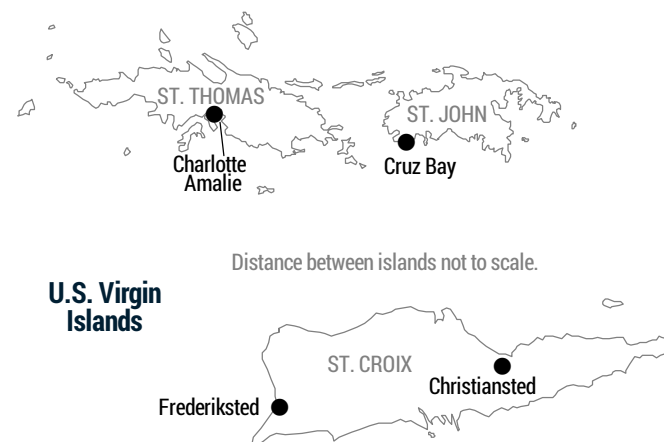


U.S. Virgin Islands Economic Indicators

Situated just east of Puerto Rico, the U.S. Virgin Islands are a U.S. territory with a population of around 100,000 that includes the islands of St. Thomas, St. Croix, and St. John. The economy of the U.S. Virgin Islands has been sluggish, partly owing to the closure in 2012 of the Hovensa oil refinery, which had been a large and important employer. Tourism has long been the major industry on the tropical islands. Hurricanes Irma and Maria in 2017 hit the islands and the local economy hard—particularly the tourism sector. Like Puerto Rico, the islands are under fiscal stress. While the U.S. Virgin Islands have not defaulted on debt payments, public debt is high and market access for borrowing is limited.



	U.S. VIRGIN ISLANDS	PUERTO RICO*	USA
Population 2019	107,000	3,194,000	328,240,000
Population growth 2019, 10-year change	-1.6%	-15%	7.0%
GDP 2019, billions	\$4	\$105	\$21,433
Job growth 2019, 5-year change	-2.0%	-3.1%	8.6%
Median household income 2019	.	\$20,230	\$65,000
Median home price 2019	.	\$100,000	\$230,000
Population share age 25+ with BA+ 2019	.	27.2%	33.1%

Sources: U.S. Census Bureau; U.S. Bureau of Labor Statistics; U.S. Bureau of Economic Analysis; World Bank.

Data retrieved through data.census.gov, Moody's Economy.com, or directly from source.

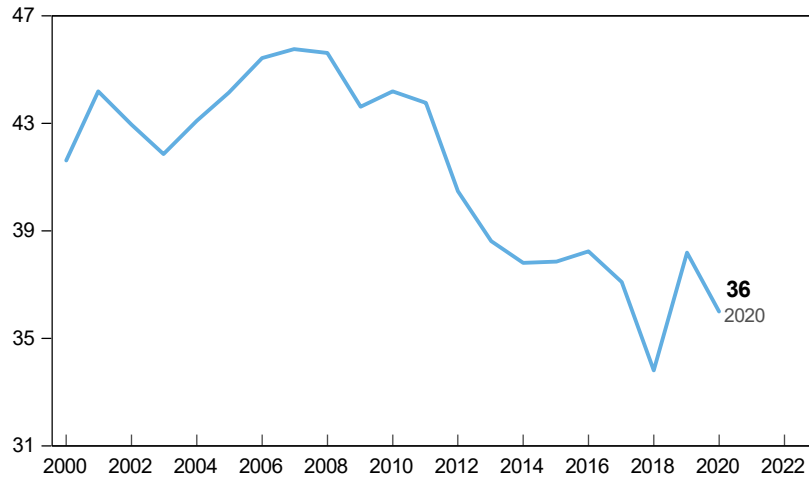
Notes: USVI population figure is from the World Bank and the GDP figure for USVI is from 2018. Recent data on household income, educational attainment, and home prices are not available for USVI.

*Note: Included for comparison.

U.S. Virgin Islands Economic Indicators

Total Employment

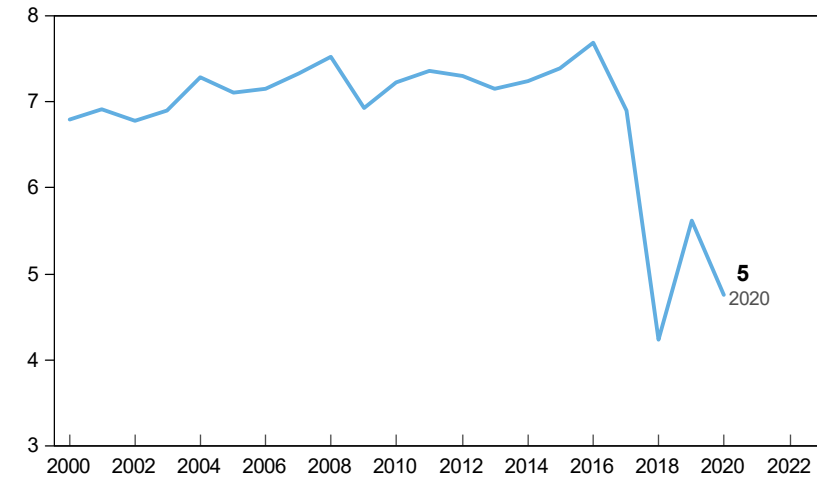
Thousands



Sources: U.S. Bureau of Labor Statistics; Moody's Economy.com.

Leisure & Hospitality Employment

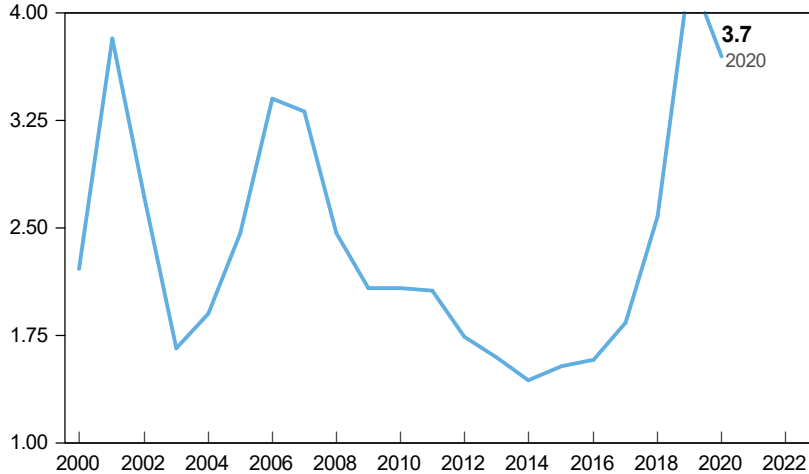
Thousands



Sources: U.S. Bureau of Labor Statistics; Moody's Economy.com.

Construction & Mining Employment

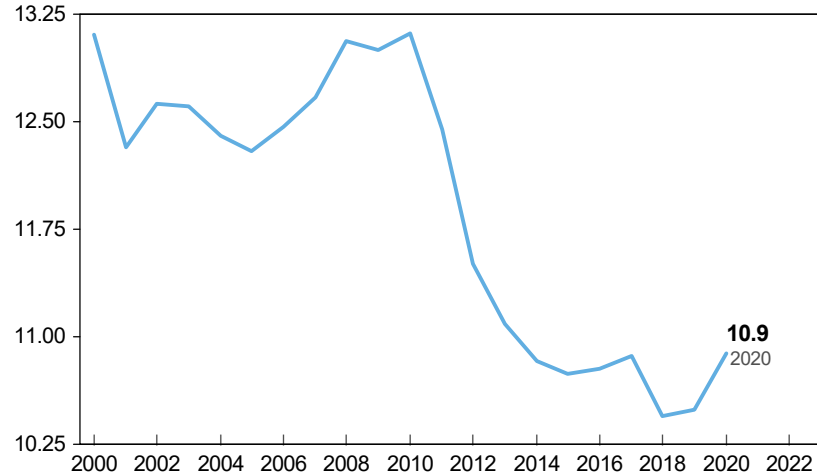
Thousands



Sources: U.S. Bureau of Labor Statistics; Moody's Economy.com.

Government Employment

Thousands



Sources: U.S. Bureau of Labor Statistics; Moody's Economy.com.