## 2010 Census of Population \& Housing Final Results

## BERMUDA

Total Population 64,237


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## THE 2010 CENSUS OF POPULATION \& HOUSING

## Final Results

## INTRODUCTION

The decennial Census of Population and Housing was launched in Bermuda on May $20{ }^{\text {th }} 2010$ in accordance with the Statistics Act (2010 Census) Order 2009. The data in this report were captured during the census enumeration period which ended on $31^{\text {st }}$ March 2011 after a short break in the data collection period from October $1^{\text {st }}$ to mid December 2010.

This Report brings together in one publication a summary analysis of the final results of the 2010 Census data. The planning, administration, operational and data processing activities associated with the 2010 Census undertaking will be detailed in a separate Census Administrative Report.

Users should note that the census data presented in this report supersedes the preliminary census results released to the general public on October $14^{\text {th }} 2011$. While continuing the data processing phase of the census data during November, revisions were made to the census total population and household counts. As such, the preliminary analysis which focused on Bermuda's population size, growth, structure, race, age and sex distribution, employment and Bermudian status will be amended to show these revisions.

This report however, presents a summary of analysis for selected topics remaining on the census questionnaire, such as religion, marital status, migration, fertility, childcare, health, education, economic activity, housing and income.

The Appendix outlines summary tables relating to the topics analyzed. Additional census data not published in this report can be made available to data users upon request.

## TECHNICAL NOTE TO DATA USERS

In alignment with its Mission Statement, the Department of Statistics aims to deliver high quality census data that is both accurate and reliable. To this end, the 2010 Census data was subject to considerable checks and edits during processing and evaluation to ensure the best possible data quality and the maximum coverage of households.

During the undertaking of every census, interviewers are dependent on the individual household persons to provide the correct information and data in response to questions asked on the census questionnaire. Also, household members often respond to the census on behalf of other persons who live in the same household and who are not available or difficult to reach at home. In this regard, there will always be a degree of undercounting, partial response or non-response. Similar to previous censuses, the 2010 Census was susceptible to these occurrences.

After the deadline for the census enumeration period had passed, persons representing 182 households called the Department for members of their households to be counted in the census. These persons responded to a minimum number of questions asked of them on behalf of 413 additional persons. Therefore, the census data will show a degree of partial or nonresponse.

At the end of the 2010 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.

As a result, census records for 1,106 households comprising 2,551 persons were imputed for these demographic data items, reducing the undercount and raising the total coverage of households included in the census. However, data items for the remaining census questions on the questionnaire were not imputed for the 1,106 households and will show as nonresponse in some of the census tables.

Therefore, users are advised to note the imputation and partial or non-responses when interpreting the final results of the 2010 Census data.

NOTE: In this Report, some percentage distributions in the census tables may not add to one hundred percent (100\%) due to rounding.

## POPULATION

Bermuda's civilian non-institutional population was revised to 64,237 persons in 2010 compared with 62,059 counted in 2000 . This translated into an increase of $4 \%$ or 2,128 more persons. There were 30,858 males and 33,379 females counted during the census. The proportion of persons that chose either black or white as a racial group slipped to $54 \%$ and $31 \%$, respectively.

The Bermudian population stood at 50,565 in 2010 and their non-Bermudian counterparts represented 13,516 persons. There were 156 persons who did not report their status. Nonetheless, the proportion of the Bermudian and non-Bermudian population remained static at $79 \%$ and $21 \%$, respectively.

## Geographic Distribution

Smith's and Pembroke Parish experienced negative growth in population size during the decade 2000 to 2010. The outflow of residents for Smith's and Pembroke Parish was 4\% and $6 \%$, respectively. The out-migration from Pembroke Parish remains a continuation of the trend that commenced in the 1960's.

Although Devonshire and Warwick Parish experienced an increase in population size, this was fractional rising by less than 1\% for both parishes. In contrast, the fastest growing parishes in population size were St. George (+18\%), Paget (+12\%) and Hamilton (+11\%). When compared to the 2000 Census, Pembroke Parish continued to have the largest population size of 10,610 persons while Warwick Parish followed with the second highest of 8,615 persons.

## Religion

During the intercensal period, the distribution of persons across the various religious affiliations shifted but remained generally widespread. All religious groups experienced declines in their followings with the exception of Roman Catholics, Seventh-Day Adventists and nondenominational groups. Nearly one fifth or $20 \%$ of the population claimed no religious affiliation in 2010 compared with a 14\% share in 2000.

Although the number of Roman Catholics increased to 9,340 persons, its share remained constant at $15 \%$ compared to 2000. Over the ten-year period, non-denominational congregations increased a strong 33\% while the Seventh-Day Adventist following rose 6\%.

| Major Religious Groups | Number |  | Percentage Distribution |  | Percentage Change |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2010 | 2000 | 2010 | 2000 | 2000-2010 |
| All Denominations | $64,237^{1}$ | 62,059 | 100 | 100 | +4\% |
| Anglican | 10,138 | 14,011 | 16 | 23 | -28\% |
| Roman Catholic | 9,340 | 9,275 | 15 | 15 | +1\% |
| African Methodist Episcopal | 5,497 | 6,803 | 9 | 11 | -19\% |
| Seventh-Day Adventist | 4,273 | 4,042 | 7 | 7 | +6\% |
| Non-denominational | 5,309 | 3,988 | 9 | 6 | +33\% |
| Pentecostal | 2,246 | 2,742 | 4 | 4 | -18\% |
| Methodist | 1,747 | 2,430 | 3 | 4 | -28\% |
| Presbyterian/Congregational | 1,300 | 1,799 | 2 | 3 | -28\% |
| Church of God | 1,001 | 1,271 | 2 | 2 | -21\% |
| Salvation Army | 708 | 980 | 1 | 2 | -28\% |
| Brethren | 652 | 934 | 1 | 2 | -30\% |
| Baptist | 786 | 891 | 1 | 1 | -12\% |
| Other | 5,816 | 3,723 | 9 | 6 | +56\% |
| None | 11,466 | 8,560 | 19 | 14 | +34\% |
| Not Stated | 1,407 | 610 | 2 | 1 | +131\% |

${ }^{1}$ Includes 2,551 persons for which there is no data - See Technical Note.

## Ancestry

In 2010, forty-six per cent (46\%) of the population were associated with Bermudian ancestry slightly lower than the $51 \%$ recorded in 2000. Additionally, the proportion of persons reporting British ancestry dipped $1 \%$ representing $11 \%$ of the total population. Persons of West Indian descent accounted for $13 \%$ of the population. Those persons who reported Portuguese heritage in 2010 accounted for $7 \%$ of the population.

## Marital Status

Although the marital status questions were asked of persons 15 years and older in both 2000 and 2010, to allow for historical comparison with the 1991 Census data, this analysis will continue to highlight individuals 16 years and older. After combining the married and remarried responses obtained, during 2010 roughly $49 \%$ of persons stated that they were married compared with $50 \%$ in 2000 . The proportion of persons who reported never married remained
relatively the same at one third of those 16 years and older. The proportion of those persons who reported divorced edged up by $1 \%$.

Table 2 POPULATON 16 YEARS AND OVER BY MARITAL STATUS, 2010 AND 2000

|  |  |  | Percentage <br> Distribution | Percentage <br> Change |  |
| :--- | ---: | ---: | ---: | ---: | ---: |
| Marital Status | Number |  |  |  |  |
|  | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ | $\mathbf{2 0 0 0 - 2 0 1 0}$ |
| Total | $50,917^{1}$ | $49,465^{2}$ | 100 | 100 | $+3 \%$ |
| Never Married | 17,163 | 16,340 | 33 | 33 | $+5 \%$ |
| Married | 19,696 | 20,331 | 38 | 41 | $-3 \%$ |
| Remarried | 4,944 | 4,463 | 10 | 9 | $+11 \%$ |
| Widowed | 2,614 | 2,655 | 5 | 5 | $-2 \%$ |
| Divorced | 5,899 | 5,310 | 12 | 11 | $+11 \%$ |
| Legally Separated | 273 | 319 | 1 | 1 | $-14 \%$ |
|  |  |  |  |  |  |

[^0]
## Marital Status by Age

The trend of persons entering into marriage at later ages that was observed during the last census, continued in 2010. The median age of persons marrying for the first time increased by three years from 24 years to 27 years old. This outcome reflected the $15 \%$ drop in persons marrying before their twenty-fifth birthday.

On average, males married later (28 years old) in life than females (26 years old) when marrying for the first time. In 2010, $13 \%$ of females entered marriage for the first time as a teenager compared to only $3 \%$ of their male counterparts.

## Marital Breakdown

An indication of the extent of marital breakdown can be determined by assessing the number of separated and divorced persons relative to the total number of ever-married persons. In 2010, the rate of marital breakdown was slightly higher standing at $23 \%$ compared to $21 \%$ in 2000.

## NATIVITY AND MIGRATION

In comparison to 2000, the foreign-born population grew at a faster rate (5\%) than the Bermuda-born population which declined 3\%. However, the dip in the Bermuda-born population does not factor in any portion of the 2,551 persons for which a response of country of birth was not imputed - see the technical note on page 2.

The Bermuda-born population totaled 42,802 accounting for $67 \%$ of the population. The number of foreign-born persons amounted to 18,532 or $29 \%$ (See Table 1).

Table 1 POPULATION BY NATIVITY AND SEX RATIOS, 2010 AND 2000

| Sex | Number |  | Percentage Distribution |  | Percentage Change |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2010 | 2000 | 2010 | 2000 | 2000-2010 |
| All Persons |  |  |  |  |  |
| Total | 64,237 ${ }^{1}$ | 62,059 | 100 | 100 | +4\% |
| Male | 30,858 | 29,802 | 48 | 48 | +4\% |
| Female | 33,379 | 32,257 | 52 | 52 | +3\% |
| Sex Ratio | 92 | 92 |  |  |  |
| Bermuda Born |  |  |  |  |  |
| Total | 42,802 | 44,290 | 67 | 71 | -3\% |
| Male | 20,411 | 21,221 | 32 | 34 | -4\% |
| Female | 22,391 | 23,069 | 35 | 37 | -3\% |
| Sex Ratio | 91 | 92 |  |  |  |

Foreign Born

| Total | 18,532 | 17,675 | 29 | 28 | $+5 \%$ |
| :--- | ---: | ---: | ---: | ---: | ---: |
| Male | 9,026 | 8,534 | 14 | 14 | $+6 \%$ |
| Female | 9,506 | 9,141 | 15 | 15 | $+4 \%$ |
| Sex Ratio | 95 | 93 |  |  |  |


|  | Not Stated |  |  |  |
| :--- | ---: | ---: | ---: | ---: |
| Total | 352 | 94 | 1 | $* *$ |
| Male | 180 | 47 | $* *$ | $* *$ |
| Female | 172 | 47 | $* *$ | $* *$ |

${ }^{1}$ Includes 2,551 persons for which there is no data - See Technical Note.
** Less than $1 \%$
The rate of growth in the number of foreign-born males exceeded that of their female counterparts, raising the sex ratio for this population group from 93 males per 100 females in

2000 to 95 males per 100 females in 2010. The number of Bermuda-born females increased faster than Bermuda-born males resulting in the sex ratio slipping from 92 males to 91 per 100 females. The surplus in females is attributed to females having a higher life expectancy. Additionally, the loss of males in the young to middle age group due to motor vehicle accidents and violence continued during the intercensal period, which could also have been a contributing factor.

An analysis of the population by nativity and Bermudian status indicates that $97 \%$ of the Bermuda-born population and $34 \%$ of the foreign-born population have Bermudian status. During the intercensal period, the proportion of foreign-born persons who acquired Bermudian status increased by 3 percentage points while the non-Bermudian component of the Bermudaborn remained static (See Table 2).

Table 2
POPULATION BY NATIVITY AND BERMUDIAN STATUS, 2010 AND 2000

| Nativity | Bermudian Status |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2010 |  |  | 2000 |  |  |
|  | Total | Bermudian | NonBermudian | Total | Bermudian | NonBermudian |
| Total | 64,237 ${ }^{1}$ | 50,565 | 13,516 | 62,059 | 48,746 | 13,256 |
| Bermuda Born | 42,802 ${ }^{2}$ | 41,575 | 1,185 | 44,290 | 43,170 | 1,113 |
| Foreign Born | 18,532 ${ }^{3}$ | 6,230 | 12,232 | 17,675 | 5,534 | 12,129 |
| Not Stated | $352{ }^{4}$ | 222 | 86 | 94 | 42 | 14 |
|  | Percentage Distribution |  |  |  |  |  |
| Total | 100 | 79 | 21 | 100 | 79 | 21 |
| Bermuda Born | 100 | 97 | 3 | 100 | 97 | 3 |
| Foreign Born | 100 | 34 | 66 | 100 | 31 | 69 |

${ }^{1}$ Includes 2,551 persons for which there is no data - See Technical Note.
${ }^{2}$ Includes 42 persons for whom Bermudian Status was not stated
${ }^{3}$ Includes 70 persons for whom Bermudian Status was not stated
${ }^{4}$ Includes 44 persons for whom Bermudian Status was not stated
Persons born in the United Kingdom remained the largest group of the foreign-born population at 3,942 persons. However, this population group declined $19 \%$ during the intercensal period (See Table 3). The number of persons born in Canada and the Azores/Portugal also contracted during the intercensal period by $13 \%$ and $10 \%$, respectively.

Of note was the substantial rise in the number of persons born in the African and Asian countries. Between 2000 and 2010, the number of persons residing in Bermuda who were born in Asian countries more than doubled, increasing by 1,188 nationals. More significantly, persons residing in Bermuda who were born in African countries nearly tripled, increasing by

383 persons. Similarly, there was a strong rise in the number of persons who were born in the Caribbean, increasing by 583 nationals.

Table 3
POPULATION BY COUNTRY/REGION OF BIRTH, 2010 AND 2000

|  | Number |  | Percentage <br> Distribution |  | Percentage <br> Change |
| :--- | ---: | ---: | ---: | ---: | ---: |
| Country/Region of Birth | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ | $\mathbf{2 0 0 0 - 2 0 1 0}$ |
| Total | $64,237^{1}$ | 62,059 | 100 | 100 | $+4 \%$ |
| Bermuda | 42,802 | 44,290 | 67 | 71 | $-3 \%$ |
| United Kingdom | 3,942 | 4,846 | 6 | 8 | $-19 \%$ |
| USA | 3,424 | 3,413 | 5 | 5 | $* *$ |
| Caribbean | 2,651 | 2,068 | 4 | 3 | $+28 \%$ |
| Canada | 2,235 | 2,560 | 3 | 4 | $-13 \%$ |
| The Azores/Portugal | 1,574 | 1,750 | 2 | 3 | $-10 \%$ |
| Other European Countries | 1,125 | 1,053 | 2 | 2 | $+7 \%$ |
| Asian Countries | 2,305 | 1,117 | 4 | 2 | $+106 \%$ |
| African Countries | 615 | 232 | 1 | $* *$ | $+165 \%$ |
| Other Countries | 661 | 636 | 1 | 1 | $+4 \%$ |
| Not Stated | 352 | 94 | 1 | $* *$ |  |

${ }^{1}$ Includes 2,551 persons for which there is no data - See Technical Note.
** Less than $1 \%$

## FERTILITY

The 2010 Census marked the first time in Bermuda's history that data were collected on male fertility. In addition, the 2010 Census was also significant because unlike the 1970 to 1991 censuses, fertility questions were asked of all persons 15 years and older regardless of whether they were attending school. This change in the screener for the fertility section allows the analysis of all persons 15 years and older which is useful in determining the actual reproductive performance of the population and fertility patterns by gender. These data are particularly important in studying Bermuda's population potential for growth given the Island's ageing population and the possible implications for health and educational services.

Like many developed countries, Bermuda has been experiencing below-replacement level fertility since the 1970s. This means that Bermudian women are not having sufficient numbers of babies to replace themselves and their partners. Despite this trend, the average number of children born to women 45 years and older had become larger during the last decade. Women had 2.8 children on average in 2010 compared with 2.4 children in 2000 . Of the women 45 years and older in 2010, $31 \%$ had more than two children. This was 9 percentage points lower
than for women of that age in 2000. This decline was offset by a positive growth in the number of women who had 1 to 2 children which increased in number by $48 \%$ and $38 \%$, respectively. The number of women aged 45 years and older who had not given birth to any children had grown by $45 \%$ during the intercensal period (See Table 1).

Table 1
WOMEN AGED 45 YEARS AND OVER BY NUMBER OF CHILDREN EVER BORN, 2010 AND 2000

|  | Number |  | Percentage <br> Distribution |  | Percentage <br> Change |
| :--- | :---: | ---: | ---: | ---: | ---: |
| Children Ever Born | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ | $\mathbf{2 0 0 0 - \mathbf { 2 0 1 0 }}$ |
|  |  |  |  |  |  |
| Total | $14,541^{1}$ | 11,544 | 100 | 100 | $+26 \%$ |
| 0 | 2,330 | 1,606 | 16 | 14 | $+45 \%$ |
| 1 | 2,831 | 1,913 | 19 | 17 | $+48 \%$ |
| 2 | 4,738 | 3,436 | 33 | 30 | $+38 \%$ |
| 3 | 2,519 | 2,147 | 17 | 19 | $+17 \%$ |
| 4 or More | 2,010 | 2,442 | 14 | 21 | $-18 \%$ |
| Not Stated | 113 | 0 | 1 | 0 |  |
| Average Number of Children | 2.8 | 2.4 |  |  |  |

${ }^{1}$ Includes 113 persons for whom the number of children ever born was not stated.

## Delayed Childbearing

As shown in Table 2 below, women are entering motherhood later in life. The median age of women at first live birth was 24.9 years in 2010 compared with 23.5 years in 2000. The most significant shift in the number of first live-births occurred among women aged 35 years and older which rose by $75 \%$ from 600 women in 2000 to 1,051 in 2010. In the 2010 Census, $16 \%$ of women gave birth to their first live-born child between the ages of 30 to 34 years compared with $12 \%$ in the previous census.

By 2010 just over half of the women were under the age of 25 at the birth of their first live-born child, down from 58\% in 2000. During the intercensal period, the number of women commencing motherhood before age 25 fell by 17\%. In the case of teenage mothers, a drop from $26 \%$ to $22 \%$ was recorded.

|  | Number |  | Percentage <br> Distribution | Percentage <br> Change |  |
| :--- | ---: | ---: | ---: | ---: | ---: |
| Age at First Live <br> Birth | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ | $\mathbf{2 0 0 0 - \mathbf { 2 0 1 0 }}$ |
|  | 13,891 | 14,456 | 100 | 100 | $-4 \%$ |
| Total | 3,042 | 3,821 | 22 | 26 | $-20 \%$ |
| Under 20 | 3,960 | 4,660 | 29 | 32 | $-15 \%$ |
| $20-24$ | 3,378 | 3,327 | 24 | 23 | $+2 \%$ |
| $25-29$ | 2,259 | 1,741 | 16 | 12 | $+30 \%$ |
| $30-34$ | 1,051 | 600 | 8 | 4 | $+75 \%$ |
| $35+$ | 201 | 307 | 1 | 2 | $-\mathbf{3 5 \%}$ |
| Not Stated | 24.9 | 23.5 |  |  |  |
| Median Age at First Live Birth |  |  |  |  |  |

## Comparison of Male and Female Fertility

Males under the age of 30 were older than their female counterparts at the birth of their first and last live-born child. The median age for males when fathering their first child was 28.0 years compared with females whose median age was 24.9 years. The most popular (28\%) age group for men to enter fatherhood was 25 to 29 years whereas the largest proportion (29\%) of women entered motherhood between 20 to 24 years.

Forty-three percent of men fathered their last live-born child at age 35 years and older compared to a quarter of women who bore their last live-born child during these ages. The median ages for men and women at the birth of their last live-born child were 34.3 years and 30.7 years, respectively (See Tables 3 and 4).

Table 3 POPULATION AGED 15 TO 64 BY AGE AT FIRST LIVE BIRTH AND SEX, 2010

|  | Number | Percentage <br> Distribution |  |  |
| :--- | ---: | ---: | ---: | ---: |
| Age at First <br> Live Birth | Male | Female | Male | Female |
|  |  |  |  |  |
| Total | 12,197 | 13,891 | 100 | 100 |
| Under 20 | 915 | 3,042 | 8 | 22 |
| $20-24$ | 3,110 | 3,960 | 25 | 29 |
| $25-29$ | 3,464 | 3,378 | 28 | 24 |
| $30-34$ | 2,729 | 2,259 | 22 | 16 |
| $35+$ | 1,629 | 1,051 | 13 | 8 |
| Not Stated | 350 | 201 | 3 | 1 |
| Median Age at First Live Birth | 28.0 | 24.9 |  |  |

Table 4 POPULATION AGED 45 TO 64 BY AGE AT LAST LIVE BIRTH AND SEX, 2010

|  | Number |  | Percentage <br> Distribution |  |
| :--- | ---: | ---: | ---: | ---: |
| Age at Last <br> Live Birth | Male | Female | Male | Female |
|  |  |  |  |  |
| Total | 6,964 | 7,849 | 100 | 100 |
| Under 20 | 63 | 410 | 1 | 5 |
| $20-24$ | 481 | 1,199 | 7 | 15 |
| $25-29$ | 1,264 | 2,025 | 18 | 26 |
| $30-34$ | 1,943 | 2,149 | 28 | 27 |
| $35+$ | 2,970 | 1,892 | 43 | 24 |
| Not Stated | 243 | 174 | 3 | 2 |
| Median Age at last Live Birth | 34.3 | 30.7 |  |  |

## CHILD CARE

The trend of fewer children in Bermuda's population continued as the number of children between the ages of 0 to 5 years not attending primary school declined from 4,265 in 2000 to 3,619 in 2010, a decrease of 15\%. Child-care arrangements for Bermuda's children have remained fairly consistent over the last decade, although there has been a minor shift away from smaller more personal arrangements, to the use of daycare centres, nurseries or preschools.

## Main Child Care Arrangements

In 2010, fifty-six percent (56\%) of children aged 0 to 5 years who were not attending primary school were cared for during working hours at nurseries, daycare centres or preschools (See Table 1). This represented a marginal increase of 2 percentage points between 2000 and 2010. The proportion of children who were cared for in their own homes dipped 1\% during the intercensal period.

## MAIN CHILD-CARE ARRANGEMENT FOR CHILDREN AGED 0-5 YEARS <br> Table 1 NOT ATTENDING PRIMARY SCHOOL, 2010 AND 2000

| Type of Child-care Arrangement | Number |  | Percentage Distribution |  | PercentagePoint Difference 2000-2010 |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2010 | 2000 | 2010 | 2000 |  |
| All Children | $3,619^{2}$ | 4,265 ${ }^{1}$ | 100 | 100 |  |
| Enrolled in Nursery, Daycare Centre or Preschool | 2,013 | 2,292 | 56 | 54 | +2\% |
| Cared for in own home | 903 | 1,109 | 25 | 26 | -1\% |
| - by parent | 655 | 878 | 18 | 21 | -3\% |
| - by child-care provider | 248 | 231 | 7 | 5 | +2\% |
| Cared for in another home | 491 | 834 | 14 | 20 | -6\% |

${ }^{1}$ Includes 30 persons for whom child-care arrangements were not stated.
${ }^{2}$ Includes 212 persons for whom child-care arrangements were not stated.

## Child-Care Arrangements by Bermudian Status

The most popular choices for child-care arrangements for Bermudian children 0 to 4 years old were nurseries, daycare centres or preschools. Parents chose these options $59 \%$ of the time up from $58 \%$ in 2000 (See Table 2). Within this category, Bermudian children were placed in public facilities $42 \%$ of the time. Fewer parents arranged for their children to be cared for in a private setting, a shift from a decade ago when parents selected this option as their most popular choice.

| Type of Child-care Arrangement | Bermudian Status |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  | Bermudian |  | NonBermudian |  | Not Stated |  |
|  | 2010 | 2000 | 2010 | 2000 | 2010 | 2000 | 2010 | 2000 |
| All Children | 3,619 | 4,265 | 2,790 | 3,346 | 805 | 913 | 24 | 6 |
| Enrolled in Nursery, Daycare Centre or Preschool | 2,013 | 2,292 | 1,642 | 1,942 | 363 | 349 | 8 | 1 |
| - public | 1,497 | 653 | 1,164 | 581 | 326 | 72 | 7 | 0 |
| - private | 516 | 1,639 | 478 | 1,361 | 37 | 277 | 1 | 1 |
| Cared for in own home | 903 | 1,109 | 537 | 632 | 355 | 475 | 11 | 2 |
| - by parent | 655 | 878 | 359 | 459 | 288 | 417 | 8 | 2 |
| - by child-care provider | 248 | 231 | 178 | 173 | 67 | 58 | 3 | 0 |
| Cared for in another home | 491 | 834 | 433 | 748 | 57 | 86 | 1 | 0 |
| - In another home with less than 2 children | 249 | .. | 217 | .. | 32 | .. | 0 | .. |
| - In another home with 3 or 4 children | 205 | 636 | 182 | 570 | 23 | 66 | 0 | 0 |
| - In another home with 5 or more children | 37 | 198 | 34 | 178 | 2 | 20 | 1 | 0 |
| Not Stated | 212 | 30 | 178 | 24 | 30 | 3 | 4 | 3 |
|  | Percentage Distribution |  |  |  |  |  |  |  |
|  | 2010 | 2000 | 2010 | 2000 | 2010 | 2000 | 2010 | 2000 |
| All Children | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Enrolled in Nursery, Daycare Centre or Preschool | 56 | 54 | 59 | 58 | 45 | 38 | 33 | 17 |
| - public | 41 | 15 | 42 | 17 | 40 | 8 | 29 | 0 |
| - private | 14 | 38 | 17 | 41 | 5 | 30 | 4 | 17 |
| Cared for in own home | 25 | 26 | 19 | 19 | 44 | 52 | 46 | 33 |
| - by parent | 18 | 21 | 13 | 14 | 36 | 46 | 33 | 33 |
| - by child-care provider | 7 | 5 | 6 | 5 | 8 | 6 | 13 | 0 |
| Cared for in another home | 14 | 20 | 16 | 22 | 7 | 9 | 4 | 0 |
| - In another home with less than 2 children | 7 | .. | 8 | . | 4 | .. | 0 | . |
| - In another home with 3 or 4 children | 6 | 15 | 7 | 17 | 3 | 7 | 0 | 0 |
| - In another home with 5 or more children | 1 | 5 | 1 | 5 | 0 | 2 | 4 | 0 |
| Not Stated | 6 | 1 | 6 | 1 | 4 | ** | 17 | 50 |

.. Not asked in 2000
** Less than $1 \%$

Similarly, parents of non-Bermudian children preferred nurseries, daycare centres or preschool for their children. They selected these child care arrangements $45 \%$ of the time. During the intercensal period, this option increased by 7 percentage points from the 2000 Census of $38 \%$. Non-Bermudian children were being cared for in their own home by a parent or a child-care provider $44 \%$ of the time, down from 52\% in 2000.

## Child-Care Arrangements by Race

An analysis of child-care arrangements by race shows that $63 \%$ of black children aged 0 to 5 years, were cared for during working hours at nurseries, daycare centres or preschools; compared to $47 \%$ of white children and $52 \%$ of children of mixed and other races. The
percentage distribution of black children cared for in their own home by a parent or child-care provider remained unchanged. In contrast, there was a decline of 4 and 6 percentage points, respectively in the proportion of white children and children of mixed and other races cared for in their own home by a parent or child-care provider.

## Cost of Child Care

The 2010 Census introduced a new question to collect data on the cost of child care. Three out of ten children attended a child-care facility in Pembroke, more than any other parish. The parish with the highest median weekly child-care cost in Bermuda was Smith's Parish (\$265.50) and the lowest was recorded in Hamilton Parish (\$159.90). Child-care fees vary by factors such as whether the facility is public or private, location, the type of care the service offers, and any extra services.

## HEALTH

## Health Conditions

As in the 2000 Census, the 2010 Census captured self-reported information on persons with long-term health conditions lasting for more than six months regardless of whether the health condition was disabling. These conditions were not mutually exclusive. For example, a person with asthma may have also experienced gripping/holding difficulties.

In 2010, the five most commonly reported health conditions affecting Bermuda's population were seeing difficulties, high blood pressure, asthma, diabetes and arthritis. This list changed slightly from 2000, with heart conditions being replaced by seeing difficulties. However, the large increase in the number of persons with seeing difficulties over the intercensal period was due primarily to a change in how 'seeing difficulties' was defined.

Information on health conditions was first collected in the 1991 Census and the questions and response options have evolved over the decades. In 2010, the options given to persons reporting 'seeing difficulties' as a health condition expanded to include:

1. persons with corrective lenses without seeing difficulties (In 2000, interviewers were not instructed to capture persons wearing corrective lenses who do not have seeing difficulties).
2. persons with corrective lenses who still have difficulties seeing, and;
3. complete blindness.

Due to the major differences between these seeing difficulty options in 2000 and 2010, comparisons between the two censuses are not recommended.

In the health section of the census questionnaire, persons were asked to specify whether their health condition was disabling by limiting any of their everyday life activities such as working, home duties, attending school, leaving home alone, taking care of personal needs and requiring the use of a wheelchair. Subsequent questions were asked about hired nursing care and hired rehabilitation services, use of prescription medication and health insurance coverage.

The non-institutionalized population who reported having a health condition more than doubled, increasing from 11,102 persons in 2000 to 25,881 persons in 2010. In addition, the total number of health conditions reported increased significantly from 17,048 in 2000 to 44,804 in 2010.

As a result of the faster growth rate in the number of health conditions reported than the number of people with health conditions, the average number of health conditions per person for those who responded increased from 1.54 in 2000 to 1.73 in 2010 (See Table 1).

When compared to the total non-institutional population, 18\% of the population reported having at least one health condition in 2000, compared with $40 \%$ of the population in 2010 . This is a significant increase that indicates a trend towards a less healthy population which may be attributable to lifestyle habits and an ageing society.

These findings have policy and programme implications for the health care sector to address the changing state of health of Bermuda's population.

|  |  |  |  |
| :--- | ---: | ---: | ---: | ---: | ---: |
|  |  |  | Persons Reporting a Health |
| Condition Expressed as a |  |  |  |
| Percentage of Total |  |  |  |

[^1]
## Disabled Population

In 2010, the number of persons in the non-institutional population suffering from a long-term health condition (i.e. disabled population) which impacted their everyday life was 3,174, a $12 \%$ increase from 2000. Women continued to comprise the majority of disabled persons, representing $54 \%$ of the total disabled population in 2010 . Both sexes and each race reported an increase in the number of disabled persons over the ten-year period.

The 2010 Census results confirmed that the disability rate increases with age. From 2000 to 2010, the number of disabled persons under 40 years declined by $7 \%$ whereas the number of disabled persons aged 40 years and over increased by 19\% (See Table 2). Additionally, the disabled population over 40 years of age represented $77 \%$ of the total disabled population in 2010. The median age of the disabled population has remained constant at 53 years from 2000 to 2010.

Table 2 DISABLED POPULATION BY RACE AND SEX, 2010 AND 2000

| Race | Sex |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2010 |  |  | 2000 |  |  |  | Percentage Change | Change |
|  | Total | Male | Female | Total | Male | Female | Total | Male | Female |
| Total | 3,174 | 1,453 | 1,721 | 2,832 | 1,265 | 1,567 | +12\% | +15\% | +10\% |
| Black | 1,818 | 860 | 958 | 1,696 | 771 | 925 | +7\% | +12\% | +4\% |
| White | 967 | 419 | 548 | 862 | 382 | 480 | +12\% | +10\% | +14\% |
| Mixed \& Other ${ }^{1}$ | 355 | 159 | 196 | 252 | 101 | 151 | +41\% | +57\% | +30\% |
| Not Stated | 34 | 15 | 19 | 22 | 11 | 11 | +55\% | +36\% | +73\% |
| Percentage Distribution |  |  |  |  |  |  |  |  |  |
| Total | 100 | 100 | 100 | 100 | 100 | 100 |  |  |  |
| Black | 57 | 59 | 56 | 60 | 61 | 59 |  |  |  |
| White | 30 | 29 | 32 | 30 | 30 | 31 |  |  |  |
| Mixed \& Other ${ }^{1}$ | 11 | 11 | 11 | 9 | 8 | 10 |  |  |  |
| Not Stated | 1 | 1 | 1 | 1 | 1 | 1 |  |  |  |

${ }^{1}$ Includes Asian and other races

## Disabling Health Conditions

The three most frequently reported disabling conditions affecting Bermuda's residents were: seeing difficulties/seeing difficulties with lenses, complete blindness, high blood pressure and arthritis. These conditions have replaced back/spine problems and respiratory illnesses, which were most common in 2000 along with arthritis. Seeing difficulties/ seeing difficulties with lenses/ complete blindness was the leading disabling health condition, representing $11 \%$ of the
total number of disabling health conditions. This category increased from 2000 due primarily to a refinement in the definitions of these categories, as previously mentioned (See Table 3).

Table 3 PERSONS WITH DISABLING HEALTH CONDITIONS BY SEX, 2010 AND 2000

| Health Condition | Sex |  |  |  |  |  | $\begin{array}{r} \text { Percentage } \\ \text { Change } \\ 2000-2010 \\ \text { Total } \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2010 |  |  | 2000 |  |  |  |
|  | Total | Male | Female | Total | Male | Female |  |
| Total | 3,174 | 1,453 | 1,721 | 2,832 | 1,265 | 1,567 | +12\% |
| High Blood Pressure/ Hypertension | 872 | 326 | 546 | 463 | 153 | 310 | +88\% |
| Arthritis | 722 | 204 | 518 | 524 | 149 | 375 | +38\% |
| Back/ Spine Problem | 631 | 251 | 380 | 498 | 208 | 290 | +27\% |
| Asthma/ Other Respiratory/ Lung Problem | 591 | 212 | 379 | 469 | 173 | 296 | +26\% |
| Moving/ Mobility Difficulty | 536 | 222 | 314 | 417 | 171 | 246 | +29\% |
| Heart Condition | 508 | 240 | 268 | 443 | 220 | 223 | +15\% |
| Body Movement Difficulty | 289 | 127 | 162 | 223 | 100 | 123 | +30\% |
| No/ Limited Use of Leg(s) | 260 | 141 | 119 | 239 | 133 | 106 | +9\% |
| Cancer | 253 | 117 | 136 | 157 | 67 | 90 | +61\% |
| Stomach/ Kidney/ Liver Problem | 252 | 127 | 125 | 184 | 92 | 92 | +37\% |
| Mental/ Emotional disorder | 208 | 100 | 108 | 186 | 100 | 86 | +12\% |
| Senility/ Alzheimer's Disease | 145 | 50 | 95 | 99 | 29 | 70 | +46\% |
| Learning/ Remembering/ Concentration Difficulties | 133 | 71 | 62 | 161 | 90 | 71 | -17\% |
| Learning Disabled | 126 | 74 | 52 | 55 | 26 | 29 | +129\% |
| Speaking Difficulties | 125 | 60 | 65 | 102 | 55 | 47 | +23\% |
| Gripping/ Holding Difficulty | 113 | 45 | 68 | 130 | 65 | 65 | -13\% |
| Muscular Disease/ Impairment | 102 | 38 | 64 | 97 | 36 | 61 | +5\% |
| Epilepsy | 102 | 57 | 45 | 54 | 27 | 27 | +89\% |
| No/ Limited Use of Arm(s) | 95 | 41 | 54 | 86 | 45 | 41 | +10\% |
| Behavioural Difficulty | 65 | 39 | 26 | 39 | 26 | 13 | +67\% |
| Sickle-Cell Anemia | 39 | 18 | 21 | . | . | . |  |
| Autism/ Pervasive Developmental Disorder | 38 | 30 | 8 | . | . | . |  |
| Drug Dependency | 37 | 27 | 10 | . | . | . |  |
| Lupus | 34 | 6 | 28 | . | . | . |  |
| Alcohol Dependency | 33 | 24 | 9 | . | . | . |  |
| Diabetes |  |  |  | 360 | 163 | 197 | +54\% |
| Diabetes Type I | 137 | 62 | 75 | . . | . | .. |  |
| Diabetes Type II | 416 | 171 | 245 | . | .. | . |  |
| Hearing Difficulties/ Complete Deafness |  |  |  | 164 | 77 | 87 | +27\% |
| Hearing Difficulties | 196 | 86 | 110 | . | . | . |  |
| Complete Deafness | 13 | 4 | 9 | . | .. | . |  |
| Seeing Difficulties/ Complete Blindness |  |  |  | 238 | 95 | 143 | * |
| Seeing Difficulties | 640 | 245 | 395 | . | . | . | . |
| Seeing Difficulties with Lenses | 262 | 104 | 158 | . | . | . |  |
| Complete Blindness | 38 | 19 | 19 | . | . | . |  |
| Other Conditions | 645 | 275 | 370 | 490 | 210 | 280 | +32\% |
| Not Stated | 13 | 8 | 5 | 6 | 1 | 5 | +117\% |

. Not asked in 2000.

* Not comparable to the 2010 Census data due to a change in the definition of seeing difficulties.

Note: The total number of persons reporting does not equal total conditions reported because respondents were invited to report multiple responses.

The number of disabling conditions reported increased in all categories from 2000 to 2010 with the exception of learning/remembering/concentration difficulties and gripping/ holding difficulties. The disabling health conditions which experienced the largest percentage increase over the ten-year period were learning disabled, epilepsy and high blood pressure.

## Effect of Disabilities

The leading impacts of persons' disabling health conditions were: activities were limited at home or school, prevented the person from working and limited the kind or amount of work which could be performed, respectively. Interestingly, although there was a $7 \%$ decrease over the ten-year period in the number of disabled persons who reported that their health condition prevented them from working, there was a $32 \%$ increase in the number of disabled persons whose health condition limited the kind or amount of work they could perform. Women represented $56 \%$ of the total number of impacts of disability reported and exceeded the number of males in every category of disability impact (See Table 4).

Table 4 IMPACT OF DISABILITY BY SEX, 2010 AND 2000

| Impact of Disability | Sex |  |  |  |  |  | Percentage Change 2000-2010 Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2010 |  |  | 2000 |  |  |  |
|  | Total | Male | Female | Total | Male | Female |  |
| Limited the Kind/ Amount of Activity at Home or School | 2,463 | 1,097 | 1,366 | 2,262 | 982 | 1,280 | +9\% |
| Prevented from Leaving Home Alone | 959 | 369 | 590 | 847 | 277 | 570 | +13\% |
| Prevented from Taking Care of Personal Needs | 655 | 258 | 397 | 551 | 207 | 344 | +19\% |
| Confined to a Wheelchair | 230 | 96 | 134 | 193 | 67 | 126 | +19\% |
| Prevented from Working | 1,244 | 565 | 679 | 1,339 | 581 | 758 | -7\% |
| Limited the Kind/ Amount of Work | 1,046 | 495 | 551 | 793 | 372 | 421 | +32\% |
| Limited in Some Other Way | . | . | . | 663 | 300 | 363 |  |

Percentage Distribution ${ }^{1}$

| Limited the Kind/ Amount of Activity at Home or School | 78 | 75 | 79 | 80 | 78 | 82 |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: |
| Prevented from Leaving Home Alone | 30 | 25 | 34 | 30 | 22 | 36 |
| Prevented from Taking Care of Personal Needs | 21 | 18 | 23 | 19 | 16 | 22 |
| Confined to a Wheelchair | 7 | 7 | 8 | 7 | 5 | 8 |
| Prevented from Working | 39 | 39 | 39 | 47 | 46 | 48 |
| Limited the Kind/ Amount of Work | 33 | 34 | 32 | 28 | 29 | 27 |
| Limited in Some Other Way | .. | $\ldots$ | $\ldots$ | 23 | 24 | 23 |

Not asked in 2010
${ }^{1}$ Number of persons with a specific activity limitation expressed as a percentage of all persons with disabilities within each gender group.

## Hired Care

The 2010 Census gathered data with respect to hired nursing care and hired rehabilitation services separately, data collected in the 2000 Census included one hired care question. Due to the changes to the question about hired care between 2000 and 2010, the data is not comparable over the decade.

In 2010, sixteen percent of the disabled population reported having received hired nursing care for their health condition. Slightly more persons reported receiving public nursing care (46\%) than private nursing care (41\%) with few choosing to have both private and public nursing care (13\%). Seniors represented more than half (57\%) of the total disabled population receiving hired nursing care. More persons of working age (15-64) chose public nursing care over
private nursing care, the opposite trend of persons of non-working age (under 15 and 65+ years).

Sixteen percent of the disabled population also reported that they received hired rehabilitation services for their health condition. Compared with hired nursing care, there was a greater difference in the percentage of disabled persons who received public services (55\%) than private services (36\%), with the remaining persons choosing both private and public services for their health condition (9\%). The 45-64 age group had the greatest representation (35\%) of disabled persons who received hired rehabilitation services followed by seniors (30\%). More persons chose public services over private services across all age groups. These findings have implications for the health care sector to address the needs of mature workers and an ageing population.

## HEALTH INSURANCE COVERAGE

## Disabled Population

Ninety-one percent of the Island's non-institutionalized disabled population had some type of health insurance, up from $89 \%$ in 2000 . The leading (62\%) type of health insurance coverage of the disabled population was major medical. There were two new categories of health insurance coverage captured in the 2010 Census, namely FutureCare and Government's Health Insurance Plan (HIP).

The sharp dip in the number of disabled persons with Basic health insurance coverage in 2010 versus 2000 is attributable to the fact that HIP holders and FutureCare were captured in the Basic coverage category in 2000. Just over half of disabled seniors had major medical coverage (54\%), 29\% had FutureCare and 11\% had HIP. Of the disabled persons without any health insurance, $58 \%$ were 45 years or older, 3 percentage points lower than in 2000.

## Prescribed Medication Usage of the Disabled Population

For the first time, persons were asked whether they took any doctor prescribed medications regularly. The results show that $80 \%$ of the disabled population reported that they did. There were differences in responses across the various specific age groups.

Persons between 15 and 44 years of age responding that they took doctor prescribed medications on a regular basis accounted for $63 \%$ of the disabled population. This compared with $92 \%$ of the disabled seniors who responded that they did, demonstrating that disabled seniors are more reliant on medications. As Bermuda's population continues to age, these results are significant as they can provide insight into the potential demand for medications and pharmacists.

## Total Population by Age and Health Insurance Type

The following table shows that 50,759 persons or $82 \%$ of the population had major medical health insurance coverage. A total of 3,233 persons or $5 \%$ did not have any health insurance reflecting an increase of $1 \%$ since 2000.

There were 1,965 seniors, that is persons 65 years and older, who reported being covered under the FutureCare Health Insurance program. These seniors accounted for $3 \%$ of the total population and $23 \%$ of all seniors. Roughly $62 \%$ of seniors were enrolled in a major medical health insurance plan while 8\% received HIP (See Table 5).

Table 5 AGE OF POPULATION BY TYPE OF HEALTH INSURANCE, 2010

|  | Type of Health Insurance Coverage |  |  |  |  |  |  |  |  |  |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: | :---: | :---: | :---: |
|  | Major |  |  |  |  |  |  |  | Future |  |
| Age Group | Total | Medical | Basic | Care | HIP | None | Not <br> Stated |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
| Total | $64,237^{1}$ | 50,759 | 1,349 | 1,965 | 3,053 | 3,233 | 1,327 |  |  |  |
| 0 to 14 | 10,102 | 9,001 | 139 | 0 | 87 | 602 | 273 |  |  |  |
| 15 to 24 | 6,549 | 5,501 | 165 | 0 | 156 | 576 | 151 |  |  |  |
| 25 to 44 | 18,118 | 15,391 | 536 | 0 | 811 | 958 | 422 |  |  |  |
| 45 to 64 | 18,552 | 15,690 | 324 | 0 | 1,298 | 887 | 353 |  |  |  |
| $65+$ | 8,365 | 5,176 | 185 | 1,965 | 701 | 210 | 128 |  |  |  |

${ }^{1}$ Includes 2,551 persons for which there is no data - See Technical Note.

## EDUCATION

## Highest Level of Schooling

The 2010 Census revealed that there was an improvement in the progression of the population's highest level of schooling over the last decade. As outlined in Table 1 below, between 2000 and 2010, the proportion of the population aged 16 years or older who had progressed beyond a middle school level of education rose from $87 \%$ to $90 \%$ of the population.

Within this improvement in educational levels, 19,179 persons or $38 \%$ had received some form of senior secondary education as their highest level of schooling compared to 16,844 persons or $34 \%$ in 2000 . A total of $29 \%$ of the population had attended university, an increase of 2 percentage points since 2000.

Table 1 BY HIGHEST LEVEL OF SCHOOLING, 2010 AND 2000

|  | Number |  | Percentage Distribution |  |
| :--- | ---: | ---: | ---: | ---: |
| Highest School Level | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ |
|  |  |  |  |  |
| Total | $50,945^{1}$ | 49,465 | 100 | 100 |
| None | 174 | 199 | 0 | 0 |
| Primary (years 1-6) | 2,206 | 3,472 | 4 | 7 |
| Middle school (years 7-9) | 1,786 | 2,592 | 4 | 5 |
| Senior school (years 10-13) | 19,179 | 16,844 | 38 | 34 |
| Tech./Voc./Pre-University | 11,539 | 12,734 | 23 | 26 |
| University College | 14,884 | 13,259 | 29 | 27 |
| Other | 408 | 162 | 2 | 1 |
| Not Stated | 769 | 203 | 2 | 0 |

${ }^{1}$ Excludes persons for which there is no data - See Technical Note.

## Public versus Private Education

In 2000, the Census collected data for the first time on whether the educational institution attended was public or private. The Census 2010 data now allows for comparisons of nontertiary schooling selected in Bermuda. There was a 5\% decline in the total number of children enrolled in primary, middle and secondary education over the intercensal period, with primary school children representing the largest decline at 14\%.

Table 2
LEVEL OF NON-TERTIARY SCHOOLING IN BERMUDA BY TYPE OF INSTITUTION, 2010 AND 2000

| Level of Schooling | Total | Type of Institution |  |  |  |  | Percentage Change 2000-2010 |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 2010 |  | 2000 |  |  |  |  |  |
|  |  | Public | Private | Total | Public | Private ${ }^{1}$ | Total | Public | Private |
| Total | 8,725 ${ }^{2}$ | 4,383 | 3,938 | 9,211 | 5,752 | 3,459 | -5\% | -24\% | +14\% |
| Primary (years 1-6) | 3,987 ${ }^{3}$ | 2,271 | 1,526 | 4,648 | 3,057 | 1,591 | -14\% | -26\% | -4\% |
| Middle school (years 7-9) | 2,003 ${ }^{4}$ | 931 | 978 | 2,214 | 1,406 | 808 | -10\% | -34\% | +21\% |
| Senior school (years 10-13) | 2,735 ${ }^{5}$ | 1,181 | 1,434 | 2,349 | 1,289 | 1,060 | +16\% | -8\% | +35\% |


| ${ }^{1}$ Includes 3 persons for whom level of schooling was not stated. |
| :--- |
| ${ }^{2}$ Includes 404 persons for whom level of schooling was given but type of institution was not stated. |
| ${ }^{3}$ Includes 190 persons for whom level of schooling was given but type of institution was not stated. |
| ${ }^{4}$ Includes 94 persons for whom level of schooling was given but type of institution was not stated. |
| ${ }^{5}$ Includes 120 persons for whom level of schooling was given but type of institution was not stated. |

This is a result of decreasing birth rates during this period. There was a sharp decline in public school enrollment of $24 \%$ since 2000 and an increase of $14 \%$ in private school enrollment over the same period.

Increase in private school enrollment was significant at the senior school level when in 2010 there were 1,434 persons enrolled at that level compared with 1,060 in 2000, an increase of $35 \%$ during the intercensal period. This was followed by a $21 \%$ increase in private school enrollment at the middle school level.

## Highest Academic Qualification by Bermudian Status and Race

Highest academic achievement profiles for the Bermudian and non-Bermudian population by race are presented in Table 3 for 2010 and 2000. These achievements for persons over the age of 16 years are recognized by three broad categories: certificates, diplomas (includes Associate Degrees) and academic degrees.

Encouragingly, the number of degree holders rose by $31 \%$ over the intercensal period. Bermudians (+36\%) led the way compared to non-Bermudians (+23\%). Black Bermudians holding university degrees increased a strong 39\% rising from 2,844 persons in 2000 to 3,966 persons in 2010. In comparison, white Bermudians holding degrees increased 25\% over the ten-year period.

The higher number of degree holders was probably a result of a variety of factors such as the rise in available scholarships and student loans, higher income levels for parents with children at the tertiary school level, and greater accessibility to on-line and distance-learning degree programmes.

Table 4 shows the same academic achievements as percentages of the population group 16 years and older. In 2010, $23 \%$ of this group had not received any academic qualifications compared to $28 \%$ in 2000. Those persons with no formal academic credentials were more concentrated in the black Bermudian population. More specifically, 28\% of black Bermudians had no qualifications compared with $21 \%$ for white Bermudians. Additionally, $19 \%$ of black non-Bermudians and $12 \%$ of white non-Bermudians reported having no academic qualifications.

Table 3 POPULATION AGED 16 YEARS AND OLDER BY BERMUDIAN STATUS, RACE AND HIGHEST ACADEMIC QUALIFICATION, 2010 AND 2000

| Highest Academic Qualification | Race |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $2010{ }^{3}$ |  |  |  | 2000 |  |  |  |
|  | Total ${ }^{2}$ | Black | White | Other | Total ${ }^{1}$ | Black | White | Other |
| Total |  |  |  |  |  |  |  |  |
| All qualifications | 50,945 | 27,327 | 16,212 | 7,406 | 49,465 | 26,761 | 17,544 | 5,160 |
| None | 11,815 | 7,505 | 2,766 | 1,544 | 13,983 | 9,099 | 3,505 | 1,379 |
| School leaving certificate, |  |  |  |  |  |  |  |  |
| RSA, BSC, GCE, GCSE | 15,077 | 8,830 | 4,130 | 2,117 | 14,143 | 8,321 | 4,297 | 1,525 |
| Tech./Voc./Assoc. | 9,458 | 5,522 | 2,559 | 1,377 | 10,989 | 5,862 | 3,988 | 1,139 |
| Degree | 12,766 | 4,624 | 6,100 | 2,042 | 9,765 | 3,154 | 5,570 | 1,041 |
| Other | 627 | 266 | 274 | 87 | 97 | 38 | 48 | 11 |
| Not stated | 1,202 | 580 | 383 | 239 | 488 | 287 | 136 | 65 |
| Bermudian |  |  |  |  |  |  |  |  |
| All qualifications | 39,141 | 25,143 | 9,817 | 4,181 | 38,362 | 25,137 | 10,022 | 3,203 |
| None | 10,163 | 7,097 | 1,997 | 1,069 | 12,350 | 8,716 | 2,631 | 1,003 |
| School leaving certificate, |  |  |  |  |  |  |  |  |
| RSA, BSC, GCE, GCSE | 12,712 | 8,277 | 3,030 | 1,405 | 11,916 | 7,859 | 2,993 | 1,064 |
| Tech./Voc./Assoc. | 7,447 | 5,063 | 1,601 | 783 | 8,150 | 5,453 | 2,058 | 639 |
| Degree | 7,579 | 3,966 | 2,825 | 788 | 5,572 | 2,844 | 2,260 | 468 |
| Other | 437 | 242 | 151 | 44 | 62 | 35 | 22 | 5 |
| Not stated | 803 | 498 | 213 | 92 | 312 | 230 | 58 | 24 |
| Non-Bermudian |  |  |  |  |  |  |  |  |
| All qualifications | 11,699 | 2,145 | 6,367 | 3,187 | 11,059 | 1,600 | 7,512 | 1,947 |
| None | 1,636 | 398 | 765 | 473 | 1,630 | 382 | 873 | 375 |
| School leaving certificate, |  |  |  |  |  |  |  |  |
| RSA, BSC, GCE, GCSE | 2,346 | 544 | 1,094 | 708 | 2,227 | 462 | 1,304 | 461 |
| Tech./Voc./Assoc. | 2,000 | 454 | 957 | 589 | 2,835 | 407 | 1,929 | 499 |
| Degree | 5,161 | 651 | 3,266 | 1,244 | 4,192 | 309 | 3,310 | 573 |
| Other | 189 | 23 | 123 | 43 | 35 | 3 | 26 | 6 |
| Not stated | 367 | 75 | 162 | 130 | 140 | 37 | 70 | 33 |

[^2]| Table 4 | STATUS, RACE AND HIGHEST ACADEMIC QUALIFICATION, 2010 AND 2000 |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Race |  |  |  |  |  |  |  |
| Highest Educational Qualification | 2010 |  |  |  | 2000 |  |  |  |
|  | Total | Black | White | Other | Total | Black | White | Other |
| Total |  |  |  |  |  |  |  |  |
| All qualifications | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| None | 23 | 28 | 18 | 21 | 28 | 34 | 20 | 27 |
| School leaving certificate, RSA, BSC, |  |  |  |  |  |  |  |  |
| GCE, GCSE | 30 | 32 | 26 | 29 | 29 | 31 | 24 | 30 |
| Tech./Voc./Assoc. | 19 | 20 | 16 | 19 | 22 | 22 | 23 | 22 |
| Degree | 25 | 17 | 37 | 27 | 20 | 12 | 32 | 20 |
| Other/Not stated | 4 | 3 | 4 | 4 | 1 | 1 | 1 | 1 |
| Bermudian |  |  |  |  |  |  |  |  |
| All qualifications | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| None | 26 | 28 | 21 | 26 | 32 | 35 | 26 | 31 |
| School leaving certificate, RSA, BSC, |  |  |  |  |  |  |  |  |
| GCE, GCSE | 32 | 33 | 31 | 34 | 31 | 31 | 30 | 33 |
| Tech./Voc./Assoc. | 19 | 20 | 16 | 19 | 21 | 22 | 21 | 20 |
| Degree | 19 | 16 | 29 | 19 | 15 | 11 | 23 | 15 |
| Other/Not stated | 3 | 3 | 3 | 3 | 1 | 1 | 1 | 1 |
| Non-Bermudian |  |  |  |  |  |  |  |  |
| All qualifications | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| None | 14 | 19 | 12 | 15 | 15 | 24 | 12 | 19 |
| School leaving certificate, RSA, BSC, |  |  |  |  |  |  |  |  |
| GCE, GCSE | 20 | 26 | 18 | 23 | 20 | 29 | 17 | 24 |
| Tech./Voc./Assoc. | 17 | 22 | 16 | 19 | 26 | 25 | 26 | 26 |
| Degree | 44 | 30 | 51 | 39 | 38 | 19 | 44 | 29 |
| Other/Not stated | 5 | 4 | 4 | 5 | 2 | 3 | 1 | 2 |

## ECONOMIC ACTIVITY

## Labour Force Participation Status

The labour force comprises all persons sixteen years and older who during the week preceding Census Day were either working for pay or payment in kind or actively looking for work. The labour force grew by 6\% since 2000, from 37,879 in 2000 to 39,989 in 2010 (See Table 1).

The workforce refers to persons who, during the week before Census Day, were working. The number of persons in the workforce rose to 37,403 compared to 36,878 in 2000 , a $1 \%$ increase. In response to the economic decline experienced by Bermuda in 2009, the level of joblessness since the 2000 Census has risen.

Table 1 LABOUR FORCE BY PARTICIPATION STATUS, 2010 AND 2000

|  | Number |  | Percentage <br> Change |
| :--- | :---: | ---: | ---: |
| Labour Force | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ | $\mathbf{2 0 0 0 - 2 0 1 0}$ |
| Total | 39,989 | 37,879 | $+6 \%$ |
| Employed | 37,403 | 36,878 | $+1 \%$ |
| Unemployed | 2,586 | 1,001 | $+158 \%$ |
| Unemployment Rate | $6 \%$ | $3 \%$ |  |

The 2010 Census results confirm that 2,586 persons were looking for work during the week preceding Census Day 2010 compared to 1,001 persons in 2000 . The number of unemployed persons more than doubled, pushing the unemployment rate to $6 \%$ in 2010 from $3 \%$ in 2000. Results from the 1991 Census show that the unemployment rate reached $6 \%$ during the recessionary era of the early nineties.

## Labour Force Participation Rate

The Labour Force Participation Rate (LFPR) is a ratio of the number of working persons aged 16 to 64 years old expressed as a percentage of the total population in the same age group. In response to the rise in unemployment, the overall LFPR declined from $85 \%$ to $84 \%$ in 2010.

The LFPR by gender confirmed that men were more adversely impacted by the economic downturn than women. The LFPR for men fell from $90 \%$ in 2000 to $87 \%$ in 2010. During the same period the proportion of working women rose one percentage point from $80 \%$ to $81 \%$.

## Type of Economic Activity

In contrast to the overall employment growth of 1\% during the intercensal period, Table 2 shows that there was a significant amount of variation in employment across the industries that comprise Bermuda's economy. The public administration sector recorded the highest job growth between Censuses. A total of, 1,315 new jobs were added in the Government sector which represented growth of $52 \%$. One for every ten working persons was employed in this sector.

Table 2
WORKING POPULATION BY ECONOMIC ACTIVITY, 2010 AND 1991

| Type of Economic Activity | Number |  | Percentage Distribution |  | Percentage Change |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2010 | 2000 | 2010 | 2000 | 2000-2010 |
| Total | 37,403 | 36,878 | 100 | 100 | +1\% |
| Agriculture \& Fishing | 531 | 573 | 1 | 2 | -7\% |
| Manufacturing | 876 | 1,176 | 2 | 3 | -26\% |
| Electricity, Gas \& Water | 396 | 425 | 1 | 1 | -7\% |
| Construction | 3,475 | 3,792 | 9 | 10 | -8\% |
| Wholesale \& Retail Trade \& Repair Services | 4,483 | 4,773 | 12 | 13 | -6\% |
| Hotels | 1,840 | 2,738 | 5 | 7 | -33\% |
| Restaurants | 1,375 | 1,559 | 4 | 4 | -12\% |
| Transport \& Communications | 2,460 | 2,843 | 7 | 8 | -13\% |
| Finacial Intermediation | 2,741 | 2,791 | 7 | 8 | -2\% |
| Real Estate \& Renting Services | 646 | 454 | 2 | 1 | +42\% |
| Business Services | 3,612 | 3,198 | 10 | 9 | +13\% |
| Public Administration | 3,825 | 2,510 | 10 | 7 | +52\% |
| Education, Health \& Social Work | 4,342 | 4,026 | 12 | 11 | +8\% |
| Other Community \& Personal Services | 2,543 | 2,762 | 7 | 7 | -8\% |
| International business activity | 3,805 | 3,167 | 10 | 9 | +20\% |
| Not Stated | 453 | 91 | 1 | ** | +398\% |

** Less than 1\%

Among the industries that registered negative employment growth over the last ten years, none reported greater losses than the hotel sector. Industry level employment shrunk by nearly 900 positions or $33 \%$ as the total jobs declined from 2,738 positions in 2000 to 1,840 in 2010. The sector now provides employment for 1 in 20 working persons.

## Occupation by Sex

Table 3 profiles working persons by major occupation group and sex. In 2008, Bermuda's classification of occupations was brought into alignment with the International Labour Organization's (ILO) International Standard Classification of Occupations known as ISCO-88. As a result the 2000 Census results for occupations were also updated to facilitate comparisons.

The share of men and women in the workforce was virtually equal at 50\%. Men accounted for slightly more positions with 18,812 compared to 18,591 for women. The impact of job losses on working men in 2010 is evident when the gender totals for men and women are compared to the 2000 Census.

In 2000 male and females workers totaled 19,004 and 17,874, respectively. Between 2000 and 2010 there were 192 fewer men in the workforce. Conversely, there were 717 more working women.

The distribution of workers by major occupation group for 2010 shows that the largest share of males (23\% or 4,256) were employed as senior officials and managers, and 28\% of all working females or 5,121 worked in clerical positions. Twenty-four per cent or 4,412 women worked in the professional occupations as accountants, lawyers, doctors, teachers and nurses, and 3,593 or $19 \%$ of men earned a living as craft and trades workers.

Table 3
WORKING POPULATION BY MAJOR OCCUPATION GROUP AND SEX OF WORKER, 2010 and 2000

|  |  |  | $\mathbf{2 0 1 0}$ |  | Percentage Distribution <br> Male |  |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: |
| Female |  |  |  |  |  |  |


| Major Occupation Group | 2000 |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Number |  |  | Percentage Distribution |  |  |
|  | Total | Male | Female | Total | Male | Female |
| Total | 36,878 | 19,004 | 17,874 | 100 | 100 | 100 |
| Senior Officials and Managers | 5,239 | 3,137 | 2,102 | 14 | 17 | 12 |
| Professionals | 6,728 | 2,783 | 3,945 | 18 | 15 | 22 |
| Technicians and Associate Professionals | 2,976 | 1,753 | 1,223 | 8 | 9 | 7 |
| Clerks | 6,246 | 720 | 5,526 | 17 | 4 | 31 |
| Service Workers and Shop and Market Sales Workers | 7,246 | 2,951 | 4,295 | 20 | 16 | 24 |
| Skilled Agricultural and Fishery Workers | 804 | 764 | 40 | 2 | 4 | ** |
| Craft and related Trades workers | 4,518 | 4,275 | 243 | 12 | 22 | 1 |
| Plant and Machine Operators and Assemblers | 1,817 | 1,464 | 353 | 5 | 8 | 2 |
| Elementary Occupations | 1,177 | 1,094 | 83 | 3 | 6 | ** |
| Armed Forces ${ }^{1}$ | - | - | - | - | - | - |
| Not Stated | 127 | 63 | 64 | ** | ** | ** |

** Less than 1\%
${ }^{1}$ The Armed Forces was not classified as a Major Occupation Group in 2000.

## Occupation by Race

The distribution of workers by occupation and race is provided in Table 4. The growth in the workforce was spurred by the increase in workers of mixed and other races. Between 2000 and 2010 the number of working persons in this racial group more than doubled increasing by 3,919 workers to 5,853 . There were 1,934 workers in this category a decade ago.

Conversely, there were 1,635 fewer blacks, and 1,759 fewer white workers in the workforce in 2010 compared to 2000. In 2010, black workers accounted for 20,213 members of the working population (54\%) while whites comprised 11,337 or $30 \%$ of all workers. In 2000, black and white workers totaled 21,848 and 13,096 , respectively.

With respect to the distribution of workers by race there was a sharp contrast between whites and the other two racial groups among managers, professionals and associate professions.

The share of all whites who work in one of these three occupations groups was $65 \%$ compared to $40 \%$ and $39 \%$ for blacks and persons of mixed or other racial heritage, respectively. In contrast, the proportions of workers by racial group in the remaining occupation groups, i.e. clerical, service, trades, machine operators and elementary occupations were $34 \%$ for whites, $58 \%$ for blacks and $60 \%$ for the mixed \& other racial group.

Table 4 WORKING POPULATION BY MAJOR OCCUPATION GROUP AND RACE OF WORKER, 2010 and 2000

| Major Occupation Group | 2010 |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Number |  |  |  | Percentage Distribution |  |  |  |
|  |  | Mixed \& |  |  |  |  |  |  |
|  | Total | Black | White | Other | Total | Black | White | Other |
| Total | 37,403 | 20,213 | 11,337 | 5,853 | 100 | 100 | 100 | 100 |
| Senior Officials and Managers | 7,532 | 3,186 | 3,410 | 936 | 20 | 16 | 30 | 16 |
| Professionals | 7,087 | 3,352 | 2,743 | 992 | 19 | 17 | 24 | 17 |
| Technicians and Associate Professionals | 3,005 | 1,491 | 1,161 | 353 | 8 | 7 | 10 | 6 |
| Clerks | 5,940 | 3,933 | 1,291 | 716 | 16 | 19 | 11 | 12 |
| Service Workers and Shop and Market Sales Workers | 6,109 | 3,341 | 1,096 | 1,672 | 16 | 17 | 10 | 29 |
| Skilled Agricultural and Fishery Workers | 681 | 289 | 239 | 153 | 2 | 1 | 2 | 3 |
| Craft and related Trades workers | 3,807 | 2,277 | 907 | 623 | 10 | 11 | 8 | 11 |
| Plant and Machine Operators and Assemblers | 1,687 | 1,301 | 193 | 193 | 5 | 6 | 2 | 3 |
| Elementary Occupations | 1,066 | 759 | 164 | 143 | 3 | 4 | 1 | 2 |
| Armed Forces | 18 | 8 | 7 | 3 | ** | ** | ** | ** |
| Not Stated | 471 | 276 | 126 | 69 | 1 | 1 | 1 | 1 |


| Major Occupation Group | Number |  |  |  | Percentage Distribution |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Black | White |  <br> Other | Total | Black | White |  |
| Total | 36,878 | 21,848 | 13,096 | 1,934 | 100 | 100 | 100 | 100 |
| Senior Officials and Managers | 5,239 | 2,228 | 2,807 | 204 | 14 | 10 | 21 | 11 |
| Professionals | 6,728 | 2,990 | 3,431 | 307 | 18 | 14 | 26 | 16 |
| Technicians and Associate Professionals | 2,976 | 1,467 | 1,412 | 97 | 8 | 7 | 11 | 5 |
| Clerks | 6,246 | 4,357 | 1,716 | 173 | 17 | 20 | 13 | 9 |
| Service Workers and Shop and Market Sales Workers | 7,246 | 4,667 | 1,739 | 840 | 20 | 21 | 13 | 43 |
| Skilled Agricultural and Fishery Workers | 804 | 339 | 381 | 84 | 2 | 2 | 3 | 4 |
| Craft and related Trades workers | 4,518 | 3,224 | 1,132 | 162 | 12 | 15 | 9 | 8 |
| Plant and Machine Operators and Assemblers | 1,817 | 1,531 | 252 | 34 | 5 | 7 | 2 | 2 |
| Elementary Occupations | 1,177 | 943 | 202 | 32 | 3 | 4 | 2 | 2 |
| Armed Forces ${ }^{1}$ | - | - | - | - | - | - | - | - |
| Not Stated | 127 | 102 | 24 | 1 | ** | ** | ** | ** |

** Less than $1 \%$
${ }^{1}$ The Armed Forces was not classified as a Major Occupation Group in 2000.

## Occupation by Bermudian Status

Table 5 shows that in 2010 Bermudians accounted for 27,814 members of the workforce or $74 \%$ compared to 28,303 in 2000. During the ten-year period the number of Bermudians
declined by 1\% or 391 persons. The latest Census results show that non-Bermudian spouses and permanent residents numbered 3,117 or $8 \%$ and other non-Bermudians totaled 6,408, a $17 \%$ share of the workforce. The permanent residence certificate came into effect in 2003. For Census purposes non-Bermudian residents who held this designation in 2010 would have been classified as either non-Bermudian spouse or other non-Bermudian if they were resident in Bermuda in 2000. There were 6,908 workers classified as other non-Bermudian workers in 2000, indicating that 436 fewer persons or 5\% were working in Bermuda in 2010 compared to in 2000.

Within the major occupational groups the proportional representation of Bermudians was highest among the plant and machine operators and assemblers group with $95 \%$ or 1,605 persons out of 1,687 . Similarly, Bermudians accounted for $91 \%$ of all persons in clerical occupations with 5,379 workers.

The share of Bermudians was lowest in the skilled agricultural and fisheries and the professionals group with shares of $54 \%$ and $63 \%$, respectively. Relatively low representation of Bermudian workers in the above mentioned occupation groups may signal employment opportunities for suitably qualified Bermudians in such roles as farmer, landscape gardener, engineer, nurse, teacher, journalist and psychologist.

The distribution of workers by occupation group and Bermudian status confirms that in proportional terms, Bermudians were more likely than non-Bermudians to work among the ranks of senior officials and managers, $20 \%$ and $19 \%$, respectively. However in the professional occupations the share of non-Bermudians was nearly twice that of Bermudians, $31 \%$ to $16 \%$, respectively.

Non-Bermudian spouses and permanent residents recorded proportional shares or $23 \%$ in the senior official and managers group and $20 \%$ in the professional occupations group. NonBermudians registered the largest proportional share within the service, shop and market sales workers group. This reflects the relatively high number of guest workers in fields such as waiter, chef, cook, nanny, barber and hairdresser.

| Major Occupation Group | Total | 2010 |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Number |  |  |  |  | Percentage Distribution |  |  |  |
|  |  |  | Non-Bdn |  | Permanent |  |  | Non-Bdn |  | Permanent |
|  |  | Bdn | Spouses | Other ${ }^{1}$ | Res. Cert. | Total | Bdn | Spouses | Other | Res. Cert. |
| Total | 37,403 | 27,814 | 1747 | 6,472 | 1,370 | 100 | 100 | 100 | 100 | 100 |
| Senior Officials and Managers | 7,532 | 5,587 | 408 | 1,219 | 318 | 20 | 20 | 23 | 19 | 23 |
| Professionals | 7,087 | 4,450 | 395 | 2,002 | 240 | 19 | 16 | 23 | 31 | 18 |
| Technicians and Associate Professionals | 3,005 | 2,231 | 149 | 542 | 83 | 8 | 8 | 9 | 8 | 6 |
| Clerks | 5,940 | 5,379 | 207 | 247 | 107 | 16 | 19 | 12 | 4 | 8 |
| Service Workers and Shop and Market Sales Workers | 6,109 | 4,020 | 314 | 1,465 | 310 | 16 | 14 | 18 | 23 | 23 |
| Skilled Agricultural and Fishery Workers | 681 | 371 | 23 | 188 | 99 | 2 | 1 | 1 | 3 | 7 |
| Craft and related Trades workers | 3,807 | 2,833 | 170 | 657 | 147 | 10 | 10 | 10 | 10 | 11 |
| Plant and Machine Operators and Assemblers | 1,687 | 1,605 | 29 | 34 | 19 | 5 | 6 | 2 | 1 | 1 |
| Elementary Occupations | 1,066 | 937 | 41 | 52 | 36 | 3 | 3 | 2 | 1 | 3 |
| Armed Forces | 18 | 16 | 0 | 2 | - | ** | ** | ** | ** | ** |
| Not Stated | 471 | 385 | 11 | 64 | 11 | 1 | 1 | 1 | 1 | 1 |


| Major Occupation Group | 2000 |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Number |  |  |  | Percentage Distribution |  |  |  |
|  | Total | Bdn | Spouses | Other ${ }^{2}$ | Total | Bdn | Perm. Res. | Other |
| Total | 36,878 | 28,203 | 1,767 | 6,908 | 100 | 100 | 100 | 100 |
| Senior Officials and Managers | 5,239 | 3,930 | 310 | 999 | 14 | 14 | 18 | 14 |
| Professionals | 6,728 | 4,111 | 406 | 2,211 | 18 | 15 | 23 | 32 |
| Technicians and Associate Professionals | 2,976 | 2,184 | 189 | 603 | 8 | 8 | 11 | 9 |
| Clerks | 6,246 | 5,547 | 259 | 440 | 17 | 20 | 15 | 6 |
| Service Workers and Shop and Market Sales Workers | 7,246 | 5,211 | 302 | 1,733 | 20 | 18 | 17 | 25 |
| Skilled Agricultural and Fishery Workers | 804 | 454 | 30 | 320 | 2 | 2 | 2 | 5 |
| Craft and related Trades workers | 4,518 | 3,835 | 186 | 497 | 12 | 14 | 11 | 7 |
| Plant and Machine Operators and Assemblers | 1,817 | 1,738 | 32 | 47 | 5 | 6 | 2 | 1 |
| Elementary Occupations | 1,177 | 1,078 | 50 | 49 | 3 | 4 | 3 | 1 |
| Armed Forces ${ }^{3}$ | - | - | - | - | - | - | - | - |
| Not Stated | 127 | 115 | 3 | 9 | ** | ** | ** | ** |

** Less than 1\%
${ }^{1} 2010$ includes 64 persons for whom Bermudian status was not stated.
${ }^{2} 2000$ includes 27 persons for whom Bermudian status was not stated.
${ }^{3}$ The Armed Forces was not classified as a Major Occupation Group in 2000.

## Number of Jobs

The International Labour Organization (ILO) describes a multiple job holder as an individual who works in more than one job at the same time. Moreover, workers may take on additional jobs to enable them to maintain their standard of living.

Despite the fact that Bermuda's economy continued to feel the effects of the global recession in 2010, the prevalence of multiple job holding did not subside in the workforce. There was no change in the percentage distribution of persons holding multiple jobs from that which was reported in 2000. The overall percentage of persons holding one job remained at $91 \%$, while persons holding two and three jobs stood at eight and one per cent, respectively.

## Typical Hours of Work per Week

The number of hours typically worked per week addresses the level of participation in the workforce and is a stronger indicator of the extent of economic activity than the number of jobs held. Table 6 displays the working population by the number of hours worked per week in the
main job. Full-time employees are persons working between thirty-five and forty hours per week. Weekly work hours below thirty-five are considered to be part-time while hours in excess of forty are to be considered as overtime.

|  | WORKING POPULATION BY NUMBER OF HOURS WORKED |
| :--- | ---: | ---: | ---: | ---: |
| Table 6 | PER WEEK IN MAIN JOB, 2010 AND 2000 |

The continuing trend of workers spending more time at work was evident as the number of average hours worked per week grew from 40 to 42 hours. The proportion of workers who reported working less than thirty-five hours per week grew by one percentage point to $12 \%$ from $11 \%$ in 2000 while the share of the working population in the full-time work range (35-40 hours per week) fell from the $57 \%$ in 2000 to $54 \%$ in 2010.

## HOUSING

The number of occupied dwelling units (inclusive of group dwellings) rose to 26,923 during the intercensal period. This 7\% increase reflected either the continued construction of multi-unit houses, or the common practice of converting single dwelling units to two or more apartments. As shown in Table 1, the share of single detached units slipped by 4\% in 2010.

Table 1
OCCUPIED DWELLING UNITS BY TYPE, 2010 AND 2000

|  | Number |  | Percentage <br> Distribution |  |
| :--- | ---: | ---: | ---: | ---: |
| Type of Dwelling | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ |
| Total | $26,923^{1}$ | 25,148 | 100 | 100 |
| Single Dwelling Unit | 6,280 | 6,717 | 23 | 27 |
| Two-Unit Dwelling | 8,870 | 8,679 | 33 | 35 |
| Three-Unit Dwelling | 4,639 | 4,396 | 17 | 17 |
| Apartment Building | 5,024 | 4,580 | 19 | 18 |
| Other \& Not Stated | 1,004 | 776 | 4 | 3 |

${ }^{1}$ Includes 1,106 households for which there is no data - See Technical Note.

The analysis of Bermuda's housing stock is limited to occupied private dwellings and excludes 696 group dwellings that refer to rooms within hotel staff quarters, nurse residences, police barracks and any other living situations in which the occupants live communally for employment or some other common purpose. The housing stock also excludes 27 families who reported living on boats. Therefore the number of occupied private dwelling units climbed $6 \%$ to 26,200 from 24,763 in 2000.

Following a trend that started in the eighties, the number of condominium developments continued to grow in 2010. These types of homes increased during the intercensal period from 1,663 in 2000 to 2,578 in 2010, representing an increase of 55\%.

## Number of Rooms

The definition of a room for census purposes excluded bathrooms, hallways, open patios and garages. Dwellings that contained six or more rooms were the fastest growing category of household by number of rooms at 9\% (See Table 2). This type was followed by five and threeroom dwellings at $3 \%$ and $2 \%$, respectively. The trend suggests that larger houses are being built or re-constructed to accommodate both the nuclear and extended families that is, those
persons linked by blood relation, marriage or adoption. These may include grandmothers, grandfathers, brothers, sisters, etc. The decline in two and one-room dwellings of $17 \%$ and $5 \%$ respectively, also supports this occurrence.

Table 2 PRIVATE DWELLING UNITS BY NUMBER OF ROOMS, 2010 AND 2000

| Type of Dwelling | Number |  | Percentage Distribution |  | Percentage Change |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2010 | 2000 | 2010 | 2000 | 2000-2010 |
| Total | 26,200 ${ }^{1}$ | 24,763 | 100 | 100 | +6\% |
| One | 925 | 970 | 4 | 4 | -5\% |
| Two | 2,014 | 2,419 | 8 | 10 | -17\% |
| Three | 3,877 | 3,815 | 15 | 15 | +2\% |
| Four | 5,164 | 5,316 | 20 | 22 | -3\% |
| Five | 5,355 | 5,223 | 20 | 22 | +3\% |
| Six or More | 7,593 | 6,978 | 29 | 28 | +9\% |
| Not Stated | 166 | 42 | 1 | ** |  |

${ }^{1}$ Includes 1,106 households for which there is no data - See Technical Note.
** Less than $1 \%$

## Number of Bedrooms

The largest category of dwellings by number of bedrooms was the two-bedroom unit numbering 8,944 and accounting for just over a third of all dwellings (See Table 3).

This type of dwelling remained consistent throughout the decade in keeping with the low average household size of 2.45 persons, which is explained by Bermuda's low fertility rate. During the intercensal period, dwellings which had four or more bedrooms were the fastest growing category of homes increasing by $25 \%$.

Total three-bedroom dwelling units increased $9 \%$. The number of studio apartments and onebedroom dwellings contracted by $34 \%$ and $4 \%$, respectively. The shift towards the larger dwellings units in 2010 reflects in part, the demand for additional rooms to accommodate both nuclear and extended families in the same household.

Table 3 PRIVATE DWELLING UNITS BY NUMBER OF BEDROOMS, 2010 AND 2000

|  | Number |  | Percentage <br> Type of Dwelling |  | Percentage <br> Change |
| :--- | ---: | ---: | ---: | ---: | ---: |
|  | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ | $\mathbf{2 0 0 0 - 2 0 1 0}$ |
| Total | $26,200^{1}$ | 24,763 | 100 | 100 | $+6 \%$ |
| Studio apartment | 790 | 1,188 | 3 | 5 | $-34 \%$ |
| One | 6,101 | 6,385 | 23 | 26 | $-4 \%$ |
| Two | 8,944 | 8,964 | 34 | 36 | $* *$ |
| Three | 7,473 | 6,866 | 29 | 28 | $+9 \%$ |
| Four or more | 1,645 | 1,319 | 6 | 5 | $+25 \%$ |
| Not stated | 141 | 41 | 1 | $* *$ |  |

[^3]
## Number of Full Bathrooms

For census purposes, a full bathroom was defined as containing a sink, a toilet and a bathtub or shower. During the 2010 census, two-bathroom dwellings and those with three or more bathrooms increased by $24 \%$ and $57 \%$, respectively. In contrast, the proportion of homes with a single bathroom fell from $70 \%$ to $59 \%$ during the intercensal period (See Table 4).

Table 4 PRIVATE DWELLING UNITS BY NUMBER OF FULL BATHROOMS, 2010 AND 2000

|  | Number |  | Percentage <br> Distribution |  | Percentage <br> Change |
| :--- | ---: | ---: | ---: | ---: | ---: |
| Type of Dwelling | 2010 |  | $\mathbf{2 0 0 0}$ | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ |
| Total | $26,2000^{1}$ | 24,763 | 100 | 100 | $+6 \%$ |
| None | 41 | 29 | $* *$ | $* *$ | $* *$ |
| One | 15,340 | 17,253 | 59 | 70 | $-11 \%$ |
| Two | 7,532 | 6,055 | 29 | 24 | $+24 \%$ |
| Three or more | 2,134 | 1,359 | 8 | 5 | $+57 \%$ |
| Not stated | 47 | 67 | $* *$ |  |  |

[^4]
## Type of Tenure

Tenure describes the occupancy status of the dwelling unit, that is, whether the unit is an owned or rented accommodation. During the intercensal period, the share of owner occupancy rose 3 percentage points to $47 \%$; while the share of renters declined by 7 percentage points to $45 \%$ (See Table 5). Of the 12,238 households that were owner-occupied, just over $50 \%$ or 6,417 households were owned free and clear without a mortgage or loan.

Table 5
HOUSEHOLDS BY TYPE OF TENURE, 2010 AND 2000

| Type of Dwelling | Number |  | Percentage <br> Distribution |  | Percentage <br> Change |
| :--- | ---: | ---: | ---: | ---: | ---: |
|  | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ | $\mathbf{2 0 0 0 - \mathbf { 2 0 1 0 }}$ |
| Total | $26,200^{1}$ | 24,763 | 100 | 100 | $+6 \%$ |
| Owner-occupied | 12,238 | 10,863 | 47 | 44 | $+13 \%$ |
| Rented for Cash | 11,719 | 12,854 | 45 | 52 | $-9 \%$ |
| Rent Free | 1,004 | 1,006 | 4 | 4 | $* *$ |
| Not stated | 133 | 40 | 1 | $* *$ |  |
|  |  |  |  |  |  |

${ }^{1}$ Includes 1,106 households for which there is no data - See Technical Note.
** Less than $1 \%$

## Monthly Rents

As rent levels climbed over the decade, the median rental price or the level equated by $50 \%$ of rent-paying households, increased by 67\% from \$1,021 in 2000 to \$1,700 in 2010. In 2000, close to half of households paid less than \$1,000 a month in rent. By 2010, that proportion had declined by nearly two-thirds to roughly $16 \%$ of all households (See Table 6).

In contrast, while nearly one quarter of households paid a monthly rent of \$1,500 or more in 2000, the proportion had more than doubled to $55 \%$ in 2010 . Of course, the effect of inflation on rent prices must be taken into account when comparing rent levels during the intercensal period.

Table 6 HOUSEHOLDS BY MONTHLY RENT, 2010 AND 2000

|  | Number |  | Percentage <br> Distribution |  |
| :--- | ---: | ---: | ---: | ---: |
| Monthly Rent | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ |
| Total | 11,719 | 12,854 | 100 | 100 |
| Under \$600 | 301 | 1,302 | 3 | 10 |
| $\$ 600-\$ 799$ | 562 | 2,136 | 5 | 17 |
| $\$ 800-\$ 999$ | 1,008 | 2,670 | 9 | 21 |
| $\$ 1,000-\$ 1,499$ | 2,754 | 3,264 | 24 | 25 |
| $\$ 1,500-\$ 1,999$ | 2,243 | 1,291 | 19 | 10 |
| $\$ 2,000-\$ 3,999$ | 2,978 | 1,276 | 25 | 10 |
| $\$ 4,000 \&$ Over | 1,305 | 563 | 11 | 4 |
| Not Stated | 568 | 352 | 5 | 3 |
| Median | $\$ 1,700$ | $\$ 1,021$ |  |  |

## Mortgages and Loans

During the intercensal period, the number of owner-occupied households which had a mortgage or loan increased by $12 \%$. Of the 5,821 households to which this question applied in 2010, the median monthly mortgage increased considerably from $\$ 2,168$ in 2000 to $\$ 3,500$ in 2010, representing an increase of 61\% during the intercensal period.

Table 7 HOUSEHOLDS BY MONTHLY MORTGAGE OR LOAN, 2010 AND 2000

|  | Number |  | Percentage <br> Distribution |  |
| :--- | ---: | ---: | ---: | ---: |
| Monthly Mortgage/Loan | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ |
| Total | 5,821 | 5,215 | 100 | 100 |
| Under - \$1,400 | 470 | 1,055 | 8 | 20 |
| $\$ 1,400-\$ 1,999$ | 649 | 1,434 | 11 | 27 |
| $\$ 2,000-\$ 2,999$ | 1,176 | 1,203 | 20 | 23 |
| $\$ 3,000-\$ 4,999$ | 1,608 | 978 | 28 | 19 |
| $\$ 5,000$ and Over | 1,172 | 234 | 20 | 4 |
| Not Stated | 746 | 311 | 13 | 6 |
| Median | $\$ 3,500$ | $\$ 2,168$ |  |  |
|  |  |  |  |  |

[^5]While nearly half of households paid a monthly mortgage or loan of less than $\$ 2,000$ during in 2000, less than one-fifth of households paid the same amount in 2010. Similarly as seen with monthly rent prices, in 2000 nearly one quarter of households paid a mortgage or loan of over $\$ 3,000$ a month, while the proportion doubled in 2010. Again, the effect of inflation on mortgage or loan rates must be taken into account when comparing mortgage and loan levels during the intercensal period.

## INCOME

## Annual Household Income

During the 2010 Census, households were asked a series of questions which pertained to income earned from the respondent's main job, other jobs, pension, rents, financial assistance and any other source such as alimony or child support. The median household income refers to that income level matched or exceeded by $50 \%$ of households. In 2010 the annual median household income for the population aged sixteen years and older, had risen by $51 \%$ during the intercensal period to $\$ 108,052$ (See Table 1).

| Table $1 \quad$ ANNUAL HOUSEHOLD INCOME, 2010 AND 2000 |  |  |
| :--- | ---: | ---: |
|  | Percentage <br> Distribution |  |
| Annual Household Income | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 0 0}$ |
| All Income Levels | 100 | 100 |
| Under $\$ 36,000$ | 11 | 19 |
| $\$ 36,000-$ - 71,999 | 20 | 32 |
| $\$ 72,000-\$ 107,999$ | 19 | 22 |
| $\$ 108,000-\$ 143,999$ | 15 | 12 |
| $\$ 144,000$ and over | 35 | 15 |
| Median Annual |  |  |
| Household Income | $\$ 108,052$ | $\$ 71,662$ |

In 2000, more than half of all households earned an annual income level less than $\$ 72,000$. In 2010, the same level of household income was earned by $31 \%$ of all households. Notably, half of all households in 2010 earned more than $\$ 108,000$ compared to only $27 \%$ in 2000.

## Pension Income

During 2010, persons 55 years and older were asked to report their pension receipts from all sources of income. Overall the median annual pension income for this population group reached $\$ 15,606$. This total represented an increase of $38 \%$ above the median annual pension of \$11,286 received in 2000 (See Table 2).

Table 2 MEDIAN ANNUAL PENSION INCOME BY RACE AND SEX, 2010 AND 2000

|  | Sex |  |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 2010 |  |  | 2000 |  |
|  | Total | Male | Female | Total | Male | Female |
| Race | $\mathbf{\$}$ | $\mathbf{\$}$ | $\mathbf{\$}$ | $\mathbf{\$}$ | $\mathbf{\$}$ | $\boldsymbol{\$}$ |
| Total | 15,606 | 19,385 | 12,132 | 11,286 | 13,064 | 9,866 |
| Black | 14,664 | 17,426 | 12,475 | 11,037 | 12,359 | 10,111 |
| White | 17,441 | 22,413 | 11,889 | 11,859 | 14,157 | 9,656 |
| Mixed \& Other Races | 14,876 | 18,971 | 11,367 | 9,981 | 12,275 | 7,758 |
|  |  |  |  |  |  |  |

In 2010, the median annual pension received by males stood at $\$ 19,385$. Females on the other hand, received an annual pension of $\$ 12,132$. During the intercensal period the pension income level increased a strong $48 \%$ for males and only $23 \%$ for females.

The median annual pension income for persons of mixed and other races increased the strongest overall by $49 \%$. This was followed by $47 \%$ for whites and $33 \%$ for black pensioners.

## APPENDIX

## 2010 CENSUS - SUMMARY OF RESULTS

|  | Number |  | Percentage Distribution |  | Percentage Change 2000-2010 |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2010 | 2000 | 2010 | 2000 |  |
| Population |  |  |  |  |  |
| Civilian non-institutional population* | 64,237 | 62,059 | 100 | 100 | +4\% |
| Male | 30,858 | 29,802 | 48 | 48 | +4\% |
| Female | 33,379 | 32,257 | 52 | 52 | +3\% |
| Race |  |  |  |  |  |
| Black | 34,532 | 34,011 | 54 | 55 | +2\% |
| White | 19,926 | 21,134 | 31 | 34 | -6\% |
| Asian | 2,289 | 1,162 | 4 | 2 | +97\% |
| Black \& White | 2,273 | 1,841 | 4 | 3 | +23\% |
| Black \& Other | 1,594 | 1,204 | 2 | 2 | +32\% |
| White \& Other | 971 | 931 | 2 | 2 | +4\% |
| Other racial groups | 2,273 | 1,508 | 4 | 2 | +51\% |
| Not Stated | 379 | 268 | ** | ** | +41\% |
| Age group (years) |  |  |  |  |  |
| 0-4 | 3,567 | 3,989 | 6 | 6 | -11\% |
| 5-19 | 10,368 | 11,400 | 16 | 18 | -9\% |
| 20-29 | 7,418 | 7,883 | 12 | 13 | -6\% |
| 30-44 | 14,853 | 17,307 | 23 | 28 | -14\% |
| 45-64 | 19,348 | 14,758 | 30 | 24 | +31\% |
| 65 \& over | 8,683 | 6,722 | 14 | 11 | +29\% |
| Median age (years) | 41 | 37 |  |  |  |
| Nativity |  |  |  |  |  |
| Bermuda-born | 42,802 ${ }^{1}$ | 44,290 | 67 | 71 | 1\% |
| Foreign-born | 18,532 ${ }^{2}$ | 17,675 | 29 | 29 | 1\% |
| Not Stated | $352^{3}$ | 94 | 1 | 2 |  |
| Bermudian Status |  |  |  |  |  |
| Bermudian | 50,565 | 48,746 | 79 | 79 | +4\% |
| Non-Bermudian | 13,516 | 13,256 | 21 | 21 | +2\% |
| Not Stated | 156 | 57 | ** | ** |  |
| Total Households | 26,923 | 25,148 | 100 | 100 | +7\% |

* Excludes 82 non-sheltered persons in 2010 and 39 persons in 2000
${ }^{1}$ Includes 42 Persons for whom Bermudian Status was not stated
${ }^{2}$ Includes 70 Persons for whom Bermudian Status was not stated
${ }^{3}$ Includes 44 Persons for whom Bermudian Status was not stated

Major Religions

## 2010 CENSUS - SUMMARY OF RESULTS

|  | Number |  | Percentage <br> Distribution | Percentage <br> Change |
| :--- | ---: | ---: | ---: | ---: | ---: |
| 2000-2010 |  |  |  |  |

## Labour Force

Bermudian and Non-Bermudian

| Total Labour Force | 39,989 | 37,879 | $+6 \%$ |
| :--- | ---: | ---: | ---: |
| Number unemployed | 2,586 | 1,001 | $+158 \%$ |
| Unemployment Rate | $6 \%$ | $3 \%$ | $+1 \%$ |
| Total Working Population | 37,403 | 36,878 | $-1 \%$ |
| Labour Force Participation Rate (LFPR) | $84 \%$ | $85 \%$ | $-3 \%$ |
| Male LFPR | $87 \%$ | $90 \%$ | $+1 \%$ |
| Female LFPR | $81 \%$ | $80 \%$ |  |

## Health

Population with health conditions which limit or prevent participation in activities of daily life* 3,174

2,832

* Excludes 82 non-sheltered persons in 2010 and 39 persons in 2000


## Geographic Distribution

Parish Population

| St.Georges* | 6,422 | 5,451 | 10 | 9 |
| :--- | ---: | ---: | ---: | ---: |
| Hamilton | 5,862 | 5,270 | 9 | 8 |
| Smith's | 5,406 | 5,658 | 8 | 9 |
| Devonshire | 7,332 | 7,307 | 11 | 12 |
| Pembroke* | 10,610 | 11,306 | 17 | $-4 \%$ |
| Paget | 5,702 | 5,088 | 18 | $* *$ |
| Warwick | 8,615 | 8,587 | $-6 \%$ |  |
| Southampton | 6,633 | 6,117 | 13 | 14 |
| Sandys | 7,655 | 7,275 | 10 | 10 |
| City of Hamilton | 1,010 | 969 | 12 | 12 |

## Annual Income

Households

| Under $\$ 36,000$ | 11 | 19 |
| :--- | :--- | :--- |
| $\$ 36,000<\$ 72,000$ | 20 | 32 |
| $\$ 72,000<\$ 108,000$ | 19 | 22 |
| $\$ 108,000<\$ 144,000$ | 15 | 12 |

## 2010 CENSUS - SUMMARY OF RESULTS

|  | Number |  | Percentage Distribution |  | Percentage Change 2000-2010 |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2010 | 2000 | 2010 | 2000 |  |
| \$144,000 \& over |  |  | 35 | 15 |  |
| Median Annual Household Income | \$108,052 | \$71,662 |  |  | +51\% |
| HOUSING (excludes group dwellings) |  |  |  |  |  |
| Occupied dwelling units | 26,200 | 24,763 |  |  | +6\% |
| Tenure |  |  |  |  |  |
| Owner-occupied | 12,238 | 10,863 | 47 | 44 | +13\% |
| Rented for cash | 11,719 | 12,854 | 45 | 52 | -9\% |
| Rent free \& not stated | 1,137 | 1,046 | 5 | 4 | +9\% |
| Type of dwelling unit |  |  |  |  |  |
| Single dwelling | 6,280 | 6,717 | 23 | 27 | -7\% |
| Two-unit dwelling | 8,870 | 8,679 | 33 | 35 | +2\% |
| Three-unit dwelling | 4,639 | 4,396 | 17 | 17 | +6\% |
| Apartment Building | 5,024 | 4,580 | 19 | 18 | +10\% |
| Monthly rent levels |  |  |  |  |  |
| Under \$600 | 301 | 1,302 | 3 | 10 |  |
| \$600-\$799 | 562 | 2,136 | 5 | 17 |  |
| \$800-\$999 | 1,008 | 2,670 | 9 | 21 |  |
| \$1,000-\$1,499 | 2,754 | 3,264 | 24 | 25 |  |
| \$1,500-\$1,999 | 2,243 | 1,291 | 19 | 10 |  |
| \$2,000-\$3,999 | 2,978 | 1,276 | 25 | 10 |  |
| \$4,000 \& Over | 1,305 | 563 | 11 | 4 |  |
| Not Stated | 568 | 352 | 5 | 3 |  |
| Median monthly rent | \$1,700 | \$1,021 |  |  | +67\% |
| Monthly mortgage/loan paid |  |  |  |  |  |
| Under \$1,400 | 470 | 1,055 | 8 | 20 |  |
| \$1,400-\$1,999 | 649 | 1,434 | 11 | 27 |  |
| \$2,000-\$2,999 | 1,176 | 1,203 | 20 | 23 |  |
| \$3,000 - \$4,999 | 1,608 | 978 | 28 | 19 |  |
| \$5,000 and Over | 1,172 | 234 | 20 | 4 |  |
| Not Stated | 746 | 311 | 13 | 6 |  |
| Median mortgage/loan payment | \$3,500 | \$2,168 |  |  | +61\% |
| ** Less than 1\% |  |  |  |  |  |
| Note: Percentages may not add up to 100\% |  |  |  |  |  |

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[^0]:    ${ }^{1}$ Includes 328 persons for whom marital status was not stated
    ${ }^{2}$ Includes 47 persons for whom marital status was not stated

[^1]:    Note: The total number of persons reporting does not equal total conditions reported because respondents were invited to report multiple responses.
    ** Less than $1 \%$

[^2]:    ${ }^{1}$ Includes 44 persons for whom Bermudian Status was not stated.
    ${ }^{2}$ Includes 86 persons for whom Bermudian Status was not stated.
    ${ }^{3}$ Excludes 925 persons with professional degrees.

[^3]:    ${ }^{1}$ Includes 1,106 households for which there is no data - See Technical Note.
    ** Less than 1\%

[^4]:    ${ }^{1}$ Includes 1,106 households for which there is no data - See Technical Note.
    ** Less than $1 \%$

[^5]:    ** Less than 1\%

