



# CONSUMER PRICE INDEX

## NOVEMBER 2024

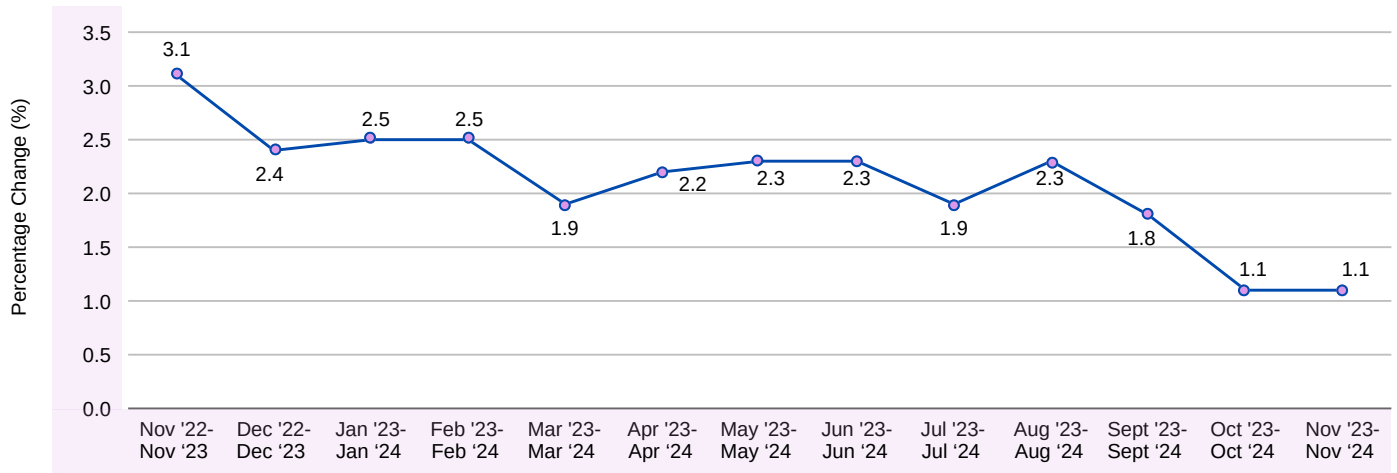


### YEAR-OVER-YEAR INFLATION

Consumers paid **1.1 per cent** more in November than they did a year ago for the basket of goods and services included in the Consumer Price Index (CPI). This level of inflation was unchanged from the October 2024 annual inflation rate.

**FIGURE 1: YEAR-OVER-YEAR PERCENTAGE CHANGE IN ALL ITEMS INDEX**

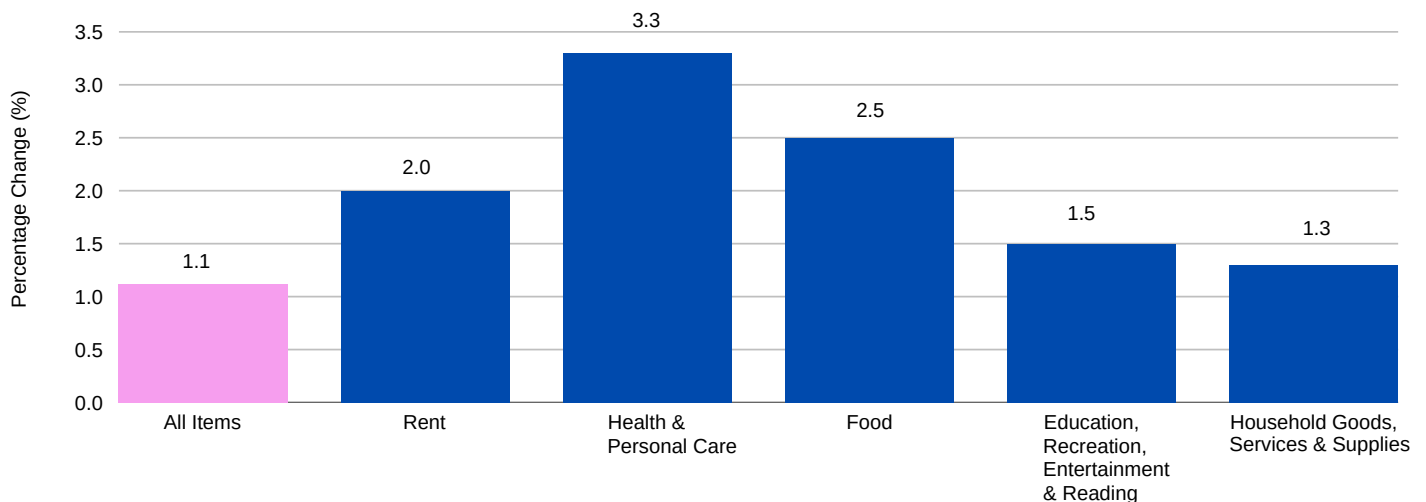
(APRIL 2015 = 100)



In the twelve months to November 2024, the following divisions had significant impacts on the annual percentage change:










**FIGURE 2: ANNUAL PERCENTAGE CHANGE, SELECTED DIVISIONS**

NOVEMBER 2024



YEAR-OVER-YEAR INFLATION

TABLE 1: ANNUAL PERCENTAGE CHANGE, ALL DIVISIONS

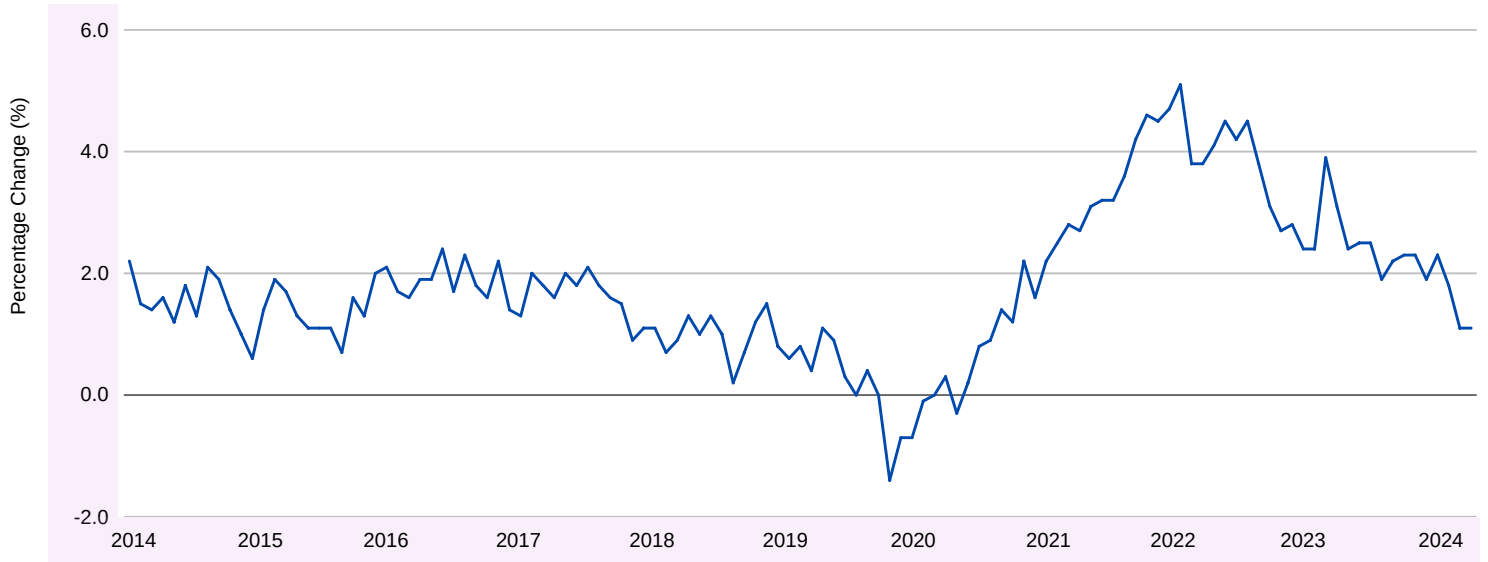
	Divisions	November 2023–November 2024
	<b>Food</b> increased 3.4 points or <b>2.5%</b> .	+2.5%
	<b>Rent</b> increased 2.1 points or <b>2.0%</b> .	+2.0%
	<b>Clothing &amp; Footwear</b> increased 4.6 points or <b>4.1%</b> .	+4.1%
	<b>Tobacco &amp; Liquor</b> increased 1.7 points or <b>1.3%</b> .	+1.3%
	<b>Fuel &amp; Power</b> decreased 3.2 points or <b>2.6%</b> .	-2.6%
	<b>Household Goods, Services &amp; Supplies</b> increased 1.4 points or <b>1.3%</b> .	+1.3%
	<b>Transport &amp; Foreign Travel</b> decreased 4.7 points or <b>4.2%</b> .	-4.2%
	<b>Education, Recreation, Entertainment &amp; Reading</b> increased 1.8 points or <b>1.5%</b> .	+1.5%
	<b>Health &amp; Personal Care</b> increased 4.1 points or <b>3.3%</b> .	+3.3%

**TEN-YEAR INFLATION TRENDS**

Over the past decade, the annual rate of inflation exhibited significant variability, reaching a ten-year low of -1.4 per cent in July 2020 and peaking at 5.1 per cent in September 2022.

**FIGURE 3: ANNUAL RATES OF INFLATION - YEAR-OVER-YEAR PERCENTAGE CHANGE, NOVEMBER 2014 - NOVEMBER 2024**

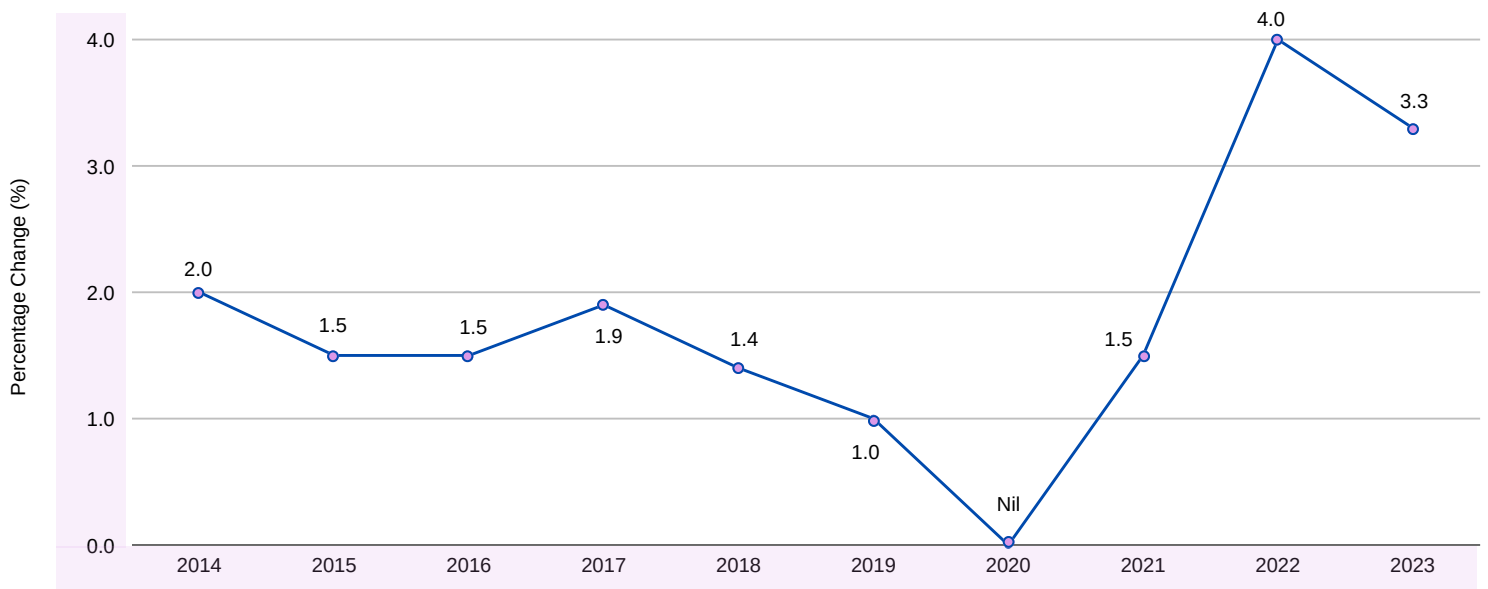
(APRIL 2015 = 100)



The annual average percentage change for the period 2014 - 2023 shows a positive growth trend in price change, peaking in 2022 at an average 4.0 per cent.

**FIGURE 4: ANNUAL AVERAGE PERCENTAGE CHANGE, 2014 - 2023**

(APRIL 2015 = 100)

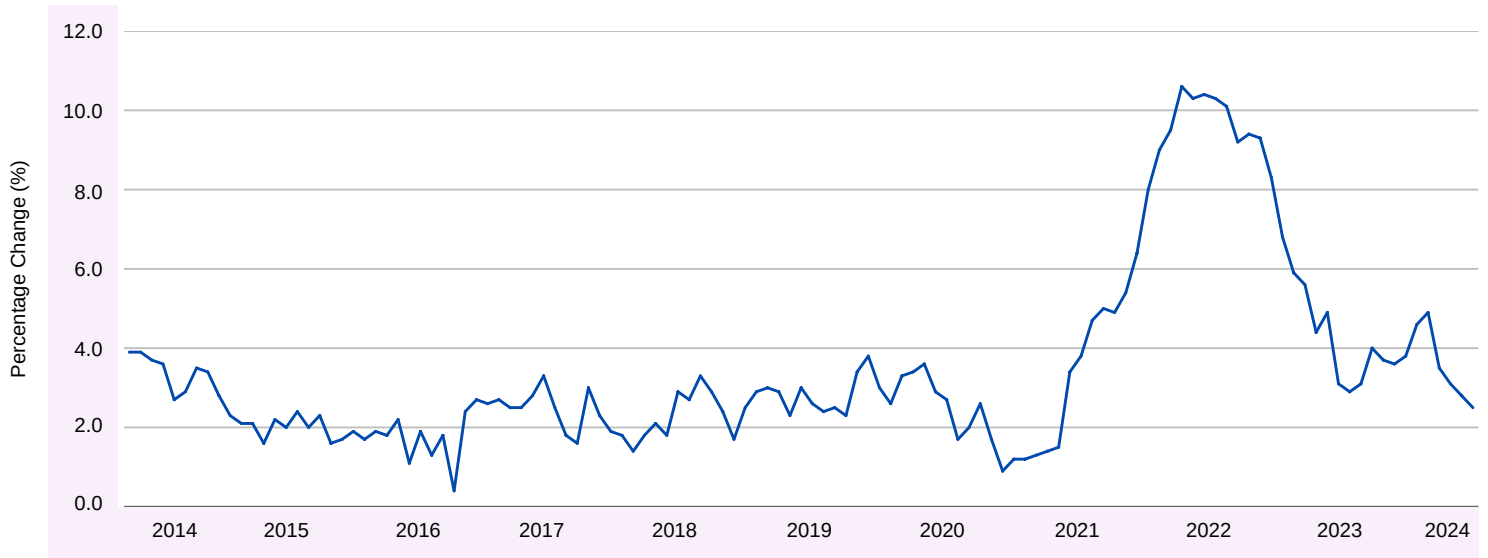


# BERMUDA CONSUMER PRICE INDEX

During the last ten years, the year-over-year percentage change in food prices exhibited the most prominent fluctuation between 2022 and 2024, reaching a high of 10.6 per cent in September 2022.

**FIGURE 5: ANNUAL RATES OF INFLATION – YEAR-OVER-YEAR PERCENTAGE CHANGE, NOVEMBER 2014 – NOVEMBER 2024**  
**FOOD DIVISION**

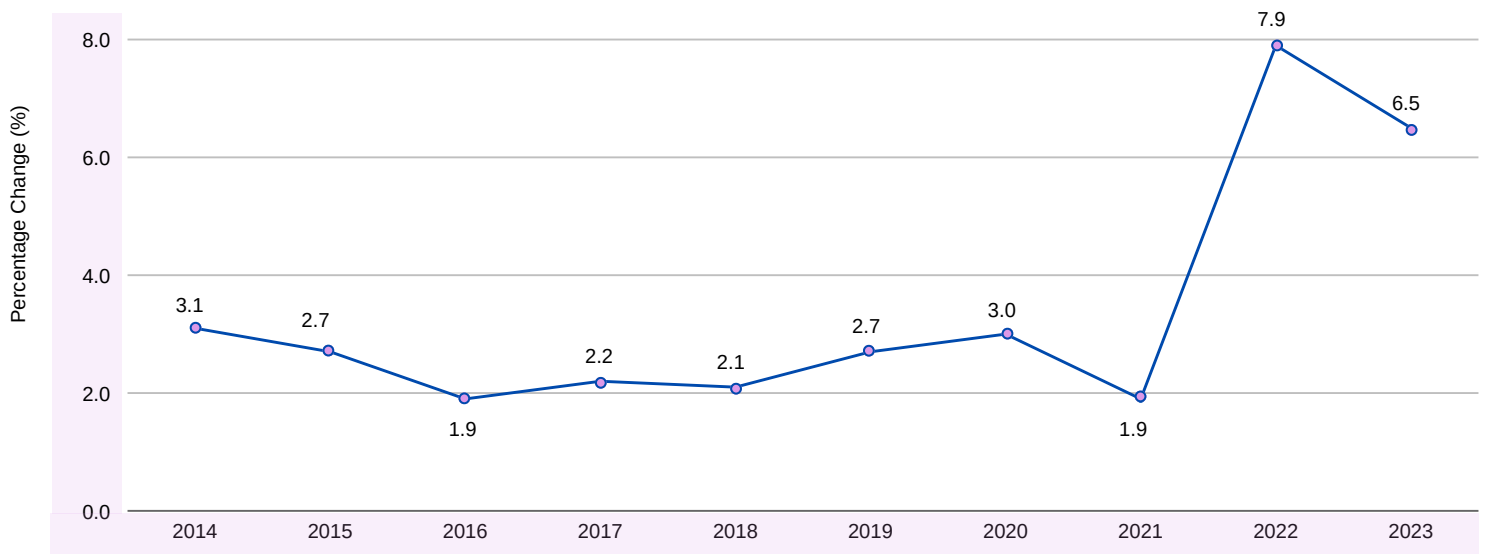
(APRIL 2015 = 100)



The annual average percentage change for the period 2014 - 2023 shows a positive growth trend in the price change of food, peaking in 2022 at an average 7.9 per cent.

**FIGURE 6: ANNUAL AVERAGE PERCENT CHANGE, FOOD DIVISION, 2014 – 2023**

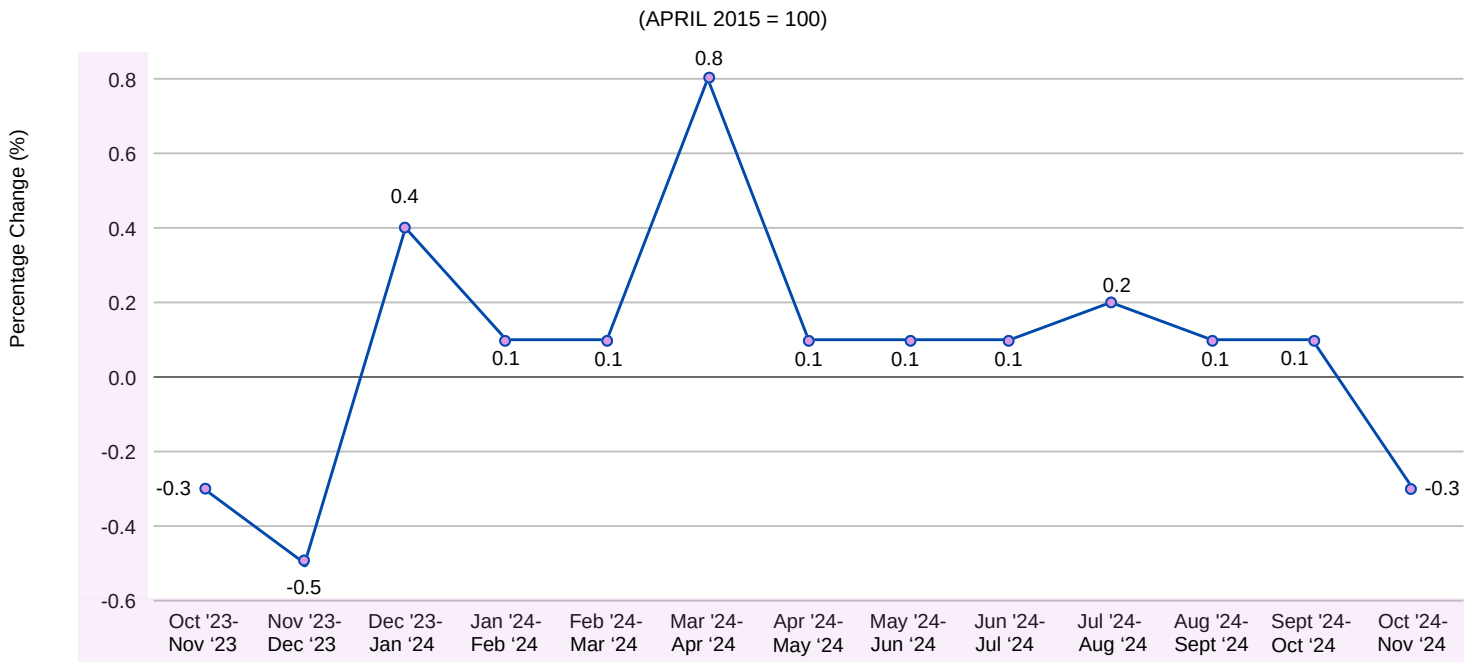
(APRIL 2015 = 100)



**MONTH-OVER-MONTH INFLATION**

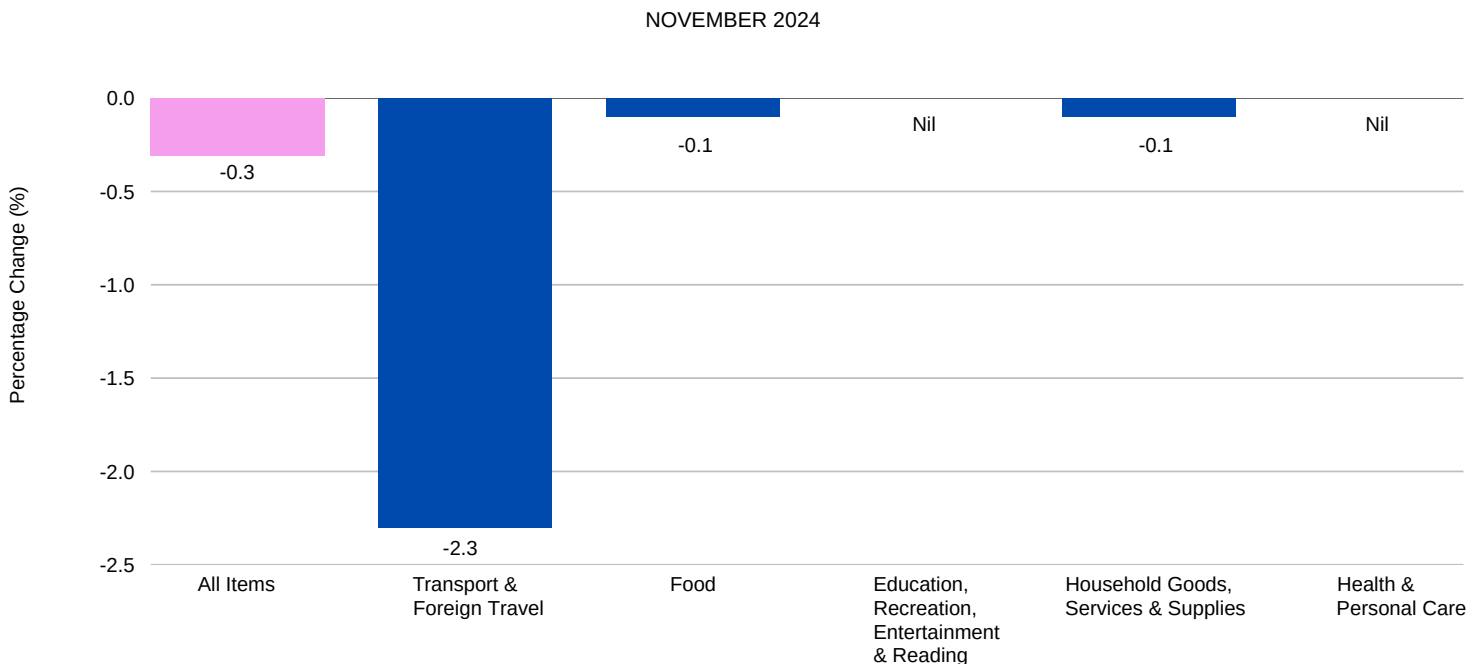
Between October 2024 and November 2024, the average cost of goods and services in the CPI decreased **0.3 per cent**. The all-items index fell from 118.3 to 117.9. This means that the basket of goods and services that cost \$100.00 in April 2015 now costs \$117.90.

**FIGURE 7: MONTH-OVER-MONTH PERCENTAGE CHANGE IN ALL ITEMS INDEX**












The following divisions had significant impacts on the monthly percentage change:

**FIGURE 8: MONTHLY PERCENTAGE CHANGE, SELECTED DIVISIONS**



MONTH-OVER-MONTH INFLATION

TABLE 2: MONTHLY PERCENTAGE CHANGE, ALL DIVISIONS

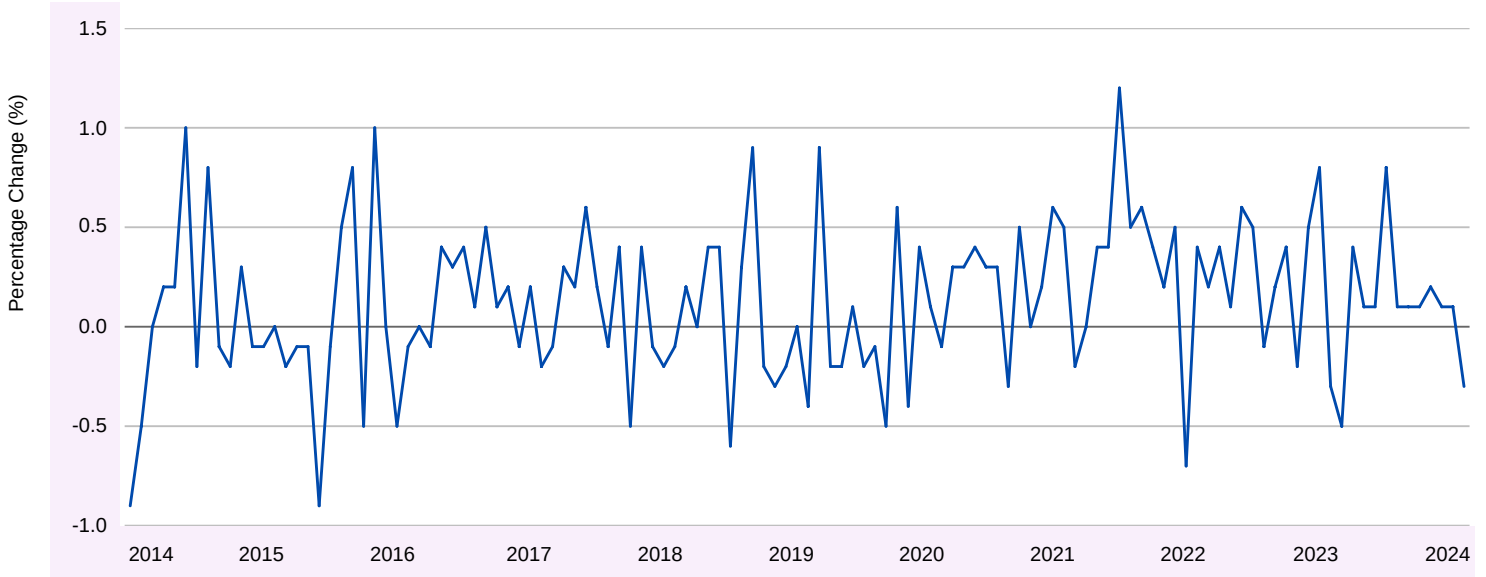
	Divisions	October 2024– November 2024
	Food decreased 0.2 points or <b>0.1%</b> .	-0.1%
	Rent increased 0.1 points or <b>0.1%</b> .	+0.1%
	Clothing & Footwear was unchanged.	Nil
	Tobacco & Liquor was unchanged.	Nil
	Fuel & Power was unchanged.	Nil
	Household Goods, Services & Supplies decreased 0.1 points or <b>0.1%</b> .	-0.1%
	Transport & Foreign Travel decreased 2.5 points or <b>2.3%</b> .	-2.3%
	Education, Recreation, Entertainment & Reading was unchanged.	Nil
	Health & Personal Care was unchanged.	Nil

**TEN-YEAR INFLATION TRENDS**

From November 2014 to November 2024, the month-over-month percentage change fluctuated within a range of -0.9 per cent to 1.2 per cent.

**FIGURE 9: MONTHLY RATES OF INFLATION – MONTH-OVER-MONTH PERCENTAGE CHANGE, NOVEMBER 2014 – NOVEMBER 2024**

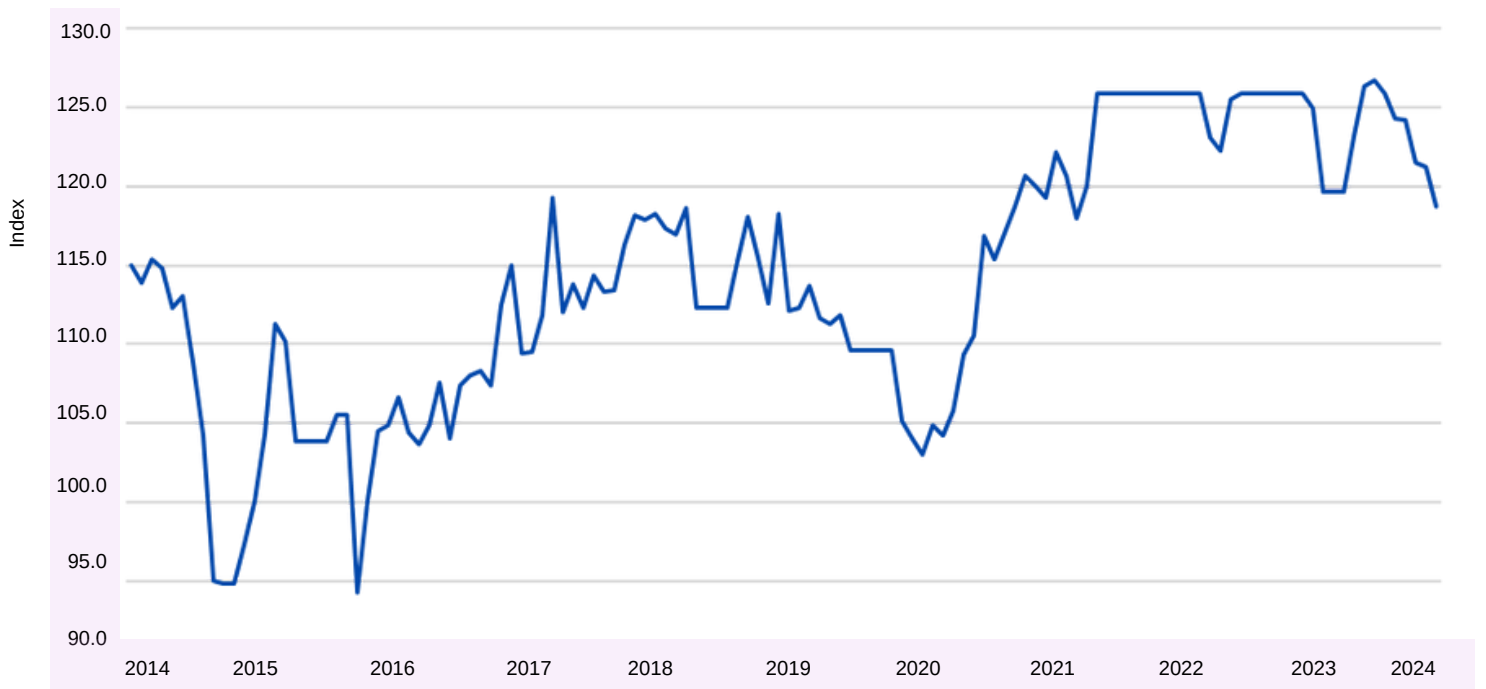
(APRIL 2015 = 100)



The month-over-month movement in the **CPI Gasoline Index** is as follows:

**FIGURE 10: MONTH-OVER-MONTH GASOLINE INDEX, APRIL 2014 – NOVEMBER 2024**

(APRIL 2015 = 100)

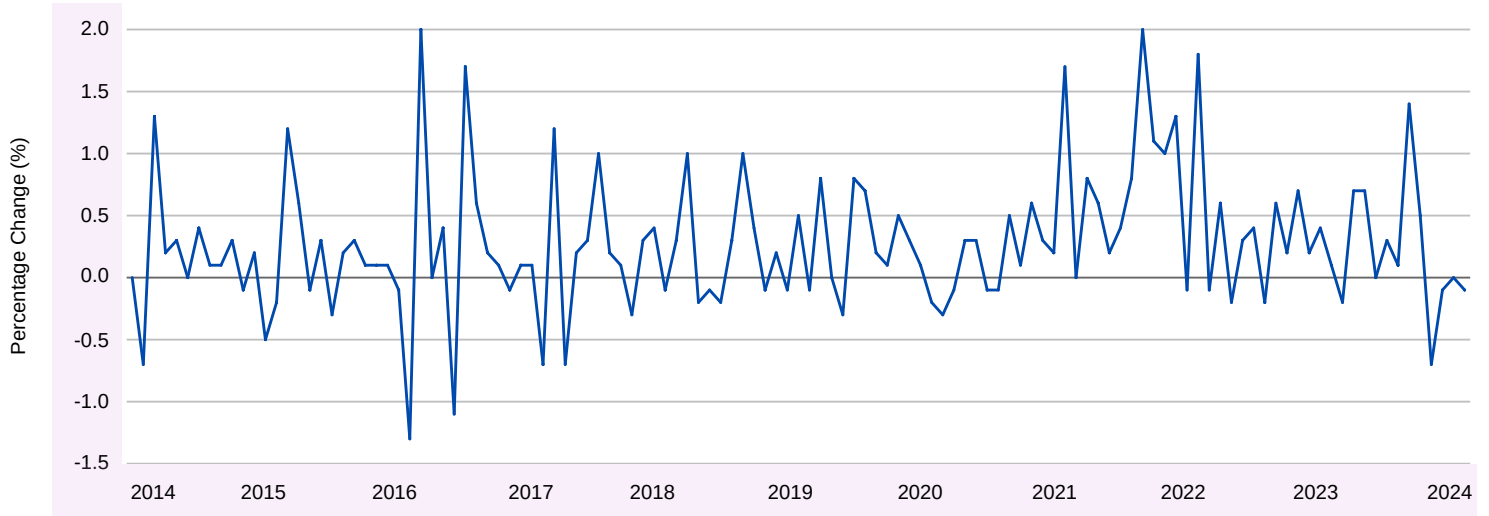


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The monthly inflation rates for the food division from November 2014 to November 2024 show significant fluctuation, with notable changes occurring in January 2017, when the inflation rate surged 3.3 percentage points, and in April 2017, when it experienced a sharp decline of 1.5 percentage points.

**FIGURE 11: MONTHLY RATE OF INFLATION, FOOD DIVISION, NOVEMBER 2014 – NOVEMBER 2024**

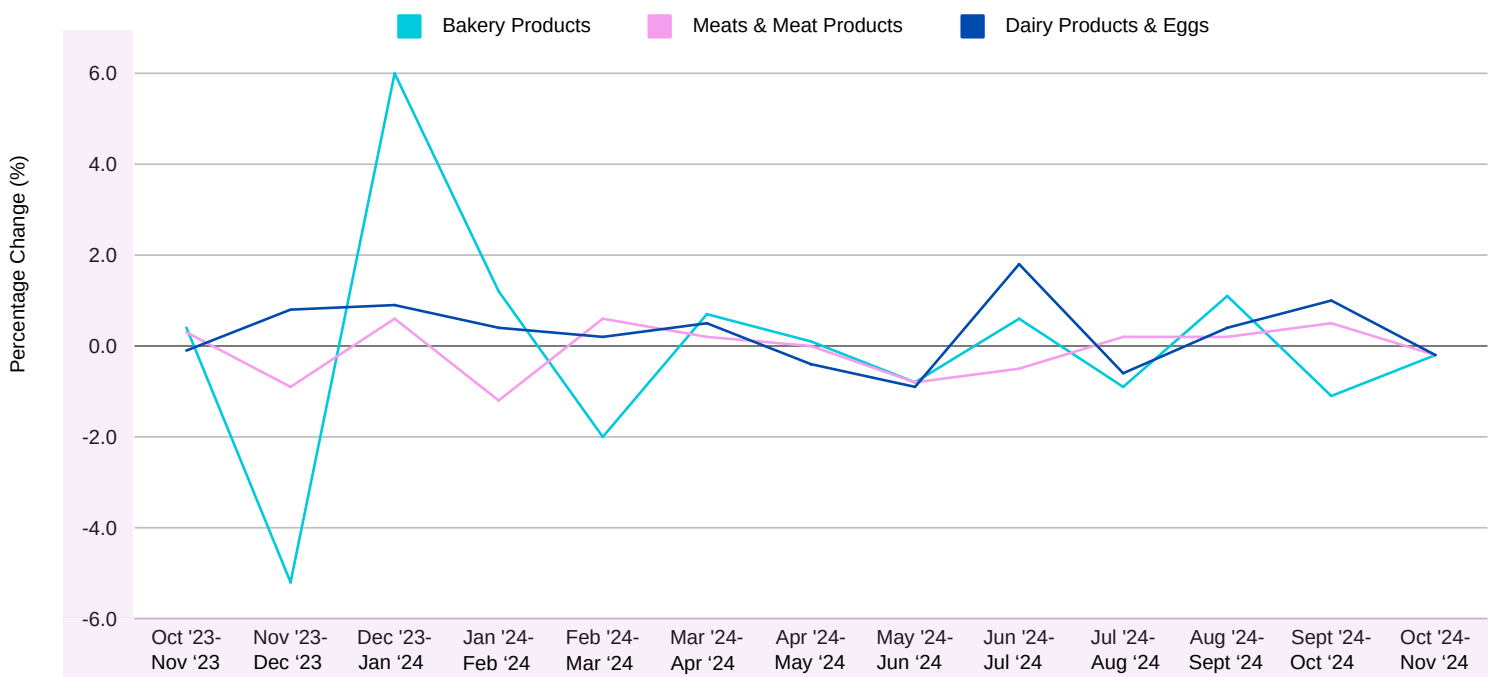
(APRIL 2015 = 100)



Selected sub-groups within the food division have the following trends of month-over-month percentage change:

**FIGURE 12: MONTH-OVER-MONTH PERCENTAGE CHANGE, SELECTED FOOD SUBGROUPS**

(APRIL 2015 = 100)





# BERMUDA CONSUMER PRICE INDEX

APRIL 2015 = 100

	All Items	Food	Rent	Clothing & Footwear	Tobacco & Liquor	Fuel & Power	Household Goods, Services & Supplies	Transport & Foreign Travel	Education, Recreation, Entertain. & Reading	Health & Personal Care
<b>2013 WEIGHT</b>	1,000	115	267	25	31	39	116	130	147	130
<b>ANNUAL AVERAGE PERCENTAGE CHANGE</b>										
<b>2019</b>	+1.0	+2.7	+0.9	+1.9	+3.8	+1.0	Nil	-3.0	+0.4	+3.4
<b>2020</b>	Nil	+3.0	-1.8	+0.9	+2.4	-1.8	+0.3	-4.5	+1.1	+2.9
<b>2021</b>	+1.5	+1.9	-0.3	+0.9	-0.6	-5.0	+1.7	+6.3	+1.9	+2.3
<b>2022</b>	+4.0	+7.9	+0.3	+2.2	+0.5	+11.3	+2.9	+7.6	+4.4	+4.0
<b>2023</b>	+3.3	+6.5	+1.9	+1.1	+4.9	+0.2	+2.6	+4.8	+3.5	+2.7
<b>MONTHLY PERCENTAGE CHANGE</b>										
<b>2023</b>										
<b>Nov</b>	-0.3	+0.1	+0.1	Nil	-0.8	Nil	+0.2	-3.3	Nil	Nil
<b>Dec</b>	-0.5	-0.2	+0.5	Nil	-0.2	Nil	+0.6	-5.1	-0.2	+0.2
<b>2024</b>										
<b>Jan</b>	+0.4	+0.7	+0.1	+2.5	Nil	-6.7	+0.4	+3.4	+0.2	+0.1
<b>Feb</b>	+0.1	+0.7	+0.1	Nil	+0.3	Nil	+0.5	-0.8	Nil	Nil
<b>Mar</b>	+0.1	Nil	+0.1	Nil	+0.6	Nil	Nil	-0.3	+0.6	+0.1
<b>Apr</b>	+0.8	+0.3	Nil	+1.3	+0.2	+0.7	-0.3	+2.7	+0.1	+2.7
<b>May</b>	+0.1	+0.1	+0.1	Nil	-0.2	Nil	Nil	-0.2	+0.3	+0.1
<b>Jun</b>	+0.1	+1.4	+0.2	Nil	+0.2	Nil	+0.1	-1.2	Nil	Nil
<b>Jul</b>	+0.1	+0.5	+0.2	+0.7	-0.2	+1.0	-0.1	-0.6	-0.2	Nil
<b>Aug</b>	+0.2	-0.7	+0.1	Nil	+0.5	+2.7	-0.1	+1.4	+0.1	Nil
<b>Sept</b>	+0.1	-0.1	+0.5	Nil	Nil	Nil	Nil	-1.3	+0.6	Nil
<b>Oct</b>	+0.1	Nil	+0.1	-0.4	+0.1	-0.1	+0.1	+0.3	Nil	+0.2
<b>Nov</b>	-0.3	-0.1	+0.1	Nil	Nil	Nil	-0.1	-2.3	Nil	Nil
<b>MONTHLY INDEX</b>										
<b>2023</b>										
<b>Nov</b>	116.6	134.0	103.2	110.9	131.9	124.5	111.4	112.3	122.6	125.8
<b>Dec</b>	116.0	133.7	103.7	110.9	131.6	124.5	112.1	106.6	122.4	126.0
<b>2024</b>										
<b>Jan</b>	116.5	134.7	103.8	113.7	131.6	116.2	112.6	110.2	122.6	126.1
<b>Feb</b>	116.6	135.6	103.9	113.7	132.0	116.2	113.2	109.3	122.6	126.1
<b>Mar</b>	116.7	135.6	104.0	113.7	132.8	116.2	113.2	109.0	123.3	126.2
<b>Apr</b>	117.6	136.0	104.0	115.2	133.1	117.0	112.9	111.9	123.4	129.6
<b>May</b>	117.7	136.1	104.1	115.2	132.8	117.0	112.9	111.7	123.8	129.7
<b>Jun</b>	117.8	138.0	104.3	115.2	133.1	117.0	113.0	110.4	123.8	129.7
<b>Jul</b>	117.9	138.7	104.5	116.0	132.8	118.2	112.9	109.7	123.6	129.7
<b>Aug</b>	118.1	137.7	104.6	116.0	133.4	121.4	112.8	111.2	123.7	129.7
<b>Sept</b>	118.2	137.6	105.1	116.0	133.4	121.4	112.8	109.8	124.4	129.7
<b>Oct</b>	118.3	137.6	105.2	115.5	133.6	121.3	112.9	110.1	124.4	129.9
<b>Nov</b>	117.9	137.4	105.3	115.5	133.6	121.3	112.8	107.6	124.4	129.9
<b>ANNUAL PERCENTAGE CHANGE</b>										
<b>Nov '24</b>	+1.1	+2.5	+2.0	+4.1	+1.3	-2.6	+1.3	-4.2	+1.5	+3.3
<b>Nov '23</b>										

# BERMUDA CONSUMER PRICE INDEX

## CONSUMER PRICE INDICES AND INFLATION BY DIVISIONS AND GROUPS – NOVEMBER 2024

	INDEX NUMBER			PERCENTAGE CHANGE		
	Weight	Nov '23	Oct '24	Nov '24	1 month ago	1 year ago
<b>All Items</b>	<b>1,000</b>	<b>116.6</b>	<b>118.3</b>	<b>117.9</b>	<b>-0.3</b>	<b>+1.1</b>
<b>Food</b>	<b>115</b>	<b>134.0</b>	<b>137.6</b>	<b>137.4</b>	<b>-0.1</b>	<b>+2.5</b>
Bakery Products		118.4	117.4	117.2	-0.2	-1.0
Cereal Products		138.5	124.6	124.2	-0.3	-10.3
Flours & Pastas		133.9	137.8	137.5	-0.2	+2.7
Meats & Meat Products		133.2	131.6	131.4	-0.2	-1.4
Poultry		119.6	121.7	122.1	+0.3	+2.1
Fish		125.9	124.2	125.5	+1.0	-0.3
Dairy Products & Eggs		124.0	129.1	128.9	-0.2	+4.0
Fats & Oils		151.4	146.7	146.4	-0.2	-3.3
Fruit & Fruit Juices		143.7	148.6	147.6	-0.7	+2.7
Vegetables		116.7	123.9	123.1	-0.6	+5.5
Sugar & Sugar Confectionary		135.0	140.1	140.9	+0.6	+4.4
Savoury Snacks		115.9	119.8	119.4	-0.3	+3.0
Baby Food		120.5	122.8	124.2	+1.1	+3.1
Frozen Entrees		131.9	134.8	134.8	Nil	+2.2
All Other Food Products (Not Elsewhere Specified)		127.0	133.7	134.0	+0.2	+5.5
Tea, Coffee, and Cocoa		109.9	115.4	117.1	+1.5	+6.6
Mineral Waters, Soft Drinks and Powered Drink Mixes		121.3	128.0	125.5	-2.0	+3.5
<b>Rent</b>	<b>267</b>	<b>103.2</b>	<b>105.2</b>	<b>105.3</b>	<b>+0.1</b>	<b>+2.0</b>
Controlled Properties		110.6	112.5	112.7	+0.2	+1.9
Non-controlled Properties		94.7	96.3	96.3	Nil	+1.7
Repair & Maintenance		106.2	107.2	107.2	Nil	+0.9
<b>Clothing &amp; Footwear</b>	<b>25</b>	<b>110.9</b>	<b>115.5</b>	<b>115.5</b>	<b>Nil</b>	<b>+4.1</b>
Men's Clothing		117.0	118.5	118.5	Nil	+1.3
Women's Clothing		97.7	107.1	107.1	Nil	+9.6
Children's Clothing		94.2	93.0	93.0	Nil	-1.3
Infant's Clothing		123.8	123.8	123.8	Nil	Nil
Clothing Accessories		130.3	137.4	137.4	Nil	+5.4
Men's Footwear		116.0	116.0	116.0	Nil	Nil
Women's Footwear		123.5	126.4	126.4	Nil	+2.3
Children's Footwear		122.7	122.7	122.7	Nil	Nil
Other Clothing, Clothes Care & Shoe Repairs		125.4	130.5	130.5	Nil	+4.1
<b>Tobacco &amp; Liquor</b>	<b>31</b>	<b>131.9</b>	<b>133.6</b>	<b>133.6</b>	<b>Nil</b>	<b>+1.3</b>
Beer		120.7	121.8	122.6	+0.7	+1.6
Wines		128.7	131.9	132.9	+0.8	+3.3
Spirits		134.1	136.4	135.5	-0.7	+1.0
Cigarettes		144.1	144.1	142.9	-0.8	-0.8

# BERMUDA CONSUMER PRICE INDEX

## CONSUMER PRICE INDICES AND INFLATION BY DIVISIONS AND GROUPS – NOVEMBER 2024

	Weight	INDEX NUMBER			PERCENTAGE CHANGE	
		Nov '23	Oct '24	Nov '24	1 month ago	1 year ago
<b>Fuel &amp; Power</b>	<b>39</b>	<b>124.5</b>	<b>121.3</b>	<b>121.3</b>	<b>Nil</b>	<b>-2.6</b>
Electricity		124.8	121.5	121.5	Nil	-2.6
Propane & Heating Fuel		117.0	117.0	117.0	Nil	Nil
<b>Household Goods, Services &amp; Supplies</b>	<b>116</b>	<b>111.4</b>	<b>112.9</b>	<b>112.8</b>	<b>-0.1</b>	<b>+1.3</b>
Furniture, Furnishings & Textiles		129.2	125.9	125.9	Nil	-2.6
Major Appliances		112.2	119.4	119.4	Nil	+6.4
Minor Appliances		140.8	141.2	142.4	+0.8	+1.1
Communications Equipment		111.0	111.0	111.0	Nil	Nil
Childcare		121.4	121.4	121.4	Nil	Nil
Telephone, Mobile and Internet Services		102.4	105.0	105.0	Nil	+2.5
Other Household Services (Not Elsewhere Specified)		108.3	109.1	109.1	Nil	+0.7
Household Supplies		134.2	138.1	137.4	-0.5	+2.4
<b>Transport &amp; Foreign Travel</b>	<b>130</b>	<b>112.3</b>	<b>110.1</b>	<b>107.6</b>	<b>-2.3</b>	<b>-4.2</b>
Cars Capital Cost		104.4	107.0	107.1	+0.1	+2.6
Car Fuel		125.0	121.2	118.7	-2.1	-5.0
Car Repair & Maintenance		109.3	109.3	109.3	Nil	Nil
Other Car Costs		102.2	105.5	105.5	Nil	+3.2
Cycle Capital Cost		99.3	96.7	97.2	+0.5	-2.1
Cycle Fuel		128.3	125.6	123.1	-2.0	-4.1
Cycle Repair & Maintenance		98.4	98.4	98.4	Nil	Nil
Other Cycle Costs		108.7	112.1	112.1	Nil	+3.1
Public Transportation		100.0	109.0	109.0	Nil	+9.0
Foreign Travel		108.9	103.7	99.0	-4.5	-9.1
<b>Education, Recreation, Entertainment &amp; Reading</b>	<b>147</b>	<b>122.6</b>	<b>124.4</b>	<b>124.4</b>	<b>Nil</b>	<b>+1.5</b>
Education Expenses		122.6	125.6	125.6	Nil	+2.4
Recreational Services		115.7	117.9	117.9	Nil	+1.9
Recreational Equipment		117.3	118.8	118.2	-0.5	+0.8
Entertainment Equipment		111.1	111.4	111.4	Nil	+0.3
Reading Materials		176.3	177.1	177.1	Nil	+0.5
Online Entertainment Services		88.2	88.2	105.1	+19.2	+19.2
<b>Health &amp; Personal Care</b>	<b>130</b>	<b>125.8</b>	<b>129.9</b>	<b>129.9</b>	<b>Nil</b>	<b>+3.3</b>
Health Insurance		131.9	136.5	136.5	Nil	+3.5
Doctor & Hospital Visits		121.9	121.9	121.9	Nil	Nil
Dental Care		109.4	115.8	115.8	Nil	+5.9
Vision Care		100.8	102.8	102.8	Nil	+2.0
Medical Supplies		118.7	120.6	120.2	-0.3	+1.3
Personal Care Supplies & Services		104.1	107.7	107.6	-0.1	+3.4

# BERMUDA CONSUMER PRICE INDEX

## AVERAGE PRICES OF SELECTED ITEMS - NOVEMBER 2024

Item	Quantity	AVERAGE PRICES		
		Nov '23	Oct '24	Nov '24
Whole Wheat Bread	20 oz	8.03	7.84	7.84
Corn Flakes	12 oz	10.09	8.11	8.35
Converted Rice	5 lb bag	12.85	11.18	11.18
All Purpose Flour	5 lb	7.50	7.41	7.13
Spare Ribs (Pork)	per lb	5.63	6.35	6.35
Lamb Leg (Frozen)	per lb	10.08	9.73	9.56
Red Snapper	per lb	19.74	18.99	18.99
Tuna Fish - Canned	7 oz	4.50	4.20	4.32
Evaporated Tin Milk	12 fl oz	2.58	2.64	2.52
Cheddar Cheese Block	per lb	8.55	8.44	8.44
Eggs - Local & Imported	per dozen	5.76	7.19	7.61
Cooking Oil	32 fl oz	10.64	10.02	10.02
Apples	3 lb bag	9.03	8.86	8.99
Red Grapes (Seedless)	per lb	6.99	5.99	6.49
Tomatoes (Vine and Plum) - Imported	per lb	5.04	5.71	5.52
Lettuce - Iceberg	per head	4.50	6.12	4.91
Green Peppers	per lb	4.00	4.17	4.44
Icing Sugar	2 lb	7.13	7.33	7.54
Strawberry Jam	12 oz jar	4.82	5.09	5.09
Snickers	2.07 oz bar	2.41	2.63	2.66
Tea bags	pack of 50	6.41	7.07	7.07
Instant Coffee	8 oz	13.66	13.66	13.66
Beer (bottle)	per case	61.60	61.52	61.94
Rum	1 Litre	34.27	36.20	36.09
Cigarettes - Regular	Carton	160.34	160.34	159.03
Furniture Polish	12.5 oz	9.88	10.32	10.32
Antiseptic Disinfectant Liquid	500 ml	8.43	7.20	7.23
Men's Long Dress Pants	Average	65.32	67.70	67.70
Men's Underwear	Average	26.65	27.32	27.32

MONTHLY SUMMARY STATISTICS		
Period	Index	Annual Percent Change
<b>2023</b>		
Nov	116.6	+3.1
Dec	116.0	+2.4
<b>2024</b>		
Jan	116.5	+2.5
Feb	116.6	+2.5
Mar	116.7	+1.9
Apr	117.6	+2.2
May	117.7	+2.3
Jun	117.8	+2.3
Jul	117.9	+1.9
Aug	118.1	+2.3
Sept	118.2	+1.8
Oct	118.3	+1.1
<b>Nov</b>	<b>117.9</b>	<b>+1.1</b>

## COMPUTING PRICE INCREASES

The Department of Statistics receives calls daily requesting the rate of inflation over specific periods of time. The following calculations are provided to guide users as to how to compute rates of price increases. The monthly index numbers can be obtained from our website: <https://www.gov.bm/bermuda-business-statistics>.

### Month-to-Month Price Change

The price change between February 2022 and January 2022 is calculated as follows:

$$= \frac{\text{Feb 22 index} - \text{Jan 22 index}}{\text{Jan 22 index}} \times 100$$

$$= \frac{109.0 - 108.6}{108.6} \times 100$$

$$= 0.4\%$$

### Year-to-Year Price Change

The price change between March 2022 and March 2021 is calculated as follows:

$$= \frac{\text{Mar 22 index} - \text{Mar 21 index}}{\text{Mar 21 index}} \times 100$$

$$= \frac{109.4 - 106.7}{106.7} \times 100$$

$$= 2.5\%$$

### Particular Period Price Change

The price change between February 2022 and March 2020 is calculated as follows:

$$= \frac{\text{Feb 22 index} - \text{Mar 20 index}}{\text{Mar 20 index}} \times 100$$

$$= \frac{109.0 - 105.9}{105.9} \times 100$$

$$= 2.9\%$$

## WHAT IS THE CONSUMER PRICE INDEX?

The CPI is a statistical tool used for measuring changes in the general level of prices of consumer goods and services purchased by private households.

The index measures price movements of a given quality and quantity of goods and services. The mix of these consumer goods and services comprising the index, is figuratively thought of as a “shopping basket.” In constructing this “shopping basket”, the selected goods and services are organized first by commodity type. They are then divided into sub-components and assigned to a major expenditure group. The Bermuda CPI is structured into nine expenditure groups or sectors:

- Food
- Rent
- Clothing & Footwear
- Tobacco & Liquor
- Fuel & Power
- Transport & Foreign Travel
- Household Goods, Services & Supplies
- Education, Recreation, Entertainment & Reading
- Health & Personal Care

## CONCEPTS AND DEFINITIONS

### BASE PERIOD

The period used as a reference point for measuring the price change of goods and services. The base period for the Bermuda CPI is April 2015.

### COST OF LIVING INDEX

Many individuals refer to the CPI as a cost-of-living index. The CPI is an index of pure price change only. A cost-of-living index reflects the changes in buying or consumption patterns that consumers would ordinarily make to adjust to any change in the price of a good or service.

## INFLATION

Inflation is the process of rising prices, resulting in diminishing purchasing power of a given sum of money.

### LASPEYRES EQUATION

The CPI is computed using this statistical equation. This formula calculates the total amount of money a household needs today to purchase the same basket of goods and services that it bought in the base period, April 2015.

### PRICE INDEX NUMBER

A single figure that shows how a set of prices has changed over a specified period. An index number alone means nothing. It must be compared with an index number from another period to have meaning. For example, a comparison of the index number 97.2 for January 2014 with 100.4 for January 2016, reveals that prices have increased by 3.3 per cent.

### WEIGHTED AVERAGE

A mathematical formula that takes into account the relative importance of an item’s price change compared to the overall change in the sector or CPI.

## MARCH 2025

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