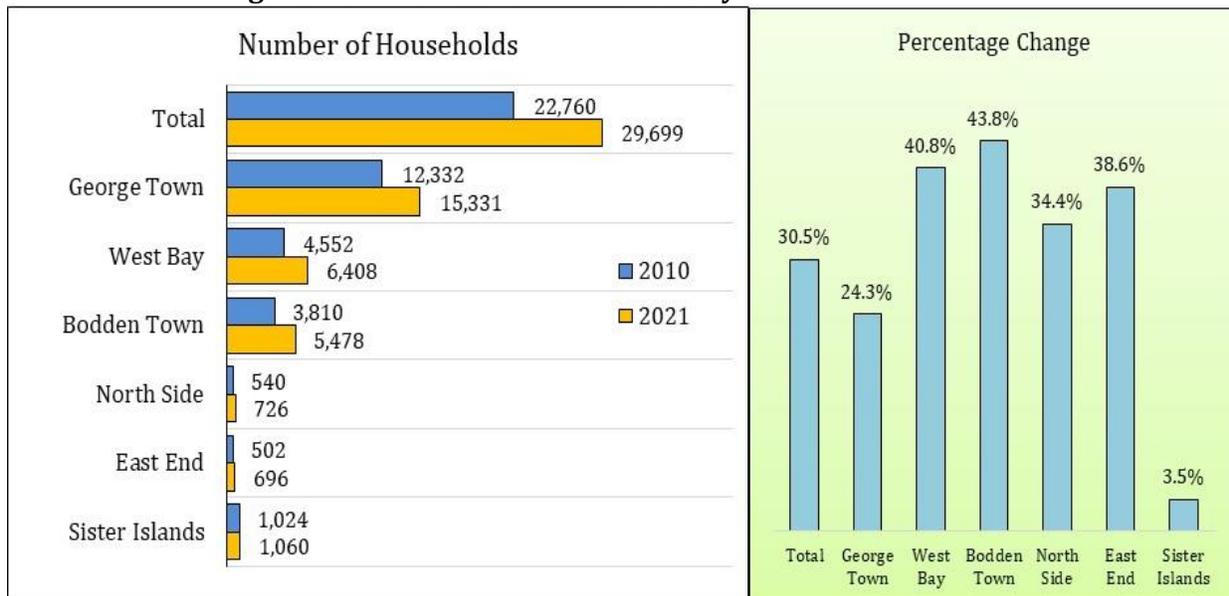


## 1.8 HOUSEHOLD AND HOUSING CHARACTERISTICS

### 1.8.1 HOUSEHOLD COUNT

A total of 29,699 households were counted in the 2021 Census. The 2021 Census data shows that 6,939 households were added between 2010 and 2021, representing a 30.5 percent increase over the 11 years. George Town expanded by 2,999 households; West Bay by 1,856; Bodden Town by 1,668; North Side by 186; East End by 194; and the Sister Islands by 36.

**Figure 1.8A: Number of Households by District 2010 vs 2021**



The rate of household increase was highest in Bodden Town at 43.8 percent. The increases in West Bay (40.8%), East End (38.6%) and North Side (34.4%) were higher than the national rate of growth (30.5%).

### 1.8.2 DISTRIBUTION BY DISTRICT

In terms of distribution, the majority (51.6%) of households in the 2021 count were located in George Town, while West Bay accounted for 21.6 percent and Bodden Town, 18.4 percent. North Side's and East End's share of households was 2.4 and 2.3 percent, respectively. The Sister Islands accounted for 3.6 percent.

The proportion of households in George Town and the Sister Islands declined while Bodden Town and West Bay grew since the last Census. West Bay and North Side had relatively stable shares.



**Table 1.8B: Comparative Distribution of Households**

District	2010		2021	
	#	%	#	%
<b>Total</b>	<b>22,760</b>	<b>100.0</b>	<b>29,699</b>	<b>100.0</b>
George Town	12,332	54.2	15,331	51.6
West Bay	4,552	20.0	6,408	21.6
Bodden Town	3,810	16.7	5,478	18.4
North Side	540	2.4	726	2.4
East End	502	2.2	696	2.3
Sister Islands	1,024	4.5	1,060	3.6

### 1.8.3 HOUSEHOLD SIZE

In the 2021 Census, the average household size declined marginally to 2.39 persons per household. Except for George Town, which remained constant over the census period, all districts recorded marginal reductions.

**Table 1.8C: Average Household Size by District<sup>4</sup>**

District	Average Household Size	
	2010	2021
<b>Total</b>	<b>2.42</b>	<b>2.39</b>
George Town	2.28	2.28
West Bay	2.47	2.39
Bodden Town	2.77	2.71
North Side	2.74	2.62
East End	2.80	2.65
Sister Islands	2.24	2.13

One-third of households (34.6%) was single-member household (see Table 1.8D). All the districts had a higher concentration of single-member households. Across all districts, two-member households accounted for about 30.2 percent of households. Large households of five members or more were more likely in Bodden Town, North Side and East End.

<sup>4</sup> This is calculated using the non-institutional population, which is the tabular population plus the non-response population estimate. The non-institutional population divided by the district household count.

**Table 1.8D: Number of Persons per Household by District**

District	Number of Persons per Household					
	Total	1	2	3	4	5 +
<b>Total</b>	<b>29,699</b>	<b>10,276</b>	<b>8,975</b>	<b>4,657</b>	<b>3,478</b>	<b>2,313</b>
<i>Proportion of total (%)</i>		34.6	30.2	15.7	11.7	7.8
		Proportion (%)				
George Town	15,331	37.1	31.1	14.8	11.0	6.0
West Bay	6,408	34.1	31.3	15.5	11.3	7.9
Bodden Town	5,478	27.8	27.2	18.3	14.6	12.1
North Side	726	32.1	28.0	15.9	12.2	11.8
East End	696	30.8	28.7	17.4	11.7	11.3
Sister Islands	1,060	41.3	29.8	14.8	8.8	5.2
Cayman Brac	930	37.7	29.8	16.7	10.0	5.8
Little Cayman	130	67.5	29.9	1.7	-	0.9

#### 1.8.4 OWNERSHIP OF DWELLINGS

Most of the households in the country (14,688 or 49.4% of all households) lived in furnished rented dwellings. A significant number also lived in their owned homes, with or without a mortgage.

**Table 1.8E: Households by Ownership of Dwellings**

Ownership of Dwellings	2010		2021		% Change
	#	%	#	%	
<b>Total</b>	<b>22,760</b>	100.0	<b>29,699</b>	100.0	<b>30.5</b>
Rented -Furnished	10,549	46.3	14,668	49.4	39.0
Owned with mortgage	6,359	27.9	6,787	22.9	6.7
Owned without mortgage	4,343	19.1	6,052	20.4	39.4
Rent-free provided by employer, relative or friend	702	3.1	673	2.3	(4.2)
Rented - Unfurnished	584	2.6	568	1.9	(2.7)
Subsidized rent provided by employer, relative or friend	91	0.4	128	0.4	40.8
Other	63	0.3	113	0.4	78.8
DK/NS	69	0.3	711	2.4	930.1

As depicted in Table 1.8E, there was a reduction in the proportionate share of household dwellings owned with a mortgage from 27.9 percent in 2010 to 22.9 percent, despite the overall number of homes owned with a mortgage increasing by 6.7 percent. The percentage of homes owned without a mortgage increased from 19.1 percent to 20.4 percent in 2021. The number of homes owned without a mortgage increased by 39.4 percent relative to the 2010 Census.

Homeownership without a mortgage was highest in North Side (33.2%) and lowest in George Town (15.7%), while homeownership with a mortgage was highest in Bodden Town (39.0%) and lowest in East End (15.7%) and the Sister Islands (16.6%) (see Table 1.8F).

**Table 1.8F: Percentage Distribution of Households by Ownership of Dwellings**

District	Total	Owned		Rented				Other	DK/NS
		Without mortgage	With mortgage	Rented - Furnished	Rented - Unfurnished	Rent-free	Subsidized rent		
<b>Total</b>	<b>29,699</b>	<b>6,052</b>	<b>6,787</b>	<b>14,668</b>	<b>568</b>	<b>673</b>	<b>128</b>	<b>113</b>	<b>711</b>
Proportion of District Total (%)									
George Town	15,331	15.7	18.9	58.3	2.3	1.8	0.3	0.3	2.3
West Bay	6,408	24.8	19.8	48.0	1.7	1.9	0.5	0.5	2.8
Bodden Town	5,478	22.5	39.0	32.2	1.4	1.9	0.2	0.5	2.3
North Side	726	33.2	26.3	29.9	1.7	3.6	2.6	0.3	2.4
East End	696	33.0	15.7	36.8	1.3	7.9	1.2	0.7	3.4
Sister Islands	1,060	32.4	16.6	38.7	1.7	8.5	0.7	0.3	1.0
Cayman Brac	930	34.5	18.4	38.2	1.9	5.4	0.3	0.3	0.9
Little Cayman	130	17.9	4.3	41.9	-	30.8	3.4	-	1.7

## 1.8.5 TYPES OF DWELLINGS

In 2021, households' accommodation of choice was mainly detached houses (11,021 or 37.1% of total) and apartments (9,697 or 32.7% of total). In all the districts, except George Town, most households lived in detached houses, while apartments were the most preferred type of dwelling in George Town.

**Table 1.8G: Number of Households by Ownership of Dwellings**

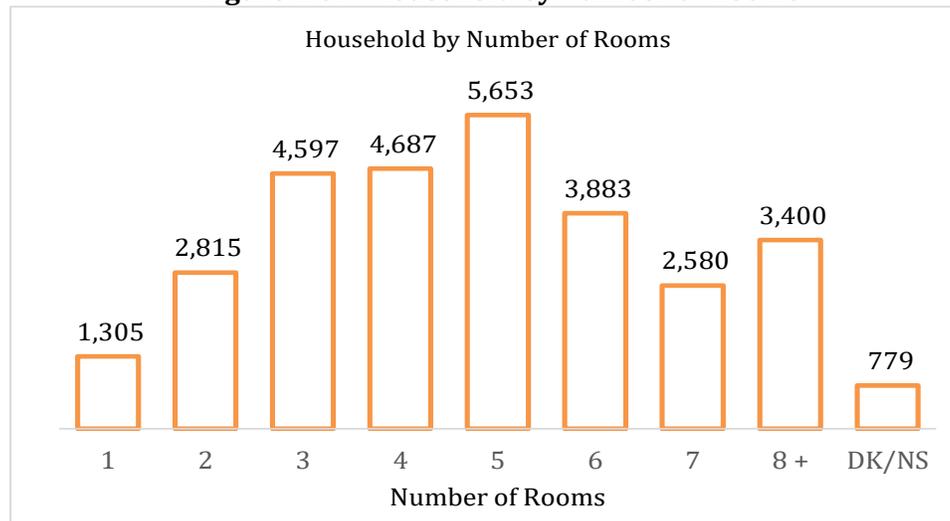
Dwelling	Total	George Town	West Bay	Bodden Town	North Side	East End	Sister Islands	Cayman Brac	Little Cayman
<b>Total</b>	<b>29,699</b>	<b>15,331</b>	<b>6,408</b>	<b>5,478</b>	<b>726</b>	<b>696</b>	<b>1,060</b>	<b>930</b>	<b>130</b>
Detached house	11,021	3,483	2,636	3,362	484	391	665	632	33
Semi-detached house	945	559	136	207	11	18	14	14	-
Duplex	1,897	913	429	425	38	28	64	62	2
Apartment	9,697	5,926	2,190	1,082	133	161	204	147	58
Condominium / townhouse	3,549	2,895	555	68	20	3	7	6	1
Studio	838	547	114	101	17	19	38	11	28
One-room	1,531	912	297	186	20	62	54	50	4
Combined business / dwelling	103	54	27	7	-	4	11	10	1
Boat / yacht	4	1	1	2	-	-	-	-	-
Other	72	25	16	25	1	3	1	-	1
DK/NS	42	15	6	12	1	6	1	-	1

### 1.8.6 NUMBER OF ROOMS

The highest percentage of households (19%) lived in homes with five rooms, most likely comprising of two (2) bedrooms, a kitchen, a living room and a dining room (bathrooms were counted separately).

One thousand three hundred and five households (or 4.4% of total households) lived in one-room dwellings; these households typically share a bathroom and kitchen with another household.

**Figure 1.8H: Household by Number of Rooms**



Approximately 15.7 percent of households shared a kitchen, and 11.1 percent shared a bathroom with another household. The sharing of kitchens and bathrooms was most prominent among households in George Town and East End.

**Table 1.8I: Percentage of Households with Shared Bathroom/Kitchen**

	Total	Share bathroom			Share kitchen		
		Yes	No	DK/NS	Yes	No	DK/NS
	#	Proportion of District Total (%)					
<b>Total</b>	<b>29,699</b>	<b>11.1</b>	<b>82.0</b>	<b>6.9</b>	<b>15.7</b>	<b>80.8</b>	<b>3.5</b>
George Town	15,331	13.6	79.7	6.7	18.6	78.0	3.4
West Bay	6,408	9.3	82.8	7.9	13.7	82.3	4.0
Bodden Town	5,478	7.8	85.5	6.7	12.0	84.9	3.1
North Side	726	6.0	87.5	6.5	11.1	85.7	3.2
East End	696	10.6	83.7	5.7	13.3	81.2	5.4
Sister Islands	1,060	6.7	88.0	5.3	10.6	87.7	1.7
Cayman Brac	930	6.8	88.8	4.3	10.6	87.8	1.6
Little Cayman	130	6.0	82.1	12.0	10.3	87.2	2.6

## 1.8.7 WATER SUPPLY

Most households in the Cayman Islands (90.5%) obtain their water from mains – piped city water or desalinated water - (see Table 1.8J). In the Sister Islands, most households had cisterns (rain or trucked water) (52.5%) as their main water source. Nonetheless, most households across all districts use bottled water (75.2%) as the primary source of drinking water.

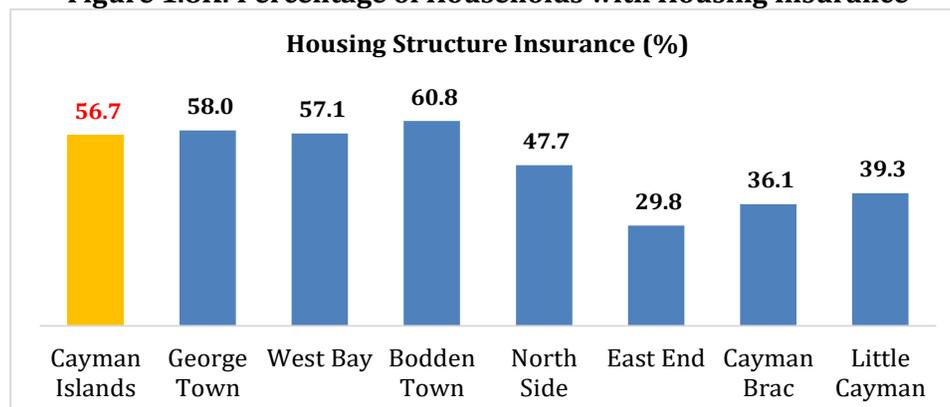
**Table 1.8J: Water Supply by District, Percentage of Households**

	Main Source of Household Water							Bottled Water Main Source of Drinking Water (%)	
		Mains (City water or desalinated)	Cistern (rain or truck)	Well / Others	Well	None	DK/NS		
<b>Total</b>	<b>29,699</b>	<b>26,883</b>	<b>1,020</b>	<b>821</b>	<b>773</b>	<b>3</b>	<b>972</b>		
Distribution (%)	100.0	90.5	3.4	2.8	2.6	0.01	3.3	75.2	
		Proportion of District Total (%)							
George Town	15,331	94.4	1.4	1.0	0.8	0.01	3.3	71.9	
West Bay	6,408	92.8	1.3	2.1	2.0	-	3.9	73.8	
Bodden Town	5,478	92.1	1.7	3.2	3.1	0.04	3.0	83.9	
North Side	726	78.0	7.5	12.4	12.0	-	2.1	84.4	
East End	696	75.1	2.9	17.7	17.4	-	4.3	79.0	
Sister Islands	1,060	31.8	52.5	14.6	14.5	-	1.1	79.3	
Cayman Brac	930	32.2	52.1	14.7	14.7	-	1.0	80.9	
Little Cayman	130	29.1	55.6	13.7	12.8	-	1.7	67.5	

## 1.8.8 HOUSING STRUCTURE INSURANCE

At least 56.7 percent of all households in the Cayman Islands had housing structure insurance in 2021 (see Table 1.8K). Among the districts, households in Bodden Town are most likely to be insured (60.8%), followed by George Town (58%) and West Bay (57.1%). However, most households in East End, North Side and the Sister Islands had no housing insurance.

**Figure 1.8K: Percentage of Households with Housing Insurance**



## 1.8.9 HOUSEHOLD AMENITIES

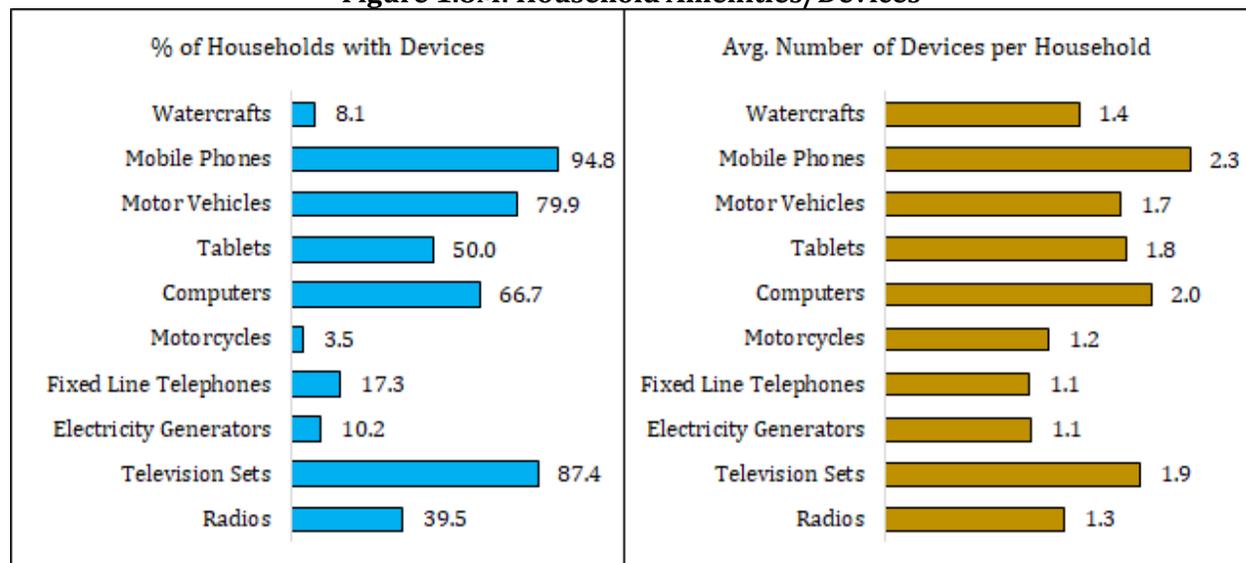
In 2021, households had high amenities ownership ratios: internet (91%), computers (66.7%), radio (39.5%), television (87.4%) and cell phones (94.8%). Of the 94.8 percent with cell phones, approximately 69.1 percent of those households had at least two (2) or more cell phones. However, only 17.3 percent of households had a fixed-line phone.

Among the districts, the proportion of household amenities within households was consistent with the national average.

**Table 1.8L: Proportion of Household Amenities by District**

	Total	Internet	Computers	Radio	Television	Cable / Satellite	Fixed Line Phones	Mobile Phones
		Percentage of households amenities (%)						
<b>Total</b>	<b>29,699</b>	<b>91.0</b>	<b>66.7</b>	<b>39.5</b>	<b>87.4</b>	<b>44.5</b>	<b>17.3</b>	<b>94.8</b>
George Town	15,331	91.6	66.3	34.8	86.5	44.3	13.3	94.8
West Bay	6,408	91.1	67.4	39.0	88.1	45.5	15.3	94.2
Bodden Town	5,478	91.2	71.3	50.4	90.2	46.7	26.3	95.6
North Side	726	88.7	62.3	49.1	89.0	39.8	26.3	95.4
East End	696	82.4	53.4	41.5	83.1	34.9	20.7	92.8
Sister Islands	1,060	88.3	57.0	44.8	84.2	41.1	33.6	97.1
Cayman Brac	930	87.7	56.1	48.5	85.8	43.4	35.2	97.3
Little Cayman	130	93.2	64.1	17.9	72.6	24.8	22.2	95.7

**Figure 1.8M: Household Amenities/Devices**



In the Cayman Islands, 79.9 percent of households own a motor vehicle, with an average of 1.7 per household. About 66.7 percent of households own a computer, with another 50

percent owning tablets. On average, ownership of computers and tablets is at 2 per household and 1.8 per household, respectively.

### 1.8.10 ENVIRONMENTAL ACTIVITIES AND RENEWABLE ENERGY

#### Renewable Energy

A renewable resource can replenish itself at the rate it is used, including wind turbines, solar cells, ground-source (geothermal) heat pumps and biomass, to name a few. Of the 29,699 households counted in the 2021 Census, 659 (2.2%) households are engaged in the production of solar renewable energy, of which 462 (70% of production) was for sale to the national electricity grid, while another 197 households (30%) produce renewable energy for household use only.

**Table 1.8N: Household Production of Renewable Energy by District**

District	Total Households	Solar Cells Electricity Production			Solar Water Heating	Geothermal Heat Pump
		Total	For Sale	Home Use Only		
<b>Total</b>	<b>29,699</b>	<b>659</b>	<b>462</b>	<b>197</b>	<b>47</b>	<b>7</b>
Renewable (%)		2.2	1.6	0.7	0.16	0.02
Percent (%) of district households						
George Town	15,331	1.8	1.3	0.5	0.16	0.01
West Bay	6,408	3.4	2.7	0.7	0.09	0.03
Bodden Town	5,478	2.3	1.6	0.7	0.24	0.06
North Side	726	1.1	0.6	0.6	0.14	-
East End	696	1.0	0.7	0.3	-	0.15
Sister Islands	1,060	3.0	0.1	2.9	0.20	-
Cayman Brac	930	1.1	-	1.1	0.23	-
Little Cayman	130	16.2	0.9	15.4	-	-

#### ENVIRONMENTAL ACTIVITIES

Approximately 71.8 percent of households purchase locally produced food, and 63.9 percent use energy-efficient bulbs (see Tables 1.8O and 1.8P). Purchasing reusable household items was common among 53.6 percent of households, and 44.6 percent reported purchasing eco-friendly or green products. Recycling and sorting refuse/garbage was more commonplace, with 36.1 percent of households engaging in this activity in 2021.

While 71.8 percent or 21,336 households purchased locally produced food, many of these households also engage in other environmentally friendly activities. For instance, 14,429 of

these households also use reusable items, while 16,821 purchase energy-efficient bulbs (See Table 1.80).

Of the 18,964 (63.9%) households purchasing energy-efficient bulbs, 11,422 households also purchased eco-friendly or green products. In addition, three in every five households engage in three or more environmentally friendly activities.

**Table 1.80: Households' Use of Multiple Environmentally Friendly Activities<sup>1</sup>**

Environmentally Friendly Activities	Recycling / Sorting Garbage	Purchase locally produced food	Purchase eco-friendly or green products	Use of reusable household items	Production of compost materials	Use of energy efficient bulbs	Use of 'Energy Star' qualified appliances
	#	#	#	#	#	#	#
Recycling/Sorting Garbage	<b>10,709</b>	9,579	7,477	8,086	1,559	8,911	5,682
Purchasing locally produced food	9,579	<b>21,336</b>	12,542	14,429	2,162	16,821	9,144
Purchasing eco-friendly or green products	7,477	12,542	<b>13,256</b>	10,673	1,826	11,422	7,209
Use of reusable household items	8,086	14,429	10,673	<b>15,912</b>	2,036	13,279	7,858
Production of compost materials	1,559	2,162	1,826	2,036	<b>2,301</b>	2,070	1,470
Use of energy efficient bulbs	8,911	16,821	11,422	13,279	2,070	<b>18,964</b>	9,460
Use of 'Energy Star' qualified appliances	5,682	9,144	7,209	7,858	1,470	9,460	<b>10,060</b>

<sup>1</sup>The diagonal boxes represent household engagement in the specific activity, other boxes represents the other environmentally friendly engagements household are doing simultaneously.

**Figure 1.8P: Households Engagement in Environmental Activities**

