

EDUCATION: **Springboard** **to Employment and Higher Earnings**

A 2010 Census Analytical Brief



GOVERNMENT OF BERMUDA
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Introduction

Between July and August 2012, more than 10,000 athletes from 204 countries participated in over 300 events at the 30th Olympiad in London, England. Bermuda sent eight athletes to compete in the following events: equestrianism, long jump, sailing, swimming and triathlon. After years of training, commitment and sacrifices, these athletes were able to participate on the world stage. For many of the Olympic medalists, returning home has provided a heroes' welcome and the opening of doors of opportunities with social, economic and financial benefits. Using an analogy, success gained at the Olympics by athletes is like attaining academic certificates after years of dedication and hard work. Similarly, higher academic qualifications can also be a springboard to more employment options and higher earnings.

The level of educational attainment is one of the most important factors influencing socio-economic well-being. One's level of education can influence the types of occupations available to him/her and ultimately the amount of income that could potentially be earned. Although Bermuda's residents have made progress in educational attainment, significant differences remain as it relates to geographical location, age, race, and gender, for example. The 2010 Census counted 38,277 Bermuda residents aged between 25 and 64 years, up from 36,726 in 2000 (See below "What you should know about this brief"). This brief presents the findings of the

census questions that relate to the highest level of academic qualifications/educational attainment and title of degree across selected demographic characteristics of this particular population group.

In the Bermuda 2010 Census, educational attainment was gathered for the population aged 16 years and over. However, many young persons aged 16 to 24 years are still enrolled in an academic institution. Therefore, their current level of education would understate the qualifications that they would bring to the labour force. Consequently, this analytical brief on education focuses primarily on the academic attainment of the population aged 25 to 64 years. From a life cycle point of view, this age group is old enough to obtain a university degree and young enough to work.

What you should know about this brief

At the end of Bermuda's 2010 Population and Housing Census data collection period, there were roughly 4,400 outstanding households for which data had not been obtained. To address this undercount, and in alignment with statistical best practices, administrative data sources were utilized to impute important demographic data items, such as age, sex, date of birth, Bermudian status, employment and race. Therefore, census records for 1,106 households comprising 2,551 persons were imputed for these demographic variables.

This imputation reduced the undercount of outstanding households and resulted in the Department of Statistics successfully obtaining a rate of 96% coverage of households during the 2010 Census. However, education data was not imputed and therefore the education tables within this brief will show non-response for the 1,609 persons 25 to 64 years of age for whom data was not collected.

The findings in this report are based on self-reported data collected in the 2010 Population and Housing Census. Occasionally, comparisons are made with the

2000 Census data. Also, note that professional degrees/designations such as Certified Public Accountant are excluded from the analysis of academic qualifications.

Note: Percentages may not add to 100% due to rounding.

For supporting data referenced in this analytical brief but not displayed in a table or graph, please contact the Social Division at the Department of Statistics.

2010 Census highlights for the population aged 25 to 64 years

- In 2010, 15% of Bermuda's population 25 to 64 years of age had no academic certificates.
- Bermuda ranked 20th amongst the 34 OECD countries as 31% of 25 to 64 year olds had achieved a university degree.
- The total number of persons with a university degree increased by 29% from 2000 to 2010.
- In 2010, 45% of the white population 25 to 64 years had a university degree compared to 22% of the black population.
- In 2010, 47% of non-Bermudians had completed a university degree compared to 25% of Bermudians.
- As educational attainment increases, median income from main job rises.
- Persons who possessed a university degree and worked as senior officials or managers earned the highest median income of \$117,866.
- Of the persons that became parents while a teenager, 29% had no academic certificates and were employed primarily as clerks.
- The unemployment rate for persons with no academic qualifications reached 6.7% in 2010.

Profile of Bermuda's level of educational attainment

Nearly one in every six persons had no academic certificates

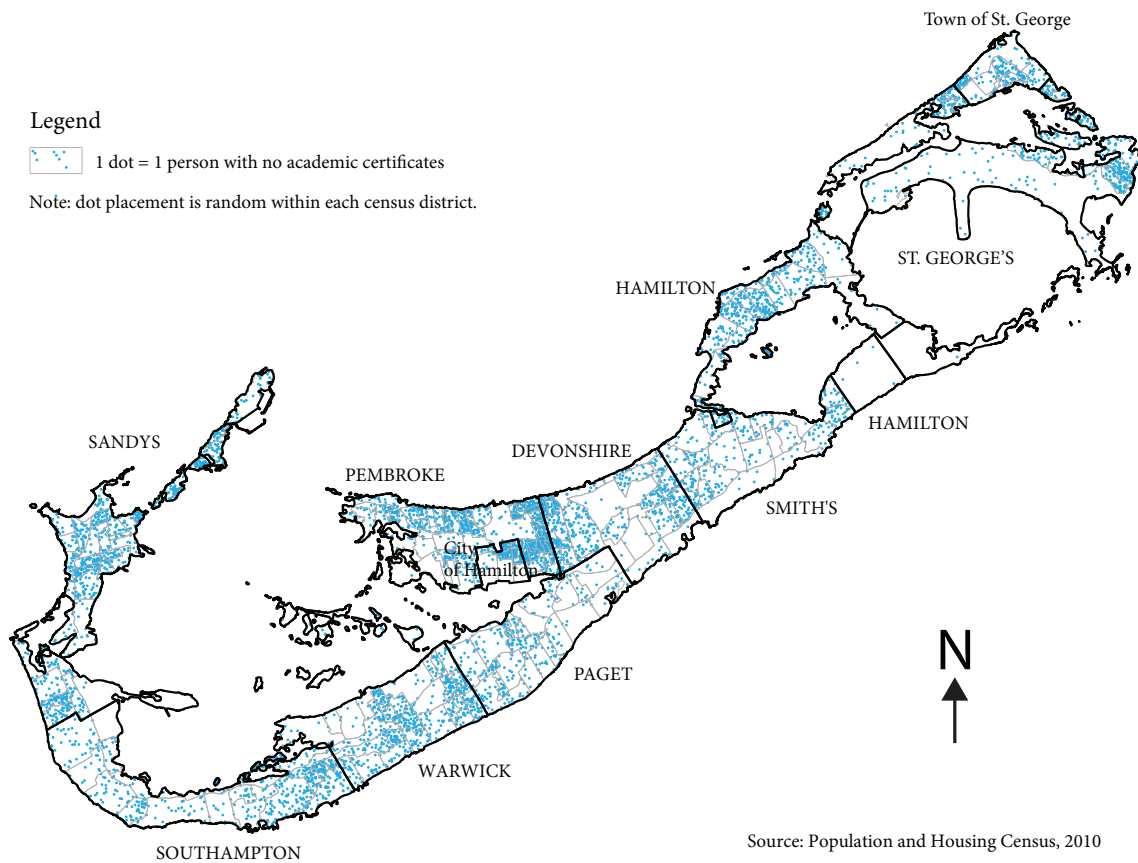
Figure 1 shows the geographic distribution of the 5,683 persons aged 25 to 64 years who had not received any formal academic certificates/

qualifications across Bermuda's 245 census districts. The map shows that the largest concentrations of persons with no academic qualifications were in north-eastern City of Hamilton and eastern Pembroke.

Across Bermuda, almost one in six people (15%) had no academic qualifications in 2010 down from 22% in 2000 (Table 1). At the parish level, Pembroke and St. George's had the greatest proportion of persons without any academic qualifications at 20% in 2010 whereas Paget had the least at 10%.

Figure 1

Population Aged 25 - 64 Years with No Academic Certificates by Census District, 2010



More than half of adults had completed post-secondary education

The 2010 Census data shows that for the first time a majority of the prime working-age population (25 to 64 years) had post-secondary/tertiary certificates. Their share rose marginally from 50% in 2000 to 52% in 2010 (Table 1) and stood at 19,171 persons by 2010. Between 2000 and

2010, there were variations across the levels of post-secondary qualifications. For example, the proportion of the population aged 25 to 64 with at least a bachelor's degree climbed from 24% in 2000 to 31% by 2010. The share of diploma/associate degree holders also increased during the decade from 8% to 10%. In contrast, the proportion of technical/vocational certificate holders dropped from 18% in 2000 to 11% in 2010.

Table 1**Population aged 25-64 years by highest academic qualification, Bermudian status and sex, 2010 and 2000**

Highest academic qualification	2010				2000				Percentage change
	Number	% Total	% Bermudian	% Non-Bermudian	Number	% Total	% Bermudian	% Non-Bermudian	
Both sexes									
Total	38,277 ¹	100 ²	100	100	36,726	100	100	100	+4
Non-tertiary	16,164	44	49	31	18,096	49	56	32	-11
None	5,683	15	17	12	7,951	22	25	13	-29
High school certificate	10,481	29	33	19	10,145	28	31	19	+3
Tertiary	19,171	52	47	64	18,211	50	43	67	+5
College degree (2 years)	7,860	21	23	18	9,424	26	25	27	-17
Technical/ vocational certificate	4,206	11	11	13	6,562	18	18	19	-36
Diploma/ associate degree	3,654	10	12	5	2,862	8	8	8	+28
University degree (4 years)	11,311	31	25	47	8,787	24	18	40	+29
Bachelor's degree	8,171	22	17	35	6,509	18	13	30	+26
Master's degree	2,860	8	7	10	2,081	6	4	9	+37
Doctorate degree	280	1	1	1	197	1	**	1	+42
Other/ Not stated	1,333	4	3	5	419	1	1	2	+218
Men									
Total	17,797	100	100	100	17,822	100	100	100	**
Non-tertiary	8,726	49	55	36	9,257	52	60	32	-6
None	3,560	20	22	16	4,522	25	30	14	-21
High school certificate	5,166	29	33	20	4,735	27	30	18	+9
Tertiary	8,403	47	42	60	8,322	47	39	66	+1
College degree (2 years)	3,560	20	21	18	4,132	23	22	26	-14
Technical/ vocational certificate	2,189	12	12	14	3,029	17	16	20	-28
Diploma/ associate degree	1,371	8	9	4	1,103	6	6	6	+24
University degree (4 years)	4,843	27	21	42	4,190	24	17	40	+16
Bachelor's degree	3,585	20	15	31	3,152	18	13	29	+14
Master's degree	1,111	6	5	9	916	5	3	9	+21
Doctorate degree	147	1	1	1	122	1	1	1	+20
Other/ Not stated	668	4	3	5	243	1	1	2	+175
Women									
Total	18,871	100	100	100	18,904	100	100	100	**
Non-tertiary	7,438	39	44	25	8,839	47	52	32	-16
None	2,123	11	13	8	3,429	18	20	12	-38
High school certificate	5,315	28	32	18	5,410	29	31	20	-2
Tertiary	10,768	57	53	70	9,889	52	47	67	+9
College degree (2 years)	4,300	23	25	18	5,292	28	28	27	-19
Technical/ vocational certificate	2,017	11	11	11	3,533	19	19	18	-43
Diploma/ associate degree	2,283	12	14	7	1,759	9	9	9	+30
University degree (4 years)	6,468	34	28	52	4,597	24	19	40	+41
Bachelor's degree	4,586	24	19	39	3,357	18	13	31	+37
Master's degree degree	1,749	9	8	12	1,165	6	5	8	+50
Doctorate degree	133	1	1	1	75	**	**	1	+77
Other/ Not stated	665	4	3	5	176	1	1	1	+278

¹ Total includes 1,609 persons for which there is no data.² The denominator for the percentage distribution is 36,668 (38,277 - 1,609).

** Less than 1%

Source: Population and Housing Censuses, 2000 and 2010

Greater proportion of women had university degrees

The total number of university degree holders increased by 29% over the decade 2000 to 2010 (Table 1). The proportion of men and women with university degrees was equal in 2000 at 24%. However, by 2010, women had the higher proportion with degrees (34%) compared to men (27%).

Bermudians trail non-Bermudians in proportion with university degrees

In 2010, the proportion of the Bermudian population aged 25 to 64 years without a high school certificate (17%) was 5 percentage points higher than the proportion of the non-Bermudian population (12%) (Table 1). In contrast, nearly half or 47% of non-Bermudians had completed a university degree compared to 25% of Bermudians. The higher percentage of non-Bermudian degree holders reflects directly the recruitment of workers from overseas to fill positions at the professional, senior official and managerial levels.

Although non-Bermudians were nearly twice as likely to have a university degree as Bermudians in 2010, Bermudians made equal proportional gains (7 percentage points) as non-Bermudians from 2000 to 2010. Also, the proportion of Bermudians with no academic certificates decreased by 8 percentage points compared to one percentage point for non-Bermudians over the decade.

Of the Bermudian population, 22% of men aged 25 to 64 years were without a high school certificate in comparison to only 13% of Bermudian women in the same age group (Table 1). On the other hand, 21% of Bermudian men had attained a university degree while 28% of their female counterparts had acquired the same certification. In contrast, 42% of non-Bermudian men aged

25 to 64 years were degree holders compared to 52% of non-Bermudian women. At the opposite end of the academic ladder, non-Bermudian men were twice as likely (16%) to have no academic certificates compared to their female colleagues (8%).

Whites are twice as likely to have a university degree than blacks

In 2010, 18% of the black population 25 to 64 years had no academic qualifications (Figure 2). This was 6 percentage points higher than whites and 2 percentage points higher than persons of mixed and other races. Almost half, or 45%, of the white population had a university degree compared with less than one-quarter or 22% of blacks and a third of persons of mixed and other races. Between 2000 and 2010, each race increased their proportion of having attained at the degree level and decreased their proportion at the no academic certificate level.

An analysis by race and Bermudian status shows that in 2010 only 36% of white Bermudians had degrees compared to 55% of white non-Bermudians. Similarly, black Bermudians with a degree (20%) trailed black non-Bermudian degree holders (32%).

Persons 25 to 34 years most likely to have university degrees

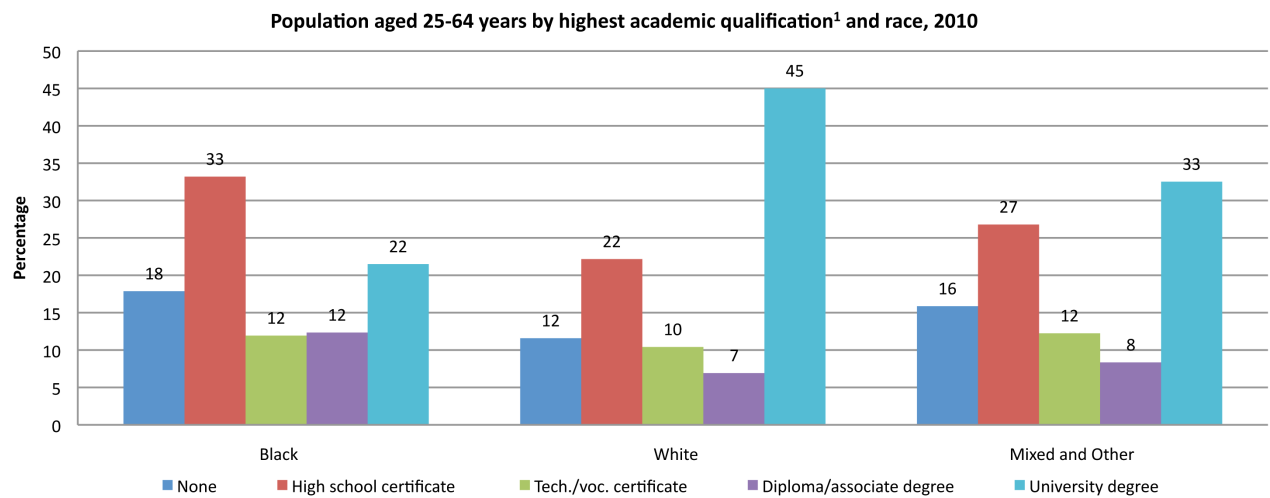
As age increases, the proportion of persons holding a university degree declines. Figure 3 shows that the population 25 to 34 years was twice as likely to have a university degree than persons 55 to 64 years. Additionally, 10% of persons 25 to 34 years had no academic qualifications compared with 26% of persons 55 to 64 years. Also, note that the academic profiles of 25 to 34

year olds and 35 to 44 year olds are similar, with the younger age group slightly more likely to have a university degree. Close to 30% of persons aged 25 to 64 years had a high school certificate. This finding was consistent throughout the ten-year age groups.

The percentage of young men 25 to 34 years without any qualifications was more than

three times (16%) the young women without qualifications (5%). However, irrespective of the age group, a higher proportion of women had attained a college or university degree in 2010 than men. The most significant difference in educational attainment occurred in the 25 to 34 age group where nearly half of all women (48%) had a university degree compared to close to a third (32%) of men.

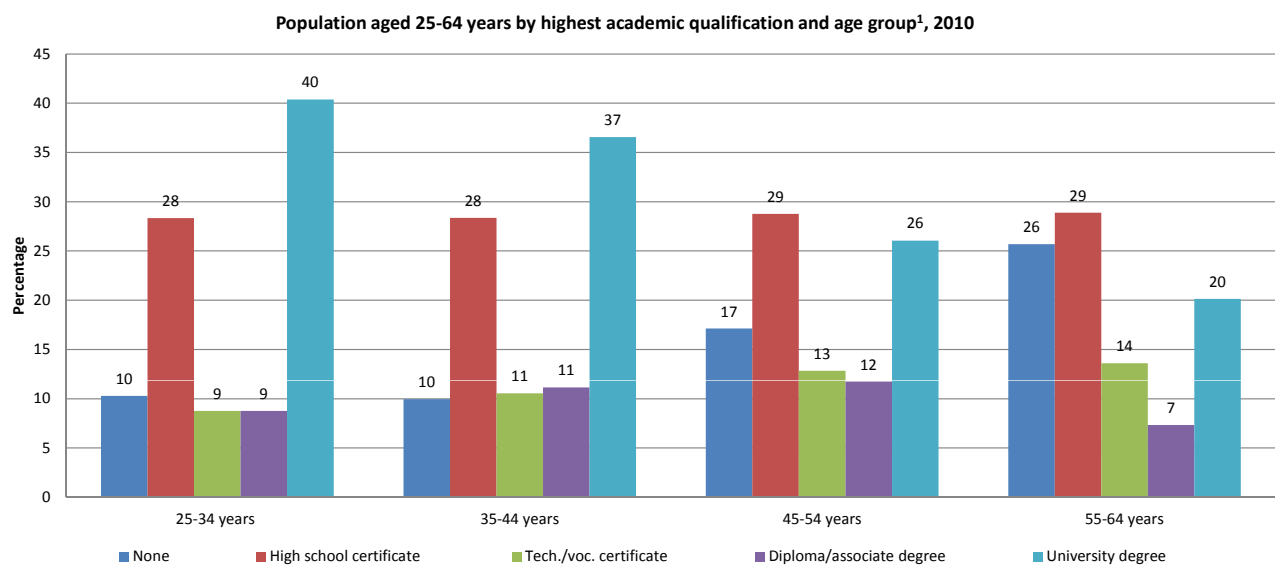
Figure 2



¹ Excludes other/ not stated qualifications.

Source: Population and Housing Census, 2010

Figure 3



¹ Excludes other/ not stated qualifications.

Source: Population and Housing Census, 2010

Bermuda ranks 20th amongst OECD countries with 31% holding a university degree

The Organization for Economic Co-operation and Development (OECD) comprises 34 member countries that span the globe. The OECD provides an annual comparison of academic achievement for its member countries. In 2010, Bermuda tied with the OECD average of 31% of the population aged 25 to 64 years with a university degree. Therefore, as seen in Table 2 below, this placed Bermuda twentieth when compared with the OECD average of 31%. Note that the figures for all OECD countries and Bermuda include the foreign-born population. However, when only the Bermudian population is analysed, the

proportion of Bermuda's population aged 25 to 64 years that held a university degree slipped to 25%.

Earnings

Persons with high level of education earn more from main job

The 2010 Census data revealed that persons with higher levels of education earned more income from their main job in the form of salaries, wages, tips, bonuses, commissions and net earnings from self employment. Table 3 displays the median annual income persons earned from their main

Table 2

Proportion of the population aged 25 to 64 with a university academic degree for the top 10 OECD countries and Bermuda

University degree		
Rank	Country	Percentage
1.	Canada	51
2.	Israel	46
3.	Japan	45
4.	United States of America	42
5.	New Zealand	41
6.	Korea	40
7.	Australia	38
7.	Finland	38
7.	United Kingdom	38
10.	Norway	37
10.	Ireland	37
20.	Bermuda	31

Note: The OECD definition of tertiary education does not include trade or vocational certification.

Source: Organization for Economic Co-operation and Development (OECD). Education at a Glance 2012, [cited October 1, 2012].(see table A1.3a)

job for full-time (35 hours or more per week) workers aged 25 to 64 years.

In 2010, persons with no academic qualifications, a high school certificate or a technical/vocational certificate all earned less than half as much as doctorate degree holders at 40%, 46% and 49%, respectively. Furthermore, persons with diploma/associate degrees earned nearly three quarters or 74% as much as persons with bachelor's degrees, two thirds or 65% as much as master's degree holders and 54% as much as doctorate degree holders. These figures indicate that there is a significant increase in earning power for persons who obtain a university degree.

Demographic analysis by income from main job

Highest earnings for older persons with doctorate degrees

Persons in each age group reported higher annual incomes as their educational attainment increased. The data revealed that persons with doctorate degrees earned higher incomes. In contrast, persons with no academic qualifications earned the least across every age group (Table 3).

Table 3

Working population aged 25-64 years by median annual income from main job¹, demographic characteristics and highest academic qualification, 2010

Demographic characteristics	Highest academic qualification								
	Total	None	High school certificate	Tech./ voc. certificate	Diploma/ associate degree	Bachelor's degree	Master's degree	Doctorate degree	Other/ not stated
Total	\$64,960	\$47,356	\$55,367	\$58,689	\$65,164	\$87,522	\$100,686	\$119,647	\$71,241
Age group									
25 to 34 years old	\$61,053	\$46,000	\$49,275	\$50,818	\$58,867	\$77,536	\$89,700	\$100,000	\$64,444
35 to 44 years old	\$69,529	\$48,667	\$57,066	\$57,424	\$68,087	\$93,086	\$102,932	\$110,182	\$80,118
45 to 54 years old	\$66,664	\$48,842	\$57,528	\$63,405	\$67,306	\$95,292	\$106,310	\$124,286	\$72,462
55 to 64 years old	\$60,560	\$45,790	\$57,325	\$60,764	\$62,704	\$95,753	\$103,435	\$146,400	\$71,571
Sex									
Men	\$65,238	\$49,921	\$56,390	\$59,814	\$66,761	\$99,930	\$122,102	\$140,400	\$72,136
Women	\$64,697	\$41,762	\$54,326	\$57,345	\$64,203	\$80,763	\$93,578	\$109,091	\$70,114
Race									
Black	\$60,005	\$45,716	\$53,872	\$57,366	\$63,822	\$80,640	\$95,333	\$114,316	\$60,667
White	\$82,205	\$54,560	\$67,583	\$70,981	\$72,835	\$105,753	\$115,019	\$136,000	\$91,385
Mixed and other	\$54,421	\$42,726	\$47,134	\$45,628	\$60,546	\$70,632	\$95,861	\$118,500	\$57,000
Bermudian status									
Bermudian	\$63,105	\$47,862	\$55,889	\$60,194	\$64,944	\$84,752	\$96,746	\$107,077	\$66,327
Non-Bermudian	\$70,762	\$46,212	\$52,152	\$55,330	\$66,500	\$91,623	\$113,243	\$150,857	\$79,029

¹For persons working full time (i.e. 35 hours or more per week).

Source: Population and Housing Census, 2010

Both the lowest and highest earnings, on average, were reported in the 55 to 64 year age group. Doctorate degree holders in the 55 to 64 year age group earned more than three times the amount of persons in the same age group with no academic qualifications.

Interestingly, persons 55 to 64 years of age with high school certificates, technical/vocational certificates, bachelor's degrees and master's degrees all earned more than persons aged 25 to 34 years who had attained one educational level higher. For example, master's degree holders 55-64 years earn more than doctorate degree holders 25 to 34 years. This trend does not hold true for persons aged 55 to 64 years with no academic qualifications and diploma/associate degrees. The former could possibly be explained by persons being compensated more for promotion based on experience than educational attainment. The latter may reflect that it is educational attainment rather than experience that pays more.

Earnings gap narrows between men and women

In both 2010 and 2000, men earned more from their main job than women at every level of educational attainment (Table 3). The difference in income declined significantly from a 13% gap in 2000 to 1% in 2010. This can be attributed to the fact that in 2010, men with no university degrees earned 7% more than women with no university degrees, compared to 18% more in 2000. However, men with university degrees earned 28% more than women with university degrees in 2010, an increase of 1 percentage point from 2000. Women with no academic qualifications earned the lowest and male doctorate degree holders earned the most at more than three times the amount.

Male university degree holders earned 108% more than male non-university degree holders. The difference was less prominent for women, as university degree holders earned 74% more than those without a university degree.

Earnings gap widens between whites and blacks

The earnings gap between whites and blacks widened during the intercensal period. Whites earned 31% more in 2000 compared to 37% more in 2010. This is largely a result of a 9 percentage point increase in earnings for white university degree holders over black university degree holders from 2000 to 2010. The difference in income level was less significant between non-university degree holders, as whites earned 4 percentage points more than blacks over the same time period. White doctorate degree holders earned the most from their main job and those with no academic qualifications of mixed and other races earned the least.

In total, persons of mixed and other races earned two-thirds as much as whites, while blacks earned nearly three-quarters as much as whites. Whites with an academic qualification one level less than blacks and persons of mixed and other races earned more, on average, in every instance with the exception of at the bachelor degree level for blacks and the doctorate degree level for mixed and other races. Whites, blacks and persons of mixed and other races with a university degree earned 75%, 79% and 94% more respectively than persons without a university degree.

Bermudians earn more at lower educational levels

Bermudians who possessed lower academic qualifications or none at all earned more from their main job, on average, than non-Bermudians (Table 3). In contrast, non-Bermudians who had attained a diploma/associate degree or higher qualification earned more. The earnings gap narrowed slightly over the intercensal period, as non-Bermudians earned 12% more than Bermudians in 2010 compared to 13% in 2000. Non-Bermudian university degree holders earned 20 percentage points more than Bermudian university degree holders in 2010. However, at the non-university degree level, the level of earnings

for Bermudians compared with non-Bermudians increased by only 3 percentage points.

Bermudian university degree holders earned 68% more than Bermudian non-university degree holders, demonstrating again the additional earning power of possessing a university degree. However, non-Bermudian university degree holders fared even better, earning 115% more than their non-Bermudian counterparts who did not have a university degree.

University graduates earn more in white-collar occupations

The data thus far in this brief has demonstrated that average income from main job increases as a person's level of education increases when analyzing the data by age, sex, race or Bermudian status. However, a higher level of educational attainment does not always result in a higher median income for certain occupational groups. Table 4 shows that the median annual income for university degree holders was higher in every instance than persons with lower educational qualifications in white-collar occupations such as senior officials and managers, professionals, technicians/associate professionals and clerks.

However, in some instances, persons with lower educational qualifications earned more than university degree holders in blue-collar occupations such as service and sales workers, skilled agricultural and fishery workers, craft and related trades workers, and plant, machinery operators and assemblers.

White-collar workers with university degrees received higher earnings than those with lower levels of education. However, blue-collar workers with university degrees were not the highest earners; some workers with lower levels of education earned more, on average. This data perhaps reflects that there are non-university degree holders compensated based on skills and experience; and, there are university degree holders underemployed due to the economic downturn, thus, earning less.

Overall, Table 4 shows that persons with a university degree working at the senior official or managerial level earned the highest at \$117,866. On the other hand, service and sales workers with no academic qualifications earned the least at \$36,703. Regardless of educational attainment, the median annual income for persons 25 to 64 years old was \$64,960.



Table 4**Working population aged 25-64 years by median annual income from main job¹, occupational group and highest academic qualification, 2010**

Occupational group ²	Highest academic qualification						
	Total	None	High school certificate	Tech./ voc. certificate	Diploma/ associate degree	University degree	Other/ not stated
Total	\$64,960	\$47,356	\$55,367	\$58,689	\$65,164	\$87,522	\$71,241
Senior officials and managers	\$87,864	\$62,182	\$70,825	\$78,304	\$79,736	\$117,866	\$91,500
Professionals	\$85,284	\$54,000	\$66,923	\$69,139	\$68,848	\$90,221	\$89,760
Technicians and associate professionals	\$78,120	\$62,857	\$70,730	\$68,941	\$71,833	\$104,069	\$78,600
Clerks	\$56,424	\$46,571	\$54,023	\$58,269	\$60,506	\$67,134	\$55,909
Service workers and shop/ market sales workers	\$40,914	\$36,703	\$41,303	\$43,139	\$46,966	\$41,089	\$37,714
Skilled agricultural and fishery workers	\$45,115	\$44,302	\$44,943	\$46,500	\$55,000	\$48,000	\$51,000
Craft and related trades workers	\$54,256	\$52,925	\$52,836	\$57,000	\$59,063	\$55,105	\$54,600
Plant and machine operators and assemblers	\$47,666	\$44,673	\$49,612	\$48,968	\$49,765	\$43,500	\$51,000
Elementary occupations	\$46,336	\$45,088	\$46,339	\$49,000	*	*	*

¹ For persons working full time (i.e. 35 hours or more per week).

Source: Population and Housing Census, 2010

² Excludes Armed forces category with 12 persons.

* Represents less than 5 observations.

Persons with law degrees earn higher income levels from main job

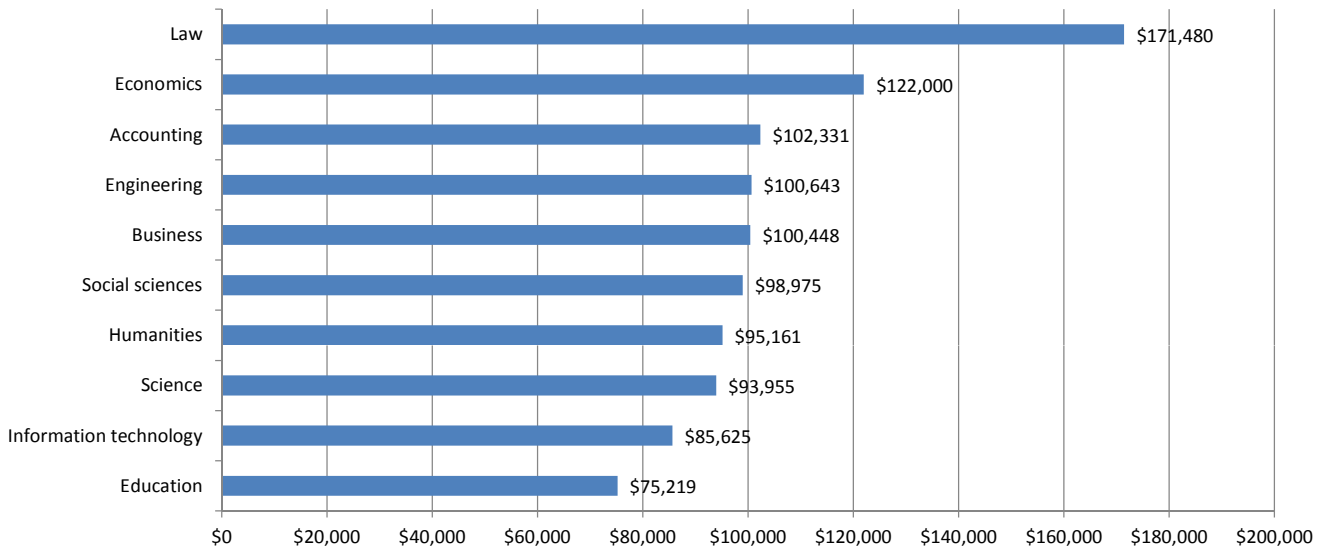
In 2010, the most commonly selected fields of study reported by persons with associates, bachelor's, master's and doctorate degrees were business (24%), accounting (9%), and education (9%).

Figure 4 shows the median income for the top 10 most studied degree titles. According to the 2010 Census data, persons who studied law earned the most from their main job (\$171,480). The median

income from one's main job for the population aged 25-64 years with a degree was \$87,810. Persons with degrees in information technology and education received earnings below the median income level. Apart from the top 10 most studied fields, technology degree holders had the lowest median earnings at \$53,200 followed by art degree holders at \$67,846. Note that degree holders may not be employed in their field of study; however, it does give an indication as to which types of degrees lead to higher earnings from the job chosen by the degree holder.

Figure 4

Working population aged 25-64 years by median income from main job¹ and top 10 degree titles obtained, 2010



Employment

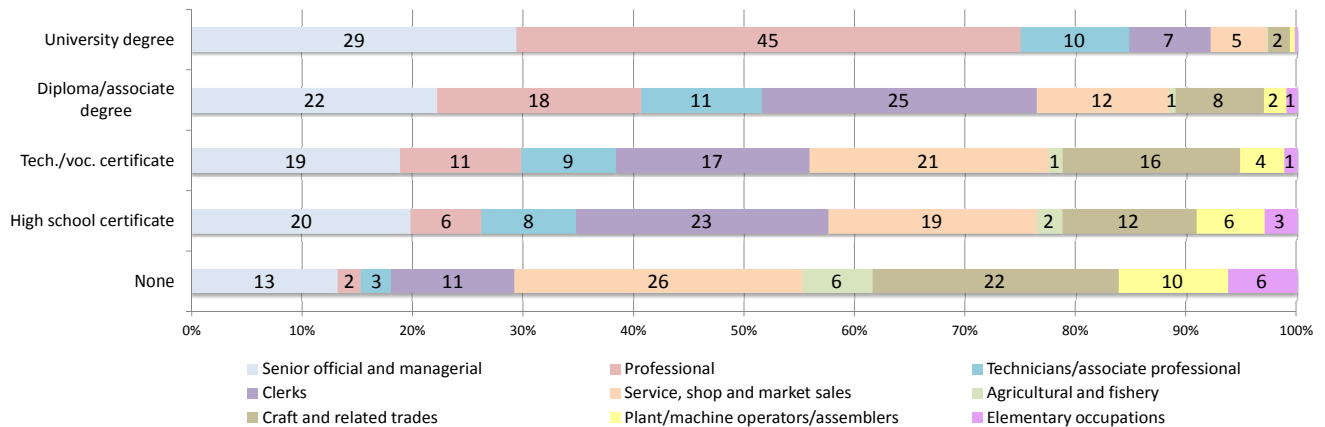
Greatest proportion of university degree holders in white-collared occupations

The Bermuda Standard Classification of Occupations aligns with international classifications that require minimum levels of education for differing

occupation types. Figure 5 shows that close to three-quarters or 74% of persons holding degrees were in the higher paying senior official and managerial positions or professional occupations compared with only 15% of persons with no academic certificates.

Figure 5

Population aged 25-64 years by highest academic qualification and occupational group, 2010¹



¹Excludes the Armed forces and other and not stated qualifications.

Source: Population and Housing Census, 2010

University degree holders more likely to be senior officials or managers

University degree holders were the most likely to hold the highest paying senior official/managerial jobs (29%) and least likely to be employed in the lowest paying group of service workers and shop/sales workers (2%) (see Figure 5 and Table 4). Conversely, persons with no academic certificates were the least likely to be employed as senior officials or managers (13%) and most likely to be employed as service workers and shop/sales workers (26%).

In 2010, 74% of the working population comprised Bermudians and 26% non-Bermudians. Bermudians with a university degree (29%) were more likely to hold the highest paying senior official/managerial jobs than non-Bermudian degree holders (28%). However, non-Bermudians were nearly three times as likely to be employed in the lowest paying group of service workers and shop/sales workers.

Unemployment rates highest for people with no academic certificates

The 2010 Census counted 1,072 unemployed persons aged 25 to 64 years, up from 619 in 2000. In 2010, unemployment rates were highest for persons with no academic qualifications and lowest for persons holding degrees. This suggests that a higher education can be a springboard to employment.

Table 5 shows that the unemployment rate amongst persons with no academic qualifications measured 2.7 percentage points higher than persons who graduated from high-school, and 5.0 percentage points higher than degree holders. The total unemployment rate for persons aged 25 to 64 years was 3.3%.

The rates peaked at 7.6% for the male population who reported having no certificates. Inversely, the female population experienced the lowest unemployment rates at all education levels, with the exception of at the degree level. When comparing by race, blacks had higher unemployment rates than whites at every level of education attainment. Unemployment rates for the white population with no formal qualifications topped off at 3.0%, while the black population was nearly triple the amount at 8.7% and persons of mixed and other races was at 4.8%. It is particularly noteworthy that the unemployment rate (10.7%) for black men with no certificates was nearly four times that of white men (2.7%) with the same academic standing. This is an area that may require further study to explain the stark difference.

Table 5**Unemployment rates for the population aged 25-64 years by highest academic qualification, sex and race, 2010**

Highest academic qualification	Race			
	Total	Black	White	Mixed and other ¹
Both sexes				
Total	3.3	4.3	1.7	2.8
None	6.7	8.7	3.0	4.8
High school certificate	4.0	4.8	2.5	2.8
Tech./voc. certificate	2.6	3.7	1.0	1.5
Diploma/associate degree	2.0	1.7	1.3	4.4
University degree	1.7	2.0	1.3	2.2
Other	2.2	3.4	1.2	1.5
Not stated	3.5	6.8	1.0	0.0
Men				
Total	3.9	5.9	1.7	2.4
None	7.6	10.7	2.7	4.4
High school certificate	4.4	5.8	2.7	2.0
Tech./voc. certificate	2.7	4.4	0.8	1.0
Diploma/associate degree	2.6	2.7	0.7	4.3
University degree	1.7	2.4	1.2	1.9
Other	2.2	2.9	2.5	0.0
Not stated	5.2	10.5	1.8	0.0
Women				
Total	2.7	2.9	1.8	3.2
None	5.0	5.4	3.6	5.5
High school certificate	3.5	3.9	2.3	3.8
Tech./voc. certificate	2.4	3.0	1.3	2.4
Diploma/associate degree	1.7	1.1	1.6	4.4
University degree	1.8	1.7	1.6	2.4
Other	2.2	3.6	0.0	3.6
Not stated	1.4	2.9	0.0	0.0

¹ Includes not stated

Source: 2010 Census of Population and Housing

Educational and financial benefits of delayed parenting

Of the population aged 25 to 64 years, 3,711 or 10% persons became parents during their teenage years. Of these persons, 40% had attained high school certificates, 29% had no certificates, 22% had achieved a technical/vocational/diploma/associate degree and 7% possessed a university degree compared with 11,311 or 31% of the total population in this age group.

Twenty-eight percent of persons who became teenage parents held jobs as clerks while 25% were service/sales workers. Only 25% worked as professionals or senior officials/managers compared with 42% of the total population, demonstrating the knock-on effect of receiving a lower education than the total population. As with the total population, teenage parents with higher levels of educational attainment led to a higher income from their main job, with university degree holders earning 85% more on average than those with no academic qualifications.

Conclusion

This brief examined the academic improvements made over the past decade, compared the academic standing between subpopulations and explored differences in occupations and earnings based on the highest academic qualification achieved. Between 2000 and 2010, Bermuda's prime working population aged 25 to 64 years made significant progress towards achieving a higher level of educational attainment. During the decade, the proportion of university graduates grew and this was offset by a contraction of the proportion of persons with no certificates and technical/vocational certificates. The census data showed that university graduates were more likely to be high-income earners working as senior officials, managers or professionals.



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