

Department of Statistics



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Bermuda's Social

DYNAMICS

JUNE 2004

Bermuda's Academic Standing Are You Qualified?

Other Features

Who's Minding Bermuda's Children?

Is International Business The Driver?



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INTRODUCTION

Bermuda's Social Dynamics features analyses about the social and demographic composition of the island's population. The main purpose of this report is to inform readers by focusing on selected topical issues. A variety of data sources are used in the analyses such as previous census results, surveys and administrative records to show past and current trends and future possibilities.

In this premiere edition, the featured topics are child care, education and international business. Child care and education are important issues in any society. Children must be supervised adequately during normal working hours. The school system provides this service along with education, but for toddlers other arrangements must be made. The nature of these arrangements depends on a number of factors that are addressed in this publication. Just like anywhere else in the world, education is a very important topic in Bermuda and is vital for job opportunities in the work force. International business is steadily increasing in importance as the competition in the job market intensifies. It is one of the fastest growing industries in Bermuda and there are a number of social issues that accompany this trend.

The information in this report will enable you to participate in informed discussions regarding child-care arrangements, the improvements in academic qualifications and international business careers.

Note: Percentages in some tables and graphs may not add up to 100% due to rounding.

FOREWORD

One of the main objectives of the Department of Statistics has always been to produce statistical information that is timely, relevant and of topical interest to stimulate discussion and facilitate informed decision-making. The primary aim of this report is to highlight significant changes that have occurred in the areas of education, childcare and international business from 1991 to the year 2000 when the decennial Censuses of Population and Housing were undertaken.

The Censuses provide such a wealth of information about Bermuda. It is our hope that the statistical analyses we have provided will spark greater interest in the understanding and use of the data across all sectors of the community.

This report is the fruit of the diligent work carried out by the Department's Social Statistician, Mrs. Melinda Williams; Statistical Officers, Ms. Marion Ezedemina, Mr. Vincent Williams-Savery and Mr. Ralph Bean Jr.; and, Trainee Statistician, Ms. Dhwanna Denwiddie. Their continued support and commitment to the Social Statistics work programme is greatly appreciated.

Valerie Robinson-James
Chief Statistician
June 2004

Highlights from 2000 Population and Housing Census

Who's Minding Bermuda's Children?

- Fifty-four percent of Bermuda's children were enrolled in a child-care facility
- Bermudian parents were twice as likely to send their children to a Government preschool than non-Bermudian parents
- Almost two-thirds of black toddlers attended a nursery
- Forty-three percent of white children were cared for in their own home
- The key factor influencing child-care arrangements in Bermuda is household income

Academic Standing: Are you Qualified for Bermuda's Fastest Growing Occupations?¹

- Bermuda's working population increased by 11% from 33,120 in 1991 to 36,878 in 2000
- Professional & technical and sales jobs were the fastest growing occupations
- Women made more academic improvements than men
- The educational gap between white men and black men was greater than the gap between white women and black women
- The non-Bermudian population had the largest effect on the rise in the number of degree holders

Is International Business Driving Bermuda's Work Force?¹

- Employment in international business increased by 66% from 1,914 in 1991 to 3,167 in 2000
- Bermudians held 58% of the jobs in international business
- Over half of international business workers were degree holders
- Six out of ten employees held professional, technical, administrative or managerial jobs
- The fastest growing jobs in international business were level one accountant, administrative assistant, underwriter and investment officer

¹ When not mentioned, changes refer to intercensal period, 1991 to 2000



Who's Minding Bermuda's Children?

Keep the children at home? Hire a live-in nanny? Or maybe, make packed lunches and send them to granny or a "sitter" or daycare! Public or private daycare? Decisions, decisions. Children are the future. For some parents, there is no choice – only home care is good enough for their toddlers! Other parents would love this option but feel they cannot afford it. Some parents who insist their children must interact with their peers to acquiring social skills early, prefer daycare for their children. How are Bermuda's children cared for? What type of child-care arrangements are most popular with Bermuda's parents?



Shifts in Child-Care Arrangements

According to the 2000 Census of Population and Housing, there were 4,265 children aged 0-5 years and not attending primary school. A little more than half of these children (54%) were enrolled in either a nursery, a daycare centre or preschool; 26% were cared for at home and 20% were cared for in another

private home. (Table 1) Have these arrangements changed since 1988? Contrary to what might be expected, the proportions in 1988 and 2000 did not change significantly, but the nature of the changes were somewhat surprising. The proportion of children enrolled in nurseries, daycare centres or preschools decreased by 7% between 1988 and 2000, while the proportion of those in private homes increased by 7%.

Defining Child-Care Arrangements

The collection of child-care data is fairly new for Bermuda. The first ever questions on child care were introduced in the 2000 Census. Prior to this, the only source of data on child care was the General Household Survey (GHS), conducted in 1988.

This report will focus on the main child-care arrangements for all children aged 0-5 years and not in primary school. There are three such categories:

1. Enrollment in a daycare centre, nursery or preschool
 - Public
 - Private
2. Cared for in own home
 - By parent
 - By other person

3. Cared for in another private home
 - With no more than 4 children
 - With 5 or more children

Options under the first and third category were added for the 2000 Census to provide more detail about parents' choices and therefore this data is not available for 1988. Despite this difference, the child-care data from the Census and GHS are generally comparable.

Note:

In some cases the child-care categories, in the following analysis, have been collapsed to protect the confidentiality of individual information.

Table 1
Main Child-Care Arrangements for Children Aged 0-5 Years Not Attending Primary School, 2000 and 1988

Type of Child-Care Arrangement	Number 2000	Percentage Distribution		Percentage- Point Difference 1988 - 2000
		2000	1988	
All Children	4,265	100	100	
Enrolled in nursery, daycare centre or preschool	2,292	54	61	-7%
Cared for in own home	1,109	26	23	+3%
-by parent	878	21	17	+4%
-by other person	231	5	6	-1%
Cared for in another private home	864 ¹	20	16	+4%

¹ Includes not stated

Source: 1988 General Household Survey and Population Census, 2000

There are a number of possible explanations for these reversals. In the past, there were fewer women in the workplace. Therefore the father was more likely to be the sole “bread winner” for the family. Women stayed home and tended to the children. However, over the decades the presence of women in the labour force has increased substantially. As a result, it has become more common for both parents to work. Consequently, the total labour force participation rate for Bermuda increased from 77% in 1970 to 85% in 2000. This was precipitated by the large increase from 63% to 80% in the women’s participation rate while the rate for men remained constant at 90% over the thirty-year period.

...the total labour force participation rate for Bermuda increased from 77% in 1970 to 85% in 2000.

In addition, single-parent households became increasingly common and grew in number by 11% between 1991 and 2000. Inevitably, as the primary guardian went to work, there was an increasing need for alternative child supervision.

In light of these social dynamics,

it is expected that Bermuda, with a high income per capita and full employment, would experience an increase in the proportion of children in daycare centres, nurseries or preschools. Yet the data show an opposite trend. Why was this?

Child-Care Arrangements by Bermudian Status and Race

A closer look at the population and child-care patterns showed a significant difference between the child-care arrangements for Bermudian children and those of non-Bermudian children. The most obvious were the considerably higher proportions of Bermudian children enrolled in daycare centres than being cared for in their own home, compared to a higher proportion of non-Bermudian children being cared for in their own home versus enrollment in daycare. (Table 2)

Defining Labour Force Participation Rate

The labour force participation rate is the percentage of the population seeking employment or currently employed. It can be calculated as follows:

$$\frac{\text{Labour Force Aged 16-64}}{\text{Population Aged 16-64}} \times 100$$

Table 2
Child-Care Arrangements for Children Aged 0-5 Not Attending Primary School by Race and Bermudian Status

Type of Child-Care Arrangement & Bermudian Status	Total	Race		
		Black	White	Mixed & Other ¹
Total	4,265	2,269	1,333	663
Cared for in own home	1,109	310	576	223
Cared for in another home	834	525	190	119
Enrolled in public nursery, daycare or preschool	653	495	77	81
Enrolled in private nursery, daycare or preschool	1,639	921	484	234
Not Stated	30	18	6	6
Bermudian				
Total	3,346	2,164	708	474
Cared for in own home	632	280	238	114
Cared for in another home	748	514	130	104
Enrolled in public nursery, daycare or preschool	581	471	44	66
Enrolled in private nursery, daycare or preschool	1,361	885	291	185
Not Stated	24	14	5	5
Non-Bermudian				
Total	919	105	625	189
Cared for in own home	477	30	338	109
Cared for in another home	86	11	60	15
Enrolled in public nursery, daycare or preschool	72	24	33	15
Enrolled in private nursery, daycare or preschool	278	36	193	49
Not Stated	6	4	1	1
Percentage Distribution				
Total	100	100	100	100
Cared for in own home	26	14	43	34
Cared for in another home	20	23	14	18
Enrolled in public nursery, daycare or preschool	15	22	6	12
Enrolled in private nursery, daycare or preschool	38	41	36	35
Not Stated	1	1	1	1
Bermudian				
Total	100	100	100	100
Cared for in own home	19	13	34	24
Cared for in another home	22	24	19	22
Enrolled in public nursery, daycare or preschool	17	22	6	14
Enrolled in private nursery, daycare or preschool	41	41	41	39
Not Stated	1	1	1	1
Non-Bermudian				
Total	100	100	100	100
Cared for in own home	52	29	54	58
Cared for in another home	9	11	10	8
Enrolled in public nursery, daycare or preschool	8	23	5	8
Enrolled in private nursery, daycare or preschool	30	34	31	26
Not Stated	1	4	**	1

¹Includes not stated

** Less than 1%

Source: Population Census, 2000

Fifty-eight percent or 1,942 Bermudian children attended a daycare centre, nursery or preschool. Bermudian parents (17%) were twice as likely to send their children to a Government daycare than non-Bermudian parents (8%). In the year 2000, only 19% of Bermudian children were taken care of in their own home. (Table 2, Figure 1 and Figure 2)

Conversely, the figures for the non-Bermudian population showed 38% of toddlers were enrolled in some form of daycare centre and 52% were looked after in their own home. Non-Bermudian children, therefore, were almost three times more likely to be cared for in their own home.

The proportions of children being looked after in another home were 22% for Bermudians and 9% for non-Bermudians. This could be due to the fact that Bermudians have family and friends they can hire to care for their children. This may be anyone

from a relative to a close friend who supervises his or her own children during the day. Non-Bermudians on the other hand, possibly have limited options for such an arrangement.

An examination of the three main racial categories (black, white, mixed and other races), showed the black population as the only group with almost two-thirds of its children (63%) enrolled in a nursery, daycare centre or preschool; 22% were in Government facilities. Additionally, 14% of black children were looked after in their own home. (Table 2) These figures differ considerably from those of the other two racial groups.

Table 2 shows that in the year 2000, there were 1,333 white children and 663 children of mixed races aged 0-5 years. Children in both racial groups were more likely to attend a private daycare facility, and if not, be cared for in their own home. Among

Definition of Mixed & Other Races

In the 1991 Census, the response categories for race were expanded to accommodate persons of mixed and other races. The mixed and other races category is comprised of persons of one the following racial groups:

- Black & White
- Black & Other
- White & Other
- Asian
- Other



Figure 1

Child-Care Arrangements for Bermudian Children, 2000

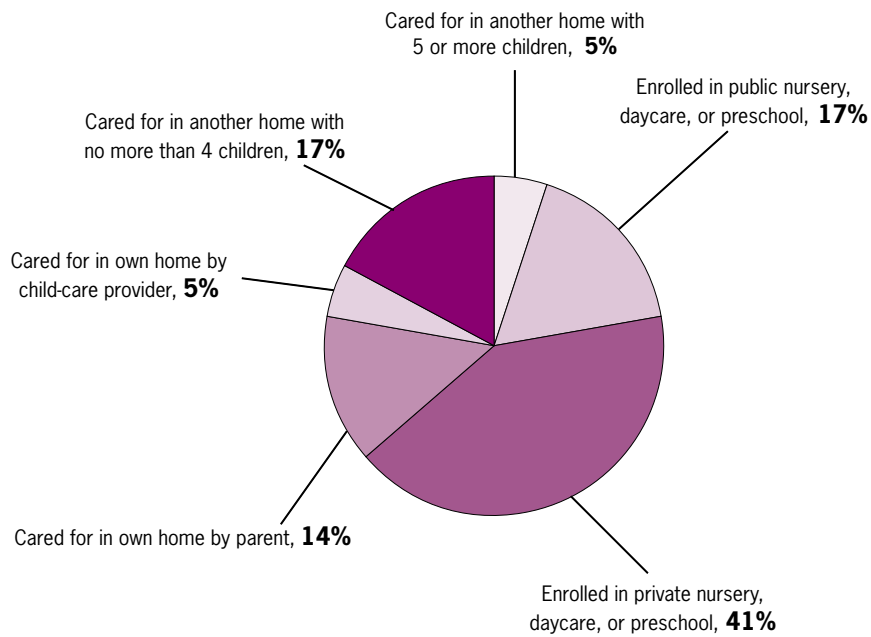
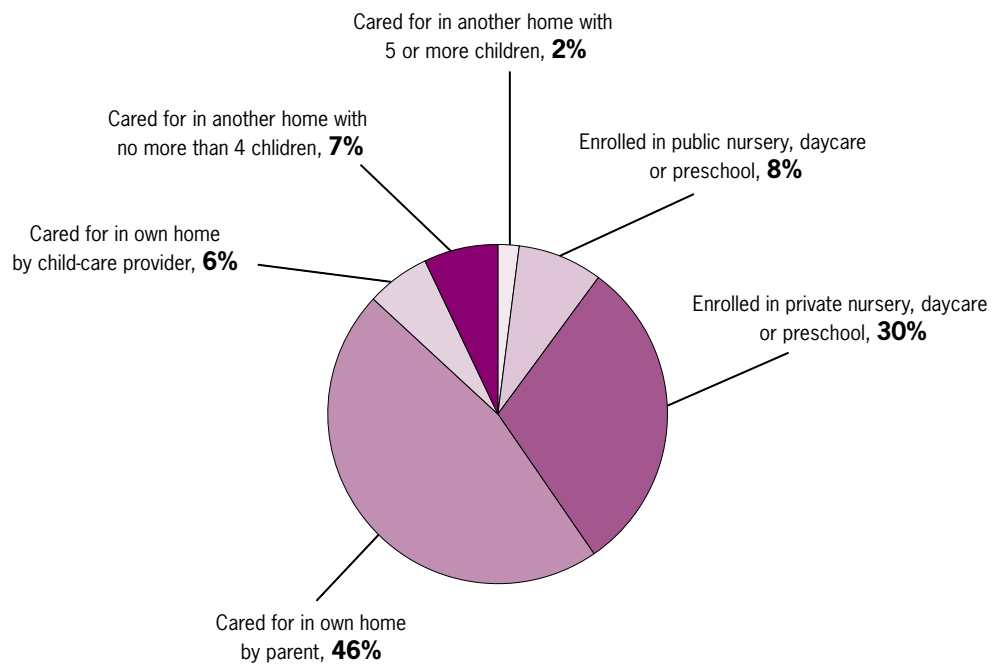


Figure 2

Child-Care Arrangements for Non-Bermudian Children, 2000



the white population, 43% of their children were cared for in their own home, while 36% were enrolled in a private nursery. One third of children of mixed and other races were being looked after in their own home; 35% were enrolled in a private facility.

Analysing the preschool population by Bermudian status and race highlights the influence of the non-Bermudian population on child-care statistics. The white non-Bermudian population had the greatest impact on the number of toddlers staying at home. Fifty-four percent or 338 of white non-Bermudian children and 58% or 109 of mixed and other race non-Bermudian children were cared for in their own home. In contrast, this option was chosen by black non-Bermudians and white Bermudians parents about a third of the time. Among the black Bermudian population only 13% of black children had this type of supervision. (Table 2)

The level of household income, accounts for the large number of non-Bermudian children cared for in their own home. The cost of living in Bermuda is high, requiring in most cases, that all capable household members find work to generate the income needed to maintain the standard of living. In many cases, these contract workers have well-paying professional, technical, administrative or managerial jobs and can, therefore, maintain a high standard of living even with only one person working.

An examination of households with preschoolers by race of household reference person, revealed that 35% of white households had annual household incomes of \$144,000 or more. (Table 3) This distribution was influenced primarily by white non-Bermudians where nearly 40% of households fell in this income range.

Among black households, 14% had annual household incomes in this category.

Households of mixed and other races fared slightly better than black households with 16% earning an income of \$144,000 or more. Black and mixed and other race Bermudian households on average had a higher annual household income than black and mixed and other race non-Bermudian households.

The data indicates that it is more likely that a white family with an annual household income of \$144,000 or more could live comfortably on the income of one person. Hence, this is one reason why there are significantly more white children being cared for in their own home than both the black and mixed and other racial groups.

The level of household income, accounts for the large number of non-Bermudian children cared for in their own home.

Additionally, those toddlers who stayed at home were supervised by a parent; very few had designated care providers. This was true for the entire population regardless of race or Bermudian status. The very few households that did have designated caregivers for their children were primarily white non-Bermudian households that fell in the highest income range.

In addition to household income, housing subsistence also gives families more disposable income and, therefore, further options regarding the supervisory arrangements for their preschoolers. This is important because according to the Household Expenditure Survey 1993, expenditure on housing comprised 27.7% of weekly household consumption. In 2000, 63% of non-Bermudian householders that received housing subsidies, worked in professional, technical, administrative or managerial occupations; while only 11% of Bermudian householders in those positions were such recipients.

Another reason why non-Bermudian children are more likely to be cared for in their own home results from differing household composition between Bermudians and non-Bermudians. In 2000, eighty-six percent of non-Bermudian preschoolers lived in two-parent households, while 57% of Bermudian children had this type of living arrangement. (Table 4) Of those children that lived in two-parent households, nearly half (49%) of non-Bermudian children remained at home with a parent, while this was the choice for 18% of Bermudian children. (Source: Population Census, 2000)

Irrespective of Bermudian status, there were very high proportions of white children living in two-parent households. Black children and children of mixed races were primarily living in two-parent households and extended households. (Table 4) This vast difference indicates that household type also influences the child-care arrangements that parents make for their children.

Table 3
Annual Household Income of Households with Preschoolers by Bermudian Status and Race of Household Reference Person, 2000

Annual Household Income	Race			
	All Races	Black	White	Mixed & Other ¹
Total	3,483 ¹	1,939 ¹	1,150	394 ¹
Under \$36,000	272	154	68	50
\$ 36,000 - \$ 71,999	905	556	207	142
\$ 72,000 - \$107,999	1,011	638	281	92
\$108,000 - \$143,999	559	316	197	46
\$144,000 +	728	269	397	62
	Bermudian			
Total	2,603	1,830	533	240
Under \$36,000	172	137	20	15
\$ 36,000 - \$ 71,999	691	517	88	86
\$ 72,000 - \$107,999	840	611	163	66
\$108,000 - \$143,999	440	301	108	31
\$144,000 +	455	259	154	42
	Non-Bermudian			
Total	878	109	617	152
Under \$36,000	100	17	48	35
\$ 36,000 - \$ 71,999	214	39	119	56
\$ 72,000 - \$107,999	171	27	118	26
\$108,000 - \$143,999	119	15	89	15
\$144,000 +	273	10	243	20
	Percentage Distribution			
Total	100	100	100	100
Under \$36,000	8	8	6	13
\$ 36,000 - \$ 71,999	26	29	18	36
\$ 72,000 - \$107,999	29	33	24	23
\$108,000 - \$143,999	16	16	17	12
\$144,000 +	21	14	35	16
	Bermudian			
Total	100	100	100	100
Under \$36,000	7	8	4	6
\$ 36,000 - \$ 71,999	27	28	17	36
\$ 72,000 - \$107,999	32	33	31	28
\$108,000 - \$143,999	17	16	20	13
\$144,000 +	18	14	29	18
	Non-Bermudian			
Total	100	100	100	100
Under \$36,000	11	16	8	23
\$ 36,000 - \$ 71,999	24	36	19	37
\$ 72,000 - \$107,999	20	25	19	17
\$108,000 - \$143,999	14	14	14	10
\$144,000 +	31	9	39	13

¹ Includes not stated

Source: Population Census, 2000

Table 4
Households with Preschoolers by Bermudian Status and Race of Household Reference Person, 2000

Bermudian Status and Household Type	Race			
	Total	Black	White	Mixed & Other ¹
Total				
Total	4,265	2,269	1,333	663
Two Parents	2,684	1,035	1,194	455
One Parent	451	350	35	66
Extended Households	839	716	35	88
Other ¹	291	168	69	54
Bermudian				
Total	3,346	2,164	708	474
Two Parents	1,898	980	611	307
One Parent	427	337	30	60
Extended Households	787	688	26	73
Other ¹	234	159	41	34
Non-Bermudian				
Total	919 ¹	105	625	189
Two Parents	786	55	583	148
One Parent	24	13	5	6
Extended Households	52	28	9	15
Other ¹	57	9	28	20
Percentage Distribution				
Total				
Total	100	100	100	100
Two Parents	63	46	90	69
One Parent	11	15	3	10
Extended Households	20	32	3	13
Other ¹	7	7	5	8
Bermudian				
Total	100	100	100	100
Two Parents	57	45	86	65
One Parent	13	16	4	13
Extended Households	24	32	4	15
Other ¹	7	7	6	7
Non-Bermudian				
Total	100 ¹	100	100	100
Two Parents	86	52	93	78
One Parent	3	12	1	3
Extended Households	6	27	1	8
Other ¹	6	9	5	11

¹Includes not stated

Source: Population Census, 2000

Summary

As more parents enter the labour force, they are faced with the decision of what type of supervision to arrange for their young ones. In 2000, nurseries, daycare centres or preschools continued to be the most popular child-care arrangement in Bermuda. Of the 4,265 children aged 0-5 years, 54% were placed in these types of facilities. Parents of Bermudian children were more likely to choose structured child-care facilities rather than home care by a parent or child-care provider.

More than half the black children attended a daycare facility while most white children and children of mixed and other races remained at home. Census data shows that income disparity by race and Bermudian status is a key determining factor for child-care arrangements in Bermuda. The extent of its impact is beyond the scope of this report but could be an interesting future study.

Academic Standing

Are You Qualified for Bermuda's Fastest Growing Occupations?

You've just arrived with a few minutes to spare before your interview. You are dressed professionally with resume in hand, anxious to make a good impression. Will your academic qualifications make you a suitable candidate for one of Bermuda's fastest growing occupations? What will distinguish you from others who are competing for this position? Are you adequately equipped to meet the demands of the job with your current knowledge and skills? These are some of the questions that you may become pre-occupied with when seeking employment.



What are the Fastest Growing Occupations in Bermuda?

In the year 2000, the total working population stood at 36,878 persons. (Table 1) Of this total, there were 7,740 persons employed as professional, technical and related personnel while 2,898 were occupied in sales positions. The growth of these two occupational groups outpaced all others during the intercensal period 1991 to 2000. The number of professional and technical positions increased substantially by 42% but was surpassed by a 48% increase in the number of jobs in the sales group.

Table 1
Working Population by Major Occupational Group, 2000 and 1991

Major Occupational Group	Number		Percentage Distribution		Percentage Change
	2000	1991	2000	1991	1991-2000
Total	36,878	33,120	100	100	+11%
Professional, Technical & Related	7,740	5,440	21	16	+42%
Administrative & Managerial	4,055	4,460	11	13	-9%
Clerical	7,049	6,774	19	20	+4%
Sales	2,898	1,959	8	6	+48%
Service	6,532	6,485	18	20	+1%
Production, Transport & Related	7,721	7,003	21	21	+10%
Other and Not Stated	883	999	2	3	-12%

Source: Population Census, 1991 and 2000

The leading occupations within the sales category were investment officer, retail sales clerk and sales assistant. (Table 2) These jobs were responsible for nearly two thirds or 63% of the increase in sales positions during the decade. Together the three occupations provided a total of 593 new jobs.

The fastest growing professional, technical and related jobs were level one accountant, underwriter and pre-school paraprofessional, which together provided an increase of close to one thousand jobs during the period 1991 to 2000.

As a result of the major shifts into these types of occupations, the last 9 years saw a significant growth in the number of workers employed in the following industries:

- Business Services (+89%)
- International Business (+66%)
- Real Estate (+58%)
- Manufacturing (+35%) and
- Education, Health & Social Work (+32%)

**Table 2
Fastest Growing Occupations, 2000 and 1991**

Occupation	2000	1991	Absolute Change 1991 - 2000
Professional, Technical & Related			
Accountant I	1,105	457	+648
Underwriter	275	100	+175
Pre-school Paraprofessional	227	57	+170
Lawyer	332	164	+168
Administrative & Managerial			
General Administration (Manager)	596	287	+309
Marketing (Manager)	692	531	+161
Clerical			
Administrative/Personal Assistant	1,408	370	+1,038
Senior Bookkeeper	413	257	+156
Receptionist	396	261	+135
Sales			
Investment Officer	302	37	+265
Sales Clerk, Retail Trade	1,215	1,048	+167
Sales Assistants and Other Sales Persons	192	31	+161
Cleaner/Houseman	485	351	+134
Trust Officer	154	23	+131
Service			
Nursing Aide (includes orderly)	378	239	+139
Nursemaid/Nanny	341	203	+138
Production, Transport & Related			
Production/Operations (Manager)	312	126	+186
Handyman/Utilityman	416	245	+171
Landscape Gardener	354	204	+150
Supervisor/Foreman (Construction)	290	159	+131

Source: Population Censuses, 1991 and 2000

Limitations of this Report

This report will focus on the highest level of educational attainment that occurred in two major occupational groups, namely: professional, technical & related and sales. This exclusivity by no means implies that the contribution of qualified persons working in other occupations is not important, but in 2000, the growth in professional, technical & related and sales jobs was almost four times greater than the growth that took place in the all jobs category. The target population is 16 years and older.



Are we Better Prepared to Fill these Jobs Now Than a Decade Ago?

During the nineties, Bermuda's population aged 16 years and over showed significant improvements in educational attainment. The proportion of degree holders climbed from 13% to 20% and the proportion of persons with no qualifications declined by 9%. (Table 3)

At the same time, there was an increase in professional jobs such as level one accountants and underwriters, which suggests that perhaps the population 16 years and older were equipping themselves to fill higher-level positions in the workforce. Between 1991 and 2000 a total of 3,908 persons acquired degrees, a sharp increase of 67%. (Table 3) Of this total, 58% were women.

The Battle of the Sexes

A higher proportion of females armed themselves academically to move up the corporate ladder. By the end of the decade, the total number of female degree holders reached 5,141, an increase of 78%. The number of male degree holders climbed by 56% to

4,624. However, the proportion of male and female degree holder was the same (20%) in the year 2000.

...proportion of degree holders climbed from 13% to 20% and the proportion of persons with no qualifications declined by 9%.

The growth in the number of women achieving academically continued to outpace the men at the non-degree level as well. Thirty percent or 1,447 more women received either a technical, vocational or associate degree certificate in 2000. Men, totalling 987, were four percentage points behind. (Table 3)

While the level of qualifications improved among the sexes, the growth in the number of women in professional and technical jobs

(47%) surpassed the growth in the number of men (37%) who held these positions. In contrast, the number of men in sales increased by 67%, while the number of women in sales rose by 38%. (Source: Population Censuses, 1991 and 2000)

Women in professional and technical jobs were primarily nurses, level one accountants, and primary school teachers; while the increase in men was concentrated in level one accountants, lawyers, and underwriters. As one would expect, a higher proportion of women (51%) were employed as sales clerks compared to 27% of men. Also, 17% of men were employed as investment officers in contrast to 7% of women. (Source: Population Census, 2000)

At the non-tertiary level, there were also academic advancements for both males and females. The proportion of persons 16 years and older with no qualifications or a school leaving certificate declined from 68% to 57%. The major shift was among those with no certificates: the number of females in the category fell by 19% and males by 16%. As a result of this reduction, only 26% or 6,628 females were classified as having no qualifications compared to 31% or 7,355 males. (Table 3)

Table 3
Population Aged 16 Years and Older by Sex and Highest Educational Qualification, 2000 and 1991

Highest Educational Qualification	Number		Percentage Distribution		Percentage Change
	2000	1991	2000	1991	1991 - 2000
Total					
All Qualifications	49,465	46,348	100	100	+7%
None	13,983	16,983	28	37	-18%
School Leaving Certificate	14,143	14,535	29	31	-3%
Tech./Voc./Assoc.	10,989	8,555	22	18	+28%
Degree	9,765	5,857	20	13	+67%
Other/Not Stated	585	418	1	1	+40%
Male					
All Qualifications	23,519	22,291	100	100	+6%
None	7,355	8,792	31	39	-16%
School Leaving Certificate	6,477	6,557	28	29	-1%
Tech./Voc./Assoc.	4,744	3,757	20	17	+26%
Degree	4,624	2,965	20	13	+56%
Other/Not Stated	319	220	1	1	+45%
Female					
All Qualifications	25,946	24,057	100	100	+8%
None	6,628	8,191	26	34	-19%
School Leaving Certificate	7,666	7,978	30	33	-4%
Tech./Voc./Assoc.	6,245	4,798	24	20	+30%
Degree	5,141	2,892	20	12	+78%
Other/Not Stated	266	198	1	1	+34%

Source: Population Censuses, 1991 and 2000

Racial Disparities in Academic Achievement

An analysis of academic achievement by race revealed that 65% of blacks 16 years and older fell below the tertiary level. Of this, 34% had not graduated from high school, while 31% had. (Table 4) Similarly 57% of persons of mixed races had achieved up to a high school certificate. Only 44% of whites had academic qualifications below the tertiary level.

At the post-secondary level, 34% of blacks completed their academic requirements. For every eight blacks only one was a university graduate. In contrast, 55% of whites attained tertiary-level qualifications and 1 out of 3 were degree holders. This was almost three times higher than the ratio for blacks. Persons of mixed races fared better than blacks but not as well as whites. Forty-four percent had acquired qualifications beyond high school certificate and 1 out of 5 had attained at least a bachelor's degree. Regardless of educational levels, higher academic qualifications

were more likely achieved by whites 16 years and older.

Within the female population, white women and women of mixed races outpaced black women in obtaining technical certificates, diplomas or degrees.

- 55% white women
- 43% mixed women
- 37% black women

The gap between whites, persons of mixed races and blacks was even wider for males with technical

**Table 4
Population Aged 16 Years and Older by Race, Sex and Highest Educational Qualification, 2000**

Highest Educational Qualification	Race				Percentage Distribution			
	Total	Black	White	Mixed ¹	Total	Black	White	Mixed ¹
All Qualifications	49,465	26,761	17,544	5,160	100	100	100	100
None	13,983	9,099	3,505	1,379	28	34	20	27
School Leaving Certificate	14,143	8,321	4,297	1,525	29	31	24	30
Tech./Voc./Assoc.	10,989	5,862	3,988	1,139	22	22	23	22
Degree	9,765	3,154	5,570	1,041	20	12	32	20
Other/Not Stated	585	325	184	76	1	1	1	1
Male								
All Qualifications	23,519	12,434	8,508	2,577	100	100	100	100
None	7,355	4,768	1,847	740	31	38	22	29
School Leaving Certificate	6,477	3,836	1,910	731	28	31	22	28
Tech./Voc./Assoc.	4,744	2,412	1,746	586	20	19	21	23
Degree	4,624	1,243	2,903	478	20	10	34	19
Other/Not Stated	319	175	102	42	1	1	1	1
Female								
All Qualifications	25,946	14,327	9,036	2,583	100	100	100	100
None	6,628	4,331	1,658	639	26	30	18	25
School Leaving Certificate	7,666	4,485	2,387	794	30	31	26	31
Tech./Voc./Assoc.	6,245	3,450	2,242	553	24	24	25	21
Degree	5,141	1,911	2,667	563	20	13	30	22
Other/Not Stated	266	150	82	34	1	1	1	1

¹ Includes other races and not stated

Source: Population Censuses, 1991 and 2000

certificates, diplomas or degrees.

- 55% white men
- 42% mixed men
- 29% black men

Simultaneously, the number of blacks and whites in professional & technical jobs rose by 38% and 31%, respectively. In the sales category a similar correlation was noted. Blacks increased in number by 42%, while whites rose by 36%. The number of persons of mixed and

other races in both professional and sales occupations surged three and a half times since 1991, and they comprised 9% of each of these jobs. (Source: Population Censuses, 1991 and 2000)

Blacks did extremely well in filling positions such as pre-school paraprofessionals, level one accountants and middle school teachers. Whereas, the number of white level one accountants increased almost four times faster

than black accountants. Other areas of improvement for whites occurred in the professions of underwriters and lawyers. The occupational growth from 1991 to 2000 for the top professional and technical jobs by race in absolute terms, was as follows:

Blacks

- Pre-school Paraprofessional (+129)
- Accountant I (+84)
- Middle School Teacher (+83)

Whites

Accountant I (+479)
 Underwriter (+128)
 Lawyer (+91)

Mixed

Accountant I (+79)
 Register Nurse (+25)
 Primary Education Teacher (+25)

In the sales group, there were further differences in the occupational growths. Whites advanced as investment officers, brokers and trust officers, while blacks and persons of mixed races experienced significant growth as sales assistants, sales clerks and investment officers.

The occupational growth in absolute terms was as follows:

Blacks

Sales Assistant (+129)
 Sales Clerk (+96)
 Investment Officer (+86)

Whites

Investment Officer (+150)
 Broker (+67)
 Trust Officer (+54)

Mixed

Sales Clerk (+66)
 Investment Officer (+25)
 Sales Assistant (+22)

Are Bermudians Progressing Academically?

Compared to 1991, more Bermudians had acquired technical certificates and degrees in the year 2000 rising by 4% and 6%, respectively. Additionally, there was a decline of 9 percentage points in the proportion of Bermudians with no academic qualifications from 41% in 1991 to 32% in 2000. (Table 5) These academic improvements impacted significantly on the number of Bermudians in professional & technical and sales positions which was boosted by 44% and 45%, respectively. (Source: Population

Censuses, 1991 and 2000)

The leading occupations in which there was significant growth in employment by Bermudians in absolute terms, are listed below:

Professional & Technical

Accountant I (+172)
 Pre-school Paraprofessional (+155)
 Lawyer (+101)

Sales

Sales Clerk (+186)
 Sales Assistant (+160)
 Investment Officer (+152)

By the end of the nineties, the non-Bermudian educational profile was similar to that of Bermudians. There was a decline of 6 percentage points for those having no certification at all. Also, the proportion of non-Bermudian degree holders rose significantly from 25% to 38%. As such, the non-Bermudian population appears to have had the greater impact on the

Table 5
Population Aged 16 years and Older by Highest Educational Qualification and Bermudian Status, 2000 and 1991

Highest Qualification Educational	Total ¹	Number		Percentage Distribution		
		Bermudian	Non-Bermudian	Total	Bermudian	Non-Bermudian ¹
2000						
All Qualifications	49,465	38,362	11,059	100	100	100
None	13,983	12,350	1,630	28	32	15
School Leaving Certificate	14,143	11,916	2,227	29	31	20
Tech./Voc./Assoc.	10,989	8,150	2,835	22	21	26
Degree	9,765	5,572	4,192	20	15	38
Other/Not Stated	585	374	175	1	1	2
1991						
All Qualifications	46,348	36,097	10,232	100	100	100
None	16,983	14,844	2,134	37	41	21
School Leaving Certificate	14,535	11,648	2,879	31	32	28
Tech./Voc./Assoc.	8,555	5,981	2,572	18	17	25
Degree	5,857	3,333	2,522	13	9	25
Other/Not Stated	418	291	125	1	1	1

¹ Includes not stated

Source: Population Censuses, 1991 and 2000

rise in the number of degree holders, a position clearly attributable to the recruitment of professionals in the international business and business services sectors.¹ As a result, the number of professional, technical & related jobs and sales positions held by non-Bermudians climbed by 40% and 69%, respectively.

The fastest growing occupations for non-Bermudians in absolute terms, for the two occupational groups were:

Professional & Technical

Accountant I (+477)
Underwriter (+88)
Lawyer (+67)

Sales

Investment Officer (+113)
Broker (+45)
Trust Officer (+39)

¹ For more information on international business read the report "Is International Business Driving Bermuda's Work Force?"

Conclusion

Over the nine-year period, there was an increasing number of persons 16 years and older who succeeded in enhancing their educational achievement. In 1991, 31% of this population had at least a technical certificate. By the year 2000 the proportion had risen to 42%. All segments of the community advanced academically regardless of gender, Bermudian status and race. The most significant strides, however, were made by females, whites and non-Bermudians. This is attributed, in part, to the influx of foreign-born workers to fill both professional, technical & related and sales jobs in the international business and business services industries. As a result of the collective improvements, employees were better able to position themselves to enter some of the fastest growing occupations.



Is International Business Driving Bermuda's Work Force?

"Exempted" companies, "off-shore" companies and "overseas" companies are phrases used interchangeably by residents of Bermuda to refer to companies engaged in international business activity. Yet, the average lay person knows little about this sector and its employment composition.

Dr. Brian Archer, in his report, The International Companies 2000 noted that there were 12,567 international companies registered in Bermuda in the year 2000.¹ During the same period, the 2000 Census of Population and Housing reported a total of 3,167 persons working in this industry. This total represented 9% of the working population; but more significantly, the growth in employment for this industry between 1991 and 2000 surged 66%. Roughly 1,250 persons entered international business during the nineties.

International Business: A Leading Economic Contributor

International business activity was the largest contributor to economic growth in Bermuda during the year 2000. This sector accounted for 15% of real Gross Domestic Product (GDP). The strong increase of 77% in the total number of international companies registered in Bermuda between 1991 and 2000 parallels the sizeable growth in the number of jobs available in this sector during the same period. But where are these companies? If

we look around the city of Hamilton they may be difficult to find. This is because a substantial 97% of those registered companies had no physical presence in Bermuda. Business was being conducted by locally-based management and accounting firms on their behalf. The remaining 3% with a physical presence occupied office space and employed staff in Bermuda. Yet, with only 3% of these companies resident, to what extent could the labour force be affected?

The thriving expansion of so many international businesses on the Island has influenced many persons to steer their careers towards a future in this industry. Job seekers seem to want to work for an 'exempt company' and this is evidenced by the significant growth in employment for this industry compared with the declines or stagnant levels of employment in other industries during the intercensal period. (Table 1) The hotel sector experienced the largest decline in employment levels of 22% in 2000. Could there have been a shift of these workers into the international sector?

Robert Stewart in his book A Guide to the Economy of Bermuda, stated that many employees affected by the decline in tourism still provide similar services but for international companies.

¹ Archer, Brian, International Companies 2000, p.1.



International business activity was the largest contributor to economic growth in Bermuda during the year 2000.

Table 1
Working Population by Economic Activity, 2000 and 1991

Type of Economic Activity	Number		Percentage Distribution		Percentage Change
	2000	1991	2000	1991	1991-2000
Total	36,878	33,120	100	100	+11%
Agriculture & Fishing	573	599	2	2	-4%
Manufacturing	1,176	869	3	3	+35%
Electricity, Gas & Water	425	521	1	2	-18%
Construction	3,792	3,426	10	10	+11%
Wholesale & Retail Trade & Repair Services	4,773	4,842	13	15	-1%
Hotels	2,738	3,496	7	11	-22%
Restaurants	1,559	1,206	4	4	+29%
Transport & Communication	2,843	2,681	8	8	+6%
Financial Intermediation	2,791	2,598	8	8	+7%
Real Estate	454	287	1	1	+58%
Business Services	3,198	1,692	9	5	+89%
Public Administration	2,510	2,382	7	7	+5%
Education, Health & Social Work	4,026	3,055	11	9	+32%
Other Community Services	2,762	3,302	8	10	-16%
International Companies	3,167	1,914	9	6	+66%
Not Stated	91	250	**	1	

** Less than 1%

Source: Population Censuses, 1991 and 2000

“Rather than serve meals for tourists, cooks and chefs now serve lunch in Hamilton restaurants or delis for employees of exempt companies. Bellmen no longer move suitcases into hotel rooms, but deliver packages to companies on behalf of Federal Express or UPS. Maids do not make-up beds and clean rooms in hotels, but now provide cleaning services to offices.”²

Many individuals who have been displaced by the downturn in the tourism industry will not automatically become prospective employees for the international business sector. Re-training is needed. However, in the short term, these workers are being hired by businesses that serve the international business sector.

²Stewart, R. *A Guide to the Economy of Bermuda*. p.220

The hotel sector experienced the largest decline in employment levels of 22% in 2000.

International Business: What Is It?

The term international business refers to overseas companies that have “offshore” offices here in Bermuda. They are attracted to Bermuda because of its modern infrastructure, sophisticated communication systems, political and economic stability and

proximity to North America.

There are four types of international businesses:

- exempted companies
- exempted partnerships
- permit companies and
- overseas partnerships

In the year 2000, ninety-two percent of “offshore” companies were “exempted” companies. Of these, investment holding companies were the largest group, 43%, and insurance companies the second largest, 13%.

Defining Types of International Businesses

Exempted Company

An Exempted Company is a company incorporated and owned predominantly by non-Bermudians for the purpose of conducting business outside Bermuda from within Bermuda. Exempted companies are so called because they are exempted from those provisions of Bermuda law applicable to a Local Company which stipulate that at least 60% of the equity of the company must be beneficially owned by Bermudians.

Permit Company

A Permit Company is an overseas company, i.e. one that is incorporated in a jurisdiction other than Bermuda, with a permit issued by the Minister of Finance of the Government of Bermuda authorizing it to “engage in or carry out any trade or business in Bermuda”.

An overseas company will be deemed to be engaging in, or carrying on, a trade or business in Bermuda if it occupies premises in Bermuda, or if it makes known by way of advertisement or by an insertion in a directory, or by means of letterheads, that it may be contacted at a particular address in Bermuda, or if it is otherwise seen to be engaging in, or carrying on, a trade or business in or from Bermuda on a continuing basis.

Partnerships

Under Bermuda law, a partnership is the relationship that subsists between people carrying on business in common with a view to a profit. Two types of partnerships may be created:

- ordinary or general partnerships; and
- limited partnerships

Bermuda partnerships are also classified to distinguish those formed by Bermudians to trade locally and those formed by non-Bermudians to carry on business outside Bermuda from their place of business in Bermuda. The latter category, known as Exempted Partnerships will usually consist exclusively of partners who do not possess “Bermudian status” within the meaning of the Bermuda Immigration and Protection Act 1956. In order to qualify to be registered as an exempted partnership, one or more of the partners must be: -

- an individual who does not possess Bermudian status;
- a company which is not a local company; or
- a person who is not otherwise Bermudian.

Exempted partnerships may be either general or limited partnership.

Since July 1995, Bermuda law has permitted the registration in Bermuda, on a permit basis, of Overseas Partnerships. An overseas partnership is a partnership formed under the law of a jurisdiction other than Bermuda. While an overseas partnership is not a Bermuda partnership in the same sense as an exempted partnership, it will maintain a registered office and a place of business in Bermuda under the authority of a permit issued by the Minister of Finance.

Bermuda partnerships do not have separate legal personality distinct from their partners; they are essentially contractual relationships between the partners. Nevertheless, for all practical purposes, a Bermuda partnership can function as an “entity”. It may sue and be sued and carry on business in its own name.

Courtesy of Appleby Spurling Hunter

Rapid Expansion

As stated previously, 3,167 or 9% of Bermuda’s working population was employed in international business. The volume of workers in this industry ranked fifth in size behind wholesale and retail, education, health & social work, construction and business services industries. Over the decade the proportion of international business workers grew by 3 percentage points from 6% in 1991 to 9% in 2000. (Table 1) The rivalry in growth was with the business services sector only, whose workforce rose by 4 percentage points.

The 2000 Census report states, “As the activities of international companies expanded, so did those businesses that provided their support services”.³ Some of these support businesses included banks, accounting firms, management firms, law firms and government. Archer in his report on international businesses indicated that during the year 2000, international companies and their visitors maintained over 9,450 jobs in Bermuda and influenced severely a further 4,670.

³ Department of Statistics, Report on the 2000 Census of Population & Housing. p.61

Profile of International Business Employees

The 2000 Census data reveals that the median age for employees in the international business industry was 37 years compared with 39 years for all industry groups. Therefore slightly younger employees were attracted to the international business sector. Interestingly enough, the workforce entrants were even younger in 1991 having a median age of 34 years.

During the nineties, more men entered the industry. Males now account for 56% of the workforce in this sector compared to 38% in 1991. (Table 2) The proportion of women working in international business during the past nine years declined.

In 2000, the majority of employees in international business were Bermudians (58%) but the proportion of non-Bermudians increased from 37% in 1991 to 42%. In total, whites comprised 60% of all employees. This is partially explained by the fact that 89% of foreign-born international business workers were from the following countries: United Kingdom, United States, Canada and other European countries.

In the year 2000, just over half of international business employees were degree holders. Six out of ten employees in this industry held professional, technical, administrative or managerial jobs. This compared to five out of ten in 1991. Less than 5% of persons working in the industry worked part time and almost a third worked 50 hours or more a week. As a result of their higher level of education, specialized jobs and long working hours the median annual personal income for persons employed in this industry was \$58,904 compared with \$38,160 for employees in all occupations.

Table 2
Characteristics of All Workers, 2000 and 1991

	International Business Workers		All Occupations	
	2000	1991	2000	1991
Total	3,167	1,914	36,878	33,120
Median Age	37	34	39	36
	%		%	
Both Sexes	100	100	100	100
Male	56	38	52	52
Female	44	62	49	48
Bermudian Status				
Bermudian	58	63	77	77
Non-Bermudian	42	37	24	23
Race	100	100	100	100
Black	31	39	55	57
White	60	57	34	38
Mixed & Other	8	3	10	5
Educational Attainment				
High School or less	25	39	52	64
Diploma	24	29	25	21
Degree	51	31	22	15
Occupation				
Professional, Technical & Related	39	25	21	16
Administrative & Managerial	22	26	11	14
Clerical	27	40	19	21
Sales	10	4	8	6
Service	1	1	18	20
Production, Transport & Related	1	2	21	21
Hours Worked				
Part time*	4	6	11	11
Full time	96	94	88	88
50 hours and more	32	16	21	14
Average hours	44	39	41	39
Annual Personal Income	100	..	100	..
Under \$24,000	5	..	21	..
\$24,000 - \$31,999	4	..	16	..
\$32,000 - \$39,000	10	..	17	..
\$40,000 - \$47,999	13	..	15	..
\$48,000 - \$55,999	13	..	10	..
\$56,000 - \$61,999	9	..	6	..
\$62,000 - \$75,999	11	..	6	..
\$76,000+	35	..	10	..
Median Annual Personal Income	\$58,904	\$35,988	\$38,160	\$26,040

.. Not available

*Less than 35 hours

Source: Population Censuses, 1991 and 2000

Fastest Growing Occupations in International Business

As a result of expansion in international business, the industry's fastest growing jobs in absolute terms were level one accountants, underwriters, general managers, managers, administrative/personal assistants, senior bookkeepers/night auditors, investment officers and brokers. (Table 3)

Professionals in International Business

Between 1991 and 2000, the number of professional, technical and related workers in international business soared by 158% or 755 persons. (Table 4) Although non-Bermudians outnumbered Bermudians acquiring jobs in the professional category, over five hundred Bermudians (563) found employment in this industry. A closer look at the occupational composition of these workers, reveals that the number of non-Bermudians in this category grew at a faster rate (175%) than the number of Bermudians (140%). However, both work populations made significant strides and more than doubled the 65% increase for the all occupations category. Among Bermudians that were employed as professionals, there were more black females than white. In contrast, there were more white Bermudian males employed as professionals than black.

The top three occupations for Bermudians and non-Bermudians in international business were as follows:

Bermudians

Accountant I (127)
Underwriter (125)
Accountant III (86)

Table 3
Fastest Growing Occupations in International Business, 2000 and 1991

Selected Occupations	2000	1991	Absolute Change 1991- 2000
Professional, Technical & Related			
Accountant I ¹	479	171	+308
Underwriter	231	56	+175
Actuary	61	10	+51
Accountant II ²	112	72	+40
Lawyer	32	2	+30
Accountant III ³	94	66	+28
Computer Analyst	34	9	+25
Computer Programmer	32	14	+18
Administrative & Managerial			
General Manager	109	47	+62
Manager	81	45	+36
Finance Manager	123	90	+33
Data Processing/Computer Centre Manager	44	15	+29
Clerical			
Administrative/Personal Assistant	336	109	+227
Senior Bookkeeper/Night Auditor	83	40	+43
Receptionist	50	26	+24
Sales			
Investment Officer	145	10	+135
Broker	106	39	+67
Trust Officer	23	0	+23

¹ Accountants with professional designations ³ Accountants with no certification or degree
² Accountants with degree in accounting Source: Population Censuses, 1991 and 2000

Non-Bermudians

Accountant I (352)
Underwriter (106)
Actuary (54)

Level one accountants and underwriters were the predominant professions for Bermudians and non-Bermudians. Seventy-three percent of all level one accountants were non-Bermudian, while 54% of all underwriters were Bermudian. Males comprised 56% of all level one accountants and 58% of all underwriters. (Source: Population Census, 2000)

...the number of professional, technical and related workers in international business soared by 158%.

Table 4
Population Aged 16 Years and Older Working in International Business by Occupational Group and Bermudian Status, 2000 and 1991

Occupational Group & Bermudian Status	Number		Percentage Distribution		Percentage Change
	2000	1991	2000	1991	1991-2000
Total	3,167	1,914	100	100	+65%
Professional, Technical & Related	1,234	479	39	25	+158%
Administrative & Managerial	684	504	22	26	+36%
Clerical	862	775	27	41	+11%
Sales	309	75	10	4	+312%
Service	47	28	2	2	+38%
Production, Transport & Related, Other & Not Stated	31	53	1	3	-42%
Bermudian					
Total	1,834	1,207	100	100	+52%
Professional, Technical & Related	563	235	31	20	+140%
Administrative & Managerial	292	222	16	18	+32%
Clerical	744	651	41	54	+14%
Sales	165	40	9	3	+313%
Service	44	25	2	2	+76%
Production, Transport & Related, Other & Not Stated	26	34	1	3	-24%
Non-Bermudian					
Total	1,333	707	100	100	+89%
Professional, Technical & Related	671	244	50	35	+175%
Administrative & Managerial	392	282	29	40	+39%
Clerical	118	124	9	18	-5%
Sales	144	35	11	5	+311%
Service	3	3	**	**	0%
Production, Transport & Related, Other & Not Stated	5	19	**	3	-74%

**Less than 1%

Source : Population Censuses, 1991 and 2000

Local Residents Dominate in the Clerical Arena

As in 1991, the second highest volume of workers was engaged in clerical jobs, and, as might be expected, 94% of these were women. In this occupational group, Bermudians outnumbered non-Bermudians by more than 6 to 1. Interestingly, while the number of clerical workers

increased to 862, from 775 in 1991, the overall proportion of clerical workers in this sector declined from 41% to 27%. (Table 4) This is partly attributed to the 5% decline in the number of non-Bermudian clerical workers. Administrative assistants and senior bookkeepers were the fastest growing clerical positions in this industry. They increased in number by 227 and 43 jobs, respectively. (Table 3)

Growth in Other Occupations

Sales jobs within the international business sector increased significantly by 234 workers between 1991 and 2000. Investment officers (+135) and brokers (+67) were the fastest growing occupations in the sales category. (Table 3) Half of these jobs were held by Bermudians.



(Source: Population Census, 2000)

All remaining occupational groups experienced an increase in personnel over the decade, except production, transport and related, which declined from 43 workers to 28 in 2000.

Job Descriptions of the Fastest Growing Sales Jobs

Investment Officer

Advises organizations or clients on investments and arranges for the investment of funds on their behalf. They study financial reports and statistics to keep abreast with trends or other movements in the markets.

Broker

Is responsible for the efficient brokerage of reinsurance business to reinsurers in an assigned marketing area and/or class type(s) of business: treaty origination, on-going servicing and renewal agreements with participating underwriters.

Conclusion

Between 1991 and 2000 international business had a significant impact on Bermuda's working population. The jump from 1,914 employees in 1991, to 3,167 in 2000 highlighted the rapid growth of international business and its impact on the work force. Overall, employment in the industry expanded, many occupational groups increased in size and the number of Bermudians employed in the industry grew. Those employees that acquired the necessary certifications and professional qualifications proved that there were opportunities for growth, particularly in professional & technical and sales positions.

Social Indicators

Selected Social Indicators	Census Years					
	1950	1960	1970	1980	1991	2000
Civilian Non-Institutional Population by Sex						
Total	37,403 ¹	42,640 ²	52,330	54,050	58,460	62,059 ³
Male	18,148	21,233	26,293	26,350	28,345	29,802
Female	19,255	21,407	26,037	27,700	30,115	32,257
Population by Selected Age Groups						
Under 5	4,863	5,284	4,664	3,733	4,051	3,989
5-14	7,330	8,948	10,856	8,514	7,354	7,858
15-24	6,338	6,523	8,757	9,545	8,078	6,764
25-44	10,695	11,937	15,449	17,355	21,606	21,968
45-64	5,899	7,433	9,262	10,432	11,975	14,758
65 Years and over	2,135	2,420	3,342	4,471	5,396	6,722
Median Age	25	25	26	29	33	37
Population by Race and Sex						
Black	22,638	26,683	30,897	33,158	35,630	37,056
Black Male	11,090	13,159	15,297	15,949	16,945	17,465
Black Female	11,548	13,524	15,600	17,209	18,685	19,591
White & Other ⁴	14,765	15,957	21,433	20,892	22,830	25,003
White & Other Male ⁴	7,058	8,074	10,966	10,401	11,400	12,337
White & Other Female ⁴	7,707	7,883	10,409	10,491	11,430	12,666
Highest Level of Educational Qualification						
Total	..	..	35,887	40,855	46,348	49,465
No Formal Certificate	..	..	25,068	22,489	16,983	13,983
School Leaving Certificate	..	..	3,925	4,250	7,322	8,772
G.C.E. "O" 1 to 4 passes	..	..	2,051	3,183	3,299	2,005
G.C.E. "O" 5 or more passes/ G.C.E. "A" 1 or more passes	..	..	2,404	2,190	3,914	3,366
Diploma (Tech./Voc./Assoc.)	..	..	799	3,763	8,555	10,989
Degree (BA, MA, Ph.D)	..	..	1,414	3,130	5,857	9,765
Other	..	..	192	1,178	255	97
Not Stated	..	..	34	672	163	488

.. Not available

¹ Includes 143 persons whose age was not stated.

² Includes 95 persons whose age was not stated.

³ Excludes 39 non-sheltered persons.

⁴ Includes race not stated

Social Indicators

Population by Bermudian Status and Sex	Census Years					
	1950	1960	1970	1980	1991	2000
Total Bermudian	..	37,431	..	43,539	46,115	48,746
Bermudian Male	..	18,442	..	20,814	22,128	22,977
Bermudian Female	..	18,989	..	22,725	23,987	25,769
Total Non-Bermudian	..	5,167	..	10,511	12,313	13,256
Non-Bermudian Male	..	2,775	..	5,536	6,207	6,799
Non-Bermudian Female	..	2,392	..	4,975	6,106	6,457
Bermudian Status Not Stated	..	42	..	..	32	57
Working Population by Major Industrial Groups						
Total	16,829	19,498	27,319	30,809	33,120	36,878
Agriculture, Fishing and Quarrying	..	..	431	402	599	573
Manufacturing	..	..	981	929	869	1,176
Electricity, Gas and Water	..	..	419	385	521	425
Construction	..	..	3,562	2,730	3,426	3,792
Wholesale and Retail trade	..	..	4,312	4,596	4,842	4,773
Hotels, Restaurants and Clubs	..	..	4,123	5,450	4,702	4,297
Transport and Storage	..	..	2,121	1,885	1,913	1,700
Communications	..	..	649	679	768	1,143
Banks, Insurance and Real Estate	..	..	1,628	2,012	2,885	3,245
Business Services	..	..	1,060	1,223	1,692	3,198
Public Administration and Defense	..	..	1,916	2,533	2,382	2,510
Education, Health & Community Services	..	..	2,173	2,831	3,375	5,026
Recreational and Cultural Services	..	..	508	628	672	799
Personal and Household Services	..	..	3,166	2,329	2,310	963
International Companies	..	..	0	1,471	1,914	3,167
Other & Not Stated	..	..	270	726	250	91
Working Population by Major Occupational Groups						
Total	16,829	19,498	27,319	30,809	33,120	36,878
Professional & Technical	1,337	2,154	3,603	4,640	5,440	7,740
Administrative & Managerial	715	688	1,045	2,586	4,460	4,055
Clerical	2,098	2,649	4,702	6,214	6,774	7,049
Sales	846	1,763	2,509	1,997	1,959	2,898
Service	3,903	3,970	6,530	7,018	6,485	6,532
Production, Transport & Related	6,931	7,924	8,719	6,087	7,003	7,721
Other & Not Stated	999	350	211	2,267	999	883

.. Not available

Source: Population Censuses, 1950 to 2000

Other Statistical Releases

Monthly

Consumer Price Index	Free
Retail Sales Index	Free

Annual

Bermuda Digest of Statistics	\$10.00
Bermuda Facts & Figures	*Free
Employment Briefs	Free
Employment Survey Detailed Tabulation Set	\$5.00

Other

Report of the 2000 Census of Population and Housing	\$20.00
Labour Force Trends	\$10.00
Quarterly Bulletin of Statistics	Free

* There is a charge for orders in excess of fifty (50)



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DEPARTMENT OF STATISTICS MISSION STATEMENT

We are committed to collect, process, analyze and provide a body of statistical information that is relevant, timely, accurate and reliable for distribution to Government and the general public.

OBJECTIVES

In support of this, we pledge to:

- Continue to develop a statistical work programme that reflects Bermuda's current social and economic climate and that facilitates informed decision-making and stimulates discussion.
- Provide statistical expertise for the administration of surveys for both the government and private sectors.
- Improve the accessibility and usability of statistical data.
- Liaise with international organizations to keep abreast of current statistical methods and procedures.
- Promote excellence and integrity in the delivery of our service.

Department of Statistics



One source, many groups, one total.

Department of Statistics

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