

## ***Household Socio-Economics***

***A base line survey on household composition, employment, expenditure, education, social networks, migration and health.***

Report on the short TCI Red Cross Socio-Economic survey in North Back Salina, South Back Salina, Over Back and West Road in Grand Turk, Turks and Caicos Islands



***SECOND DRAFT***

Survey within the context of the TCI RC recovery operation, supported by the British Red Cross, after Hurricanes Hanna and Ike of September 2008

**TCI Red Cross – British Red Cross,  
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## INTRODUCTION

This report presents the results of a household socio-economic survey conducted in four communities in Grand Turk, Turks & Caicos Islands, BWI, in fall 2009. This survey was undertaken in the context of the Red Cross recovery operation after hurricanes Hanna and Ike of September 2008.

The data in this survey is time-bound. A snap-shot is taken of current practices of households in the areas of employment, expenditure, education, social networks, migration and, to a lesser extent, health. Although the data do provide some insight into longer term processes as well, these results need to be looked at in first instance against the background of most determining current events.

From the perspective of the Red Cross, in the first instance it is a recovery context, in the second instance an organisational change, not only triggered by the hurricanes but as well by the possibility of the organisation to review its level of ambition and the role it can play in the society of the Turks & Caicos Islands.



Pictures 1, 2, 3: observations of difficult living conditions during Red Cross field work '08-'09

The questions and subjects of the survey were inspired by fieldwork conducted by various Red Cross staff and volunteers during both the relief and the recovery operations after hurricanes Hanna and Ike and the knowledge previously present in TCI Red Cross about vulnerabilities in Grand Turk, especially social marginalisation and poverty. They address in first instance quite general socio-economic challenges faced by households in the four most affected areas of Grand Turk, as that expertise was available in the recovery team and the aim was to investigate in depth some of the observations of the fieldwork.

On a country level, this study needs to be understood against the background of three main ongoing processes:

- ✓ The international economic recession that is affecting the economics of the region and impacts the possibilities and restrictions each household faces in organising daily life, overcoming obstacles and planning for the future.
- ✓ The corruption allegations at Government level that have led to an intermediate, UK steered Government taking over. This government is introducing profound changes in the set-up of governance, the rules and regulations to which each household needs to abide and/or can profit from.
- ✓ The impact of hurricanes Hanna and Ike. Grand Turk (and the rest of the Turks Islands) especially was hit hard by hurricane Ike and households are still recovering, as is the local economy, social life etc.

### Box 1: Grand Turk – general information

#### Government and Economy

Grand Turk is the administrative, historic, cultural and financial centre of the territory, and has the second largest population of the islands at approximately 5,718 people (DEPS, 2006<sup>1</sup>)\* and a population density of 317.66 kilometers square. The administrative character of the island is influential because of the fact that over 65 percent of employment is in the public sector. The local economy is fuelled mainly by the Government Sector and the Tourism Industry. The Grand Turk Cruise Centre is the largest private employer.

#### Geographical

The capital island Grand Turk (Figure 1) has been the administrative seat of Government since 1766 and is the largest island in the Turks Islands (not the Caicos) with 18 square kilometres (6.9 sq. mi). Its geology is dominated by poorly to well cemented Pleistocene limestone and uncemented Holocene sands. The geological evolution of the island is defined by a single sea level notch and isolated, elevated beach ridges that were formed during episodes of sea level rise and fall over time as well as Aeolian deposition of sediments (Hall, 2003).

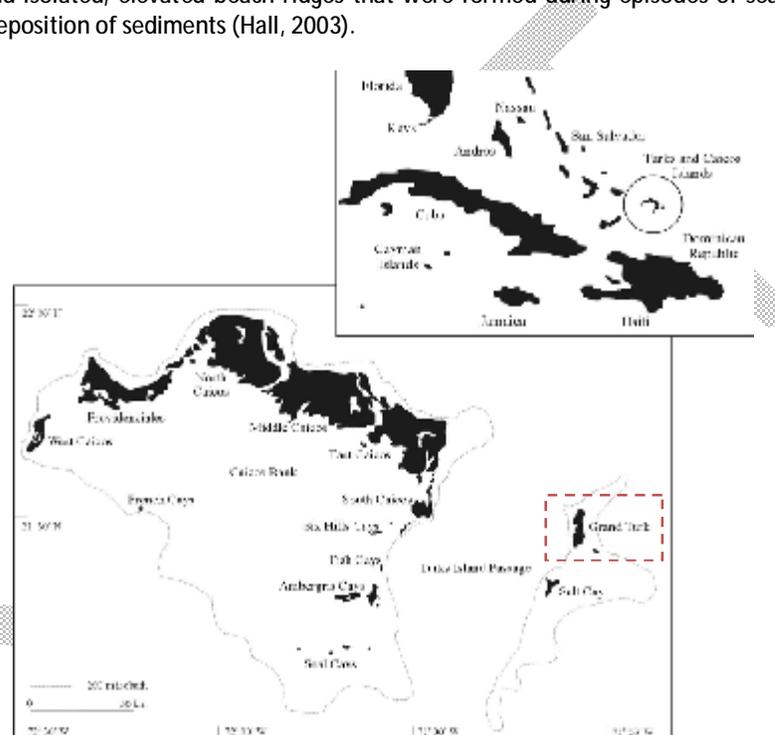


Figure 1: Location of Grand Turk in the Turks and Caicos Islands, Source: Clerveaux .W, 2000

#### Resources

The island of Grand Turk has limited physical resources such as agricultural land and fresh water supply. Vegetation consists primarily of low scrub grass, cactus and acacia. Wetland areas and coral reef provide habitat for 14 endemic plants and reptiles' species in the TCI (UN General Assembly, 2001).

#### Climate

The climate in Grand Turk is hot and arid. With no highland areas, rainfall is low averaging 26" per year. Mean annual temperature is about 80 to 90 degrees Fahrenheit, which, along with the prevailing trade winds evaporate the sparse rainfall. Additionally, trade winds ensure that the islands maintain a comfortable warm temperature, which varies little between winter and summer. Between June and October the temperature hovers between 85°F and 90°F (29°C to 32°C), dropping only a few degrees in winter. The water is almost as warm as the air. In Grand Turk the low levels of rainfall, thin soils, and a somewhat saline water table, deters the growth of crops and results in the scarcity of water for domestic use.

<sup>1</sup> due to illegal migration and challenges in recording an exact figure is difficult to establish (estimate Truelove: 6000 'Belongers', 2000 legal migrants, between 800 to 1000 illegal migrants)

This survey specifically aims to give insight into the wheeling and dealings of households against this background; how do they organise themselves, what difficulties do they face? This should assist in determining which actions can be undertaken to mitigate these processes for the individual households to be able to cope with adversity and disaster specifically.

To understand a community, one needs an appreciation of its people and the economic conditions influencing their lives. Who they are, where they live and work, what they earn, and what is happening in the local economy (Harris, et. al 2004). To aid in this understanding, the Turks and Caicos Islands Red Cross Socio-economic Report summarizes recent demographic and economic conditions in four communities in Grand Turk; North Back Salina, South Back Salina, West Road and Over Back (Figure 2). In some cases, the report also compares current conditions with the situation prior to Hurricane Hanna & Ike. In this way population and economic trends can be identified and provide insight into future changes that can be expected in Grand Turk.



Figure 2: Satellite picture Grand Turk, West Road, Overback, North and South Back Salina, Source: Google Earth, 9<sup>th</sup> January 2010.

## PART A: Problem statement, objectives, methodology and limitations

### 1. Problem statement

#### 1.1 Socio - economic situation

The Caribbean is at a crossroad in development. The present economic system, which is fuelled by a narrow range of goods and services that has provided the source of income for many over the past decades, seems to be no longer viable and as such universal access to socioeconomic support systems and primary health has to be revisited. In the Caribbean, as in many other parts of the developing world, this transition is taking place in the context of dwindling economic resources, societal decay, increasing poverty rates and institutional weakness, a scenario that does not guarantee equal minimums of quality of life and exertion of rights by members of society. The present system of governmental provision of social protection and primary health care seems no longer to be optimal and therefore, new strategies to ensure sustainable and affordable social protection mechanisms need to be identified. Such new sustainable strategies can only be discussed in an all encompassing approach by linking socio-economic development perspectives to population dynamics. Therefore, more grassroots investigations must be undertaken in order to grasp a better understanding of the underlining issues in the various communities.

According to estimates by the Department of Economics, Planning and Statistics (DEPS), the Islands population has more than doubled in the last 20 years. The change in the population is mainly due to rapid immigration (about 50 percent of the population is estimated to be immigrants) to meet the rapid increase in the demand for workers in both skilled and unskilled categories. While the TCI was experiencing rapid economic growth many other Caribbean countries were experiencing stagnant or declining economies. As a result, the TCI economic growth acted as a pull factor for many migrants in search of better opportunities. Meeting labour requirements with foreign workers has had positive and negative impacts on the Islands. On the positive front there have been technological transfers and opportunities for cultural enrichment and the availability of a labour force to sustain the rapid growth. On the negative side, there has been increased illegal immigration from neighbouring countries and social issues related to migration. A recent survey (the Poverty Assessment, 2001) noted that the recent development of the TCI has been associated with a massive influx of immigrants to the extent that the 'physiological' carrying capacity of the Islands is stretched (DEPS, 2004).

There is a prevailing perception that the United Kingdom Overseas Territories (UKOTs) are rich countries and generally do not require much assistance from developing banks or other non-profit organizations. As a result they generally do not qualify for grants and aids as many other Caribbean countries such as Jamaica, Haiti, and Saint Vincent and the Grenadines would. This perception to a certain extent was true. The TCI, though a UK Overseas Territory, was not significantly dependent on UK financial assistance and grants. Over the last 10 years the Turks and Caicos Islands was in the midst of rapid economic growth, fuelled mainly by expansion in the tourism sector. Over the last decade tourist numbers had increased by more than 10 percent per annum (pa), in turn pushing construction, imports and overall activity, resulting in estimated economic growth of some 6 percent pa during the last few years (DEPSTC, 2004).

According to data for 2001 from the Caribbean Development Bank (CDB), the tourism sector accounts for the largest percent of Gross Domestic Product (GDP), followed by the construction industry (Table 1).

Table 1: Contribution to GDP of Selected Sectors, 2001

Sector	Percentage (%)
Tourism	38%
Construction	12%
Government Services	10%

During the 6 year period 1996 to 2001 estimated GDP growth averaged 6.5 percent. GDP growth peaked at 13 percent in 1998 and has declined in subsequent years. The events of 11<sup>th</sup> September 2001 resulted in a further decline in tourist arrivals and subsequently the tourism sector. However, continued investor interest in the TCI, increased promotional and marketing efforts, and expansion in the tourism sector (a number of major projects were planned for Providenciales) resulted in the rapid economic recovery of the islands.

Nonetheless, the economic growth in the TCI can be described as being lopsided since most tourism development is taking place in Providenciales while development in the other Islands, especially the Caicos Islands (North, Middle and South) has lagged significantly behind. Difficulties in access and associated high costs of transportation are important factors for the lack of development in these islands. Grand Turk, as the seat of government, takes an intermediate position in terms of economic development, though some believe that employment in the public sector was the only factor that kept the capital island of Grand Turk afloat. In line with the recent economic growth both Government revenue and expenditure have grown significantly. However, expenditure grew faster than revenue in response to increasing demands for infrastructure and services.

What may be regarded as "classic" features of poverty in developing countries can be seen in the Caribbean. These features include poor housing, unemployment and violence. Very poor and overcrowded housing conditions exist in low income ghettos, seen at their worst in Jamaica where they stand in sharp contrast to the very ostentatious residences of the wealthy elite. The sub-standard living conditions have a deleterious effect on family living. Throughout most of the Caribbean area there is high unemployment (ranging from 15%-25%) and a significant incidence of underemployment-especially among the teenage and young adult populations (Maxwell, 1994).

Non-Governmental Organizations (NGO) development in the TCI has been limited. Nevertheless, there are in most communities active churches that offer support and, in many instances, basic welfare and social services. In this sense, they comprise a valuable element of the social 'safety net'. A number of service clubs are also active in the islands and include Soroptomists, Kiwanis and Rotary, all of which sponsor community work of various kinds, and who might prove useful partners in public/private initiatives. Interventions for community-level improvements in terms of socio-economic standards must be informed by a comprehensive understanding of the relevant knowledge-base, attitudes and practices of the target population such as the occupation of uninhabitable homes, increased unemployment and underemployment, a greater dependency on government agencies for employment and the further marginalization of the society's invisible segment of the population. In that regard, the island of Grand Turk is deemed to be appropriate for a study of this nature.

## 1.2 Impact of Hurricanes Hanna and Ike

Prior to the impact of Hurricanes Hanna and Ike, levels of employment in Grand Turk were high, and almost exclusively in the civil service, tourism and small to medium sized enterprise, with minimal activity in the subsistence sector apart from a very small fishing sector (Truelove, 2008). However, many residents were still living from 'pay-check to pay-check' given the high cost of living in the TCI.

On 1<sup>st</sup> September 2008 Hurricane Hanna hit the Turks and Caicos Islands moving from a tropical storm to a category 1 hurricane upon making landfall. The weather system lingered over and around the islands for three days causing some localized flooding and some damage to housing though insufficient to disrupt the economy of the island.

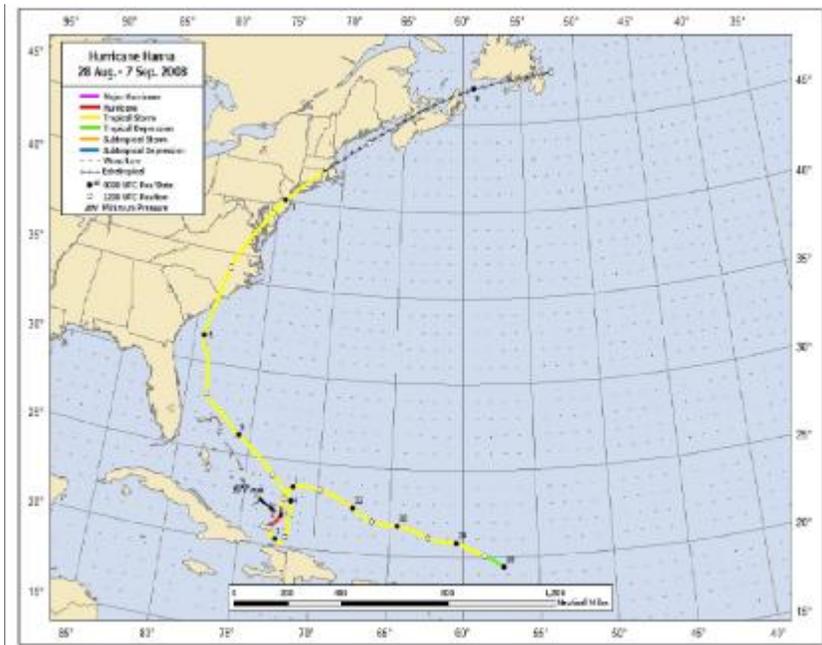


Figure 3: hurricane Hanna tracking map. Source: National Hurricane Centre

In contrast, the impact of Hurricane Ike, a category 4 storm, which is believed to have upgraded to a category 5 hurricane upon landfall six days later, coupled with insufficient preparedness, mitigation, and emergency response or recovery/rehabilitation measures, caused extensive damage, particularly to the island of Grand Turk. The inexperience of the disaster risk management system in responding to and dealing with a high magnitude storm such as Hurricane Ike also precipitated an extended period of suffering and erosion of basic amenities, especially for the already poor, disenfranchised population. As a result of Hurricane Ike's impact an estimated 80% of houses were damaged, of which 20% were severely damaged or beyond repair (IFRC, 2008).

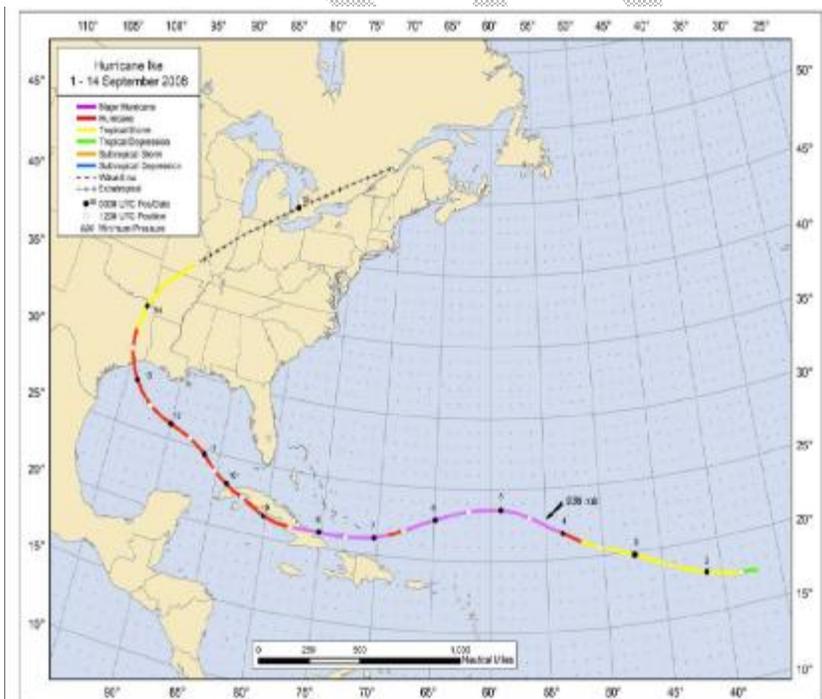


Figure 4: hurricane Ike tracking map. Source: National Hurricane Centre

Destructions to the housing stock, infrastructure and other facilities affected the entire island but crippled the already meagre amenity facilities that had existed in poorer communities and significantly reduced general standards of living. Direct impacts of the storm were accentuated by indirect consequences such as a reduction in tourism-related employment, especially among migrant work-permit holders and illegal migrants working in the informal sector, and reinforced by a serious regional economic downfall which led to the erosion of livelihoods and basic standards of living.

### 1.3 Intermediate Government

It is difficult, if not impossible, at the time of writing of this report to start to evaluate the impact of the Intermediate Government on the social and economical context of this study. Due to the deficit that was created in public funding over the last years, the Intermediate Government has taken some decisions to reduce public spending and increase income. In the first instance, interventions of the Intermediate Government have given rise to concern about the population regarding being able to secure a similar income in the future. Amongst other interventions, a 30% reduction was aimed for in government employment. Due to Grand Turk's high employment in the public sector, the impact of these interventions is expected to be felt more than on the other islands. In terms of social issues, so far, this report can not include the extent of the impact of the Intermediate Government.

## 2. General and specific objectives

The main objective of the TCI-RC Socio-economic Survey 2009 is to collect high quality and timely data on socio-economic characteristics of households and by extension communities. A number of themes (employment, expenditure, education, social networks, migration and health) were selected that were considered most relevant and attainable, based on previous work, experience and expertise of the TCI Red Cross recovery team. These themes were selected for the following objectives:

- ✓ Developing a better understanding of the livelihood situation of the targeted households
- ✓ Developing a better understanding of educational status and concerns of the targeted households
- ✓ Developing a better understanding of the workings of social networks in Grand Turk
- ✓ Developing a better understanding of social and economic aspects linked to migration
- ✓ Developing a better understanding of the social and economical composition of the targeted communities

An understanding of the trends in the survey can assist Red Cross, Government, Non-Government Organizations (NGOs) and businesses in effectively responding to the needs of these communities and the impact of various changes on communities. It also provides civic leaders and interested citizens with a better understanding of some of the forces of change that are occurring in their community. Whereas this report presents the key findings of the TCI-RC Socio-economic survey, a lot more can still be studied from the data. It is our hope that the findings will contribute to the knowledge base and assist stakeholders in planning and policy formulation.

## 3. Methodology

### 3.1 Selection of the study area

The first rationale relates to the appropriateness of the island of Grand Turk in the Turks and Caicos for a study of this type and is summarized in the introduction and problem statement of this report. The basic point here is that following the passing of both Hurricane Hanna and Ike in September 2008 approximately 80 percent of homes or

businesses on that island were partially or severely damaged. This further aggravated a number of pre-existing issues.

The second level of rationalization relates to the selection of sample sites within Grand Turk. The social issues alluded to earlier in this report are largely confined to the poorer communities, namely North Back Salina, South Back Salina, West Road and Over Back, which were also most severely affected by Hurricanes Hanna and Ike. The first stage in the data collection process was to ascertain the status of these communities with regard to key variables of the socio-economic survey, namely level of income and standard of living.

### 3.2 Sampling design, size and techniques

The TCI-RC socio-economic survey sample was drawn through a stratified two-stage sampling design. The Enumeration District (ED) was used as the first stage sampling unit and the household as the second stage-sampling unit. The sampling frame used for selection of first stage units (FSUS) was the list of EDs and the communities that were most severely affected by Hurricane Hanna and Ike in 2008. A total of 4 EDs were covered; North Back Salina, South Back Salina, West Road and Over Back. In order to select the second stage units, which are the households, a cadastral map of Grand Turk was used to identify all major road networks in each community.

Houses were selected by interviewing every other house on each road network in order to ensure that each house in the community had an equal chance of being surveyed. To enable an understanding of the overall composition of the targeted communities, no criteria were used to select or de-select specific households in those communities. The sample size was determined by taking into consideration several factors, the three most important being: the degree of precision (reliability) desired for the survey estimates (aim to reach 30% of the population – due to lack of current demographic data per community, it was not possible in the scope of this research to verify whether this was achieved), the time-frame in which the survey was to be completed, and the efficiency of the design.

TCI-RC socio-economic survey covered a sample of 354 households among the four communities.

Table 2: Coverage of the survey

Communities	No. HH Surveyed	No. of people covered
North Back Salina	82	211
South Back Salina	103	316
Over Back	70	251
West Road	99	325
Total	354	1103

### 3.3 Survey administration

The survey team comprised of a total of 13 field volunteers and 2 field supervisors. The field volunteers were mostly Red Cross volunteers and included many of the surveyors from the previously conducted Red Cross water, sanitation, waste and hygiene survey. Initial briefings of the volunteers were held so as to guide them through the survey in order to clarify the different lines of questioning during the work in the field. The teams were recruited based on the languages most prevalent in each area and their literacy skill in at least two out of the three prevalent languages. The TCI RC–BRC community and disaster manager and the community mobiliser of the recovery team worked as field supervisors to overview and guide the work of the volunteers.

Fieldwork for this study commenced in early October 2009 and continued until the middle of November 2009. The initial intention to conduct a pilot survey of 10 households in the 4 communities on which this research focuses was postponed because of time constraints related to meeting the deadline of the recovery project.

Instead, the pilot survey was conducted with 4 households on the island of Grand Turk in the Over Back Community.

The TCI-RC socio-economic questionnaire survey was divided into four major sections namely; the Characteristics of Household Members, the Household Income and Expenditure, Social Networks and Health. Time was spent reviewing the questionnaire with BRC employees in the UK, along with various stakeholders and experts in the field who have experience with conducting surveys. These reviews resulted in minor modifications to the questionnaire, particularly with regard to ambiguities and the limited scope of pre-coded questions.

Generally, interviews were conducted at or near the residence of the respondents, so as to standardize observations made in relation to standard of living, and condition of the property on which residents live. Each interview took an average of forty-five minutes to complete, but there were cases where up to one hour was spent with a single respondent. The daily tally of interviews averaged five with the minimum being three per respondent. This tally depended upon the willingness of the residents to be interviewed and the amount of time spent in locating them. The majority of residents cooperated with the questionnaire survey and only a few interviews were aborted because of lack of cooperation.

After fieldwork, all questionnaires were returned to the TCI-RC Grand Turk branch for data processing. A rigorous process of verifying and rectifying inconsistencies was undertaken. In addition, range and consistency checks were included in the data-entry program. Data entry and editing started in November 2009 and the Statistical Program for Social Scientists (SPSS) and Microsoft Excel were used to enter the data and to run various levels of analysis.

The primary data source of questionnaires was supplemented by secondary data sources including journal articles, conference papers, newspaper articles, statistical reports and other reports.

#### 4. Limitations to the research

Generally, Small Island Developing States (SIDS) suffer from a paucity of information and where information is available it is not in an easily accessible format. The TCI is no exception in this regard.

Time was a crucial factor in conducting the survey, especially as it relates to the collection of secondary source data particularly from the relevant Government Agencies. One of the biggest problems encountered by the researcher was accessing secondary information from relevant government agencies.

There were some residents who were eager to be interviewed as they saw this as a medium to voice their grievances with the current political and economic situation in the country in the hope that this research would shed some light on their present situation in the Turks and Caicos Islands. While some residents attempted to mislead by exaggerating their hardships in anticipation that the research might somehow provide immediate relief, the large majority understood the nature of the survey and were anxious to provide the requested information. The experience of the Red Cross water, sanitation, waste and hygiene survey was certainly helpful in this respect.

The primary language for many of the residents is not English and as such effective communication with some of the residents proved to be a challenge, which was largely countered by the language skills of the volunteers sometimes supplemented with translation support found in the community itself.

Lastly, most of the respondents found the questionnaire to be too long, possibly affecting the level of thought given to answering some questions. As one can notice in the rest of this document, the total number of households can vary as some specific questions were not answered correctly and thus those questionnaires were left out of the statistics for that specific question.

## PART B: Discussion of results

### 1. Introduction

As previously indicated the data that have been collected from the survey covers a wide range of subjects and as such can be analysed and presented in various ways. This report has chosen to embark upon and present the results in a series of themes for which the survey proved to be insightful.

The Red Cross's mandate is to respond to the needs of the most vulnerable, therefore some possible vulnerabilities were highlighted. Some parts are more sociological, others more economical. The sociological outlook tries to capture social issues relating to different groups in the society, for as much as they could be distinguished from the results. This chapter is intended to open up the discussion on some specific conditions and aspects of social vulnerability. The economical outlook concentrates mainly on the economics of living across the range of households and groups within the sampled communities.

The issues surrounding the involvement of vulnerable and marginalised people in research are broad in range, and so, rather than attempting to comprehensively address these, the researchers sought to identify and discuss some general principles and ideas which they think will be helpful across the board. 'Vulnerability' and 'marginalisation' can mean different things to different people, but the range of individuals and groups who are sometimes described as 'vulnerable' or 'marginalised' by organizations, agencies or governments is very large (Figure 1). The list is not an attempt to be comprehensive, but serves to give an example of the range of people who are often described as, or who might describe themselves as vulnerable or marginalised.

Table 3: Examples of Vulnerable Groups

- 
- Women
  - Children
  - Ethnic Minorities
  - Religious Minorities
  - Asylum seekers and refugees
  - Travellers
  - Homeless people
  - Older persons in general
  - People whose voices cannot be heard
  - Disabled people
  - Single parents
  - People who cannot read or write in the language of residence
  - People who cannot speak or understand the language of residence well
  - People in poverty
  - People who need, but are not receiving health or social care services
- 

It is in light of some of the characteristics of these vulnerable groups that the researchers of this paper sought to further disaggregate the data, in first instance, in the hope of identifying vulnerable groups that might exist within the population surveyed and to shed some light on their plight in the hope that various non-government organizations as well as government agencies might be able to assist these groups in attaining a comfortable standard of living.

Social vulnerability is defined as "the characteristics of a person or group and their situation that influence their capacity to anticipate, cope with, resist and recover from the impact of a natural hazard" (*At Risk*, Wisner et al., 2004: 11). The definition of vulnerability above implies that overcoming vulnerability (that is, building capacity or capability in the face of hazards) requires access to educational opportunities, access to communications and early warning, available means of risk mitigation (social and personal protection), economic surplus available for preparedness, social assets (networks) available for preparedness, savings and other buffers and resources (social

and personal) for reconstruction and recovery. A next section will highlight specifically women, children and migrants as vulnerable groups and will examine various factors that contribute to these groups being susceptible to various forms of shock in the society, whether this is natural or man-made.

More economical aspects are discussed later on, which of course also influence the coping capacity of any community. Again, these aspects are discussed for various groups in the society as these groups clearly show different tendencies. During Red Cross field work conducted, many precarious living conditions were observed, even extreme poverty. For that reason, it was felt useful to unravel some of the aspects of that poverty.

## 2. Basic data

The first section presents some raw data on household composition, cultural diversity, education and language for the four targeted areas. This gives the reader an opportunity to understand the background of the more in-depth analysis of the following two sections, in terms of actual numbers and split between the four communities.

### 2.1 Households size

The average household size of the communities is 3.12; Over Back had the largest average household size of 3.59 followed by West Road with 3.28 (Table 2).

Table 4: Average household size

Community	Average Sampled Household Size
North Back Salina	2.48
South Back Salina	3.16
Over Back	3.59
West Road	3.28
Overall Average	3.12

### 2.2 Age groups

According to the data the average age of the sampled respondents was 30 years with the modal age group being 18-55 years. The age group <18 years accounted for the second largest age group in the population. This therefore means that more resources would be required to meet the needs of that specific group for example in the form of education. The Over Back community had more persons in three age groups of <5, <18 and 18-55 than the other three communities sampled.

Table 5: age groups per community

Age Groups	Community			
	North Back Salina	South Back Salina	Over Back	West Road
<5	5.45%	6.17%	8.57%	7.84%
<18	26.73%	28.90%	31.84%	31.66%
18-55	49.01%	51.29%	65.94%	47.65%
+55	11.88%	9.74%	3.67%	9.40%
+70	6.93%	3.90%	1.63%	3.45%
Average Age	30	31	28	31

The results of the survey can be used to guide planning procedures for different communities. In the case of Overback, that accounts for the highest number of persons in less than 5 and 18 years, more attention should be given to the availability of pre-schools and other facilities and amenities of a young and growing population. Since Overback also accounts for the highest percentage of persons that are economically vibrant it was not surprising that among the sampled communities that Overback also enjoys a higher standard of living than the other 3 communities. North Back Salina had more persons in both the +55 and +70 age group than the other

communities. The Over Back community had more children in the dependency category of  $\leq 17$  years which represents both the unadulterated dependency and childbearing age group which is also dependent and who have the potential to further increase household dependency. North Back Salina had more persons in the pensionable age group of 55 years and over which also has the potential to become dependent. During a hazardous event the studied communities that special attention should be paid to given the high numbers of dependents (<5 and >55 age groups) that are likely to need assistance are shown in table 1.1.2.

### 2.3 Cultural diversity

A total of about 354 households were sampled among 4 communities in Grand Turk. The population of the households were of various nationalities but consisted mainly of Turks Islanders, who in the categorization of national status are referred to as 'Belongers', Haitians and Dominicans (persons from the Dominican Republic). In all four communities Haitians accounted for the largest segment of the population with 60 percent followed by Turks Islanders with 26.7 percent and Dominicans with 7.1 (Table 6).

Table 6: Nationality by Community

Nationality	North Back Salina	South Back Salina	Over Back	West Road	Total	Sampled Percentage (%)
TCI	61	88	35	92	276	26.7
Haitians	121	178	135	192	626	60.4
Dominicans	14	21	14	24	73	7.1
Other	10	7	29	14	60	5.8
Total	206	191	316	322	1035	100.0

The West Road and South Back Salina communities are the two most diversified communities among the sampled in terms of composition of nationality. Besides Turks Islanders, Haitians and Dominicans, the sample also consisted of persons from within and outside the Caribbean region. The multiculturalism that exists in these communities is not surprising, since multiculturalism in the Caribbean is largely a manifestation of the historical patterns of migration within the region. Historically, the nature, direction and magnitude of migration in the region have always been influenced by trends in global and regional socio-economic development. The establishment in 2005 of the Caribbean Single Market and Economy (CSME) within the regional integration movement, the Caribbean Community, heralded a new era in the intra-regional movement of people and the fostering of higher levels of multiculturalism especially in the more economically vibrant 'pull' states. For many people in the Caribbean, the search for a better life begins intra-regionally. This is evident in the fact that the absolute number of Caribbean nationals residing in another country of the region has steadily increased over the last two decades (UN, 2002).

### 2.4 Education

There is widespread agreement that poverty and poor educational attainment are related but there are competing explanations as to why this is so. In the Turks & Caicos Islands education is free and mandatory for children aged five to sixteen. Primary education lasts for six years and secondary education lasts for five years. As a result it is not surprising that the TCI has a very high literacy rate of 98 percent and ranks 4<sup>th</sup> among 160 countries. Literacy rate among the male segment of the population is higher (99%) than both the national level (98%) and that of females (98%) and ranks 1<sup>st</sup> out of 156 countries and 4<sup>th</sup> out of a 157 countries for males and females respectively (UNESCO, 2008).

Based on the results of the survey, it can be concurred that the literacy rate in the four communities are equally high averaging 95 percent overall. The West Road area had more persons attaining both primary and secondary education while the South Back Salina accounted for the highest number of persons attaining tertiary education.

Table 7: Education Level by Communities, 18 years and older

Community	None	Primary	Secondary	Tertiary	Total
North Back Salina	0	34	70	43	147
South Back Salina	0	40	89	79	208
Over Back	1	45	86	34	166
West Road	2	58	113	37	210
Total	3	177	358	193	731

Examination of the data by place of birth and educational attainment revealed that the literacy rate was high across all national groupings. Literacy rate among the sampled population was 98.9%, 98.6%, 90.3% and 95.7% for persons originating from Haiti, Dominican Republic, TCI and other countries respectively. Persons attaining secondary education or higher accounted for 62.6% of the sample. It must be noted that only 0.3% of the sample did not have any form of education.

## 2.5 Language

Language is the most powerful form of communication and has been considered the most compelling and enduring expression of cultural identity. Language differences, along with inaccurate assumptions and stereotypes, may obstruct communication and understanding between emergency responders, health care providers and victims. Breaking down these barriers is especially crucial in times of emergency, when lives may depend on effective communication (Solis et al 1997). In all areas of the survey French/Creole was the most dominant language spoken, followed by English (Table 4).

Table 8: Primary language by community

Community	English	Spanish	French/Creole	Other	Total %
North Back Salina	36.6%	6.4%	57.0%	0.0%	100.0%
South Back Salina	44.5%	5.8%	48.4%	1.3%	100.0%
Over Back	26.2%	8.2%	65.6%	0.0%	100.0%
West Road	39.1%	7.5%	53.4%	0.0%	100.0%

The South Back Salina had an almost equal number of Anglophone and Francophone speakers, 44.5% and 48.9% respectively. The Over Back community accounted for the largest percentage of Francophone (65.6%) and Spanish (8.2%) speakers in the sampled communities (Table 4). Further examination of the data revealed that Francophone as a first language was prominent among 53.6% of respondents and only 24.9% of others spoke Francophone as a secondary language. On the other hand, while only 38% percent of respondents might have spoken English as a primary language a whopping 71% of respondents spoke English as a secondary language, which means that more non-native English speakers were learning and communicating in English rather than native English speakers learning a second language (Table 5).

Table 9: Prevalence of primary and secondary languages

Language	Primary (%)	Secondary (%)
English	38.0	71.1
French/Creole	53.6	24.9
Spanish	7.4	3.8
Other	0.9	0.2
Total	100.0	100.0

### 3. Children

#### 3.1 Education

Education is a fundamental human right: every child is entitled to it. It is critical to our development as individuals and as societies, and it helps pave the way to a successful and productive future. When we ensure that children have access to a rights-based, quality education that is rooted in gender equality, we create a ripple effect of opportunity that impacts generations to come. Education enhances lives. It ends generational cycles of poverty and disease and provides a foundation for sustainable development (UNICEF, 2009).

The results of the survey indicated that the literacy rate was highest among the age group 18-35 years and lowest among the age group over 70 years (Table 8). Perhaps the observed trend is due to greater access to education in recent times than 40 to 50 years ago.

Table 10: Age Group by Level of Education

Age Group	Level of Education					Total
	None	Pre-school	Primary	Secondary	Tertiary	
<5	0	52	9	0	0	61
5-17	0	0	132	86	6	224
18-35	0	0	46	153	110	309
36-55	3	0	76	151	59	289
56-70	0	0	27	13	11	51
>70	0	0	20	10	4	34
Total	3	52	190	413	310	968

Attendance of school by minors (<16 years) is mandatory in the TCI and there are laws and legislation to ensure that children of school age are attending schools. Additionally, truancy officers are employed to further enforce these laws. Of the respondents less than 1 percent had children of school age who were not attending schools. The reasons given for this included; medical conditions, they cannot afford the school fee or in one case the child migrated to the TCI too late and was unable to speak English at the time. According to the TCI education policy, if a child is unable to comprehend basic English at the time of enrolment and it is deemed that assimilation into the school system would be difficult given the age of that child, then he or she may be denied access. Approximately, 12% of the sample had children of school age attending school and paying school fees ranging from US\$50.00 to \$1,500 per month. It was noted that school fees were only being paid for children that that were attending Day Care centres or Pre-school, private primary schools and the Community College all of which are mostly operated by private entities with the exception of the Community College. Those that were attending Government operated Primary and High Schools were not being charged a fee, even though this was not the practice in other Government operated schools in the other islands. The Community College, though a government run enterprise, is not part of the free education system. As such everyone would be required to pay tuition fee unless they were awarded scholarships.

#### 3.2 Migration

The issue of immigration in the TCI is a very sensitive issue and one that is often avoided as much as possible by policy and decision makers. This is especially in regard to children born to migrant parents. According to the survey, children represented 29% of the total sample and of that total approximately 64% of them were born in the TCI (Table 9) to migrant parents but not considered Belongers (Table 10).

Table 11: Age group by place of birth

Age Group	TCI	Haiti	Dominican Republic	Other	Total
<5	54	6	2	6	68

5-17	137	63	2	24	226
18-35	70	190	34	20	314
36-55	54	201	35	18	308
56-70	21	25	2	4	52
+70	28	9	1	72	38
Total	364	494	76	72	1006

Comparison of table 9 and 10 revealed that while significant children were born in the TCI to migrant parents, many were uncertain of their citizenship. Further probing of parents revealed that many parents did not state the immigration status of their children and indicated that their reason for not doing so is primarily because they are uncertain of the true status of their children who were born here in the TCI.

Table 12: Age group by immigration status

Age Group	PRC	Work Permit	Illegal	Belonger	Visa	Government Stamp	Total
<5	4	1	0	30	6	0	41
5-17	37	10	0	85	15	1	148
18-35	31	112	6	90	57	4	300
36-55	49	124	0	88	23	10	294
56-70	11	9	0	30	4	0	54
+70	3	1	0	33	0	0	37
Total	135	257	6	356	105	15	874

According to the TCI immigration ordinance section 3 (1), a person acquires Belonger status if he-

Table 13: TCI Immigration Ordinance

- a) *was born in the islands, and at the time of his birth at least one of his parents had Belonger status; or*
- b) *was born outside the Islands and-*
  - i. *at least one of his parents had Belonger status at the time of his birth; and*
  - ii. *at least one of his parents was born in the Islands; or*
- c) *was born outside the Islands and lawfully adopted in the Islands by a person who had Belonger status at the time of his adoption; or*
- d) *has been granted Belonger status by the Governor under subsection (2); or*
- e) *is the dependent child of a person to whom any of the foregoing paragraphs apply; or*
- f) *has been granted a Certificate of Belonger Status by the Governor under subsection (2);*

In other words, children who are born in the TCI do not automatically obtain citizenship by mere place of birth as is incorrectly perceived by many migrants. During the undertaking of the survey it was observed that many parents hesitated or pondered when asked the nationality of their children. The reason provided for the hesitation is that the Turks and Caicos Islands Government (TCIG) does not bestow citizenship by mere place of birth nor does Haiti recognise the children who were born in the TCI of Haitian parentage. The end result is that in the TCI many children are stateless, unable to attain a passport to travel outside of the TCI, and should they obtain a passport from their parents birthplace there is a fear that they will not be able to return to the TCI. Many migrants and their children are living in constant fear of instant deportation or being denied access to education due to their immigration status. Evidence of this was seen in early March 2003 when a number of students took to the street to voice their grievances over a new school and immigration policy which denied them access to education and the right to live in the country.



Picture 4. Source: V. Clerveaux, 2005

Many of the messages on the children’s placards pointed to the fact that they knew very little about Haiti and their reluctance to go to a country that they do not identify as home or their birthplace. Moreover, the question was raised that if a reptile could be protected under the laws of the TCI, why not a human being.



Pictures 5 and 6: Children questioning why iguanas are protected by law and they are not / Poster designed to sensitise people to protect iguanas, Sources: V. Clerveaux, 2005 and DECR, 2005 respectively

While the tendency might be to sympathise with the children of foreign parentage the question must be asked are migrants really not aware of the immigration policy regarding children born in the TCI to foreign parents? If this is the case, what can be done to ensure that migrants are made aware of the immigration policy and as such can make more sound decisions? Secondly, if citizenship was instantly bestowed on a child by mere place of birth, are there mechanisms in place to prevent the alleged abuse of the health and education system by migrants? Thirdly, is there sound evidence to prove that migrants and their children are making excess demands on health and educational resources or is this just a perception? On the other hand, while many Belongers are quick to pinpoint that persons born in the TCI of foreign parentage are not and should not be granted citizenship paradoxically many locals are travelling to the United States of America (USA) to give birth to their children and obtaining American citizenship for their child/children immediately.

A comparison of the table showing age group by place of birth (Table 11) with the table for age group by nationality (Table 12) indicated that while many children are being born in the TCI, few are being granted citizenship. The implication of this is that many could be denied access to education and other natural resources.

If education and access to resources such as health is regarded as key elements of disaster vulnerability, then that phenomenon can increase risk. From the migrant's perspective, the implications are both physical and psycho-social. Physical from the point of view of economic and disaster vulnerability and psycho-social in the sense that a sense of belonging, a sense of place is a critical element of psychological health. The ostracization that occurs at school and in their respective communities because of non resident status or their heritage etc and the fact that parents are powerless to shield their children makes them even more vulnerable in times of disaster.

Table 14: Age group by nationality

Age Group	TCI	Haiti	Dominican Republic	Other	Total
<5	25	36	2	4	67
5-17	65	143	2	18	228
18-35	63	204	31	17	315
36-55	60	197	37	17	311
56-70	26	24	1	3	54
+70	30	7	0	1	38
Total	269	611	73	60	1013

### 3.3 Language

Primary language is defined differently by different users, for example it is defined as: a first language (also mother tongue, native language, arterial language) or the language a human being learns from birth (wikipedia online) or it is the language in which bilingual/multilingual speakers are most fluent, or which they prefer to use ([www.ldonline.org/glossary](http://www.ldonline.org/glossary)). The results of the survey seem to indicate that when parents or guardians were asked to identify the primary language of their children, many were thinking in line with the latter definition outlined above, as many parents identified English as the primary language of their children. Secondly while their children might be able to speak and, to a lesser extent, write Creole, they however were not fluent in doing so and were most proficient in communicating in English. Evidence of this was noted in the number of children less than 18 years of age who identified English as their primary language compared with their nationality (Table 14).

Table 15. Age group by primary language

Age Group	English	French/Creole	Spanish	Other	Total
<5	34	26	1	0	58
5-17	131	96	1	0	228
18-35	87	193	34	2	316
36-55	72	202	33	2	309
56-70	27	25	2	0	54
+70	29	8	0	0	37
Total	380	547	71	4	1002

These tables show that the issue of immigration status is not limited to children under five, but extends to large numbers of children in the age group 5 to 18 as well. These data show that many of these children were born in TCI and have English as their primary language. We can safely assume that these children have spent their lives growing up; living and receiving an education in TCI and are unlikely to migrate to Haiti.

## 4. Women

### 4.1 Education

Female education is a catch-all term for a complex of issues and debates surrounding education (primary education, secondary education, tertiary education and health education in particular) for females. It includes

areas of gender equality and access to education, and its connection to the alleviation of poverty (online Wikipedia). Generally it can be argued that the number of males and females attending primary school or higher was more or less the same (Table 6).

Table 16: Level of education by gender

Level of Education	Male		Female	
	Total	%	Total	%
None	1	0.2	2	0.4
Pre-school	27	5.5	24	5.0
Primary	156	31.5	158	32.2
Secondary	226	45.6	200	40.8
Tertiary	85	17.2	106	21.6
Total	495	100.0	490	100.0

However, closer examination of the data indicated male educational attainment only exceeded their female counterparts at the preschool and secondary level. At the secondary level there were approximately 5% more males attending secondary school than females. A possible reason for this trend could be due to the fact that in the TCI if a girl gets pregnant, even if the boy is her age and in school, only the girl is required to 'drop out'. Additionally, in the past after giving birth to the baby, few schools existed that would allow the female to continue her education and therefore her only option was to join the labour force.

On the other hand, at both the primary and tertiary level female attainment was higher than their male counterparts. This is perhaps because at the primary level fewer girls are likely to get pregnant and at the tertiary level more females were likely to pursue higher education. The trend of more women going on to pursue tertiary education is also noted in many other countries such as Jamaica, New Zealand, and EU etc. Perhaps the reason for the trend observed above is because whereas men have satisfactory jobs in construction etc women need to get education to compete with men in the labour force (Klein et al, 2007), also women literacy is usually higher so it is easier for them to move to higher education (Brennen, 2003) and in order to secure better paying jobs, women are usually required to have higher levels of education than their male counterparts.

#### 4.2 Women headed households

Today, women represent approximately 70% of the 1.2 billion people living in poverty throughout the world. Inequality with respect to the enjoyment of economic, social and cultural rights is a central fact of women's lives in every country in the world, and is a central manifestation of women's lesser social, economic and political power. Additionally, gender works indirectly to affect disaster response. According to the PAHO Fact Sheet, women are made more vulnerable to disasters through their socially constructed roles. Moreover, it is an accepted belief that women are more likely to suffer due to the effects of climate change than man in the developing countries. However, what needs equal emphasis is the fact that women also represent an immense source of potential and power to combat the increased disaster risks that climate change will bring (UN, 2008).

Disaggregating of the data by male and female is very crucial especially when formulating policies that might affect the lives of women. For example, in disastrous situations women tend to have less access to relief resources as relief efforts rely on existing structures of resource distribution that reflect the patriarchal structure of society (APWLD, 2005).

In the communities that the socio-economic survey was undertaken the results indicated that approximately 60 percent of the households were male headed with North Back Salina and West Road accounting for the largest number of females and males respectively in the sample.

Table 17: Gender of head of household by community

Community	No. Female Heads		No. Male Heads		Total
North Back Salina	40	48.78%	42	51.22%	82
South Back Salina	40	38.83%	63	61.17%	103
Over Back	23	32.86%	47	67.14%	70
West Road	40	40.40%	59	59.60%	99
Total	143	40.40%	211	59.60%	354

The results for female headed households for non-immigrants of the sample population (Table 18) shows similar results as in Table 17 above for the general sample population. In all four communities over 40% of the households were female headed, with the Over Back area accounting for 80% of the sampled households being female headed.

The fact that approximately 40% of the sampled households were female headed means that this group should be further investigated. This is because women's and men's differing needs, roles and social power in different social contexts need to be taken into account. For example, men are usually seen as primary income generators while women's economic activities, often the mainstay of the household economy, are less visible. Women carry the primary responsibility for the care of children, the elderly, the disabled and the ill (UN/ISDR, 2002b). Therefore the significance of having 40% of households being female headed means that such households have no spousal support and therefore result in an expected increase in the women's burden. The likely implication of this is that female headed households are more likely to be disenfranchised and to be among the poor in society.

Table 18: Gender heads of households, sample of TCI born heads only

Community	No. Female Heads		No. Male Heads		Total
North Back Salina	8	44.44%	10	55.56%	18
South Back Salina	12	46.15%	14	53.85%	26
Over Back	8	80.00%	2	20.00%	10
West Road	12	57.14%	9	42.86%	21
Total	40	53.33%	35	46.67%	75

The results of the survey displayed in the table above (Table 18) are based on a smaller sample that was derived from the general data set; only the TCI born heads of households. Except for North Back Salina, comparatively a significantly greater number heads of households is female.

## 5. Immigrants

### 5.1 Immigration waves

The population of the TCI has been increasing rapidly over the last 15 to 20 years. This rapid increase has been attributed to net immigration of persons especially from neighbouring islands such as Haiti and the Dominican Republic. Out of 225 countries the Turks and Caicos Islands ranks 9<sup>th</sup> with a net migrant (s) population of 9.02/1,000 in 2009 (CIA World Fact Book, 2009). With a total land area of 166 square miles (430 km<sup>2</sup>) the TCI can be considered to be experiencing high migration rates. The TCI is comprised of a combination of various nationalities that arrived on these shores in waves over many centuries. Over the years the migrant population of the TCI has been increasing steadily and some have predicted that the migrant population has already exceeded that of the native population.

The result of the survey supports the above assertion that migration to the TCI has occurred in waves. According to the data, the first major wave occurred around 1981-2000 which coincided with the beginning of the tourism

boom and the second major wave occurred in 2001 up to the present which was also marked by double digits in Gross Domestic Product (GDP), a flourishing tourism industry which helped to fuelled many related sectors such as construction and tourism related entrepreneurial activities. The data above shows that approximately 36% percent of immigrants have been living in the TCI for at least ten years. This finding correlates with the results shown in the previous paragraph that indicated the high number of children born and raised in TCI in immigrant households.

Table 19: Wave of Migration to the TCI

Year of Arrival to TCI	No. Persons	Percentage (%)
<1961	3	0.56%
1961-1980	9	1.68%
1981-2000	194	36.19%
>2000	330	61.57%
Total	536	100.00%

Migration has both advantages and disadvantages. It can lead to economic development as was witnessed in the TCI while on the other hand, high levels of migration can cause problems such as increasing unemployment, underemployment due to a large pool of human resources from which to choose and social unrest among different segments of the population. The results of the survey indicated that prior to moving to the TCI approximately 69% of respondents had lived in Haiti, 26% in the Dominican Republic and the remaining 5% of persons came from other countries within or outside the region. Of the foreign born population, the majority are work permit or visa holders, or have a Government stamp in their passport authorising them to legally work in the TCI. This supports the view that during the economic boom of the TCI many migrants were attracted to the TCI due to better economic opportunities. The result of the survey further purports the above view since 60% of respondents stated that their main reason for relocating to the TCI was to seek employment and another 26% percent were in search of a better life which is also related to better job opportunities.

According to respondents, since moving to the TCI approximately 69% of their immigration status has changed. The reason for a change in immigration status was primarily due to acquiring a work permit 53.3%, which suggests that they either had entered the country illegally or had a visitor's visa. Another, 44.6% of respondents also stated that their immigration status changed by acquiring Belongership through length of residence in the TCI or through marriage to a Belonger. The remaining 2.1% of respondents indicated that their immigration status changed due to acquisition of a government visa or from being a Work Permit holder to acquiring Visitor's Visa as they were unable to pay the full cost of the work permit since they are currently unemployed.

Citizenship in a country guarantees one many privileges. In the case of the TCI it guarantees one the right to vote, access to Crown Land, access to health and education etc. The results of the survey indicated that 49% of respondents were born in Haiti, 36.2% in the TCI and 7.6% in the Dominican Republic and the remaining 7.2% consisted of persons born in various other countries (Table 2). There are various reasons why persons migrated to the TCI. As stated before, the TCI enjoys a higher standard of living than many of its neighbouring countries which means more and better job opportunities. Additionally the local currency is the US dollar, which has a higher exchange rate than many other countries local currency. Also many migrants were 'tricked' by unscrupulous boat captains who led many migrants to believe that they were paying for a voyage to the United States of America (USA) but instead were landed in one of the islands in the TCI. The same reasons why migrants migrated to the TCI is for the most part the same reasons why they remain here and as such will not be discussed further.

## 5.2 Language

The reason why English is as prevalent as a second language is because many non-native English speakers who come to the TCI make an assertive effort to learn English in order to assimilate into the environment to obtain jobs or for basic survival purposes. Additionally, approximately 13% of the sample indicated that they have attended English classes while living in the TCI. In some cases many have taken English classes in their native

country prior to migrating and yet others have sought the assistance of their friends or neighbours to teach them English. Of the respondents who said that they never took English classes in the TCI the reason given for this is varied (Table 15).

Table 20: Reason for not attending English Classes

Reason for not attending English classes	Percentages (%)
Not enough money to pay for classes	48%
No time	24%
Don't know about the classes	12%
Classes don't exist	16%
Total	100.0%

The fact that 16% of respondents were not aware of any institutions that offer English as a Second Language (ESL) is an indication that more can be done to advertise and make sure that the information reaches a wide cross section of the society. On the other hand, the low percentage of persons who speak Creole or French as a second language is perhaps due to a lack of awareness by native English speakers in the TCI of the importance of learning a second language, especially one that is prevalent in the society, since approximately over 60% of the population speak another language beside English and of the migrant population 50% are Haitians which means they speak French/Creole. Perhaps the lack of interest in learning a second language stems from the belief that since the TCI is officially an English speaking country it is not important for them to be able to communicate with others in another language, but rather for others to be able to communicate with them in the national language of the country.

Respondents of the survey were probed further to ascertain how well they can speak and write the English language. They were asked on a scale of 1 to 4 to rate their speaking and writing skills. While many respondents can speak and understand English to a certain extent many admitted that their speaking and writing skill was not as advanced as they would have preferred it to be. As a result only 15.6% and 12.8% respectively stated that they could speak and write in English very well. A possible explanation for this is that many migrants from similar cultural or language backgrounds tend to agglomerate in the same communities, areas, social clubs etc. While this act might provide them with some form of social support it also prevents them from integrating fully into the host society.

Another possible reason for the low attainment of English skill of many migrants is the late age at which many started learning the new language. Research has found that the later in life that one begins to learn a new language; the harder it will be for them to learn it fluently as a native speaker (Wikipedia, the free Encyclopaedia). This was observed in the TCI where children of non-native English speaking migrants who entered the education system from Kindergarten and whose parents encouraged them to speak English at home and to socialise with native children, tend to grasp the English language very well, making it almost impossible to distinguish between themselves and a native speaker.

## 6. Social capital

### 6.1 Social capital

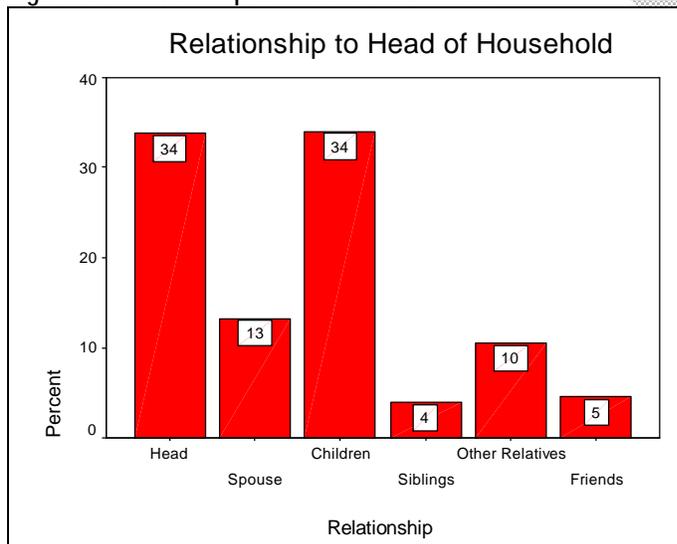
The central premise of social capital is that social networks have value. Social capital describes the pattern and intensity of networks among people and the shared values which arise from those networks. Social capital indicates a community's potential for cooperative action to address local problems (Fukuyama 2001; Pilkington 2002; Ritchie 2000). As it lowers the costs of working together, social capital facilitates cooperation and voluntary compliance with rules (Isham and Kahkonen 2002; Pretty and Ward 2001); results in lower levels of crime; and improvements in the effectiveness of institutions of government (Aldridge et al. 2002; Halpern 2001; Kawachi et al. 1999b; Putnam et al. 1993). As such it can be surmise to say that in communities where there is a high level of social capital there is greater harmony amongst the people and lower tendency for social problems. In the TCI

social capital does exist, but it has a weak and fragile existence between the Belongers and the foreign population. This is perhaps due to the ratio of non-Belongers to Belongers. It is the prevailing view that foreigners have outnumbered the Belonger population and as such there is a feeling of marginalisation in their own country. However, the relationship that exists among Belongers and foreign nationals are not universal across the board. There is a strong preference or tolerance for certain nationals over others. In the same breath it would appear as if there is a stronger cohesion that exists within and among the foreign population regardless of language, nationality or creed.

## 6.2 Social networks

Traditionally, Caribbean families are a close-knit group and the most important social unit. Family ties are very strong: when someone travels to another town or city to study or for a short visit (e.g., vacation, business, medical reasons), staying with relatives or even with friends of relatives is a common practice. Perhaps it is for this reason that it has been observed that many migrants after settling and securing a job in the TCI attempt to try to find vacancies in Government or with individuals for family members or close friends to also relocate to the TCI. According to the data household composition consisted mostly of persons that were related by bloodline, with just 5% of persons who shared a house not being related. This came as no surprise since in the Caribbean it is a norm to have households consisting of extended families.

Figure 5: Relationship to head of household



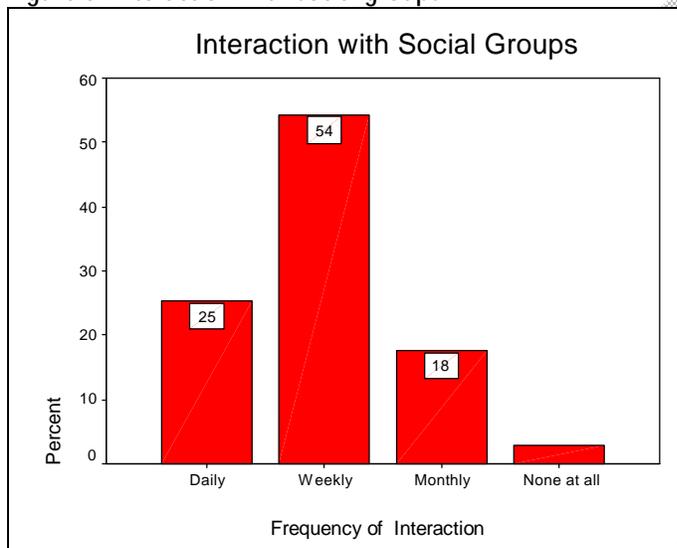
In the TCI, the Department of Social Welfare is mainly responsible for identifying and assisting impoverished families. However, there have been instances where private organizations would also provide assistance to low income families. In light of recent events following Hurricane Ike's impact, especially on the island of Grand Turk, it was important to establish the number of people that have received some form of assistance from the Department of Social Welfare or other social groups. According to the results of the survey less than 7% of respondents stated that they have in the past received assistance from Social Welfare. Less than 30% of respondents noted that the social group to which they belong sometimes provided them with some form of support. Most of the support was spiritual and emotional or in rare cases financial support or the provision of a basic food basket usually given around the holidays. Additionally, approximately 67% of the sample stated that the social group to which they belong only consists of persons from the same country or cultural background as theirs.

The TCI like many other Caribbean countries are known as Christian societies. As such it was not surprising when an overwhelming 92% of respondents identified church as the number one social group to which they belong. While many respondents were able to state which church they were affiliated with, approximately 66% also

stated that they often visit other churches. Visitation of other churches usually occurs during revivals, concerts, church anniversaries or special programs or services. Whereas a majority of respondents were able to identify a church to which they are associated, most other social organizations such as Red Cross, the Women Federation, Soroptomist, Rotary etc all had only about 1% of respondents being a member. The reason given by many for not joining the Red Cross is that *"I didn't know I could join"*. Since volunteers are the backbone of organizations such as the Red Cross, perhaps more should be done to inform residents of how they can become members and play an active role in the organization.

Social events in a country provide members of the populace with an opportunity to interact. As such it was thought to be important to try to ascertain the frequency of interaction with social groups and social events that provided the public with the greatest opportunity for such interaction to occur. In that regard, over 50% of respondents stated that they mostly interact with the social group that they are a member of on a weekly basis followed by 25% who does so daily. In terms of social events attended by respondents, approximately 65% of respondents indicated church revivals, 16% Bill Fish Tournament and 10% Queen's Birthday Parade were the main social events that they attended that allowed them to interact with other groups.

Figure 6: Interaction with social groups



Language barrier was a major obstacle in socializing with other nationalities. Approximately 48 percent of respondents indicated that they do encounter a language barrier when they attempt to socialize with persons whose primary language is not the same as theirs. It was said that sometimes pronunciation, enunciation and how fast the speaker spoke often made it difficult for them to comprehend the speaker. This often leads to stress and frustration and ultimately discourages them from pursuing unnecessary dialog with such persons or groups. Therefore, the tendency is for groups with similar cultural and language backgrounds to agglomerate given their shared commonalities. Despite the smallness of the TCI, more specifically Grand Turk, agglomeration of groups by nationalities in various areas or districts is a reality.

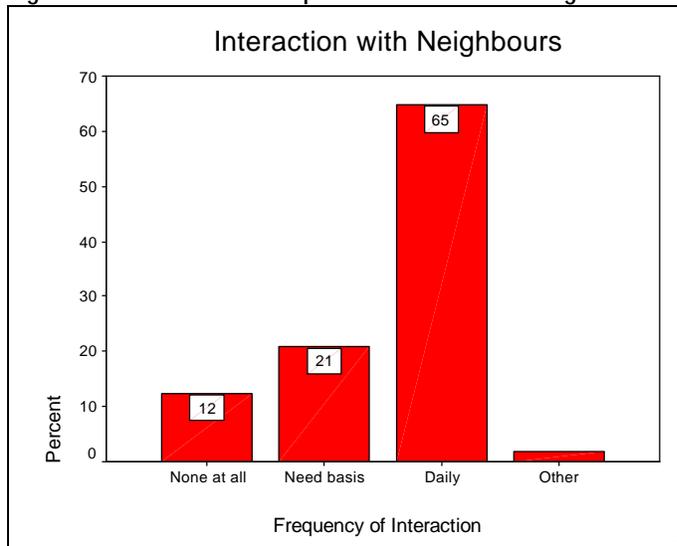
When respondents were asked what would need to change or be done so that they could become friends or socialize more with persons from other countries the responses clearly point to the level of discrimination felt by many subgroups in the society, which was alluded to earlier in the report. For example, many respondents stated that greater acceptance of different nationalities, cultures or languages would be necessary, better treatment of foreigners (less discrimination), need to be friendlier towards non-Belongers and speak the same language were the top 4 responses.

Out of the 394 heads of households that were asked the question, 189 answered that they experience discrimination. Verbal abuse was named most, followed by bad treatment. The verbal abuse was mentioned to

address the nationality in first instance and in second instance dealt with prejudices linked to certain nationalities. Bad treatment was further specified as not having equal chances on the job market, not being treated well on those jobs and being served after TI people.

While 90% of respondents in the survey were quick to mention that they do know who their neighbours are, on the other hand, approximately 12% stated that they do not interact 'at all' with their neighbours. In retrospect it would have been useful to determine the nationality of the neighbours that respondents either do not interact at all with and those that they interact with on a daily basis. This perhaps would have helped to shed some light as to possible reasons why respondents might or might not have interacted with their neighbours.

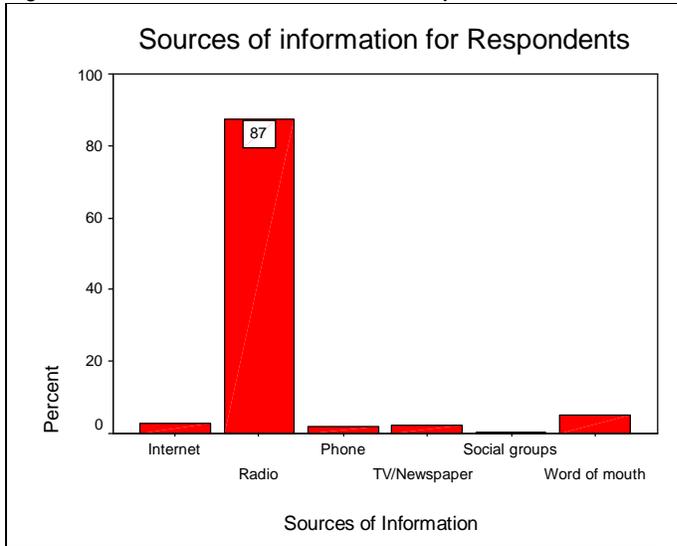
Figure 7: Interaction of respondents with their neighbours



## 7. Media of communication

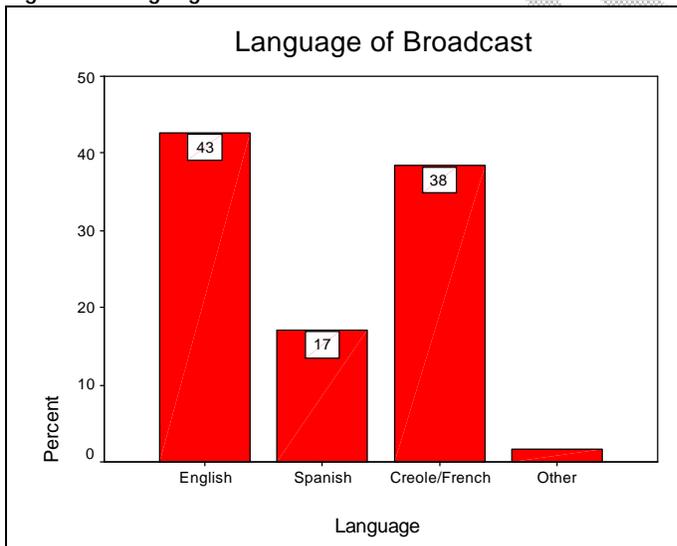
Media, such as national radio, television and print, has been the traditional approach used by disaster risk managers to promote disaster awareness and risk reduction options to the public. This implies that the availability of such information is limited to the capacity to access and assimilate this information. Migrants are often excluded from information transmitted through these modes especially where they lack the capacity to access traditional media and comprehend the information transmitted. As such, effective and inclusive risk communication must therefore be cognizant of the communication needs of all peoples within a jurisdiction and tailor their mode of communication accordingly (V. Clerveaux, 2009). In view of that, the main source of information among respondents was ascertained. According to the results of the survey the use of the radio was the most common medium (87%) followed by word of mouth (5%) and internet (3%). Information via telephone, television/newspaper, and social/civic groups collectively accounted for the remaining 5 percent.

Figure 8: Sources of information for respondents



Differences in language preferences of broadcasting information were observed among different nationalities or language groups. It was noted that among Anglophone speakers there was a preference for information broadcasted in English (43%) and the same holds true for Francophone (38%) and Spanish (17%) speakers who preferred to listen to information or music in their native language.

Figure 9: Language of broadcast



Among the Anglophone speakers Radio Turks & Caicos (RTC) was the main source of information. The opposite holds true for Francophone speakers who not only prefer to listen to a radio station that broadcasts information in French or Creole but also were tuning in to radio stations in their country of origin. The only time that Francophones indicated that they listen to the local radio station (RTC) was during specified hours when information was being broadcasted in French or Creole. The main reason for not tuning in to local broadcasting stations is the language barrier as respondents noted, "often it is difficult to understand what they are saying and it doesn't keep them updated of events in their country of origin". Consequently, many non-native English speakers have resorted to tuning in to a local radio station in their country of origin. This practice has great implications in terms of reaching all sections of society during a hazardous event. Research has proven that language can be an impediment to effective communication in multicultural societies. A classic example relates to the Saragosa, Texas tornado where two problems contributed to the loss of life among Spanish-speakers

(Aguirre et al., 1987). The first was an incorrect translation of the word “*warning*” from English into Spanish (Enarson et al., 2004) and the second problem occurred because a Spanish-language television station did not broadcast local warnings (Phillips et al., 2005).

## 8. Employment status

Fulltime employment in the context of this report is defined as being gainfully employed for 5 days or more while part-time is for less than 5 days. According to the survey only 27 percent of respondents stated that they were employed fulltime. However, when responses were checked against ‘number of days worked per week’ it was revealed that approximately 71 percent of respondents were actually working for 5 days or more per week in their primary job. It is important to note that whilst 71% of respondents might have been working for 5-7 days per week, their weekly income however was very low usually averaging below the national minimum wage.

In the TCI, the official minimum wage is US\$5.31 per hour for 7-8 hours a day or a total of 39 hours per week which works out to a minimum wage of US\$207.09 weekly. The results of the survey indicated that overall, 44 percent of the sample was receiving a weekly income of US\$207.00 or less from their primary occupation. Further examination of the data indicated that approximately a whopping 95% of respondents were in fact being paid less than US\$600.00 per week, which in real terms does not equate the average cost of a middle level two bedroom house in Grand Turk which is more likely to be in the range of US\$800 and above. Respondent’s primary occupation varied with the most prevalent occupation among respondents, with the exception of the category student, being casual labourer (21.8%).

Table 21: Main occupation of responders

Occupation	Frequency	Percent (%)
Casual Labourer	163	21.8
Fisherman	8	1.1
Skilled Labourer	13	1.7
Tradesman	107	14.3
Shopkeeper	11	1.5
Low Income Civil Servant	46	6.1
Low Income Professional	80	10.7
High Income Civil Servant	2	0.3
High Income Professional	2	0.3
Businessman/woman	12	1.6
Student/child	276	36.8
Retired	20	2.7
Other	9	1.2
Total	749	100

A significant percentage of the sample indicated that they were only employed on a part-time basis. It must be noted that among those who cited that they were employed part-time, the job offer is sometimes sporadic on a need only basis. Respondents were also asked to state whether they had a secondary job. Only 3.7% of the persons answered in the affirmative. Of those who had a second job 65% of them worked for less than 5 days a week and the prevalent occupations among them were casual labourer (33%), low income professional (21%) and tradesman and skilled labourer both having 19.4% each. Examining the jobs that respondents are primarily concentrated in helps to possibly clarify the reason for their low numeration in terms of salary and subsequently their standard of living.

While many respondents in the TCI are primarily employed in blue collar jobs, such as casual labourer, tradesman, skilled labourer (mason, helper, bartender, cashier etc), in their country of origin many were previously employed in the mid to high income professional sector such as teachers, journalists, accountants, engineers and nurses etc.

However, upon migrating to the TCI many had to learn new skills or accept low income jobs in other areas in order to survive and to be able to support their family. Few migrants are actually working in the areas or fields that they were trained for at home. Perhaps a possible reason for this observation is because in the TCI it is customary for the government to import professionals usually from English speaking Caribbean countries to fill vacancies in the civil service. As such, many of the remaining available jobs throughout the islands are usually in the private sector or require low skill. Maybe this helps to explain the reason why there is an abundance of persons employed as casual labourers, instead of in their area of expertise.

## 9. Cost of living

It is a consensus among many that the cost of living in the TCI is expensive if not very expensive. All food products are imported from the USA, Haiti, and Dominican Republic etc. Food imported from the USA tends to be more expensive due to shipment costs and is priced higher than food from other countries. Ultimately it is the consumer that bears the brunt of the cost of procuring the food from overseas.

An average weekly income of US\$207.09 (minimum wage) is expected to sustain 44 percent of households with an average of 3 persons. The overall average family size for the study area was 3.03. This varied from 3.27 in West Road, through 3.59 in Over Back, to 2.84 in South Back Salina and 2.62 in North Back Salina. The difficulties experienced by an interviewed family trying to survive on such meagre income are illustrated in Figure 10 below:

Figure 10: Income and Expenditure of a person earning minimum wage

Income \$908.00* (Per Month)	
Expenditure	Cost (Per Month)
Rent	150.00
Electricity/Fuel	80.00
Food and other basic hh supplies	580.00
Water	70.00
Misc	100.00
<b>Total</b>	<b>\$980.00</b>
*Including child support	

...ceed their monthly income but are most likely running into debt. This practice is very common among low income residents who are forced to borrow to make ends meet.

Based on a Social Development Bread basket persons on social welfare are given a stipend of US\$100.00 per person per month to meet their basic needs (TCI Social Welfare). Starting from the interviewing of one example household, the researchers of this survey reconstructed a minimal typical food basket for a family of four for one month. Table 22 indicates that such a family would be spending approximately US\$258.00 per month on a grocery bill.

Table 22: Cost of a typical food basket in Grand Turk, TCI

Food Items	Cost (US\$)	Quantity
Rice	5.75	(5lbs)X2
Flour	4.70	5lbs
Sugar	4.85	(5lbs)X2
Peas/beans	2.00	2pkg
Bread	3.25	x3 loaves
Milk (Evaporated)	4.00	4 large tins
Cooking oil	7.00	½ gallon

Grits	4.50	5lbs
Corn beef	3.70	x3
Tuna	1.55	x3
Sardines	1.35	x3
Sausage	1.00	1 ½ lb
Eggs	2.25	1 dozen
Meats	25.0	12lbs
Salt	1.00	1pkg
Black Pepper	2.50	1pkg
Fruits	20.00	X3
Vegetables	15.00	X3
Juice/soda	15.00	X2
Bleach	5.00	½ gal.
Soap Powder	5.50	5lbs
Bath Soap	3.75	3 bars (1pkg)
Tooth Paste	4.00	1 tube
Water	14.00	105 gals.
<b>Total</b>	<b>258.05</b>	

If this total is taken to be correct than it goes without saying that the amount of money received from Social Welfare is insufficient to meet basic needs since 64% of the income is being spent on food alone. If these persons are expected to live in suitable accommodation then they cannot be expected to pay less than \$400 for a low-middle class accommodation. Even before factoring in the cost of electricity, transportation, other households needs as soaps, clothing, shoes etc it is already noted that their cost of living has already exceeded their income.

## 10. Tenure and assets

### 10.1 renting

The survey pointed out that 65, 23% of the respondents lived in rented apartments. It is not surprising that the vast majority of immigrants rented whereas the vast majority of TCI people did not.

Approximately, 70 percent of respondents stated that they paid less than US\$180 per month and 22.7% paid between \$180-360 dollars per month. Almost all of the respondents (99.7%) paid their rent monthly instead of weekly. In order not to mislead its readers into think that accommodation in the TCI is cheap given the fact that approximately 70% of respondents were paying US\$ 180 or less per month, the researchers thought it would be prudent to capture the quality of the houses/apartments that were being rented at different price ranges.

Table 23: Number of renters and cost of rent

Country of Origin	total number of renters	percentage	rent < 180 US\$/month	180 - 360 US\$	360 - 900 US\$	rent > 900 US\$/month	average/ month
TCI	13	15.29%	5	5	2	1	293.85
Haiti	170	77.63%	118	45	7	0	147.03
Dominican Republic	63	87.50%	36	20	6	1	234.52
Other	11	61.11%	5	1	3	2	427.27
<b>Total</b>	<b>257</b>	<b>65.23%</b>	<b>164</b>	<b>71</b>	<b>18</b>	<b>4</b>	<b>187.9</b>

Table 24: Percentages of cost of rent

Country of Origin	rent < 180 US\$/month	180 - 360 US\$	360 - 900 US\$	rent > 900 US\$/ month
TCI	38.46%	38.46%	15.38%	7.69%
Haiti	69.41%	26.47%	4.12%	0.00%
Dominican Republic	57.14%	31.75%	9.52%	1.59%
Other	45.45%	9.09%	27.27%	18.18%
Total	63.81%	27.63%	7.00%	1.56%

The lowest price range (<180 US\$/ month), in general, does not include a connection to public water supply, no bathroom/ plumbing, no concrete floors, outside simple pit latrine, electricity through improvised connections, non existing or with generator, one or two small spaces, kitchen mostly outside.



Pictures 7 and 8: indicative houses that can be rented for &lt;180 US\$/ month

Houses that can be rented for 180 to 360 US\$/ month, include in general, in comparison to the lowest price range, a little improved level of amenities, may be including a bathroom space inside the house (most of the time still without water supply or plumbing however), a bit better electricity connection (not up to planning standards however), kitchen space inside or outside, and a larger surface of 2, 3 or sometimes 4 small rooms. The floor and materials are generally a bit better, but structurally these houses are not sound. Some minimal rainwater catchment in buckets can sometimes be found in this price range.



Pictures 9 and 10: indicative houses that can be rented for 180 to 360 US\$/ month

The price range of 360 to 900 US\$ will generally offer a stucco or concrete structure, with a larger floor area including standard size 1, 2 or sometimes 3 bedrooms, inside bathroom, toilet and plumbing, proper electricity, linked to the water network or with a private rainwater catchment. Structurally, these houses are sound but generally not hurricane or earthquake resistant.



Picture 11: Indicative house that can be rented for 360 to 900 US\$/ month

The vast majority of the studied sample lives in houses with non-existing or substandard amenities. Haitians occupy the bottom of the section of rental houses. Of course this makes them extremely vulnerable to hurricanes and other forces of nature.

It is known that some immigrant groups will not invest much in their housing situation because of their status. Also, Dominican Republic nationals and Haitian people might have other priorities for their budget and will save on rental cost in order to be able to save more or send more money home. Still, more than 60% of the population lives in houses which are far sub-standard. Results for Haitian and Dominican Republic are very similar: they dwell in the cheapest places.

During many conversations, it was noted that after Hurricane Ike many of the Haitians had to resort to rebuilding many of the houses they occupied despite the fact that they were paying rent. In some cases even after having been told by the landowners to uphold a minimal standard in construction quality after having rebuilt the houses themselves, they were being charged rent according to the quality and size of the house that was rebuilt. During several conversations it was clarified that households don't always pay rent regularly, but more depending on their capacity to pay. Following the hurricanes, the regularity of paying rent has become very erratic according to many people interviewed.

The Dominicans occupy very low level dwellings as well, but the percentage of 180 to 360 US\$/month is a bit higher than in the case of Haitian people. The other expats clearly are divided: some are at par with the Haitians and Dominicans, other are at the opposite side of the spectrum, resulting in the highest percentage of up scale dwellings rented by them.

For the renters of local origin, dwellers can be found in each category as well. However, the high percentage of 38.46% living in houses of the lowest category, supplemented with an equal percentage of people in the 180 to 360 category, indicates that a majority of TCI born renters can not afford a house with standard amenities. Since TCI people are likely to see TCI as their home land, the place where they intend to stay, this is a quite dramatic figure. Unlike the immigrants, that are known to prefer to save on housing in TCI to invest in housing abroad or in supporting family members, the TCI people are more likely to have only one place of residence in which they wish to invest.

The survey further explored the cost of renting or leasing a house.

## 10.2 Ownership

Individual ownership of a house is often seen as a buffer, or back-up for the wealth of a country and its population. This, together with the results of their savings later on in the report, indicates that TCI people were very vulnerable during the hurricanes, since their main asset is their house. Furthermore, many of the respondents indicated that they do not have any insurance on their house. Therefore, during a disastrous event, the only form of wealth that many locals possess can be precarious.

Table 25: Rental status of TCI people

TCI	Total HH	Renters	Mortgage	Family House
	75	13	22	40
		17.33%	29.33%	53.33%

The type of houses that people live in is a good indication of their wealth. This statement describes mostly the Belonger population, as they have a stable status in the country and are generally interested in living and investing here.

There are Belongers who also live in very poor dwellings as well, some on par with the living conditions of many of the poor migrants. On the other end of the spectrum some Belongers enjoy a very affluent life style and the same is true for some migrants, especially those that were imported by the Turks and Caicos Islands Government (TCIG), who enjoy similar lifestyle due to their occupation of fairly well-paid government jobs, or work in the private sector. Needless to say that the income one receives will influence the type of accommodation that they can afford or are willing to pay for (Table 14).

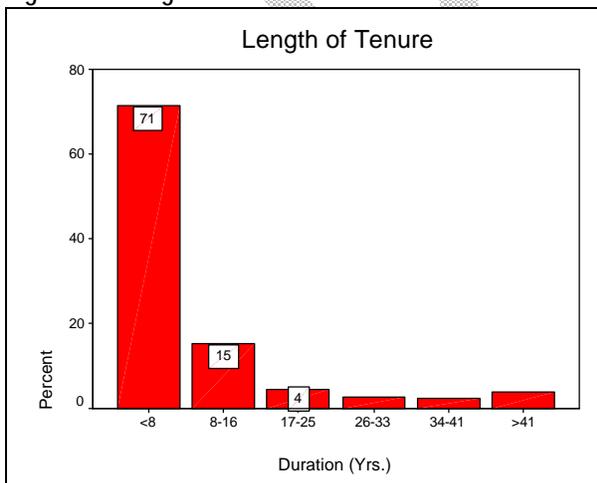
Of the 42 percent of respondents who stated that they either live in a family or owner occupied home, only 6 percent stated that they had home insurance. Of those who have home insurance 4.6% stated that their policy covered hurricane only and another 5.4% stated that their insurance covered flooding, hurricane and fire. The remaining 36% who stated that they do not pay insurance stated that it was not available to them (37.8%), they can't afford it (27.6%) think it's a waste of time (17.3%) or simply don't know where to buy it (3.1%). The remaining 14.3% gave various reasons such as the house belongs to the family and no one was willing to take responsibility for paying home insurance.

It came as no surprise that 36% of respondents did not have home insurance. The reason for this can be a prevailing perception not only in the TCI, but the entire Caribbean, that insurance companies cannot be trusted. While they are eager to collect the insurance money, however, they are very slow to make payments should your home sustain any form of damage and in many cases when they do 'pay-out', the sum received is usually less than the cost of the damage sustained.

10.3 Length of tenure

Length of tenure among respondents was for the most part short term. The results of the survey indicated that 28% of respondents lived in their current home for a year or less, 49% lived there for 2-9 years and the remaining 23% lived in the same house for 10 plus years.

Figure 11: Length of Tenure



## 10.4 Assets abroad

Respondents who are not originally from the TCI were asked if they have any form of asset in their country of birth. Approximately, 80.6% of respondents answered in the affirmative with 43% owning a home, 26.4% owning land and 11.2% engaged in some form of business in their country of origin. This asset however, is mainly used to support their family in their country or origin or to support them should they ever decide to return or are repatriated home. This sustains the fact that many immigrants prefer to save on accommodation in TCI and invest those savings in assets in their home country.

On the other hand, according to the migrant respondents, many of them are however desirous of making the TCI their home; and in many cases many have actually done so. But the insecurity in the immigration status of many have acted as a barrier and discouraged numerous from investing in the country since at a moment's notice their work permit, or immigration status can be terminated or changed. As a result, the practice among several migrants is to remit a portion of their money home to purchase homes, land or set up a business in the event they have to return to their country of origin and to use a minimal amount to survive in the TCI. This practice was noted among migrants from Haiti, Dominican Republic, and Jamaica etc.

## 11. Supporting additional family members

The term *familia* usually goes beyond the nuclear family. The Caribbean "family unit" includes not only parents and children but also extended family. Traditionally, in most Caribbean families, the father is the head of the family, and the mother is responsible for the day to day running of the home. Individuals within a family have a moral responsibility to aid other members of the family experiencing financial problems, unemployment, poor health conditions, and other life issues.

The results of the survey supports the above view as it was observed that 70% of respondents indicated that they do take care of family members that are not staying with them and as a result have to remit money home. Approximately 36% of respondents were supporting 1-3 family members beside those currently living with them, 29% were supporting 4 to 6 persons and another 25% were supporting in excess of nine other persons besides family members that were currently living with them.

Table 26: Number of respondents supporting additional families in their country of origin

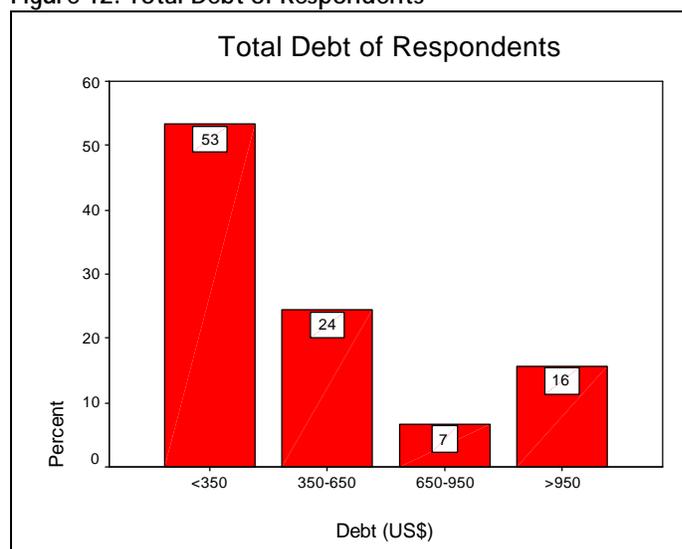
Country of Origin	number of households supporting ext members	percentage of all hh	Avg. number of people supporting	Avg. Remittance/Month
TCI	24	28.24%	3.04	254.17
Haiti	187	85.39%	7.23	167.54
Dominican Republic	61	84.72%	3.3	164.59
Other	8	44.44%	6.63	218.75
Total	280	71.07%		

While many migrants in the TCI were basically living from 'hand to mouth', they were eager to point out that they have children or siblings whom they are supporting in their country of origin that are studying to become doctors, lawyers, nurses, accountants etc or as mentioned earlier that they themselves have tertiary education and if they were still living home or if economic conditions were better they would not have been doing certain types of jobs or even migrated to the TCI. This point further gives weight to earlier responses of respondents that their reason for migrating to the TCI was in search of a better life and economic opportunities.

It is important to note that family members that were being supported included both immediate and distant family members. The cost per month to support other family members beside those currently living with

respondents ranged from US\$20 per month to US\$2000.00. According to approximately 50% of respondents, their income is so meagre or sometimes their employers do not pay them or when they do get paid it is very late that they often had to resort to borrowing money to support additional family members overseas. Further probing of respondents revealed that roughly 53.3% of respondents owed less than US\$ 350, 24.4% owed \$350-650 and the remaining 22.3% had over \$650.00 in debt. On the other hand, most respondents were quick to point out that the amount remitted depended on what they could afford to send with the average amount remitted per month equalling US\$125.00.

Figure 12: Total Debt of Respondents



## 12. Financial situation

### 12.1 Savings

The ability of a person to quickly recover following a shock is largely dependent on their access to financial resources. In light of recent national and international economic crises such as unemployment, job losses, etc the researchers thought it was prudent to have some idea of the financial situation that many households are currently facing.

Belongers accounted for the highest percentage of persons stating that they were unable to save a portion of their salary while Dominican Republic nationals had the least percentage of respondents not being able to save. Averagely as well, the savings made by the Dominicans per month come out as the highest of all groups in this survey.

Table 27: Savings per month – percentages

Country of Origin	none	< 100 US\$	101 - 500 US\$	501 - 1000 US\$	> 1000 US\$/ month	not specified
TCI	50.67%	22.67%	16.00%	4.00%	2.67%	4.00%
Haiti	44.39%	29.08%	12.24%	1.02%	0.00%	13.27%
Dominican Republic	34.33%	31.34%	29.85%	1.49%	0.00%	2.99%
Other	43.75%	6.25%	18.75%	18.75%	6.25%	6.25%
Total	43.79%	27.12%	16.67%	2.54%	0.85%	9.04%

Similarly to the income discussed earlier on in the report, it was difficult to understand the actual savings and financial situation of the respondents by asking them to quantify their savings. The respondents were thus asked to describe their own financial situation. The table below shows that many of the respondents identify their financial situation as precarious. About 40% expresses to just break even. The percentage below that is almost the same as the percentage that is above that.

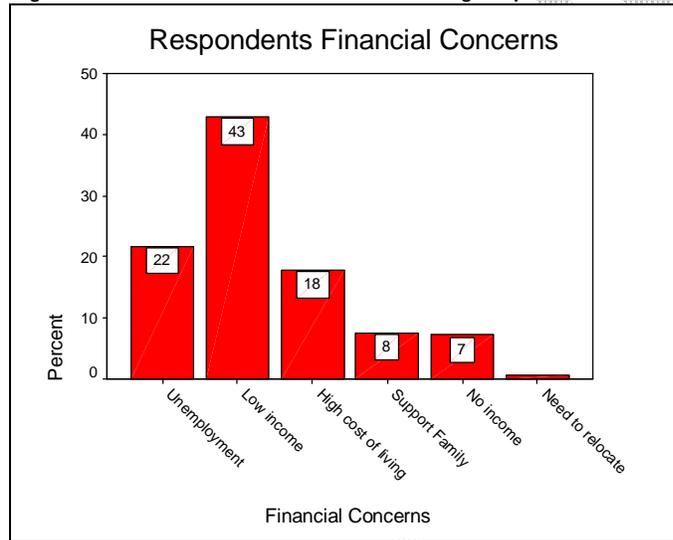
Table 28: self-estimate of financial situation

Country of Origin	running into debt	drawing on savings	just breaking even	saving a little	saving a lot	not specified
TCI	20.00%	8.00%	38.67%	25.33%	4.00%	4.00%
Haiti	20.92%	6.63%	42.35%	25.51%	1.53%	3.06%
Dominican Republic	28.36%	4.48%	26.87%	37.31%	0.00%	2.99%
Other	12.50%	12.50%	31.25%	31.25%	6.25%	6.25%
Total	21.75%	6.78%	38.14%	27.97%	1.98%	3.39%

12.2 Financial concerns

According to data collected, the biggest financial concerns among sampled residents are unemployment (21.8%), low income (42.9%), high costs of living (17.8%), inability to support family (7.6%) and no income at all (7.3%). Therefore, it was not surprising when only 27.5% of respondents indicated that their monthly salary was sufficient to sustain their household.

Figure 13: Main financial concerns among respondents



12.3 Sustaining capacity

According to the survey less than 50% of respondents felt to a certain extent that if they were to lose their income for a week that they would be able to sustain their household. The percentage was even lower when asked about their ability to sustain their household for a month (26.5%) or a year (14.9%) without their income. This further supports the finding that many respondents or households in the survey were actually living from 'hand to mouth' or 'pay check to pay check'. As such there were no surprises when approximately 38% of the sample indicated that they were merely breaking even as seen above.

Table 29: self-estimate of sustaining capacity per country of origin: Can you sustain yourself for one week, one month and one year?

TCI	yes	I think yes	not sure	I don't think I can	no	answers received	% yes/ think yes	% no/ think no
week	23	14	1	9	21	68	54.41%	44.12%
month	22	13	4	9	22	70	50.00%	44.29%
year	14	7	1	9	39	70	30.00%	68.57%

Haiti	yes	I think yes	not sure	I don't think I can	no	answers received	% yes/ think yes	% no/ think no
week	17	32	25	41	78	193	25.39%	61.66%
month	18	16	25	27	107	193	17.62%	69.43%
year	15	9	25	16	127	192	12.50%	74.48%

DR	yes	I think yes	not sure	I don't think I can	no	answers received	% yes/ think yes	% no/ think no
week	15	36	8	4	3	66	77.27%	10.61%
month	1	22	24	4	14	65	35.38%	27.69%
year	0	5	7	9	45	66	7.58%	81.82%

Other	yes	I think yes	not sure	I don't think I can	no	answers received	% yes/ think yes	% no/ think no
week	5	4	3	1	2	15	60.00%	20.00%
month	4	5	1	0	5	15	60.00%	33.33%
year	2	4	1	0	8	15	40.00%	53.33%

These answers give an indication, not only of the wealth built up by the respondents, but as well the level of job security that they enjoy. It is therefore not surprising that overall, responses of the Haitian and Dominican Republic are more negative than of the other groups. When looking more closely though, this table shows that in all groups, there are households that are doing quite well and others that claim to not even be able to sustain themselves for a week.

For the group of TCI, DR and Other, more than half of the respondents are quite confident that they can sustain themselves for a week. Only in the Haitian group, only one in four households claims to be confident to be able to sustain itself for a week.

For the group of TCI and Haiti, a large percentage, respectively 44.12% and 61.66%, expresses that they can not sustain themselves, not even for a week. For DR and Others these percentages are much lower, respectively 10.61% and 20.00%.

Regarding the results for a year, there is 30% of TCI and 40% of Others that confidently say they can sustain themselves for up to a year. These percentages are much lower for Haitians and Dominicans, respectively 12.50% and 7.58%.

The lowest percentage of people not being able to sustain themselves for a year is to be found with the group of Others. This may reflect the fact that many people are included in this group that have been attracted by the Government and are under contract for some years to come.

This table shows differences between people based on their country of origin, which strengthens the observations above, in the paragraphs on housing, savings etc., that poverty exists across the borders of these groups on the one hand, on the other that some of the immigrants are doing quite well.

#### 12.4 Aso

In the Caribbean taking part in an 'Asue', 'Aso' or 'Partner' as it is referred to by different countries or groups within the society is a popular practice. This is a sort of loan/saving system whereby several people contribute money to a single person and at the end of a previously agreed upon period they will receive a large sum of money.

This practice was common only among 19% of the respondents. Among those who contributed to the Aso system for saving purposes their contribution often ranged from US\$20 to \$500, with approximately 95% of respondents indicating that they often contribute US\$100 or less. Of the respondents who participated in the Aso system approximately 45.5% of them did so weekly, 12.7% monthly and 41.8% did so bi-weekly.

For many migrants, especially those who are paid weekly, this form of savings might prove to be more convenient especially since the local banks in the TCI require a lot of documents and paper work prior to opening a bank account. Additionally, attempting to access a loan in the TCI is sometimes described as '*pulling a tooth out using a thread*'. Therefore, it came as no surprise when approximately 50% of respondents answered in the affirmative that they do borrow money and that their main sources for a loan were family/friends with an overwhelming 74.6%. Financial institutions such as commercial banks (6.8%) and other sources including the Aso system only accounted for 18.5%.

### 13. Health

Primary health care is important to living a healthy life that is void of diseases and sickness. Majority of respondents used the health facilities in the TCI yearly (44.1%) followed by monthly (29.8%) and weekly (7.5%). However, there are a significant 18.5% of respondents who indicated that they do not use the TCI health facilities at all. It would have been interesting to establish whether it is a case that these persons seek health care abroad, totally neglect health checkups or go to their country of origin for health visits or are simply utilising home remedies.

In the past six months prior to undertaking the survey the clinic was the most frequented health facility by respondents (42%), followed by the hospital (31%) and the dentist having just 8%. The cost of treatment for services sought was varied and ranged from some persons not paying any money at all to others paying over US\$1000.00. However, it is important to note that while some might have paid in excess of a thousand dollars, approximately 90% of respondents paid a hundred dollars or less per treatment. The reason why some persons might not have paid or paid minimal for treatment sort is because Belongers are not required to pay the full cost of treatment and in some cases depending on age group treatments are free of charge.

Of the respondents who sought treatment at one of the health facilities in the TCI, approximately 24% had experienced problems when accessing the health facilities. Among the problems experienced by respondents are discrimination (Belongers are served first, Belongers sometimes go to the front of the line), fees are too expensive (Belongers and non-Belongers have different fee payments), waiting time is too long and poor quality of service such as doctors come in late or not at all, the pharmacy ran out of medications etc.

The most prevalent health conditions suffered by respondents and their family members are high blood pressure (41%), diabetes commonly known as 'sugar' (9%), and physical disabilities (7%). The prevalence of non immigrants stating someone in their family suffered a condition was significantly higher than the number of immigrants indicating some type of medical problem in their household.

On a different note, 81% of the respondents in the survey paid National Insurance. The paying of National Insurance in the TCI is mandatory and requires both the employee and employer to do so. Just 5% of the respondents stated that they had private insurance besides the mandatory National Insurance. The private insurance covers the general medical services including air ambulance, eye and dental services. However, it is expected that in a few months some people will have 3 to 4 different types of insurance given the implementation of the National Health Insurance Plan (NHIP) that is expected to come on stream by the end of 2009. Contributing to the payment of 2-4 different insurances is seen by many as an unnecessary financial burden on their income that is already insufficient.

## CLOSING REMARKS

With an estimated total population of 5,718 people (DEPS, 2006<sup>2</sup>)\*, this survey roughly covers 1 in six persons of Grand Turk. For each household interviewed, two households were passed by. In that sense, one could say that the report touches upon the situation of about 3000 people on Grand Turk, which is half of its population.

The report focuses quite a bit on cultural diversity in the society. With a very large immigrant population, quite some misconceptions have become commonplace. Everyone is quite familiar with the reproaches made against certain immigrant groups. Some are less familiar with the 'non-imported' vulnerabilities that exist on the island and are of equal concern at least.

Migration might make people more vulnerable, but it is only one factor and it can often be observed that migration is a successful tool to better the situation of a household and therefore overcoming of that vulnerability. That is why it is crucial to have data, that sustain or contradict misconceptions, as only a true understanding of the existing can inform a suitable way forward.

This report attempts to give some depth to discussions on the socio-economic wellbeing of the society and the different groups in it, hoping that these can be taken up by policy and decision makers, civil society groups. In the Red Cross's concept of Disaster Management, building resilient communities is a central concept, that can only be obtained through a thorough understanding of how households and communities organise themselves. This survey pays testimony to the large group of people that struggles from day to day; TCI, Haitians, Dominicans and Others, for whom a disaster would be extremely difficult to cope with.

In first instance, because such expertise was not available in the team, vulnerabilities that were not covered have to do with health issues, may it be disability of a mental or physical nature, illness (HIV/ AIDS, hypertension and diabetes amongst others) or substance abuse. Outside of health issues, select cases of vulnerability worth studying could be observed in the area of sex workers, child abuse and criminal activity. This report acknowledges that, with the focus on more general social and economical issues, it touches the more mainstream and comfortable areas of vulnerability. To address less mainstream social and economical issues, this reports acknowledges that much more specific research is necessary.

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<sup>2</sup> due to illegal migration and challenges in recording an exact figure is difficult to establish (estimate Truelove: 6000 'Belongers', 2000 legal migrants, between 800 to 1000 illegal migrants)

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