



COVID-19

THE CARIBBEAN CRISIS

RESULTS FROM AN ONLINE
SOCIOECONOMIC SURVEY

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FOREWORD

COVID-19 has triggered a severe and unprecedented economic crisis in the Caribbean region. The combination of the halt in tourism arrivals, the fall in international oil prices, and a widespread rollout of curfews is having a severe economic impact on the region. All six countries in the Inter-American Development Bank's (IDB) Caribbean Department, namely The Bahamas, Barbados, Guyana, Jamaica, Suriname, and Trinidad and Tobago, are now expecting a worse economic outlook than that forecast in January 2020. The majority of these countries' economies are forecast to contract in 2020, their fiscal outturn has worsened, and their debt is growing at a faster pace than had originally been forecasted for 2020.

The economic shock stemming from COVID-19 is also hindering livelihoods. The economic shock is translating into a combination of job losses, business closures, and rent loss, which is lowering incomes for Caribbean households and hampering living standards. To understand the extent of these effects, the IDB carried out an online socioeconomic survey across all six member countries of the Caribbean. Almost 14,000 households responded between April and June 2020.

Four key issues emerge from the data for the region:

1. During the first six weeks of the pandemic, household incomes fell, and the number of vulnerable households increased rapidly. COVID-19 triggered an overall loss in household income across the distribution, but particularly so for lower-earning households. The percentage of Caribbean households with incomes below the minimum wage increased from 19.9 percent in January 2020 to about 45.5 percent in April 2020.

2. Vulnerable households find it challenging to cover basic needs. On average across the region, 34.4 percent of households earning below the minimum wage reported experiencing hunger, while 51.9 percent of them reported deleterious changes in their diet with respect to the pre-pandemic period.
3. Job losses are widespread, yet labor market impacts are unequal. The region is recording an unprecedented rate of job losses, and both commodity- and tourism-dependent countries show a larger prevalence of job losses in households that earned below the minimum wage in January 2020. A similar pattern, although less pronounced, is observed for the incidence of business closures.
4. Social assistance programs are being used to support livelihoods. Social assistance programs have been an important mechanism to support people during the crisis. Between January and April 2020, the coverage of these programs increased from 22.6 percent to 27.9 percent among low-income households, and from 17.1 percent to 21.1 percent for households that earned above the minimum wage.

This paper presents the results of these online surveys by country. In so doing, we hope that the evidence presented on the effect of COVID-19 on livelihoods in the Caribbean region will inform policymakers and add to the body of research being produced during these unprecedented times.

* The individual data are confidential, in accordance with the standards set by the Internal Review Board of Cornell University, which approved the survey. The data for Suriname were collected between April and June 2020. For all the other countries, the data were collected over a two-week period in April 2020.

The Bahamas

COVID-19 IMPACT ON HOUSEHOLDS' LIVELIHOODS

COVID-19 is having a major effect on Caribbean countries. To better understand the implications of this shock on livelihoods in The Bahamas, the Inter-American Development Bank implemented an online socioeconomic survey over a period of two weeks, from April 16 to April 30, 2020. More than 900 responses were collected for The Bahamas. (Results may have either worsened/lessened by the time of publication).

**SURVEY
RESPONDENTS**
910

**MEAN
HOUSEHOLD SIZE**
4

**MEAN
AGE**
43

WOMEN
42%

MEN
58%

EDUCATION

NONE
0.7%

PRIMARY
2.7%

SECONDARY
61.7%

**TECHNICAL/VOCATIONAL
CERTIFICATE OR DIPLOMA**
13.3%

**UNIVERSITY
(BACHELOR'S
DEGREE)**
15.1%

**MASTERS OR
MORE ADVANCED
LEVEL**
6.6%

1 72.5 percent of the households reported an income loss in April 2020*

The percentage of households reporting income below the minimum wage increased from 16.1 percent in January 2020 to 47.6 percent in April 2020.** Three main factors contributed to this shock:

50.8%

BUSINESS CLOSURE
Households reported that they closed their businesses either due to the authorities' requirement or due to lack of demand.

50.2%

EMPLOYMENT LOSS
Households declared at least one job loss. 75.1 percent of them indicated they had a commitment from their employer to be rehired after the crisis.

18.4%

LOSS OF RENTAL INCOME
Households declared that they had stopped receiving payments for renting real estate or vehicles.

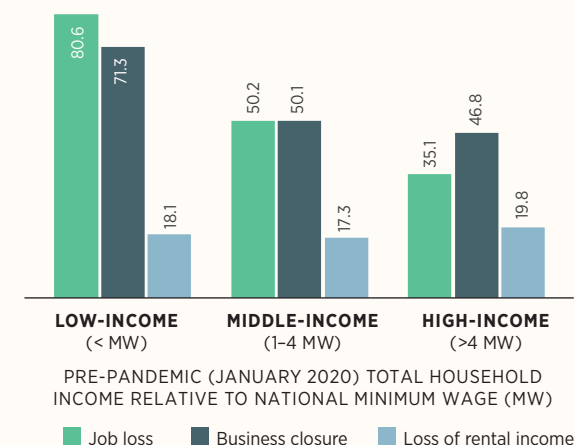
* Percentage of households that reported reduced income during the week prior to completing the survey.

** Minimum wage weekly rate equivalent to \$210 Bahamian dollars.

2 Loss of employment impacted 80.6 percent of low-income households

The crisis affected all sources of income and all income levels, but not in the same magnitude. Households that reported earnings below the minimum wage in January 2020 were more severely impacted, particularly from employment loss (80.6 percent), compared to middle- and high-income households (50.2 percent and 35.1 percent, respectively). Working remotely was more prevalent amongst high-income households (54.2 percent) compared to low- and middle-income counterparts (about 35 percent). The employment shock was also unequal across genders, as 58.5 percent of women declared losing their jobs compared to 39.1 percent of men.*

INCOME SHOCKS BY SOURCE



* The percentage of households with rental income is significantly lower than those relying on employment and businesses as sources of income.

The Bahamas

COVID-19 IMPACT ON HOUSEHOLDS' LIVELIHOODS



**SURVEY
RESPONDENTS**
910



**MEAN
HOUSEHOLD SIZE**
4

**MEAN
AGE**
43



WOMEN
42%

MEN
58%



EDUCATION

NONE
0.7%

PRIMARY
2.7%

SECONDARY
61.7%

**TECHNICAL/VOCATIONAL
CERTIFICATE OR DIPLOMA**
13.3%

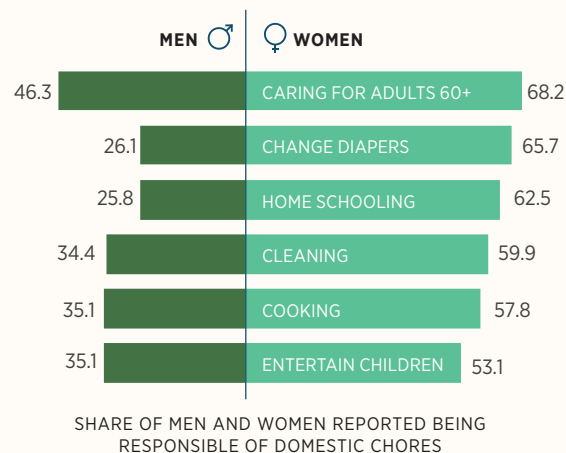
**UNIVERSITY
(BACHELOR'S
DEGREE)**
15.1%

**MASTERS OR
MORE ADVANCED
LEVEL**
6.6%

3 During the pandemic, 68.2 percent of women reported being responsible for caring for adults aged 60 years and older

The pandemic has negatively impacted Bahamians' quality of life, particularly that of women. The distribution of domestic chores has been significantly disproportionate. As the figure below shows, women bore a significantly higher burden of domestic chores since the restrictions were implemented in mid-March. In addition to this, 11.3 percent indicated an increase in domestic violence within their household since the beginning of the pandemic, with a higher prevalence in high-income households (13.9 percent) compared to low- and middle-income households (10.3 percent and 10.1 percent respectively).* In April 2020, 49.1 percent of households reported eating less healthy meals than usual, and 5.5 percent went to bed hungry.

DISTRIBUTION OF DOMESTIC CHORES DURING APRIL 2020

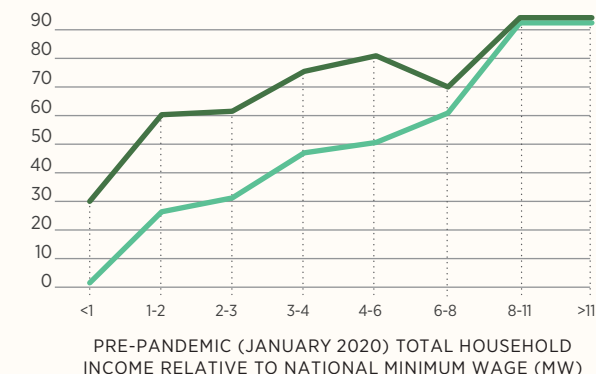


* The increase in the incidence of domestic violence may be higher due to underreporting.

4 Only 37.9 percent of households indicated that they had enough savings to cover an unexpected expense*

Households' preparedness varied by pre-pandemic income level. Households that reported higher total household income in January 2020 were more prepared to cover immediate expenses. Only 1.9 percent of low-income households (those earning below the minimum wage) reported having enough savings for an emergency expense, whilst 29.9 percent reported having enough savings to cover one week or more of basic expenses. Comparatively, 92.8 percent of households earning 11 times or more the minimum wage reported having enough savings to cover an emergency expense, and 94.4 percent reported having enough savings to cover one week or more of basic expenses.

HOUSEHOLD PREPAREDNESS FOR AN INCOME REDUCTION



— Has enough savings to cover more than one week of basic expenses
— Has enough savings to cover an unexpected expense equivalent to one minimum wage

* Unexpected expense equivalent to one month of minimum wage (\$840 Bahamian dollars).

The Bahamas

COVID-19 IMPACT ON HOUSEHOLDS' LIVELIHOODS



**SURVEY
RESPONDENTS**
910



**MEAN
HOUSEHOLD SIZE**
4

**MEAN
AGE**
43



WOMEN
42%

MEN
58%



EDUCATION

NONE
0.7%

PRIMARY
2.7%

SECONDARY
61.7%

**TECHNICAL/VOCATIONAL
CERTIFICATE OR DIPLOMA**
13.3%

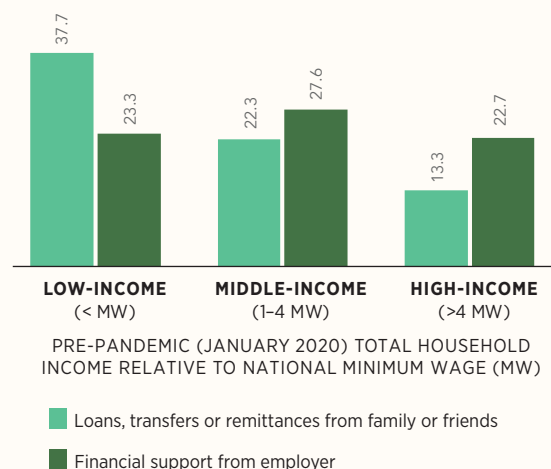
**UNIVERSITY
(BACHELOR'S
DEGREE)**
15.1%

**MASTERS OR
MORE ADVANCED
LEVEL**
6.6%

5 During the pandemic, 22.2 percent of Bahamian households requested loans, transfers, or remittances from family or friends

The incidence was higher in low-income households: 37.7 percent of households earning less than the minimum wage requested a loan compared to 13.3 percent of households earning more than 4 times the minimum wage. Financial support from employers to cover household expenses was slightly higher for middle-income households (27.6 percent) than for low- and high-income households (23.3 percent and 22.7 percent, respectively).

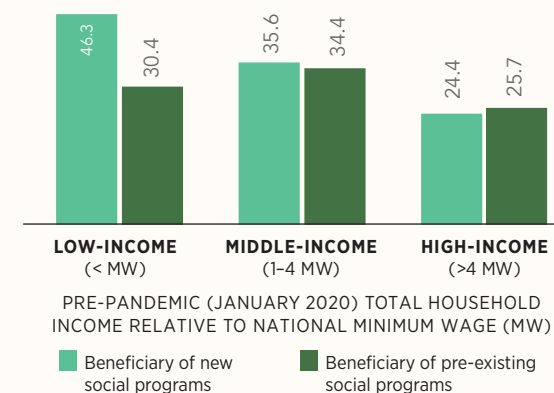
ADDITIONAL INCOME OPTIONS



6 46.3 percent of low-income households benefited from social programs implemented in response to the pandemic

Three types of social programs that are part of the government's economic support package were included in the survey: (1) monthly food assistance vouchers, (2) unemployment insurance administered through the National Insurance Board, and (3) meal vouchers for students who depend on school meals. The figure below indicates how social program coverage has significantly increased. Although some high-income households are beneficiaries of pre-existing and newly developed social programs, the programs within the economic support package seem to have improved targeting to low- and middle-income households.*

COVERAGE OF SOCIAL PROGRAMS



PRE-EXISTING SOCIAL PROGRAMS: Beneficiaries of any of the social programs that existed before the pandemic (conditional transfers for school-age children, transfers for pregnant women or women with young children, non-contributory pension programs, unemployment insurance, etc.).

NEW SOCIAL PROGRAMS: Beneficiaries of social programs implemented during the pandemic (transfers or vouchers).

Barbados

COVID-19 IMPACT ON HOUSEHOLDS' LIVELIHOODS

COVID-19 is having a major effect on Caribbean countries. To better understand the implications of this shock on livelihoods in Barbados, the Inter-American Development Bank implemented an online socioeconomic survey over a period of two weeks, from April 16 to April 30, 2020. More than 2,000 responses were collected for Barbados.

**SURVEY
RESPONDENTS**
2,131

**MEAN
HOUSEHOLD SIZE**
4

**MEAN
AGE**
43

WOMEN
66%

MEN
34%

EDUCATION

NONE
0.3%

SECONDARY
79.0%

**TECHNICAL/VOCATIONAL
CERTIFICATE OR DIPLOMA**
7.0%

**UNIVERSITY
(BACHELOR'S
DEGREE)**
9.3%

**MASTERS OR
MORE ADVANCED
LEVEL**
4.5%

1 72.7 percent of the households reported an income loss in April 2020*

The percentage of Barbadian households reporting an income level below the minimum wage increased from 10.1 percent in January 2020 to 38.1 percent in April 2020.**

Three main factors contributed to this shock:

54.8%

BUSINESS CLOSURE
Households closed their businesses either due to the authorities' requirement or due to lack of demand.

44.2%

EMPLOYMENT LOSS
Households declared at least one job loss. Yet 79.9 percent of these households indicated they had a commitment from their employer to be rehired after the crisis.

11.6%

LOSS OF RENTAL INCOME
Households declared they stopped receiving payments for renting real estate or vehicles.

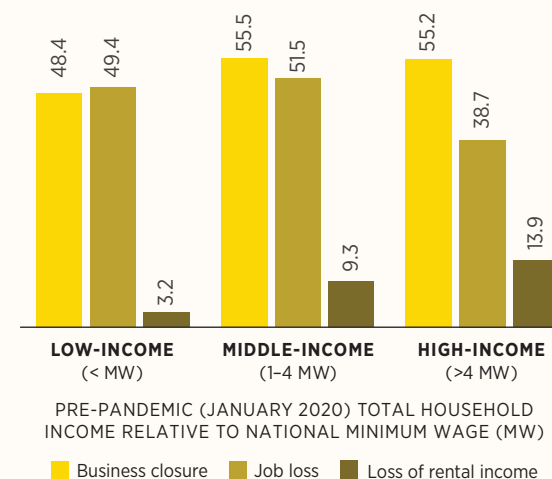
* Percentage of households that perceived a reduced income during the week prior to completing the survey.

** Minimum wage based on wage structure by economic sector, reference value equivalent to monthly rate of \$600 Barbadian dollars.

2 51.0 percent of middle- and lower-income households were impacted by employment loss

The crisis affected all sources of income and all income levels, but not in the same magnitude. Households which were in the low- and middle-income categories in January 2020 were more impacted by job losses. Moreover, poorer households reported less flexibility in work arrangements. Only 7.0 percent of low-income households and 19.6 percent of middle-income households declared being able to work from home, compared to 61.8 percent of high-income households. The employment shock was also unequal across genders, as 47.2 percent of women declared losing their jobs compared to 38.1 percent of men.

INCOME SHOCKS BY SOURCE



Barbados

COVID-19 IMPACT ON HOUSEHOLDS' LIVELIHOODS


 SURVEY
RESPONDENTS
2,131

 MEAN
HOUSEHOLD SIZE
4

MEAN
AGE
43

 WOMEN
66%

MEN
34%

 EDUCATION

NONE
0.3%

SECONDARY
79.0%

TECHNICAL/VOCATIONAL
CERTIFICATE OR DIPLOMA
7.0%

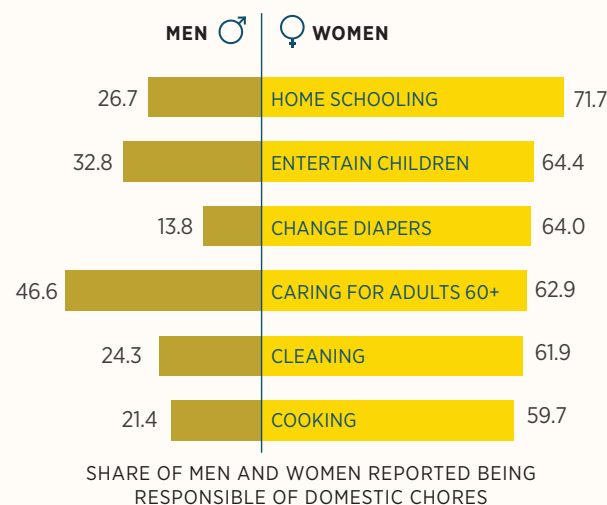
UNIVERSITY
(BACHELOR'S
DEGREE)
9.3%

MASTERS OR
MORE ADVANCED
LEVEL
4.5%

3 During the pandemic, 71.7 percent of women reported being responsible for coordinating or assisting children with home schooling

The pandemic has negatively impacted Barbadians' quality of life, particularly that of women. In April 2020, 46.4 percent of households reported eating less healthy meals than usual, and 8.4 percent went to bed hungry. In addition to this, 12.2 percent indicated an increase in domestic violence within their household since the beginning of the pandemic.* The distribution of domestic chores has been significantly disproportionate. As the figure below shows, women bore a significantly higher burden of domestic chores during the curfew.

DISTRIBUTION OF DOMESTIC CHORES DURING APRIL 2020

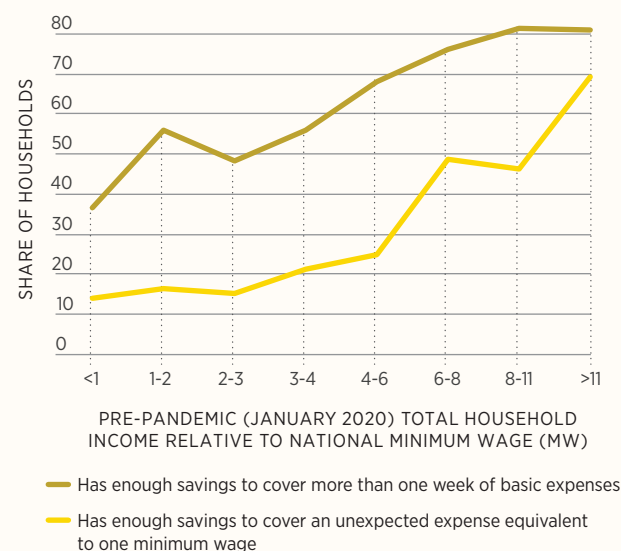


* The increase in reported domestic violence incidence may be higher due to underreporting.

4 31.2 percent of households indicated having enough savings to cover for an unexpected expense*

Households' preparedness varied by pre-pandemic income level. Households that reported higher total household income in January 2020 were more prepared to cover immediate expenses. Only 14.4 percent of low-income households (those earning below the minimum wage) reported having enough savings for an emergency expense and only 36.8 percent had enough savings to cover one week or more of basic expenses. Comparatively, 69.5 percent of households earning 11 times or more the minimum wage reported having enough savings to cover an emergency expense and 81.2 percent having enough savings to cover one week or more of basic expenses.

HOUSEHOLD PREPAREDNESS FOR AN INCOME REDUCTION



* Unexpected expense equivalent to one month of minimum wage (\$600 Barbadian dollars).

Barbados

COVID-19 IMPACT ON HOUSEHOLDS' LIVELIHOODS



**SURVEY
RESPONDENTS**
2,131



**MEAN
HOUSEHOLD SIZE**
4

**MEAN
AGE**
43



WOMEN
66%

MEN
34%



EDUCATION

NONE
0.3%

SECONDARY
79.0%

**TECHNICAL/VOCATIONAL
CERTIFICATE OR DIPLOMA**

7.0%

**UNIVERSITY
(BACHELOR'S
DEGREE)**

9.3%

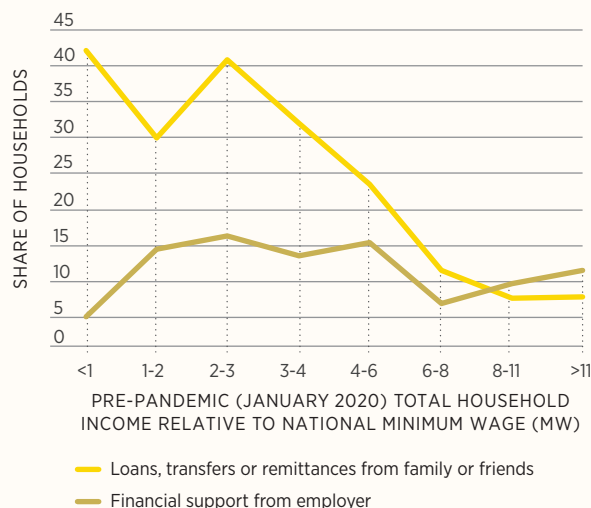
**MASTERS OR
MORE ADVANCED
LEVEL**

4.5%

5 During the pandemic, 24.9 percent of households requested loans, transfers, or remittances from family or friends

42.0 percent of low-income households requested loans in the week prior to the survey, compared to 7.8 percent of households earning 11 times or more the minimum wage. 5.1 percent of low-income households received financial support from their employers to cover their households' expenses, compared to 11.6 percent among the highest income households. Loan arrangements with family or friends have been particularly prevalent amongst low-income households. Although banking is overall widespread in the country, there are disparities by income level since only 46.2 percent of low-income households declared having a bank account, compared to 82.4 percent of households earning more than four times the minimum wage.

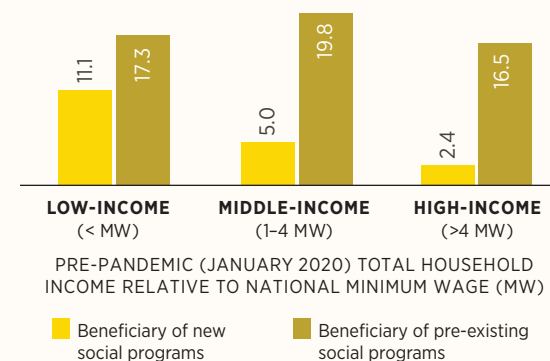
ADDITIONAL INCOME OPTIONS



6 11.1 percent of low-income households benefited from social programs implemented in response to the pandemic

Three types of social programs that are part of the government's economic support package were included in the survey: (1) increase in the rates and fees paid by the Welfare Department, (2) care packages distributed to vulnerable households (14-day supply of basic food and sanitary items), and (3) adopt a family fund. Initiatives facilitating access to pre-existing social programs like unemployment benefits were also implemented. The figure below indicates that although there are some high-income households who were beneficiaries of pre-existing social programs, the expanded and newly developed programs within the economic support package have improved targeting to low- and middle-income households.

COVERAGE OF SOCIAL PROGRAMS



PRE-EXISTING SOCIAL PROGRAMS: Beneficiaries of any of the social programs that existed before the pandemic (conditional transfers for school-age children, transfers for pregnant women or women with young children, non-contributory pension programs, and unemployment insurance, etc.).

NEW SOCIAL PROGRAMS: Beneficiaries of social programs implemented during the pandemic (transfers or vouchers).

Guyana

COVID-19 IMPACT ON HOUSEHOLDS' LIVELIHOODS

COVID-19 is having a major effect on Caribbean countries. To better understand the implications of this shock on livelihoods in Guyana, the Inter-American Development Bank implemented an online socioeconomic survey over a period of two weeks, from April 16 to April 30, 2020. More than 1,600 responses were collected for Guyana.

**SURVEY
RESPONDENTS**
1,691

**MEAN
HOUSEHOLD SIZE**
5

**MEAN
AGE**
35

WOMEN
55%

MEN
45%

EDUCATION

NONE 2.3%	PRIMARY 12.7%
SECONDARY 70.4%	TECHNICAL/VOCATIONAL CERTIFICATE OR DIPLOMA 4.0%
UNIVERSITY (BACHELOR'S DEGREE) 7.0%	MASTERS OR MORE ADVANCED LEVEL 3.6%

1 71.6 percent of the households reported an income loss in April 2020*

The percentage of households reporting an income level below the minimum wage increased from 13.9 percent in January 2020 to 44.7 percent in April 2020.** Four main factors contributed to this shock:

41.2%

EMPLOYMENT LOSS
Households declared at least one job loss. Yet 73.7 percent of these households indicated they had a commitment from their employer to be rehired after the crisis.

65.6%

BUSINESS CLOSURE
Households closed their businesses either due to the authorities' requirement or to lack of demand.

18.1%

LOSS OF RENTAL INCOME
Households declared they stopped receiving payments for renting real estate or vehicles.

54.6%

LOSS OF REMITTANCES
Households who received remittances in January 2020 stopped receiving remittances in April 2020.

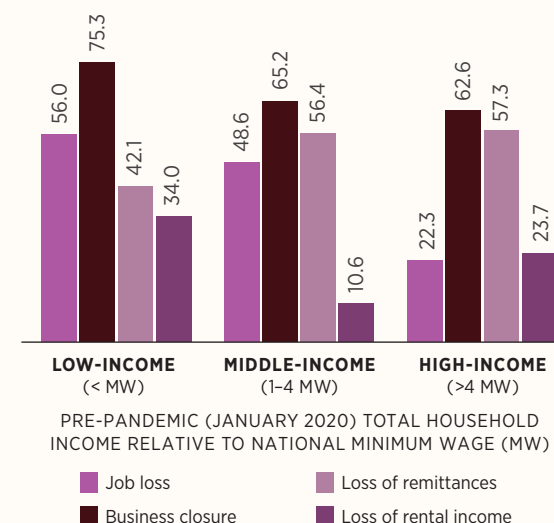
* Percentage of households that perceived a reduced income during the week prior to completing the survey.

** Minimum wage monthly rate equivalent to \$44,200 Guyanese dollars (US\$ 212)

2 75.3 percent of low-income households were impacted by business closure

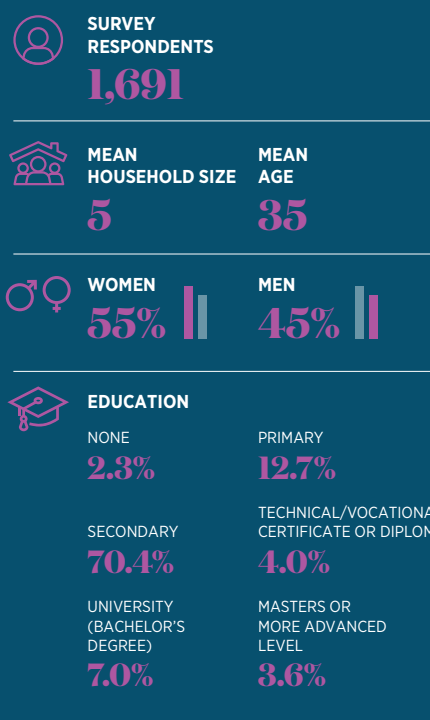
The crisis affected all sources of income and all income levels, but not in the same magnitude. Households which reported earnings below the minimum wage in January 2020 were more severely impacted by employment loss: 56.0 percent of low-income households suffered from at least one job loss within the household compared to 48.6 percent of middle-income households and 22.3 percent of high-income households. The employment shock was also unequal across gender, as 44.8 percent of women declared that they had lost their jobs compared to 36.6 percent of men.

INCOME SHOCKS BY SOURCE



Guyana

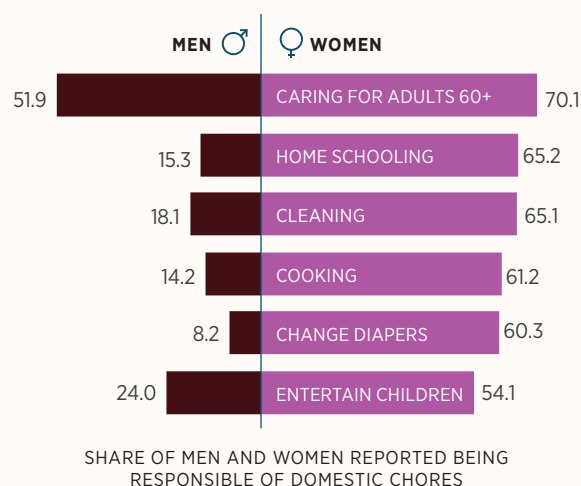
COVID-19 IMPACT ON HOUSEHOLDS' LIVELIHOODS



3 During the pandemic, 65.2 percent of women reported being responsible for coordinating or assisting children with home schooling

The distribution of domestic chores has been significantly disproportionate. As the figure below shows, women bore a significantly higher burden of domestic chores since the stay-at-home order was implemented in April. In addition to this, 14.4 percent indicated an increase in domestic violence within their household since the beginning of the pandemic, with a higher prevalence in high-income households (16.8 percent) compared to middle- and low-income households (14.0 percent and 11.3 percent, respectively).*

DISTRIBUTION OF DOMESTIC CHORES DURING APRIL 2020

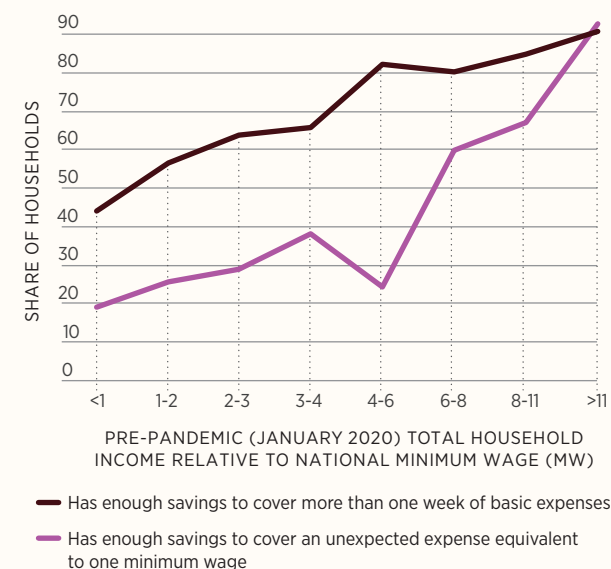


* The increase in reported domestic violence incidence may be higher due to underreporting.

4 34.5 percent of households indicated having enough savings to cover an unexpected expense*

Households that reported higher total household income in January 2020 were more prepared to cover immediate expenses. Only 17.4 percent of low-income households (those earning below the minimum wage) reported having enough savings for an emergency expense, and only 41.3 percent had enough savings to cover one week or more of basic expenses. Comparatively, 87.3 percent of households earning 11 times or more the minimum wage reported having enough savings to cover an emergency expense and 85.9 percent having enough savings to cover one week or more of basic expenses.

HOUSEHOLD PREPAREDNESS FOR AN INCOME REDUCTION



* Unexpected expense equivalent to one month of minimum wage (\$44,200 Guyanese dollars).

Guyana

COVID-19 IMPACT ON HOUSEHOLDS' LIVELIHOODS



**SURVEY
RESPONDENTS**
1,691



**MEAN
HOUSEHOLD SIZE**
5

**MEAN
AGE**
35



WOMEN
55%

MEN
45%



EDUCATION

NONE
2.3%

PRIMARY
12.7%

SECONDARY
70.4%

**TECHNICAL/VOCATIONAL
CERTIFICATE OR DIPLOMA**
4.0%

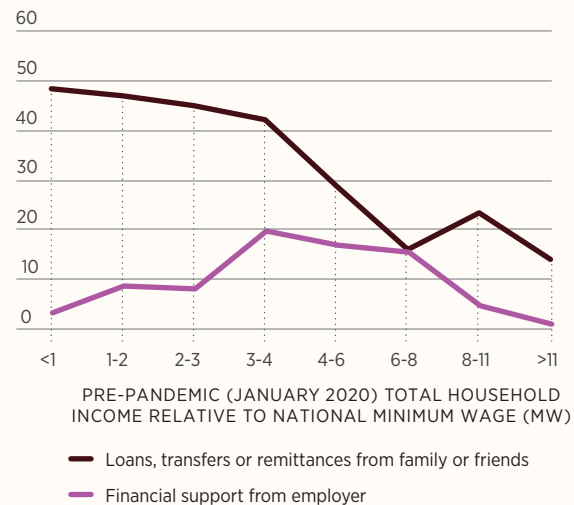
**UNIVERSITY
(BACHELOR'S
DEGREE)**
7.0%

**MASTERS OR
MORE ADVANCED
LEVEL**
3.6%

5 During the pandemic, 38.9 percent of households requested loans, transfers, or remittances from family or friends

The incidence was higher in low-income households: 48.5 percent of households earning less than the minimum wage requested a loan compared to 14.0 percent of households earning 11 times or more the minimum wage. As the figure below shows, financial support from employers to cover household expenses was higher for middle-income households (about 17.0 percent) compared to low- and high-income households (about 4.0 percent).

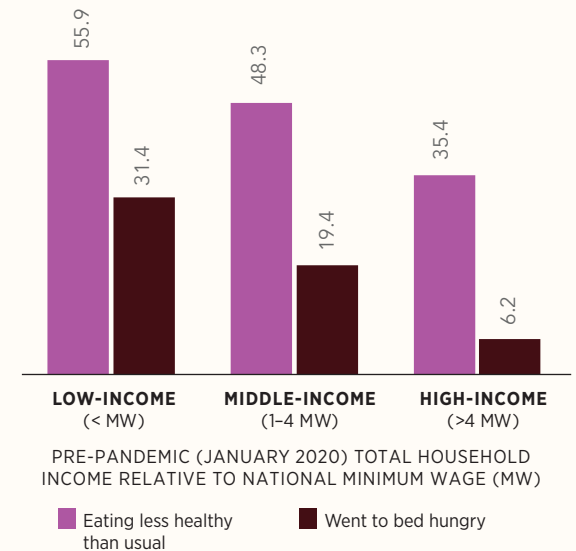
ADDITIONAL INCOME OPTIONS



6 45.6 percent of households reported eating less healthy meals than usual

Low-income households were particularly affected by changes in diet and food security: the week prior to completing the survey, 55.9 percent reported eating less healthy than normal and 31.4 percent went to bed hungry. The government's initial response to the pandemic focused on in-kind support, with the distribution of relief hampers containing a month's supply of food and cleaning items. As of July 2020, the government initiated the distribution of COVID-19 Public Assistance Vouchers, eligible citizens can exchange these vouchers at supermarkets for food and cleaning supplies.

CHANGES IN DIET AND FOOD SECURITY



Jamaica

COVID-19 IMPACT ON HOUSEHOLDS' LIVELIHOODS

COVID-19 is having a major effect on Caribbean countries. To better understand the implications of this shock on livelihoods in Jamaica, the Inter-American Development Bank implemented an online socioeconomic survey over a period of two weeks, from April 16 to April 30, 2020. More than 2,500 responses were collected for Jamaica.

**SURVEY
RESPONDENTS**
2,596

**MEAN
HOUSEHOLD SIZE**
5

**MEAN
AGE**
35

WOMEN
62%

MEN
38%

EDUCATION

NONE
0.6%

PRIMARY
3.2%

SECONDARY
60.1%

**TECHNICAL/VOCATIONAL
CERTIFICATE OR DIPLOMA**
17.4%

**UNIVERSITY
(BACHELOR'S
DEGREE)**
13.0%

**MASTERS OR
MORE ADVANCED
LEVEL**
5.7%

1 71.2 percent of the households reported an income loss in April 2020*

The percentage of Jamaican households reporting an income level below the minimum wage increased from 42.3 percent in January 2020 to 62.3 percent in April 2020.** Four main factors contributed to this shock:

48.0%

EMPLOYMENT LOSS
Households declared having lost at least one job. Yet 70.1 percent of these households indicated they had a commitment from their employer to be rehired after the crisis.

44.5%

BUSINESS CLOSURE
Households closed their businesses either due to the authorities' requirement or to lack of demand.

13.1%

LOSS OF RENTAL INCOME
Households declared they stopped receiving payments for renting real estate or vehicles.

49.3%

LOSS OF REMITTANCES
Households who received remittances in January 2020 stopped receiving remittances in April 2020.***

* Percentage of households that perceived a reduced income during the week prior to completing the survey.

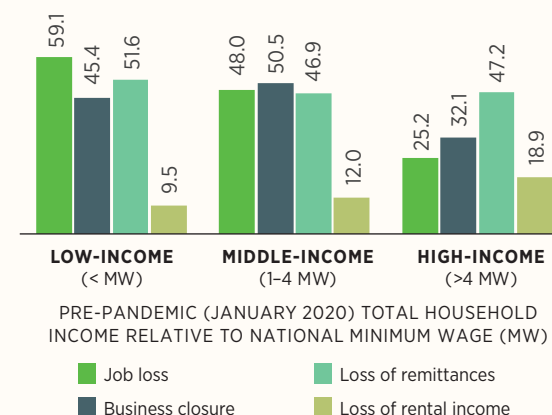
** Minimum wage monthly rate equivalent to \$30,310 Jamaican dollars for all workers except private security guards (\$42,001 Jamaican dollars).

***Remittance flows to Jamaica had fallen below historical averages from early March through late April 2020, before increasing in volume to levels higher than recorded in previous years from May onwards. Survey responses only reflect conditions through April 2020.

2 Loss of employment impacted 59.1 percent of low-income households

The crisis affected all sources of income and all income levels, but not in the same magnitude. Households that reported earnings below the minimum wage in January 2020 were more severely impacted by employment loss: 59.1 percent of low-income households lost their jobs compared to 48.0 percent of middle-income households and 25.2 percent of high-income households. Working remotely was more prevalent among high-income households (39.7 percent) compared to low-income counterparts (19.9 percent). The employment shock was also unequal across genders. 53.7 percent of women declared losing their jobs compared to 39.3 percent of men. Lower income households were slightly more affected by loss of remittances (51.6 percent) compared to 46.9 percent of middle-income and 47.2 percent of high-income households.

INCOME SHOCKS BY SOURCE



Jamaica

COVID-19 IMPACT ON HOUSEHOLDS' LIVELIHOODS



**SURVEY
RESPONDENTS**
2,596



**MEAN
HOUSEHOLD SIZE**
5

**MEAN
AGE**
35



WOMEN
62%

MEN
38%



EDUCATION

NONE
0.6%

SECONDARY
60.1%

UNIVERSITY
(BACHELOR'S
DEGREE)
13.0%

PRIMARY
3.2%

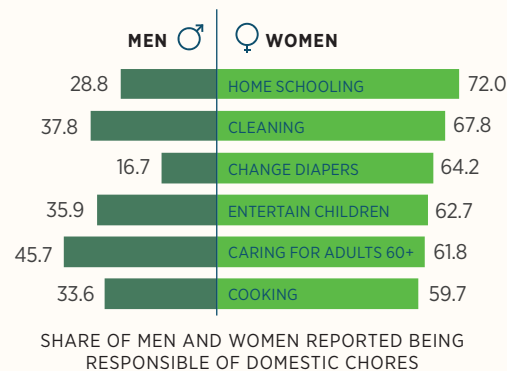
TECHNICAL/VOCATIONAL
CERTIFICATE OR DIPLOMA
17.4%

MASTERS OR
MORE ADVANCED
LEVEL
5.7%

3 During the pandemic, 72.0 percent of women reported being responsible for coordinating or assisting children with home schooling

The pandemic has negatively impacted Jamaicans' quality of life, particularly that of women. In April 2020, 45.0 percent of households reported eating less healthy meals than usual, and 26.1 percent reported going to bed hungry. In addition, 10.31 percent indicated an increase in domestic violence within their household since the beginning of the pandemic, with a higher prevalence in low- and middle-income households (11.4 percent and 11.7 percent respectively) compared to high-income households (4.9 percent).* The distribution of domestic chores has been significantly disproportionate. As the figure below shows, women bore a significantly higher burden of domestic chores since the work-from-home order was implemented on March 25, 2020.

DISTRIBUTION OF DOMESTIC CHORES DURING APRIL 2020

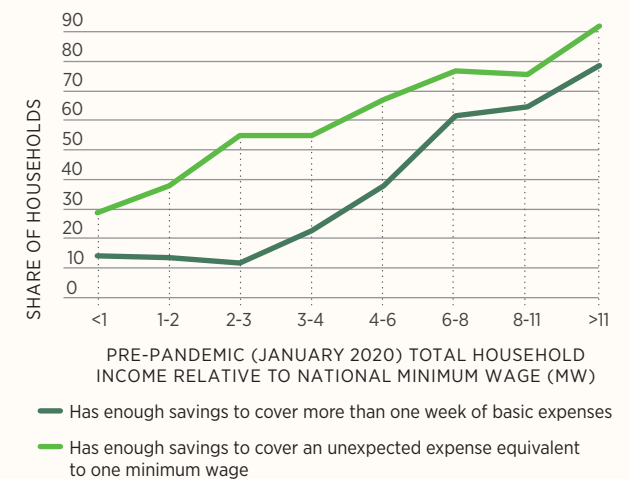


* The increase in reported domestic violence incidence may be higher due to underreporting.

4 21.6 percent of households indicated having enough savings to cover an unexpected expense*

Households' preparedness varied by pre-pandemic income level. As shown in the figure, households that reported higher total household income in January 2020 were better prepared to cover immediate expenses during the pandemic. Only 14.5 percent of low-income households (those earning below the minimum wage) reported having enough savings for an emergency expense, and only 29.1 percent had enough savings to cover one week or more of basic expenses. Comparatively, 78.8 percent of households earning 11 times or more the minimum wage reported having enough savings to cover an emergency expense, and 92.4 percent reported having enough savings to cover one week or more of basic expenses.

HOUSEHOLD PREPAREDNESS FOR AN INCOME REDUCTION



* Unexpected expense equivalent to about one month of minimum wage (\$30,000 Jamaican dollars).

Jamaica

COVID-19 IMPACT ON HOUSEHOLDS' LIVELIHOODS



**SURVEY
RESPONDENTS**
2,596



**MEAN
HOUSEHOLD SIZE**
5

**MEAN
AGE**
35



WOMEN
62%

MEN
38%



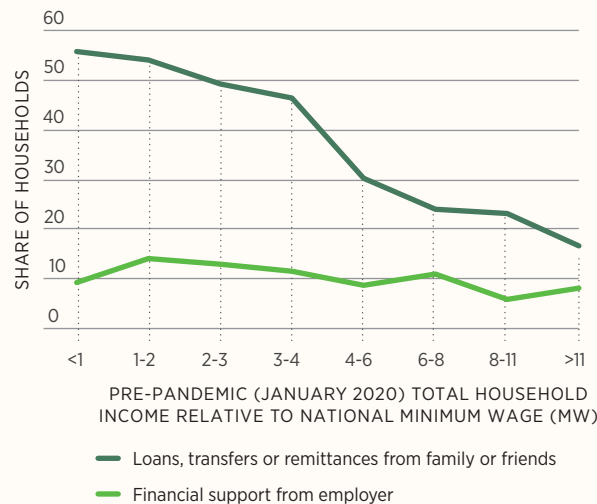
EDUCATION

NONE	PRIMARY
0.6%	3.2%
SECONDARY	TECHNICAL/VOCATIONAL CERTIFICATE OR DIPLOMA
60.1%	17.4%
UNIVERSITY (BACHELOR'S DEGREE)	MASTERS OR MORE ADVANCED LEVEL
13.0%	5.7%

5 During the pandemic, 48.6 percent of Jamaican households requested loans, transfers, or remittances from family or friends

The incidence was higher in low-income households: 55.7 percent of households earning less than the minimum wage requested a loan compared to 16.6 percent of households earning 11 times or more the minimum wage. Financial support from employers to cover household expenses was similar across all income levels.

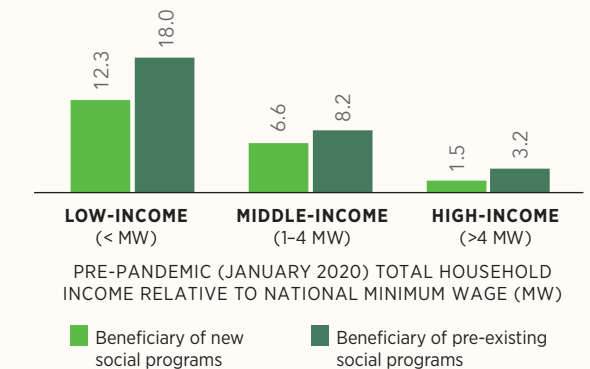
ADDITIONAL INCOME OPTIONS



6 12.3 percent of low-income households benefited from social programs implemented in response to the pandemic

Two types of social programs that are part of the government's economic support package were included in the survey: (1) additional payments to the Programme of Advancement Through Health and Education (PATH) beneficiaries, and (2) the COVID-19 Allocation of Resources for Employees (CARE) program. The figure below indicates that both pre-existing and newly developed programs within these social supports have targeted to low- and middle-income households.

COVERAGE OF SOCIAL PROGRAMS



PRE-EXISTING SOCIAL PROGRAMS: Beneficiaries of any of the social programs that existed before the pandemic (conditional cash transfers for school-age children, transfers for pregnant women or women with young children, non-contributory pension programs, unemployment insurance, etc.).

NEW SOCIAL PROGRAMS: Beneficiaries of social programs implemented during the pandemic (transfers or vouchers). Given the timing of the survey (April 2020), beneficiaries of the CARE program were not yet observed. As such, the beneficiaries of new social programs in the figure above refer to recipients of expanded benefits provided within the PATH in response to the COVID-19 crisis.

Suriname


COVID-19 IMPACT ON HOUSEHOLDS' LIVELIHOODS

COVID-19 is having a major effect on Caribbean countries. To better understand the implications of this shock on livelihoods in Suriname, the Inter-American Development Bank implemented an online socioeconomic survey over a period of almost three months, from April 16 to July 5, 2020. More than 1,800 responses were collected for Suriname.

 **SURVEY
RESPONDENTS**
1,866

 **MEAN
HOUSEHOLD SIZE** **MEAN
AGE**
5 **42**

 **WOMEN** **54%** **MEN** **46%**

 **EDUCATION**

NONE	PRIMARY
1.4%	5.5%
SECONDARY	TECHNICAL/VOCATIONAL CERTIFICATE OR DIPLOMA
64.1%	16.6%
UNIVERSITY (BACHELOR'S DEGREE)	MASTERS OR MORE ADVANCED LEVEL
10.3%	2.1%

1 47.6 percent of the households reported an income loss since April 2020*

The percentage of households reporting income below the minimum wage increased from 23.2 percent in January 2020 to 31.7 percent since April 2020.** Four main factors contributed to this shock:

46.6% **BUSINESS CLOSURE**
Households reported closing their businesses, due either to the authorities' requirement or to lack of demand.

26.1% **EMPLOYMENT LOSS**
Households declared at least one job loss. Yet 62.4 percent of these households indicated they had a commitment from their employer to be rehired after the crisis.

13.9% **LOSS OF RENTAL INCOME**
Households declared that they had stopped receiving payments for real estate or vehicle rentals.

42.9% **LOSS OF REMITTANCES**
Households that received remittances in January 2020 had stopped receiving them by April 2020.***

* Percentage of households that reported reduced income during the week prior to completing the survey.

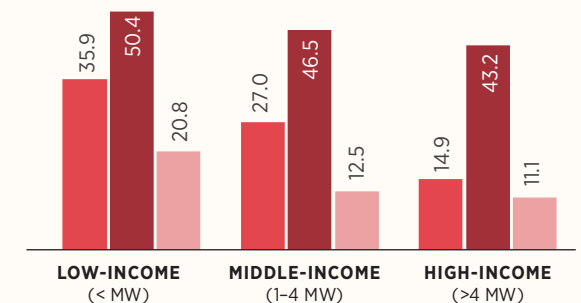
** Minimum wage hourly rate equivalent to \$8.40 Surinamese dollars.

*** 6.6 percent of households reported regularly receiving remittances from abroad in January 2020.




2 35.9 percent of low-income households were impacted by employment loss

The crisis affected all sources of income and all income levels, but not in the same magnitude. Households that reported earnings below the minimum wage in January 2020 were most severely impacted, particularly from employment loss (35.9 percent), compared to middle- and high-income households (27.0 percent and 14.9 percent, respectively). Working remotely was more prevalent amongst high-income households (45.8 percent) compared to their low- and middle-income counterparts (about 35 percent). The employment shock was also somewhat unequal across gender, as 28.6 percent of men declared having lost their jobs compared to 23.5 percent of women.*

INCOME SHOCKS BY SOURCE



PRE-PANDEMIC (JANUARY 2020) TOTAL HOUSEHOLD INCOME RELATIVE TO NATIONAL MINIMUM WAGE (MW)

 Job loss  Business closure  Loss of rental income

* The percentage of households with business are significantly fewer than those relying on employment as income source.

DISCLAIMER

This brief was written by Maricruz Arteaga-Garavito, external consultant, under the supervision of Diether Beuermann, Laura Giles Alvarez and Jeetendra Khadan, economists of the Caribbean Department at the Inter-American Development Bank (IDB). The views expressed are those of the author and do not necessarily represent the views of the IDB.

Suriname

COVID-19 IMPACT ON HOUSEHOLDS' LIVELIHOODS



**SURVEY
RESPONDENTS**
1,866



**MEAN
HOUSEHOLD SIZE**
5

**MEAN
AGE**
42



WOMEN
54%

MEN
46%



EDUCATION

NONE
1.4%

PRIMARY
5.5%

SECONDARY
64.1%

TECHNICAL/VOCATIONAL
CERTIFICATE OR DIPLOMA
16.6%

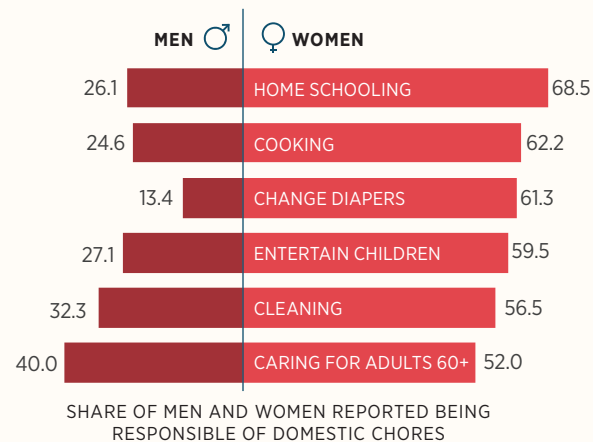
UNIVERSITY
(BACHELOR'S
DEGREE)
10.3%

MASTERS OR
MORE ADVANCED
LEVEL
2.1%

3 During the pandemic, 68.5 percent of women reported being responsible for coordinating or assisting children with home schooling

The pandemic has negatively impacted Surinameses' quality of life, particularly that of women. The distribution of domestic chores has been significantly disproportionate. As the figure below shows, women bore a significantly higher burden of domestic chores since the restrictions were implemented in mid-March. In addition, 23.8 percent indicated an increase in domestic violence within their household since the beginning of the pandemic, with a higher prevalence in low-income households (33.1 percent) than in middle- and high-income households (23.2 percent and 14.7 percent respectively).*

DISTRIBUTION OF DOMESTIC CHORES SINCE APRIL 2020

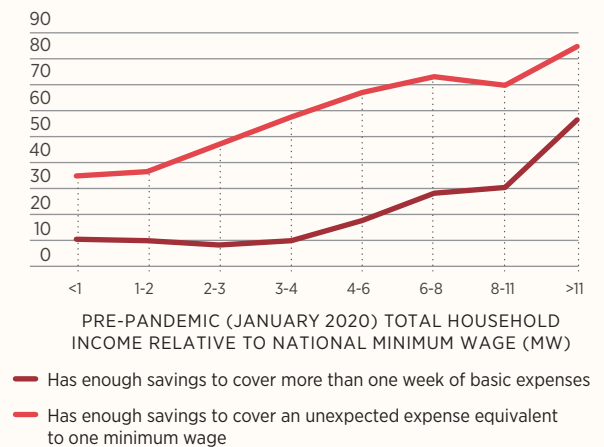


* The increase in domestic violence incidence may be higher due to underreporting.

4 32.8 percent of households indicated having enough savings to cover an unexpected expense*

Households' preparedness varied by pre-pandemic income level. Households that reported higher total household income in January 2020 were more prepared to cover immediate expenses. Only 11.3 percent of low-income households (those earning below the minimum wage) reported having enough savings for an emergency expense, whilst 35.3 percent reported having enough savings to cover one week or more of basic expenses. Comparatively, 56.7 percent of households earning 11 times or more the minimum wage reported having enough savings to cover an emergency expense and 84.8 percent reported having enough savings to cover one week or more of basic expenses.

HOUSEHOLD PREPAREDNESS FOR AN INCOME REDUCTION



* Unexpected expense equivalent to about one month of minimum wage (\$1,400 Suriname dollars).

Suriname

COVID-19 IMPACT ON HOUSEHOLDS' LIVELIHOODS



**SURVEY
RESPONDENTS**
1,866



**MEAN
HOUSEHOLD SIZE**
5

**MEAN
AGE**
42



WOMEN
54%

MEN
46%



EDUCATION

NONE
1.4%

PRIMARY
5.5%

SECONDARY
64.1%

**TECHNICAL/VOCATIONAL
CERTIFICATE OR DIPLOMA**
16.6%

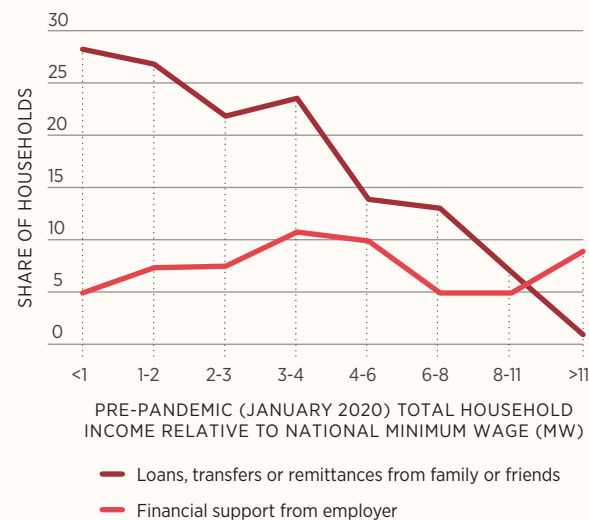
**UNIVERSITY
(BACHELOR'S
DEGREE)**
10.3%

**MASTERS OR
MORE ADVANCED
LEVEL**
2.1%

5 During the pandemic, 22.5 percent of Surinamese households requested loans, transfers, or remittances from family or friends

The incidence was higher in low-income households: 28.1 percent of households earning less than the minimum wage requested a loan compared to 0.8 percent of households earning more than 11 times the minimum wage. Financial support from employers to cover household expenses was similar across all income levels, with slightly higher prevalence in middle-income households. Financial inclusion has become particularly important: 52.4 percent of households reported having a bank account, accessibility varied by income level: 63.8 percent of high-income households have a bank account compared to 40.6 percent of low income households.

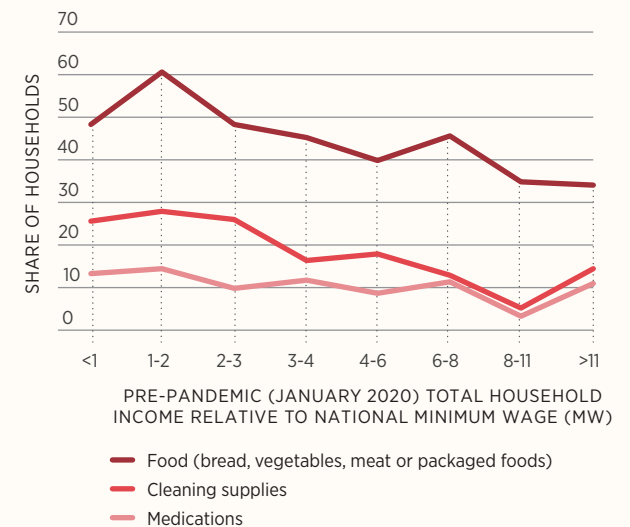
ADDITIONAL INCOME OPTIONS



6 Because of food shortage, 49.4 percent of households were unable to buy food in their last trip to the market or grocery store

As shown in the figure below, food availability was an issue across all income levels, with higher prevalence in low- and middle-income households (about 50 percent). Since April 2020, 37.9 percent of households reported eating less healthy meals than usual, and 21.0 percent went to bed hungry. 99.6 percent of households perceived a rise in prices for basic household items compared to February 2020. The government's social policy response to the pandemic has focused on increasing benefits through existing social programs. 36.8 percent of households rely on these existing government support programs.*

BASIC HOUSEHOLD ITEMS SHORTAGE SINCE APRIL 2020



* Beneficiaries of any of the social programs that existed before the pandemic (conditional cash transfers for school-age children, transfers for pregnant women or women with young children, non-contributory pension programs, and unemployment insurance, etc.).

Trinidad & Tobago

COVID-19 IMPACT ON HOUSEHOLDS' LIVELIHOODS

COVID-19 is having a major effect on Caribbean countries. To better understand the implications of this shock on livelihoods in Trinidad and Tobago, the Inter-American Development Bank implemented an online socioeconomic survey over a period of two weeks, from April 16 to April 30, 2020. More than 4,700 responses were collected for Trinidad and Tobago.


 **SURVEY
RESPONDENTS**
4,774

 **MEAN
HOUSEHOLD SIZE**
4

**MEAN
AGE**
39

 **WOMEN**
50% ||

MEN
50% ||

 **EDUCATION**

NONE 0.1%	PRIMARY 1.9%
SECONDARY 30.2%	TECHNICAL/VOCATIONAL CERTIFICATE OR DIPLOMA 21.1%
UNIVERSITY (BACHELOR'S DEGREE) 34.2%	MASTERS OR MORE ADVANCED LEVEL 12.5%

1 70.1 percent of the households reported an income loss in April 2020*

The percentage of households reporting an income level below the minimum wage increased from 12.4 percent in January 2020 to 47.1 percent in April 2020.** Three main factors contributed to this shock:

55.8% **BUSINESS CLOSURE**
Households closed their businesses either due to the authorities' requirement or due to lack of demand.

45.3% **EMPLOYMENT LOSS**
Households declared at least one job loss. Yet 72.6 percent of these households indicated they had a commitment from their employer to be rehired after the crisis.

14.3% **LOSS OF RENTAL INCOME**
Households declared they stopped receiving payments for renting real estate or vehicles.

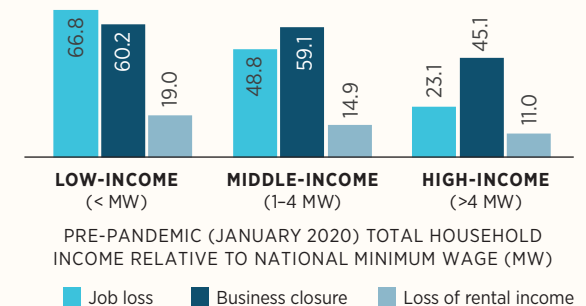
* Percentage of households that perceived a reduced income during the week prior to completing the survey.

** Minimum wage hourly rate equivalent to \$17.5 Trinidad-Tobago dollars.

2 66.8 percent of low-income households were impacted by employment loss

The crisis affected all sources of income and all income levels, but not in the same magnitude. Households that reported earnings below the minimum wage in January 2020 were more severely impacted in all income sources, particularly employment loss (66.8 percent), compared to middle- and high-income households (48.8 percent and 23.1 percent, respectively). Working remotely was more prevalent among high-income households (54.6 percent) compared to low- and middle-income counterparts (about 37 percent). The employment shock was similar across genders. 44.8 percent of men declared losing their jobs compared to 45.1 percent of women. However, men were significantly more impacted by business closure and loss of rental income: 59.4 percent of men closed their business (compared to 51.8 percent of women), and 17.9 percent of men stopped receiving rental income (compared to 10.6 percent of women).

INCOME SHOCKS BY SOURCE



Trinidad & Tobago

COVID-19 IMPACT ON HOUSEHOLDS' LIVELIHOODS



SURVEY
RESPONDENTS

4,774



MEAN
HOUSEHOLD SIZE

4

MEAN
AGE

39



WOMEN

50% ||

MEN

50% ||



EDUCATION

NONE
0.1%

PRIMARY
1.9%

SECONDARY
30.2%

TECHNICAL/VOCATIONAL
CERTIFICATE OR DIPLOMA
21.1%

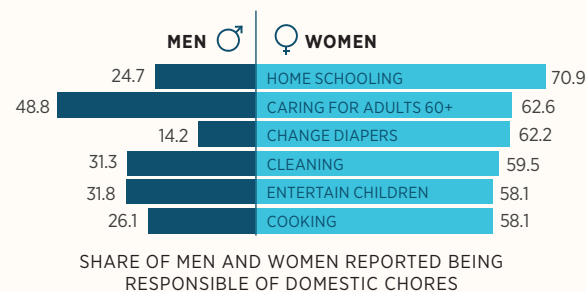
UNIVERSITY
(BACHELOR'S
DEGREE)
34.2%

MASTERS OR
MORE ADVANCED
LEVEL
12.5%

3 During the pandemic, 70.9 percent of women reported being responsible for coordinating or assisting with home schooling

The pandemic has negatively impacted Trinbagonians' quality of life, particularly that of women. In April 2020, 44.5 percent of households reported eating less healthy meals than usual, and 16.8 percent went to bed hungry. In addition to this, 13.8 percent indicated an increase in domestic violence within their household since the beginning of the pandemic, with a significantly higher prevalence in low-income households (21.1 percent) compared to middle- and high-income households (13.4 percent and 10.9 percent respectively).* The distribution of domestic chores has been significantly disproportionate. As the figure below shows, women bore a significantly higher burden of domestic chores since the restrictions were implemented on March 17.

DISTRIBUTION OF DOMESTIC CHORES DURING APRIL 2020

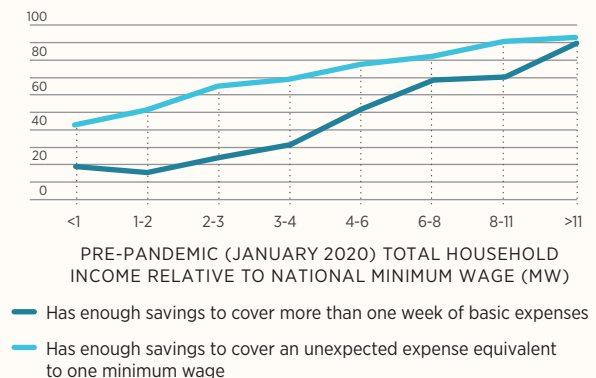


* The increase in domestic violence incidence may be higher due to underreporting.

4 28.4 percent of households indicated having enough savings to cover for an unexpected expense*

Households' preparedness varied by pre-pandemic income level. Households that reported higher total household income in January 2020 were more prepared to cover immediate expenses. Only 18.5 percent of low-income households (those earning below the minimum wage) reported having enough savings for an emergency expense, whilst 43.0 percent reported having enough savings to cover one week or more of basic expenses. Comparatively, 89.2 percent of households earning 11 times or more the minimum wage reported having enough savings to cover an emergency expense and 93.1 percent reported having enough savings to cover one week or more of basic expenses.

HOUSEHOLD PREPAREDNESS FOR AN INCOME REDUCTION



* Unexpected expense equivalent to one month of minimum wage (\$2,800 Trinidad-Tobago dollars).

Trinidad & Tobago

COVID-19 IMPACT ON HOUSEHOLDS' LIVELIHOODS



SURVEY
RESPONDENTS

4,774



MEAN
HOUSEHOLD SIZE

4

MEAN
AGE

39



WOMEN

50% ||

MEN

50% ||



EDUCATION

NONE
0.1%

PRIMARY
1.9%

SECONDARY
30.2%

TECHNICAL/VOCATIONAL
CERTIFICATE OR DIPLOMA
21.1%

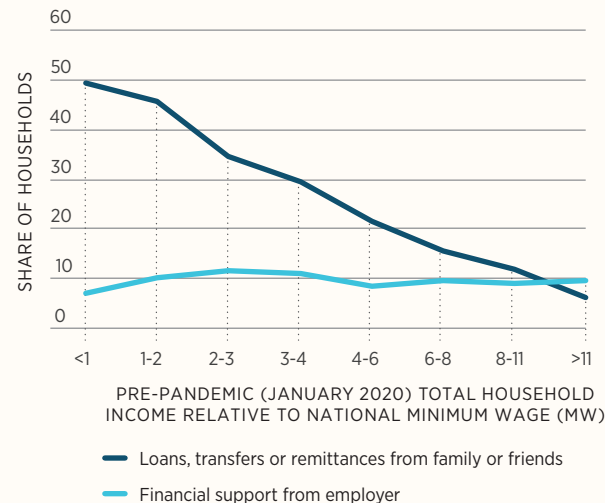
UNIVERSITY
(BACHELOR'S
DEGREE)
34.2%

MASTERS OR
MORE ADVANCED
LEVEL
12.5%

5 During the pandemic, 35.5 percent of Trinbagonian households requested loans, transfers, or remittances from family or friends

The incidence was higher in low-income households: 49.4 percent of households earning less than the minimum wage requested a loan compared to 6.0 percent of households earning 11 times or more the minimum wage. Financial support from employers to cover household expenses was similar across all income levels.

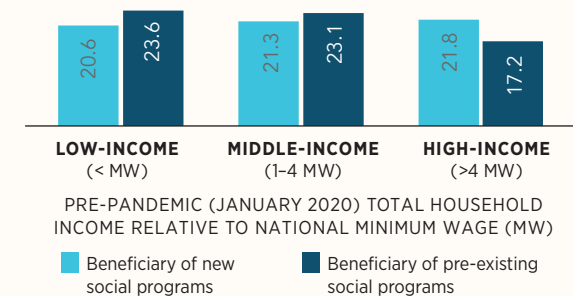
ADDITIONAL INCOME OPTIONS



6 21.3 percent of households benefited from social programs implemented in response to the pandemic

Four types of social programs that are part of the government's economic support package were included in the survey: (1) public assistance grant to aid vulnerable citizens, (2) old age pension, (3) rent assistance grant, and (4) salary relief grant. Conditions to become a beneficiary varied by program and considered all or some of the following: (a) suffered loss or reduction of income, (b) disability status, and (c) age. The figure below illustrates the broad eligibility of the newly developed social programs; all income level households benefited similarly, comparable with the coverage of pre-existing social programs.

COVERAGE OF SOCIAL PROGRAMS



PRE-EXISTING SOCIAL PROGRAMS: Beneficiaries of any of the social programs that existed before the pandemic (conditional transfers for school-age children, transfers for pregnant women or women with young children, non-contributory pension programs, and unemployment insurance, etc.).

NEW SOCIAL PROGRAMS: Beneficiaries of social programs implemented during the pandemic (transfers or vouchers).



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