



Bermuda Vital Signs[®] Special COVID-19 Pandemic Edition

October 2022

The Vital Signs[®] methodology uses primary research, secondary research and community surveys to create key community metrics which measure quality of life and identify areas of greatest need. The Bermuda Foundation conducted its first Vital Signs[®] study in 2018, following up with a series of convenings of service providers, public and nonprofit, in the relevant areas. These convening reports have been made publicly available at:

**[www.bermudacommunityfoundation.org/VitalSigns/
ConveningReports.aspx](http://www.bermudacommunityfoundation.org/VitalSigns/ConveningReports.aspx)**

This report focuses on the impact of the COVID-19 pandemic on the community in 2020 and 2021.

The Vital Signs[®] model for reporting, originally based at the Toronto Foundation, has been coordinated by Community Foundations of Canada since 2006.

Confidential: Reproduction in whole or in part is not permitted without the express permission of the Bermuda Foundation.

NRB001-1014



Contents

Introduction	3
Executive Summary	4
Detailed Findings	5
First Wave of the COVID-19 pandemic	5
Livelihoods	5
Second Wave of the COVID-19 pandemic	6
Life in Bermuda during the COVID-19 pandemic	7
Health & Personal Wellbeing	15
Vital Statistics	15
Economy & Work	26
Housing	38
Education	42
Safety & Security	47
Community Wellbeing	51
Diversity & Inclusion	57
About the Bermuda Foundation	60
Creating an Enduring Source of Funds	60
About Vital Signs®	60
About the Bermuda Vital Signs® study	60
Study Methodology	61
Custom Survey of Bermuda Residents	62
Sources	65
Acknowledgements	67

Introduction

Myra Virgil, *Founding CEO and Managing Director*

It is with pleasure that we release this *Bermuda Vital Signs® Special COVID-19 Pandemic Edition* report. At the time of writing, it has just been announced that Bermuda's COVID-19 pandemic public health emergency powers are to be lifted on November 30, 2022. Given our report's focus on how the community fared during the pandemic and its impact on the future of the nonprofit, private, public and philanthropic communities, this research could not be timelier.

Post-pandemic, the Bermuda Foundation will be re-focusing on its core mission of building a community asset to meet the long-term needs of Bermuda, including sustaining the third sector through crises, emergencies and, of course, pandemics.

As with our previous reports, this document brings together perspectives and facts from wide-ranging sources. In the coming months, we will be unpacking these data further in order to provide our stakeholders with a deeper dive into philanthropic recommendations, breakdowns by gender, race and age and the intersections of the information with the United Nations Sustainable Development Goals. All of this is to come before the compilation of the next full Vital Signs®, which is timed to correspond with the release of Bermuda's census report, planned for 2027–28 using 2026 census data.

Once again, thank you to Claude Perreault and her team at Narrative Research and Dr. Tamara Gathright Fritz of Strategic Evaluation Consulting for supporting and facilitating the production of this research and report.

Amanda Outerbridge, *Bermuda Foundation Board Chair*

In delivering this report, the Bermuda Foundation team has carried out crucial research, published it and is now making it publicly accessible. It's a significant contribution to the community's knowledge base and provides foundational guidance for the future.

Like a Gallup Poll, our methodology combines primary research and community input with secondary research from respected, valid sources. The Foundation continues to employ the Vital Signs® process, which has enabled us to capture residents' views on quality of life in Bermuda, combining traditional indicators with local experience.

The results of this work may not offer many surprises, but it does advance us beyond the realm of anecdotal and subjective views on the impact of the pandemic. Here, now, we can assess the effect according to income, wealth, gender, race, and age. Having this information enables us—service providers, policy makers, businesses, private funders, and community members—to plan ahead with knowledge.

For the benefit of all, the Foundation is committed to continued research and reporting on the community as we believe it is essential for informed decision-making to meet changing needs.



Executive Summary

The COVID-19 pandemic has had an impact on almost all the factors that determine quality of life for Bermuda residents—but not in the same way or with the same consequences for everyone.

Bermuda residents identified Health and Personal Wellbeing, Economy & Work, Housing, Education, Safety & Security, Community Wellbeing, and Diversity & Inclusion as factors most important to quality of life in the 2017/2018 Bermuda Vital Signs® report.

The beginning of the pandemic in March 2020 had a destabilising effect on life. In Bermuda it caused disruption and profound worries about what it would mean to us individually and as a community. A total of 69% of residents surveyed perceived it as a threat and were particularly concerned about their employment.

By the second wave in Fall 2020, six in 10 Bermuda residents had confidence in their ability to handle the pandemic due to the establishment of effective public health guidelines. Those 40% who reported feeling unprepared cited financial insecurity as their main concern. That said, two years into the pandemic, residents have settled into a new normal and their opinions of quality of life in Bermuda have remained largely positive (70% providing positive ratings). Bermuda continues to be seen as a very good place to live (67% providing positive ratings), albeit less so than reported in 2016 (81%).

The greatest impact of COVID-19 on both personal life and overall quality of life in Bermuda was social life/isolation. However, when asked to provide suggestions for improving the quality of life in Bermuda over the next year, the removal of restrictions and mandates, unexpectedly, were not common mentions. Ironically, at the front end of the pandemic, participants reported spending more time with family as a positive result of the pandemic. But by 2022, 28% of residents were reporting social isolation as the area of their personal life that was most impacted by the pandemic, which could be interpreted as missing community connection (e.g., seeing friends, co-workers, going to church, etc.). This interpretation lends itself to the notion that social isolation might be understood as more nuanced in terms of the types of connections that need to be sustained.

Moreover, when considering the level of impact of social isolation across sub-groups of the population, women (29%) and Black Bermudians (28%) reported a greater impact than men (17%) and white Bermudians (17%), respectively. When considering the possible relationship between social isolation and mental health, one-in-three Bermuda residents reported their mental health had *worsened* since spring of 2020 (35%). To this end, access to current indicators of the state of mental health such as rates of suicides, suicide attempts, hospitalisations, domestic violence, and increased substance use or liquor sales (i.e., a 39% increase in sales reported in April 2020), would enhance reporting in this area going forward and perhaps provide greater understanding of how residents fared mentally during the pandemic.

It appears that the pandemic had a more sustained impact on the areas of Economy & Work, as well as Housing. A strong majority (74%) of Bermuda residents believe the economy is much worse since the pandemic started, and nearly half (47%) of residents expect it to continue to worsen. Those holding Bermudian citizenship (51%) and generally women (53%) were more likely to believe that the economy would worsen, more so than non-Bermudian residents (36%) and men (42%).

Similarly, assessments on the cost of living and the cost of housing were also concerning. The majority of Bermudians (72%) believed that the cost of living was higher than before the pandemic. As well, 72% expected that the cost-of-living situation would continue to worsen in the

next year. Many also feel that employment and the availability of housing will remain the same or worsen within the next year. More than two-thirds (67%) felt that the employment situation generally (e.g., rates, job security, job security) was worse than it was before the pandemic. In terms of the cost of housing, 51% believe it is worse due to the pandemic and 53% believe it will worsen over the next year. It follows that personal finances and the cost of living are the single greatest driver of stress (33%) among Bermuda residents. Not surprisingly, most Bermuda residents believed that improving the economy, including better employment/job market/working population is most needed (19%) and reducing the cost of living (17%), would improve the overall quality of life in Bermuda. As expected, higher income households were less likely to report these factors as important to improving the quality of life in Bermuda (six percent) than lower income households (38%).

Factors within other Vital Signs® indicators, specifically Health & Personal Wellbeing, Education, Safety & Security, Community Wellbeing, and Diversity and Inclusion, are also perceived by residents to have been impacted by the pandemic. Yet, in contrast to their opinions on the deterioration of the Economy & Work, and Housing factors, residents generally agree that these areas will improve or stay the same within the next 12 months.



Detailed Findings

The following sections provide an analysis of recent findings showing the perceived impact of the COVID-19 pandemic on the overall quality of life in Bermuda and on each of the seven Priority Areas.

First Wave of the COVID-19 Pandemic

Perceived threat

The Spring of 2020, the beginning of what would become a multi-year pandemic, represented a period of deep uncertainty throughout the globe. During this time, Bermuda residents accurately assessed how significant a threat COVID-19 posed to the Island. Respondents were asked at the beginning of the pandemic to share their thoughts using a 10-point scale, where one is a belief that the pandemic is 'not at all serious' and 10 is 'extremely serious'. Seven-in-10 residents believed that COVID-19 represented quite a serious threat to Bermuda, providing ratings of 8 or higher (69%). Only five percent of residents responded with ratings of four or less, regarding COVID-19 as a threat that is not serious. (*Bermuda Omnibus Pulse, April 2020, Table 3.*)

Livelihoods

Early in the pandemic, Bermuda residents were also asked if they experienced any changes to their livelihoods due to the COVID-19 pandemic. This question was asked in both April and June 2020 and opinions remained similar during this timeframe. Specifically, one quarter of residents experienced a work lay-off and over one third experienced a reduction in the number of hours they worked. The salary or pay of about one third of Bermuda residents was also reduced because of the pandemic. Despite the clear tensions that the pandemic placed on the economy at the onset, three-quarters of respondents did not have any concerns in June 2020 that they would lose their job or income within the following two weeks.

In June 2020, three months into the pandemic, a large majority of Bermuda residents were able to meet financial obligations like rent or mortgage payments (83%) and other essential needs like paying for groceries or electricity (87%). However, four-in-10 respondents reported using their savings to meet these financial obligations (40%). (*Bermuda Omnibus, Pulse Survey and Q2 2020, Tables 8a-g.*)

Optimism

While recognizing that the pandemic has resulted in a variety of negative outcomes, Bermuda residents were asked in June 2020 to share the single most positive outcome of the pandemic for them personally. Residents stated that the pandemic has had a positive effect on spending time with family (31%). However, one-in-10 (10%) residents saw no positive aspect of the pandemic. (*Bermuda Omnibus, Q2 2020, Table 9.*)

Second Wave of the COVID-19 Pandemic

Perceived preparedness

By Fall of 2020, six-in-10 Bermuda residents felt *somewhat prepared* to handle the second wave of the COVID-19 pandemic (60%) and one-third felt *completely prepared* (34%). Meanwhile, only 6% felt *unprepared*. (*Bermuda Omnibus, Q4 2020, Table 20.*) Most residents felt prepared for the second wave due to their intent to continue following public health measures. These include following guidelines/precautions (31%), maintaining social distancing (21%), and wearing a mask (18%). Those who did not feel prepared (n=29%) cited financial insecurity as the main reason. (*Bermuda Omnibus, Q4 2020, Tables 21a-b.*)

In summary, these experiences and perceptions support the need to more deeply explore how the pandemic has and continues to impact the quality of life for Bermuda residents.

Life in Bermuda during the COVID-19 pandemic

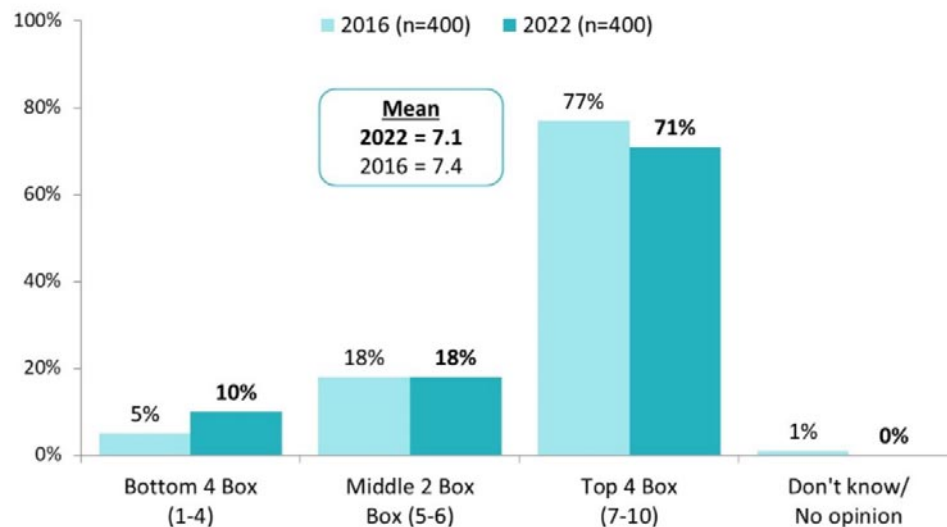
Quality of Life

As shown in Figure 7, perceptions on quality of life were relatively positive in 2016. Three quarters of Bermuda residents rated this aspect with scores of seven or higher (using a 10-point scale where one is a belief that quality of life in Bermuda is *poor* and 10 means it is *excellent*). Within this, a quarter of respondents offered scores of nine or 10, rating their quality of life as very good or excellent. (Figure 1: Bermuda Vital Signs® Study, 2018, Table 1a.)

These perceptions on quality of life remain consistent two years into the pandemic. Indeed, 71% of Bermuda residents offered a rating of seven or higher when asked in spring 2022 to assess their quality of life using the same 10-point scale. Quality of life was also rated as excellent by 22% of residents who provided a score of nine or 10. All in all, quality of life in 2022 remains steady considering the nominal six percent decrease in positive ratings since 2016.

Figure 1: Quality of Life in Bermuda

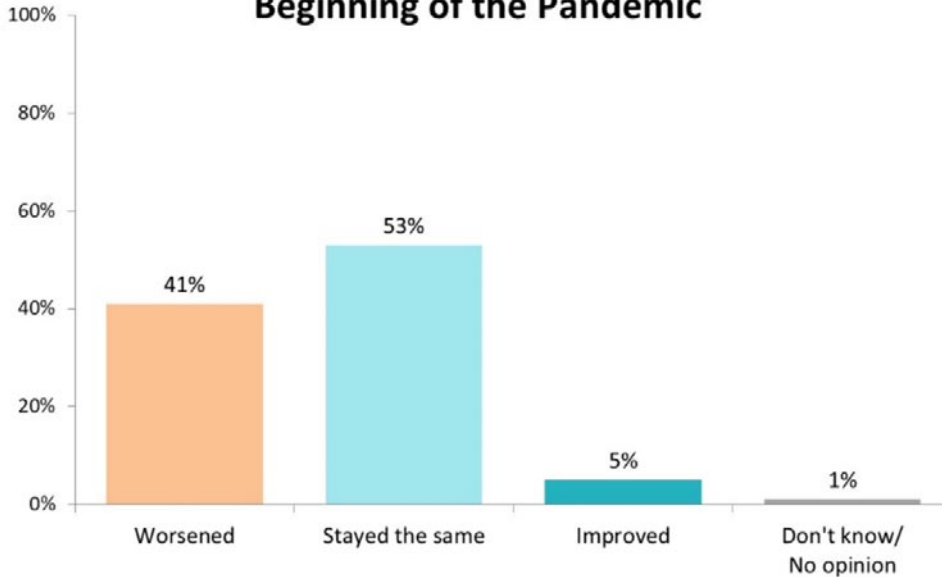
Rating on 10-pt Scale: 1=Poor, 10=Excellent



BCF Surveys 2016/2022, Q.1a: Using a 1 to 10 scale, where 1 means poor and 10 means excellent, how would you rate the following four aspects? Your quality of life in Bermuda. Note: 'Don't know/No opinion' responses are excluded from mean score calculations.

Where the previous question pertaining to quality of life made no specific mention of COVID-19, assessments became slightly negative when Bermuda residents were explicitly asked to rate their quality of life in the context of the pandemic. More specifically, respondents commented on whether their quality life has *improved*, *stayed the same*, or *worsened* since the beginning of the pandemic. Two-fifths of respondents believe it has *worsened* while only 5% believe it has *improved*. One-half of residents perceived no change in their quality of life since the pandemic (53%). (Figure 2: Bermuda Vital Signs® Study, 2022, Table 6a.)

Figure 2: Your Quality of Life in Bermuda Since the Beginning of the Pandemic



BCF Survey 2022, Q.6a: Since the beginning of the pandemic in spring 2020, have the following four aspects improved, stayed the same or worsened? Your quality of life in Bermuda. (n=400)

Bermuda as a place to live

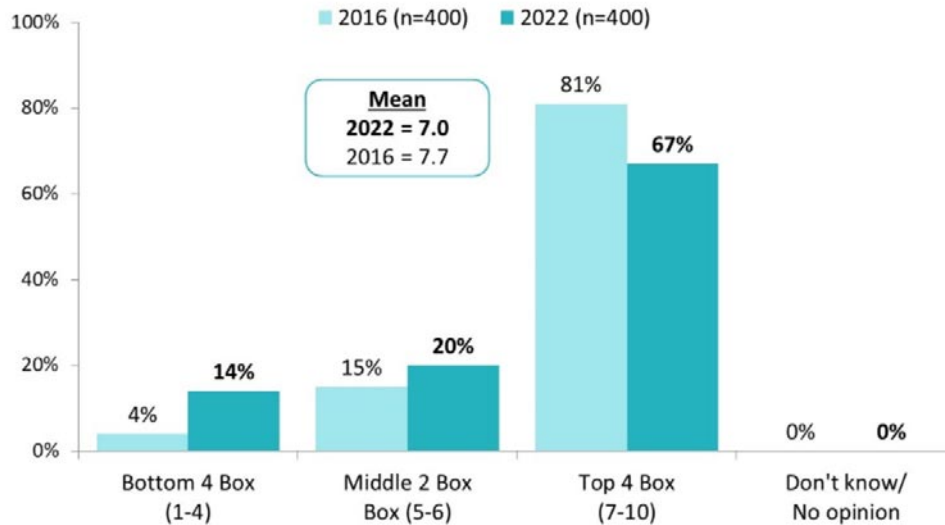
Bermuda residents were asked to rate Bermuda as a place to live using a 10-point scale, where a rating of one means poor and a rating of 10 means *excellent*. Currently, fewer residents provided positive assessments on Bermuda as a place to live compared to the initial Vital Signs® survey conducted in 2016.

According to the 2016 survey, eight-in-10 residents viewed Bermuda in a positive light, with ratings of seven or higher. Of these, three-in-10 offered scores of nine or 10, viewing Bermuda as an excellent place to live (*Bermuda Vital Signs Study, 2016*). When asked again in 2021, two-thirds of residents provided a rating of seven or higher (67%), a 14-point decrease since 2016. (*Figure 3: Bermuda Vital Signs® Study, 2022, Table 1b.*)

The pandemic has indeed contributed to this observed decrease in the number of residents highly regarding Bermuda as a place to live. Over half of residents believe Bermuda, as a place to live, has *worsened* since the beginning of the pandemic (57%) and only five percent believe it has *improved*. While results are relatively consistent across demographic characteristics, it is worth noting that women are more likely than men to believe that Bermuda is now a worse place to live than before the pandemic (63% vs. 51%, respectively). This opinion is also most pronounced among individuals in households with annual earnings between \$100k and \$150k. (*Figure 4: Bermuda Vital Signs® Study, 2022, Table 6b.*)

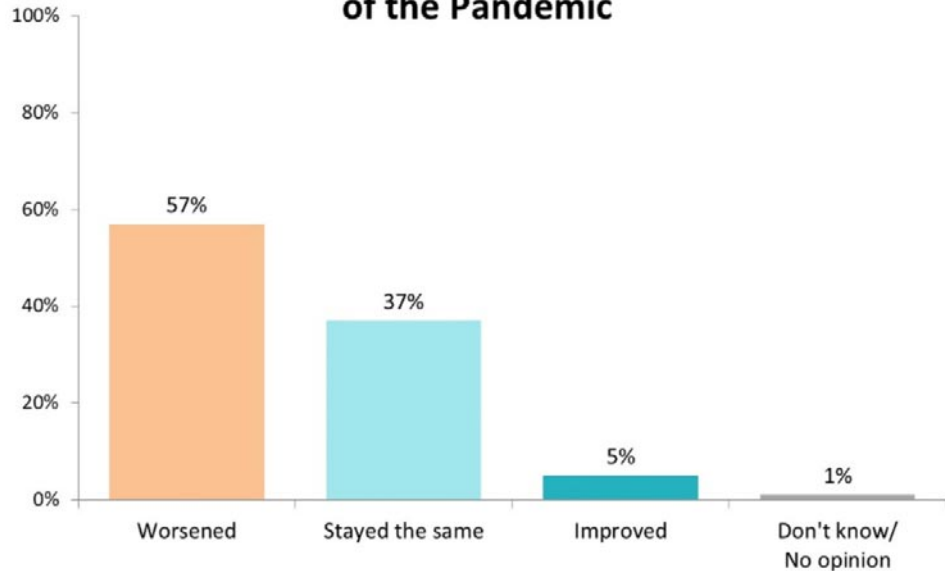
Figure 3: Bermuda as a Place to Live

Rating on 10-pt Scale: 1=Poor, 10=Excellent



BCF Surveys 2016/2022, Q.1b: Using a 1 to 10 scale, where 1 means poor and 10 means excellent, how would you rate the following four aspects? Bermuda as a place to live. *Note: 'Don't know/No opinion' responses are excluded from mean score calculations.*

Figure 4: Bermuda as a Place to Live Since the Beginning of the Pandemic

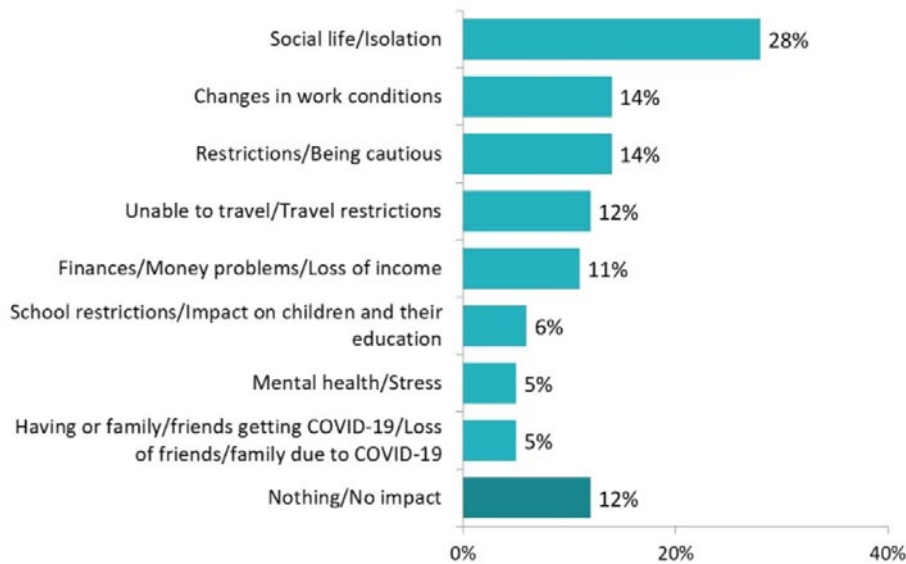


BCF Survey 2022, Q.6b: Since the beginning of the pandemic in spring 2020, have the following four aspects improved, stayed the same or worsened? Bermuda as a place to live. (n=400)

The impact of the COVID-19 pandemic

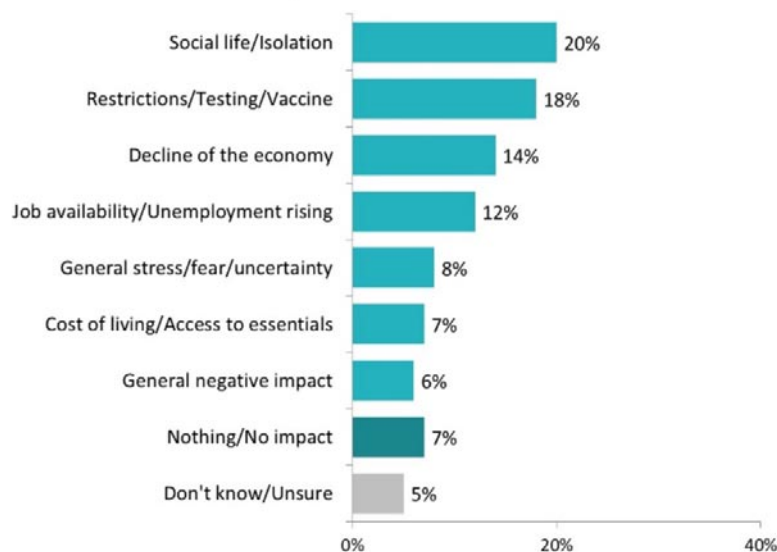
Bermuda residents were asked to identify an area in their personal life that was greatly impacted by the COVID-19 pandemic. Most respondents identified social life/isolation as having the greatest impact on their day-to-day lives (28%). Changes in work conditions and restrictions/being cautious were also commonly mentioned factors of impact (14% each). (Figure 5: Bermuda Vital Signs® Study, 2022, Table 4a.)

Figure 5: Greatest Impact of COVID-19 on Personal Life
Key Unaided Mentions



BCF Survey 2022, Q.4a: What has been the greatest impact of the COVID-19 pandemic on your personal life? (n=400)

Figure 6: Greatest Impact of COVID-19 on Quality of Life in Bermuda
Key Unaided Mentions



BCF Survey 2022, Q.4b: What has been the greatest impact of the COVID-19 pandemic on the general quality of life in Bermuda? (n=400)

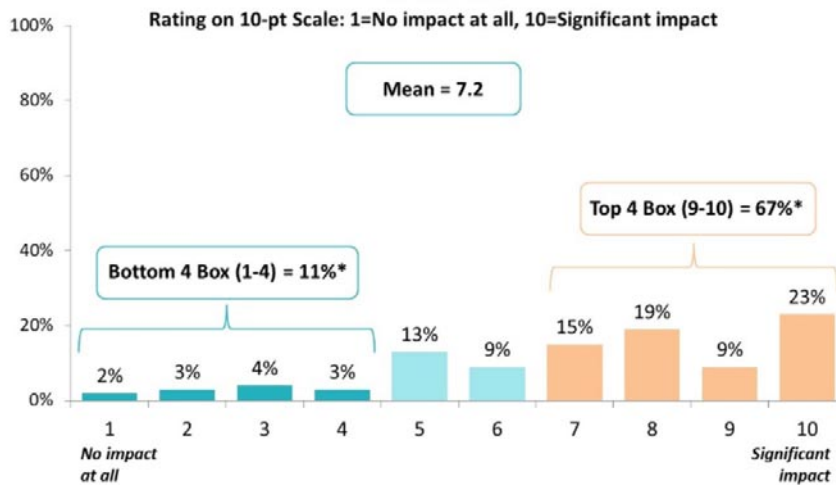
When assessing the pandemic’s impact on the general quality of life in Bermuda, most respondents also identified social life/isolation as the most significant (20%). Additionally, residents viewed the restrictions/testing/vaccine, decline of the economy, and job availability/unemployment rising as factors that negatively impacted the quality of life in Bermuda as well (18%, 14% and 12% respectively).

In addition, residents with household incomes between \$50k and \$75k are more likely to state that the greatest impact of the COVID-19 pandemic is the cost of living/access to essentials (13%) compared to those living in households with earnings of \$75k to \$100k. (Figure 6: *Bermuda Vital Signs® Study, 2022, Table 4b.*)

Finally, Bermuda residents were asked to rate the impact of social isolation specifically on the overall quality of life in Bermuda using a ten-point scale, one meaning ‘no impact at all’ and 10 meaning ‘significant impact.’ Two-thirds of respondents believe social isolation has indeed impacted quality of life, providing ratings of seven or higher (67%).

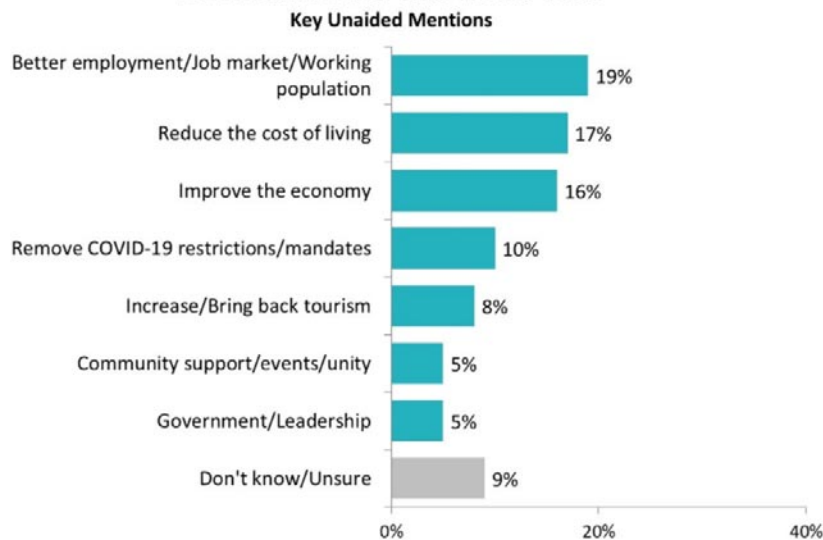
In this, about one-third of residents responded with a rating of nine or 10, believing there has been a *significant impact* on quality of life due to social isolation (32%). Results indicate that there is a notable difference between Black residents saying that social isolation since the beginning of the pandemic has had a significant impact to overall quality of life in Bermuda (28%), compared to white residents (17%). Moreover, women are more likely to say that social isolation has had a significant impact on the quality of life in Bermuda (29%) compared to men (17%). (Figure 7: *Bermuda Vital Signs® Study, 2022, Table 5.*)

Figure 7: Impact of Social Isolation on Quality of Life in Bermuda



BCF Survey, 2022, Q.5: What has been the impact of the social isolation experienced since the beginning of the pandemic on the overall quality of life in Bermuda? Please answer using a 1-10 scale, where 1 means that the pandemic social isolation has had no impact at all on quality of life and 10 means that it has had a significant impact. (n=400) *Due to rounding.

Figure 8: Suggestions to Improve the Quality of Life in Bermuda Over the Next Year



BCF Survey 2022, Q.15: Given the impact of the pandemic, other than eradicating COVID-19, what one thing is most needed to improve the quality of life in Bermuda over the next year? (n=400)

Improvement to quality of life

Evidently, the pandemic has drastically altered the public’s quality of life to differing degrees. Given this, residents were asked to identify the one thing that is most needed to improve the quality of life in Bermuda over the next year—other than eradicating COVID-19.

The top three most identified areas of improvement all involved the economy. One-fifth of residents believe better employment/job market/working population is most needed (19%), while a similar proportion believe the cost of living should be reduced (17%). One-in-six residents feel an improvement in the economy is most needed to build-up the quality of life in Bermuda. Residents with annual household incomes lower than \$50k are less likely to think that improving the economy is most needed to enhance quality of life (six percent) compared to those with household with higher earnings (\$50–\$75K (18%), \$75–\$100K (20%), \$100-\$150K (19%), \$150K+ (18%). Lower income earners are most concerned with reducing the cost of living and better employment (22% and 20%, respectively). (Figure 8: Bermuda Vital Signs® Study, 2022, Table 15.)

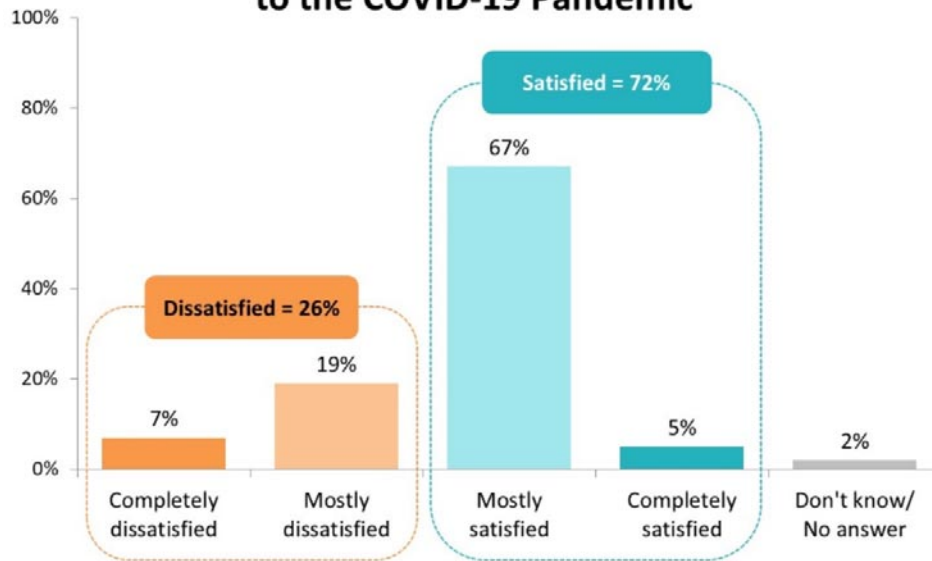
Satisfaction with Government response

The Bermuda government’s response to the COVID-19 pandemic so far is well regarded by most residents. Two-thirds are mostly satisfied with the government’s response (67%) while five percent are completely satisfied. Meanwhile, one quarter of respondents are completely/mostly dissatisfied (26%). (Figure 9: Bermuda Vital Signs® Study, 2022, Table 12.)

Most Bermuda residents who were content with the government’s response to the pandemic were most satisfied with the general measures/restrictions/response to the pandemic (57%). While this remains the top mention across all residents, it is worth mentioning that women are more likely to be satisfied with the communication they receive about the pandemic (20%) in comparison to men (10%). (Figure 10: Bermuda Vital Signs® Study, 2022, Table 13, Satisfied.)

Yet, most of those who were not satisfied with the government’s response also identified general measures/restrictions/response to the pandemic as the most significant reason for their dissatisfaction (47%). (Figure 11: Bermuda Vital Signs® Study, 2022, Table 13, Dissatisfied.)

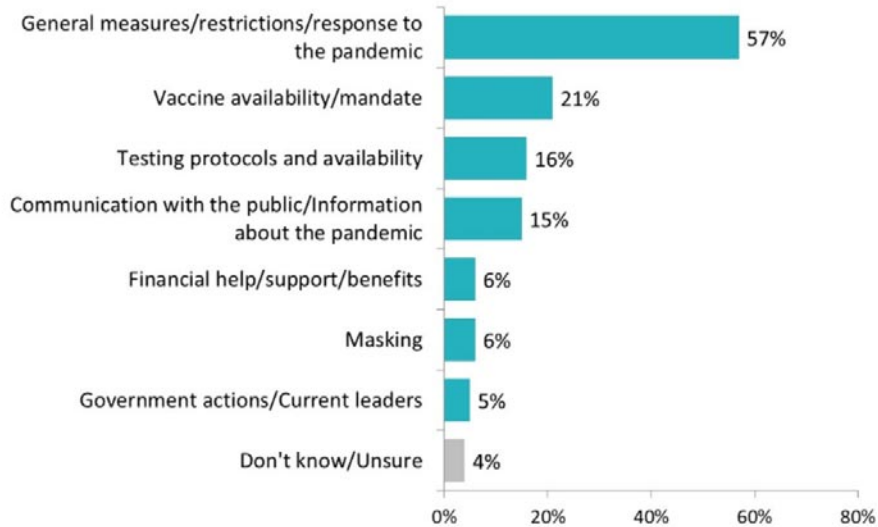
Figure 9: Satisfaction with the Government's Response to the COVID-19 Pandemic



BCF Survey 2022, Q.12: Overall, how satisfied are you with the government's response to the COVID-19 pandemic? Are you completely satisfied, mostly satisfied, mostly dissatisfied, or completely dissatisfied? (n=400)

Figure 10: Reasons for Satisfaction

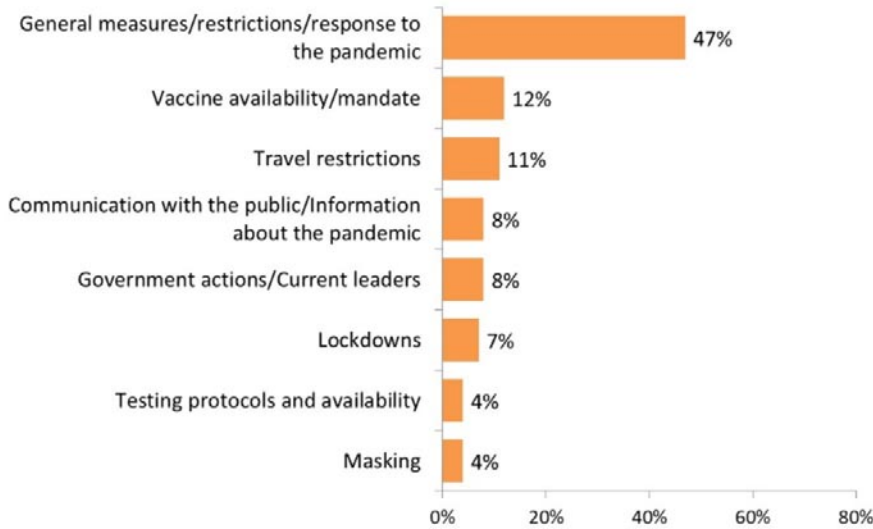
Among Those Completely or Mostly Satisfied with the Government's Response to COVID-19
Key Unaided Mentions



BCF Survey 2022, Q.13: [IF Q.12 = 1 OR 2 (COMPLETELY OR MOSTLY SATISFIED)] What are you most satisfied with? (n=300)

Figure 11: Reasons for Dissatisfaction

Among Those Mostly or Completely Dissatisfied with the Government’s Response to COVID-19
Key Unaided Mentions



BCF Survey 2022, Q.13: [IF Q.12 = 3 OR 4 (MOSTLY OR COMPLETELY DISSATISFIED)] What are you most satisfied with? (n=91)

Key takeaway

Research findings suggest that residents regarded the COVID-19 pandemic as a serious threat for the Island right from the beginning with impact felt on personal finances and employment conditions. Despite the vast majority of residents still able to meet their financial obligations, this was largely achieved using their savings. Beyond these hardships, the slower pace of life and more free time resulting from the imposed restrictions were seen as having had a positive impact on people’s quality of life. Moreover, residents learned to live with the pandemic, and six months in, a strong majority felt prepared to face the second wave of COVID-19 by continuing to follow public health guidelines, being more familiar with the virus, and continuing to limit social interactions.

Two years into the pandemic, there is a strong belief that all things considered, personal quality of life is good, with only a small decline in ratings since this was last assessed as part of the Vital Signs® study in 2016. That said, when asked specifically about the impact of the pandemic on their quality of life, half of residents have not seen any change, while four-in-ten consider that it has worsened, suggesting that despite the changes that may have occurred, residents may have personally adapted to this ‘new normal’.

Residents are a little more critical with respect to the pandemic’s impact on the quality of life on the Island in general, and the perceived effect of the pandemic on worsening the situation is evident with nearly six-in-10 who believe that the situation is worse now than pre-pandemic. The greatest impact of the COVID-19 pandemic on quality of life in Bermuda was felt to be social isolation, restrictions/testing/vaccine, a decline in the economy, and increased unemployment. Not surprisingly, residents believe that measures to improve the job market, to reduce the cost of living, and to strengthen the economy are needed to elevate quality of life over the next year.

Residents are generally satisfied with the government’s response to the COVID-19 pandemic so far, although there is room for improvement. Satisfaction is highest with the general measures/restrictions/response to the pandemic, although this was also considered to be the greatest point of dissatisfaction with the government’s handling of the pandemic for a minority of residents.

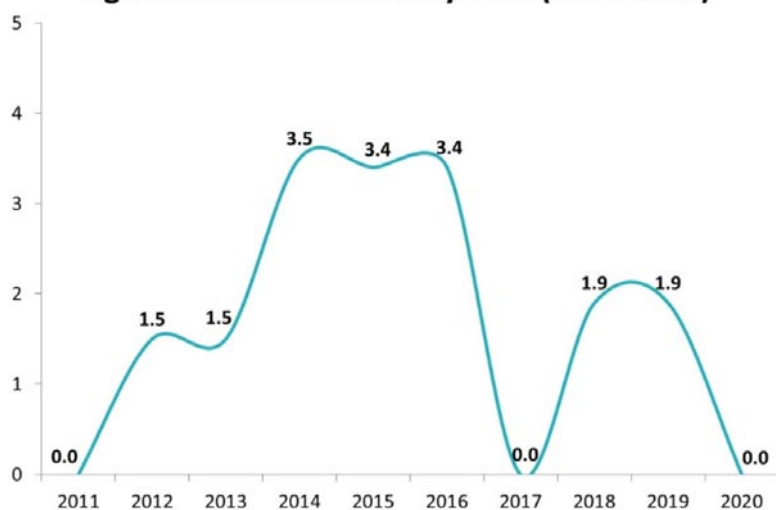
Health & personal wellbeing

This aspect of quality of life refers to the general health status of the population, including both physical and mental health, the availability and accessibility of healthcare services. A population's health status is well-recognised as a key sign of a community's wellbeing, and is largely influenced by the healthcare situation. This section provides an overview of the health and personal wellbeing situation in Bermuda, based on some of the factors that were selected to measure the Island's performance, as well as an analysis of secondary data.

Vital statistics

According to 2021 estimates, the life expectancy of females is 85 years of age while the life expectancy of males is nearly 79 years of age (78.73) (*Central Intelligence Agency, 2022*). This demonstrates a small increase in life expectancy for both females and males since 2010, where it was reported to be 84 and 76 years of age respectively (*Bermuda Vital Signs Study, 2016*). From 2018 to 2019, the infant mortality rate remained steady at 1.9 before dropping to 0 in 2020, as shown in Figure 12 (*Department of Statistics, 2021*). Estimates, however, for infant mortality rates in 2021 are at 2.21 (*Central Intelligence Agency, 2022*). Despite this slight increase in infant mortality rates, Bermuda has the seventh lowest infant mortality rate compared to all other countries including the UK, Canada, and the US (*Statistics Canada, 2022*) (*Macrotrends, 2022*).

Figure 12: Infant Mortality Rate (2011-2020)



Source: Bermuda Digest of Statistics, 2021, Government of Bermuda, Department of Statistics. Note: The infant mortality rate is the number of death of infants under age 1 per 1,000 live births in a given year.

Health professionals per capita

From 2019 to 2020, there were approximately 19.7 physicians/surgeons and 63.7 registered nurses in Bermuda per 10K residents (*Bermuda Hospitals Board, 2021*). There was a small difference in the number of health professionals per capita between 2020 and 2021, where there were 18.6 physicians/surgeons and 64.7 registered nurses per 10K residents (*Bermuda Hospitals Board, 2021*). These proportions have declined considerably since 2015 when there were approximately 28.8 physicians/surgeons and 79.4 registered nurses per 10K residents (*Bermuda Vital Signs Study, 2016*).

Hospital beds per capita

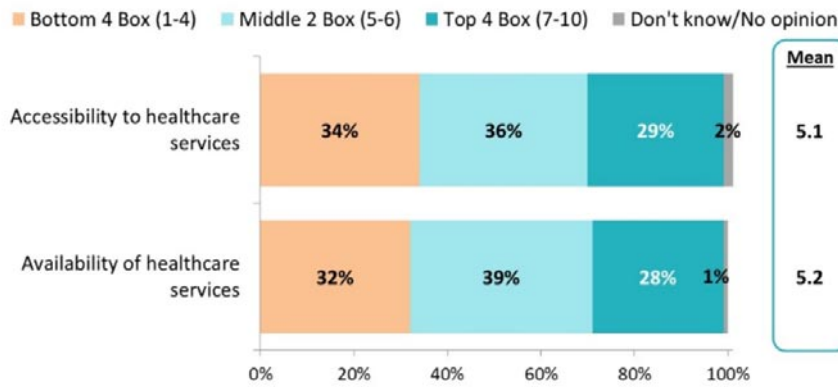
Bermuda's number of hospital bed per capita and occupancy rates have remained consistent since 2017 (*Bermuda Hospitals Board, 2021*).

The pandemic & perceptions of healthcare

Three-in-10 Bermuda residents believe the accessibility to healthcare services (29%) and the availability of healthcare (28%) are better since the start of the pandemic, while a similar proportion consider the situation has worsened. (Figure 13: Bermuda Vital Signs® Study, 2022, Table 9c-d). When asked whether the accessibility and availability of healthcare will *improve*, *stay the same*, or *worsen* within the next year, the responses of most Bermuda residents were that both accessibility and availability will *remain the same* (48% and 49% respectively). Additionally, fewer individuals believe that the accessibility and availability of healthcare services will worsen within the next year (13% and 16% respectively). (Figure 14: Bermuda Vital Signs® Study, 2022, Tables 14c-d.)

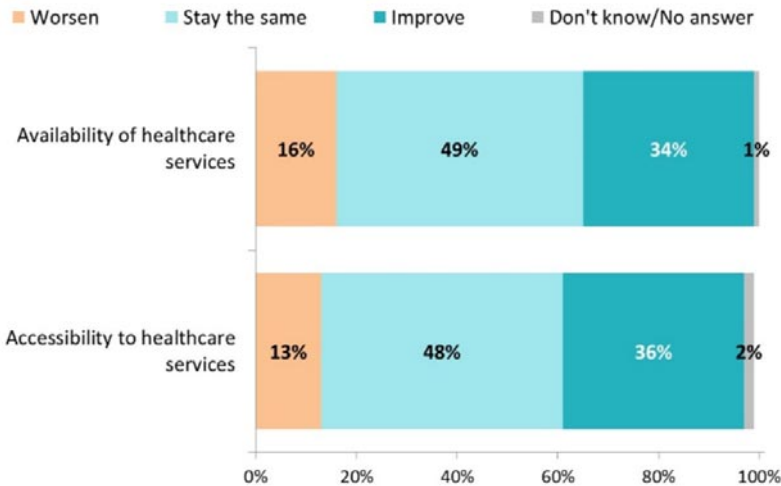
Figure 13: Effect of Pandemic on Accessibility and Availability of Healthcare

Rating on 10-pt Scale: 1=Much worse than before the pandemic, 10=Now much better than before the pandemic



BCF Survey 2022, Q.9c, d: I would like you to rate Bermuda on each of the following 19 factors. For each, please provide a rating on a 1-10 scale where 1 means that the situation in Bermuda is now much worse than before the pandemic, and 10 means that the situation is now much better than before the pandemic. (n=400) Note: 'Don't know/No answer' responses are excluded from mean score calculations.

Figure 14: Accessibility and Availability of Healthcare Within the Next Year



BCF Survey 2022, Q.14c, d: For each of the following 19 factors, please indicate if you believe that within the next year, the situation in Bermuda will improve, stay the same, or worsen. (n=400)

Household healthcare expenditures

In 2019, it was reported that 18% of household spending goes towards healthcare, a value that has been consistent since 2018 (*Bermuda First, 2019*) (*Bermuda Vital Signs Study, 2016*).

Perceptions of general health

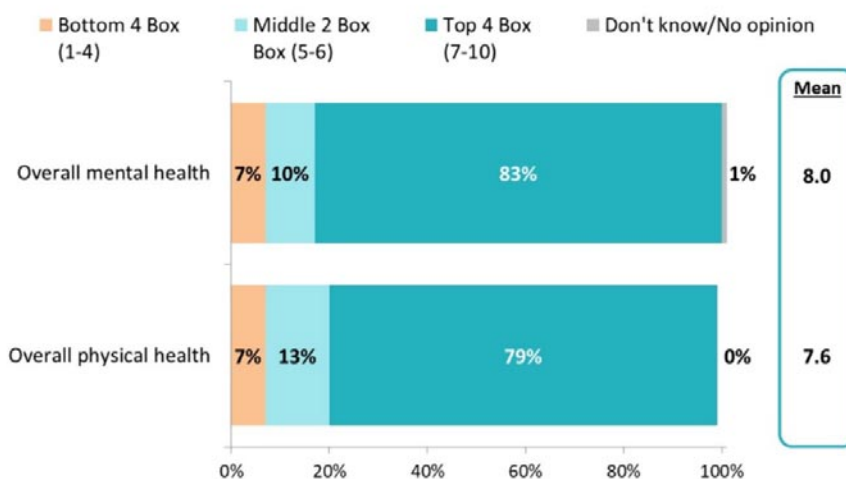
When Bermuda residents were asked to rate their physical health in both 2012 and 2016 by the Bermuda Health Council, most had perceived their overall health in a positive light. Indeed, in 2016, nearly half of those surveyed reported their health as being very good, or excellent (43%). When combined with ratings of 'good' which was considered the mid-point on the scale, the proportion increases to 83%. Meanwhile, nearly two-in-10 perceive their health condition as being 'fair' or 'poor' (*Bermuda Vital Signs Study, 2016*).

Residents continue to offer positive assessment of their physical and mental wellbeing in 2022. In fact, eight-in-10 residents provided ratings of seven or higher when assessing each their physical health and mental health (79% and 83% respectively) on a scale from one representing a rating of *poor* to 10 representing a rating of *excellent*.

Interestingly, ratings for mental health were skewed more so towards being *excellent* compared to ratings for physical health. Nearly half of respondents rated their mental health as nine or 10 on the scale (45%), while the same proportion of respondents rated their physical health as seven or eight (47%). Moreover, ratings of mental health as a nine or 10 on the scale (representing assessment of being very good or excellent) seem to increase with age, with 33% of individuals aged 18-34 years giving a rating of excellent compared to 58% of those aged 65 or older. (*Figure 15: Bermuda Vital Signs® Study, 2022, Tables 1c-d.*)

Figure 15: Your Overall Health

Rating on 10-pt Scale: 1=Poor, 10=Excellent



BCF Survey 2022, Q.1c: Using a 1 to 10 scale, where 1 means poor and 10 means excellent, how would you rate the following four aspects? c) Your overall mental health. (n=400) d) Your overall physical health. (n=400) Note: 'Don't know/No opinion' responses are excluded from mean score calculations.

The pandemic & perceptions of own general health

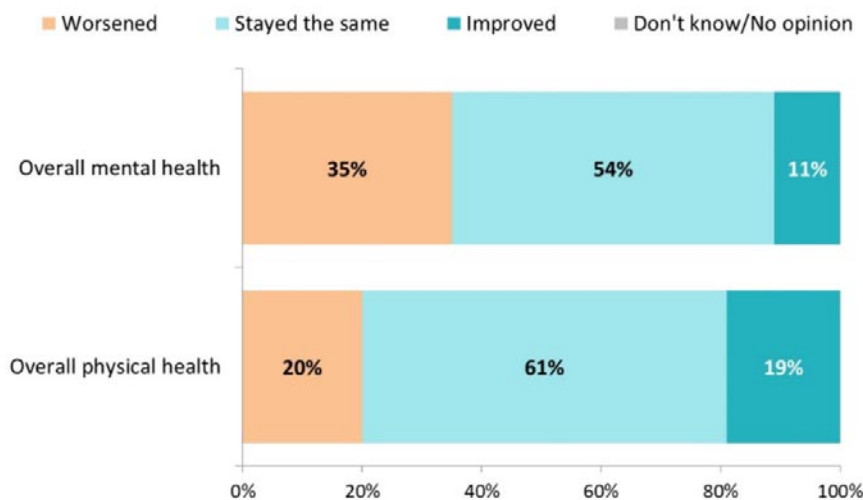
In spring 2022, Bermuda residents were asked to comment on whether their overall mental health and overall physical health *improved*, *stayed the same*, or *worsened* since the beginning of the pandemic. Most Bermuda residents feel that their overall physical health and overall mental health have *remained the same* (61% and 54% respectively). However, despite the consistencies in the number of positive perceptions towards overall health between 2016 and

2021, one-in-three Bermuda residents believe their mental health has *worsened* since spring of 2020 (35%).

When assessing overall physical health, a smaller proportion of Bermuda residents believe it has *worsened* since the beginning of the pandemic (20%). Across the population, women are more likely than men to state that their mental health has worsened (41%) since the beginning of the pandemic, compared to men (28%).

When it comes to positive assessments of improvement in their health, Bermuda residents were more likely to believe their physical health has *improved* since the start of the pandemic compared to their mental health (19% and 11% respectively). Even more, these ratings varied across age groups, where more individuals between the ages of 18 to 34 saw improvement in their overall physical health (30%). Conversely, those between the ages of 55 to 64 and those 65 or older were less likely to perceive their physical health as having *improved* since the start of the pandemic (six percent and eight percent respectively). (Figure 16: Bermuda Vital Signs® Study, 2022, Tables 6c-d.)

Figure 16: Your Overall Health Since the Beginning of the Pandemic



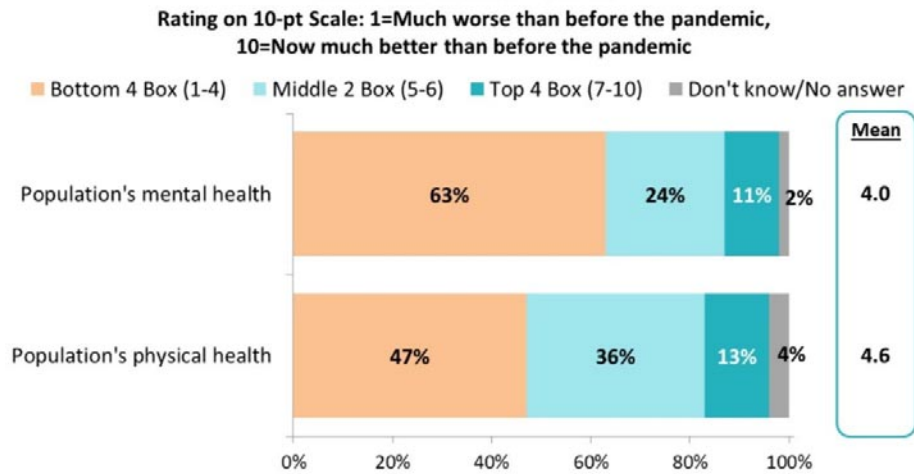
BCF Survey 2022, Q.6c-d: Since the beginning of the pandemic in spring 2020, have the following four aspects improved, stayed the same or worsened? c) Your overall mental health. (n=400); d) Your overall physical health. (n=400)

Respondents with a household income between \$50K to \$75K were less likely to state their overall physical health had *worsened* (9%) compared to other household income brackets, wherein 20% to 26% believed their overall physical health had *worsened*. When looking at mental health, respondents between the ages of 18–34 and 35–54 were more likely to state it has *worsened* (45% and 42% respectively) compared to respondents between the ages of 55–64 and 65+ (22% and 16% respectively).

The Pandemic and Perceptions of the Population’s General Health

Respondents were asked to use the same 10-point scale, one meaning ‘poor’ and 10 meaning ‘excellent’, to assess the state of the population’s overall physical health and mental health. Most Bermuda residents perceive the mental health of the population having *worsened* compared to before the pandemic, providing ratings of four or less (63%). About half of respondents believe the population’s physical health has worsened as well (47%). Those with a higher household income are more likely to believe the population’s overall health has worsened compared to those with a lower household income. (Figure 17: Bermuda Vital Signs® Study, 2022, Tables 9a-b.)

Figure 17: Effect of Pandemic on Population’s Physical and Mental Health

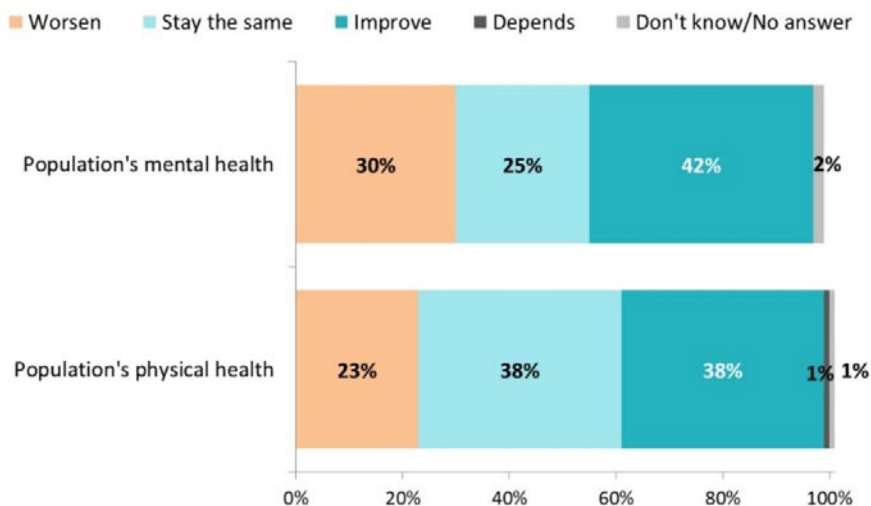


BCF Survey 2022, Q.9a, b: I would like you to rate Bermuda on each of the following 19 factors. For each, please provide a rating on a 1-10 scale where 1 means that the situation in Bermuda is now much worse than before the pandemic, and 10 means that the situation is now much better than before the pandemic. (n=400) *Note: 'Don't know/No answer' responses are excluded from mean score calculations.*

Future perceptions of the population’s general health

When looking ahead to the next year, a large minority of Bermuda residents is optimistic that it will see improvement in the population’s physical health (38%). A similar number also believes the population’s mental health will *improve* in the next year (42%). Attitudes towards the population’s overall health *worsening* are represented by a minority of respondents. Two-in-10 Bermuda residents expect the population’s physical health to *worsen* over the next year while three-in-ten expect mental health to *worsen*. In addition, Black residents are more likely to state that they expect the population’s health to *worsen* (29%) over the next year compared to white residents (12%). (Figure 18: Bermuda Vital Signs® Study, 2022, Tables 14a-b.)

Figure 18: Population’s Physical and Mental Health Within the Next Year



BCF Survey 2022, Q.14a, b: For each of the following 19 factors, please indicate if you believe that within the next year, the situation in Bermuda will improve, stay the same, or worsen. (n=400)



Chronic health conditions

As of 2019, nearly two-in-10 adults have chronic diseases including diabetes, heart disease and kidney disease (Ministry of Health, 2020). This figure was at 35% when Bermuda residents were surveyed on whether they have been diagnosed with a chronic health condition other than hypertension and high cholesterol (*Bermuda Health Council, 2013*).

Body weight

It was reported that 75% of Bermuda residents adults are overweight or obese according to the 2020 Ministry of Health Roadmap (*Ministry of Health, 2020*). These findings agree with the results of a 2014 health survey of adults in Bermuda conducted by the Bermuda Health Council, where 40.2% of respondents were classified as overweight and 34.4% as obese based on BMI measurements (*Bermuda Vital Signs Study, 2016*). However, the 2020 Roadmap report does not differentiate the proportion of overweight individuals between obese individuals, so it is unclear whether body weight among Bermuda residents is on track of improvement.

Alcohol consumption

According to the 2021 National Household Survey, while nine in 10 respondents reported alcohol use in their lifetime, 54% have used alcohol within the past month (*Department for National Drug Control, 2021*). This figure has remained consistent with findings from 2016 when the Ministry of Health, Seniors and Environment reported that two-thirds of Bermuda residents were drinkers (*Bermuda Vital Signs Study, 2016*). However, the incidence of binge drinking among adults has decreased since 2016, from three-in-10 to less than two-in-10 Bermuda residents adults consuming five or more alcoholic beverages in one sitting (*Department for National Drug Control, 2021*). Moreover, current use of both legal and illegal drugs is higher among males compared to females (*Department for National Drug Control, 2021*).

Results from the 2022 BCF survey show that alcohol was one of the least mentioned self-reported coping mechanisms used to address the stress and uncertainty brought on by the pandemic (2%) (*Bermuda Vital Signs® Study, 2022, Table 8*). However, while retail sales fell by 31.1% from April 2019 to April 2020, liquor stores reported the largest sales increase of 39.1% (*Department of Statistics, 2021*).

Tobacco use

Slightly over half of the 2021 National Household Survey respondents reported use of cigarettes in their lifetime (*Department for National Drug Control, 2021*). Meanwhile, about 10% of respondents reported use of cigarettes in the last 30 days (*Department for National Drug Control, 2021*). The number of current cigarette users has decreased—though marginally—since 2014, where 13.9% of Bermuda residents adults identified themselves as current smokers, based on a report published by the Ministry of Health, Seniors and Environment (*Bermuda Vital Signs Study, 2016*).

Overall level of stress

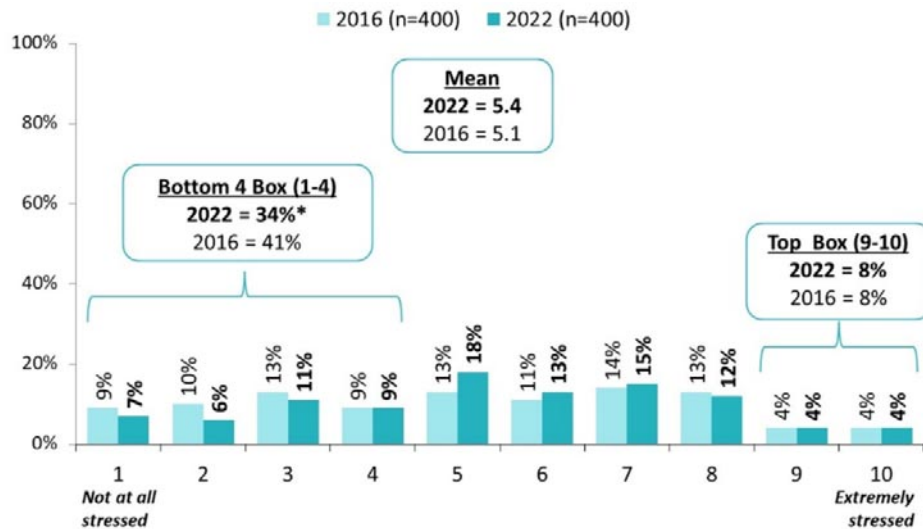
Stress levels among Bermuda residents have slightly increased since the COVID-19 pandemic compared to 2016, although they remain quite moderate overall.

Bermuda residents were asked to use a 10-point scale to assess how the pandemic affected their overall level of stress, where one is 'not at all stressed' and 10 is 'extremely stressed'. While fewer than one-in-10 residents continue to report significant or extreme stress (eight percent for each of 2016 and 2022), fewer residents reported low levels of stress in 2022 (34%) than in 2016 (41%). (*Figure 19: Bermuda Vital Signs® Study, 2022, Table 2.*)

Most Bermuda residents who rated their level of stress between six to eight in 2022 identified *personal finances/cost of living* as the main cause (40%). Second to this was being *overworked* (28%). The COVID-19 pandemic in general was a source of stress for about one-in-seven

Figure 19: Overall Level of Stress

Rating on 10-pt Scale: 1=Not at all stressed, 10=Extremely stressed

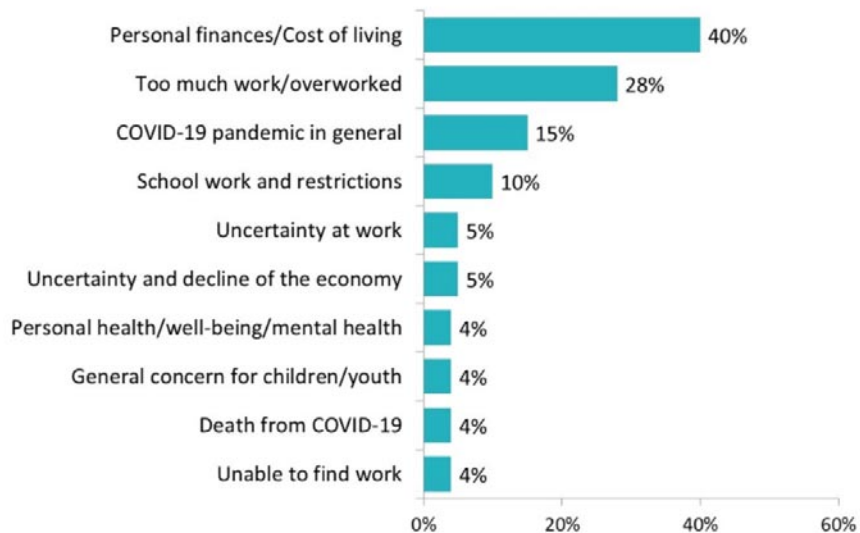


BCF Surveys 2016/2022, Q.2: All things considered, how would you rate your overall level of stress? Please use a scale from 1 to 10, where 1 means not at all stressed and 10 means extremely stressed. (n=400) *Due to rounding.

residents, while other areas were less commonly cited as sources of stress. Of note, the same three reasons top the list of what causes stress to residents who gave lower stress rating of one to 5 overall. Black residents are statistically more likely to rate *personal finances/cost of living* as what causes them the greatest stress (37%) compared to white residents (17%). Moreover, white residents are marginally more likely to mention *having too much work/being overworked* as a stressor (25%) compared to Black residents (16%). (Figure 20: Bermuda Vital Signs® Study, 2022, Table 3.)

Figure 20: Cause of Greatest Stress

Among Those Whose Rated Their Overall Level of Stress Between 6-8
Key Unaided Mentions



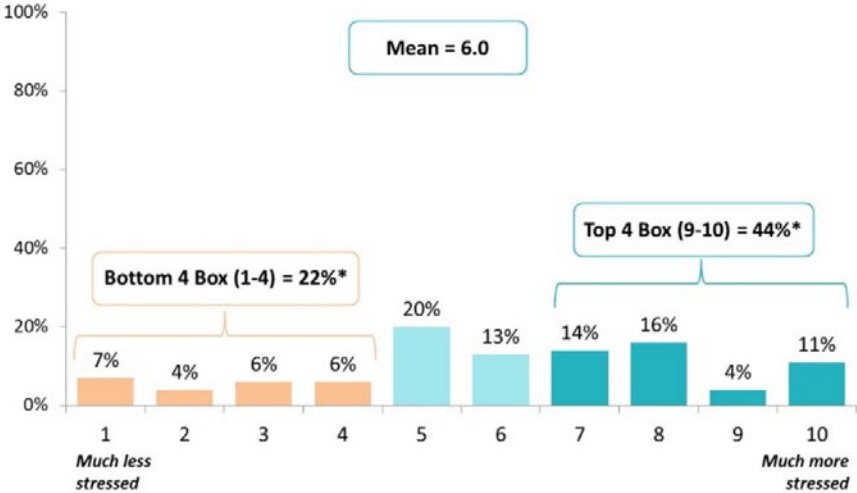
Q.3: [IF Q.2 = 6-8] What one thing causes you the greatest stress right now? Anything else? (n=157)

Other sources of stress were investigated by the 2020 Caribbean COVID-19 Food Security & Livelihoods Impact Survey Report. The most common sources of stress among respondents were *worry over illness* (58%) and *unemployment* (39%). It should be noted that 26% also expressed worry over being *unable to cover essential needs*, though this is lower compared to the regional average.

While the COVID-19 pandemic in general may not have been identified as a major cause of stress, it is considered to have both a direct and indirect effect on personal levels of stress. Indeed, close to one-half of residents consider that the pandemic has increased their level of stress (44%), while just over two-in-ten report that the pandemic has reduced their stress (22%). Based on these results, women are more likely to state they are *much more stressed* (14% with a rating of 10) due to the pandemic in comparison to men (6%). (Figure 21: Bermuda Vital Signs® Study, 2022, Table 7.)

Figure 21: Effect of Pandemic on Overall Level of Stress

Rating on 10-pt Scale: 1=Much less stressed, 10=Much more stressed

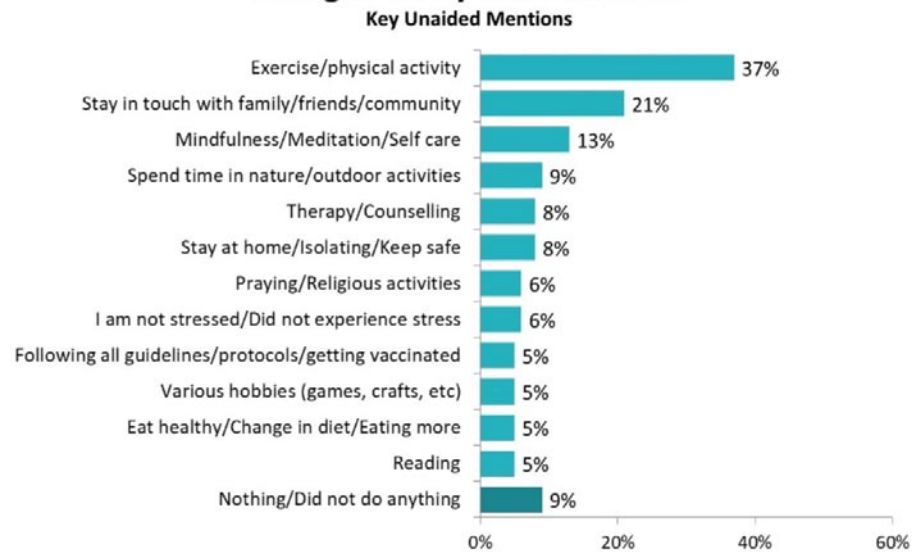


BCF Survey 2022, Q.7: How did the pandemic affect your overall level of stress? Please answer using a scale from 1 to 10, where 1 means that you feel much less stressed today than before the pandemic and 10 means that you feel much more stressed. (n=400)

*Due to rounding.

This uptick in stress, however, is followed by most residents adopting one or more healthy ways of coping with the uncertainty brought on by the pandemic. The most common practices among residents include *exercise/physical activity* (37%), *staying in touch with family/friends* (21%), and *mindfulness/meditation/self-care* (13%). Men are statistically more likely to *not seek out anything to address the stress and uncertainty* of the pandemic (16%) compared to women (3%) who state they would. Moreover, the use of *therapy/counselling* declines with age as there is a noteworthy difference in therapy/counselling use in residents aged 18-34 (13%) compared to those age 65+ (0%). (Figure 22: Bermuda Vital Signs® Study, 2022, Table 8.)

Figure 22: Methods of Addressing Stress and Uncertainty Brought On by the Pandemic



BCF Survey 2022, Q.8: How have you addressed the stress and uncertainty brought on by the pandemic? Please provide one or two brief examples of things you have done to cope with the situation. (n=400)

Key takeaway

Research findings suggest that vital statistics are improving, with life expectancy increasing and the infant mortality rate remaining among the lowest worldwide. In terms of health behaviours, alcohol consumption remains high (an increase in alcohol sales was reported during the pandemic) though there is indication that binge drinking is declining, and tobacco use continues to represent only a small proportion of residents. Nonetheless, the level of obesity continues to be a concern with a large proportion of the population being considered overweight.

Despite some consistency in health indicators, the pandemic has had an impact on people’s health and wellness in a number of ways over the last two years. Although residents believe that all things considered, they are in good physical and mental health today, the pandemic is seen as having had somewhat of a negative impact on them, notably on their mental health in general and their level of stress. Financial hardships, increased cost of living, and being overworked are considered as the greatest sources of stress. Findings highlight, however, that a small portion of the population—about one-in-five, saw reduced stress during the pandemic. Coping mechanisms used to handle stress include physical activity or exercise, social interactions, and some form of self-care.

Despite a positive assessment of their personal health, residents believe that the pandemic has negatively affected the overall physical and mental health of the overall population on the Island. That said, residents are optimistic for the coming year with most believing that the situation will either stay the same or improve.

In terms of healthcare services, the number of health professionals, including physicians/ surgeons and registered nurses, while the number of hospital bed per capita and occupancy rates have remained consistent since 2017. From a public opinion standpoint, there are mixed feelings on the effect of the pandemic on accessibility and availability of healthcare services, with about a third of residents who each believe the situation has improved, stayed the same or worsened in the past two years. Looking ahead to the next year, however, the outlook is more

positive with a greater proportion believing that things will remain unchanged, with most others who believe it will improve.

Figure 23 provides a summary of key findings from the primary and secondary research conducted to assess the health and wellbeing situation in Bermuda.

[Figure 23]

Health and Personal Wellbeing

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.

What People Think



The Facts



Residents' Assessment of Bermuda Since the Pandemic

% Who Believe It is Very good/Excellent



Residents' Assessment of Bermuda Within the Next Year

% Who Believe it Will Improve



More facts

Public expenditure on mental health

\$59m

Overall public and private expenditure on mental illness, substance use and related neurological disorders 2018–19

Co-occurring disorders

100%

Percentage of mental health court clients dually diagnosed with a mental illness and drug addiction 2020

Suicide prevention strategy [For Bermuda]

No

Key indicator of mental health promotion and prevention 2022*

Levels of stigma

High

Attitudes towards mental illness*

Status of general health information systems

Fair

Paper-based systems in hospital soon to become electronic 2022*

Mental health & race

88%

Percentage of Black mental health court programme participants (nine percent mixed and two percent white, *BerDIN report 2019*)

Mental health & gender

91%

Percentage of male mental health court programme participants (40/44) to nine percent female (4/44)

Ability to conduct activities of daily life

3,174

Residents had a long-term health condition (physical/mental) which limited/ prevented everyday activities

Health coverage

5,000

Number of Bermudians without health insurance in 2019 (91% of the uninsured are Black)

*Compared to other Caribbean small island developing states

Economy & work

The economy includes measures related 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 provincial context. Expected growth or change in the local economy, as well as the quality and nature of employment opportunities, can also play a role in promoting economic well-being and vitality.

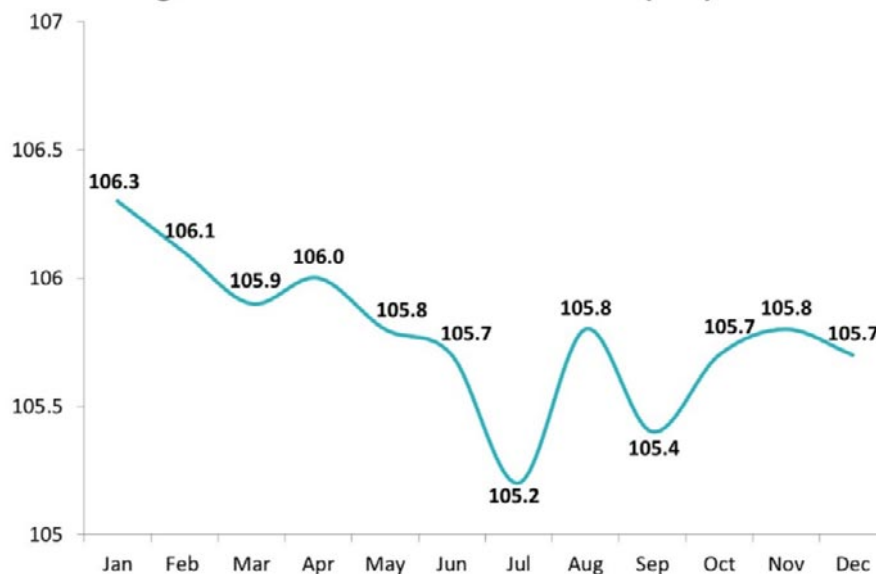
The following sections provide a more in-depth analysis of factors that relate to the economy and the work environment.

Consumer Price Index

Compared to 2015, Bermuda's average Consumer Price Index for 2020 on all goods and items was 0.0, which is below that of the UK (1.5%), the US (1.2%) and Canada (0.7%) (*Department of Statistics, 2020*) (*Ministry of Finance, 2021*). This puts Bermuda's annual inflation rate at +0.3% as of December 2020 (*Department of Statistics, 2020*).

Notably, the 2020 CPI of food has increased by 4.5% in comparison to the 2.2% average increase per year since 2016 (*Ministry of Finance, 2021*). This increase in the CPI of food, however, appears to be balanced out by the 4.6% decrease in the CPI of transport and foreign travel (*Ministry of Finance, 2021*).

Figure 24: Consumer Price Index (CPI) 2020



Source: Consumer Price Index, December 2020, Government of Bermuda, Department of Statistics.

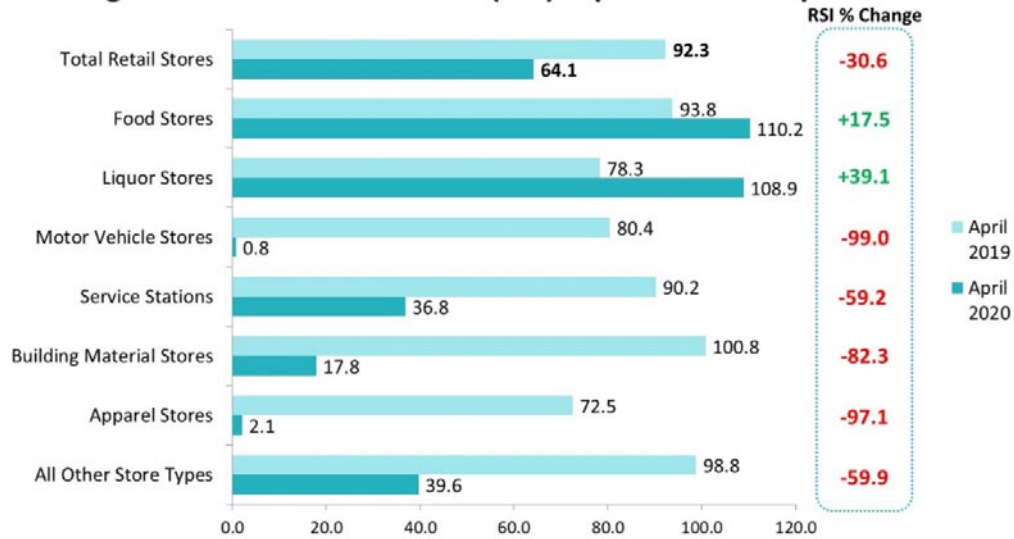
Retail Sales Index

As expected, Bermuda's retail economy was primarily affected towards the end of March 2020 at the onset of the pandemic. For April 2020 specifically, retail sales fell by 30.1% to an estimated value of \$64.3 million (*Department of Statistics, 2021*). During this period, liquor stores experienced the largest sales volume increase of 39.1% while the volume sales of service stations fell by 59.2%.

The Retail Sales Index (RSI) began to recover towards the beginning of July 2020, and since then, Bermuda’s retail sector has experienced sustained average growth despite the results of the latest RSI release in October 2021. Retail sales decreased by 6.6% compared to October 2020, where building materials stores were the only sector to record growth during the month at 5.9% (*Department of Statistics, 2021*). However, a lower RSI for the month of October is not unusual for Island retailers since similar figures have been observed as far back as 2014 (*Department of Statistics, 2021*).

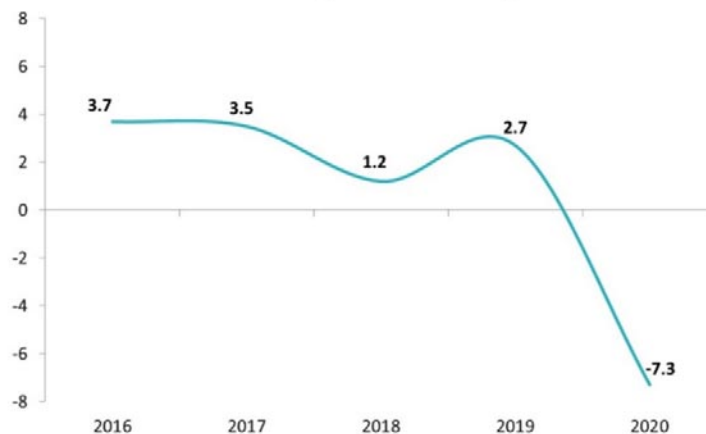
As shown in the next figure, apart from food and liquor expenditures, which sustained an increase from April 2019 to April 2020, sales of other retail categories all sustained a decline. Motor vehicle stores, apparel stores and building material stores experienced the largest decline year-over-year. (*Figure 29: Department of Statistics, 2020.*)

Figure 25: Retail Sales Index (RSI): April 2019 Vs. April 2020



Source: Retail Sales Index, April 2020, Government of Bermuda, Department of Statistics.

Figure 26: Gross Domestic Product (GDP) at Current Purchasers’ Prices (with Inflation) 2016-2020



Source: Annual Gross Domestic Product, 2020 Highlights, Government of Bermuda, Department of Statistics.

Gross Domestic Product

According to the 2020 National Economic Report, it is estimated that Bermuda’s GDP fell by 8.5% because of the pandemic’s effect on the economy (*Ministry of Finance, 2021*). Similarly, there was a reported 6.9% decrease of GDP at constant purchasers’ prices (a measure of Bermuda’s real change in output using 2015 as the base year) in 2020 (*Department of Statistics, 2021*). Accommodation & food service activities was the industry that experienced the greatest loss of gross output of \$430 million, a reduction of 60.3% (*Department of Statistics, 2021*).

**Figure 27: Impact of COVID-Related Restrictions
Gross Output Lost in 2020**

Industry	\$ Millions	%
Agriculture, Forestry and Fishing	-2.5	-14.3
Manufacturing	-12.5	-22.0
Electricity, Water Supply and Waste Management	-2.5	-1.1
Construction and Quarrying	-87.4	-17.4
Wholesale and Retail Trade	-74.7	-10.8
Transportation and Storage	-75.7	-25.6
Accommodation and Food Service Activities	-430.1	-60.3
Information and Communication	-42.1	-13.9
Financial and Insurance Activities	-63.5	-5.9
Real Estate Activities	-112.7	-7.5
Professional, Scientific and Technical Activities	-19.0	-3.1
Administrative and Support Services	-36.9	-19.7
Education	-7.4	-7.6
Human Health and Social Work	-38.5	-16.0
Arts, Entertainment and Recreation	-20.4	-33.4
Other Service Activities	-19.1	-17.2
Memo Items:		
Accommodation	-265.0	-68.7
Food Service and Activities	-165.1	-50.3
Non-Profit Institutions Serving Households	-18.9	-15.5

Source: Annual Gross Domestic Product, 2020 Highlights, Government of Bermuda, Department of Statistics.

Government deficit

The level of public debt reported by the government has increased since 2016, rising from \$2.217 billion to \$2.5 billion in 2019 (*Bermuda Vital Signs Study, 2016*) (*Bermuda First, 2019*). In 2020, government debt further increased to \$2.687 billion, and is estimated to rise to \$3.35 billion by 2022 (*Ministry of Finance, 2021*). Private debt is also oversized at roughly \$3.35 billion (*Bermuda First, 2019*).

International business

International Business in Bermuda does not seem to have been negatively affected much by the pandemic. In fact, this sector saw the addition of 179 jobs from 2019 to 2020, an increase of 4.5% (*Ministry of Finance, 2021*).

Tourism

Perhaps not surprisingly given travel restrictions in place, the island’s tourism industry was negatively impacted by the pandemic, as shown in the next figure. The number of visitor arrivals to the island in 2020 decreased astronomically by 93.6% compared to the year prior (*Ministry of Finance, 2021*). From 2015 to 2019, the Island received an average of about 670,000 cruise ship and air visitors per year. In 2020, this figure dropped to 51,425 visitors—18.2% of which were

Figure 28: Total Visitor Arrivals (2015-2020)



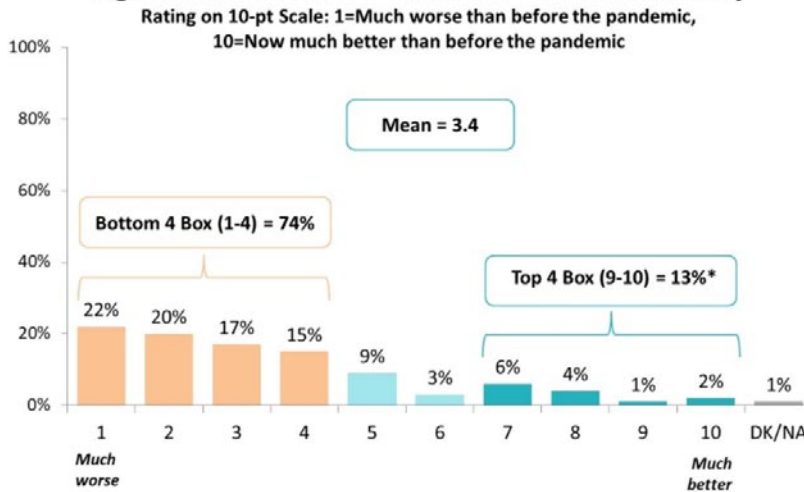
Source: Bermuda Digest of Statistics, 2021, Government of Bermuda, Department of Statistics.

from cruise ships while the rest were air visitors (*Ministry of Finance, 2021*). Consequently, visitor spending dropped by \$105 million or 81.3% (*Department of Statistics, 2021*).

Current economic conditions

In 2022, Bermuda residents were asked to rate the current state of the economy compared to before the pandemic, using a 10-point scale, where one means ‘much worse’ and 10 means ‘much better’ since the pandemic. Three-quarters of residents believe Bermuda’s economy is worse now compared to before the pandemic, giving ratings of four or less. Even more, two-in-five respondents believe the economy is much worse, responding with low ratings of one or two. (*Figure 29: Bermuda Vital Signs® Study, 2022, Table 9e.*)

Figure 29: Effect of Pandemic on the Economy



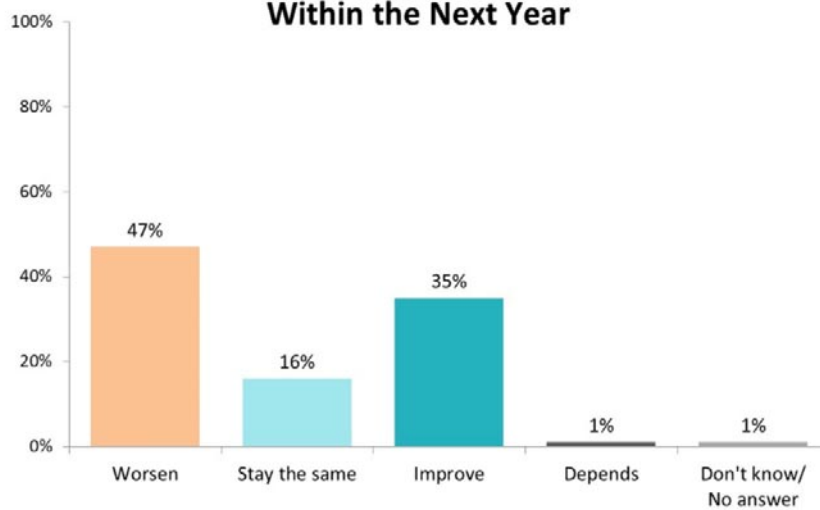
BCF Survey 2022, Q.9e: I would like you to rate Bermuda on each of the following 19 factors. For each, please provide a rating on a 1-10 scale where 1 means that the situation in Bermuda is now much worse than before the pandemic, and 10 means that the situation is now much better than before the pandemic. (n=400) Note: ‘Don’t know/No answer’ responses are excluded from mean score calculations.

Future economic conditions

The confidence in Bermuda’s economy that residents held in 2016 are not reflected in current attitudes. The 2016 Survey results showed that one-in-10 respondents were expecting the economy to *worsen* within the next year (*Bermuda Vital Signs Study, 2016*). When asked again in 2022 if the economy will improve, stay the same or worsen within the next year, nearly half of Bermuda residents believe it will continue to *worsen* (47%), an evident consequence of the continued pandemic. Yet there is just over a third of residents who hold a positive outlook and believe the economy will *improve* (35%).

Just a small proportion believe the economy will *stay the same* (16%). Women are more likely to believe the economy in Bermuda will *worsen* (53%) in the next year compared to men (42%). Moreover, citizen status appears to impact views of the economy as residents are more likely to state that the economy will *worsen* (50%) compared to non-residents (36%). Bermudians are more likely than non-Bermudians to believe that the economy will worsen (50% vs. 36%, respectively) (*Figure 30: Bermuda Vital Signs® Study, 2022, Table 14e.*)

Figure 30: The Economy Within the Next Year



BCF Survey 2022, Q.14e: For each of the following 19 factors, please indicate if you believe that within the next year, the situation in Bermuda will improve, stay the same, or worsen. The economy. (n=400)

Household economy

In 2016, nearly two-thirds of Bermuda residents reported their household economic wellbeing had not changed over the past year (*Bermuda Vital Signs Study, 2016*). The pandemic has since affected these perceptions in residents. In 2020, half of Bermuda residents reported changes to their household income resulting from job loss and salary reductions (*Caricom, 2020*).

Future household economic wellbeing

The level of optimism with regards to economic well-being in 2016 is not reflected in current attitudes towards the future impacts on livelihood, and understandably so (*Bermuda Vital Signs Study, 2016*). According to the Caribbean 2020 survey, 87% of respondents believe that their livelihoods will be impacted at some degree by the pandemic-induced changes to household incomes (*Caricom, 2020*).

Job market in Bermuda

There has been a sustained decline in Bermuda’s job market since the previous Vital Signs® report, which highlighted a 17% decrease in total jobs from 2008 to 2016 (*Bermuda Vital Signs*

Study, 2016). The diminishing number of employed individuals was at the time predominantly due to Bermuda residents seeking jobs in other countries (*Bermuda Vital Signs Study, 2016*).

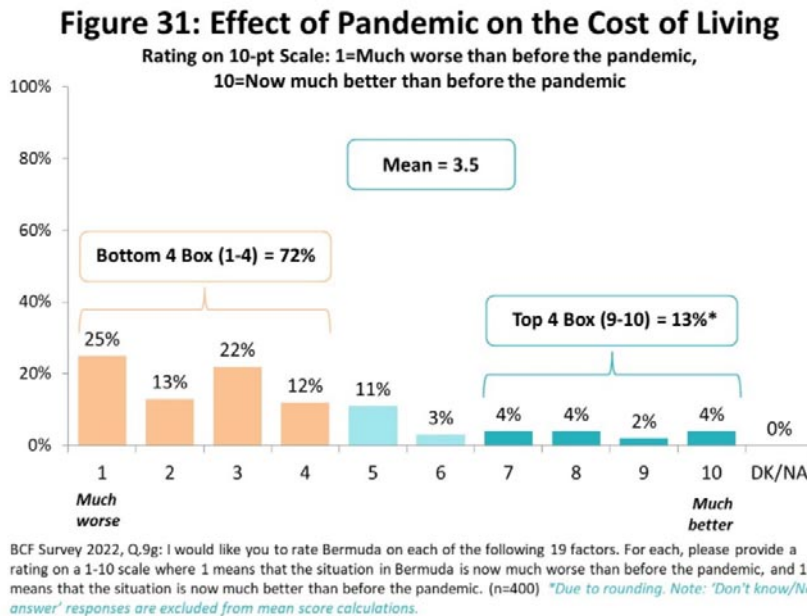
From 2019 to 2020, the total number of jobs decreased by 5.7% and the number of work permits issued for private sector employees also decreased by 33.6% (*Department of Statistics, 2021*). The sectors that experienced the most *job losses* were **accommodation and food service activity, human health and social work, and wholesale and retail trade** (*Ministry of Finance, 2021*). These were also the sectors for which sales and activities were most impacted by the pandemic. Conversely, and as mentioned previously, the largest growth of jobs in 2020 occurred in the international business sector (*Ministry of Finance, 2021*). The public administration sector also saw an increase of 82 jobs (*Ministry of Finance, 2021*).

A positive side to the global shift from the office to working at home is the opportunity it provided for Bermuda to encourage foreigners to set up their ‘home offices’ on the Island and Bermuda’s introduction of the Work From Bermuda (WFB) programme that has contributed \$23 million to the economy (*Jamaica Observer, 2021*). However, the cost this may have had on the availability of housing on the Island, and more broadly on the cost of living, is difficult to ascertain at this time.

Cost of living

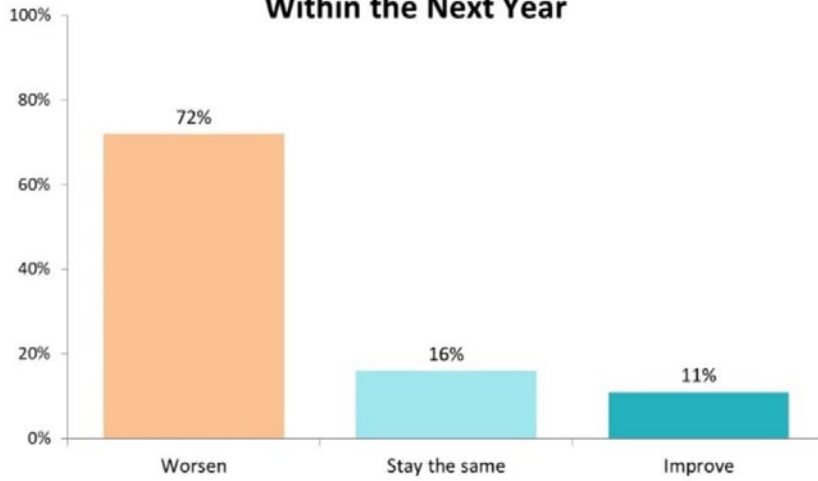
Bermuda residents were asked to use a ten-point scale when assessing whether the cost of living has improved or worsened since before the pandemic, where one means ‘much worse’ and 10 means ‘much better’ than before the pandemic.

Most respondents believe the cost of living is *worse* now than before the pandemic using ratings of four or less (72%). Even more, a quarter of residents gave a rating of one, believing the cost of living is much worse than before the pandemic (25%). (*Figure 31: Bermuda Vital Signs® Study, 2022, Table 9g.*)



Looking to the future, seven-in-10 Bermuda residents believe that the cost of living will continue to *worsen* within the next year (72%). (*Figure 32: Bermuda Vital Signs Study, 2022, Table 14g.*)

Figure 32: Cost of Living Within the Next Year

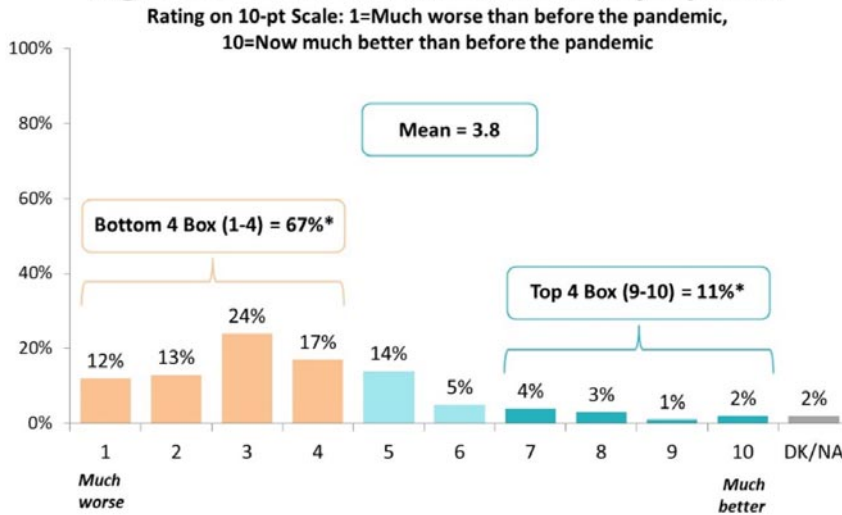


BCF Survey 2022, Q.14g: For each of the following 19 factors, please indicate if you believe that within the next year, the situation in Bermuda will improve, stay the same, or worsen. Cost of living. (n=400)

Earnings & job holders

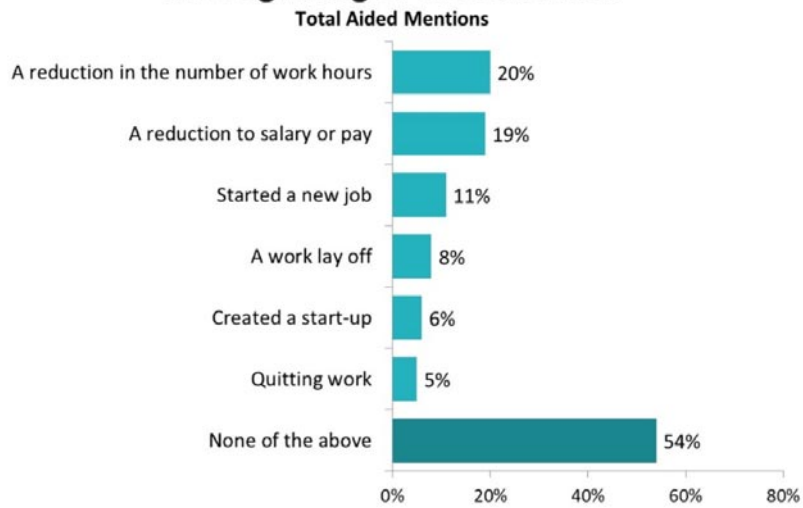
Estimates of decreases in employment income for the first three quarters of 2020 was believed to be about 7.4% (*Ministry of Finance, 2021*). The effect of this decline in income is indeed seen in the RSI mentioned previously. Another relevant and previously mentioned aspect is that personal finances/the cost of living is the single greatest driver of stress among Bermuda residents (33%) (*Bermuda Vital Signs® Study, 2022, Table 3*). Even more, two-thirds of respondents believe employment is *much worse* now than it was before the pandemic (67%). (*Figure 33: Bermuda Vital Signs® Study, 2022, Table 9f.*)

Figure 33: Effect of Pandemic on Employment



BCF Survey 2022, Q.9f: I would like you to rate Bermuda on each of the following 19 factors. For each, please provide a rating on a 1-10 scale where 1 means that the situation in Bermuda is now much worse than before the pandemic, and 10 means that the situation is now much better than before the pandemic. (n=400) *Due to rounding. Note: 'Don't know/No answer' responses are excluded from mean score calculations.

Figure 34: Employment Situations Experienced Since the Beginning of the Pandemic

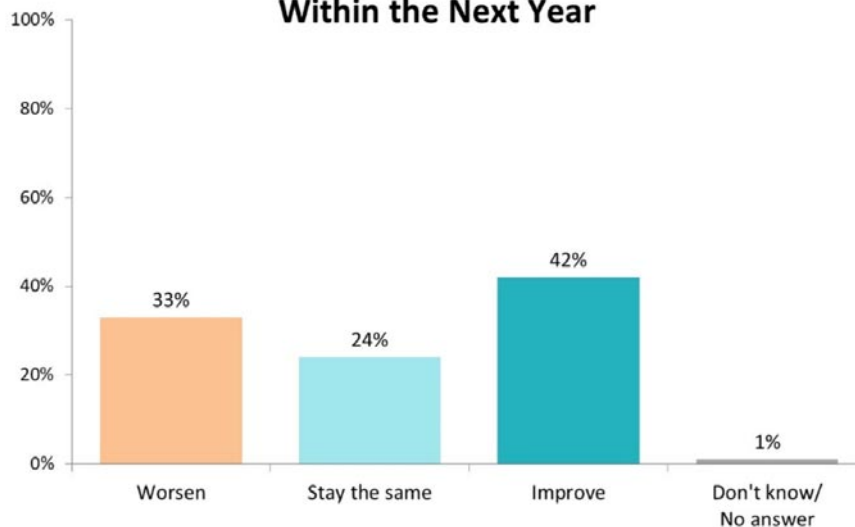


BCF Survey 2022, Q.11: Thinking of your employment situation, have you experienced any of the following since the beginning of the pandemic? (n=400)

When asked to assess their employment situation, half of respondents stated they experienced no changes since the beginning of the pandemic (54%). One-in-five, however, each experienced a reduction in the number of work hours (20%) or a reduction in their salary or pay (19%). Lastly, a small proportion of residents started a new job since the beginning of the pandemic (11%), while a similar number experienced being laid off (eight percent). Women are more likely to have received a reduction in pay (23%) compared to men (16%) since the beginning of the pandemic. (Figure 34: Bermuda Vital Signs® Study, 2022, Table 11.)

Despite clear setbacks during the past two years in terms of employment, attitudes towards the state of employment in the next year are moderately positive. Most Bermuda residents believe that employment in Bermuda will *improve* within the year (42%). However, one-third of residents expect the situation to *worsen* (33%). (Figure 35: Bermuda Vital Signs® Study, 2022, Table 14f.)

Figure 35: Employment Situation Within the Next Year



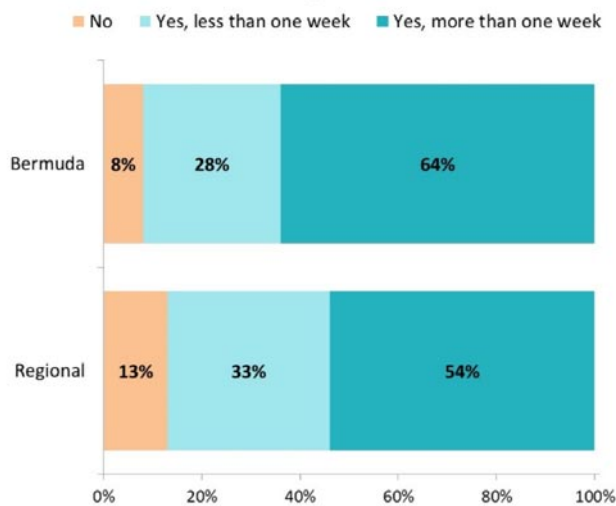
BCF Survey 2022, Q.14f: For each of the following 19 factors, please indicate if you believe that within the next year, the situation in Bermuda will improve, stay the same, or worsen. Employment. (n=400)

Food security

Household food security has been impacted by the pandemic and public health measures. A survey conducted in 2020 by Caricom revealed that although about two-thirds of Bermuda residents had enough food stock to last over a week (64%), about eight percent reported having no food stocks in their homes (*Caricom, 2020*).

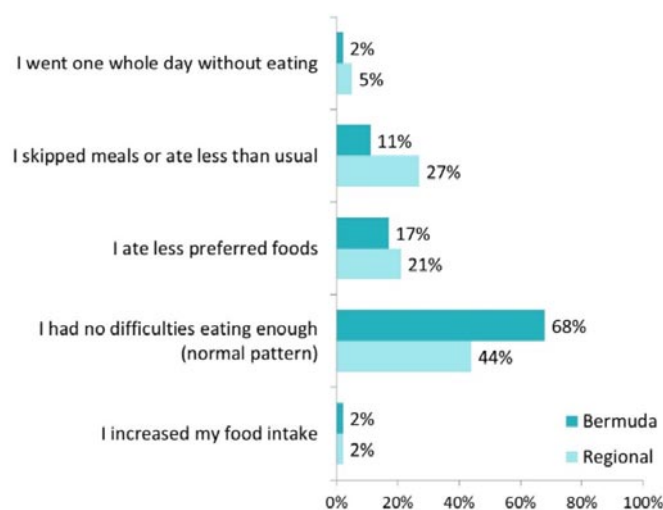
While nearly seven-in-10 Bermuda residents did not experience any difficulties eating enough over the course of a week prior to answering the survey, 11% of residents skipped meals, two percent went a whole day without eating and 17% ate less preferred foods in response to their experienced food insecurity (*Caricom, 2020*).

Figure 36: Does Your Household Have Any Food Stock?



Source: Caribbean COVID-19 Food Security & Livelihoods Impact Survey, Bermuda Summary Report, November 2020.

Figure 37: Food Situation Over the Past 7 Days



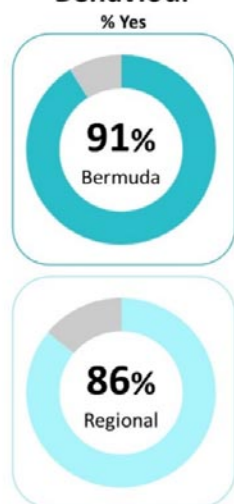
November 2020.

The Bermuda Emergency Fund provided economic assistance to food security services to support these households in need, a total of \$771,812 between March and September 2020 (Bermuda Community Foundation, 2020) (Bermuda Foundation, 2020). Most of the grant went towards food distribution which assisted in the delivery of up to 11,000 meals and meal equivalents per week in 2020 (Bermuda Community Foundation, 2020) (Bermuda Foundation, 2020).

Though lack of cash was a significant problem for some Bermuda residents, most were unable to secure food due to pandemic restrictions. Four-in-10 respondents were unable to shop for groceries in a given week, 65% of which stating movement restrictions as the reason (Caricom, 2020). This figure is significantly higher than the regional average of 22% (Caricom, 2020).

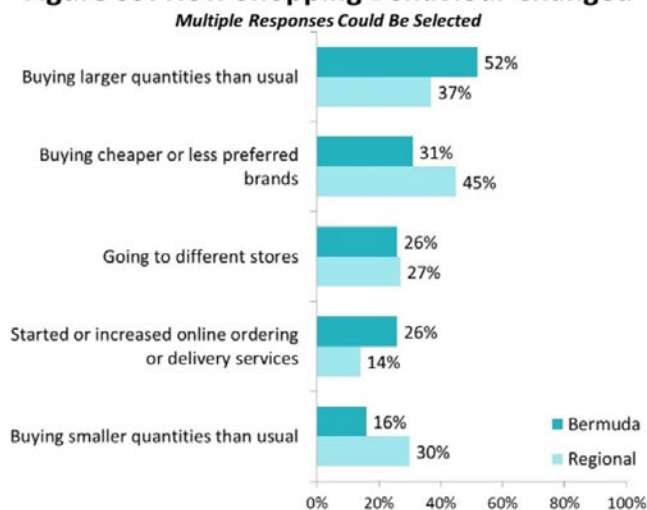
Despite the moderate availability of fresh food, basic food, hygiene items and essential medicines in markets, eight-in-10 Bermuda residents observed an increase in food prices (Caricom, 2020). Food items with the largest percentage increases in price from 2019 to 2020 include frozen peas (21%), cornflakes (15%), stewing beef (12%), lamb leg (11%) and vegetable shortening (eight percent) (Department of Statistics, 2021). Additionally, nine-in-10 respondents changed their shopping behaviour, with 52% reportedly buying larger quantities than usual and 31% buying cheaper or less preferred brands (Caricom, 2020).

Figure 38: Altered Shopping Behaviour



Source: Caribbean COVID-19 Food Security & Livelihoods Impact Survey, Bermuda Summary Report, November 2020.

Figure 39: How Shopping Behaviour Changed



Key takeaway

For the year 2020, the monthly Consumer Price Index ranged from 105.2 to 106.3, putting Bermuda's inflation rate as of December 2020 at +0.3%. Not surprisingly, the pandemic had a negative effect on Bermuda's GDP, and the level of public debt reported by the government increased since 2016, most notably during the last two years.

Bermuda's retail economy was primarily affected at the very beginning of the pandemic, with a decline in retail sales of 30.1%, despite increases in liquor stores sales volume. The Retail Sales Index began to recover towards the beginning of July 2020 and continued until Fall 2021. This upswing was notably supported by a rebound in sales of building materials in 2021 from a low reported in 2020. Other areas negatively affected during the first year of the pandemic include motor vehicles and apparel. While international business does not appear to have been significantly impacted, tourism saw a substantial decline in visitation and revenues due to travel restrictions.

Not surprisingly in this context, a strong majority of residents believe that Bermuda’s economy is worse now due to the pandemic, with nearly half who believe that it will continue to worsen within the next year. This is evidenced by a decline in employment, notably in the areas of accommodation and food service, human health and social work, and wholesale and retail trade. That said, growth of jobs occurred in the international business sector and public administration. Residents are optimistic that the employment situation will improve over the next year.

On a personal level, residents report that the pandemic has had a negative impact on their personal finances. Further, their opinion of the cost of living is that it has worsened since the beginning of the pandemic and that it will continue to worsen within the next year. While food security did not appear to be a widespread issue during the pandemic, economic hardship affected a minority of residents in their ability to have food stock, and to a lesser extent, with respect to their food intake and eating habits. Nonetheless, food shopping behaviours have changed for the majority of residents during the pandemic, notably in terms of food quantities purchased, brand or product selection, and online shopping practices.

Figure 40 provides a summary of key findings from the primary and secondary research conducted to assess the impact of the Bermuda economic and employment situation on quality of life.

[Figure 40]

Economy and 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 provincial context.

What People Think

<p>Bermuda Economy 74%</p> <p>Of residents believe the economy of Bermuda is now worse than it was before the pandemic. 2022</p>	<p>Bermuda Future Economy 87%</p> <p>Of residents believe their livelihoods will be impacted by the pandemic in the coming years. 2020</p>	<p>Food Security 64%</p> <p>Of residents have enough food stock to last over a week. 2020</p>	<p>Impact of the Pandemic 1 in 5</p> <p>Report a reduction in the number of work hours (20%) or in salary/pay (19%) since the beginning of the pandemic. 2022</p>
----------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

The Facts

<p>Rate of Inflation +0.3%</p> <p>Annual rate of inflation in Bermuda as of December 2020.</p>	<p>Consumer Price Index 105.7</p> <p>CPI in December 2020, a decline from pre-pandemic 2020 (January: 106.3 and February: 106.1).</p>	<p>Retail Sales Index 30.1%</p> <p>Decrease in Bermuda retail sales for the month of April 2020 but have improved towards the beginning of July 2020.</p>	<p>Decrease in GDP 6.9%</p> <p>Decrease in annual GDP at constant purchasers' prices reported for 2020.</p>	<p>Job Market 5.7%</p> <p>Decline in total number of jobs in 2020 compared to the previous year. 2021</p>
<p>International Business 4.5%</p> <p>Increase in jobs from the sector in 2020 from the prior year. 2021</p>	<p>Government Deficit \$2.687B</p> <p>Public debt in 2020, increased from \$2.5 billion in 2019. 2021</p>	<p>Tourism 93.6%</p> <p>Decrease in number of visitor arrivals to the Island in 2020 compared to the prior year. 2021</p>		



More facts

Jobs

31,316

Total jobs filled, August 2022

Jobs by status

22,003

Jobs held by Bermudians

Jobs by sex

15,855

Jobs filled by males. 15,461 filled by females

Income

\$66,836

Median gross annual income for all job holders 2022

Youth unemployment

32.1% 2020

(18.1%, 2019)

Number of people unemployed

7.9%

2,891 out of 36,387 people unemployed in November 2020

Feeding services

9

Number of organisations providing food services (food banks)

Financial assistance

2,082

Monthly average of persons on financial assistance in 2020

Financial burden

31%

Rent is largest areas of spend in 2021 (Nursing home, 17%, food, 13%)

Temporary unemployment

497

Number of people reporting temporary unemployment out of 2,981 in November 2022

No formal qualifications

21.3%

Unemployment among those with no formal qualifications in November 2022 (up from 7.4%)

Jobs

1,000

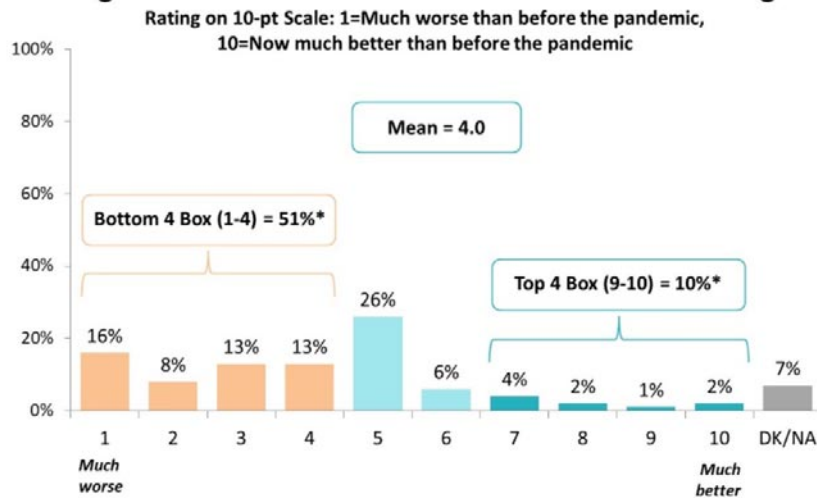
Number of jobs lost from the economy between 2020 and 2021 (from 32,427 to 31,316)

Housing

A diversity of housing types can also contribute to the social diversity and vitality of a community and can help to ensure that everyone has a place to call home. Key housing-related measures include affordability, equity and housing diversity, with access to affordable housing playing a central role in contributing to complete communities.

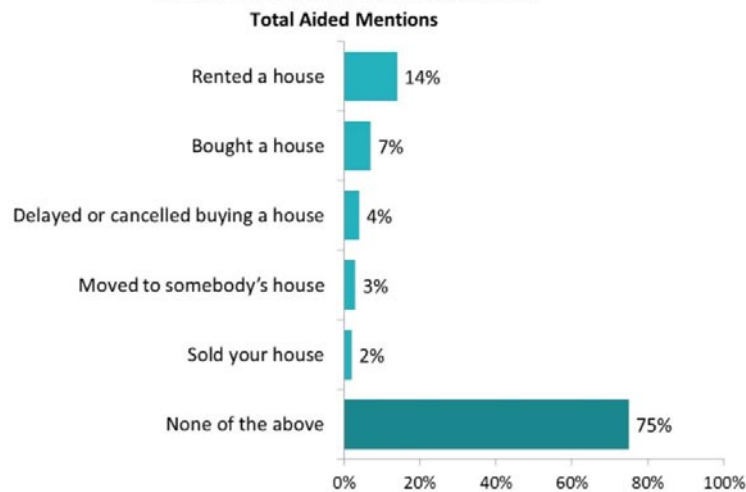
The following provides an overview of research findings in relations to the affordability and availability of housing in Bermuda.

Figure 41: Effect of Pandemic on Cost of Housing



BCF Survey 2022, Q.9: I would like you to rate Bermuda on each of the following 19 factors. For each, please provide a rating on a 1-10 scale where 1 means that the situation in Bermuda is now much worse than before the pandemic, and 10 means that the situation is now much better than before the pandemic. (n=400) *Due to rounding. Note: 'Don't know/No answer' responses are excluded from mean score calculations.

Figure 42: Housing Situations Experienced as a Result of the COVID-19 Pandemic



BCF Survey 2022, Q.10: Thinking about your housing situation, please indicate whether you have experienced any of the following in the past two years as a result of the COVID-19 pandemic. (n=400)

Cost of housing

Housing costs have changed drastically since the onset of the pandemic in spring 2020. Homes that are exclusively available to Bermuda residents have decreased in average sale price, from \$960K in 2019 to \$885K in 2020 (Rose, 2021). Despite this slight decrease, Bermuda still has one of the highest costs of living with an index of 147.77, which is also higher than that of New York City (World Population Review, 2022).

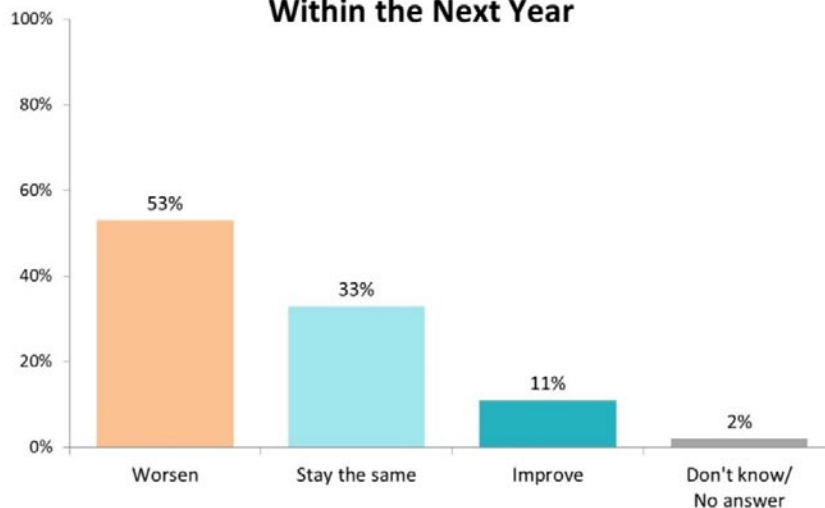
Indeed, this is reflected in the attitudes of one half of Bermuda residents who believe the cost of housing is *worse* now compared to before the pandemic (51%). (Figure 41: Bermuda Vital Signs® Study, 2022, Table 9I.)

In 2020, Bermuda residents also bought 42% of internationally available homes at an average price of \$4.5 million—a 34% increase from the average 2019 price of \$3.365 million (Rose, 2021). According to the 2021 survey, however, fewer than one-in-10 respondents reportedly bought a house in the past two years (seven percent).

Bermuda’s rental market experienced an increased demand during 2020 due to the stay-at-home order which encouraged residents to look for home offices and larger living spaces (Hall, 2021). In fact, one-in-seven Bermuda residents reportedly rented a house in the past two years because of the pandemic (14%). Most of those who rented a house were non-Bermudian (26%) compared to Bermudian (11%). (Figure 42: Bermuda Vital Signs® Study, 2022, Table 10.)

The high cost of housing is considered to continue into 2022, with more than half of Bermuda residents also expecting the cost of housing to *worsen* within the next year (53%). Only one-in-10 expect the cost of housing to *improve* within the next year (11%). (Figure 43: Bermuda Vital Signs® Study, 2022, Table 14I.)

**Figure 43: Cost of Housing
Within the Next Year**



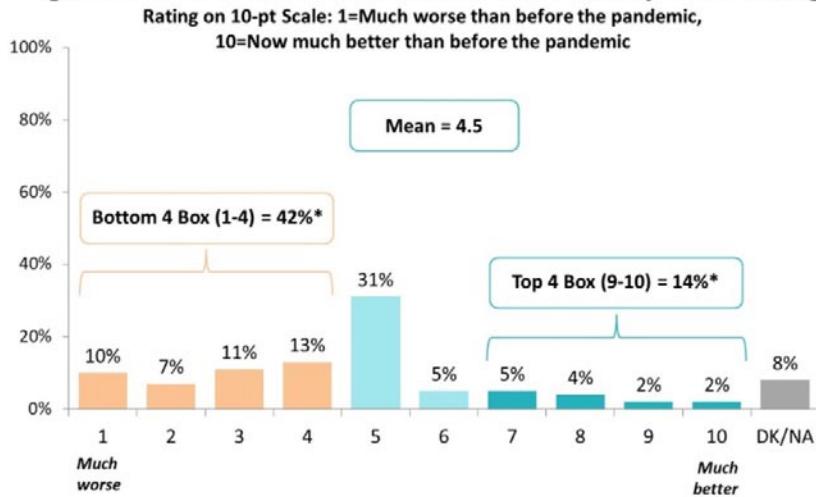
BCF Survey 2022, Q.14I: For each of the following 19 factors, please indicate if you believe that within the next year, the situation in Bermuda will improve, stay the same, or worsen. Cost of housing. (n=400)

Availability of housing

Since 2016, the strong demand for housing due to the high population density on the Island, coupled with limited land for development, has contributed to the rise in housing prices. The availability of housing currently remains a prevalent issue, and most Bermuda residents believe this issue is *worse* now in 2022 compared to before the pandemic (42%). In fact, only one-in-seven respondents believe this situation is *better* since the pandemic began (14%). (Figure 44: Bermuda Vital Signs® Study, 2022, Table 9k.)

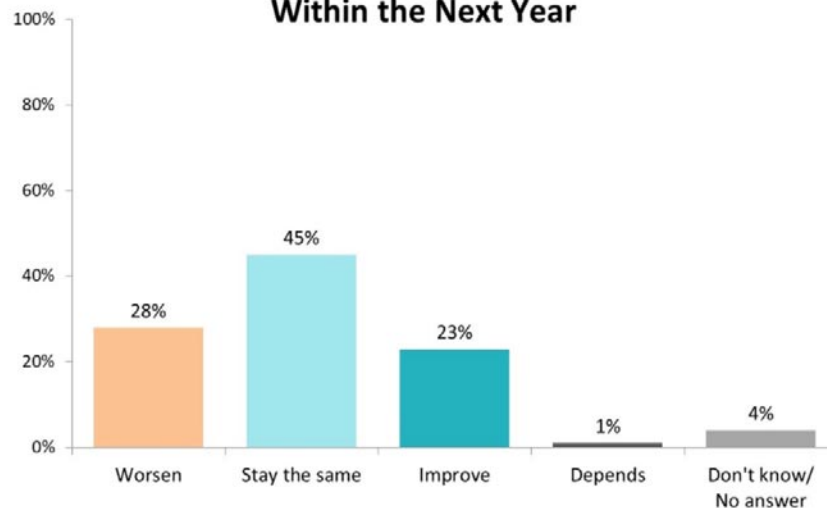
Looking ahead within the next year, most Bermuda residents do not expect the issue in the availability of housing to change (45%). The remainder of residents are split between expecting improvement or worsening in the availability of housing; 23% believe the situation will *improve* in the next year while 28% believe it will *worsen*. Individuals aged 18–34 are more likely to believe the availability of housing will *worsen* (44%) compared to individuals aged 35+. (35–44 [25%], 55–64 [26%], 65+ (17%). (Figure 45: Bermuda Vital Signs® Study, 2022, Table 14k.)

Figure 44: Effect of Pandemic on Availability of Housing



BCF Survey 2022, Q.9k: I would like you to rate Bermuda on each of the following 19 factors. For each, please provide a rating on a 1-10 scale where 1 means that the situation in Bermuda is now much worse than before the pandemic, and 10 means that the situation is now much better than before the pandemic. (n=400) *Due to rounding. Note: 'Don't know/No

Figure 45: Availability of Housing Within the Next Year



BCF Survey 2022, Q.14k: For each of the following 19 factors, please indicate if you believe that within the next year, the situation in Bermuda will improve, stay the same, or worsen. Availability of housing. (n=400)

Key takeaway

Evidence shows that the cost of housing has significantly increased during the pandemic, a situation that is recognised by most residents. While the Vital Signs® survey results indicate that a minority of residents experienced housing changes during the pandemic, Bermuda's rental market experienced an increase in demand in 2020, as residents looked for a larger home to accommodate a home office. The pandemic is viewed as having had a negative impact on the availability of housing. Looking ahead, residents believe that the cost of housing will continue to increase within the next year, while they are more likely to forecast no changes in terms of the availability of housing.

Figure 46 provides a summary of key findings from the primary and secondary research conducted to assess the impact of the Bermuda housing situation on quality of life.

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.

What People Think

Cost of Housing

51%

Of residents believe the cost of living in Bermuda is now worse than it was before the pandemic. 2022

Future Cost of Housing

53%

Of residents believe the cost of housing will worsen within the next year. 2022

Availability of Housing

42%

Of residents believe the availability of housing in Bermuda is now worse than it was before the pandemic. 2022

Future Availability of Housing

28%

Of residents believe the cost of housing will worsen within the next year. 2022

Residents' Assessment of Bermuda Since the Pandemic

% Who Believe it is Very good/Excellent

Availability of housing **14%**

Cost of housing **10%**

Residents' Assessment of Bermuda Within the Next Year

% Who Believe it Will Improve

Availability of housing **23%**

Cost of housing **11%**

More facts

Owner-occupied housing in 2016

48.4%

13,267

Non-owner occupied (rented) 2016

51.6%

14,140

Number of housing support networks listed on the Helping Services Directory

6

Approximate number of valuation units in Bermuda, 2021

36,500

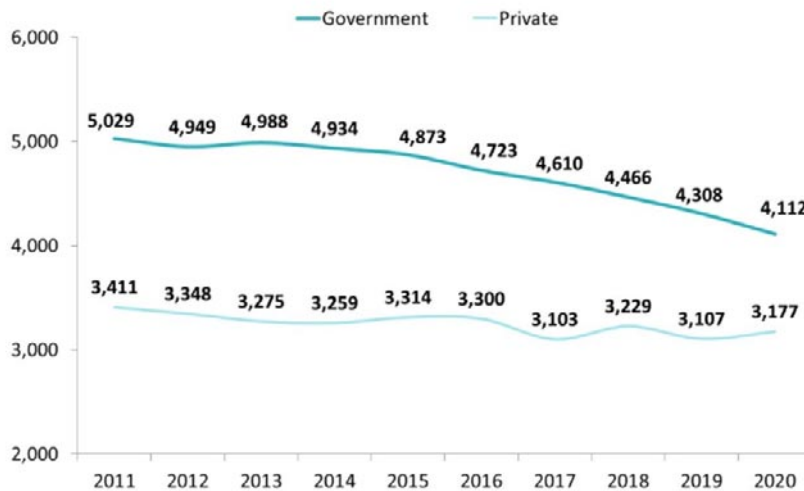
32,600 residential units, 3,800 commercial units, 100 tourist units

Education

Human capital encompasses the knowledge, skills, competencies and other attributes embodied in individuals and communities. These various attributes contribute to overall creativity, vitality and well-being of communities, as well as represent an important asset from which to build. Learning also includes access to opportunities, including formal education and training. The quality and nature of employment opportunities can contribute to the overall sense of vitality and wellbeing in a community.

The following provides an overview of primary and secondary data used to assess the education situation in Bermuda

Figure 47: Government and Private School Enrolment 2011-2020



Source: Ministry of Education. Bermuda Digest of Statistics, 2021, Government of Bermuda, Department of Statistics. Note: Excludes preschools and special schools.

School enrolment

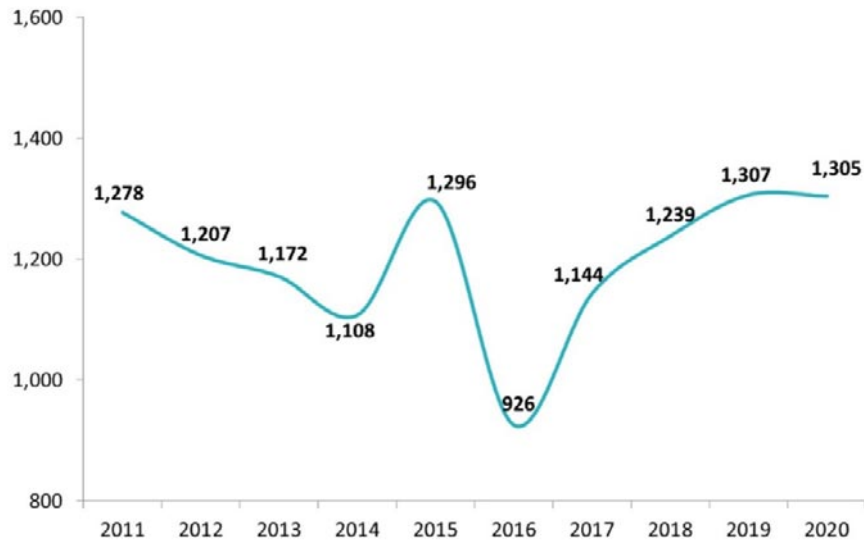
In 2014, school enrolment in Bermuda totalled 9,696 children (*Bermuda Vital Signs®*, 2018 Report, p. 42). The number of enrolled students has since dropped to 7,611 in 2020 (*Department of Statistics*, 2021). Overall, 58% of these students attend government schools while 42% attend private schools (*Department of Statistics*, 2021). This proportion has remained virtually unchanged since 2014, despite the 21.5% reduction in school-aged children (*Bermuda Vital Signs Study*, 2016).

Highest academic qualification

Enrolment at Bermuda College has increased since 2016, from 926 to 1,305 students in 2020 (*Department of Statistics*, 2021). Nearly two thirds of the student population are female while the rest are male (62% and 38% respectively) (*Department of Statistics*, 2021).

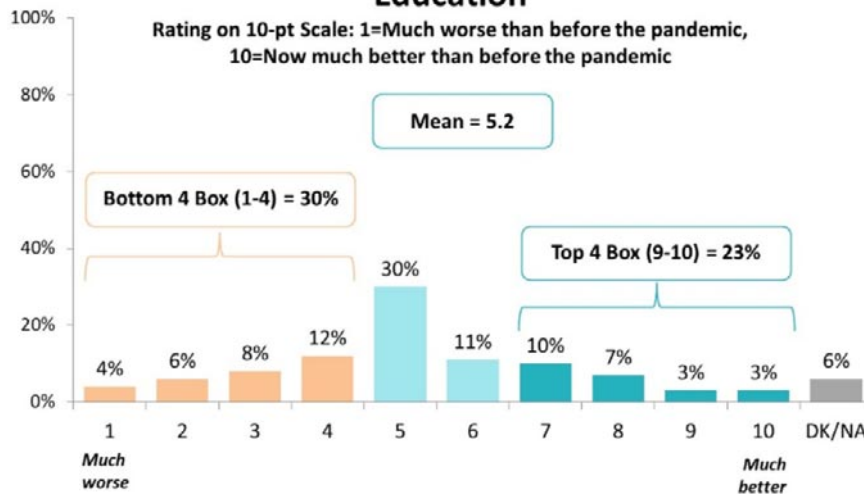
The pandemic appears to have affected opinions on accessibility to higher education. While overall ratings were not mainly negative in 2022, about three-in-10 residents believe access to higher education is worse today than before the pandemic (30%). Most residents, however, provided neutral to slightly positive ratings of five or six (41%). (*Figure 49: Bermuda Vital Signs® Study*, 2022, Table 9j.)

Figure 48: Bermuda College Enrolment, 2011-2020



Source: Bermuda College. Bermuda Digest of Statistics, 2021, Government of Bermuda, Department of Statistics.

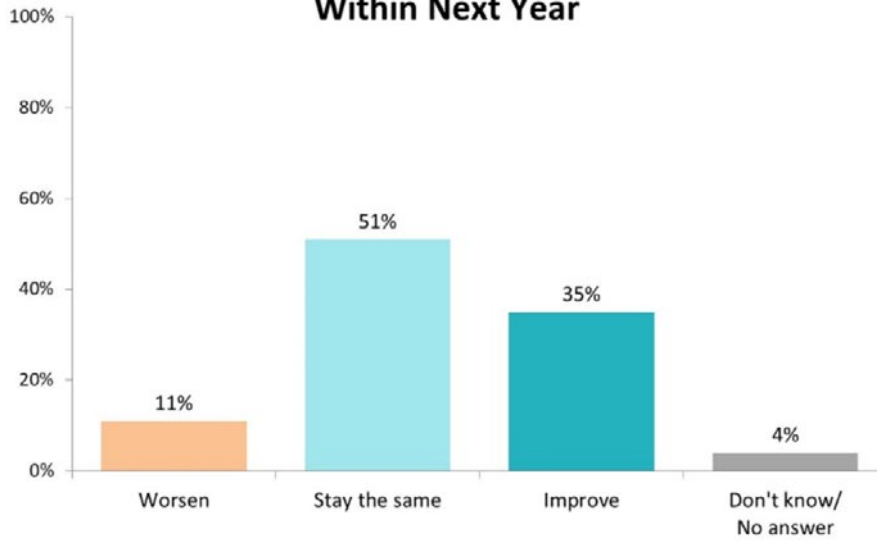
Figure 49: Effect of Pandemic on Access to Higher Education



BCF Survey 2022, Q.9j: I would like you to rate Bermuda on each of the following 19 factors. For each, please provide a rating on a 1-10 scale where 1 means that the situation in Bermuda is now much worse than before the pandemic, and 10 means that the situation is now much better than before the pandemic. (n=400) Note: 'Don't know/No answer' responses are excluded from mean score calculations.

Bermuda residents' views on the accessibility of higher education in the upcoming year are not as negative. Only 11% of residents believe it will *worsen* whereas most believe access to higher education will *stay the same* throughout 2022 (51%). All the more, one-in-three expect to see it *improve* (35%). (Figure 50: Bermuda Vital Signs® Study, 2022, Table 14j.)

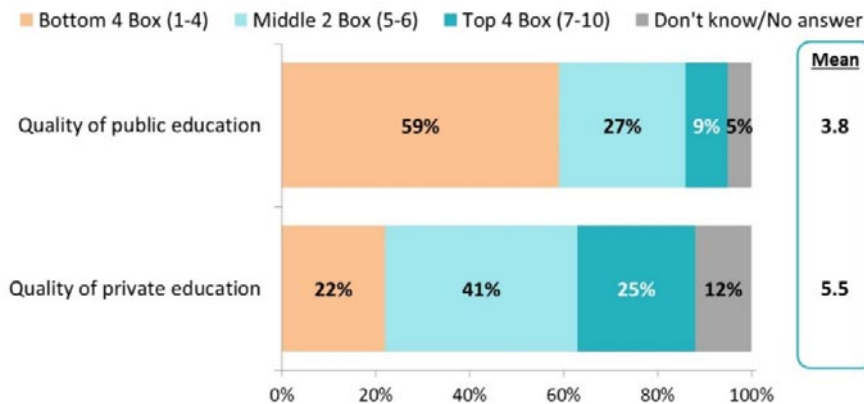
Figure 50: Access to Higher Education Within Next Year



BCF Survey 2022, Q.14j: For each of the following 19 factors, please indicate if you believe that within the next year, the situation in Bermuda will improve, stay the same, or worsen. Access to higher education. (n=400)

Figure 51: Effect of Pandemic on the Quality of Public Education and Private Education

Rating on 10-pt Scale: 1=Much worse than before the pandemic, 10=Now much better than before the pandemic



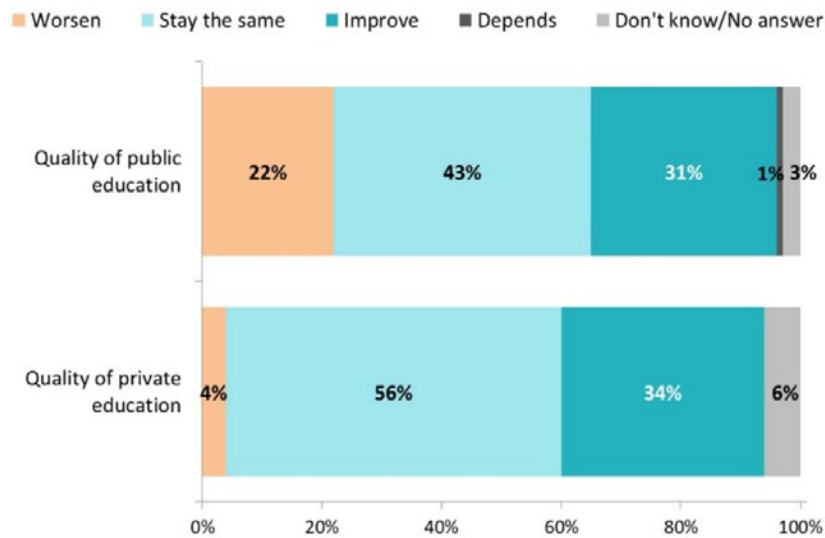
BCF Survey 2022, Q.9h, i: I would like you to rate Bermuda on each of the following 19 factors. For each, please provide a rating on a 1-10 scale where 1 means that the situation in Bermuda is now much worse than before the pandemic, and 10 means that the situation is now much better than before the pandemic. (n=400) *Note: 'Don't know/No answer' responses are excluded from mean score calculations.*

Quality of public vs. private education

Current perceptions on the quality of public and private education in Bermuda remain relatively consistent with attitudes expressed in the 2016 survey. Overall, in 2016 the quality of private education was perceived to be much higher than that of public education (*Bermuda Vital Signs Study, 2016*).

Though the pandemic disrupted the learning of Bermuda students, Bermuda residents perceived less of a negative effect on the quality of education offered by private schools compared to public schools. Six-in-10 Bermuda residents believe the quality of public education is *worse* now than before the pandemic (59%) while two-in-10 view the quality of private education in the same light

Figure 52: Quality of Education Within the Next Year



BCF Survey 2022, Q.14h, i: For each of the following 19 factors, please indicate if you believe that within the next year, the situation in Bermuda will improve, stay the same, or worsen. (n=400)

(22%). In fact, a quarter of respondents rated the quality of private education as *better* than before the pandemic (25%). When assessing public education, however, only one-in-10 believe it is *better* (9%). (Figure 51: *Bermuda Vital Signs® Study, 2022, Tables 9h-i.*)

Bermuda residents believe that both the quality of public and private education will not be as detrimentally affected in the upcoming year. Approximately one-third of respondents each expect to see improvement in the quality of public education (31%) and private education (34%). However, more residents believe the quality of public education will continue to worsen (22%) compared to those who believe the same for private education (four percent). (Figure 52: *Bermuda Vital Signs® Study, 2022, Tables 14h-i.*)

Key takeaway

Public school enrolment has seen a continual decline since 2011, while it remained consistent for private schools. By contrast, Bermuda College enrolment saw an increase from 2016 to 2019, but plateaued in 2020.

As with many other aspects influencing quality of life, public opinion regarding accessibility to higher education is mixed, with roughly the same proportion of residents who believe that accessibility is better, worse, or unchanged, since the beginning of the pandemic. Residents anticipate that accessibility will remain unchanged within the next year, although a third are more optimistic regarding the situation.

The pandemic is considered to have had a significant negative impact on the quality of public education, and moreover, a large minority of residents believe that the situation will remain unchanged over the next year. Further, two-in-10 believe that quality will continue to worsen, while only three-in-10 residents anticipate an improvement. By contrast, the pandemic is mostly considered to have had minimal impact on the quality of private education, with some even suggesting that quality improved since March 2020. By far, residents believe that quality of private education will stay unchanged over the next 12 months, or that it will improve.

Figure 53 provides a summary of key findings from the primary and secondary research conducted to assess the impact of education on quality of life.

[Figure 53]

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 well-being of communities.

The Facts

Private Education Enrollment

42%

Of students in Bermuda enrolled in school attend private schools. 2021

Bermuda College Enrollment

41%

Increase in the number of students in Bermuda enrolled at Bermuda College in 2020 compared to 2016.

Bermuda College Gender Distribution

62%

Of students enrolled at Bermuda College are women. 2021

Residents' Assessment of Bermuda Since the Pandemic

% Who Believe it is Very good/Excellent

Access to higher education **23%**

Quality of private education **25%**

Quality of public education **9%**

Residents' Assessment of Bermuda Within the Next Year

% Who Believe it Will Improve

Access to higher education **35%**

Quality of private education **34%**

Quality of public education **31%**

More facts

Public school enrolment

4,112

Number of students in Bermuda attending government schools (56%) in 2020 (44% or 3,177 attended private schools) (*2021 Digest of Statistics*).

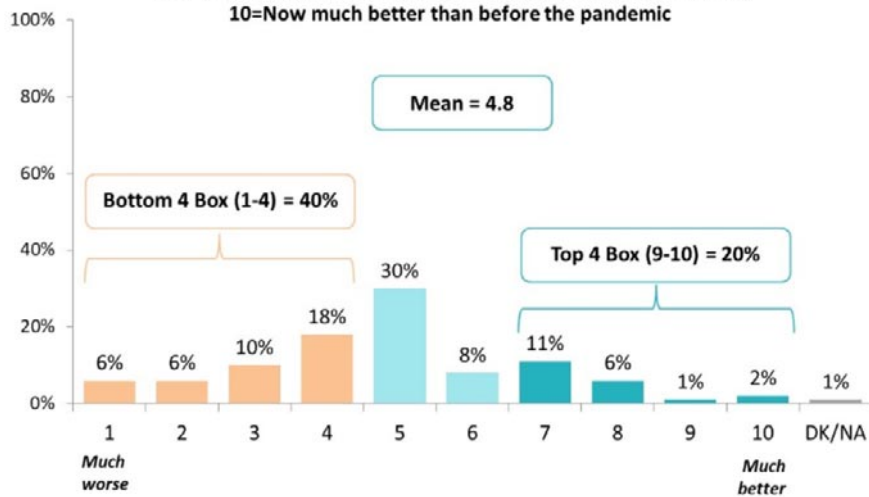
Safety & security

Feelings of safety in the community can affect overall quality of life, and can be influenced by several factors. The level of crime on the Island is one indication of Bermuda's performance in this regard. Building a strong sense of safety and security is central to creating strong, vibrant and livable communities.

The following provides a detailed analysis of the situation in Bermuda with respect to safety and security of residents.

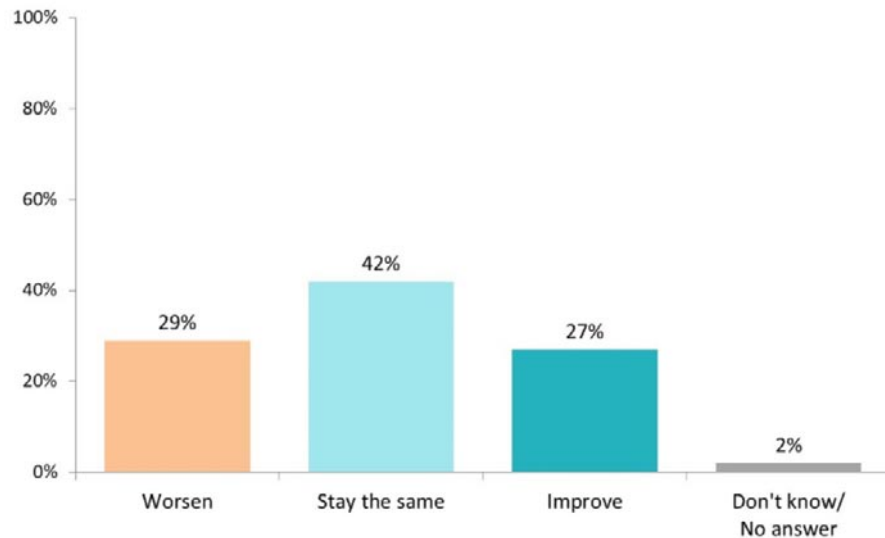
Figure 54: Effect of Pandemic on Safety

Rating on 10-pt Scale: 1=Much worse than before the pandemic, 10=Now much better than before the pandemic



BCF Survey 2022, Q.9n: I would like you to rate Bermuda on each of the following 19 factors. For each, please provide a rating on a 1-10 scale where 1 means that the situation in Bermuda is now much worse than before the pandemic, and 10 means that the situation is now much better than before the pandemic. (n=400) *Note: 'Don't know/No answer' responses are excluded from mean score calculations.*

Figure 55: Safety Within the Next Year



BCF Survey 2022, Q.14n: For each of the following 19 factors, please indicate if you believe that within the next year, the situation in Bermuda will improve, stay the same, or worsen. Safety. (n=400)

Feelings of personal safety

General feelings of safety among Bermuda residents appear to have been negatively influenced by the pandemic. According to a 2013 study conducted by the Bermuda Health Council, one-in-10 residents feared for their own safety or their family’s safety in the past year (*Bermuda Vital Signs Study, 2016*).

Findings from the most recent Vital Signs survey show that four-in-10 residents feel their safety is *worse* now in 2022 than before the pandemic (40%). Only two-in-10 believe their safety is generally *better* (20%). (*Figure 54: Bermuda Vital Signs® Study, 2022, Table 9n.*)

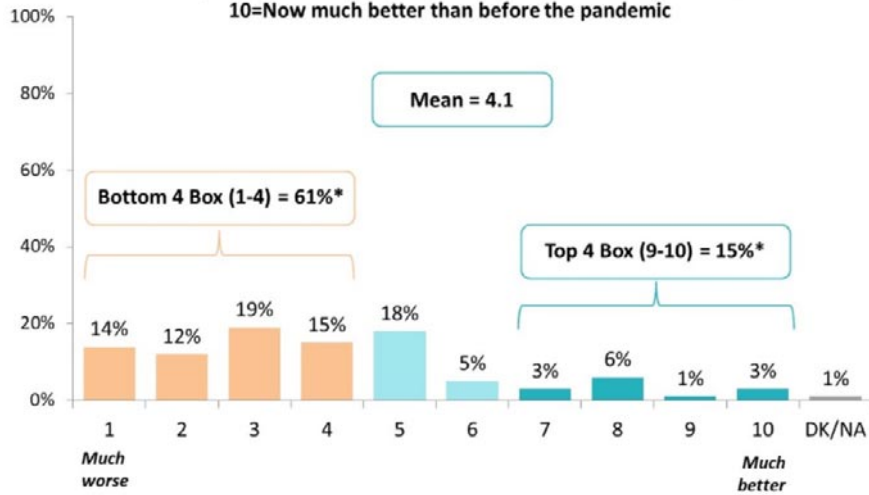
Opinions are split on whether the state of safety will improve or worsen in the upcoming year. Nearly three-in-10 residents believe safety will *improve* in 2022 (27%), yet a similar proportion believe it will *worsen* (29%). Most Bermuda residents expect to see no change in the level of safety on the Island (42%). (*Figure 55: Bermuda Vital Signs® Study, 2022, Table 14n.*)

Overall crime rate

From 2016 to 2019, the number of crimes committed in Bermuda decreased by 16.7%, from 3,576 to 2,977 (*Overseas Security Advisory Council, 2020*). However, it appears crime has shifted back up according to public opinion. Most Bermuda residents believe the state of crime and violence is *worse* now than before the pandemic (61%). (*Figure 56: Bermuda Vital Signs® Study, 2022, Table 9m.*)

Figure 56: Effect of Crime and Violence

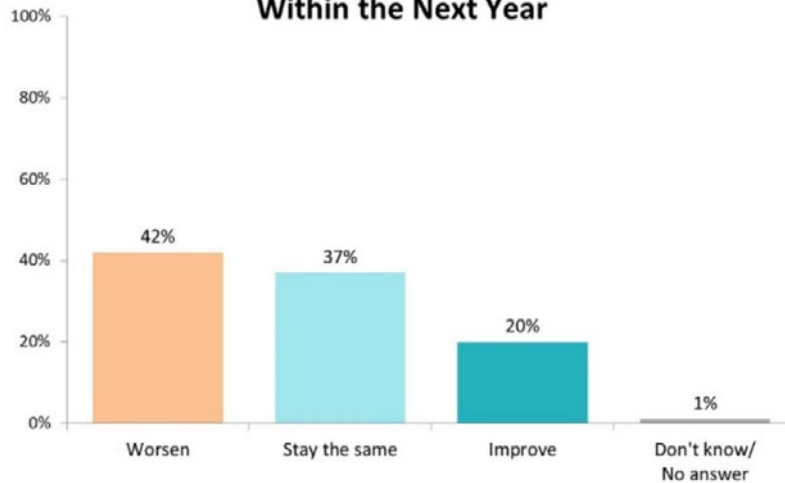
Rating on 10-pt Scale: 1=Much worse than before the pandemic, 10=Now much better than before the pandemic



BCF Survey 2022, Q.9m: I would like you to rate Bermuda on each of the following 19 factors. For each, please provide a rating on a 1-10 scale where 1 means that the situation in Bermuda is now much worse than before the pandemic, and 10 means that the situation is now much better than before the pandemic. (n=400) *Due to rounding. Note: 'Don't know/No answer' responses are excluded from mean score calculations.

A smaller majority also believe crime and violence on the Island will *worsen* in the upcoming year (42%). One-in-five, on the other hand, perceive the issue of crime and violence will *improve* (15%) and nearly four-in-10 consider that it will stay *unchanged* (37%). Women are more likely to believe that within the next year the situation in Bermuda will *worsen* (47%) compared to men (36%). (*Figure 57: Bermuda Vital Signs® Study, 2022, Table 14m.*)

Figure 57: Crime and Violence Within the Next Year



BCF Survey 2022, Q.14m: For each of the following 19 factors, please indicate if you believe that within the next year, the situation in Bermuda will improve, stay the same, or worsen. Crime and violence. (n=400)

Number of reported road accidents

In 2020, there were 1,074 reported road accidents—a reduction of 26.5% since 2018 (*Department of Statistics, 2021*). Overall, 83 of the 1,074 road accidents were serious collisions, a figure that has increased to 130 as of July 2021 (*Finighan, 2021*). The primary causes of road accidents have remained consistent since 2014, where *inattention* was the primary reason followed by *overtaking improperly* and *inexperience* (*Department of Statistics, 2021*) (*Bermuda Vital Signs Study, 2016*).

Figure 58: Main Cause of Road Accidents, 2015-2020

	2015	2016	2017	2018	2019	2020
Inattention	319	482	361	263	201	268
Inexperience	106	482	95	110	88	30
Overtaking improperly	64	80	82	49	66	68
Bad road surface	58	36	73	78	78	72
Impaired driving	72	36	81	77	63	66
Entering main road carelessly	65	41	64	54	53	61
Following too closely	40	24	99	38	48	54
Reversing Carelessly	28	61	24	28	37	30
Other	583	21	370	764	703	425
Total Accidents Per Year	1,335	1,419	1,249	1,461	1,337	1,074

	↗	↗	↗	↗	↗
% Change	2015 to 2016	2016 to 2017	2017 to 2018	2018 to 2019	2019 to 2020
	+6.3%	-12.0%	+17.0%	-8.5%	-19.7%

Source: Transport Control Department. *Bermuda Digest of Statistics, 2021*, Government of Bermuda, Department of Statistics.

Key takeaway

Perceptions of safety and security appear to have been negatively impacted by the pandemic. A large minority of residents believe that safety is now worse compared to pre-pandemic and there are mixed feelings about the near future with a large minority of residents of the opinion that the situation will remain unchanged, and others split between those who think it will worsen or improve.

While the overall crime rate decreased from 2016 to 2019, residents believe that crime and violence is now worse than it was pre-pandemic. Further, there is a belief that the situation will either continue to worsen over the next year, or that it will stay the same.

Regarding road and traffic safety, a 26.5% reduction can be seen from 2018 to 2020, which could be attributed to the COVID-19 physical lockdowns that could have decreased the overall number of drivers on the road. Of note, reasons behind road accidents remained consistent with 2014 results, whereby inattention, overtaking improperly, and inexperience were most commonly identified as top causes of road accidents.

Figure 59 provides a summary of key findings from the primary and secondary research conducted to assess perceptions regarding the safety and security in Bermuda.

[Figure 59]

Safety and Security

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

The Facts

Crime Rate

16.7%

Decrease in the level of crime in Bermuda in 2019 from 2016. 2020

Road Accidents

26.5%

Decline in the number of road accidents in Bermuda from 2018 to 2020.

What People Think

Crime & Violence

61%

Of residents believe that the situation with crimes and violence in Bermuda is worse now than before the pandemic. 2022

Crime & Violence

42%

Of residents believe that the situation with crimes and violence in Bermuda will worsen within the next year. 2022

Residents' Assessment of Bermuda Since the Pandemic

% Who Believe It is Very good/ Excellent

Safety **20%**

Crime and violence **15%**

Residents' Assessment of Bermuda Within the Next Year

% Who Believe It Will Improve

Safety **27%**

Crime and violence **20%**

More facts

Anti-social behaviour

153

Arrests for antisocial behaviour in 2020

Severe crime

7

Number of homicides in 2020 (0 in 2019)

Accidents

66

Number of accidents where impaired driving was the main cause

Community wellbeing

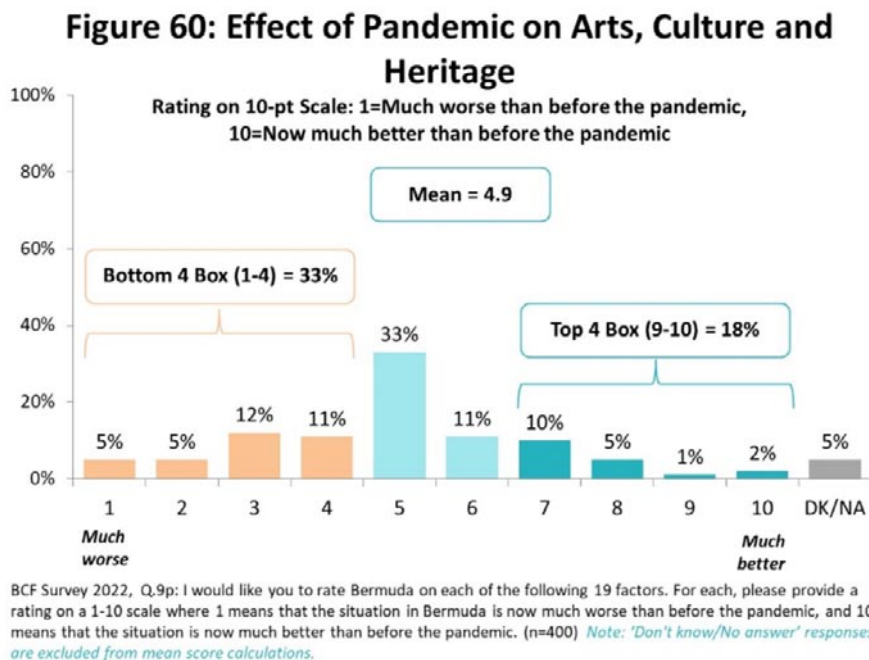
Community wellbeing is an indication of the degree to which residents are actively engaged in the local culture and community, and are taking action to improve their community in terms of being a good place to live. Community wellbeing is defined broadly by a variety of indicators, including those related to the community's artistic, cultural, and heritage offering, a sense of belonging, residents' sense of engagement, and the community's environmental situation.

The following sections provide a detailed analysis of selected factors that impact community well-being, in the areas of arts, culture and heritage, belonging and leadership, and the environment.

Arts, culture & heritage: performing arts in Bermuda

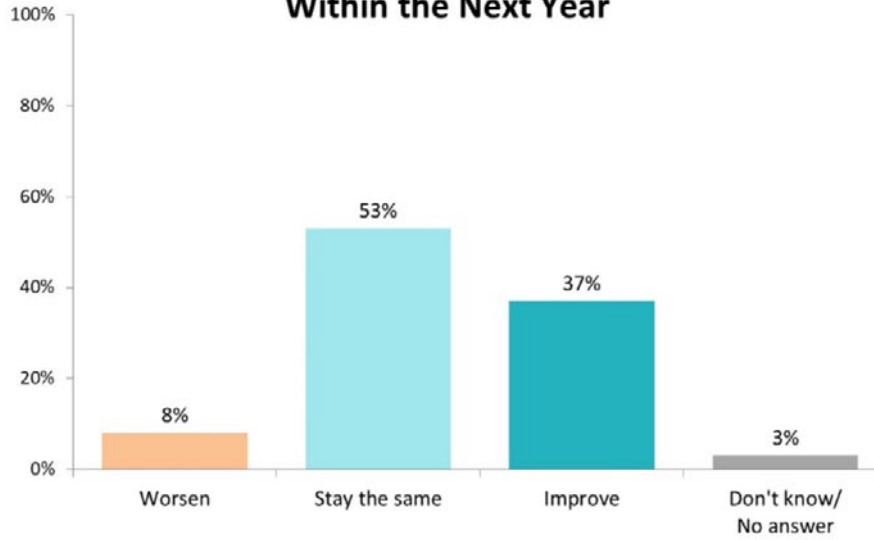
Arts, culture & heritage was identified as the second biggest driver of quality of life in the previous Vital Signs® report (*Bermuda Vital Signs Study, 2016*).

Given this, two-in-10 Bermuda residents feel that arts, culture and heritage are *better* now than before the pandemic (18%) while one-third feel it is *worse* (33%). (*Figure 60: Bermuda Vital Signs® Study, 2022, Table 9p*).



Fewer Bermuda residents, however, have negative outlooks when assessing the state of arts, culture, and heritage in the upcoming year. Only eight percent of respondents believe it will *worsen* while 37% believe it will *improve*. The majority, though, do not expect to see any change to arts, culture, and heritage (53%). (*Figure 61: Bermuda Vital Signs® Study, 2022, Table 14p.*)

Figure 61: Arts, Culture and Heritage Within the Next Year



BCF Survey 2022, Q.14p: For each of the following 19 factors, please indicate if you believe that within the next year, the situation in Bermuda will improve, stay the same, or worsen. Arts, culture and heritage. (n=400)

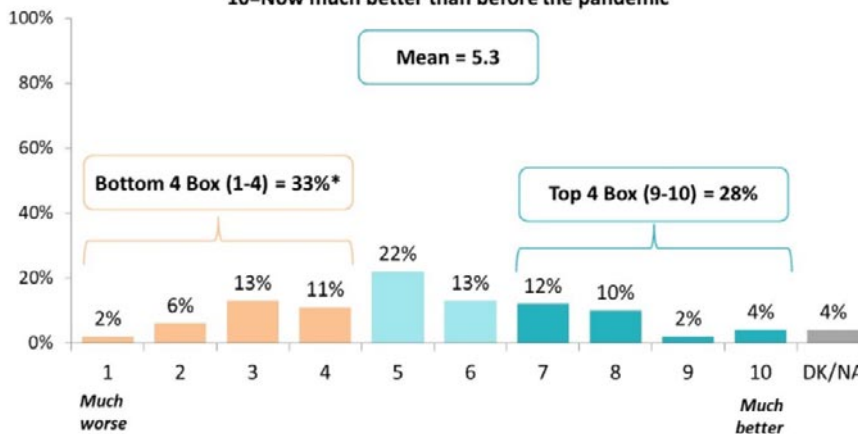
Belonging & leadership: community engagement & volunteerism

Understandably, volunteer hours decreased by about 60% during the first months of the pandemic (*Bermuda Community Foundation, 2020*). Related to this, Bermuda residents have mixed attitudes towards the state of volunteering and charitable contribution during the pandemic.

One-third of respondents believe volunteering and charitable contributions are *worse* now than before the pandemic (33%). Though, a similar proportion of residents view volunteering and charitable contribution as *better* than before the pandemic (28%). Individuals with a lower household income are more likely to have a positive view towards the betterment of volunteering and charitable contribution during the pandemic compared to those with a higher household income. (*Figure 62: Bermuda Vital Signs® Study, 2022, Table 9s.*)

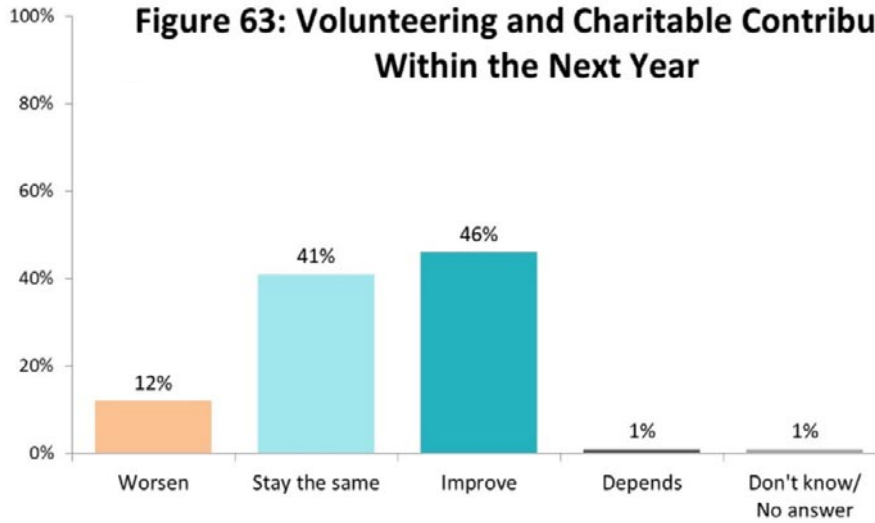
Figure 62: Effect of Pandemic on Volunteering and Charitable Contribution

Rating on 10-pt Scale: 1=Much worse than before the pandemic, 10=Now much better than before the pandemic



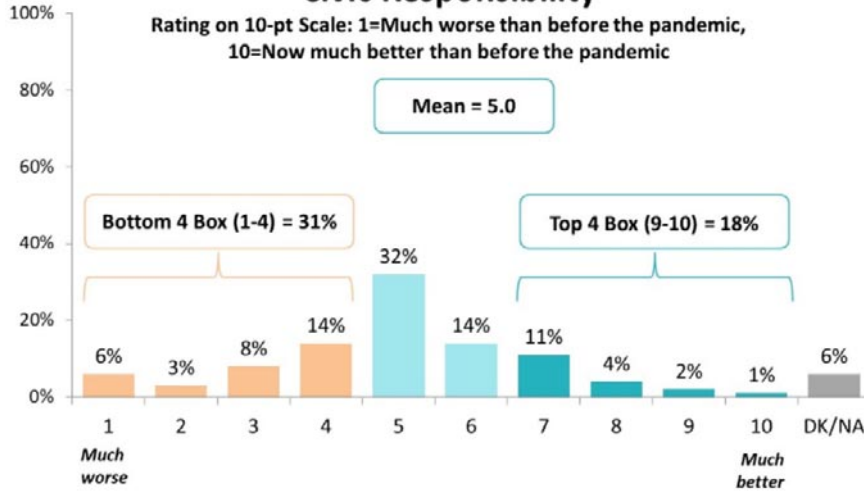
BCF Survey 2022, Q.9s: I would like you to rate Bermuda on each of the following 19 factors. For each, please provide a rating on a 1-10 scale where 1 means that the situation in Bermuda is now much worse than before the pandemic, and 10 means that the situation is now much better than before the pandemic. (n=400) *Due to rounding. Note: 'Don't know/No answer' responses are excluded from mean score calculations.

Most Bermuda residents have more optimistic attitudes when assessing volunteering and charitable contribution in the next year. Nearly half of respondents believe volunteering and charitable contributions will *improve* within the next year (46%). A similar number of residents don't expect to see a change, while very few residents believe it will *worsen* (12%). (Figure 63: *Bermuda Vital Signs® Study, 2022, Table 14s.*)



BCF Survey 2022, Q.14s: For each of the following 19 factors, please indicate if you believe that within the next year, the situation in Bermuda will improve, stay the same, or worsen. Volunteering and charitable contribution. (n=400)

Figure 64: Effect of Pandemic on Citizen Engagement and Civic Responsibility

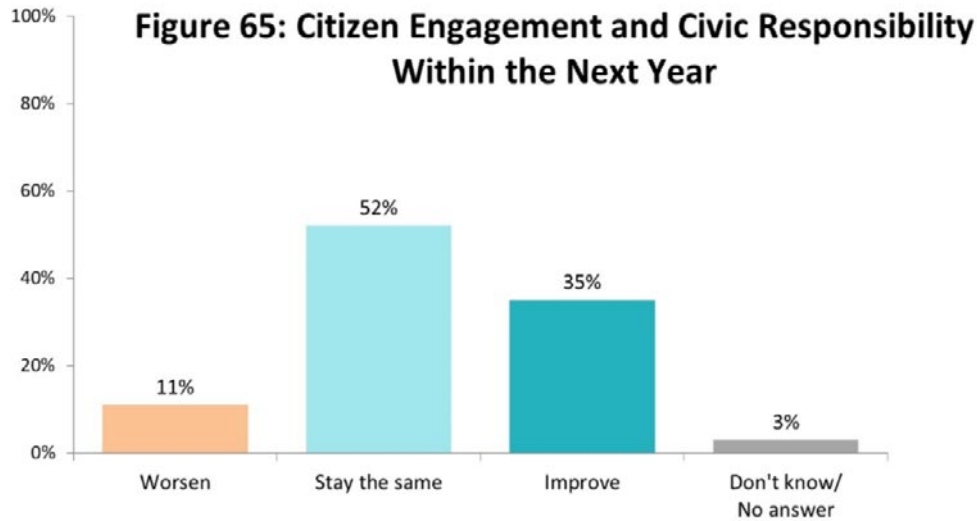


BCF Survey 2022, Q.9r: I would like you to rate Bermuda on each of the following 19 factors. For each, please provide a rating on a 1-10 scale where 1 means that the situation in Bermuda is now much worse than before the pandemic, and 10 means that the situation is now much better than before the pandemic. (n=400) Note: 'Don't know/No answer' responses are excluded from mean score calculations.

Citizen engagement & civic responsibility

More Bermuda residents believe citizen engagement and civic responsibility is *worse* now than before the pandemic (31%) compared to those who believe it is better (18%). However, close to half of respondents provided neutral to slightly positive ratings in response to the pandemic's effect on citizen engagement and civic responsibility (46%). (Figure 64: *Bermuda Vital Signs® Study, 2022, Table 9r.*)

Although three-in-ten residents believe the pandemic has negatively impacted citizen engagement and civic responsibility, one-third of respondents are optimistic and believe it will *improve* within the next year (35%). Conversely, one-in-ten believe it will *worsen* (11%). The majority, though, believe citizen engagement and civic responsibility will *remain the same* (52%). (Figure 65: Bermuda Vital Signs® Study, 2022, Table 14r.)

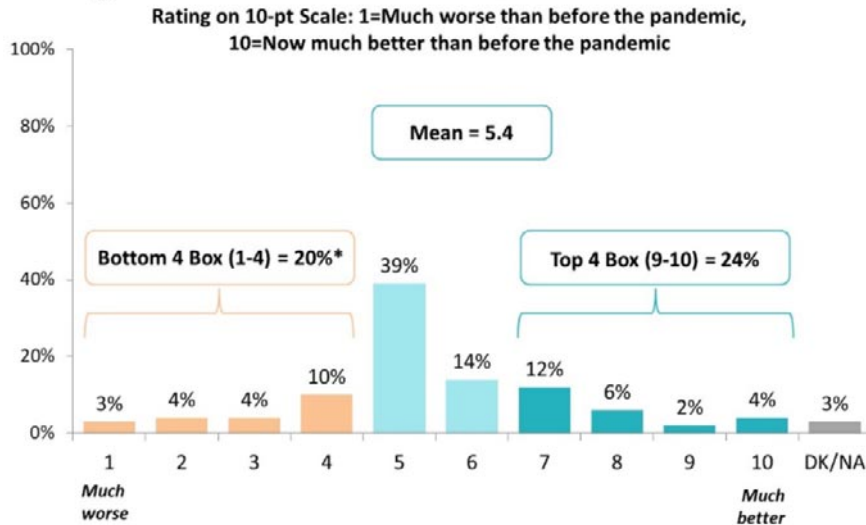


BCF Survey 2022, Q.14r: For each of the following 19 factors, please indicate if you believe that within the next year, the situation in Bermuda will improve, stay the same, or worsen. Citizen engagement and civic responsibility. (n=400)

Environment

Attitudes towards the environment in Bermuda are relatively neutral. Most residents provided a rating of five when asked to assess whether the environment is better or worse in February 2022 than before the pandemic (39%). Two-in-ten residents, however, believe the environment is *worse* than before the pandemic (20%) while a similar proportion believe it is *better* (24%). (Figure 66: Bermuda Vital Signs® Study, 2022, Table 9q.)

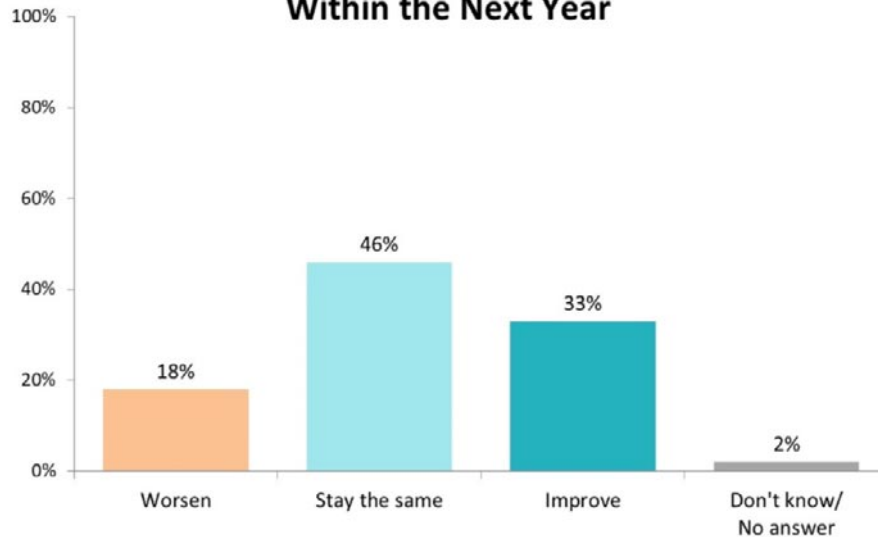
Figure 66: Effect of Pandemic on the Environment



BCF Survey 2022, Q.9q: I would like you to rate Bermuda on each of the following 19 factors. For each, please provide a rating on a 1-10 scale where 1 means that the situation in Bermuda is now much worse than before the pandemic, and 10 means that the situation is now much better than before the pandemic. (n=400) *Due to rounding. Note: 'Don't know/No answer' responses are excluded from mean score calculations.

Looking ahead, most residents believe the state of the environment will *stay the same* within the next year (46%) while one-third believe it will *improve* (33%). About one-fifth of residents see the environment becoming *worse* within the year (18%). (Figure 67: Bermuda Vital Signs® Study, 2022, Table 14q.)

Figure 67: The Environment Within the Next Year



BCF Survey 2022, Q.14q: For each of the following 19 factors, please indicate if you believe that within the next year, the situation in Bermuda will improve, stay the same, or worsen. The environment. (n=400)

Key takeaway

With respect to the community wellbeing indicators, the pandemic is seen as having had a neutral to negative impact on the arts, culture and heritage, citizen engagement and civic responsibility, and volunteering and charitable contribution, while the environment is considered to have been less impacted overall. Despite these conservative views, residents remain hopeful for the next year, with about half who consider that volunteering and charitable contribution will improve over the next year, while about a third believe that the arts, culture and heritage, citizen engagement and civic responsibility, and the environment will all see improvements within the next twelve months.

Figure 68 provides a summary of key findings from the primary and secondary research conducted to assess the community wellbeing situation in Bermuda.

[Figure 68]

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.

What People Think

Arts, Culture and Heritage

33%

Believe that the pandemic has had a negative impact on the arts, culture and heritage in Bermuda. 2022

Civic Engagement

31%

Believe that the pandemic has had a negative impact on citizen engagement and civic responsibility in Bermuda. 2022

Environment

20%

Believe that the pandemic has had a negative impact on the environment in Bermuda. 2022

Volunteering/Contributions

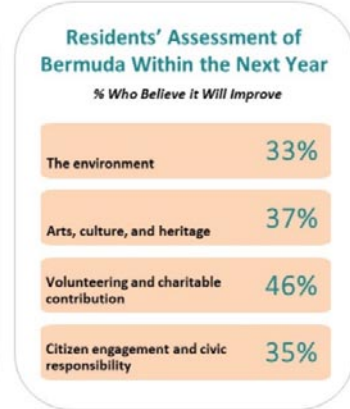
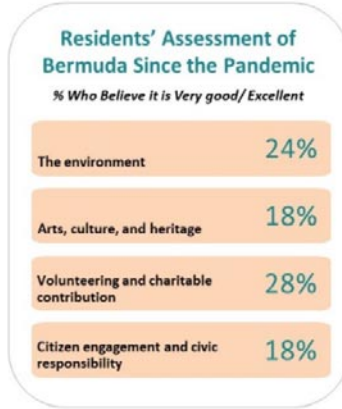
33%

Believe that the pandemic has had a negative impact on volunteering in Bermuda. 2022

Volunteering

60%

Decrease in volunteering hours during the first few months of the pandemic. 2020



More facts

Creatives employment

361

Number of people with arts, culture and heritage-related jobs

Library usage: adults

13%

Number of adults who are members of the library

Library usage: youth

75%

Number of youth who are members of the library

Voting

55.6%

Percentage of registered voters who voted in the last general election

Waste

10,000mT

Amount (tonnes) of waste to landfill 2019

Recycling

400mT

Amount (tonnes) of recycling 2019 (65,000mT of waste was incinerated)

Investment

\$516,000

Government spend on terrestrial conservation (*Budget Book 2022/23*)

Disease

2,835

Reported cases of environmentally-related diseases (2,548 were respiratory)

Diversity & inclusion

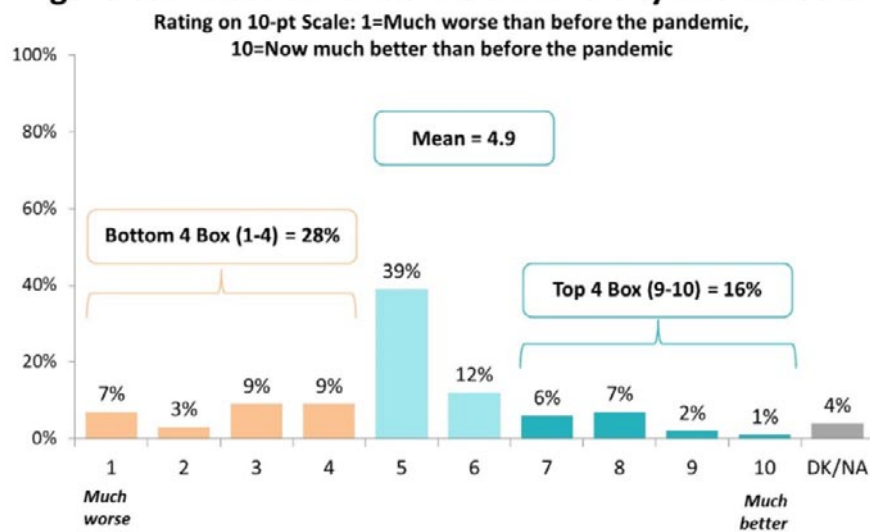
Diversity and inclusion in a community is based on how well a community treats its vulnerable populations and where diversity is welcomed and celebrated. It speaks to a community's awareness and ability to address disparities, particularly with respect to low income, gender, disability, race, sexual orientation and age. Disparity can also manifest in terms of employment, access to healthcare, access to higher education, housing, and access to government and social assistance.

The following sections provide an overview of the Bermuda condition for each identified segment based on the data used in this report.

Effect of the pandemic

Most Bermuda residents view diversity and inclusion as *neither better nor worse* since before the pandemic, where four-in-10 gave a rating of five (39%) on a 10-point scale, where one means now much worse than before the pandemic and 10 means now much better. That said, nearly three-in-10 consider that the situation has worsened in the past two years (28%), while only one-in-six believe it has improved (16%). While most respondents, regardless of gender, are likely to believe that the situation is neither worse nor better (ratings of five-to-six on the 10-point scale: 51% for both men and women), negative ratings of one-to-four are a little more common among women (32%) than among men (24%). The average scores given by women stands at 4.7 on a 10-point scale, while it is 5.2 for men. There are no striking differences in the ratings provided based on the race of respondents, with the mean score set at 4.9 for Black residents and 5.1 for white residents. (Figure 69: Bermuda Vital Signs® Study, 2022, Table 9o.)

Figure 69: Effect of Pandemic on Diversity and Inclusion

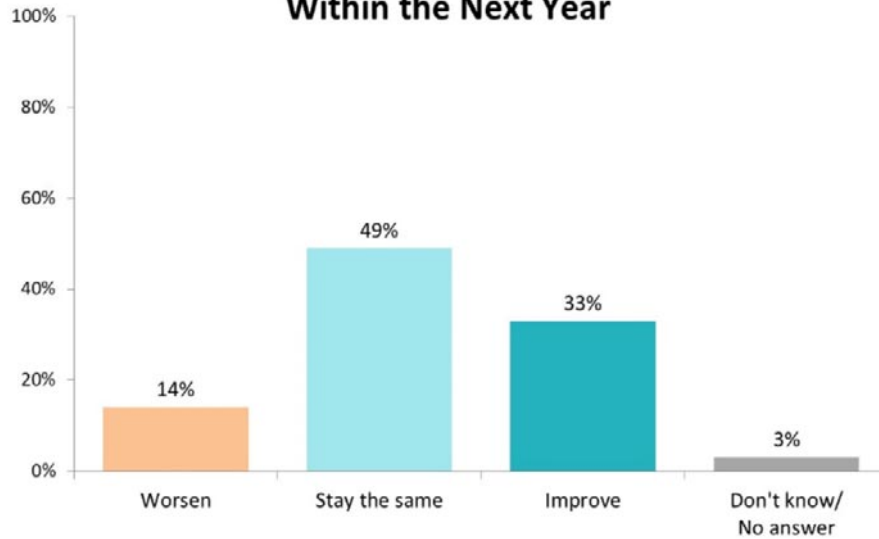


BCF Survey 2022, Q.9o: I would like you to rate Bermuda on each of the following 19 factors. For each, please provide a rating on a 1-10 scale where 1 means that the situation in Bermuda is now much worse than before the pandemic, and 10 means that the situation is now much better than before the pandemic. (n=400) Note: 'Don't know/No answer' responses are excluded from mean score calculations.

Outlook for the next year

Residents' outlook for the near future is, however, positive, with one-third of residents who believe the situation will *improve* in the coming year (33%) and only one-in-seven residents who think the situation as it relates to diversity and inclusion will *worsen* (14%). Half of residents expect to see no changes in terms of diversity and inclusion in Bermuda within the year (49%). (Figure 70: Bermuda Vital Signs® Study, 2022, Table 14o.)

Figure 70: Diversity and Inclusion Within the Next Year



BCF Survey 2022, Q.14o: For each of the following 19 factors, please indicate if you believe that within the next year, the situation in Bermuda will improve, stay the same, or worsen. Diversity and inclusion. (n=400)

Key takeaway

Public perception on the effect of the pandemic on diversity and inclusion in Bermuda skews neutral to negative, with a large minority of residents who believe the situation has remained the same, and just over a quarter who believe it has worsened. However, residents are optimistic about the state of diversity and inclusion in the coming year, as one-third believe it will improve. There were limited updated data available from public sources to complement these findings.

Figure 71 provides a summary of key findings from the primary and secondary research conducted to assess the Bermuda's situation in terms of diversity and inclusion.

[Figure 71]

Diversity and 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 speaks to a community's awareness and ability to address disparities.

What People Think

Diversity and Inclusion

28%

Of residents believe the diversity and inclusion state in Bermuda is now worse than it was before the pandemic.
2022

Future Diversity and Inclusion

82%

Of residents believe the diversity and inclusion state will stay the same (49%) or improve (33%) within the next year.
2022

Residents' Assessment of Bermuda Since the Pandemic

% Who Believe it is Very good/Excellent

Diversity and inclusion **16%**

Residents' Assessment of Bermuda Within the Next Year

% Who Believe it Will Improve

Diversity and inclusion **33%**

More facts

Workplace harassment

22%

Percentage of active human rights cases in 2020 involving alleged harassment in the workplace

Arrests by race

1,788

Blacks arrested in 2020 (140 whites)

Employment by race

32,427

Jobs held by Blacks—53% in 2020 (10,000 or 31% by whites, 5,153 or 16% by people of mixed or other races)

Employment by sex

16,451

Jobs held by men—51% in 2020 (15,976 or 49% by women)

Complaints by sex

64%

Number of human rights intakes/complaints made by women (90) in 2020 (34% men)



About the Bermuda Foundation

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

The Bermuda Foundation (the Foundation or BCF) is a grant-making organisation which builds and manage funds to sustain the nonprofit sector long term. It aims to inspire philanthropy for social impact. The Foundation believes that building a permanent community endowment is central to addressing the emergent community priorities and intractable social problems. Understanding, prioritising and directing funding towards sustainable and impactful solutions is, therefore, also one of its priorities.

In 2018, the BCF produced Bermuda's first Vital Signs® report on key quality of life indicators. Applying the Vital Signs® process within the Bermuda context has provided the Foundation with valuable direction in planning and implementation of its engagement strategies. The Foundation has also made the key findings and a set of convening reports accessible to the public.

The Bermuda Vital Signs® convening reports provided insight into the programmes and activities that would produce positive outcomes in the areas of concern identified by the public, cross-walked the community priorities to the United Nations Sustainable Development Goals and revealed the results of experts' and stakeholders' outcome prioritisations based on a set of standardised outcomes and indicators curated uniquely for Bermuda from international databases.

About Vital Signs®

The Vital Signs® programme was first established by the Toronto Community Foundation in 2001 in an effort to evaluate community vitality and wellbeing and has since become a benchmark measure for a growing number of community foundations around the world. The purpose of the Vital Signs programme is to determine the perspective of the community on key factors that contribute to quality of life, and in turn, identify and prioritise local issues.

Access to the Vital Signs® programme provides a wide range of factual, relevant indicators and statistics. Vital Signs® has enabled the Bermuda Foundation and its partners to continue to identify and address community priorities, with a research-based approach to making decisions on initiatives that may have the greatest impact on the Island, and its residents. To remain relevant, Vital Signs® need to be reassessed on a regular basis to take into consideration changes in a population's quality of life resulting from small or important events at the individual, community and global level. Two years into the COVID-19 pandemic, we believe it is helpful to understand what impact it has had on Bermuda and its residents. In the time between local census reporting, this research will help the Foundation and its stakeholders to better understand how the community currently fares in key areas of life, and where the pandemic has had the greatest effect. The Bermuda Foundation will release a full Bermuda Vital Signs® Report when the next census results are released, providing an opportunity to evaluate progress on the priorities and to re-create the quality-of-life priorities and performance areas.

This report presents the findings of the *Bermuda Vital Signs® Special COVID-19 Pandemic Edition*, undertaken by Narrative Research Bermuda for the Bermuda Foundation and secondary research conducted by the Bermuda Foundation's project team.

About the Bermuda Vital Signs® Study

The research was conducted using a multi-phased approach, including a scan of available resources followed by a comprehensive analysis of secondary literature, a review of Narrative Research Bermuda's Bermuda Omnibus survey results from the last two years, and a public perception telephone survey among Bermuda adult residents.

Results from the Foundation’s original Bermuda Vital Signs® Study revealed 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, as guided by generally accepted quality of life indicators sourced from the global Vital Signs® standards database:

- Health & personal wellbeing
- Economy & work
- Housing
- Education
- Safety & security
- Community wellbeing
- Diversity & inclusion

Findings from this Vital Signs® report are presented to show the actual and perceived impact of the COVID-19 pandemic on each of the Vital Signs® Priority Areas, combining results from the telephone survey of Bermuda residents, key results from the Narrative Research Bermuda’s Omnibus Survey, and secondary research analysis.

Study methodology

Bermuda Omnibus

Results from various iterations of the 2020 and 2021 quarterly Bermuda Omnibus Survey© are referred in this report. For each quarter, the survey consisted of random telephone interviews with a representative sample of Bermuda residents. The sample drawn from the population provides results accurate to within plus or minus 4.9 percent in 19 out of 20 samples. Simultaneously, online surveys were completed with members of Narrative Research Bermuda’s proprietary online panel of adult residents during select quarters. Although results were weighted to be as representative as possible, a margin of error cannot be ascribed to the online survey results, given that results are from a non-probability sample.

The following are the field dates and the number of completed interviews or surveys for each of the quarters referenced in this report.

Bermuda Omnibus Survey©				
Survey	Telephone Field Date	# Completes	Online Field Date	# Completes
Q4 2021	Nov. 21 – Dec. 12, 2021	400	Nov. 26 – Dec. 12, 2021	370
Q3 2021	Aug. 31 – Sept. 11, 2021	404	Sept. 7-19, 2021	300
Q2 2021	June 3-9, 2021	400	June 4-21, 2021	320
Q1 2021	March 3-17, 2021	400	March 8-21, 2021	310
Q4 2020	Nov. 26 – Dec 13, 2020	400	Dec. 2-13, 2020	446
Q3 2020	Sep. 9-19, 2020	400	Sep. 11-27, 2020	365
Q2 2020	June 3-15, 2020	400	n/a	n/a
Omni Pulse Survey on COVID-19	April 22-29, 2020	400	n/a	n/a



Custom survey of Bermuda residents

Sample design and selection

A custom telephone survey was designed to complete the interviews with a representative sample of adult residents of Bermuda, 18 years of age and older. The sample was drawn using systematic sampling procedures from lists of randomly selected residents compiled from listed residential and cellular telephone numbers in Bermuda. The sample was stratified across gender and age to ensure an appropriate distribution proportionate to the population.

Completion results

Among all eligible respondents contacted, the rate of interview completion was 1.46% percent. Completion rate is calculated as the number of cooperative contacts (403), divided by the total eligible number (27,518). The final disposition of all telephone numbers dialled is shown below.

Completion Results	
Total Numbers Attempted	26,457
<i>Not in service/disconnected</i>	7,582
<i>Business/Fax/Blocked number/Wrong number/Duplicate/Duplicate/Dead air</i>	471
Eligible Numbers	18,404
Respondent not reachable:	
<i>No answer/Answering machine/Busy/Callback</i>	16,156
<i>Language barrier</i>	35
<i>Illness/Incapable/Qualified not available</i>	8
Interview not completed:	
<i>Refusals</i>	208
<i>Incomplete interviews (terminated)/Never call/Hang up</i>	1589
Cooperative Contacts	408
<i>Quota full</i>	1
<i>Not qualified (employment)</i>	7
Completed Interviews	400

Questionnaire design

The custom public perception telephone survey for this study were designed by Narrative Research Bermuda in consultation with the Bermuda Foundation. The questionnaire primarily contained structured (closed-ended) questions with a few unstructured (open-ended) questions. While most questions were designed to be completed by all of those surveyed, some questions were directed only at those who provided a particular response in a previous question. The open-ended questions allowed for unaided responses of residents.

Data collection

A total of 400 surveys were completed overall. Trained and fully supervised interviewers conducted all interviewing. A field supervisor, through online monitoring of calls or subsequent call-backs, verified 10% of all interviews. The survey was conducted between February 9 and 23, 2022. The average length of time required to complete an interview was approximately 21.6 minutes. Age and gender quotas were applied.

Data tabulation

The open-ended questions were manually coded before data processing, using a process whereby a random sampling of the responses given by residents was selected as codes. The data were tabulated internally using the SPSS computer package. While age and gender quotas were applied during data collection, weights were applied to the final data set based on age and gender to ensure the results reported in this report are representative of the population. It should be noted that all percentages in the tabular results have been rounded to the nearest full number and, consequently, may not always total 100 percent. The term “sample size” found on each table indicates the number of persons who responded to the question asked. All other references presented in the tables are in percentages.

The following provides an overview of how to interpret the data tables:

TABLE 12:
Overall, how satisfied are you with the government’s response to the COVID-19 pandemic? Are you...

This first column shows the specific responses provided in the survey

Results in the ‘Overall’ column display the proportion (displayed as a percentage) who provided each response across all respondents. Results in other columns provides the percentage of respondents for each segment of the population under study (e.g., by gender, by age, etc.).

	BERMUDA OVERALL %	GENDER		AGE				RACE		CITIZEN STATUS	
		-M-	-F-	18 - 34	35 - 54	55 - 64	65+	Black	White	Bermudian	Non- Bermudian
Completely satisfied	5	6	4	0	4	7	13	7	2	5	4
Mostly satisfied	67	67	67	57	70	68	70	70	70	65	77
Mostly dissatisfied	19	19	19	32	18	16	11	17	23	21	13
Completely dissatisfied	7	6	8	11	6	5	4	4	6	7	5
Don't know/No answer	2	1	2	0	1	3	2	3	0	2	1
WEIGHTED SAMPLE SIZE (#)	400	193	207	85	175	69	71	199	128	317	79
UNWEIGHTED SAMPLE SIZE (#)	400	183	217	41	167	102	100	210	112	327	69
Completely/Mostly satisfied	72	73	71	57	74	75	83	77	72	70	81
Completely/Mostly dissatisfied	26	26	27	43	24	21	15	21	28	28	18

Summary statistics are always presented below the sample size rows. In this case, the combined top two (completely and mostly satisfied) and bottom two (completely and mostly dissatisfied) responses are shown. These figures are shown as percentages. Summary statistics can also include the mean, median, mode, and/or the top and bottom scores for number scale questions.

The sample size displays the number of respondents that answered the question (shaded in blue), overall and by segment, including weighted and unweighted sample sizes.

Data weighting

To be as representative as possible of the general population, in addition to age and gender quotas being applied, the data was weighted using the Census data. Interlocking weights were applied on gender, age and race. The following table provides a distribution of weighted and unweighted sample sizes against the Bermuda population for each weighting factor.

	Unweighted Sample	Weighted Sample	Bermuda Population
Gender			
Male	46%	48%	47%
Female	54%	52%	53%
Age			
18-34	10%	21%	26%
35-54	39%	43%	41%
55+	51%	35%	33%
Race			
Black	53%	50%	54%
White	28%	32%	32%
Other	19%	18%	14%

Sample size and tolerances

A sample of 400 drawn from the total population of residents of Bermuda produces a sampling error of plus or minus 4.9 percent in 19 out of 20 samples. The margin of sampling error will be greater for demographic sub-samples.

Secondary research

The secondary research component entailed a review of reports provided by Bermuda Foundation, in addition to an internet scan based on topics aligned with the Vital Signs® seven priority areas, and the corresponding indicators. The following bibliography provides a list of work cited in this report:

Sources

- Bermuda Community Foundation (2020, September). Bermuda Emergency Fund – COVID-19 Disbursements. Bermuda Community Foundation. <https://www.bermudacommunityfoundation.org/COVID-19ampOther/BermudaEmergencyFund/COVID-19EmergencyFundDisbursements.aspx>
- Bermuda Community Foundation (2020). COVID-19 Third Sector Coordinated Crisis Response. Bermuda Community Foundation. <https://www.bermudacommunityfoundation.org/COVID-19ampOther/BermudaEmergencyFund/3rdSectorCoordinatedCrisisResponse.aspx>
- Bermuda Drug Information Network Meeting Report (2019).
- Bermuda First (2019, August). Future State Report. 1–32. <https://cloudfront.bernews.com/wp-content/uploads/2019/09/BermudaFirst-Future-State-Report-REV-Aug-23-2019.pdf>
- Bermuda Foundation (2020). Managing Philanthropy Through Crisis. Bermuda Community Foundation. <https://bermudacommunityfoundation.org/Portals/0/Uploads/Documents/Managing%20Philanthropy%20-%20BCF%20Covid%20Special%20Report%202020.pdf>
- Bermuda Hospitals Board (2021). BHB Statistics. <https://bermudahospitals.bm/about-us/news-media/bhb-statistics/>
- Bermuda Police Service Official Statistics Report 2019–2020 (2021). Bermuda.
- Caricom (2020, November). Caribbean COVID-19 Food Security & Livelihoods Impact Survey: Bermuda Summary Report. United Nations World Food Programme, 11–20. https://assessments.hpc.tools/attachments/6a74429e-5379-441b-8ba8-be94047a01a2/bermuda_-_caribbean_covid-
- Central Intelligence Agency (2022). Bermuda. The World Factbook. <https://www.cia.gov/the-world-factbook/countries/bermuda/#people-and-society>
- Department for National Drug Control (2021, April). National Household Survey. Government of Bermuda, 7–85. https://www.gov.bm/sites/default/files/National_Household_Survey_2021_Report_FINAL.pdf
- Department of Statistics (2020, December). Consumer Price Index. Government of Bermuda, 1–4. https://www.gov.bm/sites/default/files/Consumer_Price_Index_Dec_20.pdf
- Department of Statistics (2021, September). Annual Gross Domestic Product 2020 Highlights. Government of Bermuda, 1–20. https://www.gov.bm/sites/default/files/GDP_2020_annual_publication.pdf
- Department of Statistics (2021). Bermuda Digest of Statistics. Government of Bermuda, 1–116. https://www.gov.bm/sites/default/files/2021_Digest_of_Statistics.pdf
- Department of Statistics (2021). The Retail Sales Index (RSI). Government of Bermuda. <https://www.gov.bm/retail-sales-index-rsi>
- Department of Statistics (2021, September). Tourism Satellite Account Report for the Year Ended 2020. Government of Bermuda, 1–6. https://www.gov.bm/sites/default/files/TSA_Executive_report_2020.pdf
- Finighan, G. (2021, July). Police to crack down on bad drivers as road death rate doubles. *The Royal Gazette*. <https://www.royalgazette.com/crime/news/article/20210630/police-to-crack-down-on-speeders-as-road-death-rate-doubles/>
- Hall, D. (2021, September). Realtor: Demand for home rentals has exploded. *The Royal Gazette*. <https://www.royalgazette.com/local-business/business/article/20210920/realtor-demand-for-home-rentals-has-exploded/>
- Human Rights Commission Annual Report (2020). Bermuda.
- International Journal of Mental Health Systems*. Mental Health Systems in Six Caribbean Small Island Developing States. 2022.
- Jamaica Observer* (2021, November). Remote workers boost Bermuda economy. Jamaica Observe. https://www.jamaicaobserver.com/business-report/remote-workers-boost-bermuda-economy_235990
- Macrotrends (2022). US Infant Mortality Rate 1950–2022. <https://www.macrotrends.net/countries/USA/united-states/infant-mortality-rate>
- Mid-Atlantic Wellness Directorate Plan 2021–2026 (2021). Bermuda Hospitals Board, Bermuda.



Sources continued

Ministry of Finance (2021, February). Approved Estimates of Revenue and Expenditure for the Year 2021/22. Government of Bermuda, 1–389. <https://www.gov.bm/sites/default/files/Budget-Book-Approved.pdf>

Ministry of Finance (2021, February). National Economic Report of Bermuda. Government of Bermuda, 1–30. https://www.gov.bm/sites/default/files/NATIONAL-ECONOMIC-REPORT-2020_Web.pdf

Ministry of Health. (2020). Ministry of Health Roadmap. Government of Bermuda, 1–15. <https://www.gov.bm/sites/default/files/MoHS%20Roadmap%202020%20V1%20203006.pdf>

Narrative Research (2016). Bermuda Vital Signs Study.

Narrative Research (2022). Bermuda Vital Signs Study.

Overseas Security Advisory Council (2020, June). Bermuda 2020 Crime & Safety Report. US Department of State. <https://www.osac.gov/Country/Bermuda/Content/Detail/Report/b449c371-1c0a-4fbc-a694-18d5add0fd9b>

Rose, A. (2021, February). The Bermuda Real Estate Market 2020 Year in Review. Property Skipper. https://www.propertyskipper.com/article/the_bermuda_real_estate_market_2020_year_in_review

Statistics Canada. (2022). Infant deaths and mortality rates, by age group. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1310071301>

World Population Review (2022). Cost of Living by Country 2022. <https://worldpopulationreview.com/country-rankings/cost-of-living-by-country>

Acknowledgements

Special thanks to the following teams and supporters

Bermuda Foundation staff and consultants
Myra Virgil, *Founding CEO*
Sarah Marcotte, *Accountant*
Lisa Simpson, *Programme Associate*
Dr. Tamara Gathright Fritz, *Research Coordinator*

Bermuda Foundation's Board of Directors

Amanda Outerbridge, *Chair*
Brian O'Hara
Nikkita Scott
Michael Brace
Gavin Barlow
Diana Darrell
Myra Virgil

Bermuda's Vital Signs has been produced with the support of





The Bermuda Foundation's work is made possible by



LEGACY INVESTORS



MAJOR DONOR-DIRECTED ENDOWMENTS & LEGACY COMMITMENTS



Cummings V. Zuill

Michael & Vanessa Schrum & Family

Michael Brace & Julia Brace

Charles E. & Lesley Marshall Fund for Football

Brian & Nancy O'Hara

Durhager Family Fund



Anonymous individual, family & private foundation contributors

CONTRIBUTORS



March Limited



Contributing to the growth and endurance of Bermuda's community foundation

Creating an enduring source of support for nonprofits tackling community priorities

Get in touch: admin@bermudafoundation.org

A community foundation is an independent grantmaking organisation comprised of permanent and component funds established by many donors to carry out their philanthropy for the broader interests and benefit of local residents and nonprofits and to simplify charitable giving.

www.bermudafoundation.org