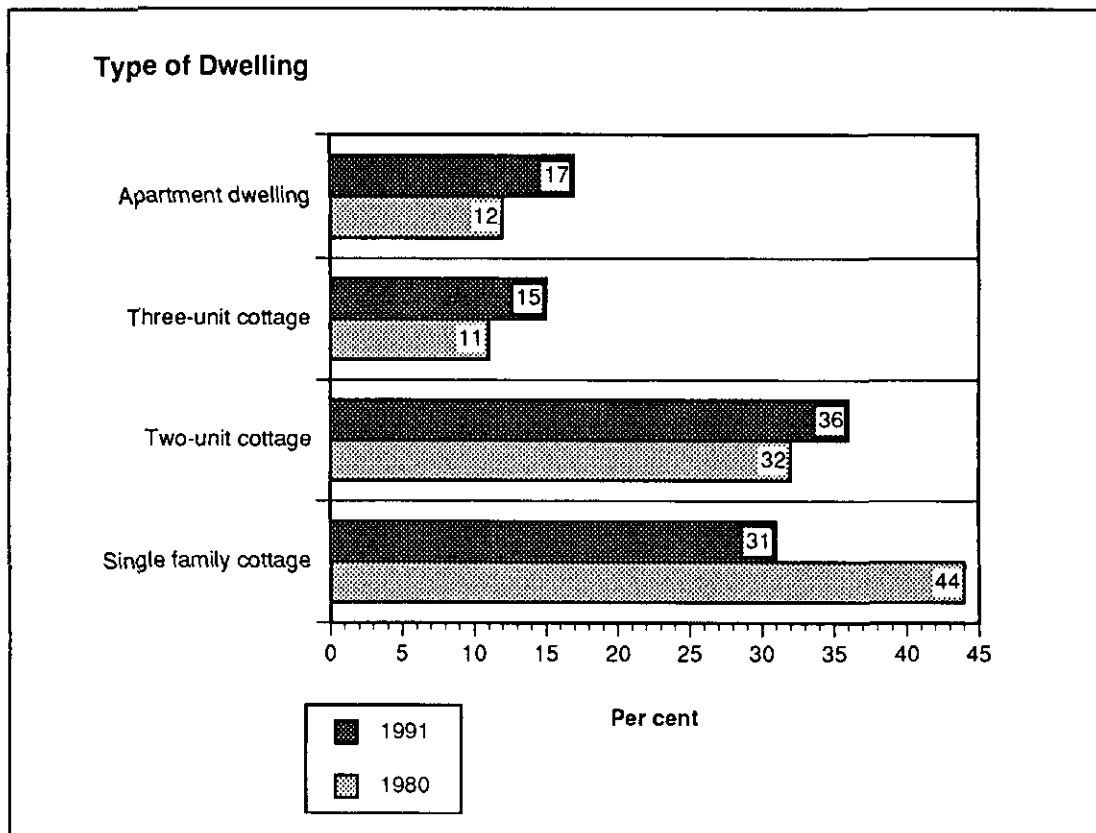


HOUSING

The construction boom during the intercensal period was characterized in part by the erection of numerous apartments, many as additions to existing dwellings; and by 1991 the number of occupied private dwelling units had risen to 22,061, a 20% increase over the 1980 figure compared with an 8% increase in the population (See Table 1). As this occurred, the single family cottage diminished in significance; between the two census dates it had declined in number by 16% and as a proportion of all dwellings, the single family cottage fell from 44% of the housing stock in 1980 to 31% in 1991. At the same time apartment buildings became more popular as property owners capitalized on the relatively easy access to mortgage funds and responded to the housing demand created by the increased inflow of foreign workers. The 2% of dwellings in the 'Other' category refers to cases such as those in which a private dwelling was attached to either a building used for purposes such as commercial use or a group dwelling such as a home for the aged or dormitory.

Table 1
Households by Type of Dwelling

Type of Dwelling	Number		Percentage Distribution		Percentage Change
	1991	1980	1991	1980	1980 to 1991
Total	22,061	18,375	100	100	+20%
Single Family Cottage	6,764	8,042	31	44	-16%
Two-unit Cottage	7,952	5,960	36	32	+33%
Three-unit Dwelling	3,236	1,942	15	11	+67%
Apartment Dwelling	3,655	2,266	17	12	+61%
Other & Not Stated	454	165	2	1	+175%



Water Supply

Virtually all Bermuda homes are equipped with running water piped into the house. In 1991, 98% of dwelling units were so equipped as shown in Table 2. The remaining 2% of households either had water piped outdoors, dipped their water from a tank or used reverse osmosis. The trend observed during the intercensal period was the increased popularity of the well as a supplementary source of water supply. Many home owners saw the well as their answer to the rising expense of purchasing water. Yet others used the well to alleviate the demands placed on the main fresh water tank by the building on of additional dwelling units to the existing home; and the 1980's had witnessed a proliferation of such additions and also conversions of single-family homes into multi-unit dwellings. In 1980 2,027 or 11% of homes had access to a well; by 1991 the numbers had more than tripled to 6,880 or 31% of homes. More homes also made use of Watlington Water Works as the number of homes using this source in combination with their tanks grew from 3% to 6% of occupied dwelling units. The proportion of homes using a tank in combination with a supplementary water supply therefore increased from 15% to 37%.

Table 2
Households by Type of Water Supply

Type of Water Supply	Number		Percentage Distribution		Percentage Change
	1991	1980	1991	1980	1980 to 1991
Total	22,061	18,375	100	100	+20%
Piped indoors - tank or mains supply only	13,480	14,880	61	81	-9%
Piped indoors - tank and supplementary supply	8,149	2,746	37	15	+197%
Other	366	520	2	3	-30%
Not Stated	66	229	**	1	-71%

**less than 1%

Year of Construction

Just over half of Bermuda's housing stock (55%) was built prior to 1960 (Table 3). Another 16% was erected during the sixties and 12% during the seventies. The remaining 16% of homes were constructed during the intercensal period and the four-percentage-point increase over the previous decade underlines the surge in construction that occurred during the eighties.

Table 3
Households by Year of Construction

Year of Construction	Number	Percentage Distribution
Total	22,061	100
1980-1991	3,581	16
1970-1979	2,649	12
1960-1969	3,489	16
1959 or earlier	12,342	55

Number of Rooms

In 1991 there was an average of 4.6 rooms per occupied dwelling unit. At least 29% of households occupied homes that were below the average in terms of room count; and another 50% at least were living in above-average size dwellings (Table 4).

Comparisons with 1980 on this housing characteristic are not possible due to a change in the definition of a room as used in the 1991 Census: kitchens were included as "rooms" in 1991, but were excluded from the room count in 1980.

Table 4
Households by Number of Rooms 1991

Number of Rooms	Number	Percentage Distribution
Total	22,061	100
1	791	4
2	2,103	10
3	3,350	15
4	4,840	22
5	4,752	22
6 or More	6,204	28
Not Stated	21	**

** Less than 1%.

In the 1991 Census a number of questions on housing were asked that were not asked in 1980. They were as follows: whether or not the dwelling unit was a part of a condominium development; method of heating piped water; state of repair of the dwelling; number of bedrooms; number of full bathrooms; and whether or not a member of the household owned a home elsewhere in Bermuda.

Condominium Development

Condominium developments grew in popularity during the 1980's. The concern for preserving open spaces rendered cluster housing an acceptable alternative to the detached family cottage. Moreover, others were attracted by the freedom from the individual responsibility for upkeep of the building that owning a condominium guarantees. These factors along with the healthy economy of the 1980's sparked a surge in condominium construction. In 1991, 5% of occupied dwelling units (1,176 units) were condominiums.

Method of Heating Piped Water

Electricity was overwhelmingly the most common method of heating piped water with some 98% of homes using this means. The remaining 2% used either gas, solar energy or some other means. The figures collected will serve as a benchmark for future comparison should more households elect to use gas and solar energy for heating purposes.

Table 5
Households by Method of Heating Piped Water 1991

Heating Method	Number	Percentage Distribution
Total	22,061	100
Electricity	21,557	98
Gas	270	1
Solar	95	**
Other	121	**
Not Stated	18	**

**less than 1%

State of Repair

Based on the responses by householders, Bermuda's housing stock was in generally good condition (Table 6). Most respondents felt that their homes needed either no or very little repairs. Three-quarters felt no repairs were necessary at all and another 15% would have been satisfied with minor repairs done to their living accommodations. The remaining 9% or some 1,903 homes were considered in need of major work.

Table 6
Households by State of Repair 1991

State of Repair	Number	Percentage Distribution
Total	22,061	100
Routine Maintenance only	16,756	75
Minor repairs	3,302	15
Major repairs	1,903	9

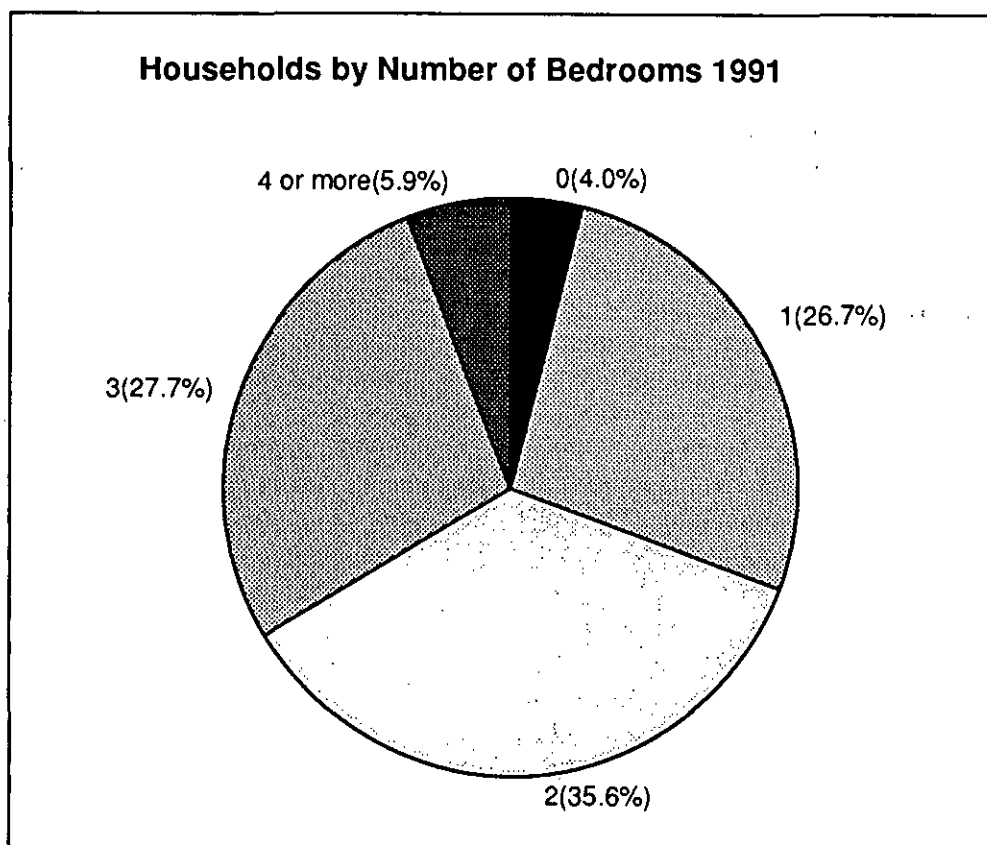
Number of Bedrooms

The distribution of the housing stock by number of bedrooms reveals that two-bedroom homes were the largest single group at 36% or 7,991 homes. Three-bedroom homes accounted for 28% of the total and 27% had one bedroom. Another 6% of homes had four or more bedrooms. The average number of bedrooms per household was 2.07. On the face of it this appears to be in keeping with an average household size of 2.61 persons; however, the cross-classification of number of bedrooms with household size will give a more definitive picture of the extent of crowding in Bermuda.

Table 7
Households by Number of Bedrooms 1991

Number of Bedrooms	Number	Percentage Distribution
Total	22,061	100
0	814	4
1	5,858	27
2	7,991	36
3	6,120	28
4 or more	1,259	6
Not Stated	19	*

**less than 1%



Number of Full Bathrooms

For census purposes a full bathroom was defined as containing a sink, a toilet and a shower/bathtub. Table 8 indicates that one-bathroom homes were the most common (73%) followed by two-bathroom homes (21%). Homes with 3 or more bathrooms accounted for 5% of occupied dwelling units. The distribution appears to correspond with that of number of bedrooms. Future analysis cross-tabulating the number of bedrooms by the number of bathrooms will offer a clearer profile of Bermuda's housing stock.

Table 8
Households by Number of Bathrooms 1991

Number of Bathrooms	Percentage Distribution	
	Number	
Total	22,061	100
1	16,210	73
2	4,683	21
3 or more	1,057	5
0 or Not Stated	111	1

Type of Tenure

The growth in real incomes and the less restrictive mortgage-lending policies of the 1980's boosted the incidence of home ownership and by 1991, the overall owner-occupancy rate had climbed three percentage points from 40% in 1980 to 43% as shown in Table 9.

Table 9
Households by Type of Tenure

Type of Tenure	Number		Percentage Distribution		Percentage Change
	1991	1980	1991	1980	1980 to 1991
Total	22,061	18,375	100	100	+20%
Owner-occupiers	9,542	7,308	43	40	+31%
Rent/lease	11,520	10,196	52	55	+13%
Rent free	929	741	4	4	+25%
Other and Not Stated	70	204	**	1	

**less than 1%

Since there are property-purchasing restrictions on non-Bermudians, it is more meaningful to consider the owner-occupancy rate for Bermudians only as set out in Table 10. By 1991 half of Bermudian households owned their living accommodations; this was up from 47% in 1980. The proportion of Bermudian households living in cash-rented dwellings correspondingly declined four percentage points from 49% to 45% over the same period.

Table 10
Bermudian Households by Type of Tenure

Type of Tenure	Number		Percentage Distribution	
	1991	1980	1991	1980
Total	17,413	14,512	100	100
Owner-occupier	8,900	6,806	51	47
Rented for cash	7,795	7,048	45	49
Rented free	660	494	4	3
Other and not Stated	58	164	**	1

**less than 1%

We know, however, that the 51% owner-occupancy rate does not tell the whole story as far as home ownership is concerned. Some renters actually own a house elsewhere in Bermuda, but choose to rent or lease it out for economic or other reasons.

Taking this into account, a wider measure of the home-ownership rate amongst Bermudian households would extend to include as owners those households which lived in rented accommodation but owned residential property elsewhere in Bermuda. Table 11 sets out this analysis and one may derive that there were 9,675 Bermudian households which owned residential property in 1991 (excluding non-responses). These households comprised 8,900 owner-occupiers, 669 cash-renters and 106 households living in rent-free accommodations. Taken together, these 9,675 households accounted for 56% of all Bermudian households (17,413). In other words, the wider measure of home-ownership amongst Bermudian households yielded a rate of 56%.

Table 11
Bermudian Households by Type of Tenure and Number Owning Residential Property Elsewhere in Bermuda 1991

Type of Tenure	Owner of Residential Property Elsewhere in Bermuda			
	Total	Yes	No	Not Stated
Total	17,413	2,816	14,483	114
Owner-occupied	8,900	2,033	6,823	44
Rented for cash	7,795	669	7,096	30
Rented free	660	106	538	16
Not Stated	58	8	26	24
Percentage Distribution				
Total	100	16	83	1
Owner-occupied	100	23	77	**
Rented for cash	100	9	91	**
Rented free	100	16	82	2

**less than 1%

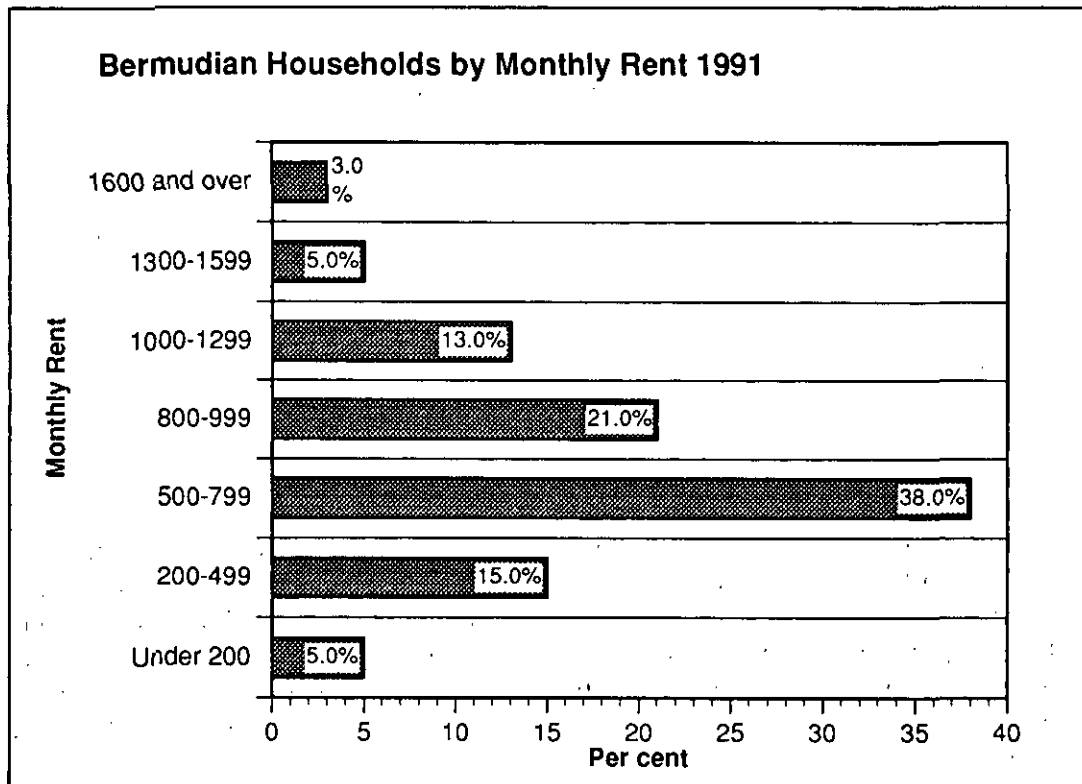
The likelihood that household members owned one or more residential properties elsewhere in Bermuda varied with the type of tenure which characterized their present living accommodations. Persons living in owner-occupied accommodations were more likely (23%) to own one or more dwellings elsewhere in Bermuda than were persons living rent free (16%) and than those renting for cash (9%).

Rents

The formation of new households, the popularity among young adults of moving out on their own, the increased demand for housing by foreign workers and the increasing costs of building construction all helped to push up rent levels during the 1980's. As a result the rent structures at the two census dates contrasted markedly (Table 12). The proportion of households paying less than \$200 per month fell from 36% in 1980 to 1% in 1991 and the proportion of households with monthly rent commitments of \$1,000 or more multiplied ten-fold from 3% to 30%. The median rent rose sharply from \$237 in 1980 to \$797 in 1991, an increase of 236%.

Table 12
Households by Monthly Rent

Monthly Rent	Number		Percentage Distribution		Percentage Change 1980 - 1991
	1991	1980	1991	1980	
Total	11,520	9,746	100	100	+18%
Less than \$200	134	3,499	1	36	-96%
\$200 - \$499	1,707	5,338	15	55	-68%
\$500 - \$799	3,960	541	34	6	+632%
\$800 - \$999	2,298	121	20	1	+1,799%
\$1,000 & Over	3,421	247	30	3	+1,285%
Median Rent	797	237			+236%



As one would expect, rent levels varied by size of dwelling unit and median monthly rents thus ranged from \$608 for a studio apartment to \$1,173 for a home with three or more bedrooms (Table 13). It should be acknowledged that size of dwelling is not the only determinant of level of rent; additionally, factors such as location, age and condition of the building, whether or not it is furnished, and even relationship of tenant to owner are influencing elements.

Table 13
Households by Monthly Rent and Number of Bedrooms 1991

Monthly Rent	Number of Bedrooms				
	Total	Studio Apartment	One	Two	Three or more
Total	11,520	705	4,796	4,191	1,828
Under \$500	1,841	203	881	564	193
\$500 - \$799	3,960	417	2,016	1,151	376
\$800 - \$999	2,298	69	1,248	769	212
\$1,000 - \$1,499	2,146	16	599	1,146	385
\$1,500 & Over	1,275	0	52	561	662
Median Rent	797	608	726	899	1,173
Percentage Distribution					
Total	100	100	100	100	100
Under \$500	16	29	18	13	11
\$500 - \$799	34	59	42	28	21
\$800 - \$999	20	10	26	18	12
\$1,000 - \$1,499	19	2	12	27	21
\$1,500 & Over	11	0	1	13	36

The extent of crowding in Bermuda's homes can be gauged by studying the cross-classification of number of persons in a household by the number of bedrooms as displayed in Table 14. Larger households tended to be more limited in terms of sleeping quarters than did smaller households. Nationally, the median number of bedrooms per household was 2.54 in 1991. One-person households enjoyed more sleeping space on the average than did any other group. For households with 3 or more persons, the data suggests varying degrees of sharing with respect to bedrooms. Future analysis in which type of household is taken into consideration will provide a more accurate picture of the level of crowding.

Table 14
Households¹ by Number of Persons and Number of Bedrooms 1991

Number of Bedrooms	Number of Persons					
	Total	1	2	3	4	5 or more
Total	22,061	5,614	6,340	4,221	3,714	2,172
0	814	646	129	31	5	3
1	5,858	3,071	1,953	587	196	51
2	7,991	1,334	2,722	1,963	1,438	534
3	6,120	462	1,341	1,414	1,795	1,108
4 or more	1,259	91	193	224	277	474
Not stated	19	10	2	2	3	2
Median Number of Bedrooms	2.54	1.70	2.40	2.76	3.12	3.45

Number of Bedrooms	Percentage Distribution					
	Total	1	2	3	4	5 or more
Total	100	100	100	100	100	100
0	4	12	2	1	**	**
1	27	55	31	14	5	2
2	36	24	43	47	39	25
3	28	8	21	33	48	51
4 or more	6	1	3	5	7	22

¹Excludes 369 households in group dwellings

** less than 1%