



2013 Household Expenditure Survey *Report*



GOVERNMENT OF BERMUDA
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Department of Statistics



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2013 HOUSEHOLD EXPENDITURE SURVEY

SUMMARY REPORT

I. INTRODUCTION

This summary report presents highlights of the results of the 2013 Household Expenditure Survey (HES), which was undertaken from May to September 2013. The HES is a survey of a representative sample of private households in Bermuda across all nine Parishes.

The last HES was undertaken in 2004. Since then, household tastes and spending patterns have changed in response to new products and services that have surfaced in the consumer market; hence the need to determine new expenditure patterns for households.

The primary aim of the HES is to obtain data on the levels and patterns of household expenditure for a comprehensive range of goods and services and assess changes in these expenditure patterns for Bermuda households. Such items of expenditure include food, beverages, appliances, furniture, motor vehicles, electricity and health. The HES also collects data on income levels, sources of household income and household characteristics.

Specifically, the HES has three main objectives:

1. to contribute to the reweighting of the Consumer Price Index (CPI) by adequately reflecting the spending habits of Bermuda's residents;
2. to update consumer expenditure estimates for estimating Gross Domestic Product (GDP); and,
3. to provide an indication of the overall living standards of Bermuda's residents.

Apart from the above-mentioned objectives, data from such a HES survey can also help to determine how expenditure levels and patterns vary according to income levels and other characteristics of households, such as size and composition, location and principal sources of income. In addition, the HES provides data that assists in measuring the economic well-being of the population and provides information on the command over economic resources by individuals and households. This enables the assessment of levels of economic inequality, the effectiveness of the social support system and the mechanisms by which the system of government taxes and benefits redistributes income between different types of households.

This report also provides an overview of the survey methodology and the collection, processing and analysis of data gathered during the conduct of the survey. Additionally, it contains detailed tables with analyses pertaining to expenditure patterns by different household types; highlighting demographic characteristics such as income, sex and race.

2. CONCEPTS AND DEFINITIONS

The following definitions were used for the purpose of the HES:

Household Expenditure: All cash and credit purchases of goods and services for private household consumption. Current transfers made on a regular basis out of income were included under household expenditure. These were defined as all payments for such items as health insurance and social security, imputed expenditures for dwelling unit rent, goods and services received in kind and home-grown food that is produced and consumed by the household.

The following types of household expenditure were **excluded** from the definition:

- Capital formation, that is, expenditure on purchases of a house, land, financial assets (stocks, bonds), savings in bank deposits and loans made.
- Expenditures made on behalf of a business where a household member is operating his/her own small business or is an independent professional, for example, doctor or lawyer.
- Money paid by one member of the household to another, for example, pocket money for children or housekeeping money.
- Capital transfers such as financial gifts and fines, made on an irregular basis – normally of a sufficiently large size that they are considered a charge against accumulated savings rather than income.

Total Consumption: The value of goods and services acquired during the reference period to satisfy the needs and wants of a household. Total consumption **excludes** transfers of payments such as gifts, contributions, life insurance and pension funds.

Total Expenditure: The sum of both total consumption and transfers of payments such as gifts, contributions, life insurance and pension funds.

Income: Receipts of cash, income in kind and value of own-account production which accrues to members of the household on a regular basis. Income data were collected primarily for use in analyzing household expenditure for various income groups. The main components of income were:

- Receipts for activities in which household members participated that are strictly employment-related. This included gross wages and salaries, cash bonuses and gratuities, commissions and tips, directors' fees, profit sharing bonuses, remuneration for work stoppages, payment for sick and vacation leave, termination pay and employers' contributions to social insurance.
- Earnings from self employment, that is, gross receipts less any business expenses.
- Income from pensions, welfare payments and insurance annuities.
- Income from rents on a net basis, that is, gross rents less expenses on maintenance and upkeep.
- Investment income in the form of interest and dividends.
- Other kinds of regular allowances received, such as, alimony, child support, social insurance, rental subsidies, scholarships and similar awards.
- Imputed income for owner-occupied dwellings.
- Income-in-kind such as subsidized housing and food provided by employer.
- Value of own-account production for consumption.

The following items were **excluded** from the definition of income:

- Non-recurring lump-sum payments, inheritances, gifts and gambling gains.
- Withdrawals from savings, receipts from sale of possessions, borrowings or loan repayments received.
- Income of visitors, lodgers and domestic servants of the household.

Consumer Price Index (CPI): An index of prices used to measure the rate of price change over time for a basket of consumer goods and services purchased by private households. It serves as a gauge for assessing the rate of inflation in Bermuda.

Private Dwelling Unit: A housing unit or set of collective living quarters that has its own separate access to the street or common landing or staircase. It is capable of permanent human habitation having its own cooking, living, sleeping and sanitary facilities, which the occupants of the dwelling do not have to share with any person other than their own household members.

Household: A person or group of persons occupying one private dwelling unit who makes common provisions for meals and other essentials for living.

Household Member: Any person who was living at the selected dwelling unit for six months or more during the 12-month survey recall period including the two-week diary period (see Sections 3.3 and 3.4).

Household Reference Person (HRP): The household member who was responsible for the general upkeep and financial affairs of the home. It was not necessary that this person be the primary breadwinner or be employed. In the case of persons sharing a dwelling on an equal basis, the HRP was whom the other household members acknowledged as such.

Household Type: A description of living arrangements determined by classifying the relationships of household members into broad groups. To identify relationships between household members, a Household Reference Person was selected against whom all relationships were established. Households were then classified by type.

Owner-Occupier Rental Equivalent: An imputed value based on the Annual Rental Value (ARV) of a housing unit used to represent the flow of services associated with an owner-occupied dwelling. An owner-occupier is both a producer and consumer of these services. As a consumer of the service, the full rental equivalent is included in consumption expenditure for housing. As a producer of the service that generates income, net income from owner-occupancy (rental equivalent minus expenses) is counted towards total income.

3. SURVEY METHODOLOGY

3.1 Survey Coverage

The target population for the HES included all residents of Bermuda 16 years and older, who were residing, or intended to live, at the sampled house address for at least six months. Persons who did not meet the six-month criterion were not included in the survey. The target population also excluded persons living in group dwellings and institutions such as hotels, boarding houses, hospices and senior residential care facilities. These residents were excluded because of differences in their lifestyle and living arrangements (in terms of income and expenditure patterns) from the non-institutionalized or household population, which could skew the results obtained.

3.2 Survey Design

A sample size of 700 households was selected to produce sufficiently reliable estimates accurate to $\pm 5\%$ at the 99% confidence level. In other words, there is a low margin of error (5%) by utilizing the selected sample as well as a 99% certainty that this sample reflects the true values of the population. As in previous household expenditure surveys, a stratified two-stage sample design was used:

- **Stage one** – 70 census districts (CD) were randomly selected from the entire 245 CDs with each stratified into one of three income groups; and
- **Stage two** – random sampling of households was selected from each of the 70 CDs proportional to the total number of dwellings in each parish.

3.3 Survey Content and Recall Periods

The primary focus of the HES is to collect detailed information on household expenditures. However, additional information is obtained for measuring annual household income, characteristics of dwelling units and household ownership of consumer durables.

Each household member, 16 years and older, was asked to report their total spending based on the following recall periods:

- **12 months before the reference day** (May 21st 2012 – May 19th 2013) for purchases of consumer durables such as furniture, appliances and household furnishings; and,
- **One month before the reference day** (April 21st 2013 – May 19th 2013) for regular household payments such as rent, electricity, telephone and internet usage.

3.4 Data Collection Tools

The data collection method that was used to obtain information from household members comprised administering the following three survey instruments:

1. **Household Composition Questionnaire:** used to collect demographic characteristics on all household members;
2. **Household Main Questionnaire:** used to collect expenditure and income data for each household member 16 years and older; and,
3. **Household Expenditure Diaries:** used to capture every type of expenditure made by each household member over two consecutive one-week periods.

3.5 Data Collection

The data collection process was carried out by a team of 64 temporary interviewers. A one-week training session, conducted by technical officers, prepared the interviewers for understanding important information such as the purpose of the survey, concepts and definitions, interviewing techniques and how to consistently administer the survey questionnaire and related household diaries. The HES was launched on 20th May 2013.

Each interviewer was provided with a survey kit that included a Census District (CD) area map and a list of household addresses to visit. Data capture for the survey questionnaire was by means of Computer Assisted Personal Interview (CAPI).

Interviewers were equipped with a computer Netbook and trained to administer an electronic survey questionnaire. The electronic version of the questionnaire was developed using the statistical software Census and Survey Processing System (CSPRO). Non-sampling errors were hence minimized by including automated skip functions that guided the

interviewer while administering the questionnaire. This data collection method proved to enhance the accuracy of the data.

During the data collection phase of the survey, interviewers were faced with a number of challenges. Establishing contact with a household reference person was difficult at times. Persons were not always receptive to participating in the survey and appointments made were often not kept. In some instances, interviewers made three or four visits to an address before an interview time was established with a household member.

3.6 Data Processing

A team of editors and coders were trained to perform manual edit checks on the household diaries for completeness and consistency. The purpose of the diaries was to capture all household expenditure over a consecutive two-week period.

Expenditure items were coded using the Bermuda Classification of Individual Consumption According to Purpose (COICOP). Diaries that did not contain detailed expenditure were rejected.

Data from the diaries were keyed into a database and merged with the information collected from the household composition and questionnaire. The data was passed through a number of stringent computer edits to check for anomalies and outliers in preparation for the tabulation and analysis of the data.

Due to the differing recall periods, it was necessary to convert all expenditures into weekly equivalents. The two software packages: Census and Survey Processing (CSPPro) and the Statistical Package for the Social Sciences (SPSS) were used to derive statistical measures of the survey data such as mean and median income, aggregate expenditures and assist with tabulating the data, while MS Excel was used for graphical representation of the data.

3.7 Data Analysis

For the purpose of this report, household expenditure data is analysed by income group, separated into quintiles and household type. Comparisons of the data were made with the 2004 Household Expenditure data and, in some cases, the 2010 Census of Population and Housing. All tables and analyses represent average expenditures of all households that participated in the survey.

3.8 Response Rate

Although the HES was a very intensive survey for respondents, of the 700 households selected for the sample, 673 households cooperated with the interviewers. This represents a response rate of 96%, well above the acceptable response rate of 80%. The remaining 4% of households were either vacant, refused to cooperate, or were not visited over the data collection period due to the survey deadline. A total of 638 households completed the weekly diaries, which equated to a response rate of 91%.

3.9 Publicity

Prior to commencement of the data collection period, those households selected to participate in the sample were mailed a survey information package containing: a survey notification letter; a pamphlet explaining the purpose of the survey; and a checklist to help prepare household persons for the interview. Additionally, a public notice was prepared as a press release and shared with the print media. In addition, the Department's website was updated to include relevant information about the HES.

Highlights of the 2013 HES Survey Findings

Household Expenditure

- Average weekly household expenditure increased 18% above the 2004 expenditure level reaching \$1,807 in 2013.
- Average weekly expenditure on fuel and power at \$75.21 was roughly 67% higher than the \$45.16 spent in 2004.
- Housing remained the largest share (29%) of weekly spending at \$520 per week.
- Households spent, on average, a total of \$4,716 per year for online purchases.
- Expenditure on household utilities reached \$95 per week.
- The average household spent roughly \$10,300 a year on health care.

Household Ownership

- 50% of households reported owning wall-mounted split-system air conditioners.
- Six out of every 10 households or 60% owned a laptop or Netbook computer.
- 73% of households had landline telephones; much lower than the 91% in 2004.
- 88% of households owned at least one cellular phone; up from 73% in 2004.
- Only 2% of households owned solar panels as an additional source of energy.

Household Characteristics

- The average size of households slipped to 2.21 persons in 2013.
- The average age of the household reference person was 55 years.
- Owner-occupiers accounted for 48% of all households.
- The average number of workers per household stood at 1.21 persons.
- The number of extended family households was the fastest growing by 10%.

Household Income

- Average weekly household income reached \$2,767 compared to \$2,043 in 2004.
- Roughly 68% of weekly household income was derived from wages and salaries.
- Average annual household income reached \$143,882, above the \$106,233 measured in 2004.

4. HOUSEHOLD EXPENDITURE

Household Weekly Consumption

In 2013, the average household in Bermuda spent an estimated \$1,807 a week on a range of consumer goods and services. This was 18% higher than the \$1,537 recorded in 2004. During the same period, retail price levels, as measured by the CPI, increased 31%. As a result, in real terms, average weekly expenditure dipped 10% over the ten-year period.

In nominal terms, comparison of average weekly consumption in 2013 with 2004 data shows sharp increases in three of the expenditure divisions (See Table 1A).

- The highest percentage increase (196%) was recorded for Entertainment, Recreation and Miscellaneous expenditures. Average weekly expenditure for this division nearly tripled from \$67.61 in 2004 to \$200.05 in 2013. This significant increase in weekly expenditure is attributed to strong consumer demand for new technological products such as iPads, PC tablets and MP3 players. Also, increased demand for related applications such as iTunes, NETFLIX and e-subscriptions, that are included in this expenditure division were contributing factors to the higher expenditure level.
- In 2013, average weekly expenditure on Fuel and Power at \$75.21 was roughly 67% higher than the \$45.16 spent ten years ago. This increase was due mainly to a 70% growth in spending on electricity.
- Expenditure on Medical, Health and Personal Care increased nearly 49% from \$133.06 per week in 2004 to \$197.87 in 2013. Increased expenditure on health insurance accounted for 74% of the higher spending level.

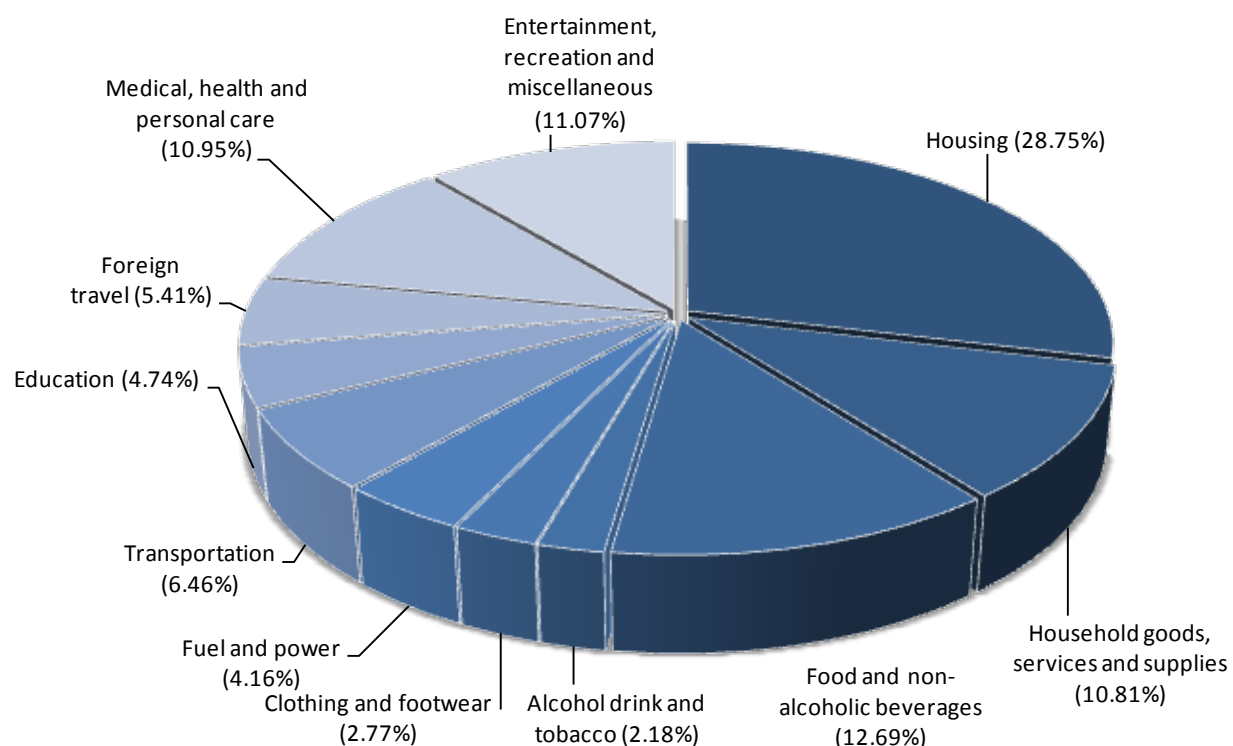
Table 1A Average Household Expenditure By Broad Expenditure Division, 2013 and 2004					
Expenditure Division	2013		2004		% Change 2004-2013
	\$	%	\$	%	
Food and non-alcoholic beverages	229.33	12.69	210.61	13.70	8.89
Alcohol drink and tobacco	39.37	2.18	29.19	1.90	34.89
Clothing and footwear	49.98	2.77	56.13	3.65	-10.96
Housing	519.57	28.75	511.86	33.30	1.51
Fuel and power	75.21	4.16	45.16	2.94	66.55
Household goods, services and supplies	195.40	10.81	212.84	13.85	-8.20
Transportation	116.82	6.46	122.76	7.99	-4.84
Education	85.63	4.74	64.14	4.17	33.51
Foreign travel	97.82	5.41	83.58	5.44	17.04
Medical, health and personal care	197.87	10.95	133.06	8.66	48.70
Entertainment, recreation and miscellaneous	200.05	11.07	67.61	4.40	195.89
Total weekly consumption	1,807.06	100.00	1,536.94	100.00	17.57
Gifts, contributions, life insurance and pensions	216.32		143.24		51.02
Total weekly expenditure	2,023.37		1,680.18		20.43

Total weekly expenditure surpasses the \$2,000 mark

The term 'household consumption' excludes expenditures for which household members do not receive an immediate good or service in return such as, contributions to churches or charitable organizations, gifts to non-household members, asset portions of life insurance premiums and pension payments. When these types of expenditures are included with the 'household consumption' outlay of \$1,807 per week, the total weekly household expenditure rises to \$2,023, reflecting a 20% increase during the ten-year inter-survey period.

The 2013 weekly expenditure shares are shown below in Chart 1.

Chart 1 Percentage Distribution of Average Weekly Household Expenditure



Food and Housing accounts for 41% of household budget

Expenditure on Housing or shelter remained the largest share of weekly spending at roughly 29% or an average of \$520 per week. Housing costs include payments made for rent, repairs and maintenance, insurance and property tax. A rental equivalent was imputed for those households reporting owner-occupancy.

Persons spent 13% or an average of \$229 a week on food, accounting for the second largest expenditure division. This level of expenditure represents a 9% increase above the 2004 expenditure level and includes food and non-alcoholic beverages from grocery stores plus food eaten out at restaurants and cafés.

Historical household spending levels

The first Household Expenditure Survey (HES) undertaken in Bermuda was during the fiscal year 1974/75. The survey period for visiting households to collect data extended to 12 months. Since then, HES surveys have been conducted roughly every 11 years with a four-month survey period.

Table IB shows the historical proportional changes in the distribution of household expenditure as reported during

comparable HES survey periods commencing 1982; roughly 30 years ago.

Table 1B Percentage Distribution Of Average Household Expenditure, 1982-2013				
	1982	1993	2004	2013
Expenditure Division				
Food and non-alcoholic beverages	17.1	14.6	13.7	12.7
Alcohol drink and tobacco	2.4	2.2	1.9	2.2
Clothing and footwear	5.8	4.9	3.7	2.8
Housing	22.6	27.7	33.3	28.8
Fuel and power	4.3	3.3	2.9	4.2
Household goods, services and supplies	15.2	16.6	13.9	10.8
Transportation	9.4	7.3	8.0	6.5
Education	3.1	3.9	4.2	4.7
Foreign travel	6.9	6.0	5.4	5.4
Medical, health and personal care	6.3	7.6	8.7	11.0
Entertainment, recreation and miscellaneous	6.9	6.0	4.4	11.1
Total	100.0	100.0	100.0	100.0
Average weekly expenditure (\$)	536.98	973.10	1,536.94	1,807.06

The proportion of household spending on food and clothing steadily declined during the past 30 years. In 1982, average expenditure for food and non-alcoholic beverages accounted for 17% of weekly spending and continued a downward trend to 13% in 2013. Similarly, clothing expenditure accounted for roughly 6% of weekly spending and slipped to half or 3% in 2013. These percent movements align directly with Engel's law in economic theory, which states that the proportion of income spent on food and other essentials of life become relatively less significant as income rises, reflecting an income elasticity of demand less than one. Nonetheless, the lower proportion of weekly spending, particularly in 2013, could also reflect fewer workers in the household and hence less available income.

The proportion of total expenditure for Housing reached a peak in 2004 accounting for 33% of weekly expenditure. Although the proportional spending for both medical care and entertainment was roughly the same in 2013 at 11%, the increase in proportional spending over the 30 year period was stronger for spending on medical, health and personal care, which increased by 4.7%.

DETAILED ANALYSIS FOR SELECTED EXPENDITURE CATEGORIES

Food and Non-Alcoholic Beverages

Food expenditure comprises all food and non-alcoholic beverages purchased from stores including meals eaten out at restaurants, cafés and other similar outlets. In 2013, weekly consumption of food averaged \$229.33. Amongst the main sub-divisions of food, average spending over the past 10 years increased for fresh fruit items, all other foods and meals eaten out. (See Table 2)

Table 2 Main Items Of Food Expenditure, 2013 and 2004

	2013		2004		% Change 2004-2013
	\$	%	\$	%	
Fresh vegetables	13.39	5.84	13.81	6.56	-3.03
Fresh fruit	12.70	5.54	11.23	5.33	13.12
Dairy products	16.07	7.01	18.07	8.58	-11.06
Bread and cereal products	16.09	7.01	17.09	8.11	-5.87
Meat and meat products	21.40	9.33	37.13	17.63	-42.36
All other foods	55.30	24.12	49.08	23.30	12.68
Meals eaten out	94.37	41.15	64.21	30.49	46.97
Total weekly consumption	229.33	100.00	210.61	100.00	8.89

The level of expenditure on meals eaten out remained the highest food outlay by households. In 2013, the average household spent \$94 a week on meals eaten out. This represented an increase of 47% over the \$64 spent in 2004 and a continued preference by households to dine out.

Households spent \$55.30 a week on 'all other food'. This sub-division includes expenditures for non-alcoholic beverages, snack foods, frozen meals, tinned goods and packaged foods.

In contrast, over the ten-year period, average consumption of meat and meat products decreased by 42% to \$21.40 a week.

HOUSING

Housing costs remained the largest expenditure item for Bermuda households covering expenses such as monthly mortgage or rental payments, land tax and property insurance. Costs associated with general home repairs and maintenance were also considered as housing expenditures. This included the general upkeep of homes involving any painting, electrical, plumbing and carpentry, which are not significantly large expenditures that would alter the existing value of property.

On the other hand, major renovations or home improvements that added value to the property, such as the addition of a bedroom, bathroom or swimming pool were excluded from housing costs as these type of expenditures are irregular or ad hoc household expenses.

The calculation of total housing cost includes an imputed rental equivalent for owner-occupied houses that was made based on the dwelling's Annual Rental Value (ARV). On average, households spent a total of \$519.57 per week on housing expenses, (See Table 3) representing a marginal increase of 1.5% above the \$511.86 reported in 2004.

The recent downturn in the economy has negatively impacted growth in the construction and real estate industries in Bermuda. Rental prices are competitively lower contributing to a more favorable "renter's market" in the real estate industry. Similarly, the demand for general contractors has declined, leading to lower prices charged to households for performing general home repairs and maintenance.

Table 3 Average Weekly Housing Expenditure By Weekly Household Income Group, 2013

	Weekly Household Income Group					
	Total	Under \$1,092	\$1,093 - \$1,657	\$1,658 - \$2,377	\$2,378 - \$3,611	\$3,612 & Over
All housing	519.57	245.02	426.85	441.75	520.44	962.48
Rents averaged - all types of tenure	490.76	235.12	406.51	423.25	485.37	902.39
Repairs and maintenance	28.81	9.90	20.34	18.50	35.07	60.09
Owner-occupier rental equivalent	551.49	320.21	286.38	458.41	544.67	982.44
Average rent furnished and unfurnished	534.41	236.75	592.94	441.86	509.62	1,016.77
Rent free	59.99	8.03	13.15	27.34	172.12	225.39

UTILITIES

Utilities used by households such as telephone, electricity, cooking gas, heating fuels and water are classified as a major subset of the Household Goods, Services and Supplies Division. These services are typically used by all homes and are potentially significant items of expenditure for individual households. In 2013, expenditure on all household utilities accounted for nearly 50% of the expenditure total for Household Goods, Services and Supplies. The average household spent \$95.24 per week on electricity, heating fuels, cooking gas, water and landline telephone service (see Table 4); compared to \$73 per week spent in 2004.

Table 4 Average Utilities and Household Expenses By Household Type, 2013

	Household Type						
	Total	One Person	One Parent	Two Parents	Adult Couple	Extended Family	Unrelated Persons
Fuel and Power	75.21	49.75	60.34	122.00	79.90	74.66	62.17
Electricity	72.44	48.04	57.55	119.18	76.46	70.71	59.56
Gas for cooking	2.48	1.54	2.56	2.35	3.13	3.67	1.44
Fuel for heating	.06	.05	.08	.01	.03	.12	.75
Solid fuels eg. coal/firewood	.23	.12	.15	.47	.27	.15	.40
Water	8.09	6.06	6.92	11.22	7.17	10.01	12.53
Piped water charges	1.66	1.54	2.22	2.18	1.12	1.48	6.59
Water delivery (trucked water)	2.68	1.72	2.44	3.14	1.86	5.37	.67
Bottled drinking water	3.75	2.80	2.27	5.91	4.19	3.15	5.27
Telephone	11.94	8.39	10.61	12.28	15.38	15.32	2.26
Total weekly utilities and household expenses	95.24	64.20	77.87	145.51	102.45	99.99	76.95

Average household size and the specific needs of each household type will ultimately determine the extent of utility expenditure. In 2013, the average size of two-parent households was 3.6 persons, which in part accounts for the higher level of expenditure on utilities. Two-parent households spent \$146 per week on utilities – 53% higher than the \$95 per week spent in 2004. In contrast, the average size of one-parent households was 2.5 persons and they spent \$78 a week on utilities, 20% less than the average household.

HEALTH CARE

Health care covers a wide variety of medical and health services including health insurance coverage, hospital visits and medical services provided by specialists. Also included in this expenditure division were expenses for medical supplies such as artificial limbs, hearing aids, glasses or contact lenses and both prescribed and over-the-counter drugs and medicines.

In 2013, the average household spent roughly \$10,300 a year on health care, nearly 50% more than the amount spent in 2004. Health insurance accounted for \$7,644 or 74% of this expenditure.

Health insurance payments are those of which one or more members of the household pay into medical and dental health plans. A household member who is an employee usually pays half of the insurance premium while the other half is covered by their employer. However, there are some instances where the employer covers the full cost of health insurance on behalf of the employee. Self-employed persons are responsible to pay the total cost of health insurance.

5. CONSUMER DURABLES AND HOUSEHOLD SERVICES

Consumer durables are items of expenditure that are relatively expensive and tend to have a life expectancy in excess of one year. Generally, the consumer durables contained in the dwelling unit are owned by household members. However, in the case of renters, this may not be true. To achieve an accurate assessment of household ownership of consumer durables, each household member was asked to report those durable goods which were either owned or used exclusively by the household.

Consumer durable ownership remains stable

Since 2004 the proportion of households reporting ownership of major home appliances has not shown significant change. However, the introduction and marketing of higher quality consumer products created a substitution effect, thereby shifting household demand towards newer and improved types of home appliances. (See Table 5)

There continues to be an emerging trend for purchases of microwave ovens and combined washer dryer units by households. In 2013 ownership of these consumer durables increased to 91% and 27%, respectively. Half or 50% of all households reported ownership of wall-mounted split-system air conditioners. Consequently, there was a 15 percentage point dip in the number of households owning window unit air conditioners.

Table 5 Ownership Of Consumer Durables, 2013

Durable Good	Percentage of Households	
	2013	2004
Stove - electric	48	49
Stove - gas	52	51
Microwave oven	91	85
Refrigerator (with or without freezer)	100	99
Freezer (stand alone)	22	31
Clothes washer	55	56
Clothes dryer - electric	50	51
Clothes dryer - gas	5	8
Washer/Dryer - combined unit	27	18
Dishwasher	33	27
Stereo system	47	73
Digital Video Disc (DVD) player	78	72
Blu-Ray player	20	..
Car, jeep or van	75	79
Bicycle (pedal)	35	37
Cycle - auxiliary 50 cc - 99 cc	14	..
Motorcycle - 100 cc and larger	35	..
Boat less than 10ft in length	3	3
Boat 10ft to 25ft in length	9	9
Boat over 25ft in length	4	4
Television (less than 32 inch screen)	74	..
Television (larger than 32 inch screen)	65	..
Air conditioner - window unit	39	54
Air conditioner - wall units/split systems	50	32
Camera - digital	62	37
Compact disc player	32	58
MP3 player/iPod	44	..
Personal computer (desktop)	42	57
Laptop/netbook computer	60	23
iPad/tablet/kindle	52	..
Landline telephone (inc cordless telephone)	73	91
Cellular phone	88	73
Cellular phone (Blackberry)	51	..
Cellular phone (iPhone)	20	..
Cellular phone (Android)	20	..
Cellular phone other than Blackberry/iPhone/Android	33	..
Emergency power generator	15	10
Solar panel	2	..

.. Not asked in survey year

Ownership of laptop/Netbook computers surge

- In 2013, persons in six out of every 10 households (60%) reported that they owned a laptop or Netbook computer. This represents a 37 percentage point increase in ownership since 2004.
- For the first time, households were asked about ownership of various types of handheld computers such as iPads, kindles and tablets, along with MP3 players and iPods. The global emergence of these newer technological products in the computing market has been the impetus for shifts in consumer demand away from the traditional Desktop PCs. In 2013, 52% of all households reported owning at least one iPad, kindle, or tablet while ownership of Desktop PCs slipped 15 percentage points.
- Similarly, the ownership of compact disc players dipped 26 percentage points. In contrast, nearly one in two households or 44% reported ownership of MP3 players and iPods.

Households are more connected

- Seventy-five percent of households reported having access to the Internet, an increase of 18% as reported in 2004. This level of internet connectivity remained unchanged from the percentage of households reported in 2010 during the Census of Population and Housing. On average, households spent \$62 per month for Internet connection service.
- Over half or 55% of households in Bermuda reported purchasing consumer products online. On average, these households spent a total of \$4,716 per year for purchases of clothing, household goods, electronics, books and travel bookings.
- Nearly all households (98%) reported ownership of at least one television. On average, there were two televisions per dwelling unit. In 2013, 89% of households subscribed to cable television, up from 75% reported in 2004. Households on average, paid \$123 per month for cable service.
- Seventy-eight percent of households owned digital video disc (DVD) players, up slightly from the 72% reported in 2004. For the first time, households were asked about ownership of blue-ray disc players of which 20% reported ownership.

Dip in landline telephones

- Seventy-three percent of households reported having landline telephones in their homes, down from 91% reported in 2004, suggesting a preference for the use of a cell phone or mobile device. Nearly nine out of ten households (88%) owned at least one cellular phone. For the first time, respondents were asked to specify the type of cellular device they owned.
- More than half (51%) of respondents reported that they owned a Blackberry device while 20% owned an iPhone or Android phone. On average, households paid \$58 per month for landline telephone service and \$142 for cellular service, which included package cost, additional calls and text messaging.

Drop in ownership of motor vehicles

The ownership of four-wheeled vehicles including private cars, jeeps and vans, declined 4 percentage points. Three-quarters or 75% of households reported owning a four-wheel vehicle in 2013. Similarly, there was a decline in the ownership of motorized cycles, from 47% in 2004 to 44% in 2013.

Energy Efficiency Slowly Emerging

Two percent of households reported owning solar panels as an additional source of energy. This was one percentage point higher than the figure reported in the 2010 Census of Population and Housing.

6. HOUSEHOLD CHARACTERISTICS

Household size, household type and number of workers are key demographic characteristics that have an impact on the spending patterns of households. Table 6 provides an overview of the characteristics of the households that were sampled for the 2013 HES. Of the total sample of households, the Household Reference Person (HRP) for 62% of the households was a female; 38% were males. Roughly 59% of the HRPs were black while 41% were white and other. The average age of the HRP was 55 years.

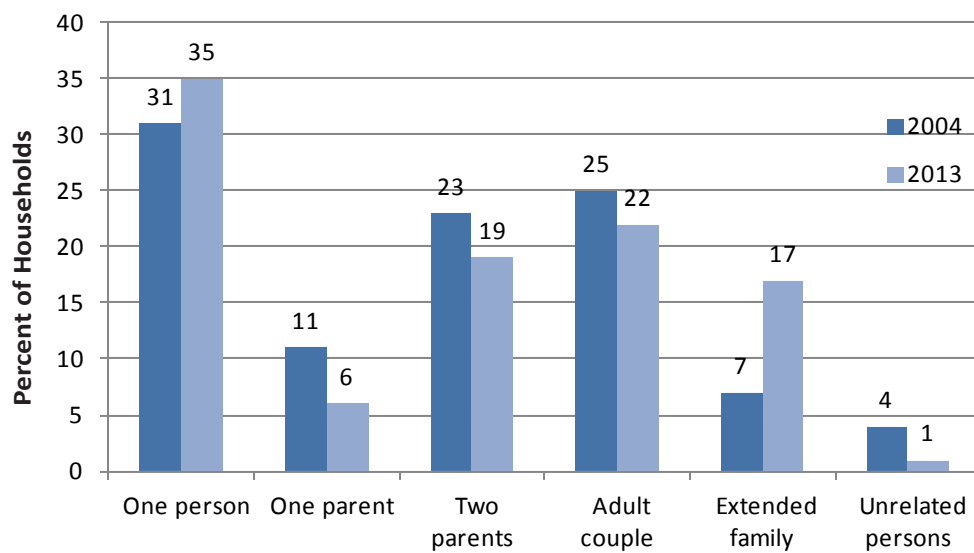
Table 6 Household Characteristics By Race And Sex Of Household Reference Person (HRP), 2013

	Total			Black			White & Others		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Total households in sample	673	259	414	400	133	267	273	126	147
Average no. persons per household	2.21	2.31	2.15	2.23	2.32	2.18	2.19	2.29	2.10
Average no. workers per household	1.21	1.29	1.17	1.24	1.36	1.18	1.17	1.21	1.14
Average age of HRP	55	53	56	55	53	56	53	53	55
Number									
Household type:									
One person	234	88	146	146	47	99	88	41	47
One parent	40	8	32	30	5	25	10	3	7
Two parents	126	63	63	59	29	30	67	34	33
Adult couple	150	58	92	63	24	39	87	34	53
Extended family	115	35	80	100	26	74	15	9	6
Unrelated persons	8	7	1	2	2	0	6	5	1
Percentage Distribution									
Household type:									
One person	35	34	35	37	35	37	32	33	32
One parent	6	3	8	8	4	9	4	2	5
Two parents	19	24	15	15	22	11	25	27	22
Adult couple	22	22	22	16	18	15	32	27	36
Extended family	17	14	19	25	20	28	5	7	4
Unrelated persons	1	3	0	1	2	0	2	4	1

Household size continues to shrink

- In 2013, the average household size declined to 2.21 persons per household. In 2004, the average household size was 2.33 while in 1993 it was 2.50; reflecting a downward trend in household size. (See Table 6)
- Persons living alone represented the most common living arrangement. One person households accounted for 35% of all households in the HES sample, an increase of 4 percentage points from 2004. One-parent and two-parent households represented a combined 25% of households. (See Chart 2)
- Extended family households increased sharply by 10 percentage points in 2013. This increase indicates a shift of related families changing their living arrangements to reside together; perhaps to share household costs as a result of unemployment and the downturn in the economy.

Chart 2 Households by Type, 2013 and 2004



7. HOUSHOLD INCOME

Household income is a leading economic indicator that provides a comparison of income levels over time for households of different sizes and composition. For the HES analysis, household income refers to income from all sources including wages, salaries, earnings from self-employment, pension, rents and any other source of income received by household members on a regular basis. Also included is imputed income for owner-occupied dwellings.

Total household income is derived by summing all incomes received from each household member. Table 7 provides a comparative analysis of the weekly household income for 2013 and 2004.

Table 7 Weekly Household Income By Source Of Income, 2013 and 2014					
	2013		2004		% Change
	\$	%	\$	%	% 2004-2013
Wages and Salaries	1,884	68.07	1,329	65.05	41.73
Imputed income from owner occupancy	233	8.43	295	14.44	-20.97
Self employment	190	6.85	187	9.15	1.37
Net rental income	131	4.75	84	4.11	56.47
Pensions	152	5.50	75	3.67	103.03
Dividends	16	0.59	40	1.96	-59.46
Interest	61	2.21	16	0.78	282.44
Other allowances	100	3.60	17	0.83	485.33
Average weekly household income	2,767	100.00	2,043	100.00	35.44
Median weekly household income	1,962		1,622		20.96
Real average weekly household income	2,112		1,605		31.59
Real median weekly household income	1,498		1,274		17.58
Average no. of workers per household	1.21		1.40		

- The median weekly household income increased by 21% in 2013 to \$1,962. In real terms, or after factoring out inflation, the 2013 median weekly household income was equivalent to \$1,498, an increase of 18% over the real 2004 level.
- Earnings from wages and salaries accounted for 68% of all household income and remained the single most important source of income for Bermuda households.
- Income received from pensions more than doubled over the past ten-year period – increasing from \$75 per week to \$152 per week.
- Earnings from self-employment contributed to 7% of weekly income compared to 9% in 2004. The downturn in the economy negatively impacted self-employed businesses. Additionally, the 2013 Employment Survey indicated that the number of self-employed jobs fell 2.3% below the 2004 level.

Standard of Living

The capacity to consume goods and services from one period to the next can be used as an indicator of the standard of living for households. In 2013, households acquired an average weekly household income of \$2,767. In nominal terms this reflected an increase of 35% since 2004. During the same period, average prices, as measured by the CPI, increased 31%. It is known that when inflation exists the purchasing power of the dollar is reduced. As such, after factoring out inflation, the 2013 average weekly income earned by households is reduced to \$2,112, in real terms. Nonetheless, the real dollar value still showed a level of growth in weekly household income from the real 2004 level.

Income and consumption by household type

In 2013, the average weekly income for households was \$2,767 of which 65% was spent on the consumption of goods and services. (See Table 8)

Table 8 Household Type By Average Weekly Income and Consumption, and Consumption As A Percentage Of Income, 2013

	Average Weekly Income	Average Weekly Consumption	Consumption as a Percentage of Income
	\$	\$	\$
Total	2,766.96	1,807.06	65.3%
One Person	1,578.50	1,093.39	69.3%
One Parent	2,025.91	1,555.15	76.8%
Two Parents	4,330.85	3,111.08	71.8%
Adult Couple	3,518.88	1,896.58	53.9%
Extended Family	2,727.16	1,727.01	63.3%
Unrelated Persons	2,501.52	2,213.47	88.5%

Weekly income for two-parent households at \$4,331 was considerably higher than the average of for all household types. This household type spent 72% of their weekly income or 72 cents of every dollar on consumption while one-parent households spent on average 77% of their income. The lowest proportion (54%) of consumption-to-income occurred for adult couple households; which spent only 54 cents of every household dollar. However, this reflected the absence of major household costs such as children's education and day-care services, normally associated with one- and two-parent households.

8. CONCLUSION

The undertaking of a Household Expenditure Survey is a tedious but essential statistical exercise. It is critically important that expenditure and income patterns of households are monitored over time as the data collected serve as vital inputs for evidence-based policy formulation and evaluation by the Government and decision-makers. The cooperation of households is crucial to the success of the survey. Accurate, reliable and credible statistics are directly tied to the quality of data provided by individuals when called upon to respond to surveys. The 2013 HES was conducted under the Statistics Act, 2002 which ensures the confidentiality of all information provided by households.

The Department of Statistics would like to acknowledge the dedicated work of the survey interviewers and to express its gratitude to those households that participated in the 2013 HES survey.

The tables in this report do not contain all possible analysis of the complete HES dataset, which was collated from the data provided by households. Data users are therefore encouraged to contact the Department of Statistics, Research Division at (441) 297-7895 or (441) 294-6005 to request customized tables for specific user needs.

Department of Statistics
Research Division
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APPENDIX

Table A.1 Household Characteristics

Item	Household Expenditure Survey 2013	Household Expenditure Survey 2004	Census of Population & Housing 2010
Total Households	673	762	26,923
Average number of persons per household	2.21	2.32	2.39
Average number of workers per household	1.21	1.40	1.40
Percentage of all households			
Household Type			
One-parent households	6	11	12
Two-parent households	19	22	22
Adult couple	22	25	20
Extended family households	17	7	10
One person households	35	31	29
Unrelated persons	1	4	7
Sex of household reference person (head)			
Male	38	39	44
Female	62	61	51
Race of household reference person (head)			
Black	59	55	55
White & Other	41	45	40
Housing			
Owner	48	51	49
Renters	51	49	51
Geographic distribution			
St. George's	10	5	9
Hamilton Parish	7	5	9
Smith's	9	11	8
Devonshire	10	9	11
Pembroke	25	24	17
Paget	10	15	9
Warwick	12	13	14
Southampton	7	7	11
Sandy's	9	10	11

Table A.2 Summary of Household Characteristics by Weekly Household Income Group

	Weekly Household Income Group					
	Total	Under \$1,092	\$1,093 - \$1,657	\$1,658 - \$2,377	\$2,378 - \$3,611	\$3,612 & Over
Total Households	673	141	130	133	131	138
Average number of persons per household	2.21	1.50	1.88	2.18	2.58	2.94
Average number of workers per household	1.21	0.53	1.00	1.33	1.53	1.69
Average age of household reference person	55	62	55	52	54	51
Sex						
Male	259	54	51	43	47	64
Female	414	87	79	90	84	74
Race						
Black household reference person	400	102	90	78	80	50
White or other household reference person	273	39	40	55	51	88
Bermudian Status						
Bermudian	545	125	114	104	111	91
Non Bermudian	128	16	16	29	20	47
Household type						
One person	234	97	57	46	21	13
One parent	40	9	12	10	3	6
Two parents	126	7	13	19	35	52
Adult couple	150	14	19	33	43	41
Extended family	115	14	27	22	28	24
Unrelated persons	8	0	2	3	1	2
Education						
None	99	54	21	14	8	2
Secondary/High school diploma	194	51	48	37	43	15
Technical/Vocational/Pre-University	142	24	30	31	29	28
Bachelor Degree	142	8	21	31	28	54
Masters Degree	66	2	8	14	18	24
Doctorate Degree	9	1	1	2	1	4
Professional Designation	21	1	1	4	4	11
Housing						
Owners	326	49	55	68	78	76
Renters	346	92	75	65	53	61

Table A.3 Average Weekly Household Expenditure By Major Division and Weekly Household Income Group

	Weekly Household Income Group					
	Total	Under \$1,092	\$1,093 - \$1,657	\$1,658 - \$2,377	\$2,378 - \$3,611	\$3,612 & Over
Total Households	673	141	130	133	131	138
Average weekly expenditure:						
Food and non-alcoholic beverages	229.33	99.07	156.01	196.19	263.81	408.50
Alcohol drink and tobacco	39.37	13.42	27.02	43.58	40.00	72.76
Clothing and footwear	49.98	11.14	27.34	41.89	61.12	108.16
Housing	519.57	245.02	426.85	441.75	520.45	962.48
Fuel and power	75.21	47.73	60.05	59.29	75.69	133.12
Household goods, services and supplies	195.40	77.94	157.86	165.24	209.68	365.67
Transportation	116.82	65.31	86.81	128.25	140.18	163.31
Education	85.63	18.44	23.45	54.09	70.28	261.45
Foreign travel	97.82	17.41	49.41	75.12	109.11	237.55
Medical, health and personal care	197.87	123.13	159.99	186.37	227.92	291.45
Entertainment, recreation and miscellaneous	200.05	28.31	96.12	132.49	291.81	450.14
Total weekly consumption	1,807.06	746.94	1,270.89	1,524.27	2,010.05	3,454.57
Gifts, contributions, life insurance and pensions	216.32	52.66	130.09	158.29	308.16	431.11
Total weekly expenditure	2,023.37	799.60	1,400.98	1,682.56	2,318.21	3,885.68

**Table A.4 Detailed Household Expenditure by Major Expenditure Division
& Weekly Household Income Group**

	Weekly Household Income Group					
	Total	Under \$1,092	\$1,093 - \$1,657	\$1,658 - \$2,377	\$2,378 - \$3,611	\$3,612 & Over
Total Households	673	141	130	133	131	138
Food & non-alcoholic beverages	229.33	99.07	156.01	196.19	263.81	408.50
Bread and cereal products	16.09	10.98	10.71	15.08	17.12	25.41
Meat products	21.40	13.35	15.22	17.41	24.39	34.73
Fish, fresh, frozen, dried or canned	6.21	3.89	4.23	5.03	7.21	10.30
Dairy products	16.07	10.00	9.85	15.58	17.59	25.94
Fats and oils	2.57	2.02	1.57	1.98	3.50	3.59
Fruit	14.17	8.99	10.21	12.47	16.57	21.51
Vegetables	16.92	10.35	10.11	18.51	18.61	25.87
Sugar and confectionary	1.37	1.43	1.16	1.36	1.23	1.66
Savoury snacks	6.35	3.06	4.67	5.57	6.69	11.32
Beverages, tea, coffee etc.	16.99	10.87	10.78	16.19	17.60	28.57
Other foods	16.82	8.11	14.43	14.12	20.54	25.30
Meals and snacks bought out	94.37	16.02	63.08	72.89	112.77	194.30
Alcoholic drink and tobacco	39.37	13.42	27.02	43.58	40.00	72.76
Alcoholic drink	29.43	6.26	19.56	26.39	28.67	66.16
Tobacco	9.95	7.16	7.45	17.20	11.33	6.60
Clothing, footwear and accessories	49.98	11.14	27.34	41.89	61.12	108.16
Men's clothing	11.29	2.43	8.66	8.24	12.35	24.75
Boys clothing	2.18	.78	1.32	1.59	2.37	4.81
Women's clothing	16.78	3.20	7.34	15.59	22.73	34.93
Girls clothing	1.74	.66	.65	1.58	2.41	3.36
Infants clothing	.78	.27	.57	.85	1.60	.62
Personal furnishings and accessories	6.54	1.12	1.91	4.90	7.37	17.37
Clothing material, dry-cleaning, repair	1.63	.11	.75	.74	1.79	4.72
Footwear	9.04	2.57	6.13	8.40	10.49	17.59
Housing	519.57	245.02	426.85	441.75	520.44	962.48
Tenure cost average (all types)	490.76	235.12	406.51	423.25	485.37	902.39
Repairs and maintenance	28.81	9.90	20.34	18.50	35.07	60.09
Owner occupier rental equivalent	551.49	320.21	286.38	458.41	544.67	982.44
Average rent: furnished and unfurnished	534.41	236.75	592.94	441.86	509.62	1016.77
Rent free	59.99	8.03	13.15	27.34	172.12	225.39
Fuel and Power	75.21	47.73	60.05	59.29	75.69	133.12

Table A.4 Cont'd.

Weekly Household Income Group

			\$1,093 Under \$1,092	\$1,658 - \$1,657	\$2,378 - \$2,377	\$3,612 - \$3,611 & Over
Transportation	116.82	65.31	86.81	128.25	140.18	163.31
Car operational expenses	104.58	61.04	76.29	116.91	126.09	142.33
Cycle operatioanl expenses	10.61	3.21	8.81	9.99	12.82	18.20
Public transportation	1.63	1.06	1.71	1.35	1.27	2.79
Education	85.63	18.44	23.45	54.09	70.28	261.45
Local institutions	46.93	10.85	9.31	35.20	46.36	132.68
Foreign institutions	38.70	7.59	14.15	18.90	23.92	128.76
Foreign travel	97.82	17.41	49.41	75.12	109.11	237.55
Medical, health and person care expenses	197.87	123.13	159.99	186.37	227.92	291.45
Health insurance	147.01	102.03	118.03	142.84	163.11	208.77
Medical and dental services	24.86	8.55	20.68	20.83	34.07	40.09
Medical supplies	6.95	7.37	8.69	5.51	6.94	6.23
Personal care expenses	19.04	5.18	12.58	17.19	23.81	36.36
Entertainment and recreation	200.05	28.31	96.12	132.49	291.81	450.14
Admission fees and club subscriptions	49.72	6.03	17.09	37.18	49.26	138.79
Recreation equipment and pets	124.52	12.65	63.25	75.60	208.14	261.96
Reading material	25.81	9.64	15.77	19.71	34.41	49.39
Total Consumption	1,807.06	746.94	1,270.89	1,524.27	2,010.05	3,454.57
Gifts, contributions, life insurance & pensions	216.32	52.66	130.09	158.29	308.16	431.11
Total weekly expenditure	2,023.37	799.60	1,400.98	1,682.56	2,318.21	3,885.68

Table A.5 Summary of Weekly Household Expenditure by Race and Sex of Household Reference Person

	All Races				Black				White & Other			
	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female
Total households in sample	673	259	414	400	133	267	273	126	147			
Average weekly household income	2,766.96	2,987.54	2,628.13	2,120.42	2,227.49	2,067.18	3,596.75	3,698.19	3,511.77			
Average weekly household expenditure:												
Food and non-alcoholic beverages	229.33	266.42	206.48	163.97	188.10	152.51	307.70	333.27	286.59			
Alcohol drink and tobacco	39.37	51.37	31.82	22.45	31.32	18.04	61.09	70.11	53.54			
Clothing and footwear	49.98	54.87	46.90	40.09	40.64	39.81	62.67	68.18	58.06			
Housing	519.57	611.04	462.00	455.20	559.74	403.22	602.19	659.00	554.60			
Fuel and power	75.21	79.17	72.73	67.84	66.05	68.73	84.68	91.43	79.02			
Household goods, services and supplies	195.40	207.37	187.86	155.58	158.37	154.20	246.49	253.17	240.89			
Transportation	116.82	115.39	117.72	110.24	113.61	108.57	125.27	117.06	132.14			
Education	85.63	107.46	71.90	47.50	45.34	48.57	134.58	165.54	108.64			
Foreign travel	97.82	117.55	85.40	61.81	80.89	52.32	144.04	151.83	137.51			
Medical, health and personal care	197.87	216.14	186.36	173.03	195.19	162.00	229.74	235.73	224.73			
Entertainment, recreation and miscellaneous	200.05	248.59	169.50	124.12	151.96	110.27	297.51	338.93	262.81			
Total weekly consumption	1,807.06	2,075.35	1,638.68	1,421.82	1,631.21	1,318.25	2,295.97	2,484.26	2,138.55			
Gifts, contributions, life insurance and pensions	216.32	249.69	195.31	179.34	206.65	165.77	263.77	289.93	241.86			
Total weekly expenditure	2,023.38	2,325.04	1,834.00	1,601.16	1,837.86	1,484.01	2,559.75	2,774.19	2,380.41			

Table A.6 Weekly Household Income by Number of Households, Average Number of Workers & Average Age of Household Reference Person (HRP)

Weekly Household Income	Number of Households	Percent of Households	Average Number of Workers	Average Age of HRP
Total households in sample	673	100.0	1.21	55
Under \$1,092	141	21.0	0.53	62
\$1,093 - \$1,657	130	19.3	1.00	55
\$1,658 - \$2,377	133	19.8	1.33	52
\$2,378 - \$3,611	131	19.5	1.53	54
\$3,612 & over	138	20.5	1.69	51

Table A.7 Source of Income by Weekly Household Income Group

	Weekly Household Income Group					
	Total	Under \$1,092	\$1,093 - \$1,657	\$1,658 - \$2,377	\$2,378 - \$3,611	\$3,612 & Over
Total Households	673	141	130	133	131	138
Source of income:						
Wages and salaries	1,883.65	250.90	839.96	1,427.35	1,932.92	4,957.51
Self employment	189.55	37.97	74.82	115.54	231.52	486.67
Net rental income	131.43	23.52	62.77	75.33	189.67	304.91
Pensions, government and private	152.27	93.18	141.30	147.50	230.40	148.48
Investments	77.40	6.58	26.68	12.08	30.66	310.56
Other regular allowances	99.51	40.01	29.96	52.44	61.56	313.10
Imputed income from owner-occupancy	233.15	127.27	187.02	149.62	279.21	421.65
Total Household Income	2,766.96	579.43	1,362.51	1,979.88	2,955.95	6,942.87
Percentage Distribution						
Source of income:						
Wages and salaries	68.1	43.3	61.6	72.1	65.4	71.4
Self employment	6.9	6.6	5.5	5.8	7.8	7.0
Net rental income	4.8	4.1	4.6	3.8	6.4	4.4
Pensions, government and private	5.5	16.1	10.4	7.5	7.8	2.1
Investments	2.8	1.1	2.0	0.6	1.0	4.5
Other regular allowances	3.6	6.9	2.2	2.6	2.1	4.5
Imputed income from owner-occupancy	8.4	22.0	13.7	7.6	9.4	6.1
Total Household Income	100.00	100.00	100.00	100.00	100.00	100.00

Table A.8 Median Annual Household Income by Household Type, Sex, Highest Academic Qualification and Bermudian Status of Household Reference Person

2013 Median Annual Household Income

	\$
Household Type:	
One Person	67,800.00
Lone Parent	84,000.00
Two Parents	161,780.00
Adult Couple	139,500.00
Extended Family	114,990.00
Unrelated Persons	97,000.00
Sex:	
Male	101,200.00
Female	103,227.00
Highest Academic Qualification:	
None	52,000.00
School Leaving Certificate/diploma	87,456.00
Technical/Vocational Certificate	100,800.00
Bachelor Degree	143,500.00
Master Degree	159,780.00
Doctorate Degree	164,000.00
Professional Designation	177,009.00
Bermudian Status:	
Bermudian	96,209.00
Non Bermudian Permanent Resident	93,000.00
Non Bermudian Spouse of Bermudian	151,800.00
Non Bermudian Other	132,700.00



2013
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Report



GOVERNMENT OF BERMUDA
Cabinet Office

Department of Statistics