# Climate Adaptation Finance Survey

## Planning Together for the Future

<table>
<thead>
<tr>
<th>Sample No.</th>
<th>Enumeration Area</th>
<th>Household No.</th>
</tr>
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<tbody>
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Remember to mark multiple choice boxes like this ✗

For optimum accuracy, please print in capital letters and avoid contact with the edge of the box.

### RECORD OF VISITS

<table>
<thead>
<tr>
<th>Visits</th>
<th>Date (DD/MM/YYYY)</th>
<th>Start Time</th>
<th>End Time</th>
<th>Duration (Mins)</th>
<th>Results</th>
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<tbody>
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<td>1.</td>
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<td>2.</td>
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<td>3.</td>
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<td>4.</td>
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**RESULTS CODES**

1 = Fully Completed: 2 = Partially Completed – Call back: 3 = Dwelling closed:
4 = No suitable respondent at home; 5 = Refusal: 6 = Other

First Name: ___________________________  Surname: ___________________________

Signature: ___________________________ No.: ___________________________

INTERVIEWER: ___________________________  SUPERVISOR: ___________________________
INTRODUCTION

Greeting: Good morning/afternoon/evening/night

My name is .......... and I work with the Statistics Office. Today I am seeking your assistance in completing a Climate Adaptation Finance Survey questionnaire on behalf of the Ministries of Finance and Economic Affairs and Sustainable Development in collaboration with the World Bank.

St. Lucia has suffered immensely from several events related to climatic change, the most recent being the Christmas Eve Trough of 2013, Hurricane Tomas in 2010 and the Drought of 2009/2010.

It is felt that the climate is changing and becoming less predictable. This is expected to result in stronger storms and increased occurrences of flooding and drought for which St. Lucians will need to deal with, by making changes such as building stronger homes. 

This survey aims at collecting information relating to:
- The effects of these and other disasters on the household;
- Forms of assistance received (if any);
- Access to information about approaching weather systems;
- Financing arrangements for the recovery effort.

All information provided will be held in the strictest of confidence and any information published will not allow individuals to be identified.

The published information will be available to Government Agencies, Financial Institutions, NGOs, Community Groups and individuals including yourself for planning and intervention purposes.

TOTAL NUMBER OF PERSONS IN HOUSEHOLD
INTERVIEWER SAY: First, I would like to ask some questions about the people living in this household.

[Household members defined as those who slept four or more nights and shared at least one daily meal in this dwelling in a week.]

<table>
<thead>
<tr>
<th>ID Number</th>
<th>1 Name of Respondent</th>
<th>2 RELATIONSHIP TO HEAD OF HOUSEHOLD</th>
<th>4.X Sex</th>
<th>5. Age</th>
<th>6. What did you... do MOST during the past week (For persons 15 years and over)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1 Head</td>
<td></td>
<td></td>
<td>MAIN ACTIVITY/EMPLOYMENT STATUS</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2 Spouse/Partner</td>
<td></td>
<td></td>
<td>1 Student (Go to Q9)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3 Child</td>
<td></td>
<td></td>
<td>2 Home Duties (Go to Q9)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4 Grandchild</td>
<td></td>
<td></td>
<td>3 Differently abled, unable to work</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5 Parent</td>
<td></td>
<td></td>
<td>(physical/mental) (Go to Q9)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>6 Other Relative</td>
<td></td>
<td></td>
<td>4 Unemployed – seeking work (Go to Q9)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>7 Employee</td>
<td></td>
<td></td>
<td>5 Unemployed – not seeking work (Go to Q9)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8 Non-relative</td>
<td></td>
<td></td>
<td>6 Retired - did not work (Go to Q9)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>9 Employee</td>
<td></td>
<td></td>
<td>7 Paid employee - Government or</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10 Paid employee - Private company</td>
<td></td>
<td></td>
<td>institution (hospital, school)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>11 Paid employee – Private home</td>
<td></td>
<td></td>
<td>8 Paid employee – Government</td>
</tr>
<tr>
<td></td>
<td></td>
<td>12 Apprentice/intern</td>
<td></td>
<td></td>
<td>(NICE, STEP, SMILE etc.)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>13 Self-employed with paid</td>
<td></td>
<td></td>
<td>15 Unpaid worker/volunteer (Work for goods in kind)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>employees</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>14 Self-employed without paid</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>employees</td>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td>16 Other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(Specify..................)</td>
<td></td>
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</tr>
</tbody>
</table>

For Information only

For Information only

Page 4 of 18
| ID Number | 1 Banana Industry | 2 Agriculture - other | 3 Fishing | 4 Manufacturing | 5 Construction | 6 Utilities (electricity, gas, water) | 7 Vending (Food stall) | 8 Wholesale/Retail - other | 9 Hotel/Restaurants | 10 Finance & Insurance | 11 Transport (Taxi, Bus, Boat) | 12 Education, Health, Social Work | 13 Administration/Government | 14 Administrative & Support Services | 15 Arts & Entertainment | 16 Domestic work | 17 Other |
|-----------|-------------------|---------------------|---------|---------------|---------------|-------------------------------------|----------------------|---------------------|---------------------|---------------------|---------------------|-------------------------------|-----------------------------|---------------------|---------------------|---------------------|
| 01        | ☐ 1 ☐ 3 ☐ 5 ☐ 7 ☐ 9 ☐ 11 ☐ 13 ☐ 15 ☐ 17 | ☐ 2 ☐ 4 ☐ 6 ☐ 8 ☐ 10 ☐ 12 ☐ 14 ☐ 16 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 02        | ☐ 1 ☐ 3 ☐ 5 ☐ 7 ☐ 9 ☐ 11 ☐ 13 ☐ 15 ☐ 17 | ☐ 2 ☐ 4 ☐ 6 ☐ 8 ☐ 10 ☐ 12 ☐ 14 ☐ 16 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 03        | ☐ 1 ☐ 3 ☐ 5 ☐ 7 ☐ 9 ☐ 11 ☐ 13 ☐ 15 ☐ 17 | ☐ 2 ☐ 4 ☐ 6 ☐ 8 ☐ 10 ☐ 12 ☐ 14 ☐ 16 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 04        | ☐ 1 ☐ 3 ☐ 5 ☐ 7 ☐ 9 ☐ 11 ☐ 13 ☐ 15 ☐ 17 | ☐ 2 ☐ 4 ☐ 6 ☐ 8 ☐ 10 ☐ 12 ☐ 14 ☐ 16 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 05        | ☐ 1 ☐ 3 ☐ 5 ☐ 7 ☐ 9 ☐ 11 ☐ 13 ☐ 15 ☐ 17 | ☐ 2 ☐ 4 ☐ 6 ☐ 8 ☐ 10 ☐ 12 ☐ 14 ☐ 16 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 06        | ☐ 1 ☐ 3 ☐ 5 ☐ 7 ☐ 9 ☐ 11 ☐ 13 ☐ 15 ☐ 17 | ☐ 2 ☐ 4 ☐ 6 ☐ 8 ☐ 10 ☐ 12 ☐ 14 ☐ 16 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 07        | ☐ 1 ☐ 3 ☐ 5 ☐ 7 ☐ 9 ☐ 11 ☐ 13 ☐ 15 ☐ 17 | ☐ 2 ☐ 4 ☐ 6 ☐ 8 ☐ 10 ☐ 12 ☐ 14 ☐ 16 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 08        | ☐ 1 ☐ 3 ☐ 5 ☐ 7 ☐ 9 ☐ 11 ☐ 13 ☐ 15 ☐ 17 | ☐ 2 ☐ 4 ☐ 6 ☐ 8 ☐ 10 ☐ 12 ☐ 14 ☐ 16 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 09        | ☐ 1 ☐ 3 ☐ 5 ☐ 7 ☐ 9 ☐ 11 ☐ 13 ☐ 15 ☐ 17 | ☐ 2 ☐ 4 ☐ 6 ☐ 8 ☐ 10 ☐ 12 ☐ 14 ☐ 16 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 10        | ☐ 1 ☐ 3 ☐ 5 ☐ 7 ☐ 9 ☐ 11 ☐ 13 ☐ 15 ☐ 17 | ☐ 2 ☐ 4 ☐ 6 ☐ 8 ☐ 10 ☐ 12 ☐ 14 ☐ 16 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 11        | ☐ 1 ☐ 3 ☐ 5 ☐ 7 ☐ 9 ☐ 11 ☐ 13 ☐ 15 ☐ 17 | ☐ 2 ☐ 4 ☐ 6 ☐ 8 ☐ 10 ☐ 12 ☐ 14 ☐ 16 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 12        | ☐ 1 ☐ 3 ☐ 5 ☐ 7 ☐ 9 ☐ 11 ☐ 13 ☐ 15 ☐ 17 | ☐ 2 ☐ 4 ☐ 6 ☐ 8 ☐ 10 ☐ 12 ☐ 14 ☐ 16 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 13        | ☐ 1 ☐ 3 ☐ 5 ☐ 7 ☐ 9 ☐ 11 ☐ 13 ☐ 15 ☐ 17 | ☐ 2 ☐ 4 ☐ 6 ☐ 8 ☐ 10 ☐ 12 ☐ 14 ☐ 16 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 14        | ☐ 1 ☐ 3 ☐ 5 ☐ 7 ☐ 9 ☐ 11 ☐ 13 ☐ 15 ☐ 17 | ☐ 2 ☐ 4 ☐ 6 ☐ 8 ☐ 10 ☐ 12 ☐ 14 ☐ 16 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 15        | ☐ 1 ☐ 3 ☐ 5 ☐ 7 ☐ 9 ☐ 11 ☐ 13 ☐ 15 ☐ 17 | ☐ 2 ☐ 4 ☐ 6 ☐ 8 ☐ 10 ☐ 12 ☐ 14 ☐ 16 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
| 16        | ☐ 1 ☐ 3 ☐ 5 ☐ 7 ☐ 9 ☐ 11 ☐ 13 ☐ 15 ☐ 17 | ☐ 2 ☐ 4 ☐ 6 ☐ 8 ☐ 10 ☐ 12 ☐ 14 ☐ 16 |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |

8. PRIMARY JOB
Describe Clearly, e.g.

Sales Clerk
Banana Farmer
Automobile Mechanic
Primary School Teacher

9. Contributed financially during the last 6 months? (X)

10. Suffering with physical or mental disability? (X)
PART 2: HOUSING

INTERVIEWER SAY: Now I would like to ask a few questions about the dwelling that this household
INTERVIEWER: Ask this question only if the answer is not obvious. Else, X the appropriate box.

1. What type of dwelling does this household occupy?
   - 1 Separate house/detached
   - 2 Part of a private house/attached
   - 3 Flat, apartment, condominium
   - 4 Townhouse
   - 5 Double house/Duplex
   - 6 Combined business & dwelling
   - 7 Barracks
   - 8 Outroom
   - 9 Group Dwelling
   - 10 Improvised Housing Unit (Earth/Leaves/Branches etc)
   - 11 Other (Specify) ________________________________

2. Is this dwelling insured?
   - 1 Yes
   - 2 No
   - 3 Don't Know
   - 4 Not Stated

3. Does this household own, rent or lease this dwelling?
   - 1 Owned Fully
   - 2 Owned With Mortgage
   - 3 Owned with other form of credit
   - 4 Rented-Private
   - 5 Rented-Govt
   - 6 Rent-free
   - 7 Leased
   - 8 Squatted
   - 9 Other (Specify) ________________________________

4. Under what arrangement is the land occupied? Is it.....
   - 1 Owned/Freehold - Individually Go to Q6
   - 2 Owned – Family Land
   - 3 Leasehold
   - 4 Rented
   - 5 Rented Free
   - 6 Permission to work land
   - 7 Sharecropping
   - 8 Squatted
   - 9 Other (Specify) ________________________________
   - 10 Don't Know/Not Stated

5. Do you or does anyone in this household own any land individually?
   - 1 Yes
   - 2 No

6. What is the main material of the outer walls?
   - 1 Wood
   - 2 Concrete/Concrete Blocks
   - 3 Wood & Concrete
   - 4 Stone
   - 5 Brick
   - 6 Adobe (Mud House)
   - 7 Makeshift (Specify) ________________________________
   - 8 Plywood
   - 9 Plywood & Concrete
   - 10 Other (Specify) ________________________________

7. What is the main material used for roofing?
   - 1 Sheet metal**
   - 2 Shingle (asphalt)
   - 3 Shingle (wood)
   - 4 Shingle (other)
   - 5 Tile
   - 6 Concrete
   - 7 Makeshift/thatched
   - 8 Other (Specify) ________________________________
   **(zinc, aluminium, galvanise, galvalume)

8. In which year/period was this building built?
   - 1 Before 1980
   - 2 1980 - 1989
   - 3 1990 - 1999
   - 4 2000 - 2009
   - 5 2010
   - 6 2011
   - 7 2012
   - 8 2013
   - 9 2014
   - 10 2015
   - 11 2016
   - 12 2017
   - 13 2018
   - 14 2019
   - 15 2020
   - 16 2021
   - 17 2022
   - 18 2023
   - 19 Don't Know

9. How many rooms does this household unit have? (A room is enclosed by walls of at least 2m (6.5ft) high, and at least 4 square metres (43 square feet) in area. Do not count bathrooms and porches).
   Number of Rooms  

10. How many bedrooms does this household unit have? - Bedrooms are rooms used mainly for sleeping and exclude makeshift and temporary sleeping quarters. Count all bedrooms including spares not occupied.
   Number of Bedrooms  

11. How would you describe the overall structural condition of this house (or apartment)? E.g. walls, roof etc.
   - 1 Very Good
   - 2 Good
   - 3 Acceptable
   - 4 Poor
12. Who takes decisions about making improvements to this house (apartment, etc.)?  
[Use list of household members or it may be landlord, relative living away, etc.) If not on list, note relationship to household head.]  
(List the three (3) main persons in options 1 and 2.) X all that apply.

- □ 1 Household member(s)
- □ 2 Relative(s)/friend(s) not in household
- □ 3 Landlord/owner
- □ 4 Other

ID Number(s) of Household Members

<table>
<thead>
<tr>
<th>Person 1</th>
<th>Person 2</th>
<th>Person 3</th>
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Relationship to Head

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</tbody>
</table>

13. Who generally pays for improvements to this house (apartment, etc.)? (List the ID numbers for the three main persons in option 2 and relationship to head in option 3) X all that apply.

ID Number(s) of Household Members

- □ 1 Single HH member (identify from HH list)
- □ 2 Multiple HH members (identify from HH list)
- □ 3 Relative(s)/friend(s) not in household
- □ 4 Landlord/owner
- □ 5 Other (Specify)

Relationship to Head

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</tbody>
</table>

14. Were any improvements made to this house in the past three (3) years?

- □ 1 Yes
- □ 2 No (Go to Q16)
- □ 3 Don't know (Go to Q16)
15. If yes, what improvements have been made in the past three years? Which were related to natural hazards such as flooding, wind or landslides? Which were related to normal wear and tear?

*Answer key for source of payment for Questions 15 and 17: (List 2 main options)*

1. Family income  
2. Family savings  
3. Loan from bank  
4. Loan from microfinance organization  
5. Loan from friends or family  
6. Remittances/transfers  
7. Grant from government or NGO  
8. Landlord/owner  
9. Don’t know  
10. Other

<table>
<thead>
<tr>
<th>15a. Improvements in last 3 years</th>
<th>(x) those that apply</th>
<th>15b. Repairs 15c. Precautionary 15d. Related to normal wear and tear</th>
<th>15e How were most of these improvements paid for? (List two main sources)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Related to water/wind/storm or other natural hazard</td>
<td>1. Yes</td>
<td>2. No</td>
<td>1</td>
</tr>
<tr>
<td>1. New roof</td>
<td>[ ] 1</td>
<td>[ ] 2</td>
<td>[ ] 1</td>
</tr>
<tr>
<td>2. Retrofitted roof (strengthened)</td>
<td>[ ] 1</td>
<td>[ ] 2</td>
<td>[ ] 1</td>
</tr>
<tr>
<td>3. Reinforced windows/doors (storm shutters)</td>
<td>[ ] 1</td>
<td>[ ] 2</td>
<td>[ ] 1</td>
</tr>
<tr>
<td>4. New foundation</td>
<td>[ ] 1</td>
<td>[ ] 2</td>
<td>[ ] 1</td>
</tr>
<tr>
<td>5. Other Structural improvements</td>
<td>[ ] 1</td>
<td>[ ] 2</td>
<td>[ ] 1</td>
</tr>
<tr>
<td>6. Retaining walls</td>
<td>[ ] 1</td>
<td>[ ] 2</td>
<td>[ ] 1</td>
</tr>
<tr>
<td>7. Elevation of building</td>
<td>[ ] 1</td>
<td>[ ] 2</td>
<td>[ ] 1</td>
</tr>
<tr>
<td>8. Extension to home</td>
<td>[ ] 1</td>
<td>[ ] 2</td>
<td>[ ] 1</td>
</tr>
<tr>
<td>9. Drainage (drains, guttering etc.)</td>
<td>[ ] 1</td>
<td>[ ] 2</td>
<td>[ ] 1</td>
</tr>
<tr>
<td>10. Water Storage - Rainwater Harvesting</td>
<td>[ ] 1</td>
<td>[ ] 2</td>
<td>[ ] 1</td>
</tr>
<tr>
<td>11. Storage - Other (water from main)</td>
<td>[ ] 1</td>
<td>[ ] 2</td>
<td>[ ] 1</td>
</tr>
<tr>
<td>12. Solar Panels - Electricity</td>
<td>[ ] 1</td>
<td>[ ] 2</td>
<td>[ ] 1</td>
</tr>
<tr>
<td>14. Solar Panels - Other</td>
<td>[ ] 1</td>
<td>[ ] 2</td>
<td>[ ] 1</td>
</tr>
<tr>
<td>15. Other (specify)</td>
<td>[ ] 1</td>
<td>[ ] 2</td>
<td>[ ] 1</td>
</tr>
</tbody>
</table>
16. Do you think that any improvements are needed to be made to this house in the next two years?
- [ ] 1 Yes
- [ ] 2 No (Go to Part 3)

17. If yes, what improvements do you think are needed?

<table>
<thead>
<tr>
<th>17a. Improvements in next 2 years</th>
<th>17b. How much do you estimate this to cost (in EC$)</th>
<th>17c. How will most of these improvements be paid for? (List two main sources)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. New roof</td>
<td>$_______, _______</td>
<td>1 [ ] ______________________ 2 [ ] ______________________</td>
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<td>$_______, _______</td>
<td>1 [ ] ______________________ 2 [ ] ______________________</td>
</tr>
<tr>
<td>(storm shutters)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. New foundation</td>
<td>$_______, _______</td>
<td>1 [ ] ______________________ 2 [ ] ______________________</td>
</tr>
<tr>
<td>5. Other Structural improvements</td>
<td>$_______, _______</td>
<td>1 [ ] ______________________ 2 [ ] ______________________</td>
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<tr>
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<td>$_______, _______</td>
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</tr>
<tr>
<td>11. Storage - Other (water from mains)</td>
<td>$_______, _______</td>
<td>1 [ ] ______________________ 2 [ ] ______________________</td>
</tr>
<tr>
<td>12. Solar Panels - Electricity</td>
<td>$_______, _______</td>
<td>1 [ ] ______________________ 2 [ ] ______________________</td>
</tr>
<tr>
<td>14. Solar Panels - Other</td>
<td>$_______, _______</td>
<td>1 [ ] ______________________ 2 [ ] ______________________</td>
</tr>
<tr>
<td>15. Other (specify)</td>
<td>$_______, _______</td>
<td>1 [ ] ______________________ 2 [ ] ______________________</td>
</tr>
</tbody>
</table>

For Information only
### PART 3: SOURCES OF INCOME

1. What was/were the main source or sources of income for this household during the past 12 months? (X as many as 4 options)
   - 1 Wages/salary
   - 2 Own business - Sale own product (e.g. fish, crops, handicraft, cottage industries etc.)
   - 3 Own business - other
   - 4 Land lease
   - 5 House rent
   - 6 Cash remittances (child support etc.)
   - 7 Non-cash remittances (food, clothes etc.)
   - 8 Pension allowance
   - 9 No regular source of income
   - 10 Other source (Specify)

2. Is this house (apartment, etc.)/land being used for any sort of income generating activity? (if yes, X as many as apply)
   - 1 Yes (In what way?)
   - 2 No (Go to Q3)
     - 1 Rent out room(s)/apartment(s) to person(s) who is/are not part of household (Go to Q3)
     - 2 Rent out other space in house (garage, yard, etc.) to person who is not part of household
     - 3 Household member operates business in house (specify type)
     - 4 Other (specify)

2b. Part of house/land used:
   - 1 Kitchen
   - 2 Yard (Backyard/kitchen garden)
   - 3 Garage
   - 4 Other space (Specify)

3. Did this household receive any cash remittances from within Saint Lucia or outside Saint Lucia during the past 12 months?
   - 1 Yes – from within Saint Lucia only
   - 2 Yes – from outside Saint Lucia only
   - 3 Yes – from both within and outside Saint Lucia
   - 4 No - never receive any remittances (Go to Part 4)

4. How often did this household receive these cash remittances?
   - 1 Weekly
   - 2 Fortnightly
   - 3 Monthly
   - 4 Every 2 – 3 months
   - 5 Twice to three times a year
   - 6 Once a year
   - 7 On special occasions (birthdays, anniversaries, Easter, Christmas, etc.)
   - 8 Infrequently

5. How often did the household receive remittances during the last 12 months? _______ time(s)

6. What was the cash amount received during the last 12 months? EC $ _______ , _______

### PART 4: EFFECTS OF DISASTERS/NATURAL CATASTROPHES

1. Which of the following events has your household been affected by in the past 5 years? X all that apply.
   - 1 Hurricane
   - 2 High/Strong Winds
   - 3 Flood
   - 4 Water damage as a result of heavy rains
   - 5 Landslide
   - 6 Earthquake
   - 7 Drought
   - 8 Not affected

2. Was the physical structure of your household affected by any of the following events? Could you please rate how affected you were by each of the events indicated (1 = Not affected 2 = Minimally / 3 = Fairly / 4 = Significantly / 5 = Very Significantly)

   - 1. Christmas Trough (December 2013)
   - 2. Hurricane Tomas (October/November 2010)
   - 4. Earthquake 7.3 (November 2007)
   - 5. Hurricane Ivan (September 2004)
   - 6. Tropical Wave (July 2003)
   - 7. Tropical Storm Lili (September 2002)
   - 9. Tropical Storm Debby (September 1994)

   INTERVIEWER PLACE AN X IN THIS BOX IF RESPONDENT ANSWERS 1 TO ALL EVENTS
INTERVIEWER SAY: I WOULD LIKE TO ASK YOU SOME QUESTIONS ABOUT THE EFFECT THESE EVENTS HAD ON YOUR HOUSEHOLD.

3. Did the number of persons in your household change following any of these events? □ 1 Yes □ 2 No

   If Yes, due to what?
   □ 1 Migration of one or more (out of St Lucia) Household Members
   □ 2 Relocation of one or more (in St Lucia) Household Members
   □ 3 Gain of Household Member(s) (from other affected areas)
   □ 4 Other (Please specify: ________________________________)

4. Did this/these disaster(s) have any of the following effects on the financial well-being of your household?

   Household members lost job: □ 1 No □ 2 Permanent job loss □ 3 Temporary job loss
   Loss of income □ 1 No □ 2 Significant loss □ 3 Moderate/temporary □ 4 Minimal
   Household became more indebted □ 1 No □ 2 Significantly □ 3 Moderately □ 4 Minimal
   Loss of assets related to income generation □ 1 Yes □ 2 No (specify) ________________________________

5. Did this/these disasters affect your personal/emotional well-being?
   - within the community □ 1 Not at all □ 2 A little □ 3 Strongly □ 4 Very strongly
   - within the household □ 1 Not at all □ 2 A little □ 3 Strongly □ 4 Very strongly

6. Did this/these disasters affect your sense of physical safety?
   - within the community □ 1 Not at all □ 2 A little □ 3 Strongly □ 4 Very strongly
   - within the household □ 1 Not at all □ 2 A little □ 3 Strongly □ 4 Very strongly

INTERVIEWER SAY: Let's focus for a moment on the most recent event that affected you.

7. Do you feel your household has fully recovered from the effects of this event?
   □ 1 Yes (Go to Q8) □ 2 No

   If No, please specify the ways you feel you have NOT recovered. (X) all that apply.
   □ 1 Physically (human health) □ 5 Emotionally
   □ 2 Living conditions (home) □ 6 Socially (Family, Community)
   □ 3 Livelihood situation (work or own business) □ 7 Other (specify) ________________________________
   □ 4 Financially

INTERVIEWER SAY: I WOULD LIKE TO ASK YOU SOME QUESTIONS ABOUT YOUR CONCERNS FOR FUTURE EFFECTS OF THESE EVENTS ON YOUR HOUSEHOLD OR WAY OF LIFE.

8. Which of the following types of events are you most concerned could affect your household or your way of life in the future? (X) all that apply
   □ 1 Hurricane
   □ 2 High/Strong Winds
   □ 3 Flood
   □ 4 Water damage as a result of heavy rains
   □ 5 Landslide
   □ 6 Earthquake
   □ 7 Drought
   □ 8 None
   □ 9 Other (specify) ________________________________

9. Are there preparations you or your household or community are making or would like to make to be more prepared for these events?

   Household □ 1 Yes □ 2 No
   Community □ 1 Yes □ 2 No □ 3 Not aware

   If yes for household and/or community, list two actions being taken: If no for Households and no or not aware for Community, go to Q10

   Household 1. ____________________________________________
   2. ____________________________________________
   Community 1. ____________________________________________
   2. ____________________________________________
10. What assistance do you think that you or your household could use to be more prepared for future disaster events? (X all that apply)

- [ ] 1 More information including Early Warning
- [ ] 2 Contact with government to discuss needed measures at community level
- [ ] 3 Help to organize at the Community level
- [ ] 4 Financial help from Family
- [ ] 5 Financial help from government
- [ ] 6 Access to loan funds
- [ ] 7 Other (Specify)

11. Do you think that there are reasons which prevent persons from planning ahead for future effects of the changing climate?

- [ ] 1 Yes
- [ ] 2 No

12. Do you think that the reasons preventing persons from planning ahead for future effects of the changing climate differ for men and women?

- [ ] 1 Yes
- [ ] 2 No

13. If yes, what are the 3 main differences for women?

1. 
2. 
3. 

14. If yes, what are the 3 main differences for men?

1. 
2. 
3. 

---

### PART 5: ASSISTANCE RECEIVED

1. When the most recent disaster occurred, did this household receive any form of assistance?

- [ ] 1 Yes
- [ ] 2 No

If Yes please (X) the boxes for all those that apply and indicate the two (2) main sources from whom you received assistance using the following key.

**Answer key for source of assistance:**

1. Community members
2. Community organizations
3. Family
4. Friends
5. Government
6. Church
7. NGO
8. NEMO
9. Red Cross Disaster Committee
10. Other

**List 2 main sources of assistance**

<table>
<thead>
<tr>
<th>1a. Assistance received</th>
<th>1b. Wind related</th>
<th>1c. Flood related</th>
<th>1d. Landslide</th>
<th>1e. Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Economic Support (cash etc.)</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>2 Food and water</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>3 Materials Support</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
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<tr>
<td>4 Temporary Lodging</td>
<td>[ ]</td>
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<td>[ ]</td>
</tr>
<tr>
<td>5 Emotional Support</td>
<td>[ ]</td>
<td>[ ]</td>
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<td>[ ]</td>
</tr>
<tr>
<td>6 Health-related Support</td>
<td>[ ]</td>
<td>[ ]</td>
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<td>[ ]</td>
</tr>
<tr>
<td>7 Cou-de-Main</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>8 Other (Specify)</td>
<td>[ ]</td>
<td>[ ]</td>
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<td>[ ]</td>
</tr>
</tbody>
</table>
2. Have you ever participated in cou-de-main?  
   (X) for all those that apply  
   1 Repair/Construction of home  
   2 Post-disaster Repair/Construction of home  
   3 Clearing of roads/drainage  
   4 Clearing of land/homes of debris

3. Have you ever received services through cou-de-main?  
   (X) for all those that apply  
   1 Repair/Construction of home  
   2 Post-disaster Repair/Construction of home  
   3 Clearing of roads/drainage  
   4 Clearing of land/homes of debris

## Part 6: Access to Information

1. Do you feel you receive enough information about how to deal with and prepare for natural and other disasters?  
   1 Yes     2 No

2. Do you feel you receive enough information about recovery efforts and available assistance in the aftermath of natural and other disasters?  
   1 Yes     2 No

3. What are your main sources of information about hazards/disasters and the effects of changing climate?  
   (X) all that apply and rate your level of trust in these sources on a scale of 1 to 4 where,  
   1 = Somewhat / 2 = Fairly / 3 = Strongly / 4 = Very Strongly

<table>
<thead>
<tr>
<th>Source of Information</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Television presenter</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Radio announcer</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 Mobile Phone / Text Messages</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 Newspapers/Fliers/Bulletins</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>5 Internet – Social Media</td>
<td></td>
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<tr>
<td>6 Internet – other</td>
<td></td>
<td></td>
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<tr>
<td>7 Community-based Groups</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8 Churches</td>
<td></td>
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<tr>
<td>9 Family</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>10 Friends</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>11 Red Cross</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12 NGO’s</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13 NEMO</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>14 SDED (Min of Sustainable Dev)</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>15 Other Government Agency (specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16 Other (specify)</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
PART 7: FINANCING

1. Do you have a bank account?  
   □ 1 Yes  □ 2 No  
   If Yes, please specify the type of account. (X all that apply):  
   □ 1 For Checking and Payments  □ 2 Savings Account  □ 3 Credit card

2. Do you have a credit union account?  
   □ 1 Yes  □ 2 No

3. Have you ever been part of a sou-sou group?  
   □ 1 Yes  □ 2 No (Go to Q10)

4. Are you currently part of one?  
   □ 1 Yes  □ 2 No (Go to Q10)

   More than one?  
   □ 1 Yes  □ 2 No

   If yes, how many:  

5. For what purpose are you involved in the sou-sou?  

   6. How often do you make a payment per year?  

   7. How much do you pay into the group per month?  

   8. Where is the group based? (X) all that apply):  
   □ 1 Work  □ 2 Family Members  □ 3 Friends  □ 4 Community  □ 5 Church  □ 6 Other (Please specify)

9. Is the sou-sou mixed or gender-specific?  
   □ 1 Female only  □ 2 Male only  □ 3 Mixed

10. Do the members of this household have any experience getting access to credit or loans when the need for funds arises, either for personal or income generating related purposes? Identify any sources household members have used in the past.

   10a. Source of Funds  
   □ 1 Formal bank

   □ 2 Credit Union (specify)

   □ 3 Microfinance institution

   □ 4 Other Financial Institutions

   □ 5 Family  □ 6 Friends  □ 7 Employer  □ 8 Money lenders  □ 9 Church/religious groups  □ 10 Credit cards  □ 11 Sou-sou  □ 12 Other

   □ 13 Have not borrowed in the past (Go to Q16)

   □ 14 Don’t know about borrowing experience (Go to Q16)

   10b If Yes, X institution where applicable

   □ 1 Bank of St. Lucia  □ 2 CIBC/First Caribbean  □ 3 1st National Bank  □ 4 RBC Royal Bank  □ 5 RBTT Bank Caribbean Ltd.  □ 6 Scotia Bank  □ 7 Saint Lucia Development Bank

   □ 1 Axel Finance  □ 2 Fast Cash  □ 3 Other (specify)

   □ 1 BELFund  □ 2 FICS  □ 3 Sagicor Finance Ltd  □ 4 St.Lucia Mortgage Finance Co. Ltd.  □ 5 Other (Specify)

   Identify 3 main institutions  

   □  □  □  

   □  □  □  

   □  □  □  

For Information only
11. For which of the following purposes was the credit or loan(s) taken? X as many as apply.
- 1 Vacation
- 2 Education
- 3 Major Home Improvement
- 4 Home Repair and Maintenance
- 5 Home building
- 6 Medical/Health expenses
- 7 Personal – Other (wedding, graduation etc.)
- 8 Business
- 9 Agricultural
- 10 Fisheries
- 11 Vehicle
- 12 Other (Specify) ______________________

12. You say you have borrowed in the past. Has/have the debt(s) been entirely repaid?  □ Yes (Go to Q14) □ No

13. If No, please state why.
- 1 Still paying off loan
- 2 Loss of earnings
- 3 Loss of livelihood
- 4 Higher interest rates
- 5 Could no longer afford to make monthly payments
- 6 Health issues
- 7 Other (Specify) ______________________

14. Overall, referring to your most recent loan, was this a positive experience?  □ Yes □ No

15. Please rate the following on a scale of 1 to 4 where (1 = Poor / 2 = Fair / 3 = Good / 4 = Very Good, 5 = Not applicable):
1. Accessibility of lending institution  □ 1 □ 2 □ 3 □ 4 □ 5
2. Information availability  □ 1 □ 2 □ 3 □ 4 □ 5
3. Presentation of information  □ 1 □ 2 □ 3 □ 4 □ 5
4. Professional, targeted Customer Service  □ 1 □ 2 □ 3 □ 4 □ 5
5. Loan rescheduling/restructuring advice  □ 1 □ 2 □ 3 □ 4 □ 5
6. Cost of servicing the loan  □ 1 □ 2 □ 3 □ 4 □ 5
7. Loan fees  □ 1 □ 2 □ 3 □ 4 □ 5
8. Interest rates - fixed  □ 1 □ 2 □ 3 □ 4 □ 5
9. Interest rates - variable  □ 1 □ 2 □ 3 □ 4 □ 5
10. Affordable Monthly payments  □ 1 □ 2 □ 3 □ 4 □ 5
11. Cost of ATM services  □ 1 □ 2 □ 3 □ 4 □ 5
12. Cost of other Bank charges  □ 1 □ 2 □ 3 □ 4 □ 5
13. Other (Specify)  □ 1 □ 2 □ 3 □ 4 □ 5

16. How important are the following characteristics in choosing a provider of banking or insurance services?
Rate on a scale of 1 to 3 where (1 = not important / 2 = important / 3 = very important)
1. Affordable Price  □ 1 □ 2 □ 3
2. Trustworthy  □ 1 □ 2 □ 3
3. Flexible Repayment Methods  □ 1 □ 2 □ 3
4. Friendly Staff  □ 1 □ 2 □ 3
5. Professional, targeted Customer Service  □ 1 □ 2 □ 3
6. Monthly premiums  □ 1 □ 2 □ 3
7. Close and easy access to public transportation  □ 1 □ 2 □ 3
8. Simplified procedures and paperwork  □ 1 □ 2 □ 3
9. Loan restructuring/restructuring advice  □ 1 □ 2 □ 3
10. Affordable monthly payments  □ 1 □ 2 □ 3
11. Late opening hours  □ 1 □ 2 □ 3
12. Open on Weekends  □ 1 □ 2 □ 3
13. 24/7 access  □ 1 □ 2 □ 3
14. Cost of ATM Services  □ 1 □ 2 □ 3
15. Cost of other Bank charges  □ 1 □ 2 □ 3
16. Competitive premiums  □ 1 □ 2 □ 3
17. Other (Please specify)  □ 1 □ 2 □ 3
17. Do you or any member of your household have any insurance policies?  
   □ 1 Yes  □ 2 No (Go to Q21)  

   If Yes, do you have any of the following and what is the extent of your coverage? (X as many as apply)  

<table>
<thead>
<tr>
<th>17a. Type</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>17b. Hurricane</td>
</tr>
<tr>
<td>1. House</td>
<td>□</td>
</tr>
<tr>
<td>2 Belongings</td>
<td>□</td>
</tr>
<tr>
<td>3. Personal Vehicle</td>
<td>□</td>
</tr>
<tr>
<td>4. Business</td>
<td>□</td>
</tr>
<tr>
<td>5. Agricultural Production</td>
<td>□</td>
</tr>
<tr>
<td>6. Farm</td>
<td>□</td>
</tr>
<tr>
<td>7. Livelihood protection</td>
<td>□</td>
</tr>
<tr>
<td>8. Tools</td>
<td>□</td>
</tr>
<tr>
<td>9. Medical</td>
<td>□</td>
</tr>
<tr>
<td>10. Life</td>
<td>□</td>
</tr>
<tr>
<td>11. Family Indemnity</td>
<td>□</td>
</tr>
</tbody>
</table>

18. If Yes, have you or any member of your household ever used this/these insurance(s) following a hazard/disaster?  
   □ 1 Yes  □ 2 No  

19. Would you or any member of your household be interested in expanding existing or obtaining other insurance coverage to deal with the effects of climatic events?  
   □ 1 Yes  □ 2 No  

20. Can you or any member of your household afford to expand existing or obtain other insurance coverage to deal with the effect of climatic events?  
   □ 1 Yes  □ 2 No  

INTERVIEWER PLEASE PROCEED TO PART 8 AFTER THE RESPONDENT HAS COMPLETED QUESTION 20  

21. Would your household be interested in obtaining insurance coverage to deal with the effect(s) of climatic events?  
   □ 1 Yes  □ 2 No  

22. Why do you not have any insurance coverage? (X) all that apply  
   □ 1 Age  □ 6 Can’t afford premiums  
   □ 2 Health issues  □ 7 Do not believe in it  
   □ 3 Vulnerability of location  □ 8 Type of risk involved  
   □ 4 High premiums  □ 9 Other (Specify)  

INTERVIEWER IF RESPONDENT INDICATES 5 Refusal PLEASE PROCEED TO Q23. OTHERWISE GO TO PART 8.  

23. If refused, please specify why:  
   □ 1 Property considered non-insurable by insurance company  □ 4 Discrimination for no apparent reason  
   □ 2 Medical issues  □ 5 Lack of Connections  
   □ 3 Age  □ 6 Other (Please specify); __________________________  

INTERVIEWER, BEFORE PROCEEDING TO PART 8 IT MAY BE NECESSARY TO REMIND RESPONDENTS ABOUT WHAT IS MEANT BY CLIMATE ADAPTATION USING THE FOLLOWING EXPLANATION.  

Adaptation to climate change involves undertaking an activity to lessen the impact of climate related disasters. Strengthening your roof so that it is better able to withstand strong winds is an example of climate change adaptation.  

**PART 8: POTENTIAL INTEREST IN CLIMATE ADAPTATION FINANCE**  

1. Do you think that there is a need for lending institutions to provide financing for recovery from the effects of damage resulting from climatic conditions and other disasters?  
   □ 1 Yes  □ 2 No
2. If such financing was available, would you be interested in borrowing for any of the following purposes, in order to reduce risk from climate change or disasters? □ 1 Yes □ 2 No (Go to Q6)

<table>
<thead>
<tr>
<th>2a. Purposes</th>
<th>2b. How much would you be willing to borrow (in EC$)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household improvements</td>
<td>$</td>
</tr>
<tr>
<td>1. New roof</td>
<td>$</td>
</tr>
<tr>
<td>2. Retrofitted roof (strengthened)</td>
<td>$</td>
</tr>
<tr>
<td>3. Reinforced windows/doors (storm shutters)</td>
<td>$</td>
</tr>
<tr>
<td>4. New foundation</td>
<td>$</td>
</tr>
<tr>
<td>5. Other Structural improvements</td>
<td>$</td>
</tr>
<tr>
<td>6. Retaining walls</td>
<td>$</td>
</tr>
<tr>
<td>7. Elevation of building</td>
<td>$</td>
</tr>
<tr>
<td>8. Drainage (drains, guttering etc.)</td>
<td>$</td>
</tr>
<tr>
<td>9. Water Storage - Rainwater Harvesting</td>
<td>$</td>
</tr>
<tr>
<td>10. Water Storage - Other (water from mains)</td>
<td>$</td>
</tr>
<tr>
<td>11. Solar Panels - Electricity</td>
<td>$</td>
</tr>
<tr>
<td>13. Solar Panels - Other</td>
<td>$</td>
</tr>
<tr>
<td>14. Other (specify)</td>
<td>$</td>
</tr>
<tr>
<td>Business/Livelihood</td>
<td></td>
</tr>
<tr>
<td>1 Agriculture</td>
<td>$</td>
</tr>
<tr>
<td>2 Fisheries</td>
<td>$</td>
</tr>
<tr>
<td>3 Tourism</td>
<td>$</td>
</tr>
<tr>
<td>4 Manufacturing</td>
<td>$</td>
</tr>
<tr>
<td>5 Other (Specify)</td>
<td>$</td>
</tr>
</tbody>
</table>

For Information only
3. What is the minimum amount you would be interested in borrowing for a climate adaptation loan?

EC $______,______

4. How much could you afford to pay on a monthly basis?

EC $______,______

5. When would you begin this project / activity if resources were available?

☐ 1 Immediately  ☐ 2 Months (Specify timeframe in number of months) ________ Months

INTERVIEWER, FOR PERSONS WHO ANSWERED NO IN QUESTION 2, PLEASE ASK If you were in a position to receive a climate adaptation loan, what would make it appealing to you?

6. Which of the following would make a climate adaptation loan appealing to you? (X all that apply)

☐ 1 Affordable Price
☐ 2 Trustworthy
☐ 3 Flexible Repayment Methods
☐ 4 Friendly Staff
☐ 5 Close and easy access to public transportation
☐ 6 Simplified procedures and paperwork
☐ 7 Late hours
☐ 8 Open on Weekends
☐ 9 24/7 access
☐ 10 Rapid Disbursement
☐ 11 Lower interest rates
☐ 12 Restructuring/rescheduling advice
☐ 13 Information
☐ 14 Other (Please specify) ________________________________

7. What criteria do you think would allow applicants to better qualify for such a loan? (X all that apply)

☐ 1 Can provide a down payment
☐ 2 Have a full-time job
☐ 3 Have access to remittances for repayment
☐ 4 Investing in income-generating activity
☐ 5 Have previous borrowing experience
☐ 6 Borrow as a group rather than an individual
☐ 7 Have technical advice so loan is spent wisely
☐ 8 Other (Please specify) ________________________________

Phone number of respondent or head of household ________ - ________

THANK THE RESPONDENT(S)