This paper reports on variation among speakers of Raga, an Oceanic language of Pentecost island, Vanuatu, in their use of borrowings from Bislama, the national language of Vanuatu, an English-lexifier contact language. The study measures the frequency of borrowings from Bislama in the speech of 50 speakers, surveys speakers' strategies in assimilating loanwords into Raga and quantifies speakers' rate of lexical replacement and insertion. This corpus of natural speech reveals an overall low incidence of borrowing from Bislama at 1.6 Bislama words per 100 recorded words. Women and younger speakers borrow more frequently from Bislama. Young speakers use borrowings in equal measure to add to their vocabulary and replace Raga words, while their elders tend to borrow from Bislama to add to their vocabulary, rather than replace Raga words.