



GOVERNMENT OF BERMUDA  
The Cabinet Office

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**Department of Statistics**

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# The 2009 Labour Force Survey Executive Report

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## INTRODUCTION

This Executive Report presents the main findings of the 2009 Labour Force Survey (LFS). The LFS was conducted between May and July 2009. The survey of households was based on a scientifically selected two-tiered sample of 1,500 households and was used to gather details regarding the employment status of household members 16 years old and over. Each person interviewed was asked whether or not they were at work during the week May 13<sup>th</sup> to 19<sup>th</sup> 2009.

Specific questions were asked of persons who were employed, unemployed, students or retirees. The primary questions asked of working persons were the number of jobs held, what type of work done, the annual pay level and the number of months spent working during the 12 months prior to May 20<sup>th</sup> 2009. The main questions administered to unemployed persons were the amount of time since their last paid job, whether they were registered with the Department of Labour and Training Employment Office, what type of work done in their last job and the reason for leaving their last job.

The data will be used to support the objectives of the survey, which are:

- To measure and assess the current employment and unemployment situation in Bermuda.
- To establish benchmark labour force data.

The report provides a summary of the concepts and definitions used during the survey, the survey methodology and information related to data handling and analysis, the rate of response and survey publicity. The report findings are organized into three sections including an analysis on households, the survey population and on the employed and unemployed. The survey results have been compared to the 2000 and 1991 census data, which is when comparable labour force survey data was last collected from households.



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## **CONCEPTS AND DEFINITIONS**

### **PRIVATE DWELLING UNIT**

Private dwelling unit is a housing unit that has its own separate access to the street or common landing or staircase. It is capable of permanent human habitation having its own cooking, living, sleeping and sanitary facilities, which the occupant(s) of the dwelling do not have to share with any person(s) other than their own household members.

### **HOUSEHOLD**

Household is a person or group of persons occupying one private dwelling unit who make common provisions for meals and other essentials for living.

### **USUAL HOUSEHOLD MEMBER**

For Labour Force Survey purposes, the term usual household member refers to persons who resided or intend to reside in Bermuda and in the household for six months or more as of May 20<sup>th</sup> 2009. Persons who have not lived at their current residence for six months are considered a usual member of the household if they intend to live in the household for six months or more.

### **HOUSEHOLD REFERENCE PERSON (HEAD OF HOUSEHOLD)**

The household reference person is the person, man or woman, who carries the main responsibility in the affairs of the household. The reference person is a person that is eighteen years or older.

## **SURVEY METHODOLOGY**

### **SURVEY DESIGN**

The primary objective of the survey was to measure and assess the current employment and unemployment situation in Bermuda. The sample design used for the 2009 Labor Force Survey was a stratified two-stage approach as follows:

- Stage one – One hundred and fifty census districts (CD) were randomly selected from the entire 244 CDs with each stratified into one of three income groups
- Stage two - “clusters” of households were selected from each CD proportional to the total number of dwellings in each parish

The sample frame for the survey was a combination of the data files linked to the 2000 Population and Housing Census and the Population Frame Repository. Households were selected from the resulting frame according to their household income and census district.

It was determined that a sample size of 1,500 households would be adequate to give the desired level of accuracy and precision. The sample represents approximately 5 per cent of all 30,535 households in Bermuda, and will produce aggregate results at the 95 per cent confidence level with a margin of error of +/- 2.5 per cent.

## **WEIGHTING**

The survey data was weighted to reflect the number of households outlined on the land valuation list as of May 2009 and the population projection for 2009. A separate set of weights were used for the housing records and the person records. The housing weights were derived as the ratio of households on the valuation list to the number of households in the sample. Similarly, the population weights were derived by dividing the 2009 age and sex population projections by the age and sex counts from the LFS.

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

## **DATA COLLECTION**

In preparation for the survey, a team of approximately twenty-three interviewers were trained. These interviewers were experienced as they had also participated in the data collection work for the 2009 Census Pre-Test. The training covered important areas of the survey operation, in particular, the overall purpose of the survey, concepts & definitions and telephone interviewing techniques.

The LFS questionnaire included questions to collect data relating to household members who were 16 years of age and older on May 20<sup>th</sup>, 2009. The survey data collection period ranged from May 28<sup>th</sup> to July 19<sup>th</sup> 2009. Households were called during the evening on weekdays and during the day on weekends.

## **COMPUTER ASSISTED TELEPHONE INTERVIEWING (CATI)**

For the first time the Department used Computer Assisted Telephone Interviewing (CATI) for collecting survey data. CATI is a telephone surveying technique in which the interviewer follows a script provided by a software application that is loaded on a desktop computer, laptop or personal digital assistant.



The Department also for the first time set up a process using the software “Appointment Plus”, where each selected household was given an opportunity to schedule an interview appointment. Sixty per cent of households called the Department of Statistics or registered an appointment over the internet. The remaining households in the survey cooperated after receiving a call from an interviewer.

The interviewing period took place from May 28<sup>th</sup> to July 19<sup>th</sup>, 2009. The interviewers used a CATI (computer assisted telephone interview) method in order to obtain data from respondents. Since the interviewers were experienced, they had previous knowledge of how to conduct CATI interviews, which contributed to the quality of their interviews. A total of 10 interviewers conducted the survey at a time. Interviewing sessions were held in the Department of Statistics during the week days from 5:30 pm until 8:30 pm; and on Saturdays and Sundays from 10 am to 3 pm. Each session was supervised by a staff member from the Department.

## **RESPONSE RATE**

By the end of the survey period, 1,417 households had completed the questionnaire. This represented 94 per cent of the completion target. An over sample of six thousand residential addresses were used by survey interviewers in order to secure the completion target of 1,500 households.

## **DATA PROCESSING**

Since the Computer Assisted Telephone Interview (CATI) method was electronic and was used to collect the information, the questionnaire contained relevant skip instructions, interviewer greetings scripts, and validation checks designed to capture the survey data easily and quickly.

A team of 20 interviewers were trained in the operation of the CATI System. Responses to the surveys were keyed directly into the computerized questionnaire, which helped to reduce the processing time.

Once the interview phase had ended, the data was exported from SPSS Dimensions into Microsoft Access, where the manual coding of occupations was carried out by in-house staff. The data was then converted to a fixed ASCII text file format that could be read by the CS-Pro Software to produce tabulations. The next step included the evaluation of tabular outputs and the production of the final tabulations.



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## **PUBLICITY**

Prior to the commencement of the survey collection work, 6,000 postcards were mailed out to households notifying them that they were selected to participate in the Labour Force Survey. On May 20<sup>th</sup> 2009, a press conference was held to launch the first ever LFS conducted by the Department of Statistics. The Minister of Labour, Home Affairs and Housing, Lt. Colonel David Burch JP, MP, was asked to launch the LFS as Minister responsible for labour.

## **SURVEY RESULTS – HIGHLIGHTS**

- The median household income was estimated at \$102,445 in 2009
- During the survey reference week the total number of unemployed persons was 1,714 which represents a 4.5% unemployment rate
- More than 53% of the unemployed were men aged 16 to 24 years old
- The most common reasons given by unemployed persons for leaving their last job was that they left voluntarily or that they were made redundant
- The labour force participation rate was highest among men at 80% but this was down significantly in comparison to 90% during the 2000 Census
- Median individual earnings from employment in the main job was \$58,734
- Despite no significant change in the size of the workforce since 2000 there was a sharp drop in the number of working persons reporting two or more jobs from 3,015 persons in 2000 to 2,043 persons in 2009

## **HOUSEHOLD CHARACTERISTICS**

### **NUMBER OF WORKERS IN THE HOUSEHOLD**

During the reference period, the average number of workers per household was estimated to be 1.2. This is a 14 per cent decline in comparison to 2004 when the same statistic was 1.4 workers per household based on the Household Expenditure Survey.

### **MEDIAN HOUSEHOLD INCOME**

For the purposes of the Labour Force Survey, income refers to annual earnings from the respondent's main job in the form of salaries, wages and benefits. Also included in income is additional earnings garnered from supplementary jobs, pensions, alimony, child support, social assistance etc.

Median annual household income was estimated at \$102,445. According to Table 1, the majority of households reported incomes at or above \$48,000 per year. Among owner-occupied dwelling units, households with a mortgage reported a higher median household income of \$85,444, while households without a mortgage, who reported a median of \$82,900. In addition, those households that rented dwelling units as fully or partly furnished had a higher median income of \$106,002 compared with \$101,742 for those who rented unfurnished units.



**Table 1 Median Household Income by Occupancy Type**

Median Annual Household Income	Occupancy Type						
	Total	Owned with mortgage	Owned with out mortgage	Rented - furnish	Rented - unfurnished	Rent free	Not stated
<b>Median</b>	<b>102,445</b>	<b>85,444</b>	<b>82,900</b>	<b>106,002</b>	<b>101,742</b>	<b>31,056</b>	<b>-</b>
Total	30,534	8,554	11,052	2,736	7,655	382	155
Under \$24,000	3,561	855	1,839	20	680	129	38
\$24,000 - \$47,999	3,488	786	1,732	142	699	95	34
\$48,000 - \$75,999	4,391	706	1,531	565	1,556	33	-
\$76,000 - \$107,999	4,488	1,073	1,666	677	1,054	17	-
\$108,000 - \$131,999	2,362	983	625	211	526	17	-
\$132,000 - \$155,999	1,924	857	581	198	266	21	-
\$156,000 - \$234,999	3,385	1,449	1,001	328	586	21	-
\$235,000 - \$349,999	1,135	544	248	21	322	-	-
\$350,000 and over	591	228	122	61	180	-	-
Not Stated	5,210	1,072	1,707	513	1,786	49	83

## POPULATION CHARACTERISTICS

### SEX

There were 27,816 females, representing 53 per cent of the population. Males accounted for 24,584 persons, representing 47 per cent of the population.

**Table 2 Population by Sex, 2009, 2000 and 1991**

Date	Number			Percentage Distribution		
	Total	Male	Female	Total	Male	Female
2009	52,400	24,584	27,816	100	47	53
2000	49,465	23,519	25,946	100	48	52
1991	46,348	22,291	24,057	100	48	52

### RACE

The survey revealed that Blacks made up 53 per cent of the population or 27,580 people, while Whites accounted for 18,292 persons, 35 per cent. Persons of mixed or 'other' racial heritage represented an 11 per cent share of the population, or 5,848 persons. Between 2000 and 2009, the percentage distribution of blacks and whites varied by 1 per cent for each racial group.

**Table 3 Population by Race, 2009, 2000 and 1991**

Race	Number			Percentage Distribution		
	2009	2000	1991	2009	2000	1991
Total	52,400	49,465	46,348	100	100	100
Black	27,580	26,761	26,340	53	54	57
White	18,292	17,544	17,533	35	36	38
Mixed & Other	5,848	4,933	2,366	11	10	5
Not Stated	680	227	109	1	-	-

## STATUS

Table 4 shows that the Bermudian segment of the population aged 16 years and over accounted for 81 per cent of all persons in this age group while non-Bermudians made up 19 per cent of the population in 2009. The comparisons show that the three percentage point increase by Bermudians was offset by the same decline among non-Bermudians.

**Table 4 Population by Bermudian Status, 2009, 2000 and 1991**

Status	Number			Percentage Distribution		
	2009	2000	1991	2009	2000	1991
Total	52,400	49,465	46,348	100	100	100
Bermudian	42,249	38,362	36,097	81	78	78
Non-Bermudian	9,919	11,059	10,232	19	22	22
Not Stated	232	44	19	-	-	-

## EDUCATION

There was a significant decline in the number of persons aged 16 years and over with no formal educational qualifications between 2000 and 2009, from slightly less than 14,000 to just over 8,000 persons. This figure represented a 15 per cent share compared to 28 per cent in 2000. Between 2000 and 2009 there was a notable increase in persons that had attained at least a school leaving certificate, up from 14,143 to 17,805. Additionally, those with at least one university degree jumped from 20 per cent or 9,765 in 2000, to 24 per cent or 12,675 persons in 2009.

**Table 5 Population by Highest Level of Academic Qualification Attained**

Levels of Academic Qualifications	Number			Percentage Distribution		
	2009	2000	1991	2009	2000	1991
Total	52,400	49,465	46,348	100	100	100
None	8,011	13,983	16,983	15	28	37
School Leaving Certificate RSA, BSSC, GCE, GCSE, IB, AP	17,805	14,143	14,535	34	29	31
Tech./ Voc./ Associate degree	11,867	10,989	8,555	23	22	18
Bachelor's, Master's, Doctorate	12,675	9,765	5,857	24	20	13
Professional degree, MD, DDS	1,520	n/a	n/a	3	-	-
Other	n/a	97	255	-	-	1
Not Stated	522	488	163	1	2	-

n/a – not available

## AGE

Table 6 presents a comparison between the distribution of the population by age for 2009 and 2000. The distribution confirmed that the population continues to grow older. In 2000, the younger age cohorts of ages 16 to 39 years represented 46 per cent of all persons 16 years and over. In 2009, persons aged 16 to 39 accounted for 39 per cent of the population. In contrast, the proportion of the population aged 50 years and above grew by 7 percentage points from 34 per cent in 2000 to 41 per cent in 2009.

**Table 6 Population by Selected Age Groups and Sex, 2009, 2000 and 1991**

Age Group and Sex	Number			Percentage Distribution		
	2009	2000	1991	2009	2000	1991
<b>Both Sexes</b>						
Total	52,400	49,465	46,348	100	100	100
16 – 19	3,001	2,795	2,965	6	6	6
20 – 29	7,767	7,883	10,337	15	16	22
30 – 39	9,266	11,689	11,284	18	24	24
40 – 49	11,210	10,353	8,122	21	21	18
50 – 59	9,447	7,406	5,839	18	15	13
60 – 69	6,218	4,949	4,350	12	10	9
70 – 79	3,673	3,120	2,420	7	6	5
80+	1,818	1,270	1,031	3	3	2
<b>Males</b>						
Total	24,584	23,519	22,291	100	100	100
16 – 19	1,470	1,394	1,518	6	6	7
20 – 29	3,687	3,807	5,176	15	16	23
30 – 39	4,426	5,778	5,470	18	25	25
40 – 49	5,559	5,033	4,000	23	21	18
50 – 59	4,463	3,532	2,813	18	15	13
60 – 69	2,852	2,285	1,970	12	8	9
70 – 79	1,525	1,267	969	6	5	4
80+	602	423	375	2	2	2
<b>Females</b>						
Total	27,816	25,946	24,057	100	100	100
16 – 19	1,531	1,401	1,447	6	5	6
20 – 29	4,080	4,076	5,161	15	16	21
30 – 39	4,840	5,911	5,814	17	23	24
40 – 49	5,651	5,320	4,122	20	21	17
50 – 59	4,984	3,874	3,026	18	15	13
60 – 69	3,365	2,664	2,380	12	10	10
70 – 79	2,149	1,853	1,451	8	7	6
80+	1,216	847	656	4	3	3

## LABOUR FORCE

The term labour force refers to those persons of working age who were 16 years or older during the survey reference week and were either gainfully employed or looking for work. The number of persons who were employed, i.e. the working population in 2009, was 36,549. This represented 70 per cent of the population. In 2009, the total number of unemployed persons was 1,714. Therefore, the unemployment rate for Bermuda stood at 4.5% during the reference week May 13<sup>th</sup> to May 19<sup>th</sup> 2009.

**Table 7 Labour Force Participation, 2009, 2000 and 1991**

Labour Force	2009	2000	1991
Total	38,263	37,879	35,222
Employed	36,549	36,878	33,120
Unemployed	1,714	1,001	2,102
Unemployment Rate %	4.5	2.6	6.0

## LABOUR FORCE PARTICIPATION RATE COMPARISONS

Table 8 provides Labour Force Participations Rates (LFPR) by sex for the two previous censuses and the 2009 Labour Force Survey. LFPR is the number of persons in the labour force aged 16-64 years expressed as a percentage of the total population in that age group. Students looking for work are excluded for comparisons purposes.

In 2009 the labour force participation rate was estimated at 78%. This was down seven percentage points from 2000, and four percentage points from 1991. The decline in labour force participation was strongest for men, falling from 90 per cent in 2000 to 80 per cent in 2009. Over the same period, the LFS results indicate that labour force participation among women fell from 80 per cent to 77 per cent.

**Table 8 Labour Force Participation Rates by Sex, 2009, 2000 and 1991**

Sex	2009	2000	1991
Total	78%	85%	82%
Males	80%	90%	89%
Female	77%	80%	76%

## UNEMPLOYMENT

The level of unemployment for any country is usually measured by an unemployment rate. As defined by the International Labor Organization (ILO) in Geneva, Switzerland, “unemployed workers” are those persons who are currently not working but are willing and able to work for pay, currently available to work, and are actively searching for work.

The unemployment rate for Bermuda was 4.5 per cent during the week of May 13 to 19, 2009.

- The jobless rate for men was 6%
- The jobless rate for women was 3%
- The jobless rate for blacks was 6%
- The jobless rate for whites was 3%

According to the 2009 Labour Force Survey, the estimated number of persons who were unemployed during the year was 1,714. Males accounted for the largest proportion of persons unemployed at 1,139 or 66 per cent. The total number of unemployed females was significantly lower than their male counterparts at 575 or 34 per cent.

Persons aged 16 to 24 years were most likely to be seeking work. This age group is primarily new to the workforce and many of them had not obtained a university degree. More than half or 53 per cent of the unemployed were between the age of 16 and 24 years old. Persons aged 25 to 54 years accounted for 38 per cent of the unemployed. The majority of these workers held Bachelors degrees. Lastly, those seniors aged 55 and over who would be likely to retire in 5 to 15 years, accounted for 9 per cent of the unemployed.

Of the estimated 1,139 males that were unemployed, 69 per cent or 781 were black. White males who accounted for 21 per cent, were two times less likely than their black counterparts to be jobless. In contrast, 441 black females reported that they were without employment compared to 78 white females.

**Table 9 Unemployed by Age, Race and Sex**

	Number			Unemployment Rate %		
	Total	Male	Female	Total	Male	Female
Total	1,714	1,139	575	4.5	6.0	3.0
16 - 19	358	248	109	27.5	35.1	18.4
20 - 24	547	359	188	18.3	21.7	14.0
25 - 29	126	100	27	4.1	8.0	1.5
30 - 34	155	58	96	4.2	3.3	5.0
35 - 39	87	87	-	1.8	3.4	0.0
40 - 44	76	42	34	1.7	1.8	1.6
45 - 49	96	62	34	1.7	2.2	1.2
50 - 54	108	93	15	2.5	4.6	0.7
55 - 59	91	47	44	2.7	2.8	2.6
60 +	71	43	29	1.6	1.9	1.3

	Number			Unemployment Rate %		
	Total	Male	Female	Total	Male	Female
Total	1,714	1,139	575	4.5	6.0	3.0
Black	1,222	781	441	5.9	7.9	4.1
White	320	242	78	2.5	3.5	1.3
Mixed & Other Races	172	116	56	3.8	5.4	2.3

## LONG-TERM UNEMPLOYMENT

In Table 10, a total of 637 persons were seeking work for more than 52 weeks. Long-term unemployment is defined as unemployment lasting for longer than one year. Moreover, 309 workers were without a job for less than one year.

**Table 10 Total Weeks Unemployed**

Number of Weeks Unemployed	Sex		
	Total	Males	Females
Total	945	557	388
Under 52 weeks	309	161	148
52 to 104 weeks	499	302	197
Over 104 weeks	138	94	44

## REASONS FOR UNEMPLOYMENT

Just over half of the 1,714 unemployed persons stated the reason for leaving their last paid job. (See Table 11)

The tendency for leaving employment was primarily on a voluntary basis. Of the 965 persons giving reasons for leaving their job 227 did so voluntarily. The same proportion that is 227 persons, were made redundant.

**Table 11 Reasons for Leaving Last Job by Sex**

Reasons for Leaving	Sex		
	Total	Male	Female
Total	965	577	388
Left voluntarily	227	127	100
Physical disability / health condition	-	-	-
Work project ended	208	164	44
Redundancy	227	101	126
Dismissed (terminated)	172	70	102
Non-renewal of work permit	0	0	0
Other reason (specify)	132	115	17

## EMPLOYMENT

### PREVALENCE OF MULTIPLE JOB HOLDING SLIPS

During the reference week, 94 per cent of the working population held only one job, which represented 34,298 working persons. Only 6 per cent held two or more jobs. The shift from the year 2000 to 2009 reflects more of a movement to single job holders. This may be attributed to the fact that many work groups received increased pay packets during the first eight years after the new millennium as Bermuda recorded strong economic growth.

**Table 12 Person at Work During the Reference Week by the Number of Paid Jobs, 2009, 2000 and 1991**

Number of Paid Jobs	Number			Percentage Distribution		
	2009	2000	1991	2009	2000	1991
Total	36,511	36,252	32,018	100	100	100
One	34,298	32,919	29,462	94	91	92
Two	2,043	3,015	2,325	6	8	7
Three or more	170	278	214	-	1	1

## WORKING FOR SOMEONE ELSE

As expected, the majority of the work force, 87 per cent, were employed by someone else in their main job. Seven per cent of working persons were self-employed without paid help, followed by six per cent who were self-employed with paid help.

**Table 13 Self Employed or Working for an Employer, 2009**

Type of Worker	Number	Percentage Distribution
Total	36,550	100
Self-employed with paid help	2,096	6
Self-employed without paid help	2,728	7
Worked as an unpaid worker in a family business	15	-
Worked for someone else	31,695	87
Not Stated	16	-

## WORKING IN THE PRIVATE SECTOR

Respondents were given five response options to assess what type of business entity they were employed in. These options covered both the private and public sector employer types, and are shown in table 14. The private sector was the most common employer hiring 75 per cent of the working population. Approximately 18 per cent of workers said they were employed by the Bermuda Government.

**Table 14 Employer Type, 2009**

Employer	Number	Percentage Distribution
Total	31,695	100
The Bermuda Government	5,829	18
Quango	1,279	4
Foreign Government	24	-
Private Company / Person	23,874	75
Owner / Manager of an Incorporated Company	594	2
Not Stated	95	-

## WORKER HOURS ON THE INCREASE

Table 15 presents how many hours were typically worked by employees in their main job. Persons working 35 to 40 hours per week are considered to be employed on a full-time basis. Anything less than thirty-five hours is considered as part time work.

In a typical work week, employees worked an average of 41 hours, one hour more than what was measured in the year 2000. Of the total workforce, there were 11,775 or one-third of employees that worked longer than 40 hours per week.

**Table 15 Workforce by Hours Worked per week in Main Job**

Hours Worked	Number			Percentage Distribution		
	2009	2000	1991	2009	2000	1991
Total	36,126	36,878	33,120	100	100	100
Less than 35	4,223	4,098	3,453	11	11	10
35 – 40	20,128	20,992	20,933	56	57	63
Over 40	11,775	11,455	7,276	33	31	22
Not Stated	-	333	1,458	-	1	4
Average Number of Hours	41	40	37			

## OCCUPATIONAL PURSUITS

A total of 8,284 workers or 23 per cent of Bermuda's workforce comprise persons who work as professionals. Professionals refer to persons whose work normally requires the completion of a bachelor's or master's degree, or a professional certification programme. Examples include comptrollers, actuaries, medical doctors, registered nurses and senior school teachers. A total of 7,892 persons were employed as senior officials and managers accounted for 22 per cent of the working population. (See Table 16)

In comparison, according to the 2009 Employment Brief, 7,565 jobs were held by professionals in 2008, representing 19 per cent of the job market. In total some 7,133 jobs were classified as senior officials and managers, an 18 per cent share of the working population.



Based on the 2009 Employment Survey the service workers and shop and market sales workers group comprised 4,625 workers, a 13 per cent share of the workforce. The clerical occupation group numbered 4,472 workers a 12 per cent share. This compared with a 19% share of jobs reported in the 2008 Employment Survey.

However, readers are advised to apply caution when interpreting the comparisons made between the 2009 Labour Force Survey (LFS) results and the Employment Survey results. Individual household members responded on their own behalf during the conduct of the LFS. In contrast, the Employment Survey data is submitted by business establishments reporting on behalf of persons in their employ.

**Table 16 Work Force by Major Occupational Groups, 2009**

Major Occupational Group	Total	Percentage Distribution
Total	36,069	100
Senior Officials and Managers	7,982	22
Professionals	8,284	23
Technical and Associate Professionals	3,696	10
Clerks	4,472	12
Service Workers and Shop and Market Sales Workers	4,625	13
Skilled Agricultural and Fishery	222	1
Craft and related Trade Workers	3,744	10
Plant and Machine Operators	1,662	5
Elementary Occupations	1,320	4
Armed Forces	62	-

### EMPLOYMENT EARNINGS FROM MAIN JOB

According to the 2009 Labour Force Survey, the median income earned in one's main job averaged \$58,734. The ranking of median employment income from main job by occupation group was as follows:

<u>Occupation</u>	<u>Earnings</u>
1. Professionals	\$77,993
2. Senior Officials and Managers	\$72,589
3. Technicians and Associate Professionals	\$62,524
4. Clerks	\$51,794
5. Craft and Related Trades Workers	\$51,700
6. Plant and Machine Operators and Assemblers	\$48,032
7. Elementary Occupations	\$39,679
8. Service, Shop and Market Sales Workers	\$35,757
9. Skilled Agricultural and Fishery Workers	\$34,146

**Table 17 Annual Employment Earnings by Status, Occupation and Race, 2009**

Race/Occupation Group	Bermudian Status by Median Annual Income		
	Total	Bermudians	Non-Bermudians
<b>Total</b>	58,734	56,525	70,968
Black	55,388	55,265	57,463
White	67,815	61,125	83,941
<b>Senior Officials and Managers</b>	72,589	69,349	95,825
Black	66,566	66,985	58,222
White	82,653	73,235	101,454
<b>Professionals</b>	77,993	73,802	88,555
Black	72,714	72,821	71,241
White	86,649	77,941	99,945
<b>Technicians and Assoc. Professionals</b>	62,524	61,950	65,065
Black	58,676	58,258	66,094
White	68,318	70,119	64,725
<b>Clerks</b>	51,794	51,391	55,320
Black	50,996	50,992	62,224
White	54,356	54,283	54,513
<b>Service Workers and Shop and Market Sales Workers</b>	35,757	35,303	40,317
Black	33,888	33,750	35,580
White	42,574	39,660	43,696

**Table 17 cont'd Annual Employment Earnings by Status, Occupation and Race, 2009**

Race/Occupation Group	Bermudian Status by Median Annual Income		
	Total	Bermudians	Non-Bermudians
<b>Skilled Agricultural and Fishery Workers</b>	34,146	23,159	41,710
Black	*	*	*
White	27,158	23,159	36,000
<b>Craft and Related Trade Workers</b>	51,700	50,974	54,374
Black	53,798	54,185	52,404
White	52,305	50,130	58,056
	48,032	47,395	52,000
<b>Plants and Machine Operators and Assembly</b>	42,435	42,435	*
Black	54,675	55,355	52,000
White	39,679	37,740	45,757
<b>Elementary Occupations</b>	41,307	41,825	*
Black	48,671	39,875	*
White	44,000	44,000	74,000

\* *sample size too small, insufficient observations to make an estimate*

## MEDIAN ANNUAL EARNINGS FROM MAIN JOB

Table 17 presents the distribution of income from the main job by occupation group, Bermudian status and race. Annual earnings from employment in the main job is estimated to have stood at \$58,734 in May 2009.

Persons who hold jobs as senior official and managers, professionals or technicians and associate professionals had the highest earnings, of \$72,589, \$77,993 and \$62,524, respectively.

Irrespective of Bermudian status, white workers (\$67, 815) generally earn higher pay packets than their black colleagues (\$55,388). Among the Bermudian segment of the workforce whites took home \$61,125 per year compared to \$55,265 for blacks.

## HIGHEST QUALIFICATION BY BERMUDIAN STATUS AND RACE

Ninety per cent of Bermuda's workforce holds a school leaving certificate or some higher form of academic qualification. LFS estimates show that of the total 36,549 working persons 12,191, or one-third, possess a high school diploma or equivalent as their highest academic qualification. One in every four working persons (9,319) holds a technical or associates degree while 28 per cent or 10,052 have obtained a tertiary qualification, such as a bachelor's, master's or doctoral degree. Only ten per cent of all workers are estimated to hold no academic qualifications.

Table 18 shows some variation in the distribution of the workforce by highest academic qualification, Bermudian status and race. Overall, black working persons are less likely than their white colleagues to hold tertiary level degrees, 21 percent compared to 37 per cent, respectively. At the other end of the educational spectrum it was estimated that nearly two in five blacks (7,619) possess a high school diploma or equivalent qualification as their highest while this is true for one-quarter of whites (3,115).

Among the Bermudian and non-Bermudian sub-groups, 23 per cent of all Bermudians have obtained a tertiary degree compared to 44 per cent of non-Bermudians.

Comparisons by race within the Bermudian segment of the workforce show that blacks are more likely to have completed only their high school education in comparison to whites, 40 per cent versus 35 per cent, respectively. Blacks also reported a higher incidence of completing their education up to the technical and associates degree level than whites, 28 per cent compared to 23 per cent, respectively. At the tertiary level however 29 per cent of white Bermudian workers have qualified at the Bachelor's, Master's or Doctoral level while this was the case for 21 per cent of black Bermudians in the workforce.

**Table 18 Population by Highest Level of Academic Qualification Attained, Bermudian Status and Race, 2009**

<b>Bermudian Status / Levels of Academic Qualification</b>	<b>Racial Groups</b>				
	<b>Total</b>	<b>Black</b>	<b>White</b>	<b>Mixed &amp; Other Races</b>	<b>Race Not Stated</b>
<b>Total</b>	36,549	19,358	12,541	4,396	255
None	3,569	1,971	1,072	460	66
School Leaving Certificate, RSA, BSSC, GCE, GCSE, IB, AP	12,191	7,619	3,115	1,391	67
Tech./Voc./Associate degree	9,319	5,404	2,785	1,078	52
Bachelor's, Master's, Doctorate	10,052	4,130	4,666	1,215	41
Professional degree, MD, DDS	1,336	219	876	211	29
Not Stated	84	14	28	41	-
<b>Bermudians</b>	<b>28,768</b>	<b>18,131</b>	<b>7,483</b>	<b>2,900</b>	<b>255</b>
None	2,797	1,857	640	233	66
School Leaving Certificate, RSA, BSSC, GCE, GCSE, IB, AP	11,032	7,258	2,605	1,104	67
Tech./Voc./Associate degree	7,633	5,019	1,748	814	52
Bachelor's, Master's, Doctorate	6,649	3,764	2,153	692	41
Professional degree, MD, DDS	601	219	309	43	29
Not Stated	57	14	28	14	-
<b>Non-Bermudians</b>	<b>7,781</b>	<b>1,227</b>	<b>5,058</b>	<b>1,496</b>	<b>-</b>
None	772	114	431	226	-
School Leaving Certificate, RSA, BSSC, GCE, GCSE, IB, AP	1,159	362	512	287	-
Tech./Voc./Associate degree	1,686	386	1,037	265	-
Bachelor's, Master's, Doctorate	3,402	366	2,514	523	-
Professional degree, MD, DDS	735	-	566	169	-
Not Stated	27	-	-	27	-

**Table 18 Per Cent Share of Population by Highest Level of Academic Qualification Attained, Bermudian Status and Race, 2009**

<b>Bermudian Status/ Levels of Academic Qualification</b>	<b>Racial Groups</b>				
	<b>Total</b>	<b>Black</b>	<b>White</b>	<b>Mixed &amp; Other Races</b>	<b>Race Not Stated</b>
<b>Total</b>	100%	100%	100%	100%	100%
None	10%	10%	9%	10%	26%
School Leaving Certificate, RSA, BSSC, GCE, GCSE, IB, AP	33%	39%	25%	32%	26%
Tech./Voc./Associate degree	25%	28%	22%	25%	20%
Bachelor's, Master's, Doctorate	28%	21%	37%	28%	16%
Professional degree, MD, DDS	4%	1%	7%	5%	11%
Not Stated	0%	0%	0%	1%	-
<b>Bermudians</b>	100%	100%	100%	100%	100%
None	10%	10%	9%	8%	26%
School Leaving Certificate, RSA, BSSC, GCE, GCSE, IB, AP	38%	40%	35%	38%	26%
Tech./Voc./Associate degree	27%	28%	23%	28%	20%
Bachelor's, Master's, Doctorate	23%	21%	29%	24%	16%
Professional degree, MD, DDS	2%	1%	4%	1%	11%
Not Stated	0%	0%	0%	0%	-
<b>Non-Bermudians</b>	100%	100%	100%	100%	-
None	10%	9%	9%	15%	-
School Leaving Certificate, RSA, BSSC, GCE, GCSE, IB, AP	15%	30%	10%	19%	-
Tech./Voc./Associate degree	22%	31%	21%	18%	-
Bachelor's, Master's, Doctorate	44%	30%	50%	35%	-
Professional degree, MD, DDS	9%	-	11%	11%	-
Not Stated	0%	-	-	2%	-

## PERSONS WITH A SECOND JOB

The results of the 2009 LFS provide the first empirical evidence since the 2000 Census, about how many jobs working persons hold at one time. A multiple job-holder is defined as a working person who reported to more than one place of employment during the LFS reference week, May 13<sup>th</sup> to 19<sup>th</sup> 2009.

### EMPLOYER

A total of 1,905 workers had a second job. The majority of second job holders, 75 per cent, worked for someone else during the reference week in May. Sixteen per cent of persons in this category were self-employed without paid help. The remaining 9 per cent reported that they were self-employed with paid help.

**Table 19 Employer Type, 2009**

Employer	Number	Percentage Distribution
Total	1,905	100
Self-employed with paid help	166	9
Self-employed without paid help	298	16
Worked as an unpaid worker in a family business	17	-
Worked for someone else	1,424	75

### PLACE OF WORK

- 78 per cent of persons who worked a second job were employed by a private company or person.
- 17 per cent worked for the Bermuda Government in their second job.
- 5 per cent worked for a Quango in their second job.

**Table 20 Place of Work, 2009**

Employer	Number	Percentage Distribution
Total	1,407	100
The Bermuda Government	245	17
Quango	67	5
Foreign Government	-	-
Private Company	1,095	78
Owner / Manager of an Incorporated Company	-	-

## HOURS WORKED – SECOND JOB

The average hours worked in their second job for persons who held two jobs were 13.0 hours. Forty-three per cent of this group of workers worked between 10 and 19 hours a week. In contrast 8 per cent worked over 30 hours in their second job.

**Table 21 Hours Worked Per Week, 2009**

Hours Worked	Numbers	Percentage Distribution
Total	1,890	100
1 to 9	672	36
10 to 19	804	43
20 to 29	247	13
30 and over	167	8
Average Number of Hours	13.0	

## TYPE OF WORK

According to Table 22, the largest share of workers (34%) with two jobs worked as service workers or shop and market sales workers. Sixteen per cent of persons with a second job work in a clerical capacity.

**Table 22 Major Occupational Group, 2009**

Major Occupational Group	Total	Percent Distribution
Total	1,538	100
Senior Officials and Managers	133	9
Professionals	232	15
Technical and Associate Professionals	119	8
Clerks	253	16
Service Workers and Shop and Market Sales Workers	522	34
Skilled Agricultural and Fishery	31	2
Craft and related Trade Workers	116	8
Plant and Machine Operators	112	7
Elementary Occupations	-	-
Armed Forces	20	1

## INCOME

Sixty-eight per cent of people working two jobs earn less than \$16,000 per year from their second job. The median income for this group was \$11,831.

**Table 23 Income from Second Job, 2009**

Income	Number	Percentage Distribution
Total	1,293	100
Under \$16,000	875	68
\$16,000 to \$23,999	95	7
\$24,000 to \$31,999	135	10
\$32,000 to \$39,999	50	4
\$40,000 to \$47,999	-	-
\$48,000 to \$55,999	51	4
\$56,000 and over	54	4
Not Stated	35	3

## REASONS FOR WORKING A SECOND JOB

It is important to understand the different reasons why people choose, or need to work a second job. While some take on a second job to keep busy or for extra cash, many need a second job to pay for necessities such as mortgages, rent and food. Understanding why workers hold these jobs can inevitably lead to policy making which aim to help those who have to work above and beyond the typical work week.

**Table 24 Reasons for Working a Second Job, 2009**

Reasons	Number	Percentage Distribution
Total	1,905	100
Pay mortgage, rent, utility bills or other essentials	862	45
Own or dependent's education	307	16
Pay for recreational activities e.g. overseas travel	309	16
Enjoy additional work activity	428	22
Other reasons	-	-
Not Stated	1	-

In Table 24, the majority of workers who hold a second job, do so because they need to pay their mortgage, rent, electricity and other essentials. This is true for 45 per cent of jobholders. Twenty-two per cent opt to take a second job because they enjoy additional work activity. The remaining (33%) work a second job to fund the furthering of their education or to pay for recreational activities such as travel.

With 45 per cent or 862 persons working a second job in order to pay for basic essentials, it is evident that there are many individuals that could be viewed as economically disadvantaged. Although this is not a significant portion of the population, these situations reflect a need that should perhaps be addressed.

*For further information on the Labour Force Survey please contact the Business Statistics Division at the Department of Statistics on 297-7896 or 297-7780.*

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GOVERNMENT OF BERMUDA  
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