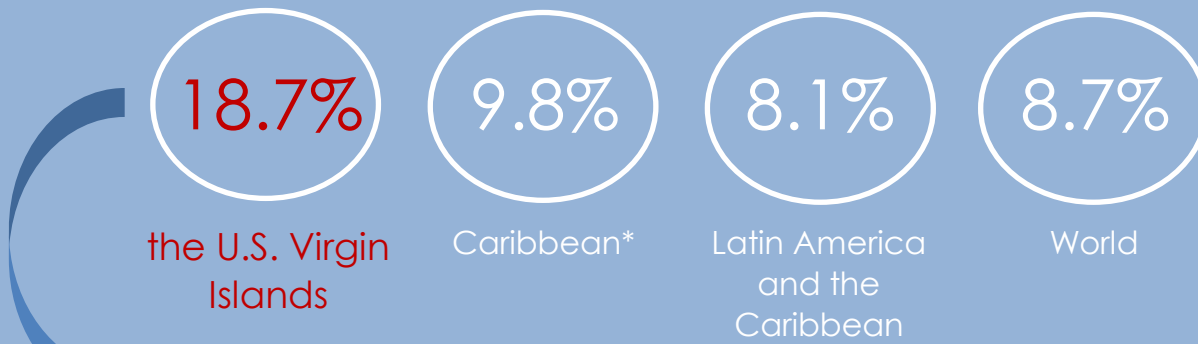


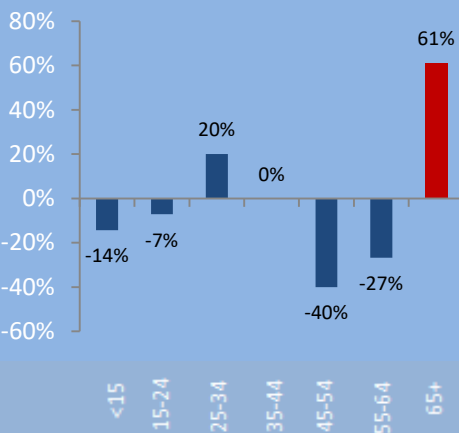
United States Virgin Islands

Percent of Population Age 65+, 2017



Based on the percent of its population age 65+ in 2017, the U.S. Virgin Islands ranks #22 out of 201 nations and territories in the world, and #2 out of 17 in the Caribbean.

Sources: United Nations Population Division, World Bank, Baxter Consulting Group calculations

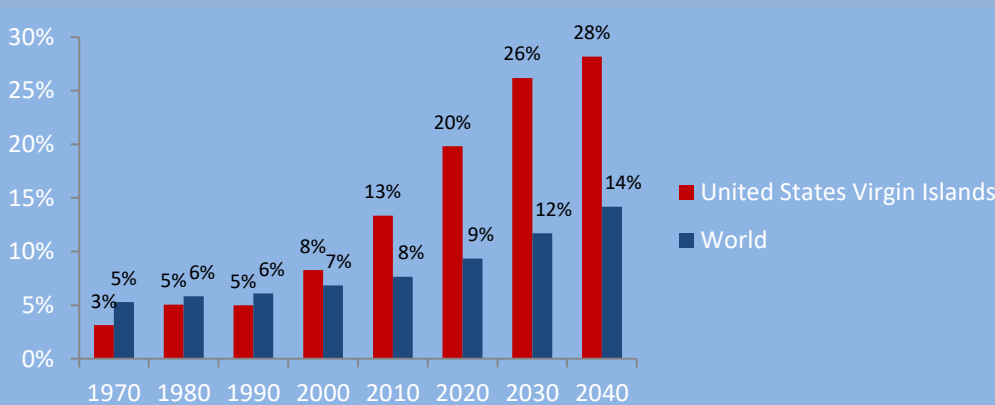


Change in Population by Age: 2015-2035

In the U.S. Virgin Islands, the age 65+ population will increase 61% between 2015 and 2035 (compared to an 89% increase globally during this period). Meanwhile its total population will shrink 3%. For comparison, the U.S. Virgin Islands's age 65+ growth rate ranks #160 out of 201 nations and territories in the world, and #16 out of 17 in the Caribbean.

Sources: United Nations Population Division, World Bank, Baxter Consulting Group calculations

Percent of Population Age 65+: 1970-2040



Source: United Nations Population Division, World Bank

"Old Age" Dependency Ratio



the U.S. Virgin Islands



Caribbean



Latin America and the Caribbean



World

Sources: United Nations Population Division, World Bank, Baxter Consulting Group calculations

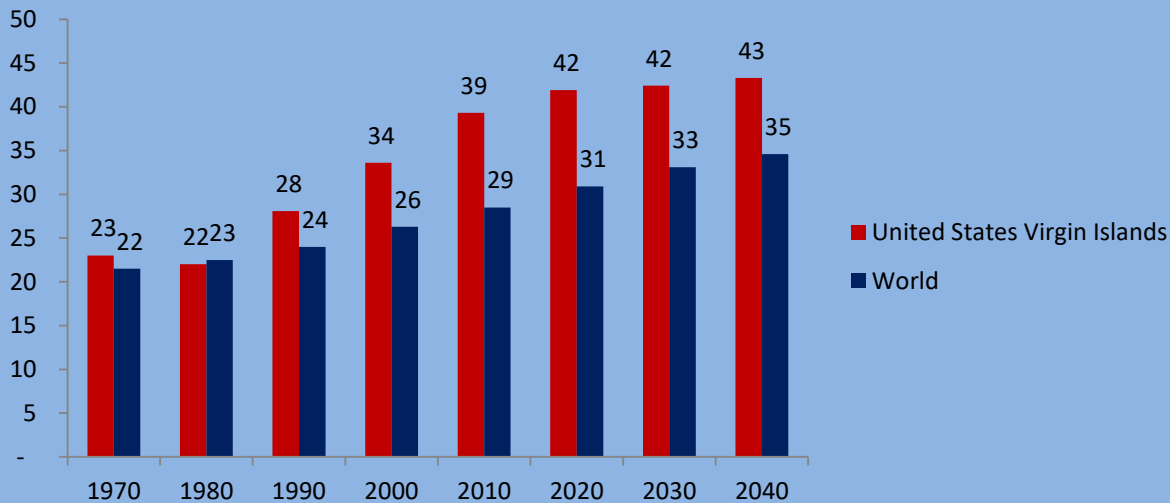
What is a dependency ratio?

An "old age" dependency ratio is the number of people age 65+ per 100 "working age" people age 20-64. It is therefore intended to measure burden on the working population to provide pensions and support for retirees.

How does the U.S. Virgin Islands compare?

The old age dependency ratio in the U.S. Virgin Islands is 31.7. This means there are 31.7 people age 65+ per 100 people age 20-64. Based on this ratio, the U.S. Virgin Islands ranks #13 out of 201 nations and territories in the world, and #2 out of 17 in the Caribbean, in terms of pressure on working populations to support retirees.

Median Age: 1970-2040



In 2015, the median age in the U.S. Virgin Islands was 41.0. The country ranks #29 out of 201 nations and territories in the world, and #3 out of 17 in the Caribbean.

Sources: United Nations Population Division, World Bank, Baxter Consulting Group calculations

Life Expectancy (Age)

At Birth



78.6

83.8

At Age 65



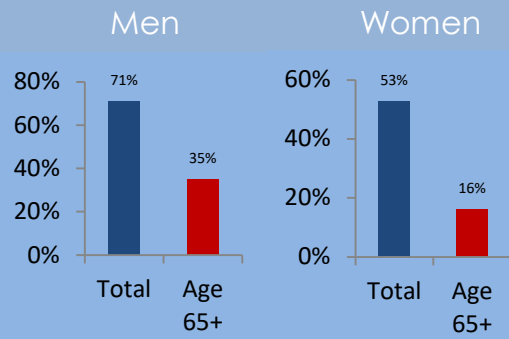
82.5

87.2

Total life expectancy at birth among all men and women born in the U.S. Virgin Islands is projected to average 81.2 from 2015-2020, ranking #30 out of 201 nations and territories in the world, and #3 out of 17 in the Caribbean.

Sources: United Nations Population Division, World Bank, the CIA World Factbook, Baxter Consulting Group calculations

Labor Force Participation Rate, 2015



The combined labor force participation rate among men and women age 65+ in the U.S. Virgin Islands was 24.4% in 2015, ranking #77 out of the 180 nations and territories for which this is measured.

Sources: International Labor Organization, Baxter Consulting Group calculations

* Caribbean includes: Antigua and Barbuda, Aruba, Bahamas, Barbados, Cuba, Curaçao, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Puerto Rico, Saint Lucia, Saint Vincent and the Grenadines, Trinidad and Tobago, United States Virgin Islands

Data Sources: United Nations Population Division, International Labor Organization, OECD, the World Bank, the CIA World Factbook, Baxter Consulting Group Calculations