
32°19°N
64°46°W



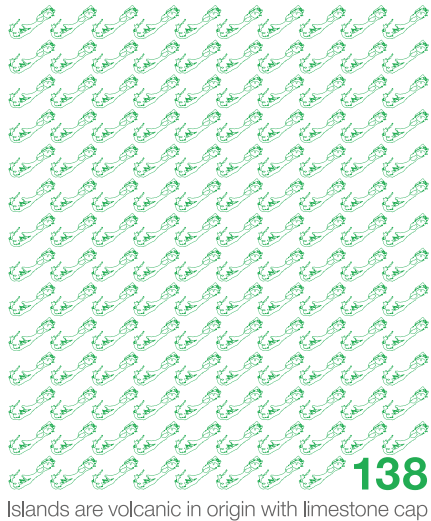
AREA: 20.5 SQ. MILES •

600 mi
(970km)
EAST OF
US COAST



Bermuda Vital Signs® Study 2017

BERMUDA'S VITAL STATISTICS



7 bridges connect the largest islands on the mainland



1505
Bermuda was sighted by Spanish seaman, Juan de Bermúdez

1609
First settlement as a result of shipwreck of the Sea Venture, bound for Virginia



13% of Bermuda's population are seniors (aged 65 and over)



POPULATION
64,237



REGISTERED VOTERS
46,669

583
LIVE BIRTHS 2015

POPULATION DENSITY
3,097
PER SQUARE MILE

295 MALE
288 FEMALE



2.46
DEATHS FOR EVERY
1000
LIVE BIRTHS

54%
IDENTIFY AS BLACK



\$63,657
Median gross annual income earned by job holders in establishments with ten or more employees

46%
IDENTIFY AS WHITE OR OTHER

LIFE EXPECTANCY
80.6
YEARS



49% of seniors live below the Low Income Threshold



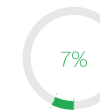
3,680 or 13% of households in Bermuda fell below the relative low income threshold of **\$41,132** relative low income threshold level or were economically disadvantaged.



36% CIRCULATORY ILLNESSES were the leading cause of death in 2015



9% UNEMPLOYMENT AMONGST PEOPLE 25-34 IN 2015



7% OVERALL UNEMPLOYMENT IN 2015 (2,348 PEOPLE)

CONTENTS

4

CEO's
Introduction

6

About The
Bermuda
Community
Foundation

7

About Our
Vital Signs®
Study

8

How To Read
The Report

10

Bermuda's
Vital Signs®

15

Summary Of
Findings



11

Health & Personal
Wellbeing



11

Economy
& Work



12

Housing



12

Education



13

Safety
& Security



13

Community
Wellbeing



14

Diversity
& Inclusion

CEO'S INTRODUCTION

It is with pride and excitement that we present Bermuda's first Vital Signs® Summary Report. This report provides insights on the dynamic quality of life in Bermuda, as determined by members of the community. Given that the Bermuda Community Foundation (BCF) exists "to provide an enduring source of funding to support and strengthen the community" we decided that the views of the community were essential for this project. We are grateful to all who participated.

In addition to obtaining public input by means of an independent survey, we reviewed numerous Bermuda-specific reports on community issues. The resulting full report or "white paper" is retained as the BCF's proprietary information which we will use to assist donors and policy makers to direct efforts and resources where they are most needed.

This summary document, however, is being made publicly available to provide everyone with a snapshot of the factors defining quality of life in Bermuda 2017. To add value, our plan is to conduct surveys at regular intervals – so we can measure the impact of targeted activity based on the survey results. It will enable us to

track effectiveness and ensure we are on the right track to improve life in our community.

Last year, when the BCF's Board of Directors embarked on this project, we were guided by three certainties:

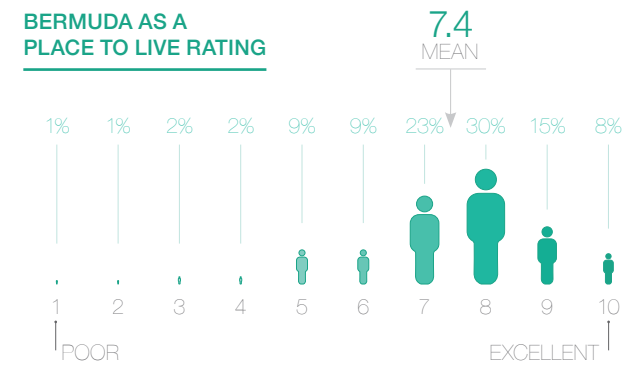
1. The BCF mission is to build funds to support the Bermuda community through the valuable work of the nonprofit sector.
2. In order to contribute to a stronger community, we need to understand the priorities as well as the key indicators within each priority area for Bermudians.
3. We can be most effective in our work if we listen to the community we exist to serve.

Research into how to carry out this work led to our participation in Vital Signs®, an international programme for community foundations, coordinated by Community Foundations of Canada. It is designed to leverage local knowledge to measure the vitality of communities and support action towards improving our collective quality of life.

Total Research Associates and Strategic Evaluation Consulting were our partners in this venture. Through

their work, we learned that people in Bermuda on average rate their quality of life a 7 out of 10 with a vast majority highly regarding Bermuda as a place to live.

BERMUDA AS A PLACE TO LIVE RATING



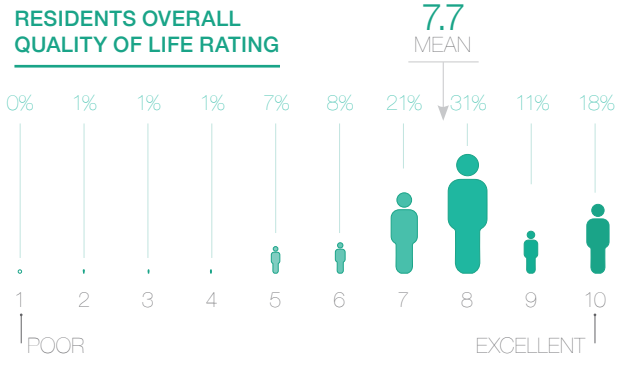
How would you rate Bermuda as a place to live?

What defines and influences quality of life in Bermuda for residents are the issues of health and personal wellbeing, economy and work, housing, education, safety and security, community wellbeing and diversity and inclusion.

CEO'S INTRODUCTION



Myra L. Virgil, PhD
CEO, Bermuda Community Foundation



How would you rate your quality of life in bermuda?

WHAT'S NEXT

Little of the Bermuda Vital Signs® information will come as a surprise and happily, the report provides validation for much of what we already know. But we have not previously had a way to measure whether we are actually gaining traction on improving the key priority areas that affect the quality of life for Bermudians and residents.

What the BCF will do is follow this survey with a series of “Seven Vital Conversations” where we will delve more deeply into the seven primary quality of life elements. By convening nonprofits and key stakeholders to discuss the

issues and plan how we can improve outcomes, we have a chance to work together towards a common goal.

We plan to update the white paper in 2018, using the 2016 census data when it becomes available. Then, in or around 2021, we will carry out a full Vital Signs® update.

As you read Bermuda's Vital Signs® Summary Report, bear in mind that the report reflects the issues that people in Bermuda believe are important and how they think we as a community are managing in these areas.

This report represents a significant step for our community. In the past, grant-makers, funders and policy-makers have typically hired consultants to study an identified local issue, to prepare and deliver a report. The Vital Signs® approach varies in that it is the members of our own community who have been asked to identify the important issues. There is the opportunity for synergy between both approaches – top-down (directed by leadership) and bottom-up (across-the-board input). BCF will continue to utilise evidence-based approaches to inform our work and the broader community as a whole.

ABOUT THE BERMUDA COMMUNITY FOUNDATION



Established in early 2013 as a company limited by guarantee with charitable and philanthropic objects, the Bermuda Community Foundation (BCF) is a registered Bermuda charity (948), company limited-by-guarantee and segregated accounts company registered under the SAC Act 2000.

Its purpose is to act as a grant-making organisation, facilitating and cultivating gifts from donors to non-profits, causes and public institutions, from arts and education to health and community services that serve the Island's residents.

The combination of the BCF's permanent endowment, the pooling of funds for investment and a shared infrastructure that allows donors to establish customised charitable funds, is designed to increase thoughtful and strategic funding of nonprofits and community projects.

To further fulfill our mission to create an enduring source of funds forever dedicated to the good of Bermuda, we direct our efforts and dollars into long-term solutions focused on priority issues for the community. How do we achieve that? The BCF utilises data to:

1 IDENTIFY THE GREATEST NEED

Vital Signs is a method of determining and measuring quality-of-life indicators in the community – from hunger and health to employment and the environment. We have produced Bermuda's first Flagship Vital Signs® Report, a comprehensive study on key quality of life priority areas and their indicators. The resulting data, combined with the BCF's community knowledge will enable us to identify potential investments in effective solutions to social problems, with a view to making a lasting impact on Bermuda.

2 PROVIDE INFORMED ADVICE TO WOULD-BE DONORS

With research, knowledge and experience, the BCF assists corporations, foundations and individuals with their giving strategies in a variety of ways.

3 ENABLE ACCESS TO INFORMATION

Not everyone wants to set up a fund; they may know they want to give to a particular area of nonprofit activity, but are not familiar with the players or their competence. www.GiveBermuda.org is an online resource with all the information a donor needs.

4 MONITOR THE IMPACT

Accurately measuring the benefit of funds granted has always provided a challenge for donors and their grantees. Between the Vital Signs project and a ground-breaking measurement tool, we believe that by 2018 we will be able to achieve this.

The Vital Signs® programme will provide the BCF, its clients, and other key stakeholders with critical information for planning and implementing funding strategies for Bermuda. Going forward, the BCF will use the Vital Signs® data in its work with funders, service providers and policy makers in order to use resources effectively and to improve outcomes in areas that we, as a community, believe are important to our wellbeing.

ABOUT OUR VITAL SIGNS® STUDY

The Bermuda Community Foundation has taken an important step in identifying the issues that are important to Bermuda residents. Vital Signs®, first established by the Toronto Community Foundation in 2001, has become the standard of excellence among community foundations around the world. The programme evaluates community vitality and wellbeing and plays an important role in advising funders on quality of life issues as identified by members of the community. Today more than 85 communities in Canada and around the world use Vital Signs® to mobilise the power of community knowledge for local impact.

Vital Signs® provides a wide range of relevant indicators and statistics. This research-based approach enables informed decision-making on initiatives that could have the greatest impact on the Island and its residents. Ultimately, the research will shine a light on key quality of life issues, providing valuable direction in identifying local priorities.

Unique to the Bermuda Vital Signs® study, the research was conducted using a multi-phased approach, including a scan of available resources, an

issue-ranking survey of Bermuda residents, a review of Bermuda-specific data reports, and finally a public perception survey of Bermuda residents.

This summary report will focus only on the perception data to highlight the voice of Bermuda's residents as the chief source of data informing our efforts. The public opinion findings were derived from two public telephone surveys of a random representative sample of the Bermuda population. The following graphic provides an overview of each stage of the research.

The complete report provides a more comprehensive picture of life in Bermuda by combining two forms of information:

- People's perceptions of quality of life in Bermuda and how well Bermuda is performing in these areas.
- Factual data about life in Bermuda (e.g., Bermuda's infant mortality rate as an indicator of the quality of healthcare) collected from such reliable sources as the Department of Statistics, the Bermuda Business Development Agency (BDA), the Bermuda Health Council, and the Bermuda Police Service.

About the Research Approach

REVIEW OF VITAL SIGNS RESOURCES

Identified and defined potential indicators of quality of life and developed an open-ended question to be included in the Bermuda Omnibus Survey®.



BERMUDA OMNIBUS SURVEY®

Bermudians were asked to volunteer the most important factors contributing to their quality of life. The top responses were used to guide the literature scan for supporting data.



INITIAL LITERATURE SCAN

Using the most important quality of life factors identified by Bermudians, a detailed list of relevant Bermuda-specific data sources was identified and the seven priority areas (Vital Signs®) were established.



PUBLIC PERCEPTION SURVEY

Guided by the seven Vital Signs®, existing data sources, and known gaps in the literature, the public perception survey was developed allowing Bermuda's residents to give more in-depth opinions on Bermuda's performance in each of the Vital Signs® areas.

HOW TO READ THE REPORT

Vital Signs® is a community check-up conducted by community foundations worldwide. It measures the vitality of participating communities and identifies significant trends in a range of areas critical to quality of life.

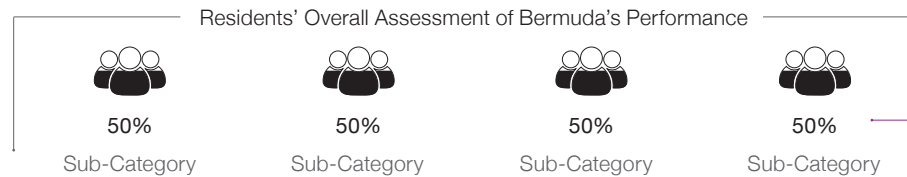
SCORING BERMUDA'S VITAL SIGNS®

A public perception survey was designed to capture and assess a wide variety of people's opinions of quality of life and Bermuda's performance within these areas. Specifically, the survey measured the perceived relative importance of a series of indicators related to the seven broader priority areas in determining quality of life. Residents' perceptions of Bermuda's performance on those same factors were also assessed. A concrete measure of whether or not Bermuda meets to residents' expectations on each factor was obtained by comparing importance ratings against performance ratings. In turn, the indicators that do not meet residents' expectations could be identified. In addition, a regression analysis was conducted to determine the drivers of quality of life, and as a result, which indicators are most relevant to Bermuda.



VITAL SIGNS® CATEGORY

Priority Area. One of the most important items influencing your quality of life.



Your views on Bermuda's performance in this area.
Top of mind topics that stand out as strong indicators of the priority area.

In this position, you will find a description of the priority area and what it means.

What People Think



Title
 This section provides a sample of responses to survey questions on factors related to the priority area.

Description of priority area. What it means.

Your assessment of related factors as polled in this study or other sources



Title
 This section provides a sample of responses to survey questions on factors related to the priority area.

Date of source publication



Your overall opinion on how we are performing on this Vital Sign®

HOW TO READ THE REPORT

PRIORITY AREAS

This report reveals seven priority areas or categories that are made up of 18 indicators that the community thought should be considered when assessing the overall vitality of Bermuda. The priority areas comprise what residents think as important to the quality of life in Bermuda:

-  Health and Personal Wellbeing
-  Economy and Work
-  Housing
-  Education
-  Safety and Security
-  Community Wellbeing
-  Diversity and Inclusion

PUBLIC PERCEPTION SCORES

Residents of Bermuda were invited to participate in a survey to rate Bermuda's performance across the seven issue areas.

An analysis of gaps between scores based on residents' expectations and the Island's performance was conducted to see where differences might exist. This analysis specifically looked at the portion of the population who considered a factor critically important (scores of 9 and 10), but do not feel that Bermuda

performs well in that regard (scores of 1 to 6). Ideally, performance gaps should be as small as possible, indicating that residents' expectations are met.

The resulting public perception scores represent the opinions of a statistically valid number of residents.¹

SOURCES

The data were collected with the assistance of Total Research Associates and Strategic Evaluation Consulting. In the full report, reliable sources such as the Government of Bermuda's Department of Statistics were used with an emphasis on the most current and geographically specific data possible. Existing data from a variety of local sources were also used.

Where relevant throughout the full report (from which this summary has been extracted), references to the data table are noted, indicating where the information is found, either from secondary sources cited in the bibliography section of the report, TRA's Bermuda Omnibus (referred to as Omni tables) or from the public perception survey (referred to as BCF tables). Percentages shown in the graphs may not always add up to 100 percent due to rounding.

WHAT YOU CAN DO



Read, Remember & Reflect.

Take the time to read the report and reflect on the data and what it means to our community. Vital Signs® is a long-term initiative. Future reports will add context to these findings and help the community gauge its progress. Combining statistical analysis with community consultation provides a more complete picture of how we are doing.



Act & Support.

If you're moved by what you read, think of ways that you can participate. Share the findings from the report with your friends, colleagues, employees, employers, board members, students, neighbors and elected officials. Use the report as a starting point for conversations and positive action. There are numerous organisations working to improve our community; they could benefit from your participation and/or financial support.



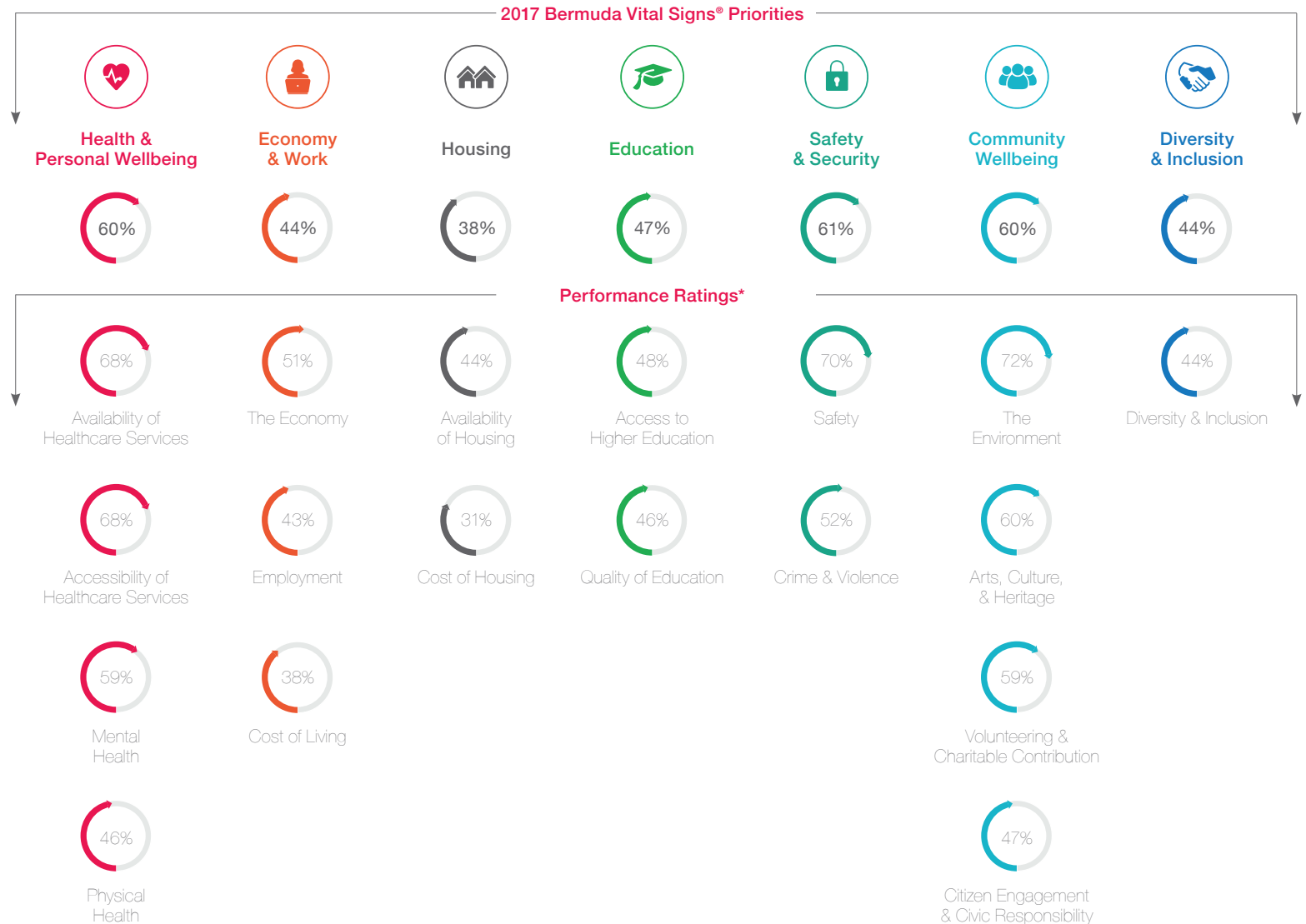
Contact Us!

We know the issues and organisations in our community. If you are looking for ways to make a difference, we can help.

¹It must be noted that some potential issue areas did not statistically stand out on their own due to inadequate responses, weighting of data, and/or the lack of robust local data to substantiate. As a consequence, some items could not be included in this report.

BERMUDA'S VITAL SIGNS®

Through the study methodology, including public perception data and a review of secondary data regarding Bermuda and its people, seven Vital Signs® were identified as most relevant to the vitality of Bermuda.

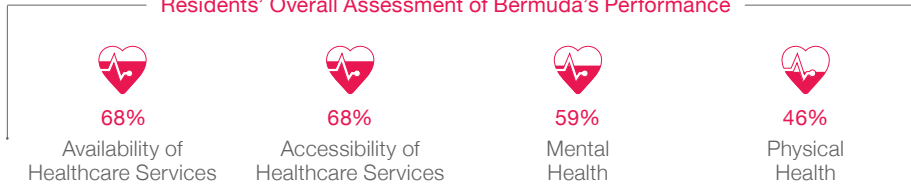


*% offering scores of 7 to 10 on a 10-point scale



HEALTH & PERSONAL WELLBEING

Residents' Overall Assessment of Bermuda's Performance



This aspect of quality of life refers to the general health status of the population including both physical and mental health, and the availability and accessibility of healthcare services.



Survey results show that Bermuda performs well at meeting residents' expectations of availability and accessibility of healthcare services. Further, opinions are generally favourable on the quality of healthcare available in Bermuda with some room for improvement. With respect to residents' health status, mental health is generally considered good, while opinions of physical health is less positive. Despite the positive outlook on the availability and accessibility of healthcare services, there is a great deal of concern regarding its affordability. While healthcare

What People Think



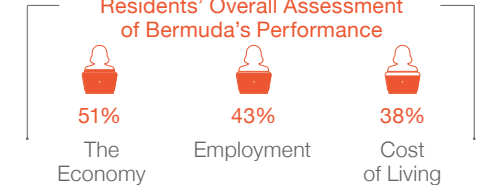
spending per household is higher than the international average, the Island's spending per capita is generally aligned with other jurisdictions.



ECONOMY & WORK

This aspect of quality of life refers to the overall economic viability and sustainability of a community, including the role and contribution that the local economy plays in the broader regional and global context.

Residents' Overall Assessment of Bermuda's Performance



While survey respondents generally view the Island's economic performance as fair, the cost of living was identified as the most problematic area related to the economy and work environment. This is linked to increased inflation, perceptions of household wellbeing and conditions for making a large purchase being unchanged over the previous year. Increasing unemployment on the Island, or the perception thereof, also caused concerns.

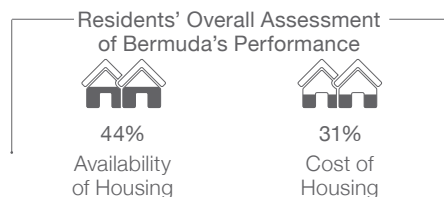
What People Think



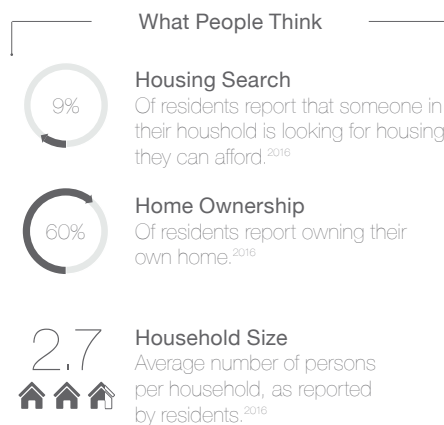


HOUSING

Stable and affordable housing plays an important role in contributing to vibrant communities, as well as in providing families and individuals with a sense of security and stability.

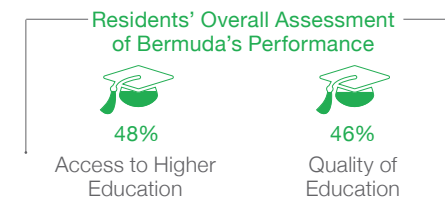


Survey findings suggest that home ownership emerges as a strong driver of quality of life. Of the two factors considered in rating the housing situation, residents are least satisfied with the cost of housing over the availability of housing. Nonetheless, the majority of residents currently own their home, and only one in ten residents report someone in their household currently looking for housing, but not being able to find an affordable option.

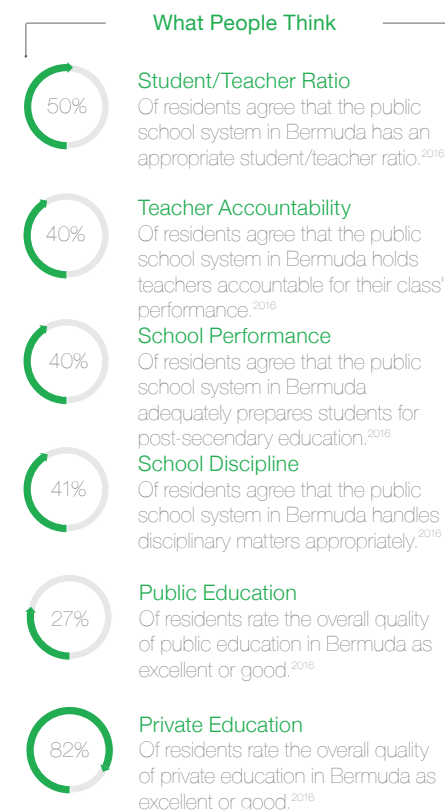


EDUCATION

Human capital that influences quality of life encompasses the knowledge, skills, competencies and other attributes embodied in individuals and communities. These attributes contribute to overall creativity, vitality and wellbeing of communities.



Residents surveyed appear to be only moderately satisfied with the quality of education and access to higher education. The majority of students attend public schools, rated fair or poor, rather than the private schools which are rated good or excellent. While the student/teacher ratio in public schools is considered appropriate, opinions are more divided on whether the public school system adequately prepares students for post-secondary education, whether teachers are held accountable for their class performance, and whether they handle discipline matters appropriately.



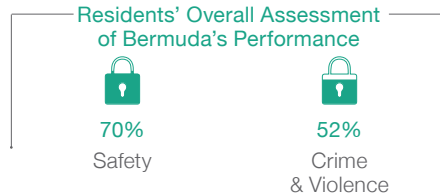


SAFETY & SECURITY

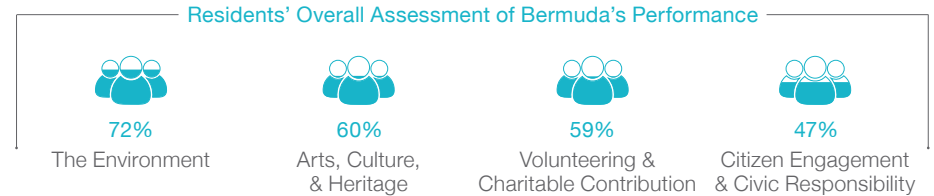
Feelings of safety in one's community can affect overall quality of life.



Perceptions of safety and security rated the highest – and took into account the level of crime and satisfaction with the police. The level of crime on the Island is one indication of Bermuda's performance in this regard. However, there is room for improvement, particularly with respect to perceptions of crime and violence.



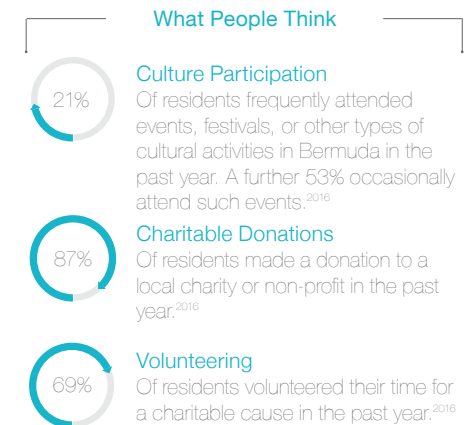
COMMUNITY WELLBEING



Community wellbeing is an indication of the degree to which residents are actively engaged in the local culture and community, and are taking action to improve their community in terms of being a good place to live.



Residents generally perceive Bermuda's performance in terms of community wellbeing favourably, are engaged in their community and particularly value arts, culture, and heritage. Most survey respondents report having at least occasionally attended events, festivals, or other types of cultural activities in Bermuda in the past year. There are widespread financial contributions to charitable or non-profit organisations by residents and most have volunteered



for a charitable cause. Opinions of Bermuda's civic engagement and civic responsibilities are less pronounced, suggesting that either residents are not as engaged in this area, or that they are not as informed. Finally, residents believe that Bermuda's performance in the environment sector has been key to community wellbeing, with the majority offering positive ratings.



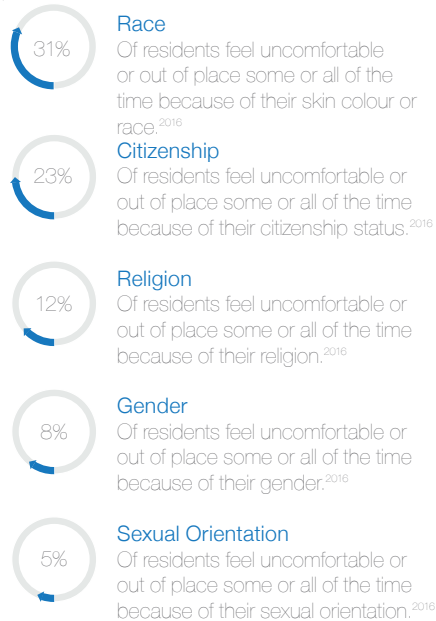
DIVERSITY & INCLUSION

Diversity and inclusion in a community is based on how well a community treats its vulnerable populations and where diversity is welcomed and celebrated. It is an indicator of a community's awareness and ability to address disparities.



Less than half of survey respondents view Bermuda as an inclusive community. According to the data, feelings of exclusion are determined by skin colour or race, while feelings of alienation were also experienced according to citizenship, religion, gender or sexual orientation.

What People Think



SUMMARY OF FINDINGS

Overall, Bermuda's performance in relation to the various factors which determine quality of life for residents is perceived as moderate, with a number of areas warranting particular attention. Areas that are considered to be performing moderately include Health and Personal Wellbeing, Education, Safety and Security, and Community Wellbeing. Areas deemed to be performing fairly, but requiring some attention, include the Economy and Work, Education, and Diversity and Inclusion. The last area, Housing, received the lowest rating with a poor performance that requires close attention.

Public perceptions and awareness of community needs generally align with the literature, though increased communications and education in some areas are warranted. As mentioned, residents most strongly point to a need to address Bermuda's housing situation, particularly in terms of affordability. Further, concerns are heightened around employment

and the cost of living on the Island. These results are mirrored by a sharp growth in extended family households observed over the past decade. This largely stems from a significant rise in housing costs, a shrinking job market, and inflation outpacing wages.

Meanwhile, perceptions of healthcare in Bermuda are relatively positive, including with respect to the availability and accessibility of healthcare services, as well as the population's physical health. That said, the findings suggests that we take a more critical look at this aspect of health. Specifically, a notable minority of residents have had to travel overseas in the past year for medical treatment otherwise unavailable in Bermuda. The majority cite limitations in the affordability of healthcare, despite the fact that most have healthcare insurance. As well, greater communication around health issues facing Bermuda's population is needed, particularly with respect to body weight and the critical rate of diabetes facing the Island.

SUMMARY OF FINDINGS

Residents' mental health is generally good based on the limited data available. Residents' self-assessed level of stress is moderate overall, and the reported rate of suicide is lower than in comparable countries. Further, residents appear to have been able to access emotional support when needed.

It is also worth noting that residents' perceptions of crime and violence on the Island are relatively moderate, despite significant progress made in recent years. In addition, perceptions of diversity and inclusion are moderate, when in reality, disparities in quality of life are observed across the population.

Bermuda's community wellbeing emerges as a key strength in the research, particularly with respect

to the Island's performance on the environment and the arts, culture, and heritage. That said, when identifying the most important factors in determining quality of life, the factors related to community wellbeing were the lowest priorities. This finding is particularly important given that arts, culture, and heritage emerge statistically as a key driver of overall quality of life. With this in mind, there may be an opportunity to improve perceptions of quality of life by heightening awareness of the Island's strengths and the importance of community engagement and participation in Bermuda's arts, culture, and heritage. There is a need to address disparities in access to community programming and local events, as participation is correlated with household income.

Special thanks to the Vital Signs Bermuda project team:

Dr. Tamara Gathright Fritz (Research Coordinator)
Amanda Outerbridge (Editor)
Michelle Grant (BCF Programme Associate)

Bermuda Community Foundation's Board of Directors:

Peter Durhager (Chair)
Amanda Outerbridge
Brian O'Hara
Nikkita Scott
Michael Brace
Michael Schrum
Myra Virgil (Managing Director)

Bermuda's Vital Signs has been produced with the help of:



BCF's work is made possible by the following organisations and individuals:



BERMUDA COMMUNITY FOUNDATION

INVESTORS & SUPPORTERS

GIVE

Bermuda.org

The
ATLANTIC
Philanthropies

RenaissanceRe

Buchanan
Charitable Fund



pwc
(Pro bono annual audit)

Bloomberg Philanthropies



HEMERA FOUNDATION



XL CATLIN



MERITUS



Conyers Dill & Pearman
(Formative legal advice)

Creating an enduring source of funds forever dedicated to the good of Bermuda

Banner credit goes to Brimstone Media Ltd.

VITAL RESOURCES

Sources and reference materials that informed the Bermuda Vital Signs®

COVER INSET

All statistics are taken from the CIA Factbook and are 2010 estimates unless otherwise stated.

Historical dates: Bermuda Facts and Figures Report 2016 – Bermuda Department of Statistics

Annual income: The Bermuda Job Market Employment Brief 2016.

Bermuda Department of Statistics. https://www.gov.bm/sites/default/files/6797_EB_June_2016.pdf

Population Figures: Bermuda Facts and Figures Report 2016 – Bermuda Department of Statistics (Based on 2010 census data)

Population Trends: Worldometers (www.Worldometers.info) - Elaboration of data by United Nations, Department of Economic and Social Affairs, Population Division

Physical Features: Bermuda Facts and Figures Report 2016 – Bermuda Department of Statistics GDP per capita 2015, Government of Bermuda, Department of Statistics, Gross Domestic Product 2015 Highlights, September 2016

Gini Coefficient calculation, J. Starling, August 28, 2014, <https://www.jonnystar.wordpress.com>.

National Economic Report of Bermuda 2016, Government of Bermuda, Ministry of Finance, February 2017

Government of Bermuda, The Cabinet Office, Department of Statistics, Low Income Thresholds: A Study of Bermuda Households in Need, March 2008

WHITE PAPER AND PUBLIC SUMMARY (WHERE APPLICABLE)

Analysis Unit. (2016). Bermuda Police Quarterly Crime Statistics (Q4 2015 & Year End 2015). Bermuda Police Service. Retrieved from <http://www.bermudapolice.bm/sites/default/files/Q4%202015%20BPS%20Crime%20Statistics.pdf>

Analysis Unit. (2016). Bermuda Police Service Quarterly Crime Statistics (Q1 and Q2 2016). Bermuda Police Service. Retrieved from <http://www.bermudapolice.bm/sites/default/files/Q1%20and%20Q2%202016%20BPS%20Crime%20Statistics.pdf>

Anne F. Glasspool, P. (2008). The Impact of Climate Change on Bermuda. The Bermuda National Trust. Retrieved from http://www.sdbermuda.bm/Uploaded%20Files/Climate%20Change%20Report_reduced_FINAL%20for%20web.pdf.pdf

BELCO. (2016). Generation in Bermuda. Retrieved from BELCO: <https://belco.bm/index.php/education-85/generation-in-bermuda>

Bermuda Business Development Agency. (2016). Bermuda and Solvency

II. Retrieved from <http://bda.bm/wp-content/uploads/2016/04/SOLVENCY-2-talk-points.pdf>

Bermuda College. (2016). Financial Assistance and Awards. Retrieved from Bermuda College: <https://www.college.bm/index.php/resources/counselling-career-centre/financial-assistance-and-awards>

Bermuda Health Council (BHeC) and Department of Health (DoH). (2011). Health in Review: An International Comparative Analysis of Bermuda Health System Indicators. Bermuda: Bermuda Health Council. Retrieved from <http://bhec.bm/wp-content/uploads/resources/documents/HealthinReviewfullreport110207.pdf>

Bermuda Health Council. (2013). Health Disparities Report 2013. Bermuda: Bermuda Health Council. Retrieved from <http://www.bhec.bm/wp-content/uploads/2013/01/Health-Disparities-Report-2013-Final1.pdf>

Bermuda Health Council. (2015). National Health Accounts Report 2015: Bermuda health system finance and expenditure for fiscal year 2013-2014. Bermuda: Bermuda Health Council. Retrieved from <http://www.bhec.bm/wp-content/uploads/2012/06/NHA-For-Publication-V2-20160819.pdf>

Bermuda Health Council. (2016). Health Insurance. Retrieved from Bermuda Health Council: <http://www.bhec.bm/health-insurance-act-1970/>

Bermuda Hospitality Institute. (2015). Bermuda Hospitality Institute Annual Report 2015. Bermuda Hospitality Institute. Retrieved from <http://www.bhi.bm/wp-content/uploads/2016/05/BHI-Annual-Report-2015-May2616.pdf>

Bermuda Hospitals Board. (2012). BHB Annual Report 2011-2012. Bermuda Hospitals Board Public Relations Department. Retrieved from <http://www.bermudahospitals.bm/bhb/pdf-downloads/annual-reports/AnnualReport-2012.pdf>

Bermuda Police Service. (2016). Bermuda Police Service Strategic Plan 2016 - 2018. Bermuda Police Service. Retrieved from <http://www.bermudapolice.bm/sites/default/files/BPS%20Strategic%20Plan%202016-2018.pdf>

Bermuda Tourism Authority. (2015). 2015 Visitor Arrivals Report - Full Year. Bermuda Tourism Authority. Retrieved from <http://www.gotobermuda.com/sites/default/master/files/yearendvisitorsreport2015.pdf>

Centers for Disease Control and Prevention. (2015). Diabetes Public Health Resource. Retrieved from Centers for Disease Control and Prevention: <http://www.cdc.gov/diabetes/statistics/prev/national/figadults.htm>

Central Intelligence Agency (US). (2016, November). Bermuda. Retrieved

from The World Fact Book: <https://www.cia.gov/library/publications/the-world-factbook/geos/bd.html>

Central Intelligence Agency. (2016). Country Comparison: Infant Mortality Rate. Retrieved from World Factbook: <https://www.cia.gov/library/publications/the-world-factbook/rankorder/2091rank.html>

Department for National Drug Control. (2015). Alcohol Use Disorders Identification Test (AUDIT) & Tobacco and Marijuana Use among Pregnant Women Presenting for Prenatal Care. Government of Bermuda. Retrieved from https://www.gov.bm/sites/default/files/report_of_the_2014_2015_survey_of_pregnant_women.pdf

Department for National Drug Control. (2015). Annual Report of the Bermuda Drug Information Network 2015. Government of Bermuda. Retrieved from https://www.gov.bm/sites/default/files/2015_berdin_report_final_draft_.pdf

Department for National Drug Control. (2015). Drug Abuse Monitoring Survey. Government of Bermuda. Retrieved from <https://www.gov.bm/sites/default/files/Drug%20Abuse%20Monitoring%20Survey.pdf>

Department for National Drug Control. (2015). Report of the 2014-2015 Drug Abuse Monitoring Survey. Government of Bermuda. Retrieved from <https://www.gov.bm/sites/default/files/Drug%20Abuse%20Monitoring%20Survey.pdf>

Department for National Drug Control. (2015). Survey of Substance Use Among the Homeless Population in Bermuda 2015. Government of Bermuda. Retrieved from https://www.gov.bm/sites/default/files/homeless_survey_report_finalv2.pdf

Department for National Drug Control. (2016). High Cost of Alcohol. Government of Bermuda. Retrieved from <https://www.gov.bm/sites/default/files/high-cost-of-alcohol.pdf>

Department for National Drug Control. (2016). National School Survey 2015. Survey of Middle and Senior School Students on Alcohol, Tobacco, Other Drugs, and Health. Government of Bermuda. Retrieved from http://www.gov.bm/sites/default/files/School%20Survey%20Report%202015%20-%20Final_1.pdf

Department for National Drug Control. (2016). Survey of Substance Abuse Treatment Services in Bermuda 2016. Government of Bermuda. Retrieved from <https://www.gov.bm/sites/default/files/SSATS%20in%20Bermuda%202016%20-%20Final%20rev%20with%20Qnaire.pdf>

Department for National Drug Control. (Q2 2016). Bermuda Omnibus Survey. Government of Bermuda. Retrieved from <https://www.gov.bm/sites/default/files/DNDC-Q2-2016-Results-DRAFT-V1.pdf>

Department of Energy. (2011). 2011 Bermuda Energy White Paper: A

- National Energy Transition. Ministry of Environment, Planning and Infrastructure Strategy. Government of Bermuda. Retrieved from http://www.caribbeanelections.com/eDocs/strategy/bm_strategy/bm_energy_whitepaper.pdf
- Department of Statistics. (2009-2016). Facts and Figures. Government of Bermuda. Retrieved from <https://www.gov.bm/sites/default/files/2016-Facts-and-Figures.pdf>
- Department of Statistics. (2012). Education: Springboard to Employment and Higher Earnings. A 2010 Census Analytical Brief. Government of Bermuda. Retrieved from <https://www.gov.bm/sites/default/files/Education-Springboard-to-employment-and-higher-earnings.pdf>
- Department of Statistics. (2012). Personal and Household Income. A 2010 Census Analytical Brief. Government of Bermuda. Retrieved from <http://cloudfront.bernews.com/wp-content/uploads/2012/12/Income-Report-Final.pdf>
- Department of Statistics. (2013). 2010 Census Facts. A Profile of Bermuda's Senior Citizens. Government of Bermuda. Retrieved from <https://www.gov.bm/sites/default/files/A-Profile-of-Bermudas-Senior-Citizens-2010.pdf>
- Department of Statistics. (2013). Emigration: Bermuda's Qualified Human Capital Departs. A 2010 Census Analytical Brief. Government of Bermuda. Retrieved from https://www.gov.bm/sites/default/files/Emigration-Brief_0.pdf
- Department of Statistics. (2014). 2013 Household Expenditure Survey Report. Government of Bermuda. Retrieved from <https://www.gov.bm/sites/default/files/2013-HES-Report.pdf>
- Department of Statistics. (2014). Bermuda's Population Projections 2010-2020. Government of Bermuda. Retrieved from [http://www.gov.bm/sites/default/files/Population-Projections-2010-2020-\(2014\).pdf](http://www.gov.bm/sites/default/files/Population-Projections-2010-2020-(2014).pdf)
- Department of Statistics. (2015). 2014 Environmental Statistics Compendium. Government of Bermuda. Retrieved from <https://www.gov.bm/sites/default/files/Environmental-Statistics-Compendium-2014.pdf>
- Department of Statistics. (2015). 2015 Labor Force Survey Executive Report. Government of Bermuda. Retrieved from https://www.gov.bm/sites/default/files/2015_Labour_Force_Survey_Executive_Report_0.pdf
- Department of Statistics. (2015). Bermuda Digest of Statistics 2015. Government of Bermuda. Retrieved from <https://www.gov.bm/sites/default/files/2015-Digest-of-Statistics-Final.pdf>
- Department of Statistics. (2016). Consumer Price Index September 2016. Government of Bermuda. Retrieved from <https://www.gov.bm/sites/default/files/Consumer%20Price%20Index%20-%20Sept%2016%281%29.pdf>
- Department of Statistics. (2016). Fact Sheet on the Labour Market Indicators 2012-2015. Government of Bermuda. Retrieved from https://www.gov.bm/sites/default/files/LMI_2015_Final.pdf
- Department of Statistics. (2016). Quarterly Bulletin of Statistics Q2 2016. Government of Bermuda. Retrieved from <https://www.gov.bm/sites/default/files/Quarterly-Bulletin-of-Statistics--Q2-2016.pdf>
- Department of Statistics. (2016). Quarterly Gross Domestic Product Quarter 2/2016. Government of Bermuda. Retrieved from <https://www.gov.bm/sites/default/files/Quarterly-GDP-Publication--Q2-2016.pdf>
- Department of Statistics. (2016). Retail Sales Index September 2016. Government of Bermuda. Retrieved from https://www.gov.bm/sites/Bermuda_Vital_Signs%2017
- <default/files/September-2016-Retail-Sales-publication.pdf>
- Department of Statistics. (2016). The Bermuda Job Market Employment Briefs 2015. Government of Bermuda. Retrieved from https://www.gov.bm/sites/default/files/6797_EB_June_2016.pdf
- Diabetes UK. (2015). Diabetes Prevalence June 2014 (June 2015). Retrieved from Diabetes UK: <https://www.diabetes.org.uk/Professionals/Position-statements-reports/Statistics/Diabetes-prevalence-2014>
- Government of Bermuda. (1970). Health Insurance Act 1970. Government of Bermuda. Retrieved from <http://www.bermulaw.bm/Laws/Consolidated%20Laws/Health%20Insurance%20Act%201970.pdf>
- Government of Bermuda. (1996). Education Act 1996. Ministry of Education. Retrieved from <http://www.moed.bm/Documents/education%20act%201996.pdf>
- Government of Bermuda. (2010). Criminal Code Amendment Act 2010. Government of Bermuda. Retrieved from <http://www.bermulaw.bm/Laws/Annual%20Laws/2010/Acts/Criminal%20Code%20Amendment%20Act%202010.pdf>
- Government of Bermuda. (2011). 2010 Census Report. Department of Statistics. Retrieved from <https://www.gov.bm/sites/default/files/2010%20Census%20Report.pdf>
- Government of Bermuda. (2016). 2016-2017 Budget Statement. Government of Bermuda. Retrieved from <https://www.gov.bm/sites/default/files/2016-2017-Budget-Statement.pdf>
- Government of Bermuda. (2016). FutureCare Medical Premiums and Benefits. Retrieved from Government of Bermuda: <https://www.gov.bm/futurecare-medical-premiums-and-benefits>
- Government of Bermuda. (2016). HIP Medical Premiums and Benefits. Retrieved from Government of Bermuda: <https://www.gov.bm/hip-medical-premiums-and-benefits-0>
- IAMAT. (2016). Country Health Advice: Bermuda. IAMAT. Retrieved from <https://www.iamat.org/country/bermuda/risk/air-pollution>
- Kowalski, N. (2011). Bermuda's Growing Healthcare Crisis. The Royal Gazette. Retrieved from <http://www.royalgazette.com/article/20110627/COLJMN05/706279930>
- Mincy, R. B., Jethwani-Keyser, M., & Haldane, E. (2010). A Study of Employment, Earnings, and Educational Gaps between Young Black Bermudian Males and their Same-Age Peers. Center for Research on Fathers, Children and Family Well-Being. Columbia University School of Social Work. Retrieved from <http://www.uprootingracism.org/wp-content/uploads/2010/10/Mincy-Report-2010.pdf>
- Ministry of Community, Culture & Sports. (2016). Ministry of Community, Culture & Sports Budget Book. Government of Bermuda. Retrieved from <https://www.gov.bm/sites/default/files/community-culture-sport-budget-book-2016-p244-p279.pdf>
- Ministry of Education. (2016). Bermuda Schools. Retrieved from Ministry of Education: <http://schools.moed.bm/default.aspx>
- Ministry of Education. (2016). Cambridge Primary Checkpoint Tests April 2016. Government of Bermuda. Retrieved from <http://www.moed.bm/resources/Curriculum%20Library/Cambridge%20Exam%20Results/West%20Pembroke%20Primary/BM510%20WEST%20PEMBROKE%202012-2015.pdf>
- Ministry of Finance. (2016). National Economic Report of Bermuda 2015. Government of Bermuda. Retrieved from <https://www.gov.bm/sites/default/files/2015-National-Economic-Report.pdf>
- Ministry of Health, Seniors and Environment. (2016). Steps to a Well Bermuda: Health Survey of Adults in Bermuda 2014. Department of Health. Government of Bermuda. Retrieved from <https://www.gov.bm/sites/default/files/WELL%20BERMUDA%20HEALTH%20SURVEY%202014.pdf>
- Moody's Investor Service. (2016). Moody's Report: Government of Bermuda - A2 Stable: Quarterly Update. Alacra, Inc. Retrieved from Moody's Investors Service, Inc.
- Overseas Safety Advisory Council. (2012). Bermuda 2012 Crime and Safety Report. United States Department of State Bureau of Diplomatic Security. Retrieved from <https://www.osac.gov/pages/ContentReportDetails.aspx?cid=12318>
- Root Cause. (2010). Bermuda Civil Society Project: Analysis of Social Service Agencies. Root Cause. Retrieved from http://centreonphilanthropy.com/files/kb_articles/1288190400Civil%20Society%20Project%20Report-FINAL-3.pdf
- Statistics Canada. (2014). CANSIM Table 105-0501. Canada. Retrieved from <http://www5.statcan.gc.ca/cansim/a47>
- Sustainable Development Department. (2013). Sustainable Development Department Annual Report 2013. Government of Bermuda. Retrieved from http://www.sdbermuda.bm/Uploaded%20Files/150511%20SD%20AR%202013_HYPER%20for%20website.pdf.pdf
- Sustainable Development Roundtable. (2010). Position Paper on Housing in Bermuda. Government of Bermuda. Retrieved from <http://www.sdbermuda.bm/Uploaded%20Files/HOUSING%20PAPER%20November%202010.pdf.pdf>
- Sustainable Development Unit. (2008). Charting Our Course: Sustaining Bermuda. Government of Bermuda. Retrieved from http://www.sdbermuda.bm/uploaded%20files/100525_SD_BOOK_SINGLE_PP.pdf.pdf
- Total Research Associates. (2012). Bermuda Omnibus Survey Final Results for the Bermuda Police Service. Bermuda Police Service. Retrieved from <http://www.bermudapoliceservice.bm/upload/PDFs/BPS%20Bermuda%20Omnibus%20Survey%203rd%20Quarter%202012.pdf>
- Total Research Associates/Corporate Research Associates. (2005). 2005 Public Perception Study. Ministry of Health & Family Services. Government of Bermuda. Retrieved from <http://bhcc.bm/wp-content/uploads/resources/documents/PublicPerceptionsofHealthServices2005.pdf>
- Total Research Associates/Corporate Research Associates. (Q4 2010). Bermuda Omnibus. Total Research Associates/Corporate Research Associates.
- Total Research Associates/Corporate Research Associates. (Q4 2012). Bermuda Omnibus.
- United States Department of Agriculture. (2015). Build a Healthy Eating Style. Retrieved from ChooseMyPlate.gov: <https://www.choosemyplate.gov/MyPlate>
- University of London Institute of Education. (2007). Review of Public Education in Bermuda. Ministry of Education. Retrieved from <http://www.moed.bm/Educational%20Review/Hopkins%20Report%20-%20Education-Review%20of%20Public%20Education%20in%20Bermuda.pdf>