



Cayman Islands  
Government

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ECONOMICS AND STATISTICS OFFICE  
CAYMAN ISLANDS GOVERNMENT

*Information on hand*



# The Cayman Islands Quality of Life Survey Report Spring 2024

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## Welcome

How should wealth and happiness be measured? Is wealth best expressed as dollars and cents or through the meaningfulness of experiences? What is a good balance between financial security and a high quality of life? Is happiness the result of a high quality of life?

Welcome to the Cayman Islands' first attempt at a Quality of Life Report. This report offers an initial look at the changing relationship between wealth, prosperity and quality of life as a measurable concept. In the upcoming pages, we will delve into key themes and indicators of quality of life that are particularly significant to most people today: health and wellness, employment and job quality, material living conditions, economic and physical safety, leisure and social activities, and natural and living environment.

This report is primarily based on a simple random survey of 2,000 households across all districts, but the insights shared go beyond the data. They provide a narrative of how the people of the Cayman Islands are reconsidering their priorities and redefining the meaning of a good quality of life.

We hope this report sparks thoughtful discussions, and we would be delighted to hear your feedback through our website, [www.eso.ky](http://www.eso.ky) or email.

Economics and Statistics Office

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Sample Households: 1,606

Sample Population: 3,767

Total Respondents (18+): 3,091

**Districts Sample Respondents (18+)**

George Town:	1,555
West Bay:	672
Bodden Town:	614
North Side:	80
East End:	59
Sister Islands:	111

Fieldwork was conducted from April 28 to June 16, 2024. Trained enumerators conducted household interviews. Of the 2,000 randomly selected household samples, 1,651 were 'In Scope,' and of these, 1,606 completed (fully or partially) the survey.

**INTRODUCTION AND METHODOLOGY**

Quality of life (QOL) is broader than economic production and living standards. Quality of life refers to individuals' overall satisfaction and well-being. This concept is shaped by physical, psychological, social, and environmental factors. A high quality of life makes individuals feel happier, healthier, and more fulfilled. Similar to leading countries with quality of life indicators, the Economics and Statistics Office (ESO) proposes to build on the following six (6) dimensional framework:



## Weighted Sample Survey

Estimated Population: 87,866

Total Respondents (18+): 72,626

### Districts Weighted Respondents (aged 18+)

George Town:	37,413
West Bay:	15,593
Bodden Town:	13,722
North Side:	1,802
East End:	1,356
Sister Islands:	2,540

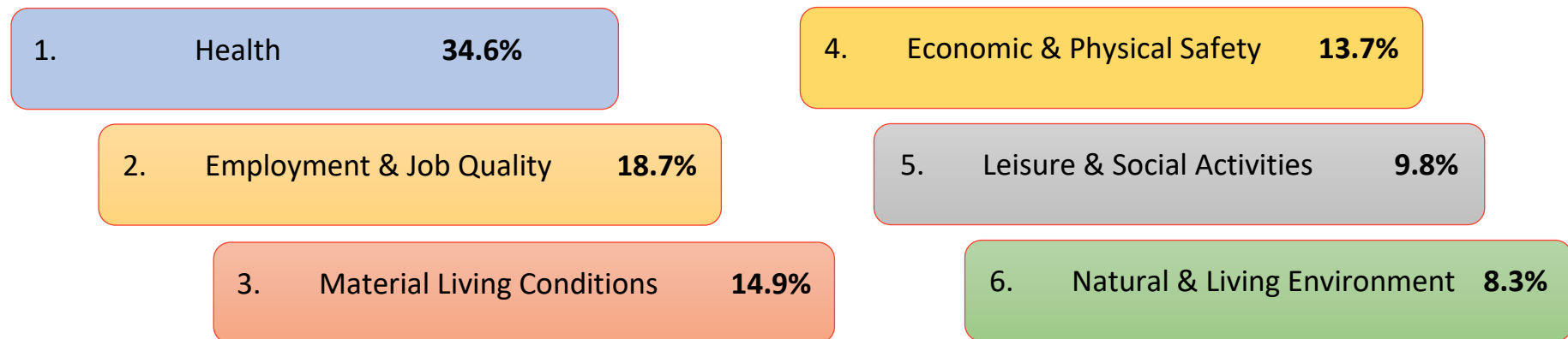
The estimated population used mainly administrative data from WORC, HSA and the Census 2021 results as the based.

To implement the framework, the ESO chose a set of indicators based on existing and prospective survey data, covering as many dimensions as possible. Several headline indicators were selected for each dimension. As part of the Labour Force Survey (ESO), the ESO enumerators administered a representative sample (proportionate to the number of households in the district) survey to obtain the Quality of Life (QOL) indicators, which included subjective and objective indicators. Subjective indicators are answers based on personal opinions and feelings rather than facts, while objective indicators are verifiable information based on facts and evidence. The quality of life survey questions was administered ONLY to persons 18 and older.

For the QOL, analytical tables were calculated for the actual responses; therefore, “Don’t Know” and “Not Stated” were omitted from the analysis and treated as non-responses. However, when data was used from the LFS, “Don’t Know” and “Not Stated” were included as responses.

**Weighting of QOL Framework.** This uses administrative data (Immigration data (work permits, Permanent Residents and Caymanian Status) – WORC; Health Services Authority (HSA) (births and deaths) augmented by base data from Census 2021. Population weights are applied to the LFS and QOL sample survey results for Caymanians and non-Caymanians, while the data distribution is derived directly from the sample distribution. To obtain overall QOL weights, the following question was posed to respondents: *“Please indicate your quality-of-life preference by distributing 100 points across the dimensions, with more points allocated to the component considered most important and fewer points assigned to the less important.”*

*How important are the following aspects for you to sustain a good Quality of Life?* Respondents Ranked the following dimensions: Health, Employment and Job Quality, Material Living Conditions, Economic and Physical Safety, Leisure and Social Activities, and Natural and Living Environment. Weights across the QOL dimensions were prioritised and ranked based on the average responses from the survey by status and districts as follows:



Ranking of Quality of Life Dimensions by Status and District (%)

	Cayman Islands	Caymanians	Non-Caymanians	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Distribution	%	%	%	%	%	%	%	%	%
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Health	34.6	35.0	33.9	35.6	35.1	30.9	32.5	25.5	40.5
Employment & Job Quality	18.7	17.0	20.3	19.3	16.7	19.7	19.0	28.2	12.6
Material living condition	14.9	15.8	14.2	14.3	14.7	16.5	16.9	16.6	15.1
Economic & Physical Safety	13.7	14.0	13.4	12.8	14.5	14.8	14.4	14.5	13.9
Leisure & Social Activities	9.8	9.9	9.8	9.6	10.3	10.2	8.1	8.5	10.2
Natural & Living Environment	8.3	8.3	8.4	8.5	8.7	7.8	9.1	6.7	7.7

Caymanians Ranking of Quality of Life Dimensions by District (%)

Caymanians	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	%	%	%	%	%	%
Total	100.0	100.0	100.0	100.0	100.0	100.0
Health	37.0	38.2	30.2	32.6	27.2	36.8
Employment & Job Quality	16.9	14.5	19.6	17.6	22.1	10.7
Material living condition	14.7	15.3	17.1	17.8	17.9	17.2
Economic & Physical Safety	12.8	14.3	14.9	16.0	15.7	15.7
Leisure & Social Activities	9.9	9.5	10.2	7.0	9.9	11.9
Natural & Living Environment	8.7	8.1	8.0	9.0	7.2	7.7

### QUALITY OF LIFE DIMENSIONS MATRIX

Quality of Life Dimensions	Headline Indicators	Common Indicators
Health	Health Services and Conditions Physical Wellness Mental Wellness Spiritual Wellness	Competence of staff; Overall cleanliness of the facility; Friendliness and courtesy of staff; The treatment and medicine prescribed; Waiting time for service, Self-assessed Physical wellness; Sick days from work; Self-assessed mental wellness; Self-assessed spiritual wellness
Employment and Job Quality	Employment Opportunities and Employability Job Quality Employable Skills Job Satisfaction	Employment with a workplace greater than 5 years, job creation, labour underutilisation rate, job quality, education and training (high to university), job satisfaction survey, real employment income, real per capita income
Material Living Conditions	Housing needs and overcrowding Household income to household costs Housing/Living conditions	Overcrowded households; household income relative to household costs, Access to safe drinking water, sanitation, electricity and Internet, transportation
Economic and Physical Safety	Poverty and Food Security Financial security – income and savings Economic and financial outlook Resources to support living standards *Physical Safety	Self-assessed poverty, poverty vulnerability, ability to finance unexpected expenditures, self-assessed economic outlook, Self-assessed changes in life circumstances, income disparity, Bills payment in arrears, *Knowledge and awareness of crime, Feelings of physical safety



Quality of Life Dimensions	Headline Indicators	Common Indicators
Leisure and Social Activities	Work-life Balance Social Cohesion and Connections	Self-assessed work-life balance, *Work-life balance measurable hours, employed persons usual hours worked, relationship with family, relationship with coworkers, Persons to rely on (sickness, emotional issues, financial problems, general personal support), *neighbourhood social cohesion
Natural and Living Environment	Waste management *Natural disasters and emergencies Cayman’s overall development	Household (reuse, sort, and reduce waste) conservation (water and energy), *satisfaction with Cayman’s Natural Environment (waste management, recycling practices, green spaces and walkable communities, marine and land protected areas, marine and coastal ecosystems), disaster and emergency management satisfaction (mitigation, preparedness, response, recovery), household disaster preparations satisfaction, Cayman’s development satisfaction *(infrastructure, human capital, technology, financing, good governance), Road and transportation satisfaction
N.B. Indicators * were not surveyed in Spring 2024 but included in Fall 2024.		

## THE CAYMAN ISLANDS QUALITY OF LIFE SCORES



Quality of life scored **82.2**, resulting from priority weights (see page 6) and the dimensions scores. Dimensions contribution scores are as follows:

- + Health – 29.2
- + Employment & Job Quality – 14.1
- + Material Living Conditions – 13.2
- + Economic & Physical Safety – 11.9
- + Leisure & Social Activities – 8.0
- + Natural & Living Environment – 5.8

## EXECUTIVE SUMMARY

1. The Cayman Islands' quality of life was assessed and scored at 82.2%, with residents ranking their health as the most important quality of life (34.6%). This was followed by employment and job quality (18.7%), material living conditions (14.9%), economic and physical safety (13.7%), leisure and social activities (9.8%). Natural and living environment was scored the least important (8.3%). These weights were applied to the satisfaction scores of the quality of life dimensions.
2. In assessing the dimension of Health, the largest component was given an 84.5% satisfaction score. This overall score emanated from the QOL survey satisfaction scoring on health services and conditions, 79.8%; physical wellness, 81.2%; mental wellness, 83.9%; and spiritual wellness, 93.1%. The lowest component of health was the waiting time for services under the rubric health services and conditions.
3. Satisfaction with employment and job quality, the second-largest dimension, scored 78.7%. The contributors to the score were:
  - a. Employment opportunities and Employability with a score of 94.6%. An indicator of employment opportunities is the economy's ability to use the available human resources for productive purposes. The labour underutilisation rate was estimated at 5.4%, which is the proportion of the underutilised labour force (utilising the unemployed, disgruntled persons who want a job but are not looking, and part-time underemployed persons); therefore, the other 94.6% of available human resources were currently utilised in terms of employment.
  - b. The labour market created an estimated 16,116 jobs between 2018 and the first half of 2024. The majority were filled by expatriate workers, and 1,430 went to Caymanians.

- c. Employability embodies the ability to find and stay in employment. On average, 35.0% of residents remain in the same employment for five (5) years or more, which is relatively low but highly influenced by the transient non-Caymanian labour force. For Caymanians, 55.9% stayed with the same employer for more than five (5) years.
  - d. Job quality: jobs are considered “quality jobs” when workers learn, develop, and grow, as well as earn an income sufficient to cover living expenses and secure their financial future. Comparing respondents’ employment income to their estimated living costs, 60.6% of employed persons’ income exceeded their estimated living costs.
  - e. Employable skills scored 83.2%, an average of educational attainment from high school to university (95.4%), and relevant employment skills, which is respondents’ perception of how well their skills matched their current job, was 88.9%. In addition, job satisfaction for all respondents scored 79.5% ( 78.8% for Caymanians, 80.3% for non-Caymanians, 80.2% for males, and 78.7% for females), after adjusting for the disparity between income and inflation-adjusted income from 2016.
  - f. Inflation-adjusted employment income increased on an annual average of 1.2% between 2016 and June 2024, indicating that employed persons barely covered the same basket of goods purchased in 2016. Nonetheless, the nominal employment income increased by 44.9% during the period.
4. The third largest dimension was material living conditions, which scored 88.6%. Based on the total rooms (excluding bathrooms and kitchens) available to household members, an estimated 11.0% of households lived in overcrowded housing, implying that 89% of households did not meet the overcrowding definition. In addition, the proportion of households with bills in arrears was 9.0% (91% not in arrears), and disconnected household services were 7.0% (93% were not disconnected). Other indicators are access to sanitation, electricity, clean water, and the physical state of the accommodation.

5. Economic and physical safety was 86.5%, informed by the following;
  - a. Regarding their life in the Cayman Islands, 4.9% of respondents self-assessed as living in poverty. 5.5% reported food insecurity as measured by the proportion of persons going without food due to a lack of resources.
  - b. Financial security (income and savings) as measured by the ability of individuals to finance unexpected expenditures up to CI\$5,000. The score was 79.6 percent. Respondents indicated that they financed unexpected expenses from savings and borrowing from family and friends.
  - c. The economic and financial outlook scored 92.1 percent. Residents were generally optimistic that their economic circumstances would stay the same, they would earn a higher income, and they would improve their standard of living over the next two years.
  - d. Resources to support respondents' standard of living were ranked 79.6%, considering that over the last two (2) years, a significant proportion of respondents' lives did not get worse over the previous two years (80.9%), and 77.0% were satisfied with their current standard of living.
  
6. Leisure and social activities scored 81.7% based on work-life balance (75.4%), and social cohesion and connections (88.0%). The latter measures the interconnectedness of different social groups within the Cayman Islands, measured by relationships with family (87.1%), relationships with co-workers (81.3%) and the ability to rely on others in sickness (94.2%). In addition, reliance on persons when facing financial problems (86.3%), emotional issues (89.2%) and general personal support (90.1%).
  
7. The overall score for natural and living environments (70.4%) indicates households' waste management practices (71.3%) and Cayman's overall development (69.5%). Household waste management practices include household

engagement in reuse and recycling (57.1%%), waste sorting (89.3%), conserving energy (88.2%) and water (70.0%), and waste reduction (51.8%). Meanwhile, the Cayman Islands' overall development obtained a 69.5% satisfaction score, with Caymanians rating overall development at 69.6% and non-Caymanians rating overall development at 76.5%.

## HEALTH

84.5

Health is not just the absence of disease but a critical enabler that allows individuals to live life to the fullest. It is shaped by how individuals grow, live, learn, work, and age. Emotional well-being and a positive outlook are key indicators of how people perceive and experience quality of life. Reliable access to timely and appropriate health care provides peace of mind and promotes positive health outcomes. 'Self-perceived health' (SPH) is a measure of physical well-being and a tool for predicting mortality and chronic disease incidence. Studies have shown that this self-assessment

is a reliable indicator of chronic diseases, functional ability, and psychological well-being. Health is evaluated using the following categories. The overall health score was 84.5 percent, a simple average of the following sub-components.



## Health Services and Conditions

79.8

Survey question: *On the last occasion you went to the public hospital/clinic, how satisfied were you with Competence of Staff, Overall Cleanliness of the facility, Friendliness and Courtesies, treatment/medicine, and Waiting time for Service?*

Quality in healthcare encompasses the degree to which healthcare services meet the expectations and needs of patients and healthcare providers. As populations age, so does the workforce, creating a growing demand for healthcare and healthcare workers. The overall health score was 79.8 percent, a simple average of the sub-components weighted satisfaction responses.<sup>1</sup>

**Table H1: Overall Health Satisfaction**

Average Weighted Response (%)	Overall: Satisfaction with Services and Condition of Public Hospital/Clinic					Weighted Response (%)
79.8	Very Satisfied	Satisfied	Neither Satisfied Nor Dissatisfied	Dissatisfied	Very Dissatisfied	
	Percent (%)					
Competence of Staff	29.2	58.3	6.3	4.7	1.5	81.8
Overall Cleanliness	34.3	60.1	3.6	1.6	0.4	85.3
Friendliness & Courtesy of Staff	28.6	60.0	7.5	3.3	0.7	82.5
The treatment/medicine	26.1	61.5	7.3	3.8	1.2	81.5
Waiting time for Service	15.0	45.1	14.4	15.4	10.0	67.9

<sup>1</sup> The sub components weighted satisfaction response is very satisfied 1.0, satisfied 0.8, neither satisfied nor dissatisfied 0.6, dissatisfied 0.4, very dissatisfied 0.2.



Respondents to the Quality of Life survey ranked services and conditions at the public hospitals and/or clinics regarding staff competence, facility cleanliness, friendliness and courtesy of staff, treatment and medicine prescribed, and waiting time for service (waiting time on the day and appointment time). A 5-point Likert scale<sup>2</sup> was used to gauge respondents’ satisfaction with health services. The highest satisfaction was the overall cleanliness of the facility (85.3%). This was followed by 82.5 percent for friendliness and courtesy of staff, 81.8 percent for staff competence, 81.5 percent for the prescribed treatment/medicine and the lowest was 67.9 percent for waiting time for service (see Table H1). These subcomponents resulted in an overall average score of 79.8 percent.

**Table H2: Caymanian Health Satisfaction**

Average Weighted Response (%)	Caymanians: Satisfaction with Services and Condition of Public Hospital/Clinic					Weighted Response (%)
<b>78.2</b>	Very Satisfied	Satisfied	Neither Satisfied Nor Dissatisfied	Dissatisfied	Very Dissatisfied	
	Percent (%)					
Competence of Staff	27.1	57.8	6.7	5.9	2.5	80.2
Overall Cleanliness	33.5	60.9	3.2	2.0	0.5	85.0
Friendliness & Courtesy of Staff	26.0	60.7	8.0	4.0	1.2	81.3
The treatment/medicine	23.6	62.5	7.6	3.8	2.4	80.2
Waiting time for Service	13.3	40.0	14.4	19.9	12.5	64.3

<sup>2</sup>In assessing service quality, a 5-point Likert scale can detail satisfaction with specific aspects of, say, a dining experience, and generally gauge overall satisfaction by offering options from “very dissatisfied” to “very satisfied”. The 5-point Likert Scale is weighted as follows: Very Satisfied 1; Satisfied 0.8; Neither Satisfied Nor Dissatisfied 0.6; Dissatisfied 0.4; and Very Dissatisfied 0.2. The overall score is a simple average of the weighted average.

Caymanians scored the services and conditions at the public hospitals and/or clinics in line with the overall score, albeit generally lower in all the categories, especially waiting time for service (see Table H2).

Responses indicate that across the districts, residents of the Sister Islands' are most content with the services and conditions of the public hospitals and clinics (83.9%). They are followed by residents of West Bay (80.9%), George Town (80.0%), Bodden Town (78.5%), East End (75.2%), and North Side (72.7%) (see Table H3). The district scores represent a satisfaction rating of all public hospitals and clinics, not necessarily the location where services were rendered.

**Table H3: District Health Satisfaction**

	<b>Districts: Satisfaction with Services and Condition of Public Hospital/Clinic</b>					
	<b>George Town</b>	<b>West Bay</b>	<b>Bodden Town</b>	<b>North Side</b>	<b>East End</b>	<b>Sister Islands</b>
	Percent (%)					
Competence of Staff	81.9	83.8	80.1	76.1	74.8	84.8
Overall Cleanliness	84.9	85.9	85.1	83.4	83.2	88.9
Friendliness & Courtesy of Staff	82.8	83.5	80.9	74.7	79.1	87.4
The treatment/medicine	81.8	82.3	80.8	71.1	76.5	84.9
Waiting time for Service	68.6	69.2	65.5	58.3	62.4	73.6
<b>Average Weighted Response (%)</b>	<b>80.0</b>	<b>80.9</b>	<b>78.5</b>	<b>72.7</b>	<b>75.2</b>	<b>83.9</b>

## Physical Wellness

Question: *How satisfied are ... {you} with.... {your} Physical Health?*

**81.2**

Physical wellness consists of recognising the need for physical activity, healthy foods, and rest to help prevent illness and injury or manage chronic health conditions. Physical health allows people to do everyday activities without undue fatigue or physical stress. Physical wellness is achieved through adequate and proper nutrition, a suitable exercise regimen, and sufficient rest alongside physical activity. Responses to

the question above on physical health indicate that, on average, 81.2 per cent of respondents were generally satisfied. The satisfaction score among Caymanians was 77.3 percent (see Table PW1).

Table PW1

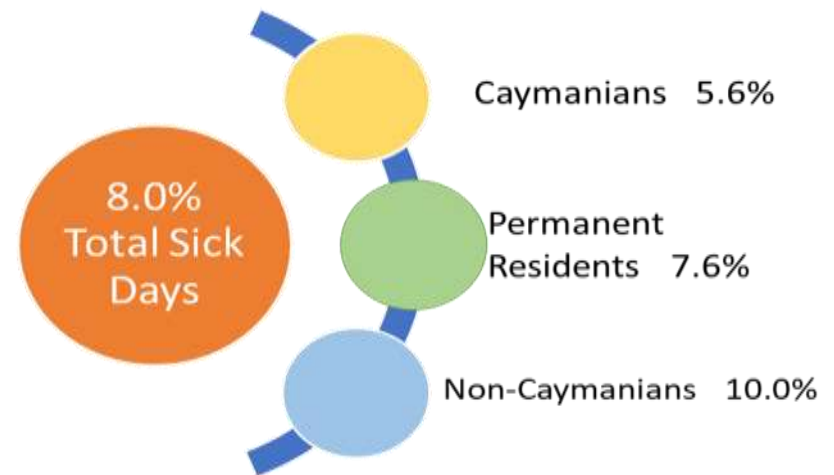
Among the districts, the physical health of residents in George Town was highest, at 83.2 percent, followed by the Sister Islands, while the lowest was East End, with 73.5 percent satisfied (see Table H5).

Physical Health	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
	<b>Total</b>	<b>71,416</b>	<b>36,392</b>	<b>35,024</b>	<b>30,177</b>	<b>7,640</b>
	Percent (%)					
Very Satisfied	32.1	35.3	28.9	25.9	37.1	36.6
Satisfied	51.0	50.0	52.1	49.7	45.6	53.4
Neither	9.1	8.5	9.7	11.8	10.5	6.3
Dissatisfied	6.3	5.0	7.6	9.8	6.5	3.1
Very Dissatisfied	1.5	1.1	1.8	2.8	0.3	0.5
<b>Weighted Average (%)</b>	<b>81.2</b>	<b>82.7</b>	<b>79.7</b>	<b>77.3</b>	<b>82.5</b>	<b>84.5</b>

Table H5: District Physical Wellness Satisfaction

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
<b>Physical Health</b>						
<b>Total</b>	<b>36,805</b>	<b>15,486</b>	<b>13,494</b>	<b>1,782</b>	<b>1,335</b>	<b>2,514</b>
	Percent (%)					
Very Satisfied	36.3	32.4	23.2	23.9	12.1	34.1
Satisfied	50.5	50.4	51.7	57.1	59.5	49.8
Neither	7.2	9.2	14.3	7.6	12.1	7.8
Dissatisfied	5.0	6.1	8.9	5.5	16.3	6.6
Very Dissatisfied	0.9	1.9	2.0	5.8	-	1.7
<b>Weighted Average (%)</b>	<b>83.2</b>	<b>81.1</b>	<b>77.1</b>	<b>77.6</b>	<b>73.5</b>	<b>81.6</b>

In obtaining a metric for the overall health of the employed labour market, the question posed to respondents was, “*In the past year, how many days (s) were/was .... {you} absent from work due to illness.*” On average, employed persons were away from work with 20 sick days (or 8% of working days) a year. Caymanians with 14 sick days (5.6%) were the lowest, and non-Caymanians with 25 (10.0%) were the highest. Using a 5-day work week, the overall health of the employed labour market was estimated at 92.0 percent, based on the average number of non-sick days, while the other 8.0 percent were sick days.



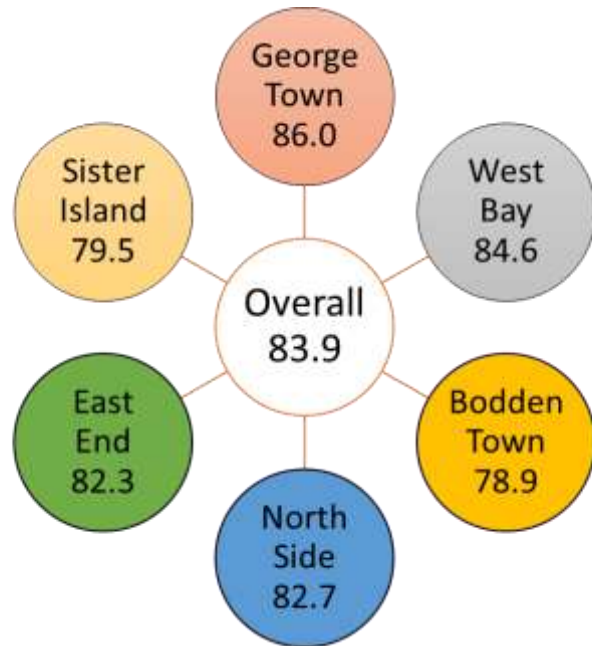
### Mental wellness

**83.9**

Mental wellness, a key determinant of job satisfaction and productivity, is a state of well-being in which an individual realises their abilities, can cope with the everyday stresses of life, can work productively and fruitfully, and can contribute to the community. It encompasses the emotional, physical, spiritual, and mental self.

Research on well-being underscores that promoting positive mental health and alleviating chronic challenges such as anxiety and depression are significant avenues to enhance the quality of life.

*In general, would ...{you} say that ...{your} mental health is...*, Respondents rated their mental health in answering the question, with results displayed in Table H6. The overall **mental health score was 83.9 percent**, based on the average of all the districts' weighted average measures.



**Table H6: Overall Mental Health Rating**

	Excellent	Good	Fair	Poor	Very Poor
	Percent (%)				
<b>Total</b>	<b>39.2</b>	<b>45.2</b>	<b>12.5</b>	<b>2.6</b>	<b>0.6</b>
George Town	45.1	42.6	9.8	2.0	0.5
West Bay	38.9	47.4	11.7	1.9	0.1
Bodden Town	26.0	48.7	20.1	4.2	1.0
North Side	38.8	45.2	9.6	3.8	2.6
East End	40.3	40.3	13.0	3.2	3.2
Sister Islands	25.0	52.8	17.2	5.1	-

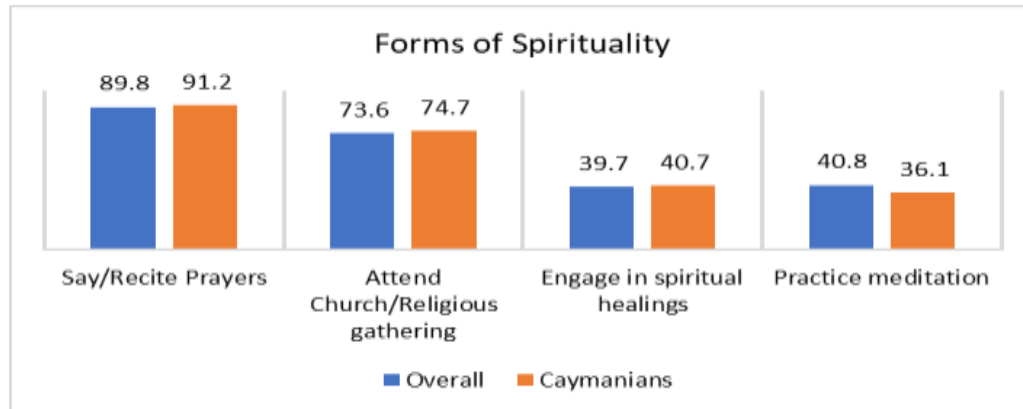
## Spiritual wellness

93.1

Spiritual wellness encompasses a sense of purpose and meaning in life, including one's morals and ethics, which may or may not involve religious activities. Spirituality is expressed in many forms, whether tied to a religion, a moral philosophy, or an inherent sense of connectedness with something greater than oneself. In any form, spirituality is

always personal. It means contemplating one's purpose in life, achieving greater mindfulness of individual impact on others, living in harmony with one's surroundings and balancing personal needs.

	Total	Male	Female	Caymanian	Non-Caymanian
No Response (%)	6.9	8.8	4.8	6.7	7.0
Spirituality (%)	93.1	91.2	95.2	93.3	93.0



Question: *“How often do you...{say/recite prayers, attend church/religious gatherings, engage in spiritual healing/practices, practice meditation?”* In assessing spirituality, the multiple-response questions with the following categories were ranked: say/recite prayers, attend church (including online) and

religious gatherings, engage in spiritual healing at home<sup>3</sup> and practice meditation<sup>4</sup>. 93.1 percent of persons engaged in at least one form of spirituality, while the other 6.9 percent did not indicate an engagement in any form of spirituality. The spiritual engagement was highest among Caymanians at 93.3 per cent and females at 95.2 per cent.

Responses indicate that most persons say prayers (89.8%), followed by attending church (73.6%). Fewer respondents engaged in spiritual healing (39.7%) and meditation (40.8%). See the appendix tables for district percentages.

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<sup>3</sup> Spiritual healing is a systematic and purposeful intervention performed by one or more people to help each other, focused on improving their condition. Ways to enhance spiritual health include connecting with the faith community, volunteering or helping others, practicing yoga, meditating, spending time in nature, focusing on hobbies, and speaking with a chaplain or a trusted person.

<sup>4</sup> Meditation is a practice that involves focusing or clearing the mind using a combination of mental and physical techniques. Depending on the type of meditation, it can help people relax, reduce anxiety and stress, improve their health, and break addictions.

## EMPLOYMENT AND JOB QUALITY

The Cayman's economy should work better for everyone. To achieve this, businesses, workers, investors, and the government should work together to create good jobs that allow workers to thrive and districts to benefit. A quality job means that employees' work is valued, contributes to the organisation's goals, offers a voice in the workplace and opportunities to learn and grow, and allows for financial security and future planning. It also includes wages to cover living expenses and build wealth, safe and welcoming working conditions, predictable work hours, and benefits such as health insurance, paid leave, and retirement savings. Improving job quality requires better communication and relationships among stakeholders to ensure that more jobs in the local economy are of good quality. The overall satisfaction was 75.2 percent, averaged from the subcomponents below.

75.2





## Employment Opportunities and Employability

94.6

**Employability:** Employability is the lifelong process of acquiring experience, new knowledge, purposeful learning, and skills that improve marketability and enhance the potential to obtain and maintain employment through various shifts in the labour market. It is based on a set of individual characteristics. It is not equivalent to employment but is a prerequisite for gainful employment. Essentially, employability is

the relative ability to find and stay employed, as well as make successful transitions from one job to the next, either within the same company or field or to a new one, at the discretion of an individual and as circumstances or economic conditions may dictate. The employment opportunity score was 94.6 percent (100 – LUR%), derived from the labour underutilisation rate (LUR).

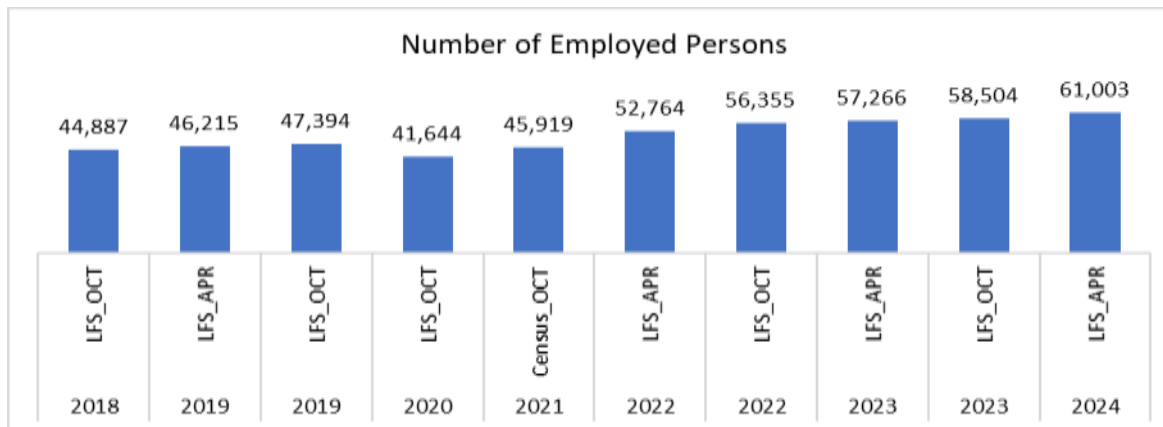
**Length of Employment.** The length of time an employee has worked for their current employer is job tenure. Long-tenured employees typically have worked for a company for more than five years, while short-tenured employees often have worked there for less than five years. Fair and

Figure EO1

Length of Employment: More than 5 years	Overall	Caymanian
Spring 2024	35.0%	55.9%
Spring 2023	33.1%	54.1%
Spring 2022	34.3%	57.0%

competitive compensation packages play a crucial role in employee retention. Employability encompasses the ability to find jobs and stay in those jobs. When employees feel adequately rewarded for their contributions, they are less likely to seek opportunities elsewhere. In addition to remuneration, employees find value in having opportunities for career growth and professional development, workplace recognition, work-life balance, meaningful and challenging work, Job security, strong company values and culture and supportive management and co-workers. Relative to spring 2023, a larger share of residents (35.0%) and Caymanians (55.9%) spent more than five (5) years at the same place of employment in Spring 2024 (see Figure EO1). The transient nature of the non-Caymanian labour market impacts the overall low retention rate in jobs.

**Job Creation.** Over the six years 2018 to April 2024, approximately 16,116 jobs were created at an of 2,686

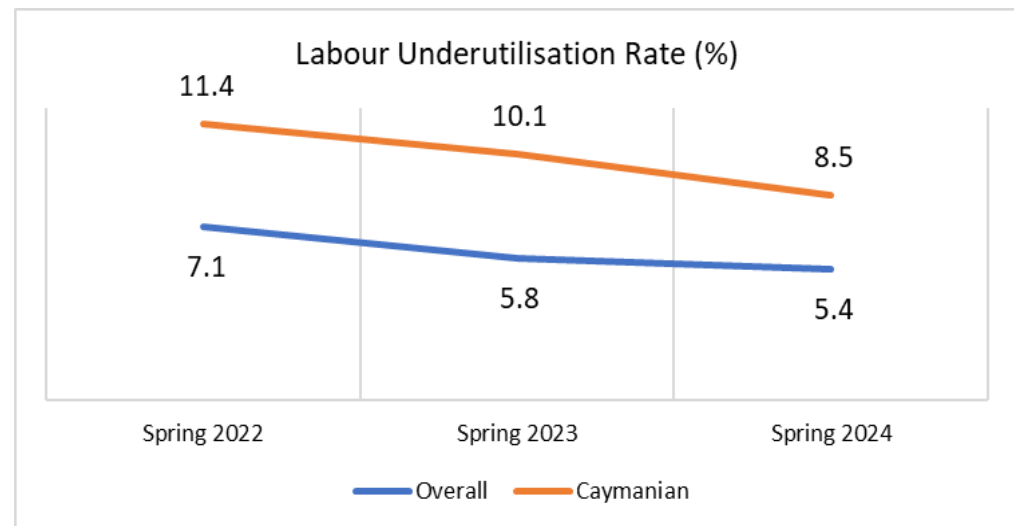


jobs per year. Caymanians' job count increased by 1,430 jobs or 238 jobs per annum; in other words, approximately 8.9 percent of the jobs created during the period went to Caymanians. The labour underutilisation rate for Caymanians was at 8.5 percent (meaning roughly 91.5 percent of available Caymanians

willing and able to work are already working). Hence, expatriate labour is imported to absorb additional jobs created. Similarly, the Caymanian employment to labour force rate averaged 94.6 percent over the

period and was slightly higher at 95.5 percent after Census 2021. It is crucial to create jobs but more essential to create ‘quality’ or ‘good jobs’. These jobs pay well enough to allow for a reasonable living standard, provide stability and security, and provide opportunities for career progression. Over time, good jobs equip workers with opportunities for self-development with responsibility, purpose and fulfilment. Alternatively, some ‘low-quality jobs’ come with a range of social and economic costs, which have social consequences like exclusion, fractured families, addiction, and crime, as well as reduced mental and physical well-being.

**Labour Underutilisation Rate (LUR).** The LUR indicates the number of persons classified as unemployed, plus those classified as part-time under-employed, and those outside the labour force who are available for work but not seeking work (disgruntled workers) as a percentage share of the total labour force. This shows the mismatches between labour supply and demand, translating into an unmet need for employment among the population. This gives an estimate of the overall job creation in the economy. For the Cayman Islands, the labour underutilisation rate was 7.1 percent in Spring 2022. This declined steadily to 5.4 percent in Spring 2024 (indicating that in 2024, 94.6% of labour utilisation). This trend is similar for Caymanians, moving downwards from 11.4 percent in Spring 2022 to 8.5 percent in



Spring 2024. This means the labour market continues to absorb more unused labour capacity, which is the lower end of the skill spectrum, and employment quality diminishes.

**Job Quality.**

**60.6**

A quality job is one in which an employee's work is valued, and given an opportunity to contribute to the organisation's goals. A quality job offers employees a voice in the workplace and opportunities to learn and grow and allows for financial security and future planning. Other defining characteristics of a quality job include wages to cover living expenses and build wealth, safe and welcoming working conditions, predictable work hours, and benefits such as health insurance, paid leave, and retirement savings. Improving job quality requires fostering better communication and enhancing stakeholder relationships to ensure more quality jobs in the local economy. In assessing quality jobs,

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**Figure JQ1**

Cayman Islands	% of employees with income greater than their current standard of living	% of employees with income less than their current standard of living
<b>Overall</b>	<b>60.6</b>	<b>39.4</b>
East End	77.4	22.6
Sister Islands	71.3	28.7
West Bay	67.5	32.5
North Side	64.2	35.8
George Town	57.4	42.6
Bodden Town	52.1	47.9

the percentage of employees with income greater than their self-assessed standard of living costs was compared, as depicted in the table.

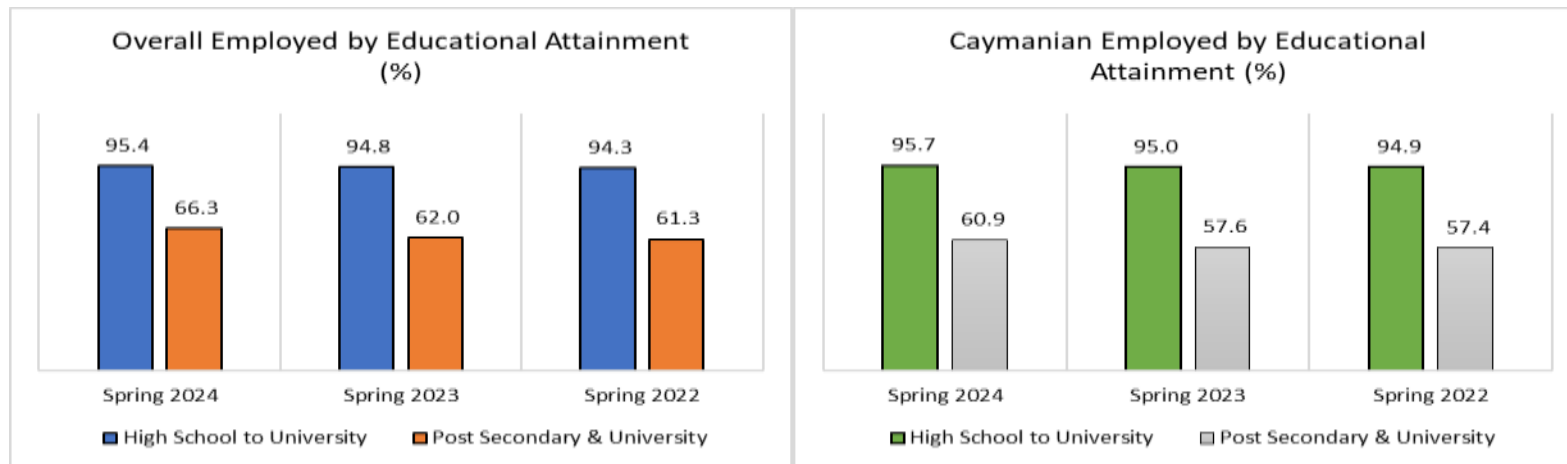
**Individual Total Income vs. Standard of Living Costs.** In the quality of life and labour force surveys, respondents were asked, *“What is the estimated monthly cost that you think is necessary to maintain your standard of living?”* and to provide their total income (employed or otherwise), which was compared. The overall comparison revealed that 39.4 percent of persons’ total income is less than their standard of living. The share of Males (64.0%) with income exceeding their standard of living was higher than that of females (57.1%). Employed persons with an income-to-standard of living gap were 36.3 percent, unemployed persons had a gap of 75.1 percent, while persons not in the labour force were 49.9 percent. The district with the lowest income shortfall was East End, with 22.6 percent, followed by Sister Islands. With 47.9 percent, Bodden Town recorded the highest portion of persons with income shortfall, followed by George Town, with 42.6 percent (see Figure JQ1).

## Employable Skills

83.2

Whilst employment opportunities are available for individuals to secure jobs in a specific field or industry, considering factors such as job market conditions, required skills, and career growth prospects, are there enough opportunities? Generally, a decent/good job ensures employees can work and live with dignity, earn enough money to avoid poverty and have employment rights. In addition to educational requirements, good jobs help build vital skills, earn stable incomes, and contribute to economic growth. In a thriving economy, it is imperative that the changing job market is characterised by high-

quality jobs, worker security, extensive job training, and a good work-life balance. To this end, employee skills were examined, and an overall score was assigned. The overall score of **83.2 percent** is a simple average of educational attainment, relevant employment skills, and job satisfaction discounted by the disparity between nominal and real income.



**Education and Training.** For the Cayman Islands, post-secondary combined with university education as a proportion of the employed labour force increased from 61.3 percent in Spring 2022 to 66.3 percent in Spring 2024, indicating that education and training are instrumental in embracing available job opportunities. Education levels from high school to university as a share of the employed labour market recorded growth, from 94.3 percent in Spring 2022 to **95.4 percent in Spring 2024**. Among Caymanians, there were similar improvements. Persons with post-secondary and university education employed labour force share increased from 57.4 percent to 60.9 percent between Spring 2022 and Spring 2024. The high school to university education levels tell a similar story.

**Relevant Employment Skills.** *How closely related is your current job to your education, training and experience?* Approximately **88.9 percent** of employed persons felt that their qualifications matched (exactly—48.9%; closely—23.5% and somewhat—16.5 %) their current job. For Caymanians, it was 93.1 percent (exactly—49.3%; closely—26.5% and somewhat—17.3 %). When educational qualification as a stand-alone is evaluated, 22.2 percent of respondents felt overqualified for their current post, followed by 18.3 percent for Caymanians.

From the QOL survey, 50.8 percent of respondents felt their education, training, and experience were not exactly related to their current job. As a result, they were asked to indicate whether or not they would prefer a job more related to their current education, training, and experience. Approximately 40 percent affirmed that they would like a better-matched job. Despite the preference for a better-matched job, only 12.5 percent of persons actively sought a new job that better matched their skills.

**Job satisfaction**



Generally, job satisfaction occurs when employees feel they have a stable job, room to grow in their careers, and a good balance between work and personal life. This means the employee is happy because the work meets their personal standards. Several studies conclude that employee satisfaction can stimulate positive energy, creativity, and motivation to succeed, and good job security makes people happier in their jobs. Therefore, satisfied employees can work towards long-term goals and feel a greater sense of community and purpose. To obtain employees' sentiments on job satisfaction, the

following question was posed *on a scale from 1 to 5: 1 being very satisfied, 2 being satisfied, 3 neither satisfied nor dissatisfied, 4 being dissatisfied, and 5 very dissatisfied. How satisfied are ...{you} with the following aspects of ...{your} life? {Occupation/ job}.*

Overall, the job satisfaction rate is in the medium to high range, with 79.5 percent of employees expressing satisfaction. Among Caymanians, 78.8 percent are happy, with more males than females reporting job satisfaction. Across the districts, West Bay recorded the highest proportion of persons who are satisfied with their jobs, with 81.4 percent. The Sister Islands and George Town are

	<b>79.5%</b>	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Occupation/Job</b>							
Total		59,793	31,500	28,293	21,724	6,522	31,546
Very Satisfied		23.3	24.5	22.0	24.4	24.7	22.2
Satisfied		58.6	58.8	58.3	55.7	53.0	61.7
Neither		11.2	10.6	11.9	10.3	11.6	11.8
Dissatisfied		6.2	5.6	6.9	8.4	9.6	4.0
Very Dissatisfied		0.7	0.5	0.9	1.1	1.2	0.2
		<b>79.5</b>	<b>80.2</b>	<b>78.7</b>	<b>78.8</b>	<b>78.1</b>	<b>80.3</b>

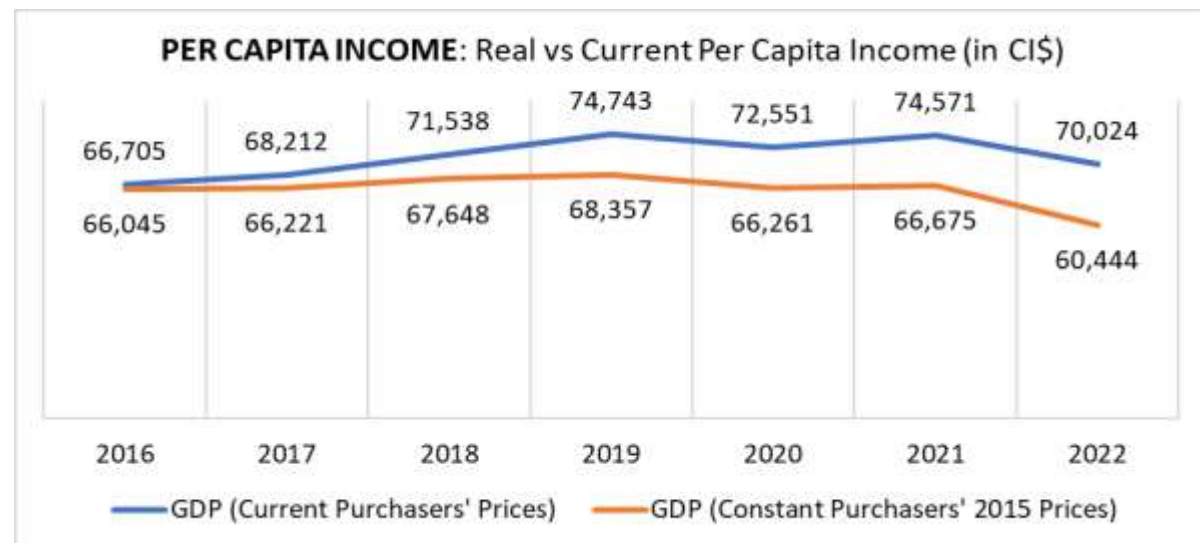
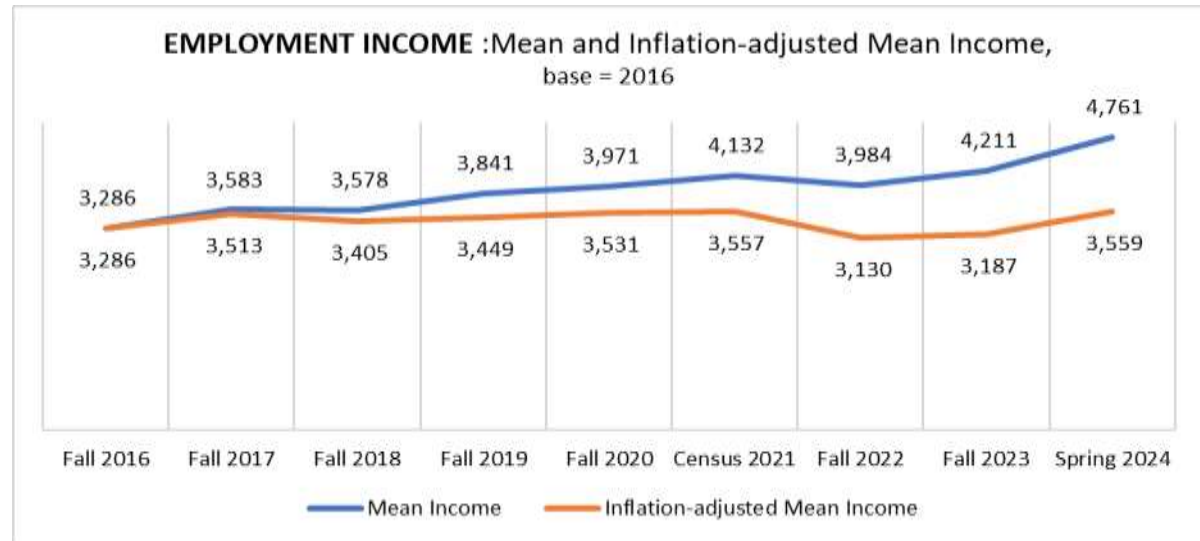


second happiest with jobs, with 80.6 percent. Although the district of East End had the lowest percentage of persons expressing job happiness at 73.1 percent, most employees are still satisfied with their jobs. It is reasonable to postulate that the work environment, corporate attitude, and quality of work the workplace provides can significantly impact employee job satisfaction.

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
<b>Occupation /Job</b>						
<b>Total</b>	<b>31,647</b>	<b>12,536</b>	<b>11,261</b>	<b>1,314</b>	<b>1,096</b>	<b>1,938</b>
	Percent (%)					
Very Satisfied	23.8	30.5	14.2	25.3	10.9	26.0
Satisfied	60.0	55.0	59.0	54.9	61.1	57.4
Neither	11.9	6.3	14.9	10.7	12.3	11.3
Dissatisfied	3.9	7.5	10.7	7.1	13.7	4.3
Very Dissatisfied	0.4	0.7	1.2	2.0	1.9	1.1
<b>Weighted Average (%)</b>	<b>80.6</b>	<b>81.4</b>	<b>74.9</b>	<b>78.9</b>	<b>73.1</b>	<b>80.6</b>

**Real Employment Income.** Average income increased from CI\$3,286 in 2016 to CI\$4,761 in Spring 2024, reflecting a 44.9 percent increase, an annual average of 4.9 percent. More important is the real income, which accounts for inflation. Therefore, tracking the difference between nominal and real income is critical to understanding changes in purchasing power. Inflation-adjusted mean income at 2016 prices, real income based on the LFS and Census surveys, increased from CI\$3,286 in 2016 to CI\$3,559 in Spring 2024, an average increase of 1.2 percent. Therefore, the value of goods the average income earner purchased in 2024 is higher by 1.2 percent nine (9) years on; in other words, the take-home value of goods and services is marginally above that of 2016 due to the debilitating effects of inflation.

**Real per capita income.** The trajectory of real per capita income augments the analysis and conclusion of the salary and wage section. Real per capita declines after 2019 and more so after 2022, precipitated by the reopening of the economy following the pandemic and high population growth propelled by higher demand for labour from financial and accommodation services and the construction industry. Relative to the current per capita, the gap increases as prices and population growth outpace the quantity of goods and services produced. In other words, if the values of goods and services produced in 2022 are divided equally among all residents, everyone would get less than they did in 2016.

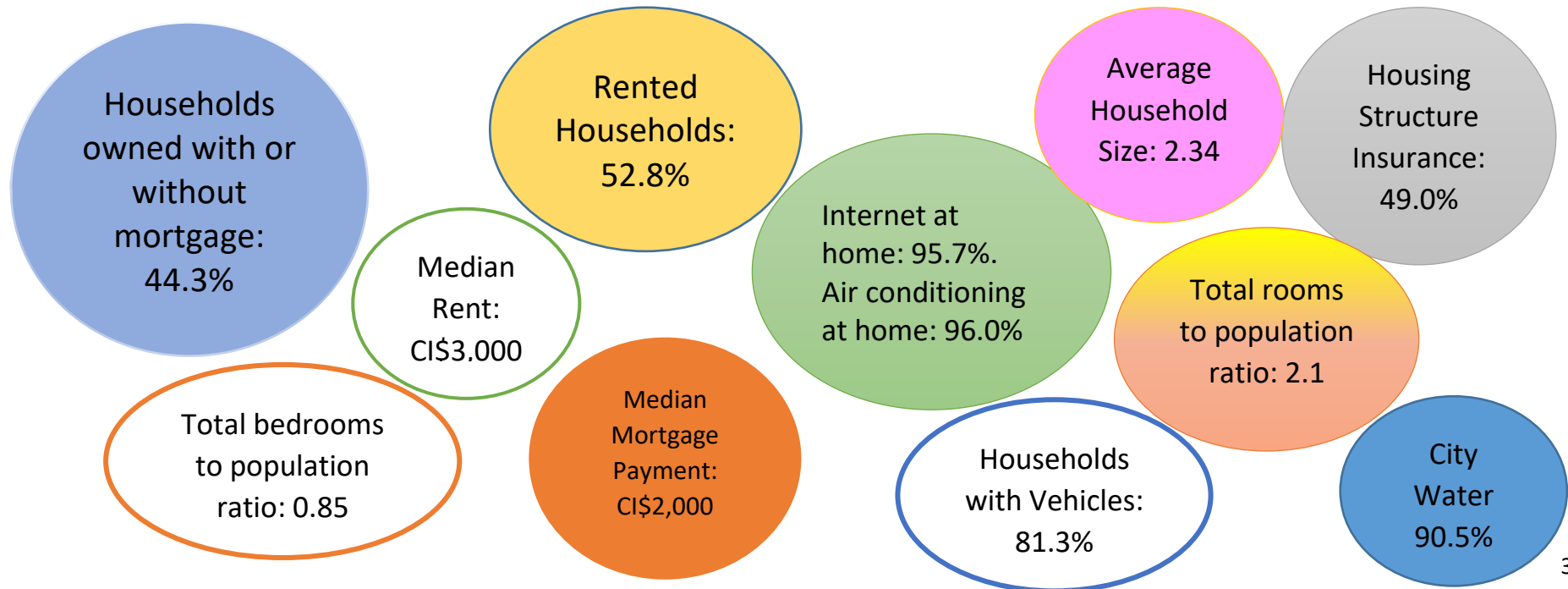


## MATERIAL LIVING CONDITIONS

88.6

Material living conditions refer to an individual's living standard, expressed through three sub-dimensions: household income, household debt, household consumption, and housing conditions.

**Housing conditions.** Poor living conditions are usually associated with substandard and unsanitary housing, lack of access to basic amenities such as clean water and proper sanitation, overcrowding, and unhealthy environments. The leading cause of these problems worldwide is the severe lack of housing, especially affordable housing.



## Housing needs and overcrowding

89.0

In Spring 2024, the total number of households<sup>5</sup> were estimated at 37,622 and 2.34 persons per household. Bodden Town had the largest average household size, with 2.68 persons, and the smallest was Sister Islands, with 1.94 persons. More than half of the households are in the capital city, George Town. Shortage of homes means growing families have difficulty finding affordable housing, leading to overcrowding. Further, the increasing cost of rented homes makes them much more unaffordable, especially for low-income workers. Generally, this leads to an increase in inadequate housing, that is, housing in poor condition or situated in a hidden high-density area.

**Housing Overcrowding.** Generally, overcrowding is where more people are located within a given space (especially for sleeping) than is considered tolerable from a safety and health perspective. Safety and health perspectives vary based on the environment and local cultural norms.

The rate of overcrowded households is measured as a ratio of the household adult counts to the household dwelling room counts, equating to **11.0 percent overcrowding**.<sup>6</sup> The estimated number of overcrowded households also means that **89 percent of households are deemed not to be overcrowded**.

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<sup>5</sup> A household comprises EITHER: one person living alone; or a group of persons (not necessarily related) living at the same address AND with common housekeeping, i.e., sharing at least one meal a day AND sharing living arrangements. This concept is used for persons sharing an apartment or house or a one-room together. Note: Sharing a meal does not necessarily mean everyone in the household partakes in the same meal at the same time. Sharing a meal also includes access to food prepared or groceries purchased by household members.

<sup>6</sup> A size of room threshold could also be added to the definition, however, data on size were unavailable.

**Table MI: Overcrowded Households**

	Total Estimated Households	Households Rooms > Occupants	Household Reporting # of Rooms	Overcrowded HH <sup>1</sup>	Overcrowded HH <sup>2</sup>	Overcrowded HH <sup>3</sup>	% Overcrowded based on HH <sup>2</sup>
<b>Total</b>	<b>37,621</b>	<b>35,602</b>	<b>37,506</b>	<b>4,570</b>	<b>4,107</b>	<b>5,547</b>	11.0
George Town	19,684	18,415	19,660	2,778	2,562	3,233	13.0
West Bay	8,228	7,948	8,181	443	396	676	4.8
Bodden Town	6,647	6,336	6,625	643	532	886	8.0
North Side	805	782	805	134	89	156	11.1
East End	793	748	770	227	204	227	26.5
Sister Islands	1,465	1,372	1,465	346	324	369	22.1

Note

<sup>1</sup> Based on the number of rooms & Age classification (1 for adult & 0.5 for child [ $\leq 10$ ])

<sup>2</sup> Based on the number of rooms & Age classification (Does not take into account children)

<sup>3</sup> Based on the number of rooms

**Income inequality.** The income quintile share ratio (S80/S20 ratio), which is a basic measure of income distribution, is calculated as the ratio of total income received by the top twenty (20) percent of the population with the highest income (the top quintile) to that obtained by the twenty percent of the population with the lowest income (the bottom quintile)<sup>7</sup>. The income quintile share ratio of employed

<sup>7</sup> The income quintile share ratio calculated as the ratio of total income received by the 20% of the population with the highest income (the top quintile) to that received by the 20% of the population with the lowest income (the bottom quintile)

persons who provided their income on the survey was 7.6 times. This income inequality ratio means that people at the top of the income scale earn, on average, 7.6 times more than those at the bottom. Similarly, **the top twenty percent of households (employment income) earn 9.2 times more than the bottom twenty percent of households.** The Gini index<sup>8</sup>, or Gini coefficient, measures income inequality by determining how income is distributed across the population, calculated at 0.388.

**Arrears in Bills Payment:** *During the past six (6) months, were you behind in paying any of the following expenses?* About 80 percent of respondents indicated that within the last six months, they were not behind on any bill payments. Of all respondents, 5.1 percent were behind on electricity payments, 4.3 percent on personal loans, 3.9 percent on rent, 3.3 percent on water and 0.6 percent on mortgage repayments (see Table E1).

Tables E1 & E2: Persons Behind in Selected Expenses and Unaffordable Services

Persons Behind in Selected Expenses		
	Total	Caymanian
	Percent (%)	
Electricity	5.1	6.3
Other Loans	4.3	3.9
Rent Payments	3.9	2.5
Water	3.3	3.6
Credit Card Payments	1.0	1.5
Insurance Services	0.9	1.2
Telephone	0.8	0.9
Mortgage Repayments	0.6	1.2
Child Support/Maintenance	0.2	0.3
Not Behind on Bills Payment	80.0	78.7

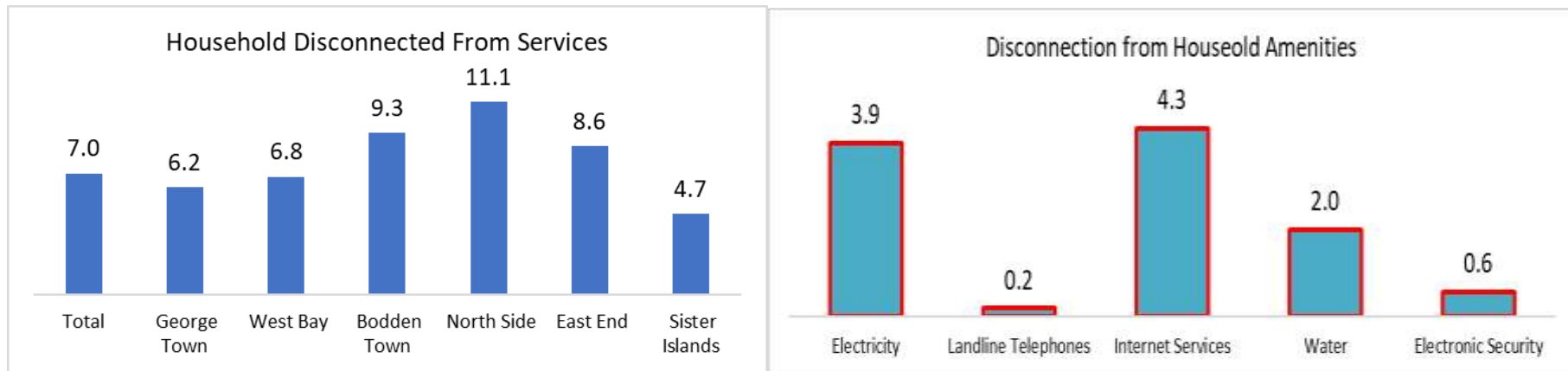
Unaffordable Services by Status			
	Total	Caymanian	Non-Caymanian
<b>Population Aged 18+</b>	<b>72,990</b>	<b>30,738</b>	<b>41,992</b>
	Percent (%)		
Mobile Phone Services	2.0	2.3	1.9
Subscription (TV/Netflix)	1.7	1.8	1.6
Personal Automobile	1.7	2.1	1.5
Credit Card	0.6	0.8	0.4
Loan Services	1.4	1.4	1.5
None of these	92.5	91.7	93.8

<sup>8</sup> Gini index of 0.0 represents perfect equality, while an index of 1.0 implies perfect inequality.

Responses indicate that 12.9 percent of the adult population (18+) was behind on mortgage, rent, and utility bill payments was 12.9 percent, while for Caymanians, it was 13.6 percent. 9.0 percent of households were behind on bill payments (electricity, rent, mortgages, and water supply).

Among Caymanians, 6.3 percent were behind on electricity payments, 3.9 percent on personal loans, 3.6 percent on water bills, and 1.2 percent on mortgage repayments (see Table E1).

**Disconnection from household services.** Of the estimated 37,621 households in the Cayman Islands, 4.3 percent reported being disconnected from internet services within the last six months, 3.9 percent from electricity, and 2.0 percent from city water. Therefore, **7.0 percent of households were disconnected** from at least one of the household services (electricity, water, or internet) during the last year.



## ECONOMIC AND PHYSICAL SAFETY

86.5

In the context of quality of life, economic security and vulnerability are analysed in relation to wealth and debt. At the same time, physical and personal safety is measured by the recorded incidence of criminal offences and perceived crime levels in areas where people live. Economic security is analysed with statistics that measure situations where people may find themselves, such as being unable to cope with unexpected financial expenses or being in arrears with a mortgage, rent, utility bills or hire purchase payments. The analysis of physical safety is based on crime statistics and information on the population's perceptions regarding crime, violence or vandalism in the area where they live. The overall satisfaction was **86.5** percent, averaged from the subcomponents below.





### Self-Assessed Poverty and Food Security

95.1

Question: *Looking back over your life in the Cayman Islands, how often do you think you lived in poverty?* Poverty is a state or condition in which an individual lacks the financial resources and essentials for a certain standard of living. It can have diverse environmental, legal, social, economic, and political causes and effects.

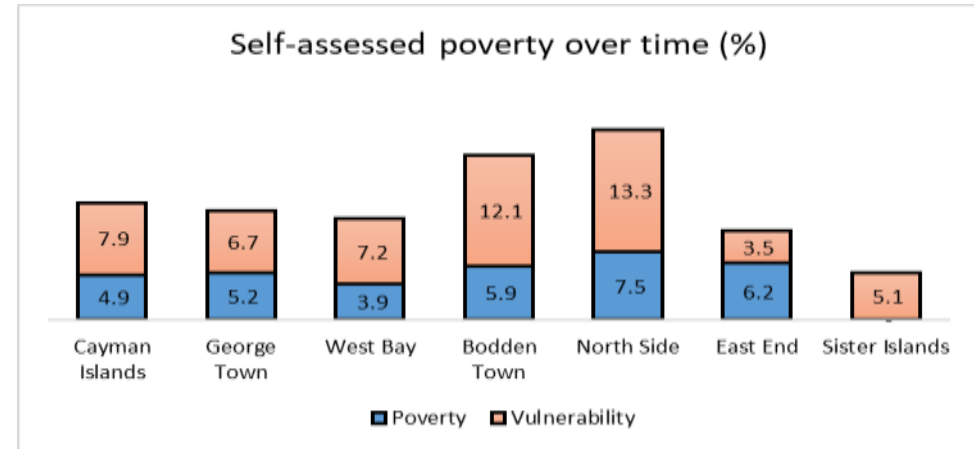
Persons answering “often” and “most of the time” are considered to have been living in poverty, and those persons responding “occasionally” are deemed to be vulnerable to poverty. This self-assessed poverty measure is 4.9 percent, while another 7.9 percent were vulnerable to the effects of poverty. Therefore, the proportion of persons not in **poverty (self-assessed) was 95.1 percent**. For Caymanians, the self-assessed poverty measure is 6.0 per cent, and the poverty vulnerability measure is 9.9 per cent.

Lived in Poverty by Sex & Status					
	Total	Male	Female	Caymanian	Non-Caymanian
Never	79.5	80.3	78.7	74.8	83.0
Rarely	7.7	7.8	7.6	9.3	6.5
Occasionally	7.9	7.5	8.3	9.9	6.4
Often	2.5	2.4	2.6	3.2	2.0
Most of the time	2.4	2.1	2.7	2.8	2.1

The effects of poverty are not limited to lack of income and material resources. In addition to economic deprivation, poverty violates human dignity; it erodes or nullifies the rights to adequate food, housing,

health, safe water, education, and others. A mitigation measure can be social protection programs that contribute to reducing poverty and hunger by transferring resources to people living in poverty, enabling them to generate income, protect assets, and accumulate financial and social capital.

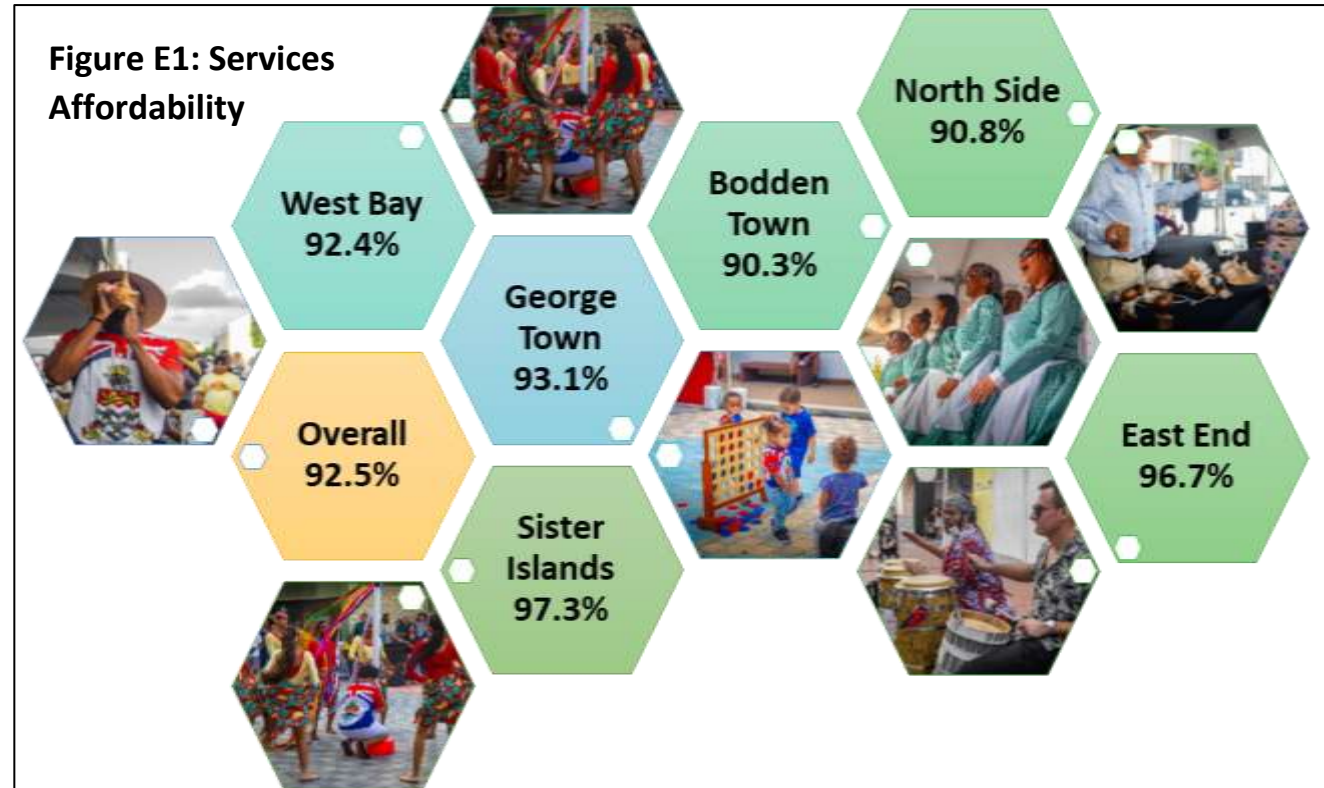
The lowest level of self-assessed poverty was in the Sister Islands (no self-assessed poverty measure), followed by West Bay, with 3.9 percent, while the highest was in North Side, with 7.5 percent. Responses of “occasionally” were deemed a vulnerability measure, which was highest in North Side (13.3%) followed by Bodden Town (12.1%). East End had the lowest vulnerability.



*During the past 6 months, have ...{you} ever been without the use of the following because they were unaffordable?*

In this multiple-response question, 92.5 percent of respondents indicated they did not need to go without these services as they were affordable (see Table E2). However, the remaining 7.5 percent of individuals had difficulty affording these several services, as depicted in Table E2. Among Caymanians, 8.3 percent found several services to be unaffordable.

The Sister Islands recorded the highest level of affordability of these services (*mobile phone, subscription TV, automobile, credit card, access to loans*), with 97.3 percent; East End followed with 96.7 percent, with George Town and West Bay with 93.1 and 92.4 percent, respectively (see Figure E1). The district with the lowest affordable was Bodden Town, with 90.3 percent.



In addition to goods and services that were unaffordable to households due to lack of money, to ascertain what household members are giving up to keep their budget from exploding, the question asked was, *which of the following items have ...{you} personally gone without in the last six months due to a lack of resources?* 69.4 percent of household members revealed that they did not have a shortage of money. By category, household members gave up the following to keep their budgets from exploding: New clothing - 19.6 percent; dining out - 18.5 percent; new shoes - 18 percent; paid holiday with family - 17.8 percent;

going to social gatherings - 11.9 percent; paid hobby or sports - 9.0 percent; and personal transport expenses - 5.2 percent.

Figure E2: Items Given Up in Priority Spending

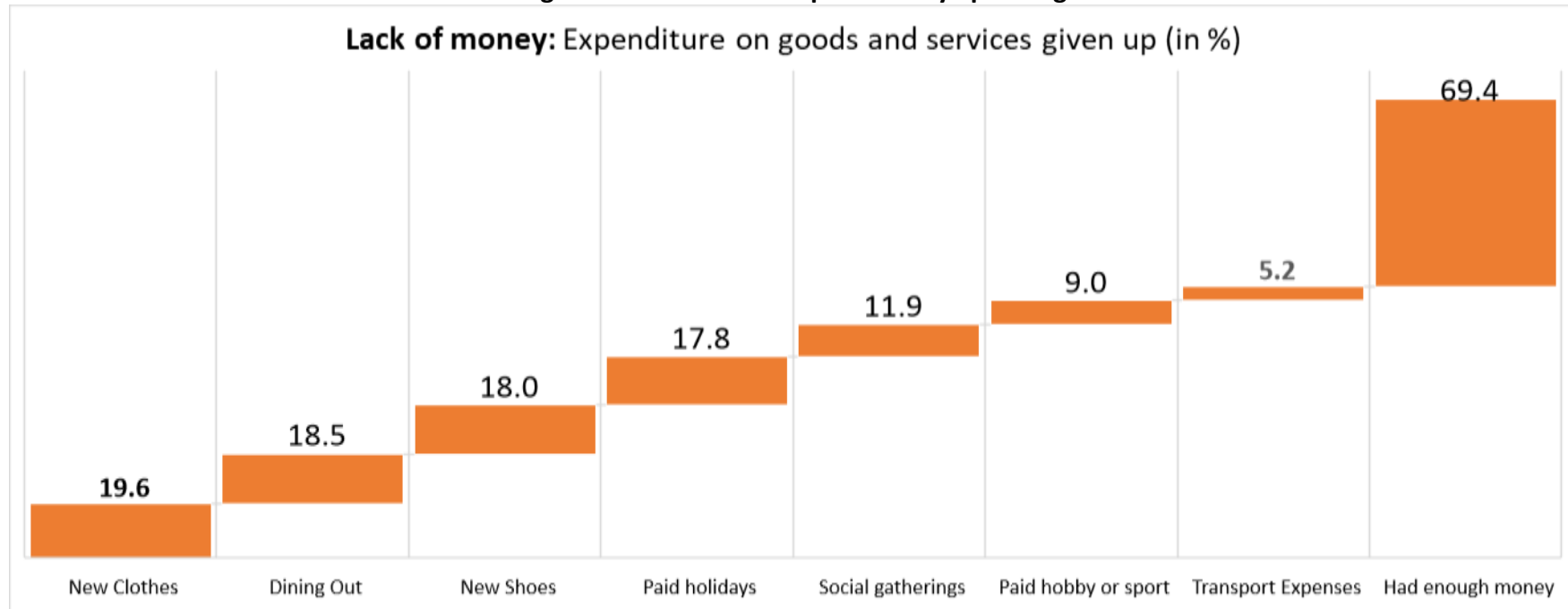


Figure E3

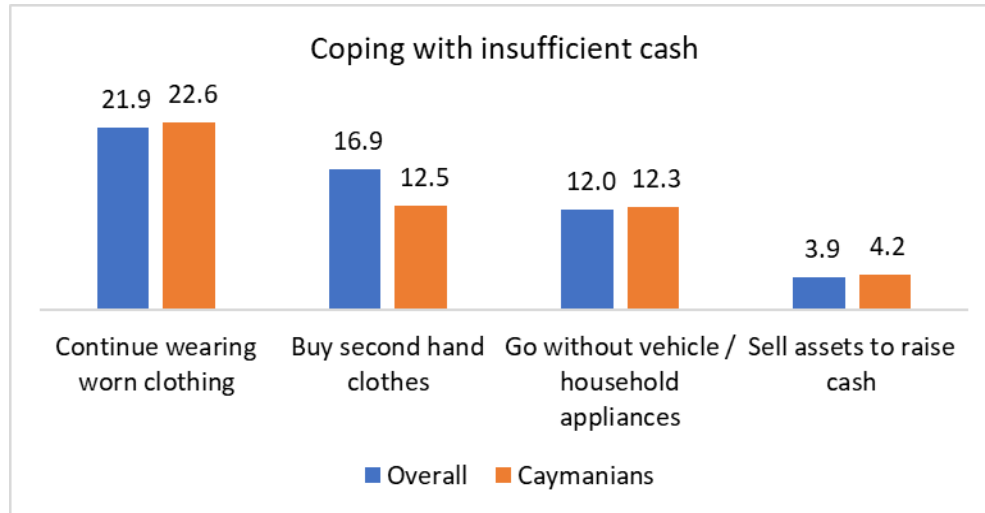
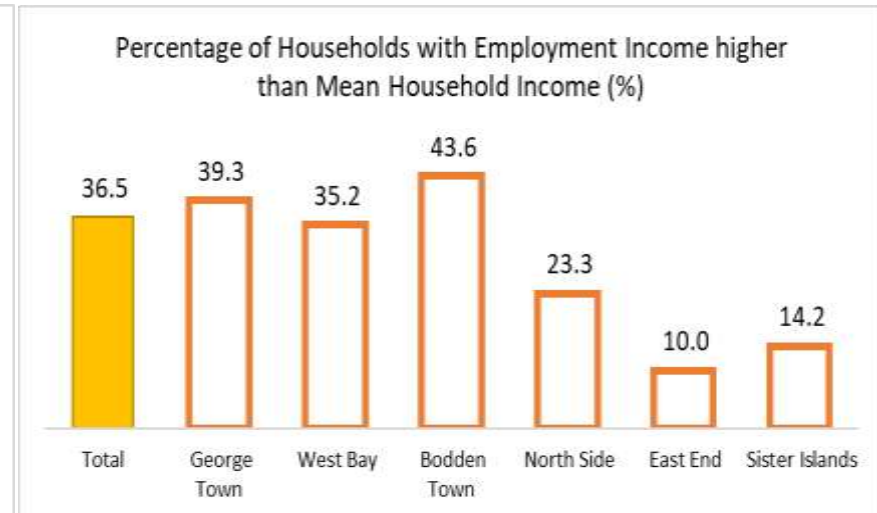


Figure E4



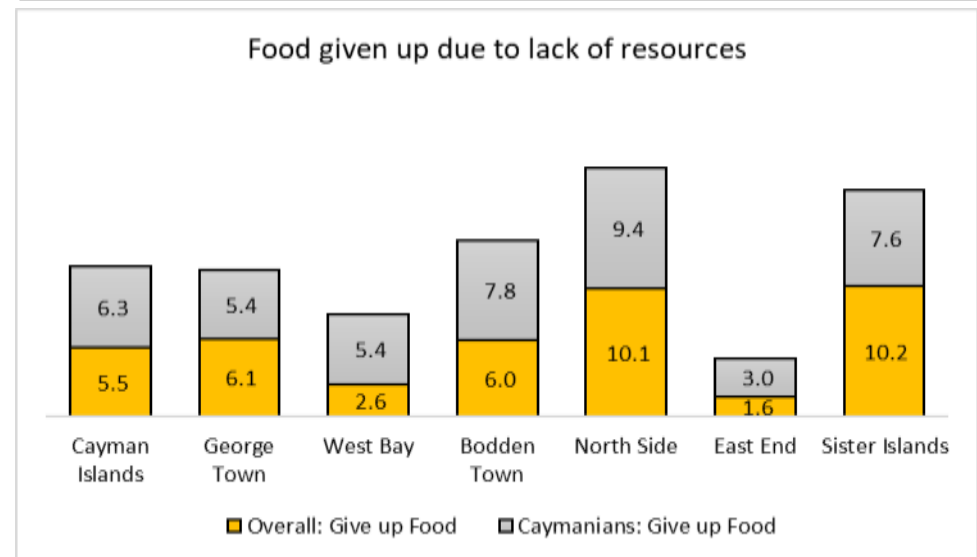
**Coping with insufficient money.** When dealing with inadequate spending power, 21.9 percent of the population continue wearing worn clothing, while another 16.9 percent resort to buying second-hand or used clothing. Approximately 12.0 percent of residents will go without vehicles and needed household items, while 3.9 percent will liquidate assets to obtain additional cash. In the East End, only 10 percent of households had an average household income greater than the mean household income. This was 14.2 percent for the Sister Islands and 23.3 percent for the North Side. The other districts ranged between 35 and 40 percent of households exceeding the mean income.

Similarly, almost one in four Caymanians will continue wearing worn clothing when faced with strained financial resources. One in eight Caymanians would buy used clothing and go without needed household appliances and vehicles, while 4.2 per cent would sell assets to raise cash.

**Self-assessed Food security.** *Have ...{you} had to give up meals within the last four (4) weeks due to a lack of resources of any kind?* Approximately 94.3 percent of persons had not given up meals within the last four weeks due to a lack of resources to obtain food. Caymanians had a food insecurity rate of 6.3 percent compared to 4.9 percent for non-Caymanians. Food insecurity among females was higher than among males.

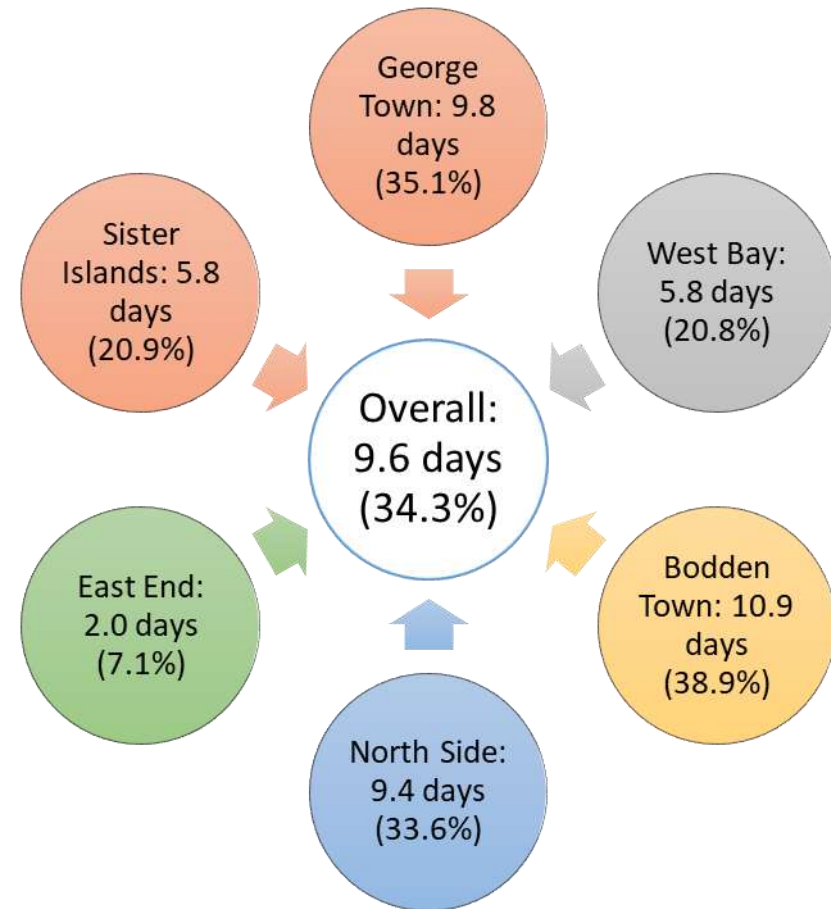
Across the districts, 10.2 percent of Sister Islands residents have had to give up meals, followed by North Side, 10.1 percent, and George Town, 6.1 percent. 9.4 percent of Caymanians living in North Side gave up meals, followed by Bodden Town and Sister Islands, 7.8 percent and 7.6 percent, respectively.

	Meals Given up due to Lack of Resources				
	Total	Male	Female	Caymanian	Non-Caymanian
	Percent (%)				
Yes	5.5	4.8	6.1	6.3	4.9
No	94.3	94.9	93.7	93.5	94.9
Prefer not to say	0.2	0.3	0.2	0.2	0.3



*How many days in the last four (4) weeks has ... given up at least one meal due to a lack of resources of any kind?*

On average, 34.3 percent (average number of meals given up as a ratio of the number of days in four weeks) of the days in a month, individuals gave up at least one meal due to a lack of resources. Bodden Town residents gave up the highest number of meals (at least one meal for 10.9 days in a month), followed by George Town (9.8 days in a month) and North Side (9.4 days). East End residents gave up the least number of meals (2.0 days).



## Economic/Financial Security – income and savings



79.6

Financial security measures the ability to afford living expenses, live comfortably on income, and save for the future. An important indicator of financial security is having enough emergency savings to cover unexpected costs and avoiding high-interest debt. Using the midrange between CI\$2,000 and CI\$5,000, which includes the monthly mean and median incomes, financial security is measured by the financial resources available from savings and relatives and friends. This stood at **79.6 percent**.

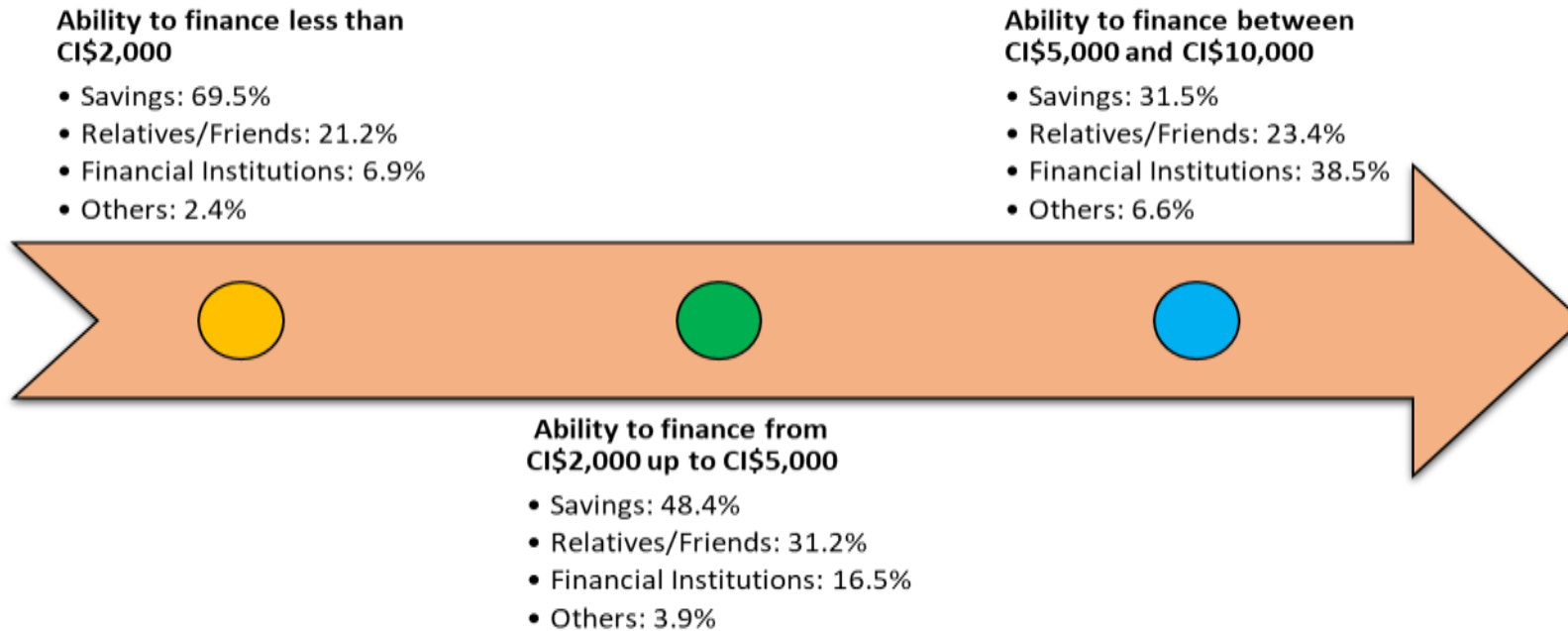
In other words, financial security is when an individual is comfortable affording their regular expenses and optimistic about their financial future. Financial security means individuals worry less about money and other tangible impacts: less debt, more savings, and the ability to set and reach long-term goals. It is essential to have a sense of financial security since this gives an individual the confidence of being able to rebound after a crisis.

In response to *“What is the main source of financing ...{you} would use to immediately finance an unexpected payment ...”*, 69.5 percent of individuals said that they can finance less than CI\$2,000 of unexpected payments, with 21.2 percent by invoking their relatives and friends’ support network. However, approximately 9.3 percent of individuals would need to borrow from institutions or sell assets to finance up to CI\$2,000 unexpectedly.



The median and mean incomes fall within the range of CI\$2,000 to CI\$5,000, and the ability to finance unexpected expenditures were as follows: savings 48.4 percent; relatives/friends 31.2 percent; financial institutions 16.5 percent; and others 3.9 percent.

Figure FS1: Ability to finance unexpected payment



As the unexpected payment of over CI\$5,000 exceeds the monthly median and mean incomes of CI\$3,600 and CI\$4,762, respectively, approximately 31.5 percent of individuals are prepared for such expenditure.

More persons indicated that they would seek help from relatives and friends (23.4%), financial institutions (38.5%) and other sources (6.6%).

As exhibited in Figure FS2, Caymanians are more likely to borrow from institutions for unexpected expenditures, as the proportion of borrowing exceeds the overall average at all levels. Similarly, Caymanians are less likely to borrow from relatives and friends across all the unexpected expenditure ranges.

Figure FS2: Caymanians' ability to finance unexpected payment

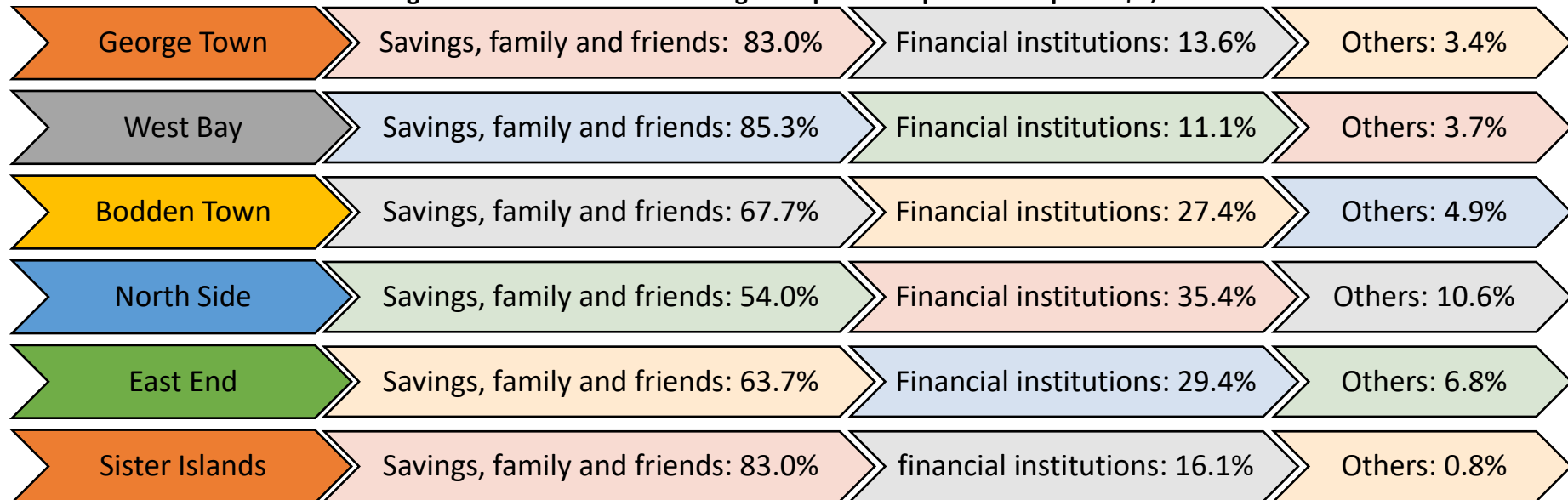


Approximately 96.5 percent of Sister Islands residents could finance an unexpected payment of up to CI\$2,000 from personal savings and borrow from relatives and friends. This was followed by West Bay with

93.5 percent, George Town with 92.1 percent, East End with 88.3 percent, Bodden Town with 84.7 percent, and North Side with 77.1 percent.

As unexpected expenditure increases to CI\$5,000, a smaller proportion can be financed from personal savings, family, and friends. The belief that they could rely on family and friends for additional resources was highest among West Bay residents (85.3%). This was followed by Sister Islands and George Town with 83.0 percent, Bodden Town with 67.7 percent, East End with 63.7 percent and North Side with 54.0 percent (see Figure FS3).

**Figure FS3: Sources of Financing Unexpected Expenses of up to CI\$5,000**



More people rely on financial institutions for unexpected expenses between CI\$5,000 and CI\$10,000 (see Appendix Table 4A).

**Household Income/Expense.**

The overall average monthly household income was CI\$9,702. West Bay had the highest average household income, followed by George Town and Bodden Town, with East End the lowest. When compared to the average monthly income to expenditure, the average income was almost three times greater than expenditure. When considering the number of employed persons in the households, the monthly average income

	Mean Household Monthly Income (CI\$)	*All Households	Average Household Estimated Monthly Expenses (CI\$)						
			Average Households Monthly Expenditure with Employed Persons						
			Total	1	2	3	4	5	6+
<b>Total</b>	<b>9,702</b>	<b>3,573</b>	<b>3,615</b>	<b>2,917</b>	<b>4,311</b>	<b>3,909</b>	<b>3,328</b>	<b>3,497</b>	<b>4,873</b>
George Town	10,029	3,679	3,696	3,028	4,467	3,721	2,621	3,767	5,220
West Bay	10,121	3,966	4,032	3,313	4,821	3,840	4,267	3,100	
Bodden Town	9,843	3,373	3,421	2,573	3,876	4,249	3,929	3,000	3,000
North Side	7,978	3,295	3,536	2,691	3,627	5,250	4,250		
East End	5,232	1,524	1,518	1,475	1,400	1,867	2,200		
Sister Islands	5,877	2,046	2,101	1,846	1,981	6,000	3,250		

\*All households include households with or without employed persons

Average Household Monthly Income by Number of Employed Persons and District (in CI\$)								
	Total	Number of Employed Persons						
		0	1	2	3	4	5	6+
<b>Total</b>	<b>9,702</b>	<b>9,698</b>	<b>9,378</b>	<b>9,868</b>	<b>10,301</b>	<b>10,114</b>	<b>10,352</b>	<b>11,910</b>
George Town	10,029	10,182	9,850	10,057	10,522	10,152	10,401	12,114
West Bay	10,121	10,506	9,916	10,103	10,684	11,003	10,075	
Bodden Town	9,843	9,773	9,283	10,137	10,375	10,407	10,889	10,889
North Side	7,978	7,557	7,088	8,863	8,211	7,271		
East End	5,232	3,886	5,119	4,734	6,248	13,597		
Sister Islands	5,877	7,226	5,399	5,881	7,226	7,226		

increases between CI\$10,000 and CI\$12,000 for households with three (3) or more employed persons.

**Economic/financial outlook**

**92.1**

*Is there anything ... {you} expect to happen within the next two years which will ... {improve or reduce standard of living; increase or decrease income; none of these}?*

Households' economic outlooks are mainly influenced by various factors such as income, education level, family size, establishment of new enterprises, financial literacy, risk perception and emotions. Changes in spending structures and income levels also play a crucial role in shaping household financial conditions and outlook.

Despite echoing concerns about the increasing cost of living, residents are optimistic about the future. Generally, 43.4 percent of persons see their income and standard of living increasing over the next two years. By contrast, approximately 7.9 percent of residents see a dim economic and financial outlook (lower income and standard of living), with the lowest emanating from non-Caymanians. 38.1 percent of Caymanians hold an optimistic view of improved income and standard of

	Total	Male	Female	Caymanian	Permanent Residents	Non-Caymanian
<b>Total</b>	<b>69,972</b>	<b>35,675</b>	<b>34,297</b>	<b>29,409</b>	<b>7,510</b>	<b>33,053</b>
	Percent (%)					
Improved standard of living	19.8	19.0	20.5	16.9	27.3	20.6
Reduced standard of living	4.8	4.9	4.7	5.9	7.6	3.1
Increased Income	23.6	24.6	22.6	21.2	20.1	26.6
Reduced Income	3.1	2.9	3.4	3.5	2.8	2.8
None of these	48.7	48.7	48.8	52.5	42.2	46.9
<b>Optimistic Outlook</b>	<b>43.4</b>	<b>43.6</b>	<b>43.1</b>	<b>38.1</b>	<b>47.4</b>	<b>47.2</b>
<b>Pessimistic Outlook</b>	<b>7.9</b>	<b>7.7</b>	<b>8.1</b>	<b>9.5</b>	<b>10.4</b>	<b>6.0</b>



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living over the next two years. The overall score is the neutrals, improved standard of living and increased income.

Among the districts, West Bay leads the way with the highest optimism, followed by Sister Islands and George Town. At least one in every three people in the Sister Islands and East End expect higher income in the future, while for West Bay, it's one in every four persons and, for all other districts, at least one in every five persons.

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
<b>Total</b>	<b>36,145</b>	<b>15,076</b>	<b>13,343</b>	<b>1,683</b>	<b>1,283</b>	<b>2,441</b>
	Percent (%)					
Improved standard of living	21.3	19.5	19.3	17.0	4.9	10.8
Reduced standard of living	4.7	2.1	8.1	1.5	10.1	5.1
Increased Income	22.8	25.9	20.7	22.2	33.2	33.6
Reduced Income	3.8	2.6	2.8	-	2.0	1.1
None of these	47.5	50.0	49.2	59.3	49.8	49.4
<b>Optimistic Outlook</b>	<b>44.1</b>	<b>45.4</b>	<b>40.0</b>	<b>39.2</b>	<b>38.1</b>	<b>44.5</b>
<b>Pessimistic Outlook</b>	<b>8.5</b>	<b>4.7</b>	<b>10.9</b>	<b>1.5</b>	<b>12.1</b>	<b>6.2</b>

The district of North Side is least pessimistic about their economic prospects, with 1.5 percent. In contrast to this, at least 12.1 percent of East End residents believe they will see a slight decline in their income and standard of living in the next two years. Among Caymanians, 40.4 percent of those in Bodden Town remain optimistic about the near term, followed by West Bay and George Town.

Caymanians	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
<b>Total</b>	<b>11,485</b>	<b>6,189</b>	<b>8,640</b>	<b>1,059</b>	<b>685</b>	<b>1,350</b>
	Percent (%)					
Improved standard of living	16.8	16.8	17.8	19.6	9.1	13.8
Reduced standard of living	6.3	1.7	7.9	-	15.2	9.2
Increased Income	19.9	22.8	22.6	15.7	24.2	18.5
Reduced Income	4.0	5.0	3.1	-	-	-
None of these	53.0	53.7	48.6	64.7	51.5	58.5
<b>Optimistic Outlook</b>	<b>36.7</b>	<b>39.6</b>	<b>40.4</b>	<b>35.3</b>	<b>33.3</b>	<b>32.3</b>
<b>Pessimistic Outlook</b>	<b>10.3</b>	<b>6.7</b>	<b>11.1</b>	<b>-</b>	<b>15.2</b>	<b>9.2</b>

### Resources to support the standard of living

79.3

The standard of living is the material well-being of the average person in a given population, typically measured using gross domestic product (GDP) per capita. In contrast, the quality of life represents the more intangible aspects. One alternative standard of living data set is the Human Development Index (HDI), which uses many factors, from life expectancy and education to gross national income (GNI). The standard of living focuses on basic material factors such as income, gross domestic product (GDP), life expectancy, and economic opportunity. These measures are statistical calculations and are available publicly; we also attempt to focus on obtaining residents' sentiments on their standard of living.

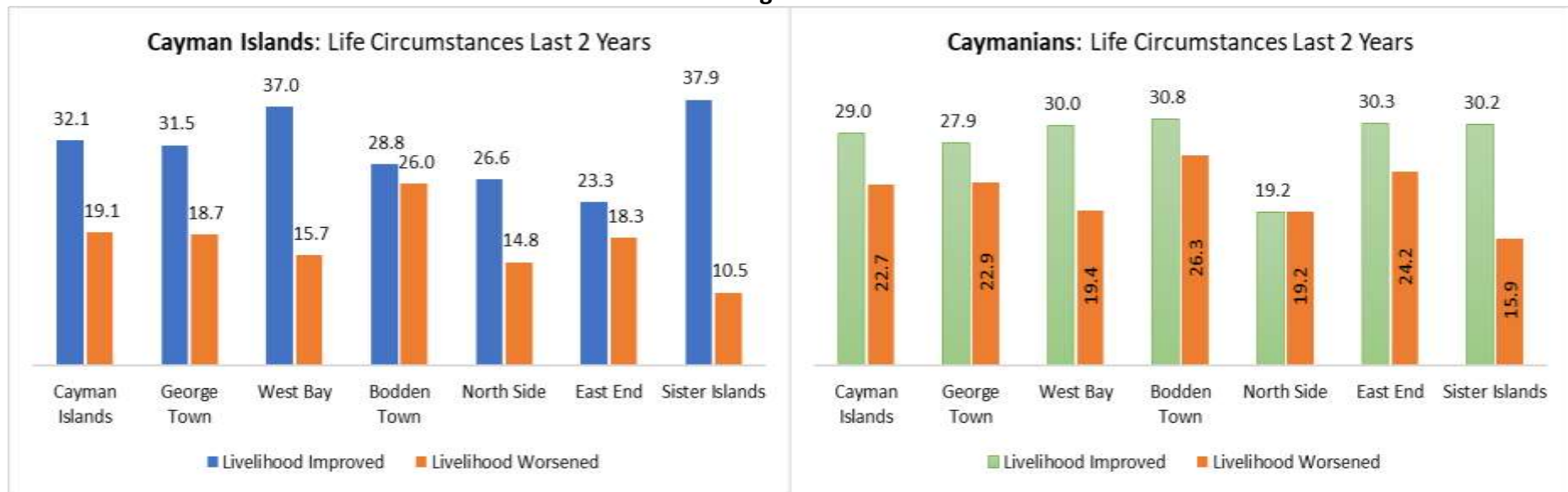
**Life Circumstances.** In response to the question, *“Has anything happened within the last two years to ...{you} which has improved or reduced standard of living; increased or decreased income; none of these, 80.9 percent of those surveyed responded that their living circumstances increased* and or standard of living increased while others said that it remained the same (Did not worsen). Among the districts, the Sister Islands recorded the highest percentage of residents whose life circumstances had not deteriorated during the last two years, 89.5 percent. This was followed by North Side and West Bay with 85.2 and 84.3 percent, respectively. The district with the highest percentage of residents whose living circumstances worsened in the last two years was Bodden Town, with 74.0 percent.

Lives did not get Worse in Last 2 Years		
	Residents (%)	Caymanians (%)
Cayman Islands	80.9	77.3
George Town	81.3	77.1
West Bay	84.3	80.6
Bodden Town	74.0	73.7
North Side	85.2	80.8
East End	81.7	75.8
Sister Islands	89.5	84.1



Across all districts, at least one in every four Caymanians' livelihood improved during the last two years except for North Side, with one in five persons. On average, the next improvement was more pronounced in the Sister Islands, with 30.2 percent of the persons 18 years and older seeing improvement in income and standard of living. In comparison, 15.9 percent reported being worse off (see Figure R1).

Figure R1



**Standard of Living.** *How satisfied are ...{you}. with the following aspects of ...{your} life? {Standard of Living}.* 77.7 percent of Cayman Islands residents were happy with their current standard of living. Similarly, 76.5 percent of Caymanians, 78.8 percent of non-Caymanians, and 78.0 percent of females were contented with their standard of living.

Across the districts, a higher proportion of sister island residents are satisfied with their standard of living than in the other districts. Sister Islands (82.5%) were followed by West Bay (78.2%), East End (77.3%), North Side (75.7%), Bodden Town (73.8%), and George Town (69.8%).

<b>77.7%</b>	<b>Total</b>	<b>Male</b>	<b>Female</b>	<b>Caymanian</b>	<b>Permanent Residence</b>	<b>Non-Caymanian</b>
<b>Standard of Living</b>						
Total	71,057	36,189	34,868	29,949	7,614	33,495
Very Satisfied	20.2	20.2	20.3	20.9	22.9	19.1
Satisfied	58.2	59.2	57.2	54.6	51.2	63.0
Neither	12.5	12.2	12.8	12.7	16.7	11.3
Dissatisfied	7.9	7.3	8.5	9.8	8.2	6.1
Very Dissatisfied	1.2	1.1	1.3	2.0	1.0	0.5
<b>Weighted Average</b>	<b>77.7</b>	<b>78.0</b>	<b>77.3</b>	<b>76.5</b>	<b>77.3</b>	<b>78.8</b>

	<b>George Town</b>	<b>West Bay</b>	<b>Bodden Town</b>	<b>North Side</b>	<b>East End</b>	<b>Sister Islands</b>
<b>Standard of Living</b>						
<b>Total</b>	<b>36,545</b>	<b>15,382</b>	<b>13,494</b>	<b>1,782</b>	<b>1,335</b>	<b>2,519</b>
	Percent (%)					
Very Satisfied	20.6	20.7	14.5	23.3	12.8	26.8
Satisfied	52.0	59.5	54.5	54.8	68.9	62.7
Neither	10.3	11.1	18.0	2.6	10.1	6.8
Dissatisfied	3.4	7.6	11.2	15.7	8.2	3.7
Very Dissatisfied	0.3	1.1	1.8	3.5	-	-
<b>Weighted Average (%)</b>	<b>69.8</b>	<b>78.2</b>	<b>73.8</b>	<b>75.7</b>	<b>77.3</b>	<b>82.5</b>

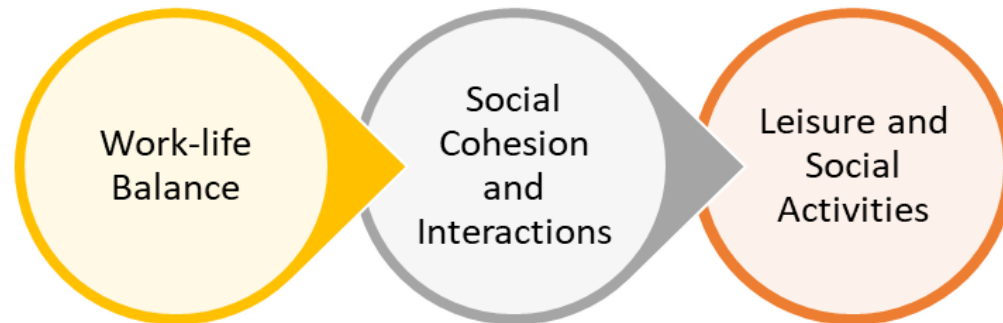
## LEISURE AND SOCIAL ACTIVITIES

**81.7**

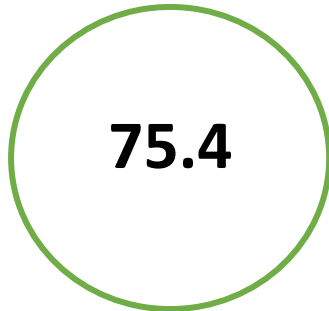
Leisure activities refer to actions individuals undertake during their time off from work. Leisure activity encompasses the practices of individuals involved in their spare time for different reasons like relaxation or growth. Leisure activities enhance personal satisfaction and promote social interactions, increasing access to social resources. This interaction plays a significant role in improving overall quality of life. The rationale for including this dimension stems from the recognition that effectively that effectively

utilising one’s free time can enhance personal happiness and fostering greater success in social interactions. To this end, the dimensions examined were work-life balance, and social cohesion and connections.

Overall, this dimension averages the satisfaction of work-life balance and social cohesion and interactions for a **score of 81.7 percent**.



**Work-life balance**



*How satisfied are ...{you}. with the following aspects of ...{your} life? {Work life balance}.*

75.4 percent of residents indicated they are happy with their work-life balance, equivalent to one in every four persons. This is validated by 17.9 percent (or 10,889 persons) of the employed labour force working more than 50 hours per week, and 2.4 percent (or 1,464 persons) had multiple jobs.

It is generally accepted that rest is essential to maintaining a healthy work-life balance when engaging in various activities. Similarly, overworking can lead to negative consequences such as burnout, fatigue, and decreased productivity.

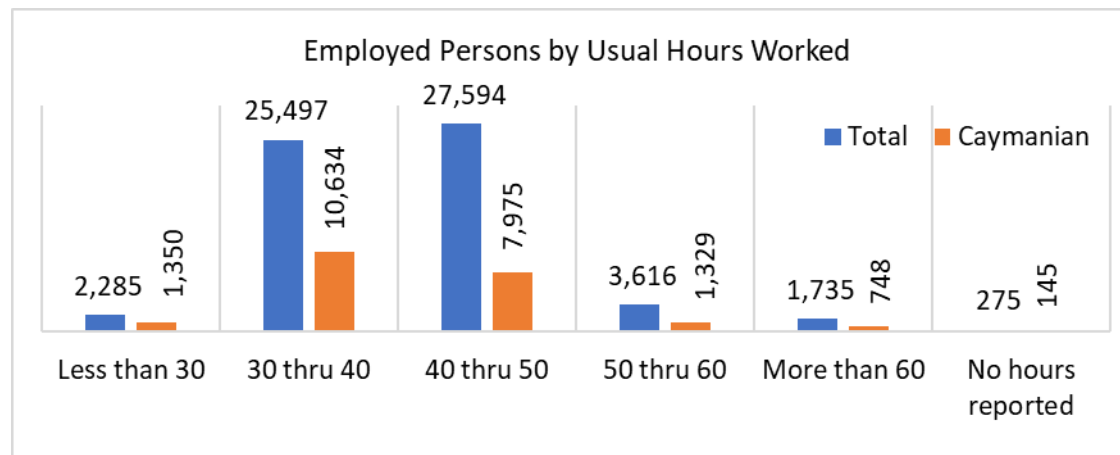
Employees and employers must recognise the importance of maintaining a healthy balance between work and personal life. Achieving a healthy work-life balance varies based on individual circumstances and preferences, but it's crucial for promoting overall well-being. Some signs of an unhealthy work-life balance may include constant overwork, a negative personal life, burnout, lack of self-care, and strained relationships.

	<b>75.4%</b>	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Work life balance</b>							
Total		61,901	32,460	29,441	23,469	6,626	31,806
Very Satisfied		17.3	18.1	16.4	16.8	18.8	17.3
Satisfied		55.4	55.3	55.5	52.1	49.4	59.1
Neither		16.1	17.0	15.0	16.5	19.2	15.0
Dissatisfied		9.3	8.0	10.8	11.8	11.0	7.2
Very Dissatisfied		1.9	1.6	2.3	2.7	1.6	1.4
		<b>75.4</b>	<b>76.1</b>	<b>74.6</b>	<b>73.7</b>	<b>74.6</b>	<b>76.7</b>

Experiencing difficulties in maintaining healthy relationships with family, friends, and loved ones due to work-related commitments.

The QOL survey response shows that, on average, 73.7 per cent of Caymanians are content with their work-life balance. However, 14.5 per cent are generally dissatisfied (both dissatisfied and very dissatisfied).

Regarding hours of work and having multiple jobs, the Spring 2024 LFS survey found that approximately 5.4 per cent (or 1,205 persons) of Caymanians worked multiple jobs, and 17.2 per cent (or 3,821 persons) worked more than 50 hours per week.



## Social cohesion and connections

**88.0**

Social cohesion measures the interconnectedness and unity of different groups within a society. It encompasses the sense of belonging to a community and the relationships between its members. This concept embodies efforts to establish societal balance, foster economic growth, and strengthen national identity. Additionally, social cohesion aims to advance equal citizenship by reducing inequality, economic disparities, and societal divisions. It reflects people's aspirations for personal development, a sense of belonging that links individual freedom to social justice, economic efficiency to equitable resource allocation, and pluralism to shared conflict resolution mechanisms. Social cohesion is crucial to societal well-being and health outcomes. Socio-demographic factors affect perceptions of social cohesion. A cohesive society focuses on economic growth and a stable political structure built over time through a sense of belonging, values, and commitment. The following indicators were used to gauge social cohesion and connection. The overall satisfaction was **88.0** percent, averaged from the subcomponents below.



**Relationship with Family.** How satisfied are ...{you} with the following aspects of ...{your} life? {Relationship with family}. The results show that relations with family continue to be strong in the Cayman Islands, with an 87.1 percent weighted average satisfaction among respondents. They were led by 88.3 percent among non-Caymanians and 85.8 percent for Caymanians. Across genders, the satisfaction rate was the same. Comparing the districts, solid family bonds exist in the Sister Islands, with 89.0 percent satisfaction with their family

<b>87.1%</b>	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Relationship with Family</b>						
Total	70,590	36,013	34,577	29,637	7,614	33,339
Very Satisfied	46.1	45.5	46.8	43.7	46.4	48.2
Satisfied	46.2	47.3	45.0	46.3	45.1	46.4
Neither	5.2	4.6	5.9	6.2	6.5	4.1
Dissatisfied	1.9	2.1	1.7	3.1	1.4	0.9
Very Dissatisfied	0.5	0.4	0.6	0.8	0.7	0.3
	<b>87.1</b>	<b>87.1</b>	<b>87.1</b>	<b>85.8</b>	<b>87.0</b>	<b>88.3</b>

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
<b>Relationship with Family</b>						
<b>Total</b>	<b>36,208</b>	<b>15,382</b>	<b>13,390</b>	<b>1,735</b>	<b>1,335</b>	<b>2,540</b>
	Percent (%)					
Very Satisfied	51.1	47.0	32.0	49.7	21.0	55.0
Satisfied	42.9	46.6	54.4	44.0	67.7	38.2
Neither	4.0	4.4	9.5	3.9	7.8	4.1
Dissatisfied	1.7	1.6	2.8	1.2	1.9	1.8
Very Dissatisfied	0.3	0.4	1.2	1.2	1.6	0.8
<b>Weighted Average (%)</b>	<b>88.6</b>	<b>87.6</b>	<b>82.6</b>	<b>88.0</b>	<b>80.9</b>	<b>89.0</b>

relationships, followed by George Town and North Side. Although all districts were greater than 80 percent, Bodden Town was the lowest, with 82.6 percent.

**Relationship with Co-workers.** *How satisfied are ...{you}. with the following aspects of ...{your} life?*

*{Relationship with co-workers}* 81.3 percent of persons aged 18 and older are generally satisfied with their co-workers. Among Caymanians, the weighted average satisfaction was 80.7 percent, and 81.9 percent for non-Caymanians. Females' relationships with co-workers slightly edged out males with 81.1 percent.

	<b>81.3%</b>	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Relationship with Coworkers</b>							
Total		57,465	30,762	26,703	21,060	6,314	30,091
Very Satisfied		24.4	23.3	25.7	24.4	23.0	24.7
Satisfied		61.3	62.6	59.9	59.7	59.7	62.9
Neither		11.0	11.1	10.8	11.5	13.6	10.0
Dissatisfied		2.9	2.6	3.2	3.8	3.7	2.0
Very Dissatisfied		0.4	0.4	0.4	0.6	-	0.4
		<b>81.3</b>	<b>81.1</b>	<b>81.4</b>	<b>80.7</b>	<b>80.4</b>	<b>81.9</b>

In obtaining public sentiments on social support systems, the question posed was, *how many persons can ...[you] count on for help if ...[you] are {sick, financial problems, emotional issues, and other support needed}*. 10 percent have no one to rely on for help. For Caymanians, the average was 9.7 percent.



**Sickness.** *In the Cayman Islands, how many persons can you rely on if you are sick?* 5.8 percent of the population has no one to rely upon in the event of sickness. By contrast, 94.2 percent had one or more persons to rely on; this support network was highest among permanent residents (95.6%) and Caymanians (95.1%), with non-Caymanians (93.2%) having the lowest.

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>94.2%</b>						
<b>Sick</b>						
Total	71,431	36,319	35,112	30,219	7,614	33,599
None	5.8	5.9	5.6	4.9	4.4	6.8
1 to 2 persons	28.1	27.4	28.8	26.4	25.3	30.2
3 to 5 persons	33.1	34.1	32.0	32.6	35.5	32.9
6 to 7 persons	11.1	11.4	10.8	11.9	11.6	10.3
8 or more persons	22.0	21.2	22.8	24.1	23.2	19.8

**Financial problems.** *In the Cayman Islands, how many persons can you rely on if you have financial problems?* 14.7 percent of Caymanians indicated that if they have financial problems, they have no one to turn to for help (this does not include institutions like Social Services); 13.7 percent for all residents including permanent

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>86.3%</b>						
<b>Financial Problems</b>						
Total	71,005	36,127	34,878	30,053	7,484	33,469
None	13.7	13.6	13.8	14.7	12.2	13.3
1 to 2 persons	40.0	39.3	40.6	39.7	42.7	39.6
3 to 5 persons	28.2	28.1	28.2	26.6	31.3	28.9
6 to 7 persons	5.4	6.0	4.9	5.3	3.8	6.0
8 or more persons	12.7	12.9	12.4	13.8	10.1	12.3

residents and non-Caymanians, indicated that they had no one to rely on for financial assistance. Generally, 86.7 percent of persons in the Cayman Islands indicated they have one or more persons to rely on if they encounter financial stress.

**Emotional issues.** *In the Cayman Islands, how many persons can you rely on if you have emotional issues?* If they encounter emotional problems, 89.2 percent of people in the Cayman Islands indicated they have at least one person in their lives whom they can rely on to help shoulder their emotional issues. For Caymanians, it was 79.1 percent, and females were 90.5 percent.

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>89.2%</b>						
<b>Emotional Issues</b>						
Total	70,907	36,054	34,852	30,032	7,536	33,339
None	10.8	12.1	9.4	10.9	8.3	11.2
1 to 2 persons	36.2	36.1	36.4	34.9	40.0	36.6
3 to 5 persons	28.4	28.0	28.9	27.2	28.6	29.5
6 to 7 persons	7.9	7.7	8.0	9.1	5.9	7.2
8 or more persons	16.7	16.1	17.4	18.0	17.2	15.4

**General Personal Support.** *In the Cayman Islands, how many persons can you rely on if you need support in other personal events?* Regarding other personal support (losses in disaster, funerals, etc.), 9.9 percent had no one to turn to for help; this was lower for Caymanians, with 8.5 percent. Approximately 11.5 percent of non-Caymanians had no one to rely on for personal support as they were more likely to have their support structure abroad. Among gender, there were more females without support (“None”) than males.

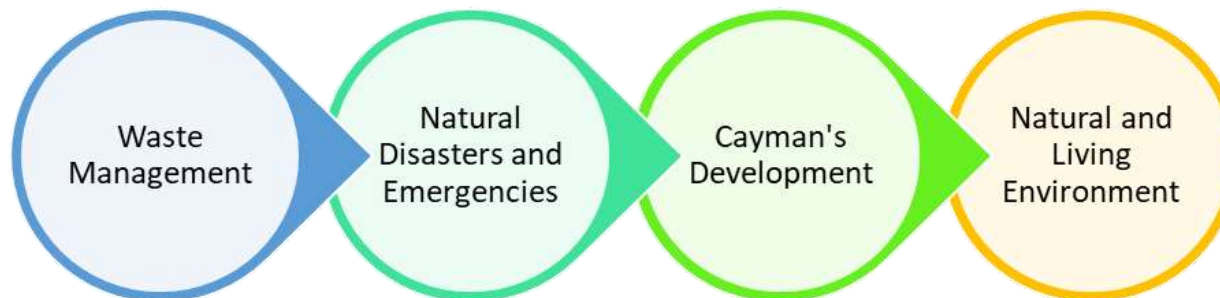
	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>90.1%</b>						
<b>Support in other personal events</b>						
Total	70,496	35,893	34,603	29,803	7,458	33,235
None	9.9	9.4	10.4	8.5	8.4	11.5
1 to 2 persons	32.6	32.2	33.0	33.0	32.1	32.4
3 to 5 persons	30.0	31.1	28.9	28.5	31.4	31.1
6 to 7 persons	8.7	8.6	8.9	8.9	9.8	8.4
8 or more persons	18.7	18.7	18.8	21.2	18.5	16.6

## NATURAL AND LIVING ENVIRONMENT

70.4

The environment is often discussed in the context of sustainability, but it's also crucial for an individual's quality of life. Environmental conditions directly affect human health and well-being and indirectly impact ecosystems and biodiversity. They can also lead to more severe consequences like natural disasters or industrial accidents. Many residents increasingly desire to enjoy the benefits of a high-quality environment, from fundamental rights such as access to clean water to intangible aspects like noise-free residential and work environments and easy access to nature and green spaces.

Local environmental factors mainly influence an individual's quality of life. Therefore, an accurate quality of life assessment can be obtained through surveys that gather information based on individuals' self-reported perceptions of environmental issues instead of relying solely on aggregated measures of environmental conditions such as air pollution or emissions. The following indicators were used to gauge the natural and living environment dimensions.



## Waste Management

71.3

Recycling converts waste materials, usually thrown away, into new materials and objects. Recycling waste reduces the amount of harmful materials in the environment by making sure these materials are kept away from landfills. The Department of Environmental Health (DEH) oversees all of the Islands' recycling. There are many reasons why recycling is essential. It can help reduce carbon footprint, but it also helps reduce the need to harvest raw materials, save energy, reduce greenhouse gases, and prevent pollution. The most effective way to reduce garbage is to avoid creating it in the first place. The principle of Reducing waste, Reusing, and Recycling resources and products is often called the "3Rs."

**REDUCING** - means choosing to use things carefully to minimise the amount of waste generated.

**REUSING** - involves the repeated use of items or parts of items which still have usable aspects.

**RECYCLING** - means the use of waste itself as a resource.

Respondents were asked, *"In the past 6 months, how often did this household...{Reuse/recycle; separate/sort waste; conserve electricity; reduce waste; conserve water}?"* Responses are displayed in Table WMI below.

Table WM1					
	Always	Most of the time	Sometimes	Never	Household Engagement in Environmental Friendly Activities (%)
	Percentage of Households (%)				
Reuse/Recycle Materials	19.1	12.7	25.3	42.9	<b>57.1</b>
Separate/Sort Waste	48.8	25.1	15.4	10.7	<b>89.3</b>
Conserve Energy	49.1	23.6	15.5	11.8	<b>88.2</b>
Reduce Waste	17.2	12.2	22.3	48.2	<b>51.8</b>
Conserve Water	21.4	19.5	29.1	30.0	<b>70.0</b>

An optimal indicator for waste management would be the treatment rates of the waste produced in the Cayman Islands by type of treatment. While metrics like the recycling rate are

relevant for measuring progress towards a circular economy, which is highly dependent on managing energy-related waste types, our data focus on household responses. At the household level, 57.1 percent indicated that they recycle and reuse materials sometimes, most of the time or always. In embracing the Department of the Environment's "Reduce, Recycle Reuse", 89.3 percent engage in sorting waste for the landfill. In addition, 51.8 percent of households responded that they reduce waste, albeit at various degrees; conservation of energy and water was 70.0 percent and 88.2 percent, respectively.

## Natural disasters and emergencies



Disaster risk management involves implementing policies and strategies to minimise new disaster risks, alleviate existing risks, and handle residual risks. This helps enhance resilience and reduce disaster losses. Prevention focuses on halting the occurrence of hazards, whether natural, technological, or human-caused. While preventing all hazards is impossible, effective evacuation plans, environmental planning, and design standards can reduce the risk of loss of life and injury.

Mitigation involves preventing emergencies, reducing their likelihood, or minimising their harmful effects. Preparedness includes planning, organising, training, and taking corrective action to respond to various hazards and emergencies. Recovery activities begin after the emergency to restore critical community functions and manage stabilisation efforts, including debris clean-up, financial assistance, rebuilding infrastructure, and providing care for displaced populations.

*Note: The next round of quality-of-life surveys will include several detailed questions about natural disasters and emergency preparedness.*

## Cayman's Development

69.5

Economic development and growth are often synonymous, but that is not always true. They are, in essence, different. Economic development focuses on the standard of living and includes qualitative and quantitative measures. Economic development aims to foster an economy where members benefit from wealth and education, health, and prosperity, making economic development a multidimensional economic tool. In contrast, economic growth focuses on the increase in an economy's output from one period to another. It solely considers opportunities to stimulate growth within an economy to increase real GDP. Additionally, economic development focuses on providing programs, policies, or activities to improve a community's economic well-being and quality of life. Depending on the community, it has a different meaning, as each community has opportunities, challenges, and priorities.

To obtain respondents' sentiments on Cayman's overall development, the question was *“On a scale from 1 to 5, 1 being very satisfied, 2 being satisfied, 3 neither satisfied nor dissatisfied, 4 being dissatisfied, and 5 very dissatisfied. How satisfied are...{you} with the following aspects of ...{your} life? {Cayman's development}”*.

As displayed in Table C1, using a weighted average measure, 69.5 percent of persons were appreciative of the overall development of the Cayman Islands. This metric was highest among non-Caymanians (76.5%) and lowest among Caymanians (61.5%). Males (70.4%) had a more favourable view of the Cayman's

<sup>9</sup> Cayman's Development – included investment in infrastructure, human capital development, technological progress and innovation, access to financial resources and good governance and institutions. In the next Fall 2024 QOL survey, the subcomponents will be individually surveyed.



development than females (68.5%). Considering the total of dissatisfied and very dissatisfied, Caymanian’s dissatisfaction (dissatisfied 27.5% and very dissatisfied 8.5%) was 36 percent.

**Table C1: Cayman’s Development**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Cayman's Development</b>						
Total	69,868	35,514	34,354	29,409	7,406	33,053
Very Satisfied	13.9	14.6	13.2	10.4	15.4	16.7
Satisfied	44.6	45.5	43.6	31.5	41.4	56.9
Neither	21.1	21.2	21.1	22.0	24.6	19.6
Dissatisfied	15.6	14.5	16.7	27.5	13.0	5.6
Very Dissatisfied	4.7	4.2	5.3	8.5	5.6	1.2
	<b>69.5</b>	<b>70.4</b>	<b>68.5</b>	<b>61.5</b>	<b>69.6</b>	<b>76.5</b>

*Note: The next round of quality-of-life surveys will include several detailed breakdowns of Cayman’s Development.*

## **APPENDIX TABLES**

**Table 1A: Cayman Islands: Satisfaction and Condition of Public Hospital/Clinic by District, Sex & Status**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Competence of Staff</b>						
<b>Total</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
Very Satisfied	16,645	7,818	8,826	7,290	2,027	7,328
Satisfied	33,278	16,276	17,002	15,556	3,586	14,136
Neither	3,600	1,901	1,699	1,807	546	1,247
Dissatisfied	2,691	1,293	1,397	1,599	234	858
Very Dissatisfied	847	322	525	665	-	182
Never Used	14,772	8,901	5,871	3,468	1,351	9,952
DK/NS	795	499	296	249	78	468
<b>Overall Cleanliness</b>						
<b>Total</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
Very Satisfied	19,574	9,351	10,223	8,972	2,001	8,601
Satisfied	34,280	16,701	17,579	16,324	3,950	14,006
Neither	2,047	1,081	966	852	286	909
Dissatisfied	930	447	483	540	156	234
Very Dissatisfied	229	73	156	125	26	78
Never Used	14,730	8,885	5,845	3,531	1,325	9,874
DK/NS	836	473	364	291	78	468
<b>Friendliness &amp; Courtesy</b>						
<b>Total</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
Very Satisfied	16,302	7,668	8,634	6,999	1,871	7,432
Satisfied	34,228	16,722	17,506	16,324	3,768	14,136
Neither	4,265	2,254	2,010	2,160	572	1,533
Dissatisfied	1,860	821	1,039	1,080	182	598
Very Dissatisfied	389	177	213	312	-	78
Never Used	14,793	8,895	5,897	3,489	1,351	9,952
DK/NS	790	473	317	270	78	442
<b>The treatment/medicine</b>						
<b>Total</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
Very Satisfied	14,707	7,013	7,694	6,314	1,715	6,678
Satisfied	34,602	16,987	17,615	16,698	3,508	14,396
Neither	4,114	1,984	2,130	2,035	806	1,273
Dissatisfied	2,161	956	1,205	1,018	338	806
Very Dissatisfied	696	228	467	644	-	52
Never Used	15,458	9,296	6,162	3,635	1,377	10,446
DK/NS	888	546	343	291	78	520
<b>Waiting time for Service</b>						
<b>Total</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
Very Satisfied	8,515	4,203	4,312	3,551	987	3,976
Satisfied	25,637	12,463	13,174	10,696	3,222	11,719
Neither	8,208	4,094	4,114	3,842	1,065	3,300
Dissatisfied	8,768	4,452	4,316	5,338	650	2,780
Very Dissatisfied	5,682	2,441	3,241	3,344	442	1,897
Never Used	15,016	8,911	6,105	3,635	1,377	10,004
DK/NS	800	447	353	228	78	494

**Table 1B: Cayman Islands: Satisfaction and Condition of Public Hospital/Clinic by District, Sex & Status, Percent**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Competence of Staff</b>	<b>57,059</b>	<b>27,611</b>	<b>29,449</b>	<b>26,916</b>	<b>6,392</b>	<b>23,750</b>
Total						
Very Satisfied	29.2	28.3	30.0	27.1	31.7	30.9
Satisfied	58.3	58.9	57.7	57.8	56.1	59.5
Neither	6.3	6.9	5.8	6.7	8.5	5.3
Dissatisfied	4.7	4.7	4.7	5.9	3.7	3.6
Very Dissatisfied	1.5	1.2	1.8	2.5	-	0.8
<b>Overall Cleanliness</b>	<b>57,059</b>	<b>27,652</b>	<b>29,407</b>	<b>26,813</b>	<b>6,418</b>	<b>23,828</b>
Total						
Very Satisfied	34.3	33.8	34.8	33.5	31.2	36.1
Satisfied	60.1	60.4	59.8	60.9	61.5	58.8
Neither	3.6	3.9	3.3	3.2	4.5	3.8
Dissatisfied	1.6	1.6	1.6	2.0	2.4	1.0
Very Dissatisfied	0.4	0.3	0.5	0.5	0.4	0.3
<b>Friendliness &amp; Courtesy</b>	<b>57,044</b>	<b>27,642</b>	<b>29,402</b>	<b>26,875</b>	<b>6,392</b>	<b>23,776</b>
Total						
Very Satisfied	28.6	27.7	29.4	26.0	29.3	31.3
Satisfied	60.0	60.5	59.5	60.7	58.9	59.5
Neither	7.5	8.2	6.8	8.0	8.9	6.4
Dissatisfied	3.3	3.0	3.5	4.0	2.8	2.5
Very Dissatisfied	0.7	0.6	0.7	1.2	-	0.3
<b>The treatment/medicine</b>	<b>56,280</b>	<b>27,169</b>	<b>29,111</b>	<b>26,709</b>	<b>6,366</b>	<b>23,205</b>
Total						
Very Satisfied	26.1	25.8	26.4	23.6	26.9	28.8
Satisfied	61.5	62.5	60.5	62.5	55.1	62.0
Neither	7.3	7.3	7.3	7.6	12.7	5.5
Dissatisfied	3.8	3.5	4.1	3.8	5.3	3.5
Very Dissatisfied	1.2	0.8	1.6	2.4	-	0.2
<b>Waiting time for Service</b>	<b>56,810</b>	<b>27,652</b>	<b>29,158</b>	<b>26,771</b>	<b>6,366</b>	<b>23,673</b>
Total						
Very Satisfied	15.0	15.2	14.8	13.3	15.5	16.8
Satisfied	45.1	45.1	45.2	40.0	50.6	49.5
Neither	14.4	14.8	14.1	14.4	16.7	13.9
Dissatisfied	15.4	16.1	14.8	19.9	10.2	11.7
Very Dissatisfied	10.0	8.8	11.1	12.5	6.9	8.0

**Table 1C: George Town: Satisfaction and Condition of Public Hospital/Clinic by District, Sex & Status**

George Town	Total	Male	Female	Caymanian	Permanent Residence	Non- Caymanian
<b>Competence of Staff</b>						
Total	37,413	19,826	17,586	11,921	4,158	21,334
Very Satisfied	8,068	3,819	4,250	2,741	1,013	4,314
Satisfied	16,532	8,463	8,068	5,878	1,767	8,887
Neither	1,699	961	738	685	260	754
Dissatisfied	1,439	701	738	582	156	702
Very Dissatisfied	286	83	203	208	-	78
Never Used	8,891	5,414	3,476	1,745	935	6,210
DK/NS	499	385	114	83	26	390
<b>Overall Cleanliness</b>						
Total	37,413	19,826	17,586	11,921	4,158	21,334
Very Satisfied	9,279	4,686	4,593	3,406	909	4,963
Satisfied	17,077	8,432	8,645	5,981	2,053	9,043
Neither	1,018	582	436	395	130	494
Dissatisfied	473	265	208	187	104	182
Very Dissatisfied	166	73	94	62	26	78
Never Used	8,854	5,404	3,450	1,786	909	6,158
DK/NS	546	385	161	104	26	416
<b>Friendliness &amp; Courtesy</b>						
Total	37,413	19,826	17,586	11,921	4,158	21,334
Very Satisfied	8,229	4,016	4,213	2,825	1,013	4,391
Satisfied	16,635	8,391	8,245	5,878	1,819	8,939
Neither	2,156	1,221	935	935	260	961
Dissatisfied	868	358	509	374	104	390
Very Dissatisfied	135	68	68	83	-	52
Never Used	8,891	5,388	3,502	1,745	935	6,210
DK/NS	499	385	114	83	26	390
<b>The treatment/medicine</b>						
Total	37,413	19,826	17,586	11,921	4,158	21,334
Very Satisfied	7,564	3,746	3,819	2,575	909	4,080
Satisfied	16,708	8,541	8,167	6,210	1,715	8,783
Neither	1,896	852	1,044	727	390	780
Dissatisfied	1,153	535	618	270	182	702
Very Dissatisfied	280	83	197	228	-	52
Never Used	9,259	5,638	3,622	1,828	935	6,496
DK/NS	551	431	119	83	26	442
<b>Waiting time of Service</b>						
Total	37,413	19,826	17,586	11,921	4,158	21,334
Very Satisfied	4,806	2,432	2,374	1,454	650	2,702
Satisfied	11,955	5,866	6,089	3,821	1,455	6,678
Neither	4,333	2,281	2,052	1,786	572	1,975
Dissatisfied	4,088	2,291	1,797	1,828	260	2,001
Very Dissatisfied	2,748	1,216	1,533	1,163	260	1,325
Never Used	8,927	5,383	3,544	1,807	935	6,184
DK/NS	556	359	197	62	26	468

**Table 1D: West Bay: Satisfaction and Condition of Public Hospital/Clinic by District, Sex & Status**

West Bay	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Competence of Staff</b>						
Total	15,793	8,063	7,730	6,646	1,871	7,276
Very Satisfied	3,767	1,782	1,984	1,454	494	1,819
Satisfied	7,626	3,891	3,735	3,884	961	2,780
Neither	410	234	177	228	130	52
Dissatisfied	353	166	187	249	52	52
Very Dissatisfied	99	47	52	21	-	78
Never Used	3,409	1,902	1,507	706	234	2,469
DK/NS	130	42	88	104	-	26
<b>Overall Cleanliness</b>						
Total	15,793	8,063	7,730	6,646	1,871	7,276
Very Satisfied	4,193	1,974	2,218	1,620	572	2,001
Satisfied	7,548	3,958	3,589	3,988	935	2,625
Neither	338	119	218	104	104	130
Dissatisfied	135	47	88	83	26	26
Very Dissatisfied	-	-	-	-	-	-
Never Used	3,409	1,902	1,507	706	234	2,469
DK/NS	171	62	109	145	-	26
<b>Friendliness &amp; Courtesy</b>						
Total	15,793	8,063	7,730	6,646	1,871	7,276
Very Satisfied	3,450	1,652	1,798	1,267	416	1,767
Satisfied	7,854	3,933	3,922	4,008	1,013	2,832
Neither	519	312	208	312	156	52
Dissatisfied	322	156	166	166	52	104
Very Dissatisfied	42	21	21	42	-	-
Never Used	3,435	1,928	1,507	706	234	2,495
DK/NS	171	62	109	145	-	26
<b>The treatment/medicine</b>						
Total	15,793	8,063	7,730	6,646	1,871	7,276
Very Satisfied	2,863	1,377	1,486	914	416	1,533
Satisfied	8,285	4,192	4,093	4,361	909	3,014
Neither	587	301	286	249	182	156
Dissatisfied	317	109	208	187	104	26
Very Dissatisfied	83	42	42	83	-	-
Never Used	3,487	1,980	1,507	706	260	2,521
DK/NS	171	62	109	145	-	26
<b>Waiting time of Service</b>						
Total	15,793	8,063	7,730	6,646	1,871	7,276
Very Satisfied	1,372	738	634	540	78	754
Satisfied	6,675	3,309	3,366	3,011	1,065	2,599
Neither	1,553	753	800	644	234	676
Dissatisfied	1,470	701	769	976	156	338
Very Dissatisfied	1,164	597	566	644	78	442
Never Used	3,435	1,902	1,533	706	260	2,469
DK/NS	125	62	62	125	-	-

**Table 1E: Bodden Town: Satisfaction and Condition of Public Hospital/Clinic by District, Sex & Status**

Bodden Town	Total	Male	Female	Caymanian	Permanent Residence	Non- Caymanian
<b>Competence of Staff</b>						
Total	13,722	6,456	7,266	8,889	1,455	3,378
Very Satisfied	3,454	1,569	1,885	2,285	442	728
Satisfied	6,337	2,742	3,594	4,154	676	1,507
Neither	1,190	561	629	644	130	416
Dissatisfied	670	338	332	644	26	-
Very Dissatisfied	296	130	166	270	-	26
Never Used	1,652	1,065	587	872	130	650
DK/NS	125	52	73	21	52	52
<b>Overall Cleanliness</b>						
Total	13,722	6,456	7,266	8,889	1,455	3,378
Very Satisfied	4,243	1,901	2,342	2,866	442	935
Satisfied	6,887	3,059	3,828	4,652	754	1,481
Neither	587	338	249	249	52	286
Dissatisfied	260	94	166	208	26	26
Very Dissatisfied	21	-	21	21	-	-
Never Used	1,626	1,039	587	872	130	624
DK/NS	99	26	73	21	52	26
<b>Friendliness &amp; Courtesy</b>						
Total	13,722	6,456	7,266	8,889	1,455	3,378
Very Satisfied	3,127	1,376	1,750	2,035	416	676
Satisfied	6,965	3,137	3,828	4,756	676	1,533
Neither	1,366	654	712	768	156	442
Dissatisfied	410	156	254	332	26	52
Very Dissatisfied	130	68	62	104	-	26
Never Used	1,626	1,039	587	872	130	624
DK/NS	99	26	73	21	52	26
<b>The treatment/medicine</b>						
Total	13,722	6,456	7,266	8,889	1,455	3,378
Very Satisfied	2,960	1,309	1,652	2,077	312	572
Satisfied	7,022	3,075	3,947	4,631	702	1,689
Neither	1,288	727	561	768	208	312
Dissatisfied	410	140	270	332	52	26
Very Dissatisfied	125	42	83	125	-	-
Never Used	1,792	1,112	680	935	130	728
DK/NS	125	52	73	21	52	52
<b>Waiting time of Service</b>						
Total	13,722	6,456	7,266	8,889	1,455	3,378
Very Satisfied	1,350	597	753	935	208	208
Satisfied	5,101	2,457	2,644	3,074	520	1,507
Neither	1,948	909	1,039	1,142	234	572
Dissatisfied	2,389	1,028	1,361	1,869	234	286
Very Dissatisfied	1,085	374	711	955	78	52
Never Used	1,751	1,065	686	893	130	728
DK/NS	99	26	73	21	52	26

**Table 1F: North Side: Satisfaction and Condition of Public Hospital/Clinic by District, Sex & Status**

North Side	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Competence of Staff</b>						
Total	1,802	795	1,008	1,101	156	546
Very Satisfied	265	88	177	187	26	52
Satisfied	956	436	519	644	78	234
Neither	83	62	21	83	-	-
Dissatisfied	114	68	47	62	-	52
Very Dissatisfied	83	21	62	83	-	-
Never Used	301	119	182	42	52	208
DK/NS	-	-	-	-	-	-
<b>Overall Cleanliness</b>						
Total	1,802	795	1,008	1,101	156	546
Very Satisfied	462	192	270	332	26	104
Satisfied	935	462	473	623	78	234
Neither	42	-	42	42	-	-
Dissatisfied	21	21	-	21	-	-
Very Dissatisfied	42	-	42	42	-	-
Never Used	301	119	182	42	52	208
DK/NS	-	-	-	-	-	-
<b>Friendliness &amp; Courtesy</b>						
Total	1,802	795	1,008	1,101	156	546
Very Satisfied	286	104	182	208	-	78
Satisfied	857	436	421	623	104	130
Neither	119	26	94	42	-	78
Dissatisfied	156	88	68	104	-	52
Very Dissatisfied	83	21	62	83	-	-
Never Used	301	119	182	42	52	208
DK/NS	-	-	-	-	-	-
<b>The treatment/medicine</b>						
Total	1,802	795	1,008	1,101	156	546
Very Satisfied	317	109	208	187	26	104
Satisfied	691	374	317	457	78	156
Neither	171	42	130	145	-	26
Dissatisfied	156	88	68	104	-	52
Very Dissatisfied	166	62	104	166	-	-
Never Used	301	119	182	42	52	208
DK/NS	-	-	-	-	-	-
<b>Waiting time for Service</b>						
Total	1,802	795	1,008	1,101	156	546
Very Satisfied	229	88	140	125	26	78
Satisfied	436	182	255	228	52	156
Neither	151	42	109	125	-	26
Dissatisfied	234	171	62	208	-	26
Very Dissatisfied	389	171	218	312	26	52
Never Used	364	140	223	104	52	208
DK/NS	-	-	-	-	-	-



**Table 1G: East End: Satisfaction and Condition of Public Hospital/Clinic by District, Sex & Status**

East End	Total	Male	Female	Caymanian	Permanent Residence	Non- Caymanian
<b>Competence of Staff</b>						
Total	1,356	774	582	706	78	572
Very Satisfied	151	62	88	125	26	-
Satisfied	499	208	291	291	52	156
Neither	62	42	21	62	-	-
Dissatisfied	26	-	26	-	-	26
Very Dissatisfied	83	42	42	83	-	-
Never Used	494	400	94	104	-	390
DK/NS	42	21	21	42	-	-
<b>Overall Cleanliness</b>						
Total	1,356	774	582	706	78	572
Very Satisfied	171	62	109	145	26	-
Satisfied	608	249	358	374	52	182
Neither	42	42	-	42	-	-
Dissatisfied	-	-	-	-	-	-
Very Dissatisfied	-	-	-	-	-	-
Never Used	514	421	94	125	-	390
DK/NS	21	-	21	21	-	-
<b>Friendliness &amp; Courtesy</b>						
Total	1,356	774	582	706	78	572
Very Satisfied	130	42	88	104	26	-
Satisfied	587	229	358	353	52	182
Neither	42	42	-	42	-	-
Dissatisfied	62	42	21	62	-	-
Very Dissatisfied	-	-	-	-	-	-
Never Used	514	421	94	125	-	390
DK/NS	21	-	21	21	-	-
<b>The treatment/medicine</b>						
Total	1,356	774	582	706	78	572
Very Satisfied	88	21	68	62	26	-
Satisfied	587	270	317	353	52	182
Neither	42	21	21	42	-	-
Dissatisfied	62	42	21	62	-	-
Very Dissatisfied	21	-	21	21	-	-
Never Used	514	421	94	125	-	390
DK/NS	42	-	42	42	-	-
<b>Waiting time for Service</b>						
Total	1,356	774	582	706	78	572
Very Satisfied	109	21	88	83	26	-
Satisfied	358	145	213	125	52	182
Neither	42	42	-	42	-	-
Dissatisfied	145	83	62	145	-	-
Very Dissatisfied	166	62	104	166	-	-
Never Used	514	421	94	125	-	390
DK/NS	21	-	21	21	-	-

**Table 1H: Sister Islands: Satisfaction and Condition of Public Hospital/Clinic by District, Sex & Status**

Sister Islands	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Competence of Staff</b>						
Total	2,540	1,096	1,444	1,371	104	1,065
Very Satisfied	940	499	442	498	26	416
Satisfied	1,330	535	795	706	52	572
Neither	156	42	114	104	26	26
Dissatisfied	88	21	68	62	-	26
Very Dissatisfied	-	-	-	-	-	-
Never Used	26	-	26	-	-	26
DK/NS	-	-	-	-	-	-
<b>Overall Cleanliness</b>						
Total	2,540	1,096	1,444	1,371	104	1,065
Very Satisfied	1,226	535	691	602	26	598
Satisfied	1,226	540	686	706	78	442
Neither	21	-	21	21	-	-
Dissatisfied	42	21	21	42	-	-
Very Dissatisfied	-	-	-	-	-	-
Never Used	26	-	26	-	-	26
DK/NS	-	-	-	-	-	-
<b>Friendliness &amp; Courtesy</b>						
Total	2,540	1,096	1,444	1,371	104	1,065
Very Satisfied	1,080	478	603	561	-	520
Satisfied	1,330	597	732	706	104	520
Neither	62	-	62	62	-	-
Dissatisfied	42	21	21	42	-	-
Very Dissatisfied	-	-	-	-	-	-
Never Used	26	-	26	-	-	26
DK/NS	-	-	-	-	-	-
<b>The treatment/medicine</b>						
Total	2,540	1,096	1,444	1,371	104	1,065
Very Satisfied	914	452	462	498	26	390
Satisfied	1,309	535	774	685	52	572
Neither	130	42	88	104	26	-
Dissatisfied	62	42	21	62	-	-
Very Dissatisfied	21	-	21	21	-	-
Never Used	104	26	78	-	-	104
DK/NS	-	-	-	-	-	-
<b>Waiting time of Service</b>						
Total	2,540	1,096	1,444	1,371	104	1,065
Very Satisfied	649	327	322	415	-	234
Satisfied	1,112	504	608	436	78	598
Neither	182	68	114	104	26	52
Dissatisfied	441	177	265	312	-	130
Very Dissatisfied	130	21	109	104	-	26
Never Used	26	-	26	-	-	26
DK/NS	-	-	-	-	-	-

**Table 2A1: Cayman Islands Selected Indicators: Physical Health, Standard of Living, Job, Family Relationship**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Physical Health</b>						
Total	72,626	37,010	35,616	30,634	7,822	34,171
Very Satisfied	22,953	12,848	10,105	7,830	2,832	12,291
Satisfied	36,433	18,199	18,234	14,995	3,482	17,956
Neither	6,509	3,101	3,407	3,572	806	2,131
Dissatisfied	4,482	1,833	2,649	2,949	494	1,039
Very Dissatisfied	1,039	410	628	831	26	182
DK/NS	1,210	618	592	457	182	572
<b>Standard of Living</b>						
Total	72,626	37,010	35,616	30,634	7,822	34,171
Very Satisfied	14,385	7,304	7,081	6,251	1,741	6,392
Satisfied	41,364	21,436	19,928	16,366	3,898	21,100
Neither	8,868	4,411	4,457	3,801	1,273	3,794
Dissatisfied	5,605	2,644	2,961	2,928	624	2,053
Very Dissatisfied	836	395	441	602	78	156
DK/NS	1,569	821	748	685	208	676
<b>Occupation/Job</b>						
Total	72,626	37,010	35,616	30,634	7,822	34,171
Very Satisfied	13,923	7,705	6,219	5,296	1,611	7,016
Satisfied	35,027	18,532	16,495	12,108	3,456	19,463
Neither	6,712	3,341	3,372	2,243	754	3,716
Dissatisfied	3,725	1,766	1,958	1,828	624	1,273
Very Dissatisfied	405	156	249	249	78	78
Not Applicable	11,665	4,809	6,856	8,494	1,221	1,949
DK/NS	1,169	701	468	415	78	676
<b>Relationship with Family</b>						
Total	72,626	37,010	35,616	30,634	7,822	34,171
Very Satisfied	32,558	16,391	16,167	12,939	3,534	16,085
Satisfied	32,619	17,050	15,569	13,728	3,430	15,461
Neither	3,699	1,667	2,031	1,828	494	1,377
Dissatisfied	1,330	743	587	914	104	312
Very Dissatisfied	384	161	223	228	52	104
DK/NS	2,036	997	1,039	997	208	832

**Table 2A2: Cayman Islands Selected Indicators: Physical Health, Standard of Living, Job, Family Relationship**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Relationship with Coworkers</b>						
Total	72,626	37,010	35,616	30,634	7,822	34,171
Very Satisfied	14,017	7,154	6,863	5,130	1,455	7,432
Satisfied	35,250	19,255	15,996	12,565	3,768	18,917
Neither	6,302	3,429	2,873	2,430	858	3,014
Dissatisfied	1,642	790	852	810	234	598
Very Dissatisfied	255	135	119	125	-	130
Not Applicable	11,665	4,809	6,856	8,494	1,221	1,949
DK/NS	3,497	1,439	2,058	1,080	286	2,131
<b>Cayman's Development</b>						
Total	72,626	37,010	35,616	30,634	7,822	34,171
Very Satisfied	9,731	5,185	4,546	3,053	1,143	5,535
Satisfied	31,142	16,153	14,989	9,263	3,066	18,813
Neither	14,769	7,533	7,236	6,480	1,819	6,470
Dissatisfied	10,906	5,157	5,749	8,100	961	1,845
Very Dissatisfied	3,319	1,485	1,833	2,513	416	390
DK/NS	2,758	1,496	1,262	1,225	416	1,117
<b>Work life balance</b>						
Total	72,626	37,010	35,616	30,634	7,822	34,171
Very Satisfied	10,702	5,871	4,832	3,946	1,247	5,509
Satisfied	34,294	17,961	16,334	12,233	3,274	18,787
Neither	9,938	5,523	4,416	3,884	1,273	4,781
Dissatisfied	5,777	2,587	3,190	2,762	728	2,287
Very Dissatisfied	1,190	519	670	644	104	442
DK/NS	10,725	4,550	6,175	7,165	1,195	2,365

**Table 2B1: Cayman Islands Selected Indicators: Physical Health, Standard of Living, Job, Family Relationship, Percent**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Physical Health</b>						
Total	71,416	36,392	35,024	30,177	7,640	33,599
Very Satisfied	32.1	35.3	28.9	25.9	37.1	36.6
Satisfied	51.0	50.0	52.1	49.7	45.6	53.4
Neither	9.1	8.5	9.7	11.8	10.5	6.3
Dissatisfied	6.3	5.0	7.6	9.8	6.5	3.1
Very Dissatisfied	1.5	1.1	1.8	2.8	0.3	0.5
<b>Standard of Living</b>						
Total	71,057	36,189	34,868	29,949	7,614	33,495
Very Satisfied	20.2	20.2	20.3	20.9	22.9	19.1
Satisfied	58.2	59.2	57.2	54.6	51.2	63.0
Neither	12.5	12.2	12.8	12.7	16.7	11.3
Dissatisfied	7.9	7.3	8.5	9.8	8.2	6.1
Very Dissatisfied	1.2	1.1	1.3	2.0	1.0	0.5
<b>Occupation/Job</b>						
Total	59,793	31,500	28,293	21,724	6,522	31,546
Very Satisfied	23.3	24.5	22.0	24.4	24.7	22.2
Satisfied	58.6	58.8	58.3	55.7	53.0	61.7
Neither	11.2	10.6	11.9	10.3	11.6	11.8
Dissatisfied	6.2	5.6	6.9	8.4	9.6	4.0
Very Dissatisfied	0.7	0.5	0.9	1.1	1.2	0.2
<b>Relationship with Family</b>						
Total	70,590	36,013	34,577	29,637	7,614	33,339
Very Satisfied	46.1	45.5	46.8	43.7	46.4	48.2
Satisfied	46.2	47.3	45.0	46.3	45.1	46.4
Neither	5.2	4.6	5.9	6.2	6.5	4.1
Dissatisfied	1.9	2.1	1.7	3.1	1.4	0.9
Very Dissatisfied	0.5	0.4	0.6	0.8	0.7	0.3

**Table 2B2: Cayman Islands Selected Indicators: Physical Health, Standard of Living, Job, Family Relationship, percent**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Relationship with Coworkers</b>						
Total	57,465	30,762	26,703	21,060	6,314	30,091
Very Satisfied	24.4	23.3	25.7	24.4	23.0	24.7
Satisfied	61.3	62.6	59.9	59.7	59.7	62.9
Neither	11.0	11.1	10.8	11.5	13.6	10.0
Dissatisfied	2.9	2.6	3.2	3.8	3.7	2.0
Very Dissatisfied	0.4	0.4	0.4	0.6	-	0.4
<b>Cayman's Development</b>						
Total	69,868	35,514	34,354	29,409	7,406	33,053
Very Satisfied	13.9	14.6	13.2	10.4	15.4	16.7
Satisfied	44.6	45.5	43.6	31.5	41.4	56.9
Neither	21.1	21.2	21.1	22.0	24.6	19.6
Dissatisfied	15.6	14.5	16.7	27.5	13.0	5.6
Very Dissatisfied	4.7	4.2	5.3	8.5	5.6	1.2
<b>Work life balance</b>						
Total	61,901	32,460	29,441	23,469	6,626	31,806
Very Satisfied	17.3	18.1	16.4	16.8	18.8	17.3
Satisfied	55.4	55.3	55.5	52.1	49.4	59.1
Neither	16.1	17.0	15.0	16.5	19.2	15.0
Dissatisfied	9.3	8.0	10.8	11.8	11.0	7.2
Very Dissatisfied	1.9	1.6	2.3	2.7	1.6	1.4

**Cayman Islands Spirituality Indicators**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Say/Recite Prayers</b>						
Total	72,626	37,010	35,616	30,634	7,822	34,171
Regularly	47,046	21,820	25,226	19,606	4,469	22,971
Occasionally	12,748	7,507	5,241	5,732	1,585	5,431
Rarely	3,860	2,416	1,444	1,911	338	1,611
Not at all	7,237	4,333	2,904	2,638	1,143	3,456
DK/NS	1,735	935	800	748	286	702
<b>Attend Church</b>						
Total	72,626	37,010	35,616	30,634	7,822	34,171
Regularly	20,879	7,850	13,029	8,640	2,105	10,134
Occasionally	18,473	9,403	9,070	8,079	1,767	8,627
Rarely	12,655	7,304	5,350	5,483	1,273	5,899
Not at all	18,687	11,382	7,304	7,539	2,391	8,757
DK/NS	1,932	1,070	862	893	286	754
<b>Engage in spiritual healings</b>						
Total	72,626	37,010	35,616	30,634	7,822	34,171
Regularly	13,403	5,533	7,870	5,919	1,377	6,107
Occasionally	8,266	4,063	4,203	3,198	961	4,106
Rarely	6,135	3,169	2,966	2,887	546	2,702
Not at all	42,298	22,838	19,460	17,508	4,573	20,216
DK/NS	2,525	1,408	1,117	1,122	364	1,039
<b>Practice meditation</b>						
Total	72,626	37,010	35,616	30,634	7,822	34,171
Regularly	11,809	4,988	6,821	4,611	1,325	5,873
Occasionally	11,253	5,383	5,870	3,821	1,611	5,821
Rarely	5,507	2,914	2,592	2,181	728	2,599
Not at all	41,517	22,333	19,184	18,754	3,898	18,865
DK/NS	2,540	1,392	1,148	1,267	260	1,013

**Table 3: Cayman Islands Spirituality Indicators (percent)**

	Total	Male	Female	Caymanian	Permanent Residence	Non- Caymanian
<b>Say/Recite Prayers</b>						
Total	70,891	36,075	34,816	29,886	7,536	33,469
Regularly	66.4	60.5	72.5	65.6	59.3	68.6
Occasionally	18.0	20.8	15.1	19.2	21.0	16.2
Rarely	5.4	6.7	4.1	6.4	4.5	4.8
Not at all	10.2	12.0	8.3	8.8	15.2	10.3
<b>Attend Church</b>						
Total	70,694	35,940	34,754	29,741	7,536	33,417
Regularly	29.5	21.8	37.5	29.1	27.9	30.3
Occasionally	26.1	26.2	26.1	27.2	23.4	25.8
Rarely	17.9	20.3	15.4	18.4	16.9	17.7
Not at all	26.4	31.7	21.0	25.3	31.7	26.2
<b>Engage in spiritual healings</b>						
Total	70,101	35,602	34,499	29,513	7,458	33,131
Regularly	19.1	15.5	22.8	20.1	18.5	18.4
Occasionally	11.8	11.4	12.2	10.8	12.9	12.4
Rarely	8.8	8.9	8.6	9.8	7.3	8.2
Not at all	60.3	64.1	56.4	59.3	61.3	61.0
<b>Practice meditation</b>						
Total	70,086	35,618	34,468	29,367	7,562	33,157
Regularly	16.8	14.0	19.8	15.7	17.5	17.7
Occasionally	16.1	15.1	17.0	13.0	21.3	17.6
Rarely	7.9	8.2	7.5	7.4	9.6	7.8
Not at all	59.2	62.7	55.7	63.9	51.5	56.9



**Table 4A: Cayman Islands Financing Unexpected Expenses**

	Total	Male	Female	Caymanian	Permanent Residence	Non- Caymanian
<b>Finance less than \$2,000</b>						
<b>Total</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
Use Personal savings	48,797	25,191	23,606	20,083	5,535	23,179
Borrow from relatives	10,104	4,784	5,319	4,777	1,143	4,184
Borrow from friend	4,765	2,754	2,011	1,101	390	3,274
Borrow from a financial institution	3,818	1,610	2,207	2,285	312	1,221
Borrow from other informal lenders	1,044	426	618	395	78	572
Sell an assest to get money	836	525	312	395	130	312
Other	826	390	436	332	78	416
DK/NS	2,436	1,330	1,106	1,267	156	1,013
<b>Finance between \$2,000 - \$5,000</b>						
<b>Total</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
Use Personal savings	33,508	17,850	15,657	14,331	4,443	14,734
Borrow from relatives	14,213	6,717	7,496	6,210	1,351	6,652
Borrow from friend	7,384	4,110	3,274	1,433	494	5,457
Borrow from a financial institution	9,838	4,488	5,350	5,525	832	3,482
Borrow from other informal lenders	1,611	779	831	415	104	1,091
Sell an assest to get money	1,262	701	561	561	182	520
Other	1,424	738	686	436	208	780
DK/NS	3,387	1,626	1,761	1,724	208	1,455
<b>Finance between \$5,000 - \$10,000</b>						
<b>Total</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
Use Personal savings	21,309	11,429	9,881	9,720	3,014	8,575
Borrow from relatives	10,307	5,154	5,153	4,175	1,091	5,041
Borrow from friend	5,472	3,123	2,349	976	286	4,210
Borrow from a financial institution	23,272	11,216	12,056	11,319	2,339	9,615
Borrow from other informal lenders	2,738	1,200	1,538	582	234	1,923
Sell an assest to get money	1,543	951	592	789	234	520
Other	2,925	1,569	1,356	768	312	1,845
DK/NS	5,060	2,369	2,691	2,305	312	2,443

**Table 4B: Cayman Islands Financing Unexpected Expenses, Percent**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
	Percent (%)					
<b>Finance less than \$2,000</b>						
<b>Total</b>	<b>70,190</b>	<b>35,680</b>	<b>34,510</b>	<b>29,367</b>	<b>7,666</b>	<b>33,157</b>
Use Personal savings	69.5	70.6	68.4	68.4	72.2	69.9
Borrow from relatives	14.4	13.4	15.4	16.3	14.9	12.6
Borrow from friend	6.8	7.7	5.8	3.7	5.1	9.9
Borrow from a financial institution	5.4	4.5	6.4	7.8	4.1	3.7
Borrow from other informal lenders	1.5	1.2	1.8	1.3	1.0	1.7
Sell an asset to get money	1.2	1.5	0.9	1.3	1.7	0.9
Other	1.2	1.1	1.3	1.1	1.0	1.3
<b>Finance between \$2,000 - \$5,000</b>						
<b>Total</b>	<b>69,239</b>	<b>35,384</b>	<b>33,855</b>	<b>28,910</b>	<b>7,614</b>	<b>32,715</b>
Use Personal savings	48.4	50.4	46.2	49.6	58.4	45.0
Borrow from relatives	20.5	19.0	22.1	21.5	17.7	20.3
Borrow from friend	10.7	11.6	9.7	5.0	6.5	16.7
Borrow from a financial institution	14.2	12.7	15.8	19.1	10.9	10.6
Borrow from other informal lenders	2.3	2.2	2.5	1.4	1.4	3.3
Sell an asset to get money	1.8	2.0	1.7	1.9	2.4	1.6
Other	2.1	2.1	2.0	1.5	2.7	2.4
<b>Finance between \$5,000 - \$10,000</b>						
<b>Total</b>	<b>67,566</b>	<b>34,641</b>	<b>32,925</b>	<b>28,329</b>	<b>7,510</b>	<b>31,728</b>
Use Personal savings	31.5	33.0	30.0	34.3	40.1	27.0
Borrow from relatives	15.3	14.9	15.7	14.7	14.5	15.9
Borrow from friend	8.1	9.0	7.1	3.4	3.8	13.3
Borrow from a financial institution	34.4	32.4	36.6	40.0	31.1	30.3
Borrow from other informal lenders	4.1	3.5	4.7	2.1	3.1	6.1
Sell an asset to get money	2.3	2.7	1.8	2.8	3.1	1.6
Other	4.3	4.5	4.1	2.7	4.2	5.8

**Table 4C: George Town Financing Unexpected Expenses**

George Town	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Finance less than \$2,000</b>						
<b>Total</b>	<b>37,413</b>	<b>19,826</b>	<b>17,586</b>	<b>11,921</b>	<b>4,158</b>	<b>21,334</b>
Use Personal savings	25,712	13,488	12,225	8,536	3,196	13,980
Borrow from relatives	4,598	2,364	2,234	1,454	468	2,676
Borrow from friend	2,754	1,694	1,060	312	234	2,209
Borrow from a financial institution	1,330	660	670	498	78	754
Borrow from other informal lenders	748	343	405	228	26	494
Sell an assest to get money	255	130	125	125	-	130
Other	520	255	265	104	78	338
DK/NS	1,496	894	602	665	78	754
<b>Finance between \$2,000 - \$5,000</b>						
<b>Total</b>	<b>37,413</b>	<b>19,826</b>	<b>17,586</b>	<b>11,921</b>	<b>4,158</b>	<b>21,334</b>
Use Personal savings	18,334	9,741	8,593	6,667	2,547	9,121
Borrow from relatives	6,946	3,367	3,580	2,243	806	3,898
Borrow from friend	4,313	2,525	1,788	415	286	3,612
Borrow from a financial institution	4,021	2,141	1,881	1,475	208	2,339
Borrow from other informal lenders	831	426	405	208	52	572
Sell an assest to get money	421	197	223	83	-	338
Other	779	463	317	104	156	520
DK/NS	1,766	966	800	727	104	935
<b>Finance between \$5,000 - \$10,000</b>						
<b>Total</b>	<b>37,413</b>	<b>19,826</b>	<b>17,586</b>	<b>11,921</b>	<b>4,158</b>	<b>21,334</b>
Use Personal savings	12,312	6,426	5,886	4,985	1,663	5,665
Borrow from relatives	4,785	2,473	2,312	1,537	598	2,650
Borrow from friend	3,191	1,793	1,398	228	234	2,728
Borrow from a financial institution	10,188	5,388	4,800	3,510	1,065	5,613
Borrow from other informal lenders	1,616	842	774	291	156	1,169
Sell an assest to get money	530	296	234	166	52	312
Other	1,912	1,148	764	249	182	1,481
DK/NS	2,878	1,460	1,418	955	208	1,715

**Table 4D: West Bay Financing Unexpected Expenses**

West Bay	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Finance less than \$2,000</b>						
<b>Total</b>	<b>15,793</b>	<b>8,063</b>	<b>7,730</b>	<b>6,646</b>	<b>1,871</b>	<b>7,276</b>
Use Personal savings	11,087	5,866	5,221	4,175	1,351	5,561
Borrow from relatives	2,441	1,148	1,293	1,454	260	728
Borrow from friend	956	520	436	332	130	494
Borrow from other informal lenders	125	21	104	21	26	78
Sell an asset to get money	26	26	-	-	-	26
Other	177	68	109	125	-	52
DK/NS	296	208	88	166	-	130
<b>Finance between \$2,000 - \$5,000</b>						
<b>Total</b>	<b>15,793</b>	<b>8,063</b>	<b>7,730</b>	<b>6,646</b>	<b>1,871</b>	<b>7,276</b>
Use Personal savings	7,777	4,198	3,579	2,762	1,143	3,872
Borrow from relatives	3,621	1,699	1,922	1,828	312	1,481
Borrow from friend	1,579	920	660	436	182	961
Borrow from other informal lenders	343	171	171	83	-	260
Sell an asset to get money	249	140	109	145	78	26
Other	322	156	166	166	26	130
DK/NS	561	322	239	353	-	208
<b>Finance between \$5,000 - \$10,000</b>						
<b>Total</b>	<b>15,793</b>	<b>8,063</b>	<b>7,730</b>	<b>6,646</b>	<b>1,871</b>	<b>7,276</b>
Use Personal savings	5,138	2,935	2,203	1,786	909	2,443
Borrow from relatives	3,268	1,512	1,756	1,371	312	1,585
Borrow from friend	1,257	800	457	270	52	935
Borrow from other informal lenders	462	68	395	125	26	312
Sell an asset to get money	473	286	187	187	130	156
Other	358	130	229	228	52	78
DK/NS	738	390	348	478	-	260

**Table 4E: Bodden Town Financing Unexpected Expenses**

Bodden Town	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Finance less than \$2,000</b>						
<b>Total</b>	<b>13,722</b>	<b>6,456</b>	<b>7,266</b>	<b>8,889</b>	<b>1,455</b>	<b>3,378</b>
Use Personal savings	8,570	4,051	4,519	5,504	858	2,209
Borrow from relatives	2,104	1,039	1,065	1,350	312	442
Borrow from friend	520	260	260	208	26	286
Borrow from a financial institution	1,350	545	805	1,038	78	234
Borrow from other informal lenders	171	62	109	145	26	-
Sell an asset to get money	384	249	135	228	78	78
Other	109	68	42	83	-	26
DK/NS	514	182	332	332	78	104
<b>Finance between \$2,000 - \$5,000</b>						
<b>Total</b>	<b>13,722</b>	<b>6,456</b>	<b>7,266</b>	<b>8,889</b>	<b>1,455</b>	<b>3,378</b>
Use Personal savings	5,287	2,742	2,545	3,676	728	883
Borrow from relatives	2,529	1,267	1,262	1,620	156	754
Borrow from friend	987	390	597	312	-	676
Borrow from a financial institution	3,319	1,371	1,948	2,409	364	546
Borrow from other informal lenders	249	68	182	42	52	156
Sell an asset to get money	400	270	130	270	52	78
Other	234	119	114	104	-	130
DK/NS	717	229	488	457	104	156
<b>Finance between \$5,000 - \$10,000</b>						
<b>Total</b>	<b>13,722</b>	<b>6,456</b>	<b>7,266</b>	<b>8,889</b>	<b>1,455</b>	<b>3,378</b>
Use Personal savings	2,695	1,418	1,278	2,098	416	182
Borrow from relatives	1,454	800	654	935	130	390
Borrow from friend	525	192	332	187	-	338
Borrow from a financial institution	6,809	3,054	3,755	4,445	676	1,689
Borrow from other informal lenders	468	151	317	104	52	312
Sell an asset to get money	499	327	171	395	52	52
Other	410	213	197	228	26	156
DK/NS	862	301	561	498	104	260

**Table 4F: North Side Financing Unexpected Expenses**

North Side	Total	Male	Female	Caymanian	Permanent Residence	Non- Caymanian
<b>Finance less than \$2,000</b>						
<b>Total</b>	<b>1,802</b>	<b>795</b>	<b>1,008</b>	<b>1,101</b>	<b>156</b>	<b>546</b>
Use Personal savings	753	364	390	415	26	312
Borrow from relatives	457	125	332	249	52	156
Borrow from friend	130	83	47	104	-	26
Borrow from a financial institution	322	151	171	270	52	-
Borrow from other informal lenders	-	-	-	-	-	-
Sell an asset to get money	78	52	26	-	26	52
Other	-	-	-	-	-	-
DK/NS	62	21	42	62	-	-
<b>Finance between \$2,000 - \$5,000</b>						
<b>Total</b>	<b>1,802</b>	<b>795</b>	<b>1,008</b>	<b>1,101</b>	<b>156</b>	<b>546</b>
Use Personal savings	338	161	177	208	-	130
Borrow from relatives	384	177	208	228	26	130
Borrow from friend	151	104	47	125	-	26
Borrow from a financial institution	571	239	332	415	78	78
Borrow from other informal lenders	-	-	-	-	-	-
Sell an asset to get money	125	73	52	21	26	78
Other	47	-	47	21	26	-
DK/NS	187	42	145	83	-	104
<b>Finance between \$5,000 - \$10,000</b>						
<b>Total</b>	<b>1,802</b>	<b>795</b>	<b>1,008</b>	<b>1,101</b>	<b>156</b>	<b>546</b>
Use Personal savings	239	109	130	187	-	52
Borrow from relatives	265	151	114	187	26	52
Borrow from friend	249	156	94	145	-	104
Borrow from a financial institution	748	270	478	436	78	234
Borrow from other informal lenders	-	-	-	-	-	-
Sell an asset to get money	21	21	-	21	-	-
Other	73	26	47	21	52	-
DK/NS	208	62	145	104	-	104

**Table 4G: East End Financing Unexpected Expenses**

East End	Total	Male	Female	Caymanian	Permanent Residence	Non- Caymanian
<b>Finance less than \$2,000</b>						
<b>Total</b>	<b>1,356</b>	<b>774</b>	<b>582</b>	<b>706</b>	<b>78</b>	<b>572</b>
Use Personal savings	639	442	197	353	26	260
Borrow from relatives	275	88	187	145	26	104
Borrow from friend	265	177	88	83	-	182
Borrow from a financial institution	42	-	42	42	-	-
Borrow from other informal lenders	-	-	-	-	-	-
Sell an asset to get money	94	68	26	42	26	26
Other	21	-	21	21	-	-
DK/NS	21	-	21	21	-	-
<b>Finance between \$2,000 - \$5,000</b>						
<b>Total</b>	<b>1,356</b>	<b>774</b>	<b>582</b>	<b>706</b>	<b>78</b>	<b>572</b>
Use Personal savings	395	270	125	291	-	104
Borrow from relatives	187	114	73	83	-	104
Borrow from friend	239	125	114	83	-	156
Borrow from a financial institution	327	171	156	145	52	130
Borrow from other informal lenders	52	52	-	-	-	52
Sell an asset to get money	47	21	26	21	26	-
Other	42	-	42	42	-	-
DK/NS	68	21	47	42	-	26
<b>Finance between \$5,000 - \$10,000</b>						
<b>Total</b>	<b>1,356</b>	<b>774</b>	<b>582</b>	<b>706</b>	<b>78</b>	<b>572</b>
Use Personal savings	286	182	104	208	-	78
Borrow from relatives	114	68	47	62	-	52
Borrow from friend	156	88	68	104	-	52
Borrow from a financial institution	561	338	223	249	78	234
Borrow from other informal lenders	52	26	26	-	-	52
Sell an asset to get money	-	-	-	-	-	-
Other	119	26	94	42	-	78
DK/NS	68	47	21	42	-	26

**Table 4H: Sister Islands Financing Unexpected Expenses**

Sister Islands	Total	Male	Female	Caymanian	Permanent Residence	Non- Caymanian
<b>Finance less than \$2,000</b>						
<b>Total</b>	<b>2,540</b>	<b>1,096</b>	<b>1,444</b>	<b>1,371</b>	<b>104</b>	<b>1,065</b>
Use Personal savings	2,036	982	1,054	1,101	78	858
Borrow from relatives	229	21	208	125	26	78
Borrow from friend	140	21	119	62	-	78
Borrow from a financial institution	88	47	42	62	-	26
Borrow from other informal lenders	-	-	-	-	-	-
Sell an asset to get money	-	-	-	-	-	-
Other	-	-	-	-	-	-
DK/NS	47	26	21	21	-	26
<b>Finance between \$2,000 - \$5,000</b>						
<b>Total</b>	<b>2,540</b>	<b>1,096</b>	<b>1,444</b>	<b>1,371</b>	<b>104</b>	<b>1,065</b>
Use Personal savings	1,377	738	639	727	26	624
Borrow from relatives	545	94	452	208	52	286
Borrow from friend	114	47	68	62	26	26
Borrow from a financial institution	260	109	151	208	-	52
Borrow from other informal lenders	135	62	73	83	-	52
Sell an asset to get money	21	-	21	21	-	-
Other	-	-	-	-	-	-
DK/NS	88	47	42	62	-	26
<b>Finance between \$5,000 - \$10,000</b>						
<b>Total</b>	<b>2,540</b>	<b>1,096</b>	<b>1,444</b>	<b>1,371</b>	<b>104</b>	<b>1,065</b>
Use Personal savings	639	358	280	457	26	156
Borrow from relatives	421	151	270	83	26	312
Borrow from friend	94	94	-	42	-	52
Borrow from a financial institution	867	223	644	478	52	338
Borrow from other informal lenders	140	114	26	62	-	78
Sell an asset to get money	21	21	-	21	-	-
Other	52	26	26	-	-	52
DK/NS	306	109	197	228	-	78



**Table 5A: Cayman Islands Individual Expenses in Arrears by Districts, Sex and Status**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Population Aged 18+</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
Rent Payments	3,019	1,751	1,268	810	156	2,053
Electricity	3,906	1,969	1,937	2,035	468	1,403
Water	2,514	1,283	1,231	1,163	234	1,117
Mortgage Repayments	452	218	234	374	52	26
Credit Card Payments	758	229	530	498	208	52
Insurance Services	706	364	343	395	52	260
Telephone	629	327	301	291	156	182
Child Support/Maintenance	135	68	68	83	-	52
Other Loans	3,346	1,740	1,605	1,267	338	1,741
None of these	61,717	31,452	30,266	25,546	6,626	29,545
Not Stated	628	291	338	395	26	208
	<b>77,182</b>	<b>39,400</b>	<b>37,782</b>	<b>32,462</b>	<b>8,289</b>	<b>36,431</b>
<b>George Town Pop Aged 18+</b>	<b>37,413</b>	<b>19,826</b>	<b>17,586</b>	<b>11,921</b>	<b>4,158</b>	<b>21,334</b>
Rent Payments	2,115	1,231	883	582	104	1,429
Electricity	2,037	1,127	909	789	182	1,065
Water	1,320	785	535	436	104	780
Mortgage Repayments	104	42	62	104	-	-
Credit Card Payments	208	114	94	104	104	-
Insurance Services	249	135	114	145	-	104
Telephone	265	125	140	83	52	130
Child Support/Maintenance	94	47	47	42	-	52
Other Loans	1,574	920	655	353	182	1,039
None of these	32,264	16,891	15,373	10,281	3,586	18,398
Not Stated	255	140	114	125	-	130
	<b>40,229</b>	<b>21,416</b>	<b>18,812</b>	<b>12,918</b>	<b>4,314</b>	<b>22,997</b>

**Table 5B: Cayman Islands Individual Expenses in Arrears by Districts, Sex and Status**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>West Bay Pop Aged 18+</b>	<b>15,793</b>	<b>8,063</b>	<b>7,730</b>	<b>6,646</b>	<b>1,871</b>	<b>7,276</b>
Rent Payments	499	348	151	83	52	364
Electricity	654	312	343	395	130	130
Water	478	229	249	270	52	156
Mortgage Repayments	182	114	68	104	52	26
Credit Card Payments	161	21	140	83	78	-
Insurance Services	140	47	94	62	26	52
Telephone	166	68	99	62	78	26
Child Support/Maintenance	-	-	-	-	-	-
Other Loans	717	307	410	249	78	390
None of these	13,580	6,972	6,608	5,628	1,585	6,366
Not Stated	68	47	21	42	-	26
<b>Bodden Town Pop Aged 18+</b>	<b>13,722</b>	<b>6,456</b>	<b>7,266</b>	<b>8,889</b>	<b>1,455</b>	<b>3,378</b>
Rent Payments	177	94	83	125	-	52
Electricity	857	343	514	727	104	26
Water	431	151	280	353	52	26
Mortgage Repayments	166	62	104	166	-	-
Credit Card Payments	275	68	208	249	26	-
Insurance Services	317	182	135	187	26	104
Telephone	177	114	62	125	26	26
Child Support/Maintenance	-	-	-	-	-	-
Other Loans	779	374	405	519	78	182
None of these	11,146	5,360	5,786	6,937	1,195	3,014
Not Stated	197	62	135	145	-	52

**Table 5C: Cayman Islands Individual Expenses in Arrears by Districts, Sex and Status**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>North Side Pop Aged 18+</b>	<b>1,802</b>	<b>795</b>	<b>1,008</b>	<b>1,101</b>	<b>156</b>	<b>546</b>
Rent Payments	203	78	125	21	-	182
Electricity	265	145	119	83	26	156
Water	234	94	140	104	26	104
Mortgage Repayments	-	-	-	-	-	-
Credit Card Payments	21	-	21	21	-	-
Insurance Services	-	-	-	-	-	-
Telephone	-	-	-	-	-	-
Child Support/Maintenance	42	21	21	42	-	-
Other Loans	145	73	73	42	-	104
None of these	1,324	556	769	935	130	260
Not Stated	-	-	-	-	-	-
<b>East End Pop Aged 18+</b>	<b>1,356</b>	<b>774</b>	<b>582</b>	<b>706</b>	<b>78</b>	<b>572</b>
Rent Payments	26	-	26	-	-	26
Electricity	21	21	-	21	-	-
Water	-	-	-	-	-	-
Mortgage Repayments	-	-	-	-	-	-
Credit Card Payments	42	-	42	42	-	-
Insurance Services	-	-	-	-	-	-
Telephone	21	21	-	21	-	-
Child Support/Maintenance	-	-	-	-	-	-
Other Loans	-	-	-	-	-	-
None of these	1,143	691	452	519	78	546
Not Stated	83	42	42	83	-	-
<b>Sister Islands Pop Aged 18+</b>	<b>2,540</b>	<b>1,096</b>	<b>1,444</b>	<b>1,371</b>	<b>104</b>	<b>1,065</b>
Rent Payments	-	-	-	-	-	-
Electricity	73	21	52	21	26	26
Water	52	26	26	-	-	52
Mortgage Repayments	-	-	-	-	-	-
Credit Card Payments	52	26	26	-	-	52
Insurance Services	-	-	-	-	-	-
Telephone	-	-	-	-	-	-
Child Support/Maintenance	-	-	-	-	-	-
Other Loans	130	68	62	104	-	26
None of these	2,260	982	1,278	1,246	52	961
Not Stated	26	-	26	-	26	-

**Table 6A: Selected Unaffordable Services by Districts, Sex and Status**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Population Aged 18+</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
Mobile Phone Services	1,486	805	680	706	156	624
Subscription (TV/Netflix)	1,216	623	592	540	104	572
Personal Automobile	1,267	680	587	644	156	468
Credit Card	431	166	265	249	26	156
Loan Services	1,039	520	520	415	78	546
None of these	67,551	34,392	33,159	28,183	7,302	32,066
Not Stated	644	291	353	436	26	182
<b>George Town Pop Aged 18+</b>	<b>37,413</b>	<b>19,826</b>	<b>17,586</b>	<b>11,921</b>	<b>4,158</b>	<b>21,334</b>
Mobile Phone Services	561	343	218	145	26	390
Subscription (TV/Netflix)	618	322	296	228	52	338
Personal Automobile	447	208	239	187	78	182
Credit Card	203	88	114	125	26	52
Loan Services	774	410	364	228	78	468
None of these	35,028	18,491	16,537	11,070	3,924	20,035
Not Stated	296	161	135	166	-	130
<b>West Bay Pop Aged 18+</b>	<b>15,793</b>	<b>8,063</b>	<b>7,730</b>	<b>6,646</b>	<b>1,871</b>	<b>7,276</b>
Mobile Phone Services	384	187	197	228	52	104
Subscription (TV/Netflix)	327	166	161	145	52	130
Personal Automobile	307	109	197	125	52	130
Credit Card	73	26	47	21	-	52
Loan Services	119	47	73	42	-	78
None of these	14,666	7,533	7,133	6,065	1,741	6,860
Not Stated	68	47	21	42	-	26

**Table 6B: Selected Unaffordable Services by Districts, Sex and Status**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Bodden Town Pop Aged 18+</b>	<b>13,722</b>	<b>6,456</b>	<b>7,266</b>	<b>8,889</b>	<b>1,455</b>	<b>3,378</b>
Mobile Phone Services	447	229	218	291	78	78
Subscription (TV/Netflix)	218	135	83	166	-	52
Personal Automobile	405	296	109	249	26	130
Credit Card	135	52	83	83	-	52
Loan Services	145	62	83	145	-	-
None of these	12,559	5,859	6,700	8,141	1,325	3,092
Not Stated	171	42	130	145	-	26
<b>North Side Pop Aged 18+</b>	<b>1,802</b>	<b>795</b>	<b>1,008</b>	<b>1,101</b>	<b>156</b>	<b>546</b>
Mobile Phone Services	26	-	26	-	-	26
Subscription (TV/Netflix)	52	-	52	-	-	52
Personal Automobile	68	47	21	42	-	26
Credit Card	21	-	21	21	-	-
Loan Services	-	-	-	-	-	-
None of these	1,641	748	893	1,018	156	468
Not Stated	-	-	-	-	-	-
<b>East End Pop Aged 18+</b>	<b>1,356</b>	<b>774</b>	<b>582</b>	<b>706</b>	<b>78</b>	<b>572</b>
Mobile Phone Services	42	21	21	42	-	-
Subscription (TV/Netflix)	-	-	-	-	-	-
Personal Automobile	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-
Loan Services	-	-	-	-	-	-
None of these	1,210	712	499	561	78	572
Not Stated	83	42	42	83	-	-
<b>Sister Islands Pop Aged 18+</b>	<b>2,540</b>	<b>1,096</b>	<b>1,444</b>	<b>1,371</b>	<b>104</b>	<b>1,065</b>
Mobile Phone Services	26	26	-	-	-	26
Subscription (TV/Netflix)	-	-	-	-	-	-
Personal Automobile	42	21	21	42	-	-
Credit Card	-	-	-	-	-	-
Loan Services	-	-	-	-	-	-
None of these	2,447	1,049	1,397	1,329	78	1,039
Not Stated	26	-	26	-	26	-

**Table 7A: Forgone Purchases and Services due to lack of money by Districts, Sex and Status**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Population Aged 18+</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
New Clothes	12,530	5,657	6,873	5,878	1,221	5,431
New Shoes	11,481	5,133	6,348	5,296	1,065	5,119
Dining Out	11,844	5,340	6,504	5,711	1,091	5,041
Going to Social gatherings	7,605	3,273	4,332	3,344	806	3,456
Paid hobby or sport	5,751	2,556	3,195	2,555	650	2,547
Paid holiday with family	11,371	5,060	6,312	5,525	1,247	4,599
Transport Expenses	3,298	1,439	1,860	1,765	260	1,273
Didn't have a shortage of money	50,403	26,781	23,621	20,520	5,587	24,296
Not Stated	997	421	577	478	26	494
<b>George Town Pop Aged 18+</b>	<b>37,413</b>	<b>19,826</b>	<b>17,586</b>	<b>11,921</b>	<b>4,158</b>	<b>21,334</b>
New Clothes	5,513	2,598	2,915	1,641	468	3,404
New Shoes	4,936	2,343	2,593	1,350	364	3,222
Dining Out	5,481	2,556	2,925	1,662	494	3,326
Going to Social gatherings	3,637	1,595	2,042	1,038	312	2,287
Paid hobby or sport	2,510	1,242	1,268	665	286	1,559
Paid holiday with family	5,133	2,291	2,842	1,392	702	3,040
Transport Expenses	1,377	509	868	415	104	858
Didn't have a shortage of money	26,746	14,776	11,970	8,764	3,040	14,941
Not Stated	629	307	322	291	-	338
<b>West Bay Pop Aged 18+</b>	<b>15,793</b>	<b>8,063</b>	<b>7,730</b>	<b>6,646</b>	<b>1,871</b>	<b>7,276</b>
New Clothes	2,888	1,241	1,647	1,537	234	1,117
New Shoes	2,727	1,106	1,621	1,454	234	1,039
Dining Out	2,628	1,179	1,449	1,537	182	909
Going to Social gatherings	1,750	831	919	997	156	598
Paid hobby or sport	1,517	670	847	893	104	520
Paid holiday with family	2,488	1,054	1,433	1,682	130	676
Transport Expenses	727	395	332	519	52	156
Didn't have a shortage of money	10,894	5,824	5,070	4,008	1,533	5,353
Not Stated	119	73	47	42	-	78

**Table 7B: Forgone Purchases and Services due to lack of money by Districts, Sex and Status**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Bodden Town Pop Aged 18+</b>	<b>13,722</b>	<b>6,456</b>	<b>7,266</b>	<b>8,889</b>	<b>1,455</b>	<b>3,378</b>
New Clothes	2,986	1,195	1,792	2,077	416	494
New Shoes	2,773	1,111	1,662	1,890	390	494
Dining Out	2,685	1,070	1,615	1,828	338	520
Going to Social gatherings	1,792	654	1,137	1,142	286	364
Paid hobby or sport	1,304	410	893	810	208	286
Paid holiday with family	2,893	1,304	1,589	2,035	312	546
Transport Expenses	841	400	441	582	52	208
Didn't have a shortage of money	8,871	4,415	4,456	5,545	858	2,469
Not Stated	177	42	135	125	-	52
<b>North Side Pop Aged 18+</b>	<b>1,802</b>	<b>795</b>	<b>1,008</b>	<b>1,101</b>	<b>156</b>	<b>546</b>
New Clothes	551	260	291	395	78	78
New Shoes	577	286	291	395	52	130
Dining Out	483	234	249	353	52	78
Going to Social gatherings	208	88	119	104	26	78
Paid hobby or sport	249	130	119	145	52	52
Paid holiday with family	358	151	208	228	52	78
Transport Expenses	182	68	114	104	26	52
Didn't have a shortage of money	1,086	462	623	644	52	390
Not Stated	-	-	-	-	-	-
<b>East End Pop Aged 18+</b>	<b>1,356</b>	<b>774</b>	<b>582</b>	<b>706</b>	<b>78</b>	<b>572</b>
New Clothes	249	166	83	145	-	104
New Shoes	203	140	62	125	-	78
Dining Out	109	68	42	83	-	26
Going to Social gatherings	68	26	42	42	-	26
Paid hobby or sport	42	-	42	42	-	-
Paid holiday with family	26	26	-	-	-	26
Transport Expenses	62	21	42	62	-	-
Didn't have a shortage of money	1,039	582	457	519	78	442
Not Stated	-	-	-	-	-	-

**Table 7C: Forgone Purchases and Services due to lack of money by Districts, Sex and Status**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Sister Islands Pop Aged 18+</b>	<b>2,540</b>	<b>1,096</b>	<b>1,444</b>	<b>1,371</b>	<b>104</b>	<b>1,065</b>
New Clothes	343	197	145	83	26	234
New Shoes	265	145	119	83	26	156
Dining Out	457	234	223	249	26	182
Going to Social gatherings	151	78	73	21	26	104
Paid hobby or sport	130	104	26	-	-	130
Paid holiday with family	473	234	239	187	52	234
Transport Expenses	109	47	62	83	26	-
Didn't have a shortage of money	1,766	722	1,044	1,038	26	702
Not Stated	73	-	73	21	26	26



**Table 8A: Ever Lived in Poverty by District, Sex & Status**

	<b>Total</b>	<b>Male</b>	<b>Female</b>	<b>Caymanian</b>	<b>Non-Caymanian -</b>	<b>Non-Caymanian</b>
<b>Total</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
Never	56,892	29,171	27,721	22,617	6,210	28,064
Rarely	5,506	2,826	2,680	2,804	650	2,053
Occasionally	5,641	2,722	2,919	2,991	572	2,079
Often	1,808	883	925	976	156	676
Most of the time	1,709	748	961	852	156	702
DK/NS	1,070	660	410	395	78	598
<b>George Town</b>						
<b>Total</b>	<b>37,413</b>	<b>19,826</b>	<b>17,586</b>	<b>11,921</b>	<b>4,158</b>	<b>21,334</b>
Never	30,794	16,195	14,599	9,824	3,482	17,488
Rarely	1,683	899	784	540	156	987
Occasionally	2,478	1,377	1,101	893	364	1,221
Often	956	504	452	332	78	546
Most of the time	946	462	483	270	52	624
DK/NS	556	390	166	62	26	468
<b>West Bay</b>						
<b>Total</b>	<b>15,793</b>	<b>8,063</b>	<b>7,730</b>	<b>6,646</b>	<b>1,871</b>	<b>7,276</b>
Never	11,809	6,079	5,730	4,299	1,429	6,081
Rarely	2,036	1,054	982	1,101	234	702
Occasionally	1,117	519	597	727	130	260
Often	270	94	177	166	-	104
Most of the time	332	156	177	228	78	26
DK/NS	229	161	68	125	-	104
<b>Bodden Town</b>						
<b>Total</b>	<b>13,722</b>	<b>6,456</b>	<b>7,266</b>	<b>8,889</b>	<b>1,455</b>	<b>3,378</b>
Never	9,500	4,664	4,836	5,836	1,013	2,650
Rarely	1,532	686	847	1,038	208	286
Occasionally	1,631	644	987	1,163	78	390
Often	499	244	254	395	78	26
Most of the time	296	109	187	270	26	-
DK/NS	265	109	156	187	52	26

**Table 8B: Ever Lived in Poverty by District, Sex & Status**

	<b>Total</b>	<b>Male</b>	<b>Female</b>	<b>Caymanian</b>	<b>Non-Caymanian -</b>	<b>Non-Caymanian</b>
<b>Bodden Town</b>						
<b>Total</b>	<b>13,722</b>	<b>6,456</b>	<b>7,266</b>	<b>8,889</b>	<b>1,455</b>	<b>3,378</b>
Never	9,500	4,664	4,836	5,836	1,013	2,650
Rarely	1,532	686	847	1,038	208	286
Occasionally	1,631	644	987	1,163	78	390
Often	499	244	254	395	78	26
Most of the time	296	109	187	270	26	-
DK/NS	265	109	156	187	52	26
<b>North Side</b>						
<b>Total</b>	<b>1,802</b>	<b>795</b>	<b>1,008</b>	<b>1,101</b>	<b>156</b>	<b>546</b>
Never	1,293	545	748	852	104	338
Rarely	135	88	47	83	52	-
Occasionally	239	119	119	83	-	156
Often	83	42	42	83	-	-
Most of the time	52	-	52	-	-	52
DK/NS	-	-	-	-	-	-
<b>East End</b>						
<b>Total</b>	<b>1,356</b>	<b>774</b>	<b>582</b>	<b>706</b>	<b>78</b>	<b>572</b>
Never	1,158	707	452	561	78	520
Rarely	47	47	-	21	-	26
Occasionally	47	-	47	21	-	26
Often	-	-	-	-	-	-
Most of the time	83	21	62	83	-	-
DK/NS	21	-	21	21	-	-
<b>Sister Islands</b>						
<b>Total</b>	<b>2,540</b>	<b>1,096</b>	<b>1,444</b>	<b>1,371</b>	<b>104</b>	<b>1,065</b>
Never	2,338	982	1,356	1,246	104	987
Rarely	73	52	21	21	-	52
Occasionally	130	62	68	104	-	26
Often	-	-	-	-	-	-
Most of the time	-	-	-	-	-	-
DK/NS	-	-	-	-	-	-

**Table 9A: Change of Circumstances in the Past 2 years by District, Sex and Status**

	Total	Male	Female	Caymanian	Permanent Residents	Non-Caymanian
<b>Total</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
Improved standard of living	9,726	4,988	4,738	3,178	1,117	5,431
Reduced standard of living	8,582	3,906	4,675	4,216	1,039	3,326
Increased Income	12,941	6,930	6,010	5,483	1,455	6,003
Reduced Income	4,867	2,395	2,473	2,555	546	1,767
None of these	34,474	17,793	16,681	14,414	3,456	16,605
DK/NS	2,037	998	1,039	789	208	1,039
<b>George Town</b>						
<b>Total</b>	<b>37,413</b>	<b>19,826</b>	<b>17,586</b>	<b>11,921</b>	<b>4,158</b>	<b>21,334</b>
Improved standard of living	5,528	2,837	2,691	1,578	806	3,144
Reduced standard of living	4,115	1,985	2,130	1,620	624	1,871
Increased Income	5,897	3,455	2,442	1,662	858	3,378
Reduced Income	2,676	1,392	1,283	1,038	364	1,273
None of these	18,075	9,581	8,494	5,732	1,429	10,914
DK/NS	1,122	577	545	291	78	754
<b>West Bay</b>						
<b>Total</b>	<b>15,793</b>	<b>8,063</b>	<b>7,730</b>	<b>6,646</b>	<b>1,871</b>	<b>7,276</b>
Improved standard of living	2,608	1,361	1,247	685	208	1,715
Reduced standard of living	1,585	784	800	623	130	832
Increased Income	3,065	1,605	1,460	1,246	312	1,507
Reduced Income	831	358	473	623	52	156
None of these	7,262	3,715	3,548	3,261	1,091	2,910
DK/NS	442	239	203	208	78	156

**Table 9C: Change of Circumstances in the Past 2 years by District, Sex and Status**

	Total	Male	Female	Caymanian	Permanent Residents	Non-Caymanian
<b>Bodden Town</b>						
<b>Total</b>	<b>13,722</b>	<b>6,456</b>	<b>7,266</b>	<b>8,889</b>	<b>1,455</b>	<b>3,378</b>
Improved standard of living	1,215	556	660	748	104	364
Reduced standard of living	2,566	1,013	1,553	1,682	286	598
Increased Income	2,633	1,231	1,402	1,932	130	572
Reduced Income	914	467	447	602	104	208
None of these	6,051	3,049	3,002	3,738	780	1,533
DK/NS	343	140	203	187	52	104
<b>North Side</b>						
<b>Total</b>	<b>1,802</b>	<b>795</b>	<b>1,008</b>	<b>1,101</b>	<b>156</b>	<b>546</b>
Improved standard of living	119	73	47	42	-	78
Reduced standard of living	145	83	62	145	-	-
Increased Income	348	166	182	166	78	104
Reduced Income	114	42	73	62	-	52
None of these	1,028	431	597	665	78	286
DK/NS	47	-	47	21	-	26
<b>East End</b>						
<b>Total</b>	<b>1,356</b>	<b>774</b>	<b>582</b>	<b>706</b>	<b>78</b>	<b>572</b>
Improved standard of living	21	21	-	21	-	-
Reduced standard of living	62	21	42	62	-	-
Increased Income	291	114	177	187	52	52
Reduced Income	182	68	114	104	26	52
None of these	779	551	229	312	-	468
DK/NS	21	-	21	21	-	-
<b>Sister Islands</b>						
<b>Total</b>	<b>2,540</b>	<b>1,096</b>	<b>1,444</b>	<b>1,371</b>	<b>104</b>	<b>1,065</b>
Improved standard of living	234	140	94	104	-	130
Reduced standard of living	109	21	88	83	-	26
Increased Income	707	358	348	291	26	390
Reduced Income	151	68	83	125	-	26
None of these	1,278	467	810	706	78	494
DK/NS	62	42	21	62	-	-

**Table 10A: Change of Circumstances in the next 2 years by District, Sex and Status**

	Total	Male	Female	Caymanian	Permanent Residents	Non-Caymanian
<b>Total</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
Improved standard of living	13,825	6,796	7,029	4,964	2,053	6,808
Reduced standard of living	3,356	1,740	1,615	1,745	572	1,039
Increased Income	16,521	8,759	7,762	6,231	1,507	8,783
Reduced Income	2,182	1,023	1,158	1,038	208	935
None of these	34,089	17,357	16,732	15,431	3,170	15,487
DK/NS	2,655	1,335	1,319	1,225	312	1,117
<b>George Town</b>						
<b>Total</b>	<b>37,413</b>	<b>19,826</b>	<b>17,586</b>	<b>11,921</b>	<b>4,158</b>	<b>21,334</b>
Improved standard of living	7,700	4,063	3,637	1,932	1,325	4,443
Reduced standard of living	1,688	966	722	727	390	572
Increased Income	8,235	4,473	3,762	2,285	858	5,093
Reduced Income	1,366	655	712	457	156	754
None of these	17,155	9,019	8,136	6,085	1,299	9,770
DK/NS	1,268	650	618	436	130	702
<b>West Bay</b>						
<b>Total</b>	<b>15,793</b>	<b>8,063</b>	<b>7,730</b>	<b>6,646</b>	<b>1,871</b>	<b>7,276</b>
Improved standard of living	2,935	1,408	1,527	1,038	260	1,637
Reduced standard of living	312	187	125	104	26	182
Increased Income	3,907	2,073	1,834	1,412	416	2,079
Reduced Income	389	197	192	312	26	52
None of these	7,533	3,746	3,787	3,323	1,039	3,170
DK/NS	717	452	265	457	104	156

**Table 10B: Change of Circumstances in the next 2 years by District, Sex and Status**

	Total	Male	Female	Caymanian	Permanent Residents	Non-Caymanian
<b>Bodden Town</b>						
<b>Total</b>	<b>13,722</b>	<b>6,456</b>	<b>7,266</b>	<b>8,889</b>	<b>1,455</b>	<b>3,378</b>
Improved standard of living	2,576	1,075	1,501	1,537	442	598
Reduced standard of living	1,075	457	618	685	130	260
Increased Income	2,758	1,366	1,392	1,952	104	702
Reduced Income	374	171	203	270	26	78
None of these	6,560	3,246	3,314	4,195	702	1,663
DK/NS	379	140	239	249	52	78
<b>North Side</b>						
<b>Total</b>	<b>1,802</b>	<b>795</b>	<b>1,008</b>	<b>1,101</b>	<b>156</b>	<b>546</b>
Improved standard of living	286	109	177	208	26	52
Reduced standard of living	26	26	-	-	-	26
Increased Income	374	182	192	166	78	130
Reduced Income	-	-	-	-	-	-
None of these	997	431	566	685	26	286
DK/NS	119	47	73	42	26	52
<b>East End</b>						
<b>Total</b>	<b>1,356</b>	<b>774</b>	<b>582</b>	<b>706</b>	<b>78</b>	<b>572</b>
Improved standard of living	62	21	42	62	-	-
Reduced standard of living	130	42	88	104	26	-
Increased Income	426	307	119	166	-	260
Reduced Income	26	-	26	-	-	26
None of these	639	379	260	353	52	234
DK/NS	73	26	47	21	-	52
<b>Sister Islands</b>						
<b>Total</b>	<b>2,540</b>	<b>1,096</b>	<b>1,444</b>	<b>1,371</b>	<b>104</b>	<b>1,065</b>
Improved standard of living	265	119	145	187	-	78
Reduced standard of living	125	62	62	125	-	-
Increased Income	821	358	462	249	52	520
Reduced Income	26	-	26	-	-	26
None of these	1,205	535	670	789	52	364
DK/NS	99	21	78	21	-	78

**Table 11A: State of Health by District, Sex & Status**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Total</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
Excellent	27,785	15,347	12,437	9,803	3,482	14,500
Good	32,038	16,079	15,959	13,458	2,988	15,591
Fair	8,872	3,813	5,059	5,234	935	2,702
Poor	1,823	815	1,008	1,225	130	468
Very Poor	426	151	275	270	26	130
DK/NS	1,683	805	878	644	260	780
<b>George Town</b>						
<b>Total</b>	<b>37,413</b>	<b>19,826</b>	<b>17,586</b>	<b>11,921</b>	<b>4,158</b>	<b>21,334</b>
Excellent	16,470	9,134	7,336	4,881	2,131	9,459
Good	15,550	8,245	7,305	4,818	1,455	9,277
Fair	3,595	1,584	2,011	1,516	468	1,611
Poor	738	322	416	374	-	364
Very Poor	177	62	114	125	-	52
DK/NS	883	478	405	208	104	572
<b>West Bay</b>						
<b>Total</b>	<b>15,793</b>	<b>8,063</b>	<b>7,730</b>	<b>6,646</b>	<b>1,871</b>	<b>7,276</b>
Excellent	5,970	3,382	2,587	1,890	832	3,248
Good	7,263	3,491	3,771	3,157	728	3,378
Fair	1,792	821	971	1,142	130	520
Poor	286	109	177	208	78	-
Very Poor	21	21	-	21	-	-
DK/NS	462	239	223	228	104	130
<b>Bodden Town</b>						
<b>Total</b>	<b>13,722</b>	<b>6,456</b>	<b>7,266</b>	<b>8,889</b>	<b>1,455</b>	<b>3,378</b>
Excellent	3,490	1,880	1,610	2,139	416	935
Good	6,550	3,090	3,459	4,133	624	1,793
Fair	2,706	1,101	1,605	1,952	312	442
Poor	561	291	270	457	26	78
Very Poor	140	26	114	62	26	52
DK/NS	275	68	208	145	52	78

**Table 11B: State of Health by District, Sex & Status**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>North Side</b>						
<b>Total</b>	<b>1,802</b>	<b>795</b>	<b>1,008</b>	<b>1,101</b>	<b>156</b>	<b>546</b>
Excellent	691	343	348	353	78	260
Good	805	322	483	519	78	208
Fair	171	83	88	145	-	26
Poor	68	47	21	42	-	26
Very Poor	47	-	47	21	-	26
DK/NS	21	-	21	21	-	-
<b>East End</b>						
<b>Total</b>	<b>1,356</b>	<b>774</b>	<b>582</b>	<b>706</b>	<b>78</b>	<b>572</b>
Excellent	530	260	270	270	26	234
Good	530	410	119	166	26	338
Fair	171	42	130	145	26	-
Poor	42	-	42	42	-	-
Very Poor	42	42	-	42	-	-
DK/NS	42	21	21	42	-	-
<b>Sister Islands</b>						
<b>Total</b>	<b>2,540</b>	<b>1,096</b>	<b>1,444</b>	<b>1,371</b>	<b>104</b>	<b>1,065</b>
Excellent	634	348	286	270	-	364
Good	1,340	519	821	665	78	598
Fair	436	182	254	332	-	104
Poor	130	47	83	104	26	-
Very Poor	-	-	-	-	-	-
DK/NS	-	-	-	-	-	-



**Table 12A: Personal Expenditure Reduction Measures**

	Total	Male	Female	Caymanian	Permanent Residence	Non- Caymanian
<b>Buy second hand clothes</b>						
<b>Total</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
Always	3,985	1,694	2,291	893	416	2,676
Most of the time	5,263	2,187	3,076	1,807	416	3,040
Sometimes	2,753	1,221	1,533	1,038	286	1,429
Never	59,108	30,999	28,109	26,210	6,600	26,297
DK/NS	1,517	909	608	685	104	728
<b>Continue wearing worn clothing</b>						
<b>Total</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
Always	6,764	2,883	3,880	3,074	728	2,962
Most of the time	6,120	3,024	3,096	2,741	416	2,962
Sometimes	2,696	1,205	1,491	955	260	1,481
Never	55,566	29,015	26,551	23,240	6,314	26,011
DK/NS	1,481	883	597	623	104	754
<b>Go without vehicle/household appliances</b>						
<b>Total</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
Always	2,769	1,423	1,346	1,184	260	1,325
Most of the time	3,049	1,278	1,771	1,412	260	1,377
Sometimes	2,618	1,522	1,096	1,059	260	1,299
Never	61,857	31,623	30,234	26,023	6,886	28,948
DK/NS	2,333	1,164	1,169	955	156	1,221
<b>Sell assets to raise cash</b>						
<b>Total</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
Always	384	161	223	125	78	182
Most of the time	904	488	416	436	104	364
Sometimes	1,491	660	831	685	78	728
Never	68,091	34,693	33,398	28,620	7,380	32,092
DK/NS	1,756	1,008	748	768	182	806

**Table 12B: George Town Personal Expenditure Reduction**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>George Town</b>						
<b>Buy second hand clothes</b>						
<b>Total</b>	<b>37,413</b>	<b>19,826</b>	<b>17,586</b>	<b>11,921</b>	<b>4,158</b>	<b>21,334</b>
Always	2,972	1,341	1,632	374	312	2,287
Most of the time	2,962	1,387	1,574	623	182	2,157
Sometimes	1,528	660	868	436	182	909
Never	29,037	15,799	13,237	10,198	3,430	15,409
DK/NS	914	639	275	291	52	572
<b>Continue wearing worn clothing</b>						
<b>Total</b>	<b>37,413</b>	<b>19,826</b>	<b>17,586</b>	<b>11,921</b>	<b>4,158</b>	<b>21,334</b>
Always	3,029	1,413	1,616	768	182	2,079
Most of the time	2,977	1,559	1,418	665	234	2,079
Sometimes	1,439	629	811	270	182	987
Never	29,042	15,607	13,435	9,969	3,508	15,565
DK/NS	925	618	307	249	52	624
<b>Go without vehicle/household appliances</b>						
<b>Total</b>	<b>37,413</b>	<b>19,826</b>	<b>17,586</b>	<b>11,921</b>	<b>4,158</b>	<b>21,334</b>
Always	1,522	878	644	353	156	1,013
Most of the time	1,481	670	811	312	130	1,039
Sometimes	1,450	811	639	436	130	883
Never	31,448	16,574	14,874	10,426	3,638	17,384
DK/NS	1,512	894	618	395	104	1,013
<b>Sell assets to raise cash</b>						
<b>Total</b>	<b>37,413</b>	<b>19,826</b>	<b>17,586</b>	<b>11,921</b>	<b>4,158</b>	<b>21,334</b>
Always	244	99	145	62	78	104
Most of the time	379	213	166	145	-	234
Sometimes	873	416	457	353	78	442
Never	34,810	18,382	16,428	11,008	3,898	19,905
DK/NS	1,107	717	390	353	104	650

**Table 12C: West Bay Personal Expenditure Reduction**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>West Bay</b>						
<b>Buy second hand clothes</b>						
<b>Total</b>	<b>15,793</b>	<b>8,063</b>	<b>7,730</b>	<b>6,646</b>	<b>1,871</b>	<b>7,276</b>
Always	561	203	358	249	52	260
Most of the time	810	353	457	395	78	338
Sometimes	374	166	208	166	52	156
Never	13,793	7,180	6,613	5,711	1,689	6,392
DK/NS	255	161	94	125	-	130
<b>Continue wearing worn clothing</b>						
<b>Total</b>	<b>15,793</b>	<b>8,063</b>	<b>7,730</b>	<b>6,646</b>	<b>1,871</b>	<b>7,276</b>
Always	1,413	592	821	789	104	520
Most of the time	1,278	686	592	810	130	338
Sometimes	369	177	192	83	52	234
Never	12,463	6,453	6,011	4,798	1,585	6,081
DK/NS	270	156	114	166	-	104
<b>Go without vehicle/household appliances</b>						
<b>Total</b>	<b>15,793</b>	<b>8,063</b>	<b>7,730</b>	<b>6,646</b>	<b>1,871</b>	<b>7,276</b>
Always	452	218	234	270	26	156
Most of the time	447	161	286	291	78	78
Sometimes	499	307	192	187	52	260
Never	14,011	7,195	6,816	5,670	1,715	6,626
DK/NS	384	182	203	228	-	156
<b>Sell assets to raise cash</b>						
<b>Total</b>	<b>15,793</b>	<b>8,063</b>	<b>7,730</b>	<b>6,646</b>	<b>1,871</b>	<b>7,276</b>
Always	26	-	26	-	-	26
Most of the time	208	114	94	104	52	52
Sometimes	249	125	125	42	-	208
Never	15,014	7,642	7,371	6,335	1,793	6,886
DK/NS	296	182	114	166	26	104

**Table 12D: Bodden Town Personal Expenditure Reduction**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Bodden Town</b>						
<b>Buy second hand clothes</b>						
<b>Total</b>	<b>13,722</b>	<b>6,456</b>	<b>7,266</b>	<b>8,889</b>	<b>1,455</b>	<b>3,378</b>
Always	249	109	140	145	52	52
Most of the time	1,070	296	774	706	104	260
Sometimes	338	114	223	208	52	78
Never	11,801	5,848	5,952	7,643	1,195	2,962
DK/NS	265	88	177	187	52	26
<b>Continue wearing worn clothing</b>						
<b>Total</b>	<b>13,722</b>	<b>6,456</b>	<b>7,266</b>	<b>8,889</b>	<b>1,455</b>	<b>3,378</b>
Always	1,569	545	1,023	997	390	182
Most of the time	1,511	644	867	1,122	52	338
Sometimes	628	286	343	498	-	130
Never	9,770	4,872	4,898	6,106	961	2,702
DK/NS	244	109	135	166	52	26
<b>Go without vehicle/household appliances</b>						
<b>Total</b>	<b>13,722</b>	<b>6,456</b>	<b>7,266</b>	<b>8,889</b>	<b>1,455</b>	<b>3,378</b>
Always	530	197	332	374	78	78
Most of the time	987	353	634	727	26	234
Sometimes	561	343	218	353	78	130
Never	11,292	5,474	5,817	7,186	1,221	2,884
DK/NS	353	88	265	249	52	52
<b>Sell assets to raise cash</b>						
<b>Total</b>	<b>13,722</b>	<b>6,456</b>	<b>7,266</b>	<b>8,889</b>	<b>1,455</b>	<b>3,378</b>
Always	62	62	-	62	-	-
Most of the time	296	140	156	166	52	78
Sometimes	280	94	187	228	-	52
Never	12,819	6,072	6,747	8,245	1,351	3,222
DK/NS	265	88	177	187	52	26

**Table 12E: North Side Personal Expenditure Reduction**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>North Side</b>						
<b>Buy second hand clothes</b>						
<b>Total</b>	<b>1,802</b>	<b>795</b>	<b>1,008</b>	<b>1,101</b>	<b>156</b>	<b>546</b>
Always	88	21	68	62	-	26
Most of the time	125	52	73	21	52	52
Sometimes	161	94	68	83	-	78
Never	1,408	628	779	914	104	390
DK/NS	21	-	21	21	-	-
<b>Continue wearing worn clothing</b>						
<b>Total</b>	<b>1,802</b>	<b>795</b>	<b>1,008</b>	<b>1,101</b>	<b>156</b>	<b>546</b>
Always	556	244	312	374	52	130
Most of the time	182	88	94	104	-	78
Sometimes	68	68	-	42	26	-
Never	977	395	582	561	78	338
DK/NS	21	-	21	21	-	-
<b>Go without vehicle/household appliances</b>						
<b>Total</b>	<b>1,802</b>	<b>795</b>	<b>1,008</b>	<b>1,101</b>	<b>156</b>	<b>546</b>
Always	140	68	73	62	-	78
Most of the time	47	47	-	21	26	-
Sometimes	-	-	-	-	-	-
Never	1,595	680	914	997	130	468
DK/NS	21	-	21	21	-	-
<b>Sell assets to raise cash</b>						
<b>Total</b>	<b>1,802</b>	<b>795</b>	<b>1,008</b>	<b>1,101</b>	<b>156</b>	<b>546</b>
Always	26	-	26	-	-	26
Most of the time	-	-	-	-	-	-
Sometimes	42	-	42	42	-	-
Never	1,693	774	919	1,018	156	520
DK/NS	42	21	21	42	-	-

**Table 12F: East End Personal Expenditure Reduction**

	Total	Male	Female	Caymanian	Permanent Residence	Non- Caymanian
<b>East End</b>						
<b>Buy second hand clothes</b>						
<b>Total</b>	<b>1,356</b>	<b>774</b>	<b>582</b>	<b>706</b>	<b>78</b>	<b>572</b>
Always	21	-	21	21	-	-
Most of the time	99	47	52	21	-	78
Sometimes	114	94	21	62	-	52
Never	1,101	634	467	582	78	442
DK/NS	21	-	21	21	-	-
<b>Continue wearing worn clothing</b>						
<b>Total</b>	<b>1,356</b>	<b>774</b>	<b>582</b>	<b>706</b>	<b>78</b>	<b>572</b>
Always	151	68	83	125	-	26
Most of the time	52	26	26	-	-	52
Sometimes	-	-	-	-	-	-
Never	1,132	681	452	561	78	494
DK/NS	21	-	21	21	-	-
<b>Go without vehicle/household appliances</b>						
<b>Total</b>	<b>1,356</b>	<b>774</b>	<b>582</b>	<b>706</b>	<b>78</b>	<b>572</b>
Always	104	42	62	104	-	-
Most of the time	68	47	21	42	-	26
Sometimes	-	-	-	-	-	-
Never	1,164	686	478	540	78	546
DK/NS	21	-	21	21	-	-
<b>Sell assets to raise cash</b>						
<b>Total</b>	<b>1,356</b>	<b>774</b>	<b>582</b>	<b>706</b>	<b>78</b>	<b>572</b>
Always	-	-	-	-	-	-
Most of the time	21	21	-	21	-	-
Sometimes	-	-	-	-	-	-
Never	1,288	753	535	665	78	546
DK/NS	47	-	47	21	-	26

**Table 12G: Sister Islands Personal Expenditure Reduction**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Sister Islands</b>						
<b>Buy second hand clothes</b>						
<b>Total</b>	<b>2,540</b>	<b>1,096</b>	<b>1,444</b>	<b>1,371</b>	<b>104</b>	<b>1,065</b>
Always	94	21	73	42	-	52
Most of the time	197	52	145	42	-	156
Sometimes	239	94	145	83	-	156
Never	1,969	909	1,060	1,163	104	702
DK/NS	42	21	21	42	-	-
<b>Continue wearing worn clothing</b>						
<b>Total</b>	<b>2,540</b>	<b>1,096</b>	<b>1,444</b>	<b>1,371</b>	<b>104</b>	<b>1,065</b>
Always	47	21	26	21	-	26
Most of the time	119	21	99	42	-	78
Sometimes	192	47	145	62	-	130
Never	2,182	1,008	1,174	1,246	104	832
DK/NS	-	-	-	-	-	-
<b>Go without vehicle/household appliances</b>						
<b>Total</b>	<b>2,540</b>	<b>1,096</b>	<b>1,444</b>	<b>1,371</b>	<b>104</b>	<b>1,065</b>
Always	21	21	-	21	-	-
Most of the time	21	-	21	21	-	-
Sometimes	109	62	47	83	-	26
Never	2,348	1,013	1,335	1,205	104	1,039
DK/NS	42	-	42	42	-	-
<b>Sell assets to raise cash</b>						
<b>Total</b>	<b>2,540</b>	<b>1,096</b>	<b>1,444</b>	<b>1,371</b>	<b>104</b>	<b>1,065</b>
Always	26	-	26	-	-	26
Most of the time	-	-	-	-	-	-
Sometimes	47	26	21	21	-	26
Never	2,467	1,070	1,397	1,350	104	1,013
DK/NS	-	-	-	-	-	-

**Table 13: Meals given up due to lack of resources by District, Sex & Status**

	Total	Male	Female	Caymanian	Permanent Residence	Non-Caymanian
<b>Total</b>	<b>72,626</b>	<b>37,010</b>	<b>35,616</b>	<b>30,634</b>	<b>7,822</b>	<b>34,171</b>
Yes	3,938	1,771	2,166	1,911	234	1,793
No	67,764	34,683	33,081	28,370	7,484	31,910
Prefer not to say	166	99	68	62	-	104
DK/NS	758	457	301	291	104	364
<b>George Town</b>						
<b>Total</b>	<b>37,413</b>	<b>19,826</b>	<b>17,586</b>	<b>11,921</b>	<b>4,158</b>	<b>21,334</b>
Yes	2,255	1,065	1,190	644	156	1,455
No	34,675	18,429	16,246	11,236	3,950	19,489
Prefer not to say	78	52	26	-	-	78
DK/NS	405	281	125	42	52	312
<b>West Bay</b>						
<b>Total</b>	<b>15,793</b>	<b>8,063</b>	<b>7,730</b>	<b>6,646</b>	<b>1,871</b>	<b>7,276</b>
Yes	405	192	213	353	-	52
No	15,237	7,762	7,475	6,168	1,871	7,198
Prefer not to say	-	-	-	-	-	-
DK/NS	151	109	42	125	-	26
<b>Bodden Town</b>						
<b>Total</b>	<b>13,722</b>	<b>6,456</b>	<b>7,266</b>	<b>8,889</b>	<b>1,455</b>	<b>3,378</b>
Yes	815	353	462	685	78	52
No	12,637	5,989	6,648	8,038	1,325	3,274
Prefer not to say	88	47	42	62	-	26
DK/NS	182	68	114	104	52	26
<b>North Side</b>						
<b>Total</b>	<b>1,802</b>	<b>795</b>	<b>1,008</b>	<b>1,101</b>	<b>156</b>	<b>546</b>
Yes	182	42	140	104	-	78
No	1,621	753	867	997	156	468
Prefer not to say	-	-	-	-	-	-
DK/NS	-	-	-	-	-	-
<b>East End</b>						
<b>Total</b>	<b>1,356</b>	<b>774</b>	<b>582</b>	<b>706</b>	<b>78</b>	<b>572</b>
Yes	21	-	21	21	-	-
No	1,314	774	540	665	78	572
Prefer not to say	-	-	-	-	-	-
DK/NS	21	-	21	21	-	-
<b>Sister Islands</b>						
<b>Total</b>	<b>2,540</b>	<b>1,096</b>	<b>1,444</b>	<b>1,371</b>	<b>104</b>	<b>1,065</b>
Yes	260	119	140	104	-	156
No	2,280	977	1,304	1,267	104	909
Prefer not to say	-	-	-	-	-	-
DK/NS	-	-	-	-	-	-



**Table 14: Mortgage Payment by District and Number of Bedrooms**

Selected Characteristics	Mortgage Payment	
	Mean	Median
<b>Total</b>	<b>2,408.72</b>	<b>2,000.00</b>
<b>District</b>		
George Town	2,637.32	2,150.00
West Bay	2,702.18	2,000.00
Bodden Town	1,937.40	1,700.00
North Side	2,285.71	2,000.00
East End	1,200.00	1,200.00
Sister Islands	1,320.50	1,137.50
<b>Bedrooms</b>		
One	1,599.32	1,500.00
Two	1,836.96	1,666.00
Three	2,327.42	2,000.00
Four	3,387.66	2,750.00
Five	3,796.31	2,500.00
Six +	5,664.42	6,000.00
DK/NS	2,000.00	2,000.00

**Table 15: Rent Payment by District and Number of Bedrooms**

Selected Characteristics	Actual Rent	
	Mean	Median
<b>Total</b>	<b>3,776.29</b>	<b>3,000.00</b>
<b>District</b>		
George Town	4,008.75	3,500.00
West Bay	4,444.75	3,000.00
Bodden Town	3,238.42	3,000.00
North Side	2,875.00	2,750.00
East End	2,185.71	2,100.00
Sister Islands	2,164.28	2,000.00
<b>Bedrooms</b>		
None <sup>1</sup>	825.00	800.00
One	1,661.68	1,500.00
Two	2,670.48	2,500.00
Three	3,818.55	3,500.00
Four	5,680.29	4,500.00
Five	7,304.91	5,000.00
Six +	7,289.56	4,500.00
DK/NS	683.33	750.00

