



The number of occupied dwelling units rose to 25,148 during the intercensal period. This 12% rise was attributable entirely to either the construction of multi-unit houses, or the common practice of converting single dwelling units to two or more apartments. As Table 1 and Figure 1 show, the number of single detached units actually declined slightly.

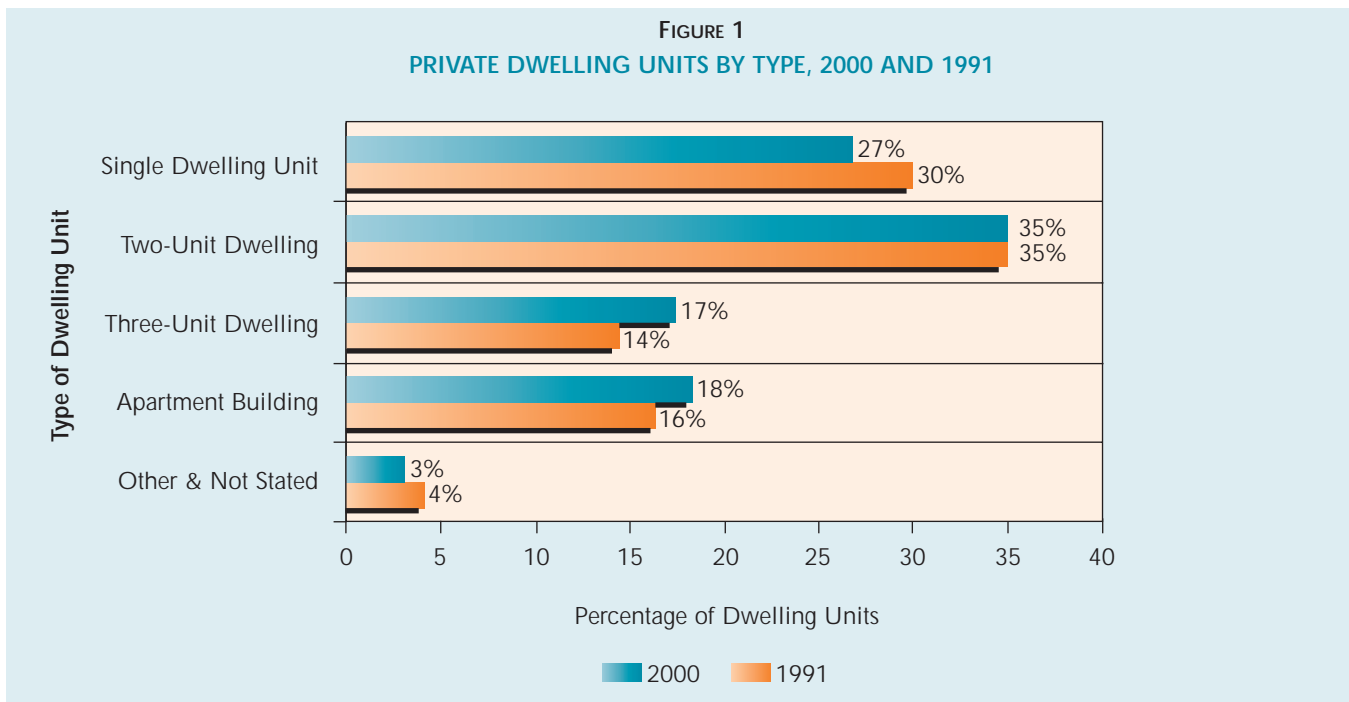
The analysis of Bermuda's housing stock is limited to occupied private dwelling units. It excludes 385 group dwellings, which are rooms such as hotel staff quarters, nurses residences, police barracks and any other living situations in which the occupants live communally for employment or some other common purpose. The number of occupied private dwelling units climbed by 12% to 24,763 from 22,061 in 1991.

During the eighties condominium developments emerged as an alternative to the detached family cottage and served as a means of preserving Bermuda's precious open spaces. The number of these homes grew

**TABLE 1**  
**PRIVATE DWELLING UNITS BY TYPE, 2000 AND 1991**

Type of Dwelling	Number		Percentage Distribution	
	2000	1991	2000	1991
Total	25,148	22,430	100	100
Single Dwelling Unit	6,717	6,764	27	30
Two-Unit Dwelling	8,679	7,952	35	35
Three-Unit Dwelling	4,396	3,236	17	14
Apartment Building	4,580	3,655	18	16
Other & Not Stated	776	823	3	4

by 487 over the intercensal period to 1,663. This moved the proportion of cluster homes to 7% of all occupied residential units, up from 5% in 1991. Consequently, the proportion of single detached units fell from 30% to 27%. All multi-unit dwellings increased in relative significance, with the portion of three-apartment buildings rising by three percentage points to 17%. Apartment buildings of four units or more now accounted for 18% of housing, up from 16%.



## Period of Construction

Expectedly, the majority of Bermuda’s housing stock is more than thirty years old. Sixty-two percent of homes were constructed before 1970. Roughly one-tenth was added in each of the seventies and eighties decades. The rate of household formation clearly slowed over the intercensal period inasmuch as only 6% of the occupied dwelling units can be attributed to that time span. (See Table 2.)

**TABLE 2**  
**PRIVATE DWELLING UNITS BY PERIOD OF CONSTRUCTION, 2000**

Period of Construction	Number	Percentage Distribution
Total	24,763	100
1990-2000	1,485	6
1980-1989	2,985	12
1970-1979	2,562	10
1969 or earlier	15,400	62
Not Stated	2,331	9

## Number of Rooms

In the Census a room was defined such that bathrooms, hallways, open patios and garages were excluded. The distribution of households by number of rooms in the dwelling remained virtually unchanged from 1991, as Table 3 indicates. Nevertheless, one-room homes were the fastest growing at 23%. Next were two- and three-room dwellings at 15% and 14%, respectively. This was in keeping with the low average household size of 2.47 persons, which is explained by Bermuda’s low fertility rate, and possibly by that portion of household formation that is motivated by the legal restriction of one car per dwelling unit.

TABLE 3  
PRIVATE DWELLING UNITS BY NUMBER  
OF ROOMS, 2000 AND 1991

Number of Rooms	Number		Percentage Distribution		Percentage Change 1991 - 2000
	2000	1991	2000	1991	
Total	24,763	22,061	100	100	+12%
One	970	791	4	4	+23%
Two	2,419	2,103	10	10	+15%
Three	3,815	3,350	15	15	+14%
Four	5,316	4,841	21	22	+10%
Five	5,223	4,752	21	22	+10%
Six or More	6,978	6,204	28	28	+12%
Not Stated	42	20	**	**	

\*\* Less than 1%

### Number of Bedrooms

As one would expect, in keeping with the pattern of overall size of occupied dwelling units seen above, the distribution of dwellings units by number of bedrooms remained stable throughout the decade; however, two- and three-bedroom homes accounted for nearly two of every three newly constructed dwellings. Similarly, studio apartments were the fastest growing over the decade with a 46% increase in numbers. (See Table 4.) Their proliferation is, of course, in response to the demand created by the same factors identified above with respect to the growth in one-room dwelling units.

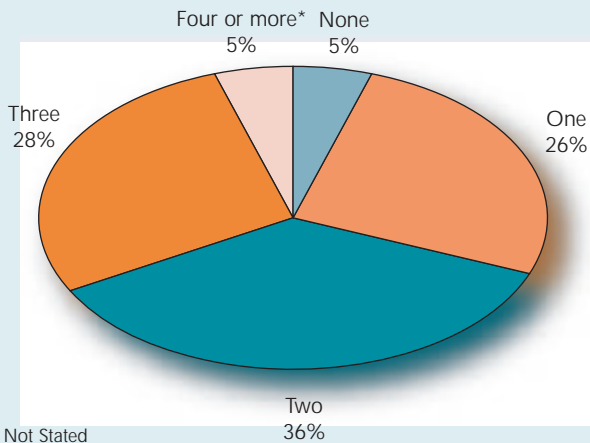
TABLE 4  
PRIVATE DWELLING UNITS BY NUMBER  
OF BEDROOMS, 2000 AND 1991

Number of Bedrooms	Number		Percentage Distribution		Percentage Change 1991 - 2000
	2000	1991	2000	1991	
Total	24,763	22,061	100	100	+12%
Studio apartment	1,188	814	5	4	+46%
One	6,385	5,858	26	27	+9%
Two	8,964	7,991	36	36	+12%
Three	6,866	6,120	28	28	+12%
Four or more	1,319	1,259	5	6	+5%
Not Stated	41	19	**	**	

\*\* Less than 1%

The largest block of homes were two-bedroom, numbering 8,964 and accounting for just over a third of all dwellings. There were nearly as many one-bedroom units as three-bedrooms at 6,385 or 26% and 6,866 or 28%, respectively. The largest and smallest properties, namely studio units and homes with four or more bedrooms, each accounted for 5% of the housing stock. (See table 4 and Figure 2.)

**FIGURE 2**  
**PRIVATE DWELLING UNITS BY NUMBER OF BEDROOMS, 2000**



\* Includes Not Stated

## Number of Full Bathrooms

For census purposes, a full bathroom was defined as containing a sink, a toilet and a bathtub or shower. There was a general upgrading in home amenities over the decade. This is evidenced by the fact that the number of households occupying dwellings with two or more bathrooms increased at more than double the pace of households living in two- and three-bedroom homes (29% compared to 12%). Thus, the proportion of households living in homes with a single bathroom reduced from 73% to 70%. This was offset by a three-percentage-point rise in two-bathroom homes to 24%. (See Table 5.)

**TABLE 5**  
**PRIVATE DWELLING UNIT BY NUMBER OF FULL BATHROOMS, 2000 AND 1991**

Number of Full Bathrooms	Number		Percentage Distribution		Percentage Change 1991 - 2000
	2000	1991	2000	1991	
Total	24,763	22,061	100	100	+12%
None	29	83	**	**	-65%
One	17,253	16,210	70	73	+6%
Two	6,055	4,683	24	21	+29%
Three or More	1,359	1,057	5	5	+29%
Not Stated	67	28	**	**	

\*\* Less than 1%

## Year of Occupancy

The question asking respondents the year of taking occupancy of their residences was new to the Census. The objective was to establish a measure of the degree to which persons moved house. A clear assessment necessitates limiting the analysis to Bermudian households only. This eliminates the effect of the highly transient nature of the non-Bermudian population, which consists of a large portion of contract workers with three-year employment agreements.

Table 6 displays dwelling units occupied by Bermudian households by the year that the household took occupancy. The majority of households enjoyed long-standing tenure. Three of every five households had spent ten years or longer in their homes. Another 6% had lived at that location for five years. Households that were among the newest of occupants accounted for 14% and had moved into their residences within about a year and a half prior to Census Day.

## Computer Ownership and Internet Access

The question on computer ownership and Internet access was also new to the Census. Households first were asked whether or not there was a personal computer in the home. Bermuda's households embraced the advantages brought by technological advances as half of households owned a personal computer. This was triple the incidence found in the 1993 Household Expenditure Survey. Four of every five of these households reported that their computer had access to the Internet in 2000.

## Type of Tenure

Tenure describes the occupancy status of the household; that is, whether the household owns or rents the accommodations in which it resides. The rate of owner occupancy inched up one percentage point to 44%. (See Table 7.)

TABLE 6  
BERMUDIAN PRIVATE DWELLING UNITS  
BY YEAR OF OCCUPANCY, 2000

Year of Occupancy	Number	Percentage Distribution
Total	19,410	100
2000	956	5
1999	1,731	9
1998	1,506	8
1997	1,304	7
1996	999	5
1995	1,093	6
1990-1994	3,122	16
1980-1989	3,806	20
1979 or Earlier	4,661	24
Not Stated	232	1

TABLE 7  
HOUSEHOLDS BY TYPE OF TENURE, 2000 AND 1991

Type of Tenure	Number		Percentage Distribution	
	2000	1991	2000	1991
Total	24,763	22,061	100	100
Owner-occupied	10,863	9,542	44	43
Rented for Cash	12,854	11,520	52	52
Rent Free	1,006	929	4	4
Not Stated	40	70	**	**

\*\* Less than 1%

Given the restrictions on the purchase of real estate by non-Bermudians, it is more meaningful to calculate the owner-occupancy rate for Bermudian households only, which at 52% was only a marginal improvement over the 1991 rate (See table 8.)

TABLE 8  
BERMUDIAN HOUSEHOLDS BY TYPE OF TENURE, 2000 AND 1991

Type of Tenure	Number		Percentage Distribution	
	2000	1991	2000	1991
Total	19,410	17,413	100	100
Owner-occupied	10,236	8,900	52	51
Rented for Cash	8,402	7,797	43	45
Rent Free	740	660	4	4
Not Stated	32	56	1	**

\*\* Less than 1%

In Bermuda it is common practice for some renters to own a house that they, for economic or other reasons, choose to rent or lease to a tenant. The owner-occupancy rate for Bermudian households, therefore, understates the extent of home ownership. A more accurate picture emerges when home ownership of renters is factored into the equation. Table 9 arrays Bermudian households by type of tenure and the number owning property elsewhere in Bermuda. It indicates that 11,137 Bermudian households were home owners. They consisted of 10,236 owner-occupiers, 794 cash renters and 107 households living in rent-free accommodations. This produces a Bermudian home ownership rate of 57%, which was slightly higher than the 1991 figure of 56%, but four percentage points above the owner-occupancy rate for Bermudian households.

**TABLE 9**  
**BERMUDIAN HOUSEHOLDS BY TYPE OF TENURE AND NUMBER OWNING RESIDENTIAL PROPERTY ELSEWHERE IN BERMUDA, 2000**

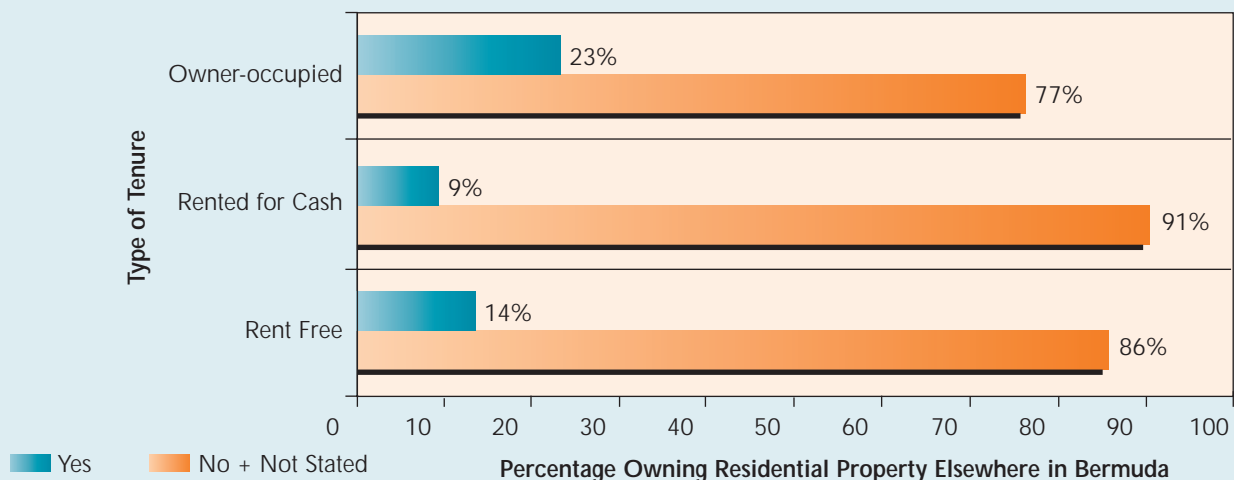
Type of Tenure	Residential Ownership Elsewhere			Not Stated
	Total	Yes	No	
Total	19,410	3,292	15,891	227
Owner-occupied	10,236	2,389	7,663	184
Rented for Cash	8,402	794	7,581	27
Rent Free	740	107	631	2
Not Stated	32	2	16	14

Percentage Distribution				
Type of Tenure	Total	Yes	No	Not Stated
Total	100	17	82	1
Owner-occupied	100	23	75	2
Rented for Cash	100	9	90	**
Rented Free	100	14	85	**
Not Stated	100	6	50	44

\*\* Less than 1%

**FIGURE 3**  
**PERCENTAGE DISTRIBUTION OF BERMUDIAN HOUSEHOLDS BY TYPE OF TENURE AND NUMBER OWNING RESIDENTIAL PROPERTY ELSEWHERE IN BERMUDA, 2000**



Also of note was that owner-occupiers were two and a half times as likely as renters to own a house elsewhere in Bermuda. Twenty-three percent of owner-occupying households owned a house elsewhere in Bermuda, whilst 9% of cash renters did. Persons living rent free also had a greater likelihood than cash renters of owning another house locally. Fourteen percent of that group owned a house elsewhere. (See Figure 3.)

## Rents

As rent levels climbed over the decade, the median rent—the level equaled or exceeded by 50% of rent-paying households—increased by 28% from \$797 in 1991 to \$1,021 in 2000. In 1991 half of households paid less than \$800 a month in rent. By 2000 that proportion had declined by nearly a half again to roughly a quarter of all households. On the other hand, whilst 11% of households paid rent of \$1,500 or more in 1991, the proportion had more than doubled to 24% in 2000 (See Table 10.)

TABLE 10  
HOUSEHOLDS BY MONTHLY RENT, 2000 AND 1991

Monthly Rent	Number		Percentage Distribution	
	2000	1991	2000	1991
Total	12,854	11,547	100	100
Under 600	1,302	3,120	10	27
600 - 799	2,136	2,681	17	23
800 - 999	2,670	2,298	21	20
1,000 - 1,499	3,264	2,146	25	19
1,500 - 1,999	1,291	718	10	6
2,000 - 3,999	1,276	502	10	4
4,000 & Over	563	55	4	**
Not Stated	352	27	3	**

\*\* Less than 1%

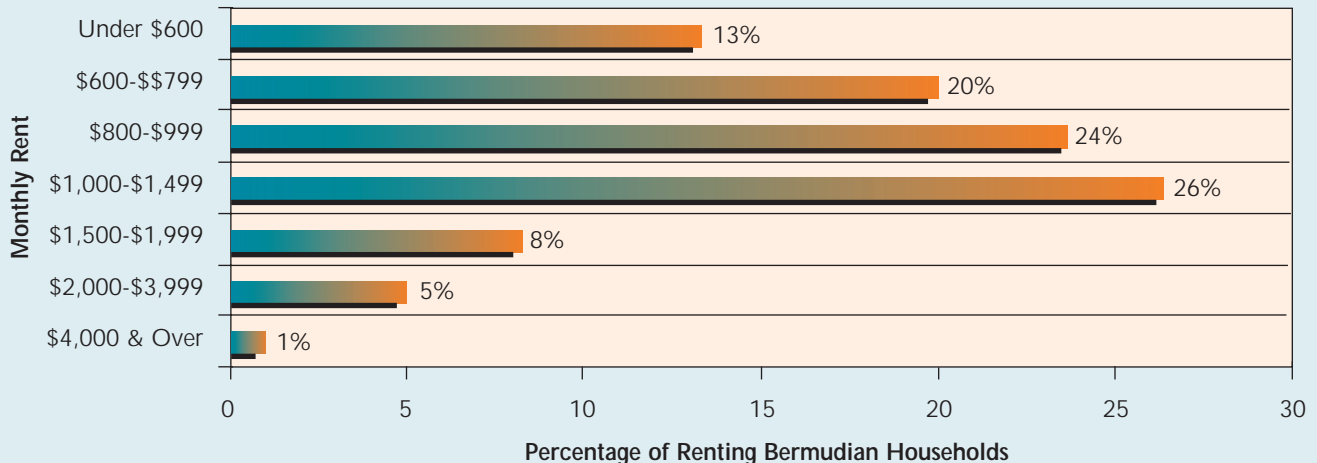
TABLE 11  
BERMUDIAN HOUSEHOLDS BY MONTHLY RENT, 2000 AND 1991

Monthly Rent	Number		Percentage Distribution	
	2000	1991	2000	1991
Total	8,402	7,797	100	100
Under \$600	1,117	2,460	13	32
\$600 - \$799	1,684	2,008	20	26
\$800 - \$999	1,989	1,649	24	21
\$1,000 - \$1,499	2,218	1,284	26	16
\$1,500 - \$1,999	698	278	8	4
\$2,000 - \$3,999	386	108	5	1
\$4,000 & Over	78	10	1	**
Not Stated	232	0	3	**

\*\* Less than 1%

On the average, Bermudian households paid lower rents than their non-Bermudian counterparts who generally earned higher incomes. The median rent for Bermudian households was \$928, which compared with \$1,404 for non-Bermudian households. The proportion of Bermudian households paying less than \$800 per month declined from 57% in 1991 to 33% in 2000. Those households paying \$1,500 or more increased in proportion from 5% to 14%. Of course, the effect of inflation on rent prices must be considered in comparing rent levels between the two census dates. (See Table 11 and Figure 4.)

FIGURE 4  
BERMUDIAN HOUSEHOLDS BY MONTHLY RENT, 2000\*



\* Excludes householders whose rent was not stated

As one would expect, rent levels depended in part on the number of bedrooms in the dwelling. Median rents ranged, therefore, from \$716 for a studio apartment to \$1,841 for a home with three or more bedrooms. The rate of increase in the rents of larger homes significantly outpaced that of smaller units. Table 12 shows a 57% increase in the median rents of homes with three or more bedrooms. This compared with a 32% increase in rents for two-bedroom dwellings and at least 18% for smaller properties.

It should be noted that, in addition to the number of bedrooms, rent levels are influenced by factors such as location, number of bathrooms, and other amenities. Another key determinant is length of tenure. Consider, for example, the case of Bermudian households living in two-bedroom rented accommodation. This group paid a median rent ranging from \$721 for those who had more than twenty years' tenure to \$1,215 for households that had taken occupancy no more than five years prior to the Census.

Information on rent subsidies, rent control and type of ownership was collected for the first time in the Census.

TABLE 12  
RENTED PRIVATE DWELLINGS BY MEDIAN MONTHLY RENT  
AND NUMBER OF BEDROOMS, 2000

Year	Number of Bedrooms				
	Total \$	Studio Apartment \$	One \$	Two \$	Three or More \$
2000	1,021	716	872	1,185	1,841
1991	797	608	726	899	1,173
Percentage Change	+28%	+18%	+20%	+32%	+57%

## Rent Subsidies

A small portion of renting households had their rents subsidised. They numbered 1,248 or 10% and were equally as likely to be Government-assisted as supported by a private company.

## Rent Control

Renting householders were asked for the first time whether their homes were subject to rent control. Nine



percent of respondents reported that their homes were subject; however, a sizeable 21% did not know the answer to this question.

### Type of Ownership

Most housing (96%) was privately owned, while 3% was public housing. The remaining one percent represented non-response for this question.

### Expected Selling Price of Owner-Occupied Dwellings

Owner-occupiers were asked for the first time their estimate of the selling price of their homes if they were placed on the market for sale. The median selling price was \$502,000 for all homes including condominiums. Table 13 shows this information by type of dwelling for all homes excluding condominiums. This avoids the confounding of the results that occurs when condominiums are included. An owner of a four-apartment house gives the value of the entire property, not merely the unit that his or her household occupies. The owner of a condominium in a four-apartment complex gives the value of his or her own unit only. In both cases the homeowners are answering the question appropriately; however, their responses must be analysed separately.

TABLE 13  
OWNER-OCCUPIED DWELLING UNITS BY EXPECTED SELLING PRICE AND TYPE OF DWELLING, 2000  
(Excluding Condominiums)

Expected Selling Price	Type of Dwelling					
	Total <sup>1</sup>	Single Dwelling	Two Units	Three Units	Apartment Building	Other & Not Stated
Total	9,794	4,061	3,713	1,351	563	106
Under \$350,000	1,428	778	450	86	93	21
\$350,000 - \$499,999	2,815	1,198	1,176	355	70	16
\$500,000 - \$649,999	2,056	683	866	392	105	10
\$650,000 - \$799,999	1,264	408	481	249	111	15
\$800,000 - \$999,999	863	328	302	141	82	10
\$1,000,000 and Over	846	465	231	69	63	18
Not Stated	522	201	207	59	39	16
Median Selling Price	\$522,821	\$493,446	\$517,161	\$601,723	\$690,908	\$674,999
Percentage Distribution						
Total	100	100	100	100	100	100
Under \$350,000	15	19	12	6	17	20
\$350,000 - \$499,999	29	30	32	26	12	15
\$500,000 - \$649,999	21	17	23	29	19	9
\$650,000 - \$799,999	13	10	13	18	20	14
\$800,000 - \$999,999	9	8	8	10	15	9
\$1,000,000 and Over	9	11	6	5	11	17
Not Stated	5	5	6	4	7	15

<sup>1</sup>Includes 115 households for whom type of dwelling was not stated.

Excluding condominiums, therefore, the median expected selling price was \$522,821. By type of dwelling, the medians ranged from \$493,446 for a single-unit dwelling to \$690,908 for apartment buildings with more than three units. Fifteen percent of owner-occupiers placed a price tag of less than \$350,000 on their homes. More detailed analysis by number of rooms and monthly house payments for those homes carrying a debt, as well as looking at the variation in the valuations of condominiums, will put this information to even greater use.

## Monthly Mortgage Commitment

Also a first-time question was that which asked for the monthly mortgage and/or loan payment of owner-occupied households carrying a debt on the homes in which they lived. This information aids in the determination of the impact of the cost of housing on the standard of living of households. The data allow for an objective review of mortgage policies and the assessment of the need for assistance programmes. Of the 5,215 households to which this question applied, the median monthly outlay was \$2,168. Twenty percent of households paid less than \$1,400 per month. At the other end of the spectrum, 23% had a monthly commitment of \$3,000 or more. (See Table 14.)

TABLE 14  
OWNER-OCCUPIED DWELLING UNITS WITH A MORTGAGE BY  
MONTHLY MORTGAGE AND/OR LOAN COMMITMENT, 2000

Monthly Mortgage and/or Loan Commitment	Number	Percentage Distribution
Total	5,215	100
Under - \$1,400	1,055	20
\$1,400 - \$1,999	1,434	27
\$2,200 - \$2,999	1,203	23
\$3,000 - \$4,999	978	19
\$5,000 and Over	234	4
Not Stated	311	6
Median	\$2,168	