

1.3 Disability, illness and insurance

1.3.1 Incidence of disability

Among the population, a number indicated having a disability that limits their activities compared with most people of their same age level. The top two disabilities are sight and lower limb (leg) disabilities with incidence rates respectively of 14.6 and 9.6 per 1,000 persons.

Females tend to have a higher incidence of disability (a total of 58.7 per 1,000) compared to males (a total of 52.4 per 1,000). This is reflected most significantly in sight and lower limb disabilities.

Caymanians generally have a significantly higher disability incidence rate (a total of 83.0 per 1,000) than non-Caymanians (20.3 per 1,000). This trend is echoed across all indicated types of disability, and for both sexes.

Figure 1.3A:

Incidence of Disability per 1000 persons, by Type, Sex and Status, 2010									
	Total			Caymanian			Non-Caymanian		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Total Population	53,834	26,623	27,211	30,313	14,588	15,725	23,521	12,035	11,486
Sight	14.6	12.7	16.6	20.3	17.8	22.6	7.4	6.4	8.4
Hearing	5.0	4.8	5.1	8.0	8.0	8.0	1.1	0.9	1.2
Speech	2.4	3.0	1.9	3.9	4.9	2.9	0.6	0.6	0.5
Upper limb (Arm)	3.5	3.5	3.6	5.8	5.6	5.9	0.7	0.8	0.5
Lower limb (leg)	9.6	7.6	11.5	15.5	12.7	18.2	1.9	1.4	2.4
Neck and spine	4.4	3.6	5.3	7.1	6.1	8.0	1.0	0.6	1.5
Learning Disability	4.1	5.6	2.7	6.3	8.7	4.0	1.4	1.9	0.9
Mental Illness	3.6	4.1	3.1	5.5	6.4	4.7	1.1	1.3	1.0
Other	8.2	7.6	8.8	10.6	9.5	11.5	5.2	5.2	5.1

Excludes residents with no information, not stated and don't know responses

1.3.2 Incidence of illness

The overall incidence of diagnosed illness was 199.6 per 1000 persons, with the male population showing a lower rate (169.2 per 1,000) compared to the female population (229.3 per 1,000).

The top three types of illness were high blood pressure (89.1 per 1,000), diabetes (43.0 per 1,000) and asthma (28.3 per 1,000). This ranking is also shown for both male and female population groups, and for Caymanians and non-Caymanians.

At the lower end, there were only 18 cases of HIV/AIDS which is equivalent to a rate of 0.3 persons per 1,000.

The incidence of illness among Caymanians (275.8 per 1,000) is more than twice that of non-Caymanians (102.2 per 1,000). This also holds across all indicated types of illness.

Figure 1.3B:

Incidence of Diagnosed Illness per 1000 Persons, by Sex and Status, 2010									
Illness	Total			Caymanian			Non-Caymanian		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Total Population	53,834	26,623	27,211	30,313	14,588	15,725	23,521	12,035	11,486
Diabetes	43.0	38.2	47.7	61.2	55.9	66.1	19.6	16.7	22.6
High Blood Pressure	89.1	71.5	106.2	119.5	98.7	139.3	49.8	38.5	61.0
Heart Condition	14.2	14.4	14.0	22.2	22.8	21.6	3.9	4.2	3.7
Cancer	7.9	5.8	9.9	10.9	8.2	13.7	4.0	3.0	4.7
HIV/AIDS	0.3	nil	nil	nil	nil	nil	nil	nil	nil
Asthma	28.3	25.2	31.4	36.8	34.8	38.7	17.4	13.5	21.4
Other	17.1	14.2	20.0	25.2	20.8	28.4	7.4	6.1	8.9

1.3.3 Population by health insurance, sex and status

A total of 46,712 or 86.8 percent of the country's residents have health insurance coverage while a mere 121 persons (0.2%) are deemed uninsurable and 6,512 (12.1%) have no coverage in 2010. Males and females have almost the same rate of coverage.

Figure 1.3C:

Population by Health Insurance, Sex and Status, 2010									
	Total			Caymanian			Non-Caymanian		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Total Population	53,834	26,623	27,211	30,313	14,588	15,725	23,521	12,035	11,486
Have Insurance	46,712	23,087	23,625	26,004	12,218	13,786	20,708	10,869	9,839
CI Government	11,527	5,271	6,256	8,845	4,063	4,782	2,682	1,208	1,474
Other Insurer	35,185	17,816	17,369	17,159	8,155	9,004	18,026	9,661	8,365
Uninsurable	121	65	56	85	44	41	36	21	15
Have no insurance	6,512	3,226	3,286	3,977	2,202	1,775	2,535	1,024	1,511
DK/NS	489	245	244	247	124	123	242	121	121

Figure 1.3D:

	Total			Caymanian			Non-Caymanian		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Total Population	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Have Insurance	86.8	86.7	86.8	85.8	83.8	87.7	88.0	90.3	85.7
CI Government	21.4	19.8	23.0	29.2	27.9	30.4	11.4	10.0	12.8
Other Insurer	65.4	66.9	63.8	56.6	55.9	57.3	76.6	80.3	72.8
Uninsurable	0.2	0.2	0.2	0.3	0.3	0.3	0.2	0.2	0.1
Have no insurance	12.1	12.1	12.1	13.1	15.1	11.3	10.8	8.5	13.2
DK/NS	0.9	0.9	0.9	0.8	0.9	0.8	1.0	1.0	1.1

Caymanians have an overall coverage of 85.8 percent, lower than the national coverage ratio. Male Caymanians are likely to have lower coverage (83.8%) than female Caymanians (87.7%).

Non-Caymanians have a higher coverage of 88.0 percent vs. the national and Caymanian coverage ratios. Male non-Caymanians are more likely to have health insurance than female non-Caymanians.

Conversely, the percentage of uninsured Caymanians (13.1%) is higher compared to the national ratio (12.1%) and the non-Caymanian ratio (10.8%).

Overall, 21.4 percent of all residents have insurance provided through the government, with a higher ratio (29.2%) among Caymanians compared to non-Caymanians (11.4%).

1.4 Education

1.4.1 School attendance

Among the 5 years old and above, a total of 11,441 attend school full-time (9,021), part time (2,353) or on home schooling (67).

Among the various age groups, the younger ones (5 to 9, 10 to 14 years) have the highest schooling rates. The schooling rate declines sharply for the working age groups starting with 15 to 19 years old and 20 to 24 years.

Figure 1.4A:

Persons 5 years and older Attending School by District of Residence and Age Group, 2010						
Attending School	Total	5 to 9 years	10 to 14 years	15 to 19 years	20 to 24 years	25 and above years
Total	50,206	3,175	2,947	2,762	2,871	38,451
Yes, full-time	9,021	3,125	2,908	1,932	584	472
Yes, part-time	2,353	3	4	193	298	1,855
Home-schooled	67	22	18	11	2	14
Not attending school	38,666	18	15	624	1,981	36,028
DK/NS	99	7	2	2	6	82

Figure 1.4B:

Persons Attending School, Percent Distribution of Age Groups by Attendance, 2010						
Attending School	Total	5 to 9 years	10 to 14 years	15 to 19 years	20 to 24 years	25 and above years
Total	100.0	100.0	100.0	100.0	100.0	100.0
Yes, full-time	18.0	98.4	98.7	69.9	20.3	1.2
Yes, part-time	4.7	0.1	0.1	7.0	10.4	4.8
Home-schooled	0.1	0.7	0.6	0.4	0.1	0.0
Not attending school	77.0	0.6	0.5	22.6	69.0	93.7
DK/NS	0.2	0.2	0.1	0.1	0.2	0.2

The rate of part-time schooling increases in the working age group from 7.0 percent (15 to 19 years old) to 10.4 percent (20 to 24 years old) and declines to 4.8 percent for the older ages.

Among those in full-time schooling and home schooling, the younger age groups dominate the distribution as expected. The reverse is observed for part-time schooling where the older groups dominate.

Figure 1.4C:

Persons Attending School, Percent Distribution of Attendance by Age Groups, 2010						
Attending School	Total	5 to 9 years	10 to 14 years	15 to 19 years	20 to 24 years	25 and above years
Total	100.0	6.3	5.9	5.5	5.7	76.6
Yes, full-time	100.0	34.6	32.2	21.4	6.5	5.2
Yes, part-time	100.0	0.1	0.2	8.2	12.7	78.8
Home-schooled	100.0	32.8	26.9	16.4	3.0	20.9
Not attending school	100.0	0.0	0.0	1.6	5.1	93.2
DK/NS	100.0	7.1	2.0	2.0	6.1	82.8

Among those home schooled, the youngest groups (5 to 9 years, and 10 to 14 years old) and oldest (25 and above years old) account for the highest shares.

1.4.2 Population in school by district and type of school

The schools that the country's residents attend range from nursery/preschool to university and special education. Slightly over one third of those in school are in nursery/pre-school/primary, followed closely by middle/high/secondary school (30.4%) and university/college (25.7%).

The overall pattern of school attendance by type of schools is also reflected in most districts. The exceptions are North Side and the Sister Islands where the greatest number of attendees are in middle/high/secondary schools.

The highest percentage of school attendees in all types, except for special education is from George Town. West Bay attendees are highest in frequency for special education and second highest for vocational/community college. Bodden Town ranks next to George Town in all other categories.

Figure 1.4D:
Population in School by District and Type of School, 2010

	Total	Nursery/ Preschool /Primary	Middle/ High/ Secondary	Vocational/ Community College	University/ College	Special Education	Others	DK/NS
Cayman Islands	11,374	3,767	3,463	607	2,924	114	477	22
George Town	5,135	1,711	1,433	254	1,427	41	255	14
West Bay	2,387	794	765	146	562	46	69	5
Bodden Town	2,848	933	889	137	749	19	118	3
North Side	307	103	121	13	52	5	13	-
East End	277	106	91	18	47	3	12	-
Sister Islands	420	120	164	39	87	-	10	-

Figure 1.4E:
Population in School by District and Percent Distribution by Type of School, 2010

	Total	Nursery/ Preschool /Primary	Middle/ High/ Secondary	Vocational/ Community College	University/ College*	Special Education	Others	DK/NS
Cayman Islands	100.0	33.1	30.4	5.3	25.7	1.0	4.2	0.2
George Town	100.0	33.3	27.9	4.9	27.8	0.8	5.0	0.3
West Bay	100.0	33.3	32.0	6.1	23.5	1.9	2.9	0.2
Bodden Town	100.0	32.8	31.2	4.8	26.3	0.7	4.1	0.1
North Side	100.0	33.6	39.4	4.2	16.9	1.6	4.2	-
East End	100.0	38.3	32.9	6.5	17.0	1.1	4.3	-
Sister Islands	100.0	28.6	39.0	9.3	20.7	-	2.4	-

Figure 1.4F:
Population in School by Type of School and Percent Distribution by District, 2010

	Total	Nursery/ Preschool /Primary	Middle/ High/ Secondary	Vocational/ Community College	University/ College	Special Education	Others	DK/NS
Cayman Islands	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
George Town	45.1	45.4	41.4	41.8	48.8	36.0	53.5	63.6
West Bay	21.0	21.1	22.1	24.1	19.2	40.4	14.5	22.7
Bodden Town	25.0	24.8	25.7	22.6	25.6	16.7	24.7	13.6
North Side	2.7	2.7	3.5	2.1	1.8	4.4	2.7	-
East End	2.4	2.8	2.6	3.0	1.6	2.6	2.5	-
Sister Islands	3.7	3.2	4.7	6.4	3.0	-	2.1	-

1.4.3 Educational attainment of persons 15 years old and over

Focusing on the highest grade completed of the working age population, it is shown that the majority have completed at least high school (year 10 to 12) while 17.7 percent have post-secondary (vocational and community college) and 27.8 percent have college/university education.

Figure 1.4G:

Persons 15 Years and Older by Highest Grade Completed and Status, Total and Percent Distribution, 2010

Highest Grade Completed	Total		Caymanian		Non-Caymanian		Distribution	
	#	%	#	%	#	%	Caymanian	Non-Caymanian
Total	44,084	100.0	22,809	100	21,275	100	51.7	48.3
None	117	0.3	98	nil	19	nil	83.8	16.2
Primary and below	1,881	4.3	1,302	5.7	579	2.7	69.2	30.8
Middle School	2,917	6.6	1,486	6.5	1,431	6.7	50.9	49.1
High School	18,180	41.2	10,770	47.2	7,410	34.8	59.2	40.8
Post Secondary	7,806	17.7	3,587	15.7	4,219	19.8	46.0	54.0
College / University	12,238	27.8	4,978	21.8	7,260	34.1	40.7	59.3
Others	246	0.6	183	0.8	63	0.3	74.4	25.6
DK/NS	699	1.6	405	1.8	294	1.4	57.9	42.1

The above national picture is also echoed among the Caymanian and non-Caymanian working age population. However, the frequency distribution of Caymanians from 'no grade completed' up to high school and special education/others are higher than the national ratios. The non-Caymanians have higher ratios for post-secondary and college/university education.

Consequently, Caymanians comprise the majority of the working age population with no grade completed (83.8%), up to high school (59.2%) and special education/others (74.4%). Non-Caymanians comprise the majority among those with post secondary (vocational and community college) and college/university education.

1.4.4 Highest examination completed of 15 years old and over

The majority of the working age population completed at least one examination; however, 19.9 percent did not pass any at all. Among Caymanians and non-Caymanians, 21.5 percent and 18.2 percent respectively did not pass any examination. (The prevalence of the lack of examination is traced to the age groups 15 to 19 years old and the elderly 70 years old and above).

Among the examinations, the top three in frequency are high school diploma or equivalent certificate (28.4%) followed by vocational/trade certificate or diploma (14.5%) and bachelor's degree (13.4%). A significant number also have post graduate certificates or diploma or master's degree (6.5%) and professional qualifications (5.7%).

Of the top three most frequent highest examinations, Caymanians account for the greater percentage (61.8%) in high school while non-Caymanians account for the greater percentage in vocational/trade certificate (56.2%) and bachelor's degree (61.3%).

Figure 1.4H:

Persons 15 years and Older by Highest Examination Passed by Status, Total and Percent Distribution, 2010

Highest Examination Completed	Total		Caymanian		Non-Caymanian		Distribution	
	#	%	#	%	#	%	Caymanian	Non-Caymanian
Total	44,084	100.0	22,809	100.0	21,275	100.0	51.7	48.3
None	8,765	19.9	4,901	21.5	3,864	18.2	55.9	44.1
COEA, Entry Level/Common Entrance	532	1.2	246	1.1	286	1.3	46.2	53.8
Total High School (CSE to High School Diploma)	12,506	28.4	7,728	33.9	4,778	22.5	61.8	38.2
CSE, CXC Basic	1,319	3.0	763	3.3	556	2.6	57.8	42.2
GCE/GCSE/IGCSE "O Level/CXC General (1 or 4 subjects)	2,532	5.7	1,733	7.6	799	3.8	68.4	31.6
GCE/GCSE/IGCSE "O Level/CXC General (5 or more subjects)	2,401	5.4	1,841	8.1	560	2.6	76.7	23.3
High School Diploma or Equivalent Certificate	6,254	14.2	3,391	14.9	2,863	13.5	54.2	45.8
GCE 'A' Level/CAPE/HSC/HND (1 or more subjects)	766	1.7	493	2.2	273	1.3	64.4	35.6
Vocational/Trade Certificate or Diploma	6,374	14.5	2,791	12.2	3,583	16.8	43.8	56.2
Associate Degree	2,391	5.4	1,370	6.0	1,021	4.8	57.3	42.7
Bachelors Degree	5,894	13.4	2,282	10.0	3,612	17.0	38.7	61.3
Professional Qualifications	2,526	5.7	975	4.3	1,551	7.3	38.6	61.4
Postgraduate Certificate or Diploma, Masters								
Degree, Earned PhD	2,864	6.5	1,152	5.1	1,712	8.0	40.2	59.8
Others	321	0.7	205	0.9	116	0.5	63.9	36.1
DK/NS	1,145	2.6	666	2.9	479	2.3	58.2	41.8