

GOVERNMENT OF BERMUDA Ministry of Economy and Labour

Factors Driving Emigration in Bermuda



January 2025

Emigration in Bermuda – Research Results

Executive Summary

In March 2024, the Ministry of Economy and Labour issued the Consultation on Retaining the Local Workforce Position Paper 2024. The purpose was to address the challenge posed by Bermuda's shrinking working population.

As noted in the Position Paper, migration is a social phenomenon the causes of which can vary widely. While it is not uncommon for Bermuda to experience migration, emigration, if excessive, can be challenging for our small community.

There is no doubt Bermuda requires a skilled and experienced workforce to drive economic growth and innovation, and when talented individuals leave the island, the loss of human capital can hinder our ability to compete in the global market. We can lose knowledge, expertise and contributions to local economic development.

Against that background, the Ministry of Economy and Labour engaged Global Research to better understand the degree of emigration, what motivated Bermudians to leave the island, and what might entice them to return.

Global Research conducted three studies on Bermudian emigration, undertaking qualitative and quantitative research. The first involved in-depth interviews with twenty emigrated Bermudians, the second phase surveyed 105 emigrated Bermudians, and the third phase surveyed 416 adult Bermudians on island.

The beauty of the island, being close to family and friends, and living in a safe environment were all aspects that respondents valued about life in Bermuda. The top five factors motivating Bermudians to emigrate are: the high cost of living, difficulty of retiring in Bermuda, overall management of Bermuda and the economy, availability of career opportunities in Bermuda and quality of life and activities in Bermuda.

1. Background

The **'Retaining the Local Workforce Position Paper 2024'** highlights Bermuda's declining birthrate, aging population, and increasing emigration of the local population. These demographic trends have already begun to adversely affect Bermuda, resulting in labour shortages, skills gaps, rising labour costs, and increased pension and social insurance expenses, along with evolving workplace dynamics.

Migration is a complex social phenomenon driven by various factors, including the pursuit of better economic, social, or educational opportunities. Over the past decade, a significant number of Bermudians have emigrated, and previous research has partially addressed this issue.

The Government remains committed to retaining Bermudians in the workforce as a top priority and therefore, the need to understand the specific push and pull factors driving emigration, the changes to be made that can encourage current residents to stay, and the measures that will attract Bermudians who have left to return home. To address these questions, the Ministry of Economy and Labour commissioned Global Research to conduct a market research survey. This survey aims to uncover the reasons behind Bermudian emigration, gauge current interest in emigrating, and identify factors that would encourage Bermudians to return to Bermuda.

2. Scope and Methodology of the Survey

Global Research conducted three studies on Bermudian emigration. The first involved in-depth interviews with twenty emigrated Bermudians to understand their reasons for leaving, what might have prevented their emigration, and potential measures to encourage their return. The second phase surveyed 105 emigrated Bermudians to test hypotheses drawn from the in-depth interviews and provide an account of emigration reasons and potential deterrents. The third phase surveyed 416 adult Bermudians on island to obtain an account of current emigration intentions as well as to understand changes needed to reduce emigration and encourage returnees.

3. Survey Results

3.1 In-depth Interviews of 20 Bermudian Emigrants

Respondents were asked a series of questions to provide rich feedback on their reasons for emigrating, how they perceived their quality of life overseas compared to their former lives in Bermuda, and what could be done to encourage them to return to live in Bermuda.

Respondents had emigrated to England (8), Canada (3), USA (3), Australia (2), Trinidad (1), Spain (1), Wales (1) and Scotland (1). Thirteen respondents had emigrated less than 5 years ago. Four respondents had emigrated between 5 and 10 years ago and three had emigrated more than 10 years ago.

Respondents were asked to explain why they decided to emigrate. The top three answers were:

- 1. the high cost of living/lack of affordability/ability to live beyond retirement,
- 2. for more employment opportunities/lack of employment growth in Bermuda, and,
- 3. for educational reasons.

When asked about their satisfaction regarding the quality of life overseas compared to Bermuda, respondents were more satisfied with their current life overseas in relation to the cost of living, healthcare, employment opportunities, education, quality of life and social activities. However, their life overseas did not compare as well as Bermuda in respect of community, friendships and safety.

When asked what could have prevented them from emigrating, respondents stated 'if the cost of living was more manageable, if there were more job opportunities and higher standards of public education/more post-secondary educational opportunities' were the main responses. Other factors included, making Bermuda more vibrant, fun and appealing place to live, improved management of Bermuda's economy, friendlier policies towards the LGBTQI+ community and less red tape/easier access/more support.

In response to the question of what would encourage Bermudian emigrants to return home to live in Bermuda, overwhelmingly, the answer was to address the high cost of living, followed by the recognition as to why they left in the first place. Alongside this, a desire that solutions are created to motivate them to come home were the main answers. In addition, respondents required improved public education, more employment opportunities and improved infrastructure.

3.2 Survey of 105 Bermudian Emigrants

The aim of this survey was to understand opinions of what life was like in Bermuda before respondents decided to emigrate, to understand the reasons why respondents emigrated, what their life is like in their new country of residence and what can be done to encourage them to return home. On average respondents had been living overseas for 7.4 years, most were working and less than 20% had two jobs.

Prior to leaving Bermuda, most respondents were working and nearly 40% held down two jobs. When asked about what they liked most about their former lives in Bermuda, the popular answers were, quality of private education, being near family/friends, community, the natural beauty of Bermuda and the weather were the most popular answers. The least liked aspects of living in Bermuda were the high cost of living, healthcare, limited employment and education opportunities and the management of the country.

The top five reasons for emigrating were:

- 1. cost of food and groceries in Bermuda,
- 2. cost of housing and utilities,
- 3. cost of healthcare and insurance,
- 4. the difficulty of retiring in Bermuda, and,
- 5. the lack of career opportunities.

When asked about their satisfaction with life overseas respondents were most satisfied with the cost of healthcare, cost of education/education opportunities and the quality of education. Other aspects of satisfaction were, social activities, employment opportunities and quality of life.

When comparing their satisfaction for their life overseas to their life in Bermuda, respondents stated the biggest differences in favour of life overseas was the cost of living and healthcare, followed by management of the country, education and employment opportunities and quality of education.

With regard to returning home, the top five factors to encourage a return were:

- 1. lower costs for food and groceries,
- 2. improved management of Bermuda and the economy,
- 3. lower costs of housing and utilities,
- 4. lower costs for healthcare and health insurance and,
- 5. more affordable retirement opportunities.

3.3 Survey of 416 Bermudians

The aim of this survey was to understand Bermudians' satisfaction with key aspects of life in Bermuda including education, employment, cost of living, safety, social activities, community and the management of Bermuda and the economy. Also to measure any plans and interest in emigrating and the reasons driving those plans and interest. Finally, the aim was to determine what can be done to encourage Bermudians to make Bermuda their long-term home. On average respondents to this survey had been living in Bermuda for 44 years, nearly three quarters of respondents were working full-time and one third had more than one job.

When asked about their satisfaction with their life in Bermuda respondents rated their level of life in Bermuda out of 10. 10 being the highest score. The overall satisfaction was 6.25 which meant that overall respondents were fairly satisfied with their lives in Bermuda. Respondents were most satisfied with the quality of private school education and their friendships. Respondents were least satisfied with the cost of living, cost of healthcare and overall management of Bermuda and the economy.

When asked whether they may consider emigrating in the future or if they had begun to take active steps to move, more than half of respondents stated they may consider moving from Bermuda at some point in the future and 7% stated that had taken active steps to move. 39% stated they had no plans or interest in moving.

When asked what the motivating factors were in driving their decision to consider moving, the cost of housing and utilities, cost of food and groceries, cost of healthcare and health insurance and the difficulty in retiring in Bermuda, were the main reasons given. However, other factors included, quality of life, quality of public-school education, specialised healthcare for those with disabilities, gang culture and violence, and public acceptance of LGBTQI+.

When asked what factors would reduce emigration and encourage Bermudians to make Bermuda their permanent home, the most appealing factors were lower costs for food and groceries, more affordable retirement opportunities, lower cost for healthcare and health insurance, and lower costs of housing and utilities. Other appealing factors were improved management of Bermuda and the economy, better career opportunities, improved opportunities to purchase and rent housing, better-quality public-school education, and reduced crime, violence and gang culture.

4.0 Summary of Key Findings

The results of the Global Research survey, **Emigration in Bermuda Research Results**, can be found at Annex 1.

Reasons for Emigrating

The most popular reasons for Emigrating were:

- the high cost of living in Bermuda together with the lack of affordability/ability to live in Bermuda beyond retirement, and,
- to seek more employment opportunities and lack of employment growth in Bermuda

Quality of Life in Bermuda versus life overseas

Respondents rated their level of satisfaction with several attributes related to living in Bermuda and living overseas. Respondents were significantly more satisfied with their life overseas compared to Bermuda in relation to the cost of living, the cost of healthcare, the quality of social activities and events, and the overall quality of life.

What could have prevented Bermudians from Emigrating?

Respondents stated that the most important factors that could have prevented them from emigrating were:

- a more manageable cost of living,
- more job opportunities in Bermuda,
- higher standard of public education/more post-secondary opportunities in Bermuda, and
- initiatives to make Bermuda a more vibrant, fun and appealing place to live.

What would encourage Bermudians to return/remain in Bermuda?

The most popular suggestions for encouraging Bermudians to return or remain in Bermuda were:

- to address the high cost of living,
- speak to those who have left to understand why they left and create solutions to encourage them to return,
- to improve public/post-secondary education in Bermuda, and
- increase employment opportunities.

The quantitative survey considered satisfaction with life in Bermuda, the interest in emigrating and what the motivating factors were, and what would encourage them to remain or return home

Satisfaction with life in Bermuda:

The top three things that respondents like most about their lives in Bermuda included, family, friendships and social life in Bermuda, the natural beauty of the island, and safety.

The top four things that respondents liked least about their lives in Bermuda included, the high cost of living, and Government/management of the country, and, equally, limited social opportunities and safety (increasing crime, violence and homelessness).

Overall, satisfaction with life in Bermuda was fair. Respondents were most satisfied with friendships and safety and least satisfied with the cost of living, the cost of healthcare and the Government/management of the country.

Interest in emigrating and motivating factors for emigration.

53% of respondents stated they may consider moving from Bermuda at some point in the future, 7% stated they had begun taking active steps to emigrate, and 39% said they had no

plans or interest in emigrating. Of those that expressed an interest in emigrating, 20% stated they were likely to do so within the next 2 years. 51% said that they would likely emigrate in the next 3 to 10 years. The top three reasons given for wanting to emigrate were to seek a more affordable cost of living, access to better social and recreational activities and for better education opportunities and healthcare.

What would encourage Bermudians to remain or return home?

When asked to rate what factors would be appealing for encouraging Bermudians to make Bermuda their permanent long-term home, the five factors that achieved the highest ratings included:

- Lower costs for food and groceries
- More affordable retirement opportunities
- Lower costs for healthcare and health insurance
- Lower costs for housing utilities, and
- Better opportunities for Bermudians to purchase affordable housing.

The most popular advice for dissuading Bermudians from emigrating or encouraging Bermudians who have emigrated to return home, included:

- Lowering the cost of living/making Bermuda more affordable
- Increasing the availability of affordable housing, and
- Increasing job opportunities

Conclusion

The feedback from Global Research revealed that respondents appreciated having their opinions heard. They highlighted the beauty of the island, the safety of the environment, and the proximity to family and friends as key factors for enjoying life in Bermuda. However, the primary motivations for Bermudians considering emigration include the high cost of living, challenges in retiring, concerns about the management of the economy, limited career opportunities, quality of life and activities, public-school education standards, availability of specialized healthcare for persons with disabilities, and issues related to gang culture, crime, and violence.

Annex 1

Emigration in Bermuda Research Results



January 2025

Research Overview



Global Research conducted three research studies to understand: (1) the reasons driving emigration in Bermuda, (2) the changes that can be made to encourage current residents to remain in Bermuda, and (3) the changes that can be made to encourage residents who have left Bermuda to return home to live in Bermuda.

(1) 20 In-depth interviews were conducted with Bermudians who had emigrated

- The aim of the interviews was to develop hypotheses related to the reasons driving emigration in Bermuda and the most important factors that would encourage Bermudians to return home to live in Bermuda.
- A global research facilitator had one-hour Zoom conversations with 20 Bermudians who had emigrated and the key themes that emerged during the interviews were reported.

(2) A survey was conducted with a sample of 105 Bermudians who had emigrated

- The key themes from the in-depth interviews were used to create a survey that was administered to a sample of 105 Bermudians who had emigrated.
- The aim of the research was to determine reasons why residents emigrated, and what could be done to encourage them to return home to live in Bermuda.

(3) A survey was conducted with 416 Bermudians living on island aged 18 years and over

- The key themes from the in-depth interviews were used to create a survey that was administered to a representative sample of 416 Bermudians living on island aged 18 years and over.
- The aim of the survey was to determine Bermudians' interest in emigrating, reasons driving their interest, and what could be done to encourage them to continue living in Bermuda.

Results of 20 In-depth Interviews



January 2025



Sample

- Twenty Bermudians who had emigrated each participated in a one-hour Zoom interview. The sample size aligns with established guidelines for qualitative research, ensuring the reliability of findings.
- Respondents had emigrated to England (8), Canada (3), USA (3), Australia (2), Trinidad (1), Spain (1), Wales (1) and Scotland (1).
- Most respondents (13) had emigrated less than 5 years ago. Four respondents had emigrated 5-10 years ago and three had emigrated more than 10 years ago.

Aims of the Study

Respondents were asked a series of questions to provide rich feedback on their reasons for emigrating, how they perceived their quality of life overseas compared to their former lives in Bermuda, and what could be done to encourage them to return to live in Bermuda.

For questions asking respondents to provide a rating of 0 to 10, mean scores were calculated by taking the average of all 0 to 10 ratings.Please refer to the table below when interpreting the meaning of mean scores.Very Poor / Very low
scorePoor / Low scoreFair / Moderate scoreGood / High scoreExcellent / Very high score

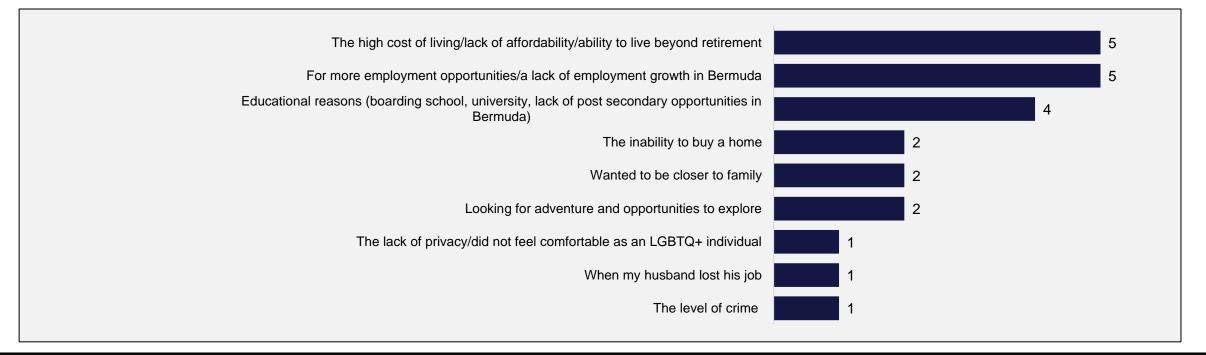
score				Excellent / very high score
Less than 5	5 > 6	6 > 8	8 > 9	9 or higher

Reasons for Emigrating



- Respondents were asked to explain why they decided to emigrate (refer to the chart below). The most popular reasons provided included: (1) the high cost of living in Bermuda/lack of affordability/ability to live in Bermuda beyond retirement, and (2) to seek more employment opportunities/a lack of employment growth in Bermuda.
- Other popular reasons included (3) a lack of educational opportunities in Bermuda, (4) the inability to purchase a home in Bermuda, (5) wanting to be close to family who had moved overseas, and (6) looking for adventure/new opportunities to explore.

The chart below shows the reasons given for emigrating. The numbers on the chart represent the number of times a particular response was provided. Some respondents provided more than one response.



Quality of Life In Bermuda vs. Overseas



- Using a scale of 0 to 10 (with 10 being the highest score, 0 being the lowest), respondents were asked to rate their level of satisfaction with several attributes (first column) related to living in Bermuda (second column) and living overseas (third column).
- Mean scores were calculated by taking the average of all 0 to 10 ratings. As shown below, across 9 out of 11 attributes respondents were more satisfied with their life overseas.

The table below shows the mean satisfaction out of 10 for perceptions of life in Bermuda versus life overseas.

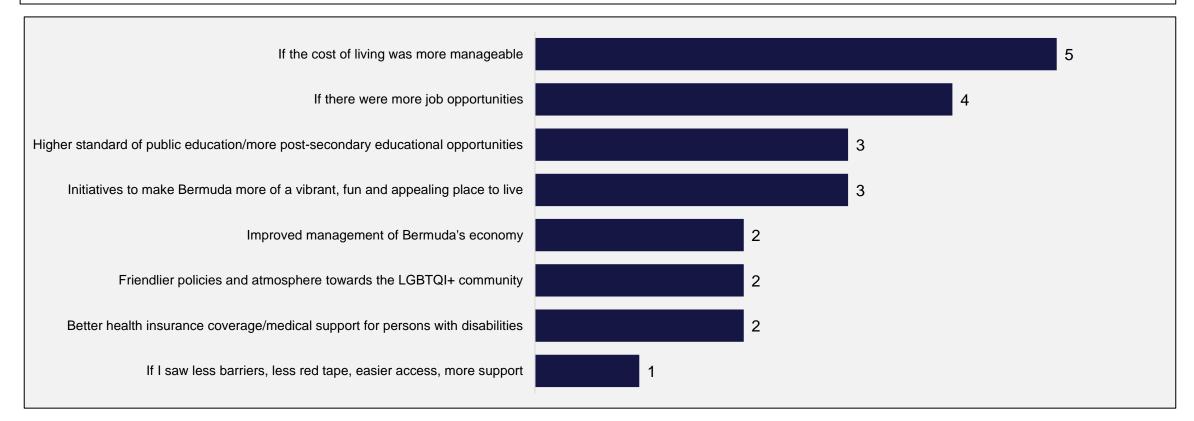
Life in Bermuda vs. Life Overseas			
Mean Ratings out of 10	Bermuda	Overseas	
Safety	7.80	6.95	
Friendships	8.00	7.65	
Sense of community	6.60	6.70	
Quality of healthcare	6.90	7.50	
Employment opportunities/equity	5.95	7.80	
Education opportunities/equity	6.25	8.40	
Happiness	5.65	8.25	
Quality of life	5.75	8.55	
Social activities/events	5.50	8.55	
Cost of healthcare	3.45	7.95	
Cost of living	2.25	7.70	

What Could Have Prevented Emigration



Respondents were asked what could have prevented them from emigrating (refer to the chart below). The most popular responses included: (1) a more manageable cost of living, (2) more job opportunities in Bermuda, (3) a higher standard of public education/more post-secondary opportunities in Bermuda, and (4) initiatives to make Bermuda a more vibrant, fun and appealing place to live.

The chart below shows the factors that could have prevented respondents from emigrating. The numbers on the graph represent the number of times a particular response was provided. Some respondents provided more than one response.

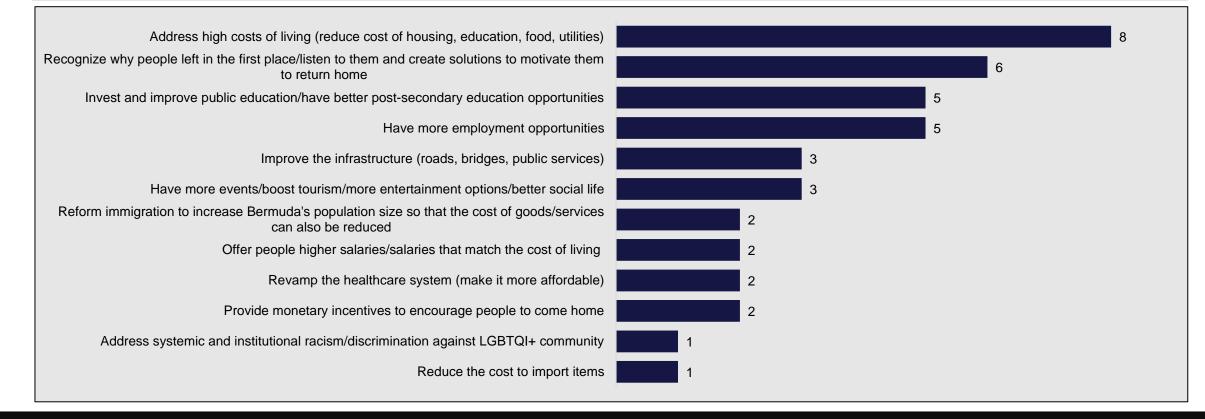


Encouraging Bermudian Emigrants To Return Home To Live In Bermuda



Respondents were asked to provide suggestions for encouraging Bermudians to return home to live in Bermuda. The most popular suggestions were: (1) to address the high costs of living, (2) to speak to those who have left to understand why/create solutions for encouraging them to return, (3) to improve public/post-secondary education in Bermuda, and (4) to increase employment opportunities in Bermuda.

The chart shows the suggestions offered for encouraging Bermudians to return home to live in Bermuda. The numbers on the graph represent the number of times a particular response was provided. Some respondents provided more than one response.



Survey of 105 Bermudian Emigrants



January 2025

Methodology



Sample

- 105 Bermudians aged 18 years and older who had emigrated from Bermuda were surveyed.
- The sample size was calculated to be appropriate to capture diverse perspectives and to provide valid results and insights.
- The survey questions were developed based on the results of qualitative in-depth interviews conducted with 20 Bermudians who had emigrated (described above).

Aims of the Study

- Understand opinions of what life was like in Bermuda before respondents decided to emigrate.
- Understand the reasons why respondents decided to emigrate.
- Understand opinions of what respondents' life is like in their new country of residence.
- Understand what can be done to encourage Bermudians who have emigrated to return home to live in Bermuda.

For questions asking respondents to provide a rating of 0 to 10, mean scores were calculated by taking the average of all 0 to 10 ratings.				
Please refer to the table below when interpreting the meaning of mean scores.				
Very Poor / Very Iow score	Poor / Low score	Fair / Moderate score	Good / High score	Excellent / Very high score
Less than 5	5 > 6	6 > 8	8 > 9	9 or higher

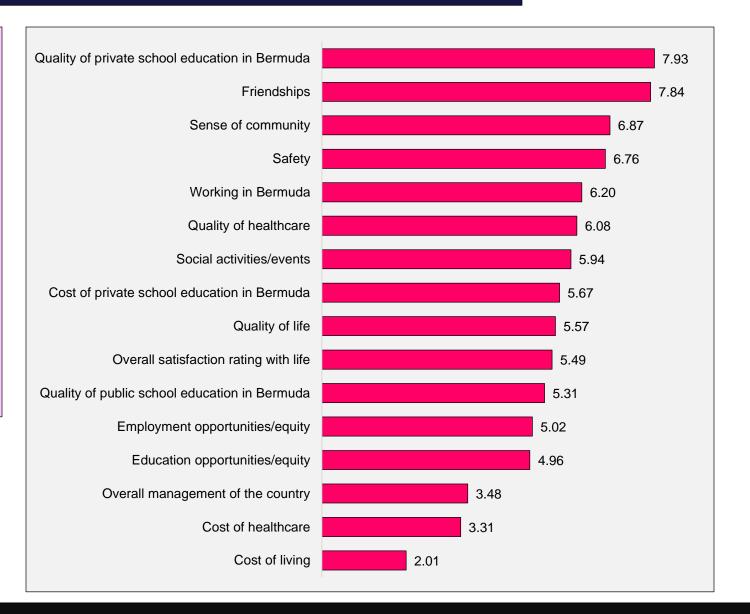
Satisfaction with life in Bermuda



- On average, respondents had been living in Bermuda for 29 years before deciding to emigrate.
- 93% were working while living in Bermuda, and 38% had more than one job.
- 25% had children enrolled in public school and 13% had children enrolled in private school.
- Respondents were asked to recall what they liked most about their former lives in Bermuda. The most popular responses included:
 - 1. Being near family/friends,
 - 2. The natural beauty of Bermuda, and,
 - 3. The weather.
- When asked to recall what they liked least about their former lives in Bermuda, the most popular responses were:
 - 1. High cost of living,
 - 2. Lack of entertainment/things to do, and,
 - 3. Employment (limited choices, lack of mobility, salary).

Satisfaction with life in Bermuda

- Using a scale of 0 to 10 (where 10 is the highest score, and 0 is the lowest), respondents rated satisfaction with various aspects of their former lives in Bermuda (shown on the right). The chart shows the average ratings out of 10.
- Respondents were most satisfied with: (1) the quality of private school education in Bermuda, (2) friendships, and (3) the sense of community in Bermuda.
- Respondents were least satisfied with: (1) the cost of living, (2) the cost of healthcare, and, (3) the overall management of the country.

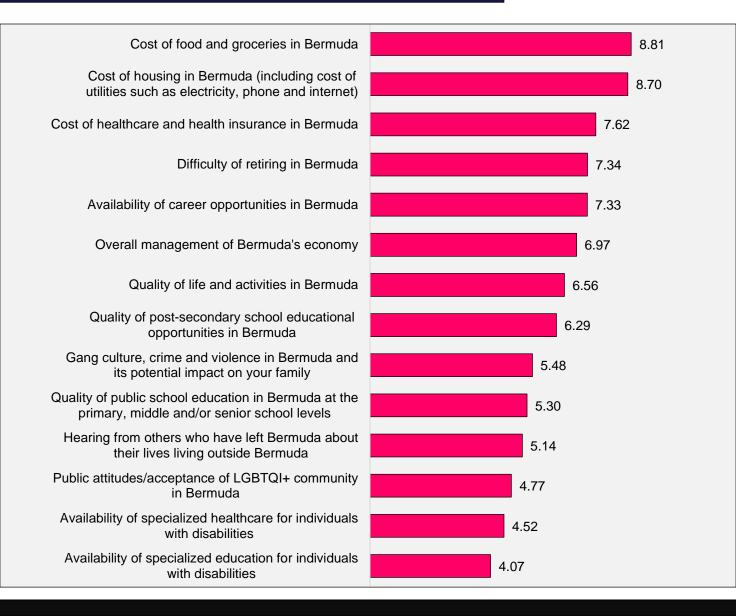




Reasons for Emigrating



- Using a scale of 0 to 10 (where 10 is a strong motivating factor, 0 is not a motivating factor at all), respondents were asked to rate whether a list of factors impacted their decision to emigrate (refer to the chart on the right).
- The top 5 factors that motivated respondents to emigrate were: (1) cost of food and groceries in Bermuda, (2) cost of housing, (3) cost of healthcare and health insurance, (4) difficulty of retiring in Bermuda, and (5) availability of career opportunities in Bermuda.



Satisfaction with life Overseas

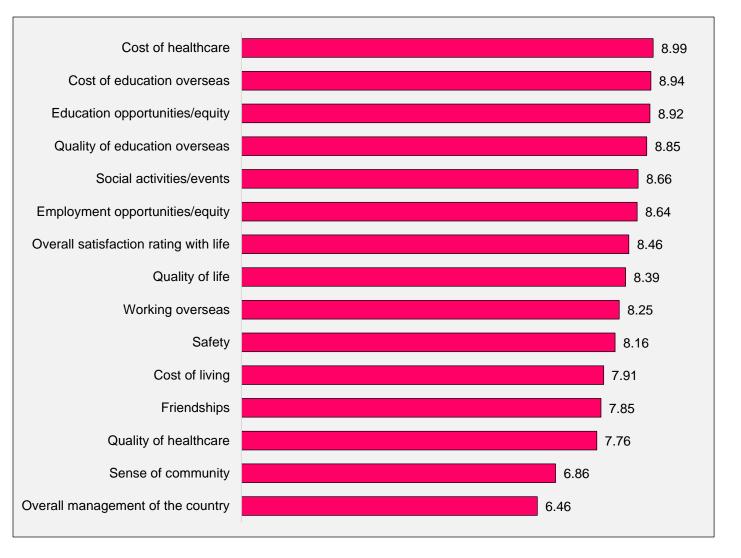


- On average, respondents had been living overseas for 7.4 years.
- 80% were working and 18% had more than one job.
- 36% had children enrolled in public or private school.
- Respondents were asked to recall what they liked most about their lives overseas. The most popular responses included:
 - 1. Variety of opportunities/things to do,
 - 2. The cost of living, and,
 - 3. Travel opportunities.
- When asked to recall what they liked least about their lives overseas, the most popular responses included:
 - 1. Being away from family/friends/Bermudians,
 - 2. The weather (cold, rainy, dreary), and,
 - 3. Missing the beauty of Bermuda/being close to the ocean.

Satisfaction with life Overseas



- Using a scale of 0 to 10 (where 10 is the highest score, and 0 is the lowest), respondents rated satisfaction with various aspects of their lives overseas (shown on the right). The chart shows the average ratings out of 10.
- Respondents were most satisfied with: (1) the cost of healthcare, (2) the cost of education overseas, and, (3) education opportunities/equity.
- Respondents were least satisfied with: (1) the overall management of the country, (2) the sense of community, and, (3) the quality of healthcare.



Life in Bermuda vs. Life Overseas



- The table below shows respondents' average satisfaction ratings for several attributes (first column of table below) out of 10 (with 10 being highest score and 0 being the lowest score) related to living in Bermuda (second column) and living overseas (third column).
- Mean scores were calculated by taking the average of all 0 to 10 ratings. As show below, across 14/15 attributes, respondents were more satisfied with their lives overseas.

	Life in Bermuda	Life Overseas
Friendships	7.84	7.85
Sense of community	6.87	6.86
Safety	6.76	8.16
Satisfaction with work	6.20	8.25
Quality of healthcare	6.08	7.76
Social activities/events	5.94	8.66
Cost of education	5.67	8.94
Quality of life	5.57	8.39
Overall satisfaction rating with life	5.49	8.46
Quality of education	5.31	8.85
Employment opportunities/equity	5.02	8.64
Education opportunities/equity	4.96	8.92
Overall management of the country	3.48	6.46
Cost of healthcare	3.31	8.99
Cost of living	2.01	7.91

Encouraging Bermudians To Return Home



- Using a scale of 0 to 10 (where 10 is very appealing, 0 is not at all appealing), respondents were asked to rate whether a number of factors would encourage them to return home to live in Bermuda.
- The top 5 factors that would encourage respondents to return home to live in Bermuda were: (1) lower costs for food and groceries in Bermuda, (2) improved management of Bermuda and the economy, (3) lower costs of housing utilities such as electricity and telecom, (4) lower costs of healthcare and health insurance, and (5) more affordable retirement opportunities in Bermuda.

Lower costs for food and groceries in Bermuda	8.70
Improved management of Bermuda and the economy	8.41
Lower costs of housing utilities such as electricity and telecom (phone and internet)	8.29
Lower costs for healthcare and health insurance in Bermuda	8.22
More affordable retirement opportunities in Bermuda	8.11
Better career opportunities in Bermuda	8.05
Better opportunities for Bermudians to purchase affordable housing	7.57
Reduced crime, violence and gang culture in Bermuda	7.56
Better opportunities for Bermudians to rent affordable housing	7.47
Better social activities and events in Bermuda	7.04
Better quality public-school education at the primary, middle and senior school levels	6.44
Better quality post-secondary school education opportunities	6.21
More available and affordable care and treatment for individuals with disabilities	5.62
Better quality education for children/adults with disabilities	5.03
More initiatives for promoting acceptance and inclusion of Bermuda's LGBTQI+ population	4.86

Survey of 416 Bermudians



January 2025



Sample

- 416 Bermudians living in Bermuda aged 18 years and older were surveyed.
- Based on the total population, the margin of error for the study is +/- 5% at the 95% confidence level.
- The sample size is appropriate to capture diverse perspectives and to provide valid results and insights.
- The survey questions were developed based on the results of qualitative in-depth interviews conducted with 20 Bermudians who had emigrated (described above).

Aims of the Study

- Understand Bermudians' satisfaction with key aspects of life in Bermuda including education, employment, cost of living, safety, social activities, community, and the management of Bermuda and the economy.
- Measure Bermudians' plans and interest in emigrating and the reasons driving plans and interest.
- Determine what can be done to encourage Bermudians to make Bermuda their long-term home.

For questions asking respondents to provide a rating of 0 to 10, mean scores were calculated by taking the average of all 0 to 10 ratings. Please refer to the table below when interpreting the meaning of mean scores.				
Very Poor / Very Iow score	Poor / Low score	Fair / Moderate score	Good / High score	Excellent / Very high score
Less than 5	5 > 6	6 > 8	8 > 9	9 or higher

Satisfaction with life in Bermuda

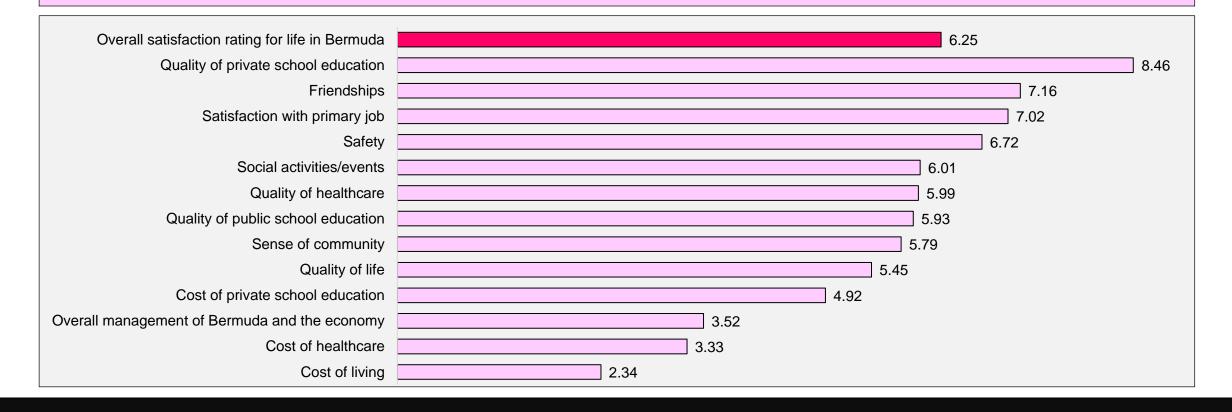


- On average, respondents had been living in Bermuda for 44 years.
- 73% of respondents were working full-time, 6% were working part-time, and 20% were not working. 32% had more than one job.
- 20% had children enrolled in public school and 17% had children enrolled in private school.
- Respondents were asked to recall what they liked most about their lives in Bermuda. The most popular responses included:
 - 1. Family, friends, social life,
 - 2. The beauty of the island, and,
 - 3. Safety.
- When asked what they liked least about life in Bermuda, the most popular responses included:
 - 1. High cost of living,
 - 2. Overall management of Bermuda and the economy,
 - 3. Limited social opportunities/activities, and
 - 4. Safety (increasing crime, violence and homelessness).

Satisfaction with life in Bermuda



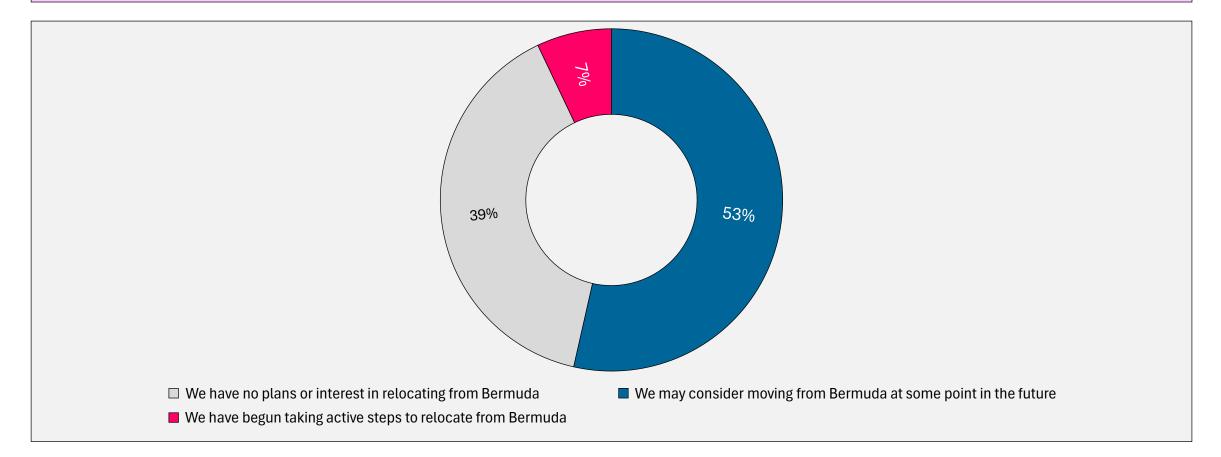
- Respondents rated their level of satisfaction with various aspects of their lives in Bermuda out of 10, with 10 being the highest score and 0 being the lowest score (areas are shown in the chart below). Mean ratings were calculated for each area (refer to chart below).
- Overall respondents were fairly satisfied with their lives in Bermuda (6.25 / 10).
- They were most satisfied with the quality of private school education and friendships.
- They were least satisfied with the cost of living, the cost of healthcare, and the overall management of Bermuda and the economy.



Interest in Emigrating



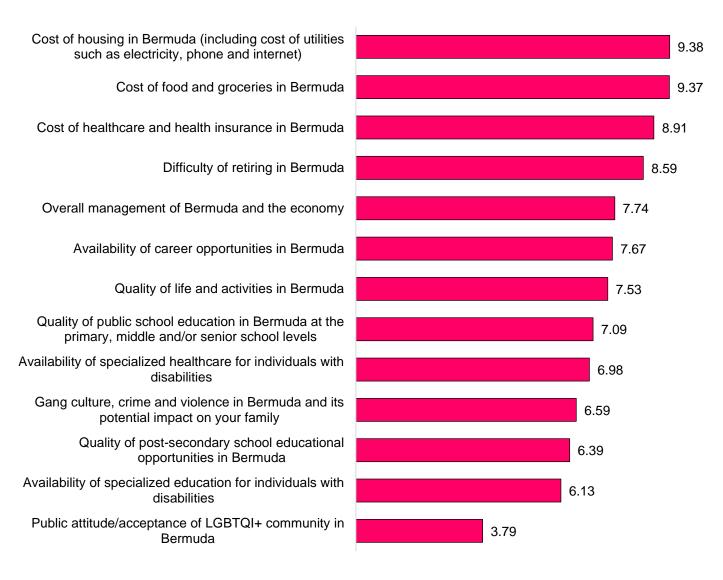
- Respondents were asked whether they may consider moving from Bermuda in the future or if they had begun taken active steps to move. 53% stated that they may consider moving from Bermuda at some point in the future, and 7% stated that they had taken active steps to move. 39% stated that they had no plans or interest in moving.
- Respondents stated that they were most interested in emigrating to the UK (40%), USA (25%) and Canada (13%).



Factors Driving Emigration



- Using a scale of 0 to 10 (where 10 is a strong motivating factor, and 0 is not a motivating factor at all), respondents who were considering or planning to emigrate were asked to rate whether a number of factors were impacting their decision to leave Bermuda (refer to chart on the right).
- The top 5 factors motivating respondents to emigrate included: (1) cost of housing, (2) cost of food and groceries, (3) cost of healthcare and health insurance in Bermuda, (4) difficulty of retiring in Bermuda, and (5) overall management of Bermuda and the economy.



Factors for Reducing Emigration



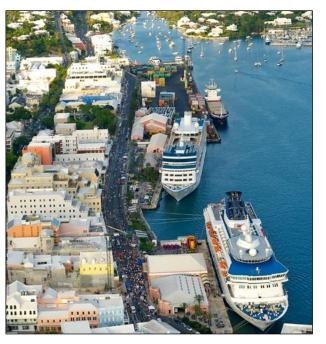
- Using a scale of 0 to 10 (where 10 is very appealing and 0 is not at all appealing), respondents were asked to rate whether a number of factors would encourage Bermudians to make Bermuda their permanent home (refer to chart on the right).
- The top 5 factors that were more likely to encourage Bermudians to make Bermuda their permanent home included: (1) lower costs of food and groceries, (2) more affordable retirement opportunities, (3) lower costs for healthcare and health insurance, (4) lower costs of housing utilities such as electricity and telecom, and (5) better opportunities for Bermudians to purchase affordable housing.

Lower costs for food and groceries in Bermuda	9.43
More affordable retirement opportunities in Bermuda	9.25
Lower costs for healthcare and health insurance in Bermuda	9.24
Lower costs of housing utilities such as electricity and telecom (phone and internet)	9.23
Better opportunities for Bermudians to purchase affordable housing	9.07
Improved management of Bermuda and the economy	8.97
Better career opportunities in Bermuda	8.82
Better opportunities for Bermudians to rent affordable housing	8.82
Better quality public school education at the primary, middle and senior school levels	8.70
Reduced crime, violence and gang culture in Bermuda	8.64
Better quality post-secondary school education opportunities	8.50
Better quality education for children/adults with disabilities	8.42
Better social activities and events in Bermuda	8.40
More available and affordable care and treatment for individuals with disabilities	8.34
More initiatives for promoting acceptance and inclusion of Bermuda's LGBTQI+ population	5.31

Conclusions







January 2025

Conclusions



- Respondents welcomed having their opinions heard and were open to offering suggestions on changes that could be made to encourage them to continue living in Bermuda, or to return home to live in Bermuda.
- The beauty of the island, being close to friends and family, and living in a safe environment were all aspects that they valued about a life in Bermuda.
- The top 8 factors motivating Bermudians to emigrate are listed below in order starting with the strongest motivating factor:
 - 1. High cost of living in Bermuda (cost of housing and utilities, food and groceries, healthcare and health insurance)
 - 2. Difficulty of retiring in Bermuda
 - 3. Overall management of Bermuda and the economy
 - 4. Availability of career opportunities in Bermuda
 - 5. Quality of life and activities in Bermuda
 - 6. Quality of public school education in Bermuda
 - 7. Availability of specialized healthcare in Bermuda for persons with disabilities
 - 8. Gang culture, crime and violence in Bermuda and its potential impact on families