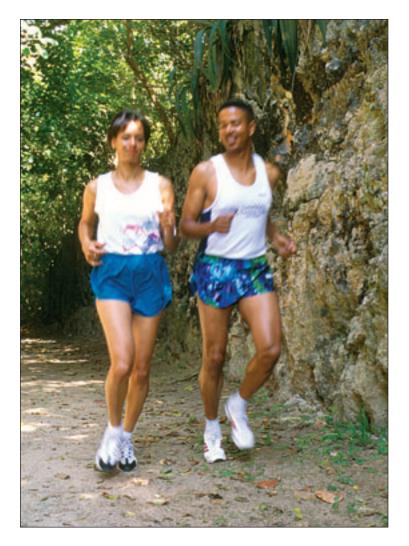
# **HEALTH**





n 1991, information on long-term health conditions, that is those that lasted for more than six months, was collected from only those persons who thereby were limited or prevented in their participation in any of the activities of daily life. These activities included working, going to school, home duties, taking care of personal needs such as bathing or eating, and being confined to a wheelchair. The 2000 round of the Census captured the long-term health conditions of all persons irrespective of whether any limitation in daily life activities was attached. This provides the first comprehensive benchmark on the state of health of Bermuda's people.

In 2000, the five most commonly reported conditions affecting Bermuda's population were: high blood pressure, asthma, diabetes, arthritis and heart condition. (See Table 1.) With the exception of heart condition, women reported a higher incidence in these five conditions. It is noteworthy that the greatest sex differential in the incidence of these conditions was found in the case of hypertension, where the percentage of women reporting was twice as high as that for males.

Data collected for the first time in a Bermuda census on health insurance coverage revealed that 95% of the population was covered by some type of health insurance policy. The majority (86%) was covered by major medical while 9% had basic coverage. Fifty-seven percent of uninsured persons were males.

TABLE 1
HEALTH CONDITIONS BY SEX, 2000

| Health Condition                    |         | nber of Persorting a He<br>Condition |        | Persons Reporting a Health<br>Condition Expressed as a<br>Percentage of Total |      |        |
|-------------------------------------|---------|--------------------------------------|--------|-------------------------------------------------------------------------------|------|--------|
|                                     | Total   | Male                                 | Female | Total                                                                         | Male | Female |
| Total                               | 11,1021 | 4,916 <sup>1</sup>                   | 6,186¹ | 100                                                                           | 44   | 56     |
| High Blood Pressure or Hypertension | 2,633   | 895                                  | 1,738  | 24                                                                            | 8    | 16     |
| Asthma                              | 2,246   | 985                                  | 1,261  | 20                                                                            | 9    | 11     |
| Diabetes                            | 1,743   | 775                                  | 968    | 16                                                                            | 7    | 9      |
| Arthritis or Rheumatism             | 1,466   | 419                                  | 1,047  | 13                                                                            | 4    | 9      |
| Heart Condition                     | 1,173   | 639                                  | 534    | 11                                                                            | 6    | 5      |
| Back/Spine Problem                  | 1,125   | 464                                  | 661    | 10                                                                            | 4    | 6      |
| Seeing Difficulty/Blindness         | 706     | 308                                  | 398    | 6                                                                             | 3    | 4      |
| Mobility Difficulties               | 533     | 223                                  | 310    | 5                                                                             | 2    | 3      |
| Hearing Difficulty/Deafness         | 509     | 245                                  | 264    | 5                                                                             | 2    | 2      |
| Cancer                              | 473     | 208                                  | 265    | 4                                                                             | 2    | 2      |
| Stomach, Kidney or Liver Problem    | 424     | 198                                  | 226    | 4                                                                             | 2    | 2      |
| Mental/Emotional Disorder           | 410     | 193                                  | 217    | 4                                                                             | 2    | 2      |
| No/Limited Use or Absence of Legs   | 314     | 182                                  | 132    | 3                                                                             | 2    | 1      |
| Body Movement Difficulties          | 313     | 142                                  | 171    | 3                                                                             | 1    | 2      |
| Learning/Concentration Difficulty   | 294     | 168                                  | 126    | 3                                                                             | 2    | 1      |
| Other Respiratory or Lung Problem   | 228     | 95                                   | 133    | 2                                                                             | 1    | 1      |
| Speaking Difficulty                 | 173     | 104                                  | 69     | 2                                                                             | 1    | 1      |
| Gripping/Holding Difficulty         | 163     | 83                                   | 80     | 1                                                                             | 1    | 1      |
| Epilepsy                            | 154     | 81                                   | 73     | 1                                                                             | 1    | 1      |
| Muscular Disease/Impairment         | 155     | 58                                   | 97     | 1                                                                             | 1    | 1      |
| No/Limited Use or Absence of Arms   | 115     | 62                                   | 53     | 1                                                                             | 1    | **     |
| Senility/Alzheimer's                | 111     | 30                                   | 81     | 1                                                                             | **   | 1      |
| Behavioural Difficulties            | 69      | 45                                   | 24     | 1                                                                             | **   | **     |
| Mental Retardation                  | 65      | 32                                   | 33     | 1                                                                             | **   | **     |
| Other Conditions                    | 1,315   | 531                                  | 784    | 12                                                                            | 5    | 7      |
| Not stated                          | 138     | 71                                   | 67     | 1                                                                             | 1    | 1      |

<sup>&</sup>lt;sup>1</sup> The total number of persons reporting does not equal the total number of conditions reported because respondents were invited to report multiple responses.

### **Disabled Population**

In 2000, there were 2,832 persons in the civilian non-institutional population suffering from a long-term condition that affected some aspect of their daily lives. (See Table 2.) Although this was fewer than the number of disabled persons in 1991, the proportion of the total population with disabilities remained constant at 5%. Blacks were represented in the disabled population to a greater extent than their numbers in the overall population would imply. They accounted for 60% of the disabled population, as opposed to 55% of the total population. Whites, on the other hand, constituted 30% of the disabled population, compared with 34% of the wider population.

<sup>\*\*</sup> Less than 1%



The median age of the disabled population had declined from 55 to 53 years in 2000. This is attributable to a 14% fall in the number of disabled elders. This may be an indication of an improvement in the general

|                            |       |       |        |                    | Sex    |        |                                |      |        |
|----------------------------|-------|-------|--------|--------------------|--------|--------|--------------------------------|------|--------|
|                            | 2000  |       |        | 1991               |        |        | Percentage Change<br>1991-2000 |      |        |
| Race                       | Total | Male  | Female | Total              | Male   | Female | Total                          | Male | Female |
| Total                      | 2,832 | 1,265 | 1,567  | 2,984              | 1,361  | 1,623  | -5%                            | -7%  | -3%    |
| Black                      | 1,696 | 771   | 925    | 1,852              | 848    | 1,004  | -8%                            | -9%  | -8%    |
| White                      | 862   | 382   | 480    | 975                | 447    | 528    | -12%                           | -15% | -9%    |
| Mixed & Other <sup>1</sup> | 252   | 101   | 151    | 151                | 63     | 88     | +67%                           | +60% | +72%   |
| Not Stated                 | 22    | 11    | 11     | 6                  | 3      | 3      |                                |      |        |
|                            |       |       |        | Percentage Distrik | oution |        |                                |      |        |
| Total                      | 100   | 100   | 100    | 100                | 100    | 100    |                                |      |        |
| Black                      | 60    | 61    | 59     | 62                 | 62     | 62     |                                |      |        |
| White                      | 30    | 30    | 31     | 33                 | 33     | 33     |                                |      |        |
| Mixed & Other <sup>1</sup> | 9     | 8     | 10     | 5                  | 5      | 5      |                                |      |        |
| Not Stated                 | 1     | 1     | 1      | **                 | **     | **     |                                |      |        |

health of persons in this age category. The decline was partially offset by the rise in the numbers of two age groups of the disabled, the under 20 and those between the ages of 40 and 64, which grew in number by 8% and 4%, respectively. (See Table 3.)

TABLE 3

DISABLED POPULATION BY SELECTED AGE GROUPS AND SEX, 2000 AND 1991 Sex Percentage Change 2000 1991 1991-2000 Age Group Total Male Female Total Male **Female** Total Male Female Total 2,984 -5% -7% 2,832 1,265 1,567 1,361 1,623 -3% 0 to 19 297 162 135 276 140 136 +8% +16% -1% 20 to 39 474 224 250 511 278 233 -7% -19% +7% 40 to 64 1,021 479 542 981 466 515 +4% +3% +5% 65 and over 1,040 400 640 1,216 477 739 -14% -16% -13% Percentage Distribution 100 100 100 Total 100 100 100 0 to 19 9 9 8 10 13 10 20 to 39 18 20 17 16 17 14 40 to 64 36 38 35 34 32 33

41

35

46

65 and over

37

32

41

## **Disabling Health Conditions**

The most frequently reported disabling conditions affecting Bermuda's residents were arthritis, spine problems and respiratory illnesses. These conditions have replaced heart condition and high blood pressure, which were most common in 1991 along with arthritis. Forty-one percent of those reporting back or spine problems were between the ages of 35 and 54. Of the 469 persons with respiratory problems, those between the ages of 5 and 14 accounted for 109 or 23%, which was a rise of six percentage points since 1991. The frequency of stomach, kidney or liver ailments, back or spine problems and respiratory problems jumped by at least 80% in each case, and surpassed by far the relative changes in the occurrence of any other disabling conditions. (See Table 4.)

PERSONS WITH DISABLING HEALTH CONDITIONS BY SEX, 2000 AND 1991

|                                     | Sex    |        |        |        |                    |        |                     |
|-------------------------------------|--------|--------|--------|--------|--------------------|--------|---------------------|
| Health Condition                    | 2000   |        |        | 1991   |                    |        | Change<br>1991-2000 |
|                                     | Total  | Male   | Female | Total  | Male               | Female | Tota                |
| Total                               | 2,8321 | 1,2651 | 1,5671 | 2,9841 | 1,361 <sup>1</sup> | 1,6231 | -5%                 |
| Arthritis or Rheumatism             | 524    | 149    | 375    | 590    | 197                | 393    | -11%                |
| Back/Spine Problem                  | 498    | 208    | 290    | 276    | 120                | 156    | +80%                |
| Asthma/Respiratory or Lung Problem  | 469    | 173    | 296    | 253    | 118                | 135    | +85%                |
| High Blood Pressure or Hypertension | 463    | 153    | 310    | 398    | 140                | 258    | +16%                |
| Heart Condition                     | 443    | 220    | 223    | 473    | 238                | 235    | -6%                 |
| Diabetes                            | 360    | 163    | 197    | 360    | 155                | 205    | 0%                  |
| No/Limited Use or Absence of Legs   | 239    | 133    | 106    | 324    | 164                | 160    | -26%                |
| Seeing Difficulty/Blindness         | 238    | 95     | 143    | 295    | 116                | 179    | -19%                |
| Mental/Emotional Disorder           | 186    | 100    | 86     | 156    | 94                 | 62     | +19%                |
| Stomach, Kidney or Liver Problem    | 184    | 92     | 92     | 98     | 45                 | 53     | +88%                |
| Hearing Difficulty/Deafness         | 164    | 77     | 87     | 206    | 89                 | 117    | -20%                |
| Cancer                              | 157    | 67     | 90     | 106    | 40                 | 66     | +48%                |
| Speaking Difficulty                 | 102    | 55     | 47     | 64     | 48                 | 16     | +59%                |
| Senility/Alzheimer's                | 99     | 29     | 70     | 85     | 33                 | 52     | +16%                |
| Muscular Disease/Impairment         | 97     | 36     | 61     | 82     | 41                 | 41     | +18%                |
| No/Limited Use or Absence of Arms   | 86     | 45     | 41     | 112    | 62                 | 50     | -23%                |
| Mental Retardation                  | 55     | 26     | 29     | 69     | 29                 | 40     | -20%                |
| Mobility Difficulties               | 417    | 171    | 246    |        |                    |        |                     |
| Body Movement Difficulties          | 223    | 100    | 123    |        |                    |        |                     |
| Learning/Concentration Difficulty   | 161    | 90     | 71     |        |                    |        |                     |
| Gripping/Holding Difficulty         | 130    | 65     | 65     |        |                    |        |                     |
| Epilepsy                            | 54     | 27     | 27     |        |                    |        |                     |
| Behavioural Difficulties            | 39     | 26     | 13     |        |                    |        |                     |
| Other Conditions                    | 490    | 210    | 280    | 436    | 204                | 232    | +12%                |
| Not stated                          | 6      | 1      | 5      | 36     | 16                 | 20     |                     |

<sup>&</sup>lt;sup>1</sup> The number of disabling conditions does not equal the total number of disabled persons because respondents were invited to report multiple responses.

<sup>. .</sup> Not asked in 1991.



#### **Effect of Disabilities**

Most disabled persons were restrained in the kind or amount of activities they could do at home or school. Eighty percent reported such limitations and 47% were prevented from working at a job. (See Table 5.) At both census dates, women had a higher representation for these conditions than males. By the end of the nineties, the number of persons who were prevented from taking care of their personal needs had increased by 40% and more persons were unable to leave home alone in 2000 than in 1991. The number of persons who were prevented from working at a job had declined by 6%.

|                                      | Sex        |           |                |                    |                  |                  | Percentage        |  |
|--------------------------------------|------------|-----------|----------------|--------------------|------------------|------------------|-------------------|--|
| Impact of Disability                 |            | 2000      |                |                    | 1991             |                  | Chang<br>1991-200 |  |
|                                      | Total Male |           | Female Total   |                    | Male Female      |                  | Tota              |  |
| Limited activities at home or school | 2,262      | 982       | 1,280          | 1,917              | 840              | 1,077            | +18%              |  |
| Prevented from leaving home alone    | 847        | 277       | 570            | 635                | 226              | 409              | +33%              |  |
| Prevented from taking care of        |            |           |                |                    |                  |                  |                   |  |
| personal needs                       | 551        | 207       | 344            | 393                | 148              | 245              | +40%              |  |
| Confined to a wheelchair             | 193        | 67        | 126            | 15¹                | 53               | 98               | +28%              |  |
| Prevented from working at a job      | 1,339      | 581       | 758            | 1,423 <sup>1</sup> | 604 <sup>1</sup> | 819¹             | -6%               |  |
| Limited kind or amount of work       | 793        | 372       | 421            | 796¹               | 416¹             | 380 <sup>1</sup> | 0%                |  |
| Limited in some other way            | 663        | 300       | 363            |                    |                  |                  |                   |  |
|                                      |            | Percentag | e Distribution | 2                  |                  |                  |                   |  |
| Limited activities at home or school | 80         | 78        | 82             | 64                 | 62               | 66               |                   |  |
| Prevented from leaving home alone    | 30         | 22        | 36             | 21                 | 17               | 25               |                   |  |
| Prevented from taking care of        |            |           |                |                    |                  |                  |                   |  |
| personal needs                       | 19         | 16        | 22             | 13                 | 11               | 15               |                   |  |
| Confined to a wheelchair             | 7          | 5         | 8              | 5                  | 4                | 6                |                   |  |
| Prevented from working at a job      | 47         | 46        | 48             | 48                 | 44               | 50               |                   |  |
| Limited kind or amount of work       | 28         | 29        | 27             | 27                 | 31               | 23               |                   |  |
| Limited in some other way            | 23         | 24        | 23             |                    |                  |                  |                   |  |

<sup>&</sup>lt;sup>1</sup> These numbers had to be adjusted to be comparable with the 2000 analysis.

#### **Hired Care**

Twenty-two percent of the disabled population received hired care for their health conditions. More than half of these persons (55%) hired health professionals from the private sector only while 34% used public services solely. (See Table 6.) More than half of those who received hired care were seniors and they selected private practitioners 59% of the time.

<sup>&</sup>lt;sup>2</sup> Number of persons with a specific activity limitation expressed as a percentage of all persons with disabilities within each gender group.

<sup>..</sup> Not asked in 1991.



|           | Type of Hired Care |                |        |      |  |  |  |
|-----------|--------------------|----------------|--------|------|--|--|--|
| Age Group | Total              | Private        | Public | Both |  |  |  |
| Total     | 609                | 337            | 209    | 63   |  |  |  |
| 0 to 14   | 45                 | 22             | 13     | 10   |  |  |  |
| 15 to 24  | 27                 | 16             | 9      | 2    |  |  |  |
| 25 to 44  | 93                 | 49             | 36     | 8    |  |  |  |
| 45 to 64  | 104                | 49             | 45     | 10   |  |  |  |
| 65+       | 340                | 201            | 106    | 33   |  |  |  |
|           | Percentag          | e Distribution |        |      |  |  |  |
| Total     | 100                | 55             | 34     | 10   |  |  |  |
| 0 to 14   | 100                | 49             | 29     | 22   |  |  |  |
| 15 to 24  | 100                | 59             | 33     | 7    |  |  |  |
| 25 to 44  | 100                | 53             | 39     | 9    |  |  |  |
| 45 to 64  | 100                | 47             | 43     | 10   |  |  |  |
| 65+       | 100                | 59             | 31     | 10   |  |  |  |

# Health Insurance Coverage of the Disabled Population

Eighty-nine percent of the Island's disabled population, who did not reside in institutions, had some type of medical insurance. Most of the disabled population (62%) had major medical while 27% had basic coverage; however, there were variations by age. The population under 25 years was most likely to have major medical, while the elderly were least likely. Nearly half of these seniors had basic coverage. Of the 284 disabled persons without health insurance, 61% were 45 years or older. (See Table 7.)

|           | Type of Coverage |                  |           |      |              |  |  |  |  |
|-----------|------------------|------------------|-----------|------|--------------|--|--|--|--|
| Age Group | Total            | Major<br>Medical | Basic     | None | No<br>Stated |  |  |  |  |
| Total     | 2,832            | 1,763            | 770       | 284  | 15           |  |  |  |  |
| 0 to 14   | 219              | 202              | 5         | 10   |              |  |  |  |  |
| 15 to 24  | 151              | 125              | 12        | 13   | -            |  |  |  |  |
| 25 to 44  | 620              | 441              | 87        | 89   | 3            |  |  |  |  |
| 45 to 64  | 802              | 535              | 164       | 99   | 4            |  |  |  |  |
| 65+       | 1,040            | 460              | 502       | 73   | í            |  |  |  |  |
|           |                  | Percentage Dis   | tribution |      |              |  |  |  |  |
| Total     | 100              | 62               | 27        | 10   |              |  |  |  |  |
| 0 to 14   | 100              | 92               | 2         | 5    |              |  |  |  |  |
| 15 to 24  | 100              | 83               | 8         | 9    | -            |  |  |  |  |
| 25 to 44  | 100              | 71               | 14        | 14   | *            |  |  |  |  |
| 45 to 64  | 100              | 67               | 20        | 12   | *            |  |  |  |  |
| 65+       | 100              | 44               | 48        | 7    | *            |  |  |  |  |