GOVERNMENT OF BERMUDA
Department of Statistics

LABOUR FORCE SURVEY REPORT
November 2022

JUNE 2023

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PREFACE

The Labour Force Survey (LFS) is a household survey of private dwelling units targeting all persons 16 years and over. The purpose of the LFS is to measure and assess the current labour force and the economically inactive population.

This report of the LFS is based on data collected from the November 2019, November 2020 and November 2022 Surveys. It presents Survey highlights, concepts and definitions, Survey methodology, summary counts, detailed tabulations and indicators and the questionnaire. Users can download copies of the LFS Report from the Bermuda Government portal at https://www.gov.bm/employment-statistics. For more detailed tables than those published in this report, please contact the Department of Statistics, Business Division, at email address jjackson@gov.bm or tcbean@gov.bm. Alternatively, further information can be obtained by contacting the Department at 297-7761.

Melinda Williams
Director of Statistics
June 2023

See the Labour Force Survey Metadata table overleaf for comparisons with previous Surveys.

Household Replacement Method

The November 2022 LFS did not incorporate the household replacement methodology. Households were invited to send their contact information to the Department of Statistics to facilitate a telephone interview. Households that did not supply contact information were given several attempts to participate in the Survey by in-person visit.

Inter-survey Comparisons

Due to the alterations in the data collection method in the November 2022 LFS, the data variations between Surveys reflect a combination of real change and change resulting from these modifications. Therefore, users are cautioned against making comparisons with the November 2020 and November 2019 results. In addition, users are cautioned against comparing LFS results as the data has not been seasonally adjusted.

With the exception of Appendix B published in the May 2019 LFS Report, please note that the other published LFS results prior to 2015 are not comparable with the 2020, 2019 and 2018 Surveys, because the weighting matrix was based only on age and sex.

November 2021 LFS

Due to the Coronavirus disease 2019 (COVID-19) pandemic, a new sample was selected to conduct telephone interviews for the 2021 May LFS. Householders were requested to provide their contact details to participate in the LFS. The results of the May LFS 2021 survey were not published due to the low response rate. As a consequence, an LFS was not conducted in November 2021 until it was deemed safe to resume fieldwork due to the pandemic.

Weighting Matrix

In alignment with statistical best practices, in some cases ages were grouped to weight the LFS results. This ensured that there were observations in every cell of the weighting matrix and avoided understating the population 16 years and over. For the LFS results, age, sex and Bermudian status were used in the weighting matrix.

LABOUR FORCE SURVEY METADATA

	November 2022	November 2020	November 2019
Sampling Frame	The list of private dwelling units from the Department of Land Valuation	All private dwellings that completed the November 2019 LFS	All private dwellings in the Population Frame Repository
Confidence Level	95%	95%	95%
Margin of Error	+/-2.5%	+/-2.5%	+/-2.5%
Sample Size Selected	1,550	1,492	1,500
Total Completed Households	1,211	980	1,492
Data Collection Method	Telephone and Field	Telephone	Telephone and Field
Household Replacement Method	None	None	By order of selection and availability
Response Rate	89%[1]	66%[1, 2]	99%[1]
Non-response Imputation	No	No	No
Population Base	November 2022 Population Projections	November 2020 Population Projections	November 2019 Population Projections
Weighting Matrix	Age, sex and Bermudian Status	Age, sex and Bermudian Status	Age, sex and Bermudian Status

[1] The response rate calculation as defined in this report was introduced in the November 2022 LFS. Response rates for prior years did not take into account eligibility in the denominator of the calculation. The response rate was based on the number of completed households and the sample size.

[2] The November 2020 response rate was impacted by reselecting the same households that were interviewed in November 2019 and conducting the LFS solely by computerized calls due to the (COVID-19) protocols.

CONCEPTS & DEFINITIONS

Confidence Level
The probability that a survey result falls within the margin of error. A confidence level of 95% with a margin of error of +/- 2.5% indicates that the result would be within 2.5% of the true value 95% of the time.

Economically Inactive
The economically inactive includes all persons 16 years and over in the population who, during the reference period, were neither employed nor unemployed.

Eligible Dwelling Unit
Potential respondents who match the target sample. For this survey, these are private households containing at least one person 16 years of age or older residing or intending to reside in the private dwelling unit for six months or more as of the reference day.

Employment Rate
The employment rate is calculated as the ratio of employed persons aged 16 to 64 to the population of the same age.

$$\textit{Employment Rate} = \frac{\textit{Employed Persons 16 to 64 Years}}{\textit{Population Projections 16 to 64 Years}} \times 100$$

Median Gross Annual Income from Main Job
Median gross annual income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The median is based on annual income before deductions from the following sources: wages, salaries, commissions, bonuses, tips and net earnings from own business for the self-employed. The income data relates to the working population including full- and part-time workers regardless of the number of hours and months worked.

Household
A household is a person or group of persons living together in a private dwelling unit.

Ineligible Dwelling Unit
Potential respondents who do not match the target sample. For this survey, examples include vacant dwellings, derelict dwellings, group dwellings, institutions, etc.

Labour Force
The labour force refers to persons of working age who were 16 years or older during the Survey reference week and were either gainfully employed or looking for work.

Labour Force Participation Rate
The labour force participation rate is the percentage of the population 16 to 64 years who were either employed or unemployed.

$$\textit{Labour Force Participation Rate} = \frac{\textit{Labour Force 16 to 64 Years}}{\textit{Population Projections 16 to 64 Years}} \textit{ x 100}$$

Main Job
A person's main job is one where he or she receives health insurance and pension benefits.

Margin of Error
The degree to which the results represent the true value for the entire population. A +/- 2.5% margin of error indicates that the result is within 2.5% of the true value.

Permanent Job
A permanent job is one that does not have a predetermined end date of employment.

Private Dwelling Unit
A private dwelling unit is a room or group of rooms used, or intended to be used, for living purposes. It must be capable of permanent human habitation and must have its own:

- separate access to the street or common landing or staircase, and,
- cooking, living, sleeping and sanitary facilities which the occupants of the dwelling do not have to share with any persons other than their own household members.

From a structural perspective, a private dwelling may be contained within a one-unit dwelling, a house comprising two or more apartments, an apartment building or within part of a building which is used for residential as well as business or other purposes.

Response Rate
With effect from the November 2022 Labour Force Survey, the response rate is calculated as the ratio of dwelling units that responded to the Survey to all eligible dwelling units and dwelling units whose eligibility could not be determined.

$$\textit{Response Rate} = \frac{\textit{Dwelling units responding}}{\textit{Dwelling units eligible + Dwelling units with eligibility undetermined}} \textit{ x 100}$$

Sample
A sample is a subset of a sampling frame where elements are selected based on a randomized process with a known probability of selection.

Sampling Frame
The sampling frame is the list of all private households.

Sampling Pool
A sampling pool is the set of elements selected from a sampling frame that may be used in completing the data collection for a survey.

Seasonal Adjustment
A statistical technique that attempts to measure and remove the influences of predictable seasonal patterns, such as changes in the weather, holidays, school schedules to reveal how employment and unemployment change from month to month.

Temporary Job
A temporary job is one that is set to expire at some stage of a work project or at a date specified by an employer.

Unemployed
The unemployed are all persons 16 years and older who during the reference period were without work but were willing and able to work for pay and who were actively seeking work. In November 2020 the unemployed also includes persons 16 years and older who during the reference period were temporarily without work due to the pandemic who also had an expectation to return to work within three months.

Unemployment Rate
The unemployment rate is the number of unemployed people 16 years and over as a percentage of the labour force 16 years and over.

$$\textit{Unemployment Rate} = \frac{\textit{Unemployed 16 Years and Over}}{\textit{Labour Force 16 Years and Over}} \textit{ x 100}$$

Underemployment
The International Labour Organization defines underemployment in general terms as the underutilization of the productive capacity of the employed population. The underemployed population is a subcategory of the employed population and is identified by comparing their current employment situation with an "alternative" employment situation that they are willing and available to carry out. Persons who are in underemployment are those who worked or had a job during the reference week but were willing and available to work "more adequately".[1]

There are three categories of underemployment:

[1] International Labour Organization definition of the underemployed *(https://www.ilo.org/global/statistics-and-databases/statistics-overview-and-topics/underemployment/current-guidelines/lang--en/index.htm)*

- **Time-related underemployment** occurs when an employed person desires to work in alternative employment that provides sufficient number of work hours, more convenient work hours or permanent employment.

- **Skills-related underemployment** occurs when a working person desires an alternative employment position in which they can use the skills and or qualifications they possess which are not being used in their current employment.

- **Income-related underemployment** includes working persons who desire more pay than they are receiving in their current job from an alternative employment position.

Usual Household Member
A person who resides or intends to reside in Bermuda and the household for six months or more.

Working Population
The working population or the employed comprises all residents 16 years and over who during the reference week met the following requirements:

- They performed some work for pay, profit or family gain, in cash or in kind; or

- They were temporarily absent either from a job in which they had already worked and to which they maintained a formal attachment or from a self-employment activity such as a business enterprise, a farm or a service undertaking.

Sampling Design

The LFS is a household survey of private dwelling units with a sample of 1,550 households. It was determined that this sample size would be adequate to give the desired level of accuracy and precision. The sample represents approximately 6% of all 27,418 private households counted in the 2016 Population and Housing Census in Bermuda. The sample will produce results at the 95% confidence level with a margin of error of +/- 2.5%. The sample pool did not allow for replacements when there was no response to interviewer telephone calls or in-person visits.

The sampling frame for the Survey was a combination of the data files linked to the 2016 Census and the addition of new assessment numbers from the Department of Land Valuation. The sample design used for the November 2022 LFS was a stratified two-stage approach as follows:

Stage one – Using the 2016 Census results, households were arranged into one of three income groups low (under $84,001), medium ($84,001 -$102,750) and high ($102,751 and over).

Stage two – Random selection of the desired number of private dwelling units from the Land Valuation list in proportion to the 2016 Census income level.

Publicity

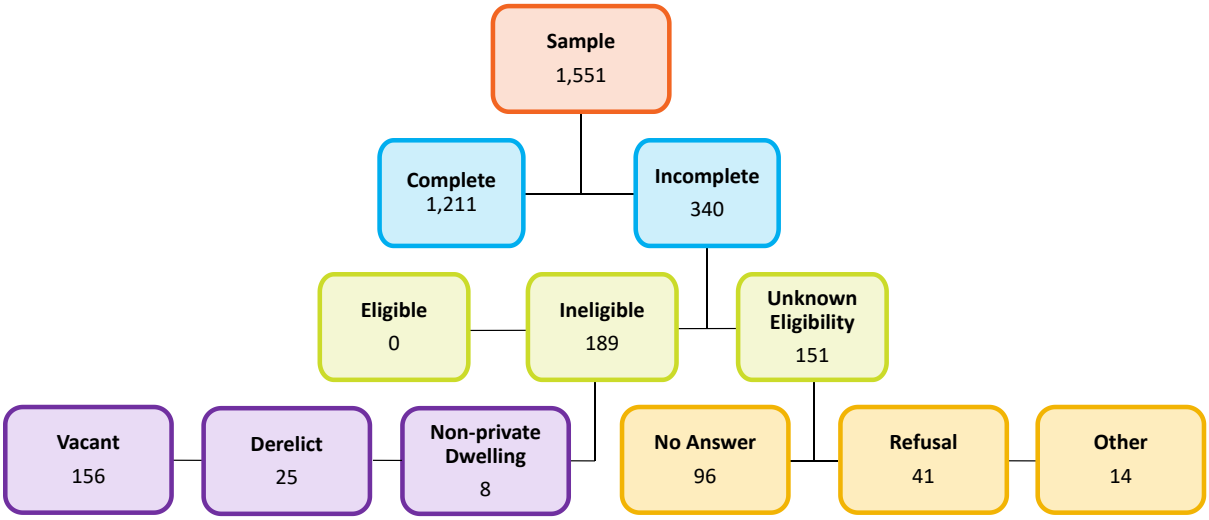
Prior to the commencement of data collection, 1,550 letters were mailed to households notifying them that they were selected to potentially participate in the LFS.

Data Collection

Information was collected on behalf of all usual household members. The Survey reference day was November 20, 2022 and the Survey reference week was November 13 to 19, 2022. Data collection occurred from December 6, 2022 to April 6, 2023. The data collection methods were Computer Assisted Telephone Interviewing and field interviewing with laptops using softphone technology and data entry software. Eleven interviewers conducted the telephone interviews and field interviews. Permanent staff conducted the training and supervised interviewers.

Response Rate

By the end of the data collection period, 1,211 households had completed the Survey, 96 had not. Additionally, fifty-five dwellings did not complete the Survey due to refusal (41), death or illness of a household member (7), no one at home/returned mail (5) or the interviewer was threatened by a pet (2). This represented a response rate of 89% of all eligible units in the sample. The remaining 189 units were deemed ineligible. The ineligible units were comprised of 156 vacant dwellings, 25 derelict dwellings, 4 rest homes/care homes and 4 businesses.



Data Processing

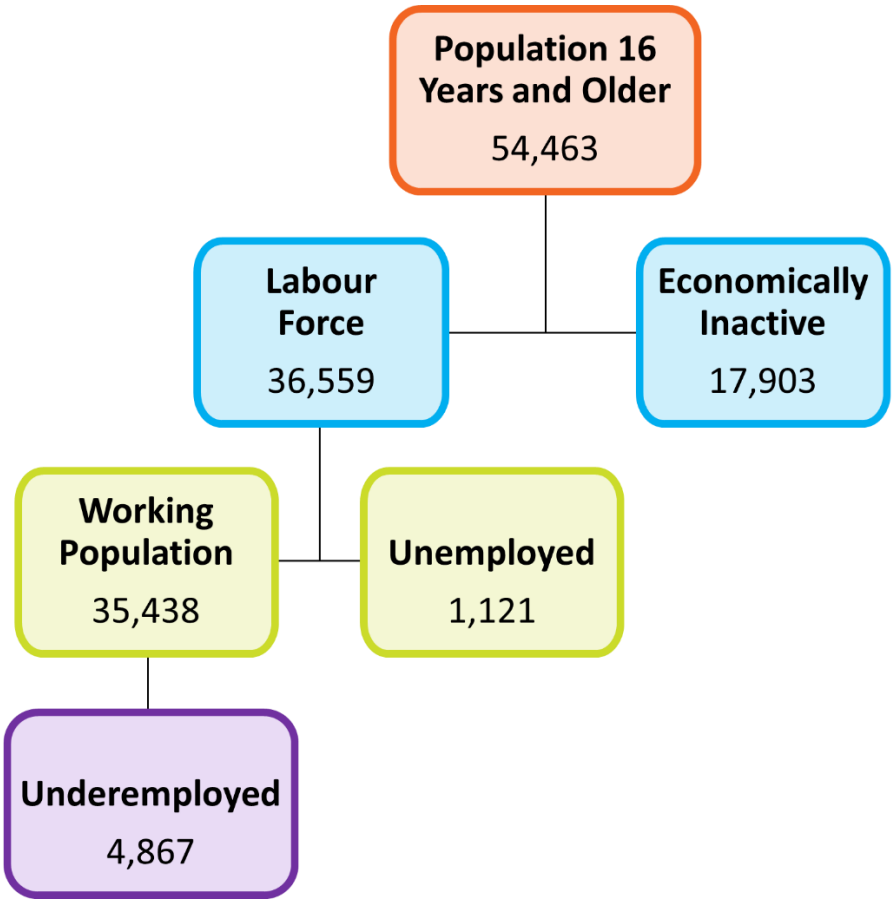
After the interview phase, the data was exported into Microsoft Excel for manual coding of variables. The data was converted to a text file format to produce tables. The next step included the evaluation of tabular outputs, weighting and the production of the final tabulations.

Weighting

The Survey data was weighted by using the November 2022 population projections. The population weights were derived by dividing the November 2022 age, sex and estimated Bermudian status projected population counts for persons 16 years and older, by the age, sex and Bermudian status counts from the November 2022 LFS.

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

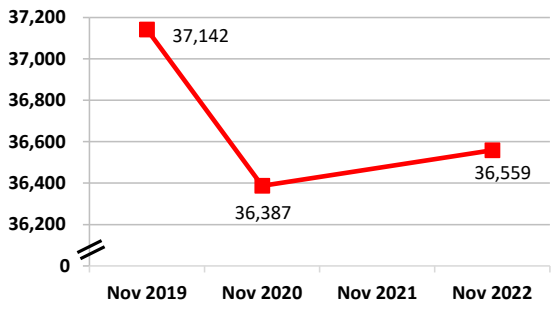
$$\textit{Population Weight} = \frac{\textit{Projected Population (age, sex \& estimated Bermudian status)}}{\textit{Current Count of LFS respondents (age, sex \& Bermudian status)}} \times 100$$



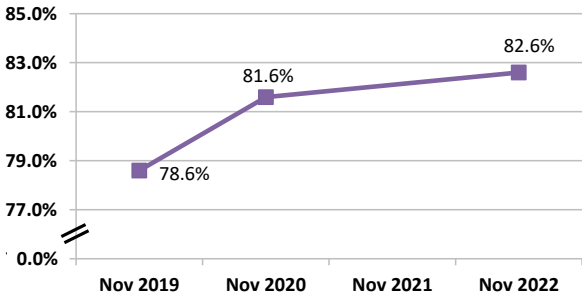
- The average hours worked per week in main job was 40.7.
- The median gross annual income from main job was $65,725.
- The labour force participation rate was 82.9%.
- The employment rate stood at 80.4%.
- The total unemployment rate was 3.1%.
    - The unemployment rate for Bermudians was 3.5%.
    - The unemployment rate for persons 16 to 24 years was 11.1%.

ECONOMIC ACTIVITY INDICATOR CHARTS
2019, 2020 AND 2022

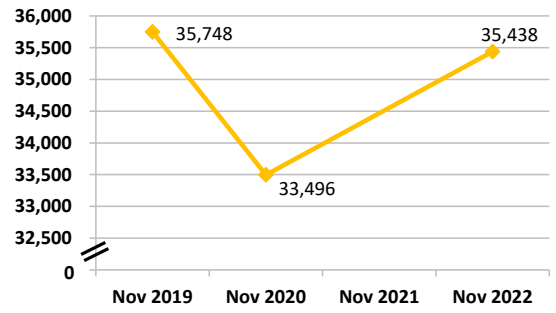
Labour Force



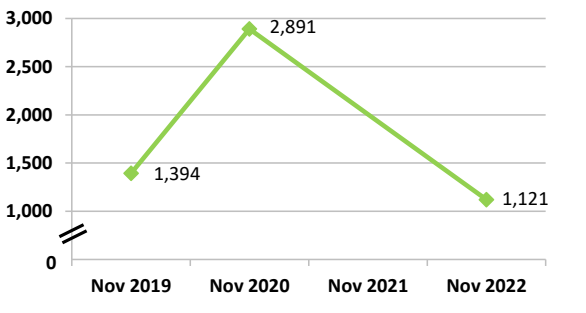
Labour Force Participation Rate



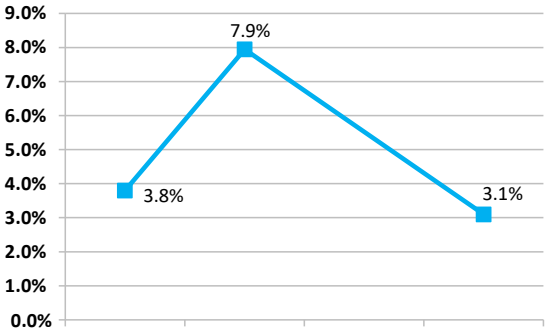
Working Population



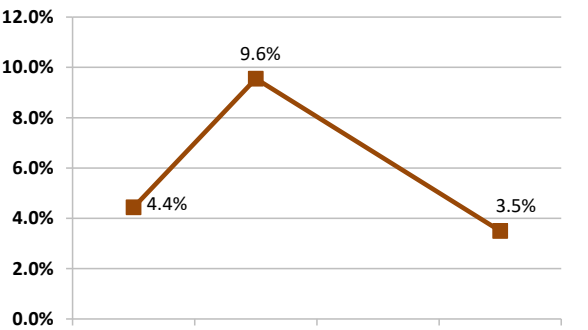
Unemployed



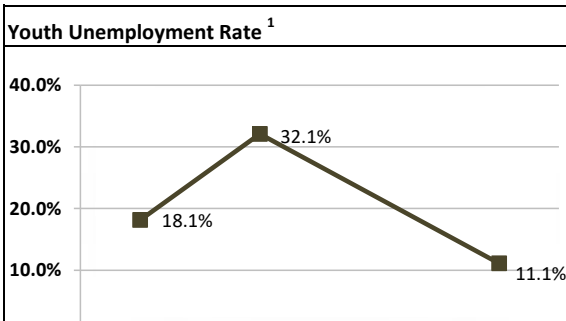
Unemployment Rate



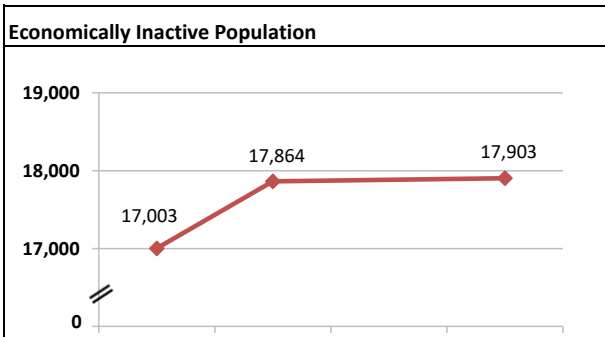
Bermudian Unemployment Rate



Youth Unemployment Rate [1]



Economically Inactive Population



[1] *Persons 16-24 years old*

Table 1
Economic Activity Indicators for Population 16 Years and Over

	Month and Year		
Economic Activity Status	**Nov 2022**	**Nov 2020**	**Nov 2019**
Total Population 16 years and over	**54,463**	**54,251**	**54,145**
Labour Force	36,559	36,387	37,142
Working Population	35,438	33,496	35,748
Underemployed (subset of the working population)	4,867	4,977	5,570
Unemployed	1,121	2,891 [1]	1,394
Economically Inactive Population	17,903	17,864	17,003
Retired	11,177	10,395	9,654
Not Actively Seeking Work	3,849	4,102	4,400
Full-Time Student Not Actively Seeking Work	2,911	3,085	3,235
Other Persons Not Actively Seeking Work	938	1,017	1,165
Engaged in Home Duties	1,799	2,019	1,566
Unable to Work (due to a disabling health condition)	976	1,098	1,167
Voluntary Work Without Pay	102	250	217
Economic Activity Indicators			
Unemployment Rate	3.1%	7.9%	3.8%
Employment Rate	80.4%	75.6%	78.7%
Labour Force Participation Rate	82.9%	81.9%	81.8%
Average Hours Worked per Week in Main Job	40.7	40.2	41.1
Median Gross Annual Income from Main Job[2]	$65,725	$64,033	$62,557

[1] 2020 includes persons temporarily unemployed during the reference week

[2] For the working population during the reference week

Table 1a

Economic Activity Indicators for Population 16 Years and Over - Percentage Distribution

	Percentage Distribution		
Economic Activity Status	**Nov 2022**	**Nov 2020**	**Nov 2019**
Labour Force	**100.0**	**100.0**	**100.0**
Working Population	96.9	92.1	96.2
Underemployed (as percentage of working population)	*13.7*	*14.9r*	*15.6*
Unemployed	3.1	7.9[1]	3.8
Economically Inactive Population	**100.0**	**100.0**	**100.0**
Retired	62.4	58.2	56.8
Full-Time Student Not Actively Seeking Work	16.3	17.3	19.0
Other Persons Not Actively Seeking Work	5.2	5.7	6.9
Engaged in Home Duties	10.0	11.3	9.2
Unable to Work (due to a disabling health condition)	5.5	6.1	6.9
Voluntary Work Without Pay	0.6	1.4	1.3

[1] 2020 includes persons temporarily unemployed during the reference week

r - revised

Table 2

Working Population by Sex, Age, Bermudian Status, Race and Highest Academic Qualification, 2019, 2020 and 2022

Selected Characteristics	Working Population			Median Gross Annual Income from Main Job		
	Nov 2022	Nov 2020	Nov 2019	Nov 2022	Nov 2020	Nov 2019
Total	35,438	33,496	35,748	$65,725	$64,033	$62,557
Sex						
Male	17,890	16,360	18,182	$63,627	$66,879	$64,167
Female	17,549	17,136	17,566	$68,108	$60,878	$60,398
Age Group						
16 - 24	2,119	1,728	1,828	$36,558	$31,032	$31,257
25 - 34	5,616	4,931	5,581	$60,925	$59,981	$57,813
35 - 44	7,892	7,776	8,154	$68,263	$71,472	$68,290
45 - 54	8,507	8,477	8,998	$78,668	$70,423	$69,417
55 - 64	8,522	8,451	8,368	$69,812	$65,976	$64,259
65 +	2,783	2,134	2,819	$50,420	$42,564	$35,781
Bermudian Status						
Bermudian	26,790	25,248	26,764	$62,825	$61,042	$61,130
Non-Bermudian[1]	8,649	8,248	8,983	$80,672	$75,890	$67,750
Race						
Black	20,698	17,828	18,689	$59,002	$58,605	$58,108
White	10,046	10,659	11,375	$87,608	$83,644	$74,201
Mixed/Other Races	4,599	4,849	5,491	$58,818	$55,521	$56,985
Not Stated	96	161	193	n.r.	n.r.	n.r.
Highest Academic Qualification						
No Formal Certificate	1,646	1,610	1,772	$41,036	$41,114	$44,537
High School Certificate	11,187	9,603	11,694	$50,941	$50,187	$47,596
Tech. / Voc./ Assoc. / Diploma	9,106	8,599	8,517	$61,469	$56,935	$57,561
Degree	13,474	13,663	13,765	$96,264	$93,890	$90,178
Not Stated	25	22	0	n.r.	n.r.	n.r.

[1] Includes non-Bermudian Spouses of Bermudians, Permanent Resident Certificate Holders and Other non-Bermudians

n.r. - Not relevant

Table 3

Working Population by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and Employment Type, November 2022

		Employment Type			
Selected Characteristics	**Total** [1]	**Worked for Self or as an Unpaid Worker in a Family Business**	**% of Working Population that Worked for Self or as an Unpaid Worker in a Family Business**	**Median Gross Annual Income for Self-Employed Persons**[2]	**Worked for Someone Else**
Total	35,438	5,714	16.1%	$49,214	29,725
Sex					
Male	17,890	3,725	20.8%	$52,289	14,165
Female	17,549	1,988	11.3%	$42,700	15,560
Age Group					
16 - 24	2,119	43	2.0%	$21,000	2,076
25 - 34	5,616	327	5.8%	$45,046	5,289
35 - 44	7,892	1,031	13.1%	$41,537	6,861
45 - 54	8,507	1,251	14.7%	$61,977	7,256
55 - 64	8,522	1,865	21.9%	$53,404	6,656
65 +	2,783	1,195	42.9%	$32,323	1,587
Bermudian Status					
Bermudian	26,790	5,207	19.4%	$49,367	21,582
Non-Bermudian[3]	8,649	506	5.9%	$44,227	8,143
Race					
Black	20,698	3,192	15.4%	$42,927	17,507
White	10,046	2,089	20.8%	$57,924	7,957
Mixed/Other Races	4,599	433	9.4%	$31,295	4,166
Not Stated	96	0	n.r.	n.r.	96
Highest Academic Qualification					
No Formal Certificate	1,646	287	17.4%	$26,716	1,359
High School Certificate	11,187	1,951	17.4%	$42,050	9,236
Tech. / Voc./ Assoc. / Diploma	9,106	1,699	18.7%	$46,355	7,407
Degree	13,474	1,775	13.2%	$59,887	11,699
Not Stated	25	0	n.r	n.r.	25

[1]Total includes 16 not stated responses for Employment Type

[2]Excludes Unpaid Workers in a Family Business

[3] Includes non-Bermudian Spouses of Bermudians, Permanent Resident Certificate Holders and Other non-Bermudians

n.r. - Not relevant

Table 4
Working Population by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and Job Status, November 2022

		Job Status					
Selected Characteristics	**Total [1]**	**In Permanent Job**	**Workers in Permanent Employment Without Health Insurance**	**% of Workers in Permanent Employment Without Health Insurance**	**In Temporary Job**	**Temporary Workers Without Health Insurance**	**% of Workers in Temporary Employment Without Health Insurance[2]**
Total	35,438	34,002	1,688	5.0%	1,414	276	19.5%
Sex							
Male	17,890	17,243	1,175	6.8%	646	125	19.3%
Female	17,549	16,758	513	3.1%	768	151	19.7%
Age Group							
16 - 24	2,119	1,742	168	9.6%	377	74	19.6%
25 - 34	5,616	5,440	207	3.8%	175	60	34.3%
35 - 44	7,892	7,643	398	5.2%	249	85	34.1%
45 - 54	8,507	8,333	426	5.1%	173	0	0.0%
55 - 64	8,522	8,349	372	4.5%	172	36	20.9%
65 +	2,783	2,494	117	4.7%	267	21	7.9%
Bermudian Status							
Bermudian	26,790	25,464	1,523	6.0%	1,303	276	21.2%
Non-Bermudian[3]	8,649	8,538	166	1.9%	111	0	0.0%
Race							
Black	20,698	19,616	1,401	7.1%	1,059	276	26.1%
White	10,046	9,829	136	1.4%	217	0	0.0%
Mixed / Other Races	4,599	4,461	151	3.4%	138	0	0.0%
Not Stated	96	96	0	n.r.	0	0	n.r.
Highest Academic Qualification							
No Formal Certificate	1,646	1,494	80	5.4%	152	21	13.8%
High School Certificate	11,187	10,452	927	8.9%	735	152	20.7%
Tech. / Voc./ Assoc. / Diploma	9,106	8,903	446	5.0%	203	75	36.9%
Degree	13,474	13,128	236	1.8%	324	28	8.6%
Not Stated	25	25	0	n.r.	0	0	n.r.

[1] Total includes 22 not stated responses for Job Status

[2] Percentages calculated excluding not stated responses.

[3] Includes non-Bermudian Spouses of Bermudians, Permanent Resident Certificate Holders and Other non-Bermudians

n.r. - Not relevant

Table 5
Underemployed by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and Type of Underemployment, November 2022

		Type of Underemployment		
Selected Characteristics	**Total**	**Time Related**	**Skills Related**	**Income Related**
Total	4,867	1,437	1,506	1,923
Sex				
Male	2,136	679	551	906
Female	2,731	758	955	1,017
Age Group				
16 - 24	875	326	238	311
25 - 34	1,164	246	362	556
35 - 44	1,271	258	448	566
45 - 54	891	307	300	285
55+	665	301	158	206
Bermudian Status				
Bermudian	4,191	1,171	1,296	1,723
Non-Bermudian[1]	677	266	210	200
Race				
Black	3,759	1,122	1,031	1,606
White	580	128	240	212
Mixed / Other Races	499	159	235	105
Not Stated	29	29	0	0
Highest Academic Qualification				
No Formal Certificate	269	129	0	140
High School Certificate	1,978	657	355	966
Tech. / Voc./ Assoc. / Diploma	1,294	373	471	449
Degree	1,326	277	680	368

[1] Includes non-Bermudian Spouses of Bermudians, Permanent Resident Certificate Holders and Other non-Bermudians

Table 6

Unemployed by Sex, Age, Bermudian Status, Race and Highest Academic Qualification, 2019, 2020 and 2022

Selected Characteristics	Unemployed Population			Unemployment Rate		
	Nov 2022	Nov 2020[1]	Nov 2019	Nov 2022	Nov 2020[1]	Nov 2019
Total	1,121	2,891	1,394	3.1%	7.9%	3.8%
Sex						
Male	760	1,657	863	4.1%	9.2%	4.5%
Female	362	1,234	530	2.0%	6.7%	2.9%
Age Group						
16 - 24	264	817	405	11.1%	32.1%	18.1%
25 - 34	226	448	237	3.9%	8.3%	4.1%
35 - 44	78	301	283	1.0%	3.7%	3.4%
45 - 54	229	693	158	2.6%	7.6%	1.7%
55 - 64	221	342	233	2.5%	3.9%	2.7%
65 +	103	292	77	3.6%	12.0%	2.7%
Bermudian Status						
Bermudian	959	2,666	1,245	3.5%	9.6%	4.4%
Non-Bermudian[2]	162	225	149	1.8%	2.7%	1.6%
Race						
Black	814	2,241	924	3.8%	11.2%	4.7%
White	261	320	321	2.5%	2.9%	2.7%
Mixed/Other Races	46	330	148	1.0%	6.4%	2.6%
Highest Academic Qualification						
No Formal Certificate	48	437	142	2.8%	21.3%	7.4%
High School Certificate	524	1,768	646	4.5%	15.5%	5.2%
Tech. / Voc./ Assoc. / Diploma	340	346	257	3.6%	3.9%	2.9%
Degree	209	341	349	1.5%	2.4%	2.5%

[1] 2020 Includes 497 persons who were temporarily unemployed during the reference week

[2] Includes non-Bermudian Spouses of Bermudians, Permanent Resident Certificate Holders and Other non-Bermudians

Table 7
Unemployed Population by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and Duration Looking for Work, November 2022

Selected Characteristics	Total	Duration Looking for Work: Less than 1 year	Duration Looking for Work: 1 year and over
Total	1,121	777	344
Sex			
Male	760	547	213
Female	362	230	131
Age Group			
16 - 24	264	204	60
25 - 34	226	189	37
35 - 54	307	150	158
55+	325	234	90
Bermudian Status			
Bermudian	959	633	326
Non-Bermudian[1]	163	144	18
Race			
Black	814	559	255
White	261	190	72
Mixed/Other Races	46	28	18
Highest Academic Qualification			
No Formal Certificate	48	23	24
High School Certificate	524	377	147
Tech. / Voc./ Assoc. / Diploma	341	230	111
Degree	209	146	63

[1] Includes non-Bermudian Spouses of Bermudians, Permanent Resident Certificate Holders and Other non-Bermudians

Table 8
Population Who Received Formal Job Training by Age and Major Occupation Group, Where Training was Received, Status of Training and Year Expected to Complete Training, November 2022

		Age Groups			
	Total	**16-34**	**35-54**	**55-64**	**65+**
Total	27,374	4,441	10,696	5,714	6,524
Formal Job Training by Major Occupation Group					
Senior Officials and Managers	1,294	135	549	285	324
Professionals	11,709	2,429	4,738	1,787	2,754
Technicians and Associate Professionals	3,079	405	1,334	699	641
Clerks	1,911	157	342	502	910
Service Workers and Shop and Market Sales Workers	4,877	829	1,992	1,350	705
Skilled Agricultural and Fishery Workers	337	29	206	81	20
Craft and Related Trades Workers	3,736	421	1,397	874	1,044
Plant and Machine Operators and Assemblers	328	35	137	75	81
Elementary Occupations	104	0	0	61	43
Armed Services	0	0	0	0	0
Where Training Was Received					
Local Institution / Organization	7,486	1,063	2,576	2,146	1,701
Foreign Institution / Organization	16,689	2,822	7,022	2,909	3,935
Correspondence (not online)	0	0	0	0	0
Online (local and foreign)	815	339	315	102	59
On the job	2,049	216	599	453	781
Apprenticeship / Job Internship	210	0	125	54	32
Local & Foreign Institution / Organization	125	0	59	51	16
Status of Training					
Completed	25,778	3,638	10,185	5,588	6,368
Ongoing	1,107	628	293	126	59
Not Completed	490	175	217	0	97
Not Stated	0	0	0	0	0
Year Expected to Complete Training					
2022	17	0	0	0	17
2023	364	170	141	54	0
2024	376	260	46	27	42
2025	232	144	61	27	0
2026 or later	101	54	29	18	0
Not Stated	17	0	17	0	0

Table 9

Population Not Actively Seeking Work by Age and Main Reason Not Looking for Work, Availability to Start Working and Main Means of Financial Support, November 2022

		Age Groups			
	Total	**16-34**	**35-54**	**55-64**	**65+**
Total	3,849	3,292	246	209	102
Main Reason Not Looking For Work					
Student / in Training	3,139	3,123	16	0	0
Home / Family Duties	106	0	32	74	0
Seasonal Inactivity	101	0	64	0	37
No Work Available	0	0	0	0	0
Did Not Want to Work	260	49	74	99	38
Tired of Looking	45	28	17	0	0
Other Reasons	182	91	28	36	27
Not Stated	16	0	16	0	0
Availability to Start Working					
Yes	487	250	83	52	102
No	3,316	3,012	146	157	0
Not Stated	46	29	16	0	0
Main Means of Financial Support					
Parents	3,287	3,235	29	24	0
Spouse / Partner	100	0	45	36	19
Other Relatives & Friends	51	0	0	51	0
Savings / Investments	284	39	128	99	19
Social Services (Government)	18	18	0	0	0
Pension	65	0	0	0	65
Other Reasons	28	0	28	0	0
Not Stated	16	0	16	0	0

APPENDIX A - DETAILED TABULATIONS NOVEMBER 2022

Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Relationship to Household Reference Person			
Total	54,463	25,947	28,516
Household Reference Person	29,313	13,520	15,793
Husband / wife	11,018	5,467	5,551
Child	7,791	3,956	3,835
Grandchild	462	293	169
Father / mother	1,507	456	1,051
Grandparent	55	0	55
Parent-in-law	120	87	33
Son -/ daughter-in-law	239	191	48
Brother / sister	636	338	299
Other relative	526	199	327
Live-in partner	1,540	725	815
Other non-relative	1,257	716	540
Age Groups			
Total	54,463	25,947	28,516
16 - 24	5,640	2,861	2,780
25 - 34	6,207	2,956	3,251
35 - 44	8,732	4,257	4,475
45 - 54	9,512	4,791	4,721
55 - 64	10,693	5,166	5,527
65+	13,678	5,916	7,762
Race			
Total	54,463	25,947	28,516
Black	31,419	14,616	16,803
White	16,762	8,497	8,265
Mixed / Other Races	6,118	2,757	3,362
Not Stated	164	77	87
Bermudian Status			
Total	54,463	25,947	28,516
Bermudian	43,573	20,133	23,439
Permanent Resident Certificate Holder	1,154	597	556
Non-Bermudian Spouse of a Bermudian	1,311	366	945
Other Non Bermudian	8,426	4,851	3,575
Type of Health Insurance Coverage			
Total	54,463	25,947	28,516
Major Health Coverage (Private or GEHI)	37,832	17,820	20,012
Only Private Basic Health Coverage	2,990	1,790	1,200
Only Government's HIP	4,074	1,980	2,094
Only FutureCare	5,252	1,912	3,340
Has insurance but doesn't know the type	398	199	198
None	3,917	2,247	1,671
Not Stated			

Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Attending or Registered in Education Program of Institution Full or Part-Time			
Total	54,463	25,947	28,516
Yes	4,788	1,985	2,802
No	49,675	23,962	25,714
Type of Educational Institution Attending or Registered in			
Total	4,788	1,985	2,802
Full-time	3,488	1,504	1,984
Part-time	1,300	482	818
Highest Academic Qualification			
Total	54,463	25,947	28,516
None	6,292	3,239	3,053
School Leaving Certificate, High School Diploma, G.C.S.E. C.X.C or I.B.	18,118	9,314	8,804
Technical / Vocational College Certificate / Bermuda College Diploma / Associate Degree	12,524	6,123	6,401
Bachelors Degree e.g. BA, BSc, LLB	12,093	5,098	6,995
Masters Degree e.g. MA, MSc, Med, MBA	4,798	1,757	3,041
Doctorate Degree e.g. PhD., EdD, DSc, DMin	563	363	200
Not Stated	75	54	22
Formal Job Training by Major Occupation Group			
Total	27,374	13,939	13,435
Senior Officials and Managers	1,294	850	444
Professionals	11,709	4,642	7,067
Technicians and Associate Professionals	3,079	1,900	1,179
Clerks	1,911	246	1,665
Service Workers and Shop and Market Sales Workers	4,877	2,129	2,748
Skilled Agricultural and Fishery Workers	337	317	20
Craft and Related Trades Workers	3,736	3,455	281
Plant and Machine Operators and Assemblers	328	296	32
Elementary Occupations	104	104	0
Armed Services	0	0	0
Where Training Was Received			
Total	27,374	13,939	13,435
Local Institution / Organization	7,486	3,739	3,747
Foreign Institution / Organization	16,689	8,259	8,430
Correspondence (not online)	0	0	0
Online (local and foreign)	815	212	603
On the job	2,049	1,482	567
Apprentice / Job Internship	210	179	32
Local & Foreign Institution / Organization	125	69	56

Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Status of Training			
Total	27,374	13,939	13,435
Completed	25,778	13,258	12,520
Ongoing	1,107	386	721
Not Completed	490	295	194
Year Expected to Complete Training			
Total	1,107	386	721
2022	17	0	17
2023	364	57	307
2024	376	129	247
2025	232	155	77
2026 or later	101	29	72
Not Stated	17	17	0
Number of Months Worked for Pay			
Total	54,463	25,947	28,516
0	16,699	6,844	9,854
1 - 11	6,292	3,169	3,123
12	31,472	15,933	15,539
Not Stated	0	0	0
Activity During Reference Week			
Total	54,463	25,947	28,516
Working for Pay / Payment in Kind	35,438	17,890	17,549
Seeking work for the first time	85	37	49
Looking for work	1,036	723	313
Unable to work due to disability	976	634	342
Not actively seeking work	3,849	1,825	2,024
Engaged in home duties	1,799	318	1,482
Voluntary work without pay	102	0	102
Retired	11,177	4,521	6,656
Hours Worked in Main Job in Typical Week			
Total	35,438	17,890	17,549
Less than 35	4,567	2,075	2,492
35 - 40	19,726	9,105	10,620
41 - 49	3,307	1,907	1,400
50 - 59	5,286	3,201	2,086
60 or More	2,509	1,601	907
Not Stated	43	0	43
Average Hours Worked	40.7	42.1	39.3

Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Working Population that Would Like to Work More Hours per Week by Additional Hours that Could be Worked			
Total	7,424	4,184	3,240
1 - 5	1,162	604	557
6 - 10	3,147	1,807	1,340
11 - 15	1,090	651	438
16 - 20	1,204	761	443
21 and over	792	331	461
Not Stated	29	29	0
Average Additional Hours That Could Be Worked	13.6	13.8	13.5
Population that Would Like to Work More Hours per Week by Method of Increasing Working Hours			
Total	7,424	4,184	3,240
Increase number of hours in main job	5,016	3,022	1,994
Take an additional job	1,573	680	892
Replace main job with another job with more hours	754	399	354
Not Stated	82	82	0
Employment Type			
Total	35,438	17,890	17,549
Self-employed with paid help (employer)	1,753	1,107	646
Self-employed without paid help	3,961	2,618	1,342
Worked as an unpaid worker in a family business	0	0	0
Worked for someone else	29,725	14,165	15,560
Type of Employer for Persons who Work for Someone Else			
Total	29,725	14,165	15,560
The Bermuda Government	4,281	2,218	2,063
A QUANGO / Statutory Board	2,345	831	1,514
A foreign government	103	55	47
A private company / person	22,711	10,862	11,849
Owner / Manager of an incorporated company	269	199	70
Not Stated	16	0	16
Main Job Type			
Total	35,438	17,890	17,549
Temporary job	1,414	646	768
Permanent job	34,002	17,243	16,758
Not Stated	22	0	22

Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Main Reason Why Wants to Change Main Job			
Total	5,069	2,161	2,909
To work more hours at current pay rate	105	60	45
To have a higher pay rate	1,923	906	1,017
Fear or certainty of losing present job	18	18	0
Present job is temporary or seasonal	198	98	99
To use qualifications/skills more adequately	1,506	551	955
To have more convenient work hours	240	154	86
To improve working conditions	876	349	527
To work fewer hours with a corresponding reduction in pay	117	25	92
Other reason	85	0	85
Job Decision Made During the Four Weeks up to November 20, 2022			
Total	35,438	17,890	17,549
Applied for another job to replace main job	1,904	795	1,108
Applied for a job in addition to main job	334	214	120
Did not apply for another / additional job	33,169	16,881	16,289
Not Stated	32	0	32
Median Gross Income from Work During the 12 Months Ending November 20, 2022			
Median Gross Income	$62,790	$60,970	$64,858
Main Reason Not Looking For Work for Person Without a Job			
Total	3,849	1,825	2,024
Student / in training	3,139	1,458	1,680
Home / family duties	106	24	82
Seasonal inactivity	101	62	39
No work available	0	0	0
Did not want to work	260	110	150
Tired of looking	45	17	28
Other reasons	182	155	27
Not stated	16	0	16
Availability to Start Working for Population Not Actively Seeking Work			
Total	3,849	1,825	2,024
Yes	487	237	251
No	3,316	1,559	1,756
Not stated	46	29	16

Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Main Means of Financial Support for Population Not Actively Seeking Work			
Total	3,849	1,825	2,024
Parents	3,287	1,577	1,710
Spouse / Partner	100	54	45
Other relatives & friends	51	0	51
Savings / Investments	284	148	136
Social Services (Government)	18	18	0
Pension	65	0	65
Other reasons	28	28	0
Not stated	16	0	16
Median Gross Income from Other Sources During the 12 Months Ending November 20, 2022			
Median Gross Income	$22,640	$25,870	$20,592
Total Weeks Looking for Work for Unemployed Population			
Total	1,121	760	362
Under 24 weeks	462	381	80
24 weeks but less than 52 weeks	315	165	150
52 to 103 weeks	298	195	103
Over 103 weeks	46	18	28
Not Stated			
Unemployed Population by Job Search Method			
Total	1,121 [1]	760 [1]	362 [1]
Bermuda Job Board	673	457	216
Department of Workforce Development	417	340	77
Private Placement Agency	202	154	48
Door to Door	48	48	0
Family & Friends	174	98	76
Newspaper	86	65	21
Word of Mouth	162	133	28
Online & Social Media	52	23	28
Other	27	0	27
None	410	255	154
Not Stated	389	237	152

[1] The number of unemployed persons reporting does not equal the number of job search methods because respondents were invited to report multiple responses.

CENSUS DISTRICT		ASSESSMENT NUMBER	
HOUSEHOLD NUMBER			

BERMUDA
2022 LABOUR FORCE SURVEY
NOVEMBER 20, 2022

CONFIDENTIAL
Under the Authority of the *Statistics Act, 2002*

SAMPLE

RECORD OF CALLS					
INTERVIEWER CALLS	**1**	**2**	**3**	**4**	**5**
DATE *(MM/DD/YY)*					
RESULTS*					

*Result Codes: 1 = Completed
2 = Partially completed

INTERVIEWER

NAME:

SUPERVISOR

NAME:

EDITOR

NAME:

DATA KEYER

NAME:

COMMENTS

SAMPLE

HOUSEHOLD LISTING

HL1a. How many people usually live here or intend to live here for 6 months or more as of Sunday, November 20, 2022? Please include babies, household members who were temporarily in the hospital, overseas for vacation, study, or other purposes.

HL1b. Please provide the names of each person who usually lives in this household as of November 20, 2022.

USUALLY LIVES IN THIS HOUSEHOLD		
PERSON NUMBER	**NAME *(FIRST NAME ONLY)***	**AGE AS OF November 20, 2022**
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		

SAMPLE

HL1c. Please provide a telephone number for each usual household member 16 years and over, starting with the Household Reference Person.

Phone #1 (HRP):		**Phone #3:**		**Phone #5:**	
Person Number(s)		Person Number(s):		Person Number(s):	
Phone #2:		**Phone #4:**		**Phone #6:**	
Person Number(s)		Person Number(s):		Person Number(s):	

SAMPLE

HOUSING AND POPULATION *(FOR HRP)* | Person # 1

Name: ***(first)***

SECTION 1 - TYPE OF TENURE

H1. Is this dwelling unit owner-occupied or non-owner occupied?

Owner-occupied

1 Owned by you or another household member with a mortgage / loan
2 Owned by you or another household member without a mortgage / loan

Non-owner-occupied

3 Rented as partly / fully furnished for cash
4 Rented as unfurnished for cash
5 Occupied without any household member paying any cash rent
9 Not stated

SECTION 2 - CHARACTERISTICS

P1. How are you related to the household reference person?

(1) Household Reference Person

Relative

2 Husband/ wife
3 Child
4 Grandchild
5 Father/ mother
6 Grandparent
7 Parent-in-law
8 Son-/ daughter-in-law
9 Brother / sister
10 Another relative

Non-Relative

11 Live-in partner
12 Foster child
13 Other non-relative

99 Not stated

NOTE: Step and adopted relations should be recorded under the relevant category.

P2. *(For persons not seen ask)* **Are you male or female?**

1 Male 2 Female

P3. What was your age on November 20, 2022?

YEARS [ ][ ][ ] ***(Not stated = 999)***

If answer is provided then skip to P4

P3a. Please tell me which age group you are in.

(I will read a list, please stop me when I read your age group.)

1 16 to 24
2 25 to 34
3 35 to 44
4 45 to 54
5 55 to 64
6 65 to 74
7 75 +
9 Not stated

P4. Which racial group do you belong to?

1 Black
2 White
3 Asian
4 Black & White
5 Black & Other
6 White & Other
7 Other Races
9 Not stated

P5. Were you Bermudian or non-Bermudian on November 20, 2022?

Bermudian

1 Bermudian

Non-Bermudian

2 Permanent Resident Certificate Holder
3 Non-Bermudian Spouse of a Bermudian
4 Other Non-Bermudian
9 Not stated

SECTION 3 - HEALTH

P6. Which response <u>best</u> describes your overall health insurance coverage by a Government or private plan?

1 Major Health Coverage (Private or GEHI)
2 Only Private Basic Health Coverage
3 Only the Government's HIP
4 Only Future Care
5 Has insurance but doesn't know the type
6 None
9 Not stated

SAMPLE

SECTION 4 - EDUCATION AND TRAINING

P7. Are you attending, or registered in, a school or any education institution now? *(Exclude recreational courses.)*

1 Yes 2 No ***(Go to P9)*** 9 Not stated

P8. Are you attending or registered full-time or part-time?

1 Full-time 2 Part-time 9 Not stated

P9. What was your highest academic qualification on November 20, 2022? (Do not include professional designations.)

1 None
2 School Leaving Certificate, High School Diploma, G.C.S.E., C.X.C. or I.B.
3 Technical/ Vocational College Certificate / Associate Degree/Bermuda College Diploma
4 Bachelors Degree e.g. BA, BSc, LLB
5 Masters Degree e.g. MA, MSc, MEd, MBA
6 Doctorate Degree e.g. PhD, EdD, DSc, DMin
7 Other *(Specify)* _____
9 Not stated

P10. Were you ever trained formally, i.e. in a certified training programme, or are you being trained formally for a particular occupation, profession or trade?

1 Yes 2 No ***(Go to P15)*** 9 Not stated

P11. What is the occupation, profession or trade in which you were last trained / are being trained? ***(Do not write vague answers. List [illegible] where helpful.)***

Occupation:

P12. Where did you receive this training?

1 Local Institution / Organization
2 Foreign Institution / Organization
3 Correspondence (not online)
4 Online (local and foreign)
5 On the job
6 Apprentice / Job Internship
7 Other (Specify)_____
9 Not stated

P13. What is the present status of your training, i.e is it complete or ongoing?

1 Completed ***(Go to P15)***
2 Ongoing
3 Not completed ***(Go to P15)***
9 Not stated

P14. What year do you expect to complete your training?

YEAR ☐☐☐☐ ***(Not stated = 9999)***

SECTION 5 - ECONOMIC ACTIVITY

P15. How many months did you work for pay in Bermuda during the past 12 months ending November 20, 2022, including any time off for paid holidays, paid sick leave and unpaid work in a family business?

MONTHS ☐☐ ***(Not stated = 99)***

P16. What were you doing during the week of November 13 - 19, 2022?

Working for Pay / Payment in Kind

1 Working for Pay / Payment in Kind (includes students and persons involved in activities such as babysitting, dressmaking, baking and etc., at home, and also persons not at work due to vacation, sick leave, unpaid work in a family business and etc.)

Not Working

2 Looking for work for the first time } ***Go to P34***
3 Looking for work
4 Unable to work due to disability
5 Not actively seeking work
6 Engaged in home duties
7 Voluntary work without pay
8 Retired } ***Go to P29***
9 Not stated

P17. How many hours do you normally work in your main job in a typical week, including paid or unpaid overtime?

HOURS ☐☐☐ ***(Not stated = 999)***

P18. Would you like to work more hours per week than you normally work in your main job provided the extra hours were for pay?

1 Yes
2 No ***(Go to P21)***
9 Not stated

P19. How many additional hours could you work per week?

Additional Hours ☐☐☐ ***(Not stated = 999)***

P20. How would you like to increase your working hours?

1 Increase the number of hours in the main job
2 Take an additional job
3 Replace the main job with another job with more hours
4 Other *(Specify)* _____
9 Not stated

SAMPLE

P21. Were you self-employed or working for someone else in your main job during the week of November 13 - 19, 2022? (I will read a list, please respond after I read the entire list.)

1 Self-employed with paid help (employer)
2 Self-employed without paid help
3 Worked as an unpaid worker in a family business

Go to P23

4 Worked for someone else
9 Not stated

P22. Did you work for…?

1 The Bermuda Government
2 A Quango / Statutory Board
3 A foreign government
4 A private company / person
5 Owner / Manager of an incorporated company
9 Not stated

P23. In your main job, were you employed in a temporary or permanent job during the week of November 13 - 19, 2022?

1 Temporary job
2 Permanent job
9 Not stated

P24. What is the name of the business and type of activity that is <u>mainly</u> carried on at your (main) place of work? *(Do not write vague answers. Describe activity in detail.)*

Name of Business:
Business Activity:

P25. What is your occupation, profession or trade in your <u>main</u> job? *(Do not write vague answers. List duties in detail and professional designations.)*

Occupation:
Duties:

P26. Would you like to change your <u>main</u> job?

1 Yes
2 No ***(Go to P28)***
9 Not stated

P27. What is the main reason why you want to change your <u>main</u> job? *(I will read a list, please respond after I read the entire list.)*

1 To work more hours at your current pay rate
2 To have a higher pay rate
3 Fear or certainty of losing your present job
4 Present job is temporary or seasonal
5 To use my qualifications/skills more adequately
6 To have more convenient work hours
7 To improve working conditions
8 To work less hours with a corresponding reduction in pay
9 Other reason *(Specify)* _____
99 Not stated

P28. At any time during the four weeks leading up to November 20, 2022 did you…?

1 Apply for another job to replace your main job
2 Apply for an additional job in addition to your main job
3 Did not apply for another / additional job
9 Not stated

P29. During the 12 months ending November 20, 2022, did you receive income from wages, salaries, tips or self-employment from your <u>main</u> job?

1 Yes 2 No ***(Go to P31)*** 9 Not stated

P30. What was your GROSS income from your <u>main</u> job for the 12 months ending November 20, 2022? Be sure to include tips, bonuses and commissions before deductions. If you are self employed, report NET earnings from operations.

$ [, | | | , | | |] .00

(Not stated = 9999999)

IF AMOUNT WAS PROVIDED ABOVE, GO TO P31

P30a. Income is a very important indicator of a household's well-being. Please tell me your GROSS annual income range from your <u>main</u> job. *(I will read a list, please stop me when I read your income range.)*

USE FLASH CARD ON BACK COVER

NUMBER CODE [|]

(Not stated = 99)

SAMPLE

This section is only for respondents who answered "5 - Not actively seeking work" at P16.

P31. What was the MAIN reason why you did not look for work during the week of November 13 - 19, 2022

1 Student / in training
2 Home / family duties
3 Seasonal inactivity
4 No work available
5 Did not want to work
6 Tired of looking
7 Other reason *(Specify)* _____
9 Not stated

P32. Would you have been able to start a job if one were offered during the week of November 13 - 19, 2022?

1 Yes 2 No 9 Not stated

P33. What was your MAIN means of financial support during the the week ending November 20, 2022?

1 Parents
2 Spouse / Partner
3 Other relatives & friends
4 Savings / Investments
5 Social Services (Government)
6 Pension
7 Other reason *(Specify)* _____
9 Not stated

SECTION 6 - INCOME FROM OTHER SOURCES

P34. During the 12 months ending November 20, 2022, did you receive regular income from any other sources? Include income from other jobs, pensions, annuities, dividends, rent, child support, alimony, financial assistance, scholarships, etc.

1 Yes 2 No ***(Go to Section 7)*** 9 Not stated

P35. What was your GROSS income from all other sources for the 12 months ending November 20, 2022?

$ [, | | | , | | |].00

(Not stated = 9999999)

IF AMOUNT WAS PROVIDED ABOVE, GO TO SECTION 7

P35a. Please tell me your gross annual income range from your other sources of income. *(I will read a list, please stop me when I read your income range.)*

USE FLASH CARD ON BACK COVER

NUMBER CODE [|]

(Not stated = 99)

SECTION 7 - UNEMPLOYMENT

This section is only for respondents who answered "2 - Seeking work for the first time" or "3 - Looking for work" at P16.

P36. How many weeks, before Sunday, November 20, 2022, have you been looking actively for work?

Number of weeks [| |]

(Not stated = 99)

Gave up Looking for work [ ]

P37. During the past 12 months ending November 20, 2022, tell me the options that you have used to help find a job. (Select all that apply.)

1 Bermuda Job Board
2 Department of Workforce Development
3 Private placement agency
4 Other *(Specify)*_____
5 None
9 Not stated

P38. During the past 12 months ending November 20, 2022, have you ever been trained formally in a programme sponsored by the Department of Workforce Development?

1 Yes
2 No
9 Not stated

SAMPLE

This section is only for respondents who answered "3 - Looking for work" at P16.

P39. Have you ever had a job in Bermuda?

1 Yes
2 No **(End questions)**
9 Not stated

P40. What is the name of the business and the type of activity that is (was) mainly carried out where you last worked? *(Do not write vague answers. Describe activity in detail.)*

Name of Business:
Business Activity:

P41. What was your occupation, profession or trade in your last job? *(Do not write vague answers. List duties in detail and professional designations.)*

Occupation:
Duties:

P42. What is the <u>MAIN</u> reason you stopped working?

1 Job Completed
2 Contract Ended
3 Resigned - Personal reasons
4 Resigned - Job conditions
5 Last Job - Dismissed
6 Laid off
7 Made Redundant
8 Business terminated
9 No longer wanted to work
10 Other reason (Specify)_____
99 Not stated

SAMPLE

GROSS ANNUAL INCOME BANDS

Weekly Income

1	Under $231
2	$231 and under $577
3	$577 and under $692
4	$692 and under $923
5	$923 and under $1,154
6	$1,154 and under $1,385
7	$1,385 and under $1,615
8	$1,615 and under $1,846
9	$1,846 and under $2,077
10	$2,077 and under $2,538
11	$2,538 and under $3,000
12	$3,000 and under $4,519
13	$4,519 and under $6,731
14	$6,731 and under $9,615
15	$9,615 and under $12,500
16	$12,500 and under $14,423
17	$14,423 and under $16,346
18	$16,346 and under $17,308
19	$17,308 and over
20	Unpaid
99	Not stated

Monthly Income

1	Under $1,000
2	$1,000 and under $2,500
3	$2,500 and under $3,000
4	$3,000 and under $4,000
5	$4,000 and under $5,000
6	$5,000 and under $6,000
7	$6,000 and under $7,000
8	$7,000 and under $8,000
9	$8,000 and under $9,000
10	$9,000 and under $11,000
11	$11,000 and under $13,000
12	$13,000 and under $19,583
13	$19,583 and under $29,167
14	$29,167 and under $41,667
15	$41,667 and under $54,167
16	$54,167 and under $62,500
17	$62,500 and under $70,833
18	$70,833 and under $75,000
19	$75,000 and over
20	Unpaid
99	Not stated

Annual Income

1	Under $12,000
2	$12,000 and under $30,000
3	$30,000 and under $36,000
4	$36,000 and under $48,000
5	$48,000 and under $60,000
6	$60,000 and under $72,000
7	$72,000 and under $84,000
8	$84,000 and under $96,000
9	$96,000 and under $108,000
10	$108,000 and under $132,000
11	$132,000 and under $156,000
12	$156,000 and under $235,000
13	$235,000 and under $350,000
14	$350,000 and under $500,000
15	$500,000 and under $650,000
16	$650,000 and under $750,000
17	$750,000 and under $850,000
18	$850,000 and under $900,000
19	$900,000 and over
20	Unpaid
99	Not stated

SAMPLE

GOVERNMENT OF BERMUDA
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