

THE BERMUDA JOB MARKET *Employment Briefs*



Introduction

The 2015 edition of the Bermuda Job Market Employment Briefs is based on data collected from the 2014 Employment Survey. The Annual Employment Survey is a census of all businesses on the island and the Employment Briefs is used to illustrate and highlight the main findings of the survey. The purpose of the Employment Survey is to provide a broad count of all jobs in the Bermuda labour market by selected demographics, industrial and occupational groups. The information collected from the Employment Survey is the primary source used for analyzing employment trends in Bermuda and is disseminated as an objective source of employment information for use by government, commerce and the general public. This edition examines the employment changes between the years 2013 and 2014. Additional and more detailed information on Bermuda’s labour market can be obtained from the 2014 Employment Survey Tabulation Set. The 2015 Employment Briefs and the Tabulation Set are available on the Department’s website at www.statistics.gov.bm or <http://subportal.gov.bm/business-statistics/employment-statistics>. The reference week for the 2014 Employment Survey was 31 August to 6 September 2014.

2014 Highlights

- Total filled jobs fell to 33,475
- Total filled jobs by Bermudians fell 3%
- Financial Intermediation sector jobs decreased by 12%
- International Business activity sector jobs increased by 4%
- The median gross annual income for all job holders rose 5%

Aggregate Employment

The Bermuda job market continued its downward trend in 2014 as total filled jobs fell by 802 or 2%. There were 34,277 jobs counted in 2013 compared with 33,475 in 2014 (See Table 1). The breakdown of filled jobs by sex shows females accounted for 443 fewer positions in 2014 while males represented 359 of the total decline. The number of Bermudian job holders fell from 24,504 in 2013 to 23,833 in 2014, a loss of 671 jobs. The number of jobs held by other non-Bermudians (excludes non-Bermudian spouses of Bermudians and Permanent Resident Certificate (PRC) Holders) declined by 122 between 2013 and 2014. Among non-Bermudian Spouses of Bermudians there were 13 fewer positions in 2014, while PRC holders increased by four jobs.

The financial intermediation industry reported the largest decline in filled jobs, measuring 306 jobs. The loss of finance and senior clerks was accredited mainly to the year-over-year decline in positions for this sector. The international business sector grew in 2014, increasing by 169 filled jobs to 3,937 from 3,768 in 2013. This growth was attributed partially to increases in positions such as actuaries and underwriters.

Chart 1: Total Filled Jobs by Bermudian Status, 2010 -2014

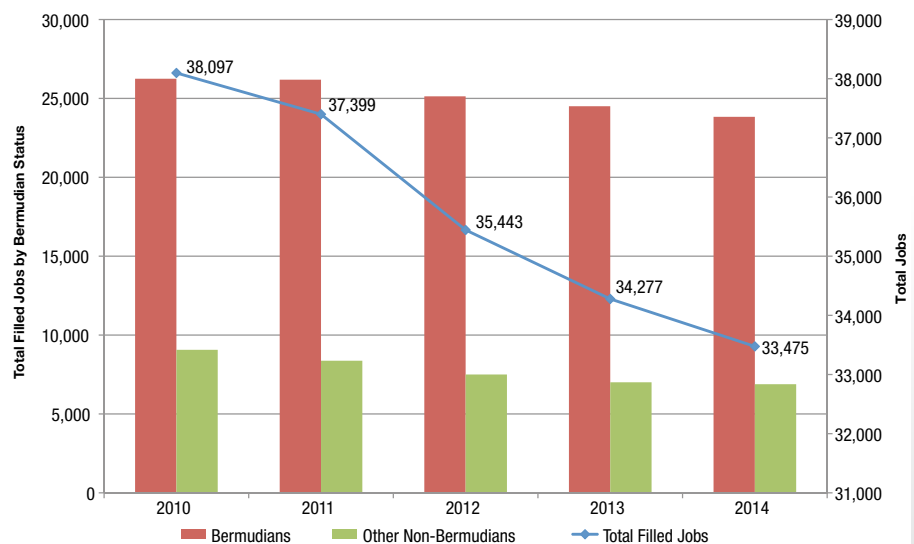


Table 1

Filled Jobs by Sex, Age, Status, Race, Major Division of Economic Activity and Major Occupation Group, 2010 to 2014

Sex, Age, Bermudian Status and Race of Job Holder	Number					Distribution				
	2014	2013	2012	2011	2010	2014	2013	2012	2011	2010
Total Filled Jobs	33,475	34,277	35,443	37,399	38,097	100%	100%	100%	100%	100%
Males	16,992	17,351	17,851	18,972	19,597	51%	51%	50%	51%	51%
Females	16,483	16,926	17,592	18,427	18,500	49%	49%	50%	49%	49%
Under 25	1,472	1,626	1,716	2,024	2,039	4%	5%	5%	5%	5%
25 - 39	10,244	10,608	11,275	12,305	12,947	31%	31%	32%	33%	34%
40 - 54	12,973	13,364	13,908	14,483	14,796	39%	39%	39%	39%	39%
55 - 64	6,563	6,462	6,373	6,379	6,143	20%	19%	18%	17%	16%
65 +	2,223	2,217	2,171	2,208	2,172	7%	6%	6%	6%	6%
Bermudians	23,833	24,504	25,132	26,187	26,247	71%	71%	71%	70%	69%
Non-Bermudian Spouses of Bermudians	1,919	1,932	1,968	2,009	1,979	6%	6%	6%	5%	5%
Other Non-Bermudians	6,885	7,007	7,501	8,374	9,065	21%	20%	21%	22%	24%
Permanent Resident Certificate Holders	838	834	842	829	806	3%	2%	2%	2%	2%
Black	18,105	18,676	19,219	20,189	20,190	54%	54%	54%	54%	53%
White	10,736	10,937	11,345	11,904	12,291	32%	32%	32%	32%	32%
Mixed/Other Races	4,634	4,664	4,879	5,306	5,616	14%	14%	14%	14%	15%
Major Division of Economic Activity										
Agriculture, forestry, fisheries, mining & quarrying	581	589	594	639	692	2%	2%	2%	2%	2%
Manufacturing	585	624	671	792	841	2%	2%	2%	2%	2%
Electricity, gas & water	325	341	386	389	426	1%	1%	1%	1%	1%
Construction	1,925	2,143	2,264	2,549	3,042	6%	6%	6%	7%	8%
Wholesale trade & motor vehicles	1,401	1,376	1,429	1,467	1,529	4%	4%	4%	4%	4%
Retail trade & repair services	2,692	2,737	2,785	3,062	3,129	8%	8%	8%	8%	8%
Hotels	2,287	2,339	2,428	2,563	2,432	7%	7%	7%	7%	6%
Restaurants, Cafes & Bars	1,833	1,878	1,957	1,970	1,917	5%	5%	6%	5%	5%
Transport & communications	2,046	2,139	2,176	2,293	2,322	6%	6%	6%	6%	6%
Financial Intermediation	2,253	2,559	2,501	2,747	2,741	7%	7%	7%	7%	7%
Real Estate & Renting Services	452	432	488	491	574	1%	1%	1%	1%	2%
Business services	3,425	3,523	3,702	3,976	4,033	10%	10%	10%	11%	11%
Public administration	4,163	4,237	4,298	4,284	4,296	12%	12%	12%	11%	11%
Education, health & social work	3,642	3,600	3,750	3,895	3,625	11%	11%	11%	10%	10%
Other community, social & personal services	1,928	1,992	2,136	2,205	2,211	6%	6%	6%	6%	6%
International business activity	3,937	3,768	3,878	4,077	4,287	12%	11%	11%	11%	11%
Major Occupation Group										
Armed Forces	26	26	25	29	28	0%	0%	0%	0%	0%
Senior Officials and Managers	6,232	6,319	6,537	6,819	6,860	19%	18%	18%	18%	18%
Professionals	6,272	6,415	6,873	7,127	7,181	19%	19%	19%	19%	19%
Technicians and Associate Professionals	2,806	2,741	2,769	2,802	2,874	8%	8%	8%	7%	8%
Clerks	5,415	5,751	5,804	6,285	6,416	16%	17%	16%	17%	17%
Service Workers and Shop and Market Sales Workers	6,764	6,831	7,070	7,440	7,241	20%	20%	20%	20%	19%
Skilled Agricultural and Fishery Workers	794	800	819	883	944	2%	2%	2%	2%	2%
Craft and Related Trade Workers	2,609	2,748	2,811	3,103	3,459	8%	8%	8%	8%	9%
Plant and Machine Operators and Assemblers	1,562	1,578	1,615	1,718	1,804	5%	5%	5%	5%	5%
Elementary Occupations	995	1,068	1,120	1,193	1,290	3%	3%	3%	3%	3%

Occupational Job Losses Continue

The Bermuda job market continued to struggle in 2014. The job market reported significant weakness with net job losses in eight of the ten major occupational groups. Table 1 shows that between 2013 and 2014 there was a sizeable decline in job levels in professional, clerical and craft and related trade occupational groups. Combined losses in these groups totaled 618 which accounted for 77 per cent of all job losses in 2014 (-802). In contrast, the number of technicians and associate professionals rose with 65 additional positions.

Jobs within clerical occupations fell by 336 in 2014. This occupational group reported the highest reduction in total filled jobs. The majority of the losses in this occupational group were senior clerks (-67), financial clerks (-62) and executive secretaries (-59).

Professional occupations contracted by (-143) positions from the previous year. Within this occupational group, certified accountants posted the largest decline in jobs at 54 and computer professionals declined by 45 jobs from last year.

Jobs within the craft and trades worker group fell by 139 posts. Of the job contraction in this occupational group, there was a net loss of 34 plumbers, 31 masons and 30 electricians.

International Business Jobs Rise

The number of jobs in the international business sector climbed to 3,937 in 2014. This industry posted 169 additional positions from the previous year. Occupations such as underwriters (+50), actuaries (+22) and investment officers (+10) fueled the increase in the number of jobs filled for this sector.

Employers in the construction and financial intermediation sectors reported significant job losses. Financial intermediation posted a 12 per cent decline in the total number of filled positions. Between 2013 and 2014 this sector fell by 306 jobs. The bulk of the losses were recorded in clerical positions within this sector. The construction industry recorded a net loss of 218 jobs in 2014. The industry reported 1,925 filled positions during the reporting period. This is the lowest level of employment for this sector since 1996 when the job total stood at 1,917 jobs.

Considerable job losses were also reported in business services and the transport and communications sector. Establishments that provide accounting, legal and business consultancy services reported a net loss of 98 jobs in 2014. Jobs in the transport and communication industry fell by 93 positions from 2013.



Table 2

Median Gross Annual Income for Establishments with Ten or more Employees, 2014 and 2013

	2014		2013		Increase/ Decrease 2012 - 2013 Percent
	Median Gross Annual Income	% of Median	Median Gross Annual Income	% of Median	
Total	\$63,897	100%	\$60,668	100%	5%
Males	\$62,584	98%	\$59,614	98%	5%
Females	\$65,213	102%	\$61,845	102%	5%
Under 25	\$34,924	55%	\$33,852	56%	3%
25 - 39	\$65,125	102%	\$61,905	102%	5%
40 - 54	\$70,650	111%	\$67,656	112%	4%
55 - 64	\$62,724	98%	\$59,952	99%	5%
65 +	\$44,967	70%	\$45,930	76%	-2%
Bermudians	\$59,357	93%	\$57,414	95%	3%
Non-Bermudian Spouses of Bermudians	\$76,593	120%	\$74,065	122%	3%
Other non- Bermudians	\$85,016	133%	\$80,906	133%	5%
Permanent Resident Certificate Holders	\$58,957	92%	\$60,375	100%	-2%
Black	\$57,877	91%	\$55,959	92%	3%
White	\$87,799	137%	\$84,468	139%	4%
Mixed/Other races	\$56,310	88%	\$54,583	90%	3%
Major Division of Economic Activity					
Agriculture, forestry, fisheries, mining & quarrying	\$38,951	61%	\$38,226	63%	2%
Manufacturing	\$55,404	87%	\$54,842	90%	1%
Electricity, gas & water	\$79,978	125%	\$79,385	131%	1%
Construction	\$62,077	97%	\$58,690	97%	6%
Wholesale Trade & Motor Vehicles	\$48,889	77%	\$48,185	79%	1%
Retail Trade & Repair Services	\$44,958	70%	\$43,136	71%	4%
Hotels	\$35,916	56%	\$35,614	59%	1%
Restaurants, Cafes & Bars	\$35,478	56%	\$34,872	57%	2%
Transport & Communications	\$55,061	86%	\$55,077	91%	0%
Financial Intermediation	\$78,659	123%	\$75,814	125%	4%
Real Estate & Renting Services	\$63,652	100%	\$59,231	98%	7%
Business Services	\$73,002	114%	\$71,111	117%	3%
Public Administration	\$73,707	115%	\$71,539	118%	3%
Education, health & social work	\$70,246	110%	\$61,874	102%	14%
Other Community, Social & Personal Services	\$49,000	77%	\$49,097	81%	0%
International Business Activity	\$125,114	196%	\$120,726	199%	4%
Major Occupation Group					
Senior Officials and Managers	\$102,948	161%	\$99,890	165%	3%
Professionals	\$90,568	142%	\$88,865	146%	2%
Technicians and Associate Professionals	\$82,944	130%	\$81,493	134%	2%
Clerks	\$56,288	88%	\$54,814	90%	3%
Service Workers and Shop and Market Sales Workers	\$37,968	59%	\$36,582	60%	4%
Skilled Agricultural and Fishery Workers	\$47,267	74%	\$45,486	75%	4%
Craft and Related Trades Workers	\$57,538	90%	\$56,257	93%	2%
Plant and Machine Operators and Assemblers	\$50,188	79%	\$49,803	82%	1%
Elementary Occupations	\$50,616	79%	\$50,040	82%	1%
Armed Forces	\$90,000	141%	\$89,455	147%	1%

Table 3
Shortages of Bermudians in Selected Occupations, 2014

	Total Jobs	Bermudians	Other Non- Bermudians ¹	% Jobs filled By Other Non- Bermudians
	2014	2014	2014	2014
Senior Officials and Managers				
Director and chief executive	327	124	162	50
Finance (Ins. Banking Accounting) - Gen. Manager	149	53	72	48
Finance (Ins. Banking Accounting) - Manager	639	275	301	47
Food and beverage (Catering) - Sub-Manager	55	24	23	42
Finance (Ins. Banking Accounting) - Sub-Manager	473	264	171	36
Data processing / Information Technology - Gen. Manager	45	24	15	33
General Managers nec	237	145	66	28
Engineering (Incl. maintenance) - Gen. Manager	11	7	3	27
Production / Operations - Gen. Manager	33	20	9	27
Food and beverage (Catering) - Manager	81	48	20	25
Professionals				
Physicist (General)	1	0	1	100
Agronomist	1	0	1	100
Chief nursing officer	1	0	1	100
Dolphin Trainer - Level 2	3	0	3	100
Actuary	170	26	138	81
Radiologist	4	0	3	75
Floral arranger	16	3	10	63
Accountant I	514	155	317	62
Nurse Registered	481	141	290	60
Meteorologist	7	2	4	57
Auditor internal	67	28	37	55
Medical laboratory technologist	42	18	23	55
Pharmacist	44	16	24	55
Accountant II	288	120	149	52
Telecommunication network architect	2	1	1	50
Telecommunications engineer	12	6	6	50
Philologist translator and interpreter	2	1	1	50
Fashion/Product designer	2	1	1	50
Physician	160	60	78	49
Secondary education teaching professional	311	124	150	48
Quantity surveyor	13	4	6	46
Radiological technologist	52	24	24	46
Estate surveyor	14	6	6	43
Occupational therapist	35	20	14	40
Specialist economist/Securities analyst	73	35	29	40
Market controller analyst	13	7	5	38
Veterinarian	16	9	6	38
Surgeon	11	5	4	36
Physiotherapist	44	22	16	36
Composer musician and singer	22	11	8	36
Performing arts director/Producer (General) actor film/stage director	22	14	8	36
Biological technician/Public health analyst	36	19	13	36
Software engineer / computer science designer	17	8	6	35
Biologist botanist zoologist and related professional	20	10	7	35
Computer professional nec	108	63	37	34
Statistical and mathematical technician	36	23	12	33
Architects (Landscape)	3	2	1	33
Reading resource - primary school	3	2	1	33
Town planner / Traffic planner	25	15	8	32
Accountant III	272	163	86	32
Computer programmer / analyst	104	67	31	30
Technicians and Associate Professionals				
Ship's master (Sea going)	2	0	2	100
Ship's Navigation Officer (Sea Going)	1	0	1	100
Dietician	8	3	4	50
Appraiser valuer and auctioneer	8	4	4	50
Ship surveyor	4	2	2	50
Broker	112	45	54	48
Dental hygienist (Oral)	41	18	18	44
Underwriter	431	219	180	42
Investment officer	128	62	52	41
Architectural assistant/technician	26	14	9	35
Draughts person (General)	9	5	3	33
Police officer/Detective	333	203	108	32
Dental assistant	36	22	11	31
Fitness instructor/Physical trainer	53	28	16	30

Table 3 - Continued
Shortages of Bermudians in Selected Occupations, 2014

	Total Jobs	Bermudians	Other Non- Bermudians ¹	% Jobs filled By Other Non- Bermudians
Clerks				
Telegrapher	9	5	4	44
Legal secretary	130	88	27	21
Service Workers				
Nursemaid/Nanny	148	15	121	82
Sous chef/Second chef	83	15	64	77
Butler	4	0	3	75
Chef de partie/Cook	619	138	459	74
Home-based personal care worker	22	4	15	68
Waiter/Chef de Rang	137	42	88	64
Executive Chef/Head cook	88	23	52	59
Waiter/Waitress general	596	225	340	57
Commis de cuisine/Assistant cook	126	51	68	54
Beautician	157	49	84	54
Companion	15	5	8	53
Maitre D/Room manager	38	13	20	53
Cook (Private Service)	2	1	1	50
Personal care and related worker N.E.C.	2	1	1	50
Executive housekeeper	29	12	14	48
Housekeeper (Private Service)	216	64	100	46
Captain Head/Waiter	48	24	21	44
Barber/Hairdresser	177	96	50	28
Agricultural and fishery workers				
Farm worker (General)	33	4	29	88
Landscape gardener	381	105	201	53
Gardener (General)	149	69	43	29
Craft and related trades workers				
Butcher/Fish butcher	70	12	51	73
Tailor/Dressmaker	7	1	5	71
Baker/Mixer	52	12	37	71
Upholsterer	9	2	6	67
Shoe repairer	3	1	2	67
Tiler	30	9	17	57
Stonecutter	2	1	1	50
Wood furniture finisher	6	3	3	50
Offset press operator	6	2	3	50
Pastry maker	4	0	2	50
Underwater worker/Diver	33	16	15	45
Sail tent and awning maker	7	3	3	43
Mason	286	131	114	40
Autobody worker	42	24	15	36
Electronics fitter	3	2	1	33
Fruit and vegetable preserver	3	1	1	33
Motor vehicle mechanic	149	82	48	32
Motorcycle mechanic	39	25	12	31
Plant and machine operators and assemblers				
Boiler fireperson/Watch engineer/Watch keeper	25	19	6	24
Elementary occupations				
Char worker cleaner and related worker N.E.C.	29	16	12	41
Swimming pool service person	19	13	4	21

n.e.c - Not Elsewhere Classified

¹ Excludes workers who are Permanent Resident Certificate Holders and Non-Bermudian Spouses of Bermudians

Table 4
Job Holders 65 Years and Over by Sex, Bermudian Status, Race,
Major Division of Economic Activity and Major Occupation Group, 2013 and 2014

Sex, Bermudian Status and Race of Job Holder	Number		Increase/Decrease(-)	
	2014	2013	Number	Percent
	2013 - 2014			
Total Filled Jobs	2,223	2217	6	0
Males	1,196	1193	3	0
Females	1,027	1024	3	0
Bermudians	1,927	1933	-6	0
Non-Bermudian Spouses of Bermudians	106	98	8	8
Other Non-Bermudians	98	107	-9	-8
Permanent Resident Certificate Holders	92	79	13	16
Black	1,307	1313	-6	0
White	761	756	5	1
Mixed/Other Races	155	148	7	5
Major Division of Economic Activity				
Agriculture, forestry, fisheries, mining & quarrying.	60	57	3	5
Manufacturing	70	67	3	4
Electricity, gas & water	11	11	0	0
Construction	137	135	2	1
Wholesale trade & motor vehicles	102	101	1	1
Retail trade & repair services	335	328	7	2
Hotels	197	200	-3	-2
Rest., cafes & bars	64	61	3	5
Transport & communications	214	228	-14	-6
Financial Intermediation	71	73	-2	-3
Real estate & rent.	78	78	0	0
Business services	244	243	1	0
Public administration	55	57	-2	-4
Education, health & social work.	226	211	15	7
Other community, social & personal	255	273	-18	-7
International business activity	104	94	10	11
Major Occupation Group				
Senior Officials and Managers	487	493	-6	-1
Professionals	239	209	30	14
Technicians and Associate Professionals	151	144	7	5
Clerks	292	323	-31	-10
Service Workers and Shop and Market Sales Workers	512	489	23	5
Skilled Agricultural and Fishery Workers	72	76	-4	-5
Craft and Related Trade Workers	173	182	-9	-5
Plant and Machine Operators and Assemblers	249	253	-4	-2
Elementary Occupations	48	48	0	0

Table 5
Job Holders 65 Years and Over by Sex, Bermudian Status, Race and Major Occupation Group, 2014

	Major Occupation Group									
	Total	Senior Officials and Managers	Professionals	Technicians and Associate Professionals	Clerks	Service Workers and Shop and Market Sales Workers	Skilled Agricultural and Fishery Workers	Craft and Related Trades Workers	Plant and Machine Operators and Assemblers	Elementary Occupations
Total	2,223	487	239	151	292	512	72	173	249	48
Male	1,196	292	108	94	41	183	68	160	219	31
Female	1,027	195	131	57	251	329	4	13	30	17
Bermudian	1,927	404	188	122	263	449	57	156	245	43
Non-Bermudian Spouses of Bermudian	98	27	11	10	16	25	0	4	2	3
Other Non- Bermudian	106	40	21	12	3	16	5	6	2	1
Permanent Resident Certificate Holders	92	16	19	7	10	22	10	7	0	1
Black	1,307	200	112	51	176	384	36	105	207	36
White	761	256	113	85	105	86	26	57	24	9
Mixed/Other Races	155	31	14	15	11	42	10	11	18	3

Percentage Distribution

Total	100%	22%	11%	7%	13%	23%	3%	8%	11%	2%
Male	100%	24%	9%	8%	3%	15%	6%	13%	18%	3%
Female	100%	19%	13%	6%	24%	32%	0%	1%	3%	2%
Bermudian	100%	21%	10%	6%	14%	23%	3%	8%	13%	2%
Non-Bermudian Spouses of Bermudian	100%	28%	11%	10%	16%	26%	0%	4%	2%	3%
Other Non- Bermudian	100%	38%	20%	11%	3%	15%	5%	6%	2%	1%
Permanent Resident Certificate Holders	100%	17%	21%	8%	11%	24%	11%	8%	0%	1%
Black	100%	15%	9%	4%	13%	29%	3%	8%	16%	3%
White	100%	34%	15%	11%	14%	11%	3%	7%	3%	1%
Mixed / Other Races	100%	20%	9%	10%	7%	27%	6%	7%	12%	2%

Employment Income Rises

Table 2 presents the median gross annual income for establishments with more than 10 employees by sex, age, Bermudian status and race. The table also outlines estimates of median annual income by the major divisions of economic activity and the major occupational groups.

Employment income includes all forms of monetary compensation received by employees and self-employed persons before voluntary and mandatory payroll deductions. Only companies with ten or more employees are required to provide income data on behalf of their employees. Median gross annual income is the level of annual income that half of all job holders earn more than and the other half earn less than.

The 2014 median gross annual income earned by job holders in establishments with ten or more employees stood at \$63,897. This level of income represented a 5% increase in earnings compared to the 2013 median income of \$60,668 and outstripped the annual inflation rate in August 2014 of 2.1%. The profile of median annual income by sex shows that the earnings gap between females and males held steady. On average, in 2014 women earned \$65,213 compared to \$62,584 for men.

Seniors in the Job Market

Nearly 7% of the job market consists of seniors who have reached the traditional age of retirement of 65 years. Employers and self-employed persons reported that 2,223

jobs out of 33,475 were held by persons 65 years and over. Table 4 presents the distribution of seniors in the job market by sex, Bermudian status, race, industry and occupation. By sex, men accounted for the larger share of seniors in the job market with 1,196 jobs or 54% while women held 1,027 positions or 46%. Bermudians accounted for an 87% share of job holders who were beyond 64 years with 1,927 jobs. The remaining 296 jobs were almost split evenly among guest workers, non-Bermudian spouses of Bermudians and PRC holders. Blacks filled 59% or 1,307 of the jobs held by persons over 64 years while whites accounted for 761 jobs, or 34%.

The absolute and percent distribution of jobs held by seniors by sex, Bermudian status and race within the major occupational groups is presented in Table 5.

There is significant disparity in the occupational distribution among blacks and whites. This is largely the result of racial segregationist policies prior to the 1970's which afforded whites more educational and employment opportunities than blacks. While the highest proportion of black seniors worked in service, shop and sales (29%) and as plant, machine operators and assemblers (16%), white seniors tended to fill senior official and managerial roles (34%), professional jobs (15%) and clerical roles (14%).



Other Statistical Releases

Monthly

Consumer Price Index

Retail Sales Index

Quarterly

Bermuda Balance of Payments

Quarterly Bulletin of Statistics

Annually

Bermuda Facts & Figures

Employment Briefs

Labour Market Indicators

Bermuda Gross Domestic Product

Bermuda Digest of Statics

Environmental Statistics Compendium

Other

Report of the 2010 Census of Population and Housing

Report of the 2000 Census of Population and Housing

Labour Force Trends

Bermuda Social Dynamics

The Changing Face of Bermuda's Seniors

Bermuda Population Projections 2000-2030

Characteristics of Bermuda's Families

2004 Household Expenditure Survey Report

Literacy in Bermuda

The 2013 Labour Force Survey Executive Report

The 2012 Labour Force Survey Executive Report

The 2009 Labour Force Survey Executive Report

Education: Springboard to Employment
Higher Earnings

Personal and Household Income

Emigration: Bermuda's Qualified Human Capital Departs



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