**Minister for Finance & Economic Development Remarks**

**Deputy Premier Hon. Christopher Saunders, MP**

**2021 Census Of Population and Housing Report**

Introductory Remarks

Good afternoon everyone. I want to start off by thanking all of you for attending this press conference today. As the Premier noted earlier, this census was done under challenging circumstances and I too would also like to thank everyone that opened their doors and welcome the census workers into their homes. The information gathered during the census will guide many policies for this government going forward.

Recognising the historic nature of this census document, I am also pleased to report that the names of all the individuals that made this census report possible is also included in the report – all 436 of them. In short, it took 436 people to make this report possible today and on behalf of the government and the people of the Cayman Islands, I want to thank them for their service and contributions.

I actually also want to thank their families too, because in many instances again in the COVID environment, when we didn’t have what we did today, their families also sacrified their time.

Ladies and Gentlemen, my colleagues and I in this PACT Government believe that our people are our most significant economic asset of the Cayman Islands – thus the reason why we are a People-driven government first and foremost.

As Deputy Premier and Minister for Finance & Economic Development, as well as Minister for Border Control and Labour, my overriding mission is to ensure that we have the economy that is private sector driven where all of our people have access to opportunities that will allow them to develop their full potential and live the best life that they want for themselves and their families.

As I have said many times before, in order to make informed decisions, we need to have information and I cannot stress enough the importance of actually having accurate information, and again I want to thank everyone who helped us so that we can make decisions going forward.

As the Premier touched on earlier, when we took office we faced many criticisms for using a population estimate of 71,000 to determine our vaccination target. The census confirmed that we used the right number, and when it comes to the safety and security of our people we will not be afraid to make the difficult decisions. So again, I know people are giving us a hard time for it but I’m glad to see we stuck with the right number.

As many of you would be aware, population trends and quality of life indicators are very important when planning new programmes and initiatives as well as evaluating ongoing programmes. It is this information that guides the provision of many government services that are provided to the public in areas such as education, healthcare, and infrastructure. It is these trends that allows us to determine how many students we will have, their ages, and as such, how many classrooms will be needed as well as the number of teachers, assistant teachers, and administrative staff that will be required. Equally, it also helps us to forecast key health indicators, and yes, the number of doctors and nurses that will be required to care for our population. As I said before, we need information to make informed decisions and that is why we are so grateful to the hundreds of census workers and the thousands of residents that took the time out to complete the census survey. We cannot serve the public without information and feedback from the public, so again thank you.

Equally, I am pleased to report that the 2021 census included areas that were not previously included in past censuses such as:

* Literacy rate
* A more comprehensive set of questions on disability (measuring duration and severity) and associated illnesses
* Information on public and private schools is now separated in Census 2021
* We also looked at the mode of transport to school, mode of transport to work, capturing the location of their residences and location of school (as this will help us with transportation and road infrastructure planning)
* Environmentally friendly activities of households (such as sorting and composting)
* Number of household employees
* Renewable energy production for sale to the national electricity grid
* Incidence of Crime and what proportion of crime reported to RCIPS
* We also looked at Household engagement in Agriculture and Fishing
* And lastly we also looked at Households food insecurity measure, i.e. persons going to bed without food

We believe that these additional metrics will assist us in calculating our HDI or Human Development Index. This government believes that, while traditional economic metrics still have a purpose, those metrics need to be supplemented by other qualitative metrics that measure the quality of life for our people.

Like you, all of us in the PACT Government believes that there is a disconnect between the quality of our economy and the quality of life for our people, and one of our goals since taking office was to improve our data collection that focuses on quality of life.

I would like to pause at this moment to publicly thank the team at the Economics and Statistics Office that is competently led by Director Adolphus Laidlow who is also here today. From early on Director Laidlow recognized the focus of the government and proactively made the necessary adjustments in data collection and data reporting to help us on this journey of measuring the quality of life of our people.

As some of you may recall, the census questionnaire was broken down into the following 12 sections:

* Section 1 – Demographic characteristics
* Section 2 – Disability and Health Insurance
* Section 3 – School Attendance
* Section 4 – Highest Grade Completed and Examination Passed
* Section 5 – Marital and Union Status
* Section 6 – Fertility
* Section 7 – Employment
* Section 8 – Housing
* Section 9 – Mortality
* Section 10 – Emigration
* Section 11 – Crime
* Section 12 – Agriculture and Fishing Activity, and Food Security

Some of the highlights are as follows:

**Section 1 – Demographic characteristics**

The first area I want to highlight is Section 1 that looked at Demographic characteristics. In this section we looked at the population broken down by:

* Age
* Sex
* Status
* Religious Denomination
* Language spoken at home
* Country of birth
* District

to name a few.

As the Premier noted earlier, the final results showed that 71,432 residents were counted in the 2021 Census. This included 327 persons in institutions (prisons, dorms, retirement homes. etc.). The non-institutional population was 71,105. In 2010, when the last Census was completed, the non-institutional population was 55,036. Compared to 2010, the population increased by 16,069 persons or 29.2%.

The majority of the non-institutional population lived in, which was George Town – 34,921 or 49.1%;

* followed by West Bay – 15,335 or 21.6%;
* Bodden Town – 14,845 or 20.9%;
* Sister Islands – 2,257 or 3.2%;
* North Side – 1,902 or 2.7%; and
* East End – 1,846 or 2.6%

Compared to the 2010 population:

Bodden Town recorded the highest growth rate at 40.8% followed by:

* West Bay – 36.6%;
* East End – 31.2%;
* North Side – 28.6%; and
* George Town – 24.3%

The Sister Islands actually saw a decrease of 1.7% when compared to the 2010 census.

Additionally, of the 71,105 persons that made up the active population, 35,984 or 50.6% of the population were men and 35,058 or 49.4% were women.

This is a slight reversal since the 2010 census where 49.5% of the population were men and 50.5% were women.

The majority of the country’s population belongs to the working age group (15+ years old by international convention), with a count of 57,360 or 83.3% of the country’s population. Children 14 years and under totalled 11,451 or 16.7% of the total population. The elderly (65 years old and above) total 5,414 or 7.9% of the total population.

This resulted in the Cayman Islands having a dependency ratio of 31.52% which is well below the global estimate of 54.67%. In layman’s terms, the Dependency Ratio looks at people in our society that are economically active versus those who are “generally not” economically active. The reason I used the term “generally not” is in recognition that there are many people in our community that are above the age of 65 that is still economically active.

Among the 5,414 persons that were above the age of 65 – 4,699 or 87% were Caymanians.

It should also be noted that of the 5,414 persons above the age of 65 that 1,814 or 33.5% are still working. Of those that are not working:

* 23.1% - mostly depend on their pensions
* 17% - mostly depending on savings and investment
* 8.7% - social services; and

Others – depending on their spouse and other relatives for their financial support.

The average age of the population was 44 and the median age was 38.

**Section 2 – Disability and Health Insurance**

The next area I want to highlight is Section 2 that looked at Disability and Health Insurance. In this section we looked at incidence of medically diagnosed illnesses by type and disability as well as level of insurance coverage and type of insurance coverage to name a few. Some of the highlights are as follows:

The top two disabilities are sight with an incidence rate of 35 per 1,000 and lower limb (leg) disabilities with an incidence rate of 31.1 per 1,000 persons.

Additionally, the top three illnesses leading to disability were:

* Diabetes – 46.3 per 1,000
* Arthritis – 22.2 per 1,000 and;
* Cataract – 20.2 persons per 1,000.

Among the population:

* 93.1% had health insurance;
* 5.3% had no coverage, and;
* 0.2% were deemed uninsurable.

It should also be noted that 73.6% of the population was insured by domestic health providers and another 18% by the Government.

**Section 3 – School Attendance**

The next area that I want to touch on briefly is Section 3 that deals with School Attendance.

When we look at this area a total of 14,664 residents attended school either locally or overseas, where:

* 12,576 were full-time;
* 1,877 were part-time; and
* 212 were home-schooled

As noted earlier, one of the areas that we added in the census survey that was not in previous census surveys was literacy rate. I am pleased to report that of persons 10 years and older, the literacy rate was recorded at 98.6%

This is quite remarkable when considering that the global literacy rate is estimated at 86.3% and the literacy rate in Latin America and the Caribbean is estimated at around 94.5%.

**Section 4 – Highest Grade Completed and Examination Passed**

Staying in the area of education, as we moved to Section 4 that surveyed the Highest Grade Completed and Examination Passed – among the examinations passed, the top three completed examinations were:

* Bachelor’s degree – 17.9%;
* Vocational/trade certificate or diploma – 13.9%, followed by;
* High school diploma or equivalent certificate – 9.1%.

This is one area that I must state that, when we look at it, we actually have a higher proportion of our population holding university degrees, professional designations, vocational training and associate degrees. Compared to the 2010 census, the percentage increased from 45.5% in 2010 to 52.3% in 2021 of our population that had above a post-secondary education, so again we are moving in the right direction.

This is a number that the Government is committed to improving and the reason why Education is Broad Outcome Number 1 in our Strategic Policy Statement and why the government is committed to seeing both UCCI and ICCI becoming free for all our citizens.

**Section 5 – Marital and Union Status**

In Section 5 of the census report we looked at the Survey results relating to Marital and Union Status.

Among residents aged 15 years and older:

* 50.5% were legally married
* 38.3% had never been married
* 7.6% were divorced
* 2.9% were widowed; and
* 2.1% were legally separated

I will admit that I honestly considered highlighting more of those stats to make conversations amongst our population more interesting but decided not to when considering the next area that I will be briefly highlighting which is…

**Section 6 – Fertility**

Section 6 – Fertility. The survey results revealed that approximately 51.7% of all females aged 15 to 49 years are mothers. The prevalence of motherhood among the different age groups are as follows:

* Teens: 15 to 19 years: 1.7%
* Ages 20 to 24: 17.6%
* Ages 25 to 29: 33.9%
* Ages 30 to 34: 49.8%
* Ages 35 to 39: 66.7%

For females aged 40 to 49, over 73 percent are mothers by that age.

Additionally, while the overall replacement fertility rate was 2.0; the actual replacement fertility rate amongst Caymanian women was 2.1 which is on the positive side as it shows that Caymanian women today are able to generate stability in our Caymanian population going forward.

I just want to pause to kind of touch on this area a little bit.I think we can all agree that it takes 2 people to make a person, so in essence I refer to our Fertility or Replacement Rate of 2.0. This means that when those 2 people pass on, they at least leave a space for 2 more people to take their place. So they leave 2 people behind to replace them. So if you have a rate of 2.1% and above, it shows that you have a growing population. So in short, 20,000 people would have left 21,000 people behind – so there would be an additional 1,000 left over from that initial 20,000.

But to further put this number in context, approximately 2 months ago on the 24th May 2022, the National Center for Health in the United States reported a fertility rate of 1.66% for the United States for 2021. The fertility rate in the United States has generally been below the replacement rate since 1971 and consistently below replacement rate since 2007.

And again, if you can’t generate your own population – this is the reason why many countries turn around and have their own immigration policies – if you can’t grow a population organically then you have to do it inorganically by, in a sense, importing a population. So that’s why it is important for population planning that we at least have a rate of above 2.0. And in this case the Cayman rate is actually 2.1.

Recognising that we are now in a position to have a future stable population, I want to segway into the next area which is…

**Section 7 – Employment**

Section 7 that deals with employment.

The working age population was recorded at 57,360, of which 47,120 persons were in the labour force (those employed and those persons seeking and available for work). Caymanians comprise 50.7% of the working-age population and 45.2% of the labour force.

Total employment was registered at 44,441. Of these, Caymanians accounted for 19,494 (43.9% of total employment), while Non-Caymanians accounted for 24,947 (or 56.1% of the total).

The unemployed was measured at 2,679 or 5.7% of the labour force. Unemployed Caymanians were counted at 1,803, while unemployed Non-Caymanians numbered 876, resulting in unemployment rates of 8.5% for Caymanians and 3.4% for Non-Caymanians.

While I recognize that I am providing the highlights of the census as the Minister with responsibility for Finance, I have to change hats briefly and put on my Minster of Labour hat and briefly report that based on the preliminary results of the Spring Labour Force Survey that the overall unemployment rate has dropped from 5.7% in October 2021 to 3% at the end of June 2022 and that the Caymanian unemployment rate has dropped from 8.5% in October 2021 to 5.1% at the end of June 2022. This shows that while we are trending in the right direction, we still have more work to do.

The top five occupational groups, to switch back to the survey, in terms of total employment were:

* Professionals – 18.3%
* Service and Sales – 17.6%
* Craft and related occupations – 14.1%
* Elementary occupations – 13.3%
* Technicians and associate professionals – 12.6%

Altogether, these five groups account for 75.9% of total employment, 63.9% of Caymanian employment and 85.6% of Non-Caymanian employment.

The top five industries in terms of employment were:

* Construction – 14.2%
* Wholesale and Retail – 11.5%
* Professional, Scientific and Technical activities – 10.5%
* Financial and Insurance activities – 8.2%, and
* Public Administration – 7.0%

These altogether account for 51.4% of total employment, 59.9% of Caymanian employment and 44.8% of Non-Caymanian employment.

In short, the top 5 industries had more Caymanians employed than non-Caymanians.

Financial services, professional, scientific and technical activities and public administration are of the top five industries who had more Caymanians than Non-Caymanians.

In 2021, the country had overall average earnings of $49,611.

* Caymanians: $55,320
* Non-Caymanians: $45,594
* Males: $51,724
* Females: $47,241

Additionally, the overall median earnings for the country was $35,994. In layman’s terms, this means that 50% of the population earned above $35,994 and 50% of the population earned below $35,994. The median income for:

* Caymanians: $45,594
* Non-Caymanians: $31,194

Putting back on my Minster of Labour hat, there was one thing that jumped out to me is the number of women that were employed in the Construction industry which was 501. While this number represented only 8% of the jobs in the construction industry, the average earnings for women in the Construction industry was $44,990 versus $40,618 for men. In short, the women on average in the construction industry were earning more than the men.

The top average earnings by industry were:

* Professional, scientific and technical activities (accounting & legal) – $89,417
* Financial and insurance activities – $81,517
* Information and communication – $72,045
* Real estate activities – $67,414
* Electricity, gas, steam and air conditioning supply – $61,627
* Human health and social work activities – $60,613
* Public administration and defence; compulsory social security – $58,699

Additionally, I was a bit surprised at some of the earnings by gender and nationality within the same industry. While I am aware that there may be positions with different levels of seniority; nonetheless we need to make sure that it is indeed based on seniority or type of role and not anything else.

I raise this issue to say that while this government cannot guarantee equal outcome we will continue to push for equal opportunities.

Again, I implore employers and managers to ensure that people are treated fairly and paid equally when performing the same roles.

**Section 8 – Household and housing characteristics**

The number of households in the Cayman Islands increased by 6,939 or 30.5% going from 22,760 in the 2010 Census to 29,699 in the 2021 Census. During the same period, the average household size declined slightly from 2.42 persons in the 2010 Census to 2.39 persons in 2021.

The census survey also revealed that at least 56.7% of all households in the Cayman Islands had housing insurance in 2021. Among the districts:

Households in Bodden Town were most likely to be insured – 60.8%; followed by George Town – 58.0%, and West Bay – 57.1%.

However, the reverse was found in the other districts of North Side, East End and the Sister Islands where the majority of homes had no housing insurance.

However, I might add that of the 29,699 households, 20.4% of them were owned with no mortgage and that Cayman Brac (34.5%), North Side (33.2%) and East End (33%) were the districts that had the highest household ownership without a mortgage.

Of the 29,699 households counted in the 2021 Census, 659 (2.2%) households were 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.

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

**Section 9 – Mortality**

In 2021, the number of persons reported as deceased during the year before ‘Census Day’ was 229; 54.6% were males, while the other 45.4% were females. Consistent with the population distribution, most deceased persons were from George Town district, followed by Bodden Town and West Bay. The age group of the deceased was predominantly persons aged 60 years and older, while 82.5% (189 of the 229 persons) of the deaths occurred in the Cayman Islands.

**Section 10 – Emigration**

Of the 98 persons who emigrated from the Cayman Islands since the 2010 Census, the majority occurred within the last two years (56.1%), while another 25.5% left these shores more than five (5) years ago. The destination of choice for persons who emigrated was the United States of America, followed by the United Kingdom and Canada.

The main reasons cited for migration were education (52.0%), job opportunity (17.3%) and family reunification (10.2%).

**Section 11 – Crime**

The crime rate in the Cayman Islands stood at 24.7 crimes per 1,000 persons, 15 years and older.

Broken down by district:

* George Town: 26.4 per 1,000
* West Bay: 22.7 per 1,000
* Bodden Town: 27.1 per 1,000
* North Side: 23.9 per 1,000
* East End: 10.1 per 1,000
* Sister Islands: 9.1 per 1,000

In the twelve months leading up to the 2021 Census, victims of crime amounted to 1,428, which is 2.5% of the working-age population (15 + years). The age groups that ranged from 25 to 59 were the primary victims of crime and accounted for 75.5% of individual and household crimes.

Additionally, of the 1,428 total crimes committed during the last year leading up to ‘Census Day’, victims reported 974 or 68.2%, to the Royal Cayman Islands Police Service (RCIPS), which implies another 31.8 percent remained unreported as of Census 2021.

Female victims of crime report to RCIPS 70.1% of the time, while males reported 66.3%. This is important for us as a community, to have this much percentage of crime not being reported is really an incident. As a country this is something we cannot become insensitive too. I want to encourage every single citizen to do their job and report crime, so that the police can lower.

**Section 12 – Agriculture and Fishing Activity, and Food Security**

The COVID-19 pandemic raised concerns that adequate food supplies would not reach consumers as supply chains faced multiple challenges. The preservation of agri-food systems helps to ensure food security, nutrition, and people's livelihoods.

The twelve months preceding the 2021 Census show that 18.7% of households embraced agriculture and fishing activities. The Sister Islands' agriculture and fishing activities were the highest among the districts, with a 41.9% household engagement.

Bodden Town, East End, and North Side households engagement in agriculture and fishing ranged between 27% and 30%, while George Town with 13.1% and West Bay with 18.2% were the lowest. Overall, most households were engaged in only agriculture activities (47.8%), followed by only fishing with 36.8%.

Food insecurity is the disruption of food intake or eating patterns because of a lack of money and other resources. It is essential to know that hunger and food insecurity are closely related.

Hunger refers to a personal, physical sensation of discomfort, while food insecurity refers to a lack of available financial resources for food at the household level.

Food insecurity in the Cayman Islands was 2.2% (or 652 households). In response to the question, “Was there ever no food to eat of any kind for any member of this household due to the lack of resources to get food for at least one day in the past four weeks,” 652 households answered YES, and another 673 did not respond (DK/NS).

At a district level:

* George Town: 1.8%
* West Bay: 2.1%
* Bodden Town: 2.7%
* North Side: 4.5%
* East End: 4.5%
* Sister Islands: 2.3%

Naturally, this is a serious area of concern for this government and one of the reasons why we pushed the school meal programme very early on. However, there is still a lot of work to be done and we will be working with other private sector organisations to ensure that nobody that calls the Cayman Islands home should go to bed hungry.

While we accept that not everyone in the Cayman Islands can be rich, equally, we also do accept that nobody in the Cayman Islands needs to be poor. We have too much resources here for anyone to be going to bed hungry. This is one of the other things that is very dear to me and my colleagues.

**Conclusion**

Ladies and Gentlemen, I have presented the main highlights from the 2021 Census Report. However, there is far more information in the Report and even more detailed information that can be generated from the census database. The Report, as well as the other data from the database, will be made available soon. Therefore, I encourage everyone, whether in the public sector, the private sector, educational institutions, or the general public to make full use of the census information in their planning, decision-making, and studies.

The 2021 Census data serves as a critical forward planning tool. It allows the country to benchmark our performance as a society and measure how we meet the aspirations of residents. It is an invaluable information source for dialogue between government, the private sector and broader civil society. Our collective aim moving forward is to address the challenges posed by the data in this Report and formulate socioeconomic policies using the empirical evidence.

I urge all residents to take the time and read this comprehensive Report. It will serve as the foundation for evidence-based policy at the Government level and is indeed vital to decision-making at every level of society, including investment and business decisions.

In keeping with the 2021 Census theme "Everyone Counts", the Government will use this 2021 Census Report as our key reference while we work to continue the economic prosperity and social harmony our beloved Cayman Islands have long enjoyed for the present and future generations.

Thank you!