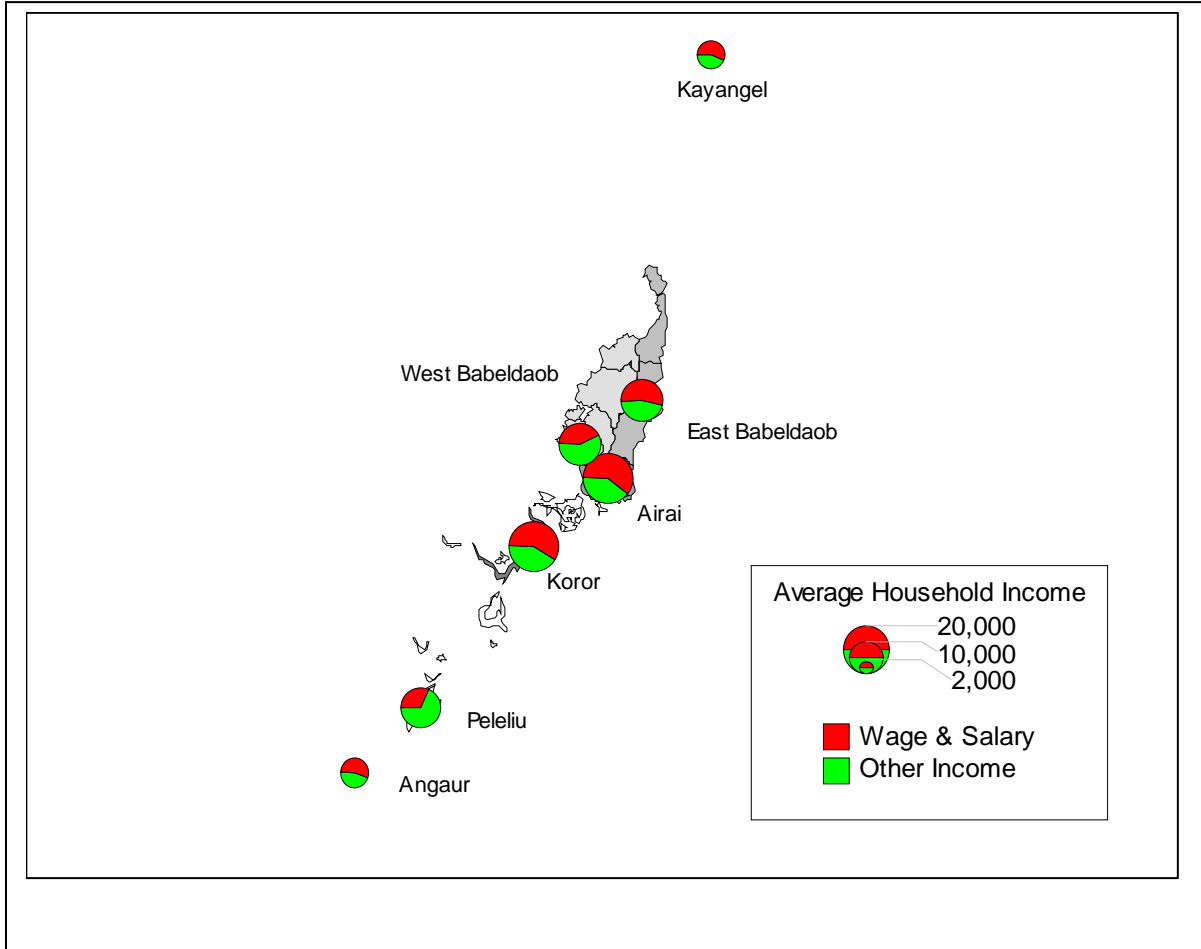
Figure 2 graphically presents estimated average household income by broad income sources and region. Evidently average income across region varies depending on each areas geographical location. Koror and Airai would somewhat have the same average income around \$ 21 thousand per year, and East and West Babeldaob at \$ 16 thousand. Peleliu although may geographically fit into the remote areas description, its average income is higher than Kayangel/ Angaur's average income of about \$ 8 thousand per year.

**Figure 2 Average Household Incomes by Broad Income Source and Region, 2006**



Shown in figure 3 is a comparison between average household income from wages and salaries and other income sources by region. Average income is rather similar between regions with wages and salaries as the major source of income, however Peleliu has a slight difference compared to other region with other sources of income higher than wages and salaries.

**Figure 3 Average Household Income by Source and Region, 2006**



## 6.4 Average Household Income by Income Quintile

Table 9 shows income distribution by quintile. To calculate quintiles, it is a simple summation of all income sources for each household divided into five equal groups referred to as quintiles. The first quintile represents all households that fall under the lower 20 percent, and 2<sup>nd</sup> quintile represent the second 20 percent of the total proportion and so on. Fifth quintile represents the top 20 percent of the total population.

This table presents estimated average household incomes by quintile and region. First quintile shows an average income of about \$ 5,803 whereas fifth quintile shows an average of about \$ 44,530 this means that on average the top 20 % of households earn over seven times as much as the bottom 20 %.

**Table 9 Average Household Income by Region and Income Quintiles**

<i>Quintile</i>	<i>Koror</i>	<i>Airai</i>	<i>East Babeldaob</i>	<i>West Babeldaob</i>	<i>Peleliu</i>	<i>Kayangel/An gaur</i>	<i>Total</i>
<b>1st Quintile</b>	\$ 5,723	\$ 6,482	\$ 5,935	\$ 5,852	\$ 6,454	\$ 4,948	\$ 5,803
<b>2nd Quintile</b>	\$ 10,631	\$ 10,640	\$ 10,130	\$ 10,778	\$ 10,407	\$ 9,321	\$ 10,539
<b>3rd Quintile</b>	\$ 15,699	\$ 15,283	\$ 14,827	\$ 15,328	\$ 14,850	\$ 14,855	\$ 15,500
<b>4th Quintile</b>	\$ 22,057	\$ 22,869	\$ 21,664	\$ 22,689	\$ 22,302	\$ 20,488	\$ 22,191
<b>5th Quintile</b>	\$ 44,585	\$ 47,089	\$ 41,173	\$ 42,177	\$ 37,711		\$ 44,530
<b>Total</b>	\$ 21,558	\$ 21,196	\$ 15,633	\$ 15,720	\$ 14,495	\$ 8,099	\$ 19,771

Source: 2006 HIES



## 7. Expenditure Analysis

### 7.1 Total Household Expenditure

Data on household annual expenditure was captured from both the household expenditure questionnaire and daily diary. The household expenditure questionnaire was designed with the intention to obtain a household’s major expenditures on an annual basis, whereas the daily diary targeted minor expenses incurred on a daily basis which were converted to annual figures. The daily diary was designed to cover a two weeks period in order to capture expenditure patterns on both pay-week and non-pay week. Annual household expenditures have been aggregated into broad level groups, although some tables will be presented in more detail.

#### 7.1.1. Total and Average Household Expenditure by Region

Figure 4 Percent Distribution of Expenditure by Region, 2006

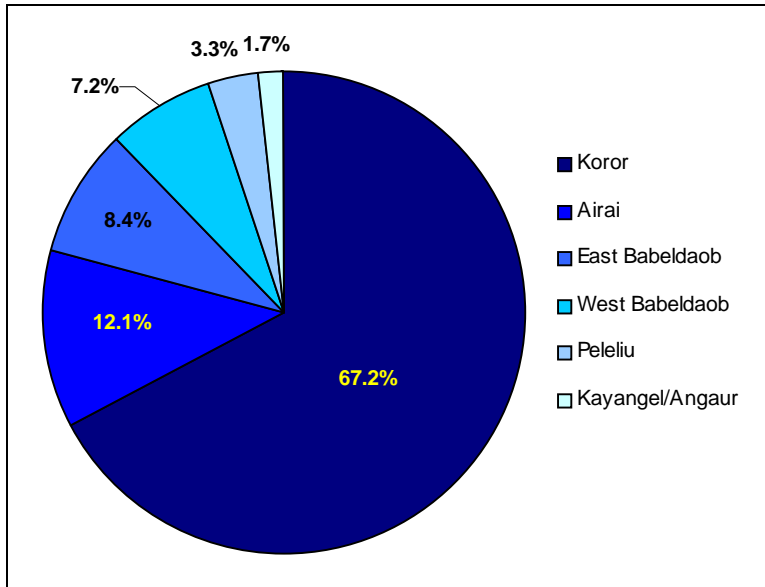


Figure 4 presents expenditure distribution in percent by region. Koror represents about 67 percent of total expenditure and the 33 percent is distributed among the other regions. This is expected as this state is the most developed state, and is where the majority of the population resides. Palau’s total annual household expenditure is estimated to be approximately \$92 million dollars.

Average household expenditure patterns differ from average income across Palau. Table 10 shows Koror with the highest

estimated average expenditure of \$ 21 thousand per year, while Airai, East and West Babeldaob and Peleliu range between \$ 16 and \$ 19 thousand per annum. Kayangel/ Angaur had the lowest average expenditure of about \$ 9 thousand dollars.

Table 10 Average Household Expenditure by Region, 2006

<b>Region</b>	<b>Total</b>
Koror	\$ 20,829
Airai	\$ 17,001
East Babeldaob	\$ 18,981
West Babeldaob	\$ 18,045
Peleliu	\$ 16,875
Kayangel/ Angaur	\$ 8,902
<b>TOTAL</b>	<b>\$ 19,330</b>

Source: 2006 HIES

### 7.1.2. Total and Average Household Expenditure by Source and Region

Figure 5 below presents estimated household expenditure by different expenditure groups and regions. Expenditure groups that made the top five in descending order are 1) Miscellaneous (20%), 2) Imputed Rent (19%), 3) Food (16%), 4) Household Operations (12%) and 5) Transportation (11%). Payments to custom occasions being combined with other expenses in the miscellaneous group explains the significant amount this specific group contributes to the total expenditure figure.

**Figure 5 Total Household Expenditure by Broad Expenditure Source and Region**

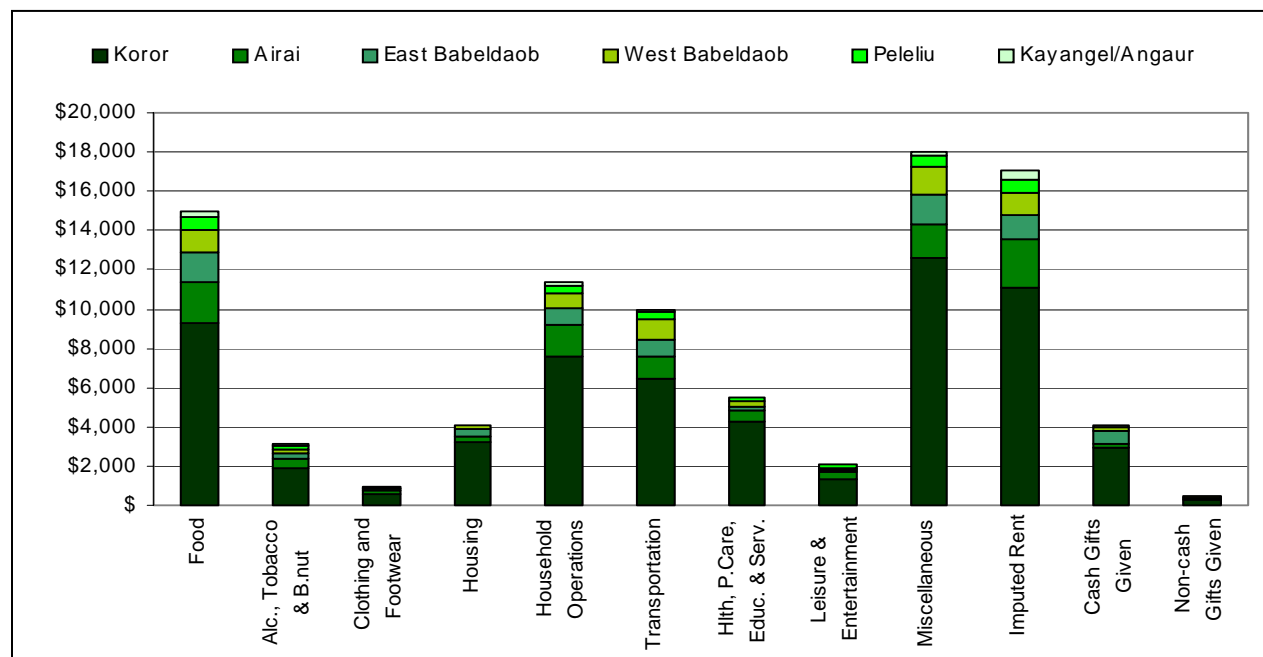


Table 11 provides the estimated average expenditure by different expenditure groups and region. The Miscellaneous group contributes on average about \$ 3.8 thousand per year followed by Imputed Rent with \$ 3.6 thousand and Food at \$ 3.2 thousand on annual. The table below compares region expenditure distribution of expenditure groups.

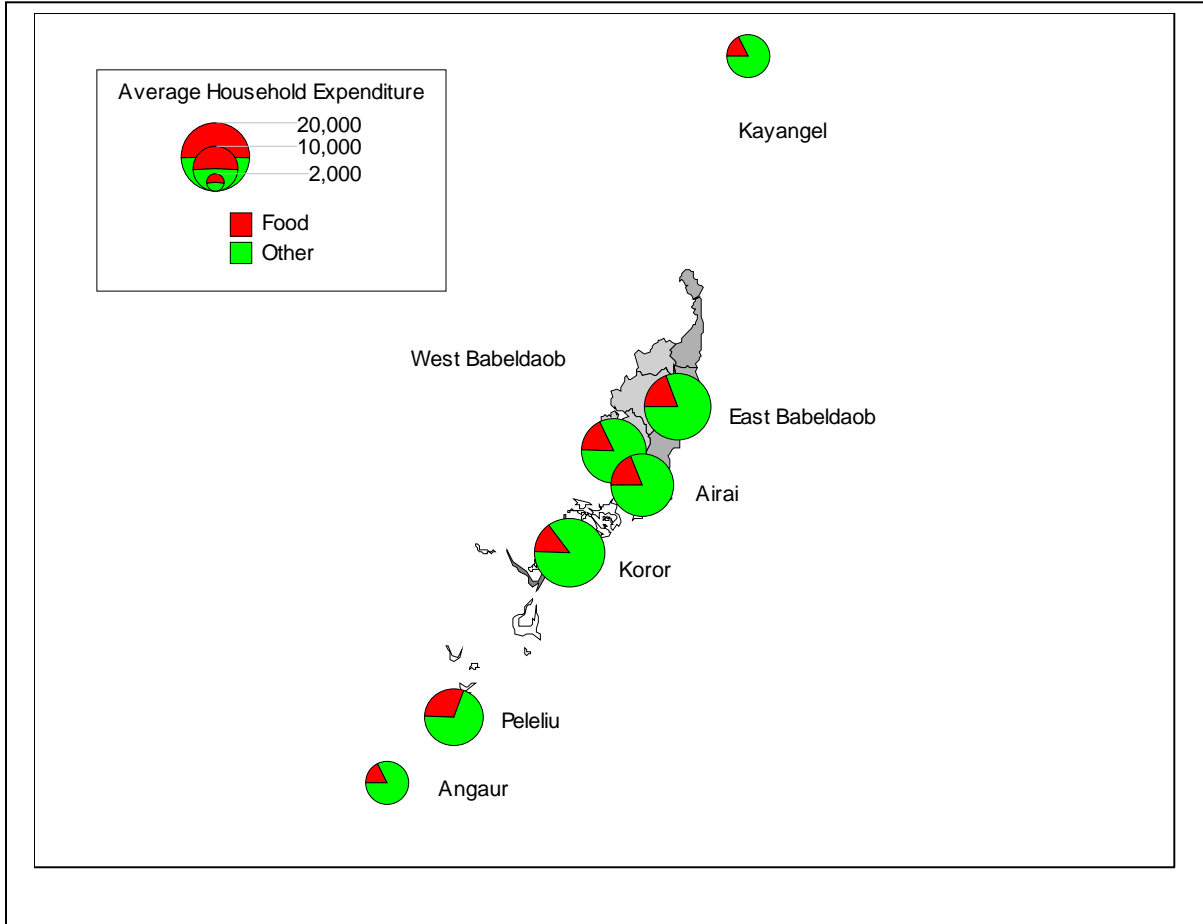
**Table 11 Average Household Expenditure by Broad Expenditure Source and Region, 2006**

Broad Expenditure Source	Koror	Airai	East Babeldaob	West Babeldaob	Peleliu	Kayangel/Angaur	Total
Food	\$ 3,155	\$ 3,118	\$ 3,706	\$ 3,163	\$ 3,747	\$ 1,569	\$ 3,161
Alcohol, Tobacco & Betelnut	\$ 639	\$ 669	\$ 730	\$ 657	\$ 775	\$ 495	\$ 652
Clothing and Footwear	\$ 205	\$ 264	\$ 198	\$ 175	\$ 286	\$ 71	\$ 208
Housing	\$ 1,076	\$ 563	\$ 749	\$ 547	\$ 215	\$ 0	\$ 863
Household Operations	\$ 2,575	\$ 2,419	\$ 2,069	\$ 2,128	\$ 1,820	\$ 1,273	\$ 2,397
Transportation	\$ 2,195	\$ 1,713	\$ 2,074	\$ 2,704	\$ 2,106	\$ 632	\$ 2,095
Health, Personal Care, Education & Services	\$ 1,426	\$ 900	\$ 639	\$ 751	\$ 687	\$ 385	\$ 1,167
Leisure & Entertainment	\$ 463	\$ 490	\$ 305	\$ 335	\$ 741	\$ 139	\$ 441
Miscellaneous	\$ 4,252	\$ 2,716	\$ 3,709	\$ 3,881	\$ 2,710	\$ 1,353	\$ 3,798
Imputed Rent	\$ 3,765	\$ 3,681	\$ 3,089	\$ 3,053	\$ 3,659	\$ 2,651	\$ 3,594
Cash Gifts Given	\$ 985	\$ 357	\$ 1,585	\$ 522	\$ 63	\$ 333	\$ 855
Non-cash Gifts Given	\$ 95	\$ 109	\$ 129	\$ 127	\$ 65	\$ -	\$ 98
<b>Total</b>	<b>\$ 20,829</b>	<b>\$ 17,001</b>	<b>\$ 18,981</b>	<b>\$ 18,045</b>	<b>\$ 16,875</b>	<b>\$ 8,902</b>	<b>\$ 19,330</b>

Source: 2006 HIES

Figure 6 shows average household expenditure on food as compared to other expenditure by region. Most regions have the similar average expenditure on food while Peleliu shows a significant expenditure on food as compared to other expenditure groups.

**Figure 6 Average Household Expenditure by Income Source and Region**



### 7.1.3. Average Household Expenditure by Expenditure Quintiles

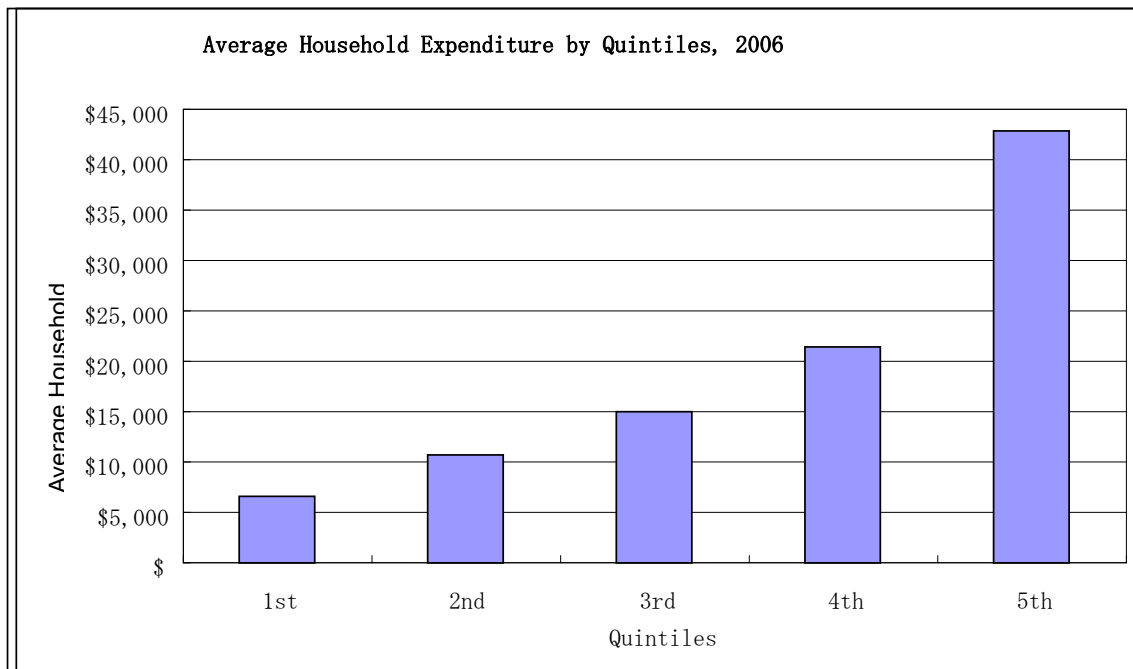
The estimated average expenditure by quintiles shows the average expenditure divided into five equal groups referred to as quintiles. Table 12 shows households in the first quintile spend on average about \$ 6-7 thousand per annum while the 5<sup>th</sup> quintile, spend between \$ 34-46 thousand, eight times as much. Most of the high spending households are in Koror.

**Table 12 Average Household Expenditure by Region and Expenditure Quintiles**

Quintiles	Koror	Airai	East Babeldaob	West Babeldaob	Peleliu	Kayangel/A ngaur	Total
1st Quintile	\$ 6,819	\$ 6,673	\$ 6,434	\$ 6,723	\$ 6,814	\$ 6,319	\$ 6,689
2nd Quintile	\$ 10,733	\$ 10,402	\$ 10,512	\$ 10,252	\$ 10,771	\$ 11,324	\$ 10,626
3rd Quintile	\$ 14,925	\$ 15,789	\$ 15,003	\$ 14,168	\$ 15,671	\$ 15,330	\$ 15,051
4th Quintile	\$ 21,368	\$ 21,480	\$ 21,538	\$ 21,117	\$ 21,415	\$ 21,657	\$ 21,379
5th Quintile	\$ 43,905	\$ 38,897	\$ 45,987	\$ 37,610	\$ 34,108		\$ 42,771
<b>Total</b>	<b>\$ 20,829</b>	<b>\$ 17,001</b>	<b>\$ 18,981</b>	<b>\$ 18,045</b>	<b>\$ 16,875</b>	<b>\$ 8,902</b>	<b>\$ 19,330</b>

Source: 2006 HIES

**Figure 7 Average Household Expenditure by Expenditure Quintiles, 2006**



## 8. Conclusion

### 8.1 Summary

#### *Income*

- Estimated annual household income in 2006 - \$ 94 million. Koror contributes \$ 64 million (68 %), Airai - \$ 14 million (15 %), East Babeldaob - \$ 6 million (7 %), West Babeldaob - \$ 6 million (6 %), Peleliu- \$ 3 million (3 %) and Kayangel/ Angaur - \$ 1.5 million (2 %).
- Estimated average Household Income in 2006 is about \$ 20,000 per annum.
- The major source of income in Palau comes from wages & salaries, contributing more than half (58%) to the total household income. Following wages & salaries is Imputed Rent representing 18% of the total. Subsistence Activities or Informal Sector contributes the least.

#### *Expenditure*

- Total household expenditure per annum is \$ 92 million. Koror contributes the highest - \$ 61 million (67 %), Airai - \$ 11 million (12 %), East Babeldaob - \$ 8 million (8 %), West Babeldaob - \$ 6 million (7 %), Peleliu – \$ 3 million (3 %) and Kayangel/ Angaur - \$ 2 million (2 %).
- On average, slightly more than \$ 19,000 is being spent annually by each household throughout Palau.
- The highest contributor to the total expenditure is miscellaneous expenses (\$ 18 million) per year. Payments for Custom Occasions have been aggregated with other expenses incurred in this group. This explains the substantial amount coming from this group. Imputed rent comes in second with an annual expenditure of about \$ 17 million per annum and food expenditure comes in third with an estimate annual expenditure of \$ 15 million per year.

#### *Savings/ Dis-savings*

- Comparing average household income and household expenditure, households are expending less than they receive as income. For every household in Palau, about \$ 450 dollars is being saved on average per year.

## 9. Summary of Results

### Appendix 1 – Description of Palau HIES stratum

Definitions of the six stratum formed for the survey are as follows:

- 1) Koror – State 14
- 2) Airai – State 7
- 3) East Babeldaob – States 3, 4, 5, 6 & State 2 (Hamlets 15, 17 & 18)
- 4) West Babeldaob – States 8, 9, 10, 11 & State 2 (Hamlets 16, 91 & 20)
- 5) Peleliu – State 13
- 6) Kayangel/Angaur – States 1 & 12

## Appendix 2 – Relative Standard Errors – Region level

### Relative Standard Errors (RSEs) for key income estimates by region

Income Category	Koror		Airai		East Babeldaob	
	Mean Income	RSE	Mean Income	RSE	Mean Income	RSE
Wage & Salary Income	12,951	6.5%	12,922	70.1%	6,817	8.5%
Subsistence Income	50	42.3%	65	26.6%	176	13.7%
Business Income	409	58.2%	1,446	48.8%	691	58.5%
Income from Customs	895	35.4%	329	21.1%	1,199	42.8%
Social Security Income	2,157	14.6%	1,691	15.6%	1,506	15.7%
Remittances	203	29.4%	238	25.4%	85	21.3%
Home Consumption	207	16.1%	238	15.4%	1,428	10.0%
Imputed Rent	3,765	3.1%	3,681	2.2%	3,089	1.2%
Other Gifts	166	23.7%	338	47.4%	458	37.7%
Other Income	756	29.1%	249	34.8%	185	37.5%
<b>TOTAL INCOME</b>	<b>21558</b>	<b>5.0%</b>	<b>21196</b>	<b>6.6%</b>	<b>15633</b>	<b>6.0%</b>

Income Category	West Babeldaob		Peleliu		Kayangel/Anguar	
	Mean Income	RSE	Mean Income	RSE	Mean Income	RSE
Wage & Salary Income	8,501	9.1%	4,498	8.6%	4,511	15.0%
Subsistence Income	110	13.7%	232	13.0%	211	19.2%
Business Income	242	37.7%	1,915	29.9%	14	87.1%
Income from Customs	426	16.3%	603	15.6%	286	30.5%
Social Security Income	1,553	17.3%	1,559	17.1%	292	52.9%
Remittances	151	28.6%	57	42.2%	42	72.8%
Home Consumption	1,174	13.1%	1,028	10.5%	92	35.5%
Imputed Rent	3,053	1.4%	3,659	1.9%	2,651	2.5%
Other Gifts	278	23.7%	92	37.6%	0	0.0%
Other Income	235	37.3%	852	26.2%	0	0.0%
<b>TOTAL INCOME</b>	<b>15720</b>	<b>5.5%</b>	<b>14495</b>	<b>4.9%</b>	<b>8099</b>	<b>8.4%</b>

### Relative Standard Errors (RSEs) for key expenditure estimates by region

Expenditure Category	Koror		Airai		East Babeldaob	
	Mean Expenditure	RSE	Mean Expenditure	RSE	Mean Expenditure	RSE
Food	3,156	6.0%	3,118	6.2%	3,706	6.5%
Alcohol, Tobacco & Betel nut	639	10.1%	669	8.4%	730	8.5%
Clothing & Footwear	205	16.1%	264	20.1%	198	20.1%
Housing	1,076	16.9%	563	39.1%	749	33.3%
Household Operations	2,575	5.6%	2,419	5.5%	2,069	7.3%
Transportation	2,195	14.6%	1,713	10.6%	2,074	11.0%
Health, Personal, Educ & Serv.	1,426	15.7%	900	26.8%	639	15.6%
Leisure & Entertainment	463	8.1%	490	19.8%	305	12.1%
Miscellaneous	4,252	7.3%	2,716	11.3%	3,709	8.9%
Imputed rent	3,765	3.1%	3,681	2.2%	3,089	1.2%
Gifts given (cash)	985	58.9%	357	41.6%	1,585	62.0%
Gifts received (non-cash)	95	28.8%	109	22.6%	129	23.0%
<b>TOTAL EXPENDITURE</b>	<b>20830</b>	<b>5.8%</b>	<b>17001</b>	<b>5.3%</b>	<b>18981</b>	<b>8.2%</b>

Expenditure Category	West Babeldaob		Peleliu		Kayangel/Anguar	
	Mean Expenditure	RSE	Mean Expenditure	RSE	Mean Expenditure	RSE
Food	3,163	6.8%	3,747	5.5%	1,569	7.2%
Alcohol, Tobacco & Betel nut	657	7.7%	775	7.4%	495	13.4%
Clothing & Footwear	175	16.2%	286	14.4%	71	26.2%
Housing	547	19.9%	215	24.4%	0	87.1%
Household Operations	2,128	5.8%	1,820	6.4%	1,273	14.2%
Transportation	2,704	13.9%	2,106	19.3%	632	33.8%
Health, Personal, Educ & Serv.	751	11.0%	687	9.7%	385	22.4%
Leisure & Entertainment	335	9.9%	741	7.7%	139	24.1%
Miscellaneous	3,881	9.4%	2,710	6.2%	1,353	23.9%
Imputed rent	3,053	1.4%	3,659	1.9%	2,651	2.5%
Gifts given (cash)	522	27.2%	63	40.8%	333	56.8%
Gifts received (non-cash)	127	21.0%	65	42.8%	0	0.0%
<b>TOTAL EXPENDITURE</b>	<b>18045</b>	<b>4.7%</b>	<b>16875</b>	<b>4.0%</b>	<b>8902</b>	<b>7.3%</b>

## **Appendix 3 – Income and Expenditure Definitions**

### **Income Data Items**

For the income analysis, the income components depending on frequency, whether received biweekly, monthly were annualized.

1. Wages and Salary: Includes all income from people working for pay received from a job, business or profession (first and second job if relevant). Net earnings are included in the analysis which includes commission, tips and payments-in-kind, whilst deducting taxes, pensions and social security contributions.

2. Subsistence Income: Includes income generated by households through subsistence type activities such as growing crops, raising livestock, fishing activities and handicrafts. The net profits are included in the analysis, which is simply calculated by deducting any operating expenses from any income generated.

3. Other Business Income: Includes income generated from other commercial activities such as transport businesses, retail stores, trade businesses and tourism businesses. Depending on how the data turned out, a decision was made on whether to take the estimated value of drawings from the business (including items consumed at home) or derive the business income by deducting total expenses (including, labor, materials, transport, etc) from the gross earnings.

4. Receipts from Customs Occasions: Includes money received by the household for customs occasions such as a funeral, ocheraol, omengat/ ngasech or house party.

#### 5. Social Security Payments:

Regular Social Security: Includes regular social security and pension plan payments received by any household member.

Lump-Sum Social Security: Includes lump sum social security and pension plan payments received by any household member.

#### 6. Remittances Received:

Cash Remittances Received: Includes regular cash payments received by the household from both other households in Palau or overseas (comes from questionnaire).

Goods Remittances Received: Includes regular good received by the household from both other households in Palau or overseas (comes from questionnaire).



7. Other Gifts Received:

Other Cash Gifts Received: Includes ad-hoc cash gifts received by the household generally by other households.

Other Goods Gifts Received: Includes ad-hoc goods gifts received by the household generally by other households.

8. Imputed Rent: Includes an imputed rent value for those households which either own their own house (outright or with a mortgage), or those who are occupying a house free of rent.

9. Other Income:

Income from Previous Jobs: Includes income from a job which a household member may have held in the last 12 months, which they don't hold now.

Income from Services to Other Households: Includes income generated by household members from casual jobs for other households or non-profit organizations.

Welfare Benefits: Includes income received by any household member from a social welfare benefit payment from the government or other non-profit agency.

Rent Income (House/Land): Includes income received by any household member for leasing out a property or land.

Other Income: Includes other types of income not elsewhere covered such as interest income, director's fees and income from a partnership as a non-working shareholder.

10. Home Consumption: Contains an estimated value for items consumed by a household which they produce themselves. Examples include crops the household may grow themselves or fish they have caught.

## **Expenditure Data Items**

As with the income analysis, for the expenditure analysis, the expenditure components were reviewed and annualized

1. Food: Includes an estimate for all food purchased by the household. The group is divided into the following 9 sub-groups:

- Seafood
- Meat & Poultry
- Fruit & Vegetables
- Cereal Products
- Fats & Oils
- Condiments & Spices
- Dairy Products
- Non-alcoholic beverages
- Miscellaneous food & meals away from home

2. Alcohol, Tobacco & Betel Nut: Includes an estimate for a household's expenditure on tobacco, alcohol and betel nut. The group is split into the three sub-groups:

- Tobacco
- Alcohol
- Betel Nut

3. Clothing & Footwear: Includes an estimate of a household's expenditure on clothing and footwear and is split into those two sub-groups:

- Clothing
- Footwear

## **4. Housing**

Household Maintenance: Includes expenditure on things like building materials and hiring of equipment/ equipment rental.

Rent: Covers both ground and property rent.

Insurance: Covers house and fire insurance as well as things like water, telephone and electricity connection fees.

## **5. Household Operations**

Household utilities & fuels: Covers household expenditure on things like electricity, water and gas.

Household Appliances: Covers expenditure on major types of appliances such as refrigerators, televisions, home computers, etc.

Household Furniture: Covers expenditure on different household furniture and furnishings such as beds, lounge chairs, sheets, pillows, etc.

Household Supplies: Covers expenditure on general household supplies such as batteries, dish washing liquid, mosquito coils, etc.

Toiletries: Covers expenditure on items such as toothpaste, hair shampoo, deodorant, etc.

Household Service: Covers expenditure on items such as babysitting, lawn mowing and house cleaning.

Household Communications: Covers all household communication expenses such as telephone bills, purchase of a mobile phone, post office box rental, etc

## 6. Transport

Motor Fuel & Oil: Largely cover vehicle fuels such as gas, diesel and lubricants.

Motor Vehicle & Boat Expenses: Mainly covers the purchase of large transportation purchases such as a cars or boats, to include their maintenance.

Other Transportation: Covers traveling expenses such as airfare, sea fare and departure tax.

## 7. Health, Personal Care, Education & Services

Health: Includes all health related expenses, whether in Palau or overseas for things like medicines, doctor's visits and hospital charges.

Personal Care: Includes personal care items like nappies, toothbrushes and tissues.

Education: Covers education related expenses such as school fees, school books, tuition and boarding.

Personal Services: Covers any personal service supplied to a household member such as a haircut or manicure.

8. Leisure & Entertainment: Covers all recreation type expenses like cable TV fees, toys, fishing equipment and video hire.

9. Miscellaneous: Covers all other expenses on items that do not fall under any of the above categories such as interest on loans, life insurance, contributions to religious organizations.

10. Imputed Rent: As with the same category in income, this group includes an imputed rent value for those households which either own their own house (outright or with a mortgage), or are occupying a dwelling free of rent.

11. Gifts Given (Cash): Covers cash gifts given away by members of the household to either other Palauans or people overseas.

12. Gifts Received (Non-cash): Covers non-cash gifts received by members of the household from either other Palauans or people overseas.

## Appendix 4 – Additional Income Tables

**Table 1. Total Household Income by Region, 2006**

<b>Stratum</b>	<b>Total Household Income (\$000)</b>	<b>Percent</b>
Koror	\$ 63,770	68.0%
Airai	\$ 13,806	14.7%
East Babeldaob	\$ 6,372	6.8%
West Babeldaob	\$ 5,772	6.2%
Peleliu	\$ 2,631	2.8%
Kayangel/Angaur	\$ 1,444	1.5%
<b>Total</b>	<b>\$ 93,795</b>	<b>100.0%</b>

Source: 2006 HIES

**Table 2. Average Household Income by Region, 2006**

<b>Stratum</b>	<b>Average Household Income</b>
Koror	\$ 21,558
Airai	\$ 21,196
East Babeldaob	\$ 15,633
West Babeldaob	\$ 15,720
Peleliu	\$ 14,495
Kayangel/Angaur	\$ 8,099
<b>Total</b>	<b>\$ 19,771</b>

Source: 2006 HIES

**Table 3. Total Income by Sex and Ethnicity of Household-Head (\$000), 2006**

<b>Ethnicity</b>	<b>Male-Head</b>	<b>Female-Head</b>	<b>Total</b>
Palauan	\$ 61,189	\$ 17,788	\$ 78,976
American	\$ 2,365	\$ 152	\$ 2,516
Filipino	\$ 5,590	\$ 2,294	\$ 7,884
Chinese	\$ 667	\$ 57	\$ 724
Korean	\$ 87	\$ 21	\$ 108
Taiwanese	\$ 312		\$ 312
Other Micronesian	\$ 324	\$ 28	\$ 351
Other	\$ 2,416	\$ 507	\$ 2,923
<b>Total</b>	<b>\$ 72,950</b>	<b>\$ 20,845</b>	<b>\$ 93,795</b>

Source: 2006 HIES

**Table 4. Average Income by Sex and Ethnicity of Household-Head, 2006**

<i>Ethnicity</i>	<i>Male-Head</i>	<i>Female-Head</i>	<i>Total</i>
Palauan	\$ 22,202	\$ 17,339	\$ 20,883
American	\$ 43,439	\$ 47,590	\$ 43,668
Filipino	\$ 12,475	\$ 12,204	\$ 12,395
Chinese	\$ 13,296	\$ 7,103	\$ 12,444
Korean	\$ 21,840	\$ 10,595	\$ 18,095
Taiwanese	\$ 11,928	\$ -	\$ 11,928
Other Micronesian	\$ 16,174	\$ 6,888	\$ 14,629
Other	\$ 18,879	\$ 19,351	\$ 18,959
<b>Total</b>	<b>\$ 20,922</b>	<b>\$ 16,581</b>	<b>\$ 19,771</b>

Source: 2006 HIES

**Table 5. Total Household Income by Sex and Ethnicity of Household-Head (\$000), 2006**

<i>Household-Head Sex</i>	<i>Koror</i>	<i>Airai</i>	<i>East Babeldaob</i>	<i>West Babeldaob</i>	<i>Peleliu</i>	<i>Kayangel/Angaur</i>	<i>Total</i>
Male-Head	\$ 47,987	\$ 12,275	\$ 5,148	\$ 4,777	\$ 1,801	\$ 962	\$ 72,950
Female-Head	\$ 15,783	\$ 1,531	\$ 1,224	\$ 995	\$ 830	\$ 482	\$ 20,845
<b>Household-Head Ethnicity</b>							
Palauan	\$ 52,084	\$ 11,591	\$ 6,082	\$ 5,255	\$ 2,521	\$ 1,444	\$ 78,976
American	\$ 1,720	\$ 634	\$ 162				\$ 2,516
Filipino	\$ 6,373	\$ 959	\$ 71	\$ 432	\$ 48		\$ 7,884
Chinese	\$ 413	\$ 310					\$ 724
Korean		\$ 87			\$ 21		\$ 108
Taiwanese	\$ 312						\$ 312
Other Micronesian	\$ 178	\$ 105		\$ 68			\$ 351
Other	\$ 2,689	\$ 120	\$ 57	\$ 16	\$ 41		\$ 2,923
<b>Total</b>	<b>\$ 63,770</b>	<b>\$ 13,806</b>	<b>\$ 6,372</b>	<b>\$ 5,772</b>	<b>\$ 2,631</b>	<b>\$ 1,444</b>	<b>\$ 93,795</b>

Source: 2006 HIES

**Table 6. Average Household Income by Sex and Ethnicity of Household-Head, 2006**

<i>Household Head Sex</i>	<i>Koror</i>	<i>Airai</i>	<i>East Babeldaob</i>	<i>West Babeldaob</i>	<i>Peleliu</i>	<i>Kayangel/Angaur</i>	<i>Total</i>
Male-Head	\$ 22,914	\$ 22,755	\$ 16,166	\$ 16,427	\$ 14,563	\$ 8,000	\$ 20,922
Female-Head	\$ 18,270	\$ 13,682	\$ 13,729	\$ 13,028	\$ 14,350	\$ 8,305	\$ 16,581
<b>Total</b>	<b>\$ 21,558</b>	<b>\$ 21,196</b>	<b>\$ 15,633</b>	<b>\$ 15,720</b>	<b>\$ 14,495</b>	<b>\$ 8,099</b>	<b>\$ 19,771</b>
<b>Ethnicity</b>							
Palauan	\$ 23,407	\$ 23,392	\$ 15,784	\$ 16,117	\$ 14,694	\$ 8,099	\$ 20,883
American	\$ 43,808	\$ 52,898	\$ 25,434	\$ -	\$ -	\$ -	\$ 43,668
Filipino	\$ 12,814	\$ 10,911	\$ 7,411	\$ 12,267	\$ 8,076	\$ -	\$ 12,395
Chinese	\$ 15,788	\$ 9,706	\$ -	\$ -	\$ -	\$ -	\$ 12,444
Korean	\$ -	\$ 21,840	\$ -	\$ -	\$ 10,595	\$ -	\$ 18,095
Taiwanese	\$ 11,928	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 11,928
Other Micronesian	\$ 13,591	\$ 13,136	\$ -	\$ 23,317	\$ -	\$ -	\$ 14,629
Other	\$ 20,546	\$ 9,973	\$ 9,007	\$ 5,470	\$ 20,487	\$ -	\$ 18,959
<b>Total</b>	<b>\$ 21,558</b>	<b>\$ 21,196</b>	<b>\$ 15,633</b>	<b>\$ 15,720</b>	<b>\$ 14,495</b>	<b>\$ 8,099</b>	<b>\$ 19,771</b>

Source: 2006 HIES

**Table 7. Total Household Income by Source (\$000), 2006**

Source of Income	Total	Percent
Wages & Salaries	\$ 54,246	57.8%
Imputed Rent	\$ 17,051	18.2%
Social Security	\$ 9,003	9.6%
Customs	\$ 3,665	3.9%
Business	\$ 2,872	3.1%
Other Income	\$ 2,714	2.9%
Home Consumption	\$ 1,983	2.1%
Cash/ Goods Received	\$ 1,017	1.1%
Remittances	\$ 863	0.9%
Subsistence	\$ 381	0.4%
<b>Total</b>	<b>\$ 93,795</b>	<b>100.0%</b>

Source: 2006 HIES

**Table 8. Average Household Income by Source, 2006**

Source of Income	Total
Wages & Salaries	\$ 11,435
Imputed Rent	\$ 3,594
Social Security	\$ 1,898
Customs	\$ 773
Business	\$ 605
Other Income	\$ 572
Home Consumption	\$ 418
Cash/ Goods Received	\$ 214
Total Remittances	\$ 182
Subsistence	\$ 80
<b>Total</b>	<b>\$ 19,771</b>

Source: 2006 HIES

**Table 9. Total Household Income by Source and Region (\$000), 2006**

Source of Income	Koror	Airai	East Babeldaob	West Babeldaob	Peleliu	Kayangel/ Angaur	Total
Wages & Salaries	\$ 38,309	\$ 8,416	\$ 2,779	\$ 3,121	\$ 817	\$ 804	\$ 54,246
Imputed Rent	\$ 11,136	\$ 2,398	\$ 1,259	\$ 1,121	\$ 664	\$ 473	\$ 17,051
Social Security	\$ 6,382	\$ 1,102	\$ 614	\$ 570	\$ 283	\$ 52	\$ 9,003
Customs	\$ 2,647	\$ 214	\$ 489	\$ 155	\$ 109	\$ 51	\$ 3,665
Business	\$ 1,210	\$ 942	\$ 282	\$ 89	\$ 348	\$ 2	\$ 2,872
Other Income	\$ 2,236	\$ 162	\$ 75	\$ 86	\$ 155		\$ 2,714
Home Consumption	\$ 612	\$ 155	\$ 582	\$ 431	\$ 187	\$ 16	\$ 1,983
Cash/ Goods Received	\$ 492	\$ 220	\$ 186	\$ 102	\$ 17		\$ 1,017
Remittances	\$ 600	\$ 155	\$ 34	\$ 56	\$ 10	\$ 8	\$ 863
Subsistence	\$ 147	\$ 42	\$ 72	\$ 40	\$ 42	\$ 38	\$ 381
<b>Total</b>	<b>\$ 63,770</b>	<b>\$ 13,806</b>	<b>\$ 6,372</b>	<b>\$ 5,772</b>	<b>\$ 2,631</b>	<b>\$ 1,444</b>	<b>\$ 93,795</b>

Source: 2006 HIES

**Table 10. Average Household Income by Source and Region, 2006**

Source of Income	Koror	Airai	East Babeldaob	West Babeldaob	Peleliu	Kayangel/ Angaur	Total
Wages & Salaries	\$ 12,951	\$ 12,922	\$ 6,817	\$ 8,501	\$ 4,498	\$ 4,511	\$ 11,435
Imputed Rent	\$ 3,765	\$ 3,681	\$ 3,089	\$ 3,053	\$ 3,659	\$ 2,651	\$ 3,594
Social Security	\$ 2,157	\$ 1,691	\$ 1,506	\$ 1,553	\$ 1,559	\$ 292	\$ 1,898
Customs	\$ 895	\$ 329	\$ 1,199	\$ 422	\$ 603	\$ 286	\$ 773
Business	\$ 409	\$ 1,446	\$ 691	\$ 242	\$ 1,915	\$ 14	\$ 605
Other Income	\$ 756	\$ 249	\$ 185	\$ 235	\$ 852	\$ -	\$ 572
Home Consumption	\$ 207	\$ 238	\$ 1,428	\$ 1,174	\$ 1,028	\$ 92	\$ 418
Cash/ Goods Received	\$ 166	\$ 338	\$ 458	\$ 278	\$ 92	\$ -	\$ 214
Total Remittances	\$ 203	\$ 238	\$ 85	\$ 151	\$ 57	\$ 42	\$ 182
Subsistence	\$ 50	\$ 65	\$ 176	\$ 110	\$ 232	\$ 211	\$ 80
<b>Total</b>	<b>\$ 21,558</b>	<b>\$ 21,196</b>	<b>\$ 15,633</b>	<b>\$ 15,720</b>	<b>\$ 14,495</b>	<b>\$ 8,099</b>	<b>\$ 19,771</b>

Source: 2006 HIES

**Table 11. Total Household Income by Source and Sex of Household-Head (\$000), 2006**

Source of Income	Male-Head	Female-Head	Total
Wages & Salaries	\$ 44,180	\$ 10,066	\$ 54,246
Imputed Rent	\$ 12,456	\$ 4,595	\$ 17,051
Social Security	\$ 5,591	\$ 3,412	\$ 9,003
Customs	\$ 3,225	\$ 440	\$ 3,665
Business	\$ 2,660	\$ 211	\$ 2,872
Other Income	\$ 1,775	\$ 939	\$ 2,714
Home Consumption	\$ 1,496	\$ 487	\$ 1,983
Cash/ Goods Received	\$ 746	\$ 271	\$ 1,017
Remittances	\$ 517	\$ 347	\$ 863
Subsistence	\$ 304	\$ 77	\$ 381
<b>Total</b>	<b>\$ 72,950</b>	<b>\$ 20,845</b>	<b>\$ 93,795</b>

Source: 2006 HIES

**Table 12. Average Household Income by Source and Sex of Household-Head, 2006**

Source of Income	Male-Head	Female-Head	Total
Wages & Salaries	\$ 12,671	\$ 8,007	\$ 11,435
Imputed Rent	\$ 3,572	\$ 3,655	\$ 3,594
Social Security	\$ 1,603	\$ 2,714	\$ 1,898
Customs	\$ 925	\$ 350	\$ 773
Business	\$ 763	\$ 168	\$ 605
Other Income	\$ 509	\$ 747	\$ 572
Home Consumption	\$ 429	\$ 388	\$ 418
Cash/ Goods Received	\$ 214	\$ 216	\$ 214
Total Remittances	\$ 148	\$ 276	\$ 182
Subsistence	\$ 87	\$ 61	\$ 80
<b>Total</b>	<b>\$ 20,922</b>	<b>\$ 16,581</b>	<b>\$ 19,771</b>

Source: 2006 HIES



2006 Household Income and Expenditure Survey

**Table 13. Total Household Income by Source and Ethnicity of Household-Head (\$000), 2006**

Source of Income	Palauan	American	Filipino	Chinese	Korean	Taiwanese	Other Micronesia	Other	Total
Wages & Salaries	\$ 43,423	\$ 2,246	\$ 5,167	\$ 436	\$ 75	\$ 155	\$ 312	\$ 2,431	\$ 54,246
Imputed Rent	\$ 13,512	\$ 164	\$ 2,452	\$ 282	\$ 30	\$ 157	\$ 28	\$ 425	\$ 17,051
Social Security	\$ 8,879	\$	\$ 118	\$	\$ 3	\$	\$	\$ 2	\$ 9,003
Customs	\$ 3,656	\$	\$	\$	\$ 1	\$	\$	\$ 7	\$ 3,665
Business	\$ 2,812	\$	\$ 55	\$	\$	\$	\$	\$ 5	\$ 2,872
Other Income	\$ 2,672	\$ 24	\$ 13	\$	\$	\$	\$	\$ 4	\$ 2,714
Home Consumption	\$ 1,912	\$ 17	\$ 37	\$ 3	\$	\$	\$ 4	\$ 12	\$ 1,983
Cash/ Goods Received	\$ 912	\$ 65	\$ 40	\$	\$	\$	\$	\$ 1	\$ 1,017
Remittances	\$ 820	\$	\$ 1	\$ 1	\$	\$	\$ 7	\$ 34	\$ 863
Subsistence	\$ 378	\$	\$ 1	\$ 2	\$	\$	\$	\$	\$ 381
<b>Total</b>	<b>\$ 78,976</b>	<b>\$ 2,516</b>	<b>\$ 7,884</b>	<b>\$ 724</b>	<b>\$ 108</b>	<b>\$ 312</b>	<b>\$ 351</b>	<b>\$ 2,923</b>	<b>\$ 93,795</b>

Source: 2006 HIES

**Table 14. Average Household Income by Source and Ethnicity of Household-Head, 2006**

Source of Income	Palauan	American	Filipino	Chinese	Korean	Taiwanese	Other Micronesia	Other	Total
Wages & Salaries	\$ 11,482	\$ 38,978	\$ 8,123	\$ 7,504	\$ 12,480	\$ 5,928	\$ 13,005	\$ 15,769	\$ 11,435
Imputed Rent	\$ 3,573	\$ 2,846	\$ 3,855	\$ 4,845	\$ 5,001	\$ 6,000	\$ 1,186	\$ 2,759	\$ 3,594
Social Security	\$ 2,348	\$ 6	\$ 186	\$ -	\$ 448	\$ -	\$ -	\$ 16	\$ 1,898
Customs	\$ 967	\$ -	\$ 1	\$ -	\$ 166	\$ -	\$ 7	\$ 47	\$ 773
Business	\$ 743	\$ -	\$ 86	\$ -	\$ -	\$ -	\$ -	\$ 34	\$ 605
Other Income	\$ 707	\$ 424	\$ 21	\$ -	\$ -	\$ -	\$ -	\$ 25	\$ 572
Home Consumption	\$ 505	\$ 287	\$ 57	\$ 43	\$ -	\$ -	\$ 150	\$ 80	\$ 418
Cash/ Goods Received	\$ 241	\$ 1,122	\$ 62	\$ -	\$ -	\$ -	\$ -	\$ 7	\$ 214
Total Remittances	\$ 217	\$ -	\$ 1	\$ 21	\$ -	\$ -	\$ 281	\$ 222	\$ 182
Subsistence	\$ 100	\$ 6	\$ 2	\$ 31	\$ -	\$ -	\$ -	\$ -	\$ 80
<b>Total</b>	<b>\$ 20,883</b>	<b>\$ 43,668</b>	<b>\$ 12,395</b>	<b>\$ 12,444</b>	<b>\$ 18,095</b>	<b>\$ 11,928</b>	<b>\$ 14,629</b>	<b>\$ 18,959</b>	<b>\$ 19,771</b>

Source: 2006 HIES

**Table 15. Total Household Income by Detailed Income Source, 2006**

Income Sources	Total (\$ 000)	Percent
Wages & Salaries	\$ 54,246	57.8%
Imputed Rent	\$ 17,051	18.2%
Regular Social Security	\$ 8,664	9.2%
Customs Occassions	\$ 3,665	3.9%
Other Business Income	\$ 2,872	3.1%
Home Consumption	\$ 1,983	2.1%
Rent (House/ Land)	\$ 1,243	1.3%
Previous Job Income	\$ 702	0.7%
Cash Remittances Received	\$ 677	0.7%
Cash Gifts Received	\$ 553	0.6%
Goods Gifts Received	\$ 465	0.5%
Other Income	\$ 399	0.4%
Subsistence Income	\$ 381	0.4%
Lump-sum Social Security	\$ 338	0.4%
Income from Services	\$ 222	0.2%
Goods Remittances Received	\$ 186	0.2%
Welfare Benefits	\$ 148	0.2%
<b>Total</b>	<b>\$ 93,795</b>	<b>100.0%</b>

Source: 2006 HIES

**Table 16. Average Household Income by Detailed Source, 2006**

<b>Source of Income</b>	<b>Total</b>
Wages & Salaries	\$ 11,435
Imputed Rent	\$ 3,594
Regular Social Security	\$ 1,826
Customs Occasions	\$ 773
Other Business Income	\$ 605
Home Consumption	\$ 418
Rent (House/ Land)	\$ 262
Previous Job Income	\$ 148
Cash Remittances Received	\$ 143
Cash Gifts Received	\$ 117
Goods Gifts Received	\$ 98
Other Income	\$ 84
Subsistence Income	\$ 80
Lump-sum Social Security	\$ 71
Income from Services	\$ 47
Goods Remittances Received	\$ 39
Welfare Benefits	\$ 31
<b>Total</b>	<b>\$ 19,771</b>

Source: 2006 HIES

**Table 17. Total Household Income by Detailed Income Source and Region (\$ 000), 2006**

<b>Income Sources</b>	<b>Koror</b>	<b>Airai</b>	<b>East Babeldaob</b>	<b>West Babeldaob</b>	<b>Peleliu</b>	<b>Kayangel/ Angaur</b>	<b>Total</b>
Wages & Salaries	\$ 38,309	\$ 8,416	\$ 2,779	\$ 3,121	\$ 817	\$ 804	\$ 54,246
Imputed Rent	\$ 11,136	\$ 2,398	\$ 1,259	\$ 1,121	\$ 664	\$ 473	\$ 17,051
Regular Social Security	\$ 6,053	\$ 1,102	\$ 605	\$ 570	\$ 283	\$ 52	\$ 8,664
Customs Occasions	\$ 2,647	\$ 214	\$ 489	\$ 155	\$ 109	\$ 51	\$ 3,665
Other Business Income	\$ 1,210	\$ 942	\$ 282	\$ 89	\$ 348	\$ 2	\$ 2,872
Home Consumption	\$ 612	\$ 155	\$ 582	\$ 431	\$ 187	\$ 16	\$ 1,983
Rent (House/ Land)	\$ 1,225			\$ 18			\$ 1,243
Previous Job Income	\$ 405	\$ 130	\$ 23	\$ 62	\$ 81		\$ 702
Cash Remittances Received	\$ 477	\$ 122	\$ 24	\$ 44	\$ 10		\$ 677
Cash Gifts Received	\$ 209	\$ 149	\$ 134	\$ 55	\$ 5		\$ 553
Goods Gifts Received	\$ 282	\$ 71	\$ 52	\$ 47	\$ 12		\$ 465
Other Income	\$ 371	\$ 5	\$ 24				\$ 399
Subsistence Income	\$ 147	\$ 42	\$ 72	\$ 40	\$ 42	\$ 38	\$ 381
Lump-sum Social Security	\$ 329		\$ 9				\$ 338
Income from Services	\$ 183	\$ 10	\$ 18	\$ 7	\$ 4		\$ 222
Goods Remittances Received	\$ 123	\$ 33	\$ 10	\$ 12		\$ 8	\$ 186
Welfare Benefits	\$ 52	\$ 17	\$ 10		\$ 69		\$ 148
<b>Total</b>	<b>\$ 63,770</b>	<b>\$ 13,806</b>	<b>\$ 6,372</b>	<b>\$ 5,772</b>	<b>\$ 2,631</b>	<b>\$ 1,444</b>	<b>\$ 93,795</b>

Source: 2006 HIES

**Table 18. Average Household Income by Detailed Income Source and Region, 2006**

<b>Source of Income</b>	<b>Koror</b>	<b>Airai</b>	<b>East Babeldaob</b>	<b>West Babeldaob</b>	<b>Peleliu</b>	<b>Kayangal/ Angaur</b>	<b>Total</b>
Wages & Salaries	\$ 12,951	\$ 12,922	\$ 6,817	\$ 8,501	\$ 4,498	\$ 4,511	\$ 11,435
Imputed Rent	\$ 3,765	\$ 3,681	\$ 3,089	\$ 3,053	\$ 3,659	\$ 2,651	\$ 3,594
Regular Social Security	\$ 2,046	\$ 1,691	\$ 1,483	\$ 1,553	\$ 1,559	\$ 292	\$ 1,826
Customs Occassions	\$ 895	\$ 329	\$ 1,199	\$ 422	\$ 603	\$ 286	\$ 773
Other Business Income	\$ 409	\$ 1,446	\$ 691	\$ 242	\$ 1,915	\$ 14	\$ 605
Home Consumption	\$ 207	\$ 238	\$ 1,428	\$ 1,174	\$ 1,028	\$ 92	\$ 418
Rent (House/ Land)	\$ 414	\$ -	\$ -	\$ 48	\$ -	\$ -	\$ 262
Previous Job Income	\$ 137	\$ 200	\$ 57	\$ 168	\$ 447	\$ -	\$ 148
Cash Remittances Received	\$ 161	\$ 187	\$ 59	\$ 119	\$ 57	\$ -	\$ 143
Cash Gifts Received	\$ 71	\$ 229	\$ 329	\$ 150	\$ 27	\$ -	\$ 117
Goods Gifts Received	\$ 95	\$ 109	\$ 129	\$ 127	\$ 65	\$ -	\$ 98
Other Income	\$ 125	\$ 7	\$ 59	\$ -	\$ -	\$ -	\$ 84
Subsistence Income	\$ 50	\$ 65	\$ 176	\$ 110	\$ 232	\$ 211	\$ 80
Lump-sum Social Security	\$ 111	\$ -	\$ 23	\$ -	\$ -	\$ -	\$ 71
Income from Services	\$ 62	\$ 16	\$ 44	\$ 18	\$ 24	\$ -	\$ 47
Goods Remittances Received	\$ 42	\$ 51	\$ 25	\$ 33	\$ -	\$ 42	\$ 39
Welfare Benefits	\$ 17	\$ 26	\$ 25	\$ 1	\$ 381	\$ -	\$ 31
<b>Total</b>	<b>\$ 21,558</b>	<b>\$ 21,196</b>	<b>\$ 15,633</b>	<b>\$ 15,720</b>	<b>\$ 14,495</b>	<b>\$ 8,099</b>	<b>\$ 19,771</b>

Source: 2006 HIES

**Table 19. Total Household Income by Detailed Income Source and Sex of Household-Head (\$ 000), 2006**

<b>Income Sources</b>	<b>Male- Head</b>	<b>Female-Head</b>	<b>Total</b>
Wages & Salaries	\$ 44,180	\$ 10,066	\$ 54,246
Imputed Rent	\$ 12,456	\$ 4,595	\$ 17,051
Regular Social Security	\$ 5,590	\$ 3,074	\$ 8,664
Customs Occassions	\$ 3,225	\$ 440	\$ 3,665
Other Business Income	\$ 2,660	\$ 211	\$ 2,872
Home Consumption	\$ 1,496	\$ 487	\$ 1,983
Rent (House/ Land)	\$ 596	\$ 647	\$ 1,243
Previous Job Income	\$ 530	\$ 172	\$ 702
Cash Remittances Received	\$ 388	\$ 289	\$ 677
Cash Gifts Received	\$ 425	\$ 128	\$ 553
Goods Gifts Received	\$ 322	\$ 143	\$ 465
Other Income	\$ 375	\$ 24	\$ 399
Subsistence Income	\$ 304	\$ 77	\$ 381
Lump-sum Social Security	\$ -	\$ 338	\$ 338
Income from Services	\$ 209	\$ 13	\$ 222
Goods Remittances Received	\$ 128	\$ 58	\$ 186
Welfare Benefits	\$ 64	\$ 84	\$ 148
<b>Total</b>	<b>\$ 72,950</b>	<b>\$ 20,845</b>	<b>\$ 93,795</b>

Source: 2006 HIES

**Table 20. Average Household Income by Detailed Source and Sex of Household-Head, 2006**

<b>Source of Income</b>	<b>Male-Head</b>	<b>Female-Head</b>	<b>Total</b>
Wages & Salaries	\$ 12,671	\$ 8,007	\$ 11,435
Imputed Rent	\$ 3,572	\$ 3,655	\$ 3,594
Regular Social Security	\$ 1,603	\$ 2,445	\$ 1,826
Customs Occassions	\$ 925	\$ 350	\$ 773
Other Business Income	\$ 763	\$ 168	\$ 605
Home Consumption	\$ 429	\$ 388	\$ 418
Rent (House/ Land)	\$ 171	\$ 514	\$ 262
Previous Job Income	\$ 152	\$ 136	\$ 148
Cash Remittances Received	\$ 111	\$ 230	\$ 143
Cash Gifts Received	\$ 122	\$ 102	\$ 117
Goods Gifts Received	\$ 92	\$ 114	\$ 98
Other Income	\$ 108	\$ 19	\$ 84
Subsistence Income	\$ 87	\$ 61	\$ 80
Lump-sum Social Security	\$ 0	\$ 269	\$ 71
Income from Services	\$ 60	\$ 10	\$ 47
Goods Remittances Received	\$ 37	\$ 46	\$ 39
Welfare Benefits	\$ 18	\$ 67	\$ 31
<b>Total</b>	<b>\$ 20,922</b>	<b>\$ 16,581</b>	<b>\$ 19,771</b>

Source: 2006 HIES

**Table 21. Total Household Income by Detailed Income Source and Ethnicity of Household-Head (\$ 000), 2006**

<b>Income Sources</b>	<b>Palauan</b>	<b>American</b>	<b>Filipino</b>	<b>Chinese</b>	<b>Korean</b>	<b>Taiwanese</b>	<b>Other Micronesian</b>	<b>Other</b>	<b>Total</b>
Wages & Salaries	\$ 43,423	\$ 2,246	\$ 5,167	\$ 436	\$ 75	\$ 155	\$ 312	\$ 2,431	\$ 54,248
Imputed Rent	\$ 13,512	\$ 164	\$ 2,452	\$ 282	\$ 30	\$ 157	\$ 28	\$ 425	\$ 17,051
Regular Social Security	\$ 8,541	\$	\$ 118	\$	\$ 3	\$	\$	\$ 2	\$ 8,664
Customs Occassions	\$ 3,656	\$	\$	\$	\$ 1	\$	\$	\$ 7	\$ 3,665
Other Business Income	\$ 2,812	\$	\$ 55	\$	\$	\$	\$	\$ 5	\$ 2,872
Home Consumption	\$ 1,912	\$ 17	\$ 37	\$ 3	\$	\$	\$ 4	\$ 12	\$ 1,983
Rent (House/ Land)	\$ 1,243	\$	\$	\$	\$	\$	\$	\$	\$ 1,243
Previous Job Income	\$ 672	\$ 20	\$ 10	\$	\$	\$	\$	\$	\$ 702
Cash Remittances Received	\$ 641	\$	\$	\$	\$	\$	\$ 5	\$ 31	\$ 677
Cash Gifts Received	\$ 538	\$ 3	\$ 12	\$	\$	\$	\$	\$	\$ 553
Goods Gifts Received	\$ 374	\$ 62	\$ 27	\$	\$	\$	\$	\$ 1	\$ 465
Other Income	\$ 391	\$ 5	\$	\$	\$	\$	\$	\$ 4	\$ 399
Subsistence Income	\$ 378	\$	\$ 1	\$ 2	\$	\$	\$	\$	\$ 381
Lump-sum Social Security	\$ 338	\$	\$	\$	\$	\$	\$	\$	\$ 338
Income from Services	\$ 219	\$	\$ 3	\$	\$	\$	\$	\$	\$ 222
Goods Remittances Received	\$ 179	\$	\$ 1	\$ 1	\$	\$	\$ 2	\$ 3	\$ 186
Welfare Benefits	\$ 148	\$	\$	\$	\$	\$	\$	\$	\$ 148
<b>Total</b>	<b>\$ 78,976</b>	<b>\$ 2,516</b>	<b>\$ 7,884</b>	<b>\$ 724</b>	<b>\$ 108</b>	<b>\$ 372</b>	<b>\$ 351</b>	<b>\$ 2,923</b>	<b>\$ 93,795</b>

Source: 2006 HIES

**Table 22. Average Household Income by Detailed Source and Ethnicity of Household-Head, 2006**

<i>Income Sources</i>	<i>Palauan</i>	<i>American</i>	<i>Filipino</i>	<i>Chinese</i>	<i>Korean</i>	<i>Taiwanese</i>	<i>Other</i>		<i>Total</i>
							<i>Micronesian</i>	<i>Other</i>	
Wages & Salaries	\$ 11,482	\$ 38,978	\$ 8,123	\$ 7,504	\$ 12,480	\$ 5,928	\$ 13,005	\$ 15,769	\$ 11,435
Imputed Rent	\$ 3,573	\$ 2,846	\$ 3,855	\$ 4,845	\$ 5,001	\$ 6,000	\$ 1,186	\$ 2,759	\$ 3,594
Regular Social Security	\$ 2,258	\$ 6	\$ 186	\$ -	\$ 448	\$ -	\$ -	\$ 16	\$ 1,826
Customs Occasions	\$ 967	\$ -	\$ 1	\$ -	\$ 166	\$ -	\$ 7	\$ 47	\$ 773
Other Business Income	\$ 743	\$ -	\$ 86	\$ -	\$ -	\$ -	\$ -	\$ 34	\$ 605
Home Consumption	\$ 505	\$ 287	\$ 57	\$ 43	\$ -	\$ -	\$ 150	\$ 80	\$ 418
Rent (House/ Land)	\$ 329	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 262
Previous Job Income	\$ 178	\$ 341	\$ 16	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 148
Cash Remittances Received	\$ 170	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 200	\$ 204	\$ 143
Cash Gifts Received	\$ 142	\$ 47	\$ 20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 117
Goods Gifts Received	\$ 99	\$ 1,075	\$ 43	\$ -	\$ -	\$ -	\$ -	\$ 7	\$ 98
Other Income	\$ 103	\$ 83	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 25	\$ 84
Subsistence Income	\$ 100	\$ 6	\$ 2	\$ 31	\$ -	\$ -	\$ -	\$ -	\$ 80
Lump-sum Social Security	\$ 89	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 71
Income from Services	\$ 58	\$ -	\$ 5	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 47
Goods Remittances Received	\$ 47	\$ -	\$ 1	\$ 21	\$ -	\$ -	\$ 82	\$ 18	\$ 39
Welfare Benefits	\$ 39	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 31
<b>Total</b>	<b>\$ 20,883</b>	<b>\$ 43,668</b>	<b>\$ 12,395</b>	<b>\$ 12,444</b>	<b>\$ 18,095</b>	<b>\$ 11,928</b>	<b>\$ 14,629</b>	<b>\$ 18,959</b>	<b>\$ 19,771</b>

Source: 2006 HIES

**Table 23. Total Household Income by Income Quintile and Region (\$000), 2006**

<i>Quintile</i>	<i>Koror</i>	<i>Airai</i>	<i>East Babeldaob</i>	<i>West Babeldaob</i>	<i>Peleliu</i>	<i>Kayangel/An gaur</i>	<i>Total</i>
1st Quintile	\$ 2,547	\$ 699	\$ 756	\$ 636	\$ 322	\$ 533	\$ 5,493
2nd Quintile	\$ 5,983	\$ 1,318	\$ 871	\$ 1,013	\$ 477	\$ 348	\$ 10,011
3rd Quintile	\$ 9,863	\$ 2,015	\$ 992	\$ 855	\$ 652	\$ 308	\$ 14,685
4th Quintile	\$ 13,280	\$ 3,564	\$ 1,656	\$ 1,533	\$ 578	\$ 255	\$ 20,866
5th Quintile	\$ 32,096	\$ 6,209	\$ 2,098	\$ 1,734	\$ 602	\$ -	\$ 42,740
<b>Total</b>	<b>\$ 63,770</b>	<b>\$ 13,806</b>	<b>\$ 6,372</b>	<b>\$ 5,772</b>	<b>\$ 2,631</b>	<b>\$ 1,444</b>	<b>\$ 93,795</b>

Source: 2006 HIES

**Table 24. Average Household Income by Income Quintile and Region, 2006**

<i>Quintile</i>	<i>Koror</i>	<i>Airai</i>	<i>East Babeldaob</i>	<i>West Babeldaob</i>	<i>Peleliu</i>	<i>Kayangel/An gaur</i>	<i>Total</i>
1st Quintile	\$ 5,723	\$ 6,482	\$ 5,935	\$ 5,852	\$ 6,454	\$ 4,948	\$ 5,803
2nd Quintile	\$ 10,631	\$ 10,640	\$ 10,130	\$ 10,778	\$ 10,407	\$ 9,321	\$ 10,539
3rd Quintile	\$ 15,699	\$ 15,283	\$ 14,827	\$ 15,328	\$ 14,850	\$ 14,855	\$ 15,500
4th Quintile	\$ 22,057	\$ 22,869	\$ 21,664	\$ 22,689	\$ 22,302	\$ 20,488	\$ 22,191
5th Quintile	\$ 44,585	\$ 47,089	\$ 41,173	\$ 42,177	\$ 37,711		\$ 44,530
<b>Total</b>	<b>\$ 21,558</b>	<b>\$ 21,196</b>	<b>\$ 15,633</b>	<b>\$ 15,720</b>	<b>\$ 14,495</b>	<b>\$ 8,099</b>	<b>\$ 19,771</b>

Source: 2006 HIES

## Appendix 5 – Additional Expenditure Tables

**Table 1. Total Household Expenditure by Region, 2006**

<b>Stratum</b>	<b>Total (\$000)</b>	<b>Percent</b>
Koror	\$ 61,615	67.2%
Airai	\$ 11,073	12.1%
East Babeldaob	\$ 7,737	8.4%
West Babeldaob	\$ 6,626	7.2%
Peleliu	\$ 3,063	3.3%
Kayangel/Angaur	\$ 1,587	1.7%
<b>Total</b>	<b>\$ 91,701</b>	<b>100.0%</b>

Source: 2006 HIES

**Table 2. Average Household Expenditure by Region, 2006**

<b>Stratum</b>	<b>Total</b>
Koror	\$ 20,829
Airai	\$ 17,001
East Babeldaob	\$ 18,981
West Babeldaob	\$ 18,045
Peleliu	\$ 16,875
Kayangel/Angaur	\$ 8,902
<b>TOTAL</b>	<b>\$ 19,330</b>

Source: 2006 HIES

**Table 3. Total Household Expenditure by Sex and Ethnicity of Household-Head (\$000), 2006**

<b>Ethnicity</b>	<b>Male-Head</b>	<b>Female-Head</b>	<b>Total</b>
Palauan	\$ 57,593	\$ 21,154	\$ 78,747
American	\$ 2,173	\$ 67	\$ 2,240
Filipino	\$ 5,275	\$ 2,288	\$ 7,563
Chinese	\$ 549	\$ 69	\$ 618
Korean	\$ 63	\$ 33	\$ 97
Taiwanese	\$ 218		\$ 218
Other Micronesian	\$ 322	\$ 22	\$ 344
Other	\$ 1,519	\$ 356	\$ 1,875
<b>Total</b>	<b>\$ 67,713</b>	<b>\$ 23,988</b>	<b>\$ 91,701</b>

Source: 2006 HIES

**Table 4. Average Household Expenditure by Sex and Ethnicity of Household-Head, 2006**

<b>Ethnicity</b>	<b>Male-Head</b>	<b>Female-Head</b>	<b>Total</b>
Palauan	\$ 20,898	\$ 20,620	\$ 20,823
American	\$ 39,919	\$ 20,984	\$ 38,872
Filipino	\$ 11,773	\$ 12,171	\$ 11,891
Chinese	\$ 10,942	\$ 8,636	\$ 10,625
Korean	\$ 15,849	\$ 16,638	\$ 16,112
Taiwanese	\$ 8,327	\$ -	\$ 8,327
Other Micronesian	\$ 16,092	\$ 5,415	\$ 14,315
Other	\$ 11,869	\$ 13,595	\$ 12,162
<b>Total</b>	<b>\$ 19,420</b>	<b>\$ 19,081</b>	<b>\$ 19,330</b>

Source: 2006 HIES

**Table 5. Total Household Expenditure by Broad Expenditure Group, 2006**

<b>Broad Expenditure Source</b>	<b>Total (\$000)</b>	<b>Percent</b>
Food	\$ 14,995	16.4%
Alcohol, Tobacco & Betelnut	\$ 3,095	3.4%
Clothing and Footwear	\$ 987	1.1%
Housing	\$ 4,096	4.5%
Household Operations	\$ 11,373	12.4%
Transportation	\$ 9,941	10.8%
Health, Personal Care, Education & Services	\$ 5,535	6.0%
Leisure & Entertainment	\$ 2,094	2.3%
Miscellaneous	\$ 18,017	19.6%
Imputed Rent	\$ 17,051	18.6%
Cash Gifts Given	\$ 4,054	4.4%
Non-cash Gifts Given	\$ 465	0.5%
<b>Total</b>	<b>\$ 91,701</b>	<b>100.0%</b>

Source: 2006 HIES

**Table 6. Average Household Expenditure by Broad Expenditure Group, 2006**

<b>Broad Expenditure Source</b>	<b>Total</b>
Food	\$ 3,161
Alcohol, Tobacco & Betelnut	\$ 652
Clothing and Footwear	\$ 208
Housing	\$ 863
Household Operations	\$ 2,397
Transportation	\$ 2,095
Health, Personal Care, Education & Services	\$ 1,167
Leisure & Entertainment	\$ 441
Miscellaneous	\$ 3,798
Imputed Rent	\$ 3,594
Cash Gifts Given	\$ 855
Non-cash Gifts Given	\$ 98
<b>Total</b>	<b>\$ 19,330</b>

Source: 2006 HIES

**Table 7. Total Household Expenditure by Broad Expenditure Group and Region (\$000), 2006**

<b>Broad Expenditure Group</b>	<b>Koror</b>	<b>Airai</b>	<b>East Babeldaob</b>	<b>West Babeldaob</b>	<b>Peleliu</b>	<b>Kayangel/ Angaur</b>	<b>Total</b>
Food	\$ 9,333	\$ 2,031	\$ 1,511	\$ 1,161	\$ 680	\$ 280	\$ 14,995
Alcohol, Tobacco & Betelnut	\$ 1,891	\$ 436	\$ 297	\$ 241	\$ 141	\$ 88	\$ 3,095
Clothing and Footwear	\$ 605	\$ 172	\$ 81	\$ 64	\$ 52	\$ 13	\$ 987
Housing	\$ 3,183	\$ 367	\$ 305	\$ 201	\$ 39	\$	\$ 4,096
Household Operations	\$ 7,616	\$ 1,575	\$ 844	\$ 781	\$ 330	\$ 227	\$ 11,373
Transportation	\$ 6,492	\$ 1,116	\$ 845	\$ 993	\$ 382	\$ 113	\$ 9,941
Health, Personal Care, Education & Services	\$ 4,218	\$ 587	\$ 261	\$ 276	\$ 125	\$ 69	\$ 5,535
Leisure & Entertainment	\$ 1,368	\$ 319	\$ 124	\$ 123	\$ 134	\$ 25	\$ 2,094
Miscellaneous	\$ 12,578	\$ 1,769	\$ 1,512	\$ 1,425	\$ 492	\$ 241	\$ 18,017
Imputed Rent	\$ 11,136	\$ 2,398	\$ 1,259	\$ 1,121	\$ 664	\$ 473	\$ 17,051
Cash Gifts Given	\$ 2,912	\$ 233	\$ 646	\$ 192	\$ 11	\$ 59	\$ 4,054
Non-cash Gifts Given	\$ 282	\$ 71	\$ 52	\$ 47	\$ 12	\$	\$ 465
<b>TOTAL</b>	<b>\$ 61,615</b>	<b>\$ 11,073</b>	<b>\$ 7,737</b>	<b>\$ 6,626</b>	<b>\$ 3,063</b>	<b>\$ 1,587</b>	<b>\$ 91,701</b>

Source: 2006 HIES

**Table 8. Average Household Expenditure by Broad Expenditure Group and Region, 2006**

<b>Broad Expenditure Source</b>	<b>Koror</b>	<b>Airai</b>	<b>East Babeldaob</b>	<b>West Babeldaob</b>	<b>Peleliu</b>	<b>Kayangal/ Angaur</b>	<b>Total</b>
Food	\$ 3,155	\$ 3,118	\$ 3,706	\$ 3,163	\$ 3,747	\$ 1,569	\$ 3,161
Alcohol, Tobacco & Betelnut	\$ 639	\$ 669	\$ 730	\$ 657	\$ 775	\$ 495	\$ 652
Clothing and Footwear	\$ 205	\$ 264	\$ 198	\$ 175	\$ 286	\$ 71	\$ 208
Housing	\$ 1,076	\$ 563	\$ 749	\$ 547	\$ 215	\$ 0	\$ 863
Household Operations	\$ 2,575	\$ 2,419	\$ 2,069	\$ 2,128	\$ 1,820	\$ 1,273	\$ 2,397
Transportation	\$ 2,195	\$ 1,713	\$ 2,074	\$ 2,704	\$ 2,106	\$ 632	\$ 2,095
Health, Personal Care, Education & Services	\$ 1,426	\$ 900	\$ 639	\$ 751	\$ 687	\$ 385	\$ 1,167
Leisure & Entertainment	\$ 463	\$ 490	\$ 305	\$ 335	\$ 741	\$ 139	\$ 441
Miscellaneous	\$ 4,252	\$ 2,716	\$ 3,709	\$ 3,881	\$ 2,710	\$ 1,353	\$ 3,798
Imputed Rent	\$ 3,765	\$ 3,681	\$ 3,089	\$ 3,053	\$ 3,659	\$ 2,651	\$ 3,594
Cash Gifts Given	\$ 985	\$ 357	\$ 1,585	\$ 522	\$ 63	\$ 333	\$ 855
Non-cash Gifts Given	\$ 95	\$ 109	\$ 129	\$ 127	\$ 65	\$ -	\$ 98
<b>Total</b>	<b>\$ 20,829</b>	<b>\$ 17,001</b>	<b>\$ 18,981</b>	<b>\$ 18,045</b>	<b>\$ 16,875</b>	<b>\$ 8,902</b>	<b>\$ 19,330</b>

Source: 2006 HIES

**Table 9. Total Household Expenditure by Broad Expenditure Group and Sex of Household-Head (\$000), 2006**

<b>Broad Expenditure Source</b>	<b>Male-Head</b>	<b>Female-Head</b>	<b>Total</b>
Food	\$ 11,443	\$ 3,552	\$ 14,995
Alcohol, Tobacco & Betelnut	\$ 2,578	\$ 516	\$ 3,095
Clothing and Footwear	\$ 701	\$ 286	\$ 987
Housing	\$ 3,009	\$ 1,087	\$ 4,096
Household Operations	\$ 8,358	\$ 3,015	\$ 11,373
Transportation	\$ 7,881	\$ 2,060	\$ 9,941
Health, Personal Care, Education & Services	\$ 4,092	\$ 1,443	\$ 5,535
Leisure & Entertainment	\$ 1,541	\$ 553	\$ 2,094
Miscellaneous	\$ 13,729	\$ 4,287	\$ 18,017
Imputed Rent	\$ 12,456	\$ 4,595	\$ 17,051
Cash Gifts Given	\$ 1,604	\$ 2,450	\$ 4,054
Non-cash Gifts Given	\$ 322	\$ 143	\$ 465
<b>Total</b>	<b>\$ 67,713</b>	<b>\$ 23,988</b>	<b>\$ 91,701</b>

Source: 2006 HIES

**Table 10. Average Household Expenditure by Broad Expenditure Group and Sex of Household-Head, 2006**

<b>Broad Expenditure Source</b>	<b>Male-Head</b>	<b>Female-Head</b>	<b>Total</b>
Food	\$ 3,282	\$ 2,826	\$ 3,161
Alcohol, Tobacco & Betelnut	\$ 739	\$ 411	\$ 652
Clothing and Footwear	\$ 201	\$ 228	\$ 208
Housing	\$ 863	\$ 865	\$ 863
Household Operations	\$ 2,397	\$ 2,399	\$ 2,397
Transportation	\$ 2,260	\$ 1,639	\$ 2,095
Health, Personal Care, Education & Services	\$ 1,174	\$ 1,147	\$ 1,167
Leisure & Entertainment	\$ 442	\$ 440	\$ 441
Miscellaneous	\$ 3,938	\$ 3,410	\$ 3,798
Imputed Rent	\$ 3,572	\$ 3,655	\$ 3,594
Cash Gifts Given	\$ 460	\$ 1,949	\$ 855
Non-cash Gifts Given	\$ 92	\$ 114	\$ 98
<b>Total</b>	<b>\$ 19,420</b>	<b>\$ 19,081</b>	<b>\$ 19,330</b>

Source: 2006 HIES



2006 Household Income and Expenditure Survey

**Table 11. Total Household Expenditure by Broad Expenditure Group and Ethnicity of Household-Head (\$000), 2006**

Broad Expenditure Source	Palauan	American	Filipino	Chinese	Korean	Taiwanese	Other Micronesian	Other	Total
Food	\$ 12,851	\$ 379	\$ 1,182	\$ 121	\$ 11	\$ 10	\$ 58	\$ 384	\$ 14,995
Alcohol, Tobacco & Betelnut	\$ 2,785	\$ 83	\$ 163	\$ 20	\$ 2	\$ 2	\$ 12	\$ 30	\$ 3,095
Clothing and Footwear	\$ 840	\$ 21	\$ 97	\$ 2	\$ 2			\$ 26	\$ 987
Housing	\$ 3,251	\$ 219	\$ 324				\$ 34	\$ 267	\$ 4,096
Household Operations	\$ 10,135	\$ 193	\$ 676	\$ 79	\$ 27	\$ 6	\$ 46	\$ 212	\$ 11,373
Transportation	\$ 8,843	\$ 388	\$ 483	\$ 65	\$ 11	\$ 6	\$ 32	\$ 114	\$ 9,941
Health, Personal Care, Education & Services	\$ 4,906	\$ 271	\$ 306	\$ 4	\$ 1	\$ 1	\$ 1	\$ 45	\$ 5,535
Leisure & Entertainment	\$ 1,693	\$ 48	\$ 190	\$ 7	\$ 4	\$ 26	\$ 22	\$ 102	\$ 2,094
Miscellaneous	\$ 16,013	\$ 282	\$ 1,377	\$ 39	\$ 10	\$ 9	\$ 54	\$ 232	\$ 18,017
Imputed Rent	\$ 13,512	\$ 164	\$ 2,452	\$ 282	\$ 30	\$ 157	\$ 28	\$ 425	\$ 17,051
Cash Gifts Given	\$ 3,545	\$ 130	\$ 285				\$ 56	\$ 37	\$ 4,054
Non-cash Gifts Given	\$ 374	\$ 62	\$ 27					\$ 1	\$ 465
<b>Total</b>	<b>\$ 78,747</b>	<b>\$ 2,240</b>	<b>\$ 7,563</b>	<b>\$ 618</b>	<b>\$ 97</b>	<b>\$ 218</b>	<b>\$ 344</b>	<b>\$ 1,875</b>	<b>\$ 91,701</b>

Source: 2006 HIES

**Table 12. Average Household Expenditure by Broad Expenditure Group and Ethnicity of Household-Head, 2006**

Broad Expenditure Source	Palauan	American	Filipino	Chinese	Korean	Taiwanese	Other Micronesian	Other	Total
Food	\$ 3,398	\$ 6,583	\$ 1,858	\$ 2,083	\$ 1,791	\$ 392	\$ 2,406	\$ 2,490	\$ 3,161
Alcohol, Tobacco & Betelnut	\$ 736	\$ 1,433	\$ 256	\$ 336	\$ 295	\$ 65	\$ 499	\$ 192	\$ 652
Clothing and Footwear	\$ 222	\$ 357	\$ 153	\$ 28	\$ 260		\$ 19	\$ 167	\$ 208
Housing	\$ 860	\$ 3,794	\$ 510	\$ 4			\$ 1,426	\$ 1,735	\$ 863
Household Operations	\$ 2,680	\$ 3,357	\$ 1,063	\$ 1,353	\$ 4,547	\$ 228	\$ 1,896	\$ 1,374	\$ 2,397
Transportation	\$ 2,338	\$ 6,731	\$ 759	\$ 1,113	\$ 1,842	\$ 225	\$ 1,332	\$ 738	\$ 2,095
Health, Personal Care, Education & Services	\$ 1,297	\$ 4,702	\$ 482	\$ 70	\$ 86	\$ 57	\$ 40	\$ 289	\$ 1,167
Leisure & Entertainment	\$ 448	\$ 837	\$ 299	\$ 124	\$ 659	\$ 1,000	\$ 920	\$ 664	\$ 441
Miscellaneous	\$ 4,234	\$ 4,894	\$ 2,166	\$ 668	\$ 1,631	\$ 360	\$ 2,264	\$ 1,506	\$ 3,798
Imputed Rent	\$ 3,573	\$ 2,846	\$ 3,855	\$ 4,845	\$ 5,001	\$ 6,000	\$ 1,186	\$ 2,759	\$ 3,594
Cash Gifts Given	\$ 937	\$ 2,264	\$ 448				\$ 2,328	\$ 241	\$ 855
Non-cash Gifts Given	\$ 99	\$ 1,075	\$ 43					\$ 7	\$ 98
<b>Total</b>	<b>\$ 20,823</b>	<b>\$ 38,872</b>	<b>\$ 11,891</b>	<b>\$ 10,625</b>	<b>\$ 16,112</b>	<b>\$ 8,327</b>	<b>\$ 14,315</b>	<b>\$ 12,162</b>	<b>\$ 19,330</b>

Source: 2006 HIES

<b>Table 13. Total Household Expenditure by Detailed Expenditure Group, 2006</b>	
<b>Detailed Expenditure Source</b>	<b>Total (\$000)</b>
<b>FOOD Total</b>	<b>\$ 14,995</b>
Seafood	\$ 1,878
Meat, Poultry & Egg	\$ 2,706
Fruits & Vegetables	\$ 2,053
Cereal Products	\$ 2,493
Fats & Oil	\$ 250
Condiments & Spices	\$ 399
Dairy Products	\$ 1,012
Non-alcoholic Beverages	\$ 1,185
Other Food & Takeaway	\$ 3,019
<b>ALCOHOL, TOBACCO &amp; BETELNUT TOTAL</b>	<b>\$ 3,095</b>
Tobacco	\$ 1,623
Alcohol	\$ 830
Betelnut	\$ 642
<b>CLOTHING &amp; FOOTWEAR TOTAL</b>	<b>\$ 987</b>
Clothing	\$ 863
Footwear	\$ 124
<b>HOUSING TOTAL</b>	<b>\$ 4,096</b>
Household Maintenance	\$ 2,644
Rent	\$ 1,254
Insurance & Other Housing	\$ 197
<b>HOUSEHOLD OPERATIONS TOTAL</b>	<b>\$ 11,373</b>
Household Utilities & Fuels	\$ 5,435
Household Appliances	\$ 1,075
Furniture & Home Furnishings	\$ 490
Household Supplies	\$ 1,239
Toiletries	\$ 357
Household Services	\$ 1,432
Household Communications	\$ 1,346
<b>TRANSPORTATION TOTAL</b>	<b>\$ 9,941</b>
Motor Fuel & Oil	\$ 2,826
Motor Vehicle & Boat Expenses	\$ 5,816
Other Transportation	\$ 1,299
<b>HEALTH, PERSONAL CARE, EDUCATION &amp; SERVICES</b>	<b>\$ 5,535</b>
Health	\$ 2,530
Personal Care	\$ 1,083
Education	\$ 1,690
Personal Services	\$ 231
<b>LEISURE &amp; ENTERTAINMENT</b>	<b>\$ 2,094</b>
<b>MISCELLANEOUS</b>	<b>\$ 18,017</b>
<b>IMPUTED RENT</b>	<b>\$ 17,051</b>
<b>CASH GIFTS GIVEN</b>	<b>\$ 4,054</b>
<b>NON-CASH GIFTS GIVEN</b>	<b>\$ 465</b>
<b>TOTAL</b>	<b>\$ 91,701</b>

Source: 2006 HIES

<b>Detailed Expenditure Source</b>	<b>Total</b>
<b>FOOD TOTAL</b>	<b>\$ 3,161</b>
Seafood	\$ 396
Meat, Poultry & Egg	\$ 570
Fruits & Vegetables	\$ 433
Cereal Products	\$ 526
Fats & Oil	\$ 53
Condiments & Spices	\$ 84
Dairy Products	\$ 213
Non-alcoholic Beverages	\$ 250
Other Food & Takeaway	\$ 636
<b>ALCOHOL, TOBACCO &amp; BETELNUT TOTAL</b>	<b>\$ 652</b>
Tobacco	\$ 342
Alcohol	\$ 175
Betelnut	\$ 135
<b>CLOTHING &amp; FOOTWEAR TOTAL</b>	<b>\$ 208</b>
Clothing	\$ 182
Footwear	\$ 26
<b>HOUSING TOTAL</b>	<b>\$ 863</b>
Household Maintenance	\$ 557
Rent	\$ 264
Insurance & Other Housing	\$ 42
<b>HOUSEHOLD OPERATIONS TOTAL</b>	<b>\$ 2,397</b>
Household Utilities & Fuels	\$ 1,146
Household Appliances	\$ 227
Furniture & Home Furnishings	\$ 103
Household Supplies	\$ 261
Toiletries	\$ 75
Household Services	\$ 302
Household Communications	\$ 284
<b>TRANSPORTATION TOTAL</b>	<b>\$ 2,095</b>
Motor Fuel & Oil	\$ 596
Motor Vehicle & Boat Expenses	\$ 1,226
Other Transportation	\$ 274
<b>HEALTH, PERSONAL CARE, EDUCATION &amp; SERVICES</b>	<b>\$ 1,167</b>
Health	\$ 533
Personal Care	\$ 228
Education	\$ 356
Personal Services	\$ 49
<b>LEISURE &amp; ENTERTAINMENT</b>	<b>\$ 441</b>
<b>MISCELLANEOUS</b>	<b>\$ 3,798</b>
<b>IMPUTED RENT</b>	<b>\$ 3,594</b>
<b>CASH GIFTS GIVEN</b>	<b>\$ 855</b>
<b>NON-CASH GIFTS GIVEN</b>	<b>\$ 98</b>
<b>TOTAL</b>	<b>\$ 19,330</b>

Source: 2006 HIES

2006 Household Income and Expenditure Survey

**Table 15. Total Household Expenditure by Detailed Expenditure Group and Region (\$'000), 2006**

Detailed Expenditure Source	Koror	Airai	East Babeldaob	West Babeldaob	Peleliu	Kayangel /Angaur	Total
<b>FOOD Total</b>	\$ 9,333	\$ 2,031	\$ 1,511	\$ 1,161	\$ 680	\$ 280	\$ 14,995
Seafood	\$ 902	\$ 201	\$ 322	\$ 280	\$ 150	\$ 24	\$ 1,878
Meat, Poultry & Egg	\$ 1,707	\$ 493	\$ 198	\$ 154	\$ 95	\$ 59	\$ 2,706
Fruits & Vegetables	\$ 1,187	\$ 224	\$ 312	\$ 228	\$ 87	\$ 17	\$ 2,053
Cereal Products	\$ 1,520	\$ 379	\$ 216	\$ 175	\$ 130	\$ 73	\$ 2,493
Fats & Oil	\$ 143	\$ 36	\$ 34	\$ 13	\$ 12	\$ 12	\$ 250
Condiments & Spices	\$ 250	\$ 49	\$ 38	\$ 29	\$ 20	\$ 14	\$ 399
Dairy Products	\$ 752	\$ 102	\$ 48	\$ 57	\$ 33	\$ 19	\$ 1,012
Non-alcoholic Beverages	\$ 813	\$ 126	\$ 85	\$ 77	\$ 53	\$ 31	\$ 1,185
Other Food & Takeaway	\$ 2,057	\$ 421	\$ 259	\$ 149	\$ 100	\$ 32	\$ 3,019
<b>ALCOHOL, TOBACCO &amp; BETELNUT TOTAL</b>	\$ 1,891	\$ 436	\$ 297	\$ 241	\$ 141	\$ 88	\$ 3,095
Tobacco	\$ 790	\$ 292	\$ 208	\$ 165	\$ 100	\$ 68	\$ 1,623
Alcohol	\$ 671	\$ 60	\$ 49	\$ 24	\$ 18	\$ 9	\$ 830
Betelnut	\$ 430	\$ 84	\$ 40	\$ 53	\$ 23	\$ 11	\$ 642
<b>CLOTHING &amp; FOOTWEAR TOTAL</b>	\$ 605	\$ 172	\$ 81	\$ 64	\$ 52	\$ 13	\$ 987
Clothing	\$ 541	\$ 143	\$ 62	\$ 56	\$ 48	\$ 13	\$ 863
Footwear	\$ 64	\$ 29	\$ 19	\$ 8	\$ 4		\$ 124
<b>HOUSING TOTAL</b>	\$ 3,183	\$ 367	\$ 305	\$ 201	\$ 39		\$ 4,096
Household Maintenance	\$ 1,930	\$ 226	\$ 276	\$ 178	\$ 34		\$ 2,644
Rent	\$ 1,101	\$ 116	\$ 15	\$ 19	\$ 4		\$ 1,254
Insurance & Other Housing	\$ 152	\$ 25	\$ 14	\$ 4	\$ 2		\$ 197
<b>HOUSEHOLD OPERATIONS TOTAL</b>	\$ 7,616	\$ 1,575	\$ 844	\$ 781	\$ 330	\$ 227	\$ 11,373
Household Utilities & Fuels	\$ 3,589	\$ 845	\$ 404	\$ 333	\$ 147	\$ 117	\$ 5,435
Household Appliances	\$ 731	\$ 93	\$ 101	\$ 101	\$ 44	\$ 5	\$ 1,075
Furniture & Home Furnishings	\$ 396	\$ 26	\$ 37	\$ 17	\$ 13	\$ 1	\$ 490
Household Supplies	\$ 770	\$ 144	\$ 106	\$ 123	\$ 52	\$ 43	\$ 1,239
Toiletries	\$ 258	\$ 39	\$ 24	\$ 23	\$ 11	\$ 3	\$ 357
Household Services	\$ 995	\$ 218	\$ 72	\$ 79	\$ 33	\$ 36	\$ 1,432
Household Communications	\$ 878	\$ 210	\$ 99	\$ 105	\$ 31	\$ 22	\$ 1,346
<b>TRANSPORTATION TOTAL</b>	\$ 6,492	\$ 1,116	\$ 845	\$ 993	\$ 382	\$ 113	\$ 9,941
Motor Fuel & Oil	\$ 1,687	\$ 424	\$ 336	\$ 272	\$ 98	\$ 9	\$ 2,826
Motor Vehicle & Boat Expenses	\$ 3,981	\$ 509	\$ 439	\$ 637	\$ 203	\$ 47	\$ 5,816
Other Transportation	\$ 823	\$ 183	\$ 71	\$ 84	\$ 81	\$ 57	\$ 1,299
<b>HEALTH, PERSONAL CARE, EDUCATION &amp; SERVICES</b>	\$ 4,218	\$ 587	\$ 261	\$ 276	\$ 125	\$ 69	\$ 5,535
Health	\$ 2,107	\$ 139	\$ 104	\$ 86	\$ 67	\$ 26	\$ 2,530
Personal Care	\$ 783	\$ 137	\$ 59	\$ 50	\$ 33	\$ 22	\$ 1,083
Education	\$ 1,155	\$ 290	\$ 75	\$ 128	\$ 23	\$ 20	\$ 1,690
Personal Services	\$ 174	\$ 20	\$ 23	\$ 11	\$ 2		\$ 231
<b>LEISURE &amp; ENTERTAINMENT</b>	\$ 1,368	\$ 319	\$ 124	\$ 123	\$ 134	\$ 25	\$ 2,094
<b>MISCELLANEOUS</b>	\$ 12,578	\$ 1,769	\$ 1,512	\$ 1,425	\$ 492	\$ 241	\$ 18,017
<b>IMPUTED RENT</b>	\$ 11,136	\$ 2,398	\$ 1,259	\$ 1,121	\$ 664	\$ 473	\$ 17,051
<b>CASH GIFTS GIVEN</b>	\$ 2,912	\$ 233	\$ 646	\$ 192	\$ 11	\$ 59	\$ 4,054
<b>NON-CASH GIFTS GIVEN</b>	\$ 282	\$ 71	\$ 52	\$ 47	\$ 12		\$ 465
<b>TOTAL</b>	\$ 61,615	\$ 11,073	\$ 7,737	\$ 6,626	\$ 3,063	\$ 1,587	\$ 91,701

Source: 2006 HIES

**Table 16. Average Household Expenditure by Detailed Expenditure Group and Region, 2006**

Detailed Expenditure Source	Koror	Airai	East Babeldaob	West Babeldaob	Peleliu	Kayangel/ Angaur	Total
<b>FOOD TOTAL</b>	\$ 3,155	\$ 3,118	\$ 3,706	\$ 3,163	\$ 3,747	\$ 1,569	\$ 3,161
Seafood	\$ 305	\$ 308	\$ 790	\$ 761	\$ 827	\$ 132	\$ 396
Meat, Poultry & Egg	\$ 577	\$ 756	\$ 487	\$ 419	\$ 524	\$ 332	\$ 570
Fruits & Vegetables	\$ 401	\$ 344	\$ 764	\$ 620	\$ 478	\$ 93	\$ 433
Cereal Products	\$ 514	\$ 582	\$ 529	\$ 477	\$ 719	\$ 407	\$ 526
Fats & Oil	\$ 48	\$ 55	\$ 83	\$ 36	\$ 68	\$ 65	\$ 53
Condiments & Spices	\$ 85	\$ 76	\$ 92	\$ 78	\$ 108	\$ 76	\$ 84
Dairy Products	\$ 254	\$ 157	\$ 117	\$ 155	\$ 184	\$ 109	\$ 213
Non-alcoholic Beverages	\$ 275	\$ 193	\$ 208	\$ 210	\$ 290	\$ 174	\$ 250
Other Food & Takeaway	\$ 695	\$ 646	\$ 635	\$ 407	\$ 550	\$ 181	\$ 636
<b>ALCOHOL, TOBACCO &amp; BETELNUT TOTAL</b>	\$ 639	\$ 669	\$ 730	\$ 657	\$ 775	\$ 495	\$ 652
Tobacco	\$ 267	\$ 448	\$ 511	\$ 448	\$ 551	\$ 382	\$ 342
Alcohol	\$ 227	\$ 92	\$ 120	\$ 65	\$ 98	\$ 52	\$ 175
Betelnut	\$ 145	\$ 130	\$ 98	\$ 144	\$ 126	\$ 61	\$ 135
<b>CLOTHING &amp; FOOTWEAR TOTAL</b>	\$ 205	\$ 264	\$ 198	\$ 175	\$ 286	\$ 71	\$ 208
Clothing	\$ 183	\$ 219	\$ 152	\$ 153	\$ 264	\$ 70	\$ 182
Footwear	\$ 22	\$ 45	\$ 46	\$ 22	\$ 21	\$ 1	\$ 26
<b>HOUSING TOTAL</b>	\$ 1,076	\$ 563	\$ 749	\$ 547	\$ 215	\$ 0	\$ 863
Household Maintenance	\$ 653	\$ 347	\$ 677	\$ 486	\$ 186	\$ 0	\$ 557
Rent	\$ 372	\$ 178	\$ 38	\$ 51	\$ 20	\$ -	\$ 264
Insurance & Other Housing	\$ 51	\$ 39	\$ 34	\$ 11	\$ 9	\$ -	\$ 42
<b>HOUSEHOLD OPERATIONS TOTAL</b>	\$ 2,575	\$ 2,419	\$ 2,069	\$ 2,128	\$ 1,820	\$ 1,273	\$ 2,397
Household Utilities & Fuels	\$ 1,213	\$ 1,297	\$ 992	\$ 906	\$ 807	\$ 659	\$ 1,146
Household Appliances	\$ 247	\$ 143	\$ 248	\$ 276	\$ 242	\$ 28	\$ 227
Furniture & Home Furnishings	\$ 134	\$ 40	\$ 90	\$ 46	\$ 74	\$ 4	\$ 103
Household Supplies	\$ 260	\$ 221	\$ 261	\$ 336	\$ 286	\$ 240	\$ 261
Toiletries	\$ 87	\$ 59	\$ 60	\$ 62	\$ 58	\$ 15	\$ 75
Household Services	\$ 336	\$ 335	\$ 176	\$ 216	\$ 179	\$ 200	\$ 302
Household Communications	\$ 297	\$ 323	\$ 243	\$ 286	\$ 173	\$ 126	\$ 284
<b>TRANSPORTATION TOTAL</b>	\$ 2,195	\$ 1,713	\$ 2,074	\$ 2,704	\$ 2,106	\$ 632	\$ 2,095
Motor Fuel & Oil	\$ 570	\$ 650	\$ 823	\$ 741	\$ 541	\$ 50	\$ 596
Motor Vehicle & Boat Expenses	\$ 1,346	\$ 781	\$ 1,076	\$ 1,736	\$ 1,117	\$ 262	\$ 1,226
Other Transportation	\$ 278	\$ 282	\$ 174	\$ 228	\$ 448	\$ 321	\$ 274
<b>HEALTH, PERSONAL CARE, EDUCATION &amp; SERVICES</b>	\$ 1,426	\$ 900	\$ 639	\$ 751	\$ 687	\$ 385	\$ 1,167
Health	\$ 712	\$ 214	\$ 254	\$ 234	\$ 369	\$ 148	\$ 533
Personal Care	\$ 265	\$ 210	\$ 145	\$ 137	\$ 181	\$ 122	\$ 228
Education	\$ 390	\$ 445	\$ 183	\$ 349	\$ 126	\$ 113	\$ 356
Personal Services	\$ 59	\$ 31	\$ 56	\$ 31	\$ 11	\$ 3	\$ 49
<b>LEISURE &amp; ENTERTAINMENT</b>	\$ 463	\$ 490	\$ 305	\$ 335	\$ 741	\$ 139	\$ 441
<b>MISCELLANEOUS</b>	\$ 4,252	\$ 2,716	\$ 3,709	\$ 3,881	\$ 2,710	\$ 1,353	\$ 3,798
<b>IMPUTED RENT</b>	\$ 3,765	\$ 3,681	\$ 3,089	\$ 3,053	\$ 3,659	\$ 2,651	\$ 3,594
<b>CASH GIFTS GIVEN</b>	\$ 985	\$ 357	\$ 1,585	\$ 522	\$ 63	\$ 333	\$ 855
<b>NON-CASH GIFTS GIVEN</b>	\$ 95	\$ 109	\$ 129	\$ 127	\$ 65	\$ -	\$ 98
<b>TOTAL</b>	\$ 20,829	\$ 17,001	\$ 18,981	\$ 18,045	\$ 16,875	\$ 8,902	\$ 19,330

Source: 2006 HIES

<b>Table 17. Total Household Expenditure by Detailed Expenditure Group and Sex of Household-Head (\$000), 2006</b>			
<b>Detailed Expenditure Source</b>	<b>Male-Head</b>	<b>Female-Head</b>	<b>Total</b>
<b>FOOD Total</b>	<b>\$ 11,443</b>	<b>\$ 3,552</b>	<b>\$ 14,995</b>
Seafood	\$ 1,469	\$ 409	\$ 1,878
Meat, Poultry & Egg	\$ 2,098	\$ 608	\$ 2,706
Fruits & Vegetables	\$ 1,518	\$ 535	\$ 2,053
Cereal Products	\$ 1,908	\$ 586	\$ 2,493
Fats & Oil	\$ 192	\$ 58	\$ 250
Condiments & Spices	\$ 285	\$ 114	\$ 399
Dairy Products	\$ 789	\$ 223	\$ 1,012
Non-alcoholic Beverages	\$ 887	\$ 298	\$ 1,185
Other Food & Takeaway	\$ 2,297	\$ 721	\$ 3,019
<b>ALCOHOL, TOBACCO &amp; BETELNUT TOTAL</b>	<b>\$ 2,578</b>	<b>\$ 516</b>	<b>\$ 3,095</b>
Tobacco	\$ 1,305	\$ 318	\$ 1,623
Alcohol	\$ 766	\$ 64	\$ 830
Betelnut	\$ 508	\$ 134	\$ 642
<b>CLOTHING &amp; FOOTWEAR TOTAL</b>	<b>\$ 701</b>	<b>\$ 286</b>	<b>\$ 987</b>
Clothing	\$ 611	\$ 252	\$ 863
Footwear	\$ 90	\$ 35	\$ 124
<b>HOUSING TOTAL</b>	<b>\$ 3,009</b>	<b>\$ 1,087</b>	<b>\$ 4,096</b>
Household Maintenance	\$ 2,020	\$ 624	\$ 2,644
Rent	\$ 844	\$ 410	\$ 1,254
Insurance & Other Housing	\$ 145	\$ 52	\$ 197
<b>HOUSEHOLD OPERATIONS TOTAL</b>	<b>\$ 8,358</b>	<b>\$ 3,015</b>	<b>\$ 11,373</b>
Household Utilities & Fuels	\$ 4,013	\$ 1,422	\$ 5,435
Household Appliances	\$ 826	\$ 250	\$ 1,075
Furniture & Home Furnishings	\$ 344	\$ 145	\$ 490
Household Supplies	\$ 849	\$ 389	\$ 1,239
Toiletries	\$ 263	\$ 94	\$ 357
Household Services	\$ 1,077	\$ 356	\$ 1,432
Household Communications	\$ 987	\$ 359	\$ 1,346
<b>TRANSPORTATION TOTAL</b>	<b>\$ 7,881</b>	<b>\$ 2,060</b>	<b>\$ 9,941</b>
Motor Fuel & Oil	\$ 2,195	\$ 631	\$ 2,826
Motor Vehicle & Boat Expenses	\$ 4,639	\$ 1,177	\$ 5,816
Other Transportation	\$ 1,047	\$ 253	\$ 1,299
<b>HEALTH, PERSONAL CARE, EDUCATION &amp; SERVICES</b>	<b>\$ 4,092</b>	<b>\$ 1,443</b>	<b>\$ 5,535</b>
Health	\$ 1,733	\$ 796	\$ 2,530
Personal Care	\$ 797	\$ 287	\$ 1,083
Education	\$ 1,413	\$ 277	\$ 1,690
Personal Services	\$ 149	\$ 82	\$ 231
<b>LEISURE &amp; ENTERTAINMENT</b>	<b>\$ 1,541</b>	<b>\$ 553</b>	<b>\$ 2,094</b>
<b>MISCELLANEOUS</b>	<b>\$ 13,729</b>	<b>\$ 4,287</b>	<b>\$ 18,017</b>
<b>IMPUTED RENT</b>	<b>\$ 12,456</b>	<b>\$ 4,595</b>	<b>\$ 17,051</b>
<b>CASH GIFTS GIVEN</b>	<b>\$ 1,604</b>	<b>\$ 2,450</b>	<b>\$ 4,054</b>
<b>NON-CASH GIFTS GIVEN</b>	<b>\$ 322</b>	<b>\$ 143</b>	<b>\$ 465</b>
<b>TOTAL</b>	<b>\$ 67,713</b>	<b>\$ 23,988</b>	<b>\$ 91,701</b>

Source: 2006 HIES

<b>Detailed Expenditure Source</b>	<b>Male-Head</b>	<b>Female-Head</b>	<b>Total</b>
<b>FOOD</b>	<b>\$ 3,282</b>	<b>\$ 2,826</b>	<b>\$ 3,161</b>
Seafood	\$ 421	\$ 325	\$ 396
Meat, Poultry & Egg	\$ 602	\$ 484	\$ 570
Fruits & Vegetables	\$ 435	\$ 425	\$ 433
Cereal Products	\$ 547	\$ 466	\$ 526
Fats & Oil	\$ 55	\$ 46	\$ 53
Condiments & Spices	\$ 82	\$ 91	\$ 84
Dairy Products	\$ 226	\$ 178	\$ 213
Non-alcoholic Beverages	\$ 254	\$ 237	\$ 250
Other Food & Takeaway	\$ 659	\$ 574	\$ 636
<b>ALCOHOL, TOBACCO &amp; BETELNUT</b>	<b>\$ 739</b>	<b>\$ 411</b>	<b>\$ 652</b>
Tobacco	\$ 374	\$ 253	\$ 342
Alcohol	\$ 220	\$ 51	\$ 175
Betelnut	\$ 146	\$ 106	\$ 135
<b>CLOTHING &amp; FOOTWEAR</b>	<b>\$ 201</b>	<b>\$ 228</b>	<b>\$ 208</b>
Clothing	\$ 175	\$ 200	\$ 182
Footwear	\$ 26	\$ 27	\$ 26
<b>HOUSING</b>	<b>\$ 863</b>	<b>\$ 865</b>	<b>\$ 863</b>
Household Maintenance	\$ 579	\$ 497	\$ 557
Rent	\$ 242	\$ 326	\$ 264
Insurance & Other Housing	\$ 42	\$ 42	\$ 42
<b>HOUSEHOLD OPERATIONS</b>	<b>\$ 2,397</b>	<b>\$ 2,399</b>	<b>\$ 2,397</b>
Household Utilities & Fuels	\$ 1,151	\$ 1,131	\$ 1,146
Household Appliances	\$ 237	\$ 198	\$ 227
Furniture & Home Furnishings	\$ 99	\$ 116	\$ 103
Household Supplies	\$ 244	\$ 310	\$ 261
Toiletries	\$ 75	\$ 74	\$ 75
Household Services	\$ 309	\$ 283	\$ 302
Household Communications	\$ 283	\$ 286	\$ 284
<b>TRANSPORTATION</b>	<b>\$ 2,260</b>	<b>\$ 1,639</b>	<b>\$ 2,095</b>
Motor Fuel & Oil	\$ 629	\$ 502	\$ 596
Motor Vehicle & Boat Expenses	\$ 1,330	\$ 936	\$ 1,226
Other Transportation	\$ 300	\$ 201	\$ 274
<b>HEALTH, PERSONAL CARE, EDUCATION &amp; SERVICES</b>	<b>\$ 1,174</b>	<b>\$ 1,147</b>	<b>\$ 1,167</b>
Health	\$ 497	\$ 634	\$ 533
Personal Care	\$ 228	\$ 228	\$ 228
Education	\$ 405	\$ 221	\$ 356
Personal Services	\$ 43	\$ 65	\$ 49
<b>LEISURE &amp; ENTERTAINMENT</b>	<b>\$ 442</b>	<b>\$ 440</b>	<b>\$ 441</b>
<b>MISCELLANEOUS</b>	<b>\$ 3,938</b>	<b>\$ 3,410</b>	<b>\$ 3,798</b>
<b>IMPUTED RENT</b>	<b>\$ 3,572</b>	<b>\$ 3,655</b>	<b>\$ 3,594</b>
<b>CASH GIFTS GIVEN</b>	<b>\$ 460</b>	<b>\$ 1,949</b>	<b>\$ 855</b>
<b>NON-CASH GIFTS GIVEN</b>	<b>\$ 92</b>	<b>\$ 114</b>	<b>\$ 98</b>
<b>TOTAL</b>	<b>\$ 19,420</b>	<b>\$ 19,081</b>	<b>\$ 19,330</b>

Source: 2006 HIES

2006 Household Income and Expenditure Survey

Table 19. Total Household Expenditure by Detailed Expenditure Group and Ethnicity of Household-Head (\$000), 2006

Detailed Expenditure Source	Palauan	American	Filipino	Chinese	Korean	Taiwanese	Other		Total
							Micronesian	Other	
<b>FOOD Total</b>	\$ 12,851	\$ 379	\$ 1,182	\$ 121	\$ 11	\$ 10	\$ 58	\$ 384	\$ 14,995
Seafood	\$ 1,735	\$ 37	\$ 81	\$ 2	\$ 1	\$	\$ 1	\$ 21	\$ 1,878
Meat, Poultry & Egg	\$ 2,319	\$ 37	\$ 225	\$ 49	\$ 1	\$	\$ 16	\$ 59	\$ 2,706
Fruits & Vegetables	\$ 1,785	\$ 42	\$ 143	\$ 14	\$ 2	\$ 4	\$ 12	\$ 51	\$ 2,059
Cereal Products	\$ 2,128	\$ 41	\$ 243	\$ 22	\$ 4	\$ 2	\$ 11	\$ 43	\$ 2,499
Fats & Oil	\$ 219	\$ 2	\$ 19	\$ 2	\$	\$	\$ 1	\$ 6	\$ 250
Condiments & Spices	\$ 357	\$ 7	\$ 25	\$ 2	\$	\$	\$ 2	\$ 6	\$ 399
Dairy Products	\$ 878	\$ 11	\$ 92	\$ 4	\$ 1	\$ 3	\$ 3	\$ 19	\$ 1,012
Non-alcoholic Beverages	\$ 1,018	\$ 44	\$ 87	\$ 9	\$ 1	\$ 1	\$ 4	\$ 21	\$ 1,185
Other Food & Takeaway	\$ 2,412	\$ 157	\$ 267	\$ 16	\$ 2	\$	\$ 7	\$ 158	\$ 3,019
<b>ALCOHOL, TOBACCO &amp; BETELNUT TOTAL</b>	\$ 2,785	\$ 83	\$ 163	\$ 20	\$ 2	\$ 2	\$ 12	\$ 30	\$ 3,095
Tobacco	\$ 1,481	\$ 22	\$ 98	\$ 14	\$ 1	\$ 1	\$ 5	\$	\$ 1,623
Alcohol	\$ 716	\$ 25	\$ 62	\$	\$	\$	\$	\$ 28	\$ 830
Betelnut	\$ 588	\$ 35	\$ 3	\$ 5	\$	\$	\$ 7	\$ 1	\$ 642
<b>CLOTHING &amp; FOOTWEAR TOTAL</b>	\$ 840	\$ 21	\$ 97	\$ 2	\$ 2	\$	\$	\$ 26	\$ 987
Clothing	\$ 726	\$ 21	\$ 88	\$ 2	\$ 2	\$	\$	\$ 25	\$ 863
Footwear	\$ 114	\$	\$ 9	\$	\$	\$	\$	\$ 1	\$ 124
<b>HOUSING TOTAL</b>	\$ 3,251	\$ 219	\$ 324	\$	\$	\$	\$ 34	\$ 267	\$ 4,096
Household Maintenance	\$ 2,502	\$ 95	\$ 41	\$	\$	\$	\$	\$ 5	\$ 2,644
Rent	\$ 602	\$ 106	\$ 277	\$	\$	\$	\$ 33	\$ 236	\$ 1,254
Insurance & Other Housing	\$ 146	\$ 17	\$ 6	\$	\$	\$	\$ 1	\$ 27	\$ 197
<b>HOUSEHOLD OPERATIONS TOTAL</b>	\$ 10,135	\$ 193	\$ 676	\$ 79	\$ 27	\$ 6	\$ 46	\$ 212	\$ 11,373
Household Utilities & Fuels	\$ 4,887	\$ 100	\$ 254	\$ 43	\$ 26	\$	\$ 19	\$ 107	\$ 5,435
Household Appliances	\$ 950	\$ 18	\$ 81	\$ 3	\$	\$	\$ 2	\$ 23	\$ 1,075
Furniture & Home Furnishings	\$ 467	\$ 2	\$ 18	\$	\$	\$	\$	\$ 2	\$ 490
Household Supplies	\$ 1,114	\$ 17	\$ 72	\$ 4	\$ 1	\$ 4	\$ 5	\$ 21	\$ 1,239
Toiletries	\$ 311	\$ 2	\$ 28	\$ 1	\$	\$	\$	\$ 15	\$ 357
Household Services	\$ 1,322	\$ 21	\$ 53	\$ 12	\$	\$	\$ 12	\$ 14	\$ 1,432
Household Communications	\$ 1,084	\$ 34	\$ 170	\$ 16	\$ 1	\$ 2	\$ 9	\$ 30	\$ 1,346
<b>TRANSPORTATION TOTAL</b>	\$ 8,843	\$ 388	\$ 483	\$ 65	\$ 11	\$ 6	\$ 32	\$ 114	\$ 9,947
Motor Fuel & Oil	\$ 2,618	\$ 61	\$ 90	\$ 32	\$ 1	\$	\$ 21	\$ 2	\$ 2,826
Motor Vehicle & Boat Expenses	\$ 5,285	\$ 166	\$ 280	\$ 28	\$ 10	\$	\$ 8	\$ 39	\$ 5,816
Other Transportation	\$ 939	\$ 161	\$ 113	\$ 4	\$	\$ 6	\$ 2	\$ 74	\$ 1,299
<b>HEALTH, PERSONAL CARE, EDUCATION &amp; SERVICES</b>	\$ 4,906	\$ 271	\$ 306	\$ 4	\$ 1	\$ 1	\$ 1	\$ 45	\$ 5,535
Health	\$ 2,357	\$ 52	\$ 92	\$	\$ 1	\$	\$	\$ 28	\$ 2,530
Personal Care	\$ 1,001	\$ 13	\$ 59	\$ 2	\$	\$ 1	\$	\$ 9	\$ 1,083
Education	\$ 1,364	\$ 187	\$ 137	\$ 1	\$	\$	\$	\$ 1	\$ 1,690
Personal Services	\$ 183	\$ 19	\$ 19	\$ 1	\$	\$	\$ 1	\$ 8	\$ 231
<b>LEISURE &amp; ENTERTAINMENT</b>	\$ 1,693	\$ 48	\$ 190	\$ 7	\$ 4	\$ 26	\$ 22	\$ 102	\$ 2,094
<b>MISCELLANEOUS</b>	\$ 16,013	\$ 282	\$ 1,377	\$ 39	\$ 10	\$ 9	\$ 54	\$ 232	\$ 18,017
<b>IMPUTED RENT</b>	\$ 13,512	\$ 164	\$ 2,452	\$ 282	\$ 30	\$ 157	\$ 28	\$ 425	\$ 17,051
<b>CASH GIFTS GIVEN</b>	\$ 3,545	\$ 130	\$ 285	\$	\$	\$	\$ 56	\$ 37	\$ 4,054
<b>NON-CASH GIFTS GIVEN</b>	\$ 374	\$ 62	\$ 27	\$	\$	\$	\$	\$ 1	\$ 465
<b>TOTAL</b>	\$ 78,747	\$ 2,240	\$ 7,563	\$ 618	\$ 97	\$ 218	\$ 344	\$ 1,875	\$ 91,701

Source: 2006 HIES



2006 Household Income and Expenditure Survey

Table 20: Average Household Expenditure by Detailed Expenditure Group and Ethnicity of Household Head, 2006

Detailed Expenditure Source	Palauan	American	Filipino	Chinese	Korean	Taiwanese	Other Micronesian	Other	Total
<b>FOOD</b>	\$ 3,398	\$ 6,583	\$ 1,858	\$ 2,083	\$ 1,791	\$ 392	\$ 2,406	\$ 2,490	\$ 3,161
Seafood	\$ 459	\$ 640	\$ 128	\$ 29	\$ 130		\$ 51	\$ 138	\$ 396
Meat, Poultry & Egg	\$ 613	\$ 647	\$ 353	\$ 843	\$ 176		\$ 684	\$ 382	\$ 570
Fruits & Vegetables	\$ 472	\$ 732	\$ 225	\$ 248	\$ 390	\$ 137	\$ 513	\$ 328	\$ 433
Cereal Products	\$ 563	\$ 709	\$ 381	\$ 386	\$ 596	\$ 65	\$ 444	\$ 279	\$ 526
Fats & Oil	\$ 58	\$ 43	\$ 30	\$ 36	\$ 30		\$ 56	\$ 38	\$ 53
Condiments & Spices	\$ 94	\$ 118	\$ 39	\$ 27			\$ 97	\$ 41	\$ 84
Dairy Products	\$ 232	\$ 196	\$ 145	\$ 74	\$ 102	\$ 128	\$ 125	\$ 125	\$ 213
Non-alcoholic Beverages	\$ 269	\$ 766	\$ 136	\$ 163	\$ 107	\$ 52	\$ 150	\$ 136	\$ 250
Other Food & Takeaway	\$ 638	\$ 2,732	\$ 419	\$ 276	\$ 260	\$ 10	\$ 285	\$ 1,023	\$ 636
<b>ALCOHOL, TOBACCO &amp; BETELNUT</b>	\$ 736	\$ 1,433	\$ 256	\$ 336	\$ 295	\$ 65	\$ 499	\$ 192	\$ 652
Tobacco	\$ 391	\$ 388	\$ 154	\$ 242	\$ 217	\$ 49	\$ 202	\$ 3	\$ 342
Alcohol	\$ 189	\$ 429	\$ 97					\$ 180	\$ 175
Betelnut	\$ 156	\$ 615	\$ 5	\$ 94	\$ 78	\$ 16	\$ 297	\$ 9	\$ 135
<b>CLOTHING &amp; FOOTWEAR</b>	\$ 222	\$ 357	\$ 153	\$ 28	\$ 260		\$ 79	\$ 167	\$ 208
Clothing	\$ 192	\$ 357	\$ 138	\$ 28	\$ 260		\$ 19	\$ 160	\$ 182
Footwear	\$ 30		\$ 14					\$ 7	\$ 26
<b>HOUSING</b>	\$ 860	\$ 3,794	\$ 570	\$ 4	\$		\$ 1,426	\$ 1,735	\$ 863
Household Maintenance	\$ 662	\$ 1,655	\$ 65					\$ 35	\$ 557
Rent	\$ 159	\$ 1,843	\$ 436				\$ 1,377	\$ 1,528	\$ 264
Insurance & Other Housing	\$ 39	\$ 295	\$ 9	\$ 4			\$ 49	\$ 172	\$ 42
<b>HOUSEHOLD OPERATIONS</b>	\$ 2,680	\$ 3,357	\$ 1,063	\$ 1,353	\$ 4,547	\$ 228	\$ 1,896	\$ 1,374	\$ 2,397
Household Utilities & Fuels	\$ 1,292	\$ 1,732	\$ 399	\$ 738	\$ 4,302		\$ 770	\$ 697	\$ 1,146
Household Appliances	\$ 251	\$ 314	\$ 127	\$ 45			\$ 66	\$ 147	\$ 227
Furniture & Home Furnishings	\$ 124	\$ 32	\$ 29	\$ 1				\$ 14	\$ 103
Household Supplies	\$ 294	\$ 300	\$ 114	\$ 73	\$ 104	\$ 162	\$ 206	\$ 138	\$ 261
Toiletries	\$ 82	\$ 27	\$ 44	\$ 11			\$ 10	\$ 95	\$ 75
Household Services	\$ 350	\$ 359	\$ 83	\$ 203			\$ 479	\$ 89	\$ 302
Household Communications	\$ 287	\$ 593	\$ 268	\$ 282	\$ 141	\$ 66	\$ 365	\$ 194	\$ 284
<b>TRANSPORTATION</b>	\$ 2,338	\$ 6,731	\$ 759	\$ 1,113	\$ 1,842	\$ 225	\$ 1,332	\$ 738	\$ 2,095
Motor Fuel & Oil	\$ 692	\$ 1,054	\$ 142	\$ 558	\$ 139		\$ 881	\$ 11	\$ 596
Motor Vehicle & Boat Expenses	\$ 1,398	\$ 2,877	\$ 440	\$ 485	\$ 1,676		\$ 349	\$ 250	\$ 1,226
Other Transportation	\$ 248	\$ 2,800	\$ 177	\$ 70	\$ 27	\$ 225	\$ 101	\$ 477	\$ 274
<b>HEALTH, PERSONAL CARE, EDUCATION &amp; SERVICES</b>	\$ 1,297	\$ 4,702	\$ 482	\$ 70	\$ 86	\$ 57	\$ 40	\$ 289	\$ 1,167
Health	\$ 623	\$ 911	\$ 144	\$	\$ 84	\$ 13		\$ 179	\$ 533
Personal Care	\$ 265	\$ 218	\$ 93	\$ 27		\$ 29		\$ 56	\$ 228
Education	\$ 361	\$ 3,249	\$ 215	\$ 25	\$ 1		\$ 12	\$ 4	\$ 356
Personal Services	\$ 48	\$ 324	\$ 30	\$ 18		\$ 15	\$ 27	\$ 51	\$ 49
<b>LEISURE &amp; ENTERTAINMENT</b>	\$ 448	\$ 837	\$ 299	\$ 124	\$ 659	\$ 1,000	\$ 920	\$ 664	\$ 447
<b>MISCELLANEOUS</b>	\$ 4,234	\$ 4,894	\$ 2,166	\$ 668	\$ 1,631	\$ 360	\$ 2,264	\$ 1,506	\$ 3,798
<b>IMPUTED RENT</b>	\$ 3,573	\$ 2,846	\$ 3,855	\$ 4,845	\$ 5,001	\$ 6,000	\$ 1,186	\$ 2,759	\$ 3,594
<b>CASH GIFTS GIVEN</b>	\$ 937	\$ 2,264	\$ 448				\$ 2,328	\$ 247	\$ 855
<b>NON-CASH GIFTS GIVEN</b>	\$ 99	\$ 1,075	\$ 43					\$ 7	\$ 98
<b>TOTAL</b>	\$ 20,823	\$ 38,872	\$ 11,891	\$ 10,625	\$ 16,112	\$ 8,327	\$ 14,315	\$ 12,162	\$ 19,330

Source: 2006 HIES

**Table 21. Total Household Expenditure by Region and Quintiles (\$000), 2006**

<i>Quintiles</i>	<i>Koror</i>	<i>Airai</i>	<i>East Babeldaob</i>	<i>West Babeldaob</i>	<i>Peleliu</i>	<i>Kayangel/A ngaur</i>	<i>Total</i>
1st Quintile	\$ 3,391	\$ 987	\$ 512	\$ 434	\$ 190	\$ 812	\$ 6,327
2nd Quintile	\$ 6,041	\$ 1,787	\$ 870	\$ 783	\$ 344	\$ 188	\$ 10,013
3rd Quintile	\$ 8,596	\$ 2,145	\$ 1,290	\$ 1,082	\$ 969	\$ 318	\$ 14,400
4th Quintile	\$ 13,704	\$ 1,802	\$ 1,989	\$ 1,675	\$ 812	\$ 269	\$ 20,252
5th Quintile	\$ 29,883	\$ 4,352	\$ 3,076	\$ 2,651	\$ 748		\$ 40,710
<b>Total</b>	<b>\$ 61,615</b>	<b>\$ 11,073</b>	<b>\$ 7,737</b>	<b>\$ 6,626</b>	<b>\$ 3,063</b>	<b>\$ 1,587</b>	<b>\$ 91,701</b>

Source: 2006 HIES

**Table 22. Average Household Expenditure by Region and Quintiles, 2006**

<i>Quintiles</i>	<i>Koror</i>	<i>Airai</i>	<i>East Babeldaob</i>	<i>West Babeldaob</i>	<i>Peleliu</i>	<i>Kayangel/A ngaur</i>	<i>Total</i>
1st Quintile	\$ 6,819	\$ 6,673	\$ 6,434	\$ 6,723	\$ 6,814	\$ 6,319	\$ 6,689
2nd Quintile	\$ 10,733	\$ 10,402	\$ 10,512	\$ 10,252	\$ 10,771	\$ 11,324	\$ 10,626
3rd Quintile	\$ 14,925	\$ 15,789	\$ 15,003	\$ 14,188	\$ 15,671	\$ 15,330	\$ 15,051
4th Quintile	\$ 21,368	\$ 21,480	\$ 21,538	\$ 21,117	\$ 21,415	\$ 21,657	\$ 21,379
5th Quintile	\$ 43,905	\$ 38,897	\$ 45,987	\$ 37,610	\$ 34,108		\$ 42,771
<b>Total</b>	<b>\$ 20,829</b>	<b>\$ 17,001</b>	<b>\$ 18,981</b>	<b>\$ 18,045</b>	<b>\$ 16,875</b>	<b>\$ 8,902</b>	<b>\$ 19,330</b>

Source: 2006 HIES