GOVERNMENT OF BERMUDA
Department of Statistics

LABOUR FORCE SURVEY REPORT
November 2020

MAY 2021

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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 collect relevant information on the labour force and the economically inactive population.

This report of the LFS is based on data collected from the May 2019, November 2019 and November 2020 Surveys. It presents Survey highlights, concepts and definitions, Survey methodology, summary counts, detailed tabulations and indicators. 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
May 2021

TECHNICAL NOTE

Sampling Frame

The November 2020 LFS sampling frame was comprised of all private households with telephone numbers that completed the November 2019 LFS. See the Labour Force Survey Metadata table below for comparisons with previous Surveys.

Household Replacement Method

The November 2020 LFS did not incorporate the household replacement methodology due to the Coronavirus 2019 (COVID-19) pandemic protocols. These protocols restricted the Department to conducting only telephone interviews with households that completed the November 2019 LFS.

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.

Inter-survey Comparisons

Due to the alterations in the data collection method in the November 2020 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, November 2019 and May 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 2020	November 2019	May 2019
Sampling Frame	All private dwellings that completed the November 2019 LFS	All private dwellings in the Population Frame Repository	Private dwellings with phone numbers in the Population Frame Repository
Confidence Interval	95%	95%	95%
Margin of Error	+/-2.5%	+/-2.5%	+/-2.5%
Sample Size	1,492	1,500	1,500
Data Collection Method	Telephone	Telephone and Field	Telephone and Field
Household Replacement Method	None	By order of selection and availability	First come first serve
Completed Private Households	980	1,492	1,490
Response Rate	66%[1]	99%	99%
Non-response Imputation	No	No	No
Population Base	November 2020 Population Projections	November 2019 Population Projections	May 2019 Population Projections
Weighting Matrix	Age, sex and Bermudian Status	Age, sex and Bermudian Status	Age, sex and Bermudian Status

[1] 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

Economically Inactive
The economically inactive includes all persons 16 years and over in the population who, during the reference period, were either employed or unemployed.

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

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

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.

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.

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

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

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.

Sample
A sample is a subset of a 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.

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:

- **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.

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.

SURVEY METHODOLOGY

Sampling Design
The sampling frame for the LFS was a combination of the data files linked to the 2016 Population and Housing Census and the Population Frame Repository. Households were selected from the resulting frame according to their household income and census districts (CD).

[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)*

The LFS usually has a sample of 1,500 households. This sample represents approximately 5% (27,418) of 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%. Due to COVID-19 protocols, 1,492 households that completed the November 2019 LFS were re-selected.

The sample design used for the November 2020 LFS was as follows:

- The sample was comprised of the same 150 CDs and three income stratification groups that were used in the November 2019 LFS. The stratification groups were: low (under $84,001), medium ($84,001 -$102,750) and high ($102,751 and over). Two CDs were excluded because they had no residents.

- All households that completed the November 2019 LFS were re-selected.

Publicity

Prior to the commencement of data collection, 1,492 letters were mailed to households notifying them that they were selected to participate in the LFS and that an interviewer will call to complete the Survey. Households were advised not to visit or contacted the Department of Statistics to arrange their interview, unless the Department first contacted them by telephone since conducting interviews in this manner would undermine our data collection methodology.

Data Collection

A team of ten telephone interviewers, trained and supervised by permanent staff, collected the information for all usual household members. The Survey reference day was **November 20, 2020** and the Survey reference week was **November 13 to 19, 2020**. Data collection occurred during the six-week period from February 9, 2021 to March 24, 2021. Due to the COVID-19 pandemic and physical distancing protocols, the Department conducted the LFS solely by computerized calls to maintain physical distancing between interviewers and households. This Survey was the first time that the Department's telephone interviewers used a laptop with softphone client and access to a virtual private network to interview respondents. The Department used the United States Census Bureau's Census and Survey Processing System software to conduct the Computer Assisted Telephone Interviewing. This software allowed the Department to produce an electronic questionnaire that contained interviewer greetings, skip instructions and validation checks designed, to capture the Survey data accurately and efficiently. Interviews were conducted in the same order that residential addresses were selected within census districts.

Response Rate

By the end of the data collection period, 980 households had completed the Survey. This represented 66% of the target.

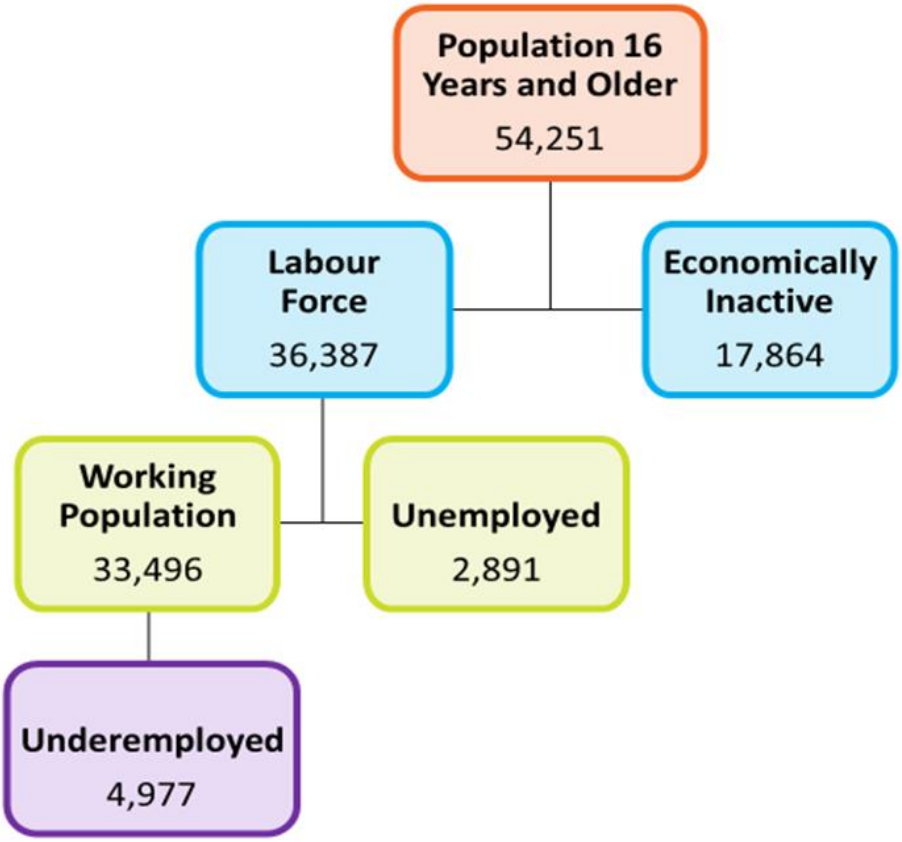
Data Processing

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 2020 population projections. The population weights were derived by dividing the November 2020 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 2020 LFS. 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.

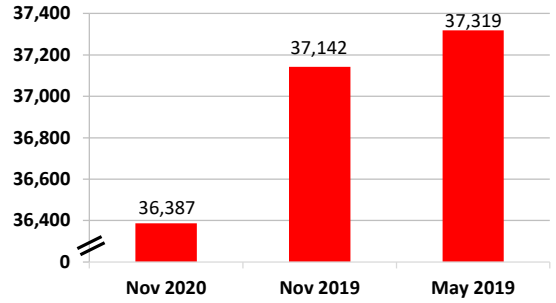
$$\textit{Population Weight} = \frac{\textit{Projected Population (age, sex \& estimated Bermudian status)}}{\textit{Current Count of LFS respondents (age, sex \& Bermudian status)}} \textit{ x 100}$$



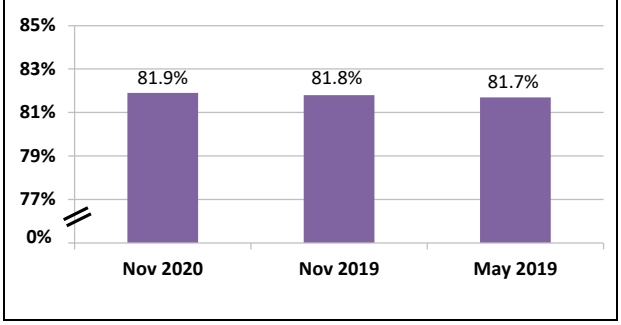
- The average hours worked per week was 40.2.
- The median gross annual income from main job was $64,033.
- The labour force participation rate was calculated at 81.9%.
- The employment rate stood at 75.6%.
- The total unemployment rate was recorded at 7.9%.
    - The unemployment rate for Bermudians was 9.6%.
    - The unemployment rate for persons 16 to 24 years was 32.1%.

ECONOMIC ACTIVITY INDICATOR CHARTS
2019 AND 2020

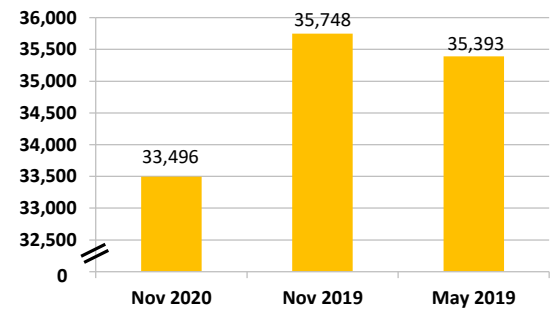
Labour Force



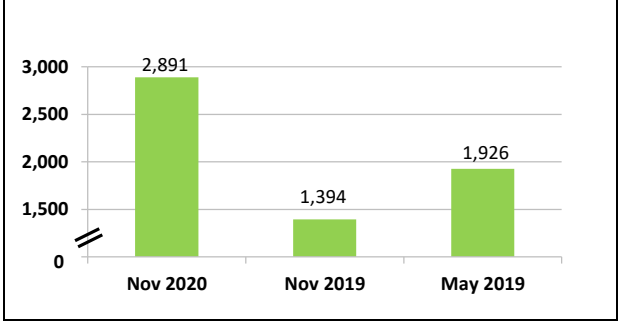
Labour Force Participation Rate



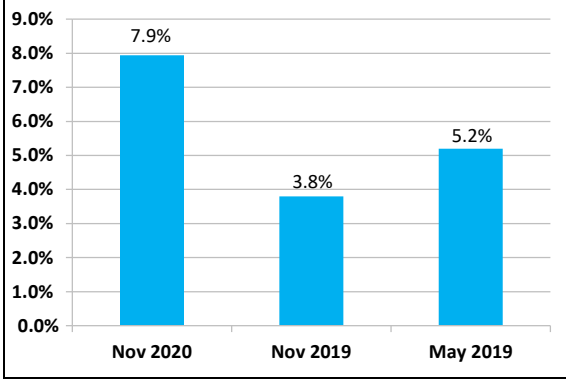
Working Population



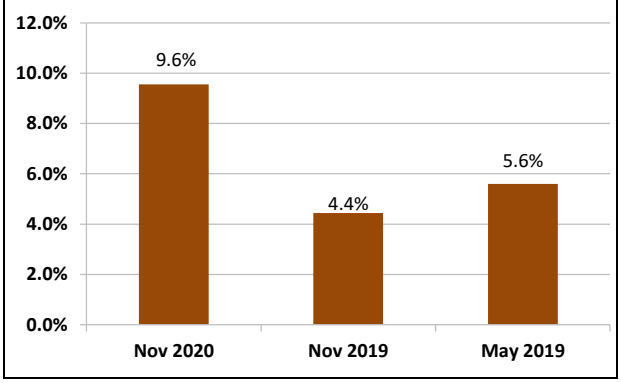
Unemployed



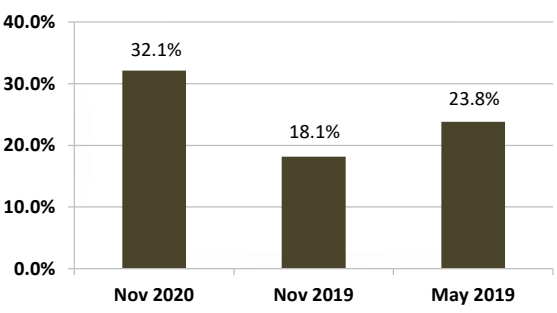
Unemployment Rate



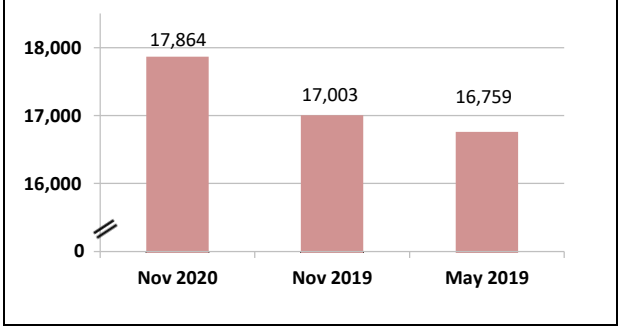
Bermudian Unemployment Rate



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 2020**	**Nov 2019**	**May 2019**
Total Population 16 years and over	**54,251**	**54,145**	**54,077**
Labour Force	36,387	37,142	37,319
Working Population	33,496	35,748	35,393
Underemployed (subset of the working population)	4,977	5,570	5,673
Unemployed[1]	2,891	1,394	1,926
Economically Inactive Population	17,864	17,003	16,759
Retired	10,395	9,654	9,625
Full-Time Student Not Actively Seeking Work	3,085	3,235	3,423
Engaged in Home Duties	2,019	1,566	1,479
Unable to Work (due to a disabling health condition)	1,098	1,167	1,067
Not Actively Seeking Work	1,017	1,165	919
Voluntary Work Without Pay	250	217	246
Other / Not Stated	0	0	0
Economic Activity Indicators			
Unemployment Rate	7.9%	3.8%	5.2%
Employment Rate	75.6%	78.7%	77.3%
Labour Force Participation Rate	81.9%	81.8%	81.7%
Average Hours Worked per Week in Main Job	40.2	41.1	41.1
Median Gross Annual Income from Main Job[2]	$64,033	$62,557	$64,234

[1] 2020 Includes persons temporaily 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 2020**	**Nov 2019**	**May 2019**
Labour Force	**100.0**	**100.0**	**100.0**
Working Population	92.1	96.2	94.8
Underemployed (as percentage of working population)	*13.7*	*15.6*	*16.0*
Unemployed[1]	7.9	3.8	5.2
Economically Inactive Population	**100.0**	**100.0**	**100.0**
Retired	58.2	56.8	57.4
Full-Time Student Not Actively Seeking Work	17.3	19.0	20.4
Engaged in Home Duties	11.3	9.2	8.8
Unable to Work (due to a disabling health condition)	6.1	6.9	6.4
Not Actively Seeking Work	5.7	6.9	5.5
Voluntary Work Without Pay	1.4	1.3	1.5
Other / Not Stated	0.0	0.0	0.0

[1] 2020 Includes persons temporaily unemployed during the reference week

Table 2

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

Selected Characteristics	Working Population			Median Gross Annual Income from Main Job		
	Nov 2020	Nov 2019	May 2019	Nov 2020	Nov 2019	May 2019
Total	33,496	35,748	35,393	$64,033	$62,557	$64,234
Sex						
Male	16,360	18,182	17,641	$66,879	$64,167	$66,246
Female	17,136	17,566	17,752	$60,878	$60,398	$61,557
Age Group						
16 - 24	1,728	1,828	1,710	$31,032	$31,257	$27,631
25 - 34	4,931	5,581	5,873	$59,981	$57,813	$57,740
35 - 44	7,776	8,154	8,186	$71,472	$68,290	$69,405
45 - 54	8,477	8,998	8,951	$70,423	$69,417	$73,222
55 - 64	8,451	8,368	7,776	$65,976	$64,259	$66,838
65 +	2,134	2,819	2,898	$42,564	$35,781	$42,664
Bermudian Status						
Bermudian	25,248	26,764	26,428	$61,042	$61,130	$62,188
Non-Bermudian[1]	8,248	8,983	8,965	$75,890	$67,750	$73,352
Race						
Black	17,828	18,689	17,968	$58,605	$58,108	$58,528
White	10,659	11,375	11,416	$83,644	$74,201	$78,928
Mixed/Other Races	4,849	5,491	5,644	$55,521	$56,985	$62,711
Not Stated	161	193	364	n.r.	n.r.	n.r.
Highest Academic Qualification						
No Formal Certificate	1,610	1,772	1,708	$41,114	$44,537	$47,588
High School Certificate	9,603	11,694	11,969	$50,187	$47,596	$48,911
Tech. / Voc./ Assoc. / Diploma	8,599	8,517	7,688	$56,935	$57,561	$59,675
Degree	13,663	13,765	13,845	$93,890	$90,178	$93,700
Not Stated	22	0	183	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 2020

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	33,496	4,433	13.2%	$46,197	28,969
Sex					
Male	16,360	2,613	16.0%	$53,954	13,693
Female	17,136	1,820	10.6%	$37,065	15,276
Age Group					
16 - 24	1,728	95	5.5%	$21,000	1,633
25 - 34	4,931	434	8.8%	$36,480	4,497
35 - 44	7,776	899	11.6%	$35,614	6,836
45 - 54	8,477	1,376	16.2%	$57,967	7,071
55 - 64	8,451	1,075	12.7%	$55,488	7,351
65 +	2,134	554	26.0%	$43,125	1,580
Bermudian Status					
Bermudian	25,248	3,885	15.4%	$46,891	21,268
Non-Bermudian[3]	8,248	547	6.6%	$43,821	7,701
Race					
Black	17,828	1,991	11.2%	$40,362	15,772
White	10,659	1,971	18.5%	$58,535	8,657
Mixed/Other Races	4,849	471	9.7%	$36,698	4,378
Not Stated	161	0	n.r.	n.r.	161
Highest Academic Qualification					
No Formal Certificate	1,610	347	21.6%	$18,976	1,262
High School Certificate	9,603	1,339	13.9%	$44,592	8,239
Tech. / Voc./ Assoc. / Diploma	8,599	1,194	13.9%	$40,126	7,375
Degree	13,663	1,552	11.4%	$65,643	12,071
Not Stated	22	0	n.r	n.r.	22

[1]Total includes 95 not stated responses

[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 2020

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	33,496	31,849	1,302	4.1%	1,514	402	26.6%
Sex							
Male	16,360	15,907	653	4.1%	398	52	13.1%
Female	17,136	15,941	649	4.1%	1,115	349	31.3%
Age Group							
16 - 24	1,728	1,392	161	11.6%	336	100	29.8%
25 - 34	4,931	4,741	168	3.5%	190	28	14.7%
35 - 44	7,776	7,517	344	4.6%	179	96	53.6%
45 - 54	8,477	8,286	451	5.4%	161	81	50.3%
55 - 64	8,451	8,093	91	1.1%	334	76	22.8%
65 +	2,134	1,819	89	4.9%	314	19	6.1%
Bermudian Status							
Bermudian	25,248	23,732	1,229	5.2%	1,421	402	28.3%
Non-Bermudian[3]	8,248	8,116	73	0.9%	92	0	0.0%
Race							
Black	17,828	16,698	964	5.8%	1,065	367	34.5%
White, Mixed and Other Races	15,508	14,989	304	2.0%	448	35	7.8%
Not Stated	161	161	35	n.r.	n.r.	n.r.	n.r.
Highest Academic Qualification							
No Formal Certificate	1,610	1,427	150	10.5%	183	76	41.5%
High School Certificate	9,603	9,052	505	5.6%	527	195	37.0%
Tech. / Voc./ Assoc. / Diploma	8,599	7,975	440	5.5%	594	130	21.9%
Degree	13,663	13,373	208	1.6%	210	0	0.0%
Not Stated	22	22	0	n.r.	0	0	n.r.

[1] Total includes 134 not stated responses

[2] Percentages calcuated 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 2020

		Type of Underemployment		
Selected Characteristics	**Total**	**Time Related**	**Skills Related**	**Income Related**
Total	4,977	1,384	1,628	1,964
Sex				
Male	1,727	474	514	739
Female	3,250	911	1,114	1,225
Age Group				
16 - 24	423	97	95	232
25 - 34	859	250	262	347
35 - 44	1,139	371	388	380
45 - 54	1,513	441	517	555
55+	795	188	306	301
	248	38	60	150
Bermudian Status				
Bermudian	4,310	1,105	1,394	1,812
Non-Bermudian[1]	667	280	234	153
Race				
Black	3,079	667	930	1,481
White	1,250	550	468	233
Mixed / Other Races	648	167	230	251
Not Stated	0	0	0	0
Highest Academic Qualification				
No Formal Certificate	176	109	0	67
High School Certificate	1,733	492	261	980
Tech. / Voc./ Assoc. / Diploma	1,559	408	504	648
Degree	1,508	373	864	271

[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 and 2020

Selected Characteristics	Unemployed Population			Unemployment Rate		
	Nov 2020[1]	Nov 2019	May 2019	Nov 2020[1]	Nov 2019	May 2019
Total	2,891	1,394	1,926	7.9%	3.8%	5.2%
Sex						
Male	1,657	863	1,163	9.2%	4.5%	6.2%
Female	1,234	530	763	6.7%	2.9%	4.1%
Age Group						
16 - 24	817	405	534	32.1%	18.1%	23.8%
25 - 34	448	237	339	8.3%	4.1%	5.5%
35 - 44	301	283	204	3.7%	3.4%	2.4%
45 - 54	693	158	489	7.6%	1.7%	5.2%
55 - 64	342	233	279	3.9%	2.7%	3.5%
65 +	292	77	79	12.0%	2.7%	2.7%
Bermudian Status						
Bermudian	2,666	1,245	1,569	9.6%	4.4%	5.6%
Non-Bermudian[2]	225	149	356	2.7%	1.6%	3.8%
Race						
Black	2,241	924	1,223	11.2%	4.7%	6.4%
White	320	321	398	2.9%	2.7%	3.4%
Mixed/Other Races	330	148	304	6.4%	2.6%	5.1%
Highest Academic Qualification						
No Formal Certificate	437	142	342	21.3%	7.4%	16.7%
High School Certificate	1,768	646	756	15.5%	5.2%	5.9%
Tech. / Voc./ Assoc. / Diploma	346	257	448	3.9%	2.9%	5.5%
Degree	341	349	379	2.4%	2.5%	2.7%

[1] 2020 Includes 497 persons who were temporaily 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 2020

Selected Characteristics	Total[1]	Duration Looking for Work		
		Less than 1 year	1 year and over	Not Stated
Total	2,394	1,452	866	75
Sex				
Male	1,299	795	472	31
Female	1,095	657	394	44
Age Group				
16 - 24	765	541	193	31
25 - 34	429	259	151	19
35 - 54	815	393	396	25
55+	386	259	127	0
Bermudian Status				
Bermudian	2,169	1,387	706	75
Non-Bermudian[2]	225	65	160	0
Race				
Black	1,831	1,215	540	75
White	274	65	209	0
Mixed/Other Races	289	172	117	0
Highest Academic Qualification				
No Formal Certificate	316	263	34	19
High School Certificate	1,456	963	462	31
Tech. / Voc./ Assoc. / Diploma	320	113	208	0
Degree	302	114	163	25

[1] Excludes 497 persons who were temporaily unemployed during the reference week

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

APPENDIX

APPENDIX A - DETAILED TABULATIONS NOVEMBER 2020

Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Relationship to Household Reference Person			
Total	54,251	25,845	28,406
Household Reference Person	26,691	12,184	14,507
Husband / wife	12,590	6,080	6,510
Child	9,325	5,333	3,992
Grandchild	665	179	486
Father / mother	1,172	296	876
Grandparent	100	52	48
Parent-in-law	20	20	0
Son -/ daughter-in-law	270	87	182
Brother / sister	706	367	339
Other relative	506	167	339
Live-in partner	1,026	503	523
Other non-relative	1,180	576	604
Age Groups			
Total	54,251	25,845	28,406
16 - 24	5,775	2,844	2,931
25 - 34	6,479	3,201	3,278
35 - 44	8,952	4,337	4,615
45 - 54	9,860	5,006	4,854
55 - 64	10,568	4,994	5,575
65+	12,618	5,464	7,153
Race			
Total	54,251	25,845	28,406
Black	30,325	14,031	16,294
White	16,987	8,504	8,483
Mixed / Other Races	6,727	3,185	3,543
Not Stated	211	125	86
Bermudian Status			
Total	54,251	25,845	28,406
Bermudian	43,097	19,895	23,202
Permanent Resident Certificate Holder	1,680	864	816
Non-Bermudian Spouse of a Bermudian	2,323	978	1,345
Other Non Bermudian	7,151	4,107	3,043

Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Type of Health Insurance Coverage			
Total	54,251	25,845	28,406
Major Health Coverage (Private or GEHI)	38,382	18,521	19,861
Only Private Basic Health Coverage	3,379	1,545	1,834
Only Government's HIP	3,307	1,343	1,964
Only FutureCare	4,248	1,684	2,565
Has insurance but doesn't know the type	87	55	32
None	4,717	2,667	2,050
Not Stated	131	31	100
Attending or Registered in Education Program of Institution Full or Part-Time			
Total	54,251	25,845	28,406
Yes	4,958	2,215	2,743
No	49,293	23,630	25,663
Type of Educational Institution Attending or Registered in			
Total	4,958	2,215	2,743
Full-time	3,840	1,753	2,086
Part-time	1,119	462	656
Highest Academic Qualification			
Total	54,251	25,845	28,406
None	6,440	3,571	2,869
School Leaving Certificate High School Diploma G.C.S.E. C.X.C or I.B.	18,321	9,354	8,968
Technical / Vocational College Certificate / Bermuda College Diploma / Associate Degree	11,791	4,889	6,902
Bachelors Degree e.g. BA BSc LLB	12,279	5,759	6,521
Masters Degree e.g. MA MSc MEd MBA	4,860	2,012	2,848
Doctorate Degree e.g. PhD. EdD DSc DMin	465	228	237
Not Stated	94	33	61
Number of Months Worked for Pay			
Total	54,251	25,845	28,406
0	18,273	7,960	10,313
1 - 11	8,369	4,622	3,747
12	27,525	13,179	14,346
Not Stated	83	83	0

Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Activity During Reference Week			
Total	54,251	25,845	28,406
Working for Pay / Payment in Kind	33,496	16,360	17,136
Temporarily unemployed due to pandemic	497	358	139
Seeking work for the first time	101	101	0
Looking for work	2,293	1,198	1,095
Unable to work due to disability	1,098	712	385
Not actively seeking work	4,102	2,249	1,853
Engaged in home duties	2,019	383	1,635
Voluntary work without pay	250	120	130
Retired	10,395	4,364	6,031
Hours Worked in Main Job in Typical Week			
Total	33,496	16,360	17,136
Less than 35	4,323	1,682	2,641
35 - 40	19,476	8,286	11,190
41 - 49	2,831	1,539	1,292
50 - 59	4,432	3,157	1,275
60 or More	2,286	1,608	677
Not Stated	149	87	61
Average Hours Worked	40.2	42.4	38.2
Working Population that Would Like to Work More Hours per Week by Additional Hours that Could be Worked			
Total	6,371	2,929	3,441
1 - 5	818	235	582
6 -10	2,707	1,167	1,540
11 - 15	777	420	357
16 - 20	1,259	684	575
21 and over	516	255	261
Not Stated	294	167	127
Average Additional Hours Worked	14.0	14.9	13.2

Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Population that Would Like to Work More Hours per Week by Method of Increasing Working Hours			
Total	6,371	2,929	3,441
Increase number of hours in main job	4,442	2,287	2,155
Take an additional job	979	313	666
Replace main job with another job with more hours	767	223	543
Not Stated	183	106	77
Employment Type			
Total	33,496	16,360	17,136
Self-employed with paid help (employer)	1,403	908	495
Self-employed without paid help	2,988	1,685	1,303
Worked as an unpaid worker in a family business	42	20	22
Worked for someone else	28,969	13,693	15,276
Not Stated	95	55	40
Type of Employer for Persons who Work for Someone Else			
Total	28,969	13,693	15,276
The Bermuda Government	5,942	2,675	3,267
A Quango / Statutory Board	2,076	1,146	930
A private company / person	20,892	9,853	11,039
Owner / Manager of an incorporated company	18	18	0
Not Stated	40	0	40
Main Job Type			
Total	33,496	16,360	17,136
Temporary job	1,514	398	1,115
Permanent job	31,849	15,907	15,941
Not Stated	134	55	80
Reason why to change main job			
Total	5,271	1,854	3,417
To work more hours at your current pay rate	140	90	50
To have a higher pay rate	1,964	739	1,225
Fear or certainty of losing your present job	28	28	0
Present job is temporary or seasonal	146	31	115
To use my qualifications/skills more adequately	1,628	514	1,114
To have more convenient work hours	341	166	175
To improve working conditions	729	158	571
To work less hours with a corresponding reduction in pay	18	18	0
Other reason (specify)	61	36	25
Not Stated	214	73	141

Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Job Decision Made During the Four Weeks up to November 20, 2020			
Total	33,496	16,360	17,136
Apply for another job to replace your main job	1,300	535	765
Apply for an additional job in addition to your main job	303	113	190
Did not apply for another / additional job	31,709	15,641	16,068
Not Stated	184	71	113
Temporarily laid off due to pandemic at any time between April 1 and November 12, 2020			
Total	33,496	16,360	17,136
Yes	8,881	5,163	3,718
No	24,615	11,198	13,418
Since returning to work, normal working hours			
Total	8,881	5,163	3,718
Less than 35	3,173	1,294	1,879
35 - 40	3,753	2,243	1,510
41 - 49	541	438	103
50 - 59	922	834	88
60 or More	407	269	138
Not Stated	85	85	0
Remote working			
Total	33,496	16,360	17,136
Remotely from home?	3,924	1,336	2,588
At work?	22,361	11,870	10,491
A combination of remotely from home and at work?	6,864	3,000	3,864
Not Stated	347	154	193
Median Gross Income from Work During the 12 months Ending November 20, 2020			
Median Gross Income	$60,919	$63,194	$58,760
Median Gross Income from Other Sources During the 12 months Ending November 20, 2020			
Median Gross Income	$22,570	$23,549	$21,937
Total weeks looking for work			
Total	2,394 [1]	1,299	1,095
Under 24 weeks	619	275	344
24 weeks but less than 52 weeks	833	520	313
52 to 103 weeks	726	407	319
Over 52 weeks	140	65	75
Not Stated	75	31	44

[1] Excludes persons temporaily unemployed during the reference week

Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Unemployed Population by Job Search Method			
Total	6,883 [1]	3,198 [1]	3,685 [1]
Bermuda Job Board	1,607	744	863
Department of Workforce Development	1,060	512	548
Private Placement Agency	524	246	277
Door to Door	56	31	25
Family & friends	314	166	148
Newspaper	194	125	69
Word of mouth	396	155	242
Online & Social Media	133	51	81
Other	1,138	639	499
None	763	238	525
Not Stated	698	291	408

[1] The number of unemployed persons reporting does not equal the number of job search methods because

Formally trained in a programme			
Total	2,394 [1]	1,299	1,095
Yes	131	85	46
No	2,182	1,183	999
Not Stated	81	31	51

[1] Excludes persons temporaily unemployed during the reference week

CENSUS DISTRICT		ASSESSMENT NUMBER	
HOUSEHOLD NUMBER			

BERMUDA
2020 LABOUR FORCE SURVEY
NOVEMBER 20, 2020

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

SAMPLE

RECORD OF CALLS

INTERVIEWER VISITS	1	2	3	4	5
DATE *(MM/DD/YY)*					
RESULTS*					

*Result Codes: 1 = Complete
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 Friday, November 20, 2020? 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, 2020.

USUALLY LIVES IN THIS HOUSEHOLD		
PERSON NUMBER	**NAME *(FIRST NAME ONLY)***	**AGE AS OF NOVEMBER 20, 2020**
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 Other 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 is your date of birth?

D D M M Y Y Y Y

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
White & Other
7 Other Races
9 Not stated

P5. Were you Bermudian or non-Bermudian on November 20, 2010?

Bermudian

1 Bermudian

Non-Bermudian

2 Permanent Resident Certificate Holder
3 Non-Bermudian Spouse of a Bermudian
4 Other Non-Bermudian
5 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 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

P7. **Were you attending, or registered in, a school or any educational institution as of November 20, 2020?** *(Exclude courses other than GED taken at the Community Centres and any recreational courses.)*

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

P8. **Were you attending or registered full time or part time on November 20, 2020?**

1 Full-time 2 Part-time 9 Not stated

P9. **What was your highest academic qualification on November 20, 2020?** *(Do not include professional designations.)*

1 None
2 School Leaving Certificate, High School Diploma, GCSE, CXC or IB
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

SECTION 5 - ECONOMIC ACTIVITY

P10. **How many months did you work for pay in Bermuda during the past 12 months ending November 20, 2020, including any time off for paid leave (sick, vacation, maternity, paternity, etc.), layoffs with pay and unpaid work in a family business?**

MONTHS ☐☐ ***(Not stated = 99)***

P11. **What were you doing during the week November 13 - 19, 2020 in Bermuda?**

Working for Pay / Payment in Kind

1 Working for Pay / Payment in Kind (includes persons not at work due to vacation, sick leave, unpaid work in a family business and etc.)

2 Temporarily unemployed due to pandemic (worker anticipates that he/she is likely to return to work after being laid off) ***Go to P27***

Not Working

3 Seeking work for the first time ***Go to P40***
4 Looking for work
5 Unable to work due to disability
6 Not actively seeking work
7 Engaged in home duties
8 Voluntary work without pay
9 Retired
99 Not stated

Go to P38

P12. **How many hours do you normally work in your main job in a typical week, including paid or unpaid overtime?**

HOURS ☐☐☐ ***(Not stated = 999)***

P13. **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 P16)***
9 Not stated

P14. **How many additional hours could you work per week?**

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

P15. **How would you like to increase your working hours?**

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

P16. **Were you self-employed or working for someone else in your main job during the week of November 13 - 19, 2020?** *(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 P18

Worked for someone else
Not stated

P17. **During the week of November 13 - 19, 2020, 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

P18. **In your main job, were you employed in a temporary or permanent job during the week of November 13 - 19, 2020?**

1 Temporary job
2 Permanent job
9 Not stated

P19. **What is the name of the business and type of activity that is mainly carried on at your (main) place of work as of November 20, 2020?** *(Do not write vague answers. Describe activity in detail.)*

Name of Business:
Business Activity:

SAMPLE

P20. What was your occupation, profession or trade in your main job as of November 20, 2020? *(Do not write vague answers. List duties in detail and professional designations.)*

Occupation:
Duties:

P21. Would you like to change your main job?

1 Yes
2 No } **Go to P23**
9 Not stated

P22. What is the main reason why you want to change your main 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 fewer hours with a corresponding reduction in pay
9 Other reason (specify)_____
99 Not stated

P23. At any time during the four weeks leading up to November 20, 2020 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

P24. At any time between April 1, 2020 to November 12, 2020 did you experience a temporary layoff, from your main job, due to the pandemic?

1 Yes
2 No } **Go to P26**
9 Not stated

P25. Since returning to work, how many hours do you normally work in your main job in a typical week, including paid or unpaid overtime?

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

P26. As of November 20, 2020, in your main job were you working…

1 Remotely from home?
2 At work?
3 A combination of remotely from home and at work?
9 Not stated

GO TO SECTION 6A

P27. When were you temporarily laid off by your employer?

[D][D] [M][M] [Y][Y][Y][Y]

99 Not stated

P28. Have you returned to work?

1 Yes
2 No } **Go to P30**
3 Not stated

P29. When did you return to work?

1 November 2020
2 December 2020
3 January 2021
4 February 2021
5 March 2021
6 April 2021
7 Don't know
9 Not stated

P30. Were you self-employed or working for someone else in your main job during the week of November 13 - 19, 2020? *(I will read a list, please respond after I read the entire list.)*

1 Self-employed with paid help (employer) } **Go to P33**
2 Self-employed without paid help
3 Worked as an unpaid worker in a family business
4 Worked for someone else
9 Not stated

P31. During the week of November 13 - 19, 2020 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

SAMPLE

P32. **In your main job, were you employed in a temporary or permanent job during the week of November 13 - 19, 2020?**

1 Temporary job
2 Permanent job
9 Not stated

P33. **What was the name of the business and type of activity that is mainly carried on at your (main) place of work as of November 20, 2020?** *(Do not write vague answers. Describe activity in detail.)*

Name of Business:
Business Activity:

P34. **What was your occupation, profession or trade in your main job as of November 20, 2020?** *(Do not write vague answers. List duties in detail and professional designations.)*

Occupation:
Duties:

P35. **Would you like to change your main job?**

1 Yes
2 No } **Go to P37**
9 Not stated

P36. **What is the main reason why you want to change your main 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 fewer hours with a corresponding reduction in pay
9 Other reason (specify)_____
99 Not stated

P37. **At any time during the four weeks leading up to November 20, 2020 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

SECTION 6A - INCOME FROM MAIN JOB

P38. **During the 12 months ending November 20, 2020, did you receive income from wages, salaries, tips or self-employment from your main job?**

1 Yes
2 No **Go to SECTION 6B**
9 Not stated

P39. **What was your GROSS income from your main job for the 12 months ending November 20, 2020? 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 SECTION 6B

P39a. **Income is a very important indicator of a household's well-being. Please tell me your gross annual income range from your main job?** *(I will read a list, please stop me when I read your income range.)*

USE FLASH CARD ON BACK COVER

NUMBER CODE [ ]

SECTION 6B - INCOME FROM OTHER SOURCES

P40. **During the 12 months ending November 20, 2020, did you receive regular income from any other sources? Include income from other jobs, pensions, annuities, dividends, rents, child support, alimony, financial assistance, scholarships, etc.**

1 Yes
2 No **Go to SECTION 7**
9 Not stated

P41. **What was your GROSS income from all other sources for the 12 months ending November 20, 2020?**

$ [, , , , ,] .00

(Not stated = 9999999)

IF AMOUNT WAS PROVIDED ABOVE, GO TO SECTION 7

P41a. **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 [ ]

SAMPLE

SECTION 7 - UNEMPLOYMENT

This section is only for respondents who answered 3 - Seeking work for the first time" or "4 - Looking for work" at P11.

P42. How many weeks, prior to Wednesday, November 20, 2020, have you been looking actively for work?

Number of weeks [ ][ ][ ] Go to P43

(Not stated = 999)

P42a. Gave up Looking for work [ ]

P42b. What is the <u>main</u> reason you gave up actively looking for work?

1 No longer want a job due to COVID-19
2 Lack of employment opportunities due to COVID-19
3 Any other reasons due to COVID-19 (specify):_____
4 Lack of employment opportunities due to my age, race, sex or Bermudian status
5 Lack of employment opportunities due to my job training, work experience or academic qualifications
6 No longer need a job to sustain myself/my family
7 Prefer to engage in home duties and or volunteerism
8 Other (Specify)_____
9 No reason
99 Not stated

P43. During the past 12 months ending November 20, 2020, 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 Newspaper
5 Other *(Specify)*_____
6 None
9 Not stated

P44. During the past 12 months ending November 20, 2020, have you ever been trained formally in a programme sponsored by the Department of Workforce Development?

1 Yes
2 No
9 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
Department of Statistics

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