

# LABOUR FORCE SURVEY REPORT November 2023





## **CONTENTS**

PREFACE	1
TECHNICAL NOTE	2
LABOUR FORCE SURVEY METADATA	3
CONCEPTS & DEFINITIONS	4
SURVEY METHODOLOGY	8
NOVEMBER 2023 LABOUR FORCE SURVEY RESPONSE RATE ILLUSTRATION	9
NOVEMBER 2023 LABOUR FORCE SURVEY RESULTS	. 10
Table 1 – Economic Activity Indicators for Population 16 Years and Over	11
Table 1a – Economic Activity Indicators for Population 16 Years and Over – Percentage Distribution	12
Table 2 – Working Population by Sex, Age, Bermudian Status, Race and Highest Academic  Qualification, 2023  Table 3 – Working Population by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and  Employment Type, November 2023	
Table 4 – Working Population by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and Job Status, November 2023	15
Table 5 – Underemployed Population by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and Type of Underemployment, November 2023	16 1,
Table 7 – Unemployed Population by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and Duration Looking for Work, November 2023	. 18
Table 8 – Population Who Received Formal Job Training by Age and Major Occupation Group, Where Train was Received, Status of Training and Year Expected to Complete Training, November 2023	
Table 9 – Population Not Actively Seeking Work by Age and Main Reason Not Looking for Work, Availability Start Working and Main Means of Financial Support, November 2023	•
APPENDIX A – DETAILED TABULATIONS NOVEMBER 2023	21
APPENDIX B – OLIESTIONNAIRE	27



#### **PREFACE**

The Labour Force Survey (LFS) is a household survey of private dwelling units targeting all persons 16 years and over. The purpose of the LFS is to measure and assess the current labour force and the economically inactive population.

This report of the LFS is based on data collected from the November 2023 Survey. It presents Survey highlights, concepts and definitions, Survey methodology, summary counts, detailed tabulations, indicators and the questionnaire. Users can download copies of the LFS Report from the Bermuda Government portal at <a href="https://www.gov.bm/employment-statistics">https://www.gov.bm/employment-statistics</a>. For more detailed tables than those published in this report, please contact the Department of Statistics, Business Division, at email address <a href="mailto:jjackson@gov.bm">jjackson@gov.bm</a> or <a href="mailto:tcbean@gov.bm">tcbean@gov.bm</a>. Alternatively, further information can be obtained by contacting the Department at 297-7761.

Melinda Williams
Director of Statistics
November 2024



#### **Household Replacement Method**

The November 2023 LFS did not incorporate the household replacement methodology. Households were invited to send their contact information to the Department of Statistics to facilitate a telephone interview. Households that did not supply contact information were given several attempts to participate in the Survey by in-person visit.

#### **Inter-survey Comparisons**

Due to changes in data collection methods and sampling methodologies across Labour Force Surveys, the results of the November 2023 survey are not directly comparable to those of any previous surveys. Furthermore, as the data has not been seasonally adjusted, users are encouraged to interpret the results as distinct snapshots of labour market conditions at the time of each survey.

#### **Weighting Matrix**

In alignment with statistical best practices, in some cases ages were grouped to weight the LFS results. This ensured that there were observations in every cell of the weighting matrix and avoided understating the population 16 years and over. For the LFS results, age, sex and Bermudian status were used in the weighting matrix.

**Note:** In some tables, figures may not add to totals due to rounding.



	November 2023
Sampling Frame	The list of private dwelling units from the Department of Land Valuation
Confidence Level	95%
Margin of Error	+/-2.5%
Sample Size Selected	1,508
Total Completed Households	1,196
Data Collection Method	Telephone and Field
Household Replacement Method	None
Response Rate	93%1
Non-response Imputation	No
Population Base	November 2023 Population Projections
Weighting Matrix	Age, sex and Bermudian Status

<sup>&</sup>lt;sup>1</sup> The response rate calculation as defined in this report was introduced in the November 2022 LFS. Response rates for prior years did not take into account eligibility in the denominator of the calculation. The response rate was based on the number of completed households and the sample size.



#### **Confidence Level**

The probability that a survey result falls within the margin of error. A confidence level of 95% with a margin of error of +/- 2.5% indicates that the result would be within 2.5% of the true value 95% of the time.

#### **Economically Inactive**

The economically inactive includes all persons 16 years and over in the population who, during the reference period, were neither employed nor unemployed.

#### **Eligible Dwelling Unit**

Potential respondents who match the target sample. For this survey, these are private households containing at least one person 16 years of age or older residing or intending to reside in the private dwelling unit for six months or more as of the reference day.

#### **Employment Rate**

The employment rate is calculated as the ratio of employed persons aged 16 to 64 to the population of the same age.

Employment Rate = 
$$\frac{Employed \ Persons \ 16 \ to \ 64 \ Years}{Population \ Projections \ 16 \ to \ 64 \ Years} \times 100$$

#### **Median Gross Annual Income from Main Job**

Median gross annual income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The median is based on annual income before deductions from the following sources: wages, salaries, commissions, bonuses, tips and net earnings from own business for the self-employed. The income data relates to the working population including full- and part-time workers regardless of the number of hours and months worked.

#### Household

A household is a person or group of persons living together in a private dwelling unit.

#### **Ineligible Dwelling Unit**

Potential respondents who do not match the target sample. For this survey, examples include vacant dwellings, derelict dwellings, group dwellings, institutions, etc.

#### **Labour Force**

The labour force refers to persons of working age who were 16 years or older during the Survey reference week and were either gainfully employed or looking for work.



#### **Labour Force Participation Rate**

The labour force participation rate is the percentage of the population 16 to 64 years who were either employed or unemployed.

Labour Force Participation Rate = 
$$\frac{Labour Force \ 16 \ to \ 64 \ Years}{Population Projections \ 16 \ to \ 64 \ Years} \times 100$$

#### Main Job

A person's main job is one where he or she receives health insurance and pension benefits.

#### Margin of Error

The degree to which the results represent the true value for the entire population. A  $\pm$  2.5% margin of error indicates that the result is within 2.5% of the true value.

#### Permanent Job

A permanent job is one that does not have a predetermined end date of employment.

#### **Private Dwelling Unit**

A private dwelling unit is a room or group of rooms used, or intended to be used, for living purposes. It must be capable of permanent human habitation and must have its own:

- separate access to the street or common landing or staircase, and,
- cooking, living, sleeping and sanitary facilities which the occupants of the dwelling do not have to share with any persons other than their own household members.

From a structural perspective, a private dwelling may be contained within a one-unit dwelling, a house comprising two or more apartments, an apartment building or within part of a building which is used for residential as well as business or other purposes.

#### **Response Rate**

The November 2023 Labour Force Survey, the response rate is calculated as the ratio of dwelling units that responded to the Survey to all eligible dwelling units and dwelling units whose eligibility could not be determined.



#### Sample

A sample is a subset of a sampling frame where elements are selected based on a randomized process with a known probability of selection.

#### **Sampling Frame**

The sampling frame is the list of all private households. Updates are based on information from Population and Housing Censuses and the Department of Land Valuation.

#### **Sampling Pool**

A sampling pool is the set of elements selected from a sampling frame that may be used in completing the data collection for a survey.

#### **Seasonal Adjustment**

A statistical technique that attempts to measure and remove the influences of predictable seasonal patterns, such as changes in the weather, holidays, school schedules to reveal how employment and unemployment change from month to month.

#### **Temporary Job**

A temporary job is one that is set to expire at some stage of a work project or at a date specified by an employer.

#### Unemployed

The unemployed are all persons 16 years and older who during the reference period were without work but were willing and able to work for pay and who were actively seeking work.

#### **Unemployment Rate**

The unemployment rate is the number of unemployed people 16 years and over as a percentage of the labour force 16 years and over.

Unemployment Rate = 
$$\frac{Unemployed\ 16\ Years\ and\ Over}{Labour\ Force\ 16\ Years\ and\ Over} \times 100$$



#### Underemployment

The International Labour Organization defines underemployment in general terms as the underutilization of the productive capacity of the employed population. The underemployed population is a subcategory of the employed population and is identified by comparing their current employment situation with an "alternative" employment situation that they are willing and available to carry out. Persons who are in underemployment are those who worked or had a job during the reference week but were willing and available to work "more adequately".<sup>1</sup>

There are three categories of underemployment:

- Time-related underemployment occurs when an employed person desires to work in alternative employment that provides sufficient number of work hours, more convenient work hours or permanent employment.
- **Skills-related underemployment** occurs when a working person desires an alternative employment position in which they can use the skills and or qualifications they possess which are not being used in their current employment.
- **Income-related underemployment** includes working persons who desire more pay than they are receiving in their current job from an alternative employment position.

#### **Usual Household Member**

A person who resides or intends to reside in Bermuda and the household for six months or more.

#### **Working Population**

The working population or the employed comprises all residents 16 years and over who during the reference week met the following requirements:

- They performed some work for pay, profit or family gain, in cash or in kind; or
- They were temporarily absent either from a job in which they had already worked and to
  which they maintained a formal attachment or from a self-employment activity such as a
  business enterprise, a farm or a service undertaking.

<sup>1</sup> International Labour Organization definition of the underemployed (https://www.ilo.org/global/statistics-and-databases/statistics-overview-and-topics/underemployment/current-guidelines/lang--en/index.htm)



#### **SURVEY METHODOLOGY**

#### Sampling Design

The LFS is a household survey of private dwelling units with a sample of 1,508 households. It was determined that this sample size would be adequate to give the desired level of accuracy and precision. The sample represents approximately 5% of all 33,065 private households in the sample frame. The sample will produce results at the 95% confidence level with a margin of error of  $\pm$ 0.5%. The sample pool did not allow for replacements when there was no response to interviewer telephone calls or in-person visits.

The sampling frame for the Survey was a combination of the data files linked to the 2016 Census and the addition of new assessment numbers from the Department of Land Valuation. The sample design used for the November 2023 LFS was a stratified two-stage approach as follows:

Stage one – Using the 2016 Census results, households were arranged into one of three income groups: low (under \$84,001), medium (\$84,001 -\$102,750) and high (\$102,751 and over).

Stage two – Random selection of the desired number of private dwelling units from the Land Valuation list in proportion to the 2016 Census income level.

#### **Publicity**

Prior to the commencement of data collection, 1,508 letters were mailed to households notifying them that they were selected to potentially participate in the LFS.

#### **Data Collection**

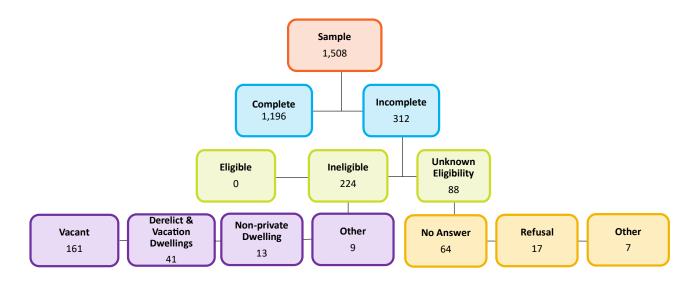
Information was collected on behalf of all usual household members. The Survey reference day was November 20, 2023 and the Survey reference week was November 13 to 19, 2023. Data collection occurred from November 21, 2023 to April 30, 2024. The data collection methods were Computer Assisted Personal Interviewing with laptops using softphone technology and Pen-and-Paper Personal Interviewing. Eleven interviewers conducted the telephone interviews and field interviews. Permanent staff conducted the training and supervised interviewers.

#### **Response Rate**

By the end of the data collection period, 1,196 households had completed the Survey, 312 had not. Please see the chart overleaf for more details. The response rate was 93% of all eligible units and units with unknown eligibility in the sample.



#### **NOVEMBER 2023 LABOUR FORCE SURVEY RESPONSE RATE ILLUSTRATION**



#### **Data Processing**

After the interview phase, the data was exported into Microsoft Excel for manual coding of variables. The data was converted to a text file format to produce tables. The next step included the evaluation of tabular outputs, weighting and the production of the final tabulations.

#### Weighting

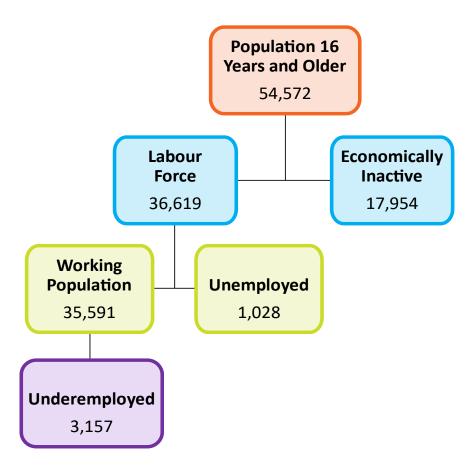
The Survey data was weighted by using the November 2023 population projections. The population weights were derived by dividing the November 2023 age, sex and estimated Bermudian status projected population counts for persons 16 years and older, by the age, sex and Bermudian status counts from the November 2023 LFS.

**NOTE:** Readers should note that there are small disparities in the population totals presented in the tables of this report. This is a result of the grossing up effect of the weights on the sample data.

Population Weight = 
$$\frac{Projected\ Population\ (age,\ sex\ \&\ estimated\ Bermudian\ status)}{Current\ Count\ of\ LFS\ respondents\ (age,\ sex\ \&\ Bermudian\ status)} \times 100$$



#### **NOVEMBER 2023 LABOUR FORCE SURVEY RESULTS**



- The average hours worked per week in main job was 41.2.
- The median gross annual income from main job was \$68,360.
- The labour force participation rate was 82.4%.
- The employment rate stood at 80.0%.
- The total unemployment rate was 2.8%.
  - o The unemployment rate for Bermudians was 3.3%.
  - o The unemployment rate for persons 16 to 24 years was 13.5%.



Table 1
Economic Activity Indicators for Population 16 Years and Over, 2023

Economic Activity Status	Nov 2023
Total Population 16 years and over	54,572
Labour Force	36,619
Working Population	35,591
Underemployed (subset of the working population)	3,157
Unemployed	1,028
Economically Inactive Population	17,954
Retired	11,174
Not Actively Seeking Work	3,972
Full-Time Student Not Actively Seeking Work	3,425
Other Persons Not Actively Seeking Work	547
Engaged in Home Duties	1,873
Unable to Work (due to a disabling health condition)	744
Voluntary Work Without Pay	191
Economic Activity Indicators	
Unemployment Rate	2.8%
Employment Rate	80.0%
Labour Force Participation Rate	82.4%
Average Hours Worked per Week in Main Job	41.2
Median Gross Annual Income from Main Job <sup>1</sup>	\$68,360

<sup>&</sup>lt;sup>1</sup> For the working population during the reference week



Table 1a
Economic Activity Indicators for Population 16 Years and Over - Percentage Distribution, 2023

Economic Activity Status	Nov 2023
Labour Force	100.0
Working Population	97.2
Underemployed (as percentage of working population)	8.9
Unemployed	2.8
Economically Inactive Population	100.0
Retired	62.2
Full-Time Student Not Actively Seeking Work	19.1
Other Persons Not Actively Seeking Work	3.0
Engaged in Home Duties	10.4
Unable to Work (due to a disabling health condition)	4.1
Voluntary Work Without Pay	1.1



Table 2
Working Population by Sex, Age, Bermudian Status, Race and Highest Academic Qualification, 2023

Selected Characteristics	Working Population	Median Gross Annual Income from Main Job <sup>2</sup>
	Nov	Nov
	2023	2023
Total	35,591	\$68,360
Sex		
Male	17,986	\$66,385
Female	17,605	\$70,942
Age Group		
16 - 24	1,995	\$33,555
25 - 34	5,343	\$69,558
35 - 44	7,706	\$73,489
45 - 54	8,858	\$78,482
55 - 64	8,278	\$68,868
65 +	3,411	\$49,302
Bermudian Status		
Bermudian	27,209	\$65,441
Non-Bermudian <sup>1</sup>	8,382	\$86,926
Race		
Black	19,172	\$62,101
White	11,551	\$87,087
Mixed/Other Races	4,869	\$57,096
Highest Academic Qualification		
No Formal Certificate	1,251	\$40,793
High School Certificate	11,381	\$49,545
Tech. / Voc./ Assoc. / Diploma	7,781	\$62,924
Bachelors Degree e.g. BA, BSc, LLB	10,863	\$90,945
Masters Degree e.g. MA, MSc, MEd, MBA	3,880	\$112,814
Doctorate Degree e.g. PhD., EdD, DSc, DMin	434	\$166,090

 $<sup>^1\, \</sup>text{Includes non-Bermudian Spouses of Bermudians, Permanent Resident Certificate Holders and Other non-Bermudians}$ 

 $<sup>^{2}\,\</sup>mbox{For the working population during the reference week}$ 



Table 3

Working Population by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and Employment Type, November 2023

#### **Employment Type**

Selected Characteristics	Total	Worked for Self or as an Unpaid Worker in a Family Business	% of Working Population that Worked for Self or as an Unpaid Worker in a Family Business	Median Gross Annual Income for Self- Employed Persons <sup>1</sup>	Worked for Someone Else
		,		. 5.55.115	30535
Total	35,591	4,955	13.9%	\$47,758	30,636
Sex					
Male	17,986	3,073	17.1%	\$51,077	14,913
Female	17,605	1,882	10.7%	\$43,274	15,722
Age Group 16 - 24	1 005	171	0.00/	¢39.610	1 022
16 - 24 25 - 34	1,995 5,343	171 211	8.6% 3.9%	\$38,610 \$33,065	1,823 5,132
25 - 54 35 - 44	5,343 7,706	964	12.5%	\$52,030	6,742
45 - 54	8,858	1,261	14.2%	\$52,559	7,598
55 - 64	8,278	1,311	15.8%	\$50,051	6,967
65 +	3,411	1,037	30.4%	\$35,258	2,374
Bermudian Status					
Bermudian	27,209	4,405	16.2%	\$46,920	22,804
Non-Bermudian <sup>2</sup>	8,382	550	6.6%	\$51,072	7,832
Non-Berniadian	0,302	330	0.0%	\$31,072	7,832
Race					
Black	19,172	2,701	14.1%	\$40,637	16,470
White	11,551	1,669	14.4%	\$62,824	9,881
Mixed/Other Races	4,869	584	12.0%	\$42,736	4,284
Highest Academic Qualification		<b>.</b>		4	
No Formal Certificate	1,251	351	28.1%	\$41,826	900
High School Certificate	11,381	1,946	17.1%	\$39,608	9,435
Tech. / Voc. / Assoc. / Diploma	7,781	1,398	18.0%	\$54,315	6,384
Bachelors Degree e.g. BA, BSc, LLB	10,863	1,034	9.5%	\$53,839	9,829
Masters Degree e.g. MA, MSc, MEd, MBA	3,880	129 97	3.3%	\$58,501	3,751
Doctorate Degree e.g. PhD., EdD, DSc, DMin	434	97	22.4%	\$122,846	337

<sup>&</sup>lt;sup>1</sup>Excludes Unpaid Workers in a Family Business

<sup>&</sup>lt;sup>2</sup> Includes non-Bermudian Spouses of Bermudians, Permanent Resident Certificate Holders and Other non-Bermudians



Table 4
Working Population by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and Job Status, November 2023

Job Status

Selected Characteristics	Total	In Permanent Job	Workers in Permanent Employment Without Health Insurance	% of Workers in Permanent Employment Without Health Insurance	In Temporary Job	Workers in Temporary Employment Without Health Insurance	% of Workers in Temporary Employment Without Health Insurance
Total	35,591	34,319	1,298	3.8%	1,272	234	18.4%
Sex							
Male	17,986	17,227	831	4.8%	759	191	25.2%
Female	17,605	17,092	466	2.7%	512	42	8.2%
Age Group							
16 - 24	1,995	1,699	159	9.4%	296	73	24.7%
25 - 34	5,343	5,199	122	2.3%	143	0	0.0%
35 - 44	7,706	7,530	293	3.9%	176	31	17.6%
45 - 54	8,858	8,695	300	3.5%	164	0	0.0%
55 - 64	8,278	8,023	227	2.8%	256	69	27.0%
65 +	3,411	3,173	197	6.2%	238	61	25.6%
Bermudian Status							
Bermudian	27,209	26,128	1,157	4.4%	1,081	234	21.6%
Non-Bermudian <sup>1</sup>	8,382	8,191	141	1.7%	191	0	0.0%
Non Bernadian	0,302	0,151	141	1.770	151	Ŭ	0.070
Race							
Black	19,172	18,448	1,089	5.9%	724	194	26.8%
White	11,551	11,183	35	0.3%	367	0	0.0%
Mixed / Other Races	4,869	4,688	173	3.7%	181	40	22.1%
Highest Academic Qualification							
No Formal Certificate	1,251	1,133	137	12.1%	119	19	16.0%
High School Certificate	11,381	10,939	649	5.9%	442	168	38.0%
Tech. / Voc./ Assoc. / Diploma	7,781	7,568	272	3.6%	214	46	21.5%
Bachelors Degree e.g. BA, BSc, LLB	10,863	10,454	185	1.8%	408	0	0.0%
Masters Degree e.g. MA, MSc, MEd, MBA	3,880	3,791	20	0.5%	89	0	0.0%
Doctorate Degree e.g. PhD., EdD, DSc, DMin	434	434	33	7.6%	0	0	0.0%
3 3 , , , , , , ,							

 $<sup>^1\, \</sup>text{Includes non-Bermudian Spouses of Bermudians, Permanent Resident Certificate Holders and Other non-Bermudians}$ 



Table 5
Underemployed Population by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and Type of Underemployment, November 2023

Type of Underemployment

Selected Characteristics	Total	Time Related	Skills Related	Income Related	
Total	3,157	441	1,029	1,687	
Sex					
Male	1,383	361	477	545	
Female	1,775	80	552	1,143	
Age Group					
16 - 24	641	40	186	415	
25 - 34	796	101	341	354	
35 - 44	756	89	166	501	
45 - 54	500	76	190	234	
55 - 64	411	136	91	184	
65+	54	0	54	0	
Bermudian Status					
Bermudian	2,937	397	907	1,632	
Non-Bermudian <sup>1</sup>	220	44	121	55	
Race					
Black	2,432	356	792	1,283	
White	295	62	108	125	
Mixed / Other Races	430	23	128	279	
Highest Academic Qualification					
No Formal Certificate	59	0	0	59	
High School Certificate	1,373	209	185	978	
Tech. / Voc./ Assoc. / Diploma	617	80	157	380	
Bachelors Degree e.g. BA, BSc, LLB	902	101	531	270	
Masters Degree e.g. MA, MSc, MEd, MBA	161	51	110	0	
Doctorate Degree e.g. PhD., EdD, DSc, DMin	46	0	46	0	

<sup>&</sup>lt;sup>1</sup> Includes non-Bermudian Spouses of Bermudians, Permanent Resident Certificate Holders and Other non-Bermudians



Table 6
Unemployed Population by Sex, Age, Bermudian Status, Race and Highest Academic Qualification, 2023

Selected Characteristics	Unemployed Population	Unemployment Rate
	Nov 2023	Nov 2023
Total	1,028	2.8%
Sex		
Male	702	3.8%
Female	326	1.8%
Age Group		
16 - 24	312	13.5%
25 - 34	229	4.1%
35 - 44	119	1.5%
45 - 54	42	0.5%
55 - 64	245	2.9%
65 +	81	2.3%
Bermudian Status		
Bermudian	914	3.3%
Non-Bermudian <sup>1</sup>	114	1.3%
Race		
Black	770	3.9%
White	115	1.0%
Mixed/Other Races	143	2.9%
Highest Academic Qualification		
No Formal Certificate	46	3.5%
High School Certificate	463	3.9%
Tech. / Voc./ Assoc. / Diploma	170	2.1%
Bachelors Degree e.g. BA, BSc, LLB	293	2.6%
Masters Degree e.g. MA, MSc, MEd, MBA	40	1.0%
Doctorate Degree e.g. PhD., EdD, DSc, DMin	15	3.3%

 $<sup>^{1}</sup>$  Includes non-Bermudian Spouses of Bermudians, Permanent Resident Certificate Holders and Other non-Bermudians



Table 7
Unemployed Population by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and Duration Looking for Work, November 2023

## **Duration Looking for Work**

Selected Characteristics	Total	Less than 1 year	1 year and over
Total	1,028	775	252
Sex			
Male	702	606	95
Female	326	169	157
Age Group			
16 - 24	312	312	0
25 - 34	229	173	56
35 - 44	119	79	40
45 - 54	42	18	24
55 - 64	245	194	50
65+	81	0	81
Bermudian Status			
Bermudian	914	713	200
Non-Bermudian <sup>1</sup>	114	62	52
Race			
Black	770	627	142
White	115	57	58
Mixed/Other Races	143	91	52
Highest Academic Qualification			
No Formal Certificate	46	46	0
High School Certificate	463	383	80
Tech. / Voc./ Assoc. / Diploma	170	94	76
Bachelors Degree e.g. BA, BSc, LLB	293	212	81
Masters Degree e.g. MA, MSc, MEd, MBA	40	40	0
Doctorate Degree e.g. PhD., EdD, DSc, DMin	15	0	15

<sup>&</sup>lt;sup>1</sup> Includes non-Bermudian Spouses of Bermudians, Permanent Resident Certificate Holders and Other non-Bermudians



Table 8
Population Who Received Formal Job Training by Age and Major Occupation Group, Where Training was Received, Status of Training and Year Expected to Complete Training, November 2023

			Age Group	s	
	Total	16-34	35-54	55-64	65+
Total	23,393	4,144	8,535	4,858	5,855
Formal Job Training by Major Occupation Group					
Senior Officials and Managers	1,395	121	530	420	323
Professionals	11,319	2,281	4,041	2,051	2,946
Technicians and Associate Professionals	2,319	523	1,134	300	362
Clerks	1,680	55	344	486	795
Service Workers and Shop and Market Sales Workers	2,730	594	1,043	572	522
Skilled Agricultural and Fishery Workers	144	0	75	18	52
Craft and Related Trades Workers	3,412	517	1,297	925	673
Plant and Machine Operators and Assemblers	327	40	71	63	153
Elementary Occupations	65	14	0	23	29
Armed Services	0	0	0	0	0
Where Training Was Received					
Local Institution / Organization	5,632	1,160	1,513	1,418	1,539
Foreign Institution / Organization	15,085	2,514	5,947	2,806	3,817
Local & Foreign Institution / Organization	130	0	45	61	25
Correspondence (not online)	177	28	95	27	26
Online (local and foreign)	975	212	511	195	57
On the job	1183	154	386	293	350
Apprenticeship / Job Internship	212	75	37	58	41
Status of Training					
Completed	22,143	3,415	8,163	4,732	5,834
Ongoing	887	582	158	126	21
Not Completed	362	148	215	0	0
Year Expected to Complete Training					
2023	50	0	23	27	0
2024	312	186	89	36	0
2025	265	221	23	0	21
2026 or later	89	66	23	0	0
Not Stated	171	108	0	62	0



Table 9
Population Not Actively Seeking Work by Age and Main Reason Not Looking for Work, Availability to Start Working and Main Means of Financial Support, November 2023

	Age Groups				
	Total	16-34	35-54	55-64	65+
	3,972	3,714	108	113	36
Total					
Main Reason Not Looking For Work					
Student / in Training	3,501	3,482	19	0	0
Home / Family Duties	153	55	33	65	0
Seasonal Inactivity	0	0	0	0	0
No Work Available	53	53	0	0	0
Did Not Want to Work	138	19	56	27	36
Tired of Looking	0	0	0	0	0
Other Reasons	127	106	0	21	0
Availability to Start Working					
Yes	249	226	23	0	0
No	3,723	3,488	86	113	36
Main Means of Financial Support					
Parents	3,562	3,562	0	0	0
Spouse / Partner	181	87	57	37	0
Other Relatives & Friends	38	20	17	0	0
Savings / Investments	128	19	34	76	0
Social Services (Government)	0	0	0	0	0
Pension	36	0	0	0	36
Other Reasons	27	27	0	0	0

**APPENDIX A - DETAILED TABULATIONS NOVEMBER 2023** 

		Sex	
Selected Characteristics of the Population 16 Years and Over	Total	Male	Female
Relationship to Household Reference Person			
Total	54,572	25,995	28,577
Household Reference Person	28,950	12,716	16,234
Husband / wife	12,153	6,300	5,853
Child	8,024	4,329	3,695
Grandchild	435	207	228
Father / mother	1,445	354	1,091
Grandparent	55	0	55
Parent-in-law	58	27	31
Son -/ daughter-in-law	23	0	23
Brother / sister	713	489	224
Another relative	292	64	228
Live-in partner	1,113	577	537
Foster child	20	0	20
Other non-relative	1,291	934	357
Age Groups	54.570	25.005	20.577
Total	54,572	25,995	28,577
16 - 24	5,715	2,903	2,812
25 - 34	6,099	2,907	3,192
35 - 44	8,399	4,047	4,351
45 - 54	9,655	4,865	4,790
55 - 64	10,509	5,104	5,406
65+	14,196	6,169	8,026
Race			
Total	54,572	25,995	28,577
Black	29,285	13,478	15,807
White	18,935	9,416	9,519
Mixed / Other Races	6,352	3,101	3,250
Bermudian Status Total	54,572	25,995	28,577
Bermudian	43,815	20,256	23,559
Permanent Resident Certificate Holder	1,048	495	23,339 553
Non-Bermudian Spouse of a Bermudian	1,784	754	1,030
Other Non Bermudian	7,925	4,490	3,435
Type of Health Insurance Coverage			
Total	54,572	25,995	28,577
Major Health Coverage (Private or GEHI)	38,495	17,800	20,695
Only Private Basic Health Coverage	4,313	2,533	1,780
Only Government's HIP	3,911	2,072	1,839
Only FutureCare	4,531	1,654	2,877
Has insurance but doesn't know the type	288	84	204
None	3,034	1,851	1,182

		Sex	
Selected Characteristics of the Population 16 Years and Over	Total	Male	Female
Attending or Registered in Education Program of Institution Full or Part- Time			
Total	54,572	25,995	28,577
Yes	5,131	2,236	2,895
No	49,441	23,759	25,682
Type of Educational Institution Attending or Registered in			
Total	5,131	2,236	2,895
Full-time	4,080	1,943	2,137
Part-time	1,051	293	758
Highest Academic Qualification			
Total	54,572	25,995	28,577
None	4,842	2,377	2,465
School Leaving Certificate, High School Diploma, G.C.S.E. C.X.C or I.B.  Technical / Vocational College Certificate / Bermuda College Diploma /	18,811	9,467	9,344
Associate Degree	10,915	5,431	5,484
Bachelors Degree e.g. BA, BSc, LLB	14,229	6,681	7,548
Masters Degree e.g. MA, MSc, Med, MBA	5,217	1,743	3,475
Doctorate Degree e.g. PhD., EdD, DSc, DMin	558	296	262
Formal Job Training by Major Occupation Group	22.202	44 705	44.607
Total	23,393	11,705	11,687
Senior Officials and Managers Professionals	1,395 11,319	813 4,435	582 6,884
Technicians and Associate Professionals	2,319	1,395	925
Clerks	1,680	201	1,479
Service Workers and Shop and Market Sales Workers	2,730	1,107	1,624
Skilled Agricultural and Fishery Workers	144	144	0
Craft and Related Trades Workers	3,412	3,247	165
Plant and Machine Operators and Assemblers	327	327	0
Elementary Occupations	65	37	29
Where Training Was Bessived			
Where Training Was Received Total	23,393	11,705	11,687
Local Institution / Organization	5,632	3,039	2,593
Foreign Institution / Organization	15,085	7,413	7,672
Correspondence (not online)	177	83	94
Online (local and foreign)	975	328	647
On the job	1,183	611	571
Apprentice / Job Internship	212	163	49
Local & Foreign Institution / Organization	130	68	62

		Sex	
Selected Characteristics of the Population 16 Years and Over	Total	Male	Female
·			
Out of Table			
Status of Training	22.202	14 705	14 607
Total	23,393	11,705	11,687
Completed	22,143	11,094	11,049
Ongoing Not Completed	887	352	536
Not Completed	362	259	103
Von Finantal to Complete Turining			
Year Expected to Complete Training	007	252	F2C
Total	887	352	536
2023	50	0	50
2024	312	148	164
2025	265	163	103
2026 or later	89	27	62
Not Stated	171	14	157
Number of Months Worked for Day			
Number of Months Worked for Pay	F4 F73	25.005	20 577
Total 0	54,572 16,301	25,995	28,577
	16,301	6,529	9,772
1 - 11	5,854	3,384	2,470
12	32,417	16,082	16,335
Activity During Reference Week			
Activity During Reference Week Total	54,572	25,995	28,577
Working for Pay / Payment in Kind	35,591	17,986	17,605
Seeking work for the first time	55,591	55	17,003
Looking for work	973	647	326
Unable to work due to disability	744	487	257
Not actively seeking work	3,972	1,896	2,076
Engaged in home duties	1,873	268	1,604
Voluntary work without pay	1,873	0	191
Retired	11,174	4,657	6,518
netireu	11,174	4,037	0,318
Hours Worked in Main Job in Typical Week			
Total	35,591	17,986	17,605
Less than 35	4,575	1,886	2,689
35 - 40	17,846	8,098	9,748
41 - 49	4,824	2,766	2,059
50 - 59	6,003	3,783	2,220
60 or More	2,262	1,372	890
Not Stated	81	81	0
			ŭ
Average Hours Worked	41.2	42.6	39.8

		Sex	
Selected Characteristics of the Population 16 Years and Over	Total	Male	Female
Working Population that Would Like to Work More Hours per Week by Additional Hours that Could be Worked			
Total	7,588	4,319	3,269
1-5	1,500	543	957
6 - 10	2,883	1,438	1,445
11 - 15	1,030	841	189
16 - 20	1,429	1,035	394
21 and over	647	382	265
Not Stated	98	79	19
Average Additional Hours That Could Be Worked	13.0	14.1	11.5
Population that Would Like to Work More Hours per Week by Method			
of Increasing Working Hours	7.500	4.040	2 2 5 2
Total	7,588	4,319	3,269
Increase number of hours in main job	5,708	3,499	2,210
Take an additional job	1,020	488	532
Replace main job with another job with more hours	745	274	471 56
Not Stated	115	58	50
Employment Type			
Total	35,591	17,986	17,605
Self-employed with paid help (employer)	1,412	1,235	178
Self-employed without paid help	3,543	1,838	1,705
Worked as an unpaid worker in a family business	0	0	0
Worked for someone else	30,636	14,913	15,722
Type of Employer for Persons who Work for Someone Else	22.525	44040	45 700
Total	30,636	14,913	15,722
The Bermuda Government	4,767	2,303	2,464
A QUANGO / Statutory Board	2,129	755	1,374
A foreign government	0	0	0
A private company / person	23,389	11,655	11,734
Owner / Manager of an incorporated company	171	123	48
Not Stated	179	76	103
Main Job Type			
Total	35,591	17,986	17,605
Temporary job	1,272	759	512
Permanent job	34,319	17,227	17,092

		Sex	
Selected Characteristics of the Population 16 Years and Over	Total	Male	Female
Main Reason Why Wants to Change Main Job			
Total	4,568	2,065	2,503
To work more hours at current pay rate	119	80	39
To have a higher pay rate	1,687	545	1,143
Fear or certainty of losing present job	57	43	14
Present job is temporary or seasonal	108	108	0
To use qualifications/skills more adequately  To have more convenient work hours	1,029 157	477	552 27
To improve working conditions	346	131 243	103
To work fewer hours with a corresponding reduction in pay	0	243	0
Other reason	969	387	583
Not Stated	96	53	43
Job Decision Made During the Four Weeks up to November 20, 2023			
Total	35,591	17,986	17,605
Applied for another job to replace main job	1,620	751	869
Applied for a job in addition to main job	451	280	171
Did not apply for another / additional job	33,437	16,955	16,481
Not Stated	83	0	83
Median Gross Income from Work During the 12 Months Ending			
November 20, 2023			
Median Gross Income	\$65,430	\$63,737	\$67,602
Main Peacen Not Locking For Work for Person Without a Joh			
Main Reason Not Looking For Work for Person Without a Job  Total	3,972	1,896	2,076
Student / in training	3,501	1,694	1,807
Home / family duties	153	73	80
Seasonal inactivity	0	0	0
No work available	53	0	53
Did not want to work	138	58	80
Tired of looking	0	0	0
Other reasons	127	70	57
Availability to Start Working for Population Not Actively Seeking Work			
Total	3,972	1,896	2,076
Yes	249	183	65
No	3,723	1,712	2,011
	5,, 25	-,,	2,011

		Sex	
Selected Characteristics of the Population 16 Years and Over	Total	Male	Female
Main Means of Financial Support for Population Not Actively Seeking			
Work			
Total	3,972	1,896	2,076
Parents	3,562	1,738	1,824
Spouse / Partner Other relatives & friends	181 38	57 17	125 20
Savings / Investments	38 128	21	20 107
Social Services (Government)	0	0	0
Pension	36	36	0
Other reasons	27	27	0
other reasons	21	21	Ü
Median Gross Income from Other Sources During the 12 Months			
Ending November 20, 2023			
Median Gross Income	\$25,030	\$27,690	\$23,121
	, -,	, ,	, ,
Total Weeks Looking for Work for Unemployed Population			
Total	1,028	702	326
Under 24 weeks	491	358	133
24 weeks but less than 52 weeks	285	249	36
52 to 103 weeks	219	62	157
Over 103 weeks	33	33	0
Unemployed Population by Job Search Method			
Total	1,028 <sup>1</sup>	702 <sup>1</sup>	326 <sup>1</sup>
Bermuda Job Board	665	404	261
Department of Workforce Development	259	130	129
Private Placement Agency	139	15	125
Door to Door	0	0	0
Family & Friends	170	85	85
Newspaper	23	0	23
Word of Mouth	388	293	95
Online & Social Media	14	0	14
Other	0	0	0
Not Stated	372	261	112

<sup>&</sup>lt;sup>1</sup> The number of unemployed persons reporting does not equal the number of job search methods because respondents were invited to report multiple responses.

· · · · · · · · · · · · · · · · · · ·					
CENSUS DISTRICT		ASSESSMENT	NUMBER		
HOUSEHOLD NUMBER					
	В	ERMUD	A		
202	23 LABO	UR FOR	CE SUR	VEY	
	NOVE	MBER 20	. 2023		
		CONFIDENTIAL			
	Under the A	uthority of the Statistics	s Act, 2002		
	DEC	CAPP O' CA			
INTERVIEWER CALLS	_	ORD C' CA	LS	4	F
DATE (MM/DD/YY)	1	MY	3	4	5
RESULTS*			<u> </u>		
*Result Codes:	1 = Con No.				
	2 = Partia y c	he ted			
INTERVIEWER					
NAME:					
SUPERVISOR					
NAME:					
EDITOR					
NAME:					
DATA KEYER					
NAME:					

COMMENTS

# HOUSEHOLD LISTING

HL1a.	How many people usually live here or intend to live here for 6 months or more as of Monday,
	November 20, 2023? Please include babies, household members who were temporarily in the
	hospital, overseas for vacation, study, or other purposes.



**HL1b.** Please provide the names of each person who usually lives in this household as of November 20, 2023.

PERSON NUMBER	NAME (FIRST NAME ONLY)	AGE AS OF November 20, 2023
1		
2		
3		
4	V	
5		
6		
7	AY	
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		

HL1c. Please provide a telephone number for each usual household member 16 years and over, starting with the Household Reference Person. Phone #1 (HRP): Phone #3: Phone #5: Person Number(s): Person Number(s): Person Number(s) Phone #6: Phone #2: Phone #4: Person Number(s) Person Number(s): Person Number(s):

Name: (first)

#### **SECTION 1 - TYPE OF TENURE**

H1. Is this dwelling unit owner-occupied or non-owner occupied?

#### **Owner-occupied**

- Owned by you or another household member with a mortgage / loan
- Owned by you or another household member without a mortgage / loan

#### Non-owner-occupied

- Rented as partly / fully furnished for cash
- 4 Rented as unfurnished for cash
- Occupied without any household member paying any cash rent
- 9 Not stated

### **SECTION 2 - CHARACTERISTICS**

- P1. How are you related to the household reference person?
- Household Reference Person

#### Relative

#### 2 Husband/ wife

- Child 3 Grandchild
- 5 Father/ mother
- Grandparent 6
- 7 Parent-in-law
- 8 Son-/ daughter-in-law
- Brother / sister
- 10 Another relative

#### Non-Relative

- 11 Live-in partner
- 12 Foster child
- 13 Other non-relative
- 99 Not stated

NOTE: Step a relations should ın releval category.

- P2. (For persons not seen ask) Are you male ou emale?
  - 1 Male
- 2 Female
- P3. What was your age on November 20, 2023?

**YEARS** 

(Not stated = 999)

If answer is provided then skip to P4

#### P3a. Please tell me which age group you are in.

(I will read a list, please stop me when I read your age group.)

- 16 to 24 1
- 2 25 to 34
- 3 35 to 44
- 4 45 to 54
- 55 to 64
- 6 65 to 74
- 7 75 +
- Not stated

#### Which racial group do you belong to? P4.

Black & White Black

- 7 Other Races
- 2 White
- 5 Black & Other
- 9 Not stated
- te & Other Asian
- P5. Were you Be or no Bermudian on November 20,

#### 2023?

#### Bermudia

- Berr
  - anent Resident Certificate Holder
- n-Bermudian Spouse of a Bermudian
- er Non-Bermudian

Not stated

#### **SECTION 3 - HEALTH**

- P6. Which response best describes your overall health insurance coverage by a Government or private plan?
- Major Health Coverage (Private or GEHI)
- Only Private Basic Health Coverage
- Only the Government's HIP 3
- Only Future Care
- Has insurance but doesn't know the type
- 6 None
- Not stated

SECTION 4 - EDUCATION AND TRAINING	P14. What year do you expect to complete your training?
P7. Are you attending, or registered in, a school or any education institution now? (Exclude	YEAR (Not stated = 9999)
recreational courses.)	SECTION 5 - ECONOMIC ACTIVITY
1 Yes 2 No (Go to P9) 9 Not stated	P15. How many months did you work for pay in Bermuda during the past 12 months ending
P8. Are you attending or registered full-time or part-time?	November 20, 2023, including any time off for paid holidays, paid sick leave and unpaid work in a
1 Full-time 2 Part-time 9 Not stated	family business?
P9. What was your highest academic qualification on November 20, 2023? (Do not include professional designations.)	MONTHS (Not stated = 99)
None     School Leaving Certificate, High School Diploma,	P16. What were you doing during the week of November 13 - 19, 2023?
G.C.S.E., C.X.C. or I.B.	Working for Pay / Payment in Kind
<ul> <li>3 Technical/ Vocational College Certificate / Associate Degree/Bermuda College Diploma</li> <li>4 Bachelors Degree e.g. BA, BSc, LLB</li> <li>5 Masters Degree e.g. MA, MSc, MEd, MBA</li> <li>6 Doctorate Degree e.g. PhD, EdD, DSc, DMin</li> </ul>	1 Working for Pay / syment in Kind (includes students and persons in yeld in activities such as babysitting, dressmaking, aking d etc., at home, and also persons not at wake se to variation, sick leave, unpaid work in a family bus less and (c.)
7 Other (Specify)	Not Work or
9 Not stated	2 Go to P34
P10. Were you ever trained formally, i.e. in a certified training programme, or are you being trained formally for a particular occupation, profession or trade?	8 Looking for W 1 Under to work due to disability 3 For actively seeking work 6 Lagaged in home duties  Go to P29
1 Yes 2 No (Go to P15) 9 Not stated	Volumetary work without pay
P11. What is the occupation, profession or trade which you were last trained / are being trained.	9 Not stated
(Do not write vague answers. List the swhere helpful.)	P17. How many hours do you normally work in your
Occupation:	main job in a typical week, including paid or unpaid overtime?
	HOURS (Not stated = 999)
	P18. Would you like to work more hours per week than you normally work in your <u>main</u> job provided the extra hours were for pay?
P12. Where did you receive this training?	1 Yes
Local Institution / Organization     Foreign Institution / Organization	2 No (Go to P21) 9 Not stated
3 Correspondence (not online)	
<ul><li>4 Online (local and foreign)</li><li>5 On the job</li></ul>	P19. How many additional hours could you work per week?
6 Apprentice / Job Internship	
7 Other (Specify) 9 Not stated	Additional Hours (Not stated = 999)
P13. What is the present status of your training, i.e is it complete or ongoing?	P20. How would you like to increase your working hours?
1 Completed (Go to P15)	1 Increase the number of hours in the main job
<ul><li>2 Ongoing</li><li>3 Not completed (Go to P15)</li></ul>	<ul><li>2 Take an additional job</li><li>3 Replace the main job with another job with more hours</li></ul>
<ul><li>Not completed (Go to P15)</li><li>Not stated</li></ul>	4 Other (Specify) 9 Not stated

P21. Were you self-employed or working for someone else in your main job during the week of November 13 - 19, 2023? (I will read a list,	P26. Would you like to change your <u>main</u> job?  1 Yes
please respond after I read the entire list.)	<ul><li>2 No (Go to P28)</li><li>9 Not stated</li></ul>
1 Self-employed with paid help (employer) 2 Self-employed without paid help 3 Worked as an unpaid worker in a family business 4 Worked for someone else	i · - · · · · · · · · · · · · · · · · ·
9 Not stated	To work more hours at your current pay rate     To have a higher pay rate
P22. Did you work for?	3 Fear or certainty of losing your present job 4 Present job is temporary or seasonal
<ul> <li>1 The Bermuda Government</li> <li>2 A Quango / Statutory Board</li> <li>3 A foreign government</li> <li>4 A private company / person</li> <li>5 Owner / Manager of an incorporated company</li> <li>9 Not stated</li> </ul>	<ul> <li>5 To use my qualifications/skills more adequately</li> <li>6 To have more convenient work hours</li> <li>7 To improve working convenient</li> <li>8 To work less have a corresponding reduction in pay</li> <li>9 Other reason (Special</li> </ul>
P23. In your main job, were you employed in a temporary or permanent job during the week of November 13 - 19, 2023?	99 Not Safed  Pos. A any tage dying the four weeks leading up to Number 24, 2022 did you?
1 Temporary job 2 Permanent job 9 Not stated	ply for another job to replace your main job 2 oply for an additional job in addition to your main job 3 Denot apply for another / additional job
P24. What is the name of the business and type that is mainly carried on at your (main) puse work? (Do not write vague answers. Describe active in detail.)  Name of Business:	Not stated  729. During the 12 months ending November 20, 2023, did you receive income from wages, salaries, tips or self-employment from your main job?
Name of Business:	1 Yes 2 No (Go to P31) 9 Not stated
Business Activity:	P30. What was your GROSS income from your main job for the 12 months ending November 20, 2023? Be sure to include tips, bonuses and commissions before deductions. If you are self employed, report NET earnings from operations.
P25. What is your occupation, profession or trade in	Ψ ; ; ; .00  (Not stated = 9999999)
your main job? (Do not write vague answers. List duties in detail and professional designations.)	IF AMOUNT WAS PROVIDED ABOVE, GO TO P31
Occupation:  Duties:	P30a. Income is a very important indicator of a household's well-being. Please tell me your GROSS annual income range from your main job.  (I will read a list, please stop me when I read your income range.)  USE FLASH CARD ON BACK COVER
	NUMBER CODE
	(Not stated = 99)

P35a. Please tell me your gross annual income range from your other sources of income. (I will read a list, please stop me when I read your income range.)	
November rou have pply.)  vember rmally in tment of	
ven	

	section is only for respondents who answered "3 - Looking ork" at P16.
P39.	Have you ever had a job in Bermuda?
1 2	Yes No (End questions)  9 Not stated
P40.	What is the name of the business and the type of activity that is (was) mainly carried out where you last worked? (Do not write vague answers.  Describe activity in detail.)
Namo	e of Business:
Busi	ness Activity:
P41.	What was your occupation, profession or trade in your last job? (Do not write vague answers. List duties in detail and professional designations.)
Occu	upation:
Dutie	es:
P42.	What is the MAIN reason you stopped working?
2 C 3 F 4 F 5 L 6 L 7 N	Job Completed Contract Ended Resigned - Personal reasons Resigned - Job conditions Last Job - Dismissed Laid off Made Redundant
9 N 10 C	Business terminated  No longer wanted to work  Other reason (Specify)  Not stated

GROSS ANNUAL INCOME BANDS					
	Weekly Income		Monthly Income		
1	Under \$231	1	Under \$1,000		
2	\$231 and under \$577	2	\$1,000 and under \$2,500		
3	\$577 and under \$692	3	\$2,500 and under \$3,000		
4	\$692 and under \$923	4	\$3,000 and under \$4,000		
5	\$923 and under \$1,154	5	\$4,000 and under \$5,000		
6	\$1,154 and under \$1,385	6	\$5,000 and under \$6,000		
7	\$1,385 and under \$1,615	7	\$6,000 and under \$7,000		
8	\$1,615 and under \$1,846	8	\$7,000 and under \$8,000		
9	\$1,846 and under \$2,077	9	\$8,000 and under \$9,000		
10	\$2,077 and under \$2,538	10	\$9,000 and under \$11,000		
11 12	\$2,538 and under \$3,000 \$3,000 and under \$4,519	11 12	\$11,000 and under \$13,000 \$13,000 and under \$19,583		
13	\$4,519 and under \$6,731	13	\$19,583 and under \$29,167		
14	\$6,731 and under \$9,615	14	\$29,167 and under \$41,667		
15	\$9,615 and under \$12,500	15	\$41,667 and under \$54,167		
16	\$12,500 and under \$14,423	16	\$54,167 and under \$62		
17	\$14,423 and under \$16,346	17	\$62,500 and under \$2,833		
18	\$16,346 and under \$17,308	18	\$70,833 and under \$5,00		
19	\$17,308 and over	19	\$75,000 and over		
20	Unpaid	20	Unpaid 🛕		
99	Not stated	99	Not stated		
	Annual Income				
1	Under \$12,000				
2	\$12,000 and under \$30,000				
3	\$30,000 and under \$36,000	,			
4	\$36,000 and under \$48,000				
5	\$48,000 and under \$60,000	17			
6	\$60,000 and under \$72,000	1	<b>~</b>		
7	\$72,000 and under \$84,000		<b>.</b> ▼		
8	\$84,000 and under \$96,000				
9	\$96,000 and under \$ 08,000				
10	\$108,000 and under \$132 50				
11	\$132,000 and under \$156,000				
12	\$156,000 and under \$23				
13	\$235,000 and under \$350,000				
14	\$350,000 and under \$500,000				
15	\$500,000 and under \$650,000				
16 17	\$650,000 and under \$750,000 \$750,000 and under \$850,000				
18	\$850,000 and under \$900,000				
19	\$900,000 and over				
	·				
20 99	Unpaid Not stated				





Cedar Park Centre, 48 Cedar Avenue, Hamilton HM 11
P.O. Box HM 3015, Hamilton HM MX, Bermuda
Tel: (441) 297-7761
Fax: (441) 295-8390
E-mail: statistics@gov.bm

Website: https://www.gov.bm/department/statistics

