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The Cayman Islands Quality of Life Survey Report

Spring 2026

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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?

This report examines the changing relationship between wealth, prosperity, and quality of life as a measurable concept. It is based primarily on a simple random, representative survey of 1,588 households (persons age 18+) across all districts in the Cayman Islands. The data collected provided essential insights and a narrative of how Cayman Islands residents communicate their priorities and redefine the meaning of a good quality of life.

Table of Contents

1. The Cayman Islands' Quality of Life Scores ... 3
2. Happiness scores - District 4
3. Summary Indicators – Satisfaction & Dissatisfaction 5
4. Executive Summary 10
5. Health and Wellness 18
6. Employment and Job Quality 30
7. Material Living Conditions 42
8. Economic and Physical Safety 47
9. Leisure and Social Activities 73
10. Natural and Living Environment 90
11. Methodology 124
12. Quality of Life Dimensions Matrix 126
13. APPENDIX TABLES 128

1. THE CAYMAN ISLANDS' QUALITY OF LIFE SCORES

SUMMARY

Quality of Life Score

84.9%

Caymanian: 83.6% (+0.6)

Spring 2026 different from Fall 2025 Survey +0.9



Health and Wellness

85.3%

Caymanian: 83.9% (+0.2)

Different from Fall 2025 survey +0.1

Employment and Job Quality

85.1%

Caymanian: 83.2% (+0.6)

Different from Fall 2025 survey +1.6

Material Living Conditions

87.3%

Caymanian: 85.9% (+0.5)

Different from Fall 2025 survey +1.8

Economic and Physical Safety

88.6%

Caymanian: 87.8% (+1.7)

Different from Fall 2025 survey +1.5

Leisure and Social Activities

82.1%

Caymanian: 81.8% (+0.9)

Different from Fall 2025 survey +0.6

Natural and Living Environment

77.0%

Caymanian: 75.7% (+0.8)

Different from Fall 2025 survey +0.7

2. HAPPINESS SCORES - DISTRICT

	Spring 2026					
	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Happiness Score	**85.3**	**87.6**	**84.0**	**86.5**	**89.3**	**82.1**
Overall Rank (1st to 6th)	*4*	*2*	*5*	*3*	*1*	*6*
	Happiness/Satisfaction Scores (%)					
Health and Wellness	87.3	89.8	87.5	92.3	90.4	83.7
Employment and Job quality	84.8	86.5	81.6	85.4	92.2	78.4
Material living conditions	85.4	87.3	87.1	87.4	87.4	86.6
Economic and Physical safety	90.5	90.4	85.1	83.1	83.2	85.0
Leisure and Social activities	83.5	86.6	79.6	79.2	92.9	75.9
Natural and Living environment	72.8	79.1	73.8	78.4	87.9	79.2
	Rank of Satisfaction Broad Categories					
Health and Wellness	5	3	4	1	2	6
Employment and Job quality	4	2	5	3	1	6
Material living conditions	6	3	4	2	1	5
Economic and Physical safety	1	2	3	6	5	4
Leisure and Social activities	3	2	4	5	1	6
Natural and Living environment	6	3	5	4	1	2

3. SUMMARY INDICATORS – SATISFACTION & DISSATISFACTION

Quality of Life Indicators - Selected	*Overall Satisfaction (%) & Positive (+)*	*Overall Dissatisfaction (%) & Negative (-)*	*Caymanian Satisfaction (%) & Positive (+)*	*Caymanian Dissatisfaction (%) & Negative (-)*
Health and Wellness (Pg 13-23)	**85.3%**		**83.9%**	
Health Services and Conditions				
Skills & Competence of Staff	91.2	3.3	89.5	5.2
Overall Cleanliness of Facility	93.3	1.7	91.9	2.8
Friendliness & Courtesy of Staff	92.0	2.4	90.2	2.9
The Treatment /Medicine Prescribed	90.9	3.2	89.7	4.5
Waiting time for Health Services	71.8	18.8	68.1	22.0
Physical Wellness Satisfaction	85.3	6.0	79.2	9.4
Mental Wellness Satisfaction	88.4	1.8	83.0	3.2
Spiritual Wellness Engagement	90.6	9.4	92.8	7.2
Employment and Job Quality (Pg 24-36)	**85.1%**		**83.2%**	
Relevant Employment Skills (Job Matching)	90.9	8.2	92.0	6.6
Qualification for Current Job	80.6	17.1	81.4	15.9
Job/Occupation Satisfaction	84.5	4.8	81.0	6.8
Salary and Benefit Package	68.8	15.4	65.7	17.8
Career Progression	76.9	7.7	75.0	9.0
Material Living Conditions (Pg 37-41)	**87.3%**		**85.9%**	
Bill in Arrears (Not behind/behind)	90.0	10.0	87.8	12.2

NB: Satisfaction (%) and the dissatisfaction (%) may not add to 100% due to ***Neutral Response***

Quality of Life Indicators *- Selected*	*Overall Satisfaction (%) & Positive (+)*	*Overall Dissatisfaction (%) & Negative (-)*		*Caymanian Satisfaction (%) & Positive (+)*	*Caymanian Dissatisfaction (%) & Negative (-)*
Economic and Physical Safety (Pg 42-65)	**88.6%**			**87.8%**	
Ever lived in Poverty*	82.0	2.0		79.7	3.0
Meals Given Up to to Lack of Resources	96.1	3.9		95.1	4.9
Percentage of Persons not giving up meals	97.2	2.8		96.5	3.5
Availability vs. lack of resources	72.2	27.8		70.2	29.8
Coping with insufficient cash	87.7	12.3		89.0	11.0
Finance unexpected payment CI$ (2,000-5,000)	56.6	27.1		60.6	22.5
Economic/Financial Outlook (positive)	46.5	7.6		43.2	9.0
Standard of Living Satisfaction	83.4	6.5		79.5	8.8
Life Circumstances Change in last 2yrs	29.7	13.5		27.3	14.7
Physical Safety					
Feeling of Safety in the Cayman Islands	87.5	12.5		88.0	12.0
Feeling of Safety in the Community	86.7	13.3		86.8	13.2
Feeling of Safety at public spaces	87.2	12.8		87.2	12.8
Feeling of Safety at nights in the community	85.7	14.3		84.8	15.2
*Crime and Protection***					
Status of Crime in Cayman Islands	90.1	9.9		87.1	12.9
Status of Crime in Community	57.1	42.9		46.5	53.5
Police Protection in Cayman Islands	88.3	11.7		85.1	14.9
Police Protection in Community	90.0	10.0		85.1	14.9

*Poverty Positive (Never lived in poverty), Poverty Negative (Always lived in poverty). **Positive means Crime stayed the same or decreased; Negative means Crime increased. Positive for Police Protection means the same or increased; Negative means Police Protection decreased.

Quality of Life Indicators - Selected	*Overall Satisfaction (%) & Positive (+)*	*Overall Dissatisfaction (%) & Negative (-)*	*Caymanian Satisfaction (%) & Positive (+)*	*Caymanian Dissatisfaction (%) & Negative (-)*
Leisure and Social Activities (Pg 66-83)	**82.1%**		**81.8%**	
Worklife Balance	78.8	8.9	76.2	11.9
Social Support Network				
Relationship with family	92.9	2.1	91.7	2.4
Relationship with co-workers	88.7	2.0	87.1	2.2
Support when Sick	94.8	5.2	96.1	3.9
Support when Financial Problems	90.3	9.7	91.4	8.6
Support when Emotional Issues	93.2	6.8	94.7	5.3
General personal support	92.7	7.3	94.2	5.8
Loneliness	77.0	23.0	80.1	19.9
Neighbourhood Social Cohesion				
Helpful neighbourhood	73.0	5.1	75.1	6.5
Close-knit neighbourhood	61.6	10.1	62.9	11.8
Trustworthy neighbourhood	67.5	4.2	69.7	5.4
Incompatible neighbours	73.4	3.4	77.5	4.5
Neighbourhood cultural differences	55.0	8.7	56.3	10.4
Neighbourhood unknown to each other	61.8	12.0	66.2	12.9

NB: Satisfaction (%) and dissatisfaction (%) may not sum to 100% due to **Neutral Response**.

Quality of Life Indicators - Selected	Overall Satisfaction (%) & Positive (+)	Overall Dissatisfaction (%) & Negative (-)		Caymanian Satisfaction (%) & Positive (+)	Caymanian Dissatisfaction (%) & Negative (-)
Natural and Living Environment (Pg 84-119)	**77.0%**			**75.7%**	
Environmental Preservation					
Waste Management - Institutions	63.4	20.8		56.6	27.4
Recycling Practices	52.5	24.7		46.5	27.4
Green Spaces and Walkable Communities	60.5	17.3		53.0	24.0
Marine and Land Protection Areas	69.1	8.0		66.5	12.5
Marine and Coastal Ecosystems	68.2	8.0		66.1	11.7
Disaster Management					
Disaster Mitigation - Institutions/Gov't	87.3	1.8		87.0	3.3
Disaster Preparedness - Institutions/Gov't	87.6	2.0		87.7	3.3
Disaster Response - Institutions/Gov't	86.6	1.8		87.2	3.2
Disaster Recovery - Institutions/Gov't	86.5	2.0		87.3	3.3
Household Disaster Preparedness					
Adequate disaster Supplies - Household	87.3	4.8		86.8	6.0
Dwelling safety - Household	87.1	4.3		87.6	5.5
Distance to emergency shelter - Household	87.3	2.6		88.3	3.5
Reserve disaster fund - Household	77.4	10.3		75.5	13.3

NB: Satisfaction (%) and dissatisfaction (%) may not add to 100% due to Neutral Response

Quality of Life Indicators - Selected	Overall Satisfaction (%) & Positive (+)	Overall Dissatisfaction (%) & Negative (-)		Caymanian Satisfaction (%) & Positive (+)	Caymanian Dissatisfaction (%) & Negative (-)
Overall Development					
Investment in Infrastructure	67.1	12.6		58.6	21.6
Human Capital Development	62.8	11.4		54.4	19.6
Technological Progress and Innovation	67.8	8.1		65.3	11.7
Access to Financial Resources	63.7	10.0		61.8	15.1
Good Governance and Institutions	63.6	10.1		59.9	14.7
Roads and Transportation					
Traveling time on roads	56.5	28.7		45.5	38.0
Water drainage on roads	65.8	16.2		61.3	20.2
Road Users Knowledge and Training	42.5	36.3		31.6	47.7
Adequate road network	63.1	17.2		53.6	24.5
Road construction & repair timing	67.0	14.4		56.3	23.3
Human Capital Development					
Education and schools	67.8	8.1		68.0	13.1
Healthcare and public health	78.0	4.9		75.7	8.9
Job training and vocational programs	58.1	8.9		56.2	14.4
Entrepreneurship support (Small Business)	51.4	7.7		52.3	13.7
Community centers and recreational facilities	59.7	8.7		58.0	13.0
Adult education and lifelong learning	50.8	8.7		50.5	14.1

NB**: Satisfaction (%) and the dissatisfaction (%) may not add to 100% due to **Neutral Response

4. EXECUTIVE SUMMARY

1. **Quality of life score**. The Cayman Islands' quality of life (QOL) was assessed at 84.9%, 0.9 percentage points higher than in the Fall 2025 survey. Residents ranked health and wellness as the most essential quality of life, at 31.1%, down 4.7% from six months ago. Compared with six months ago, employment and job quality (18.4%) and material living conditions (15.1%) were higher, economic and physical safety (13.9%) increased, and leisure and social activities (11.2%) were higher. The natural and living environment had the lowest relative importance (10.3%), although it was rated higher; see Table 1. The overall QOL score among Caymanians was 83.6%, an improvement of 0.6% from six months ago.

2. **Health and wellness**. The most significant component, health and wellness, had a satisfaction score of 85.3%, up 0.1 percentage points. All components of health and wellness had weighted average scores in the 80s, except waiting time for health services, which was 74.1%, 1.5 percentage points higher than six months ago. Mental wellness satisfaction (85.8%) increased by 0.4 percentage points, helping to propel overall health and wellness. Caymanians rated their health and wellness at 83.9%, higher than the overall average and up 0.2 percentage points. However, although most people were satisfied with the improvement in waiting times for health services at public hospitals and clinics, dissatisfaction remained elevated at 18.7% and 22.0% among Caymanians, an improvement of 1.8 percentage points from six months ago.

3. **Employment and job quality**. This component scored 85.1%, a 1.6% improvement on the Fall 2025 survey. The proportion of satisfied Caymanians under this rubric was 83.2%, up 0.6 percentage points. The category benefited

from fewer people being classified as part-time under-employed, although the number of people outside the labour force who are available for work but not seeking it (discouraged workers) declined. In addition, more people were satisfied that their income covered the cost of living, and their employable skills (up 1.7%) improved. The improvement in Caymanian satisfaction stemmed mainly from a higher percentage of people whose income exceeded their standard of living and from lower unemployment.

4. **Material living conditions**. An estimated 87.3% satisfaction score for households, up 1.8% on Fall 2025. Overall, fewer families had bills in arrears, fewer households were disconnected from household services, and self-assessed poverty and food insecurity were lower, all of which contributed to the improved score. The score for Caymanians was 0.5% higher, at 85.9%, mainly because fewer Caymanian households had bills in arrears (down from 19.0% to 12.2%) and fewer had household services disconnected (down from 6.4% to 3.8%).

5. **Economic and physical safety.** Economic and physical safety scored 88.6%, up from 87.1% six months ago. Self-assessed poverty fell from 4.7% in Fall 2025 to 3.0% in Spring 2026, and food insecurity (inability to afford three meals daily) was rated lower at 3.5%, down from 4.5% in Fall 2025. In addition, more respondents reported satisfaction with a higher standard of living and income, which allows them to cover unexpected expenses of up to CI$5,000. Residents' feelings of safety rose from 85.1% a year ago to 86.8% in Spring 2026. For Caymanians, economic and physical safety was 1.9 percentage points higher, at 87.8%, due to higher income and greater satisfaction with their standard of living.

6. **Leisure and social activities**. Residents' satisfaction was 82.1%, up 0.6%, due to improved social support networks and higher neighbourhood social cohesion and connections, which measure the interconnectedness of different

social groups within the Cayman Islands. For Caymanians, the satisfaction score was 81.8%, a slight improvement from six months ago. Episodes of loneliness remained high at 24.8% among all residents and 22.8% among Caymanians.

7. **Natural and living environment**. Satisfaction with the natural and living environment rose from 76.4% in Fall 2025 to 77.0% in Spring 2026. Respondents' sentiments improved across Cayman's Overall Development; Investment in infrastructure (up 1.8%), Human Capital Development (up 1.9%), technological progress and innovation (up 1.6%), access to financial resources (up 2.3%), good governance and institutions (up 1.5%), and road infrastructure and usage (up 2.6%). Similarly, Caymanian respondents' sentiments were 0.8% higher at 75.7%; the strongest upward movers were satisfaction with Cayman's economic and social development, including investment in infrastructure, access to financial resources, human capital development, and road infrastructure and usage.

HAPPINESS/SATISFACTION SCORES among the Districts

Sentiments expressed by residents across the various districts are not necessarily directly about their district of residence, as most survey questions asked about their personal circumstances and the Cayman Islands in general, rather than a specific district.

1. **East End**: The East End district scored 89.3%, the highest among the districts. This indicates a 2.1 percentage-point increase in the satisfaction score in Spring 2026 compared with six months earlier. This high satisfaction was driven by more East Enders having incomes that exceed their standard of living, improvements in living standards over the last two years, greater satisfaction with health services, and a decline in overcrowded housing. Satisfaction with transport and road infrastructure increased, although dissatisfaction remained with road travel time (34.5%) and the adequacy of the road network (23.7%). Dissatisfaction was also expressed regarding employment salaries and

benefit packages (22.1%) and waiting times for medical services at public hospitals and clinics (23.7%). Additionally, 23.6% of East End respondents believe it is unsafe to go out at night in their community, including 1/3 of Caymanians. 22.7% of Caymanian respondents believe police protection has decreased.

2. **West Bay**: The West Bay district satisfaction score was 87.6%, the second-highest among the districts. This score reflected high satisfaction with economic and physical security (90.4%), employment and job quality (86.5%), household disaster preparedness (88.8%), and social cohesion and connections (89.7%). West Bay also has one of the lowest rates of housing overcrowding (5.8%). The main sources of dissatisfaction were waiting times for medical services at public hospitals and clinics (10.9%), inadequate salary and benefits (10.5%), and concerns about physical and mental health, disaster preparedness, and waste management. In addition, 11.8% of respondents believe that crime has increased in West Bay, and 11.3% said that police protection has declined; as a result, 16.4% of Caymanians believe it's unsafe to go out at night.

3. **North Side**: With an overall score of 86.5%, it was the biggest mover, up by 5.5% over the six-month period. Respondents from the North Side district expressed strong satisfaction with health services and conditions, physical and mental health, job quality, economic and physical safety, and general improvements in the standard of living. The main dissatisfactions included road travel times, the adequacy of the road network, road construction and repair times, human capital development (14.0%), and access to financial resources (15.7%). Caymanians were generally dissatisfied with road users' knowledge and training (42.9%), road travel times (62.9%), the adequacy of road networks (34.3%), and recycling practices (28.6%). Another 28.6% of Caymanians in North Side did not agree that their community was close-knit.

4. **George Town**: The main areas of concern that prevent a higher happiness score than the 85.3% achieved include: one in four people are unhappy with waiting times for services at public hospitals and clinics; a decline in satisfaction with the management of natural disasters and emergencies; and waste management and recycling practices. The need for greater support for entrepreneurship and small businesses (13.7% of Caymanians dissatisfied); adult education and lifelong learning (14.7% of Caymanians dissatisfied); road users' knowledge and training (39.0% of George Town residents and 54.7% of Caymanians dissatisfied); travelling times on the road (26.4% of residents and 39.3% of Caymanians dissatisfied); the adequacy of road networks; household recycling practices; and green spaces and walkable communities (18.4% of residents and 25.2% of Caymanians dissatisfied). Among the districts, George Town respondents had the second-highest level of discontent with its standard of living (7.4%). The highest level of discontent was in the Sister Islands (18.5%).

5. **Bodden Town**: An overall satisfaction score of 84.0% was achieved by Bodden Town residents. Some of the concerns of dissatisfied respondents included: wait times for health services at public hospitals and clinics (30.8% of residents and 35.7% of Caymanians); lack of neighbourhood social cohesion, green spaces, and walkable communities (23.4% of residents and 35.6% of Caymanians); travel times on roads (65.6% of Caymanians and 55.0% of residents); road users' knowledge and training (61.8% of Caymanians and 49.8% of residents); the adequacy of road networks (32.5% of Caymanians discontented); low household disaster reserve funds (23.2% of Caymanians, 20.6% of resident respondents); and support for small businesses. Approximately 20.7% of respondents deemed that their economic circumstances worsened over the last two years. Salaries and benefits (20.6% of residents and 23.7% of Caymanians) and limited opportunities for career advancement were cited as concerns, with 10.9% of Caymanian respondents discontented with their career progression.

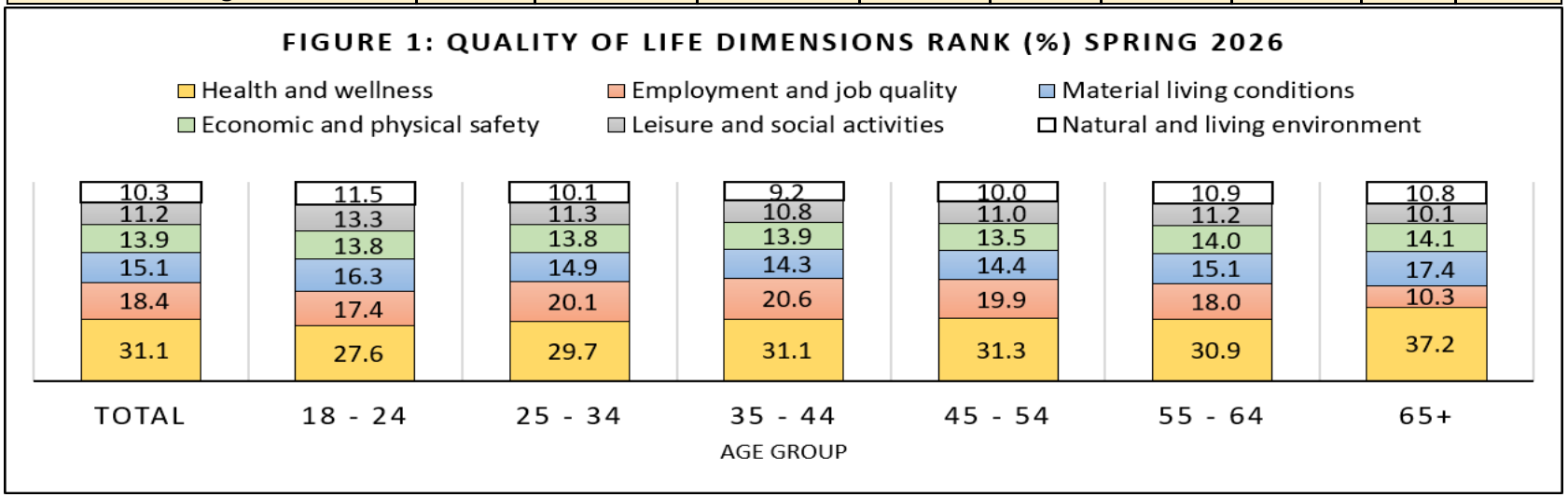
6. **Sister Islands**: The Sister Islands scored 82.1%. Overcrowded households (11.1%), low salaries and benefits (34.5% of Caymanians), and limited opportunities for career advancement (28% of Caymanians) were among their main concerns. Other dissatisfactions included work-life balance (20.5% of residents, or 1 in every 5 people), entrepreneurial and small-business support (22.2% of Caymanians and 15.9% of all residents), construction and road repair times (40.8% of Caymanians dissatisfied), job training and vocational programmes (33.3% of Caymanians dissatisfied), access to financial resources (10.4% of Caymanians), investment in infrastructure (12.2% of Caymanians), low personal disaster funds (24.5% of Caymanians), recycling practices on the Islands (28.3% of Caymanians), waste management (31.3% of Caymanian respondents dissatisfied), and episodes of loneliness (11.2% of Caymanian respondents). Regarding feeling safe, 28.3% of Caymanian respondents in the Sister Islands feel unsafe in the Cayman Islands, but only 8.5% feel the same when in the Sister Islands.

Dimensions Ranking of the Quality of Life.

The QOL ranking was derived from the Spring 2026 survey. The survey results for Spring 2026 are as follows:

Table 1: Preference ranking of the quality of life dimensions, Spring 2026

	Total	Caymanian	Non-Caymanian	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	Percent (%)								
Quality of life score	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Health	31.1	30.4	31.8	30.9	31.8	32.2	28.4	24.8	30.4
Employment and job quality	18.4	17.0	19.9	18.8	16.8	19.4	15.1	21.8	16.0
Material living conditions	15.1	15.9	14.3	14.9	15.3	15.2	16.6	14.4	15.8
Economic and physical safety	13.9	14.5	13.2	13.8	14.1	13.2	14.8	17.8	14.7
Leisure and social activities	11.2	11.5	10.9	11.3	11.2	10.7	15.1	10.9	11.5
Natural and living environment	10.3	10.7	9.8	10.3	10.9	9.3	9.9	10.3	11.6

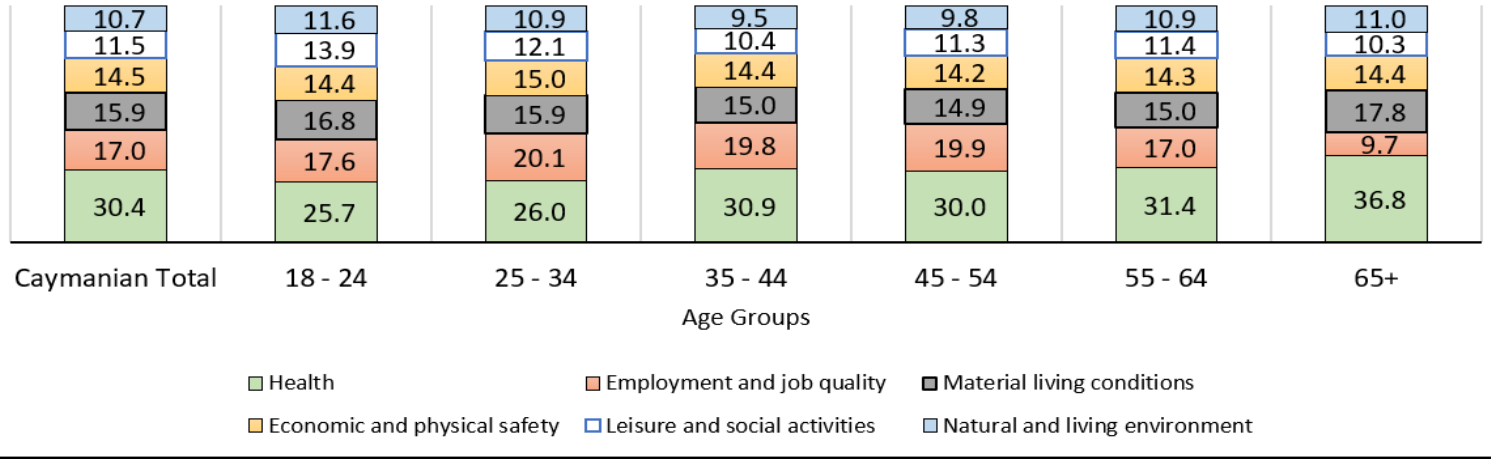


For Caymanians, the preference ranking of the quality of life dimensions is as follows:

Table 2: Caymanian preference ranking of the quality of life dimensions by district, Spring 2026

	Caymanian	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	Percent (%)						
Quality of life score	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Health	30.4	29.0	32.3	31.9	28.0	26.4	28.2
Employment and job quality	17.0	16.9	15.3	18.6	14.4	19.4	15.1
Material living conditions	15.9	16.1	15.8	15.5	17.6	15.3	16.7
Economic and physical safety	14.5	14.8	14.5	13.5	15.6	17.8	15.3
Leisure and social activities	11.5	12.1	11.0	10.9	14.4	10.5	12.1
Natural and living environment	10.7	11.1	11.1	9.6	10.0	10.6	12.5

Figure 2: Caymanian Quality of Life Dimension Rank (%), Spring 2026



5. HEALTH AND WELLNESS

85.2%

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. The survey captures data on self-perceived health' (SPH), 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. To this end, overall health is evaluated and scored using the following categories.



The overall health score was **85.2 percent**, calculated as the simple average of the sub-components: health services and conditions (82.4%), physical wellness (82.2%), mental wellness (85.8%), and spiritual wellness (90.6%).

Health Services and Conditions

82.4%

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 need for healthcare and healthcare workers to maintain quality healthcare. In response to the Survey question: On the last occasion you went to the public hospital/clinic, how satisfied were you with the staff's competence, the overall cleanliness of the facility, the friendliness and courtesies of the staff, the treatment/medicine prescribed, and the waiting time for services? The weighted satisfaction scores[1] of the Fall QOL survey's average weighted score for health services and conditions was 82.4 percent (see Table 4.1). This is an average of all weighted response components in Table 4.1. The satisfaction score averaged 87.8 percent, with all components achieving higher satisfaction than the weighted response, except for waiting time for service.

82.4%	Cayman Islands Residents Satisfaction Responses						
	Very Satisfied	Satisfied	Neither	Dissatisfied	Very Dissatisfied	**Satisfaction Score (%)**	Weighted Response (%)
	Percent (%)						
Skills and competence of staff	35.2	55.9	5.5	2.3	1.0	**91.2**	**84.4**
Overall cleanliness of facility	36.0	57.3	5.0	1.3	0.4	**93.3**	**85.4**
Friendliness & Courtesy of Staff	34.1	58.0	5.6	1.8	0.6	**92.0**	**84.6**
The treatment/medicine prescribed	31.4	59.5	5.9	2.3	0.9	**90.9**	**83.6**
Waiting time for service	23.3	48.5	9.4	12.7	6.0	**71.8**	**74.1**
Average Scores (%)	**32.0**	**55.8**	**6.3**	**4.1**	**1.8**	**87.8**	**82.4**

Table 4.1: Overall Satisfaction with facility and services of public health hospitals and clinics

[1] The subcomponents 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 QOL survey ranked services and conditions at public hospitals and/or clinics on staff competence, facility cleanliness, staff friendliness and courtesy, treatment and prescribed medicine, and waiting time for service (on the day of the appointment and for appointment booking). As exhibited in Table 4.1, the highest weighted response satisfaction was the overall cleanliness of the facility (85.4%). This was followed by the friendliness and courtesy of staff (84.6%), the skills and competence of staff (84.4%), the prescribed treatment/medicine (83.6%), and the waiting time for service (74.1%). When only the satisfaction score (very satisfied and satisfied) is considered, the overall score was 87.8 percent, and all the scores were in the high 90s except for the waiting time for service, which was 71.8 percent.

81.0%	**Caymanians Satisfaction Responses**						
	Very Satisfied	Satisfied	Neither	Dissatisfied	Very Dissatisfied	**Satisfaction Score (%)***	Weighted Response (%)
	Percent (%)						
Skills and competence of staff	32.6	57.0	5.3	3.3	1.9	**89.5**	**83.0**
Overall cleanliness of facility	31.8	60.1	5.2	2.0	0.8	**91.9**	**84.0**
Friendliness & Courtesy of Staff	31.0	59.2	6.9	2.1	0.8	**90.2**	**83.5**
The treatment/medicine prescribed	28.3	61.4	5.7	3.1	1.4	**89.7**	**82.4**
Waiting time for service	21.3	46.8	9.9	14.1	7.9	**68.1**	**71.9**
Average Scores (%)	**29.0**	**56.9**	**6.6**	**4.9**	**2.6**	**85.9**	**81.0**

Table 4.2: Caymanians Satisfaction with facility and services of public health hospitals and clinics

* Satisfaction score is the total of very satisfied and satisfied responses.

** Weighted response score uses all responses in a weighting from 0 and 1 as explained in Endnote 1.

The weighted average score of Caymanian respondents for services and conditions at public hospitals and/or clinics was 81.0 percent. Except for the waiting time for service (see Table 4.2), most components were rated higher than the overall weighted-average response among Caymanians.

District Responses indicate that across districts, residents of West Bay were most satisfied (weighted satisfaction) with the services and conditions at public hospitals and clinics (84.6%). They are followed by residents of North Side (83.8%), Bodden Town (82.8%), Sister Islands (82.7%), George Town (81.2%) and North Side (77.9%) (see Table 4.3). The district scores represent satisfaction ratings for all public hospitals and clinics, not necessarily the location where services were rendered.

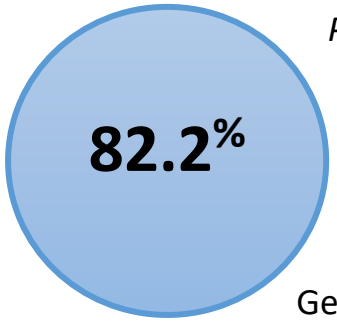
	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	Average Weighted Response (%)					
Skills and Competence of Staff	83.5	85.1	85.7	89.1	80.0	84.2
Overall Cleanliness	83.8	86.3	88.2	90.3	78.2	85.9
Friendliness & Courtesy	83.6	85.8	85.4	86.7	81.2	86.2
The treatment/medicine prescribed	82.5	85.5	85.3	80.7	80.5	81.5
Waiting time for service	72.8	80.4	69.5	72.3	69.3	75.6
Average Satisfaction Score (%)	**86.8**	**89.5**	**88.1**	**87.3**	**92.9**	**88.5**
Average Weighted Satisfaction Response (%)	**81.2**	**84.6**	**82.8**	**83.8**	**77.9**	**82.7**

Table 4.3: District Satisfaction with Services and Facility of Public Hospitals and Clinics

Using the satisfaction score (satisfied and very satisfied), the highest was East End (92.9%), followed by West Bay (89.5%), Sister Islands (88.5%), Bodden Town (88.1%), North Side (87.3%), and George Town (86.8%).

Compared with the Fall 2025 report, all districts' average satisfaction scores improved, except for the Sister Islands. Similarly, the weighted average scores of all districts ameliorated except East End.

Physical Wellness



Physical wellness involves recognising the need for physical activity, healthy foods, and rest to help prevent illness and injury, or to manage chronic health conditions. Physical health enables people to perform everyday activities without undue fatigue or physical strain. In response to *"How satisfied are you with your Physical Health?"* on average, 82.2 percent of respondents were generally satisfied, using the weighted average satisfaction. The overall satisfaction score was 85.3 percent; among Caymanians, 79.2 percent; and among non-Caymanians, 91.5 percent (see Table 4.4). Generally, male respondents (87.0%) were more satisfied with their physical health than females (83.7%).

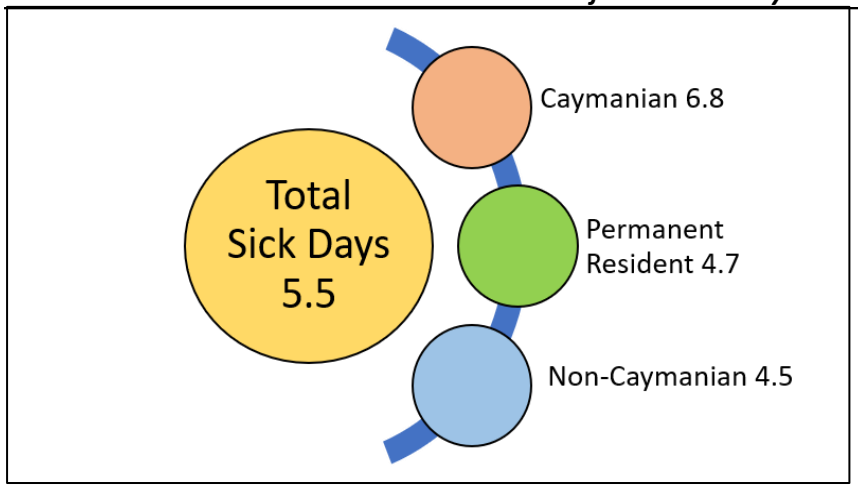
82.2%	Total	Male	Female	Caymanian	Permanent Resident	Non-Caymanian
Total	74,536	37,930	36,607	31,417	9,668	33,451
Physical Health			Percent (%)			
Very Satisfied	32.2	34.0	30.4	26.0	32.7	37.8
Satisfied	53.1	53.0	53.2	53.3	50.5	53.7
Neither	8.7	7.2	10.2	11.4	9.6	5.9
Dissatisfied	5.3	5.1	5.5	8.0	6.3	2.5
Very Dissatisfied	0.7	0.6	0.8	1.3	0.9	0.1
Satisfaction Score (satisfied & very satisfied)	**85.3**	**87.0**	**83.5**	**79.2**	**83.2**	**91.5**
Weighted Average Satisfaction (%)	**82.2**	**82.9**	**81.4**	**78.9**	**81.6**	**85.3**

Table 4.4: Satisfaction with Physical Health

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Physical health	Percent (%)					
Very satisfied	30.5	40.3	26.9	62.8	7.3	26.6
Satisfied	54.8	47.9	55.9	22.8	89.0	45.6
Neither satisfied nor dissatisfied	8.9	7.3	9.5	8.8	1.8	14.3
Dissatisfied	5.2	3.3	7.3	5.6	1.9	12.7
Very dissatisfied	0.7	1.2	0.4	-	-	0.8
Satisfaction Score (satisfied & very satisfied)	**85.3**	**88.2**	**82.7**	**85.6**	**96.3**	**72.2**
Weighted Average Score (___/100)	**81.9**	**84.6**	**80.3**	**88.5**	**80.4**	**76.9**

Table 4.5: Satisfaction with Physical Health

Among the districts, respondents in East End had the highest rate of physical health satisfaction at 96.3 percent (see Table 4.5). This was followed by West Bay (88.2%), North Side (85.6%), George Town (85.3%), and Bodden Town (82.7%). The Sister Islands had the lowest satisfaction rate of 72.2 percent. In response to the question *"In the past year, how many days were you absent from work due to illness?"*, on average, respondents (employed persons) were away from work 5.5 sick days (or 2.2% of working days[2]) a year. Caymanians had 6.8 sick days (2.7%), permanent residents had 4.7 sick days (1.9%), and non-Caymanians had 4.5 sick days (1.8% of working days), the lowest.



The productive workdays for the employed labour market were 97.8 percent after accounting for the 2.2 percent of unproductive workdays (sick days).

[2] Working days include a 5-day work week less public holidays.

Mental wellness

85.8%

Mental wellness, a key determinant of job satisfaction and productivity, is a state of well-being in which an individual realises their abilities, copes with the everyday stresses of life, works productively and fruitfully, and contributes to the community. It encompasses the emotional, physical, spiritual, and mental aspects of the self. Research on well-being underscores that promoting positive mental health and alleviating chronic challenges such as anxiety and depression are significant avenues for enhancing quality of life. In response to the survey question, *"In general, would you say that your mental health is… {excellent, good, fair, poor, or very poor},* respondents' weighted average rating for their mental health was 85.8 percent (see Table 4.6), and the positive response score was 88.4 percent. Among female respondents, the mental health positive response (86.9%) (excellent & good) was lower than that of their male (89.8%) counterparts. Approximately 1.3

85.8%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Mental Health	Percent (%)					
Excellent	43.2	46.4	39.9	35.9	41.4	50.5
Good	45.2	43.4	47.0	47.1	50.4	41.9
Fair	9.8	8.8	10.8	13.9	6.8	6.9
Poor	1.3	0.9	1.6	2.2	0.9	0.6
Very Poor	0.6	0.4	0.7	1.0	0.6	0.2
Positive response (excellent & good)	88.4	89.8	86.9	83.0	91.7	92.3
Weighted Average (%)	**85.8**	**86.9**	**84.7**	**82.9**	**86.2**	**88.4**

Table 4.6: Mental Health Rating

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Mental Health	Percent (%)					
Excellent	45.0	47.3	34.9	63.9	25.3	29.0
Good	43.5	43.5	51.4	32.3	57.5	49.4
Fair	9.7	7.4	12.4	2.5	14.4	16.0
Poor	1.3	1.1	0.8	1.3	1.8	3.0
Very Poor	0.4	0.7	0.5	-	0.9	2.6
Positive response (excellent & good)	88.6	90.8	86.4	96.2	82.9	78.4
Weighted Average (%)	**86.3**	**87.1**	**83.9**	**91.8**	**80.9**	**79.8**

Table 4.7: Mental Health Rating by Districts

percent of females rated their mental health as poor or very poor (see Table 4.6). Non-Caymanian respondents rated their mental health at 92.3 out of 100. In contrast, Caymanians rated their mental health at 83.0 percent. Alternatively, a higher proportion of Caymanians rated their mental health as poor or very poor (3.2%).

Among North Side respondents, 96.2 percent rated their mental health as excellent or good (see Table 4.7). Among Sister Islands respondents, 5.6 percent rated their mental health as poor and very poor (see Table 4.7).

Mental Health	Total/Age	18 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65+
Total	72,639	4,545	14,120	19,513	14,624	11,606	8,231
		Percent (%)					
Excellent	31,377	6.6	19.7	27.9	21.1	15.8	8.9
Good	32,805	6.0	18.2	25.4	20.5	16.9	13.0
Fair	7,126	5.6	24.7	28.8	15.9	13.7	11.3
Poor	923	13.5	14.5	26.1	12.5	9.6	23.8
Very poor	408	-	12.0	26.9	9.7	12.0	39.4
Positive response (excellent & good)		**12.5**	**38.0**	**53.4**	**41.6**	**32.7**	**21.9**
Negative response (poor & very poor)		**13.5**	**26.4**	**53.1**	**22.2**	**21.6**	**63.2**

Table 4.8: Mental Health Satisfaction by Age Group

Of the estimated 923 respondents with self-rated "poor" mental health, 26.1 percent are within the 35-44 age group, while another 23.8 percent are 65+ (see Table 4.8). Of the estimated 408 respondents with "very poor" mental health, 12.0 percent were from the 25 to 44 and 55 to 64 age groups, respectively. Another 26.9 percent were from the 35 to 44 age group, and another 39.4 percent were from the 65+ age group.

As shown in Table 4.9.1, among employed respondents, 43.9 percent rated their mental health as "excellent," 44.0 percent as "good," and 9.3 percent as "fair." Among unemployed respondents, 71.3 percent were rated as "excellent" or "good", and 78.4 percent for persons not in the labour force. The highest proportion of "poor" and "very poor" mental health was among unemployed or not in the labour force, with 4.7 percent and 4.2 percent, respectively.

Of the persons who reported "poor" mental health, 65.8 percent were employed, 6.8 percent were unemployed, and 27.4 percent were not in the labour force (see Table 4.9.2). The share of persons reporting "very poor" mental health was 43.8 percent, among those who were employed, and another 56.2 percent were not in the labour force.

Economic Status	Employed	Unemployed	Not In the Labour Force
	Percent (%)		
Excellent	43.9	32.7	33.8
Good	44.0	38.6	44.6
Fair	9.3	19.2	9.9
Poor	1.0	4.7	2.2
Very poor	0.3	-	2.0
Positive response (excellent & good)	**87.9**	**71.3**	**78.3**
Weighted Average (%)	**85.1**	**77.0**	**76.6**

Table 4.9.1: Mental Health Rating by Economic Status

	Total	Employed	Unemployed	Not In the Labour Force
	Percent (%)			
Excellent	**100.0**	86.0	1.4	12.6
Good	**100.0**	82.6	1.6	15.9
Fair	**100.0**	80.2	3.6	16.3
Poor	**100.0**	65.8	6.8	27.4
Very poor	**100.0**	43.8	-	56.2

Table 4.9.2: Mental Health Rating by Economic Status

According to the Centres for Disease Control (CDC) Morbidity and Mortality Weekly Report, "loneliness and isolation are indicators of social disconnection that can lead to poor mental and physical health outcomes, including increased risk for heart disease, stroke, dementia, type 2 diabetes, depression, anxiety, and premature mortality. Loneliness and lack of social connection are widespread and pose a threat to mental and physical health.[3]*"*

[3] Loneliness, Lack of Social and Emotional Support, and Mental Health Issues — United States, 2022https://www.cdc.gov/mmwr/volumes/73/wr/mm7324a1.htm#:~:text=Loneliness%20and%20isolation%20are%20indicators,mortality%20(1%E2%80%933).

Responses to the QOL survey revealed that 26.3 percent of persons who reported loneliness as "often/always" also reported "poor" mental health, and 26.5 percent reported "very poor" mental health (see Table 4.10).

Persons responding with "some of the time", 41.1 percent of respondents reported "poor" to "very poor" mental health. Most of the people reporting "excellent" mental health also reported "hardly ever" (17.5%) and never (53.5%) being lonely. Persons reporting "good" mental health also reported "hardly ever" (22.2%) and "never" (36.4%) being lonely (see Table 4.10). As shown in Table 4.10B, 686 persons are

Table 4.10A: Mental Health and Loneliness

		Loneliness Responses						
		Total	Often /always	Some of the time	Occasionally	Hardly ever	Never	
			Percent (%)					
State of Mental Health	**Total**	**74,536**	**5.4**	**17.0**	**14.5**	**19.1**	**41.5**	
	Excellent	**31,377**	4.4	12.6	11.2	**17.5**	**53.5**	Good Mental Health
	Good	**32,805**	4.4	20.4	15.9	**22.2**	**36.4**	
	Fair	**7,126**	10.5	**21.9**	24.2	17.8	25.3	
	Poor	**923**	**26.3**	**32.7**	23.2	3.4	14.5	Poor Mental
	Very poor	**408**	**26.5**	**8.4**	22.5	16.1	9.7	
			Lonely		Occasional Loneliness		Never	

Table 4.10B: Mental Health and Loneliness

		Loneliness Responses						
		Total	Often /always	Some of the time	Occasionally	Hardly ever	Never	
			Number of Persons					
State of Mental Health	**Total**	**74,536**	**4,042**	**12,652**	**10,843**	**14,232**	**30,900**	
	Excellent	**31,377**	1,377	3,945	3,500	5,482	16,792	Good Mental Health
	Good	**32,805**	1,441	6,695	5,200	7,273	11,932	
	Fair	**7,126**	747	1,561	1,722	1,266	1,804	
	Poor	**923**	242	301	214	31	133	Poor Mental Health
	Very poor	**408**	108	34	92	66	40	
			Lonely		Occasional Loneliness			

deemed at risk. These are lonely people with poor mental health, who account for about 0.9 percent of the population 18 years and older.

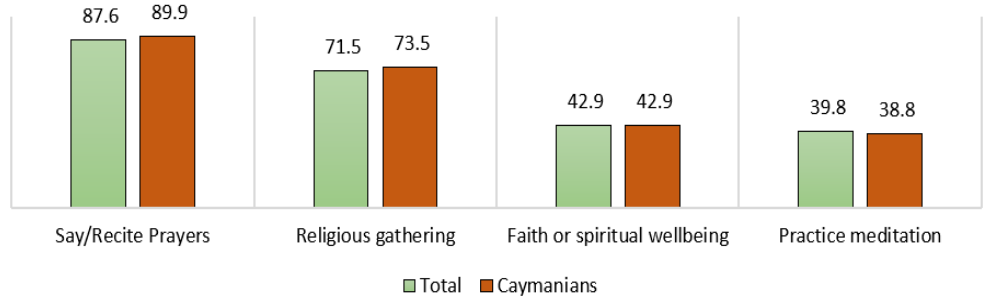
Spiritual wellness

90.6%

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. Therefore, intense spirituality entails contemplating one's purpose in life, cultivating greater mindfulness of one's impact on others, living in harmony with one's surroundings, and balancing personal needs. In response to the survey question: *"How often do you say/recite prayers, attend church/religious gatherings, engage in spiritual healing/practices, and practice meditation?"*

	Total	Male	Female	Caymanian	Non-Caymanian
No Response (%)	9.4	11.4	7.4	7.2	11.1
Spirituality (%)	90.6	88.6	92.6	92.8	88.9

Figure 4.1: Respondents forms of spirituality (%)



87.6 percent of respondents say or recite prayers,71.5 percent attend church (including online) and religious gatherings, 42.9 percent faith or religious wellbeing[4], and 39.8 percent practice some form of meditation (see Table 4.11).

An estimated 9.4 percent of respondents did not engage in any form of spirituality. Therefore, 90.6 percent of persons are involved in at least one form of spirituality (see Figure 4.1).

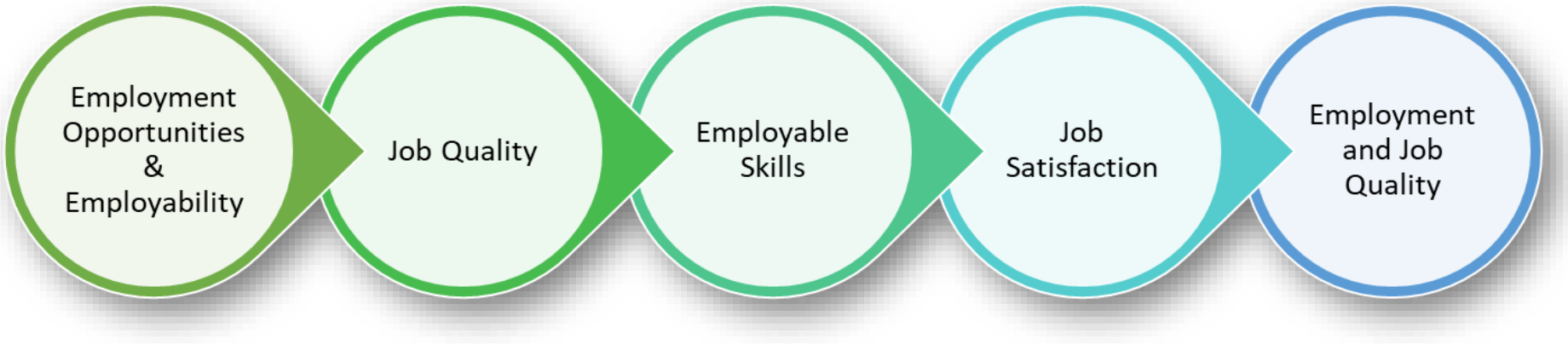
[4] Spiritual practices is a systematic and purposeful intervention performed by one or more people to help each other, focused on improving their condition. Ways to enhance spiritual health include connecting with the faith community, volunteering or helping others, practicing yoga, meditating, spending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

6. EMPLOYMENT AND JOB QUALITY

The Cayman 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 benefit.

85.1%

Workers thrive when quality jobs are created that value employees' work, contribute to the organisation's goals, offer a voice in the workplace, provide opportunities to learn and grow, and allow 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 stronger relationships among stakeholders to ensure more jobs in the local economy are high quality.



The overall satisfaction was **85.1 percent**, averaged from the subcomponents above.

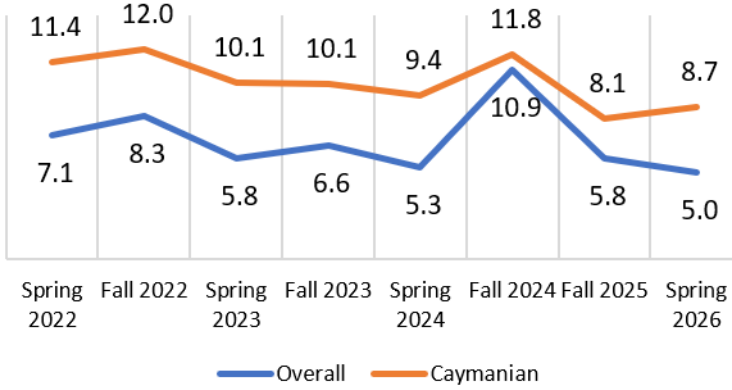
Employment Opportunities and Employability

95.0%

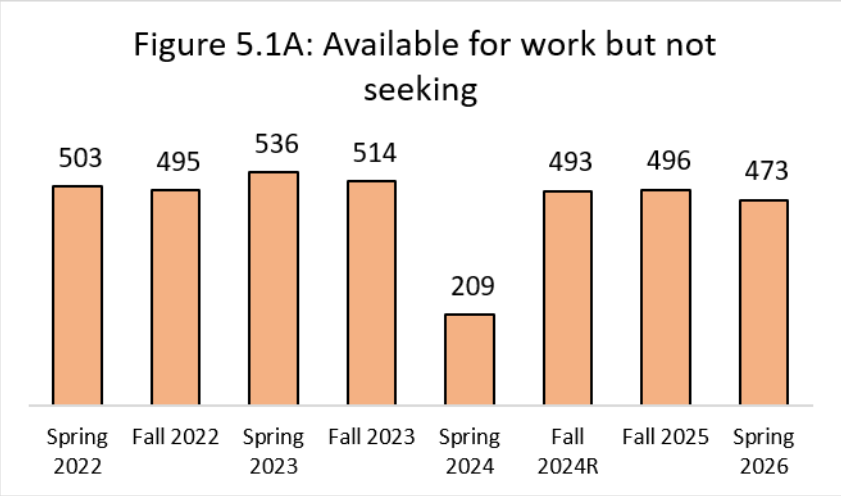
Employment Opportunities and Employability: *Employability is the lifelong process of acquiring experience, new knowledge, purposeful learning, and skills that improve marketability and enhance the potential to obtain and maintain employment through various shifts in the labour market. It is based on 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 to make successful transitions from one job to the next, within the same company or field, or to a new one, at the discretion of the individual and as circumstances or economic conditions may dictate.* The employment opportunity score was **95.0 percent** [100 – LUR% (5.0%)], derived from the labour underutilisation rate (LUR). This gives an estimate of the overall job creation in the economy relative to the available labour supply.

Labour Underutilisation Rate (LUR). The LUR indicates the number of persons classified as unemployed, plus those classified as part-time underemployed, and those outside the labour force who are available for work but not seeking it (disgruntled/discourage workers), as a percentage share of the total labour force. This shows a mismatch between labour supply and demand, resulting in unmet employment needs in the population.

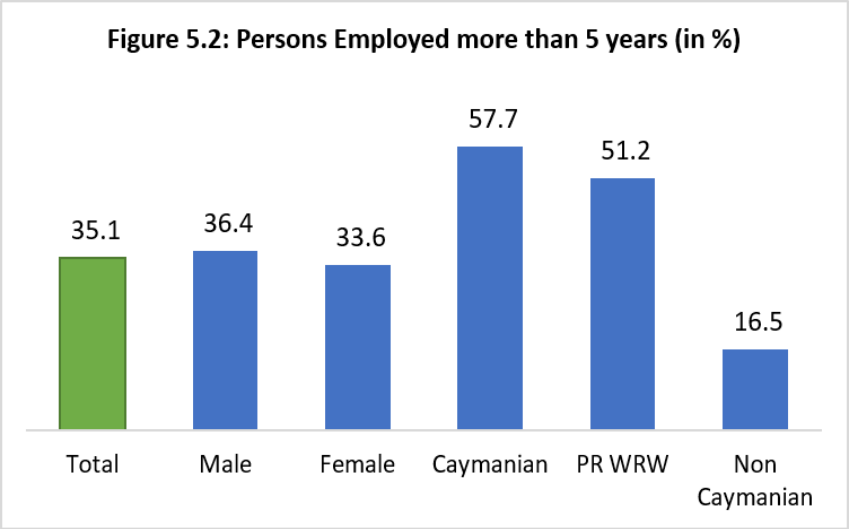
Figure 5.1: Labour Underutilisation Rate (%)



In the Spring 2026 LFS survey, the labour underutilisation rate improved to 5.0 percent following the previous year's 5.8 percent. This indicates a labour utilisation rate of **95.0 percent** in Spring 2026. The LUR for Caymanians worsened to 8.7 percent in Spring 2026, from 8.1 percent in Fall 2025. This suggested that the labour market had less unused labour capacity in Spring 2026, suggesting fewer people were available for jobs. Among Caymanians, the number of people who want to work but are not actively seeking a job declined by 473. These are persons included in the labour underutilization count but excluded from the unemployment count.



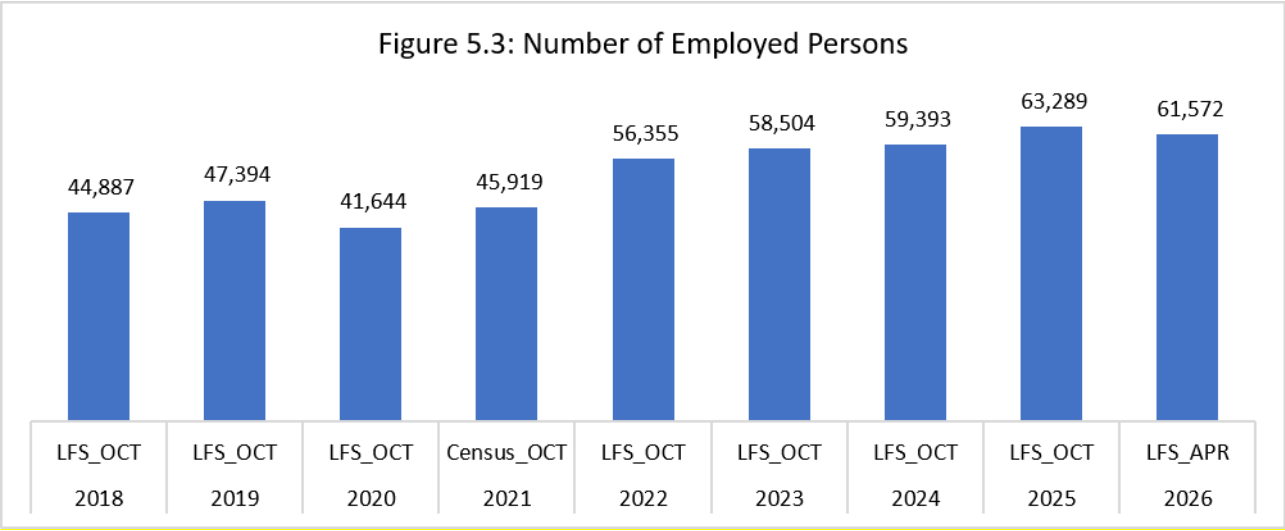
Length of Employment. *Long-tenured employees have worked for a company for more than 5 years, while short-tenured employees have worked there for less than 5 years. Fair and competitive compensation packages play a crucial role in employee retention. Employability encompasses the ability to find and retain jobs. In addition to remuneration, employees value 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.* In Spring 2026, the share of **residents (35.1%)** and **Caymanians (57.7%)** who spent more than five (5) years at the same place of



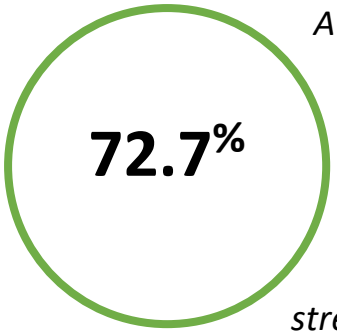
employment was higher (see Figure 5.2). The transient nature of the non-Caymanian labour market impacted the overall low job retention rate.

Job Creation. Over the six years from Fall 2021 to Spring 2026, approximately **15,653 jobs** were created, averaging **2,609 per year**. Creating jobs is crucial but developing quality or good jobs is more essential. Quality jobs pay well enough to support a reasonable standard of living, provide stability and security, and offer opportunities for career progression. Over time, good jobs equip workers with opportunities for self-development, 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.

Figure 5.3: Number of Employed Persons



Job Quality.



A quality job is one in which an employee's work is valued and allowed to contribute to the organisation's goals. These jobs offer employees a voice in the workplace, opportunities to learn and grow, and financial security and the ability to plan for the future. Other defining characteristics of a quality job include wages that cover living expenses and allow for wealth building, 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 strengthening stakeholder relationships to ensure higher-quality jobs in the local economy. To assess quality jobs, the percentage of employees with incomes above their self-assessed standard-of-living costs was compared, as shown in the table. The job quality score (72.7%), the average income relative to standard of living costs (72.8%), the share of persons with income higher than living standard costs (64.5%) and the job satisfaction survey (80.7%).

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 **64.5 percent** of persons' total income exceeds their standard of living costs. The share of Males (68.1%) with incomes exceeding their standard-of-living costs was higher than that of females (60.6%). Employed persons with an income-to-standard-of-living gap were 33.3 percent, unemployed persons had a gap of 73.8 percent, and persons not in the labour force had a gap of 45.8 percent.

Current Income Covers the Standard of Living. Respondents were asked, *"Is your current/shared income enough to cover the current standard of living?"* In response, 72.8 percent of persons said that their current income covered their standard

of living, with males at 74.6 percent and females at 71.0 percent. For Caymanians, it was 68.5 percent while for non-Caymanians, it was 76.0 percent.

Job Satisfaction.

How satisfied are you with your occupation/job? 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. In other words, employees are happy because the work meets their standards. Several studies conclude that employee satisfaction can stimulate positive energy, creativity, and motivation to succeed, and good job security makes people happier. Therefore, satisfied employees can work towards long-term goals and feel a greater sense of purpose. The Job weighted satisfaction score was 80.7 percent (see Table 5.1).

Overall, 84.5 percent of respondents expressed satisfaction (very satisfied and satisfied) with their occupation/job (see Table 5.1). Among Caymanian respondents, 81.0 percent are satisfied, with more males than females reporting job satisfaction.

80.7%	Total	Male	Female	Caymanian	Permanent Resident	Non-Caymanian
Occupation/Job			Percent (%)			
Very Satisfied	24.5	25.4	23.6	24.9	30.7	22.7
Satisfied	59.9	60.3	59.6	56.1	51.7	64.7
Neither	10.7	9.5	12.1	12.3	11.8	9.4
Dissatisfied	4.3	4.2	4.4	6.3	5.2	2.6
Very Dissatisfied	0.5	0.7	0.3	0.4	0.7	0.6
Satisfaction Score (satisfied & very satisfied)	**84.5**	**85.6**	**83.1**	**81.0**	**82.4**	**87.4**
Weighted Average Satisfaction (%)	**80.7**	**81.1**	**80.3**	**79.7**	**81.3**	**81.3**

Table 5.1: Satisfaction with Occupation/Job

Across the districts, East End recorded the highest percentage of satisfied (very satisfied and satisfied) respondents with their jobs, at 97.9 percent (see Table 5.2). The Sister Islands residents were the second happiest with their jobs, at 94.5 percent. The Bodden Town district had the lowest percentage

of respondents expressing job satisfaction, at 81.7 percent, while 5.3 per cent reported dissatisfaction or very dissatisfied (see Table 5.2).

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Occupation/job			Percent (%)			
Very satisfied	24.7	32.7	17.6	33.2	6.6	34.6
Satisfied	59.0	55.1	64.2	56.8	91.3	59.9
Neither satisfied nor dissatisfied	11.0	8.6	13.0	10.1	1.1	3.0
Dissatisfied	5.0	3.3	3.7	-	1.0	1.7
Very dissatisfied	0.3	0.3	1.6	-	-	0.8
Satisfaction Score (satisfied & very satisfied)	83.7	87.8	81.7	89.9	97.9	94.5
Weighted Score (___/100)	**80.6**	**83.3**	**78.5**	**84.6**	**80.7**	**85.2**

Table 5.2: Satisfaction with Occupation/Job

Employable Skills

87.6%

Employment opportunities are available for individuals seeking jobs in specific fields or industries, taking into account factors such as job market conditions, required skills, and career growth prospects. Generally, a decent job ensures that employees can work and live with dignity, earn enough 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, the changing job market must be characterised by high-quality jobs, worker security, extensive job training, and a good work-life balance. To this end, employee skills were examined. The overall score of **87.6 percent** is a simple average of satisfaction scores from educational attainment (98.4%), relevant employment skills (90.9%), qualification for the current job (97.7%), salary and benefit package (73.2%), and career progression (77.8%).

Figure 5.4: Overall Employed by Education Attainment (in %)

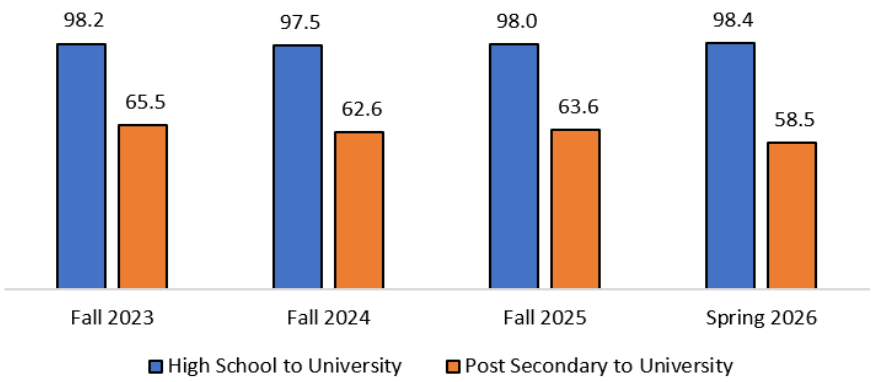
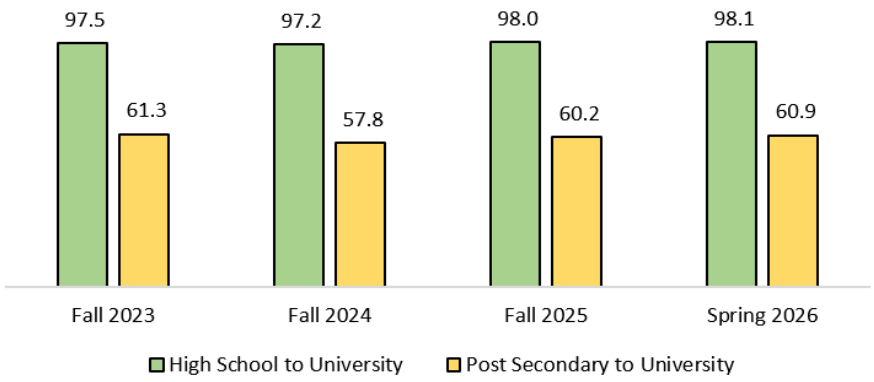


Figure 5.5: Employed Caymanians by Educational Attainment (in %)



Education and Training. For the Cayman Islands, post-high school combined with university education as a proportion of the employed labour force decreased from 63.6 percent in Fall 2025 to 58.5 percent in Spring 2026, 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 declined marginally, from 98.0 percent in Fall 2025 to **98.4 percent in Spring 2026** (see Figure 5.4). Among Caymanians, the labour force share of persons with high school and university education increased slightly from 98.0 percent to 98.1 percent between Fall 2025 and Spring 2026 (see Figure 5.5).

Relevant Employment Skills[5]. *How closely is your current job related to your education, training, and experience?* Approximately **90.9 percent** of employed persons felt that their qualifications matched (exactly—66.1%; closely—14.9%, and somewhat—9.9%) their current job. For Caymanians, it was 92.0 percent (exactly—64.4%; closely—14.3%; and somewhat—13.3%).

Qualification for Current Job[6]**.** Considering your education, training, and work experience, how would you rate your qualifications for the current job? Approximately 17.1 percent of employed respondents felt overqualified for their current job, while 80.6 percent felt exactly right for it. **Therefore, 97.7 percent of employed workers were either exactly matched or overqualified for their current jobs**. For Caymanians, it was 81.4 percent an exact match with 15.9 percent overqualified. Among the employed persons, 0.6 percent were underqualified for their jobs; for Caymanians, it was 1.0 percent.

[5] These figures are from the Labour Force Survey report, Spring 2026.
[6] These figures are from the Labour Force Survey report, Spring 2026.

Salary and Benefits Package. *As part of an employee benefits package, a remuneration package is the total compensation offered to an employee for their services or work. It may include a base salary, additional cash, and non-cash incentives (such as flexible work arrangements and other benefits).*

As depicted in Table 5.3, 68.8 percent of respondents were satisfied (very satisfied and satisfied) with their remuneration package, and Caymanians were marginally less satisfied at 65.7 percent. About 15.4 percent of all respondents were dissatisfied (dissatisfied and very dissatisfied) with the salary and benefits, and Caymanians had marginally higher dissatisfaction at 17.8 percent.

Table 5.3: Satisfaction with Salary & Benefits Remuneration Package

73.2%	Total	Male	Female	Caymanian	Permanent Resident	Non-Caymanian
Salary and Benefits Package						
	Percent (%)					
Very Satisfied	15.9	17.3	14.3	17.3	20.1	13.7
Satisfied	52.9	52.8	53.0	48.4	49.6	57.1
Neither	15.8	15.0	16.8	16.5	15.1	15.5
Dissatisfied	12.3	12.2	12.3	13.5	13.1	11.1
Very Dissatisfied	3.1	2.8	3.5	4.3	2.1	2.5
Satisfaction Score (%)	**68.8**	**70.1**	**67.4**	**65.7**	**69.7**	**70.8**
Weighted Score (___/100)	**73.2**	**73.9**	**72.5**	**72.2**	**74.5**	**73.7**

	Total	Male	Female	Caymanian	Permanent Resident	Non-Caymanian
	Satisfaction Score (satisfied and very satisfied) (___/100)					
Benefit/Salary Package						
Cayman Islands	**68.8**	**70.1**	**67.4**	**65.7**	**69.7**	**70.8**
George Town	70.2	71.8	68.2	64.9	73.7	73.4
West Bay	75.8	76.7	74.8	70.7	76.6	79.5
Bodden Town	59.5	58.8	60.1	60.8	61.5	58.0
North Side	81.2	89.6	70.5	72.0	75.0	89.5
East End	65.3	58.3	82.2	87.1	75.0	50.0
Sister Islands	44.4	45.6	43.1	48.3	34.3	45.8

Table 5.4: District, Sex, and Status Satisfaction Score of Salary/Remuneration Package

Respondents from the Sister Islands were the least satisfied with their pay and benefit package. The most satisfied were North Side residents, with an 81.2 percent satisfaction rate. Generally, males (70.1%) were more satisfied than females (67.4%), and non-Caymanians (70.8%) were more satisfied than Caymanians (65.7%) (see Table 5.4).

Career Progression. *Career progression encompasses personal or professional growth and advancement, often characterised by skill development, increased responsibilities, and expanded roles. It may not necessarily include a job promotion, which involves moving to a higher position or rank within an organisation, usually accompanied by a change in title, salary, and authority. Career progression is essential for achieving career goals and overall professional and personal development, and it is accompanied by benefits (satisfaction, new opportunities, and a hastened timeframe for goal achievement).*

To assess respondents' sentiments regarding their career progression, the survey question was: "How satisfied are you with your career progression?" Approximately 76.9 percent of respondents were satisfied (satisfied and very satisfied) with their career progression, and another 15.4 percent were indifferent. Respondents' dissatisfaction rate (dissatisfied and very dissatisfied) was 7.6 percent. Among Caymanians, the satisfaction score was 75.0 percent, with 9.0 percent dissatisfied (see Table 5.5). More females (8.3%) were dissatisfied with their career progression than males (7.1%).

77.8%	Total	Male	Female	Caymanian	Permanent Resident	Non-Caymanian
Career Progression			Percent (%)			
Very Satisfied	20.8	22.0	19.4	22.0	26.1	18.6
Satisfied	56.1	56.8	55.3	53.0	53.8	58.8
Neither	15.4	14.1	16.9	16.0	13.3	15.6
Dissatisfied	6.7	6.0	7.6	7.6	6.4	6.2
Very Dissatisfied	0.9	1.1	0.7	1.4	0.4	0.8
Satisfaction Score (satisfied & very satisfied)	**76.9**	**78.8**	**74.7**	**75.0**	**79.9**	**77.4**
Weighted Average Satisfaction (%)	**77.8**	**78.5**	**77.0**	**77.3**	**79.8**	**77.7**

Table 5.5: Satisfaction with their Career Progression

Across the districts, the satisfaction score for career progression was strongest among persons living in East End, at 91.2 percent, followed by West Bay (79.4%), George Town (77.1%), Bodden Town (74.2%), the Sister Islands (63.8%), and North Side (70.5%) (see Table 5.6).

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Career Progression			Percent (%)			
Very satisfied	23.8	24.2	12.9	14.1	4.4	7.8
Satisfied	53.3	55.2	61.3	56.5	86.8	56.0
Neither satisfied nor dissatisfied	15.2	14.4	17.5	21.8	5.5	18.3
Dissatisfied	6.7	5.3	7.4	7.7	3.3	15.7
Very dissatisfied	1.0	0.8	1.0	-	-	2.2
Satisfaction Score (satisfied & very satisfied)	77.1	79.4	74.2	70.5	91.2	63.8
Weighted Score (___/100)	**78.5**	**79.3**	**75.5**	**75.4**	**78.5**	**70.3**

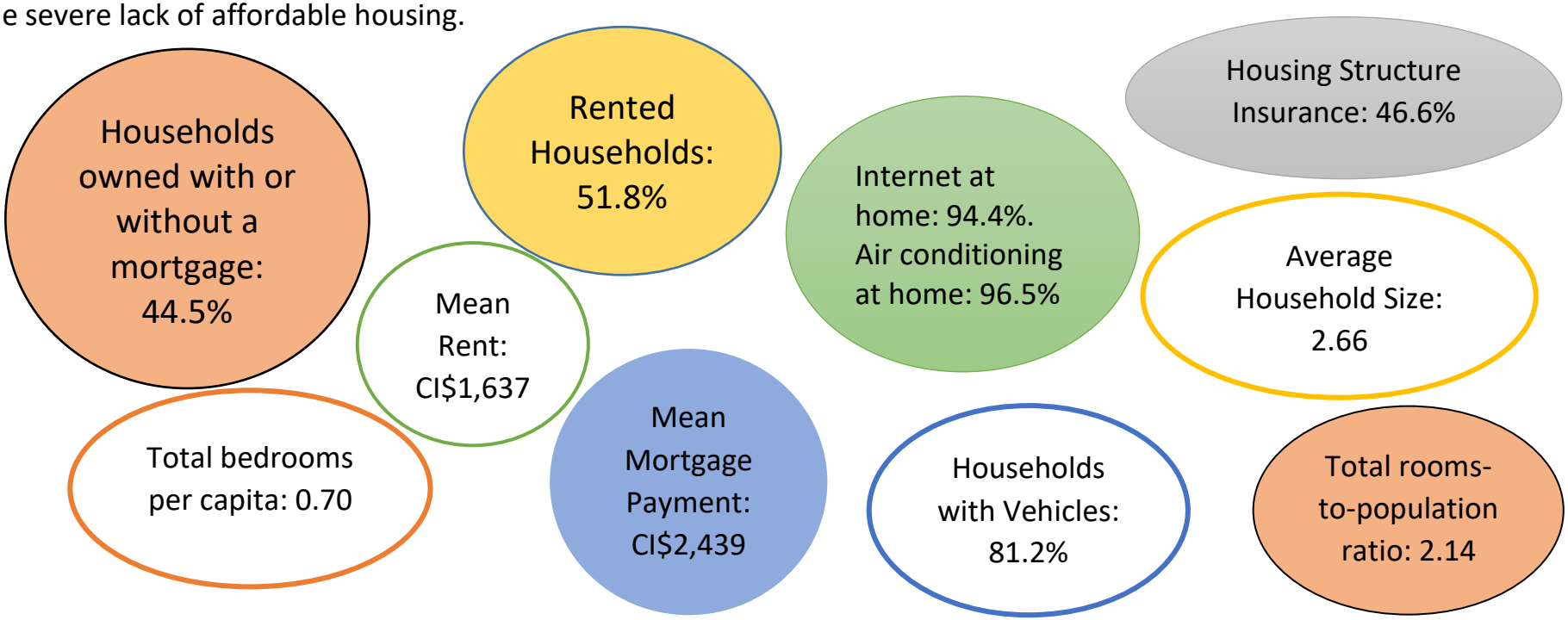
Table 5.6: Satisfaction with Career Progresssion

7. MATERIAL LIVING CONDITIONS

87.3%

Material living conditions refer to an individual's standard of living, expressed through four 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 affordable housing.



Housing needs and overcrowding

89.8%

In Spring 2026, the total number of households[7] were estimated at 34,182, at an average of 2.66 persons per household[8]. Bodden Town had the largest average household size, with 2.72 persons, while the Sister Islands had the smallest, with 2.38 persons. More than half (51.9%) of the households are in the capital city, George Town. *Population growth and density can lead to a shortage of homes, and if affordable housing supply lags demand, it can result in overcrowding. Furthermore, rising rents make homes even less affordable, especially for low-income workers. Generally, this leads to an increase in inadequate housing, that is, housing in poor condition or located in hidden, high-density areas.*

Generally, overcrowding occurs when more people are in a given space (especially for sleeping) than is considered tolerable from a safety and health perspective. Safety and health perspectives vary by environment and local cultural norms.

Table 6.1 shows the rate of overcrowded households, measured as the ratio of household adult counts to household dwelling room counts, at **10.2 percent.**[9]. The estimated number of overcrowded households indicates that 89.8 percent of households were not **overcrowded**.

[7] 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.

[8] These figures are from the Labour Force Survey report October 2025.

[9] The size of room threshold could also be added to the definition; however, data on size were unavailable.

Table 6.1: Overcrowding

	Total Households	Household Rooms > Occupants	Household Reporting # of Rooms	Over Crowding[1]	Over Crowding[2]	Over Crowding[3]	Over Crowding[1]	Over Crowding[2]	Over Crowding[3]
							Percent (%)		
Total	**34,182**	**32,636**	**34,090**	**3,668**	**3,485**	**4,473**	**10.8**	**10.2**	**13.1**
George Town	17,736	16,712	17,689	2,467	2,351	2,747	13.9	13.3	15.5
West Bay	7,198	7,073	7,198	438	417	542	6.1	5.8	7.5
Bodden Town	6,112	5,901	6,091	402	402	656	6.6	6.6	10.8
North Side	944	944	944	83	83	139	8.8	8.8	14.7
East End	859	795	859	107	86	172	12.5	10.0	20.0
Sister Islands	1,333	1,212	1,309	170	145	218	13.0	11.1	16.7

Note

[1] based on Age Classification (0.5 Child<10 yrs)

[2] based on Age Classification (No Child)

[3] based on the numbers of rooms

Income inequality. *The income quintile share ratio (S80/S20 ratio), a basic measure of income distribution, is calculated as the ratio of total income received by the top twenty (20) per cent of the population with the highest income (the top quintile) to that received by the twenty per cent with the lowest income (the bottom quintile). According to the Labour Force Survey Spring 2026 data, the income quintile share ratio, based on employed persons who reported their income in the survey, was 16.9. This income inequality ratio means that people at the top of the income scale earn, on average, 16.9 times as much as those at the bottom. Similarly, the top 20% of households (with employment income) earn 10.9 times as much as the bottom 20%. The Gini index, or Gini coefficient, measures income inequality by assessing how income is*

distributed across the population and is calculated at 0.423. An improvement in income distribution means the Gini coefficient should trend towards zero (0).

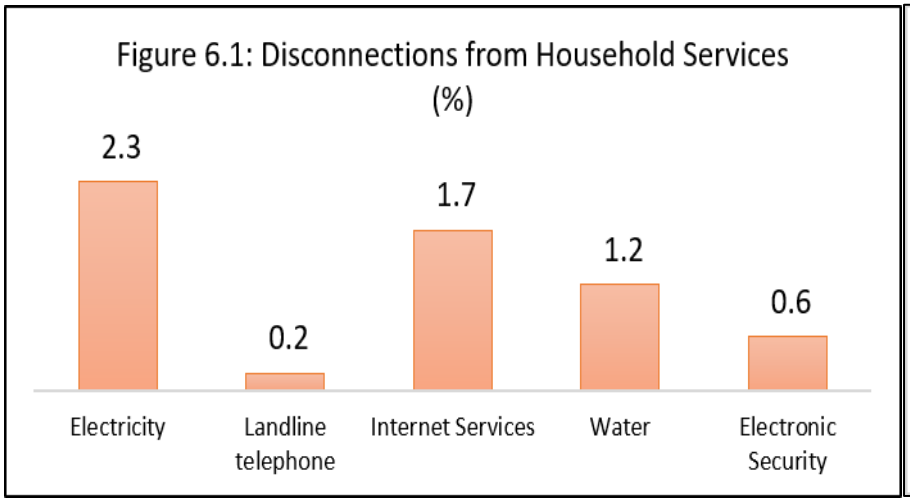
Arrears in Bills Payment: *During the past six (6) months, were you behind in paying any of the following expenses?* About **90.0 percent of respondents reported not being behind on any bill payments in the last six months**. Of all respondents, 2.0 percent were behind on electricity payments, 2.6 percent on other loans, 1.4 percent on water payments, 1.3 percent on rent payments, 0.8 percent on credit card payments, 0.6 percent on insurance services, and 0.6 percent on telephone payments. Approximately 0.5 percent were behind on mortgage payments and 0.1 percent on child support payments (see Table 6.2).

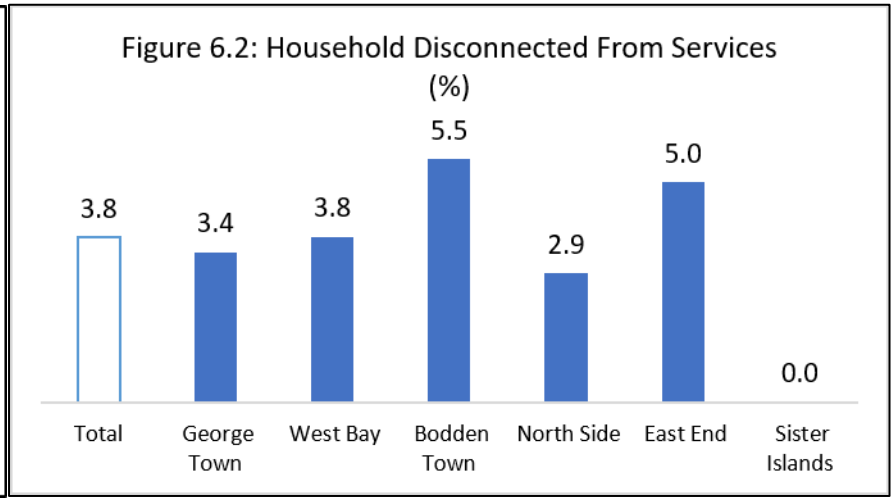
Table 6.2: Percerntage of Persons Behind on Bill Payment

	Total	Caymanian
Electricity	2.0	3.1
Other Loans	2.6	3.1
Water	1.4	1.9
Rent Payments	1.3	0.5
Credit Card Payments	0.8	1.2
Insurance Services	0.6	0.9
Telephone	0.6	0.9
Mortgage Repayments	0.5	0.7
Child Support/Maintenance	0.1	0.0
Not Behind on Bill Payments	90.0	87.8

Household Expenses. Regarding household expenses (electricity, rent, mortgages, and water supply), approximately 5.2 percent were behind, and for Caymanians, it was 6.1 percent (see Table 6.2). For overall expenses, respondents' responses indicate that 10.0 percent of the adult population (18+) was behind on paying their bills, while for Caymanians, it was 12.2 percent.

Disconnection from household services. *Has this household ever been disconnected from services during the past 6 months?* Of the estimated 34,182 households in the Cayman Islands, 2.3 percent reported being disconnected from electricity and internet services within the last six months (March – September 2025), and 1.2 percent from city water. As shown in Figure 6.2, the highest disconnection was in Bodden Town (5.5%), followed by East End (5.0%), West Bay (3.8%), and George Town (3.4%). The Sister Islands district had no disconnections. The overall disconnection rate was 3.8 percent.


Figure 6.1: Disconnections from Household Services
(%)
2.3
0.2
1.7
1.2
0.6
Electricity
Landline telephone
Internet Services
Water
Electronic Security


Figure 6.2: Household Disconnected From Services
(%)
3.8
3.4
3.8
5.5
2.9
5.0
0.0
Total
George Town
West Bay
Bodden Town
North Side
East End
Sister Islands

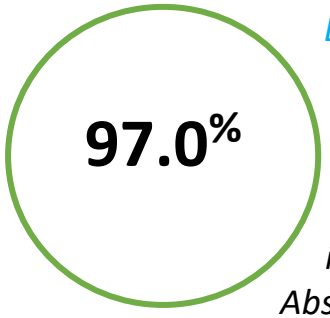
8. ECONOMIC AND PHYSICAL SAFETY

88.6%

In the context of quality of life, economic security, and vulnerability, wealth and debt are analysed. At the same time, physical and personal safety is measured by recorded crime rates and perceived crime levels in areas where people live. Economic security is analysed using statistics that measure situations in which people may find themselves, such as being unable to cope with unexpected financial expenses or being in arrears with mortgage, rent, utility bills, or hire purchase payments. The analysis of physical safety is based on crime statistics and information about the population's perceptions of crime, violence, or vandalism in their area. The overall satisfaction was **88.6** percent, averaged from the subcomponents below.



Self-assessed Poverty and Food Security



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 basic necessities to meet a certain standard of living. It can have diverse environmental, social, economic, and political causes and effects. Self-assessed poverty focuses on relative poverty rather than absolute poverty. The former is when households receive 50% less than the average household income. So, they have some money, but still not enough to afford anything above the basics. Absolute poverty is when household income is below a predetermined poverty level. This makes it impossible for the person or family to meet basic needs, including food, shelter, safe drinking water, education, and healthcare.

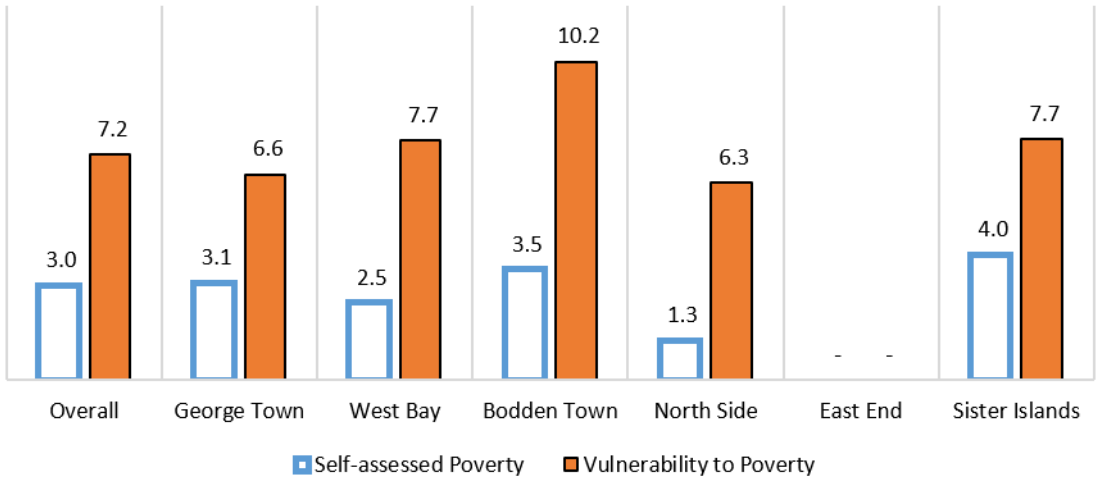
Self-assessed poverty. *Responses to the QOL survey questions indicating "often" or "most of the time" are considered to reflect living in poverty, while those responding "occasionally" are deemed vulnerable to poverty. The self-assessed poverty measure is 3.0 percent, with a further 7.2 percent vulnerable to the effects of poverty (see Table 7.1). Therefore, the proportion of persons not in poverty (self-assessed) was 97.0 percent. For Caymanians, the self-assessed poverty measure is 3.8 percent, and the poverty vulnerability measure is 8.0 percent. The effects of poverty are not limited to a lack of income and material resources. In addition to economic deprivation, poverty violates human dignity and erodes and nullifies the rights to adequate food, housing, health, safe water, education, and others.*

	Total	Male	Female	Caymanian	Non Caymanian
Ever lived in poverty			Percent (%)		
Never	82.0	82.2	81.8	79.7	82.8
Rarely	7.7	7.8	7.6	8.5	8.0
Occasionally	7.2	6.6	7.8	8.0	6.3
Often	1.1	1.3	0.8	0.8	1.4
Most of the time	2.0	2.0	1.9	3.0	1.5
Poverty	**3.0**	**3.3**	**2.8**	**3.8**	**2.8**

Table 7.1: Self-assessed Ever Lived in Poverty

The lowest level of self-assessed poverty was in East End, followed by North Side at 1.3 percent, while the highest was in Sister Islands at 4.0 percent (see Figure 7.1). Responses of "occasionally" were deemed a poverty vulnerability measure, which was highest in Bodden Town (10.2%), followed by West Bay (7.7%) and George Town (6.6%). East End had the lowest poverty vulnerability.

Figure 7.1: Self-assessed Poverty Measure (in %)



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?* As shown in Table 7.2, approximately 3.5 percent of persons gave up meals within the last four weeks due to a lack of resources to obtain food. Caymanians had a food insecurity rate of 4.2 percent compared to 2.4 percent for non-Caymanians. Food insecurity among females (3.7%) was lower than among males (3.2%) (see Table 7.2). Across the

districts, 4.6 percent of Bodden Town residents have had to give up meals, followed by North Side (4.3%), George Town (3.3%), West Bay (3.1%), the Sister Island (2.9%), and East End (0.9%).

Table 7.2: Meals given up due to Lack of Resources, Sex, Status and District

	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Given up Meals			Percent (%)			
Yes	**3.5**	**3.2**	**3.7**	**4.2**	**4.7**	**2.4**
No	96.1	96.2	96.0	95.1	95.3	97.2
Prefer not to say	0.4	0.6	0.3	0.7	-	0.3

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
			Percent (%)			
Given up Meals						
Yes	**3.3**	**3.1**	**4.6**	**4.3**	**0.9**	**2.9**
No	96.3	96.2	95.0	94.4	99.1	97.1
Prefer not to say	0.3	0.7	0.5	1.3	-	-

Meal Days given up. *How many days in the last four (4) weeks have you given up at least one meal due to a lack of resources of any kind?* As shown in Figure 7.2, of the approximately 2,116 persons who have given up at least one meal in the last four weeks of the reference period, the vast majority (65.3%) gave up a meal for up to 5 days. By contrast, 12.5 percent gave up meals for 20 days or more in the month. Caymanians gave up the most meals (10.5%), followed by non-Caymanians (8.0%). Approximately 2.8 percent of persons gave up a meal, with more Caymanians than non-Caymanians

doing so (see Figure 7.5). Similarly, fewer males (2.6%) than females (3.0%) skipped meals due to a lack of resources. The highest proportions of people giving up meals were in Bodden Town (4.4%) and North Side (4.3%), followed by the Sister Islands (2.7%). George Town and West Bay each had about 2.5 and 2.6 meals, respectively. East End had the lowest.

Figure 7.2: No. of Persons gave lunch in last 4 weeks

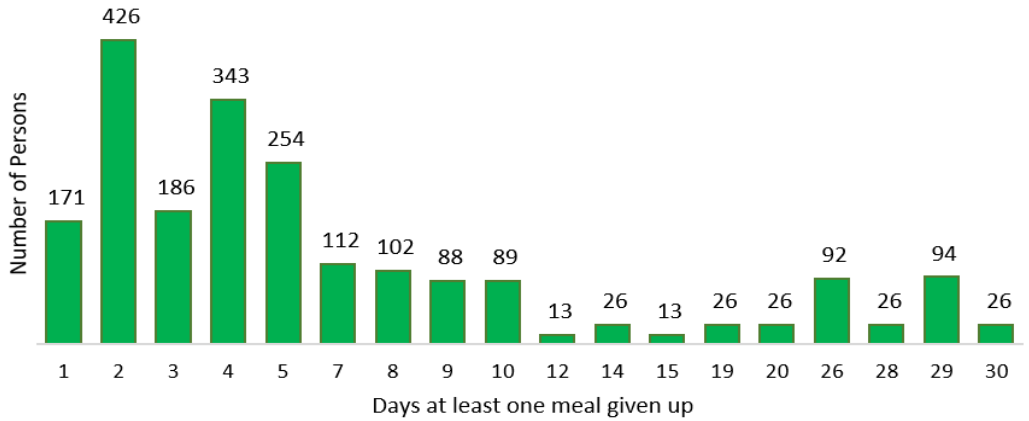
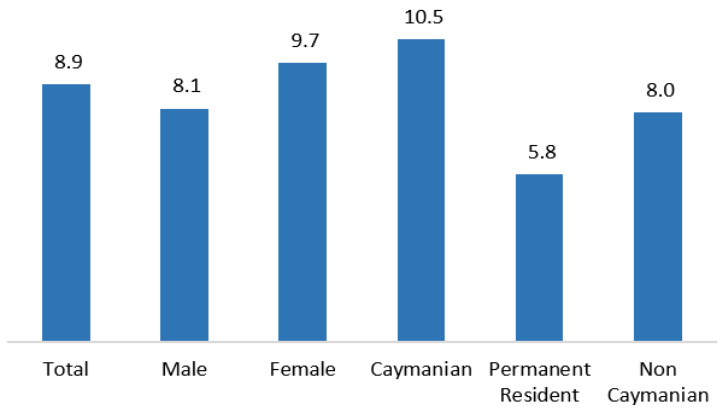
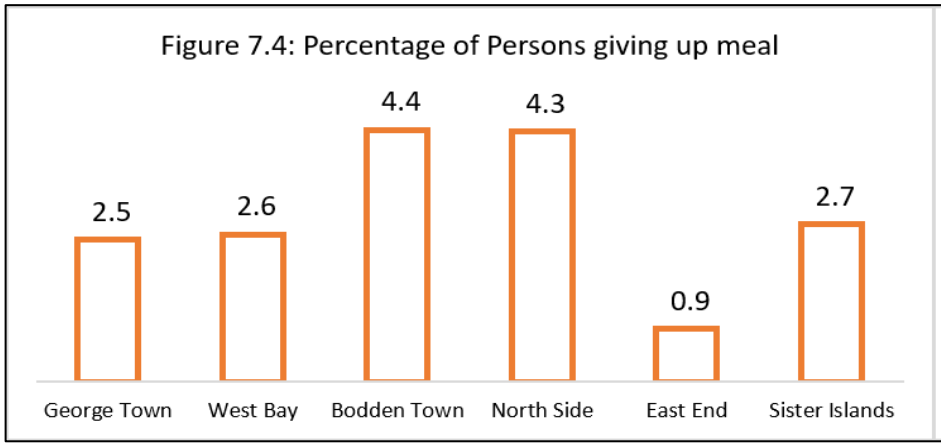
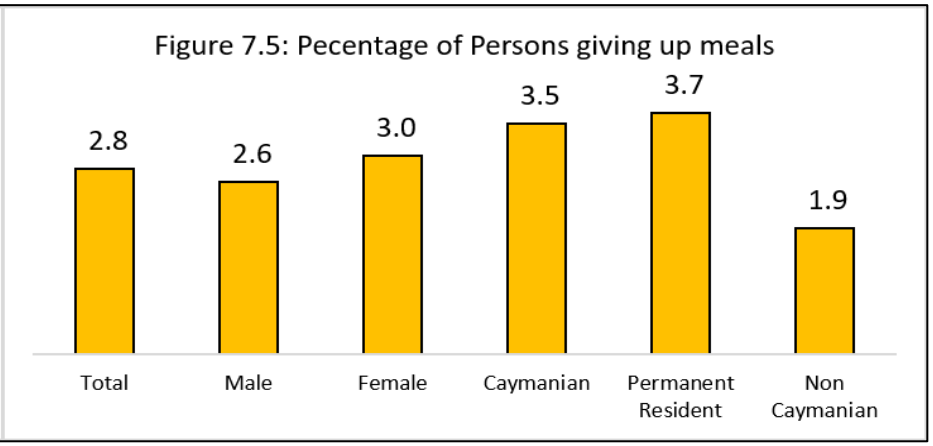


Figure 7.3: Percentage of meals given up







Expenditure priorities. In addition to goods and services that were unaffordable to households due to a lack of money, to ascertain what household members are giving up keeping 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?* Using these multiple responses, 72.2 percent of household members reported not having a shortage of money during the first six months of 2026. In responding to this multiple-response question, by category, household members gave up the following to keep their budgets from exploding: new clothing (19.8%); paid holiday with family (18.8%); dining out

	Total	Caymanian	*Total Non-Caymanian
Items given up		Percent (%)	
New Clothes	19.8	19.9	19.8
Paid holiday with family	18.8	18.2	19.3
Dining Out	18.7	18.3	18.9
New Shoes	17.0	17.3	16.7
Going to School gatherings	11.1	11.6	10.7
Paid hobby or sport	9.6	9.6	9.7
Transport Expenses	5.0	5.1	5.0
Didn't have a shortage of money	72.2	70.2	73.6

Table 7.4: Priority items gven up due to lack of resources

*Total non-Caymanian combines non-Caymanian and Pemanent Residents

(18.7%); new shoes (17.0%); going to social gatherings (11.1%); paid hobby or sports (9.6%); and personal transport expenses (5.0%).

Coping with insufficient money. In the first six months of 2026, 12.3 per cent of those with inadequate spending power were involved in an expenditure-reduction strategy (see Table 7.5). This strategy was used by 11.0 per cent of Caymanians (see Table 7.6). During the first six months, approximately 17.7 per cent of respondents continued to wear worn clothing, while another 15.2 per cent resorted to buying second-hand or used clothing (see Table 7.5). Roughly 11.6 per cent of residents will go without vehicles and needed household items, while 4.8 per cent will liquidate assets to obtain additional cash. Similarly, about one in every six Caymanians (15.9%) will continue to wear worn clothing when faced with strained financial resources (see Table 7.6). One in eight Caymanians (12.5%) would buy used clothing, 11.6 per cent would go without needed household appliances and vehicles, and 5.2 per cent would sell assets to raise needed cash.

	Always	Most of the time	Sometimes	Never	% Engagement
Expenditure Reduction by Residents			Percent (%)		
Buy second hand clothes	3.2	7.8	4.3	84.8	15.2
Continue wearing worn clothing	6.9	7.6	3.3	82.3	17.7
Go without vehicle/household appliances	4.2	4.4	2.9	88.4	11.6
Sell assets to raise cash	0.5	2.4	1.9	95.2	4.8
Avg. % frequency of expenditure reduction	**3.7**	**5.5**	**3.1**	**87.7**	**12.3**

Table 7.5: Percentage of Residents engaging in expenditure reduction

% Engagement is the total responses of Always, Most of the time and Sometimes.

	Always	Most of the time	Sometimes	Never	% Engagement
Expenditure Reduction by Caymanians	Percent (%)				
Buy second hand clothes	2.3	6.4	3.8	87.5	12.5
Continue wearing worn clothing	6.5	6.4	3.0	84.1	15.9
Go without vehicle/household appliances	3.1	4.9	2.4	89.5	10.5
Sell assets to raise cash	0.8	2.5	1.8	94.8	5.2
Avg. % frequency of expenditure reduction	**3.2**	**5.1**	**2.8**	**89.0**	**11.0**

Table 7.6: Percentage of Caymanians engaging in expenditure reduction

In North Side, 22.9 percent of Caymanian respondents continued to wear worn clothing due to financial constraints. Approximately 19.2 percent in Bodden Town, 17.0 percent in the Sister Islands, and 10.9 percent in West Bay (see Table 7.7).

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Residents Expenditure Reduction Priority	Percent (%)					
Buy second hand clothes	16.2	11.9	15.4	29.4	0.9	19.9
Continue wearing worn clothing	17.4	15.6	21.9	15.2	4.6	27.0
Go without vehicle/household appliances	11.6	7.2	17.3	4.7	3.6	20.2
Sell assets to raise cash	3.6	4.0	9.7	4.3	0.8	5.8
Avg. % of persons engaging in expenditure reduction	**12.2**	**9.7**	**16.1**	**13.4**	**2.5**	**18.2**

Table 7.7: Percentage persons engaging in expenditure reduction

Overall, on average, 18.2 percent of the Sister Islands respondents engage in expenditure reduction. This was followed by North Side (13.4%), George Town (12.2%), West Bay (9.7%) and East End district, with 2.5 percent having the lowest proportion of expenditure reduction.

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Caymanians Expenditure Reduction Priority	Percent (%)					
Buy second hand clothes	10.7	10.9	19.2	22.9	2.2	17.0
Continue wearing worn clothing	13.0	15.2	24.9	20.0	6.7	22.4
Go without vehicle/household appliances	8.1	9.1	18.2	5.7	4.4	26.5
Sell assets to raise cash	2.8	5.5	13.1	-	-	8.3
Avg. % of persons engaging in expenditure reduction	**8.7**	**10.2**	**18.8**	**12.1**	**4.4**	**18.6**

Table 7.8: Percentage persons engaging in expenditure reduction

Economic/Financial Security – income and savings

83.7%

Financial security is the ability to cover 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. In other words, financial security means an individual is comfortable affording regular expenses and optimistic about their financial future. Financial security is essential because it gives an individual the confidence to rebound after a crisis.

In response to *"What is the main source of financing you would use to immediately finance an unexpected payment …"* the results are displayed in Table 7.9. Using the middle option 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 (56.6%), relatives (19.5%), friends (6.9%), and the sale of an asset (0.7%). Therefore, it stood at **83.7 percent**.

Spring 2026	Finance less than $2,000	Finance between $2,000 - $5,000	Finance between $5,000 - $10,000
Residents Finance Unexpected Payment		Percent (%)	
Use Personal savings	78.3	56.6	37.8
Borrow from relatives	10.3	19.5	17.5
Borrow from friend	4.4	6.9	7.4
Sell an assets to get money	0.5	0.7	1.9
Non-interest funding	**93.5**	**83.7**	**64.5**
Borrow from a financial institution	4.1	11.9	30.4
Borrow from other informal lenders	1.1	2.7	2.8
Other	1.3	1.7	2.2

Table 7.9: Sources of Financing Unexpected Payments

Unexpected Finance of less than $2,000. 78.3 percent of individuals said they could finance less than CI$2,000 of unexpected payments from personal savings, with 14.7 percent borrowing from relatives and friends. However, approximately 5.2 percent of individuals would need to borrow from institutions (formal and informal), and 1.8 percent sell assets to finance up to CI$2,000 unexpectedly.

As depicted in Table 7.10, Caymanians, 77.0 percent could be financed from personal savings. Approximately 14.8 percent would be borrowed from relatives and friends, followed by institutions (formal and informal) at 6.3 percent and others at 1.9 percent.

Unexpected Finance of between $2,000 and $5,000. The Cayman Islands employed labour force median and mean incomes fall within the range of CI$2,000 and CI$5,000, and the ability to finance unexpected expenditures was as follows: savings, 56.6 percent; relatives/friends, 26.4 percent; financial institutions, 14.6 percent; and others, 2.4 percent.

Table 7.10 demonstrates that 60.6 percent of Caymanians would finance unexpected expenses from personal savings. Approximately 21.6 percent would be borrowed from relatives and friends, followed by institutions (formal and informal) at 15.5 percent and others at 2.3 percent.

Unexpected Finance of between $5,000 and $10,000. As the unexpected payment of over CI$5,000 exceeds the monthly median and mean incomes of CI$4,400 and CI$5,326, respectively, approximately 37.8 percent of individuals are prepared to cover such an expenditure from personal savings. Respondents would seek help from relatives and friends (24.9%), financial institutions (33.2%), and other sources (4.1%).

As financing requirements increase, the proportion of financing from individuals decreases. 43.2 percent of Caymanians finance unexpected expenses from personal savings. Approximately 20.7 percent borrow from relatives and friends, followed by institutions (formal and informal) at 31.7 percent, and other sources at 4.3 percent.

	Finance less than $2,000	Finance between $2,000 - $5,000	Finance between $5,000 - $10,000
Caymanians Finance Unexpected Payment		Percent (%)	
Use Personal savings	77.0	60.6	43.2
Borrow from relatives	12.0	19.5	17.1
Borrow from friend	2.8	2.1	3.6
Sell an assets to get money	0.6	0.9	2.3
Non-interest funding	**92.4**	**83.1**	**66.3**
Borrow from a financial institution	5.8	14.7	30.7
Borrow from other informal lenders	0.5	0.8	1.0
Other	1.3	1.4	2.0

Table 7.10: Caymanian Sources of Financing Unexpected Payments

As depicted in Table 7.11, approximately 87.2 percent of West Bay residents could finance an unexpected payment of up to CI$5,000 from personal savings, borrow from relatives and friends, or sell assets (see Table 7.11). George Town was similar at 86.9 percent, the Sister Islands at 83.5 percent, Bodden Town at 76.4 percent, North Side at 68.5 percent, and East End at 52.4 percent.

Caymanians in East End seem to have the least personal savings available for unexpected expenses, with 32.6 percent. George Town and West Bay are more likely to afford unexpected expenditures up to CI$5,000. Caymanian Residents from Bodden Town, North Side and East End are more likely to borrow from financial institutions.

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Residents Finance Unexpected Payment	Percent (%)					
Personal Savings	58.8	62.4	49.6	30.2	31.8	61.0
Relatives/Friends/selling assets	28.2	24.8	26.8	38.3	20.6	22.5
Financial Institutions (formal & informal)	12.0	11.7	18.9	29.3	47.6	15.6
Other	1.0	1.1	4.8	2.2	-	0.9
Financing from savings/relatives/friends	**86.9**	**87.2**	**76.4**	**68.5**	**52.4**	**83.5**

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Caymanians Finance Unexpected Payment	Percent (%)					
Personal Savings	66.4	61.2	51.1	34.3	32.6	57.1
Relatives/Friends/selling assets	22.1	22.9	23.1	28.6	16.3	22.4
Financial Institutions (formal & informal)	10.4	14.7	22.6	37.1	51.2	18.4
Other	1.0	1.2	3.2	-	-	2.0
Financing from savings/relatives/friends	**88.5**	**84.1**	**74.2**	**62.9**	**48.8**	**79.6**

Table 7.11: Sources of Financing Unexpected Payments 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 7A).

Economic/financial outlook

92.4%

Economic outlooks are mainly influenced by various factors such as income, education level, family size, financial literacy, risk perception, and emotions. Changes in spending patterns and income levels also play a crucial role in shaping household financial outlook.

Is there anything you expect to happen within the next two years that will improve or reduce the standard of living, increase or decrease income, or none of these?

Table 7.12: Change in Circumstances in the next 2 years

92.4%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Economic Circumstances	Percent (%)					
Improved standard of living	20.7	21.1	20.2	20.5	19.6	21.1
Reduced standard of living	4.6	4.6	4.6	4.9	4.7	4.3
Increased Income	25.8	26.4	25.2	22.7	25.5	28.8
Reduced Income	3.0	3.1	2.9	4.2	0.6	2.6
Stay the Same/None of these	45.9	44.8	47.1	47.8	49.6	43.1
Optimistic Outlook	**46.5**	**47.5**	**45.4**	**43.2**	**45.1**	**49.9**
Pessimistic Outlook	**7.6**	**7.7**	**7.5**	**9.0**	**5.3**	**6.9**
Improved/Stay the same	**92.4**	**92.3**	**92.5**	**91.0**	**94.7**	**93.1**

Generally, 46.5 percent of people expect their income and standard of living to increase over the next two years. By contrast, approximately 7.6 percent of residents see a dim economic and financial outlook (lower income and standard of living). 43.2 percent of Caymanians hold an optimistic view of improved income and living standards over the next two years. 47.8 percent of respondents believe their circumstances will stay the same. Nonetheless, when combined, **92.4 percent of respondents didn't think their economic circumstances would worsen over the next two years.**

Table 7.13: Change in Circumstances in the next 2 years

All Residents	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Economic Circumstances	Percent (%)					
Improved standard of living	22.1	14.7	17.5	31.8	49.4	23.9
Reduced standard of living	2.5	3.2	10.9	17.9	0.8	6.1
Increased Income	26.5	27.9	23.2	18.3	27.1	20.2
Reduced Income	2.6	2.9	3.2	6.9	1.8	6.6
Stay the Same/None of these	46.3	51.3	45.2	25.1	20.9	43.2
Optimistic Outlook	**48.6**	**42.7**	**40.7**	**50.1**	**76.5**	**44.2**
Pessimistic Outlook	**5.1**	**6.1**	**14.1**	**24.8**	**2.6**	**12.7**
Improved/Stay the same	**94.9**	**93.9**	**85.9**	**75.2**	**97.4**	**87.3**

Table 7.14: Change in Circumstances in the next 2 years

Caymanians	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Economic Circumstances	Percent (%)					
Improved standard of living	23.6	12.8	20.7	22.9	35.6	10.6
Reduced standard of living	2.6	4.9	11.3	11.4	-	4.3
Increased Income	22.0	23.9	22.3	17.1	40.0	19.1
Reduced Income	4.7	2.8	4.2	5.7	-	8.5
Stay the Same/None of these	47.0	55.7	41.6	42.9	24.4	57.4
Optimistic Outlook	**45.6**	**36.7**	**42.9**	**40.0**	**75.6**	**29.8**
Pessimistic Outlook	**7.3**	**7.6**	**15.4**	**17.1**	**-**	**12.8**
Improved/Stay the same	**92.7**	**92.4**	**84.6**	**82.9**	**100.0**	**87.2**

Among the districts, East End leads the way with the highest optimism, followed by North Side and George Town. Approximately 1 in every 4 people in East End expect to have a higher income in the future. In all districts, except for North Side and East End, fewer than half of respondents were optimistic about their future economic circumstances.

East End residents are the least pessimistic about their economic prospects, with 2.6 percent. Among the other districts, George Town (5.1%), West Bay (6.1%), Sister Islands (12.7%), Bodden Town (14.1%) and North Side (24.8%) expect their income and living standards to decline over the next 2 years (see Table 7.13).

Among Caymanians, 75.6 percent of those in East End remain optimistic about the near term, followed by George Town (45.6%), Bodden Town (42.9%), North Side (40.4%), West Bay (36.7%), and the Sister Islands (29.8%) (see Table 7.14).

Resources to support the standard of living

83.1%

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, quality of life refers to the more intangible aspects of the standard of living. One alternative standard-of-living dataset is the Human Development Index (HDI), which uses multiple factors, including life expectancy, education, and 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. This quality-of-life (QOL) indicator gauges Cayman Islands residents' perceptions of their standard of living.

Standard of Living. In response to *How satisfied are you with the following aspects of your standard of Living?* 83.4 percent of respondents were happy (satisfied and very satisfied) with their current standard of living (see Table 7.15). Similarly, 79.5 percent of Caymanians, 86.3 percent of non-Caymanians, and 83.3 percent of females were content with their standard of living.

79.6%	Total	Male	Female	Caymanian	Permanent Resident	Non-Caymanian
Standard of Living			Percent (%)			
Very Satisfied	21.9	21.7	22.1	21.9	31.7	19.2
Satisfied	61.4	61.7	61.2	57.7	53.9	67.1
Neither	10.1	9.6	10.7	11.6	6.8	9.8
Dissatisfied	5.8	6.2	5.3	7.6	7.3	3.7
Very Dissatisfied	0.7	0.8	0.6	1.3	0.3	0.3
Satisfaction Score (satisfied & very satisfied)	**83.4**	**83.4**	**83.3**	**79.5**	**85.6**	**86.3**
Weighted Average Satisfaction (%)	**79.6**	**79.5**	**79.8**	**78.3**	**81.9**	**80.2**

Table 7.15: Satisfaction with their Standard of Living

Across the districts, a higher proportion of East End residents (95.4%) were satisfied with their standard of living than in the other districts. North Side respondents' satisfaction was 88.1 percent, followed by West Bay (87.8%), Bodden Town (83.8%), George Town (81.5%), and Sister Islands (69.7%) (see Table 7.16).

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Standard of living	Percent (%)					
Very satisfied	22.2	29.1	18.2	17.3	5.4	6.1
Satisfied	59.2	58.7	65.6	70.8	90.0	63.5
Neither satisfied nor dissatisfied	11.2	7.8	11.0	8.1	3.6	11.8
Dissatisfied	6.6	4.4	4.8	3.8	0.9	12.5
Very dissatisfied	0.8	-	0.4	-	-	6.0
Satisfaction Score (satisfied & very satisfied)	**81.5**	**87.8**	**83.8**	**88.1**	**95.4**	**69.7**
Weighted Average Score (___/100)	**79.1**	**82.5**	**79.3**	**80.3**	**80.0**	**70.3**

Table 7.16: Satisfaction with their Standard of Living

Life Circumstances. In response to the QOL survey question, *"Has anything happened within the last two years to you which has improved or reduced standard of living; increased or decreased income; remained the same*, **86.5 percent of those surveyed responded that their living circumstances improved or stayed the same (Did not worsen).** Among Caymanians, it was 85.3 percent, and among non-Caymanians, 88.1 percent (see Table 7.17).

Among the districts, George Town recorded the highest percentage of residents whose life circumstances had not deteriorated during the last two years, 89.4 percent (see Figure 7.2). This was followed by West Bay and East End with 88.8 and 84.3 percent, respectively. The districts with the lowest percentage of residents whose living circumstances improved in the last two years were Bodden Town (23.7%) and Sister Islands (24.6%).

Table 7.17: Life Circumstances Last Two Years

86.5%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Economic Circumstances			Percent (%)			
Improved standard of living	14.7	15.2	14.2	13.6	12.1	16.5
Reduced standard of living	8.5	8.5	8.5	7.5	10.7	8.9
Increased Income	15.0	13.9	16.1	13.6	18.7	15.1
Reduced Income	4.9	4.6	5.3	7.2	4.5	3.0
Remain the same	56.8	57.8	55.8	58.0	54.1	56.5
Circumstance Improved	**29.7**	**29.1**	**30.3**	**27.3**	**30.7**	**31.6**
Circumstances Worsened	**13.5**	**13.1**	**13.9**	**14.7**	**15.1**	**11.9**
Improved/Remained the same	**86.5**	**86.9**	**86.1**	**85.3**	**84.9**	**88.1**

Figure 7.2: Overall Economic Circumstances last 2 years (in %)

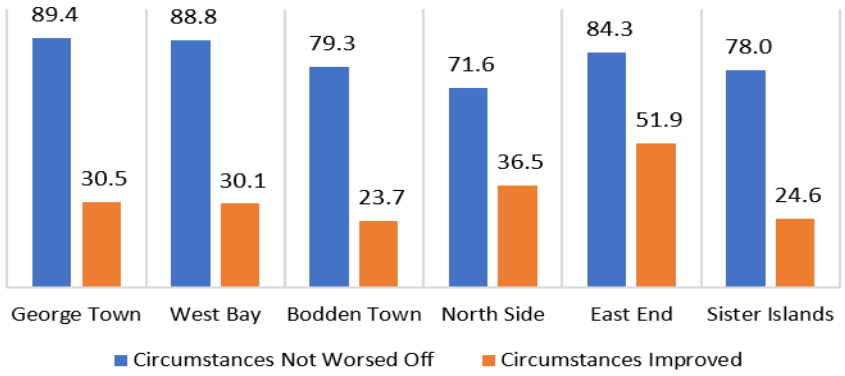
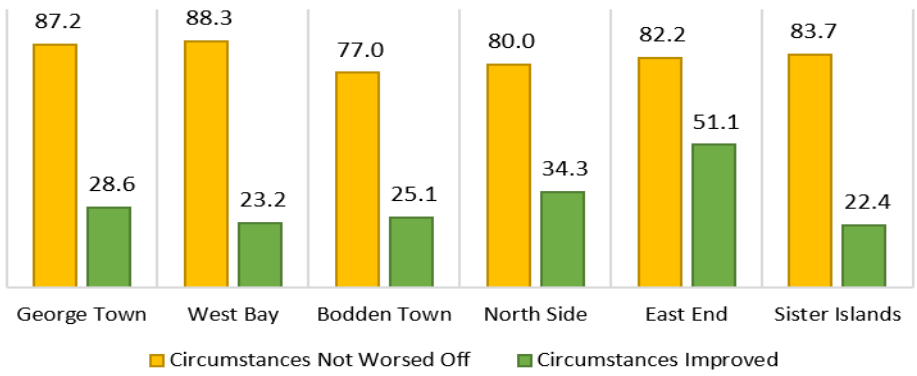
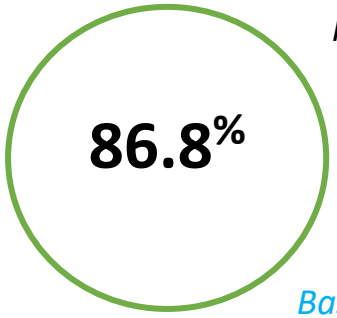


Figure 7.3: Caymanian Economic Circumstances Last 2 Years (in %)



Across all districts, 27.3 percent of Caymanians' livelihoods improved over the last two years, with higher proportions of improvement in East End (51.1%), East End (34.3%), and George Town (28.6%). On average, 14.7 percent of Caymanians' circumstances deteriorated over the last two years (see Figure 7.2).

Physical Safety



Physical safety refers to protection from bodily harm, danger, and threats. Individuals who do not feel physically safe are unable to focus on higher levels of needs as they are preoccupied with survival. The most important element of human survival is keeping themselves and their family safe. Without a sense of physical safety – both individually and, more broadly, as a community – persons are unable to focus on other factors that support their well-being.

Based on your knowledge and awareness, did your personal security feeling increase, stay about the same, or decrease? Approximately 86.8 percent of respondents reported feeling safe in the Cayman Islands. Respondents felt safe in their community and in the Cayman Islands, with a safety score of 87.5 percent and 86.7 percent, respectively (see Table 7.18).

86.8%	Unsafe		Safe		Positive Response (%)
	Very unsafe	Unsafe	Safe	Very safe	
Overall Feeling of Safety	Percent (%)				
I feel .....in my community	6.9	5.6	50.4	37.2	**87.5**
I feel .....in the Cayman Islands	6.3	7.0	54.4	32.4	**86.7**
I feel....to go public space	5.7	7.2	55.7	31.5	**87.2**
I feel going out at night in the community is.....	5.9	8.5	55.5	30.1	**85.7**
Safety Score (____/100)	**6.2**	**7.0**	**54.0**	**32.8**	**86.8**

Table 7.18: Residents Personal Security Feelings

Generally, their sense of safety extends to visiting public spaces, with a score of 87.2 percent. Going out at night was scored lowest, with 84.8 percent of respondents reporting safety concerns.

Similarly, as shown in Table 7.19, on average, 86.7 percent of Caymanians felt safe going about their business in the Cayman Islands. 15.3 percent of Caymanians felt that going out at night was less unsafe than going around their community, around the islands, and utilising public spaces (see Table 7.19).

86.7%	Unsafe		Safe		Positive Response (%)
	Very unsafe	Unsafe	Safe	Very safe	
Caymanians Feeling of Safety	Percent (%)				
I feel .....in my community	5.9	6.1	53.1	34.9	**88.0**
I feel .....in the Cayman Islands	5.4	7.8	56.2	30.6	**86.8**
I feel....to go public space	4.4	8.4	58.4	28.8	**87.2**
I feel going out at night in the community is.....	4.6	10.7	56.2	28.6	**84.8**
Safety Score (____/100)	**5.1**	**8.3**	**56.0**	**30.7**	**86.7**

Table 7.19: Caymanian Personal Security Feelings

Table 7.20: Overall Knowledge and Awareness of Personal Security Feelings

Feeling Safe (safe and very safe)	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Feeling Safe - All Residents			Percent (%)			
I feel .....in my community	89.3	86.2	83.6	96.1	76.4	90.4
I feel .....in the Cayman Islands	88.8	85.9	84.2	92.9	76.6	76.1
I feel....to go public space	88.6	85.3	85.7	91.6	76.6	90.4
I feel going out at night in the community is…	87.1	83.6	83.4	92.9	76.6	89.7
Average Safety Score (____/100)	**88.5**	**85.2**	**84.2**	**93.4**	**76.5**	**86.7**
Feeling Safe - Caymanians			Percent (%)			
I feel .....in my community	90.9	85.6	84.3	91.2	66.7	91.5
I feel .....in the Cayman Islands	90.1	83.8	84.8	94.1	66.7	71.7
I feel....to go public space	89.4	83.2	87.2	91.2	66.7	91.5
I feel going out at night in the community is…	87.9	81.0	80.6	94.1	66.7	89.4
Average Safety Score (____/100)	**89.6**	**83.4**	**84.2**	**92.6**	**66.7**	**86.0**

Among all residents, 23.4 percent felt unsafe going out at night in the East End district, and in public spaces (see Table 7.20). Across the districts, approximately 23.5 percent of persons residing in East End generally felt unsafe (76.5% felt safe; the remainder felt unsafe), and 15.8 percent of Bodden Town residents felt unsafe. Approximately 6.6 percent and 10.4 percent of North Side and the Sister Islands residents, respectively, felt unsafe in the Cayman Islands.

Caymanians in North Side reported the highest level of safety, at 92.6 percent, followed by George Town (89.6%), Sister Islands (86.0%), Bodden Town (84.2%), West Bay (83.4%), and East End (66.7%) (see Table 7.20).

Public education regarding crime constitutes one of the most fundamental strategies for crime prevention. Individuals who are informed about the actions they can take to mitigate criminal risk and ways to improve community safety are central to a more secure society. By informing the public about the existence of such issues and demonstrating methods for effective response, empowerment for proactive engagement is fostered.

In assessing their knowledge of crime and policing, respondents were asked, *"Based on your knowledge and awareness, rate the crime rate, policing, and security as increased, stayed about the same, or decreased."* About 57.1 percent of respondents believed that crime in the Cayman Islands stayed the same or decreased, which includes 49.6 percent thought it stayed the same, and only 7.6 percent said it decreased. 42.9 percent of respondents believed that crime in the Cayman Islands increased. Alternatively, only 9.9 percent believed that crime increased in their community, and 14.8 percent responded that crime declined, and 75.3 percent believed that crime remained the same.

About knowledge and awareness of police protection, 88.3 percent expressed a positive response (stay the same & increase) that police protection increased or stayed the same in their community and 90.0 percent in the Cayman Islands. On average, 10.8 percent believed that police protection decreased in the Cayman Islands (10.0%) and in their community (11.7%).

Approximately 46.5 percent of Caymanian respondents had positive responses (decreased or stayed the same) regarding crime in the Cayman Islands, while another 53.5 percent believed that crime increased. On the other hand, 87.1 percent of Caymanian respondents had a positive view of crime in their community but had a lower positive view when answering for the Cayman Islands. In regard to police protection in the community and the Cayman Islands, the positive scores were

85.1 percent, respectively. Caymanians believed that more police protection was available elsewhere in the Cayman Islands than in their respective community.

All Residents	Increased	Stayed about the same	Decreased	Positive Response (%)
Knowledge and Awareness of Crime*	Percent (%)			
Crime in your community has.....	9.9	75.3	14.8	**90.1**
Crime in the Cayman Islands has.....	42.9	49.6	7.6	**57.1**
Crime Average Score (___/100)	**26.4**	**62.4**	**11.2**	**73.6**
Knowledge and Awareness of Police Protection**				
Police protection in your community has.....	13.9	74.4	11.7	**88.3**
Police protection in the Cayman Islands has.....	22.4	67.6	10.0	**90.0**
Protection Average Score (___/100)	**18.2**	**71.0**	**10.8**	**89.2**

Table 7.21: Knowledge and Awareness of Crime and Policing

Caymanians	Increased	Stayed about the same	Decreased	Positive Response (%)
Knowledge and Awareness of Crime*	Percent (%)			
Crime in your community has.....	12.9	71.0	16.1	**87.1**
Crime in the Cayman Islands has.....	53.5	38.9	7.6	**46.5**
Crime Average Score (___/100)	**33.2**	**54.9**	**11.8**	**66.8**
Knowledge and Awareness of Police Protection**				
Police protection in your community has.....	15.1	70.0	14.9	**85.1**
Police protection in the Cayman Islands has.....	24.6	60.5	14.9	**85.1**
Protection Average Score (___/100)	**19.9**	**65.2**	**14.9**	**85.1**

Table 7.22: Caymanians Knowledge and Awareness of Crime and Policing

* Crime Knowledge and Awareness Positive Response - Stay the same & Decrease

**Police Protection Positive Response - Stay the same & Increase

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	Crime has stayed the same or decreased (%)					
Crime in your community has.....	89.0	88.2	94.1	100.0	97.2	86.5
Crime in the Cayman Islands has.....	59.8	61.4	51.0	65.2	40.5	27.6
	Police protection has stayed the same or increased (%)					
Police protection in your community has.....	89.4	88.7	84.5	88.5	73.9	97.7
Police protection in the Cayman Islands has.....	91.4	86.3	90.1	87.6	88.8	97.4

Table 7.23: Overall Knowledge and Awareness of Crime and Policing

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	Crime has stayed the same or decreased (%)					
Crime in your community has.....	85.6	85.9	90.4	100.0	93.2	87.5
Crime in the Cayman Islands has.....	46.1	54.9	42.6	50.0	18.2	29.2
	Police protection has stayed the same or increased (%)					
Police protection in your community has.....	87.4	83.2	82.4	73.5	77.3	93.9
Police protection in the Cayman Islands has.....	88.8	76.1	86.2	76.5	90.9	93.3

Table 7.24: Caymanians Knowledge and Awareness of Crime and Policing

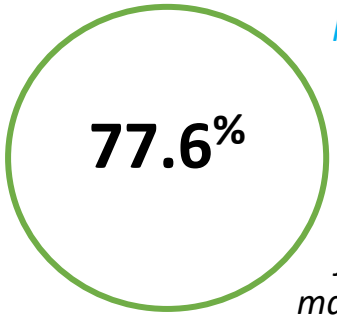
9. LEISURE AND SOCIAL ACTIVITIES

82.1%

Leisure activities are the actions individuals undertake during their time off from work. Leisure activities encompass the practices individuals engage in during their spare time for different reasons, such as relaxation or growth. Leisure activities enhance personal satisfaction and promote social interactions, increasing access to social resources. These interactions play a significant role in improving the overall quality of life. The rationale for including this dimension is that effectively using one's free time can enhance personal happiness and foster greater success in social interactions. To this end, the dimensions examined were work-life balance, social cohesion, and connections. Overall, this dimension averages satisfaction with work-life balance (77.6%) and with social cohesion and interactions (86.6%), yielding a score of 82.1%.



Work-life balance



How satisfied are you with your work-life balance? 77.6 percent of residents indicated they are happy with their work-life balance, equivalent to three out of every four people.

It is generally accepted that rest is essential for maintaining a healthy work-life balance across 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. The weighted average satisfaction was 77.6 percent, with Caymanians at 76.4 percent and non-Caymanians at 78.2 percent.

The Spring QOL survey satisfaction score was 78.8 percent. Caymanians who are content with their work-life balance scored 76.2 percent, while another 11.8 percent are generally dissatisfied (dissatisfied or very dissatisfied).

77.6%	Total	Male	Female	Caymanian	Permanent Resident	Non-Caymanian
Work-life balance			Percent (%)			
Very Satisfied	19.9	20.1	19.7	20.9	23.7	18.3
Satisfied	58.9	60.2	57.4	55.3	55.2	62.5
Neither	12.3	10.9	13.8	12.0	13.2	12.3
Dissatisfied	7.2	7.1	7.3	8.7	7.2	6.0
Very Dissatisfied	1.7	1.6	1.8	3.1	0.7	0.9
Satisfaction Score (satisfied & very satisfied)	**78.8**	**80.4**	**77.1**	**76.2**	**78.9**	**80.7**
Weighted Average Satisfaction (%)	**77.6**	**78.0**	**77.2**	**76.4**	**78.8**	**78.2**

Table 8.1: Satisfaction with Work-Life Balance

How do you allocate 24 and 48 hours on a typical weekday and weekend? On average, during a typical weekday, 25.2 per cent of the time was spent sleeping (6.1 hrs per day); similarly, the average work time was 5.7 hrs per day. Leisure hours averaged 3.9 hrs per day, and family time 3.6 hrs per day. Local travel time averaged 2.5 hrs per day, and 2.2 hrs were spent on physical exercise.

For Caymanians, family and leisure time are higher than the average, at 3.8 and 4.2 hours, respectively. Non-Caymanian work time is higher than the average, while leisure and family time are lower (see Table 8.2) than for Caymanians.

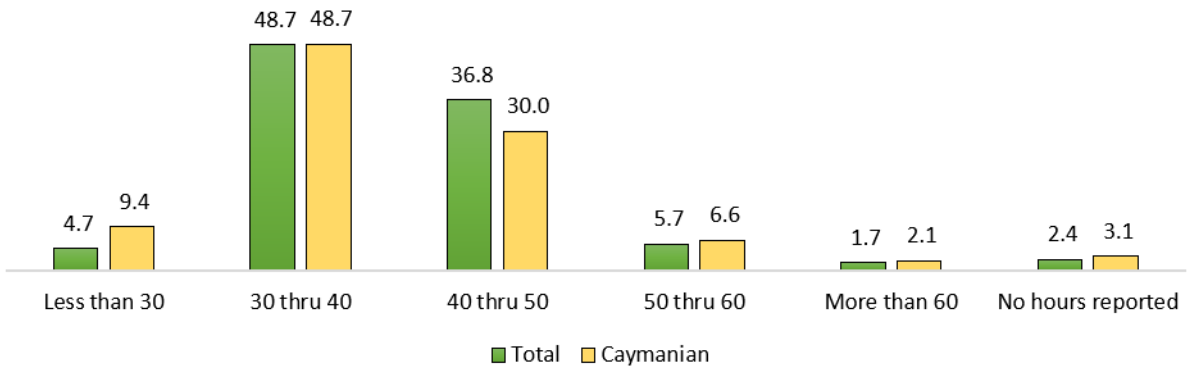
	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
	Hours allocation for an average work day					
Total (hrs)	**24.00**	**24.00**	**24.00**	**24.00**	**24.00**	**24.00**
Work	5.7	5.9	5.5	5.0	6.0	6.6
Local travel	2.5	2.5	2.5	2.8	2.1	2.2
Leisure	3.9	3.9	4.0	4.2	3.9	3.7
Family time	3.6	3.5	3.7	3.8	3.7	3.3
Exercise	2.2	2.2	2.1	2.5	1.8	1.9
Sleep time	6.1	6.0	6.1	5.7	6.5	6.4
	Hours allocation for an average weekend					
Total (hrs)	**48.00**	**48.00**	**48.00**	**48.00**	**48.00**	**48.00**
Work	5.9	6.5	5.3	5.4	5.3	6.7
Local travel	3.9	4.0	3.8	4.4	3.2	3.5
Leisure	11.1	10.9	11.3	11.2	11.8	10.8
Family time	9.5	9.1	9.9	9.7	10.0	9.1
Exercise	3.4	3.5	3.3	3.9	2.7	3.0
Sleep time	14.1	14.0	14.3	13.3	14.9	14.9

Table 8.2: Work-Life Balance - hours allocation

On weekends, 42.9 percent of total hours were spent on family and leisure time. Non-Caymanians spent more time working on the weekends and less time with family (see Table 8.2).

Figure 8.0 shows that at least 85.5 percent of the employed worked between 30 and 50 hours per week (see Figure 8.0). Approximately 7.4 percent of residents and 8.7 percent of Caymanians worked more than 50 hours per week. Persons who are said to be overworked usually work more than 50 hours per week.

Figure 8.0: Employed Persons Actual Hours Worked (%)

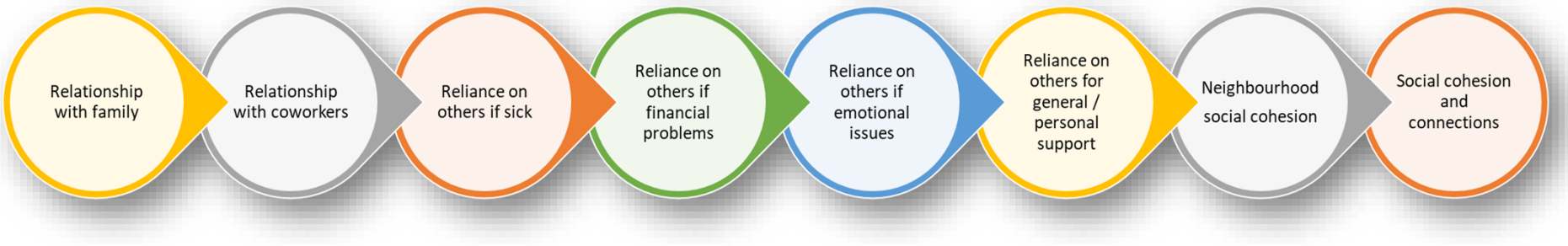


Social cohesion and connections

86.6%

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 mechanisms for conflict resolution. 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 **86.6** percent, which is the average of the subcomponents below.



Relationship with Family. *How satisfied are you with your relationship with your family?* The results show that family relations remain strong in the Cayman Islands, with 92.9 percent of respondents reporting satisfaction. It was led by 94.1 percent of non-Caymanians, 92.3 percent of permanent residents, and 91.7 percent of Caymanians.

Comparing the districts, satisfaction with family relationships is highest in North Side (96.6%), West Bay (94.9%), and East End (94.6%). The two lowest were Bodden Town and George Town. All districts had satisfaction rates above 90 percent.

86.8%	Total	Male	Female	Caymanian	Permanent Resident	Non-Caymanian
Relationship with Family	Percent (%)					
Very Satisfied	43.3	41.9	44.7	43.4	44.6	42.9
Satisfied	49.5	50.7	48.3	48.3	47.8	51.2
Neither	5.1	4.6	5.5	5.9	5.2	4.2
Dissatisfied	1.9	2.6	1.1	2.2	2.2	1.4
Very Dissatisfied	0.2	0.2	0.3	0.2	0.3	0.2
Satisfaction Score (satisfied & very satisfied)	**92.9**	**92.6**	**93.1**	**91.7**	**92.3**	**94.1**
Weighted Average Satisfaction (%)	**86.8**	**86.3**	**87.2**	**86.5**	**86.8**	**87.0**

Table 8.3: Satisfaction with their Relationship with Family Members

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Relationship with family	Percent (%)					
Very satisfied	43.7	49.8	38.5	60.7	5.4	34.6
Satisfied	48.4	45.1	52.8	35.9	89.3	59.9
Neither satisfied nor dissatisfied	5.4	3.8	6.6	3.4	2.6	3.0
Dissatisfied	2.1	1.3	2.0	-	2.7	1.7
Very dissatisfied	0.4	-	0.1	-	-	0.8
Satisfaction Score (satisfied & very satisfied)	**92.1**	**94.9**	**91.4**	**96.6**	**94.6**	**94.5**
Weighted Score (___/100)	**86.6**	**88.7**	**85.5**	**91.5**	**79.5**	**85.2**

Table 8.4: Satisfaction with Family Relationship

Relationship with Co-workers. *How satisfied are you with your relationship with co-workers?* 88.7 percent of persons aged 18 and older are generally satisfied with their co-workers. The satisfaction score among Caymanians was 87.6 percent, and 90.2 percent for non-Caymanians (see Table 8.5). Males' relationships with co-workers slightly edged out females, with 89.5 percent.

82.7%	Total	Male	Female	Caymanian	Permanent Resident	Non-Caymanian
Relationship with Cowokers			Percent (%)			
Very Satisfied	27.0	26.5	27.6	27.1	31.7	25.8
Satisfied	61.7	63.0	60.2	60.0	55.9	64.4
Neither	9.3	8.2	10.5	10.7	9.5	8.2
Dissatisfied	1.6	1.9	1.3	1.7	3.0	1.2
Very Dissatisfied	0.4	0.4	0.4	0.6	-	0.4
Satisfaction Score (satisfied & very satisfied)	**88.7**	**89.5**	**87.8**	**87.1**	**87.6**	**90.2**
Weighted Average Satisfaction (%)	**82.7**	**82.7**	**82.7**	**82.3**	**83.3**	**82.8**

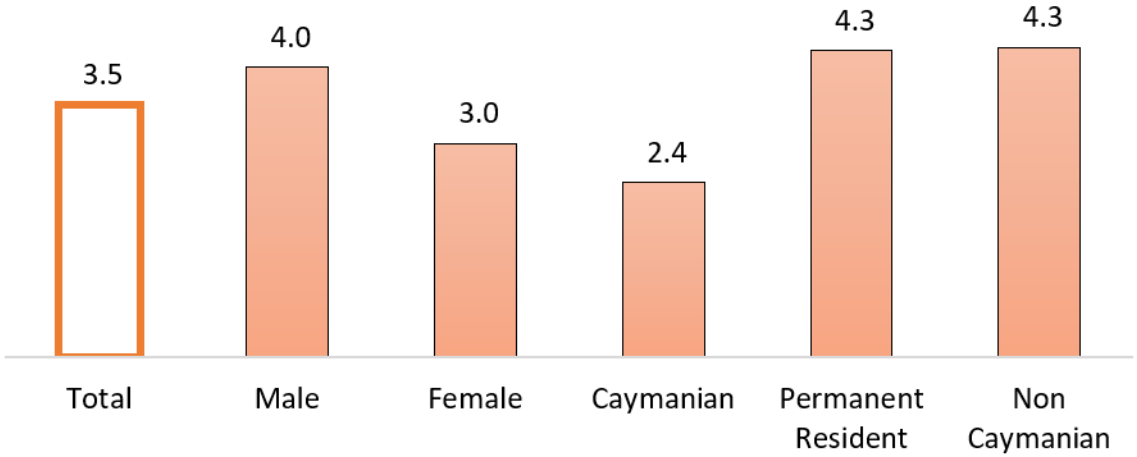
Table 8.5: Satisfaction with their Relationship with Coworkers

Social Support Network.

89.2%

Researchers have found that having a strong support system offers many benefits. Some of the best benefits include higher levels of well-being, better coping skills, and a longer, healthier life. Having a support system has also been proven to reduce depression, anxiety, and stress. In assessing public sentiment toward social support systems, the question posed was: How many people *can you count on for help if you are sick, have financial problems, have emotional issues, or need other support?* Approximately 3.5 percent have no one to rely on for help. For Caymanians, the average was 2.4 percent, and for non-Caymanians, 4.3 percent. There are also fewer females (3.0%) than males (4.0%) without people to rely on in the event of needed help.

Figure 8.0A: Persons without anyone to rely on (%)



Sickness. *In the Cayman Islands, how many persons can you rely on if you are sick?*
About 5.2 percent of the population has no one to rely upon in the event of sickness. By contrast, 94.8 percent had one or more persons to rely on; this support network was highest among Caymanians (96.1%), followed by permanent residents (93.9%) and non-Caymanians (94.0%) (see Table 8.6).

94.8%	Total	Male	Female	Caymanian	Permanent Resident	Non-Caymanian
	Percent (%)					
Sick						
None	5.2	6.1	4.2	3.9	6.1	6.0
1 to 2 persons	29.9	30.6	29.3	27.2	30.8	32.2
3 to 5 persons	35.2	33.8	36.6	34.0	32.2	37.1
6 to 7 persons	9.4	9.5	9.4	9.6	7.8	9.8
8 or more persons	20.3	20.0	20.6	25.3	23.1	14.9
% with persons to rely on	**94.8**	**93.9**	**95.8**	**96.1**	**93.9**	**94.0**

Table 8.6: Number of Persons to rely on in times of sickness

Financial problems. *In the Cayman Islands, how many persons can you rely on if you have financial problems?* 8.6 percent of Caymanians indicated that if they have financial problems, they have no one to turn to for help (this excludes institutions like Social Services); 9.7 percent of all residents, including permanent residents and non-Caymanians, indicated that they had no one to rely on for financial assistance. Generally, 90.3 percent of persons in the Cayman Islands indicated they have one or more persons to rely on if they encounter financial hardship.

90.3%	Total	Male	Female	Caymanian	Permanent Resident	Non-Caymanian
	Percent (%)					
Financial Problems						
None	9.7	10.2	9.2	8.6	10.8	10.4
1 to 2 persons	39.0	38.4	39.6	37.7	39.1	40.1
3 to 5 persons	30.8	30.1	31.5	29.0	32.6	31.8
6 to 7 persons	7.5	7.5	7.4	7.5	5.9	7.9
8 or more persons	13.1	13.8	12.3	17.1	11.6	9.7
% with persons to rely on	**90.3**	**89.8**	**90.8**	**91.4**	**89.2**	**89.6**

Table 8.7: Number of Persons to rely on when financial problems

Emotional issues. *In the Cayman Islands, how many persons can you rely on if you have emotional issues?* If emotional problems arise, 93.2 percent of people in the Cayman Islands reported having at least one person in their lives they can rely on to help shoulder their emotional burdens. For Caymanians, it was 94.7 percent, and for females, it was 94.2 percent.

93.2%	Total	Male	Female	Caymanian	Permanent Resident	Non-Caymanian
	Percent (%)					
Emotional Issues						
None	6.8	7.7	5.8	5.3	6.5	8.1
1 to 2 persons	35.5	36.1	35.0	32.1	34.4	39.0
3 to 5 persons	33.0	31.9	34.2	31.6	35.4	33.6
6 to 7 persons	9.5	9.3	9.6	10.5	9.2	8.6
8 or more persons	15.2	15.0	15.5	20.4	14.6	10.7
% with persons to rely on	**93.2**	**92.3**	**94.2**	**94.7**	**93.5**	**91.9**

Table 8.8: Number of Persons to rely on when emotional issues

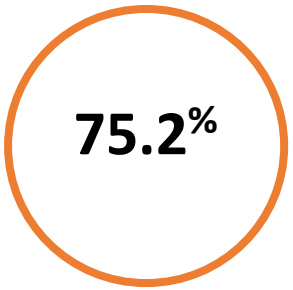
General Personal Support. *In the Cayman Islands, how many persons can you rely on if you need support in other personal events?* Regarding other personal support (losses in disasters, funerals, etc.), 7.3 percent had no one to turn to for help; this was lower among Caymanians, at 5.8 percent. Approximately 8.5 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 genders, there were more males without support ("None") than females.

92.7%	Total	Male	Female	Caymanian	Permanent Resident	Non-Caymanian
	Percent (%)					
Support in other Personal Events						
None	7.3	7.8	6.8	5.8	7.8	8.5
1 to 2 persons	32.6	32.9	32.3	29.8	28.3	36.4
3 to 5 persons	32.4	32.2	32.7	30.7	33.5	33.7
6 to 7 persons	9.3	9.4	9.3	10.1	9.6	8.5
8 or more persons	18.4	17.8	19.0	23.6	20.7	12.9
% with persons to rely on	**92.7**	**92.2**	**93.2**	**94.2**	**92.2**	**91.5**

Table 8.9: Number of Persons to rely on for support in other personal events

Loneliness.

Loneliness is the distress or discomfort that arises from perceiving a gap between one's desire for social connection and one's actual experiences of it. It can be seen as emotional or social loneliness. The former refers to the feeling of lacking a meaningful relationship with a significant other or a close friend. Social loneliness is the experience of an insufficiently broad social network, including friends, neighbours, or colleagues. According to many experts, it is not necessarily about being alone. Instead, the feeling of being alone and isolated impacts the individual's state of mind. And as such, researchers suggest that loneliness is associated with social isolation, poor social skills, introversion, and depression. To gauge public sentiment on loneliness, the question was: *"How often do you feel lonely?"* Approximately 77.0 percent of respondents reported occasional loneliness (occasionally, hardly ever, never). For Caymanians, occasional loneliness was 80.1 percent.



As displayed in Table L1, more males (23.1%) reported episodes of loneliness (often/always and some of the time) than females (22.8%). Loneliness is more prevalent among non-Caymanians (27.3%) than Caymanians (19.8%) and Permanent Residents (17.7%). The inability of most low-paid non-Caymanian workers to afford to have their families reside in the Cayman Islands or to travel regularly could be a plausible reason.

75.2%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Loneliness			Percent (%)			
Often/always	5.6	5.5	5.6	5.5	3.4	6.2
Some of the time	17.4	17.6	17.2	14.3	14.3	21.1
Occasionally	14.9	13.7	16.2	13.7	15.5	15.9
Hardly ever	19.6	19.2	20.0	21.6	22.9	16.8
Never	42.5	44.0	41.0	44.9	43.9	40.0
Occasional Loneliness	**77.0**	**76.8**	**77.2**	**80.1**	**82.3**	**72.7**
Weighted Score (___/100)	**75.2**	**75.7**	**74.7**	**77.2**	**77.9**	**72.6**

Table L1: Frequency of Loneliness

Occasional Loneliness include Occasionally, Hardly ever, and Never

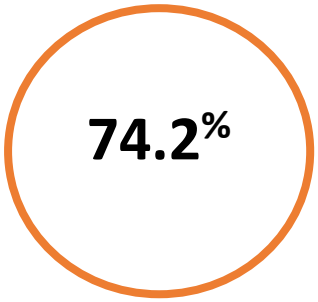
Loneliness is more prevalent in the Sister Islands than in the other districts, with 39.4 percent reported. The Sister Islands were followed by Bodden Town (25.5%), East End (24.6%), George Town (22.1%) and West Bay (21.3%). North Side reported the lowest loneliness response rate, at 11.9 percent.

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Loneliness			Percent (%)			
Often/always	5.7	5.1	5.8	-	0.9	11.7
Some of the time	16.4	16.2	19.7	11.9	23.7	27.7
Occasionally	15.1	17.0	12.9	19.2	1.9	15.4
Hardly ever	18.7	19.7	22.7	33.2	1.8	19.6
Never	44.1	42.0	38.9	35.7	71.8	25.6
Occasional Loneliness	**77.8**	**78.7**	**74.5**	**88.1**	**75.4**	**60.6**
Weighted Score (___/100)	**75.8**	**75.4**	**73.8**	**78.5**	**84.0**	**63.9**

Table L2: Frequency of Loneliness by District

Occasional Loneliness include Occasionally, Hardly ever, and Never

Neighbourhood Social Cohesion.



In the Cayman Islands, how much do you agree or disagree with neighbourhood social cohesion?

Regarding neighbourhood social cohesion, 74.2 percent of respondents believe that neighbourhoods accept others' social behaviour. Among Caymanians, it was 74.6 percent, with the lowest percentage of persons in the neighbourhood sharing the same values (71.0%).

74.2%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Neighbourhood Social Cohesion	Percent (%)					
People in this neighbourhood are willing to help others	77.2	77.3	77.0	77.3	78.6	76.7
This is a close-knit neighbourhood	72.9	73.1	72.7	73.0	74.6	72.3
People in this neighbourhood can be trusted	75.0	74.9	75.1	75.4	77.1	74.0
People in this neighbourhood generally get along with each other	76.7	76.5	76.9	77.4	78.7	75.4
People in this neighbourhood share the same values	71.0	71.0	70.9	70.8	72.6	70.7
Most people in this neighbourhood are known to each other	72.4	72.3	72.6	73.5	74.8	70.8
Average Weighted Score (___/100)	**74.2**	**74.2**	**74.2**	**74.6**	**76.1**	**73.3**

Table 8.10: Overall Satisfaction with Neighbourhood Social Cohesion

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Neighbourhood Social Cohesion						
People in this neighbourhood are willing to help others	75.9	79.4	76.9	85.0	79.3	76.1
This is a close-knit neighbourhood	71.3	75.6	73.1	75.6	76.6	75.1
People in this neighbourhood can be trusted	73.5	76.8	75.9	77.1	77.8	77.0
People in this neighbourhood generally get along with one another	75.3	78.9	77.2	76.4	78.5	79.2
People in this neighbourhood share the same values	69.9	69.7	73.8	73.7	76.9	74.2
Most people in this neighbourhood are known to each other	70.0	74.5	74.7	72.3	78.0	79.5
Average Score (___/100)	**72.6**	**75.8**	**75.3**	**76.7**	**77.9**	**76.8**

Table 8.11: Overall Satisfaction Scores for Neighbourhood Social Cohesion

Helpful Neighbourhood. *Good neighbours are considerate, tolerant, and understanding of others and their different lifestyles, which helps build thriving communities. Despite this, different behaviours can cause problems for neighbours, and some are more serious than others. Nonetheless, a good neighbourhood is all about people helping people and creating positive energy.* Approximately 73.0 percent of respondents agreed that their current neighbourhood comprises people willing to help others (see Table 8.11). This is slightly higher among Caymanian respondents (75.1%) but lower for non-Caymanians (70.5%) and females (72.4%). Overall, 21.9 percent were indifferent, and 5.1 percent disagreed.

Close-knit neighbourhood. *Close-knit neighbourhoods generally comprise trusted networks of immediate*

77.2%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
People in this neighbourhood are willing to help others						
	Percent (%)					
Strongly Agree	18.6	18.4	18.8	18.6	23.0	17.3
Agree	54.4	55.2	53.6	56.5	52.1	53.1
Neither agree nor dissagree	21.9	21.6	22.2	18.4	19.7	25.7
Disagree	4.6	4.3	4.9	5.9	5.3	3.2
Strongly disagree	0.5	0.5	0.5	0.6	-	0.6
Total Agree (agree & strongly agree)	**73.0**	**73.6**	**72.4**	**75.1**	**75.0**	**70.5**
Weighted Score (___/100)	**77.2**	**77.3**	**77.0**	**77.3**	**78.6**	**76.7**

Table 8.11: Helpful Neighbourhood

72.9%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
This is a close-knit neighbourhood						
	Percent (%)					
Strongly Agree	13.7	13.5	14.0	14.8	18.2	11.5
Agree	47.9	49.2	46.5	48.1	45.8	48.3
Neither agree nor dissagree	28.2	27.0	29.5	25.3	26.6	31.5
Disagree	9.5	9.8	9.2	11.1	9.4	8.0
Strongly disagree	0.6	0.5	0.8	0.7	-	0.8
Total Agree (agree & strongly agree)	**61.6**	**62.7**	**60.5**	**62.9**	**64.0**	**59.7**
Weighted Score (___/100)	**72.9**	**73.1**	**72.7**	**73.0**	**74.6**	**72.3**

Table 8.12: Close-knit Neighbourhood

neighbours that encourage sharing items, helping each other out, pooling buying power, organising events, and increasing local trust, sharing, and resilience.

Respondents expressed some agreement that their neighbourhood is somewhat close-knit, with 61.6 percent agreeing. While 10.1 percent of respondents disagreed with the close-knit neighbourhood question, some 28.2 percent were indifferent (neither agree nor disagree). Among Caymanians, 62.9 percent agreed with the evaluation of the close-knit neighbourhood. However, 25.3 percent of Caymanians were "on the fence (neither agree nor disagree)," with another 11.8 percent disagreeing (see Table 8.12).

Trusted neighbourhood. *Trusted neighbours should have their neighbours' best interests at heart. They should treat their neighbours' homes and families as their own, keep their commitments, and be willing to help the neighbourhood.*

75.0%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
People in this neighbourhood can be trusted						
			Percent (%)			
Strongly Agree	12.3	11.9	12.6	13.4	16.8	10.0
Agree	55.2	56.1	54.2	56.4	56.0	53.8
Neither agree nor dissagree	28.3	27.1	29.6	24.8	23.7	32.9
Disagree	3.7	4.2	3.1	4.7	2.9	2.9
Strongly disagree	0.6	0.6	0.5	0.7	0.6	0.5
Total Agree (agree & strongly agree)	**67.5**	**68.1**	**66.8**	**69.7**	**72.8**	**63.8**
Weighted Score (___/100)	**75.0**	**74.9**	**75.1**	**75.4**	**77.1**	**74.0**

Table 8.13: Trusted People in the Neighbourhood

Approximately 67.5 percent of respondents agreed that people in their neighbourhood could be trusted, while 4.3 percent disagreed and 28.3 percent neither agreed nor disagreed. Among Caymanian respondents, 69.7 per cent agreed, and 63.8 per cent of non-Caymanians (see Table 8.13).

Incompatible neighbours. *Neighbourhood disputes are disagreements between neighbours that result in distress and frustration*. When faced with the statement *"people in this neighbourhood generally get along"*, 73.4 percent agreed, 3.4 percent disagreed, and 23.2 percent were indifferent (see Table 8.14). Of Caymanian respondents, 77.5 percent agreed with the statement, 4.5 percent disagreed, and 18.0 percent neither agreed nor disagreed.

Neighbourhood cultural differences. *Cultural differences are variations in customs, beliefs, values, and behaviours between individuals from different cultural backgrounds. Recognising and respecting cultural differences is essential for fostering an inclusive and diverse work environment*. 55.0 percent of

76.7%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
People in this neighbourhood generally get along with one another						
	Percent (%)					
Strongly Agree	13.9	13.6	14.3	14.8	18.7	11.8
Agree	59.5	59.6	59.3	62.8	58.6	56.7
Neither agree nor dissagree	23.2	23.1	23.3	18.0	20.3	28.8
Disagree	3.0	3.2	2.8	3.9	2.4	2.4
Strongly disagree	0.4	0.5	0.3	0.6	-	0.4
Total Agree (agree & strongly agree)	**73.4**	**73.2**	**73.6**	**77.5**	**77.3**	**68.4**
Weighted Score (___/100)	**76.7**	**76.5**	**76.9**	**77.4**	**78.7**	**75.4**

Table 8.14: People in the Neighbourhood generally get along with each other

71.0%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
People in this neighbourhood share the same values						
	Percent (%)					
Strongly Agree	10.1	10.1	10.1	9.9	13.5	9.4
Agree	44.9	45.8	43.9	46.4	46.1	43.1
Neither agree nor dissagree	36.3	34.9	37.9	33.3	31.8	40.5
Disagree	7.2	7.5	6.8	8.4	7.1	6.0
Strongly disagree	1.5	1.7	1.3	2.0	1.6	1.1
Total Agree (agree & strongly agree)	**55.0**	**55.9**	**54.0**	**56.3**	**59.6**	**52.4**
Weighted Score (___/100)	**71.0**	**71.0**	**70.9**	**70.8**	**72.6**	**70.7**

Table 8.15: People in the Neighbourhood share the same values

respondents agreed that *"people in his neighbourhood share the same values"*, while 8.7 percent disagreed and 36.3 percent abstained from agreeing or disagreeing (see Table 8.15). Approximately 56.3 percent of Caymanians agreed, and 52.4 percent of non-Caymanians disagreed.

Neighbourhood members know each other. *Neighbourhoods lack friendliness or warmth. That is unfriendly behaviour towards others in the neighbourhood, showing a lack of interest in speaking with or helping them*.

Approximately 61.8 percent of respondents believe that most people in their neighbourhood know each other (see Table 8.16). 11.9 percent of respondents disagreed that neighbourhood members know each other, and 26.2 percent were indifferent.

72.4%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Most people in this neighbourhood are known to each other						
			Percent (%)			
Strongly Agree	13.6	13.5	13.7	15.7	16.3	10.9
Agree	48.2	48.0	48.4	50.5	50.4	45.4
Neither agree nor dissagree	26.2	26.1	26.3	21.0	24.5	31.7
Disagree	10.8	11.3	10.3	11.3	8.5	11.1
Strongly disagree	1.1	1.0	1.2	1.5	0.3	1.0
Total Agree (agree & strongly agree)	**61.8**	**61.5**	**62.1**	**66.2**	**66.7**	**56.2**
Weighted Score (___/100)	**72.4**	**72.3**	**72.6**	**73.5**	**74.8**	**70.8**

Table 8.16: People in the Neighbourhood are known to each other

10. NATURAL AND LIVING ENVIRONMENT

The environment is often discussed in the context of sustainability, but it's also crucial for an individual's quality of life.

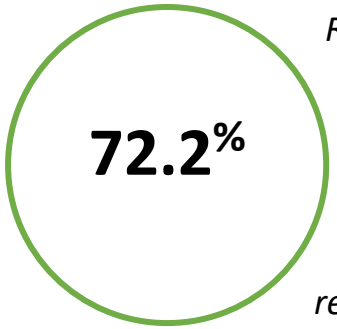
77.0%

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 collect individuals' self-reported perceptions of environmental issues, rather than relying solely on aggregated measures of environmental conditions, such as air pollution or emissions. The following indicators, averaging 77.0 percent, were used to gauge the natural and living environment.



Environmental Preservation



Recycling converts waste materials, usually thrown away, into new materials and objects. Recycling waste reduces the number of harmful materials in the environment by keeping them out of landfills. The Department of Environmental Health (DEH) oversees all recycling on the Islands. There are many reasons why recycling is essential. It can help reduce the carbon footprint, reduce the need to harvest raw materials, save energy, reduce greenhouse gas emissions, 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 waste. REUSING involves the repeated use of items or parts of items that are still usable. RECYCLING means using garbage itself as a resource.

Household Environment Engagement. 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 9.1.

77.7%	Always	Most of the time	Sometimes	Never	Household Engagement in Environmental Activities (%)
	Percent (%)				
Reuse/recycle materials	23.1	15.4	29.3	32.3	67.7
Separate/Sort Waste	51.5	25.0	18.0	5.4	94.6
Conserve Energy	51.2	25.5	16.2	7.2	92.8
Reduce Waste	21.6	13.7	24.5	40.1	59.9
Conserve Water	25.9	20.2	27.6	26.3	73.7
Average Engagement (%)	34.7	19.9	23.1	22.3	**77.7**

Table 9.1: Household Engagement in Environmental Activities

An optimal indicator for waste management would be the treatment rates for waste generated in the Cayman Islands, by treatment type. In the absence of this metric, our focus is on household responses. At the household level, 67.7 percent reported recycling and reusing materials sometimes, most of

the time, or always. In embracing the Department of the Environment's "Reduce, Reuse, and Recycle", 94.6 percent engage in sorting waste for the landfill. In addition, 59.9 percent of households reported reducing waste, albeit to varying degrees; conservation of energy and water was 92.8 percent and 73.7 percent, respectively.

Environmental Satisfaction. *"How satisfied are you with the following aspects of Cayman's Natural Environment?"* Respondents' environmental satisfaction was scored at 71.0 percent. This stemmed from scoring waste management, recycling practices, green spaces and walkable communities, and marine and land protected areas, as well as marine and coastal ecosystems (see Table 9.2).

71.0%	**Total**	**Male**	**Female**	**Caymanian**	**Permanent Resident**	**Non Caymanian**
Environmental Satisfaction	Percent (%)					
Waste management	70.1	70.4	69.9	66.2	67.1	74.7
Recycling practices	66.4	66.8	66.0	63.2	63.2	70.4
Green spaces and walkable communities	69.9	70.6	69.1	66.4	67.6	73.9
Marine and land protected areas	74.3	74.5	74.1	72.2	74.2	76.3
Marine and coastal ecosystems	74.1	74.2	73.9	72.4	72.8	76.0
Average Score (___/100)	**71.0**	**71.3**	**70.6**	**68.1**	**69.0**	**74.3**

Table 9.2: Satisfaction with Cayman's Natural & Living Environment

Waste Management Satisfaction. Waste management is the collection, treatment, recycling, and disposal of different waste materials. Respondents' satisfaction score for waste management was 63.4 percent. 20.8 percent were dissatisfied with waste management practices and policies, and 15.9 percent were indifferent. Dissatisfaction was highest among

permanent residents, 28.2 percent followed by Caymanians, 27.4 percent, while among non-Caymanian respondents it was 12.4 percent. Satisfaction among gender respondents: males (64.3%) were more satisfied than females (62.5%).

70.1%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Waste management			Percent (%)			
Very satisfied	13.9	13.9	13.9	10.6	15.0	16.7
Satisfied	49.5	50.4	48.5	46.1	41.0	55.1
Neither satisfied nor dissatisfied	15.9	15.3	16.5	16.0	15.7	15.8
Dissatisfied	14.9	14.7	15.1	18.7	20.8	9.6
Very dissatisfied	5.9	5.8	6.0	8.7	7.4	2.8
Satisfaction Score (very satisfied & satisfied)	**63.4**	**64.3**	**62.5**	**56.6**	**56.0**	**71.8**
Weighted Score (___/100)	**70.1**	**70.4**	**69.9**	**66.2**	**67.1**	**74.7**

Table 9.3: Satisfaction with Waste Management

Caymanian respondents from the Sister Islands (31.3%), George Town (30.8%) and Bodden Town (30.1%) were the most dissatisfied with waste management practices. This was followed by West Bay (20.2%), North Side (20.0%) and East End (8.9%).

Recycling Practices Satisfaction. *Recycling is the process of converting waste into reusable materials.* Approximately 52.5 percent of respondents were satisfied and very satisfied with known recycling practices (see Table 9.4). Respondents who were Caymanians (31.1%) and permanent residents (33.9%) had higher overall dissatisfaction than non-Caymanians (16.0%).

Approximately 35.6 percent of George Town Caymanian respondents were dissatisfied with the current recycling practices. This was followed by Bodden Town (34.0%), North Side (28.6%), the Sister Islands (31.3%), West Bay (22.0%) and East End (13.3%).

66.4%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Recycling practices			Percent (%)			
Very satisfied	10.6	10.5	10.7	9.1	10.7	12.0
Satisfied	41.9	43.1	40.7	37.4	36.9	47.6
Neither satisfied nor dissatisfied	22.8	22.3	23.2	22.4	18.5	24.4
Dissatisfied	18.4	18.1	18.6	22.6	25.7	12.2
Very dissatisfied	6.3	5.9	6.8	8.5	8.2	3.8
Satisfaction Score (very satisfied & satisfied)	**52.5**	**53.6**	**51.4**	**46.5**	**47.6**	**59.6**
Weighted Score (___/100)	**66.4**	**66.8**	**66.0**	**63.2**	**63.2**	**70.4**

Table 9.4: Satisfaction with Recycling Practices

Green Spaces and Walkable Communities *indirectly impact health by improving air quality and limiting the impact of heat waves by reducing urban temperatures. Green spaces can also positively affect human physical health by filtering air pollutants and reducing noise pollution. Building walkable communities helps reduce reliance on automobiles.* The weighted-average satisfaction score for the provision of green spaces and walkable communities was 69.9 percent.

69.9%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Green spaces and walkable communities			Percent (%)			
Very satisfied	10.7	10.9	10.4	9.4	9.9	12.1
Satisfied	49.8	51.7	47.9	43.6	46.7	56.5
Neither satisfied nor dissatisfied	22.2	21.7	22.8	23.0	19.9	22.2
Dissatisfied	12.9	11.0	15.0	17.4	18.1	7.3
Very dissatisfied	4.3	4.7	4.0	6.6	5.3	1.9
Satisfaction Score (very satisfied & satisfied)	**60.5**	**62.7**	**58.3**	**53.0**	**56.7**	**68.6**
Weighted Score (___/100)	**69.9**	**70.6**	**69.1**	**66.4**	**67.6**	**73.9**

Table 9.5: Satisfaction with Green Spaces and Walkable Communities

Approximately 60.5 percent of respondents to the QOL survey were satisfied or very satisfied with the current green spaces and walkable communities. Non-Caymanian respondents (68.6%) were more satisfied with the number of green

spaces and walkable communities than Caymanian respondents (53.0%). Approximately 24.0 percent of Caymanians were dissatisfied with the provision of adequate green spaces and walkable communities.

Caymanian respondents from the Bodden Town district were most dissatisfied with the current stock of green spaces and walkable communities, at 35.6 percent. The other districts following Bodden Town were George Town (25.2%), Sister Islands (20.8%), West Bay (17.2%), East End (8.9%) and North Side (5.7%).

Marine and Land Protected Areas. *Marine and land-protected areas are meant to preserve biodiversity and buffer coasts against rising tides and storm surges, such as sea grapes and mangroves. Similarly, the wetlands provide value to the ecosystem. These include improved water quality, flood protection, shoreline erosion control, opportunities for recreation and aesthetic appreciation, and natural products for the Island's use at no cost.* *Respondents were asked about the Cayman Islands' environmental zone, marine reserve, wildlife interaction zone, line fishing zone, terrestrial protected area, port anchorage area, and port control zone.* The weighted-average satisfaction score for marine and land-protected areas was 74.3 percent.

74.3%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Marine and land protected areas			Percent (%)			
Very satisfied	12.2	12.3	12.1	10.4	15.2	13.0
Satisfied	56.9	58.3	55.4	56.1	52.5	59.0
Neither satisfied nor dissatisfied	22.9	21.3	24.5	21.0	22.2	24.8
Dissatisfied	6.3	5.8	6.7	8.9	8.4	3.1
Very dissatisfied	1.8	2.3	1.2	3.6	1.7	0.1
Satisfaction Score (very satisfied & satisfied)	**69.1**	**70.6**	**67.5**	**66.5**	**67.8**	**72.0**
Weighted Score (___/100)	**74.3**	**74.5**	**74.1**	**72.2**	**74.2**	**76.3**

Table 9.6: Satisfaction with Marine and Land Protected Areas

Although 1 in 4 respondents was indifferent toward the marine and land protection areas, approximately 69.1 percent expressed satisfaction (satisfied & very satisfied). Caymanian respondents (12.5%) were dissatisfied with the current protected areas.

Regarding the districts, Caymanian respondents' dissatisfaction was highest in East End (17.8%), the Sister Islands (14.6%), George Town (12.1%), Bodden Town (12.1%), North Side (13.2%), and West Bay (11.0%) with marine and land protection areas.

Marine and Coastal Ecosystems. *Marine ecosystems are habitats in the ocean, while coastal ecosystems are those at the boundary between land and sea. Protecting important marine and coastal ecosystems that provide a wide range of benefits, including natural solutions to climate impacts through mitigation, adaptation, and resilience, complementing essential efforts to reduce greenhouse gas emissions, contributes to the quality of life for residents. Marine ecosystems include marshes, mangrove forests, and coral reefs.* The weighted-average satisfaction score for the marine and coastal ecosystem was 74.1 percent. Approximately 8.0 percent of respondents were dissatisfied with the marine and coastal ecosystems. Nonetheless, 68.2 percent were satisfied, with Caymanian satisfaction being 66.1 percent (see Table 9.7).

74.1%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Marine and coastal ecosystems			Percent (%)			
Very satisfied	12.0	12.2	11.7	10.9	12.8	12.9
Satisfied	56.2	57.2	55.1	55.2	52.4	58.3
Neither satisfied nor dissatisfied	23.8	22.4	25.2	22.2	23.0	25.5
Dissatisfied	6.1	5.7	6.6	8.7	9.6	2.7
Very dissatisfied	1.9	2.4	1.3	3.0	2.2	0.7
Satisfaction Score (very satisfied & satisfied)	**68.2**	**69.5**	**66.9**	**66.1**	**65.2**	**71.1**
Weighted Score (___/100)	**74.1**	**74.2**	**73.9**	**72.4**	**72.8**	**76.0**

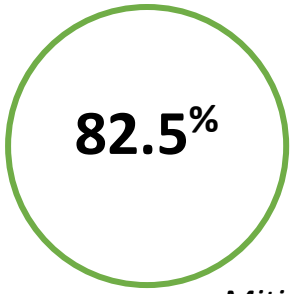
Table 9.7: Satisfaction with Marine and Coastal Ecosystems

As depicted in Table 9.8, Caymanian residents in George Town had the highest dissatisfaction with waste management and recycling practices. Bodden Town Caymanians were the most dissatisfied with green spaces and walkable communities, followed by those in George Town. Most districts except North Side were between 10 and 20 percent dissatisfied with marine, coastal, and land-protected areas and ecosystems.

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	Caymanian Dissatisfaction (%)					
Waste management	30.8	20.2	30.1	20.0	8.9	31.3
Recycling practices	35.6	22.0	34.0	28.6	13.3	28.3
Green spaces and walkable communities	25.2	17.2	35.6	5.7	8.9	20.8
Marine and land protected areas	12.1	11.0	12.1	-	17.8	14.6
Marine and coastal ecosystems	10.6	11.0	10.6	8.6	15.6	16.7

Table 9.8: Caymanian Dissatisfaction with Cayman's Natural Environment by District

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 preventing 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. Reducing the negative impact of disasters at the national and household levels is directly linked to residents' quality of life.

Disaster or crisis management involves preparing for, responding to, and recovering from disasters. From natural disasters such as floods, earthquakes, and hurricanes to accidents, terrorist attacks, and war, disaster management aims to minimise their impact when they occur and to support emergency response efforts.

The response to the question *"How satisfied are you with disaster and emergency management in the Cayman Islands?"* The satisfaction scores **averaged 82.5 percent**. This comprised disaster mitigation (82.9%), disaster preparedness (82.6%), disaster response (82.3%), and disaster recovery (82.3%) (see Table 9.9A). As shown in Table 9.9B, the satisfaction score was highest in East End (98.6%) and lowest in North Side (80.2%), reflecting low satisfaction with disaster mitigation, preparedness, response, and recovery.

82.5%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Disaster and Emergency Management	Percent (%)					
Disaster Mitigation	82.9	82.7	83.0	82.5	83.5	83.0
Disaster Preparedness	82.6	82.5	82.8	82.4	83.4	82.6
Disaster Response	82.3	82.2	82.5	82.2	83.0	82.2
Disaster Recovery	82.3	82.3	82.3	82.2	83.0	82.2
Average Score (___/100)	**82.5**	**82.4**	**82.6**	**82.3**	**83.2**	**82.5**

Table 9.9A: Satisfaction with Disaster and Emergency Management

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Disaster and Emergency Management	Percent (%)					
Disaster Mitigation	84.9	87.0	92.0	88.9	97.2	92.6
Disaster Preparedness	85.6	88.0	91.6	82.3	99.1	90.3
Disaster Response	84.3	87.6	91.2	75.4	99.1	92.6
Disaster Recovery	84.5	88.3	89.4	74.2	99.1	91.7
Average Score (___/100)	**84.8**	**87.7**	**91.0**	**80.2**	**98.6**	**91.8**

Table 9.9B: Satisfaction Scores (very satisfied and satisfied) with Disaster and Emergency Management

Disaster Mitigation. *Mitigation can be understood as sustained action that reduces or eliminates long-term risks to people and property from natural hazards and their effects. It describes the ongoing effort at the government and individual levels to lessen the impact of disasters upon families, homes, communities, and the economy. The department responsible for disaster management in the Cayman Islands government is the Hazard Management Unit, and the evaluation is conducted in the context of this unit's work, alongside other organisations*. The weighted-average satisfaction score for disaster mitigation was 82.9 percent.

Generally, respondents rated disaster mitigation efforts at 87.3 percent (satisfied and very satisfied), with only 1.9 percent dissatisfied (see Table 9.10). Non-Caymanian respondents' satisfaction was 87.2 percent, and Caymanians was 87.0 percent.

82.9%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Disaster Mitigation	Percent (%)					
Very satisfied	29.0	28.8	29.2	29.3	30.1	28.4
Satisfied	58.3	58.0	58.5	57.7	58.2	58.8
Neither satisfied nor dissatisfied	10.9	11.4	10.3	9.6	10.8	12.0
Dissatisfied	1.7	1.5	1.9	2.9	0.9	0.7
Very dissatisfied	0.2	0.3	0.0	0.4	-	-
Satistaction Score (satisfied & very satisfied)	**87.3**	**86.8**	**87.8**	**87.0**	**88.3**	**87.2**
Weighted Average Score (___/100)	**82.9**	**82.7**	**83.0**	**82.5**	**83.5**	**83.0**

Table 9.10: Satisfaction with Disaster Mitigation

Respondents from the East End district rated their satisfaction (satisfied and very satisfied) with disaster mitigation efforts at 97.2 percent, followed by the Sister Islands (92.6%) and Bodden Town at 92.0 percent. All the districts scored in the low to mid-80s, except East End.

Disaster Preparedness. *Disaster preparedness consists of measures undertaken in advance by governments, organisations, communities, or individuals to better respond to and cope with the immediate aftermath of a disaster. The objective is to reduce the loss of life and livelihoods. Simple initiatives can go a long way, such as training for search and rescue, establishing early warning systems, developing contingency plans, or stockpiling equipment and supplies. Disaster preparedness plays a vital role in building communities' resilience.* The weighted-average satisfaction score for disaster preparedness was 82.6 percent.

82.6%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Disaster Preparedness			Percent (%)			
Very satisfied	27.9	27.6	28.2	28.1	30.7	26.9
Satisfied	59.7	59.7	59.7	59.6	57.3	60.5
Neither satisfied nor dissatisfied	10.4	10.7	10.2	9.0	10.3	11.8
Dissatisfied	1.6	1.6	1.7	2.9	1.7	0.4
Very dissatisfied	0.4	0.4	0.3	0.4	-	0.4
Satistaction Score (satisfied & very satisfied)	**87.6**	**87.3**	**87.9**	**87.7**	**88.0**	**87.4**
Weighted Average Score (___/100)	**82.6**	**82.5**	**82.8**	**82.4**	**83.4**	**82.6**

Table 9.11: Satisfaction with Disaster Preparedness

Generally, respondents rated disaster preparedness at 87.6 percent (satisfied and very satisfied), with only 2.0 percent dissatisfied (see Table 9.11). The satisfaction score for non-Caymanian respondents was 87.4 percent, and for Caymanian respondents, 87.7 percent.

Respondents from the East End district reported the highest satisfaction (satisfied and very satisfied) with disaster preparedness at 99.1 percent, followed by Bodden Town at 91.6 percent and the Sister Islands with 90.3 percent. All the districts scored in the 80s.

Disaster Response. *Disaster response includes the actions taken directly before, during, or immediately after a disaster. The objective is to save lives, ensure health and safety, and meet the subsistence needs of affected people*. As shown in Table 9.12, the weighted average score for disaster response was 82.3 percent, while the proportion of respondents who were satisfied or very satisfied was 86.6 percent.

82.3%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Disaster Response	Percent (%)					
Very satisfied	27.2	26.6	27.8	27.5	29.7	26.2
Satisfied	59.5	60.0	58.9	59.7	57.0	60.0
Neither satisfied nor dissatisfied	11.5	11.4	11.7	9.7	12.4	13.1
Dissatisfied	1.4	1.6	1.3	2.7	0.6	0.5
Very dissatisfied	0.4	0.4	0.3	0.4	0.3	0.3
Satistaction Score (satisfied & very satisfied)	**86.6**	**86.6**	**86.7**	**87.2**	**86.7**	**86.1**
Weighted Average Score (___/100)	**82.3**	**82.2**	**82.5**	**82.2**	**83.0**	**82.2**

Table 9.12: Satisfaction with Disaster Response

Caymanian respondents rated satisfaction at 87.2 percent, while non-Caymanians rated it at 86.1 percent.

Respondents from East End rated satisfaction (satisfied and very satisfied) regarding disaster response efforts at 99.1 percent, followed by the Sister Islands at 92.6 percent and Bodden Town, with 91.2 percent. West Bay satisfaction was at 87.6 percent, followed by George Town (84.3%) and North Side (75.4%).

Disaster Recovery. *The ability to restore access and functionality to infrastructure after a disaster event*. Overall, respondents rated disaster recovery at 82.3 percent using the weighted average satisfaction. Respondents with only satisfaction (satisfied and very satisfied) amounted to 86.5 percent. The Caymanian satisfaction rating was 87.3 percent, compared with 85.7 percent for non-Caymanians (see Table 9.13).

82.3%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Disaster Recovery			Percent (%)			
Very satisfied	27.3	27.5	27.1	27.7	29.4	26.3
Satisfied	59.2	59.0	59.4	59.6	57.4	59.4
Neither satisfied nor dissatisfied	11.5	11.4	11.7	9.3	11.8	13.5
Dissatisfied	1.6	1.6	1.5	2.8	1.3	0.5
Very dissatisfied	0.4	0.5	0.3	0.6	-	0.3
Satistaction Score (satisfied & very satisfied)	**86.5**	**86.5**	**86.6**	**87.3**	**86.8**	**85.7**
Weighted Average Score (___/100)	**82.3**	**82.3**	**82.3**	**82.2**	**83.0**	**82.2**

Table 9.13: Satisfaction with Disaster Recovery

Household Disaster Preparedness

80.9%

Family education about disasters and how they affect household members, the development of a plan, the practice of implementing it in authentic and organised ways and ensuring that supplies to support the household in the event of an emergency are crucial parts of household disaster preparedness. Households ranked their satisfaction with disaster preparedness in terms of supplies, medicine, the safety of the occupied dwelling, the ability to reach a shelter, and financial savings for disaster recovery.

The weighted average household satisfaction with disaster preparedness was 80.9 percent. Among Caymanian respondents, satisfaction with financial savings set aside for unexpected disaster expenditure (76.8%) was generally lower than in other areas of disaster preparation (see Table 9.15). Nonetheless, the Caymanian weighted satisfaction score was 80.8 percent, even higher when only positive satisfaction (84.6%) is considered.

80.9%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Household Disaster Preparedness			Percent (%)			
Supply of food, medical and other items	82.4	82.6	82.1	82.4	82.1	82.5
Safety of your residence for disaster	82.0	81.9	82.1	82.1	81.9	81.9
Getting to a shelter in the event of a disaster	81.8	82.2	81.5	82.1	82.0	81.6
Financial savings reserved for unexpected disaster expenditure	77.6	78.7	76.5	76.8	78.3	78.1
Satistaction Score (satisfied & very satisfied)	**84.8**	**85.9**	**83.6**	**84.6**	**85.3**	**84.8**
Average Score (___/100)	**80.9**	**81.4**	**80.5**	**80.8**	**81.1**	**81.0**

Table 9.14: Overall Satisfaction with Household Disaster Preparedness

By district, the highest disaster preparedness satisfaction score was North Side, with an average score of 94.2 percent (see Table 9.15). Following North Side were East End (93.7%), West Bay (88.8%), North Side (82.2%), the Sister Islands (85.0%), George Town (84.5%) and Bodden Town (77.8%).

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Household Disaster Preparedness						
Supply of food, medical and other items	86.3	90.4	84.5	95.7	93.6	88.0
Safety of your residence for disaster	86.2	89.7	84.3	94.4	93.6	88.1
Getting to a shelter in the event of a disaster	86.8	91.8	79.7	93.6	97.3	91.6
Financial savings reserved for unexpected disaster expenditure	78.8	83.4	62.7	93.1	90.0	72.3
Average Satisfaction Score (___/100)	**84.5**	**88.8**	**77.8**	**94.2**	**93.7**	**85.0**

Table 9.15: Overall Satisfaction (satisfied & very satisfied) Scores with Household Disaster Preparedness

Supply of food, medical, and other items for disasters. Generally, respondents were satisfied with their stock of disaster items available for household use during a disaster, weighted score of 82.4 percent. The satisfaction score (satisfied and very satisfied) was 87.3 percent, and 4.8 percent were unhappy with the disaster

82.4%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Supply of food, medical and other items						
	Percent (%)					
Very satisfied	29.6	29.9	29.2	31.2	27.6	28.6
Satisfied	57.8	58.0	57.6	55.5	60.0	59.2
Neither satisfied nor dissatisfied	7.9	7.7	8.0	7.2	8.3	8.3
Dissatisfied	4.5	4.1	4.9	5.7	3.2	3.8
Very dissatisfied	0.3	0.3	0.3	0.3	0.9	0.2
Satistaction Score (satisfied & very satisfied)	**87.3**	**87.9**	**86.8**	**86.8**	**87.6**	**87.8**
Weighted Score (___/100)	**82.4**	**82.6**	**82.1**	**82.4**	**82.1**	**82.5**

Table 9.16: Supply of food, medical and other items

preparations. Caymanians' satisfaction was 86.8 percent, while non-Caymanians' satisfaction was 87.8 percent (see Table 9.16).

Safety of residence for disaster. Regarding the safety of their dwelling, 87.1 percent of respondents are satisfied with its ability to withstand a disaster. Approximately 4.4 percent of respondents were unsatisfied with its safety, and 8.6 percent were unsure. Caymanians were satisfied with a satisfaction rating of 87.6 percent, while non-Caymanians were 86.8 percent (see Table 9.17).

82.0%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Safety of your residence for disaster						
			Percent (%)			
Very satisfied	27.7	27.4	28.1	28.9	28.2	26.5
Satisfied	59.4	59.8	58.9	58.7	58.3	60.2
Neither satisfied nor dissatisfied	8.6	8.5	8.7	6.9	9.2	9.9
Dissatisfied	3.9	3.8	3.9	5.0	3.4	2.9
Very dissatisfied	0.5	0.5	0.4	0.4	0.9	0.4
Satistaction Score (satisfied & very satisfied)	**87.1**	**87.2**	**87.0**	**87.6**	**86.5**	**86.8**
Weighted Score (___/100)	**82.0**	**81.9**	**82.1**	**82.1**	**81.9**	**81.9**

Table 9.17: Safety of your residence for disaster

Getting to a shelter in the event of a disaster. Regarding the ability to get to a shelter, 87.3 percent of respondents are satisfied. Approximately 2.7 percent of respondents were unsatisfied with its safety, and the other 10.1 percent were unsure. Caymanians were satisfied at 88.3 percent, while non-Caymanians were at 86.1 percent.

81.8%

Getting to a shelter in the event of a disaster	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
	Percent (%)					
Very satisfied	24.8	25.1	24.5	25.8	25.1	23.8
Satisfied	62.5	63.3	61.7	62.5	63.1	62.3
Neither satisfied nor dissatisfied	10.1	9.3	10.9	8.2	9.0	12.2
Dissatisfied	2.4	2.2	2.6	3.2	2.5	1.5
Very dissatisfied	0.3	0.2	0.4	0.3	0.3	0.2
Satistaction Score (satisfied & very satisfied)	**87.3**	**88.4**	**86.1**	**88.3**	**88.2**	**86.1**
Weighted Score (___/100)	**81.8**	**82.2**	**81.5**	**82.1**	**82.0**	**81.6**

Table 9.18: Getting to a shelter in the event of a disaster

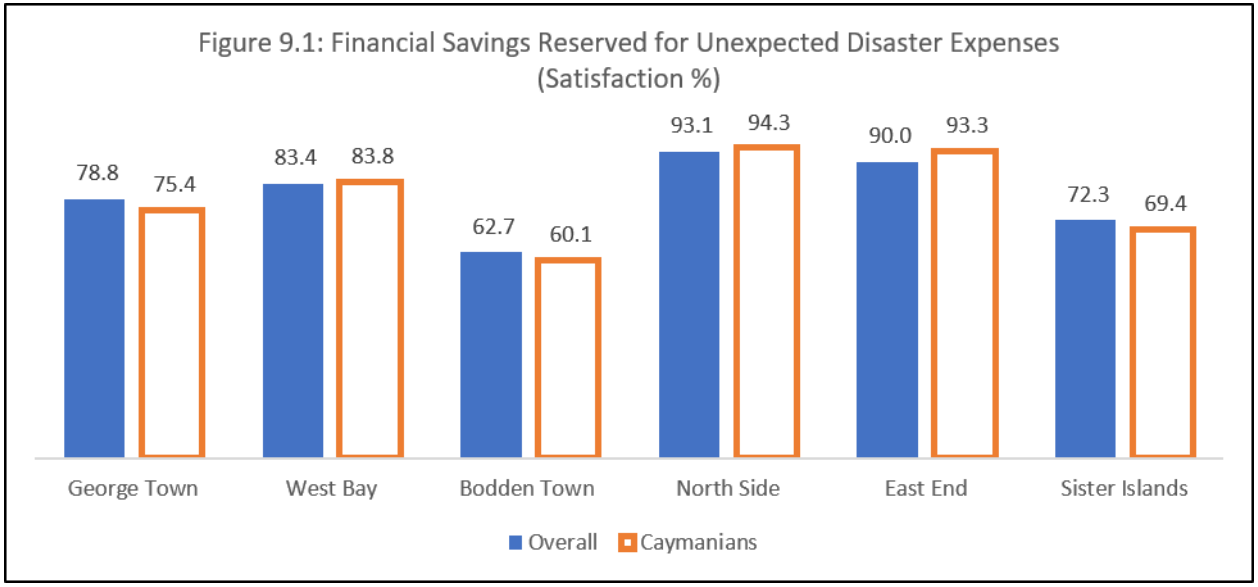
Financial savings are reserved for unexpected disaster expenditures. 77.4 percent of respondents are satisfied and sure of their reserve recovery funds for unexpected disasters. Approximately 10.2 percent of respondents were unsatisfied with their financial ability to withstand a disaster, and the other 12.3 percent were unsure. Caymanian respondents were satisfied with their disaster reserve funding rating of 75.5 percent, while non-Caymanians' rating was 78.8 percent.

77.6%

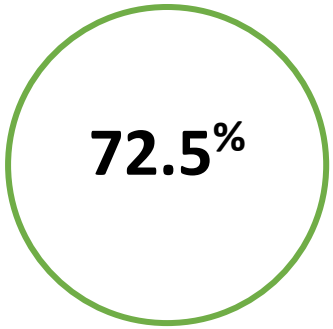
Financial savings reserved for unexpected disaster expenditure	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
	Percent (%)					
Very satisfied	22.8	23.6	21.9	24.6	23.7	20.8
Satisfied	54.6	56.8	52.4	50.9	55.0	58.0
Neither satisfied nor dissatisfied	12.3	10.7	14.0	11.2	11.5	13.7
Dissatisfied	8.2	7.3	9.3	10.8	8.4	5.8
Very dissatisfied	2.0	1.6	2.4	2.5	1.4	1.7
Satistaction Score (satisfied & very satisfied)	**77.4**	**80.4**	**74.4**	**75.5**	**78.7**	**78.8**
Weighted Score (___/100)	**77.6**	**78.7**	**76.5**	**76.8**	**78.3**	**78.1**

Table 9.19: Financial savings reserved for unexpected disaster expenditure

West Bay respondents are more satisfied with their financial preparedness than the other districts. Bodden Town was on the lower end of satisfaction, with 62.7 percent overall and 60.1 percent among Caymanians (see Figure 9.1).



Economic and Social Development



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 in which members benefit from wealth, education, health, and prosperity, making it a multidimensional 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 economic growth to increase real GDP.

Overall Development. To obtain respondents' sentiments on Cayman's overall development, the question was *"How satisfied are you with the following aspects of Cayman's development*[10]*.* 73.2 percent of respondents were satisfied with the development in the Cayman Islands. Investment in infrastructure (73.8%), Human Capital development (72.6%), technological progress and innovation (74.2%), access to financial resources (72.8%), and good governance and institutions (72.6%). Among Caymanians, the weighted average was 70.8 percent (see Table 9.20).

73.2%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Cayman's Development			Percent (%)			
Investment in infrastructure	73.8	74.8	72.8	70.1	74.7	77.0
Human capital development	72.6	73.2	72.0	69.2	72.8	75.8
Technological progress and innovation	74.2	74.5	73.9	72.7	74.0	75.7
Access to financial resources	72.8	73.5	72.0	71.0	74.5	73.9
Good governance and institutions	72.6	72.8	72.5	70.8	73.4	74.2
Satistaction Score (satisfied & very satisfied)	**65.0**	**66.8**	**63.1**	**60.0**	**66.6**	**69.2**
Average Score (___/100)	**73.2**	**73.8**	**72.6**	**70.8**	**73.9**	**75.3**

Table 9.20: Satisfaction with Cayman's Development

[10] Cayman's Development – included investment in infrastructure, human capital development, technological progress and innovation, access to financial resources and good governance and institutions.

Investment in infrastructure. As shown in Table 9.21, using the satisfaction score, 67.1 percent of respondents were satisfied with the Cayman Islands' infrastructure development. This metric was highest among non-Caymanians (74.5%), Permanent Residents (68.9%) and lowest among Caymanians (58.6%). Males (70.1%) had a more favourable view of Cayman's infrastructure development than females (63.9%). Considering the total dissatisfaction, 21.6 percent of Caymanians were dissatisfied.

73.8%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Investment in infrastructure			Percent (%)			
Very satisfied	14.6	15.6	13.4	13.7	17.9	14.4
Satisfied	52.5	54.4	50.5	44.9	51.0	60.1
Neither satisfied nor dissatisfied	20.3	18.2	22.5	19.8	17.9	21.4
Dissatisfied	12.6	11.8	13.6	21.6	13.1	4.0
Very dissatisfied	-	-	-	-	-	-
Satistaction Score (satisfied & very satisfied)	**67.1**	**70.1**	**63.9**	**58.6**	**68.9**	**74.5**
Weighted Average Score (___/100)	**73.8**	**74.8**	**72.8**	**70.1**	**74.7**	**77.0**

Table 9.21: Satisfaction with Investment in Infrastructure

Human capital development. Human capital consists of the knowledge, skills, and health that people accumulate throughout their lives, enabling them to realise their potential as productive members of society. Investment in human capital involves incurring training costs for individuals with the hope of realizing a future return (for example, through increased earnings). This return on human capital investment can reduce poverty, create a more inclusive society, and enhance quality of life.

72.6%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Human capital development			Percent (%)			
Very satisfied	11.6	12.2	11.1	11.2	11.7	12.1
Satisfied	51.2	52.7	49.6	43.2	50.6	58.8
Neither satisfied nor dissatisfied	25.8	24.0	27.7	26.0	27.7	25.0
Dissatisfied	11.4	11.2	11.7	19.6	10.0	4.1
Very dissatisfied	-	-	-	-	-	-
Satistaction Score (satisfied & very satisfied)	**62.8**	**64.9**	**60.7**	**54.4**	**62.3**	**70.9**
Weighted Average Score (___/100)	**72.6**	**73.2**	**72.0**	**69.2**	**72.8**	**75.8**

Table 9.22: Satisfaction with Human Capital Development

Among respondents, 62.8 percent were satisfied with the current state of human capital development, while 11.4 percent were dissatisfied. Similarly, Caymanians were 54.4 percent satisfied and 19.6 percent dissatisfied (see Table 9.22).

Technological progress and innovation. Technological progress and innovation involve discovering new and improved methods of producing goods and services. Changes in technology increase labour productivity, capital, and other factors of production. As exhibited in Table 9.23, the satisfaction score for technological progress and innovation was 67.8 percent, slightly lower for Caymanians (65.3%).

74.2%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Technological progress and innovation	Percent (%)					
Very satisfied	12.7	13.2	12.1	12.0	12.7	13.2
Satisfied	55.1	55.4	54.8	53.3	55.1	56.8
Neither satisfied nor dissatisfied	24.1	23.4	24.9	22.9	23.3	25.4
Dissatisfied	7.0	7.0	7.0	9.7	7.4	4.3
Very dissatisfied	1.2	1.1	1.3	2.0	1.5	0.2
Satistaction Score (satisfied & very satisfied)	**67.8**	**68.6**	**66.9**	**65.3**	**67.8**	**70.0**
Weighted Average Score (___/100)	**74.2**	**74.5**	**73.9**	**72.7**	**74.0**	**75.7**

Table 9.23: Satisfaction with Technological Progress and Innovation

Access to financial resources. This includes access to capital, funding, and financial support for pursuing education, starting businesses, or investing in personal development. As development matures, so does individuals' and enterprises' ability to access financial services, including credit, deposits, payments, insurance, and other risk management services. Over half of the respondents were satisfied with access to resources to finance private ventures.

72.8%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Access to financial resources			Percent (%)			
Very satisfied	12.4	13.0	11.7	11.6	14.0	12.6
Satisfied	51.3	53.4	49.1	50.2	54.7	51.4
Neither satisfied nor dissatisfied	26.3	23.6	29.2	23.1	23.5	30.2
Dissatisfied	7.7	7.9	7.4	11.6	5.3	4.7
Very dissatisfied	2.3	2.0	2.6	3.5	2.5	1.1
Satistaction Score (satisfied & very satisfied)	**63.7**	**66.5**	**60.8**	**61.8**	**68.7**	**64.0**
Weighted Average Score (___/100)	**72.8**	**73.5**	**72.0**	**71.0**	**74.5**	**73.9**

Table 9.24: Satisfaction with Access to Financial Resources

The overall satisfaction score was 63.7 percent, with almost 1 in 6 (15.1%) Caymanians being dissatisfied with their access to financial resources for financing their investments and daily activities.

Good governance and institutions. Good governance measures how public institutions conduct public affairs, manage public resources, and guarantee the realisation of human rights, essentially free of abuse and corruption, and adherence to the rule of law. *The UN's Economic and Social Commission for Asia and the Pacific summarises good governance as "participatory, consensus-oriented, accountable, transparent, responsive, effective and efficient, equitable and inclusive, and follows the rule of law."*

Generally, 63.6 percent of respondents expressed satisfaction with good governance and institutions. Non-Caymanians rated good governance and institutions at 66.5 percent satisfaction, while Caymanians rated them at 59.9 percent. Approximately 1 in 6 Caymanians (14.7%) were dissatisfied with good governance and institutions. As shown in Table

9.25, roughly 26.3 percent of Caymanian respondents were indifferent (neither satisfied nor dissatisfied) regarding the quality of governance and institutions.

72.6%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Good governance and institutions			Percent (%)			
Very satisfied	11.4	11.8	10.9	11.2	12.8	11.1
Satisfied	52.2	52.1	52.4	48.8	52.7	55.4
Neither satisfied nor dissatisfied	26.3	26.1	26.6	25.4	25.6	27.5
Dissatisfied	8.3	8.0	8.6	12.1	6.8	5.1
Very dissatisfied	1.8	2.0	1.6	2.6	2.2	0.9
Satistaction Score (satisfied & very satisfied)	**63.6**	**64.0**	**63.2**	**59.9**	**65.4**	**66.5**
Weighted Average Score (___/100)	**72.6**	**72.8**	**72.5**	**70.8**	**73.4**	**74.2**

Table 9.25: Satisfaction with Good Governance and Institutions

Road Transportation.

To obtain respondents' views on road transportation, the question was *"How satisfied are you with the following aspects of road transportation?*[11]

The overall satisfaction score for road and transportation among residents of North Side was 52.1 percent. Caymanian respondents rating in Bodden Town was 42.2 percent, the lowest transportation rating. This low satisfaction or high dissatisfaction emanated from travelling time on the roads, as well as the knowledge and training of road users.

As shown in Tables 9.26 and 9.27, overall satisfaction with travelling time on the roads for North Side was 29.7 percent, and 28.6 percent among Caymanians.

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Cayman's Road and Transportation	Percent (%)					
Travelling time on the roads	54.7	77.8	32.7	29.7	56.5	87.4
Water drainage on roads	57.1	76.8	71.2	58.9	96.4	81.8
Road user's knowledge and training	38.4	52.7	28.9	47.1	85.7	69.3
Adequate road network	60.3	69.7	58.6	54.0	73.7	84.3
Construction/repair time of roads	63.7	68.8	69.3	70.8	94.6	69.7
Average Score (___/100)	**54.8**	**69.1**	**52.2**	**52.1**	**81.4**	**78.5**

Table 9.26: Overall Satisfaction (satisfied & very satisfied) Scores with Roads and Transportation

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Cayman's Road and Transportation	Percent (%)					
Travelling time on the roads	40.3	71.9	22.2	28.6	37.8	85.7
Water drainage on roads	52.4	75.5	61.2	65.7	93.3	73.5
Road user's knowledge and training	23.4	46.8	20.9	48.6	77.8	61.2
Adequate road network	48.2	66.2	50.0	54.3	44.4	75.5
Construction/repair time of roads	51.1	64.1	56.5	62.9	88.9	51.0
Average Score (___/100)	**43.1**	**64.9**	**42.2**	**52.0**	**68.4**	**69.4**

Table 9.27: Caymanian Satisfaction (satisfied & very satisfied) Scores with Roads and Transportation

[11] Road and transportation include travel time, water drainage on the roads, road users' knowledge and training, an adequate road network, and road construction/repair.

The travelling time satisfaction score for Bodden Town was 32.7 percent. It was 22.2 percent among Caymanians.

In addition to road travel time, Caymanian respondents were most dissatisfied with road users' knowledge and training. This scored 28.9 percent among residents of Bodden Town, followed by George Town 38.4%). For Caymanian it was 20.9 percent in Bodden Town and 23.4 percent in George Town.

Travelling time on the roads. *Long drives on the road can leave commuters feeling physically drained (fatigued eyes and muscles). These short-term effects can show the strain driving puts on the body. From sitting posture to road glare, every aspect of driving can contribute to immediate health issues and affect quality of life.*

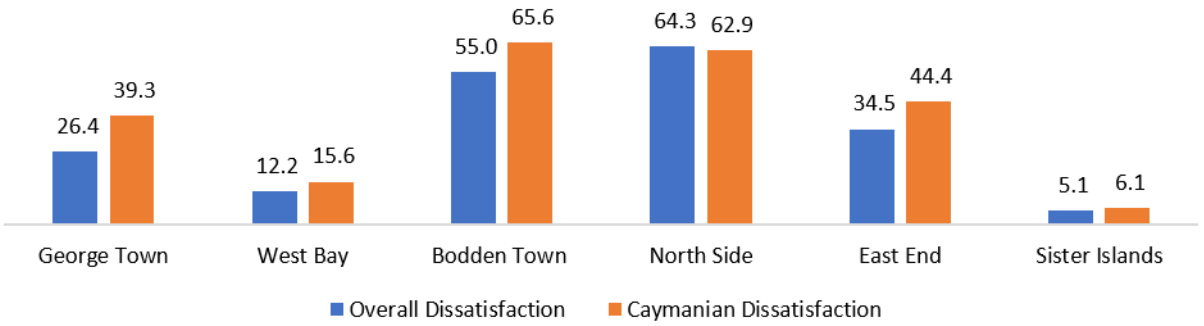
66.7%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Travelling time on the roads						
	Percent (%)					
Very satisfied	11.9	12.8	11.0	8.7	14.3	14.1
Satisfied	44.6	45.7	43.5	36.8	41.4	52.7
Neither satisfied nor dissatisfied	14.8	14.3	15.2	16.4	15.4	13.1
Dissatisfied	22.3	21.2	23.4	28.7	22.2	16.6
Very dissatisfied	6.4	6.0	6.8	9.4	6.7	3.5
Satistaction Score (satisfied & very satisfied)	**56.5**	**58.5**	**54.5**	**45.5**	**55.6**	**66.8**
Weighted Score (___/100)	**66.7**	**67.6**	**65.7**	**61.4**	**66.9**	**71.5**

Table 9.28: Satisfaction with travel time on the roads

Generally, approximately 56.5 percent of commuters were satisfied with their travelling time, another 28.7 percent are dissatisfied, and 14.8 percent are indifferent (see Table 9.28). The percentage of satisfied Caymanian commuters was higher (45.5%) than that of those who were dissatisfied (38.1%) with the travel time on the roads. It is plausible to assume that respondents' satisfaction or dissatisfaction depends on the distance to the intended destination.

The eastern districts expressed the highest dissatisfaction with travel time due to traffic congestion. As depicted in Figure 9.2, Bodden Town, North Side, and East End expressed dissatisfaction rates of 55.0 percent, 64.3 percent, and 34.5 percent, respectively. Caymanians led these dissatisfaction rates in the respective districts with 65.6 percent in Bodden Town, 62.9 percent in North Side, and 44.4 percent in East End.

Figure 9.2: Travelling time on the roads (Dissatisfaction %)



Water drainage on the roads. Caymanian respondents were generally unhappy with the inadequate road drainage during weather events and heavy rain. The dissatisfaction score was 16.2 percent, compared with the satisfaction score of 65.8 percent, while the remaining 18.1 percent remained indifferent. Among Caymanian road users, 61.3 percent were satisfied with the water drainage system.

71.5%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Water drainage on roads						
			Percent (%)			
Very satisfied	10.6	11.3	9.9	8.6	14.1	11.4
Satisfied	55.2	56.0	54.3	52.7	50.2	58.9
Neither satisfied nor dissatisfied	18.1	16.9	19.3	18.5	19.5	17.2
Dissatisfied	13.3	12.9	13.6	15.4	13.6	11.2
Very dissatisfied	2.9	2.9	2.9	4.7	2.6	1.3
Satistaction Score (satisfied & very satisfied)	**65.8**	**67.3**	**64.2**	**61.3**	**64.2**	**70.3**
Weighted Score (___/100)	**71.5**	**72.0**	**70.9**	**69.0**	**71.9**	**73.6**

Table 9.29: Satisfaction with water drainage on the roads

Road users' knowledge and training. About 42.5 percent of respondents believed that road users were adequately trained and followed the road code rules. Approximately 36.2 percent were dissatisfied with the knowledge and training of road users. Satisfaction among Caymanians (31.6%) was lower, while dissatisfaction (47.8%) was higher.

60.8%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Road user's knowledge and training						
			Percent (%)			
Very satisfied	7.4	8.0	6.9	5.7	10.4	8.1
Satisfied	35.0	37.0	33.0	25.9	32.9	44.1
Neither satisfied nor dissatisfied	21.3	19.0	23.6	20.7	16.2	23.3
Dissatisfied	26.7	27.2	26.3	32.7	31.4	20.0
Very dissatisfied	9.5	8.9	10.2	15.1	9.1	4.6
Satistaction Score (satisfied & very satisfied)	**42.5**	**44.9**	**39.9**	**31.6**	**43.3**	**52.2**
Weighted Score (___/100)	**60.8**	**61.6**	**60.0**	**54.9**	**60.8**	**66.2**

Table 9.30: Satisfaction with road users' knowledge and training

Adequate road network. Roads play a vital role in the logistics industry and the economy, keeping goods on grocery shelves and supply chains protected. *Is the current road network short of the many economic demands that are expected of it?* Quality of life survey respondents rated their satisfaction with the adequacy of the road network at 63.1 percent, while Caymanians rated it at 53.6 percent. Dissatisfaction was highest among Caymanians at 24.5 percent and non-Caymanians at 9.9 percent (see Table 9.31).

70.4%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Adequate road network						
Very satisfied	9.6	10.1	9.0	7.1	13.1	10.8
Satisfied	53.5	54.7	52.4	46.5	49.8	61.0
Neither satisfied nor dissatisfied	19.7	18.6	20.9	21.9	18.2	18.2
Dissatisfied	13.7	13.1	14.3	18.9	16.2	8.2
Very dissatisfied	3.5	3.5	3.5	5.6	2.8	1.7
Satistaction Score (satisfied & very satisfied)	**63.1**	**64.8**	**61.3**	**53.6**	**62.8**	**71.8**
Weighted Score (___/100)	**70.4**	**71.0**	**69.8**	**66.1**	**70.8**	**74.2**

Table 9.31: Satisfaction with adequate road network

Road construction/repair. The overall satisfaction was 67.0 percent. In contrast, Caymanians (56.3%) were generally satisfied with the timing of road construction and repair, while non-Caymanians (76.5%) were even more satisfied (see Table 9.32).

72.4%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Construction/repair time of roads						
	Percent (%)					
Very satisfied	12.2	12.8	11.5	9.7	13.3	14.1
Satisfied	54.8	57.2	52.4	46.6	54.4	62.5
Neither satisfied nor dissatisfied	18.6	16.8	20.6	20.4	17.3	17.4
Dissatisfied	11.7	10.4	13.0	18.0	12.8	5.5
Very dissatisfied	2.7	2.9	2.6	5.3	2.1	0.6
Satistaction Score (satisfied & very satisfied)	**67.0**	**69.9**	**63.9**	**56.3**	**67.8**	**76.5**
Weighted Score (___/100)	**72.4**	**73.3**	**71.4**	**67.5**	**72.8**	**76.8**

Table 9.32: Satisfaction with construction/repair time of roads

Human Capital Development.

Human capital consists of the knowledge, skills, and health that people accumulate throughout their lives, enabling them to realise their potential as productive members of society. Developing human capital can reduce poverty and create a more inclusive society. To obtain respondents' sentiments on human capital development in the Cayman Islands, the question was *"How satisfied are you with the following aspects of human capital development[12]?*

As shown in Table 9.33, Sister Islands respondents (71.7%) rated human capital development highest among all districts. Caymanian respondents in West Bay rated satisfaction highest, with 67.5 percent. The lowest overall

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Cayman's Human Capital Development			Percent (%)			
Education and schools	64.5	71.4	71.4	83.1	33.3	86.3
Healthcare and public health	75.8	85.0	79.4	76.4	42.5	83.7
Job training and vocational programs	58.8	60.6	57.3	69.7	27.9	49.3
Entrepreneurship support	49.5	49.5	53.6	49.9	20.6	57.7
Community centers and recreational facilities	57.6	65.5	58.6	53.9	34.3	81.2
Adult education and lifelong learning	50.5	54.8	50.0	47.8	20.6	59.2
Average Score (___/100)	**61.2**	**66.4**	**64.1**	**66.6**	**31.7**	**71.7**

Table 9.33: Overall Satisfaction Scores (satisfied & very satisfied) with aspects of Human Capital Development

	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
Cayman's Human Capital Development			Percent (%)			
Education and schools	66.1	71.9	65.4	85.7	55.6	76.6
Healthcare and public health	74.5	82.0	73.8	65.7	71.1	72.3
Job training and vocational programs	55.4	59.6	51.3	80.0	53.3	51.1
Entrepreneurship support	52.9	58.8	45.8	40.0	35.6	55.6
Community centers and recreational facilities	56.5	65.1	50.0	54.3	64.4	70.2
Adult education and lifelong learning	51.8	58.0	42.7	40.0	35.6	59.6
Average Score (___/100)	**61.1**	**67.5**	**57.3**	**65.1**	**56.0**	**65.2**

Table 9.34: Caymanian Satisfaction Scores (satisfied & very satisfied) with aspects of Human Capital Development

[12] Human capital Development included education and schools, healthcare and public health, job training and vocational programs, small business support, community centres and recreational facilities, and adult education and lifelong learning.

satisfaction rating was from East End, with 31.7 percent. The lowest rating among Caymanians was from East End, with 56.0 percent strongly influenced by a low rating for entrepreneurial support for small business development (35.6%) and adult education and lifelong learning (35.6%).

Education and schools. Education and schools are crucial for acquiring foundational knowledge, developing social and personal skills, preparing for future careers, and contributing to societal development. They play a central role in individual growth and the advancement of society as a whole. In the assessment of investment in education and schools, 67.8 percent of respondents were satisfied with the current facilities and curriculum, with 8.1 percent dissatisfied (see Table 9.35). Although Caymanian respondents were generally happy, 68.0 percent were satisfied, while 13.1 percent were dissatisfied.

75.1%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Education and schools						
			Percent (%)			
Very satisfied	17.2	16.2	18.3	16.9	17.8	17.4
Satisfied	50.6	51.6	49.4	51.1	49.3	50.4
Neither satisfied nor dissatisfied	24.1	24.9	23.2	18.9	23.8	29.2
Dissatisfied	6.9	6.1	7.8	11.5	7.5	2.3
Very dissatisfied	1.2	1.2	1.3	1.6	1.6	0.8
Satistaction Score (satisfied & very satisfied)	**67.8**	**67.8**	**67.7**	**68.0**	**67.1**	**67.8**
Weighted Score (___/100)	**75.1**	**75.1**	**75.1**	**74.0**	**74.9**	**76.3**

Table 9.35: Satisfaction with education and schools

Healthcare and public health. *Public Health is essential to the local population, as it ensures everyone understands health hazards through educational programmes and campaigns, thereby influencing government policies. Public health supports individuals, organisations, and society in tackling preventable disease, mortality, and disability through prevention (reducing the incidence of ill health and promoting healthier lifestyles) and protection (surveillance and monitoring of infectious diseases, emergency response, and immunisation)*. About 78.0 percent of respondents were satisfied with

investments in health care and public health, and Caymanian satisfaction was 75.7 percent (see Table 9.36). Caymanians had the highest dissatisfaction at 8.8 percent, with another 15.4 percent indifferent between satisfied and dissatisfied.

Job training and vocational programs. *While traditional academic paths have value, vocational and technical education offers a unique approach that aligns with industry needs, fostering greater job readiness and economic mobility. Vocational education differs from technical education in that it teaches the hands-on skills needed to perform a job; many skills are combined to learn a vocational trade.* Approximately 58.1 percent of respondents were satisfied with job training and vocational programs (see Table 9.37). The dissatisfaction score was highest among Caymanians with 14.5 percent. About 56.2 percent of Caymanians were satisfied, while 29.3 percent were indifferent.

78.4%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Healthcare and public health						
	Percent (%)					
Very satisfied	19.8	19.4	20.3	18.5	20.6	20.8
Satisfied	58.1	57.6	58.7	57.2	60.1	58.5
Neither satisfied nor dissatisfied	17.1	18.6	15.6	15.4	15.4	19.2
Dissatisfied	4.2	3.6	4.7	7.3	3.4	1.4
Very dissatisfied	0.8	0.8	0.7	1.5	0.6	0.1
Satistaction Score (satisfied & very satisfied)	**78.0**	**77.0**	**78.9**	**75.7**	**80.7**	**79.3**
Weighted Score (___/100)	**78.4**	**78.3**	**78.6**	**76.8**	**79.4**	**79.7**

Table 9.36: Satisfaction with health care and public health

71.9%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Job training and vocational programs						
	Percent (%)					
Very satisfied	11.8	11.5	12.0	11.9	12.0	11.5
Satisfied	46.4	46.4	46.3	44.3	46.6	48.2
Neither satisfied nor dissatisfied	33.0	33.3	32.7	29.3	32.2	36.8
Dissatisfied	7.3	7.0	7.6	11.7	8.0	3.0
Very dissatisfied	1.5	1.7	1.4	2.8	1.1	0.5
Satistaction Score (satisfied & very satisfied)	**58.1**	**57.9**	**58.3**	**56.2**	**58.7**	**59.8**
Weighted Score (___/100)	**71.9**	**71.8**	**72.0**	**70.2**	**72.1**	**73.5**

Table 9.37: Satisfaction with job training and vocational programs

Entrepreneurship support (small business training, etc.). *Entrepreneurship includes developing and managing new business ventures to make a profit or achieve another aim. It is frequently credited as a major driver of economic growth, spurring transformation, the creation of new markets, innovation, and building wealth. Additionally, it is often key to developing ideas and solutions to problems while creating new products.* Almost one in every six Caymanian respondents (13.7%) was dissatisfied with the entrepreneurial support offered in the Cayman Islands. Table 9.38 shows that most respondents (40.9%) were neither satisfied nor dissatisfied. 34.0 percent of Caymanians were indifferent, and 52.3 percent were satisfied and very satisfied.

Community centres and recreational facilities. *Access to recreational facilities significantly enhances the quality of life. Communities with ample green spaces and trails are more attractive places to live, work, and raise*

70.7%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Entrepreneurship support						
Very satisfied	11.1	11.0	11.2	11.7	13.7	9.9
Satisfied	40.3	40.4	40.1	40.6	36.6	40.9
Neither satisfied nor dissatisfied	40.9	41.2	40.6	34.0	43.3	46.9
Dissatisfied	6.4	6.3	6.5	11.6	5.3	1.8
Very dissatisfied	1.3	1.1	1.4	2.1	1.1	0.5
Satistaction Score (satisfied & very satisfied)	**51.4**	**51.4**	**51.4**	**52.3**	**50.3**	**50.8**
Weighted Score (___/100)	**70.7**	**70.8**	**70.6**	**69.6**	**71.3**	**71.6**

Table 9.38: Satisfaction with entrepreneurship support

72.2%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Community centers and recreational facilities						
	Percent (%)					
Very satisfied	11.5	11.8	11.3	11.8	13.8	10.6
Satisfied	48.2	47.2	49.2	46.2	48.3	50.1
Neither satisfied nor dissatisfied	31.5	32.7	30.2	29.0	29.1	34.6
Dissatisfied	7.3	7.0	7.6	11.1	6.7	3.8
Very dissatisfied	1.5	1.2	1.7	1.9	2.0	0.8
Satistaction Score (satisfied & very satisfied)	**59.7**	**59.0**	**60.5**	**58.0**	**62.1**	**60.7**
Weighted Score (___/100)	**72.2**	**72.3**	**72.1**	**71.0**	**73.0**	**73.2**

Table 9.40: Satisfaction with community centers and recreational facilities

families. These activities may include beaches, non-motorised racetrack activities, sports fields, picnic areas, parks, and other similar uses.

Table 9.40 shows that 58.0 percent of Caymanian respondents were satisfied with the community centres and recreational facilities; the overall satisfaction rate was slightly higher at 59.7 percent. The dissatisfaction rate among Caymanians was 13.0 percent.

Adult education and lifelong learning. *Lifelong learning starts at birth and extends across the whole lifespan. It provides people of all ages with learning opportunities that respond to their specific needs at different life and professional stages. Adult learning is part of lifelong learning and is geared toward adult participants (people 25 years or older). It enhances the learning process through experience and is also geared toward giving adults a second chance at education and personal development.*

Quality of life survey respondents rated their satisfaction with current initiatives and policies to enhance adult education and lifelong learning at 50.8 percent. Caymanian respondents (51.2%) were slightly higher than non-Caymanian respondents (50.5%) (see Table 9.41).

70.2%	Total	Male	Female	Caymanian	Permanent Resident	Non Caymanian
Adult education and lifelong learning						
Very satisfied	10.3	10.3	10.2	11.1	13.2	8.6
Satisfied	40.5	40.4	40.6	40.1	37.0	41.9
Neither satisfied nor dissatisfied	40.6	41.5	39.5	34.7	42.8	45.7
Dissatisfied	7.4	6.7	8.1	12.3	5.2	3.2
Very dissatisfied	1.3	1.0	1.5	1.9	1.8	0.6
Satistaction Score (satisfied & very satisfied)	**50.8**	**50.7**	**50.8**	**51.2**	**50.2**	**50.5**
Weighted Score (___/100)	**70.2**	**70.5**	**69.9**	**69.3**	**70.9**	**70.9**

Table 9.41: Satisfaction with adult education and life long learning

Approximately two in every five persons are indifferent to adult education and lifelong learning (40.6%), and 34.7 percent of Caymanians were indifferent.

Sample Households: 1,588
Sample Population: 3,517
Total Respondents (18+): 2,849

Districts Sample Respondents (18+)

George Town:	1,367
West Bay:	648
Bodden Town:	597
North Side:	61
East End:	84
Sister Islands:	92

Fieldwork was conducted from April 26 to June 26, 2026. Trained enumerators conducted household interviews. Of the 2,000 randomly selected household samples, 1,588 were actual occupied households, and of these, 1,530 completed (fully or partially) the survey.

11. METHODOLOGY

Quality of life (QOL) is broader than economic production and living standards, encompassing 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) propose to build on the following six (6) dimensions: health, employment and job quality, material living conditions, economic and physical safety, leisure and social activities, and natural and living environment.

To implement the framework, a set of indicators was developed from existing survey data to capture as many dimensions as possible. Several headline indicators were selected for each dimension, which will be monitored annually. Data were collected jointly with the Labour Force Survey (LFS). ESO enumerators administered a representative sample (proportional to the number of households in the district) survey to obtain Quality of Life (QOL) indicators, including both subjective and objective indicators. Subjective indicators are

Weighted Sample Survey

Estimated Population: 90,832

Total Respondents (18+): 74,536

Districts Weighted Respondents (aged 18+)

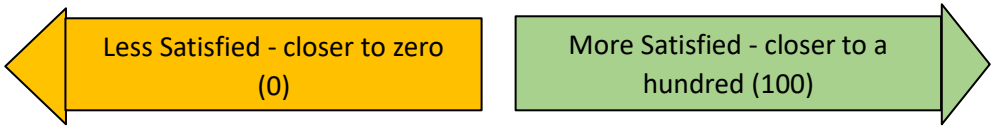
George Town:	38,892
West Bay:	16,267
Bodden Town:	13,016
North Side:	1,917
East End:	1,783
Sister Islands:	2,659

The population was estimated using administrative data from WORC (work permits, PR, and Status Grants), HSA (births and deaths), and the Census 2021 population count.

survey responses based on personal opinions and feelings, while objective indicators are verifiable facts and evidence. The quality-of-life survey questions were administered ONLY to persons aged 18 or older.

Analytical tables were calculated for the actual responses, excluding "Don't Know" and "Not Stated," which were treated as non-responses.

QOL Scoring. The QOL dimensions were scored on a 100-point scale. A higher score indicates that respondents and residents are more satisfied with their quality of life, while a lower score indicates greater dissatisfaction.



QOL Weighting. A weighting system derived an overall QOL score from the six dimensions. Weights were derived by asking respondents to indicate their preference for maintaining a good quality of life, allocating 100 points across the six dimensions, with more points to the most important dimension and fewer to the least important.

12. QUALITY OF LIFE DIMENSIONS MATRIX

Quality of Life Dimensions	Headline Indicators	Common Indicators
Health and Wellness	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), salary and benefit package, job satisfaction survey, and real employment 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, bill 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 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, human capital development

13. APPENDIX TABLES

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	All Residents						
	Percentage (%)						
Behind in paying selected expenses: Sometimes, Always	**10.0**	8.6	7.3	18.5	13.4	-	5.8
Behind in paying selected expenses: Never	**90.0**	91.4	92.7	81.5	86.6	100.0	94.2
Salary and Benefits Package - Satisfied	**68.8**	70.2	75.8	59.5	81.2	65.3	44.4
Salary and Benefits Package - Dissatisfied	**15.4**	14.2	10.5	20.6	7.4	22.1	39.7
Shortage of money: Never	**72.2**	73.2	79.4	58.9	58.6	95.4	71.7
Shortage of money: Sometimes, Always	**27.8**	26.8	20.6	41.1	41.4	4.6	28.3
Lived in poverty: Never	**82.0**	83.5	84.2	72.8	81.0	99.1	81.8
Lived in poverty: Most of the times	**2.0**	1.9	1.7	2.1	1.3	-	6.5
Economic Circumstances (last 2 years): Improved	**29.7**	30.5	30.1	23.7	36.5	51.9	24.6
Economic Circumstances (last 2 years): Worsened	**13.5**	10.6	11.2	20.7	28.4	15.7	22.0
Economic Circumstances (last 2 years): Remained the Same	**56.8**	58.9	58.7	55.6	35.1	32.4	53.4
Economic Circumstances (Next 2 years): Improved	**46.5**	48.6	42.7	40.7	50.1	76.5	44.2
Economic Circumstances (Next 2 years): Worsened	**7.6**	5.1	6.1	14.1	24.8	2.6	12.7
Economic Circumstances (Next 2 years): Remained the Same	**45.9**	46.3	51.3	45.2	25.1	20.9	43.2

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	All Residents						
	Percentage (%)						
People to rely on: Sick	**94.8**	93.6	96.6	96.4	94.5	98.2	92.9
People to rely on: Financial Problems	**90.3**	88.5	93.5	90.5	94.5	98.2	87.6
People to reply on: Emotional Issues	**93.2**	92.4	96.0	92.5	97.8	98.2	85.7
People to reply on: Support in other Personal Events	**92.7**	92.0	95.3	91.4	95.8	98.2	88.0
Physical Health: Satisfied	**85.3**	85.3	88.2	82.7	85.6	96.3	72.2
Physical Health: Dissatisfied	**6.0**	5.8	4.5	7.7	5.6	1.9	13.4
Standard of Living: Satisfied	**83.4**	81.5	87.8	83.8	88.1	95.4	69.7
Standard of Living: Dissatisfied	**6.5**	7.4	4.4	5.2	3.8	0.9	18.5
Occupation/Job: Satisfied	**84.5**	83.7	87.8	81.7	89.9	97.9	94.5
Occupation/Job: Dissatisfied	**4.8**	5.3	3.6	5.3	-	1.0	2.5
Relationship with Family: Satisfied	**92.9**	92.1	94.9	91.4	96.6	94.6	94.5
Relationship with Family: Dissatisfied	**2.1**	2.5	1.3	2.1	-	2.7	2.5
Relationship with Coworkers: Satisfied	**88.7**	90.1	92.3	84.4	57.9	93.4	84.2
Relationship with Coworkers: Dissatisfied	**2.0**	2.0	1.3	1.9	5.8	2.2	3.9
Career Progression: Satisfied	**76.9**	77.1	79.4	74.2	70.5	91.2	63.8
Career Progression: Dissatisfied	**7.7**	7.7	6.2	8.4	7.7	3.3	18.0

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	All Residents						
	Percentage (%)						
Work-life balance: Satisfied	**78.8**	80.6	83.6	73.0	70.5	93.5	68.7
Work-life balance: Dissatisfied	**8.9**	7.8	5.6	12.0	7.7	5.4	20.5
Mental Health (excellent & good)	**88.4**	88.6	90.8	86.4	96.2	82.9	78.4
Mental Health (poor & very poor)	**1.8**	1.7	1.8	1.3	1.3	2.7	5.6
Skills and competence of staff: Satisfied	**91.2**	90.9	90.6	91.6	96.4	100.0	90.6
Skills and competence of staff: Dissatisfied	**3.3**	3.2	4.4	2.3	3.6	-	4.1
Overall cleanliness of facilities: Satisfied	**93.3**	91.6	92.5	97.5	96.4	91.2	97.5
Overall cleanliness of facilities: Dissatisfied	**1.7**	2.1	1.6	0.8	3.6	-	0.8
Friendliness & Courtesy of Staff: Satisfied	**92.0**	91.6	92.0	92.3	91.8	100.0	94.6
Friendliness & Courtesy of Staff: Dissatisfied	**2.4**	2.2	2.7	2.2	8.2	-	-
The treatment/medicine prescribed: Satisfied	**90.9**	89.7	91.9	93.5	91.5	100.0	86.3
The treatment/medicine prescribed: Dissatisfied	**3.2**	3.3	3.1	1.9	4.9	-	7.0

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	All Residents						
	Percentage (%)						
Waiting time for service: Satisfied	**71.8**	70.6	80.4	65.5	60.2	73.3	73.5
Waiting time for service: Dissatisfied	**18.8**	18.7	10.9	30.8	5.9	23.7	19.5
Buy second-hand clothes: Never	**84.8**	83.8	88.1	84.6	70.6	99.1	80.1
Buy second hand clothes: Always, sometimes, occasionally	**15.2**	16.2	11.9	15.4	29.4	0.9	19.9
Continue wearing worn clothing: Never	**82.3**	82.6	84.4	78.1	84.8	95.4	73.0
Continue wearing worn clothing: Always	**17.7**	17.4	15.6	21.9	15.2	4.6	27.0
Go without vehicle/household appliances: Never	**88.4**	88.4	92.8	82.7	95.3	96.4	79.8
Go without vehicle/household appliances: Always	**11.6**	11.6	7.2	17.3	4.7	3.6	20.2
Sell assets to raise cash: Never	**95.2**	96.4	96.0	90.3	95.7	99.2	94.2
Sell assets to raise cash: Always	**4.8**	3.6	4.0	9.7	4.3	0.8	5.8
Financing $2,000-$5,000: Savings	**56.6**	58.8	62.4	49.6	30.2	31.8	61.0
Financing $2,000-$5,000: Relatives and Friends	**26.4**	27.8	24.0	26.0	32.8	20.6	21.7
Financing $2,000-$5,000: Financial Institutions	**14.6**	12.0	11.7	18.9	29.3	47.6	17.8
Financing $2,000-$5,000: Others	**2.4**	1.4	1.8	5.6	7.7	-	4.2

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	All Residents						
	Percentage (%)						
Loneliness: Always	**5.6**	5.7	5.1	5.8	-	0.9	11.7
Loneliness: Sometimes	**51.9**	50.2	52.9	55.3	64.3	27.3	62.7
Loneliness: Never	**42.5**	44.1	42.0	38.9	35.7	71.8	25.6
Investment in infrastructure: Satisfied	**67.1**	62.1	74.0	66.6	75.3	98.1	69.0
Investment in infrastructure: Dissatisfied	**12.6**	15.2	7.8	14.2	11.3	0.9	8.5
Human capital development: Satisfied	**62.8**	56.0	68.3	68.2	67.8	95.4	71.7
Human capital development: Dissatisfied	**11.4**	13.4	7.8	12.6	14.0	1.9	4.9
Technological progress and innovation: Satisfied	**67.8**	64.3	75.7	66.2	67.4	97.2	53.4
Technological progress and innovation: Dissatisfied	**8.1**	9.4	4.9	9.3	8.0	1.9	9.2
Access to financial resources: Satisfied	**63.7**	60.5	69.6	61.8	70.4	90.8	56.4
Access to financial resources: Dissatisfied	**10.0**	11.3	5.4	11.9	15.7	1.9	12.0
Good governance and institutions: Satisfied	**63.6**	60.9	71.9	59.0	58.3	87.9	57.4
Good governance and institutions: Dissatisfied	**10.1**	10.1	6.3	12.9	22.3	8.4	11.4
Travelling time on the roads: Satisfied	**56.5**	54.7	77.8	32.7	29.7	56.5	87.4
Travelling time on the roads: Dissatisfied	**28.7**	26.4	12.2	55.0	64.3	34.5	5.1

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	All Residents						
	Percentage (%)						
Water drainage on roads: Satisfied	**65.8**	57.1	76.8	71.2	58.9	96.4	81.8
Water drainage on roads: Dissatisfied	**16.2**	19.9	11.0	14.5	22.6	-	8.3
Road user's knowledge and training: Satisfied	**42.5**	38.4	52.7	28.9	47.1	85.7	69.3
Road user's knowledge and training: Dissatisfied	**36.3**	39.0	26.2	49.8	36.1	9.0	13.3
Adequate road network: Satisfied	**63.1**	60.3	69.7	58.6	54.0	73.7	84.3
Adequate road network: Dissatisfied	**17.2**	16.9	11.5	24.4	30.2	23.7	7.6
Construction/repair time of roads: Satisfied	**67.0**	63.7	68.8	69.3	70.8	94.6	69.7
Construction/repair time of roads: Dissatisfied	**14.4**	14.6	11.9	16.2	17.6	2.8	23.4
Education and schools: Satisfied	**67.8**	64.5	71.4	71.4	83.1	33.3	86.3
Education and schools: Dissatisfied	**8.1**	8.3	6.6	12.7	2.1	6.4	0.8
Healthcare and public health: Satisfied	**78.0**	75.8	85.0	79.4	76.4	42.5	83.7
Healthcare and public health: Dissatisfied	**4.9**	5.0	4.0	6.5	8.4	1.8	2.5
Job training and vocational programs: Satisfied	**58.1**	58.8	60.6	57.3	69.7	27.9	49.3
Job training and vocational programs: Dissatisfied	**8.9**	7.5	5.5	16.6	4.2	2.7	21.4
Entrepreneurship support: Satisfied	**51.4**	49.5	49.5	53.6	49.9	20.6	57.7
Entrepreneurship support: Dissatisfied	**7.7**	7.7	4.3	12.2	2.5	4.5	15.9

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	All Residents						
	Percentage (%)						
Community centers and recreational facilities: Satisfied	**59.7**	57.6	65.5	58.6	53.9	34.3	81.2
Community centers and recreational facilities: Dissatisfied	**8.7**	8.6	4.9	16.6	9.4	1.8	3.5
Adult education and lifelong learning: Satisfied	**50.8**	50.5	54.8	50.0	47.8	20.6	59.2
Adult education and lifelong learning: Dissatisfied	**8.7**	8.5	4.1	16.0	6.9	-	15.2
Waste management: Satisfied	**63.4**	56.8	69.1	67.5	81.5	89.8	72.4
Waste management: Dissatisfied	**20.8**	24.5	17.8	17.6	12.9	4.6	17.0
Recycling practices: Satisfied	**52.5**	47.3	55.1	55.7	73.3	84.7	58.1
Recycling practices: Dissatisfied	**24.7**	27.8	21.5	23.8	19.0	6.4	22.2
Green spaces and walkable communities: Satisfied	**60.5**	57.5	64.6	53.6	75.4	90.0	79.7
Green spaces and walkable communities: Dissatisfied	**17.3**	18.4	14.6	23.4	2.5	4.5	8.7
Marine and land protected areas: Satisfied	**69.1**	67.6	72.4	63.1	71.0	86.4	84.8
Marine and land protected areas: Dissatisfied	**8.0**	8.0	7.0	10.4	4.2	8.2	5.5
Marine and coastal ecosystems: Satisfied	**68.2**	67.2	71.4	63.0	67.4	86.4	74.5
Marine and coastal ecosystems: Dissatisfied	**8.0**	7.7	6.6	9.8	10.3	7.3	11.7
Disaster Mitigation: Satisfied	**87.3**	84.9	87.0	92.0	88.9	97.2	92.6
Disaster Mitigation: Dissatisfied	**1.8**	2.1	1.5	1.9	-	0.9	2.3

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	All Residents						
	Percentage (%)						
Disaster Preparedness: Satisfied	**87.6**	85.6	88.0	91.6	82.3	99.1	90.3
Disaster Preparedness: Dissatisfied	**2.0**	2.2	1.2	2.3	4.6	-	1.5
Disaster Response: Satisfied	**86.6**	84.3	87.6	91.2	75.4	99.1	92.6
Disaster Response: Dissatisfied	**1.8**	2.3	0.9	1.8	1.3	-	1.5
Disaster Recovery: Satisfied	**86.5**	84.5	88.3	89.4	74.2	99.1	91.7
Disaster Recovery: Dissatisfied	**2.0**	2.3	0.8	2.4	4.6	-	1.6
Supply of food, medical and other items: Satisfied	**87.3**	86.3	90.4	84.5	95.7	93.6	88.0
Supply of food, medical and other items: Dissatisfied	**4.8**	4.8	1.7	9.6	-	3.6	4.8
Safety of your residence for disaster: Satisfied	**87.1**	86.2	89.7	84.3	94.4	93.6	88.1
Safety of your residence for disaster: Dissatisfied	**4.3**	3.7	3.4	7.6	-	3.6	6.9
Getting to a shelter in the event of a disaster: Satisfied	**87.3**	86.8	91.8	79.7	93.6	97.3	91.6
Getting to a shelter in the event of a disaster: Dissatisfied	**2.6**	2.0	1.3	6.7	-	-	4.4
Financial savings reserved for unexpected disaster expenditure: Satisfied	**77.4**	78.8	83.4	62.7	93.1	90.0	72.3
Financial savings reserved for unexpected disaster expenditure: Dissatisfied	**10.3**	8.5	6.3	20.6	-	4.6	20.1

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	All Residents						
	Percentage (%)						
People in this neighbourhood are willing to help others: Agreed	**73.0**	70.6	78.7	69.9	83.6	88.2	67.6
People in this neighbourhood are willing to help others: Disagreed	**5.1**	5.0	4.7	6.7	2.5	0.9	7.5
This is a close-knit neighbourhood: Agreed	**61.6**	58.2	67.6	59.5	73.9	76.5	64.2
This is a close-knit neighbourhood: Disagreed	**10.1**	10.9	7.5	11.8	14.7	4.6	7.3
People in this neighbourhood can be trusted: Agreed	**67.5**	64.0	70.0	69.0	79.3	82.0	74.4
People in this neighbourhood can be trusted: Disagreed	**4.2**	4.7	3.2	5.3	1.3	0.9	3.8
People in this neighbourhood generally get along with each other: Agreed	**73.4**	70.1	78.9	73.2	71.8	86.4	79.5
People in this neighbourhood generally get along with each other: Disagreed	**3.4**	3.3	2.9	5.1	1.3	0.9	3.8
People in this neighbourhood share the same values: Agreed	**55.0**	55.2	46.6	60.1	58.8	77.5	61.7
People in this neighbourhood share the same values: Disagreed	**8.7**	10.4	8.5	6.2	5.3	0.9	6.2
Most people in this neighbourhood are known to each other: Agreed	**61.8**	55.6	65.2	68.4	62.2	82.8	81.3
Most people in this neighbourhood are known to each other: Disagreed	**12.0**	13.5	11.7	8.9	10.6	15.2	9.0

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	All Residents						
	Percentage (%)						
Crime in your community increased	**9.9**	11.0	11.8	5.9	-	2.8	13.5
Crime in your community stayed about the same	**75.3**	78.1	66.9	79.3	52.9	83.2	80.1
Crime in your community decreased	**14.8**	10.9	21.3	14.8	47.1	13.9	6.4
Crime in the Cayman Islands increased	**42.9**	40.2	38.6	49.0	34.8	59.5	72.4
Crime in the Cayman Islands stayed about the same	**49.6**	54.3	48.3	43.5	59.2	33.1	25.4
Crime in the Cayman Islands decreased	**7.6**	5.6	13.1	7.5	6.0	7.4	2.2
Police protection in community increased	**13.9**	10.7	16.7	13.7	45.9	-	28.4
Police protection in community stayed about the same	**74.4**	78.7	72.0	70.8	42.6	73.9	69.3
Police protection in community decreased	**11.7**	10.6	11.3	15.5	11.5	26.1	2.3
Police protection in the Cayman Islands increased	**22.4**	21.0	22.5	27.4	18.5	3.8	35.8
Police protection in the Cayman Islands stayed about the same	**67.6**	70.4	63.8	62.7	69.0	85.0	61.6
Police protection in the Cayman Islands decreased	**10.0**	8.6	13.7	9.9	12.4	11.2	2.6
I feel SAFE in my community	**87.5**	89.3	86.2	83.6	96.1	76.4	90.4
I feel UNSAFE in my community	**12.5**	10.7	13.8	16.4	3.9	23.6	9.6
I feel SAFE in the Cayman Islands	**86.7**	88.8	85.9	84.2	92.9	76.6	76.1
I feel UNSAFE in the Cayman Islands	**13.3**	11.2	14.1	15.8	7.1	23.4	23.9

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	All Residents						
	Percentage (%)						
I feel SAFE going to public space	**87.2**	88.6	85.3	85.7	91.6	76.6	90.4
I feel UNSAFE going to public space	**12.8**	11.4	14.7	14.3	8.4	23.4	9.6
I feel going out at night in the community is SAFE	**85.7**	87.1	83.6	83.4	92.9	76.6	89.7
I feel going out at night in the community is UNSAFE	**14.3**	12.9	16.4	16.6	7.1	23.4	10.3

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	Caymanian						
	Percentage (%)						
Behind in paying selected expenses: Sometimes, Always	**12.2**	12.3	9.3	16.8	21.1	-	8.0
Behind in paying selected expenses: Never	**87.8**	87.7	90.7	83.2	78.9	100.0	92.0
Salary and Benefits Package - Satisfied	**65.7**	64.9	70.7	60.8	72.0	87.1	48.3
Salary and Benefits Package - Dissatisfied	**17.8**	16.6	15.9	23.7	12.0	9.7	34.5
Shortage of money: Never	**70.2**	70.9	76.6	57.4	60.0	93.3	75.0
Shortage of money: Sometimes, Always	**29.8**	29.1	23.4	42.6	40.0	6.7	25.0
Lived in poverty: Never	**79.7**	81.5	80.2	71.5	71.4	97.8	83.3
Lived in poverty: Most of the times	**3.0**	3.0	2.7	2.8	2.9	-	8.3
Economic Circumstances (last 2 years): Improved	**27.3**	28.6	23.2	32.1	34.3	51.1	22.4
Economic Circumstances (last 2 years): Worsened	**14.7**	12.8	11.7	19.4	20.0	17.8	16.3
Economic Circumstances (last 2 years): Remained the Same	**58.0**	58.6	65.1	51.9	45.7	31.1	61.2
Economic Circumstances (Next 2 years): Improved	**43.2**	45.6	36.7	42.9	40.0	75.6	29.8
Economic Circumstances (Next 2 years): Worsened	**9.0**	7.3	7.6	15.4	17.1	-	12.8
Economic Circumstances (Next 2 years): Remained the Same	**45.9**	47.0	55.7	41.6	42.9	24.4	57.4

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	Caymanian						
	Percentage (%)						
People to rely on: Sick	**96.1**	95.0	96.4	97.7	97.1	100.0	87.5
People to rely on: Financial Problems	**91.4**	89.2	93.9	91.7	97.1	100.0	95.8
People to reply on: Emotional Issues	**94.7**	94.1	95.4	94.8	100.0	100.0	87.5
People to reply on: Support in other Personal Events	**94.2**	93.9	95.1	92.2	100.0	100.0	93.8
Physical Health: Satisfied	**79.2**	85.3	83.5	82.3	77.1	93.3	62.5
Physical Health: Dissatisfied	**9.4**	10.2	6.7	10.0	2.9	4.4	20.8
Standard of Living: Satisfied	**79.5**	76.9	84.8	81.7	82.9	93.3	59.2
Standard of Living: Dissatisfied	**8.8**	9.6	6.1	7.5	8.6	2.2	28.6
Occupation/Job: Satisfied	**81.0**	80.8	81.7	78.6	95.5	96.6	66.7
Occupation/Job: Dissatisfied	**6.8**	6.7	6.6	9.1	-	-	7.4
Relationship with Family: Satisfied	**91.7**	89.8	93.3	93.8	97.1	97.8	89.8
Relationship with Family: Dissatisfied	**2.4**	2.9	1.8	2.3	-	2.2	2.0
Relationship with Coworkers: Satisfied	**87.1**	87.6	88.8	87.4	70.0	82.8	77.8
Relationship with Coworkers: Dissatisfied	**2.2**	2.0	2.7	1.9	-	6.9	3.7
Career Progression: Satisfied	**75.0**	74.0	79.9	72.1	72.7	89.7	60.0
Career Progression: Dissatisfied	**9.0**	8.2	7.6	10.9	13.6	3.4	28.0

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	Caymanian						
	Percentage (%)						
Work-life balance: Satisfied	**76.2**	77.6	77.9	72.3	45.8	96.7	66.7
Work-life balance: Dissatisfied	**11.9**	10.9	10.6	15.2	20.8	-	22.2
Mental Health (excellent & good)	**83.0**	83.2	86.2	80.2	91.4	84.4	61.2
Mental Health (poor & very poor)	**3.2**	3.0	3.1	2.3	2.9	2.2	12.2
Skills and competence of staff: Satisfied	**89.5**	89.3	89.0	88.3	97.0	100.0	91.8
Skills and competence of staff: Dissatisfied	**5.2**	4.9	6.0	5.2	3.0	-	8.2
Overall cleanliness of facilities: Satisfied	**91.9**	90.0	90.7	97.1	97.0	95.7	98.0
Overall cleanliness of facilities: Dissatisfied	**2.8**	3.6	2.0	1.9	3.0	-	2.0
Friendliness & Courtesy of Staff: Satisfied	**90.2**	89.8	89.7	89.0	97.0	100.0	95.9
Friendliness & Courtesy of Staff: Dissatisfied	**2.9**	2.7	3.3	3.9	3.0	-	-
The treatment/medicine prescribed: Satisfied	**89.7**	88.5	90.7	91.4	90.9	100.0	87.8
The treatment/medicine prescribed: Dissatisfied	**4.5**	4.5	4.3	4.3	6.1	-	8.2

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	Caymanian						
	Percentage (%)						
Waiting time for service: Satisfied	**68.1**	64.4	79.3	58.8	72.7	65.2	81.6
Waiting time for service: Dissatisfied	**22.0**	23.9	11.7	35.7	3.0	30.4	18.4
Buy second-hand clothes: Never	**87.5**	89.3	89.1	80.8	77.1	97.8	83.0
Buy second hand clothes: Always, sometimes, occasionally	**12.5**	10.7	10.9	19.2	22.9	2.2	17.0
Continue wearing worn clothing: Never	**84.1**	87.0	84.8	75.1	80.0	93.3	77.6
Continue wearing worn clothing: Always	**15.9**	13.0	15.2	24.9	20.0	6.7	22.4
Go without vehicle/household appliances: Never	**89.5**	91.9	90.9	81.8	94.3	95.6	73.5
Go without vehicle/household appliances: Always	**10.5**	8.1	9.1	18.2	5.7	4.4	26.5
Sell assets to raise cash: Never	**94.8**	97.2	94.5	86.9	100.0	100.0	91.7
Sell assets to raise cash: Always	**5.2**	2.8	5.5	13.1	-	-	8.3
Financing $2,000-$5,000: Savings	**77.0**	66.4	61.2	51.1	34.3	32.6	57.1
Financing $2,000-$5,000: Relatives and Friends	**14.8**	21.5	21.7	22.0	25.7	16.3	29.5
Financing $2,000-$5,000: Financial Institutions	**6.3**	10.4	14.7	22.6	37.1	51.2	20.5
Financing $2,000-$5,000: Others	**1.9**	1.7	2.4	4.3	2.9	-	4.5

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	Caymanian						
	Percentage (%)						
Loneliness: Always	**5.5**	6.4	4.3	5.0	-	2.3	10.2
Loneliness: Sometimes	**49.6**	48.0	49.1	56.7	62.9	15.9	57.1
Loneliness: Never	**44.9**	45.6	46.6	38.4	37.1	81.8	32.7
Investment in infrastructure: Satisfied	**58.6**	67.5	75.0	68.1	81.1	79.1	72.2
Investment in infrastructure: Dissatisfied	**21.6**	27.1	11.1	25.4	11.4	2.3	12.2
Human capital development: Satisfied	**54.4**	56.0	68.3	68.2	67.8	95.4	71.7
Human capital development: Dissatisfied	**19.6**	24.0	12.3	20.9	17.1	4.5	10.2
Technological progress and innovation: Satisfied	**65.3**	64.3	75.7	66.2	67.4	97.2	53.4
Technological progress and innovation: Dissatisfied	**11.7**	13.6	6.7	14.5	8.6	4.5	12.2
Access to financial resources: Satisfied	**61.8**	60.5	69.6	61.8	70.4	90.8	56.4
Access to financial resources: Dissatisfied	**15.1**	18.6	9.2	15.9	11.4	20.5	10.4
Good governance and institutions: Satisfied	**59.9**	60.9	71.9	59.0	58.3	87.9	57.4
Good governance and institutions: Dissatisfied	**14.7**	15.8	9.2	15.8	31.4	12.2	12.5
Travelling time on the roads: Satisfied	**45.5**	40.3	71.9	22.2	28.6	37.8	85.7
Travelling time on the roads: Dissatisfied	**38.0**	39.3	15.6	65.6	62.9	44.4	6.1

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	Caymanian						
	Percentage (%)						
Water drainage on roads: Satisfied	**61.3**	52.4	75.5	61.2	65.7	93.3	73.5
Water drainage on roads: Dissatisfied	**20.2**	24.4	14.1	20.9	17.1	-	10.2
Road user's knowledge and training: Satisfied	**31.6**	23.4	46.8	20.9	48.6	77.8	61.2
Road user's knowledge and training: Dissatisfied	**47.7**	54.7	30.2	61.8	42.9	15.6	16.3
Adequate road network: Satisfied	**53.6**	48.2	66.2	50.0	54.3	44.4	75.5
Adequate road network: Dissatisfied	**24.5**	26.1	12.9	32.5	34.3	51.1	10.2
Construction/repair time of roads: Satisfied	**56.3**	51.1	64.1	56.5	62.9	88.9	51.0
Construction/repair time of roads: Dissatisfied	**23.3**	25.1	15.6	27.2	25.7	6.7	40.8
Education and schools: Satisfied	**68.0**	66.1	71.9	65.4	85.7	55.6	76.6
Education and schools: Dissatisfied	**13.1**	14.0	11.3	17.0	-	13.3	2.1
Healthcare and public health: Satisfied	**75.7**	74.5	82.0	73.8	65.7	71.1	72.3
Healthcare and public health: Dissatisfied	**8.9**	9.4	7.0	11.0	14.3	2.2	2.1
Job training and vocational programs: Satisfied	**56.2**	55.4	59.6	51.3	80.0	53.3	51.1
Job training and vocational programs: Dissatisfied	**14.4**	13.6	9.9	23.7	-	4.4	33.3
Entrepreneurship support: Satisfied	**52.3**	52.9	58.8	45.8	40.0	35.6	55.6
Entrepreneurship support: Dissatisfied	**13.7**	13.7	8.2	21.7	5.7	8.9	22.2

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	Caymanian						
	Percentage (%)						
Community centers and recreational facilities: Satisfied	**58.0**	56.5	65.1	50.0	54.3	64.4	70.2
Community centers and recreational facilities: Dissatisfied	**13.0**	13.8	7.4	21.3	11.4	2.2	6.4
Adult education and lifelong learning: Satisfied	**51.2**	51.8	58.0	42.7	40.0	35.6	59.6
Adult education and lifelong learning: Dissatisfied	**14.1**	14.7	6.6	25.6	5.7	-	19.1
Waste management: Satisfied	**56.6**	52.0	64.8	53.2	77.1	82.2	52.1
Waste management: Dissatisfied	**27.4**	30.8	20.2	30.1	20.0	8.9	31.3
Recycling practices: Satisfied	**46.5**	40.6	54.7	42.9	68.6	80.0	52.2
Recycling practices: Dissatisfied	**31.1**	35.6	22.0	34.0	28.6	13.3	28.3
Green spaces and walkable communities: Satisfied	**53.0**	50.7	71.0	40.8	68.6	86.7	64.6
Green spaces and walkable communities: Dissatisfied	**24.0**	25.2	17.2	35.6	5.7	8.9	20.8
Marine and land protected areas: Satisfied	**66.5**	67.4	68.8	54.4	82.9	77.8	77.1
Marine and land protected areas: Dissatisfied	**12.5**	12.1	11.0	12.1	-	17.8	14.6
Marine and coastal ecosystems: Satisfied	**66.1**	67.9	66.4	55.9	80.0	77.8	68.8
Marine and coastal ecosystems: Dissatisfied	**11.7**	10.6	11.0	10.6	8.6	15.6	16.7
Disaster Mitigation: Satisfied	**87.0**	85.9	86.5	88.9	94.3	93.3	87.2
Disaster Mitigation: Dissatisfied	**3.3**	3.5	3.4	3.1	-	2.2	6.4

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	Caymanian						
	Percentage (%)						
Disaster Preparedness: Satisfied	**87.7**	86.8	88.1	89.5	88.6	97.8	80.9
Disaster Preparedness: Dissatisfied	**3.3**	3.4	2.8	3.6	5.7	-	4.3
Disaster Response: Satisfied	**87.2**	85.6	88.4	89.5	82.9	97.8	87.2
Disaster Response: Dissatisfied	**3.2**	3.7	2.1	3.3	2.9	-	4.3
Disaster Recovery: Satisfied	**87.3**	86.6	90.5	85.3	80.0	97.8	85.1
Disaster Recovery: Dissatisfied	**3.3**	3.5	1.8	4.9	5.7	-	4.3
Supply of food, medical and other items: Satisfied	**86.8**	87.1	90.6	78.4	100.0	93.3	81.3
Supply of food, medical and other items: Dissatisfied	**6.0**	5.8	1.8	12.9	-	4.4	8.3
Safety of your residence for disaster: Satisfied	**87.6**	86.9	92.4	81.2	97.1	93.3	85.7
Safety of your residence for disaster: Dissatisfied	**5.5**	5.0	3.0	10.6	-	4.4	8.2
Getting to a shelter in the event of a disaster: Satisfied	**88.3**	89.5	92.7	75.6	100.0	97.8	87.8
Getting to a shelter in the event of a disaster: Dissatisfied	**3.5**	2.3	1.2	10.9	-	-	6.1
Financial savings reserved for unexpected disaster expenditure: Satisfied	**75.5**	75.4	83.8	60.1	94.3	93.3	69.4
Financial savings reserved for unexpected disaster expenditure: Dissatisfied	**13.3**	12.7	8.2	23.2	-	6.7	24.5

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	Caymanian						
	Percentage (%)						
People in this neighbourhood are willing to help others: Agreed	**75.1**	74.6	77.9	72.7	77.1	88.9	62.5
People in this neighbourhood are willing to help others: Disagreed	**6.5**	6.0	6.4	8.1	5.7	2.2	10.4
This is a close-knit neighbourhood: Agreed	**62.9**	61.9	66.0	61.1	60.0	77.8	57.1
This is a close-knit neighbourhood: Disagreed	**11.8**	13.2	7.1	11.1	28.6	6.7	16.3
People in this neighbourhood can be trusted: Agreed	**69.7**	68.2	72.5	71.4	62.9	86.7	59.2
People in this neighbourhood can be trusted: Disagreed	**5.4**	5.0	6.4	5.5	2.9	2.2	10.2
People in this neighbourhood generally get along with each other: Agreed	**77.5**	77.1	80.1	78.1	65.7	86.7	65.3
People in this neighbourhood generally get along with each other: Disagreed	**4.5**	3.9	4.6	5.5	2.9	2.2	10.2
People in this neighbourhood share the same values: Agreed	**56.3**	58.1	44.8	64.0	54.3	77.8	58.7
People in this neighbourhood share the same values: Disagreed	**10.4**	10.6	14.1	5.7	11.4	2.2	10.9
Most people in this neighbourhood are known to each other: Agreed	**66.2**	60.4	70.9	73.2	62.9	82.2	77.6
Most people in this neighbourhood are known to each other: Disagreed	**12.9**	14.8	12.8	8.6	22.9	2.2	4.1

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	Caymanian						
	Percentage (%)						
Crime in your community increased	**12.9**	14.4	14.1	9.6	-	6.8	12.5
Crime in your community stayed about the same	**71.0**	73.7	59.8	76.0	61.8	86.4	81.3
Crime in your community decreased	**16.1**	11.9	26.1	14.3	38.2	6.8	6.3
Crime in the Cayman Islands increased	**53.5**	53.9	45.1	57.4	50.0	81.8	72.4
Crime in the Cayman Islands stayed about the same	**38.9**	42.4	37.7	34.4	41.2	18.2	25.4
Crime in the Cayman Islands decreased	**7.6**	3.8	17.3	8.2	8.8	-	2.2
Police protection in community increased	**15.1**	12.6	20.5	12.0	35.3	-	26.5
Police protection in community stayed about the same	**70.0**	74.8	62.7	70.3	38.2	77.3	67.3
Police protection in community decreased	**14.9**	12.6	16.8	17.6	26.5	22.7	6.1
Police protection in the Cayman Islands increased	**24.6**	25.5	26.4	22.8	17.6	9.1	26.7
Police protection in the Cayman Islands stayed about the same	**60.5**	63.3	49.7	63.4	58.8	81.8	66.7
Police protection in the Cayman Islands decreased	**14.9**	11.2	23.9	13.8	23.5	9.1	6.7
I feel SAFE in my community	**88.0**	90.9	85.6	84.3	91.2	66.7	91.5
I feel UNSAFE in my community	**12.0**	9.1	14.4	15.7	8.8	33.3	8.5
I feel SAFE in the Cayman Islands	**86.8**	90.1	83.8	84.8	94.1	66.7	71.7
I feel UNSAFE in the Cayman Islands	**13.2**	9.9	16.2	15.2	5.9	33.3	28.3

	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands
	Caymanian						
	Percentage (%)						
I feel SAFE going to public space	**87.2**	89.4	83.2	87.2	91.2	66.7	91.5
I feel UNSAFE going to public space	**12.8**	10.6	16.8	12.8	8.8	33.3	8.5
I feel going out at night in the community is SAFE	**84.8**	87.9	81.0	80.6	94.1	66.7	89.4
I feel going out at night in the community is UNSAFE	**15.2**	12.1	19.0	19.4	5.9	33.3	10.6