



# Quality of Life Report Fall 2025

Presentation to

## Community of Practice for Policy Practitioners (CPPP)





# Agenda

01

Why QoL

02

Background

03

Dimensions Ranking

04

Fall 2025 Results

05

Results Highlights

06

Discussion



# Did you know?... **The Window Tax** Policy Perspective

The window tax was introduced in England in 1696 by King William III. The tax was based on the number of windows in a home (a progressive tax). Because wealthy citizens lived in larger homes that required more windows, the government used this as an indirect, unobtrusive wealth and income tax.

**This historic policy had a fascinating and deeply flawed legacy:**

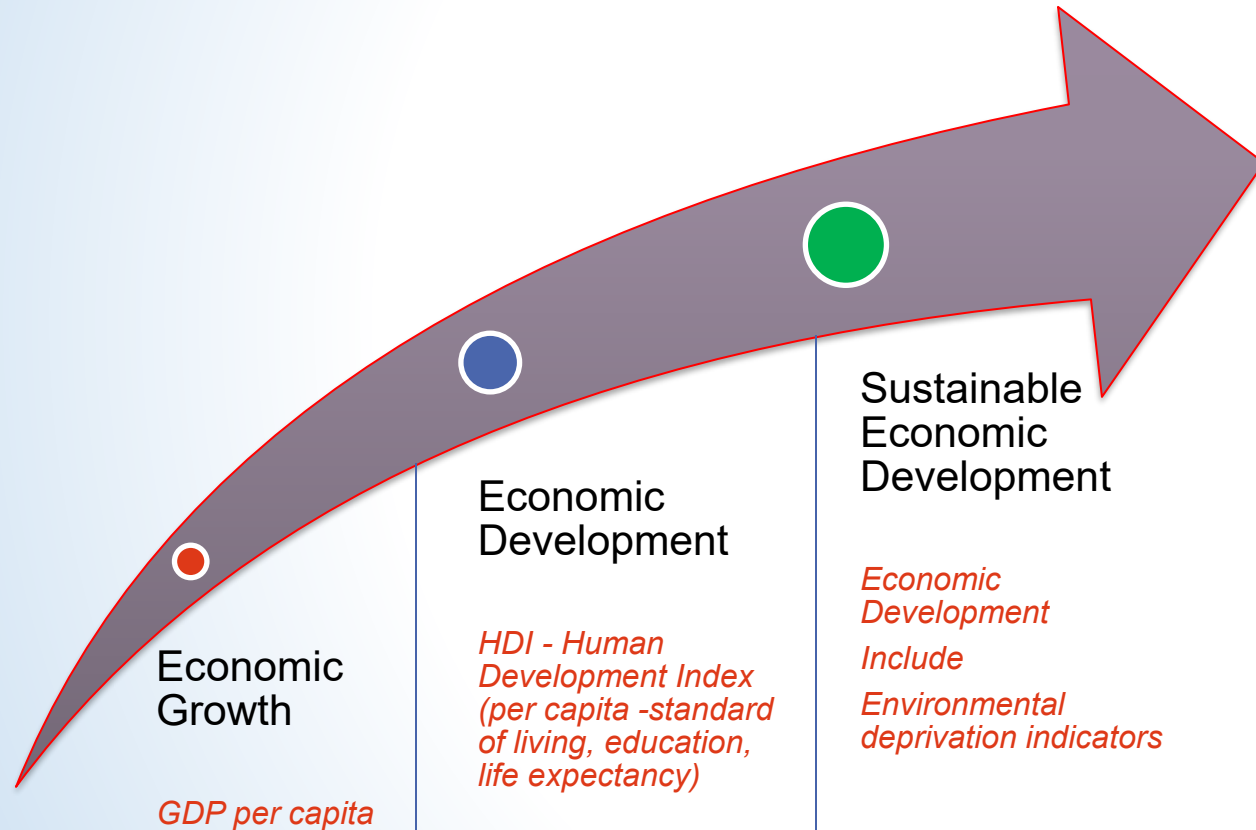
**Tax Evasion:** The tax was deeply unpopular and viewed as a "tax on air and light." To avoid paying, homeowners frequently bricked up or boarded over their windows.

**Architectural Legacy:** Many historical buildings across the UK still feature blocked-out windows. The architectural and interior modifications often resulted in dark, poorly ventilated homes.

**Health Crises & Repeal:** By the mid-19th century, medical professionals and campaigners argued that the lack of light and ventilation was causing widespread illness and rickets. Consequently, the tax was abolished in 1851.



# Why Quality of Life (QoL): Background



## Quality of Life

- ❖ Health and wellness
- ❖ Employment and job quality
- ❖ Material living conditions
- ❖ Economic and physical safety
- ❖ Leisure and social activities
- ❖ Natural and living environment



## Quality of Life Importance Ranking 2025

# Quality of Life

Quality of life (QoL) is a concept which aims to capture the well-being of a population or individual, regarding both positive and negative elements within the entirety of their existence at a specific point in time.

35.8%  
+1.3

### Health and Wellness

Health is an essential part of the quality of life of citizens.

17.6%  
-0.4

### Employment and Job Quality

Fair wages, benefits, and good working conditions not only enhance worker well-being but also improve productivity.

13.9%  
-0.7

### Material Living Conditions

Living conditions refer to the circumstances or factors that affect how people live, particularly in terms of their well-being.

13.1%

### Economic and Physical Safety

Economic security is vulnerable to wealth and debt, while physical and personal safety is at risk from criminal offences and perceived levels of crime.

10.2%  
-0.1

### Leisure and Social Activities

Social activities primarily focus on socialization, whether with family or friends. These activities help people strengthen existing relationships.

9.5%

### Natural and Living Environment

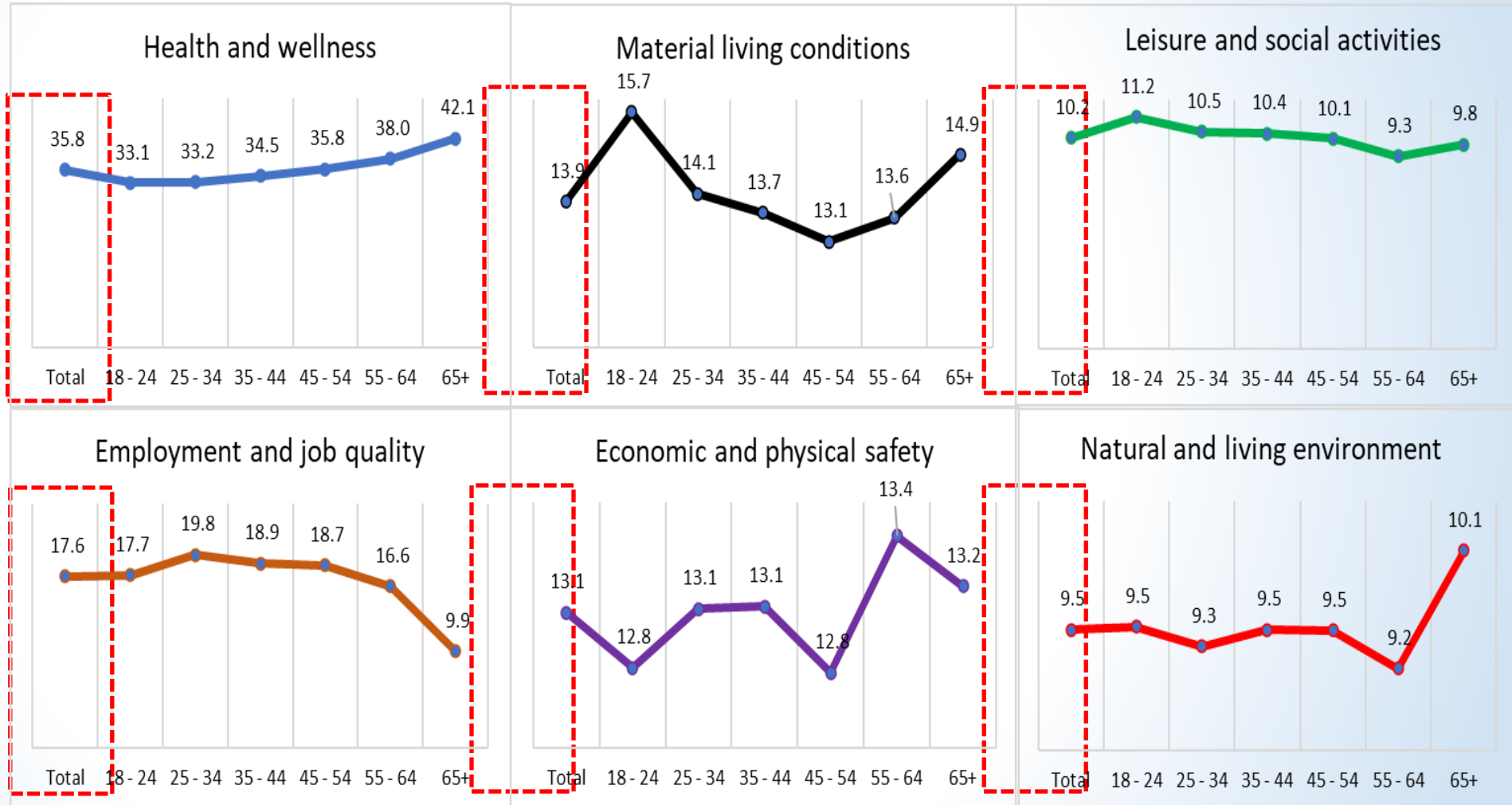
The natural and living environment dimension of the quality of life framework encompasses environmental aspects that impact an individual's quality of life.



## Quality of Life Ranking (%): Age Groups

Respondents ranked their preferences that contribute most to their quality of life from highest to lowest on a scale of 100.

All age groups rank their health and wellness as the most important contributor to their quality of life, and the natural and living environment as the least important.





# QOL 2025 Results



## SUMMARY

### Quality of Life Score

**84.0%**

Caymanian: 82.9% (+1.2)

Fall Survey different from Fall 2024 Survey +1.1



### Health and Wellness

**85.2%**

Caymanian: 83.7% (+0.8)

Different from Fall 2024 survey +0.4

### Employment and Job Quality

**83.5%**

Caymanian: 82.0% (+2.4)

Different from Fall 2024 survey +3.0

### Material Living Conditions

**85.4%**

Caymanian: 85.5% (+0.7)

Different from Fall 2024 survey +0.6

### Economic and Physical Safety

**87.1%**

Caymanian: 86.1% (+1.8)

Different from Fall 2024 survey +1.3

### Leisure and Social Activities

**81.4%**

Caymanian: 80.9% (+0.2)

Different from Fall 2024 survey +0.5

### Natural and Living Environment

**76.4%**

Caymanian: 74.9% (+1.7)

Different from Fall 2024 survey +1.4



# Happiness/Satisfaction Scores 2025

## West Bay Happiness

87.7%



### Main Dissatisfactions:

- Cultural difference in West Bay
- Unfriendly neighbours
- Lack of entrepreneurial and small business support

## East End Happiness

87.2%

### Main Dissatisfactions:

- Overcrowded housing in East End
- Travel time on the roads
- Education and lifelong learning
- Lack of entrepreneurial and small business support

## George Town Happiness

86.5%

### Main Dissatisfactions

- Lack of entrepreneurial support
- Adult Education and lifelong learning
- Road users knowledge and training
- Green spaces and walkable communities

## Sister Islands Happiness

83.8%

### Main Dissatisfactions

- Lack of entrepreneurial and small business support
- Access to financing
- Investment in infrastructure
- Low disaster funds
- Episodes of loneliness

## Bodden Town Happiness

81.7%

### Main Dissatisfactions

- Waiting times for health services
- Green spaces and walkable communities
- Travel times on the roads
- Lack of entrepreneurial and small business support

## North Side Happiness

81.0%

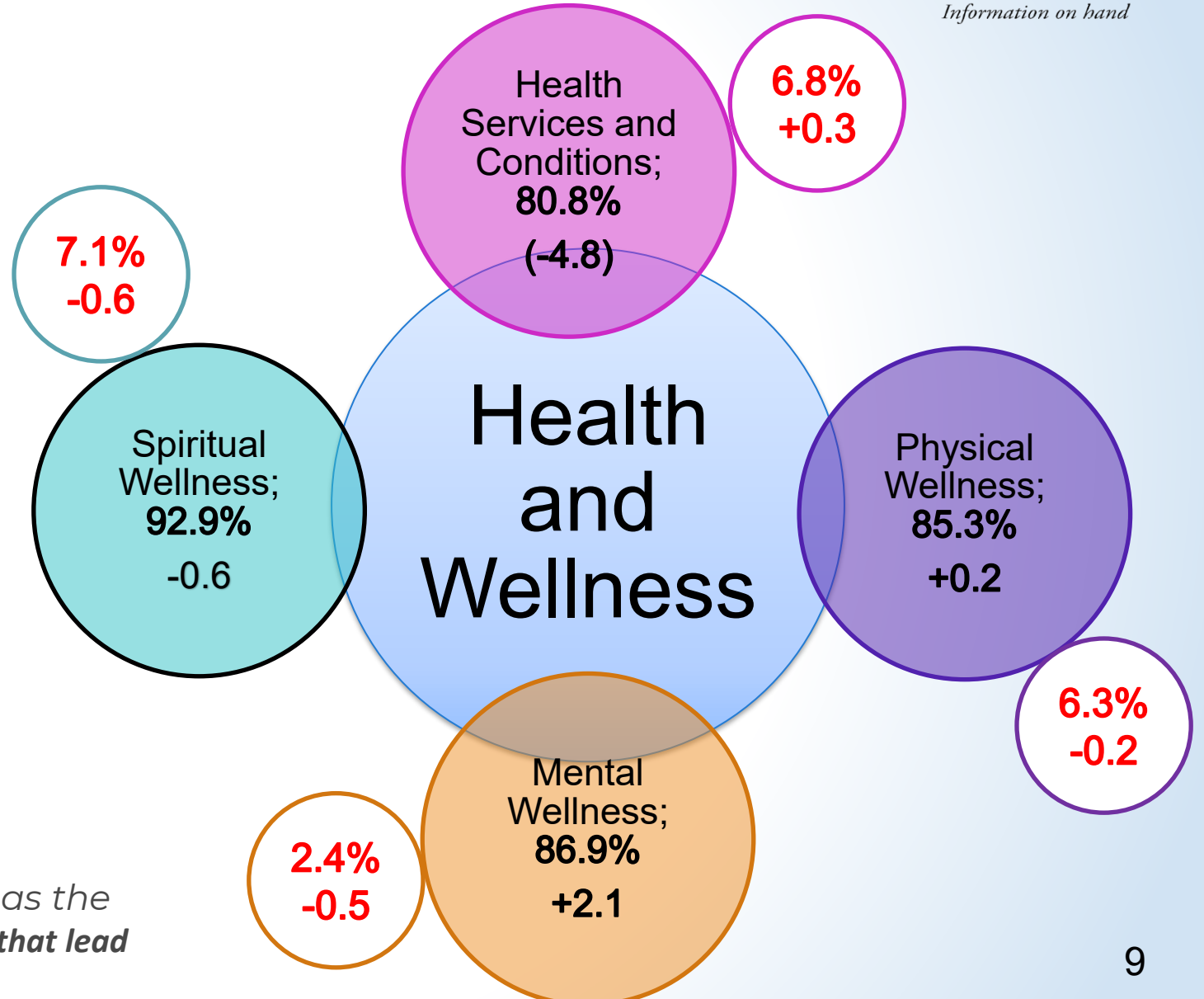
### Main Dissatisfaction

- Waiting times for health services
- Physical safety
- Low police protection
- Lack of entrepreneurial and small business support
- Adult education and lifelong learning



# 1. Health and Wellness

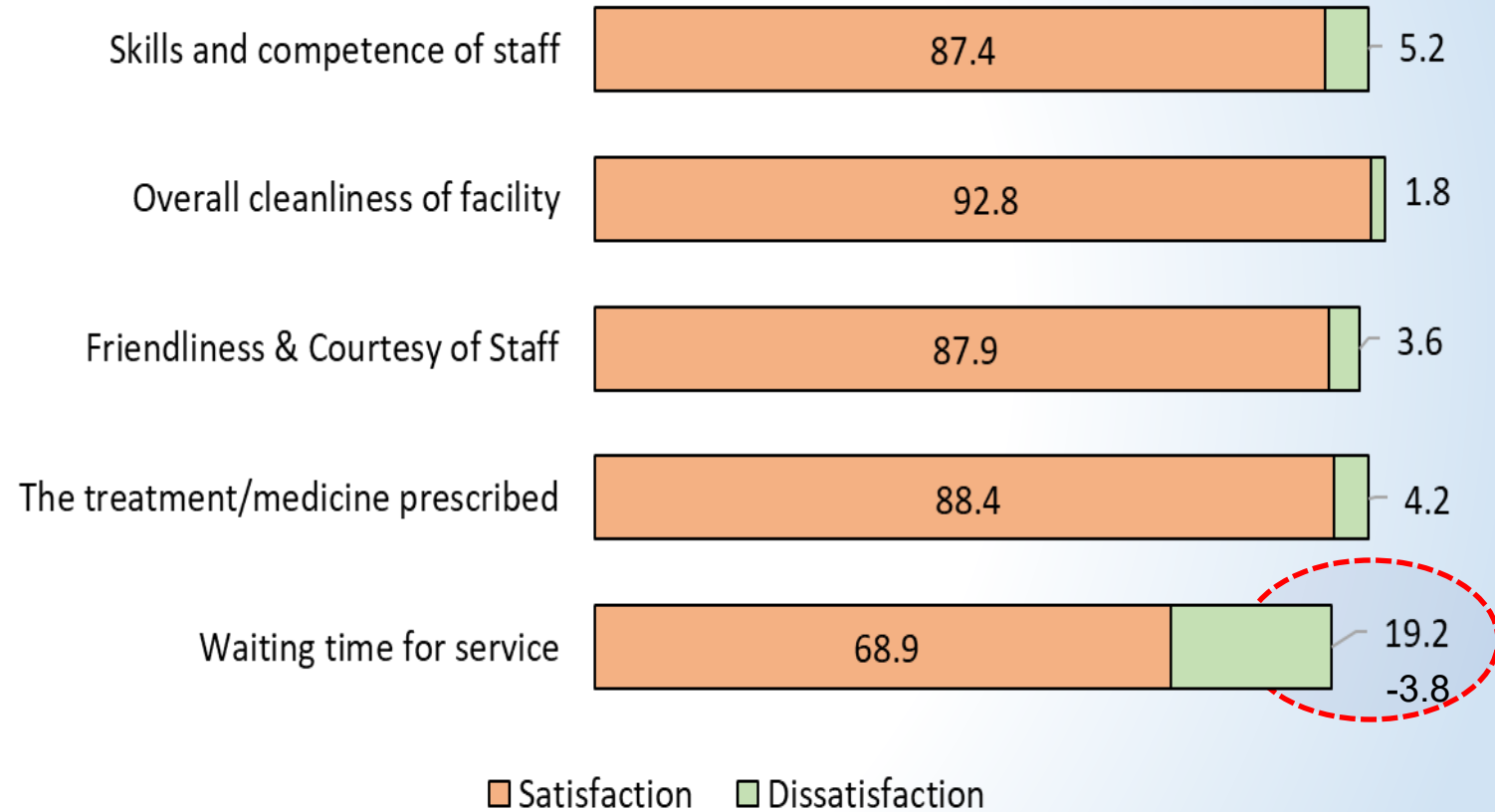
Satisfaction/**Dissatisfaction**



*The Global Wellness Institute defines wellness as the active pursuit of activities, choices, and lifestyles that lead to a state of holistic health.*



### Health Services and Conditions 2025





## Waiting time for Health Services at Public Hospitals and Clinics

- Double-digit **Dissatisfaction** in all Districts, although improving in 2025

	2024	2025	Change
○ George Town	24.5	18.2	-6.3
○ West Bay	14.8	10.8	-4.0
○ Bodden Town	24.5	29.7	+5.2
○ North Side	54.2	34.9	-19.3
○ East End	27.7	20.3	-7.4
○ Sister Islands	16.8	14.2	-2.6



# Residents – Employment and Job Quality

## Employment and Job Quality

**83.5%**

Caymanian: 82.0% (+2.4)

Different from Fall 2024 survey +3.0

Employment and Job Quality Satisfaction (%)

Fall 2024

Fall 2025

Change

Labour Utilisation Rate  
(unemployed, underemployed, disgruntled workers)

89.1

94.2

+5.1%

Job Quality  
(income covers standard of living)

67.3

69.5

+2.2%

Employable Skills  
(education attainment, relevant skills, salary and remuneration, career progression)

85.0

86.7

+1.7%



# Caymanians – Employment and Job Quality

## Employment and Job Quality

**83.5%**

Caymanian: 82.0% (+2.4)

Different from Fall 2024 survey +3.0

Employment and Job Quality Satisfaction (%)

Fall 2024

Fall 2025

Change

Labour Utilisation Rate  
(unemployed, underemployed, disgruntled workers)

88.2

91.9

+3.7%

Job Quality  
(income covers standard of living)

65.9

67.6

+1.8%

Employable Skills  
(education attainment, relevant skills, salary and remuneration, career progression)

85.0

86.6

+1.6%



### 3. Material Living Conditions

- Material living conditions encompass an individual's standard of living:
  - **household income**
  - **household debt**
  - **household consumption**
  - **housing conditions**
- Poor living conditions:
  - **substandard and unsanitary housing**
  - **lack of access to basic amenities**
    - Clean water
    - Proper sanitation
  - **Overcrowded household**
  - **Unhealthy environments.**

Households owned with or without a mortgage  
44.5%

Rented households  
52.1%

Households with internet access  
95.1%

Households with vehicles  
83.0%

Households with air conditioning  
96.6%

Total rooms to population ratio  
2.11

Mean rent  
CI\$1,627

Bedrooms to population ratio  
0.87

Mean mortgage payment  
CI\$2,748

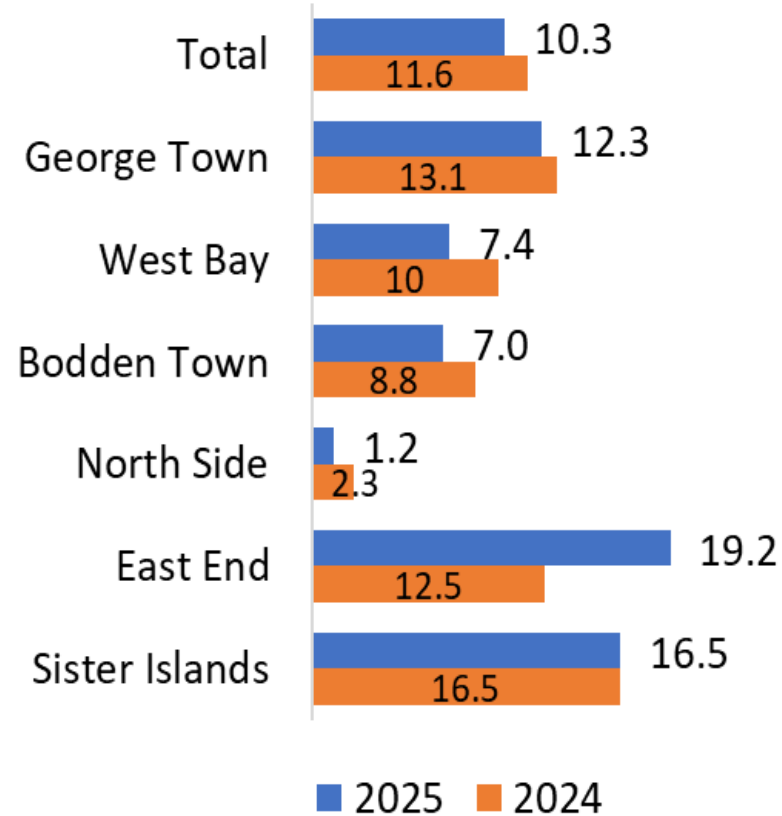
Average household size  
2.64



### 3. Material Living Conditions: Overcrowded Households

**Overcrowded housing:**  
The number of households with an adult count (3,522 households) that exceeds the household room count (all rooms, not just bedrooms) is **lower than 4,422 a year ago.**

Housing Overcrowding Ratio (%)

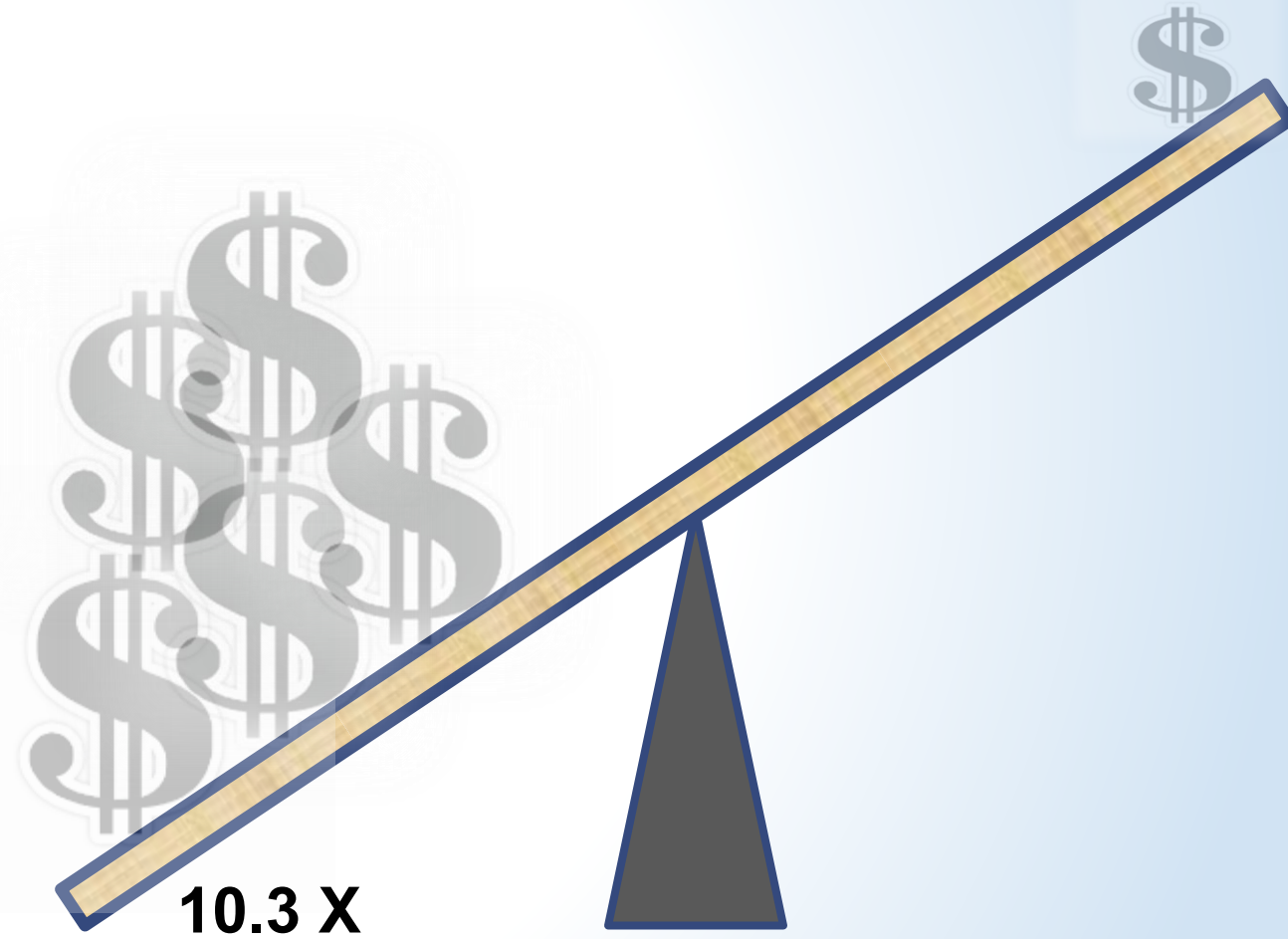




### 3. Material Living Conditions: Household Income

#### Household income inequality:

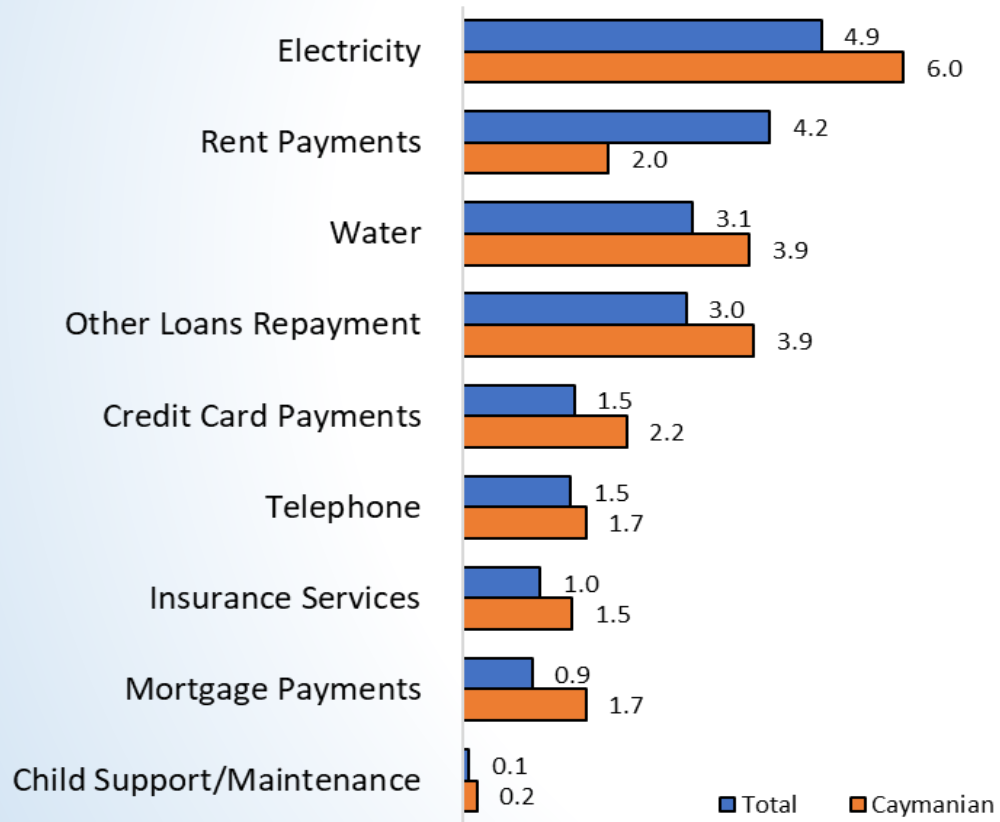
- ❑ The top 20% of households earn 10.3 (up from 8.3) times more than the bottom 20%
- ❑ 15.6% (down 4.6%) of respondents were behind on bill payments. For Caymanians, it was 19.0% (down 4.0%).
- ❑ 6.4% (down 3.2%) of households with at least one disconnection from household service (electricity, water, internet, and telephone), Mar-Sept 2025.



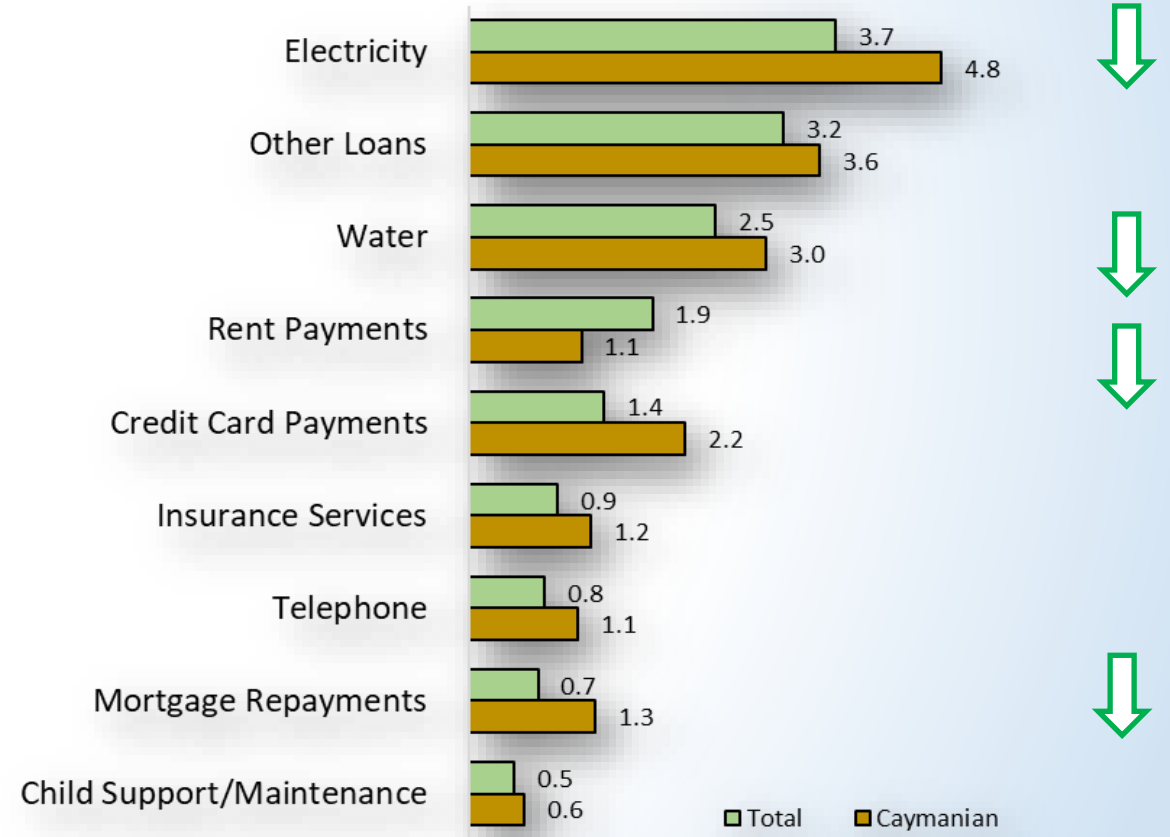


# 3. Material Living Conditions: Bills in Arrears

### Bills in Arrears 2024 (%)



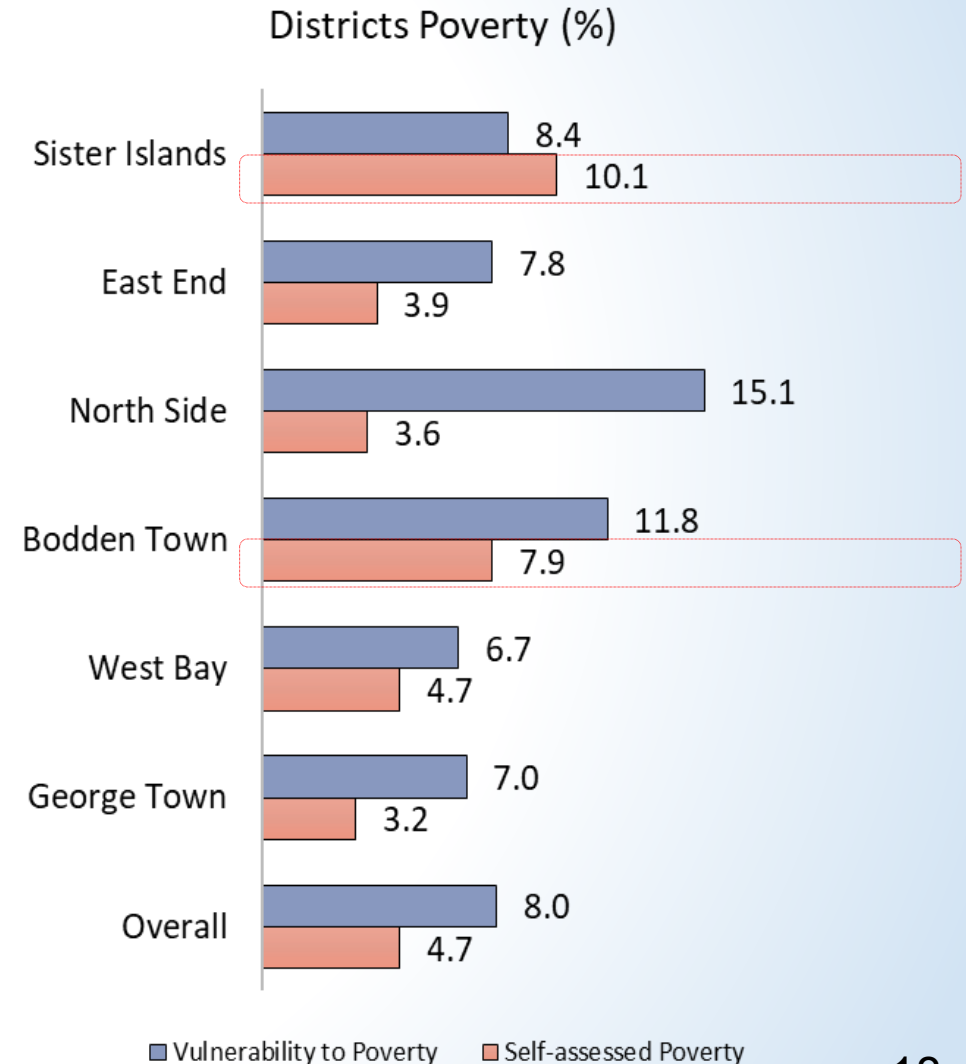
### Bills in Arrears 2025 (%)





## 4. Economic and Physical Safety: Incidence of Poverty

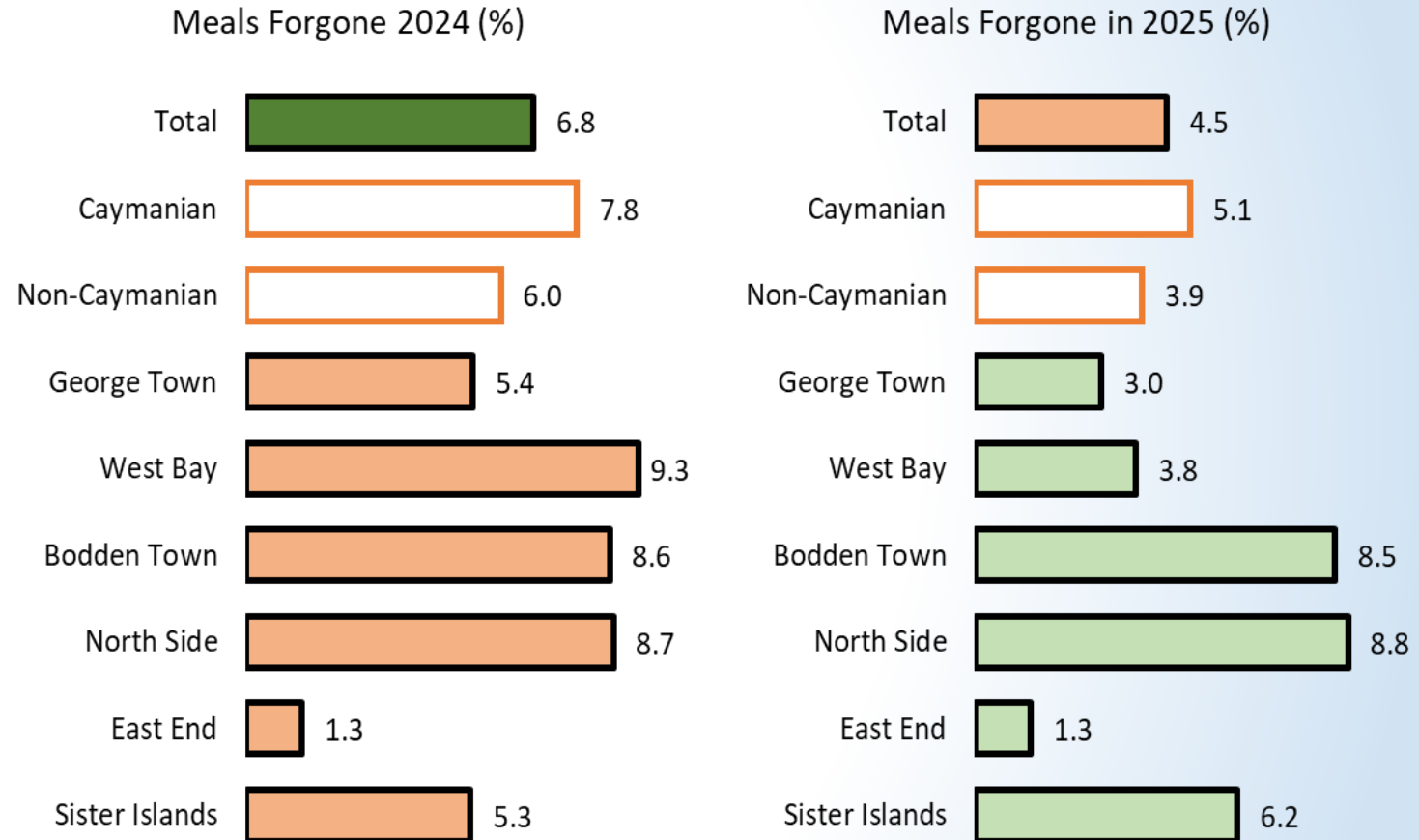
- Residents' self-assessed poverty is 4.7% for 2025, down from 5.6%.
- Caymanians' self-assessed poverty is 5.6% for 2025, down from 7.8%.
- Residents' vulnerability to poverty is 8.0% in 2025, up from 7.7% a year ago.
- Caymanian vulnerability at 8.9%, up from 8.4% a year ago.
- The districts with the highest vulnerability to poverty were: North Side (15.1%), Bodden Town (11.8%), and the Sister Islands (10.1%).





## 4. Economic and Physical Safety: Food Security

- At least 2,815 (or 4.5%) persons gave up at least one meal between Sept-Oct 2025 due to a lack of resources of any kind.
- More Caymanians (5.1%) gave up meals than non-Caymanians (3.9%).
- North Side, Bodden Town, and Sister Islands were the districts where most persons gave up meals.
- Approximately 75.7% of persons skipped up to 5 meals in 4 weeks.





## 4. Economic and Physical Safety: Financial Security (unexpected expenses)

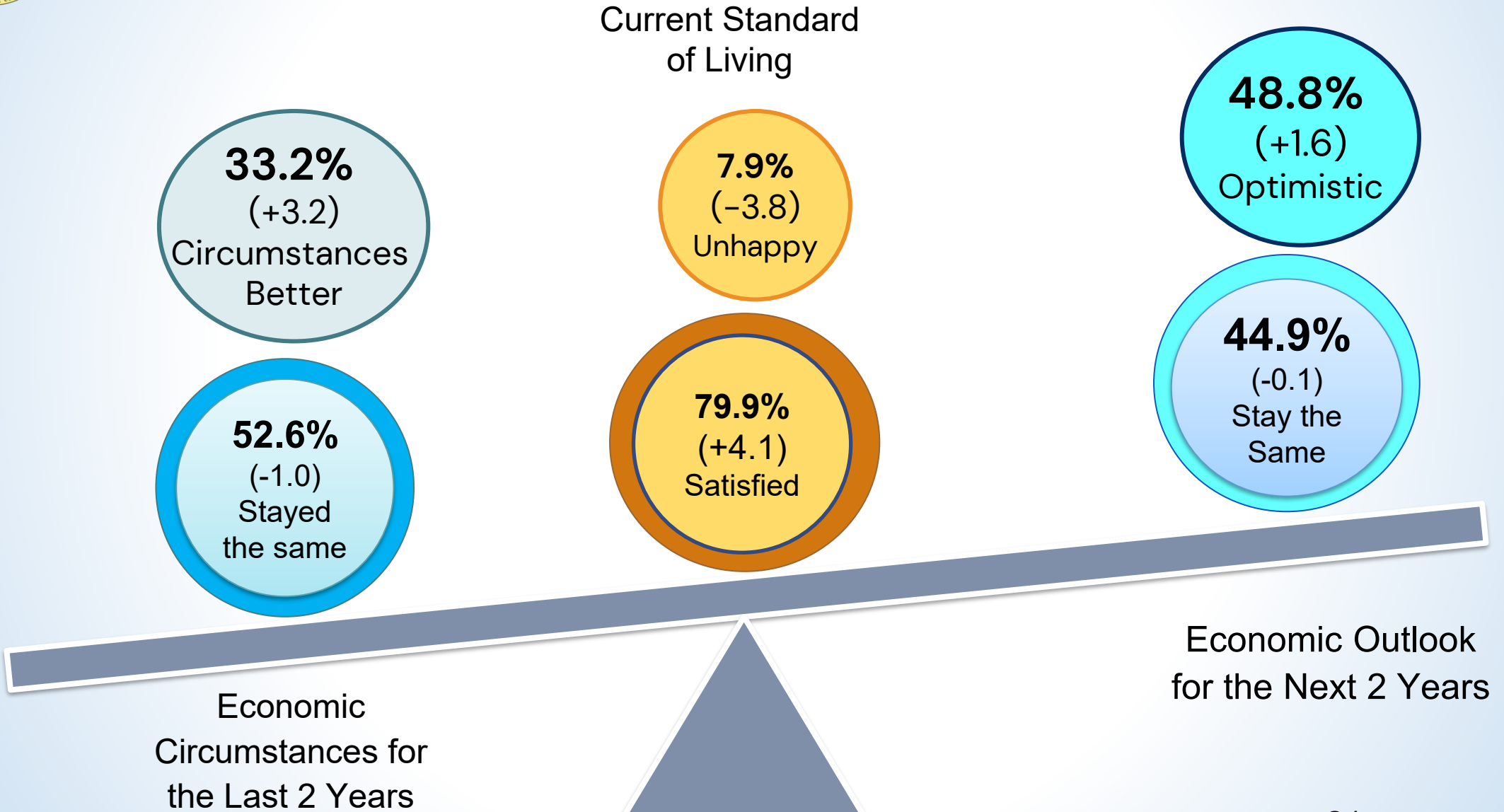
Fall 2025	Finance less than \$2,000	Finance between \$2,000 - \$5,000	Finance between \$5,000 - \$10,000
<b>Residents Finance Unexpected Payment</b>	Percent (%)		
Use Personal savings	72.8	50.7	34.6
Borrow from relatives	13.6	19.7	15.9
Borrow from friend	5.2	7.8	5.7
Sell an assets to get money	0.8	1.0	2.7
<b>Non-interest funding</b>	<b>92.4</b>	<b>79.2</b>	<b>58.9</b>
Borrow from a financial institution	5.4	17.0	35.4
Borrow from other informal lenders	1.0	2.2	3.8
Other	1.3	1.7	1.9

Fall 2024	Finance less than \$2,000	Finance between \$2,000 - \$5,000	Finance between \$5,000 - \$10,000
<b>Residents Finance Unexpected Payment</b>	Percent (%)		
Use Personal savings	69.4	47.9	31.2
Borrow from relatives	13.7	21.5	17.0
Borrow from friend	7.5	9.2	7.0
Sell an assets to get money	1.2	1.6	2.9
<b>Non-interest funding</b>	<b>91.8</b>	<b>80.2</b>	<b>58.2</b>
Borrow from a financial institution	5.9	15.2	36.1
Borrow from other informal lenders	1.6	3.1	4.0
Other	0.8	1.5	1.7

- Financial security, also known as “*savings for a rainy day*,” is the ability to cover an unexpected expense.
- Up to CI\$5,000, about 50.7% of the population can afford it directly from savings. Another 27.5% would borrow from friends and family, 1.0% would sell assets, and 19.2% would borrow from lenders.
- As unexpected expenses increase, financial lenders would be used more often.



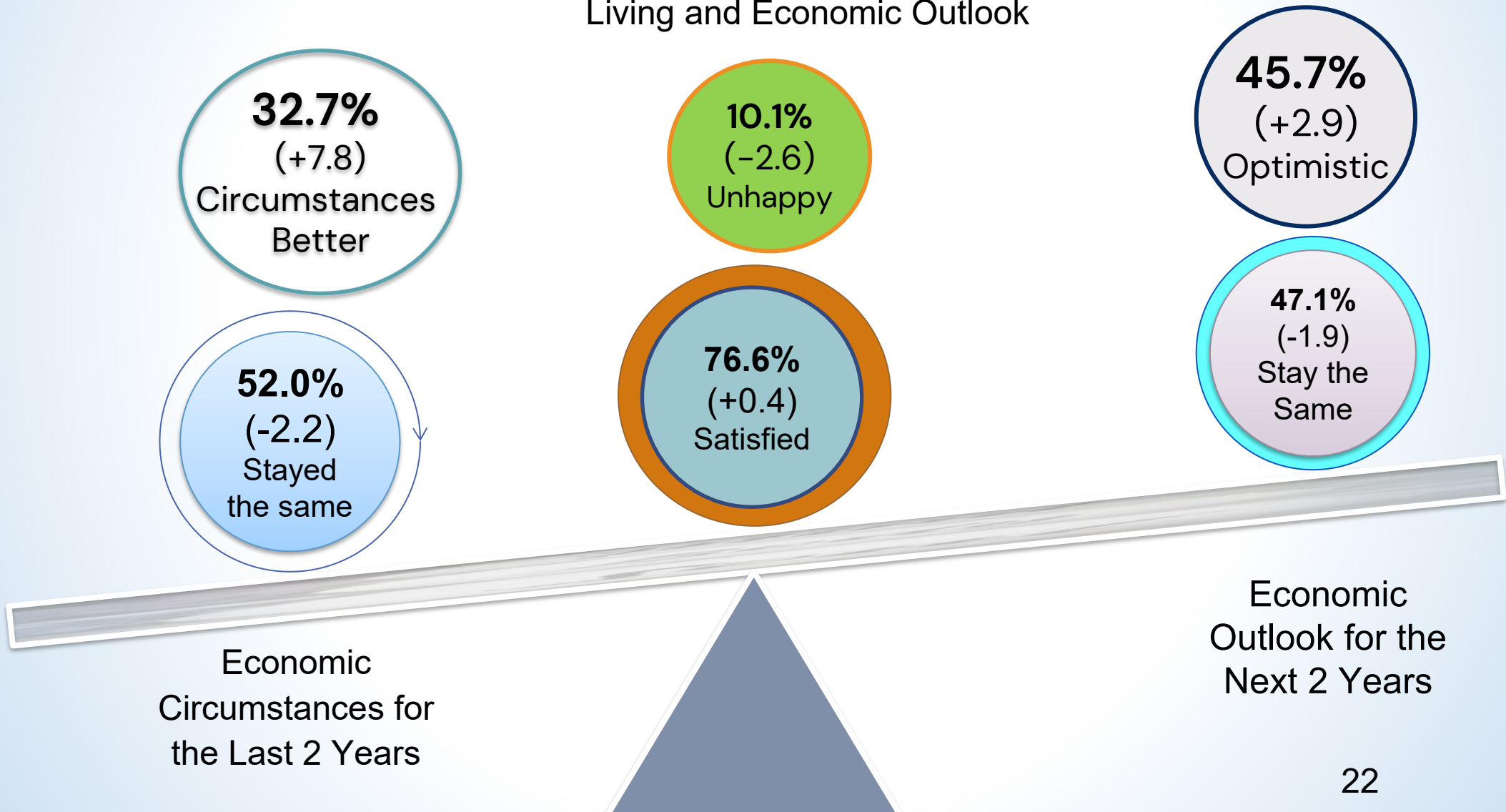
# 4. Economic and Physical Safety: past, present and future





# 4. Economic and Physical Safety: past, present and future

## Caymanians' Current Standard of Living and Economic Outlook





## 4. Economic and Physical Safety: Personal Feeling of Safety

- Feel safe in the community: 86.5% (+3.9)
- Feel safe in the Cayman Islands: 86.1% (+4.6)
- Feeling safe in public spaces: 86.3% (+5.0)
- Feeling safe at night in the community: 81.4% (+5.8)
- Feeling safe in the districts:
  - Sister Islands (91.6%), +6.7
  - North Side (90.7%), +22.5
  - West Bay (86.3%), +3.5
  - George Town (85.2%), +4.0
  - Bodden Town (82.8%), +6.2
  - East End (74.1%), -14.8





## 4. Economic and Physical Safety: Awareness of Crime/Protection

- 88.6% of respondents in the districts said crime stayed the same or improved, while 11.4% said it increased. In the Cayman Islands, increased crime was stated as 44.3%
- Respondents believed police protection did not worsen in the districts, and the Cayman Islands, 86% and 87.7%, respectively

All Residents	Increased	Stayed about the same	Decreased	Positive Response (%)
<b>Knowledge and Awareness of Crime*</b>	Percent (%)			
Crime in your community has.....	11.4	74.1	14.5	88.6
Crime in the Cayman Islands has.....	44.3	48.0	7.7	55.7
<b>Crime Average Score ( ___/100)</b>	<b>27.9</b>	<b>61.0</b>	<b>11.1</b>	<b>72.1</b>
<b>Knowledge and Awareness of Police Protection**</b>				
Police protection in your community has.....	10.9	75.1	14.0	86.0
Police protection in the Cayman Islands has.....	18.9	68.7	12.3	87.7
<b>Protection Average Score ( ___/100)</b>	<b>14.9</b>	<b>71.9</b>	<b>13.2</b>	<b>86.8</b>



## 4. Economic and Physical Safety:

Awareness of Crime/Protection in the Districts

### *Satisfaction %*

	Handling Crime in the Community	Handling Crime in the Cayman Islands	Police Protection in Community	Police Protection in the Cayman Islands
George Town	88.0	56.0	90.0	91.1
West Bay	92.1	71.3	88.1	87.6
Bodden Town	87.0	38.8	77.6	80.1
North Side	83.3	63.5	58.4	80.7
East End	97.2	54.8	83.8	88.5
Sister Islands	80.9	42.6	86.2	89.2



# 5. Leisure and Social Activities

## Leisure and Social Activities

**81.4%**

Caymanian: 80.5% (+0.2)

Different from Fall 2024 survey +0.5



Work-life Balance  
**77.3%**  
(+0.9)

Social Cohesion and Interactions  
**85.6%** (+0.2)



# Satisfaction with Work-life Balance

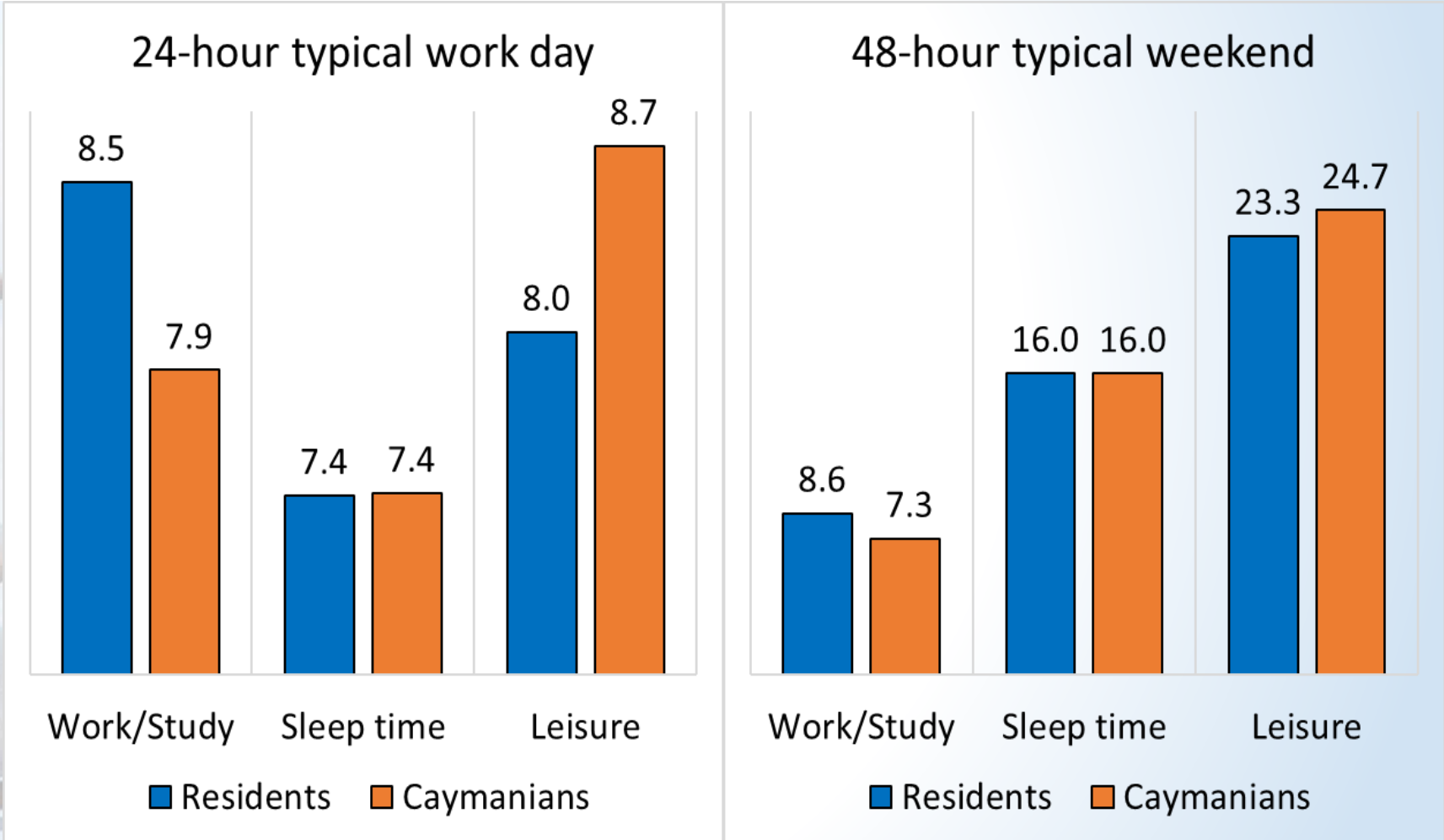


Residents	Caymanians	Non-Caymanians
Satisfaction <b>78.8% (+2.1)</b>	Satisfaction <b>75.6% (+0)</b>	Satisfaction <b>81.9% (+4.1)</b>
Dissatisfaction <b>8.7% (-1.2)</b>	Dissatisfaction <b>10.2% (-2.1)</b>	Dissatisfaction <b>7.4% (-0.9)</b>



# Work-Life Balance

How are residents using their time?





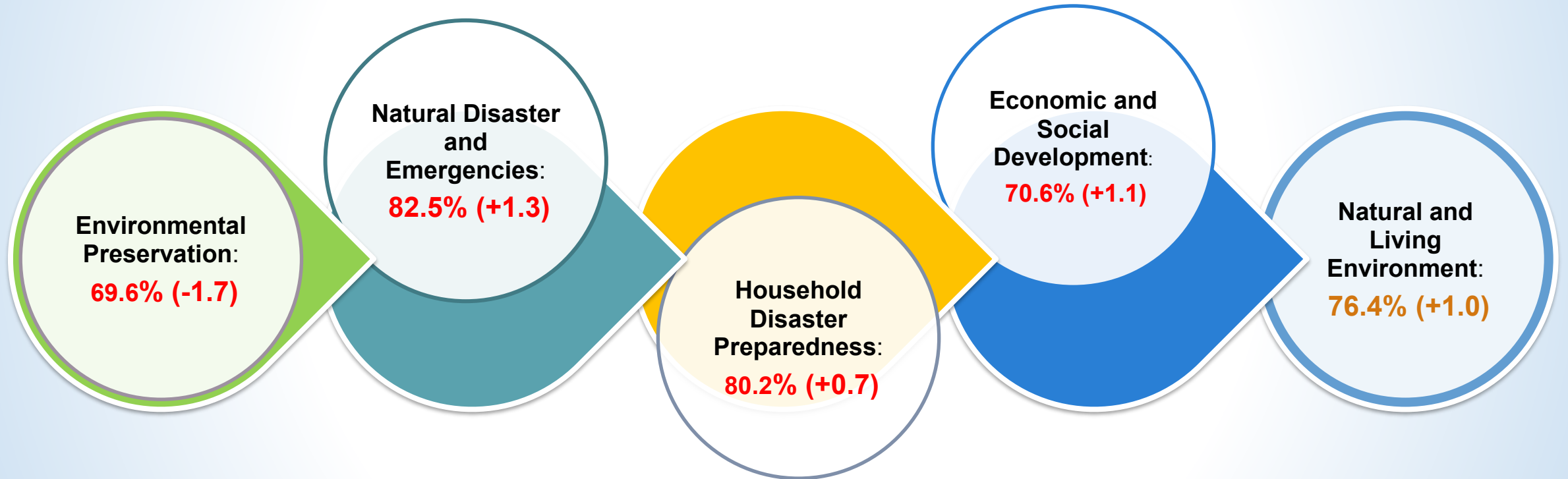
# Social Cohesion and Interactions

<b>Quality of Life Indicators - Selected</b>	<b>Overall Satisfaction (%) &amp; Positive (+)</b>	<b>Overall Dissatisfaction (%) &amp; Negative (-)</b>	<b>Caymanian Satisfaction (%) &amp; Positive (+)</b>	<b>Caymanian Dissatisfaction (%) &amp; Negative (-)</b>
<b>Leisure and Social Activities (Pg 66-83)</b>	<b>81.4%</b>		<b>80.9%</b>	
Worklife Balance	78.8	8.7	75.6	10.2
<i>Social Support Network</i>				
Relationship with family	92.2	2.5	89.9	3.4
Relationship with co-workers	86.2	2.3	83.6	3.4
Support when Sick	94.3	5.7	93.8	6.2
Support when Financial Problems	88.4	11.6	87.4	12.6
Support when Emotional Issues	91.6	8.4	91.3	8.7
General personal support	92.5	7.5	92.2	7.8
<i>Loneliness</i>	76.4	23.6	80.2	19.8
<i>Neighbourhood Social Cohesion</i>				
Helpful neighbourhood	66.7	7.5	64.8	10.8
Close-knit neighbourhood	55.5	13.3	54.2	17.6
Trustworthy neighbourhood	61.5	8.1	62.1	10.2
Incompatible neighbours	67.3	5.9	69.3	6.2
Neighbourhood cultural differences	45.2	14.5	45.6	17.3
Neighbourhood unknown to each other	58.3	14.3	63.1	14.5



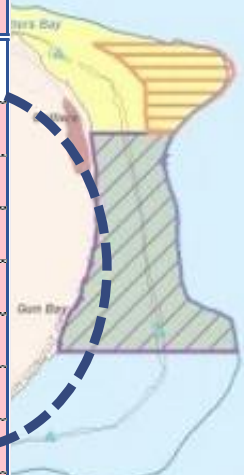


## 6. Natural and Living Environment

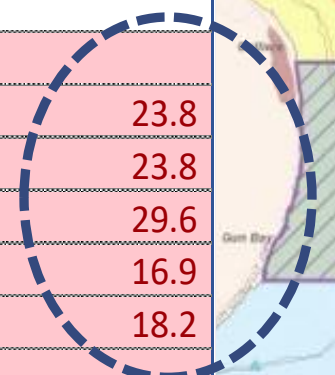


# 6. Natural and Living Environment

Environmental preservation, management and preparedness



<b>Quality of Life Indicators - Selected</b>	<b>Overall Satisfaction (%) &amp; Positive (+)</b>	<b>Overall Dissatisfaction (%) &amp; Negative (-)</b>	<b>Caymanian Satisfaction (%) &amp; Positive (+)</b>	<b>Caymanian Dissatisfaction (%) &amp; Negative (-)</b>
<b>Natural and Living Environment (Pg 84-119)</b>	<b>76.4%</b>		<b>74.9%</b>	
<i>Environmental Preservation</i>				
Waste Management - Institutions	67.8	17.6	61.1	23.8
Recycling Practices	56.3	20.8	50.8	23.8
Green Spaces and Walkable Communities	56.8	21.7	48.9	29.6
Marine and Land Protection Areas	64.9	11.6	62.4	16.9
Marine and Coastal Ecosystems	62.7	12.1	59.8	18.2
<i>Disaster Management</i>				
Disaster Mitigation - Institutions/Gov't	88.0	2.1	87.0	3.2
Disaster Preparedness - Institutions/Gov't	88.5	2.0	87.6	3.0
Disaster Response - Institutions/Gov't	88.5	2.0	88.9	2.9
Disaster Recovery - Institutions/Gov't	88.0	2.0	87.8	3.3
<i>Household Disaster Preparedness</i>				
Adequate disaster Supplies - Household	88.8	3.8	87.9	4.7
Dwelling safety - Household	86.5	5.1	88.1	5.5
Distance to emergency shelter - Household	85.5	3.5	85.0	3.6
Reserve disaster fund - Household	75.4	12.0	73.4	15.4





## 6. Natural and Living Environment

Economic and social development

<i>Quality of Life Indicators - Selected</i>	<i>Overall Satisfaction (%) &amp; Positive (+)</i>	<i>Overall Dissatisfaction (%) &amp; Negative (-)</i>	<i>Caymanian Satisfaction (%) &amp; Positive (+)</i>	<i>Caymanian Dissatisfaction (%) &amp; Negative (-)</i>
<b>Natural and Living Environment (Pg 84-119)</b>	<b>76.4%</b>		<b>74.9%</b>	
<i>Overall Development</i>				
Investment in Infrastructure	59.6	14.3	51.8	21.9
Human Capital Development	56.0	14.0	50.0	21.6
Technological Progress and Innovation	61.9	9.1	58.7	12.2
Access to Financial Resources	57.7	13.9	56.3	19.1
Good Governance and Institutions	57.2	10.9	53.5	15.7

- On average, at least 1 in 5 Caymanian respondents were dissatisfied with the infrastructure, human capital development and access to financial resources. 1 in 6 Caymanians is dissatisfied with good government and institutions.
- Around 50% of Caymanians were satisfied with human capital development and with infrastructure investment.



## 6. Natural and Living Environment

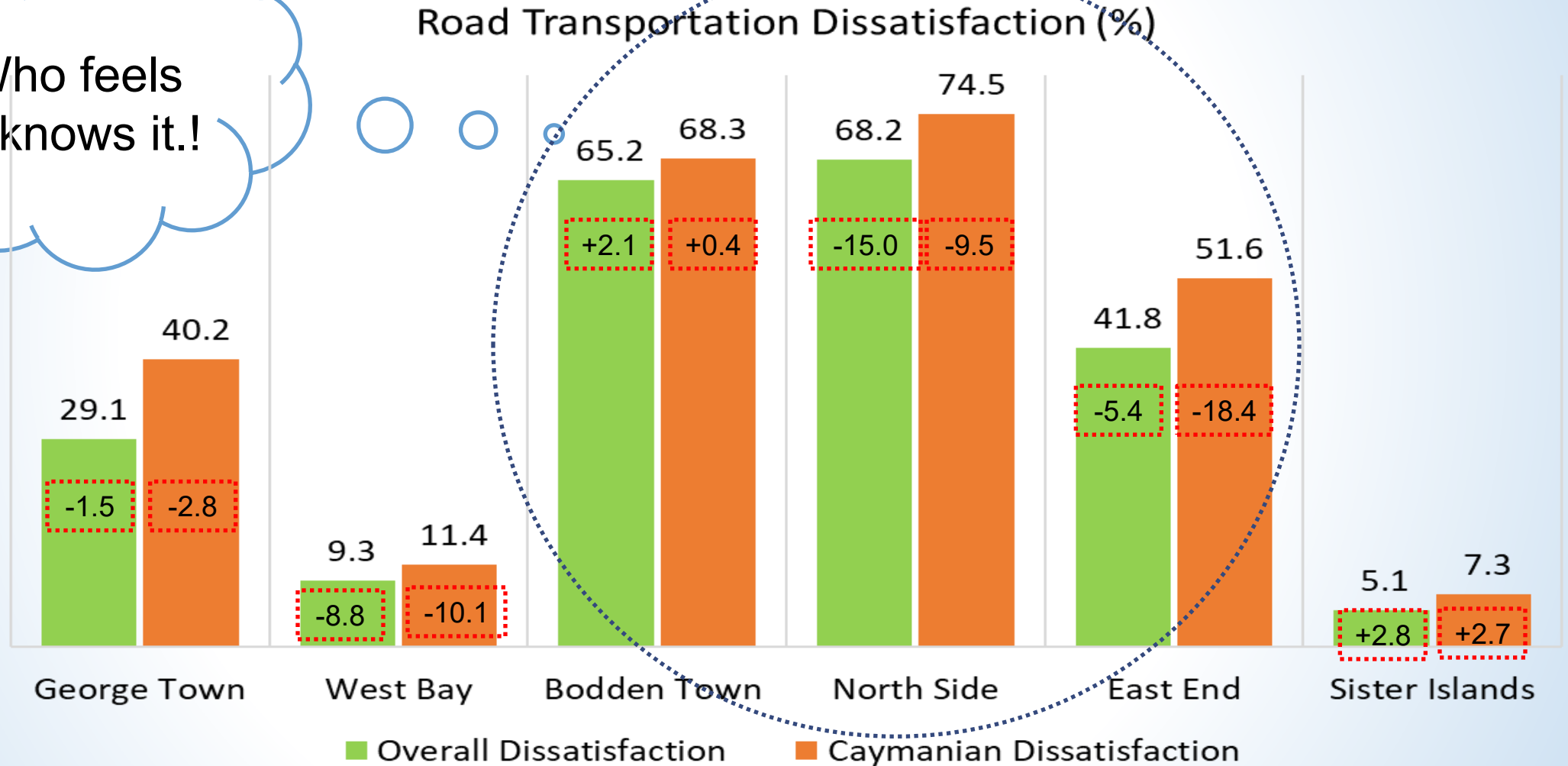
Economic and social development

<i>Quality of Life Indicators - Selected</i>	<i>Overall Satisfaction (%) &amp; Positive (+)</i>	<i>Overall Dissatisfaction (%) &amp; Negative (-)</i>	<i>Caymanian Satisfaction (%) &amp; Positive (+)</i>	<i>Caymanian Dissatisfaction (%) &amp; Negative (-)</i>
<b>Natural and Living Environment (Pg 84-119)</b>	<b>76.4%</b>		<b>74.9%</b>	
<i>Roads and Transportation</i>				
Traveling time on roads	53.3	32.3	44.5	41.5
Water drainage on roads	56.0	24.8	52.9	27.9
Road Users Knowledge and Training	33.0	44.0	25.8	54.7
Adequate road network	56.8	18.6	49.7	26.2
Road construction & repair timing	60.4	16.9	53.2	24.4



# Road Transportation: Time travelling on the roads

Who feels  
it, knows it.!





# 6. Natural and Living Environment

Economic and social development

<b>Quality of Life Indicators - Selected</b>	<b>Overall Satisfaction (%) &amp; Positive (+)</b>	<b>Overall Dissatisfaction (%) &amp; Negative (-)</b>	<b>Caymanian Satisfaction (%) &amp; Positive (+)</b>	<b>Caymanian Dissatisfaction (%) &amp; Negative (-)</b>
<b>Natural and Living Environment (Pg 84-119)</b>	<b>76.4%</b>		<b>74.9%</b>	
<i>Human Capital Development</i>				
Education and schools	65.9	11.3	65.8	16.3
Healthcare and public health	73.4	7.5	72.6	11.6
Job training and vocational programs	54.4	12.7	53.1	18.2
Entrepreneurship support (Small Business)	46.6	12.5	46.5	17.7
Community centers and recreational facilities	54.8	14.3	52.5	21.4
Adult education and lifelong learning	47.3	12.3	46.4	18.2

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





Thank you!

Discussion: Questions and Comments



# Discussion

## Pressure points

- Waiting time for medical services
- More quality jobs are needed
- Underemployment  
(Overqualification and full-time employment needed)
- Salary and benefit package not keeping up with inflation

## Pressure points

- Housing rental costs and affordable housing
- Overcrowded housing
- Income distribution: Minimum wage vs liveable wage
- Cost of living
- Public security and safety communication



# Discussion

## Pressure points

- Adequacy of work-life balance
- Loneliness and mental health
- Neighbourhood cohesion
- Dissatisfaction with environmental preservation
- Household disaster funding
- Economic development issues

## Pressure points

- Road and transportation dissatisfaction (especially in the Eastern Districts)
- Human capital development (job and vocational training, small business support, recreational facilities, and adult education and lifelong learning)