

INCOME

The 1991 Census was the first Bermuda census of population to include a question on income. The income question was administered to a random sample of 1 in 7 households and the response rate was 98%: of the 3,150 households drawn in the sample, 3,100 provided the requested information. The resulting income database presents a rich source of information for socio-economic analysis. The following tables merely highlight some of the possibilities in addition to the education-income link included in the section on education.

Table 1
Household Income Levels 1991

Annual Income*	% of all households
All Income Levels	100
Under \$36,000	37
\$36,000 < \$72,000	39
\$72,000 < \$108,000	16
\$108,000 < \$144,000	6
\$144,000 & over	2
Median annual household income:	\$48,588

* Income includes wages, salaries, pensions, investment income, etc. for all members of the household.

Table 1 shows that in 1991, 3 out of 4 households in Bermuda had total incomes of less than \$72,000 per year. The median annual household income in 1991 was \$48,588 and by comparing this with survey data from earlier years it can be seen that Bermuda's households enjoyed rising incomes during the intercensal period (see Table 2).

Table 2
Changes in Median Household Incomes 1982 - 1991

Source/Benchmark Year	Median Annual Household Income	% change (trend rate) between periods
Household Expenditure Survey : 1982	\$28,808	—
General Household Survey : 1988	\$41,745	6.4%
Census of Population & Housing : 1991	\$48,588	5.2%

However, the impact of the decline in the general level of economic activity on household incomes after 1988 is reflected in the data by the slow-down in the average annual growth-rate to 5.2% per annum between 1988 and 1991, compared to the trend growth-rate of 6.4% per annum between 1982 and 1988.

Table 3
Variations in Median Household Income According to Household Type and Sex and Bermudian Status of the Head of Household 1991

Household Type	Median Annual Household Income			
	Bermudian Head		Non-Bermudian Head	
	Male	Female	Male	Female
All Household Types	\$55,404	\$32,508	\$59,184	\$36,900
Two parent	\$66,816	\$66,000	\$62,064	*
Extended family	\$62,568	\$52,692	*	*
Adult couple	\$52,452	\$58,500	\$68,496	*
Lone parent	\$38,568	\$31,152	*	\$34,500
One person	\$28,380	\$21,348	\$38,724	\$31,164

*Sample size too small

Tables 3 and 4 show some of the variations in household income according to household composition and the sex, race and Bermudian status of the head of household. In addition to the factors shown in the tables, characteristics such as levels of education, number of earners (or income recipients) in the household and differences in asset holdings need also to be considered when attempting to explain the variations in income levels. Further analyses by age group, housing tenure, size of household and labour force status can be combined for purposes of social policy analysis in the areas of housing, social assistance, family planning and related matters.

Table 4
Median Household Income by Occupation Group, Race and Bermudian Status of the Head of Household 1991

Occupation Group	Median Annual Household Income			
	Bermudian Head		Non-Bermudian Head	
	Black	White	Black	White
All Occupations	\$48,204	\$63,660	\$51,204	\$56,376
Professional, Technical & Related	\$60,996	\$70,500	\$56,004	\$66,672
Administrative & Managerial	\$64,176	\$74,352	*	\$78,756
Clerical	\$33,228	\$49,500	*	\$32,148
Sales	\$39,000	\$57,000	*	*
Services	\$38,256	\$58,500	\$45,000	\$49,200
Production, Transport & Related	\$51,984	\$54,300	\$53,004	\$51,432

*Sample size too small