



**CARICOM CAPACITY
DEVELOPMENT PROGRAMME (CCDP)**

**2000 ROUND OF POPULATION
AND HOUSING CENSUS DATA ANALYSIS
SUB-PROJECT**

**NATIONAL CENSUS REPORT
BERMUDA**



**CARICOM CAPACITY DEVELOPMENT PROGRAMME
(CCDP)**

In collaboration with the

**CANADIAN INTERNATIONAL DEVELOPMENT AGENCY
(CIDA)**

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<i>Funding for the Production of Publication:</i>	Canadian International Development Agency (CIDA) / CARICOM Capacity Development Programme (CCDP)
<i>Funding for the Printing of Publication:</i>	United Nations Population Fund (UNFPA)
<i>Author of First and Final Drafts:</i>	Mr. Cordell Riley, Consultant
<i>Reviewer of First and Final Drafts:</i>	Dr. Godfrey St Bernard, Census Data Analysis Consultant
<i>Final Review of Publication:</i>	Caribbean Community (CARICOM) Secretariat

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BERMUDA**

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ISBN: ISBN978-976-600-210-7
EAN 9789766002107



FOREWORD

The Caribbean Community Council of Ministers, acting on the advice and recommendations of the Standing Committee of Caribbean Statisticians (SCCS), in February 2000, approved the use of a regionally coordinated approach for the 2000 Round of Population and Housing Censuses. The strategy included an activity on the **Analysis and Dissemination of Census Data and Results**, which comprised the preparation of National Census Reports (NCRs) and Regional Special Topic Monographs (RSTMs).

Fourteen Member States and four Associate Members participated in the programme. The participation of these countries in the Regional Census programme was in recognition of the value and economy of regional co-operation and coordination in executing the Censuses and for the production of comparable, high quality socio-economic data, useful in planning, and improving the quality of life and in achieving overall progress of the peoples of the Region.

The NCRs were undertaken by writers from the Region with experience in Demography, with two reviewers from the University of the West Indies (UWI) ensuring the soundness of the quality of the publications. On the basis of the review and comments by the respective National Statistical Offices and consultation with the writers and reviewers, the Reports were finalised by the CARICOM Secretariat.

The first and final drafts of this publication, “**2000 Round of Population and Housing Census of the Caribbean Community: National Census Report, Bermuda**” were prepared by Mr. Cordell Riley of Bermuda and reviewed by Dr. Godfrey St. Bernard of the Sir Arthur Lewis Institute for Social and Economic Studies (SALISES), UWI, St. Augustine, Trinidad and Tobago. The tables for the Report were generated by Mr. Wendell Thomas, Data Processing Consultant of Trinidad and Tobago as well as by the staff of the CARICOM Secretariat, specifically with respect to the RSTMs. The final draft was extensively reviewed by the Secretariat, including technical and language review and general formatting.

The analysis of the Census was funded by the Canadian International Development Agency (CIDA) through the CARICOM Capacity Development Programme (CCDP). **The CCDP was designed as a strategic response to key trends and emerging priorities in the CARICOM environment with the objective of promoting the economic and social development of CARICOM through the deepening of the regional integration process. The overall aim of the CCDP was the strengthening of the institutional capacity of CARICOM to provide leadership in the regional integration process, and the enhancing of the implementation capacity of the CARICOM Secretariat to achieve clear results in core programme areas.**

Specifically, the outputs of the Census Statistics Sub-Project under the CCDP were to lead to improved development planning in Member Countries and in the Region through the use of the census data and information. The deliverables anticipated are eighteen (18) National Census

Reports; five (5) Regional Special Topic Monographs; a volume of Basic Tables; training of personnel in demographic analysis through a seven-week workshop facilitated by UWI; and the establishment of an online facility to enable access to census data by users for analysis, research, policy formulation and decision-making.

The Census Data Analysis project was aimed at filling the gap existing in the Region and specifically within the national statistical systems in the area of demographic and population analysis, thereby enabling its use in policy and decision-making. Statisticians are in short supply in the Region and the area of demography is even more severely affected. The Census Data Analysis project provided a *common framework* for enabling comparability of the demographic transition and population characteristics across Member States based on the elements outlined in the content of the National Census Report. Additionally the reports are able to highlight trends in the demographic transition of the population of Member Countries from youthful to ageing populations; to make significant linkages with respect to education, training and economic activity; or economic activity with gender and fertility. The process of preparing the reports also allowed for quality checks on data, with the support of the United Nations Population Fund (UNFPA) and the United Nations Economic Commission for Latin American and the Caribbean (UNECLAC).

A major challenge that persists is that of having clean data sets for analysis. To mitigate these data challenges, a series of four training courses is being undertaken to train personnel in the Region, with the first one funded out of the CCDP and the remaining three from a multi-programme technical assistance project, with funds received from the Caribbean Development Bank (CDB). In addition, a short course for senior officials from statistical officers was undertaken with CDB funding.

It is hoped that these Reports will benefit the countries through providing the analysis with regard to their age, sex, education, occupation, economic activity and other critical characteristics that are important to aid the formulation of policy and decision-making, both public and private, such as government officials, researchers, academics, members of the business community and civil society. Furthermore, the experience gained, together with the efforts to strengthen capacity, will equip the Region to analyse the results of the 2010 Census.

The CARICOM Secretariat takes this opportunity to thank all persons and organisations who have been associated with this Statistics project.

**EDWIN W. CARRINGTON
SECRETARY-GENERAL
CARIBBEAN COMMUNITY**

ACKNOWLEDGEMENT

The Caribbean Community (CARICOM) Secretariat wishes to express its gratitude to the Canadian International Development Agency for funding the production of this report through the CARICOM Capacity Development Programme (CCDP) - 2000 Round of Population and Housing Census Data Analysis Sub-Project.

The CARICOM Secretariat also wishes to acknowledge the following contributors: the Consultant, Mr Cordell Riley who was responsible for preparing the First and Final Drafts of the National Census Report for Bermuda; Dr. Godfrey St Bernard who was the Census Data Analysis Consultant (CDAC) responsible for reviewing the first and final drafts, preparing guidelines for writers and facilitating the meetings of writers of the National Census Reports (NCRs); Mr. Wendell Thomas, Consultant, who was the main data processing resource used in the production of the tabulations. All three Consultants gave of their valuable time in the production of this publication.

Appreciation is also expressed to Ms. Valerie Robinson-James, Chief Statistician of the Department of Statistics of Bermuda and to the other Staff of the Department who provided invaluable support in the preparation of this report. The CARICOM Secretariat also wishes to acknowledge the tremendous support provided by a number of persons including government officials

The support of the United Nations Population Fund (UNFPA) in contributing to the printing of the publication is highly appreciated.

The CARICOM Secretariat acknowledges the hard work and commitment displayed by the Staff of the Regional Statistics, Programme, past and present as well as by other staff of the Secretariat, throughout the preparation of this publication.

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ACRONYMS

CARICOM	Caribbean Community
CDB	Caribbean Development Bank
CEDAW	Convention on the Elimination of All Forms of Violence against Women
CSME	CARICOM Single Market and Economy
CXC	Caribbean Examinations Council
EC	Eastern Caribbean
ECLAC	Economic Commission for Latin America and the Caribbean
GCE 'O' Level	General Certificate of Education Ordinary level (Examination)
GCE 'A' Level	General Certificate of Education Advanced level (Examination)
GDP	Gross Domestic Product
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immunodeficiency Syndrome
NGO	Non-Governmental Organization
OECS	Organization of Eastern Caribbean States
RCCC	Regional Census Coordinating Committee
SRH	Sexual and Reproductive Health
UWI	University of the West Indies

Introduction

This report looks at the data and salient issues that came out of the 2000 round of the Population and Housing Census in Bermuda. In some respects, Bermuda's small size (21 square miles or 35 square kilometres) makes it a microcosm. Indeed, many of the trends found in Bermuda mirror those in the Western world, such as the aging population, while there are some which may be unique to Bermuda, such as the stark differences between its two dominant races or the high reliance on imported labour. In spite of its small size, the Atlantic island has a very capable Department of Statistics which has permitted detailed analyses of the phenomena that makes Bermuda an interesting place to study.

In the opening Chapter, the report focuses on Bermuda's growth since 1939. From that date until 2000, Bermuda's population doubled in size, from 30,516 to 62,098. The female population grew at a slightly higher rate than males, increasing from 15,482 to 32,264 compared to males, 15,034 to 29,834. The remaining Chapters review various aspects of Bermuda's population. For instance in Chapter 2, which focuses on social and economic characteristics, it is revealed that 71 percent of Bermuda's population is born in Bermuda. However, when broken down by race, 90 percent of the Black community is born in Bermuda compared to just 45 percent of the White community.

Other Chapters deal with, among other topics, education and training, economic activity, housing, health, the elderly and fertility. These Chapters reveal that 20 percent of Bermuda's population have a college degree, while at the other end of the educational spectrum, 28 percent had no academic qualifications at all. With regards to work, 73 percent of the population were working for pay while 11 percent were retired. Just 2 percent of the population were unemployed in 2000. Looking at the population by age, the elderly population (those 65 and over) stood at 11 percent and was the fastest growing segment, not unlike other Western countries. The fertility rate was estimated at 1.65, well below the replacement level of 2.1 persons. Each Chapter delves into specific issues, bringing out the main points but allowing the reader to draw their own conclusions.

Chapter 1

National Population Trends: Size, Distribution, Growth and Age Composition

1.1 Intercensal Changes 1939-2000

The civilian population in Bermuda more than doubled in size during the period 1939 to 2000, increasing from 30,516 to 62,098 at a growth rate of 1.17 per cent per year. The female population grew at a slightly faster rate than the male population, increasing from 15,482 to 32,264, or by a multiple of 2.08 with a growth rate of 1.12 per cent per year while the male population increased by a multiple of 1.98 – from 15,034 to 29,834 with a growth rate of 1.13 per cent per year. While females have always outnumbered males, the gap was widest in 2000. The largest intercensal growth period was during 1960 to 1970 when the population increased by 22.73 percent. The smallest intercensal growth period occurred in the following decade (1970 to 1980) when the population grew by 3.29 percent. These results are presented in Table 1.1.

Table 1-1 Historical Trends in Census Population Size by Sex and Percent Intercensal Changes: 1939-2000

Item	Census Year							Growth Rate
	2000	1991	1980	1970	1960	1950	1939	
Total Civilian Non-Institutional	62,098	58,460	54,050	52,330	42,640	37,403	30,516	1.17
Male	29,834	28,345	26,350	26,293	21,233	18,148	15,034	1.13
Female	32,264	30,115	27,700	26,037	21,407	19,255	15,482	1.21
<i>Intercensal Change (percent)</i>								
	Intercensal Period							
Item	1991 to 2000	1980 to 1991	1970 to 1980	1960 to 1970	1950 to 1960	1939 to 1950	1931 to 1939	
Total Civilian Non-Institutional	6.22	8.16	3.29	22.73	14.00	22.57	9.81	
Male	5.25	7.57	0.22	23.83	17.00	20.71	6.07	
Female	7.14	8.72	6.39	21.63	11.18	24.37	13.71	

The parish of Pembroke remains Bermuda's most populated parish, even though there was a decline of 176 persons between 1991 and 2000. Pembroke and Devonshire were the only parishes to experience a decline during the intercensal periods. While in 1991 Southampton was the only parish in which males outnumbered females, in 2000 females outnumbered males in all parishes.

Table 1.2 Total Population by Sex and Parish: 2000 and 1991

Parish	Census Year					
	2000			1991		
	Total	Male	Female	Total	Male	Female
Total	62,098	29,834	32,264	58,460	28,345	30,115
St. George's	5,455	2,656	2,799	4,623	2,296	2,327
Hamilton	5,270	2,538	2,732	4,680	2,277	2,403
Smith's	5,658	2,735	2,923	5,261	2,539	2,722
Devonshire	7,307	3,436	3,871	7,371	3,491	3,880
Pembroke	11,331	5,383	5,948	11,507	5,572	5,935
Paget	5,089	2,491	2,598	4,877	2,364	2,513
Warwick	8,592	4,070	4,522	7,900	3,774	4,126
Southampton	6,117	3,052	3,065	5,804	2,921	2,883
Sandys	7,279	3,473	3,806	6,437	3,111	3,326

The population of Bermuda increase by 3,638 persons, or 6.22 percent from 1991 to 2000. The western-most parish of Sandys had the largest absolute growth of 842 persons, while the eastern-most parish of St. George's had the largest percentage growth at 18.00 percent. As indicated earlier, both Pembroke and Devonshire parishes recorded declines in their population (1.53 percent and 0.87 percent respectively). The largest proportion of residents lived in Pembroke in 2000 (18.25 percent) while the smallest resided in Paget (8.2 percent).

Table 1.3(a) Percentage Distribution by Total Population and Absolute Change by Parish: 2000 and 1991

Parish	Total		Absolute Change	Percent Change	Percentage Distribution	
	2000	1991			1991-2000	2000
Total	62,098	58,460	3,638	6.22	100.0	100.0
St. George's	5,455	4,623	832	18.00	8.78	7.91
Hamilton	5,270	4,680	590	12.61	8.49	8.01
Smith's	5,658	5,261	397	7.55	9.11	9.00
Devonshire	7,307	7,371	-64	-0.87	11.77	12.61
Pembroke	11,331	11,507	-176	-1.53	18.25	19.68
Paget	5,089	4,877	212	4.35	8.20	8.34
Warwick	8,592	7,900	692	8.76	13.84	13.51
Southampton	6,117	5,804	313	5.39	9.85	9.93
Sandys'	7,279	6,437	842	13.08	11.72	11.01

1.2 Population Changes by Sex, 1991-2000

The male population in Bermuda increased by 1,489 or by 5.25 percent during the 1990s. Sandys had the largest absolute gain of males (362), an increase of 11.64 percent. St. George's had the highest percentage gain for males (15.68percent) and an absolute increase (360) that was just less than Sandys'. There were 189 fewer males in Pembroke, representing a decline of 3.39percent and 55 less in Devonshire, a 1.58 percent decline. In 2000, just under 1 in 5 males (18.04 percent) resided in Pembroke with nearly 1 in 10 (8.35 per cent) residing in Paget.

Table 1.3(b) Percentage Distribution of Male Population and Absolute Change by Parish: 2000 and 1991

Parish	Total Male Population		Absolute Change	Percent Change	Percent Distribution		Growth Rates
	2000	1991	1991-2000		2000	1991	
Total	29,834	28,345	1,489	5.25	100	100	0.57
St. George's	2,656	2,296	360	15.68	8.90	8.10	1.63
Hamilton	2,538	2,277	261	11.46	8.51	8.03	1.21
Smith's	2,735	2,539	196	7.72	9.17	8.96	0.83
Devonshire	3,436	3,491	-55	-1.58	11.52	12.32	-0.18
Pembroke	5,383	5,572	-189	-3.39	18.04	19.66	-0.38
Paget	2,491	2,364	127	5.37	8.35	8.34	0.58
Warwick	4,070	3,774	296	7.84	13.64	13.31	0.84
Southampton	3,052	2,921	131	4.48	10.23	10.30	0.49
Sandys	3,473	3,111	362	11.64	11.64	10.98	1.23

The female population increased by 7.14 percent, an actual increase of 2,149 persons (Table 1.5). Again, it was the parishes at the two ends of the island that gained the most. St. George's recorded the highest percentage change at 20.28 percent (or 472 females) while Sandys recorded the highest increase of 480 (or a rise of 14.43 percent). Devonshire was the only parish to record a decline in the number of females. A decrease by 9 females or of 0.23 percent was recorded in Devonshire. Pembroke and Paget also had the largest and lowest proportion of female residents in 2000 (18.44 percent and 8.05 percent, respectively).

Table 1.3 (c) Percentage Distribution of Female Population and Absolute Change by Parish: 2000 and 1991

Parish	Total Female Population		Absolute Change	Percent Change	Percentage Distribution		Growth Rates
	2000	1991	1991-2000		2000	1991	
Total	32,264	30,115	2,149	7.14	100.0	100.0	0.77
St. George's	2,799	2,327	472	20.28	8.68	7.73	2.07
Hamilton	2,732	2,403	329	13.69	8.47	7.98	1.44
Smith's	2,923	2,722	201	7.38	9.06	9.04	0.79
Devonshire	3,871	3,880	-9	-0.23	12.00	12.88	-0.03
Pembroke	5,948	5,935	13	0.22	18.44	19.71	0.02
Paget	2,598	2,513	85	3.38	8.05	8.34	0.37
Warwick	4,522	4,126	396	9.60	14.02	13.70	1.02
Southampton	3,065	2,883	182	6.31	9.50	9.57	0.68
Sandys	3,806	3,326	480	14.43	11.80	11.04	1.51

1.3 Population Changes by Parish, 1991-2000

Pembroke, already identified as the island's most populated parish, also recorded the highest numbers in any age group, for both 2000 and 1991. For instance, in 2000, Pembroke recorded 717 toddlers and infants (0-4 year-olds) with the parish of Warwick at a distant second with 562. The most populous age group was the 35-39 years at 6,229, accounting for 10.03 percent of the population in 2000. The least populous age group was the 65-69 year-olds accounting for 3.76 percent of the population in 2000. However, like many populations around the world, the elderly population (65 years and over) in Bermuda is growing relative to the entire population. It grew from 9.23 percent in 1991 to 10.82 percent in 2000. Conversely, the juvenile population (those under 15) is declining, but at a slower rate – from 19.51 percent in 1991 to 19.08 percent in 2000 (see Tables 1.6-1.9).

Table 1.4 Total Population by Parish and Five-Year Age Groups, 2000

Age Group	Total	Parish								
		St. George's	Hamilton	Smith's	Devonshire	Pembroke	Paget	Warwick	Southampton	Sandys
Total	62098	5455	5270	5658	7307	11331	5089	8592	6117	7279
0-4	3991	354	345	369	457	717	306	562	386	495
5-9	4032	396	347	362	546	682	315	517	359	508
10-14	3828	375	322	319	461	691	259	535	362	504
15-19	3542	379	316	297	389	700	217	475	313	456
20-24	3224	293	279	277	383	649	215	445	330	353
25-29	4665	363	383	402	557	868	391	736	499	466
30-34	5465	435	510	528	641	936	512	806	542	555
35-39	6229	550	513	528	773	1074	562	862	653	714
40-44	5628	476	492	503	657	1013	462	791	560	674
45-49	4742	419	434	461	553	853	355	633	477	557
50-54	4150	345	358	431	436	723	379	577	396	505
55-59	3262	288	278	331	366	571	290	419	349	370
60-64	2618	237	206	282	314	435	204	348	276	316
65-69	2332	194	189	189	291	417	192	315	238	307
70+	4390	351	298	379	483	1002	430	571	377	499

Table 1.5 Total Population by Parish and Five-Year Age Groups, 1991

Age Group	Total	Parish								
		St. George's	Hamilton	Smith's	Devonshire	Pembroke	Paget	Warwick	Southampton	Sandys
Total	58460	4623	4680	5261	7371	11507	4877	7900	5804	6437
0-4	4051	332	342	363	529	742	303	568	408	464
5-9	3885	338	309	334	482	784	255	545	398	440
10-14	3469	339	284	292	472	671	230	456	332	393
15-19	3672	322	304	316	491	675	243	518	353	450
20-24	4406	326	383	383	585	900	341	590	395	503
25-29	5931	385	451	484	784	1177	563	872	639	576
30-34	6068	425	463	552	748	1162	552	848	655	663
35-39	5216	388	446	479	615	1076	435	711	546	520
40-44	4391	353	389	432	536	758	383	578	482	480
45-49	3731	320	316	402	447	666	347	488	366	379
50-54	2948	237	231	297	367	518	244	398	303	353
55-59	2891	244	224	265	365	536	248	384	281	344
60-64	2405	195	169	240	295	515	193	328	200	270
65-69	3289	264	239	251	408	794	314	379	291	349
70+	2107	155	130	171	247	533	226	237	155	253

Table 1.6 Percentage Distribution of Total Population by Five Year Age Groups and Parish, 2000

Age Group	Total	Parish								
		St. George	Hamilton	Smith's	Devonshire	Pembroke	Paget	Warwick	Southampton	Sandys
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
0-4	6.43	6.49	6.55	6.52	6.25	6.33	6.01	6.54	6.31	6.80
5-9	6.49	7.26	6.58	6.40	7.47	6.02	6.19	6.02	5.87	6.98
10-14	6.16	6.87	6.11	5.64	6.31	6.10	5.09	6.23	5.92	6.92
15-19	5.70	6.95	6.00	5.25	5.32	6.18	4.26	5.53	5.12	6.26
20-24	5.19	5.37	5.29	4.90	5.24	5.72	4.23	5.17	5.39	4.85
25-29	7.51	6.65	7.27	7.10	7.62	7.66	7.68	8.57	8.16	6.40
30-34	8.81	7.97	9.68	9.33	8.77	8.26	10.06	9.38	8.86	7.62
35-39	10.03	10.08	9.72	9.33	10.58	9.48	11.04	10.02	10.68	9.81
40-44	9.06	8.73	9.34	8.89	8.99	8.94	9.08	9.21	9.15	9.26
45-49	7.64	7.68	8.24	8.15	7.58	7.53	6.98	7.37	7.80	7.65
50-54	6.68	6.32	6.79	7.62	5.97	6.38	7.45	6.72	6.47	6.94
55-59	5.25	5.28	5.28	5.85	5.01	5.04	5.70	4.88	5.71	5.08
60-64	4.22	4.34	3.91	4.98	4.30	3.84	4.01	4.04	4.51	4.34
65-69	3.76	3.56	3.59	3.34	3.98	3.68	3.77	3.67	3.89	4.22
70+	7.07	6.43	5.65	6.70	6.61	8.84	8.45	6.65	6.16	6.87

Table 1.7 Percentage Distribution of Total Population by Five Year Age Groups and Parish, 1991

Age Group	Total	Parish								
		St. George's	Hamilton	Smith's	Devonshire	Pembroke	Paget	Warwick	Southampton	Sandys
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
0-4	6.93	7.18	7.31	6.90	7.18	6.45	6.21	7.19	7.03	7.21
5-9	6.65	7.31	6.60	6.35	6.54	6.81	5.23	6.90	6.86	6.84
10-14	5.93	7.33	6.07	5.55	6.40	5.83	4.72	5.77	5.72	6.11
15-19	6.28	6.97	6.50	6.01	6.66	5.87	4.98	6.56	6.08	6.99
20-24	7.54	7.05	8.18	7.28	7.94	7.82	6.99	7.46	6.81	7.81
25-29	10.15	8.33	9.64	9.20	10.64	10.23	11.54	11.04	11.01	8.95
30-34	10.38	9.19	9.89	10.49	10.15	10.10	11.32	10.73	11.29	10.30
35-39	8.92	8.39	9.53	9.10	8.34	9.35	8.92	9.00	9.41	8.08
40-44	7.51	7.64	8.31	8.21	7.27	6.58	7.85	7.32	8.30	7.46
45-49	6.38	6.92	6.75	7.64	6.06	5.79	7.12	6.18	6.31	5.89
50-54	5.04	5.13	4.94	5.65	4.98	4.50	5.00	5.04	5.22	5.48
55-59	4.95	5.28	4.78	5.04	4.95	4.66	5.09	4.86	4.83	5.34
60-64	4.11	4.22	3.61	4.56	4.00	4.48	3.96	4.15	3.45	4.19
65-69	5.63	5.71	5.11	4.77	5.54	6.90	6.44	4.80	5.01	5.42
70+	3.60	3.35	2.78	3.25	3.35	4.63	4.63	3.00	2.67	3.93

In reviewing the population by absolute changes within age groups, some notable trends are revealed. Between 1991 and 2000, for instance, there was a large decrease in persons in their 20s, a decline of 2,448 (1,182 for 20-24 year olds and 1,266 for 25-29 year olds). In the 65-69 age group, there was a decline of 957 persons. For persons over the age of 69 years however, there was an increase of 2,283 persons, the largest single increase for the decade. The population of persons in their 40s also increased in the size by 2,248 persons.

Table 1.8 Absolute Change of Total Population by Parish, 1991-2000

Age Group	Total	Parish								
		St. George's	Hamilton	Smith's	Devonshire	Pembroke	Paget	Warwick	Southampton	Sandys
Total	3638	832	590	397	-64	-176	212	692	313	842
0-4	-60	22	3	6	-72	-25	3	-6	-22	31
5-9	147	58	38	28	64	-102	60	-28	-39	68
10-14	359	36	38	27	-11	20	29	79	30	111
15-19	-130	57	12	-19	-102	25	-26	-43	-40	6
20-24	-1182	-33	-104	-106	-202	-251	-126	-145	-65	-150
25-29	-1266	-22	-68	-82	-227	-309	-172	-136	-140	-110
30-34	-603	10	47	-24	-107	-226	-40	-42	-113	-108
35-39	1013	162	67	49	158	-2	127	151	107	194
40-44	1237	123	103	71	121	255	79	213	78	194
45-49	1011	99	118	59	106	187	8	145	111	178
50-54	1202	108	127	134	69	205	135	179	93	152
55-59	371	44	54	66	1	35	42	35	68	26
60-64	213	42	37	42	19	-80	11	20	76	46
65-69	-957	-70	-50	-62	-117	-377	-122	-64	-53	-42
70+	2283	196	168	208	236	469	204	334	222	246

Source: Based on Tables 1.6 and 1.7

The highest concentration of males in 2000 was found in the 35-39 age group at 10.3 percent. From 1991 to 2000, this age group had a net increase of 508 males. However, the largest absolute gain for males was in the 50-54 year-old age group where there was an increase of 616. Males were least abundant in the 65-69 year-old age group accounting for 3.54 percent of the male population. The largest decreases for the male population occurred in the 20-24 and the 25-29 age groups. Here the male population declined by 671 and 694 persons, respectively (see Tables 1.11-1.13).

Table 1.9 Percentage Distribution of *Male* Population by Parish and Five-Year Age Groups, 2000

Age Group	Total	Parish								
		St. George's	Hamilton	Smith's	Devonshire	Pembroke	Paget	Warwick	Southampton	Sandys
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
0-4	6.63	6.66	6.86	6.98	6.20	6.84	6.14	6.39	6.42	7.11
5-9	6.76	7.53	7.29	6.80	7.65	6.06	6.22	6.34	6.26	7.28
10-14	6.39	7.42	6.26	5.85	6.66	6.45	4.62	6.54	6.26	7.00
15-19	5.95	7.15	6.15	5.30	5.56	6.52	4.30	5.87	5.41	6.68
20-24	5.23	5.57	5.28	4.76	4.71	5.96	4.13	5.11	5.47	5.36
25-29	7.55	6.66	7.53	6.87	7.51	7.78	7.91	8.67	8.13	6.36
30-34	9.08	7.53	9.61	9.54	9.02	8.34	11.48	10.12	8.88	7.95
35-39	10.30	9.94	9.97	9.36	11.35	9.90	11.00	10.27	11.60	9.50
40-44	9.10	8.81	8.79	8.56	8.96	8.99	10.12	8.65	9.67	9.62
45-49	7.82	7.12	8.12	8.78	7.89	7.73	7.31	7.71	7.83	7.95
50-54	6.70	6.48	6.38	7.79	5.76	7.00	7.07	6.34	6.16	7.31
55-59	5.16	5.27	5.32	5.59	5.09	5.18	5.42	4.99	5.24	4.61
60-64	4.13	4.59	3.81	5.25	4.05	3.36	4.46	4.03	4.16	4.20
65-69	3.54	3.73	3.55	3.00	4.07	3.44	3.25	3.37	3.73	3.69
70+	5.66	5.54	5.08	5.59	5.50	6.45	6.57	5.60	4.78	5.38

Table 1.10 Percentage Distribution of *Male* Population by Parish and Five-Year Age Groups, 1991

Age Group	Total	Parish								
		St. George's	Hamilton	Smith's	Devonshire	Pembroke	Paget	Warwick	Southampton	Sandys
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
0-4	7.07	7.36	7.07	6.93	7.71	6.66	6.09	7.34	6.98	7.46
5-9	6.94	7.67	6.72	7.01	6.67	7.29	5.41	7.26	7.05	6.85
10-14	6.12	7.84	5.93	5.63	6.50	6.05	4.78	6.01	5.85	6.53
15-19	6.58	7.27	7.55	5.79	6.59	6.44	5.67	6.57	5.92	7.58
20-24	7.87	7.01	7.95	7.29	8.51	8.36	7.11	7.84	7.29	8.45
25-29	10.39	8.14	10.50	9.02	11.26	10.10	11.42	11.37	11.67	9.48
30-34	10.25	8.80	9.71	10.04	9.83	10.25	11.68	10.07	11.43	10.41
35-39	9.05	7.88	9.57	9.53	7.93	10.02	9.56	9.19	9.07	8.00
40-44	7.67	7.75	7.91	8.31	7.28	6.96	7.96	7.31	8.97	7.62
45-49	6.44	7.19	6.94	8.00	6.30	5.62	6.81	6.47	6.26	5.75
50-54	4.88	5.44	4.83	5.75	4.73	4.25	5.37	4.67	4.91	4.92
55-59	5.05	5.27	4.92	5.04	5.21	4.85	5.16	4.90	4.72	5.56
60-64	3.93	4.27	3.65	4.57	3.92	3.97	3.64	4.21	3.29	3.83
65-69	3.02	2.92	2.86	2.76	2.92	3.45	3.21	2.89	2.65	3.12
70+	4.74	5.19	3.91	4.33	4.64	5.73	6.13	3.90	3.94	4.44

Table 1.11 Absolute Change of *Male* Population by Parish: 1991-2000

Age Group	Total	Parish								
		St. George's	Hamilton	Smith's	Devonshire	Pembroke	Paget	Warwick	Southampton	Sandys
Total	1489	360	261	196	-55	-189	127	296	131	362
0-4	-24	8	13	15	-56	-3	9	-17	-8	15
5-9	50	24	32	8	30	-80	27	-16	-15	40
10-14	171	17	24	17	2	10	2	39	20	40
15-19	-90	23	-16	-2	-39	-8	-27	-9	-8	-4
20-24	-671	-13	-47	-55	-135	-145	-65	-88	-46	-77
25-29	-694	-10	-48	-41	-135	-144	-73	-76	-93	-74
30-34	-197	-2	23	6	-33	-122	10	32	-63	-48
35-39	508	83	35	14	113	-26	48	71	89	81
40-44	542	56	43	23	54	96	64	76	33	97
45-49	507	24	48	37	51	103	21	70	56	97
50-54	616	47	52	67	33	140	49	82	45	101
55-59	109	19	23	25	-7	9	13	18	22	-13
60-64	115	24	14	27	2	-40	25	5	31	27
65-69	201	32	25	12	38	-7	5	28	37	31
70+	346	28	40	43	27	28	19	81	31	49

Mirroring the results for the male population, the highest proportion of females in 2000 was found in the 35-39 age group at 9.78 percent. From 1991 to 2000, this age group had a net increase of 505 females. The largest absolute gain for females was in the 40-44 year-old age group where there was an increase of 695. Females were least numerous in the 65-69 year-old age group accounting for 3.95 percent of the female population. The largest declines for females occurred in the 20-24 and the 25-29 age groups. Here the female population declined by 511 and 572 persons respectively (see Tables 1.14-1.16).

Table 1.12 Percentage Distribution of *Female* Population by Parish and Five-Year Age Groups, 2000

Age Group	Total	Parish								
		St. George's	Hamilton	Smith's	Devonshire	Pembroke	Paget	Warwick	Southampton	Sandys
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
0-4	6.24	6.32	6.26	6.09	6.30	5.87	5.89	6.68	6.20	6.52
5-9	6.25	7.00	5.93	6.02	7.31	5.99	6.16	5.73	5.48	6.70
10-14	5.95	6.36	5.96	5.44	5.99	5.78	5.54	5.95	5.58	6.86
15-19	5.47	6.75	5.86	5.20	5.12	5.87	4.23	5.22	4.83	5.89
20-24	5.16	5.18	5.31	5.03	5.71	5.51	4.31	5.24	5.32	4.39
25-29	7.48	6.65	7.03	7.32	7.74	7.54	7.47	8.47	8.19	6.44
30-34	8.54	8.40	9.74	9.13	8.55	8.19	8.70	8.71	8.83	7.32
35-39	9.78	10.22	9.52	9.31	9.89	9.10	11.09	9.81	9.76	10.09
40-44	9.03	8.65	9.85	9.20	9.02	8.89	8.08	9.71	8.65	8.93
45-49	7.47	8.21	8.35	7.56	7.28	7.35	6.66	7.05	7.77	7.38
50-54	6.67	6.18	7.17	7.46	6.16	5.82	7.81	7.05	6.78	6.59
55-59	5.34	5.29	5.23	6.09	4.93	4.91	5.97	4.78	6.17	5.52
60-64	4.30	4.11	3.99	4.76	4.52	4.27	3.58	4.07	4.86	4.47
65-69	3.95	3.39	3.61	3.66	3.90	3.90	4.27	3.94	4.04	4.70
70+	8.37	7.29	6.19	7.73	7.59	11.01	10.24	7.59	7.54	8.20

Table 1.13 Percentage Distribution of *Female* Population by Parish and Five-Year Age Groups, 1991

Age Group	Total	Parish								
		St. George's	Hamilton	Smith's	Devonshire	Pembroke	Paget	Warwick	Southampton	Sandys
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
0-4	6.80	7.00	7.53	6.87	6.70	6.25	6.33	7.05	7.08	6.98
5-9	6.37	6.96	6.49	5.73	6.42	6.37	5.05	6.57	6.66	6.83
10-14	5.75	6.83	6.20	5.47	6.31	5.63	4.66	5.55	5.58	5.71
15-19	6.00	6.66	5.49	6.21	6.73	5.32	4.34	6.54	6.24	6.43
20-24	7.23	7.09	8.41	7.27	7.42	7.31	6.88	7.13	6.31	7.22
25-29	9.91	8.52	8.82	9.37	10.08	10.35	11.66	10.74	10.34	8.45
30-34	10.50	9.58	10.07	10.91	10.44	9.96	10.98	11.34	11.13	10.19
35-39	8.81	8.90	9.48	8.71	8.71	8.72	8.32	8.82	9.75	8.15
40-44	7.36	7.52	8.70	8.12	7.26	6.23	7.76	7.32	7.63	7.31
45-49	6.33	6.66	6.58	7.31	5.85	5.95	7.40	5.92	6.35	6.01
50-54	5.20	4.81	5.04	5.55	5.21	4.73	4.66	5.38	5.55	6.01
55-59	4.85	5.29	4.66	5.03	4.72	4.48	5.01	4.82	4.96	5.14
60-64	4.27	4.17	3.58	4.56	4.07	4.95	4.26	4.10	3.61	4.54
65-69	3.62	3.35	3.54	2.61	3.71	4.77	3.70	2.98	3.43	3.43
70+	7.00	6.66	5.41	6.28	6.37	8.98	8.99	5.74	5.38	7.60

Table 1.14 Absolute Change of Female Population by Parish, 1991-2000

Age Group	Total	Parish								
		St. George's	Hamilton	Smith's	Devonshire	Pembroke	Paget	Warwick	Southampton	Sandys
Total	2149	472	329	201	-9	13	85	396	182	480
0-4	-36	14	-10	-9	-16	-22	-6	11	-14	16
5-9	97	34	6	20	34	-22	33	-12	-24	28
10-14	188	19	14	10	-13	10	27	40	10	71
15-19	-40	34	28	-17	-63	33	1	-34	-32	10
20-24	-511	-20	-57	-51	-67	-106	-61	-57	-19	-73
25-29	-572	-12	-20	-41	-92	-165	-99	-60	-47	-36
30-34	-406	12	24	-30	-74	-104	-50	-74	-50	-60
35-39	505	79	32	35	45	24	79	80	18	113
40-44	695	67	60	48	67	159	15	137	45	97
45-49	504	75	70	22	55	84	-13	75	55	81
50-54	586	61	75	67	36	65	86	97	48	51
55-59	262	25	31	41	8	26	29	17	46	39
60-64	98	18	23	15	17	-40	-14	15	45	19
65-69	186	17	14	36	7	-51	18	55	25	65
70+	593	49	39	55	47	122	40	106	76	59

The overall sex ratio of males per 100 females fell from 94 in 1991 to 92 in 2000. In 2000, there was parity for the 5-9 age group and near parity for others: 99 for the 10-14 age group and 98 for the 30-34 and 0-4 age groups. The only age group for which there were more males than females was the 15-19 year-old age group (101). At the 70 and over age group, there were 63 males per 100 females. Within parishes, there were wide variations. For the 30-34 age group, there were 127 males for each 100 females in Paget. At the other end of the scale, there were 53 males per 100 females for the 70-plus age group in Pembroke (see Tables 1.17 and 1.18).

Table 1.4 Sex Ratios by Five-Year Age Groups and Parish, 2000

Age Group	Total	Parish								
		St. George's	Hamilton	Smith's	Devonshire	Pembroke	Paget	Warwick	Southampton	Sandys
Total	92	95	93	94	89	91	96	90	100	91
0-4	98	100	102	107	87	105	100	86	103	100
5-9	100	102	114	106	93	92	97	100	114	99
10-14	99	111	98	101	99	101	80	99	112	93
15-19	101	101	98	95	96	101	97	101	111	104
20-24	94	102	92	88	73	98	92	88	102	111
25-29	93	95	99	88	86	93	102	92	99	90
30-34	98	85	92	98	94	92	127	105	100	99
35-39	97	92	97	94	102	99	95	94	118	86
40-44	93	97	83	87	88	91	120	80	111	98
45-49	97	82	90	109	96	95	105	98	100	98
50-54	93	99	83	98	83	109	87	81	90	101
55-59	89	95	94	86	92	96	87	94	85	76
60-64	89	106	89	103	79	71	119	89	85	86
65-69	83	104	91	77	93	80	73	77	92	72
70+	63	72	76	68	64	53	62	66	63	60

Table 1.56 Sex Ratios by Five-Year Age Groups and Parish, 1991

Age Group	Total	Parish								
		St. George's	Hamilton	Smith's	Devonshire	Pembroke	Paget	Warwick	Southampton	Sandys
Total	94	99	95	93	90	94	94	91	101	94
0-4	98	104	89	94	103	100	91	95	100	100
5-9	103	109	98	114	94	107	101	101	107	94
10-14	100	113	91	96	93	101	97	99	106	107
15-19	103	108	130	87	88	114	123	92	96	110
20-24	102	98	90	93	103	107	97	101	117	110
25-29	99	94	113	90	101	92	92	97	114	105
30-34	92	91	91	86	85	97	100	81	104	96
35-39	97	87	96	102	82	108	108	95	94	92
40-44	98	102	86	95	90	105	96	91	119	98
45-49	96	106	100	102	97	89	87	100	100	90
50-54	88	112	91	97	82	84	109	79	89	77
55-59	98	98	100	93	99	102	97	93	97	101
60-64	86	101	97	94	87	75	80	94	92	79
65-69	78	86	76	99	71	68	82	89	78	85
70+	64	77	68	64	66	60	64	62	74	55

Chapter 2

National Population Trends: Social and Economic Characteristics

2.1. Bermudian Status and Nativity

Table 2.1 shows Bermuda's population by place of birth and whether or not people have Bermudian status. Of the total population of 62,059, 44,290 or 71.37 percent were born in Bermuda. With reference to racial groups, 90.15 percent or 30,662 of the black population were born in Bermuda compared to less than half of the white population (44.78 percent or 9,463). Of all persons living in Bermuda, 48,746 or 78.54 percent were Bermudian. Of these, 32,018 or 65.68 percent were black while 12,177 or 24.98 percent were white.

Table 2.1 Total Population by Place of Birth and Bermudian Status, 2000

Place of Birth and Bermudian Status	All Races	Racial Group				
		Black	White	Mixed Races	Other	Not Stated
Total Population	62,059*	34,011	21,134	3,976	2,670	268
<i>Born in Bermuda</i>	44,290	30,662	9,463	3,210	764	161
<i>Foreign born</i>	17,675	3,301	11,613	759	1,905	97
<i>Not stated</i>	113	57	34	9	3	10
Bermudian	48,746	32,018	12,177	3,441	901	209
<i>Born in Bermuda</i>	43,170	30,572	8,668	3,138	631	161
<i>Foreign born</i>	5,534	1,423	3,498	298	269	46
<i>Not stated</i>	42	23	11	5	1	2
Non-Bermudian	13,256	1,962	8,943	533	1,767	51
<i>Born in Bermuda</i>	1,113	87	824	71	131	0
<i>Foreign born</i>	12,129	1,872	8,110	460	1,636	51
<i>Not stated</i>	14	3	9	2	0	0
Not stated	57	31	14	2	2	8

* Total differs from previous total due to exclusion of 39 persons who were non-sheltered.

When viewed another way, 30,572 or 95.48 percent of the black Bermudians were born in Bermuda. This compares to 8668 or 71.11 percent of white Bermudians. The overwhelming majority of non Bermudians on the island are white (8,943 or 67.46 percent). Persons of mixed and other races, or those who did not state their race, comprised 6,914 or 11.14 percent of the island's population.

In Table 2.2, the population is categorised by Bermudian status and sex. Of the 48,785 Bermudians, females outnumbered males by 2,767, a 12.02 percent difference. However for non-Bermudians, males outnumbered females by 342, a 5.30 percent difference. Irrespective of sex, Table 2.3 reveals that nearly 7 in 10 persons were born in Bermuda, the respective percentages for males and females being 71.24 percent and 71.52 percent.

Table 2.2 Total Population by Bermudian Status and Sex, 2000

Status	Sex		
	Total	Male	Female
Total Population	62,098	29,834	32,264
Bermudian a/	48,785	23,009	25,776
Non-Bermudian	13,256	6,799	6,457
Not Stated	57	26	31

a/ Includes 39 persons who were non-sheltered.

Table 2.3 Percentage Distribution of Total Population by Place of Birth and Sex, 2000

Status	Sex		
	Total	Male	Female
Total Population	100.0	100.0	100.0
In Bermuda	71.39	71.24	71.52
Abroad	28.46	28.60	28.33
Not Stated	0.15	0.16	0.15

2.2 Racial Group

Tables 2.4 show that the two dominant racial groups in Bermuda are blacks and whites. Blacks account for just over half of the population at 54.82 percent or 34,039, while whites account for one-third of the population totalling 21,135 (34.03 percent). Together,

these two groups make up 88.85 percent of the population. Asians represent just 1.87 percent of the population (1,162) while persons of mixed and other races account for the remainder. By sex, black females outnumber black males (17,966 versus 16,073) and the same is true for the white population (10,849 versus 10,286).

Table 2.4 Number and Percentage Distribution of the Total Population by Ethnic Group and Sex, 2000

Ethnic Group	Sex		
	Total	Male	Female
Total Population	62,098	29,834	32,264
Black	34,039	16,073	17,966
Black/White	1847	867	980
Black/Other	1206	555	651
White	21,135	10,286	10,849
White/Other	931	494	437
Asian	1,162	646	516
Other Races	1,509	780	729
Not Stated	269	133	136
Percentage			
Percent Total	100.0	100.0	100.0
Black	54.82	53.87	55.68
Black/White	2.97	2.91	3.04
Black/Other	1.94	1.86	2.02
White	34.03	34.48	33.63
White/Other	1.50	1.66	1.35
Asian	1.87	2.17	1.60
Other Races	2.43	2.61	2.26
Not Stated	0.44	0.45	0.42

2.3. Religious Affiliation

Religious practice appears to play a major role in the lives of Bermudians with more than twenty religious denominations represented on the island and 13.79 percent of the population (8560 persons) stating that they had no religious affiliation. Of those who did have an affiliation, the majority were Anglican (14,011 or 22.58 percent of the total population.) Roman Catholicism was acknowledged by 9,275 persons or 14.95 percent of the total population as their religion. The African Methodist Episcopal Church

(A.M.E.) was acknowledged by 6,803 or 10.96 percent of the population. All other religious denominations each accounted for less than 10 percent of the population.

Table 2.5(b) shows that females were more inclined than males to cite religious affiliation. However, males were more inclined than females to have not been affiliated to any religion, the respective proportions being 16.55 percent and 11.25 percent. While females were in the majority in many of the main-line religious denominations, there were a few religions where females were not in the majority. These included: Muslim, Rastafarianism, Ethiopian Orthodoxy, and Judaism. (See Tables 2.5)

Table 2.5 (a) Total Population by Religious Affiliation and Sex, 2000

Religious Affiliation	Sex		
	Total	Male	Female
Total Population	62,059	29,802	32,257
Anglican	14,011	6,373	7,638
Roman Catholic	9,275	4,698	4,577
A.M.E	6,803	3,011	3,792
Seventh Day Adventist	4,042	1,816	2,226
Non Denomination	3,988	1,802	2,186
Pentecostal	2,742	1,173	1,569
Methodist	2,430	1,113	1,317
Presbyterian	1,799	796	1,003
Church of God	1,271	544	727
Salvation Army	980	449	531
Brethren	934	414	520
Baptist	891	400	491
Jehovah Witness	861	365	496
Muslim	604	367	237
Lutheran	337	150	187
Rastafarian	324	236	88
Ethiopian Orthodox	323	178	145
Judaism	154	89	65
Bahai	129	52	77
Other	991	497	494
None	8,560	4,931	3,629
Not Stated	610	348	262

Note: excludes 39 non-sheltered persons in the total

Table 2.5 (b) Percentage Distribution of the Total Population by Religious Affiliation and Sex, 2000

Religious Affiliation	Sex		
	Total	Male	Female
Percent Total	100.0	100.0	100.0
Anglican	22.58	21.38	23.68
Roman Catholic	14.95	15.76	14.19
A.M.E	10.96	10.10	11.76
Seventh Day Adventist	6.51	6.09	6.90
Non Denomination	6.43	6.05	6.78
Pentecostal	4.42	3.94	4.86
Methodist	3.92	3.73	4.08
Presbyterian	2.90	2.67	3.11
Church of God	2.05	1.83	2.25
Salvation Army	1.58	1.51	1.65
Brethren	1.51	1.39	1.61
Baptist	1.44	1.34	1.52
Jehovah Witness	1.39	1.22	1.54
Muslim	0.97	1.23	0.73
Lutheran	0.54	0.50	0.58
Ethiopian Orthodox	0.52	0.60	0.45
Rastafarian	0.52	0.79	0.27
Judaism	0.25	0.30	0.20
Bahai	0.21	0.17	0.24
Other	1.60	1.67	1.53
None	13.79	16.55	11.25
Not Stated	0.98	1.17	0.81

2.4. Marital Status

According to Table 2.6, just over half (50.1 percent) of the population 16 years and over (49,500) were married at the time of the 2001 Census. Males were more inclined to have been currently married (i.e. married or remarried) compared to females (53.30 percent versus 47.19 percent). Likewise, relatively more males were observed to have never been married when compared to females (35.00 percent versus 31.31 percent). On the other hand, relatively more females were observed to have been divorced (12.32 percent) and widowed (8.46 percent) when compared to corresponding proportions among their male counterparts (8.98 percent) and (1.96 percent).

Table 2.6 Number and Percentage of the Total Population (16 yrs. and Over) by Marital Status and Sex, 2000

Marital Status	Sex		
	Total	Male	Female
Total Population	49,500	23,549	25,951
Never Married	16,366	8,241	8,125
Married	24,798	12,551	12,247
Widowed	2,656	461	2,195
Divorced	5,312	2,114	3,198
Legally Separated	321	150	171
Not Stated	47	32	15
Percentage			
Marital Status	Total	Male	Female
Percent Total	100.0	100.0	100.0
Never Married	33.06	34.99	31.31
Married	50.10	53.30	47.19
Widowed	5.37	1.96	8.46
Divorced	10.73	8.98	12.32
Legally Separated	0.65	0.64	0.66
Not Stated	0.09	0.13	0.06

2.5. Educational Attainment

Table 2.7 shows that just over one-third (34.06 percent) of the Bermudian population 15 years and over had attended secondary school at the senior level, not progressing any further. Just over one-quarter had attended each of university (26.79 percent) and technical or vocational school (25.76 percent). By sex, females were more likely than males to have attended post secondary institutions (27.73 percent versus 23.59 percent for technical/vocational and 27.50 percent versus 26.00 percent for university.) Males, on the other hand, were more likely to have not progressed further than senior secondary institutions.

Table 2.6 Number and Percentage of the Total Population (15 yrs. and Over) by Highest Level of Educational Attainment and Sex, 2000

Level of Education	Sex		
	Total	Male	Female
Total Population	49,500	23,549	25,951
None	199	108	91
Primary 1-6 Years	3,476	1,677	1,799
Middle School 7-9Years	2,592	1,359	1,233
Senior Secondary 10-13 Years	16,858	8,530	8,328
Technical Vocational/Pre University	12,750	5,555	7,195
University	13,259	6,122	7,137
Other	162	81	81
Not Stated	204	117	87
Percentage			
Level of Education	Total	Male	Female
Percent Total	100.0	100.0	100.0
None	0.40	0.46	0.35
Primary 1-6 Years	7.02	7.12	6.93
Middle School 7-9Years	5.24	5.77	4.75
Senior Secondary 10-13 Years	34.06	36.22	32.09
Technical Vocational/Pre University	25.76	23.59	27.73
University	26.79	26.00	27.50
Other	0.33	0.34	0.31
Not Stated	0.41	0.50	0.34

2.6. Highest Examination Passed

Of the 49,465¹ persons 15 years and over, Table 2.8 reveals that nearly 3 in 10 (28.27 percent or 13,983) held no academic qualifications. Just over 1 in 7 (15.38 percent) had a technical or vocational college certificate. Similarly, 1 in 7 (14.8 percent) had a bachelor's degree, while 1 in 10 (10.50 percent) had a school leaving certificate. When the sex of individuals was taken into account, a greater number of females than males held bachelor's degrees (3,826 versus 3496) though such degrees were held by similar proportions among the male and female populations (14.86 percent as opposed to 14.75 percent respectively). At the master's degree level, females held both the numerical and proportional advantage. With respect to persons who held doctoral qualifications,

¹ / Department of Statistics presents this figure at 50,212. The difference is due to reclassification of data.

however, Table 2.8 shows that males outnumbered females by a factor of 1.78 (146 compared to 82).

Table 2.7 Number and Percentage of the Total Population (15 yrs. and Over) by Highest Examination Passed and Sex, 2000

Type of Qualification	Sex		
	Total	Male	Female
Total Population	49,465	23,519	25,946
None	13,983	7,355	6,628
School Leaving Certificate	5,193	2,413	2,780
BSSC With GPA < 2.0	1,103	572	531
BSSC With GPA < 3.0	1,647	813	834
BSSC With GPA > 3.0	829	336	493
Cambridge O' Level 1-4 Subjects	2,005	857	1,148
Cambridge O' Level 5+ Subjects	3,366	1,486	1,880
Technical / Vocational College Certificate	7,606	3,446	4,160
Associate Degree or Bermuda School Diploma	3,383	1,298	2,085
Bachelor's Degree	7,322	3,496	3,826
Master's Degree	2,215	982	1,233
Doctorate	228	146	82
Other	97	47	50
Not Stated	488	272	216
Percentage			
Type of Qualification	Total	Male	Female
Percent Total	100.0	100.0	100.0
None	28.27	31.27	25.55
School Leaving Certificate	10.50	10.26	10.71
BSSC With GPA < 2.0	2.23	2.43	2.05
BSSC With GPA < 3.0	3.33	3.46	3.21
BSSC With GPA > 3.0	1.68	1.43	1.90
Cambridge O' Level 1-4 Subjects	4.05	3.64	4.42
Cambridge O' Level 5+ Subjects	6.80	6.32	7.25
Technical/Vocational College Certificate	15.38	14.65	16.03
Associate Degree or Bermuda School Diploma	6.84	5.52	8.04
Bachelor's Degree	14.80	14.86	14.75
Master's Degree	4.48	4.18	4.75
Doctorate	0.46	0.62	0.32
Other	0.20	0.20	0.19
Not Stated	0.99	1.16	0.83

2.7. Exposure to Training

According to Table 2.9, some 18,209 persons 16 years and over have received training, with just over half (51.21 percent) of these being female. With reference to trained persons, the largest concentration was persons 35-39 years (15.29 percent) followed by those 30-34 years (13.85 percent). The smallest concentration was persons 85 years and older. For persons who had been trained, a greater proportion of males in their prime working years (15-49) were trained when compared to corresponding proportions observed among females, even though numerically for a number of subgroups within this age bracket, females outnumbered males. In contrast, a greater number and proportion of females 50 years and over were trained when compared to corresponding proportions observed among their male counterparts, this being evident in every age group.

Table 2.8 Number and Percentage of Population (16 yrs. and Over) with Training by Five-Year Age Group and Sex, 2000

Age Group	Number			Percentage		
	Total	Male	Female	Total	Male	Female
Total	18,209	8,885	9,324	100.0	100.0	100.0
15-19	186	113	73	1.27	0.78	1.02
20-24	905	443	462	4.99	4.96	4.97
25-29	2,132	1,039	1,093	11.69	11.72	11.71
30-34	2,522	1,276	1,246	14.36	13.36	13.85
35-39	2,784	1,393	1,391	15.68	14.92	15.29
40-44	2,395	1,169	1,226	13.16	13.15	13.15
45-49	1,992	976	1,016	10.98	10.90	10.94
50-54	1,650	791	859	8.90	9.21	9.06
55-59	1,224	579	645	6.52	6.92	6.72
60-64	797	364	433	4.10	4.64	4.38
65-69	648	309	339	3.48	3.64	3.56
70-74	437	202	235	2.27	2.52	2.40
75-79	269	119	150	1.34	1.61	1.48
80-84	150	60	90	0.68	0.97	0.82
85+	118	52	66	0.59	0.71	0.65

On examining Table 2.10 and comparing it with Table 2.9, it is obvious that the majority of Bermuda's population 16 years and over were untrained (29,527 or 61.85 percent). Of those who had been untrained, 15,787 or 53.47 percent were female and persons 35-39 years and 40-44 years constituted the largest proportions (11.48 percent and 10.79

percent respectively), this being the case irrespective of sex. While the distributions of untrained persons by age group were comparable across the sexes for most age groups under 65 years, greater proportions among females than among males tended to be untrained for age groups 65 years and over.

Table 2.9 Number and Percentage of Population (16 yrs. and Over) with No Training by Five-Year Age Group and Sex, 2000

Age Group	Number			Percentage		
	Total	Male	Female	Total	Male	Female
Total	29,527	13,740	15,787	100.0	100.0	100.0
15-19	1,300	608	692	4.40	4.43	4.38
20-24	2,271	1,095	1,176	7.69	7.97	7.45
25-29	2,485	1,187	1,298	8.42	8.64	8.22
30-34	2,879	1,402	1,477	9.75	10.20	9.36
35-39	3,389	1,644	1,745	11.48	11.97	11.05
40-44	3,185	1,518	1,667	10.79	11.05	10.56
45-49	2,704	1,327	1,377	9.16	9.66	8.72
50-54	2,460	1,184	1,276	8.33	8.62	8.08
55-59	2,011	947	1,064	6.81	6.89	6.74
60-64	1,801	853	948	6.10	6.21	6.01
65-69	1,669	737	932	5.65	5.36	5.90
70-74	1,392	589	803	4.71	4.29	5.09
75-79	990	343	647	3.35	2.50	4.10
80-84	557	186	371	1.89	1.35	2.35
85+	434	120	314	1.47	0.86	1.99

2.8. Status in Employment

According to Table 2.11, workers aged 15 years and over totalled 36,977 persons in 2001. Of such persons, 19,063 or 51.55 percent were male and 17,914 or 48.45 percent female. Just over 7 in 10 (71.85 percent or 26,569) were employed with a private company. The Bermuda Government was the next largest employer accounting for 12.39 percent or 4,583 workers. There were 2,129 persons classified as employers without paid help accounting for 5.76 percent of workers while there were 429 owner managers accounting for 1.16 percent of the workers. Although there were fewer females than males in private companies (13,192 compared to 13,377 males), a higher percentage of females workers were hired in such establishments when compared to male workers

(73.64 percent versus 70.17 percent). However, a greater number of female workers were hired by the government compared to male workers (2,325 versus 2,258). Table 2.11 also shows that there was a greater number of male workers than female classified as employers whether with help (1,156 versus 393 respectively) or without paid help (1,465 versus 664 respectively). A similar observation was evident among owner managers (282 versus 147 respectively).

Table 2.10 Number and Percentage of Employed Population (15 yrs. and Over) by Status in Employment and Sex, 2000

Status in Employment	Number			Percentage		
	Total	Male	Female	Total	Male	Female
Total	36,977	19,063	17,914	100.0	100.0	100.0
Employer With Paid Help	1,549	1,156	393	4.19	6.06	2.19
Employer Without Paid Help	2,129	1,465	664	5.76	7.69	3.71
Unpaid Worker in Family Business	59	26	33	0.16	0.14	0.18
Bermuda Government	4,583	2,258	2,325	12.39	11.84	12.98
Quangos	1,490	416	1,074	4.03	2.18	6.00
Foreign Government	75	33	42	0.20	0.17	0.23
Private Company	26,569	13,377	13,192	71.85	70.17	73.64
Owner Manager	429	282	147	1.16	1.48	0.82
Not Stated	94	50	44	0.26	0.27	0.25

2.9. Household Heads: Age-Sex Composition

Table 2.12 permits an analysis of the age-sex distribution of household heads based upon the 2000 Census. Accordingly, there were 25,148 households in Bermuda, 13,350 or 53.09 percent headed by males, and 11,798 or 46.91 percent by females. The largest proportion of households was headed by persons between the ages of 25 and 44 (11,240 or 44.70 percent). Among household heads 25-44 years and 45-64 years, a greater number were male as opposed to female, the respective numbers being 6,112 as opposed to 5,128 in the case of heads 25-44 years and 4,973 as opposed to 3,982 in the case of heads 45-64 years. Among household heads 15-24 years and 65 years and over, a greater number were female as opposed to male, the respective numbers being 290 as opposed to 229 in the case of heads 15-24 years and 2,398 as opposed to 2,036 in the case of those 65 years and over.

Table 2.11 Number and Percentage of Household Heads by Age Group and Sex, 2000

Age Group of Household Head	Household Heads					
	Number			Percentage		
	Total	Male	Female	Total	Male	Female
Total	25,148	13,350	11,798	100.0	100.0	100.0
15-24	519	229	290	2.06	1.72	2.46
25-44	11,240	6,112	5,128	44.70	45.78	43.46
45-64	8,955	4,973	3,982	35.61	37.25	33.75
65 and Over	4434	2,036	2,398	17.63	15.25	20.33

Chapter 3

Population Redistribution and Patterns of Migration

3.1 Introduction

Migration statistics in Bermuda are generally non-existent. One of the prime reasons for this is that there are no border controls for departing Bermudians. While this information is essential for making population projections and for long-term planning, it continues to be a missing component in the data-gathering process in Bermuda. Thus the decennial census provides the only measure, albeit limited, of getting information on migration trends in Bermuda.

3.1. Bermuda's Foreign Born Population

Table 3.1 shows that out of Bermuda's total population of 62,098, 17,675 or 28.46 percent were foreign born. Just over half of the foreign-born population were female (9,141 or 51.72 percent). Notwithstanding this, there were some interesting variations in the sex composition of foreign born persons across different age ranges. For persons 30-49 years, males outnumbered females. However, the situation was reversed for persons 50 years and over with the females outnumbering males, the latter likely to be explained by the higher longevity of life that is usually characteristic of females. The widest gap was among persons 65-69 years with females outnumbering males by 123 (323 females as opposed to 200 males). In contrast, males outnumbered females in the youngest age group consisting of persons 0-4 years to the extent that there were 220 males and 199 females – a sex ratio amounting to 111 males per 100 females.

Table 3.1 Number and Percentage of Foreign Born Population by Five-Year Age Groups and Sex, 2000

Age Group	Number			Percentage		
	Total	Male	Female	Total	Male	Female
Total	17,675	8,534	9,141	100.0	100.0	100.0
0-4	419	220	199	2.37	2.58	2.18
5-9	556	268	288	3.15	3.14	3.15
10-14	503	249	254	2.85	2.92	2.78
15-19	519	272	247	2.94	3.19	2.70
20-24	628	286	342	3.55	3.35	3.74
25-29	1,717	821	896	9.71	9.62	9.80
30-34	2,386	1,200	1,186	13.50	14.06	12.97
35-39	2,437	1,247	1,190	13.79	14.61	13.02
40-44	2,003	1,024	979	11.33	12.00	10.71
45-49	1,578	813	765	8.93	9.53	8.37
50-54	1,430	675	755	8.09	7.91	8.26
55-59	1,105	509	596	6.25	5.96	6.52
60-64	718	320	398	4.06	3.75	4.35
65-69	523	200	323	2.96	2.34	3.53
70-74	450	188	262	2.55	2.20	2.87
75-79	352	119	233	1.99	1.39	2.55
80-84	181	60	121	1.02	0.70	1.32
85+	170	63	107	0.96	0.74	1.17

3.2. Returning Residents

According to Table 3.2, the 2000 Census recorded some 4,719 residents who had returned to live in Bermuda. Of such returnees, 2,484 or 52.64 percent were female. The largest share of returnees to Bermuda was between the ages of 35 years and 54 years. With Bermuda's strong economy, persons in this age group may have returned to increase their financial position. Additionally, if this group is highly educated, then they would be in a position to take jobs currently held by non-Bermudians, which would be beneficial for Bermuda.

For each 5-year age group in this age range, an average of 540 persons (or about 11.46 percent) had returned to Bermuda. For the majority of the age groups, there were more females returning than there were males, the exceptions being in the case of children under 14 years and persons 30-34 years. Persons 45-49 years constituted the highest proportion (11.76 percent) of all returnees to have returned to Bermuda, a percentage that

was marginally higher than those observed for persons 35-39 years, 40-44 years and 50-54 years.

Table 3.2 Number and Percentage of Returning Residents by Five-Year Age Group and Sex, 2000

Age Group	Number			Percentage		
	Total	Male	Female	Total	Male	Female
Total	4,719	2,235	2,484	100.0	100.0	100.0
0-4	10	5	5	0.21	0.22	0.20
5-9	73	41	32	1.55	1.83	1.29
10-14	96	50	46	2.03	2.24	1.85
15-19	132	57	75	2.80	2.55	3.03
20-24	186	88	98	3.94	3.94	3.95
25-29	333	156	177	7.06	6.98	7.13
30-34	423	212	211	8.96	9.49	8.49
35-39	552	265	287	11.70	11.86	11.55
40-44	529	258	271	11.21	11.54	10.91
45-49	555	268	287	11.76	11.99	11.55
50-54	529	254	275	11.21	11.36	11.07
55-59	369	157	212	7.82	7.02	8.53
60-64	270	130	140	5.72	5.82	5.64
65-69	252	124	128	5.34	5.56	5.15
70-74	171	76	95	3.62	3.40	3.82
75-79	125	62	63	2.65	2.77	2.54
80-84	70	23	47	1.48	1.03	1.89
85+	44	9	35	0.94	0.40	1.41

Tables 3.3-3.5 permit the examination of returning residents by five-year age groups, parish and sex. Interestingly, a review of modal age groups in the respective parishes reveals some interesting dynamics. Specifically, it shows that the observed pattern whereby the largest share of returnees were persons between 35 years and 54 years persisted in virtually every parish irrespective of returnees' sex. Table 3.3 also shows that Pembroke is not only the largest parish but also had the highest number of returning residents (870 or 18.44 percent of total returning residents). The parish of Sandys came next with 594 returning residents or 12.59 percent of the total. Paget, the least populated parish in Bermuda, had the fewest returning residents (386 or 8.18 percent of the total number of returnees). Irrespective of returnees' sex, Pembroke and to a lesser extent, Sandys, Warwick, Devonshire and St. George's were the parishes where the largest

proportions of returnees lived in Bermuda. Returnees may have been attracted to these parishes as a result of lower housing costs compared to other parishes.

Table 3.3 Total Returning Residents by Five-Year Age Groups and Parish, 2000

Age Group	Parish				
	Total	St. George's	Hamilton	Smith's	Devonshire
All Returnees	4,719	506	397	430	519
0-4	10	0	0	0	0
5-9	73	14	8	9	10
10-14	96	9	3	11	12
15-19	132	23	9	11	14
20-24	186	15	10	14	21
25-29	333	39	27	31	32
30-34	423	42	48	40	47
35-39	552	63	45	47	62
40-44	529	60	49	47	65
45-49	555	65	38	55	67
50-54	529	57	39	50	52
55-59	369	33	29	39	39
60-64	270	26	30	26	30
65-69	252	28	30	20	22
70-74	171	12	20	16	14
75-79	125	13	5	12	17
80-84	70	6	3	1	9
85+	44	1	4	1	6
	Pembroke	Paget	Warwick	Southampton	Sandys'
All Returnees	870	386	591	426	594
0-4	2	2	3	2	1
5-9	10	6	5	4	7
10-14	13	10	14	9	15
15-19	19	7	10	16	23
20-24	38	14	16	25	33
25-29	66	20	48	29	41
30-34	55	28	79	40	44
35-39	108	50	60	40	77
40-44	81	41	71	49	66
45-49	109	39	66	44	72
50-54	106	39	75	44	67
55-59	69	31	47	43	39
60-64	50	25	24	24	35
65-69	47	30	22	25	28
70-74	45	12	22	11	19
75-79	26	15	11	12	14
80-84	19	13	7	5	7
85+	7	4	11	4	6

Table 3.4 (a) Returning *Male* Residents by Five-Year Age Groups and Parish, 2000

Age Group	Parish				
	Total	St. George's	Hamilton	Smith's	Devonshire
Male Total	2,235	252	196	208	244
0-4	5	0	0	0	0
5-9	41	8	6	7	3
10-14	50	4	3	6	5
15-19	57	10	3	7	8
20-24	88	6	7	9	10
25-29	156	21	14	17	12
30-34	212	19	30	15	26
35-39	265	32	20	20	29
40-44	258	34	21	18	35
45-49	268	32	23	28	27
50-54	254	28	20	25	26
55-59	157	14	10	17	19
60-64	130	12	16	17	13
65-69	124	16	11	10	10
70-74	76	7	8	5	7
75-79	62	8	2	7	7
80-84	23	1	2	0	4
85+	9	0	0	0	3
	Pembroke	Paget	Warwick	Southampton	Sandys'
Male Total	410	192	274	203	256
0-4	1	1	1	1	1
5-9	6	3	2	3	3
10-14	5	7	9	6	5
15-19	5	1	3	7	13
20-24	21	7	5	12	11
25-29	31	13	21	10	17
30-34	26	15	44	15	22
35-39	53	28	27	23	33
40-44	38	20	36	24	32
45-49	49	20	30	22	37
50-54	53	22	32	20	28
55-59	31	11	22	20	13
60-64	26	14	10	12	10
65-69	23	12	15	15	12
70-74	18	3	12	6	10
75-79	13	10	5	5	5
80-84	8	4	0	2	2
85+	3	1	0	0	2

Table 3.1 (b) Returning *Female* Residents by Five-Year Age Groups and Parish, 2000

Age Group	Parish				
	Total	St. George's	Hamilton	Smith's	Devonshire
Female Total	2,484	254	201	222	275
0-4	5	0	0	0	0
5-9	32	6	2	2	7
10-14	46	5	0	5	7
15-19	75	13	6	4	6
20-24	98	9	3	5	11
25-29	177	18	13	14	20
30-34	211	23	18	25	21
35-39	287	31	25	27	33
40-44	271	26	28	29	30
45-49	287	33	15	27	40
50-54	275	29	19	25	26
55-59	212	19	19	22	20
60-64	140	14	14	9	17
65-69	128	12	19	10	12
70-74	95	5	12	11	7
75-79	63	5	3	5	10
80-84	47	5	1	1	5
85+	35	1	4	1	3
	Pembroke	Paget	Warwick	Southampton	Sandys'
Female Total	460	194	317	223	338
0-4	1	1	2	1	0
5-9	4	3	3	1	4
10-14	8	3	5	3	10
15-19	14	6	7	9	10
20-24	17	7	11	13	22
25-29	35	7	27	19	24
30-34	29	13	35	25	22
35-39	55	22	33	17	44
40-44	43	21	35	25	34
45-49	60	19	36	22	35
50-54	53	17	43	24	39
55-59	38	20	25	23	26
60-64	24	11	14	12	25
65-69	24	18	7	10	16
70-74	27	9	10	5	9
75-79	13	5	6	7	9
80-84	11	9	7	3	5
85+	4	3	11	4	4

Chapter 4

Education and Training

4.1 Introduction

Interventions that successfully permit countries to educate and train their populations are widely considered to be key ingredients in creating prospects for successful human development within such countries. This chapter looks at the academic development of the Bermudian population to determine how Bermuda has been exposing its population to educational opportunities that would enable them to attain greater strides in their attainment and as such, building the level of human capital deemed to be essential in order to deal with constant economic and global changes.

4.1. Early Childhood Education

Table 4.1 summarizes the distribution of children under 5 years according to the kind of childcare arrangements based upon observations from the Bermudian Census in 2000. Accordingly, there were 3,967 children under 5 years. Just over half of these (2,023 or 51 percent) were enrolled in a nursery, day-care or pre-school setting. Nearly 3 in 10 children (27.43 percent) received care in their own home while one-fifth (20.90 percent) received such care outside of their own home.

Table 4.1 Children Under 5 Years by Childcare Arrangements, 2000

Childcare Arrangement	Children Under 5 years	Percent
All Childcare Arrangements	3,967	100.0
Enrolled in Nursery, Day-care or Preschool	2,023	51.00
Cared for at home	1,088	27.43
Cared for outside of home	829	20.90
Not Stated	27	0.68

4.2. School Attendance – Persons 5 years and Over

The following series of Tables shows the number of persons 5 years and over according to school attendance. Of the 57,772 persons 5 years and over, some 12,969 or 22.45 percent were attending school as opposed to at least 44,680 or 77.34 percent who were not attending school (Table 4.2 (a) and Table 4.3 (a)).

Table 4.2(a) Number and Percentage of Persons 5 years and over by School Attendance, Parish and Sex, 2000

Parish	Number				Row Percentage			
	All Persons 5 years and over	Attending School	Not Attending School	Not Stated	All Persons 5 years and over	Attending School	Not Attending School	Not Stated
Total	57,772	12,969	44,680	123	100.0	22.45	77.34	0.21
St. George's	5,066	1,220	3,838	8	100.0	24.08	75.76	0.16
Hamilton	4,905	1,136	3,759	10	100.0	23.16	76.64	0.20
Smith's	5,261	1,153	4,101	7	100.0	21.92	77.95	0.13
Devonshire	6,805	1,565	5,218	22	100.0	23.00	76.68	0.32
Pembroke	10,539	2,252	8,263	24	100.0	21.37	78.40	0.23
Paget	4,755	932	3,814	9	100.0	19.60	80.21	0.19
Warwick	7,985	1,832	6,138	15	100.0	22.94	76.87	0.19
Southampton	5,703	1,253	4,444	6	100.0	21.97	77.92	0.11
Sandys	6,753	1,626	5,105	22	100.0	24.08	75.60	0.33

Table 4.2 (b) Number and Percentage of Male Population (5 yrs. and over) by School Attendance, Parish and Sex, 2000

Parish	Number				Row Percentage			
	All Persons 5 years and over	Attending School	Not Attending School	Not Stated	All Persons 5 years and over	Attending School	Not Attending School	Not Stated
Male Total	27,661	6,080	21,524	57	100.0	21.98	77.81	0.21
St. George's	2,457	589	1,865	3	100.0	23.97	75.91	0.12
Hamilton	2,351	532	1,813	6	100.0	22.63	77.12	0.26
Smith's	2,526	559	1,964	3	100.0	22.13	77.75	0.12
Devonshire	3,200	706	2,484	10	100.0	22.06	77.63	0.31
Pembroke	4,971	1,054	3,906	11	100.0	21.20	78.58	0.22
Paget	2,323	422	1,899	2	100.0	18.17	81.75	0.09
Warwick	3,787	849	2,928	10	100.0	22.42	77.32	0.26
Southampton	2,838	626	2,209	3	100.0	22.06	77.84	0.11
Sandys	3,208	743	2,456	9	100.0	21.98	77.81	0.21

Table 4.2 (c) Number and Percentage of Female Population (5 yrs. and over) by School Attendance, Parish and Sex, 2000

Parish	Number				Row Percentage			
	All Persons 5 years and over	Attending School	Not Attending School	Not Stated	All Persons 5 years and over	Attending School	Not Attending School	Not Stated
Female Total	30,111	6,889	23,156	66	100.0	22.88	76.90	0.22
St. George's	2,609	631	1,973	5	100.0	24.19	75.62	0.19
Hamilton	2,554	604	1,946	4	100.0	23.65	76.19	0.16
Smith's	2,735	594	2,137	4	100.0	21.72	78.14	0.15
Devonshire	3,605	859	2,734	12	100.0	23.83	75.84	0.33
Pembroke	5,568	1,198	4,357	13	100.0	21.52	78.25	0.23
Paget	2,432	510	1,915	7	100.0	20.97	78.74	0.29
Warwick	4,198	983	3,210	5	100.0	23.42	76.47	0.12
Southampton	2,865	627	2,235	3	100.0	21.88	78.01	0.10
Sandys	3,545	883	2,649	13	100.0	24.91	74.73	0.37

Of course, the vast majority of those not attending school and who were 5 years and older, were primarily participants in Bermuda's workforce. The next chapter (Chapter 5) looks at Economic Activity and thus reveals more about Bermuda's working population.

Being the island's most densely populated parish, it should not be surprising that Pembroke accounted for the highest number of persons 5 years and over attending school (2,252) and the highest number not attending school (8,263).

While the proportion of males and the proportion of females attending school were virtually the same (21.98 percent versus 22.88 percent respectively), the number of females attending school was larger than the number of males (6,889 versus 6,080) and was consistent with the islands sex ratio. Despite the much smaller number of school attendees in the parish of St. George's (1,220) when compared to other parishes, St. George's had the largest proportion of persons attending school (24.08 percent), a proportion that was equivalent to that observed in Sandy's which had a larger number of school attendees (See Table 4.2 (b), (c) and Table 4.3 (b), (c)).

Tables 4.4 (a) and Table 4.5 (a) show distributions of enrollees by parish, type of educational institution and sex. Of the 12,969 person enrolled in schools, the largest

majority, 4,663 or 35.95 percent were attending primary school. There were 2,619 persons, or 20.19 percent attending senior secondary school. Some 1,718 Bermuda residents amounting to 13.25 percent of all persons enrolled in schools were attending university. While Pembroke is the most densely populated parish, Warwick had more persons attending University (273 as opposed to 243). However, Paget had the highest proportion of school enrolees attending University (17.17 percent) when compared to the other parishes. Smith's and Hamilton were two other parishes with relatively high proportions of school enrolees attending University, the respective proportions being 15.70 percent and 15.14 percent.

Tables 4.5 (b) and 4.5 (c) show that females were more likely to pursue higher educational opportunities than males. Females were almost one and a half times more likely to be enrolled in technical, vocational and pre-university institutions when compared to males (14.28 percent versus 9.70 percent). At the university level, the story was pretty much the same as females were being found to be almost one and a half times more likely than males to have been enrolled there (15.49 percent versus 10.71 percent). At the senior secondary school level, however, the number of male enrolees exceeded the number of female enrolees (1,332 versus 1,287).

Table 4.3 (a) Persons 5 Years and Over and Attending School by Type of School, Parish, 2000

Parish	All Levels	Primary 1-6	Middle 7-9	Senior Secondary 10-13 Years	Technical Vocational/ Pre University	University	Other	Not Stated
Total	12,969	4,663	2,275	2,619	1,574	1,718	100	20
St. George's	1,220	458	225	272	143	115	7	0
Hamilton	1,136	406	202	220	128	172	7	1
Smith's	1,153	395	199	235	134	181	8	1
Devonshire	1,565	603	281	288	182	193	15	3
Pembroke	2,252	794	412	502	278	243	19	4
Paget	932	367	142	174	80	160	9	0
Warwick	1,832	626	291	384	243	273	11	4
Southampton	1,253	428	210	232	188	185	8	2
Sandys	1,626	586	313	312	198	196	16	5

Table 4.3 (b) Male Population 5 Years and Over and Attending School by Type of School, Parish, 2000

Parish	All Levels	Primary 1-6	Middle 7-9	Senior Secondary 10-13 Years	Technical Vocational/ Pre University	University	Other	Not Stated
Male Total	6,080	2,352	1,106	1,332	590	651	44	5
St. George's	589	236	112	147	47	43	4	0
Hamilton	532	210	100	111	41	68	2	0
Smith's	559	195	100	126	51	82	5	0
Devonshire	706	297	138	142	66	57	6	0
Pembroke	1,054	404	198	247	93	98	13	1
Paget	422	173	64	88	33	59	5	0
Warwick	849	318	136	193	92	106	3	1
Southampton	626	229	110	123	94	68	1	1
Sandys	743	290	148	155	73	70	5	2

Table 4.3 (c) Female Population 5 Years and Over and Attending School by Type of School, Parish, 2000

Parish	All Levels	Primary 1-6	Middle 7-9	Senior Secondary 10-13 Years	Technical Vocational/ Pre University	University	Other	Not Stated
Female Total	6,889	2,311	1,169	1,287	984	1,067	56	15
St. George's	631	222	113	125	96	72	3	0
Hamilton	604	196	102	109	87	104	5	1
Smith's	594	200	99	109	83	99	3	1
Devonshire	859	306	143	146	116	136	9	3
Pembroke	1,198	390	214	255	185	145	6	3
Paget	510	194	78	86	47	101	4	0
Warwick	983	308	155	191	151	167	8	3
Southampton	627	199	100	109	94	117	7	1
Sandys	883	296	165	157	125	126	11	3

Table 4.4 (a) Percentage Distribution of Persons 5 Years and Over Attending School by Type of School and Parish, 2000

Parish	All Levels	Primary 1-6	Middle 7-9	Senior Secondary 10-13 Years	Technical Vocational/ Pre University	University	Other	Not Stated
Total	100.0	35.96	17.54	20.19	12.14	13.25	0.77	0.15
St. George's	100.0	37.54	18.44	22.30	11.72	9.43	0.57	0.00
Hamilton	100.0	35.74	17.78	19.37	11.27	15.14	0.61	0.09
Smith's	100.0	34.26	17.26	20.38	11.62	15.70	0.69	0.09
Devonshire	100.0	38.53	17.96	18.40	11.63	12.33	0.96	0.19
Pembroke	100.0	35.26	18.29	22.29	12.34	10.79	0.84	0.19
Paget	100.0	39.38	15.24	18.67	8.58	17.17	0.96	0.00
Warwick	100.0	34.17	15.88	20.96	13.26	14.90	0.61	0.22
Southampton	100.0	34.16	16.76	18.52	15.00	14.76	0.64	0.16
Sandys	100.0	36.04	19.25	19.19	12.18	12.05	0.98	0.31

Table 4.4 (b) Percentage Distribution of Male Population 5 Years and Over Attending School by Type of School and Parish, 2000

Parish	All Levels	Primary 1-6	Middle 7-9	Senior Secondary 10-13 Years	Technical Vocational /Pre University	University	Other	Not Stated
Male Total	100.0	38.68	18.19	21.91	9.70	10.71	0.72	0.09
St. George's	100.0	40.07	19.02	24.96	7.98	7.30	0.67	0.00
Hamilton	100.0	39.47	18.80	20.86	7.71	12.78	0.38	0.00
Smith's	100.0	34.88	17.89	22.54	9.12	14.68	0.89	0.00
Devonshire	100.0	42.07	19.55	20.11	9.35	8.07	0.85	0.00
Pembroke	100.0	38.33	18.79	23.43	8.82	9.30	1.24	0.09
Paget	100.0	41.00	15.17	20.85	7.82	13.98	1.18	0.00
Warwick	100.0	37.46	16.02	22.73	10.84	12.49	0.35	0.11
Southampton	100.0	36.58	17.57	19.65	15.02	10.86	0.16	0.16
Sandys	100.0	39.03	19.92	20.86	9.83	9.42	0.67	0.27

Table 4.4 (c) Percentage Distribution of Female Population 5 Years and Over Attending School by Type of School, Parish, 2000

Parish	All Levels	Primary 1-6	Middle 7-9	Senior Secondary 10-13 Years	Technical Vocational / Pre-University	University	Other	Not Stated
Female Total	100.0	33.55	16.97	18.68	14.28	15.49	0.81	0.22
St. George's	100.0	35.18	17.91	19.81	15.21	11.41	0.48	0.00
Hamilton	100.0	32.45	16.89	18.05	14.40	17.22	0.83	0.16
Smith's	100.0	33.67	16.67	18.35	13.97	16.67	0.51	0.16
Devonshire	100.0	35.62	16.65	17.00	13.50	15.83	1.05	0.35
Pembroke	100.0	32.55	17.86	21.29	15.44	12.10	0.50	0.26
Paget	100.0	38.04	15.29	16.86	9.22	19.80	0.79	0.00
Warwick	100.0	31.33	15.77	19.43	15.36	16.99	0.81	0.31
Southampton	100.0	31.74	15.95	17.38	14.99	18.66	1.12	0.16
Sandys	100.0	33.52	18.69	17.78	14.16	14.27	1.25	0.33

4.3. Highest Educational Attainment – Persons 15 years and Over

Table 4.6 and Table 4.7 are indicative of the distribution of the Bermudian population 15 years and over by educational attainment and five-year age group.

Table 4.5 Persons 15 Years and Over by Highest Level of Educational Attainment and Five-Year Age Groups, 2000

Age Group	Total	None	Primary 1-6	Middle 7-9	Senior Secondary 10-13 Years	Technical Vocational/ Pre University	University	Other	Not Stated
Total	49,500	199	3,476	2,592	16,858	12,750	13,259	162	204
15-19	2,795	1	4	33	1,830	617	285	8	17
20-24	3,224	5	14	38	1,127	928	1,089	11	12
25-29	4,665	2	21	70	1,245	1,348	1,934	21	24
30-34	5,465	7	58	90	1,468	1,627	2,173	13	29
35-39	6,229	7	90	118	1,845	2,031	2,092	20	26
40-44	5,628	6	124	142	1,826	1,801	1,701	15	13
45-49	4,742	16	163	124	1,774	1,387	1,247	14	17
50-54	4,150	7	239	214	1,602	1,079	987	11	11
55-59	3,262	12	364	281	1,248	713	622	12	10
60-64	2,618	15	497	315	900	432	442	11	6
65-69	2,332	33	549	348	767	329	281	13	12
70-74	1,845	25	530	368	506	203	198	4	11
75-79	1,275	25	418	216	367	130	110	3	6
80-84	713	18	223	144	195	71	55	3	4
85+	557	20	182	91	158	54	43	3	6

Table 4.4 Percentage Distribution of Persons 15 years and over by Highest Level of Educational Attainment and Five-Year Age, 2000

Age Group	Total	None	Primary 1-6	Middle 7-9	Senior Secondary 10-13 Years	Technical Vocational/ Pre University	University	Other	Not Stated
Total	100.0	0.40	7.02	5.24	34.06	25.76	26.79	0.32	0.41
15-19	100.0	0.04	0.14	1.18	65.47	22.07	10.20	0.29	0.61
20-24	100.0	0.16	0.43	1.18	34.96	28.78	33.78	0.34	0.37
25-29	100.0	0.04	0.45	1.50	26.69	28.90	41.46	0.45	0.51
30-34	100.0	0.13	1.06	1.65	26.86	29.77	39.76	0.24	0.53
35-39	100.0	0.12	1.44	1.89	29.62	32.61	33.58	0.32	0.42
40-44	100.0	0.11	2.21	2.52	32.44	32.00	30.22	0.27	0.23
45-49	100.0	0.33	3.44	2.61	37.41	29.25	26.30	0.30	0.36
50-54	100.0	0.17	5.76	5.15	38.60	26.00	23.78	0.27	0.27
55-59	100.0	0.37	11.16	8.61	38.26	21.85	19.07	0.37	0.31
60-64	100.0	0.57	18.98	12.03	34.38	16.50	16.88	0.43	0.23
65-69	100.0	1.42	23.54	14.92	32.89	14.11	12.05	0.56	0.51
70-74	100.0	1.36	28.73	19.95	27.42	11.00	10.72	0.22	0.60
75-79	100.0	1.96	32.78	16.94	28.78	10.20	8.63	0.24	0.47
80-84	100.0	2.52	31.28	20.20	27.35	9.96	7.71	0.42	0.56
85+	100.0	3.58	32.68	16.34	28.37	9.69	7.72	0.54	1.08

Less than one-half of one per cent (0.40 percent) of the Bermudian population 15 years and over had attained no education whatsoever. The concentration of such persons was highest among persons in five-year age groups 65 years and over where proportions ranging between 1.36 percent and 3.59 percent were observed for persons 70-74 years and 85 years and over respectively. Persons in these older population groups were more likely to have left school at an early age for economic reasons. Still others, black persons in particular, will have faced challenges in a segregated Bermuda, at that time, due to their race.

Just over one-third (34.06 percent) of the Bermudian population 15 years and over had attained a maximum of a senior secondary school education, while one-quarter each had attained a maximum of a pre-university education (25.76 percent) and a university education (26.79 percent). Four in 10 of persons between the ages of 25 years and 29 years had attained university education a similar observation being evident among persons 30-34 years (39.76 percent). (See Tables 4.6 and 4.7.)

4.4. Highest Examination Passed – Persons 15 years and Over

Table 4.8 and Table 4.9 look at the population 15 years and over by the highest level of examination passed. Of the 49,465 persons that fall into this category, 13,983 or 28.27 percent did not pass or pursue any academic examinations. A further 8,772 or 17.73 percent obtained a school-leaving certificate, while 16,360 or 33.07 percent held a post secondary qualification but not a college degree. Just over 14.80 percent had obtained a bachelor's degree (7,322), while 4.94 percent (2,443) had either a master's degree or a doctorate.

Not at all surprising, those most likely to hold a bachelor's degree (27.76 percent) were between the ages of 25 and 29. This age group was closely followed by the 30-34 age group where 25.65 percent held bachelor degrees. The other end of the educational scale, more than two-thirds and higher of all those 65 years and older did not possess any academic qualifications. This result in particular can be attributed to Bermuda's social conditions in the past when segregation denied educational opportunities to people of colour.

Table 4.5 Persons (15 yrs. and Over) by Highest Examination Passed and Five-Year Age Groups, 2000

Age Group	Total	None	School Leaving	Less than 4-year Degree	Bachelor's Degree	Post grad Degree	Other	Not Stated
Total	49,465	13,983	8,772	16,360	7,322	2,443	97	488
15-19	2,795	1,185	825	725	3	0	0	57
20-24	3,222	401	1,121	1,214	434	29	3	20
25-29	4,661	413	1,067	1,587	1,294	246	5	49
30-34	5,461	551	1,011	2,083	1,401	357	5	53
35-39	6,228	887	1,148	2,474	1,238	416	12	53
40-44	5,618	1,104	847	2,299	958	346	17	47
45-49	4,735	1,196	724	1,810	619	327	11	48
50-54	4,146	1,160	689	1,489	493	274	11	30
55-59	3,260	1,290	514	932	301	184	10	29
60-64	2,617	1,350	298	597	205	128	7	32
65-69	2,332	1,407	224	455	153	61	8	24
70-74	1,845	1,235	134	298	116	38	4	20
75-79	1,275	902	88	203	54	20	2	6
80-84	713	509	38	115	29	10	1	11
85+	557	393	44	79	24	7	1	9

Table 4.6 Percentage Distribution of Persons (15 yrs. and Over) by Highest Examination Passed and Five-Year Age Group, 2000

Age Group	Total	None	School Leaving	Less than 4-year Degree	Bachelor's Degree	Post-grad Degree	Other	Not Stated
Total	100.0	28.27	17.73	33.07	14.80	4.94	0.20	0.99
15-19	100.0	42.40	29.52	25.94	0.11	0.00	0.00	2.03
20-24	100.0	12.45	34.79	37.68	13.47	0.90	0.09	0.62
25-29	100.0	8.86	22.89	34.05	27.76	5.28	0.11	1.05
30-34	100.0	10.09	18.51	38.14	25.65	6.55	0.09	0.97
35-39	100.0	14.24	18.43	39.72	19.88	6.68	0.19	0.86
40-44	100.0	19.65	15.08	40.92	17.05	6.16	0.30	0.84
45-49	100.0	25.26	15.29	38.23	13.07	6.91	0.23	1.01
50-54	100.0	27.98	16.62	35.91	11.89	6.61	0.27	0.72
55-59	100.0	39.57	15.77	28.59	9.23	5.64	0.31	0.89
60-64	100.0	51.59	11.39	22.81	7.83	4.89	0.27	1.22
65-69	100.0	60.33	9.61	19.51	6.56	2.62	0.34	1.03
70-74	100.0	66.94	7.26	16.15	6.29	2.06	0.22	1.08
75-79	100.0	70.75	6.90	15.92	4.24	1.57	0.16	0.46
80-84	100.0	71.39	5.33	16.13	4.07	1.40	0.14	1.54
85+	100.0	70.56	7.90	14.18	4.31	1.26	0.18	1.61

In deed, it was only in the 1960s that the last visible barriers of segregation were dismantled. In addition, economic circumstances also forced many persons to leave school at an early age to help the family with expenses.

4.5. Exposure to Training

In Table 4.10 and Table 4.11, the population 15 years and over is examined by whether or not they have been trained. A total of 18,209 persons had been trained while 29,524 had not been trained. Of all persons 15 years and over, the largest proportion (20.41 percent) to have been trained was evident for those between the ages of 25-44 years, persons in their prime working years (9,833). The next highest proportion was observed for those between the ages of 45 years and 64 years (5,663 or 11.75 percent).

Numerically, more females had been trained than males (9,324 compared to 8,885 respectively). However, among males 15 years and over, there was a marginally higher proportion in prime working ages (25-44 years) claiming to have been trained when compared to the corresponding proportion among their female counterparts (21.33

percent compared to 19.57 percent respectively). On reviewing proportions of persons 15 years and over who had training and were in the prime working ages according to parish, the highest proportion was observed in Paget (25.36 percent) followed by Southampton (23.72 percent). With reference to persons 15 years and over who had not been trained, the parish of St. George's was observed to have had the highest proportion (28.37 percent) in the prime working age group when compared to corresponding observations in the other parishes.

Of all persons trained, Table 4.12 shows that more than half (54 percent) were in the prime working age group (25-44 years). It also shows that just under one-third of all trained persons (31.10 percent) were between 45 years and 64 years while persons 65 years and over and those between the ages of 15 years and 24 years were the least likely to be trained (8.91 percent and 5.99 percent respectively.) For males and females with training, the respective proportions between the ages of 25 years and 44 years were similar being 54.89 percent and 53.15 percent respectively). For males in the prime working age group, higher proportions were observed in Paget (57.55 percent) and Southampton (57.45 percent) than in other parishes. For their female counterparts, the highest proportion was observed in Warwick (57.39 percent) when compared to that observed in any of the other parishes.

Table 4.7 (a) Persons (15 years and over) by Exposure to Training, Age Group and Parish, 2000

Parish	Training Exposure									
	Have Been Trained					Have Not Been Trained				
	Total	15-24	25-44	45-64	65 +	Total	15-24	25-44	45-64	65 +
Total	18,209	1,091	9,833	5,663	1,622	29,524	3,571	11,938	8976	5,039
St. George's	1,212	80	632	400	100	2,852	369	1,166	879	438
Hamilton	1,541	96	847	497	101	2,502	307	1,044	770	381
Smith's	1,849	77	961	639	172	2,515	299	974	851	391
Devonshire	1,957	123	1,073	591	170	3,631	428	1,541	1064	598
Pembroke	3,003	218	1,613	851	321	5,755	733	2,235	1697	1,090
Paget	1,889	79	1,032	588	190	2,119	206	870	624	419
Warwick	2,629	159	1,484	778	208	4,013	466	1,685	1191	671
Southampton	2,093	138	1,146	645	164	2,685	314	1,084	842	445
Sandys	2,036	121	1,045	674	196	3,452	449	1,339	1058	606

Table 4.13 (a) Persons (15 years and over) by Exposure to Training, Age Group and Parish, 2000 Cont'd.

Parish	Training Exposure				
	Not Stated				
	Total	15-24	25-44	45-64	65 +
Total	455	90	191	116	58
St. George's	46	7	23	9	7
Hamilton	33	12	7	9	5
Smith's	65	19	26	15	5
Devonshire	40	8	12	14	6
Pembroke	65	8	30	20	7
Paget	62	10	24	16	12
Warwick	40	2	24	7	7
Southampton	54	17	22	10	5
Sandys	50	7	23	16	4

Table 4.8 (b) Total Males (15 years and over) by Exposure to Training, Age Group and Parish, 2000

Parish	Training Exposure									
	Have Been Trained					Have Not Been Trained				
	Total	15-24	25-44	45-64	65 +	Total	15-24	25-44	45-64	65 +
Male Total	8,885	556	4,877	2,710	742	13,740	1,703	5,751	4,311	1,975
St. George's	604	41	313	195	55	1,332	177	545	423	187
Hamilton	762	56	415	245	46	1,153	137	494	350	172
Smith's	919	33	497	311	78	1,152	138	431	429	154
Devonshire	926	50	520	269	87	1,671	191	735	505	240
Pembroke	1,413	107	788	393	125	2,673	362	1,071	837	403
Paget	973	40	560	295	78	991	97	432	302	160
Warwick	1,263	85	700	379	99	1,853	215	821	554	263
Southampton	1,053	74	605	303	71	1,297	154	551	405	187
Sandys	972	70	479	320	103	1,618	232	671	506	209

Table 4.14 (b) Total Males (15 years and over) by Exposure to Training, Age Group and Parish, 2000 Cont'd.

Parish	Training Exposure				
	Not Stated				
	Total	15-24	25-44	45-64	65 +
Male Total	236	38	103	66	29
St. George's	25	3	14	4	4
Hamilton	14	6	2	5	1
Smith's	33	10	11	9	3
Devonshire	23	2	10	9	2
Pembroke	34	2	16	12	4
Paget	34	4	16	7	7
Warwick	22	1	13	5	3
Southampton	26	8	11	5	2
Sandys	25	2	10	10	3

Table 4.9 (c) Total Females (15 years and over) by Exposure to Training, Age Group and Parish, 2000

Parish	Training Exposure									
	Have Been Trained					Have Not Been Trained				
	Total	15-24	25-44	45-64	65+	Total	15-24	25-44	45-64	65+
Female Total	9,324	535	4,956	2,953	880	15,784	1,868	6,187	4,665	3,064
St. George's	608	39	319	205	45	1,520	192	621	456	251
Hamilton	779	40	432	252	55	1,349	170	550	420	209
Smith's	930	44	464	328	94	1,363	161	543	422	237
Devonshire	1,031	73	553	322	83	1,960	237	806	559	358
Pembroke	1,590	111	825	458	196	3,082	371	1,164	860	687
Paget	916	39	472	293	112	1,128	109	438	322	259
Warwick	1,366	74	784	399	109	2,160	251	864	637	408
Southampton	1,040	64	541	342	93	1,388	160	533	437	258
Sandys	1,064	51	566	354	93	1,834	217	668	552	397
Parish	Training Exposure									
	Not Stated									
	Total	15-25	25-44	45-64	65 +					
Female Total	219	52	88	50	29					
St. George's	21	4	9	5	3					
Hamilton	19	6	5	4	4					
Smith's	32	9	15	6	2					
Devonshire	17	6	2	5	4					
Pembroke	31	6	14	8	3					
Paget	28	6	8	9	5					
Warwick	18	1	11	2	4					
Southampton	28	9	11	5	3					
Sandys	25	5	13	6	1					

Table 4.10 (a) Percentage of Persons (15 years and over) by Exposure to Training, Age Group and Parish, 2000

Parish	Training Exposure								
	Have Been Trained					Have Not Been Trained			
	Total	15-24	25-44	45-64	65+	15-24	25-44	45-64	65 +
Total	100.0	2.26	20.41	11.75	3.37	7.41	24.77	18.63	10.46
St. George's	100.0	1.95	15.38	9.73	2.43	8.98	28.37	21.39	10.66
Hamilton	100.0	2.36	20.78	12.19	2.48	7.53	25.61	18.89	9.35
Smith's	100.0	1.74	21.70	14.43	3.88	6.75	21.99	19.21	8.83
Devonshire	100.0	2.19	19.07	10.50	3.02	7.60	27.38	18.91	10.63
Pembroke	100.0	2.47	18.28	9.65	3.64	8.31	25.33	19.23	12.35
Paget	100.0	1.94	25.36	14.45	4.67	5.06	21.38	15.33	10.29
Warwick	100.0	2.38	22.21	11.64	3.11	6.97	25.22	17.82	10.04
Southampton	100.0	2.86	23.72	13.35	3.39	6.50	22.43	17.43	9.21
Sandys	100.0	2.18	18.87	12.17	3.54	8.11	24.18	19.10	10.94
Parish	Training Exposure								
	Not Stated								
	15-24	25-44	45-64	65 +					
Total	0.19	0.40	0.24	0.12					
St. George's	0.17	0.56	0.22	0.17					
Hamilton	0.29	0.17	0.22	0.12					
Smith's	0.43	0.59	0.34	0.11					
Devonshire	0.14	0.21	0.25	0.11					
Pembroke	0.09	0.34	0.23	0.08					
Paget	0.25	0.59	0.39	0.29					
Warwick	0.03	0.36	0.10	0.10					
Southampton	0.35	0.46	0.21	0.10					
Sandys	0.13	0.42	0.29	0.07					

Table 4.16 (b) Percentage of Males (15 years and over) by Exposure to Training, Age Group and Parish, 2000

Parish	Training Exposure								
	Have Been Trained					Have Not Been Trained			
	Total	15-24	25-44	45-64	65 +	15-24	25-44	45-64	65 +
Male Total	100.0	2.43	21.33	11.85	3.25	7.45	25.16	18.86	8.64
St. George's	100.0	2.09	15.96	9.94	2.80	9.03	27.79	21.57	9.54
Hamilton	100.0	2.90	21.51	12.70	2.38	7.10	25.61	18.14	8.92
Smith's	100.0	1.57	23.62	14.78	3.71	6.56	20.48	20.39	7.32
Devonshire	100.0	1.91	19.85	10.27	3.32	7.29	28.05	19.27	9.16
Pembroke	100.0	2.60	19.13	9.54	3.03	8.79	26.00	20.32	9.78
Paget	100.0	2.00	28.03	14.76	3.90	4.85	21.62	15.12	8.01
Warwick	100.0	2.71	22.31	12.08	3.15	6.85	26.16	17.65	8.38
Southampton	100.0	3.11	25.46	12.75	2.99	6.48	23.19	17.05	7.87
Sandys	100.0	2.68	18.32	12.24	3.94	8.87	25.66	19.35	7.99
Parish	Training Exposure								
	Not Stated								
	15-24	25-44	45-64	65 +					
Male Total	0.17	0.45	0.29	0.13					
St. George's	0.15	0.71	0.20	0.20					
Hamilton	0.31	0.10	0.26	0.05					
Smith's	0.48	0.52	0.43	0.14					
Devonshire	0.08	0.38	0.34	0.08					
Pembroke	0.05	0.39	0.29	0.10					
Paget	0.20	0.80	0.35	0.35					
Warwick	0.03	0.41	0.16	0.10					
Southampton	0.34	0.46	0.21	0.08					
Sandys	0.08	0.38	0.38	0.11					

Table 4.16 (c) Percentage of Females (15 years and over) by Exposure to Training, Age Group and Parish, 2000

Parish	Training Exposure								
	Have Been Trained					Have Not Been Trained			
	Total	15-24	25-44	45-64	65 +	15-24	25-44	45-64	65 +
Female Total	100.0	2.11	19.57	11.66	3.47	7.38	24.43	18.42	12.10
St. George's	100.0	1.81	14.84	9.54	2.09	8.93	28.90	21.22	11.68
Hamilton	100.0	1.86	20.12	11.74	2.56	7.92	25.62	19.56	9.73
Smith's	100.0	1.89	19.96	14.11	4.04	6.92	23.35	18.15	10.19
Devonshire	100.0	2.43	18.38	10.70	2.76	7.88	26.80	18.58	11.90
Pembroke	100.0	2.36	17.54	9.74	4.17	7.89	24.75	18.29	14.61
Paget	100.0	1.88	22.78	14.14	5.41	5.26	21.14	15.54	12.50
Warwick	100.0	2.09	22.12	11.26	3.08	7.08	24.38	17.97	11.51
Southampton	100.0	2.61	22.03	13.93	3.79	6.51	21.70	17.79	10.50
Sandys	100.0	1.74	19.36	12.11	3.18	7.42	22.85	18.88	13.58
Parish	Training Exposure								
	Not Stated								
	15-24	15-24	15-24	15-24					
Female Total	0.21	0.35	0.20	0.11					
St. George's	0.19	0.42	0.23	0.14					
Hamilton	0.28	0.23	0.19	0.19					
Smith's	0.39	0.65	0.26	0.09					
Devonshire	0.20	0.07	0.17	0.13					
Pembroke	0.13	0.30	0.17	0.06					
Paget	0.29	0.39	0.43	0.24					
Warwick	0.03	0.31	0.06	0.11					
Southampton	0.37	0.45	0.20	0.12					
Sandys	0.17	0.44	0.21	0.03					

Table 4.17 Percentage Distribution of Persons (15 years and over) Who Have Been Trained by Age Group, Parish and Sex, 2000

Parish	Have Been Trained				
	Total Percent	15-24	25-44	45-64	65 +
Both Sexes					
Total	100.0	5.99	54.00	31.10	8.91
St. George's	100.0	6.60	52.15	33.00	8.25
Hamilton	100.0	6.23	54.96	32.25	6.55
Smith's	100.0	4.16	51.97	34.56	9.30
Devonshire	100.0	6.29	54.83	30.20	8.69
Pembroke	100.0	7.26	53.71	28.34	10.69
Paget	100.0	4.18	54.63	31.13	10.06
Warwick	100.0	6.05	56.45	29.59	7.91
Southampton	100.0	6.59	54.75	30.82	7.84
Sandys	100.0	5.94	51.33	33.10	9.63
Male					
Total	100.0	6.26	54.89	30.50	8.35
St. George's	100.0	6.79	51.82	32.28	9.11
Hamilton	100.0	7.35	54.46	32.15	6.04
Smith's	100.0	3.59	54.08	33.84	8.49
Devonshire	100.0	5.40	56.16	29.05	9.40
Pembroke	100.0	7.57	55.77	27.81	8.85
Paget	100.0	4.11	57.55	30.32	8.02
Warwick	100.0	6.73	55.42	30.01	7.84
Southampton	100.0	7.03	57.45	28.77	6.74
Sandys	100.0	7.20	49.28	32.92	10.60
Female					
Total	100.0	5.74	53.15	31.67	9.44
St. George's	100.0	6.41	52.47	33.72	7.40
Hamilton	100.0	5.13	55.46	32.35	7.06
Smith's	100.0	4.73	49.89	35.27	10.11
Devonshire	100.0	7.08	53.64	31.23	8.05
Pembroke	100.0	6.98	51.89	28.81	12.33
Paget	100.0	4.26	51.53	31.99	12.23
Warwick	100.0	5.42	57.39	29.21	7.98
Southampton	100.0	6.15	52.02	32.88	8.94
Sandys	100.0	4.79	53.20	33.27	8.74

Chapter 5

Economic Activity

5.1 Introduction

This Chapter focuses on the work of society in the 21st Century and, more specifically, who carries it out. In 2000, there were 50,209² persons 15 years and older in Bermuda consisting of 80.85 percent of the total population. Of those persons 15 years and over, Table 5.1 indicates that 36,884 or 73.46 percent were working for pay and about 1,000 persons were looking for work, putting Bermuda's unemployment rate at a low of 2.64 percent of the labour force. There were 5,473 retired persons that accounted for 1 in 10 persons 15 years and over (10.9 percent). Students accounted for 5.81 percent while persons engaged in home duties accounted for 4.75 percent. Just over 2 percent of the population 15 years and over were either unable to work (1.45 percent) or were volunteering their services (1.13 percent).

The highest labour force participation was observed among persons 30-34 years and 40-44 years, the respective rates being 90.53 percent and 90.06 percent. Young persons belonging to five-year age groups between 15 years and 29 years were most likely to be unemployed - the largest proportion (6.02 percent) being observed among those between the ages of 20 years and 24 years followed by that for those 15-19 years (4.86 percent). Perhaps not at all surprising, nearly 6 in 10 (58.36 percent) of all persons 15-19 years were students. Similarly, it was not surprising that two-thirds (67.05 percent) of all persons 65 years and over were retired. It is interesting to note that the relatively larger proportions of persons 30-34 years and 35-39 years (6.01 percent and 5.86 percent) engaged in home duties relative to the proportions observed among persons in other age groups could be a function of childbearing and childrearing that are likely to be primary life stage functions primarily of women in their thirties. Compared to persons in younger age groups, the highest concentration of volunteers, albeit a low proportion (2.55

² Figure differs from official statistics due to reclassification of data.

percent), was found among persons 65 years and older, a reflection of the fact that this group is more likely to have the time to volunteer their services.

Table 5.1 (a) Percentage Distribution of Persons (15 years and over) by Economic Activity in the Past Week and Five-Year Age Groups, 2000

Economic Activity	Age Group			
	All Ages	15-19	20-24	25-29
Total	100.0 (N=50,209)	100.0 (N=3,542)	100.0 (N=3,222)	100.0 (N=4,661)
Worked (Paid)	73.46	34.33	70.86	87.88
Unemployed	1.99	4.86	6.02	2.75
Student	5.81	58.36	17.44	3.41
Home Duties	4.75	0.54	2.73	3.78
Retired	10.90	0.00	0.00	0.02
Unable to Work	1.45	0.59	1.06	0.86
Volunteers	1.13	0.51	0.56	0.54
Other	0.51	0.81	1.33	0.76
Economic Activity	30-34	35-39	40-44	45-49
Total	100.0 (N=5,461)	100.0 (N=6,228)	100.0 (N=5,618)	100.0 (N=4,735)
Worked	90.06	89.77	90.53	89.65
Unemployed	1.48	1.80	1.69	1.44
Student	1.03	0.48	0.32	0.32
Home Duties	6.01	5.86	4.68	4.44
Retired	0.02	0.06	0.39	0.84
Unable to Work	0.59	0.98	1.23	1.58
Volunteers	0.38	0.59	0.80	1.20
Other	0.43	0.46	0.36	0.53
Economic Activity	50-54	55-59	60-64	65+
Total	100.0 (N=4,146)	100.0 (N=3,260)	100.0 (N=2,617)	100.0 (N=6,719)
Worked	86.71	77.09	67.10	23.56
Unemployed	1.64	1.35	0.88	0.24
Student	0.14	0.03	0.00	0.01
Home Duties	5.67	7.36	6.53	4.32
Retired	2.53	8.59	19.76	67.05
Unable to Work	1.64	2.76	3.74	2.07
Volunteers	1.25	2.39	1.64	2.55
Other	0.42	0.43	0.35	0.20

Note: Please note that the data for unemployed and inactivity status (i.e. home duties, retired, student etc.) were reported for persons whose age was 16 years and over as per the 2000 Bermudian questionnaire. However, the 2001 census questionnaire also collected information on full-/part-time students aged 12+, who were looking and without a job.

In 2000, Table 5.2 and Table 5.3 show that the Bermudian labour force consisted of 23,901 males and 26,307 females representing 47.60 percent and 52.40 percent respectively of the total population 15 years and over. While there were more females than males among persons 15 years and over, males had a higher participation rate (82.07 percent) compared to 69.45 percent for females. Although unemployment in general was low in Bermuda, a greater percentage of adult males 15 years and over were classified as unemployed when compared to the corresponding percentage in the case of the adult female population 15 years and over (2.49 percent versus 1.55 percent).

Irrespective of sex, the highest proportions of persons classified as unemployed have been observed among those 20-24 years. However, 20-24 age group, where both sexes experienced the highest levels of unemployment, males were more likely to be out of work than females (7.51 percent versus 4.62 percent respectively.)

Females, on the other hand, were more likely to be engaged in home duties (8.41 percent compared to less than 1 percent of males.) Females between the ages of 55 and 59 were most likely to be found at home (12.78 percent). Both sexes, however, were equally likely to be students (5.78 percent for males and 5.83 percent for females), with the 15-19 age group of both sexes also experiencing near parity 58.16 percent of males and 58.55 percent for females.)

With regard to those no longer in the workforce, females were more likely than males to be retired (12.85 percent compared to 8.77 percent). As expected, those 65 years and older were more likely to be retired (70.92 percent of females and 61.47 percent of males). (See Tables 5.3 to 5.6.)

Table 5.1 (b) Percentage Distribution of Males (15 yrs. and over) by Economic Activity in the Past Week and Five-Year Age Groups, 2000

Economic Activity	Age Group			
	All Ages	15-19	20-24	25-29
Male Total	100.00 percent (N=23,901)	100.00 percent (N=1,776)	100.00 percent (N=1,557)	100.00 percent (N=2,250)
Worked	79.58	33.95	72.32	91.73
Unemployed	2.49	6.31	7.51	3.02
Student	5.78	58.16	15.54	2.89
Home Duties	0.71	0.23	0.58	0.22
Retired	8.77	0.00	0.00	0.04
Unable to Work	1.59	0.62	1.86	0.71
Volunteers	0.50	0.34	0.58	0.36
Other	0.58	0.39	1.61	1.03
Economic Activity	30-34	35-39	40-44	45-49
Male Total	100.00 (N=2,707)	100.00 (N=3,071)	100.00 (N=2,706)	100.00 (N=2,327)
Worked	95.42	95.02	94.60	92.82
Unemployed	1.51	2.02	2.11	1.80
Student	0.81	0.26	0.22	0.21
Home Duties	0.96	0.68	0.52	0.86
Retired	0.04	0.03	0.59	0.86
Unable to Work	0.66	0.98	1.29	2.11
Volunteers	0.15	0.39	0.26	0.60
Other	0.45	0.62	0.41	0.74
Economic Activity	50-54	55-59	60-64	65+
Male Total	100.00 (N=1,994)	100.00 (N=1,538)	100.00 (N=1,229)	100.00 (N=2,746)
Worked	91.73	85.83	76.00	33.61
Unemployed	2.11	1.89	1.22	0.33
Student	0.00	0.00	0.00	0.00
Home Duties	1.00	1.30	0.90	0.80
Retired	2.31	7.21	17.17	61.47
Unable to Work	1.91	2.73	3.66	2.40
Volunteers	0.50	0.59	0.65	1.20
Other	0.44	0.45	0.40	0.19

Table 5.1 (c) Percentage Distribution of Females (15 yrs. and over) by Economic Activity in the Past Week and Five-Year Age Groups, 2000

Economic Activity	Age Group			
	All Ages	15-19	20-24	25-29
Female Total	100.0 (N=26,307)	100.0 (N=1,766)	100.0 (N=1,665)	100.0 (N=2,411)
Worked	67.90	34.71	69.49	84.28
Unemployed	1.55	3.40	4.62	2.49
Student	5.83	58.55	19.22	3.90
Home Duties	8.41	0.85	4.74	7.09
Retired	12.85	0.00	0.00	0.00
Unable to Work	1.32	0.57	0.30	1.00
Volunteers	1.69	0.68	0.54	0.71
Other	0.45	1.24	1.09	0.53
Economic Activity	30-34	35-39	40-44	45-49
Female Total	100.0 (N=2,754)	100.0 (N=3,157)	100.0 (N=2,912)	100.0 (N=2,408)
Worked	84.79	84.67	86.74	86.59
Unemployed	1.45	1.58	1.30	1.08
Student	1.23	0.70	0.41	0.42
Home Duties	10.96	10.90	8.55	7.89
Retired	0.00	0.10	0.21	0.83
Unable to Work	0.51	0.98	1.17	1.08
Volunteers	0.62	0.79	1.30	1.79
Other	0.44	0.28	0.32	0.32
Economic Activity	50-54	55-59	60-64	65+
Female Total	100.0 (2,152)	100.0 (1,722)	100.0 (1,388)	100.0 (3,972)
Worked	82.06	69.28	59.22	16.62
Unemployed	1.21	0.87	0.58	0.18
Student	0.28	0.06	0.00	0.00
Home Duties	9.99	12.78	11.53	6.75
Retired	2.75	9.81	22.05	70.92
Unable to Work	1.39	2.79	3.82	1.84
Volunteers	1.95	4.01	2.52	3.47
Other	0.37	0.42	0.28	0.22

5.2. Main Occupation of Employed Persons

Of the 50,209 persons 15 years and over, Table 5.4 shows that 36,977 or 73.65 percent listed a main occupation. The knowledge-based character of Bermuda's economy is supported by the fact that, more than one-fifth (20.94 percent or 7,743) of the persons listing a main occupation worked in the professional, technical and related activities. Further support for the knowledge-based character of Bermuda's economy can be gleaned from the fact that there were 7,063 clerical workers accounting for just under one-fifth of the persons listing a main occupation (19.10 percent). In the more traditional occupational sectors, one-fifth (20.97 percent) worked in the production, transport and related field, while nearly one-fifth (17.73 percent) worked in services. Less than 1 in 10 of the workforce (7.89 percent) was engaged in sales. Since Bermuda has little agriculture, fishing, quarrying or mining, the small workforce in these areas were reflective of this (2.18 percent).

Table 5.2 (a) Percentage Distribution of Employed Persons (15 years and over) Who Worked Last Week by Main Occupation and Five-Year Age Groups, 2000

Occupational Group	Age Group			
	All Ages	15-19	20-24	25-29
Total	100.0 (N=36,977)	100.0 (N=1,223)	100.0 (N=2,286)	100.0 (N=4,101)
Professional, Technical & Related	20.94	5.64	14.13	29.92
Administrative and Managerial	10.97	0.41	1.92	5.95
Clerical	19.10	26.66	29.00	19.07
Sales	7.89	19.95	9.84	7.29
Services	17.73	18.72	17.41	16.92
Agriculture, Fisheries, Quarrying and Mining	2.18	2.13	2.32	2.00
Production, Transport & Related	20.97	25.51	24.93	18.65
Not Reported	0.22	0.98	0.45	0.20

Table 5.2 (a) Percentage Distribution of Employed Persons (15 years and over) Who Worked Last Week by Main Occupation and Five-Year Age Groups, 2000 Cont'd

Occupational Group	Age Group			
	30-34	35-39	40-44	45-49
Total	100.0 (N=4,926)	100.0 (N=5,598)	100.0 (N=5,094)	100.0 (N=4,257)
Professional, Technical & Related	27.95	23.70	21.63	20.04
Administrative and Managerial	9.85	12.22	13.78	14.49
Clerical	17.86	18.95	19.14	20.16
Sales	6.84	6.31	6.71	6.53
Services	17.03	16.27	16.86	16.23
Agriculture, Fisheries, Quarrying and Mining	2.21	2.75	2.34	2.37
Production, Transport & Related	18.13	19.60	19.43	19.94
Not Reported	0.13	0.20	0.11	0.24
Occupational Group	50-54	55-59	60-64	65 +
Total	100.0 (N=3,607)	100.0 (N=2,526)	100.0 (N=1,762)	100.0 (N=1,597)
Professional, Technical & Related	18.08	17.22	12.71	9.64
Administrative and Managerial	15.08	14.73	12.09	9.08
Clerical	19.24	15.80	15.04	10.02
Sales	7.93	7.76	9.93	11.52
Services	17.47	19.32	21.57	27.43
Agriculture, Fisheries, Quarrying and Mining	1.36	1.62	2.04	2.25
Production, Transport & Related	20.71	23.36	26.50	29.68
Not Reported	0.13	0.19	0.12	0.38

Among persons 15 years and over, females outnumbered males. However, among persons listing a main occupation, males outnumbered females. Of the 36,977 persons stating a main occupation, just over half (51.55 percent) were males compared to 48.45 percent females. Among males stating a main occupation, Table 5.5 shows that the greatest proportion was found to be workers in the production, transport and related activities (37.91 percent). Moreover, nearly half of the males 15-19 years (47.19 percent) and 20-24 years (48.80 percent) claimed that they were employed in the production, transport and related activities. Nearly one-fifth of the males (18.26 percent) worked in professional, technical and related activities with virtually one-quarter (24.93 percent) working in such a capacity in the case of males 30-34 years. Males were least likely to be found engaging in clerical activities (5.34 percent), sales' activities (5.89 percent) and activities associated agriculture, fisheries, quarrying and mining (4.02 percent).

Table 5.2 (b) Percentage Distribution of Employed Males (15 years and over) Who Worked Last Week by Main Occupation and Five-Year Age Groups, 2000

Occupational Group	Age Group			
	All Ages	15-19	20-24	25-29
Male Total	100.0 (N=19,063)	100.0 (N=606)	100.0 (N=1,129)	100.0 (N=2,066)
Professional, Technical & Related	18.26	4.29	9.83	24.44
Administrative and Managerial	12.53	0.50	1.77	5.91
Clerical	5.34	11.06	9.57	5.52
Sales	5.89	15.51	7.62	6.34
Services	15.78	16.83	17.45	18.68
Agriculture, Fisheries, Quarrying and Mining	4.02	3.30	4.43	3.78
Production, Transport & Related	37.91	47.19	48.80	35.09
Not Reported	0.27	1.32	0.53	0.24

Table 5.2 (b) Percentage Distribution of Employed Males (15 years and over) Who Worked Last Week by Main Occupation and Five-Year Age Groups, 2000 Cont'd

Occupational Group	Age Group			
	30-34	35-39	40-44	45-49
Male Total	100.0 (N=2,587)	100.0 (N=2,923)	100.0 (N=2,562)	100.0 (N=2,166)
Professional, Technical & Related	24.93	20.39	18.27	18.05
Administrative and Managerial	9.97	13.58	15.89	16.90
Clerical	4.41	4.07	4.18	4.48
Sales	5.72	4.34	4.84	5.03
Services	18.17	16.93	16.55	14.13
Agriculture, Fisheries, Quarrying and Mining	3.90	4.99	4.41	4.52
Production, Transport & Related	32.78	35.48	35.71	36.57
Not Reported	0.12	0.21	0.16	0.32
Occupational Group	50-54	55-59	60-64	65 +
Male Total	100.0 (N=1,833)	100.0 (N=1,324)	100.0 (N=937)	100.0 (N=930)
Professional, Technical & Related	16.86	16.99	11.21	10.75
Administrative and Managerial	17.57	18.73	15.58	10.65
Clerical	5.67	5.36	7.04	5.48
Sales	5.84	4.98	6.62	7.42
Service	13.58	10.73	11.21	14.30
Agriculture, Fisheries, Quarrying and Mining	2.62	3.02	3.84	3.87
Production, Transport & Related	37.70	39.80	44.40	47.10
Not Reported	0.16	0.38	0.11	0.43

In comparison to males, a much greater proportion of all females stating a main occupation claimed that they had worked clerical activities. According to Table 5.6, the respective proportion was just over one-third (33.74 percent) and in the case of females 20-24 years, was nearly one-half (47.97 percent). Nearly one-quarter of all females (23.79 percent) worked in professional, technical and related activities, the respective

proportion being just over one-third (35.48 percent) in the case of females 25-29 years. Nearly one-fifth (19.81 percent) of all females had jobs in the service activities, the respective proportion being nearly one-half (45.73 percent) in the case of females 65 years and over. Females were least likely to be found engaging in work associated with production, transport, and related activities (2.95 percent).

Table 5.2 (c) Percentage Distribution of Employed Females (15 years and over) Who Worked Last Week by Main Occupation and Five-Year Age Groups, 2000

Occupational Group	All Ages	15-19	20-24	25-29
Female Total	100.0 (N=17,914)	100.0 (N=617)	100.0 (N=1,157)	100.0 (N=2,035)
Professional, Technical & Related	23.79	6.97	18.32	35.48
Administrative and Managerial	9.31	0.32	2.07	6.00
Clerical	33.74	41.98	47.97	32.83
Sales	10.03	24.31	12.01	8.25
Services	19.81	20.58	17.37	15.14
Agriculture, Fisheries, Quarrying and Mining	0.22	0.97	0.26	0.20
Production, Transport & Related	2.95	4.21	1.64	1.96
Not Reported	0.15	0.66	0.36	0.14
Occupational Group	30-34	35-39	40-44	45-49
Female Total	100.0 (N=2,339)	100.0 (N=2,675)	100.0 (N=2,532)	100.0 (N=2,091)
Professional, Technical & Related	31.30	27.33	25.04	22.09
Administrative and Managerial	9.71	10.73	11.65	12.00
Clerical	32.75	35.21	34.28	36.39
Sales	8.08	8.45	8.61	8.08
Services	15.78	15.55	17.18	18.41
Agriculture, Fisheries, Quarrying and Mining	0.34	0.30	0.24	0.15
Production, Transport & Related	1.92	2.24	2.96	2.73
Not Reported	0.12	0.19	0.04	0.15

Table 5.2 (c) Percentage Distribution of Employed Females (15 years and over) Who Worked Last Week by Main Occupation and Five-Year Age Groups, 2000 Cont'd

Occupational Group	50-54	55-59	60-64	65 +
Female Total	100.0 (N=1,774)	100.0 (N=1,202)	100.0 (N=825)	100.0 (N=667)
Professional, Technical & Related	19.33	17.47	14.42	8.10
Administrative and Managerial	12.51	10.32	8.12	6.90
Clerical	33.26	27.29	24.12	16.34
Sales	10.09	10.82	13.70	17.24
Services	21.48	28.79	33.33	45.72
Agriculture, Fisheries, Quarrying and Mining	0.06	0.07	0.00	0.00
Production, Transport & Related	3.16	5.24	6.18	5.40
Not Reported	0.11	0.00	0.13	0.30

5.3. Type of Industry and Employed Persons

For persons 15 years and over who claimed to have been engaged in a main occupation, Tables 5.7 – 5.9 focus on the type of industries in which they engaged in work-related activities. While Bermuda's economy centres on international business, finance and tourism, there appears to be some variation when the economy is disaggregated according to industry. Such variation masks the fact that many of the industrial categories play a supporting role to the three pillars of the economy. Accordingly, attempts to disaggregate the economy according to the various industrial groups gives the appearance of a stable economy since all of the economic eggs are not in one basket. The reality is that Bermuda's economy remains fragile.

Three sectors of Bermuda's economy each account for approximately one-tenth of all persons 15 years and over who indicated that they had a main occupation – Education and Health (10.90 percent), Construction (10.27 percent) and Retail and Repair Services (9.47 percent). By age group, those most likely to be found in Construction were persons

15-19 years (13.16 percent) and 20-24 years (13.87 percent). With respect to persons 15-19 years, just over one-quarter (27.06 percent) were employed in Retail and Repair Services, while among persons 45-49 years, a greater proportion amounting to more than 1 in 10 (13.39 percent) was employed in Education and Health when compared to corresponding proportions observed for persons in the other five-year age groups.

Table 5.3 (a) Percentage Distribution of Employed Persons (15 years and over) Who Worked Last Week by Industry and Five-Year Age Groups, 2000

Industrial Group	Age Group			
	All Ages	15-19	20-24	25-29
Total	100.0 (N=36,977)	100.0 (N=1,223)	100.0 (N=2,286)	100.0 (N=4,101)
Agriculture, Fisheries & Quarrying	1.55	1.47	1.92	1.31
Manufacturing	3.19	3.92	3.37	2.71
Electricity, Gas & Water	1.15	0.49	0.92	1.05
Construction	10.27	13.16	13.87	9.58
Wholesale Trade, & Motor Vehicles	3.56	5.23	4.16	2.85
Retail & Repair Services	9.47	27.06	11.32	7.66
Hotels	7.43	9.08	6.91	6.83
Restaurants & Bars	4.25	6.46	5.25	5.44
Transportation & Communication	7.69	4.17	6.82	5.61
Financial Intermediation	7.55	6.38	11.99	8.66
Real Estate & Rentals	1.23	1.06	0.66	0.78
Business Services	8.65	4.33	7.79	13.51
Public Administration & Community Services	6.79	2.79	5.42	5.44
Education & Health	10.90	3.68	6.78	10.17
Other Community Services	7.50	7.69	6.65	6.46
International Companies	8.56	2.29	5.78	11.73
Not Reported	0.26	0.74	0.39	0.21

**Table 5.3 (a) Percentage Distribution of Employed Persons (15 years and over)
Who Worked Last Week by Industry and Five-Year Age Groups, 2000
Cont'd**

Industrial Group	Age Group			
	30-34	35-39	40-44	45-49
Total	100.0 (N=4,926)	100.0 (N=5,598)	100.0 (N=5,094)	100.0 (N=4,257)
Agriculture, Fisheries & Quarrying	1.82	1.66	1.94	1.66
Manufacturing	2.84	2.97	3.02	2.84
Electricity, Gas & Water	1.14	1.38	1.00	1.25
Construction	9.91	10.86	9.42	10.12
Wholesale Trade, & Motor Vehicles	3.09	3.32	3.77	4.02
Retail & Repair Services	7.41	7.20	7.46	8.53
Hotels	6.33	7.43	7.44	6.98
Restaurants & Bars	4.65	4.00	4.14	3.59
Transportation & Communication	6.39	6.50	7.01	8.06
Financial Intermediation	8.85	8.20	7.38	7.42
Real Estate & Rentals	0.81	1.04	1.65	1.27
Business Services	9.95	8.72	8.76	8.06
Public Administration & Community Services	7.17	8.00	8.38	7.70
Education & Health	10.80	10.97	12.29	13.39
Other Community Services	5.91	6.27	6.69	7.47
International Companies	12.81	11.24	9.52	7.38
Not Reported	0.12	0.24	0.13	0.26

**Table 5.3 (a) Percentage Distribution of Employed Persons (15 years and over)
Who Worked Last Week by Industry and Five-Year Age Groups, 2000
Cont'd**

Industrial Group	Age Group			
	50-54	55-59	60-64	65 +
Total	100.0 (N=3,607)	100.0 (N=2,526)	100.0 (N=1,762)	100.0 (N=1,597)
Agriculture, Fisheries & Quarrying	0.89	1.07	1.42	1.25
Manufacturing	3.41	3.88	4.54	3.76
Electricity, Gas & Water	1.61	1.19	1.14	0.63
Construction	9.15	9.34	11.12	9.96
Wholesale Trade, & Motor Vehicles	3.74	3.56	3.29	3.44
Retail & Repair Services	9.46	11.33	12.26	15.16
Hotels	7.43	9.22	9.02	8.45
Restaurants & Bars	3.22	3.92	3.46	3.63
Transportation & Communication	10.15	10.41	11.35	12.46
Financial Intermediation	6.71	5.38	4.37	2.76
Real Estate & Rentals	1.50	1.74	1.82	1.82
Business Services	6.93	6.81	6.75	6.70
Public Administration & Community Services	7.98	5.70	5.28	3.13
Education & Health	12.92	12.43	10.27	6.89
Other Community Services	7.49	9.03	10.39	17.53
International Companies	7.14	4.75	3.23	2.00
Not Reported	0.27	0.24	0.29	0.43

The greatest proportion of all males, nearly one-fifth (19 percent) were working in the Construction industry. Among males, noteworthy proportions were also observed pursuing work-related activities in the Transport and Communication sector (9.68 percent) and the Hotel sector (7.94 percent). Male workers from different age groups were overwhelmingly concentrated in activities conducted within the confines of different industries. For males 15-19 years and 20-24 years, more than one-quarter were employed in the construction industry (25.41 percent and 27.10 percent respectively). For males 65 years and over, nearly one-fifth (19.46 percent) worked in the Transport and

Communication sector while among teenaged males 15-19 years, 1 in 10 (10.89 percent) worked in the Hotel sector.

Table 5.3 (b) Percentage Distribution of Employed *Males* (15 years and over) Who Worked Last Week by Industry and Five-Year Age Groups, 2000

Industrial Group	Age Group			
	All Ages	15-19	20-24	25-29
Male Total	100.0 (N=19,063)	100.0 (N=606)	100.0 (N=1,129)	100.0 (N=2,066)
Agriculture, Fisheries & Quarrying	2.78	2.64	3.55	2.57
Manufacturing	4.11	5.94	5.23	3.63
Electricity, Gas & Water	1.79	0.83	1.59	1.84
Construction	19.00	25.41	27.10	17.81
Wholesale Trade, & Motor Vehicles	5.09	7.59	6.38	4.16
Retail & Repair Services	7.50	20.46	9.83	7.07
Hotels	7.94	10.89	7.62	8.08
Restaurants & Bars	4.68	3.63	6.11	7.02
Transportation & Communication	9.68	4.95	7.79	6.78
Financial Intermediation	4.28	2.31	5.05	5.57
Real Estate & Rentals	1.32	1.32	0.71	0.68
Business Services	7.73	3.30	5.93	11.71
Public Administration & Community Services	7.15	1.98	4.78	5.71
Education & Health	4.37	0.99	2.48	3.87
Other Community Services	5.11	5.28	2.83	4.21
International Companies	7.18	1.32	2.57	9.00
Not Reported	0.29	1.16	0.45	0.29

Table 5.3 (b) Percentage Distribution of Employed Males (15 years and over) Who Worked Last Week by Industry and Five-Year Age Groups, 2000 Cont'd

Industrial Group	Age Group			
	30-34	35-39	40-44	45-49
Male Total	100.0 (N=2,587)	100.0 (N=2,923)	100.0 (N=2,562)	100.0 (N=2,166)
Agriculture, Fisheries & Quarrying	3.17	3.04	3.43	3.00
Manufacturing	4.10	3.80	4.02	3.65
Electricity, Gas & Water	1.86	2.16	1.60	1.94
Construction	17.82	19.71	17.60	19.30
Wholesale Trade, & Motor Vehicles	4.45	4.38	5.19	5.82
Retail & Repair Services	6.34	6.33	6.20	6.46
Hotels	7.81	8.31	8.20	7.20
Restaurants & Bars	6.15	5.30	4.72	3.65
Transportation & Communication	7.92	7.22	8.08	9.93
Financial Intermediation	4.33	4.52	4.53	4.20
Real Estate & Rentals	0.62	0.96	1.52	1.62
Business Services	8.58	7.22	7.85	7.71
Public Administration & Community Services	7.27	8.24	9.60	7.99
Education & Health	4.02	4.72	4.49	5.96
Other Community Services	3.36	4.86	5.54	5.31
International Companies	12.13	8.96	7.34	5.95
Not Reported	0.07	0.27	0.09	0.31

Table 5.3 (b) Percentage Distribution of Employed Males (15 years and over) Who Worked Last Week by Industry and Five-Year Age Groups, 2000
Cont'd

Industrial Group	Age Group			
	50-54	55-59	60-64	65 +
Male Total	100.0 (N=1,833)	100.0 (N=1,324)	100.0 (N=937)	100.0 (N=930)
Agriculture, Fisheries & Quarrying	1.64	1.74	2.67	2.04
Manufacturing	4.31	4.53	4.70	3.44
Electricity, Gas & Water	2.29	1.89	1.39	0.65
Construction	17.46	17.07	20.28	16.34
Wholesale Trade, & Motor Vehicles	5.40	5.44	4.91	5.16
Retail & Repair Services	6.65	7.63	8.43	10.54
Hotels	7.42	8.84	7.47	6.56
Restaurants & Bars	3.00	3.55	1.49	2.90
Transportation & Communication	12.98	13.75	15.90	19.46
Financial Intermediation	4.15	3.85	2.99	2.58
Real Estate & Rentals	1.75	2.19	2.45	2.15
Business Services	6.11	6.80	7.36	7.74
Public Administration & Community Services	9.17	5.82	5.76	3.44
Education & Health	5.46	5.21	3.95	3.01
Other Community Services	5.51	5.74	6.30	10.86
International Companies	6.49	5.58	3.52	2.58
Not Reported	0.21	0.37	0.43	0.55

The situation that emerged among females was quite different. While nearly one-fifth (17.84 percent) worked in Education and Health, 1 in 10 worked in each of the following sectors - Retail and Repair Services (11.56 percent) and Financial Intermediation (11.04 percent) sectors. It is also worth noting that female workers 40 years and over were more likely to be found in Education and Health than in any other sector. For females 40-44 years, 45-49 years, 50-54 years and 55-59 years, just over one-fifth worked in Education and Health, the respective proportions being 20.18 percent, 21.09 percent, 20.63 percent and 20.38 percent. For females 15-19 years and 65 years and over, the highest

proportions worked in Retail and Repair Services (33.55 percent and 21.59 percent respectively). Turning to females 20-24 years, nearly one-fifth of all females between the ages of 20 and 24 worked in Financial Intermediation, a proportion that was greater than that observed for any other sector of the Bermudian economy.

Table 5.3 (c) Percentage Distribution of Employed *Females* (15 years and over) who Worked Last Week by Industry and Five-Year Age Groups, 2000

Industrial Group	Age Group			
	All Ages	15-19	20-24	25-29
Female Total	100.0 (N=17,914)	100.0 (N=617)	100.0 (N=1,157)	100.0 (N=2,035)
Agriculture, Fisheries & Quarrying	0.24	0.32	0.35	0.05
Manufacturing	2.20	1.94	1.56	1.77
Electricity, Gas & Water	0.47	0.16	0.26	0.25
Construction	0.99	1.13	0.95	1.23
Wholesale Trade, & Motor Vehicles	1.92	2.92	1.99	1.52
Retail & Repair Services	11.56	33.55	12.79	8.26
Hotels	6.89	7.29	6.22	5.55
Restaurants & Bars	3.80	9.24	4.41	3.83
Transportation & Communication	5.57	3.40	5.88	4.42
Financial Intermediation	11.04	10.37	18.76	11.79
Real Estate & Rentals	1.13	0.81	0.61	0.88
Business Services	9.64	5.35	9.59	15.33
Public Administration & Community Services	6.41	3.57	6.05	5.16
Education & Health	17.84	6.32	10.98	16.56
Other Community Services	10.04	10.05	10.36	8.75
International Companies	10.05	3.25	8.90	14.50
Not Reported	0.21	0.33	0.34	0.15

Table 5.3 (c) Percentage Distribution of Employed *Females* (15 years and over) who Worked Last Week by Industry and Five-Year Age Groups, 2000
Cont'd

Industrial Group	Age Group			
	30-34	35-39	40-44	45-49
Female Total	100.0 (N=2,339)	100.0 (N=2, 675)	100.0 (N=2,532)	100.0 (N=2,091)
Agriculture, Fisheries & Quarrying	0.34	0.15	0.43	0.29
Manufacturing	1.45	2.06	2.01	2.01
Electricity, Gas & Water	0.34	0.52	0.39	0.53
Construction	1.15	1.20	1.15	0.62
Wholesale Trade, & Motor Vehicles	1.58	2.17	2.33	2.15
Retail & Repair Services	8.59	8.15	8.73	10.67
Hotels	4.70	6.47	6.67	6.74
Restaurants & Bars	2.99	2.58	3.55	3.54
Transportation & Communication	4.70	5.72	5.92	6.12
Financial Intermediation	13.85	12.22	10.27	10.76
Real Estate & Rentals	1.03	1.12	1.78	0.91
Business Services	11.46	10.36	9.68	8.42
Public Administration & Community Services	7.05	7.74	7.15	7.41
Education & Health	18.30	17.79	20.18	21.09
Other Community Services	8.73	7.81	7.86	9.71
International Companies	13.56	13.72	11.73	8.85
Not Reported	0.18	0.22	0.17	0.18

**Table 5.3 (c) Percentage Distribution of Employed *Females* (15 years and over) who Worked Last Week by Industry and Five-Year Age Groups, 2000
Cont'd**

Industrial Group	Age Group			
	50-54	55-59	60-64	65 +
Female Total	100.0 (N=1,774)	100.0 (N=1,202)	100.0 (N=825)	100.0 (N=667)
Agriculture, Fisheries & Quarrying	0.11	0.33	0.00	0.15
Manufacturing	2.48	3.16	4.36	4.20
Electricity, Gas & Water	0.90	0.42	0.85	0.60
Construction	0.56	0.83	0.73	1.05
Wholesale Trade, & Motor Vehicles	2.03	1.50	1.45	1.05
Retail & Repair Services	12.34	15.39	16.61	21.59
Hotels	7.44	9.65	10.79	11.09
Restaurants & Bars	3.44	4.33	5.70	4.65
Transportation & Communication	7.22	6.74	6.18	2.70
Financial Intermediation	9.36	7.07	5.94	3.00
Real Estate & Rentals	1.24	1.25	1.09	1.35
Business Services	7.78	6.82	6.06	5.25
Public Administration & Community Services	6.76	5.57	4.73	2.70
Education & Health	20.63	20.38	17.45	12.29
Other Community Services	9.53	12.65	15.03	26.84
International Companies	7.84	3.83	2.91	1.20
Not Reported	0.34	0.08	0.12	0.29

5.4. Type of Worker among Employed Persons

With reference to persons who claimed to have had a main occupation, Table 5.10 indicates that more than 7 in 10 (71.85 percent) were employed by a private company. A little more than 1 in 10 (12.39 percent) worked for the Bermuda Government while 1 in 20 (5.76 percent) worked for themselves without any paid help. While females were a bit more likely to work for a private company than males (73.64 percent versus 70.17 percent) and the Bermuda Government (12.98 percent versus 11.84 percent), males were

more than twice as likely to have their own businesses without paid help (7.69 percent versus 3.71 percent).

Table 5.4 Percentage Distribution of Employed Persons (15 years and over) Who Worked Last Week by Status in Employment and Sex, 2000

Employment Status	Total	Male	Female
Total	100.0 (N=36,977)	100.0 (N=19,063)	100.0 (N=17, 914)
Employer With Paid Help	4.19	6.06	2.19
Employer Without Paid Help	5.76	7.69	3.71
Unpaid Worker in Family Business	0.16	0.14	0.18
Bermuda Government	12.39	11.84	12.98
Quangos	4.03	2.18	6.00
Foreign Government	0.20	0.17	0.23
Private Company	71.85	70.17	73.64
Owner Manager	1.16	1.48	0.82
Not Reported	0.26	0.27	0.25

Chapter 6

Housing and Living Arrangements

6.1 Introduction

This Chapter looks at the characteristic features of households and dwelling units in Bermuda. Perhaps unique to Bermuda is the fact that the majority of dwelling units consist of privately-owned multiple dwellings or apartments. The high cost of living in Bermuda, and in particular the high cost of real estate, has resulted in residents pursuing accommodation in such dwelling units as a likely means of availing themselves of additional disposable income.

Table 6.1 and Table 6.2 are indicative of the distribution of different types of housing within and across the parishes of Bermuda. In particular, Table 6.2 shows that while more than one-quarter (26.67 percent) of all of Bermuda's 25,182 dwelling units were cottages (detached single units), more than 7 in 10 (70.11 percent) were multi-dwelling units. The bulk of these (34.47 percent) were two-apartment units, but they were as many as seven or more units. Paget, one of the least densely populated parishes in Bermuda, had the highest concentration of cottages (37.85 percent). According to Table 6.1, it is interesting to note that Pembroke and Warwick have had larger numbers of dwelling units than any of the other parishes. However, Pembroke and Paget have had larger numbers of cottages than any of the other parishes, this being an interesting observation given the relatively small number of dwelling units located in Paget. St. George's and Hamilton were observed to have had smaller numbers of dwelling units when compared to the other parishes in Bermuda.

Table 6.1 Dwelling Units by Type and Parish, 2000

Type of Dwelling	Total	St. George's	Hamilton	Smith's	Devonshire
All Dwelling Units	25,182	2,088	2,075	2,299	2,873
Cottage	6,717	607	500	760	649
Two Apartments	8,679	714	735	870	1,057
Three Apartments	4,396	327	389	403	499
Four to Six Apartments	3,506	305	329	233	478
Seven or More Apartments	1,074	86	83	22	133
Residential/Commercial	306	38	21	10	26
Attached to Group	20	6	1	0	3
Group Dwelling	385	0	13	1	28
Other	51	1	4	0	0
Not Stated	14	0	0	0	0
Non Sheltered	34	4	0	0	0
Type of Dwelling	Pembroke	Paget	Warwick	Southampton	Somerset
All Dwelling Units	4,772	2,238	3,522	2,577	2,738
Cottage	1,226	847	781	585	762
Two Apartments	1,520	740	1,205	839	999
Three Apartments	793	229	732	500	524
Four to Six Apartments	725	186	613	366	271
Seven or More Apartments	284	84	156	133	93
Residential/Commercial	94	30	29	6	52
Attached to Group	5	2	1	2	0
Group Dwelling	92	95	0	136	20
Other	6	24	2	0	14
Not Stated	2	0	0	10	2
Non Sheltered	25	1	3	0	1

Table 6.2 Percentage Distribution of Dwelling Units by Type and Parish, 2000

Types of Dwelling	Total	St. George's	Hamilton	Smith's	Devonshire
Percent Total	100.0	100.0	100.0	100.0	100.0
Cottage	26.67	29.07	24.10	33.06	22.59
Two Apartments	34.47	34.20	35.42	37.84	36.79
Three Apartments	17.46	15.66	18.75	17.53	17.37
Four to Six Apartments	13.92	14.61	15.86	10.13	16.64
Seven or More Apartments	4.26	4.12	4.00	0.96	4.63
Residential/Commercial	1.22	1.82	1.01	0.43	0.90
Attached to Group	0.08	0.29	0.05	0.00	0.10
Group Dwelling	1.53	0.00	0.63	0.05	0.98
Other	0.20	0.05	0.18	0.00	0.00
Not Stated	0.06	0.00	0.00	0.00	0.00
Non Sheltered	0.13	0.18	0.00	0.00	0.00
Types of Dwelling	Pembroke	Paget	Warwick	Southampton	Somerset
Percent Total	100.0	100.0	100.0	100.0	100.0
Cottage	25.69	37.85	22.17	22.70	27.83
Two Apartments	31.85	33.07	34.21	32.56	36.49
Three Apartments	16.62	10.23	20.78	19.40	19.14
Four to Six Apartments	15.19	8.31	17.40	14.20	9.90
Seven or More Apartments	5.95	3.75	4.43	5.16	3.40
Residential/Commercial	1.97	1.34	0.82	0.23	1.90
Attached to Group	0.10	0.09	0.03	0.08	0.00
Group Dwelling	1.93	4.24	0.00	5.28	0.73
Other	0.13	1.07	0.06	0.00	0.51
Not Stated	0.05	0.01	0.01	0.39	0.06
Non Sheltered	0.52	0.04	0.09	0.00	0.04

6.2 Type of Tenure

Table 6.3 and Table 6.4 permit assessments of the tenure of dwelling units in Bermuda. By international standards, the rate of home ownership in Bermuda is considered to be low. According to Table 6.4, just under 4 in 10 Bermudians (43.87 percent) owned their own home in 2000, with just over one-fifth (22.81 percent) owing their home outright. Just over half (51.91 percent) of all dwelling units in the island were rented just under 1 in 25 (4.06 percent) were occupied but no rent was paid. While the prevalence rates of home ownership and rental units were fairly consistent across the parishes, Pembroke did

emerge as the parish with the lowest home ownership rate (38.56 percent) and the highest rental rates (57.66 percent). (See Tables 6.3 and 6.4).

Table 6.3 Private Dwelling Units by Tenure and Parish, 2000³

Type of Tenure	Total	St. George's	Hamilton	Smith's	Devonshire
All Dwelling Units	24,763	2,084	2,062	2,298	2,845
Owned by You with Mortgage	5,215	505	538	448	641
Owned by You without Mortgage	5,648	461	408	637	670
Rented Furnished	4,288	305	365	400	383
Rented Unfurnished	8,566	714	682	697	1,058
Occupied without Paying Rent	1,006	97	63	116	85
Not Stated	40	2	6	0	8
Type of Tenure	Pembroke	Paget	Warwick	Southampton	Somerset
All Dwelling Units	4,655	2,142	3,519	2,441	2,717
Owned by You with Mortgage	784	384	713	565	637
Owned by You without Mortgage	1,011	582	756	550	573
Rented Furnished	764	411	710	495	455
Rented Unfurnished	1,920	654	1,147	742	952
Occupied without Paying Rent	166	107	191	83	98
Not Stated	10	4	2	6	2

³ Excludes 385 group dwellings and 34 non-sheltered persons (see Table 6.1)

Table 6.4 Percentage Distribution of Dwelling Units by Tenure and Parish, 2000

Type of Tenure	Total	St. George's	Hamilton	Smith's	Devonshire
Percent Total	100.0	100.0	100.0	100.0	100.0
Owned by You with Mortgage	21.06	24.23	26.09	19.50	22.53
Owned by You without Mortgage	22.81	22.12	19.79	27.72	23.55
Rented Furnished	17.32	14.64	17.70	17.41	13.46
Rented Unfurnished	34.59	34.26	33.07	30.33	37.19
Occupied without Paying Rent	4.06	4.65	3.06	5.04	2.99
Not Stated	0.16	0.10	0.29	0.00	0.28
Type of Tenure	Pembroke	Paget	Warwick	Southampton	Somerset
Percent Total	100.0	100.0	100.0	100.0	100.0
Owned by You with Mortgage	16.84	17.93	20.26	23.15	23.44
Owned by You without Mortgage	21.72	27.17	21.48	22.53	21.09
Rented Furnished	16.41	19.19	20.18	20.28	16.75
Rented Unfurnished	41.25	30.53	32.59	30.40	35.04
Occupied without Paying Rent	3.57	5.00	5.43	3.40	3.61
Not Stated	0.21	0.18	0.06	0.24	0.07

6.3 Age of Dwelling Units

Table 6.5 and Table 6.6 provide summaries of dwelling units according to their age and location in Bermuda. Table 6.6 shows that more than 6 in 10 (62.19 percent) of all dwelling units in Bermuda were built before 1970. Just over 1 in 10 dwelling units were built in the 1970s (10.35 percent) and in the 1980s (12.05 percent). In the 1990s, just under 1 in 20 dwelling units (5.79 percent) were built with less than 1 percent of the total housing stock (0.21 percent) being built in 2000. With regard to the latter, it is instructive to note that the Bermuda census was conducted in May of 2000. In the parish of Hamilton, less than half (44.47 percent) of the dwelling units were built before 1970.

When compared with each of the other parishes in Bermuda, such a finding indicates that the parish of Hamilton had a greater concentration of dwelling units that had been constructed within the thirty-year period preceding the census.. Table 6.6 also shows that Pembroke and Paget had the greater concentrations of dwelling units that were built before 1970 when compared with any of the other parishes in Bermuda. In each of Pembroke and Paget, nearly three-quarters of all dwelling units were built prior to 1970 (74.31 percent and 73.95 percent respectively).

Table 6.5 Dwelling Units by Year Built and Parish, 2000

Year Built	Total	St. George's	Hamilton	Smith's	Devonshire
All Dwelling Units	24,763	2,084	2,062	2,298	2,845
Before 1970	15,400	1,349	917	1,321	1,796
1970s	2,562	212	196	296	388
1980s	2,985	324	446	299	261
1990s	1,433	86	233	147	123
2000s	52	3	9	4	2
Not Stated	2,331	110	261	231	275

Year Built	Pembroke	Paget	Warwick	Southampton	Somerset
All Dwelling Units	4,655	2,142	3,519	2,441	2,717
Before 1970	3,459	1,584	2,126	1,227	1,621
1970s	270	130	389	372	309
1980s	293	175	457	373	357
1990s	158	109	246	158	173
2000s	0	12	11	6	5
Not Stated	475	132	290	305	252

Table 6.6 Percentage Distribution of Dwelling Units by Year Built and Parish, 2000

Year Built	Total	St. George's	Hamilton	Smith's	Devonshire
Percent Total	100.0	100.0	100.0	100.0	100.0
Before 1970	62.19	64.73	44.47	57.48	63.13
1970s	10.35	10.17	9.51	12.88	13.64
1980s	12.05	15.55	21.63	13.01	9.17
1990s	5.79	4.13	11.30	6.40	4.32
2000s	0.21	0.14	0.44	0.17	0.07
Not Stated	9.41	5.28	12.65	10.06	9.67
Year Built	Pembroke	Paget	Warwick	Southampton	Somerset
Percent Total	100.0	100.0	100.0	100.0	100.0
Before 1970	74.31	73.95	60.41	50.27	59.66
1970s	5.80	6.07	11.05	15.24	11.37
1980s	6.29	8.17	12.99	15.28	13.14
1990s	3.39	5.09	6.99	6.47	6.37
2000s	0.00	0.56	0.31	0.25	0.18
Not Stated	10.21	6.16	8.25	12.49	9.28

6.4 Dwelling Units, Number of Rooms and Occupants

Tables 6.7 and 6.8 show that the dwelling units by household size and by the number of rooms in dwelling units. Of the 24,721 dwelling units under review, Table 6.8 shows that the majority of dwelling units consisted of 4 rooms (5,316), followed by those consisting of 5 rooms (5,223). In contrast, the lowest number of dwelling units was evident among dwelling units with 1 room (970) though there were as many as 1,517 dwelling units with at least 8 rooms. According to Table 6.10, the largest proportion of dwelling units (30.99 percent) accommodated 2 persons. Nearly as large a proportion of dwelling units (25.81 percent) accommodated 1 person indicating that almost 60 percent of all dwelling units accommodated a maximum of 2 persons. Nearly one-fifth of all dwelling units (18.82 percent) consisted of three persons while less than one-fifth (15.58 percent) contained 4

persons. Less than 1 in 10 dwelling units (8.79 percent) in Bermuda had 5 or more persons in them.

When dwelling units are analysed according to the number of persons and the number of rooms, greater efficiency in the housing stock can be achieved. While nearly 8 in 10 (78.97 percent) of all one-room dwellings were occupied by 1 person, more than 9 in 10 (90.70 percent) of all two-room dwelling units accommodated a maximum of 2 persons. Table 6.8 also shows that approximately 93 percent of all three-room dwelling units were occupied by a maximum of 3 persons while approximately 95 percent of all four-room dwelling units were occupied by a maximum of 4 persons. It is worth noting that for households with four or more rooms, the respective proportions accommodating 6 or more persons increase in accordance with the number of rooms in the dwelling unit being 1.43 percent for 4-room dwellings, 3.10 percent for 5-room dwellings, 4.51 percent for 6-room dwellings, 5.77 percent for 7-room dwellings and 8.24 percent for 8+ room dwellings. These observations seem favourable if one were to use them as a crude gauge of occupants' access to functional areas within their respective dwelling units.

Table 6.7 Dwelling Units by Size and Number of Rooms, 2000

Size of Dwelling Unit	Total Dwellings	Number of Rooms							
		One	Two	Three	Four	Five	Six	Seven	Eight +
Total Dwellings	24,721	970	2,419	3,815	5,316	5,223	3,729	1,732	1,517
One Person	6,990	766	1,587	1,893	1,218	821	438	150	117
Two Persons	7,495	159	607	1,227	1,949	1,654	1,038	469	392
Three Persons	4,483	33	154	429	1,120	1,215	889	380	263
Four Persons	3,677	9	53	204	742	992	847	424	406
Five Persons	1,434	2	16	54	211	379	349	209	214
Six or more	642	1	2	8	76	162	168	100	125

Table 6.8 Percentage Distribution of Dwelling Units by Size and Number of Rooms, 2000

Size of Dwelling	Total Dwellings	Number of Rooms							
		One	Two	Three	Four	Five	Six	Seven	Eight +
Percent Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
One Person	28.28	78.97	65.61	49.62	22.91	15.72	11.75	8.66	7.71
Two Persons	30.32	16.39	25.09	32.16	36.66	31.67	27.83	27.08	25.84
Three Persons	18.13	3.40	6.37	11.24	21.07	23.26	23.84	21.94	17.34
Four Persons	14.87	0.93	2.19	5.35	13.96	18.99	22.71	24.48	26.76
Five Persons	5.80	0.21	0.66	1.42	3.97	7.26	9.36	12.07	14.11
Six or More	2.60	0.10	0.08	0.20	1.43	3.10	4.50	5.77	8.24

6.5 Dwelling Units and Overcrowding Status

In the context of dwelling units, overcrowding is defined as a situation in which there are more than two persons per bedroom in a given dwelling unit. Tables 6.9 and 6.10 examine the link between number of persons and the number of bedrooms in dwelling units. With reference to 23,575⁴ dwelling units, Table 6.10 shows that the majority had 2 bedrooms (8,964 or approximately 38.02 percent). Overall, 94.23 percent of the dwelling units had no more than three bedrooms. According to Table 6.10, 12.59 percent of 1 bedroom dwelling units had 3 or more occupants while 5.43 percent of 2 bedroom dwelling units accommodated 5 or more persons. Among dwelling units with 3 bedrooms, just 4.81 percent had six or more persons indicating that relatively fewer dwelling units might be classified as overcrowded. Insofar as the vast majority of dwelling units had no more than 3 bedrooms, the prevalence of overcrowding is hardly likely to exceed 23 percent. Given initial statements about the high cost of living and real estate, the overcrowding status of households in Bermuda becomes a real prospect.

⁴ Figure differs from official data due to data reclassification.

Table 6.9 Dwelling Units by Size of Household and Number of Bedrooms, 2000

Household Size	Total Dwellings	Number of Bedrooms							
		One	Two	Three	Four	Five	Six	Seven	Eight +
Total	23,575	6,385	8,964	6,866	1,079	184	37	12	48
One Person	6,085	3,603	1,767	621	68	11	2	1	12
Two Persons	7,307	1,978	3,339	1,721	206	36	8	4	15
Three Persons	4,437	544	2,024	1,657	175	27	4	0	6
Four Persons	3,672	202	1,347	1,795	279	32	6	0	11
Five Persons	1,432	48	375	742	221	39	4	1	2
Six or More	642	10	112	330	130	39	13	6	2

Table 6.10 Percentage Distribution of Dwelling Units by Size of Household, Number of Bedrooms, 2000

Household Size	Total Dwellings	Number of Bedrooms							
		One	Two	Three	Four	Five	Six	Seven	Eight +
Percent Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
One Person	25.81	56.43	19.71	9.04	6.30	5.98	5.41	8.33	25.00
Two Persons	30.99	30.98	37.25	25.07	19.09	19.57	21.62	33.34	31.25
Three Persons	18.83	8.52	22.58	24.13	16.22	14.66	10.81	0.00	12.50
Four Persons	15.58	3.16	15.03	26.14	25.86	17.39	16.21	0.00	22.91
Five Persons	6.07	0.75	4.18	10.81	20.48	21.20	10.81	8.33	4.17
Six or More	2.72	0.16	1.25	4.81	12.05	21.20	35.14	50.00	4.17

Chapter 7

Disability and Health

7.1 Introduction

In the 2000 Census, more detailed information was captured on health and disabilities than in the previous census. Despite this, the level and prevalence of disabling health conditions decreased in 2000. In 1991, 2,984 persons, or 5.10 percent of the population, were reported to have had a disability of some kind. This can be compared to 2,832 (4.56 percent of the population) in 2000. For the two census years, the sex composition of reported disability cases remained fairly constant. In 1991 and 2000 respectively, females accounted for 54.39 percent and 55.33 percent of all cases, the corresponding proportion for men being 45.61 percent and 44.67 percent. Such an outcome is likely to be a function of the fact that women have been more likely to report cases of disability when compared to men and might also be associated with the fact that females have a greater longevity of life living on average 5 years longer than males - 80 years for females versus 75 years for males⁵. It should be noted that in some of the tables that follow, totals may not add up to the head total as respondents were permitted to list more than one disability.

7.2. Types of Disabilities among Persons Reporting Disabilities

According to Table 7.1, it is perhaps not at all surprising that the greatest number of persons reporting at least one disability were those 65 years and over (1,040 or 36.72 percent). However, persons 65 years and over were closely followed by those aged 40-64 years (1,021 or 36.05 percent). As mentioned above, Table 7.2 shows that a greater proportion of reported cases of disability were females rather than males, this being especially evident among persons 20-39 years, 40-64 years and 65 years and over.

⁵ Bermuda Facts & Figures, 2004

Table 7.1 Number of Persons Reporting a Disability by Sex and Selected Age Groups, 2000

Age Group	Both Sexes	Male	Female
All Persons	2,832	1,265	1,567
0-19	297	162	135
20-39	474	224	250
40-64	1,021	479	542
65+	1,040	400	640

Table 7.2 Percentage Distribution of Persons Reporting a Disability by Selected Age Groups, 2000

Age Group	Both Sexes	Male	Female
All Persons	100.0	100.0	100.0
0-19	10.49	12.81	8.62
20-39	16.74	17.71	15.95
40-64	36.05	37.86	34.59
65+	36.72	31.62	40.84

Table 7.3 Sex Distribution of Persons Reporting a Disability by Selected Age Groups, 2000

Age Group	Both Sexes	Male	Female
All Persons	100.0	44.67	55.33
0-19	100.0	54.55	45.45
20-39	100.0	47.26	52.74
40-64	100.0	46.91	53.09
65+	100.0	38.46	61.54

Out of all the disabilities listed, mobility or body moving difficulties was most frequently mentioned. Table 7.3 shows that some 640 persons reported that they suffered from this kind of difficulty or 22.59 percent of all persons reporting disabilities. According to Table 7.4, females constituted a greater proportion of the cases that reported suffering from mobility difficulties, the respective proportions being 57.66 percent for females and 42.34 percent for males. Back or spine problems were observed for nearly one-fifth (17.58 percent) of those reporting disabilities, and similar to other findings insofar as a

greater proportion of females had been among reported cases (58.23 percent for females versus 41.77 percent for males).

A cursory examination of Table 7.3 reveals that the number of females suffering from muscular disease and impairment difficulties was nearly twice that of males though it should be borne in mind that fewer than 100 persons reported such a disability. With respect to reported cases of behavioural difficulties and having no or limited use of arms or legs, Table 7.3 also shows that the number of males was greater than the number of females being twice as large in the case of the former resulting in a maximum of just 39 reported cases in total. Altogether, 11.48 percent of the disabled population reported having no or limited use of arms or legs. In fact, one can deduce from Table 7.3 that males were more likely to have reported having such a disability when compared to females, the respective proportions being 14.07 percent and 9.38 percent.

Table 7.4 Number of Persons Reporting a Disability by Type of Disability and Sex, 2000

Type of Disability	Both Sexes	Male	Female
All Persons	2,832*	1,265*	1,567*
Back/Spine	498	208	290
No/Limited Use of Arms/Legs	325	178	147
Seeing Difficulty/Blindness	238	95	143
Mental/Emotional Disorder/ Retardation	295	153	142
Hearing/Deafness	164	77	87
Speaking Difficulty	102	55	47
Muscular Disease/Impairment	97	36	61
Mobility/Body Moving Difficulties	640	271	369
Learning/Concentration Disorder	161	90	71
Gripping/Holding Difficulties	130	65	65
Behavioural Difficulties	39	26	13
Other Conditions	490	210	280

** Column totals do not add up as respondents were permitted to list more than one disability.*

Table 7.5 Sex Distribution of Persons by Type of Disability, 2000

Type of Disability	Both Sexes	Male	Female
All Persons	100.0	44.67	55.33
Back/Spine	100.0	41.77	58.23
No/Limited Use of Arms/Legs	100.0	54.77	45.23
Seeing Difficulty/Blindness	100.0	39.92	60.08
Mental/Emotional Disorder /Retardation	100.0	51.86	48.14
Hearing/Deafness	100.0	46.95	53.05
Speaking Difficulty	100.0	53.92	46.08
Muscular Disease/Impairment	100.0	37.11	62.89
Mobility/Body Moving Difficulties	100.0	42.34	57.66
Learning/Concentration Disorder	100.0	55.90	44.10
Gripping/Holding Difficulties	100.0	50.00	50.00
Behavioural Difficulties	100.0	66.67	33.33
Other Conditions	100.0	42.86	57.14

7.3 Chronic Illnesses among Persons Reporting Disabilities

With regard to chronic illnesses, the largest number of reported cases was for arthritis and rheumatism, accounting for just under one fifth (18.50 percent) of all cases of chronic illnesses or 524 cases. According to Table 7.5, the number of reported cases among females was greater than the number of reported cases among males. More specifically, Table 7.6 shows that 71.56 percent of the reported cases of arthritis and rheumatism were females with the remaining 28.44 percent being males. A similar pattern was evident with respect to reported cases of Senility/Alzheimer's disease with 70.71 percent of reported cases being observed among females and the remaining 29.29 percent among males though overall, the number of cases was fewer than 100. Apart from arthritis and rheumatism, the most prevalent chronic illnesses affecting persons who had reported chronic illnesses were asthma and respiratory diseases (16.56 percent), high blood pressure and hypertension (16.35 percent) and heart trouble (15.64 percent). Based upon Table 7.5, it is evident that there were higher prevalence rates among females than among males with respect to the following chronic illnesses – arthritis/rheumatism, asthma/respiratory/lung, high blood pressure/hypertension and senility/Alzheimer's disease. Among males, on the other hand, prevalence rates were higher than those for

females with respect to chronic illnesses such as heart conditions and stomach/kidney/liver diseases.

Table 7.6 Number of Persons Reporting Chronic Illnesses⁶ by Sex, 2000

Type of Illness	Both Sexes	Male	Female
All Persons	2,832*	1,265*	1,567*
Arthritis/Rheumatism	524	149	375
Asthma/Respiratory/ Lung	469	173	296
Diabetes	360	163	197
High Blood Pressure/Hypertension	463	153	310
Heart Condition	443	220	223
Stomach/Kidney/Liver Disease	184	92	92
Senility/Alzheimer's Disease	99	29	70
Cancer	157	67	90

* Column totals may not add up as responses were recorded by disability while the total of persons remained constant.

Table 7.7 Prevalence Rates* for Reporting Chronic Illnesses and Sex, 2000

Type of Illness	Both Sexes	Male	Female
All Persons	2,832	1,265	1,567
Arthritis/Rheumatism	185.03	117.79	239.31
Asthma/Respiratory / Lung	165.61	136.76	188.90
Diabetes	127.12	128.85	125.72
High Blood Pressure/Hypertension	163.49	120.95	197.83
Heart Condition	156.43	173.91	142.31
Stomach/Kidney/Liver Disease	64.97	72.73	58.71
Senility/Alzheimer's Disease	34.96	22.92	44.67
Cancer	55.44	52.96	57.43

* Prevalence Rate: Number of reported chronic illness per 1000 persons.

⁶ In the Bermuda 2000 Census of Population and Housing, there was no delineation of disability and chronic illness with both included under the base total of 2,832 of persons with a disabling condition. In order to produce Table 7.5, illnesses categorized as chronic were separated from persons with a disabling health condition. However, since no total was available for persons with just chronic illnesses, the base total for the section, 2,832 was used.

Table 7.8 Sex Distribution of Persons Reporting Chronic Illnesses, 2000

Type of Illness	Both Sexes	Male	Female
All Persons	100.0	44.67	55.33
Arthritis/Rheumatism	100.0	28.44	71.56
Asthma / Respiratory / Lung	100.0	36.89	63.11
Diabetes	100.0	45.28	54.72
High Blood Pressure / Hypertension	100.0	33.05	66.95
Heart Condition	100.0	49.66	50.34
Stomach / Kidney / Liver Disease	100.0	50.00	50.00
Senility/Alzheimer's Disease	100.0	29.29	70.71
Cancer	100.0	42.68	57.32

7.4. Care of Persons Reporting Disabilities

In the 2000 Census, persons who were disabled were asked if they had hired care to assist with their disability and if so whether or not such assistance was public or private. According to Table 7.7, one-fifth of the disabled population (609 or 21.50 percent) had hired help. More than half of those persons who hired help stated that such assistance was private (55.34 percent), with just over one-third (34.32 percent) reporting public assistance. The remainder reported having hired help that was both public and private. Table 7.7 also shows that more than half of the persons who hired care were 65 years and over (55.83 percent). The high concentration of persons 65 years and over among disabled persons hiring care could be due to the fact that most insurance companies facilitate seniors in Bermuda by offering discounts and reduced rates that enable them to access major medical benefits (See Tables 7.8 and 7.9).

Table 7.9 Disabled Persons by Type of Hired Care by Selected Age Groups, 2000

Age Group	Total	Type of Hired Care		
		Private	Public	Both
All Persons	609	337	209	63
0-14	45	22	13	10
15-24	27	16	9	2
25-44	93	49	36	8
45-64	104	49	45	10
65+	340	201	106	33

7.5. Health Insurance Coverage among Persons Reporting Disabilities

By law, all persons in Bermuda who work 45 hours or more per month are required to have at least basic medical coverage through their employers. Thus it is not surprising that according to Table 7.8, the majority (89.44 percent) of persons with disabilities had medical insurance coverage and just 1 in 10 (10.03 percent) did not have such coverage. Table 7.9 shows that nearly two-thirds of disabled persons (62.25 percent) had major medical coverage, while nearly three in 10 (27.19 percent) had basic coverage.

Table 7.10 Disabled Persons by Type of Health Insurance Coverage and Selected Age Groups, 2000

Age Group	Type of Health Insurance Coverage				
	Total	Major Medical	Basic	None	Not Stated
All Persons	2,832	1,763	770	284	15
0-14	219	202	5	10	2
15-24	151	125	12	13	1
25-44	620	441	87	89	3
45-64	802	535	164	99	4
65+	1,040	460	502	73	5

Table 7.11 Percentage Distribution of Disabled Persons by Type of Health Insurance Coverage and Selected Age Groups, 2000

Age Group	Type of Health Insurance Coverage				
	Total	Major Medical	Basic	None	Not Stated
Percent Total	100.0	62.25	27.19	10.03	0.53
0-14	100.0	92.24	2.28	4.57	0.91
15-24	100.0	82.78	7.95	8.61	0.66
25-44	100.0	71.13	14.03	14.35	0.49
45-64	100.0	66.71	20.45	12.34	0.50
65+	100.0	44.23	48.27	7.02	0.48

Taking age into account, Table 7.9 also shows that more than 9 in 10 (92.24 percent) of persons 0-14 years had major medical insurance, while 8 in 10 (82.78 percent) of those between the ages of 15 years and 24 years had such coverage. In fact, the older one gets, the less likely they were to have had major medical insurance coverage and the more

likely they were to have had basic insurance coverage. Among disabled persons with no health insurance coverage, Table 7.9 shows that the largest proportions of persons were either 25-44 years or 45-64 years.

Chapter 8

Children

8.1 Introduction

It has often been stated that children are our future. In this regard, some may argue that the future is now. The underlying sentiment of these two statements is essentially the same – that young people deserve society’s attention. In this Chapter, we look at selected characteristics of children between the ages of 0 and 14 years.

In 2000, there were 11,847 children in Bermuda between the ages of 0 and 14 years. More than half (54.81 percent) of these lived in homes where the head was female. In fact, for each of the childhood age groups, females headed more than half. These figures are not unlike other modern nations where there is a higher rate of divorce and a greater tendency for children to be born out of wedlock. These factors combine to increase the likelihood of females being the head of households. (See Tables 8.1 and 8.2.)

Table 8.1 Number of Children by Selected Age Groups and Sex of Head of Household, 2000

Age Group	Number of Children		
	Total Children	Male Headed Household	Female Headed Household
All Children	11,847	5,354	6,493
0-4	3,989	1,791	2,198
5-9	4,031	1,830	2,201
10-14	3,827	1,733	2,094

Table 8.2 Percentage Distribution of Children by Selected Age Groups and Sex of Head of Household, 2000

Age Group	Number of Children		
	All Children	Male Headed Household	Female Headed Household
All Children	100.0	45.19	54.81
0-4	100.0	44.90	55.10
5-9	100.0	45.40	54.60
10-14	100.0	45.28	54.72

When childhood age groups are analysed by the age of the household head, as can be expected, persons in the 25-44 age group, the prime marriage and reproductive years, had the largest share of children. For this age group, there were 5,079 children, accounting for more than 4 in 10 (42.87 percent) children. However, that same figure rose to 46.54 percent in female-headed households but fell to 38.42 percent in households that were headed by males. The rather high figure for the number of households that were headed by a person 65 years and older (21.54 percent) is indicative of the high cost of housing in Bermuda, resulting in extended families, as well as the tendency to have children out of wedlock with the parent of the child remaining at home.

The age distribution of children in households is almost equal, roughly one-third for each of the groups (0-4 years at 33.67 percent; 5-9 years at 34.03 percent; and 10-14 years at 32.30 percent). Households that were headed by males between the ages of 15-24 years were more likely to have in them children between the ages of 5 and 9 years (47.22 percent). Female heads of households in the same age group were more inclined to have children between the ages of zero and four in their care (41.97 percent). These results indicate that for this age group (15-24 year-olds) men fathered their children at a younger age, in their mid to late teens, while females had children in their late teen years or early twenties (Tables 8.3 and 8.4).

Table 8.3 Number of Children by Selected Age Groups by Sex and Age Group of Head of Household, 2000

Age Group of Child	All Children	Age Group of Household Head			
		15-24	25-44	45-64	65 +
All Children	11,847	265	5,079	3,951	2,552
0-4	3,989	102	1,727	1,355	805
5-9	4,031	96	1,694	1,315	926
10-14	3,827	67	1,658	1,281	821
Male Headed Household					
All Children	5,354	72	2,057	1,984	1,241
0-4	1,791	21	726	657	387
5-9	1,830	34	653	683	460
10-14	1,733	17	678	644	394
Female Headed Household					
All Children	6,493	193	3,022	1,967	1,311
0-4	2,198	81	1,001	698	418
5-9	2,201	62	1,041	632	466
10-14	2,094	50	980	637	427

Table 8.4 Percentage Distribution of Children by Selected Age Groups by Sex and Age Group of Head of Household, 2000

Age Group	All Children	Age Group of Household Head			
		15-24	15-24	15-24	15-24
All Children	100.0	100.0	100.0	100.0	100.0
0-4	33.67	38.49	34.00	34.30	31.54
5-9	34.03	36.23	33.35	33.28	36.29
10-14	32.30	25.28	32.64	32.42	32.17
Male Headed Household					
All Children	100.0	100.0	100.0	100.0	100.0
0-4	33.45	29.17	35.29	33.11	31.18
5-9	34.18	47.22	31.75	34.43	37.07
10-14	32.37	23.61	32.96	32.46	31.75
Female Headed Household					
All Children	100.0	100.0	100.0	100.0	100.0
0-4	33.85	41.97	33.12	35.49	31.88
5-9	33.90	32.12	34.45	32.13	35.55
10-14	32.25	25.91	32.43	32.38	32.57

8.2 Children and Overcrowding in Households

For the purposes of this study, overcrowding is defined as a characteristic of households in which there are more than two persons per bedroom. In Bermuda, 2,350 or 19.84 percent of all children up to the age of 14 years, lived in overcrowded conditions, with 40.77 percent of these being under the age of five years. While the figure of one-fifth of children living in overcrowded conditions may not be unduly excessive, it can be cause for concern

Table 8.5 Number of Children in Overcrowded Households by Selected Age Groups, Sex and Parish, 2000

Parish	All Children	Age Group		
		0-4	5-9	10-14
Total	2,350	958	792	600
St George's	244	96	82	66
Hamilton	221	82	77	62
Smith's	151	64	58	29
Devonshire	289	104	106	79
Pembroke	508	215	153	140
Paget	120	63	31	26
Warwick	350	149	116	85
Southampton	182	76	66	40
Sandys	285	109	103	73
Male Children				
Total	1,182	500	404	278
St George's	134	56	45	33
Hamilton	105	37	41	27
Smith's	81	36	31	14
Devonshire	135	57	48	30
Pembroke	258	117	76	65
Paget	55	33	15	7
Warwick	169	70	63	36
Southampton	88	37	28	23
Sandys	157	57	57	43
Female Children				
Total	1,168	458	388	322
St George's	110	40	37	33
Hamilton	116	45	36	35
Smith's	70	28	27	15
Devonshire	154	47	58	49
Pembroke	250	98	77	75
Paget	65	30	16	19
Warwick	181	79	53	49
Southampton	94	39	38	17
Sandys	128	52	46	30

Table 8.6 Percentage Distribution of Children in Overcrowded Households by Selected Age Groups, Sex and Parish, 2000

Parish	All Children	Age Group		
		0-4	5-9	10-14
Total	100.0	100.0	100.0	100.0
St George's	10.38	10.02	10.35	11.00
Hamilton	9.40	8.56	9.72	10.33
Smith's	6.43	6.68	7.32	4.83
Devonshire	12.30	10.86	13.38	13.17
Pembroke	21.62	22.44	19.32	23.33
Paget	5.11	6.58	3.91	4.33
Warwick	14.89	15.55	14.65	14.17
Southampton	7.74	7.93	8.33	6.67
Sandys	12.13	11.38	13.01	12.17
Male Children				
Total	100.0	100.0	100.0	100.0
St George's	11.34	11.20	11.14	11.87
Hamilton	8.88	7.40	10.15	9.71
Smith's	6.85	7.20	7.67	5.04
Devonshire	11.42	11.40	11.88	10.79
Pembroke	21.83	23.40	18.81	23.38
Paget	4.65	6.60	3.71	2.52
Warwick	14.30	14.00	15.59	12.95
Southampton	7.45	7.40	6.93	8.27
Sandys	13.28	11.40	14.11	15.47
Female Children				
Total	100.0	100.0	100.0	100.0
St George's	9.42	8.73	9.54	10.25
Hamilton	9.93	9.83	9.28	10.87
Smith's	5.99	6.11	6.96	4.66
Devonshire	13.18	10.26	14.95	15.22
Pembroke	21.40	21.40	19.85	23.29
Paget	5.57	6.55	4.12	5.90
Warwick	15.50	17.25	13.66	15.22
Southampton	8.05	8.52	9.79	5.28
Sandys	10.96	11.35	11.86	9.32

Given the high cost of housing in Bermuda, younger parents in particular, since they are less likely to have had vast working experience and thus a higher paying job, are more likely to remain at home or seek accommodation with others not related to them.

One-fifth (21.62 percent) of all cases of overcrowding occurred in Pembroke parish, with 1 in 7 (14.89 percent) occurring in Warwick. This is more than likely due to the fact that these are the two most densely populated parishes. On the other hand, Paget parish, one of the least populated in Bermuda, accounted for 5.11 percent of all cases of overcrowding. In Bermuda, children's exposure to overcrowding was equally divided across the sexes (50.30 percent for males and 49.70 percent for females). (See Tables 8.5 and 8.6).

8.3 Children Attending School

In 2000, virtually all of Bermuda's 7,599 children (64.41 percent) who were eligible to attend school were actually doing so. Indeed, laws in Bermuda hold the parents responsible if their children between the ages of 5 and 16 years do not attend school on a regular basis. While nearly two-thirds (63.99 percent) of children up to the age of 14 years were attending school, one-third (35.89 percent) were under the age of five and thus did not have to attend school.

Table 8.7 Number of Children Attending and Not Attending School by Sex of Head of Household and Sex of Children, 2000

Status of School Attendance	Number of Children		
	All Children	Male Headed	Female Headed
All Children	11,847	5,354	6,493
Children Attending	7,599	3,446	4,153
Children Not Attending	14	7	7
Under 5 Not in Primary School	4,234	1,901	2,333
Male Children			
Status of School Attendance	Total	Male Headed	Female Headed
All Male Children	5,901	2,643	3,258
Children Attending	3,778	1,684	2,094
Children Not Attending	6	3	3
Under 5 Not in Primary School	2,117	956	1,161
Female Children			
Status of School Attendance	Total	Male Headed	Female Headed
All Female Children	5,946	2,711	3,235
Children Attending	3,821	1,762	2,059
Children Not Attending	8	4	4
Under 5 Not in Primary School	2,117	945	1,172

However, as was learned in Chapter 4, Table 4.1, some 2,023 children under the age of five (or 47.78 percent of the 4,234 listed in Table 8.7) were enrolled in formal day-care, thereby receiving early education. There were virtually no differences in the proportion of those attending and not attending school across the sexes (Table 8.8).

Table 8.8 Percentage Distribution of Children Attending and Not Attending School by Sex of Head of Household and Sex of Children, 2000

Status of School Attendance	Number of Children		
	All Children	Male Headed	Female Headed
Percent Total	100.0	100.0	100.0
Children Attending	64.14	64.36	63.96
Children Not Attending	0.12	0.13	0.11
Under 5 Not in Primary School	35.74	35.51	35.93
Male Children			
Status of School Attendance	Total	Male Headed	Female Headed
Percent Total	100.0	100.0	100.0
Children Attending	64.02	63.72	64.27
Children Not Attending	0.10	0.11	0.09
Under 5 Not in Primary School	35.88	36.17	35.64
Female Children			
Status of School Attendance	Total	Male Headed	Female Headed
Percent Total	100.0	100.0	100.0
Children Attending	64.26	64.99	63.65
Children Not Attending	0.13	0.15	0.12
Under 5 Not in Primary School	35.61	34.86	36.23

There was very little variation in the figures of school attendance when analysed by household heads. The highest level of non-attendance at school was found among children whose head of household was a plant or machine operator (0.29 percent) or a social or retail shop worker (0.27 percent). However, although these figures were more than double the national average (0.12 percent), they only represented four persons for each job category. For some job categories, such as technicians and associate professionals, and clerks and agricultural workers, children aged 5-14 years had 100 percent attendance in schools. (See Tables 8.9 and 8.10.)

Table 8.9(a) Number of Children Attending and Not Attending School by Occupational Group of Head of Household and Sex of Children, 2000

Occupational Group of Head	All Children	Status of School Attendance		
		Attending School	Not Attending School	Under 5 Not in Primary School
	11,847	7,599	14	4,234
Legislatures, Senior Officials, Managers	1,839	1,185	1	653
Professionals	1,259	810	2	447
Technicians & Associate Professionals	1,955	1,235	0	720
Clerks	443	265	0	178
Social Workers, Shop & Retail Workers	1,461	941	4	516
Agriculture & Fisheries Workers	248	164	0	84
Trade Workers	318	200	1	117
Plant & Machine Operators	1,398	887	4	507
Not Stated	2,926	1,912	2	1,012

Table 8.10(b) Number of Male Children Attending and Not Attending School by Occupational Group of Head of Household, 2000

Occupational Group of Head	Male Children	Status of School Attendance		
		Attending School	Not Attending School	Under 5 Not in Primary School
	5,901	3,778	6	2,117
Legislatures, Senior Officials, Managers	924	599	1	324
Professionals	628	414	1	213
Technicians & Associate Professionals	991	610	0	381
Clerks	223	133	0	90
Social Workers, Shop & Retail Workers	731	479	2	250
Agriculture & Fisheries Workers	106	67	0	39
Trade Workers	165	105	0	60
Plant & Machine Operators	652	407	2	243
Not Stated	1,481	964	0	517

Table 8.9 (c) Number of Female Children Attending and Not Attending School by Occupational Group of Head of Household, 2000

Occupational Group of Head	All Female Children	Status of School Attendance		
		Attending School	Not Attending School	Under 5 Not in Primary School
	5,946	3,821	8	2,117
Legislatures, Senior Officials, Managers	915	586	0	329
Professionals	631	396	1	234
Technicians & Associate Professionals	964	625	0	339
Clerks	220	132	0	88
Social Workers, Shop & Retail Workers	730	462	2	266
Agriculture & Fisheries Workers	142	97	0	45
Trade Workers	153	95	1	57
Plant & Machine Operators	746	480	2	264
Not Stated	1,445	948	2	495

Table 8.11(a) Percentage Distribution of Children Attending and Not Attending School by Occupational Group of Head of Household, 2000

Occupational Group of Head	All Children	Status of School Attendance		
		Attending School	Not Attending School	Under 5 Not in Primary School
Percent Total	100.0	64.14	0.12	35.74
Legislatures, Senior Officials, Managers	100.0	64.44	0.05	35.51
Professionals	100.0	64.34	0.16	35.50
Technicians & Associate Professionals	100.0	63.17	0.00	36.83
Clerks	100.0	59.82	0.00	40.18
Social Workers, Shop & Retail Workers	100.0	64.41	0.27	35.32
Agriculture & Fisheries Workers	100.0	66.13	0.00	33.87
Trade Workers	100.0	62.89	0.32	36.79
Plant & Machine Operators	100.0	63.45	0.29	36.26
Not Stated	100.0	65.35	0.07	34.58

Table 8.10 (b) Percentage Distribution of *Male* Children Attending and Not Attending School by Occupational Group of Head of Household, 2000

Occupational Group of Head	All Male Children	Status of School Attendance		
		Attending School	Not Attending School	Under 5 Not in Primary School
Percent Total	100.0	64.02	0.10	35.88
Legislatures, Senior Officials, Managers	100.0	64.83	0.11	35.06
Professionals	100.0	65.92	0.16	33.92
Technicians & Associate Professionals	100.0	61.55	0.00	38.45
Clerks	100.0	59.64	0.00	40.36
Social Workers, Shop & Retail Workers	100.0	65.53	0.27	34.20
Agriculture & Fisheries Workers	100.0	63.21	0.00	36.79
Trade Workers	100.0	63.64	0.00	36.36
Plant & Machine Operators	100.0	62.42	0.31	37.27
Not Stated	100.0	65.09	0.00	34.91

Table 8.10 (c) Percentage Distribution of *Female* Children Attending and Not Attending School by Occupational Group of Head of Household, 2000

Occupational Group of Head	All Female Children	Status of School Attendance		
		Attending School	Not Attending School	Under 5 Not in Primary School
Percent Total	100.0	64.26	0.13	35.61
Legislatures, Senior Officials, Managers	100.0	64.04	0.00	35.96
Professionals	100.0	62.76	0.16	37.08
Technicians & Associate Professionals	100.0	64.83	0.00	35.17
Clerks	100.0	60.00	0.00	40.00
Social Workers, Shop & Retail Workers	100.0	63.29	0.27	36.44
Agriculture & Fisheries Workers	100.0	68.31	0.00	31.69
Trade Workers	100.0	62.09	0.65	37.26
Plant & Machine Operators	100.0	64.34	0.27	35.39
Not Stated	100.0	65.61	0.14	34.25

When the data for children attending or not attending school were analysed by the highest level of education by the parent, again there was little variation in the figures. Of note however, was the fact that the highest non-attendance was among children at the primary 1-6 level. This is a surprising result since the ages of these children will be anywhere from 4-11 years, typically not the age levels most noted for skipping school. However, as indicated earlier, the actual number is small (in this case five students.) (Tables 8.11 and 8.12)

Table 8.11(a) Number of Children Attending and Not Attending School by Educational Level Attained by Head of Household, 2000

Educational Level of Household Head	All Children	Status of School Attendance		
		Attending School	Not Attending School	Under 5 Not in Primary School
All Children	11,847	7,599	14	4,234
None	57	37	0	20
Primary 1-6 yrs.	1,576	1,048	5	523
Middle School 7-9 yrs.	856	554	1	301
Senior Secondary 10-13 yrs.	3,731	2,385	3	1,343
Technical Vocational / Pre University	2,962	1,898	4	1,060
University	2,592	1,634	1	957
Not Stated	73	43	0	30

Table 8.12(b) Number of Male Children Attending and Not Attending School by Educational Level Attained by Head of Household, 2000

Educational Level of Household Head	All Male Children	Status of School Attendance		
		Attending School	Not Attending School	Under 5 Not in Primary School
All Male Children	5,901	3,778	6	2,117
None	25	16	0	9
Primary 1-6 yrs.	788	520	2	266
Middle School 7-9 yrs.	397	259	1	137
Senior Secondary 10-13 yrs.	1,888	1,200	0	688
Technical Vocational/Pre University	1,463	946	2	515
University	1,310	820	1	489
Not Stated	30	17	0	13

Table 8.13(c) Number of Female Children Attending and Not Attending School by Educational Level Attained by Head of Household, 2000

Educational Level of Household Head	All Female Children	Status of School Attendance		
		Attending School	Not Attending School	Under 5 Not in Primary School
All Female Children	5,946	3,821	8	2,117
None	32	21	0	11
Primary 1-6 yrs.	788	528	3	257
Middle School 7-9 yrs.	459	295	0	164
Senior Secondary 10-13 yrs.	1,843	1185	3	655
Technical Vocational/Pre University	1,499	952	2	545
University	1,282	814	0	468
Not Stated	43	26	0	17

Table 8.12(a) Percentage Distribution of Children Attending and Not Attending School by Educational Level Attained by Head of Household, 2000

Educational Level of Household Head	All Children	Status of School Attendance		
		Attending School	Not Attending School	Under 5 Not in Primary School
Percent Total	100.0	64.14	0.12	35.74
None	100.0	64.91	0.00	35.09
Primary 1-6 yrs.	100.0	66.50	0.32	33.18
Middle School 7-9 yrs.	100.0	64.72	0.12	35.16
Senior Secondary 10-13 yrs.	100.0	63.92	0.08	36.00
Technical Vocational/Pre University	100.0	64.08	0.14	35.78
University	100.0	63.04	0.04	36.92
Not Stated	100.0	58.90	0.00	41.10

Table 8.12 (b) Percentage Distribution of Male Children Attending and Not Attending School by Educational Level Attained by Head of Household, 2000

Educational Level of Household Head	All Male Children	Status of School Attendance		
		Attending School	Not Attending School	Under 5 Not in Primary School
Percent Total	100.0	64.02	0.10	35.88
None	100.0	64.00	0.00	36.00
Primary 1-6 yrs.	100.0	65.99	0.25	33.76
Middle School 7-9 yrs.	100.0	65.24	0.25	34.51
Senior Secondary 10-13 yrs.	100.0	63.56	0.00	36.44
Technical Vocational/Pre University	100.0	64.66	0.14	35.20
University	100.0	62.60	0.08	37.32
Not Stated	100.0	56.67	0.00	43.33

Table 8.12 (c) Percentage Distribution of *Female* Children Attending and Not Attending School by Educational Level Attained by Head of Household, 2000

Educational Level of Household Head	All Female Children	Status of School Attendance		
		Attending School	Not Attending School	Under 5 Not in Primary School
Percent Total	100.0	64.26	0.14	35.60
None	100.0	65.63	0.00	34.37
Primary 1-6 yrs.	100.0	67.01	0.38	32.61
Middle School 7-9 yrs.	100.0	64.27	0.00	35.73
Senior Secondary 10-13 yrs.	100.0	64.30	0.16	35.54
Technical Vocational/Pre University	100.0	63.51	0.13	36.36
University	100.0	63.49	0.00	36.51
Not Stated	100.0	60.47	0.00	39.53

8.4 Youth Dependency

This section looks at the youth of Bermuda in relation to the working population. It focuses specifically on the youth dependency ratio which is the number of persons 0 to 14 years per one hundred persons 15 to 64 years. It is similar to the elderly dependency ratio which is the number of persons 65 years and over per hundred persons 15 to 64 years. Together, these ratios form the total dependency ratio which gives a general indication of economic burden placed upon the population deemed to be economically active in supporting those persons not yet in or no longer a part of the workforce. The higher the ratio, the higher the economic burden of those in the workforce.

With regard to the youth dependency ratio, a higher ratio could be a function of a higher fertility rate which means that women could be having children at or above the replacement fertility rate of 2.1. According to Table 8.13, the youth dependency ratio in Bermuda was 27.24 in 2000. To put this figure into context, it was 32.36 in the United States in the same year and estimated to be 60.00 in India. Thus, it can be deduced that Bermuda has a lower fertility rate than the United States and a much lower fertility rate than India. In fact, India's population has increased three fold since 1951 while Bermuda's population did not even double during the same 50-year period (see Table

1.1). Bermuda's low youth dependency ratio has economic and social implications. With an economy that continues to grow, and a fertility rate that is below replacement level, the need for outside workers will continue to be strong. (See Table 8.13)

Table 8.13 Youth Dependency Ratio (Population aged 0-14 years / Population Aged 15-64 years) by Parish, 2000

Parish	Youth Dependency Ratio
Total	27.24
St George's	29.75
Hamilton	26.90
Smith's	25.99
Devonshire	28.88
Pembroke	26.81
Paget	24.54
Warwick	26.49
Southampton	25.19
Sandys	30.32

8.5 Children and Disability

Of Bermuda's 11,847 children, Table 14 and Table 15 show that 1,343 or 11.34 percent had some type of physical or mental condition. Five to 9 year olds recorded the highest prevalence level (13.27 percent) followed by 10 to 14 year olds (12.23 percent). Males constituted a greater share of disabled children than females (56.74 percent as opposed to 43.26 percent of disabled children respectively). The highest incidence of disability for both males and females also occurred in the 5-9 year-old age bracket (14.83 percent and 11.71 percent respectively). The lowest level of disability in both sex groups occurred in the 0-4 age group (9.96 percent for males and 7.11 percent for females).

Table 8.14 Number of Children Reporting Disability by Sex, Age Group and Parish, 2000

Parish	All Children	Age Group		
		0-4	5-9	10-14
Total	1,343	340	535	468
St George's	134	35	61	38
Hamilton	106	27	42	37
Smith's	108	25	44	39
Devonshire	164	45	74	45
Pembroke	286	76	104	106
Paget	62	13	26	23
Warwick	155	36	59	60
Southampton	117	28	43	46
Sandys	211	55	82	74
Parish	Male Children			
Total	762	197	299	266
St George's	72	20	33	19
Hamilton	63	16	24	23
Smith's	67	18	26	23
Devonshire	86	23	35	28
Pembroke	159	41	58	60
Paget	38	9	16	13
Warwick	89	23	37	29
Southampton	76	17	24	35
Sandys	112	30	46	36
Parish	Female Children			
Total	581	143	236	202
St George's	62	15	28	19
Hamilton	43	11	18	14
Smith's	41	7	18	16
Devonshire	78	22	39	17
Pembroke	127	35	46	46
Paget	24	4	10	10
Warwick	66	13	22	31
Southampton	41	11	19	11
Sandys	99	25	36	38

Table 8.15 Percentage of Children Reporting Disability by Sex, Age Group and Parish, 2000

Parish	All Children	Age Group		
		0-4	5-9	10-14
Total	11.34	8.52	13.27	12.23
St George's	1.13	0.88	1.51	0.99
Hamilton	0.89	0.68	1.04	0.97
Smith's	0.91	0.63	1.09	1.02
Devonshire	1.38	1.13	1.84	1.18
Pembroke	2.41	1.91	2.58	2.77
Paget	0.52	0.33	0.65	0.60
Warwick	1.31	0.90	1.46	1.57
Southampton	0.99	0.70	1.07	1.20
Sandys	1.78	1.38	2.03	1.93
Parish	Male Children			
Total	12.91	9.96	14.83	13.95
St George's	1.22	1.01	1.64	1.00
Hamilton	1.07	0.81	1.19	1.21
Smith's	1.14	0.91	1.29	1.21
Devonshire	1.46	1.16	1.74	1.47
Pembroke	2.69	2.07	2.88	3.15
Paget	0.64	0.46	0.79	0.68
Warwick	1.51	1.16	1.84	1.52
Southampton	1.29	0.86	1.19	1.84
Sandys	1.90	1.52	2.28	1.89
Parish	Female Children			
Total	9.77	7.11	11.71	10.52
St George's	1.04	0.75	1.39	0.99
Hamilton	0.72	0.55	0.89	0.73
Smith's	0.69	0.35	0.89	0.83
Devonshire	1.31	1.09	1.94	0.89
Pembroke	2.14	1.74	2.28	2.40
Paget	0.40	0.20	0.50	0.52
Warwick	1.11	0.65	1.09	1.61
Southampton	0.69	0.55	0.94	0.57
Sandys	1.66	1.24	1.79	1.98

Chapter 9

Youths

9.1 Introduction

If children are our future, as we stated in Chapter 8, then our young people represent another step in that journey. In this Chapter, we look at selected characteristics of persons between the ages of 15 and 24 years.

In 2000, there were 6,764 persons between the ages of 15 and 24 years. Similar to trends found for children, more than half of these youths (52.54 percent) were living in households headed by females, and 47.46 percent in households headed by males. In addition, 52.37 percent were aged between 15 and 19 years, while 47.63 percent were between 20 and 24 years. (See Tables 9.1 and 9.2.)

Table 9.1 Number of Youths by Sex of Head of Household and Selected Age Group, 2000

Age Group of Youth	All Youths	Sex of Head	
		Male Headed	Female Headed
All Youths	6,764	3,210	3,554
15-19	3,542	1,658	1,884
20-24	3,222	1,552	1,670

Table 9.2 Percentage Distribution of Youth by Sex of Head of Household and Selected Age Group, 2000

Age Group of Youth	All Youths	Sex of Head	
		Male Headed	Female Headed
All Youths	100.0	47.46	52.54
15-19	100.0	46.81	53.19
20-24	100.0	48.17	51.83

More than 4 in 10 (41.82 percent or 2,829) young people lived in households headed by persons aged 25 to 44 years, while one-third (34.27 percent or 2,318) were in households headed by 45 to 64 year-olds. One-fifth (21.10 percent or 1,427) of the young persons were in households headed by someone who is 65 years and over and this more than likely represents households where there are extended families. On the other hand, there were 2.81 percent of youth in households that were headed by young people (aged 15-24). (See Tables 9.1, 9.2, and 9.4).

Similar to the results contained in Table 9.1, Table 9.3 shows that the number of young persons in female-headed households outnumbered the number in male-headed households, this being the case especially where heads were 15-24 years, 25-44 years and 65 years and over. Compared to teenaged youths 15-19 years, Table 9.4 shows that older youths aged 20-24 years were more likely to be found in households headed by young persons aged 15-24 years irrespective of the sex of the head. In contrast, teenaged youths were more likely to be in households headed by persons in older age groups when compared to their older counterparts aged 20-24 years.

Table 9.3 Number of Youths by Selected Age Group and Age Group of Head of Household and Sex, 2000⁷

Age Group	All Youths	Age Group of Head			
		15-24	25-44	45-64	65 +
All Youths	6,764	190	2,829	2,318	1,427
15-19	3,542	73	1,505	1,203	761
20-24	3,222	117	1,324	1,115	666
Male Headed Households					
All Youths	3,210	80	1,225	1,207	698
15-19	1,658	27	640	615	376
20-24	1,552	53	585	592	322
Female Headed Households					
All Youths	3,554	110	1,604	1,111	729
15-19	1,884	46	865	588	385
20-24	1,670	64	739	523	344

⁷ Data on persons aged 15-24 who head households should be viewed with caution due to data reclassification from original files.

Table 9.4 Percentage Distribution of Youth by Selected Age Groups, Sex and Age Group of Head of Household, 2000

Age Group	All Youths	Age Group of Head			
		15-24	25-44	45-64	65 +
Percent Total	100.0	100.0	100.0	100.0	100.0
15-19	52.37	38.42	53.20	51.90	53.33
20-24	47.63	61.58	46.80	48.10	46.67
Male Headed Households					
Percent Total	100.0	100.0	100.0	100.0	100.0
15-19	51.65	33.75	52.24	50.95	53.87
20-24	48.35	66.25	47.76	49.05	46.13
Female Headed Households					
Percent Total	100.0	100.0	100.0	100.0	100.0
15-19	53.01	41.82	53.93	52.93	52.81
20-24	46.99	58.18	46.07	47.07	47.19

Table 9.5 and Table 9.6 look at the level of exposure to overcrowding experienced by the youth. In Chapter 8, overcrowding was defined as being characteristic of a household in which there were more than two persons per bedroom. Just over 1 in 10 (12.08 percent or 817) young persons were exposed to overcrowded households. More than half (53.98 percent or 441) were females with the remainder males (46.02 percent or 376). Among the different age groups who lived in overcrowded conditions, young persons 15-19 years constituted a greater share than their 20 to 24 year-old counterparts (444 or 54.35 percent versus 373 or 45.65 percent respectively). While such a difference is much more pronounced among males, there appears to be virtually no difference in the case of females at the country level although there was variation at the parish level.

Of all young males exposed to overcrowded households, nearly 6 in 10 (222 or 59.04 percent) were 15 to 19 years while the remainder, approximately 4 in 10 (154 or 40.96 percent) were 20-24 years. Among young females exposed to overcrowded households, the corresponding figures were 222 or 50.34 percent and 219 or 49.66 percent.

Table 9.5 Number of Youths in Overcrowded Households by Selected Age Group, Sex and Parish, 2000

Parish	All Youths	Age Group	
		15-19	20-24
Population of Total Youths	6,764	3,210	3,554
Number of Youths in Overcrowded Households			
Total	817	444	373
St George's	100	64	36
Hamilton	73	38	35
Smith's	37	18	19
Devonshire	91	49	42
Pembroke	181	100	81
Paget	29	15	14
Warwick	132	64	68
Southampton	63	29	34
Sandys	111	67	44
Population of Male Youths	3,210	1,658	1,552
Number of Male Youths in Overcrowded Households			
Total	376	222	154
St George's	50	29	21
Hamilton	34	17	17
Smith's	17	12	5
Devonshire	37	26	11
Pembroke	83	50	33
Paget	18	11	7
Warwick	52	27	25
Southampton	33	18	15
Sandys	52	32	20
Population of Female Youths	3,554	1,884	1,670
Number of Female Youths in Overcrowded Households			
Total	441	222	219
St George's	50	35	15
Hamilton	39	21	18
Smith's	20	6	14
Devonshire	54	23	31
Pembroke	98	50	48
Paget	11	4	7
Warwick	80	37	43
Southampton	30	11	19
Sandys	59	35	24

**Table 9.6 Percentage Distribution of Youth in Overcrowded Households
by Selected Age Group, Sex and Parish, 2000**

Parish	All Youths	Age Group	
		15-19	20-24
Population of Total Youths	6,764	3,210	3,554
Percentage of Youths in Overcrowded Households			
Total	100.0	54.35	45.65
St George's	100.0	64.00	36.00
Hamilton	100.0	52.05	47.95
Smith's	100.0	48.65	51.35
Devonshire	100.0	53.85	46.15
Pembroke	100.0	55.25	44.75
Paget	100.0	51.72	48.28
Warwick	100.0	48.48	51.52
Southampton	100.0	46.03	53.97
Sandys	100.0	60.36	39.64
Population of Male Youths	3,210	1,658	1,552
Percentage of Male Youths in Overcrowded Households			
Total	100.0	59.04	40.96
St George's	100.0	58.00	42.00
Hamilton	100.0	50.00	50.00
Smith's	100.0	70.59	29.41
Devonshire	100.0	70.27	29.73
Pembroke	100.0	60.24	39.76
Paget	100.0	61.11	38.89
Warwick	100.0	51.92	48.08
Southampton	100.0	54.55	45.45
Sandys	100.0	61.54	38.46
Population of Female Youths	3,554	1,884	1,670
Percentage of Female Youths in Overcrowded Households			
Total	100.0	50.34	49.66
St George's	100.0	70.00	30.00
Hamilton	100.0	53.85	46.15
Smith's	100.0	30.00	70.00
Devonshire	100.0	42.59	57.41
Pembroke	100.0	51.02	48.98
Paget	100.0	36.36	63.64
Warwick	100.0	46.25	53.75
Southampton	100.0	36.67	63.33
Sandys	100.0	59.32	40.68

Generally speaking, Bermuda's high cost of living, particularly housing costs, has greatly contributed to overcrowded conditions. A buoyant economy, with demands for highly specialised labour, has resulted in a greater need for non-Bermudians. To entice them to Bermuda's shores, companies often subsidise housing for their non-Bermudian workforce, pushing up costs generally. Indeed, starter homes rarely go for under \$US 1 million. These factors combined suggest that overcrowded conditions are likely to worsen.

9.2 Youths and School Attendance

Table 9.7 and Table 9.8 are indicative of the school attendance patterns of young persons disaggregated by sex. As it was disclosed in Chapter 8, the level of school attendance by Bermuda's young people is very high. While more than half (55.74 percent) of the youths between the ages of 15 and 24 years were attending school, the majority of those not attending school were most likely above the school leaving age (16 years). Based upon Table 9.8, it is also worth noting that female youths were less likely to be not attending school when compared to their male counterparts (42.00 percent as opposed to 46.59 percent).

Table 9.7 Number of Youths Attending and Not Attending School by Sex of Head of Household and Sex of Youth, 2000

Status of School Attendance	All Youths		
	Total Youths	Male Headed Household	Female Headed Household
All Youths	6,764	3,210	3,554
Youths Attending School	3,770	1,807	1,963
Youths Not Attending School	2,994	1,403	1,591
	Number of Male Youths		
All Male Youths	3,333	1,610	1,723
Youths Attending School	1,780	854	926
Youths Not Attending School	1,553	756	797
	Number of Female Youths		
All Female Youths	3,431	1,600	1,831
Youths Attending School	1,990	953	1,037
Youths Not Attending School	1,441	647	794

Table 9.8 Percentage Distribution of Youth Attending and Not Attending School by Sex of Head of Household and Sex of Youth, 2000

Status of School Attendance	All Youths		
	Total Youths	Male Headed Household	Female Headed Household
Percent Total	100.0	100.0	100.0
Youths Attending School	55.74	56.29	55.23
Youths Not Attending School	44.26	43.71	44.77
	Number of Male Youths		
Percent Total	100.0	100.0	100.0
Youths Attending School	53.41	53.04	53.74
Youths Not Attending School	46.59	46.96	46.26
	Number of Female Youths		
Percent Total	100.0	100.0	100.0
Youths Attending School	58.00	59.56	56.64
Youths Not Attending School	42.00	40.44	43.36

Moreover, Table 9.8 also shows that while the pattern of school attendance among male youths remained unchanged irrespective of the sex of heads of their households, the observed pattern among female youths was more variable dependent on the sex of their household heads. Specifically, female youths from female-headed households were a bit more likely not to be attending school when compared to their counterparts from male-headed households. Such an outcome should not be surprising especially in situations where female youths assume headship within households and as such, may be less likely to attend school when compared with their counterparts from male-headed households.

There was little variation in school attendance among youths when examined according to the occupation of the head of the household. School attendance among the youths was highest in the case of those belonging to households where household heads were Plant and Machine Operators (58.16 percent). Such an observation can be compared to the school attendance rate of 55.74 percent for youths in Bermuda as a whole. In contrast, school attendance was lowest in the case of those youths belonging to households where household heads were Clerks (49.62 percent).

There was variation in school attendance rates among young persons 15-24 years dependent upon their sex. For instance, female youths who lived in households headed by professionals had a higher attendance rate than their male counterparts (60.62 percent compared to 52.31 percent). For youths who came from households where heads were Plant and Machine Operators, the corresponding figures were 59.86 percent and 56.45 percent. It is also worth noting that among young males who lived in households headed by trade workers, a greater proportion was out of school than attending school (53.02 percent), while in the case of young females who lived in households headed by clerks, a greater proportion was out of school than attending school (51.11 percent.) (See Tables 9.9 and 9.10).

When the educational level of the household head and whether or not their children were attending school were examined, for the most part, there was little variation in the figures. The highest level of attendance at school was observed among young persons who came from households where the heads had not completed any school level (59.26 percent). This may be a result of the parents wanting better opportunities for their children and encouraging them to stay in school as a result. In addition, such households are likely to contain younger cohorts of youths, a factor that might provide some explanation for such an outcome. For male youths, this might be especially true since 66.67 percent of them were in school, the highest level observed when one considers the variable educational level of household heads. A similar result was found among female youths who belonged to households where the head had completed 1-6 years of primary school (61.77 percent), this being the highest level observed when one considers the variable educational levels of household heads (See Tables 9.11 and 9.12).

Table 9.9 (a) Number of Youths Attending and Not Attending School by Occupational Group of Head of Household and Sex of Youth, 2000⁸

Occupational Group of Household Head	All Youths	School Attendance	
		Attending School	Not Attending School
All Youths	6,764	3,770	2,994
Legislatures, Senior Officials, Managers	1,043	592	451
Professionals	704	398	306
Technicians & Associate Professionals	1,038	568	470
Clerks	264	131	133
Social Workers, Shop & Retail Workers	960	508	452
Agriculture & Fisheries Workers	149	85	64
Trade Workers	165	82	83
Plant & Machine Operators	827	481	346
Not Stated	1,614	925	689

Table 9.10 (b) Number of Male Youths Attending and Not Attending School by Occupational Group of Head of Household and Sex of Youth, 2000

Occupational Group of Household Head	All Male Youths	School Attendance	
		Attending School	Not Attending School
All Male Youths	3,333	1,780	1,553
Legislatures, Senior Officials, Managers	515	280	235
Professionals	346	181	165
Technicians & Associate Professionals	483	260	223
Clerks	129	65	64
Social Workers, Shop & Retail Workers	505	264	241
Agriculture & Fisheries Workers	74	38	36
Trade Workers	66	31	35
Plant & Machine Operators	411	232	179
Not Stated	804	429	375

⁸ Data reclassified from the original data file.

Table 9.11 (c) Number of *Female* Youths Attending and Not Attending School by Occupational Group of Head of Household and Sex of Youth, 2000

Occupational Group of Household Head	All Female Youths	School Attendance	
		Attending School	Not attending School
All Female Youths	3,431	1,990	1,441
Legislatures, Senior Officials, Managers	528	312	216
Professionals	358	217	141
Technicians & Associate Professionals	555	308	247
Clerks	135	66	69
Social Workers, Shop & Retail Workers	455	244	211
Agriculture & Fisheries Workers	75	47	28
Trade Workers	99	51	48
Plant & Machine Operators	416	249	167
Not Stated	810	496	314

Table 9.12 (a) Percentage Distribution of Youths Attending and Not Attending School by Occupational Group of Head of Household and Sex of Youth, 2000

Occupational Group of Household Head	All Youths	School Attendance	
		Attending School	Not Attending School
Percent Total	100.0	53.41	46.59
Legislatures, Senior Officials, Managers	100.0	54.37	45.63
Professionals	100.0	52.31	47.69
Technicians & Associate Professionals	100.0	53.83	46.17
Clerks	100.0	50.39	49.61
Social Workers, Shop & Retail Workers	100.0	52.28	47.72
Agriculture & Fisheries Workers	100.0	51.35	48.65
Trade Workers	100.0	46.97	53.03
Plant & Machine Operators	100.0	56.45	43.55
Not Stated	100.0	53.36	46.64

Table 9.10 (b) Percentage Distribution of Male Youths Attending and Not Attending School by Occupational Group of Head of Household and Sex of Youth, 2000

Occupational Group of Household Head	All Male Youths	School Attendance	
		Attending School	Not Attending School
Percent Total	100.0	53.41	46.59
Legislatures, Senior Officials, Managers	100.0	54.37	45.63
Professionals	100.0	52.31	47.69
Technicians & Associate Professionals	100.0	53.83	46.17
Clerks	100.0	50.39	49.61
Social Workers, Shop & Retail Workers	100.0	52.28	47.72
Agriculture & Fisheries Workers	100.0	51.35	48.65
Trade Workers	100.0	46.97	53.03
Plant & Machine Operators	100.0	56.45	43.55
Not Stated	100.0	53.36	46.64

Table 9.10 (c) Percentage Distribution of *Female* Youths Attending and Not Attending School by Occupational Group of Head of Household and Sex of Youth, 2000

Occupational Group of Household Head	All Female Youths	School Attendance	
		Attending School	Not attending School
Percent Total	100.0	58.00	42.00
Legislatures, Senior Officials, Managers	100.0	59.09	40.91
Professionals	100.0	60.61	39.39
Technicians & Associate Professionals	100.0	55.50	44.50
Clerks	100.0	48.89	51.11
Social Workers, Shop & Retail Workers	100.0	53.63	46.37
Agriculture & Fisheries Workers	100.0	62.67	37.33
Trade Workers	100.0	51.52	48.48
Plant & Machine Operators	100.0	59.86	40.14
Not Stated	100.0	61.23	38.77

Table 9.11 Number of Youths Attending and Not Attending School by Educational Level Attained by Head of Household and Sex of Youth, 2000

Educational Level of Household Head	All Youths	School Attendance	
		Attending School	Not attending School
Total	6,764	3,770	2,994
None	27	16	11
Primary 1-6 Years	859	491	368
Middle School 7-9 Years	480	259	221
Senior Secondary 10-13 Years	2,239	1,232	1,007
Technical Vocational/Pre University	1,652	926	726
University	1,466	824	642
Not Stated	41	22	19
Total Male Youths			
Total	3,333	1,780	1,553
None	15	10	5
Primary 1-6 Years	430	226	204
Middle School 7-9 Years	222	118	104
Senior Secondary 10-13 Years	1,133	593	540
Technical Vocational/Pre University	797	428	369
University	717	394	323
Not Stated	19	11	8
Total Female Youths			
Total	3,431	1,990	1,441
None	12	6	6
Primary 1-6 Years	429	265	164
Middle School 7-9 Years	258	141	117
Senior Secondary 10-13 Years	1,106	639	467
Technical Vocational/Pre University	855	498	357
University	749	430	319
Not Stated	22	11	11

Table 9.13 Percentage Distribution of Youth Attending and Not Attending School by Educational Level Attained by Head of Household and Sex of Youth, 2000

Educational Level of Household Head	All Youths	School Attendance	
		Attending School	Not attending School
Percent Total	100.0	55.74	44.26
None	100.0	59.26	40.74
Primary 1-6 Years	100.0	57.16	42.84
Middle School 7-9 Years	100.0	53.96	46.04
Senior Secondary 10-13 Years	100.0	55.02	44.98
Technical Vocational/Pre University	100.0	56.05	43.95
University	100.0	56.21	43.79
Not Stated	100.0	53.66	46.34
Total Male Youths			
Percent Total	100.0	53.41	46.59
None	100.0	66.67	33.33
Primary 1-6 Years	100.0	52.56	47.44
Middle School 7-9 Years	100.0	53.15	46.85
Senior Secondary 10-13 Years	100.0	52.34	47.66
Technical Vocational/Pre University	100.0	53.70	46.30
University	100.0	54.95	45.05
Not Stated	100.0	57.89	42.11
Total Female Youths			
Percent Total	100.0	58.00	42.00
None	100.0	50.00	50.00
Primary 1-6 Years	100.0	61.77	38.23
Middle School 7-9 Years	100.0	54.65	45.35
Senior Secondary 10-13 Years	100.0	57.78	42.22
Technical Vocational/Pre University	100.0	58.25	41.75
University	100.0	57.41	42.59
Not Stated	100.0	50.00	50.00

9.3 Youths and Economic Activity

Having already examined whether or not young persons between the ages of 15 and 24 years were attending school, looking at the economic activity of this group provides a better indication of those who are not at school and not working. This might best be done with reference to young persons 20-24 years insofar as their educational credentials and

economic activity status are likely to be more conclusive than corresponding observations among those 15-19 years or the entire sub-population aged 15-24 years.

Table 9.13 and Table 9.14 are indicative of the economic activity status of young persons who attained different levels of education. Overall, Table 9.14 shows that more than half (56.67 percent) of all young persons 15-24 years were found to be working⁹. When classified by educational credentials, seven in 10 of those who had a school leaving certificate or a Bermuda Secondary School Certificate (70.09 percent) were working as were a similar amount of those who held a technical or associate degree qualification (69.54 percent). On the other hand, of those who did not have any academic qualification, more than 6 in 10 (61.35 percent) were not working. Interestingly, although the actual numbers are small, more than half (55.17 percent) of all those with a postgraduate qualification (a master's degree or above) were not working. This is an unusual result since the same 2000 Census from which these figures were derived show a positive correlation with income and educational attainment which suggest that obtaining employment with such high level credentials would not be difficult.

Among young persons 20-24 years, Table 9.14 shows that those attaining bachelor's or higher degrees were less likely to be working when compared to their counterparts with lower educational attainment. Such an outcome was evident irrespective of the sex of the young persons and as such, warrants attention to discern factors that might influence such divergent patterns. For persons attaining postgraduate education, females were almost twice as likely to be working as males (50.00 percent compared to 28.57 percent). With respect to those who held a bachelor's degree, on the other hand, there was little difference in the proportion working (58.11 percent for males compared to 56.99 percent for females). At the other end of the scale, males and females with no education were just as likely to be working, the respective proportions being 70.07 percent and 69.16 percent (See Tables 9.13 and 9.14.).

⁹ The total of 6,017 differs from the figure of 6,764 in Table 9.7 due to classification by educational credentials which resulted in the loss of some data.

Table 9.14 (a) Number of Youths by Economic Activity (Working/ Not Working), Educational Attainment, Age Group, 2000

Level of Educational Attainment	All Youths	Economic Activity	
		Working	Not Working
Both Sexes 15 – 24 Years			
Total Both Sexes	6,017	3,410	2,607
None	1,586	613	973
School Leaving/BSSC	1,946	1,364	582
Cambridge O' Levels	1,161	609	552
Technical/Vocational/Associate Degree	778	541	237
Bachelor's Degree	437	249	188
Postgraduate	29	13	16
Other/Not Stated	80	21	59
Both Sexes 15 – 19 Years			
Total Both Sexes	2,795	1,124	1,671
None	1,185	333	852
School Leaving/BSSC	825	465	360
Cambridge O' Levels	596	245	351
Technical/Vocational/Associate Degree	129	71	58
Bachelor's Degree	3	0	3
Postgraduate	0	0	0
Other/Not Stated	57	10	47
Both Sexes 20 – 24 Years			
Total Both Sexes	3,222	2,286	936
None	401	280	121
School Leaving/BSSC	1,121	899	222
Cambridge O' Levels	565	364	201
Technical/Vocational/Associate Degree	649	470	179
Bachelor's Degree	434	249	185
Postgraduate	29	13	16
Other/Not Stated	23	11	12

Table 9.13 (b) Number of *Male* Youths by Economic Activity (Working/ Not Working), Educational Attainment, Age Group, 2000

Level of Educational Attainment	All Male Youth	Economic Activity	
		Working	Not Working
Male Youths 15 – 24 years			
Total Male	2,951	1,676	1,275
None	973	411	562
School Leaving/BSSC	917	654	263
Cambridge O' Levels	538	283	255
Technical/Vocational/Associate Degree	327	231	96
Bachelor's Degree	150	86	64
Postgraduate	7	2	5
Other/Not Stated	39	9	30
Male Youths 15 – 19 years			
Total Male	1,394	547	847
None	679	205	474
School Leaving/BSSC	374	211	163
Cambridge O' Levels	267	105	162
Technical/Vocational/Associate Degree	44	22	22
Bachelor's Degree	2	0	2
Other/Not Stated	28	4	24
Male Youths 20 – 24 years			
Total Male	1,557	1,129	428
None	294	206	88
School Leaving/BSSC	543	443	100
Cambridge O' Levels	271	178	93
Technical/Vocational/Associate Degree	283	209	74
Bachelor's Degree	148	86	62
Postgraduate	7	2	5
Other/Not Stated	11	5	6

Table 9.13 (c) Number of *Female* Youths by Economic Activity (Working/ Not Working), Educational Attainment, Age Group, 2000

Level of Educational Attainment	All Female Youth	Economic Activity	
		Working	Not Working
Female Youths 15 – 24 years			
Total Female	3,066	1,734	1,332
None	613	202	411
School Leaving/BSSC	1,029	710	319
Cambridge O' Levels	623	326	297
Technical/Vocational/Associate Degree	451	310	141
Bachelor's Degree	287	163	124
Postgraduate	22	11	11
Other/Not Stated	41	12	29
Female Youths 15 – 19 years			
Total Female	1,401	577	824
None	506	128	378
School Leaving/BSSC	451	254	197
Cambridge O' Levels	329	140	189
Technical/Vocational/Associate Degree	85	49	36
Bachelor's Degree	1	0	1
Other/Not Stated	29	6	23
Female Youths 20 – 24 years			
Total Female	1,665	1,157	508
None	107	74	33
School Leaving/BSSC	578	456	122
Cambridge O' Levels	294	186	108
Technical/Vocational/Associate Degree	366	261	105
Bachelor's Degree	286	163	123
Postgraduate	22	11	11
Other/Not Stated	12	6	6

Table 9.14 (a) Percentage Distribution of Youth by Economic Activity (Working/Not Working), Educational Attainment, Age Group and Sex, 2000

Level of Educational Attainment	All Youths	Economic Activity	
		Working	Not Working
Both Sexes 15 – 24 Years			
Percent Total	100.0	56.67	43.33
None	100.0	38.65	61.35
School Leaving/BSSC	100.0	70.09	29.91
Cambridge O' Levels	100.0	52.45	47.55
Technical/Vocational/Associate Degree	100.0	69.54	30.46
Bachelor's Degree	100.0	56.98	43.02
Postgraduate	100.0	44.83	55.17
Other/Not Stated	100.0	26.25	73.75
Both Sexes 15 – 19 Years			
Percent Total	100.0	40.21	59.79
None	100.0	28.10	71.90
School Leaving/BSSC	100.0	56.36	43.64
Cambridge O' Levels	100.0	41.11	58.89
Technical/Vocational/Associate Degree	100.0	55.04	44.96
Bachelor's Degree	100.0	0.00	100.00
Postgraduate	100.0	17.54	82.46
Other/Not Stated	100.0	40.21	59.79
Both Sexes 20 – 24 Years			
Percent Total	100.0	70.95	29.05
None	100.0	69.83	30.17
School Leaving/BSSC	100.0	80.20	19.80
Cambridge O' Levels	100.0	64.42	35.58
Technical/Vocational/Associate Degree	100.0	72.42	27.58
Bachelor's Degree	100.0	57.37	42.63
Postgraduate	100.0	44.83	55.17
Other/Not Stated	100.0	47.83	52.17

**Table 9.14 (b) Percentage Distribution of Male Youth by Economic Activity
(Working / Not Working), Educational Attainment, Age Group and
Sex, 2000**

Level of Educational Attainment	All Male Youths	Economic Activity	
		Working	Not Working
Male Youths 15 – 24 years			
Percent Total	100.0	56.79	43.21
None	100.0	42.24	57.76
School Leaving/BSSC	100.0	71.32	28.68
Cambridge O' Levels	100.0	52.60	47.40
Technical/Vocational/Associate Degree	100.0	70.64	29.36
Bachelor's Degree	100.0	57.33	42.67
Postgraduate	100.0	28.57	71.43
Other/Not Stated	100.0	23.08	76.92
Male Youths 15 – 19 years			
Percent Total	100.0	39.24	60.76
None	100.0	30.19	69.81
School Leaving/BSSC	100.0	56.42	43.58
Cambridge O' Levels	100.0	39.33	60.67
Technical/Vocational/Associate Degree	100.0	50.00	50.00
Bachelor's Degree	100.0	0.00	100.00
Other/Not Stated	100.0	14.29	85.71
Male Youths 20 – 24 years			
Percent Total	100.0	72.51	27.49
None	100.0	70.07	29.93
School Leaving/BSSC	100.0	81.58	18.42
Cambridge O' Levels	100.0	65.68	34.32
Technical/Vocational/Associate Degree	100.0	73.85	26.15
Bachelor's Degree	100.0	58.11	41.89
Postgraduate	100.0	28.57	71.43
Other/Not Stated	100.0	45.45	54.55

Table 9.14 (c) Percentage Distribution of *Female Youth* by Economic Activity (Working/ Not Working), Educational Attainment, Age Group, 2000

Level of Educational Attainment	All Female Youths	Economic Activity	
		Working	Not Working
Female Youths 15 – 24 years			
Percent Total	100.0	56.56	43.44
None	100.0	32.95	67.05
School Leaving/BSSC	100.0	69.00	31.00
Cambridge O' Levels	100.0	52.33	47.67
Technical/Vocational/Associate Degree	100.0	68.74	31.26
Bachelor's Degree	100.0	56.79	43.21
Postgraduate	100.0	50.00	50.00
Other/Not Stated	100.0	29.27	70.73
Female Youths 15 – 19 years			
Percent Total	100.0	41.18	58.82
None	100.0	25.30	74.70
School Leaving/BSSC	100.0	56.32	43.68
Cambridge O' Levels	100.0	42.55	57.45
Technical/Vocational/Associate Degree	100.0	57.65	42.35
Bachelor's Degree	100.0	0.00	100.00
Other/Not Stated	100.0	20.69	79.31
Female Youths 20 – 24 years			
Percent Total	100.0	69.49	30.51
None	100.0	69.16	30.84
School Leaving/BSSC	100.0	78.89	21.11
Cambridge O' Levels	100.0	63.27	36.73
Technical/Vocational/Associate Degree	100.0	71.31	28.69
Bachelor's Degree	100.0	56.99	43.01
Postgraduate	100.0	50.00	50.00
Other/Not Stated	100.0	50.00	50.00

Chapter 10

The Elderly

10.1 Introduction

The elderly population in the western world is increasing rapidly and this is no different in Bermuda. In 1991, persons 65 years and over numbered 5,396 and accounted for 9.23 percent of the population. In 2000, the number had risen to 6,722, accounting for 10.82 percent of the population. While the overall population grew by 6.22 percent, the elderly population grew by 24.57 percent, the fastest growing segment of all age groups.

10.2 Characteristics of Household Size and the Elderly

As pointed out previously, the greater longevity of life of females has resulted in a larger proportion of them in the elderly population (59.15 percent versus 40.85 percent for males). According to Table 10.1 and Table 10.2, nearly half (45.22 percent) of the elderly population lived in two-persons households while one-quarter (24.95 percent) lived alone and just over 1 in 7 (15.87 percent) lived in three-person households. Given what we have learned so far about Bermuda's elderly population from earlier Chapters, such as females living longer than males, it is perhaps not surprising to find that males were more likely to have been living in two-person households (53.10 percent versus 39.79 percent among females) while females were more likely to have been living alone (30.21 percent versus 17.33 percent among males). Households where three or more persons cohabited with an elderly person constituted a minority of Bermudian households. Such an observation is supported by the fact that elderly households consisting of four, five or six or more occupants accounted for less than 15 percent of all elderly households.

Table 10.1 Number of Elderly Persons (65 yrs. and Over) by Size of Household and Sex, 2000

Size of Household	Both Sexes	Male	Female
All Sizes	6,722	2,746	3,976
One	1,677	476	1,201
Two	3,040	1,458	1,582
Three	1,067	451	616
Four	481	195	286
Five	252	89	163
Six or More	205	77	128

Table 10.2 Percentage Distribution of Elderly Persons 65 years and Over by Size of Household and Sex, 2000

Size of Household	Both Sexes	Male	Female
All Sizes	100.0	100.0	100.0
One	24.95	17.33	30.21
Two	45.22	53.10	39.79
Three	15.87	16.43	15.49
Four	7.16	7.10	7.19
Five	3.75	3.24	4.10
Six or More	3.05	2.80	3.22

10.3 Ownership Status, Non-Owner-Occupied Dwelling Units and the Elderly

Table 10.3 and Table 10.4 focus on the distribution of elderly persons 65 years and over who lived in non-owner occupied dwelling units according to their sex and the ownership status of their respective dwelling units. Table 10.4 reveals that more than 9 in 10 (91.25 percent) elderly persons lived in a dwelling unit that was privately owned. With reference to Table 10.3, however, it can be seen that while 1,036 or 60.41 percent of the 1,715 non-owner occupied dwelling units were occupied by elderly females, the proportion of such dwellings units that were owned privately was 91.25 percent with virtually no difference being evident across the sexes after taking into account elderly males and elderly females who lived in such units. Specifically, the respective proportions were 91.16 percent and 91.31 percent.

Table 10.3 Number of Elderly Persons (65 yrs. and over) living in Non-Owner Occupied Dwelling Units by Ownership Status and Sex, 2000

Type of Ownership	Both Sexes	Male	Female
All Persons	1,715	679	1,036
Privately Owned	1,565	619	946
Publicly Owned	125	51	74
Not Stated	25	9	16

Table 10.4 Percentage Distribution of Elderly Persons (65 yrs. and over) living in Non-Owner Occupied Dwelling Units by Ownership Status and Sex, 2000

Type of Ownership	Both Sexes	Male	Female
All Persons	100.0	100.0	100.0
Privately Owned	91.25	91.16	91.31
Publicly Owned	7.29	7.51	7.14
Not Stated	1.46	1.33	1.55

10.4 Age of Occupied Dwelling Units and the Elderly

Table 10.5 contain results showing the number of elderly persons according to the age of the dwelling units that accommodate them. More specifically, it is indicative of the age of dwelling units occupied by the elderly. Based on the figures contained in Table 10.6, more than two-thirds (67.58 percent) of the elderly lived in housing units that were built before 1969, while at least one-fifth (20.53 percent) occupied units that were built between 1970 and 1995. A small proportion in the vicinity of 1 percent (0.87 percent) occupied non-owner occupied dwelling units that were built in the years 1996-2000, all of which were privately owned.

Table 10.5 Number of Dwelling Units Occupied by Persons (65 and Over) by Age of Dwelling Unit and Ownership Status, 2000

Type of Ownership	Total	Age of Dwelling Unit			
		Before 1969	1970-1995	1996-2000	Not Stated
All Persons	1,715	1,159	352	15	189
Privately Owned	1,565	1,086	298	15	166
Publicly Owned	125	59	47	-	19
Not Stated	25	14	7	-	4

Table 10.6 Percentage Distribution of Dwelling Units Occupied by Persons (65 and Over) by Age of Dwelling Unit and Ownership Status, 2000

Type of Ownership	Total	Age of Dwelling Unit			
		Before 1969	1970-1995	1996-2000	Not Stated
All Persons	100.0	67.58	20.53	0.87	11.02
Privately Owned	100.0	69.39	19.04	0.96	10.61
Publicly Owned	100.0	47.20	37.60	-	15.20
Not Stated	100.0	56.00	28.00	-	16.00

10.5 Current Marital Status of Elderly Persons

In this chapter, current marital status refers to the marital status of elderly persons as of Census Day, May 20, 2000. Table 10.7 shows that more than twice as many elderly females were never married when compared to their male counterparts (383 females as opposed to 171 males). For elderly persons who were divorced or legally separated, the number of elderly females almost doubled the number of elderly males. Among elderly persons who were widowed, the number of females was about five times that of males. In contrast, there were more elderly men claiming to have been still in their first marriage when compared to their female counterparts despite the preponderance of the latter in the elderly population. Moreover, more than twice as many elderly men were in a second or higher order marriage when compared to their female counterparts (509 men as opposed to 240 women).

According to Table 10.8, nearly 4 in 10 (39.69 percent) persons from the elderly population had been married only once and were still married. Just over 1 in 10 (11.14 percent) had been remarried while a similar amount (10.79 percent) had been divorced. Nearly 3 in 10 (29.50 percent) elderly persons 65 years and over had lost their spouse due to death. Table 10.8 also shows that while the majority of elderly men amounting to more than one half (53.46 percent) claimed to be still in a first marriage, the majority of elderly women had been widowed (41.60 percent). In fact, elderly men were more than three times as likely to be remarried when compared to elderly women who in turn were almost four times as likely to be widowed when compared to elderly men.

Table 10.7 Number of Elderly Persons (65 yrs. and over) by Marital Status and Sex, 2000

Marital Status	Total	Male	Female
All Elderly Persons	6,722	2,746	3,976
Never Married	554	171	383
Married-First Time	2,668	1,468	1,200
Remarried	749	509	240
Widowed	1,983	329	1,654
Divorced	725	252	473
Legally Separated	39	15	24
Not Stated	4	2	2

Table 10.8 Percentage Distribution of Elderly Persons (65 yrs. and over) by Marital Status and Sex, 2000

Marital Status	Total	Male	Female
All Elderly Persons	100.0	100.0	100.0
Never Married	8.24	6.23	9.63
Married-First Time	39.69	53.46	30.18
Remarried	11.14	18.54	6.04
Widowed	29.50	11.98	41.60
Divorced	10.79	9.18	11.90
Legally Separated	0.58	0.55	0.60
Not Stated	0.06	0.06	0.05

10.6 Economic Activity of Elderly Persons

Table 10.9 shows that there were a greater number of elderly men who had been working when compared to the corresponding number of elderly women (930 men as opposed to 667 women). Not at all surprising, Table 10.10 reveals that the majority of elderly persons (76.24 percent) were not working in 2000 as they had either retired or left the workforce for other reasons. Of those who did work, males were more than twice as likely to be working as females (33.87 percent versus 16.78 percent). This is perhaps due to the fact that on average, males are five years younger than females¹⁰, and that females also have a higher propensity to suffer from disabilities than males. The latter is supported by the

¹⁰ Bermuda Facts & Figures, 2005, Bermuda Government

evidence contained in Table 10.9 and Table 10.10 and further compounded by the fact that elderly females have on average, been found to be older than elderly males.

Table 10.9 Number of Elderly Persons (65 and over) by Economic Activity and Sex, 2000

Economic Activity	Both Sexes	Male	Female
All Elderly Persons	6,722	2,746	3,976
Worked	1,597	930	667
Did Not Work	5,125	1,816	3,309

Table 10.10 Percentage Distribution of Elderly Persons (65 and over) by Economic Activity and Sex, 2000

Economic Activity	Both Sexes	Male	Female
All Elderly Persons	100.0	100.0	100.0
Worked	23.76	33.87	16.78
Did Not Work	76.24	66.13	83.22

10.7 Physical and Mental Condition of Elderly Persons¹¹

Illnesses and disabilities have a tendency to increase with age, and in Bermuda, they affect females to a greater extent than males. According to Table 10.11, hypertension has been observed to be the primary affliction reported by the elderly in Bermuda, affecting some 1,194 persons or 17.76 percent of the elderly population. Arthritis and rheumatism was the next most prevalent complaint affecting 882 persons or 13.12 percent, followed by diabetes affecting 748 persons or 11.13 percent, and heart complications affecting 690 persons or 10.26 percent. Despite the fact that elderly females outnumbered elderly males by more than 1,000 specific physical conditions were observed to have distinctly higher prevalence rates among males than among females. Table 10.12 shows this to be the case with respect to physical conditions such as heart conditions (12.60 percent for men versus 8.65 percent for women), diabetes (11.22 percent versus 11.07 percent), cancer (4.55 percent versus 2.74 percent) and hearing (4.26 percent versus 3.70 percent), among others. For females, however, higher prevalence rates were observed with respect

¹¹ There has been some loss of data due to cross tabulation of results.

to hypertension (20.90 percent versus 13.22 percent), arthritis/rheumatism (16.50 percent versus 8.23 percent), and mobility conditions (6.26 percent versus 4.95 percent).

Table 10.11 Number of Elderly Population Reporting Cases of Physical or Mental Conditions by Type of Condition and Sex, 2000

Type of Condition	Both Sexes	Male	Female
Total Elderly Population	6,722	2,746	3,976
Total Reporting Cases	6,164	2,309	3,855
Hypertension	1,194	363	831
Arthritis/Rheumatism	882	226	656
Diabetes	748	308	440
Heart Condition	690	346	344
Mobility/Body Moving Difficulties	385	136	249
Seeing	299	122	177
Back/Spine Problems	265	84	181
Hearing	264	117	147
Cancer	234	125	109
Asthma/Respiratory/Lung Problem	233	76	157
No/Limited Use of Arms/Legs	170	84	86
Stomach	129	67	62
Senility	109	29	80
Gripping	72	32	40
Concentration	69	26	43
Mental/Emotional Disorder/Retardation	58	18	40
Speaking	49	24	25
Muscular	42	19	23
Other Condition	270	106	164
Not Stated	2	1	1

Table 10.12 Percentage of Elderly Persons (65 yrs. and over) Reporting a Physical or Mental Condition by Type of Condition and Sex, 2000

Type of Condition	Both Sexes	Male	Female
Hypertension	17.76	13.22	20.90
Arthritis/Rheumatism	13.12	8.23	16.50
Diabetes	11.13	11.22	11.07
Heart Condition	10.26	12.60	8.65
Mobility/Body Moving Difficulties	5.73	4.95	6.26
Seeing	4.45	4.44	4.45
Back/Spine Problems	3.94	3.06	4.55
Hearing	3.93	4.26	3.70
Cancer	3.48	4.55	2.74
Asthma/Respiratory/Lung Problem	3.47	2.77	3.95
No/Limited Use of Arms/Legs	2.53	3.06	2.16
Stomach	1.92	2.44	1.56
Senility	1.62	1.06	2.01
Gripping	1.07	1.17	1.01
Concentration	1.03	0.95	1.08
Mental/Emotional Disorder / Retardation	0.86	0.66	1.01
Speaking	0.73	0.87	0.63
Muscular	0.62	0.69	0.58
Other Condition	4.02	3.86	4.12
Not Stated	0.03	0.04	0.03

10.8 Insurance Coverage and the Elderly

As mentioned previously, it is an act of law that all persons working 45 hours or more a month are required to have health insurance. It is also known, however, that the benefits for major medical insurance are reduced upon reaching the age of 65 years, and are further reduced at the age of 70 years, at least at one local insurance company. Thus when the elderly are most likely to need medical coverage, they are faced with diminishing returns. In spite of this reality, the results contained in Table 10.13 and Table 10.14 suggest that nearly 6 in 10 (58.97 percent) persons 65 years and over had major medical insurance (which includes coverage for doctors visits, prescriptions and worldwide treatment) and one-third (35.87 percent) had basic coverage (hospitalisation locally and treatment overseas on referral). Just over 1 in 20 (5.17 percent) either did not have coverage or could not state what their coverage was. Compared to females, males

were more likely to have had major medical insurance (64.28 percent as opposed to 55.31 percent). In contrast, elderly females were more likely to have basic coverage than their male counterparts (39.71 percent as opposed to 30.30 percent).

Table 10.13 Number of Elderly Persons (65 yrs. and over) by Insurance Coverage and Sex, 2000

Type of Insurance Coverage	Both Sexes	Male	Female
All Options	6,722	2,746	3,976
Major Medical	3,964	1765	2199
Basic	2,411	832	1,579
None	307	134	173
Not Stated	40	15	25

Table 10.14 Percentage Distribution of Elderly Persons 65 years and over by Insurance Coverage and Sex, 2000

Type of Insurance Coverage	Both Sexes	Male	Female
All Options	100.0	100.0	100.0
Major Medical	58.97	64.28	55.31
Basic	35.87	30.30	39.71
None	4.56	4.88	4.35
Not Stated	0.60	0.54	0.63

Chapter 11

Gender and Development Issues

11.1 Introduction

A clearer picture of how a country is developing socially, economically and otherwise is revealed when its population is disaggregated according to age groups and sex. In this chapter, we look at a number of factors to determine the level of progress in Bermuda with reference to key statistical facts relating to males and females 15 years and over. Insofar as this chapter explores gender and development issues, the ensuing observations treat with concerns that are indicative of variations in labour force characteristics, educational exposure and achievements across the sexes. In some instances, attempts have been made to explore interactions with individuals' age as well as linkages between educational and labour force characteristics. A principal objective is to facilitate a gender interpretation of the patterns borne out by the observations in each of the sections of the chapter.

11.2 Main Economic Activity – Age-Sex Differentials

In Table 11.1 and Table 11.2 below, the focus is on the composition of the labour force and those who are engaged in home duties in Bermuda based on the 2000 Census. By definition, the labour force is comprised of persons who are working and those who are looking for work. Accordingly, the labour force totalled 37,978, with 51.76 percent being male and 48.24 percent being female. Bermuda's strong financial and international business sectors have created a demand for labour, particularly highly specialised labour. This has opened up new areas of opportunity for Bermudians and has played a significant role in contributing to Bermuda's very low unemployment rate of 2.64 percent. Male unemployment was slightly higher than the rate for females (3.02 percent compared to 2.22 percent). Of the unemployed, males 15-24 years and 25-44 years were almost equally affected (38.55 percent and 38.38 percent respectfully), but for females, nearly half (46.19 percent) of all those unemployed were 25-44 years. Perhaps not at all

surprising, out of the 2,385 persons engaged in home duties, 2,213 or 92.79 percent were female. Of these, nearly half (48.17 percent) were between the peak childbearing ages of 25-44 years. Of the males who were likely to be engaged in home duties, more than 4 in 10 (41.28 percent) were 45-64 years.

Table 11.1 Number of Adults (15 yrs. and over) Engaged in Economic Activity by Age Group and Sex, 2000

Age Group	Worked		Sought Work		Labour Force		Home Duties	
	Male	Female	Male	Female	Male	Female	Male	Female
Total	19,063	17,914	594	407	19,657	18,321	172	2,213
15-24	1,735	1,774	229	137	1,964	1,911	13	94
25-44	10,138	9,581	228	188	10,366	9,769	66	1,066
45-64	6,260	5,892	128	75	6,388	5,967	71	785
65+	930	667	9	7	639	674	22	268

Table 11.2 Percentage Distribution of Adults (15 yrs. and over) Engaged in Economic Activity by Age Group and Sex, 2000

Age Group	Worked		Sought Work		Labour Force		Home Duties	
	Male	Female	Male	Female	Male	Female	Male	Female
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
15-24	9.10	9.90	38.55	33.66	9.99	10.43	7.56	4.25
25-44	53.18	53.48	38.38	46.19	52.73	53.32	38.37	48.17
45-64	32.84	32.89	21.55	18.43	32.50	32.57	41.28	35.47
65+	4.88	3.73	1.52	1.72	4.78	3.68	12.79	12.11

Traditionally, the roles that males and females play in society have been clearly defined. This is no longer the case. In Bermuda, females are more likely to take on jobs that males traditionally held because by continuing their education, more opportunities are available to them. Thus, we are likely to see more females in management positions in the future. On the other hand, males who are reluctant to improve their marketability through increased education attainment, will find themselves choosing from diminishing low-paying service jobs in an increasingly knowledge-based economy. As this happens, male unemployment levels are likely to increase and similarly, more males are likely to be engaged in home duties as their working partners will likely be earning much more.

11.3 Educational Attainment and Main Economic Activity – Gender Differentials

Table 11.3 to Table 11.5 look specifically at the population 15-44 years. They examine variations in educational attainment according to main economic activity, sex and age. Of the 23,911 persons 15-44 years in the labour force, 659 or 2.76 percent had attended middle school or lower. A further 7,795 or 32.60 percent had attended senior secondary school. A similar number amounting to 7,511 or 31.41 percent had taken technical, vocational or pre university courses, while 7,823 or approximately one-third (32.72 percent) had been to university. On examining Table 11.3, females appeared more likely to attain higher education despite the fact that males have the numerical majority. More than one-third of females 15-44 years who worked had attended technical, vocational or pre university classes (35.00 percent) and university (35.68 percent), compared to 28.71 percent and 30.85 percent respectively among their male counterparts. In addition, of those looking for work, males were more likely to have gone no further than senior secondary school (66.97 percent) compared to females (52.00 percent). At the same time, it is interesting to note that one-quarter of the females who sought employment had attained university education (25.54 percent) compared to less than half that figure for males (12.69 percent).

While persons carrying out home duties were predominantly females, considerable proportions, whether male or female, had attained at least senior secondary level education. While 40.60 percent of the females who carried out home duties had attended university, the corresponding proportion among males was observed to be 32.91 percent. With respect to males who carried out home duties, 36.71 percent had attained a maximum of a senior secondary education while the corresponding proportion among their female counterparts was about one-quarter (25.86 percent).

Table 11.3 Percentage Distribution of Adults 15-44 years Engaged in Economic Activity by Educational Attainment and Sex, 2000

Highest Level of Schooling	Persons 15-44 Years							
	Worked		Sought Work		Labour Force		Home Duties	
	Male (n=11,814)	Female (n=11,315)	Male (n=457)	Female (n=325)	Male (n=12,271)	Female (n=11,640)	Male (n=79)	Female (n=1,160)
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None	0.08	0.01	0.00	0.31	0.08	0.02	0.00	0.09
Primary 1-6 Years	1.49	0.49	0.88	1.54	1.47	0.52	2.53	3.97
Middle School 7-9 Years	2.33	0.90	4.60	2.46	2.41	0.95	3.80	4.91
Senior Secondary 10-13 Years	35.97	27.49	61.49	47.69	36.92	28.05	36.71	25.86
Technical/Vocational/Pre University	28.71	35.00	19.47	21.54	28.37	34.62	24.05	24.05
University	30.85	35.68	12.69	25.54	30.18	35.40	32.91	40.60
Other	0.20	0.19	0.44	0.62	0.21	0.21	0.00	0.52
Not Stated	0.37	0.24	0.43	0.30	0.36	0.23	0.00	0.00

For persons 15-24 years, there continued to be differences between males and females. According to Table 11.4, more than half (57.10 percent) of all males who worked and more than 7 in 10 of those who sought work (77.73 percent) had not gone beyond a senior secondary education compared to corresponding proportions of 40.37 percent and 65.69 percent among females. With respect to engagement in home duties, the majority had attained a maximum of a middle school education irrespective of sex. In fact, almost 7 in 10 males (69.23 percent) and just over 5 in 10 (52.13 percent) females who had been engaged in home duties did not progress beyond a middle school education. For persons 25-44 years, a different pattern emerged when compared to that which was evident among persons 15-24 years. In the case of the former, the majority of persons who worked claimed that they had attended university irrespective of individuals' sex.

According to Table 11.5, just about one-third of working males (33.34 percent) and nearly 4 in 10 of their female counterparts (37.94 percent) had attended university.

Whether they are 15-24 years or 25-44 years of age, Table 11.4 and Table 11.5 show similar patterns with regard to the link between individuals' sex and educational attainment in the case of persons who sought work. For such persons, greater proportions among males were observed to have attained senior secondary education when compared to corresponding proportions among females. In contrast, however, greater proportions among females were observed to have attained university education when compared to corresponding proportions among males. For persons 25-44 years who had been engaged in home duties, the greatest proportion had attained university education irrespective of sex, this being more so the case among females than among males. According to Table 11.5, the respective proportions for males and females were 36.36 percent and 41.93 percent.

Table 11.4 Percentage Distribution of Adults 15-24 Years Engaged in Economic Activity by Educational Attainment and Sex, 2000

Highest Level of Schooling	Persons 15-24 Years							
	Worked		Sought Work		Labour Force		Home Duties	
	Male (n=1,676)	Female (n=1,734)	Male (n=229)	Female (n=137)	Male (n=1,905)	Female (n=1,871)	Male (n=13)	Female (n=94)
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None	0.06	0.00	0.00	0.00	0.05	0.00	7.69	4.26
Primary 1-6 Years	0.36	0.23	0.00	1.46	0.31	0.32	7.69	5.32
Middle School 7-9 Years	1.73	0.46	5.68	0.73	2.20	0.48	53.85	42.55
Senior Secondary 10-13 Years	54.95	39.68	72.05	63.50	57.01	41.42	15.38	21.28
Technical/Vocational/Pre University	26.67	35.87	12.66	16.06	24.99	34.42	15.39	25.53
University	15.81	23.18	9.61	18.25	15.07	22.82	0.00	1.06
Other	0.12	0.17	0.00	0.00	0.10	0.16	0.00	0.00
Not Stated	0.30	0.41	0.00	0.00	0.27	0.38	0.00	0.00

Table 11.5 Percentage Distribution of Adults 25-44 years Engaged in Economic Activity by Educational Attainment and Sex, 2000

Highest Level of Schooling	Persons 25-44 Years							
	Worked		Sought Work		Labour Force		Home Duties	
	Male (n=10,138)	Female (n=9,581)	Male (n=228)	Female (n=188)	Male (n=10,366)	Female (n=9,769)	Male (n=66)	Female (n=1,066)
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None	0.09	0.01	0.00	0.53	0.09	0.02	0.00	0.09
Primary 1-6 Years	1.68	0.54	1.75	1.60	1.68	0.56	1.52	3.94
Middle School 7-9 Years	2.43	0.98	3.51	3.72	2.45	1.03	3.03	4.88
Senior Secondary 10-13 Years	32.83	25.28	50.88	36.17	33.22	25.49	33.33	24.39
Technical Vocational/Pre University	29.05	34.84	26.32	25.53	28.99	34.67	25.76	24.30
University	33.34	37.94	15.79	30.85	32.95	37.80	36.36	41.93
Other	0.22	0.20	0.88	1.06	0.23	0.21	0.00	0.47
Not Stated	0.36	0.21	0.87	0.54	0.39	0.22	0.00	0.00

Results in this section confirm that the educational attainment of females is higher than that of males. Thus, the assumptions made in the previous section about the changing roles of employment with respect to gender, are entirely possible. As females take on more and more jobs normally held by males, males will be forced to take on traditional female jobs or leave the workforce altogether. Socially, this is not a positive outcome as males may be more likely than females to resort to anti-social behaviour due to any perceived threats emanating from changing gender roles. In addition, in the growing Bermudian economy, with more Bermudians entering the workforce with only minimal educational attainment, more workers will have to come from overseas to fill the highly specialised job vacancies.

11.4 Academic Qualifications and Main Economic Activity – Gender Differentials

Table 11.6 examines the relationship between academic qualifications, main economic activity and individuals' sex for persons 15-44 years. For those who worked, the table shows that one-fifth of both males and females (19.34 percent and 20.65 percent) had

obtained a bachelor's degree. However, nearly one-fifth of males (17.56 percent) and half that amount of females (9.41 percent) had achieved no academic qualification. There was near parity across the sexes when it came to a technical, vocational or Bermuda College Certificate (17.10 percent of males and 18.07 percent of females possessing such certification). In the context of persons who sought work, there appeared to be some interesting variations in the attainment of academic qualifications across the sexes. For example, while more than 4 in 10 males (41.79 percent) had no academic qualifications, less than half that amount (19.38 percent) of females had no qualifications. With respect to persons who engaged in home duties, one-quarter (26.72 percent) of females had a bachelor's degree, for men, half that figure (13.92 percent) had a bachelor's degree. The greatest proportions of males had either achieved Cambridge O'Level passes (22.78 percent) or had no academic qualifications at all (21.52 percent).

For persons 15-24 years who worked, Table 11.7 shows that females were more likely to hold a Bermuda Secondary School Certificate (BSSC) when compared to males (32.87 percent as opposed to 29.24 percent). Table 11.7 also shows that males were more likely to have no academic qualifications (24.52 percent) when compared to females (11.65 percent). Whether individuals had sought work or engaged in home duties, the results borne out by Table 11.7 reveal that nearly half of all males had no formal academic qualifications, the respective proportions being 48.72 percent and 46.15 percent. For their female counterparts, however, the corresponding figures were 18.25 percent and 20.21 percent respectively.

Table 11.8 addresses similar concerns for persons 25-44 years and shows that for those who worked, about one-fifth of both males (21.69 percent) and females (22.69 percent) had obtained a bachelor's degree. For persons who sought work, the greatest proportion did not have any academic qualifications, this being evident irrespective of sex. In this regard, Table 11.8 indicates that a greater proportion of males amounting to just over one-third (33.77 percent) did not have any formal qualifications when compared to a corresponding proportion of 20.21 percent among females. For persons who had been

engaged in home duties, greater proportions of females had attained academic qualifications beyond the secondary level when compared to their male counterparts, the exception being evident in the case of persons who had attained Master's Degrees with proportions being 6.06 percent and 5.82 percent for males and females respectively. Otherwise, 27.95 percent of females had attained Bachelor's Degrees compared to 16.67 percent among their male counterparts. In contrast, while 54.55 percent of all males attained no more than Cambridge O Levels, the corresponding proportion among females was 41.65 percent.

Table 11.6 Percentage Distribution of Adults 15-44 years Engaged in Specific Activities by Educational Qualification and Sex, 2000

Highest Academic Qualification	Persons 15-44 Years							
	Worked		Sought Work		Labour Force		Home Duties	
	Male (n=11,814)	Female (n=11,315)	Male (n=457)	Female (n=325)	Male (n=12,271)	Female (n=11,640)	Male (n=79)	Female (n=1,160)
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None	17.56	9.41	41.79	19.38	18.47	9.69	21.52	16.72
School Leaving	10.87	9.08	12.91	13.23	10.94	9.19	7.59	8.97
BSSC	11.59	12.41	16.85	21.54	11.78	12.66	7.59	3.71
Cambridge O Levels	10.94	12.68	5.69	12.00	10.74	12.66	22.78	14.48
Technical/Vocational College Certificate	17.10	18.07	8.75	9.54	16.79	17.84	12.66	13.88
Associate Degree or Bermuda College Diploma	7.08	10.79	4.38	4.62	6.98	10.62	6.33	8.62
Bachelor's Degree	19.34	20.65	7.00	14.77	18.88	20.49	13.92	26.72
Master's Degree	4.13	5.94	1.31	4.00	4.03	5.88	5.07	5.43
Doctorate	0.34	0.27	0.22	0.92	0.33	0.29	0.00	0.60
Other	0.19	0.17	0.00	0.00	0.18	0.16	0.00	0.09
Not Stated	0.86	0.53	1.09	0.00	0.88	0.52	2.54	0.78

Table 11.7 Percentage Distribution of Adults 15-24 years Engaged in Economic Activity by Educational Qualification and Sex, 2000

Highest Academic Qualification	Persons 15-24 Years							
	Worked		Sought Work		Labour Force		Home Duties	
	Male (n=1,676)	Female (n=1,734)	Male (n=229)	Female (n=137)	Male (n=1,905)	Female (n=1,871)	Male (n=13)	Female (n=94)
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None	24.52	11.65	48.72	18.25	27.56	12.13	46.15	20.21
School Leaving	9.79	8.07	9.83	16.06	9.82	8.66	0.00	15.96
BSSC	29.24	32.87	22.22	33.58	28.45	32.92	0.00	13.83
Cambridge O Levels	16.89	18.80	4.27	11.68	15.38	18.28	38.46	19.15
Technical/Vocational College Certificate	8.77	10.09	3.85	2.19	8.19	9.51	7.69	7.45
Associate Degree or Bermuda College Diploma	5.01	7.79	2.14	4.38	4.67	7.54	0.00	7.45
Bachelor's Degree	5.13	9.40	6.41	12.41	5.30	9.62	0.00	12.77
Master's Degree	0.12	0.63	0.00	1.46	0.10	0.69	0.00	1.06
Doctorate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other	0.06	0.12	0.43	0.00	0.05	0.11	0.00	0.00
Not Stated	0.48	0.58	2.14	0.00	0.47	0.53	7.69	2.13

Table 11.8 Percentage Distribution of Adults 25-44 years Engaged in Economic Activity by Educational Qualification and Sex, 2000

Highest Academic Qualification	Persons 25-44 Years							
	Worked		Sought Work		Labour Force		Home Duties	
	Male (n=10,138)	Female (n=9,581)	Male (n=228)	Female (n=188)	Male (n=10,366)	Female (n=9,769)	Male (n=66)	Female (n=1,066)
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None	16.41	9.01	33.77	20.21	16.80	9.22	16.67	16.42
School Leaving	11.05	9.26	15.79	11.17	11.15	9.29	9.09	8.35
BSSC	8.67	8.70	10.96	12.77	8.72	8.78	9.09	2.81
Cambridge O'Levels	9.95	11.57	7.02	12.23	9.89	11.59	19.70	14.07
Technical/Vocational College Certificate	18.48	19.52	13.60	14.89	18.37	19.43	13.64	14.45
Associate Degree or Bermuda College Diploma	7.42	11.33	6.58	4.79	7.40	11.21	7.58	8.72
Bachelor's Degree	21.69	22.69	7.46	16.49	21.38	22.57	16.67	27.95
Master's Degree	4.79	6.90	2.63	5.85	4.75	6.88	6.05	5.82
Doctorate	0.39	0.32	0.44	1.60	0.40	0.35	0.00	0.66
Other	0.21	0.18	0.00	0.00	0.19	0.17	0.00	0.09
Not Stated	0.94	0.52	1.75	0.00	0.95	0.51	1.51	0.66

A clear pattern has now emerged with males clearly lagging behind females educationally. For persons between the ages of 25 years and 44 years, similar proportions of both males and females who worked, had a Bachelor's Degree though the possession of a Master's Degree was more likely to be characteristic of females than their male counterparts. In addition, nearly twice as many females than males who were engaged in home duties had a Bachelor's Degree. Thus when these females return to the workforce, in spite of their absence, they will be more employable than their male counterparts. These trends, should they continue, pose some interesting social and workplace challenges for both males and females in the future.

11.5 Industrial Activity and Age – Gender Differentials

There was a total of 36,977 persons 15 years and over who had been employed at the time of the 2000 Census. According to Table 11.9 and Table 11.10, just under half of such persons amounting to 18,296 can be placed in one of two of Bermuda's major industries – Tourism and Business including international business. The Hotel and Restaurant industry together with the Wholesale/Retail Trade and Repair Services employed 9,136 persons or 24.77 percent of the employed persons 15 years and over in Bermuda. The Business and Financial sectors comprising Financial Intermediation, Business Activities, and International Business, employed 9,160 persons or 24.83 percent of the employed persons 15 years and over in Bermuda. According to Table 11.10, just over one tenth of all employed persons 15 years and over had been employed in each of two sectors - Education, Health and Social Work and Construction, the respective proportions being 10.93 percent and 10.30 percent.

For males workers between the ages of 15 years and 24 years, Table 11.10 shows that the greatest concentrations were observed in industrial sectors such as construction, wholesale/retail trade and repair services, and hotels and restaurants accounting for respective proportions of 26.70 percent, 20.49 percent and 14.10 percent or collectively, more than half of all male workers. Interestingly, the male workers were in 15-24 years, 25-44 years, 45-64 years or 65 years and over, greater proportions worked in construction

and in wholesale/retail trade and repair services than in any of the other industries. Compared to the situation observed among younger male workers 15-24 years and 25-44 years, activities associated with transport and communications engaged the economic pursuits of older male workers 45-64 years and 65 year and over to increasingly greater extents than hotels and restaurant which appears to have been becoming less dominant as an economic sector engaging the pursuits of older workers.

In contrast, the female workers 15-24 years were primarily concentrated in industrial sectors such as financial and business services, wholesale/retail trade and repair services, and hotel and restaurants accounting for respective proportions of 30.99 percent, 22.40 percent and 12.73 percent or collectively more than 60 percent of all female workers. For their counterparts 25-44 years, the majority were engaged in the delivery of financial and business services (36.89 percent), wholesale/retail trade and repair services (10.38 percent) and education, health and social work (18.32 percent). For female workers 45-64 years, just under one quarter (23.22 percent) were actively engaged in financial and business services while education, health and social work (20.34 percent), wholesale/retail trade and repair services (14.88 percent), hotels and restaurants (12.11 percent) and other community, social and personal services (11.02 percent) accounted for noteworthy proportions. More than one quarter of the female workers 65 years and over had been employed in other community, social and personal services (26.92 percent) though noteworthy proportions were engaged as workers in sectors such as wholesale/retail trade and services (22.71 percent), hotels and restaurants (15.79 percent), and education, health and social work (12.33 percent).

The educational imbalances between the sexes highlighted through out this Chapter has become manifest in the careers of men and women. While males have gravitated to unskilled manual labour-intensive service jobs such as in the construction sector, females are more likely to be found in the high profile, knowledge-based jobs in the business and financial sectors. As Bermuda continues to grow in the financial and business sectors, and as the construction and other unskilled manual labour-intensive sectors either go

through business cycles or decline altogether, the educational imbalances between the sexes could be translated into an economic imbalance. This will have social implications as the male worker will decline as the traditional breadwinner of the family.

Table 11.9 Number of Employed Adults (15 yrs. and over) by Industrial Group, Sex and Age Group, 2000

Industrial Group	All Ages	15-24 Years			25-44 Years		
		Total	Male	Female	Total	Male	Female
Total	36,885	3,491	1,723	1,768	19,684	10,120	9,564
Agriculture, Forestry and Fishing	502	57	51	6	292	269	23
Mining And Quarrying	71	5	5	0	44	43	1
Manufacturing	1,178	125	95	30	571	395	176
Electricity, Gas and Water Supply	425	27	23	4	227	190	37
Construction	3,799	478	460	18	1,969	1,856	113
Wholesale/Retail Trade and Repair Services	4,815	749	353	396	2,109	1,116	993
Hotels and Restaurants	4,321	468	243	225	2,274	1,402	872
Transport and Communications	2,844	207	118	89	1,266	763	503
Financial Intermediation	2,793	352	71	281	1,626	475	1,151
Real Estate and Renting Activities	455	28	16	12	214	97	117
Business Activities	3,200	231	87	144	1,978	876	1,102
Public Administration	2,512	158	66	92	1,451	793	658
Education, Health and Social Work	4,030	200	34	166	2,189	437	1,752
Other Community, Social and Personal Services	2,773	246	64	182	1,248	458	790
International Business Activity	3,167	160	37	123	2,226	950	1,276

Table 11.9 Number of Employed Adults Aged 15 years and over by Industrial Group, Age Group and Sex, 2000
Cont'd.

Industrial Group	45-64 Years			65+ Years		
	Total	Male	Female	Total	Male	Female
Percent Total	12,120	6,240	5,880	1,590	925	665
Agriculture, Forestry and Fishing	133	121	12	20	19	1
Mining And Quarrying	22	22	0	0	0	0
Manufacturing	422	262	160	60	32	28
Electricity, Gas and Water Supply	161	122	39	10	6	4
Construction	1,193	1,154	39	159	152	7
Wholesale/Retail Trade and Repair Services	1,660	785	875	297	146	151
Hotels and Restaurants	1,386	674	712	193	88	105
Transport and Communications	1,172	784	388	199	181	18
Financial Intermediation	771	246	525	44	24	20
Real Estate and Renting Activities	184	119	65	29	20	9
Business Activities	884	438	446	107	72	35
Public Administration	853	472	381	50	32	18
Education, Health and Social Work	1,531	335	1,196	110	28	82
Other Community, Social and Personal Services	999	351	648	280	101	179
International Business Activity	749	355	394	32	24	8

Table 11.10 Percentage Distribution of Employed Adults (15 yrs. and over) by Industrial Group, Age Group and Sex, 2000

Industrial Group	All Ages	15-24 Years			25-44 Years		
		Total	Male	Female	Total	Male	Female
Percent Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, Forestry and Fishing	1.36	1.63	2.96	0.34	1.48	2.66	0.24
Mining And Quarrying	0.19	0.14	0.29	0.00	0.22	0.42	0.01
Manufacturing	3.19	3.58	5.51	1.70	2.90	3.90	1.84
Electricity, Gas and Water Supply	1.15	0.77	1.33	0.23	1.15	1.88	0.39
Construction	10.30	13.69	26.70	1.02	10.00	18.34	1.18
Wholesale/Retail Trade and Repair Services	13.05	21.46	20.49	22.40	10.71	11.03	10.38
Hotels and Restaurants	11.71	13.41	14.10	12.73	11.55	13.85	9.12
Transport and Communications	7.71	5.93	6.85	5.03	6.43	7.54	5.26
Financial Intermediation	7.57	10.08	4.12	15.89	8.26	4.69	12.03
Real Estate and Renting Activities	1.23	0.80	0.93	0.68	1.09	0.96	1.22
Business Activities	8.68	6.62	5.05	8.14	10.05	8.66	11.52
Public Administration	6.81	4.53	3.83	5.20	7.37	7.84	6.88
Education, Health and Social Work	10.93	5.73	1.97	9.39	11.12	4.32	18.32
Other Community, Social and Personal Services	7.52	7.05	3.71	10.29	6.35	4.53	8.26
International Business Activity	8.60	4.58	2.15	6.96	11.32	9.38	13.35

Table 11.10 Percentage Distribution of Employed Adults (15 yrs. and over) by Industrial Group, Age Group and Sex, 2000
Cont'd.

Industrial Group	45-64 Years			65+ Years		
	Total	Male	Female	Total	Male	Female
Percent Total	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, Forestry and Fishing	1.10	1.94	0.20	1.26	2.05	0.15
Mining And Quarrying	0.18	0.35	0.00	0.00	0.00	0.00
Manufacturing	3.48	4.20	2.72	3.77	3.46	4.21
Electricity, Gas and Water Supply	1.33	1.96	0.66	0.63	0.65	0.60
Construction	9.84	18.49	0.66	10.00	16.43	1.05
Wholesale/Retail Trade and Repair Services	13.70	12.58	14.88	18.68	15.78	22.71
Hotels and Restaurants	11.44	10.80	12.11	12.14	9.51	15.79
Transport and Communications	9.67	12.56	6.60	12.52	19.57	2.71
Financial Intermediation	6.36	3.94	8.93	2.77	2.59	3.01
Real Estate and Renting Activities	1.52	1.91	1.11	1.82	2.16	1.35
Business Activities	7.29	7.02	7.59	6.73	7.78	5.26
Public Administration	7.04	7.56	6.48	3.14	3.46	2.71
Education, Health and Social Work	12.63	5.37	20.34	6.92	3.03	12.33
Other Community, Social and Personal Services	8.24	5.63	11.02	17.61	10.93	26.92
International Business Activity	6.18	5.69	6.70	2.01	2.60	1.20

11.6 Household Headship Status: A Gender Perspective

Table 11.11 focuses on household headship status across the sexes for adults 15 years and over. According to the 2000 Census, there were 25,148 households recorded in Bermuda. Of these, 13,350 or 53.09 percent were headed by males while 11,798 or 46.91 percent were headed by females. Despite the fact that the number of male-headed households generally exceeded the number of female-headed households, this pattern persisted only in the cases of households headed by persons 25-44 years and 45-64 years. Otherwise, the number of households headed by females was greater than that headed by males, this being so in the cases of young heads 15-24 years and elderly heads 65 years and over.

Table 11.11 Number of Household Heads by Age Group and Sex, 2000

Age Group	Total	Male	Female
Total	25,148	13,350	11,798
15-24	519	229	290
25-44	11,240	6,112	5,128
45-64	8,955	4,973	3,982
65 and Over	4,434	2,036	2,398

It is clear, given some of the other observations of this Chapter, that as females become more economically independent, there is a greater likelihood of the number of female-headed households exceeding that of males. This is already the case for households headed by young adults and the elderly. Such observations pose interesting challenges for Bermuda in the future. How will the island handle the changing work roles of males and females? Will there likely be greater divorces and more women not marrying altogether as a result of their new-found economic status? Will this hasten an already declining birth rate? Will more men turn to crime because they are unable to compete in the workplace? There is some likelihood that these kinds of questions will have to be addressed if the trends highlighted in this Chapter continue.

Chapter 12

Fertility

12.1 Introduction

Generally speaking, fertility is the number of live born children that women have during their lifetime. For purposes of comparison, countries use the ages of 15-49 years when calculating fertility rates. Fertility rates are important because they show the extent to which populations are replacing themselves given the threat of attrition due to mortality. We have already learned that in Bermuda, like most western countries, the fertility rate has fallen below the replacement level. This has major implications for this small island state, some of which, including the likely increase in foreign workers, have been mentioned previously. Throughout this chapter, reference is to live born children or more specifically, live births.

Table 12.1 to Table 12.5 below provide some details on fertility in Bermuda. In 2000, of the 17,073 women of childbearing age, Table 12.1 shows that at least 7,213 or 42.25 percent did not have any children. Just over one-fifth (at least 21.64 percent or 3,695) had one child while a similar amount (at least 23.16 percent or 3,954) had two children. Just over 1 in 10 of childbearing females (at least 11.74 percent or 2,004) had three or more children. More than 4 in 10 women (42.70 percent or 3,080) who had no children were over the age of 30. While these women can still have children, the onset of first birth diminishes with age beyond the age of 30 years precipitating further, the declining fertility rate. Indeed, in the 12 months preceding the 2000 Census, Table 12.2 and Table 12.3 show that there were 801 births that emerged from a fertility pattern that is consistent with a total fertility rate of approximately 1.65 children per woman – far below the replacement level of 2.1 children.

The most fertile age group, based on such age-specific fertility patterns, is the 30-34 year-old category (Table 12.3), an indication that women are most likely delaying childbirth

until after their careers have been established or for other reasons. Again, this follows the trend of women in many western cultures.

Table 12.1 Females 15-49 years by Number of Children Ever Had and Five-Year Age Group, 2000

Age Group	Females 15-49	Females 15-49 with Reported Birth Parity	Number of Children Ever Had									
			0	1	2	3	4	5	6	7	8	9
Total	17,073	16,866	7,213	3,695	3,954	1,499	387	83	26	6	2	1
15-19	1,766	1,677	1,579	92	6	0	0	0	0	0	0	0
20-24	1,665	1,640	1,155	367	100	17	1	0	0	0	0	0
25-29	2,411	2,387	1,399	591	310	76	11	0	0	0	0	0
30-34	2,754	2,734	1,161	724	594	206	42	4	3	0	0	0
35-39	3,157	3,135	872	739	1056	352	93	16	5	1	1	0
40-44	2,912	2,896	629	686	1013	418	122	18	8	1	1	0
45-49	2,408	2,397	418	496	875	430	118	45	10	4	0	1

Table 12.2 Females 15-49 years by Total Births in the Past 12 Months and Five-Year Age Group, 2000

Age Group	Females 15-49	Total Births	None	One	Two Separate Births	Twins
Total	17,073	801	8742	773	2	12
15-19	1,766	48	50	46	0	1
20-24	1,665	120	364	116	1	1
25-29	2,411	171	815	169	0	1
30-34	2,754	246	1,333	230	0	8
35-39	3,157	172	2,071	168	1	1
40-44	2,912	42	2,188	42	0	0
45-49	2,408	2	1,921	2	0	0

Table 12.3 Estimated Age Specific-Fertility Rates by Five-Year Age Group of Females 15-49 Years, 2000

Age Group	Females 15-49	Total Births Past 12 Months	Estimated Age-Specific Fertility Rates	Total Fertility Rate Per 1000 Women
Total	17,073	801	329.24	1.65
15-19	1,766	48	27.18	0.14
20-24	1,665	120	72.07	0.36
25-29	2,411	171	70.92	0.35
30-34	2,754	246	89.32	0.45
35-39	3,157	172	54.48	0.27
40-44	2,912	42	14.42	0.07
45-49	2,408	2	0.83	0.00

While marriage used to be a major indicator of fertility levels in a country, it is losing its significance in western societies since an increasing number of children are born out of wedlock. In Table 12.4 below, 551 children were born to the 9,454 females who had at some point in their life, married. Table 12.5, on the other hand, shows that for the 7,615 women who had never married, there were 250 children born to them. Based upon these two outcomes, one may surmise that general as well as age specific fertility rates are higher among ever-married females than among their never-married counterparts. At the same time, it is worth noting that in the 12-month period preceding the census, the number of births to never-married women exceeded that among their ever-married counterparts in the age groups 15-19 years and 20-24 years. Such a pattern did not persist among women in older age groups.

Table 12.4 Ever-Married Females 15-49 years by Total Births in the Past 12 Months and Five-Year Age Group, 2000

Age Group	Ever-Married Females 15-49	Total Births Past 12 Months	None	One	Two Separate Births	Twins
Total	9,456	551	6,695	535	1	7
15-19	7	3	2	3	0	0
20-24	231	40	77	38	0	1
25-29	936	109	371	107	0	1
30-34	1,681	207	964	199	0	4
35-39	2,303	156	1,706	152	1	1
40-44	2,276	35	1,853	35	0	0
45-49	2,022	1	1,722	1	0	0

Table 12.5 Never-Married Females 15-49 years by Total Births in the Past 12 Months and Five-Year Age Group, 2000

Age Group	Never-Married Females 15-49 Years	Total Births Past 12 Months	None	One	Two Separate Births	Twins
Total	7,615	250	2,047	238	1	5
15-19	1,759	45	48	43	0	1
20-24	1,434	80	287	78	1	0
25-29	1,475	62	444	62	0	0
30-34	1,073	39	369	31	0	4
35-39	854	16	365	16	0	0
40-44	634	7	335	7	0	0
45-49	386	1	199	1	0	0

Chapter 13

Households

13.1 Introduction

There were 25,148 households in Bermuda in 2000, an increase of 12.12 percent or 2,718 over the 22,430 households recorded in the 1991 Census. The average household size declined from 2.61 in 1991 to 2.47 in 2000, a reflection of Bermuda's declining birth rate. Table 13.1 indicates that females headed the majority of households (53.11 percent) compared to 46.89 percent that were headed by males. Table 13.2 shows that while 40.52 percent of all persons in households were heads, just 18.32 percent were the spouse of the head and 2.27 percent were live-in partners of the head indicating that many households are headed by a single person. In fact, the official Census Report from the Bermuda Government revealed that just 25 percent of all homes were headed by two parents. Other than the head, children make up the largest component of Bermudian households (29.92 percent).

The extended family unit, where households may contain the parents of the head or the grandparents or some other non-immediate family member, was not a major component of Bermudian households with less than 10 percent of persons making up non-immediate relatives (See Table 13.2). With the growth of Bermuda's aging population, it is perhaps not surprising that nearly 2 in 10 (17.63 percent) of all households are headed by persons aged 65 and over. Nearly 6 in 10 (58.31 percent) of all of Bermuda's households are headed by persons between the ages of 30 years and 54 years (See Table 13.1).

Table 13.1 Percentage Distribution of Heads of Households (15 yrs. and over) by Five-Year Age Groups and Sex, 2000

Age Group	Total Households (n=25,148)	Male Headed Households (n=11,793)	Female Headed Households (n=13,355)
Percent Total	100.0	100.0	100.0
15-19	0.09	0.08	0.10
20-24	1.97	2.07	1.89
25-29	7.67	7.80	7.56
30-34	10.83	11.10	10.59
35-39	13.41	13.45	13.37
40-44	12.78	12.63	12.92
45-49	11.15	11.08	11.22
50-54	10.14	10.48	9.84
55-59	7.86	7.80	7.91
60-64	6.46	6.70	6.24
65-69	6.00	5.86	6.12
70-75	4.79	4.60	4.96
75-79	3.48	3.38	3.57
80-84	1.92	1.61	2.19
85+	1.45	1.36	1.52

Table 13.2 Percentage Distribution of Total Population by Relationship to Head of Household and Sex, 2000

Relationship to Head	Total (n=62,059)	Male (n=28,826)	Female (33,323)
Total	100.0	100.0	100.0
Head	40.52	40.91	40.19
Husband/Wife	18.32	18.66	18.03
Child/Step Child	29.92	29.50	30.29
Grandchild	3.14	2.99	3.27
Father/Mother	0.89	0.89	0.89
Grandparent/In Laws	0.51	0.46	0.55
Brother/Sister	0.98	0.91	1.04
Other Relative	1.14	1.14	1.13
Live-In Partner	2.27	2.24	2.30
Boarder/Roommate	1.26	1.24	1.28
Other Non Relative	1.05	1.06	1.03

13.2. Head of Households by Race and Marital Status

According to Table 13.3, more than half of Bermuda's households (55.39 percent) are headed by a Black person, while nearly 4 in 10 (38.64 percent) are headed by a White person. Just under 1 in 20 (4.46 percent) are headed by persons of other racial groups. It is worth noting that there is little difference in this pattern of household headship across the races when examined separately for males and females. However, there were some differences in the age distribution of household heads across the sexes. With respect to the 30-34 age group, for instance, males from other racial groups were more likely than White or Black males to head households (19.62 percent, 13.35 percent and 8.87 percent respectively). This was also true for the 35-39 age group (16.04 percent, 13.89 percent and 12.94 percent respectively).

In the 45-49 and 50-54 age groups, however, Black males were more likely than White males and males from other ethnic groups to head households. For these latter two age groups, the same could be said for Black females compared to White females or females from other ethnic groups. In the 30-34 age group, females from other ethnic groups were more likely than their Black and their White counterparts to head households. With respect to the 35-39 age group, White females were more likely than their other female counterparts whether Black or from some other ethnic group to head households. (See Table 13.3).

With reference to the marital status of household heads, Table 13.4 show that just under half (49.40 percent) of all household heads were married while nearly one-quarter (24.39 percent) had never married. More than 1 in 7 (16.58 percent) of all household heads in Bermuda were divorced. Household heads who were married were mainly between the ages of 35 years and 39 years (14.94 percent) closely followed by the 40-44 age group (14.34 percent). Heads who were never married were principally between the ages of 30 years and 34 years (19.92 percent) and 25 years to 29 years (19.58 percent). Not at all surprising, divorced heads of households tended to be older, the largest proportions being between the ages of 50 years and 54 years (16.53 percent) and 45 years to 49 years (16.07

percent). While there are frequent reports of an increasing divorce rate in Bermuda, no panel studies have ever been conducted to establish a benchmark rate. For household heads who were widowed, much larger proportions were in five-year age groups that consisted of persons of at least 65 years.

Whether heads were male or female, approximately one-fifth (20.30 percent and 19.58 percent respectively) of those who were never married were between the ages of 30 years and 34 years. Considering Bermuda's high labour force participation rate (85 percent), one of the highest in the world, it is not then surprising that persons would delay marriage while focusing on their careers. The declining birth rate, already mentioned, is also likely to be a consequence of delayed marriages.

Table 13.3 (a) Percentage Distribution of Heads of Households (15 yrs. and over) by Age Group of Heads and Ethnic Group of Head, 2000

Age Group of Head	Total (n=25,148)	Black (n=14,182)	White (n=9,717)	Other (n=1,121)	Not Stated (n=128)
Total Heads	100.0	100.0	100.0	100.0	100.0
15-19	0.09	0.09	0.08	0.18	0.00
20-24	1.97	1.98	1.89	2.77	0.00
25-29	7.67	6.37	9.04	12.67	4.69
30-34	10.83	8.73	13.02	18.55	9.38
35-39	13.41	12.78	14.17	15.17	10.16
40-44	12.78	13.34	11.67	15.88	8.59
45-49	11.15	11.70	10.48	9.90	12.50
50-54	10.14	10.83	9.32	8.39	10.94
55-59	7.86	8.40	7.32	5.35	10.94
60-64	6.46	7.13	5.74	4.10	7.03
65-69	6.00	6.80	5.18	2.50	9.38
70-75	4.79	5.15	4.61	1.69	5.47
75-79	3.48	3.53	3.56	1.78	7.03
80-84	1.92	1.83	2.18	0.62	3.12
85+	1.45	1.34	1.74	0.45	0.77

Table 13.3 (b) Percentage Distribution of *Male* Heads of Households (15 yrs. and over) by Age Group of Heads and Ethnic Group of Head, 2000

Age Group	Total (n=11,793)	Black (n=6,664)	White (n=4,486)	Other (n=586)	Not Stated (n=57)
Male Heads	100.0	100.0	100.0	100.0	100.0
15-19	0.08	0.08	0.07	0.34	0.00
20-24	2.07	2.13	1.89	2.90	0.00
25-29	7.80	6.50	9.34	11.26	3.51
30-34	11.10	8.87	13.35	19.62	7.02
35-39	13.45	12.94	13.89	16.04	12.28
40-44	12.63	12.97	11.86	15.36	7.02
45-49	11.08	11.90	10.08	9.56	10.53
50-54	10.48	11.04	9.74	9.39	14.04
55-59	7.80	8.31	7.40	4.95	8.77
60-64	6.70	7.37	5.95	4.61	8.77
65-69	5.86	6.60	5.13	2.56	10.53
70-75	4.60	5.15	4.21	1.02	7.02
75-79	3.38	3.32	3.63	1.88	7.02
80-84	1.61	1.66	1.74	0.00	1.75
85+	1.36	1.16	1.72	0.51	1.74

Table 13.3 (c) Percentage Distribution of *Female* heads of Households (15 yrs. and over) by Age Group of Heads and Ethnic Group of Head, 2000

Age Group	Total (n=13,355)	Black (n=7,518)	White (n=5,231)	Other (n=535)	Not Stated (n=71)
Female Heads	100.0	100.0	100.0	100.0	100.0
15-19	0.10	0.11	0.10	0.00	0.00
20-24	1.89	1.85	1.89	2.62	0.00
25-29	7.56	6.26	8.77	14.21	5.63
30-34	10.59	8.61	12.73	17.38	11.27
35-39	13.37	12.64	14.41	14.21	8.45
40-44	12.92	13.67	11.51	16.45	9.86
45-49	11.22	11.53	10.82	10.28	14.08
50-54	9.84	10.64	8.97	7.29	8.45
55-59	7.91	8.47	7.25	5.79	12.68
60-64	6.24	6.92	5.56	3.55	5.63
65-69	6.12	6.98	5.22	2.43	8.45
70-75	4.96	5.16	4.95	2.43	4.23
75-79	3.57	3.72	3.50	1.68	7.04
80-84	2.19	1.97	2.56	1.31	4.23
85+	1.52	1.47	1.76	0.37	0.00

Table 13.4 (a) Percentage Distribution of Heads of Households (15 yrs. and over) by Age Group and Marital Status of Head, 2000

Age Group	Total (25,148)	Never Married (6,134)	Married (12,422)	Widowed (2,173)	Divorced (4,169)	Legally Separated (226)	Not Stated (24)
All Heads	100.0	100.0	100.0	100.0	100.0	100.0	100.0
15-19	0.09	0.36	0.01	0.00	0.00	0.00	0.00
20-24	1.97	6.24	0.83	0.05	0.10	2.21	0.00
25-29	7.67	19.58	5.38	0.09	1.18	3.10	12.50
30-34	10.83	19.92	10.17	0.23	5.11	6.64	20.83
35-39	13.41	16.78	14.94	0.83	10.41	14.60	8.33
40-44	12.78	12.01	14.34	1.75	14.73	19.03	8.33
45-49	11.15	8.23	12.26	3.22	16.07	15.04	12.50
50-54	10.14	5.05	11.41	5.11	16.53	8.85	12.50
55-59	7.86	3.16	8.72	6.58	12.74	9.73	12.50
60-64	6.46	2.40	7.16	9.34	8.78	7.96	0.00
65-69	6.00	2.17	6.24	13.35	7.15	5.31	0.00
70-75	4.79	1.68	4.14	18.96	3.89	5.31	8.33
75-79	3.48	1.27	2.68	16.84	2.27	1.77	0.00
80-84	1.92	0.70	1.13	12.10	0.81	0.45	0.00
85+	1.45	0.45	0.59	11.55	0.23	0.00	4.18

Table 13.4 (b) Percentage Distribution of Male Heads of Households (15 yrs. and over) by Age Group and Marital Status of Head, 2000

Age Group	Total (11,793)	Never Married (2,906)	Married (5,907)	Widowed (931)	Divorced (1,928)	Legally Separated (108)	Not Stated (13)
Male Heads	100.0	100.0	100.0	100.0	100.0	100.0	100.0
15-19	0.08	0.34	0.00	0.00	0.00	0.00	0.00
20-24	2.07	6.23	1.00	0.00	0.10	1.85	0.00
25-29	7.80	19.75	5.37	0.21	1.24	1.85	7.69
30-34	11.10	20.30	10.43	0.21	4.46	9.26	38.46
35-39	13.45	16.62	14.88	0.86	10.27	15.74	7.69
40-44	12.63	11.94	13.85	2.04	14.52	23.15	7.70
45-49	11.08	8.26	12.27	2.90	15.46	14.81	7.69
50-54	10.48	4.89	11.70	5.26	17.95	6.48	7.69
55-59	7.80	3.23	8.63	7.09	12.45	8.33	7.69
60-64	6.70	2.55	7.64	9.77	8.66	6.48	0.00
65-69	5.86	2.27	6.06	13.21	7.26	3.70	0.00
70-75	4.60	1.69	4.06	17.94	4.05	5.56	15.39
75-79	3.38	1.07	2.69	17.40	2.28	2.79	0.00
80-84	1.61	0.62	0.86	10.86	1.04	0.00	0.00
85+	1.36	0.24	0.56	12.25	0.26	0.00	0.00

Table 13.4 (c) Percentage Distribution of *Female* Heads of Households (15 yrs. and over) by Age Group and Marital Status of Head, 2000

Age Group	Total (13,355)	Never Married (3,228)	Married (6,515)	Widowed (1,242)	Divorced (2,241)	Legally Separated (118)	Not Stated (11)
Female Heads	100.0	100.0	100.0	100.0	100.0	100.0	100.0
15-19	0.10	0.37	0.02	0.00	0.00	0.00	0.00
20-24	1.89	6.26	0.68	0.08	0.09	2.54	0.00
25-29	7.56	19.42	5.39	0.00	1.12	4.24	18.18
30-34	10.59	19.58	9.93	0.24	5.67	4.24	0.00
35-39	13.37	16.91	15.00	0.81	10.53	13.56	9.09
40-44	12.92	12.08	14.78	1.53	14.90	15.25	9.09
45-49	11.22	8.21	12.25	3.46	16.60	15.25	18.18
50-54	9.84	5.20	11.14	4.99	15.31	11.02	18.18
55-59	7.91	3.10	8.80	6.20	12.99	11.02	18.19
60-64	6.24	2.26	6.74	9.02	8.88	9.32	0.00
65-69	6.12	2.08	6.40	13.45	7.05	6.78	0.00
70-75	4.96	1.67	4.21	19.73	3.75	5.08	0.00
75-79	3.57	1.46	2.67	16.43	2.28	0.85	0.00
80-84	2.19	0.77	1.37	13.04	0.62	0.85	0.00
85+	1.52	0.63	0.62	11.02	0.21	0.00	9.09

13.3 Heads of Households and Their Educational Attainment

As pointed out previously, social conditions in Bermuda in the 1940s, 1950s and 1960s had a major impact on educational attainment levels for Bermuda's Black population in particular. Based on Table 13.5, it is not surprising to find that the majority of household heads who do not hold any academic qualifications are elderly persons 65 years and over (66.96 percent). With improved social conditions and an emphasis on education, the census data reveal that more than 7 in 10 (72.05 percent) of those who had a university degree were between the ages of 25 and 49 years. Both males and females were equally likely to have had a university education (27.87 percent and 27.48 percent respectively). In fact, proportions were quite similar for all educational categories and by age, and there was also similarity between males and females. For instance, for the age group of 30-34, 17.07 percent of males had attained a university education compared to 16.81 percent of females.

Table 13.5 (a) Percentage Distribution of Heads of Households (16 yrs. and over) by Age Group and Highest Level of Educational Attainment of Head, 2000

Age Group	Total (25,148)	None (106)	Primary 1-6 Years (2,082)	Middle School 7- 9 Years (1,530)	Senior Secondary 10-13 Years (7,722)	Technical Vocational /Pre University (6,609)	University (6,957)	Other (41)	Not Stated (101)
All Heads	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
15-19	0.09	0.00	0.00	0.00	0.17	0.12	0.03	0.00	0.00
20-24	1.97	0.00	0.10	0.59	2.45	2.38	1.95	2.44	1.98
25-29	7.67	0.00	0.24	1.57	5.93	9.34	11.63	14.63	10.89
30-34	10.83	3.77	0.77	2.68	7.95	12.86	16.93	4.88	17.82
35-39	13.41	0.94	2.07	3.66	11.69	17.48	17.22	12.20	10.89
40-44	12.78	1.89	2.88	4.38	12.85	15.98	14.83	4.88	3.96
45-49	11.15	5.66	4.03	4.05	12.90	12.79	11.44	12.20	10.89
50-54	10.14	4.72	7.11	8.89	12.06	10.26	9.20	9.76	7.92
55-59	7.86	4.72	11.24	11.24	9.58	6.57	5.52	2.44	5.94
60-64	6.46	11.33	13.92	12.22	7.28	4.04	4.27	9.76	4.95
65-69	6.00	20.75	17.20	14.77	6.36	3.15	2.76	12.20	5.94
70-75	4.79	15.09	15.90	15.35	4.27	2.16	2.00	4.87	8.91
75-79	3.48	15.09	12.87	9.54	3.37	1.45	1.21	2.44	4.95
80-84	1.92	9.43	6.68	6.86	1.76	0.76	0.55	2.43	1.98
85+	1.45	6.61	5.00	4.18	1.38	0.66	0.46	4.87	2.98

Table 13.5 (b) Percentage Distribution of Male Heads of Households (16 yrs. and over) by Age Group and Highest Level of Educational Attainment of Head, 2000

Age Group	Total (11,793)	None (54)	Primary 1-6 Years (963)	Middle School 7- 9 Years (698)	Senior Secondary 10-13 Years (3,653)	Technical Vocational /Pre University (3,068)	University (3,287)	Other (18)	Not Stated (52)
Male Heads	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
15-19	0.08	0.00	0.00	0.00	0.11	0.16	0.03	0.00	0.00
20-24	2.07	0.00	0.10	0.72	2.63	2.28	2.16	0.00	1.92
25-29	7.80	0.00	0.31	2.01	5.72	9.91	11.68	16.67	5.77
30-34	11.10	3.70	0.73	2.87	8.13	13.33	17.07	5.56	23.08
35-39	13.45	1.85	2.60	4.73	11.52	17.89	16.70	11.11	11.53
40-44	12.63	3.70	2.60	3.72	12.81	16.00	14.48	0.00	3.85
45-49	11.08	7.42	3.53	3.44	12.54	12.94	11.59	11.11	13.46
50-54	10.48	3.70	7.06	8.74	12.51	10.01	10.22	16.66	3.85
55-59	7.80	3.70	12.56	13.04	9.77	5.83	5.08	0.00	5.77
60-64	6.70	14.81	13.91	13.61	7.47	4.30	4.32	11.11	7.69
65-69	5.86	18.53	18.69	13.18	6.21	2.87	2.71	16.67	3.85
70-75	4.60	14.81	15.47	14.90	4.16	2.25	1.73	0.00	5.77
75-79	3.38	14.81	12.56	9.16	3.37	1.15	1.28	5.56	9.62
80-84	1.61	9.26	6.13	5.58	1.53	0.52	0.43	5.55	0.00
85+	1.36	3.71	3.75	4.30	1.52	0.56	0.52	0.00	3.84

Table 13.5 (c) Percentage Distribution of *Female* Heads of Households (16 yrs. and over) by Age Group and Highest Level of Educational Attainment of Head, 2000

Age Group	Total (13,355)	None (52)	Primary 1-6 Years (1,119)	Middle School 7- 9 Years (832)	Senior Secondary 10-13 Years (4,069)	Technical Vocational /Pre University (3,541)	University (3,670)	Other (23)	Not Stated (49)
Female Heads	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
15-19	0.10	0.00	0.00	0.00	0.22	0.08	0.03	0.00	0.00
20-24	1.89	0.00	0.09	0.48	2.29	2.46	1.77	4.35	2.04
25-29	7.56	0.00	0.18	1.20	6.12	8.84	11.58	13.04	16.33
30-34	10.59	3.85	0.80	2.52	7.79	12.45	16.81	4.35	12.24
35-39	13.37	0.00	1.61	2.76	11.85	17.11	17.68	13.04	10.20
40-44	12.92	0.00	3.13	4.93	12.88	15.96	15.15	8.70	4.08
45-49	11.22	3.85	4.47	4.57	13.22	12.65	11.31	13.04	8.16
50-54	9.84	5.77	7.14	9.01	11.65	10.48	8.28	4.34	12.24
55-59	7.91	5.77	10.10	9.74	9.41	7.20	5.91	4.35	6.13
60-64	6.24	7.68	13.94	11.06	7.10	3.81	4.23	8.70	2.04
65-69	6.12	23.08	15.91	16.11	6.49	3.39	2.81	8.70	8.16
70-75	4.96	15.38	16.26	15.75	4.37	2.09	2.23	8.69	12.25
75-79	3.57	15.38	13.14	9.86	3.37	1.72	1.14	0.00	0.00
80-84	2.19	9.62	7.15	7.93	1.97	0.99	0.65	0.00	4.08
85+	1.52	9.62	6.08	4.08	1.27	0.77	0.42	8.70	2.05

13.4. Heads of Households and Their Main Economic Activity

With regard to the economic activity of the household head, Table 13.6 shows that 19,701 or 78.34 percent were working. Just 2.30 percent of household heads were unemployed and seeking work. Interestingly, 2.94 percent (or 740) of heads of households were engaged in home duties. While admittedly 400 of these were women, this result does indicate that households were sufficiently well off that the head did not have to engage in economic activity. A further 13.83 percent of household heads had retired from working.

With respect to household heads who were working, more than half of the males and the females (53.15 percent each) were between the ages of 25 to 44 years and nearly 4 in 10 between the ages of 45 to 64 years (38.77 percent and 38.89 percent respectively). While numerically females were more likely to be engaged in home duties (400 compared to 340 for males) when compared to males, the age distribution of such heads across individual's sex is similar. For instance, 45.75 percent of females between the ages of 25 and 44 were engaged in home duties compared to 42.65 percent for men.

Table 13.6 (a) Percentage Distribution of Heads of Households (15 yrs. and over) by Age Group and Economic Activity of Head in the Past Week, 2000

Age Group	Total (n=25,148)	Economic Activity				
		Working (n=19,701)	Not at Work (n=309)	Seeking Work (n=270)	Home Duties (n=740)	Volunteer (n=274)
All Heads	100.0	100.0	100.0	100.0	100.0	100.0
15-24	2.06	2.35	2.27	4.07	3.38	0.73
25-44	44.70	53.15	46.60	47.04	44.32	16.42
45-64	35.61	38.83	43.37	43.33	33.24	35.04
65+	17.63	5.67	7.76	5.56	19.06	47.81
	Unable (n=277)	Retired (n=3,478)	Student (n=43)	Other (n=30)	Not Stated (n=26)	
All Heads	100.0	100.0	100.0	100.0	100.0	100.0
15-24	0.36	0.00	20.93	0.00	3.85	
25-44	19.86	0.60	65.12	33.33	42.31	
45-64	53.79	15.24	11.63	56.67	42.31	
65+	25.99	84.16	2.32	10.00	11.53	

Table 13.6 (b) Percentage Distribution of *Male* Heads of Households (15 yrs. and over) by Age Group and Economic Activity of Head in the Past Week, 2000

Age Group	Total (n=11,793)	Economic Activity				
		Working (n=9,345)	Not at Work (n=122)	Seeking Work (n=129)	Home Duties (n=340)	Volunteer (n=131)
Male Heads	100.0	100.0	100.0	100.0	100.0	100.0
15-24	2.15	2.48	1.64	3.10	3.53	0.00
25-44	44.98	53.15	41.80	42.64	42.65	19.08
45-64	36.06	38.77	49.18	48.84	33.24	35.11
65+	16.81	5.60	7.38	5.42	20.58	45.81
	Unable (n=125)	Retired (n=1,554)	Student (n=21)	Other (n=14)	Not Stated (n=12)	
Male Heads	100.0	100.0	100.0	100.0	100.0	100.0
15-24	0.00	0.00	14.29	0.00	8.33	
25-44	20.80	0.84	76.19	21.43	33.33	
45-64	56.00	16.92	4.76	57.14	50.00	
65+	23.20	82.24	4.76	21.43	8.34	

Table 13.6 (c) Percentage Distribution of *Female* Heads of Households (15 yrs. and over) by Age Group and Economic Activity of Head in the Past Week, 2000

Age Group	Total (n=13,355)	Economic Activity				
		Working (n=10,356)	Not at Work (n=187)	Seeking Work (n=129)	Home Duties (n=400)	Volunteer (n=143)
Female Heads	100.0	100.0	100.0	100.0	100.0	100.0
15-24	1.98	2.23	2.67	4.96	3.25	1.40
25-44	44.44	53.15	49.73	51.06	45.75	13.99
45-64	35.21	38.89	39.57	38.30	33.25	34.97
65+	18.37	5.73	8.03	5.68	17.75	49.64
	Unable (n=152)	Retired (n=1,924)	Student (n=22)	Other (n=16)	Not Stated (n=14)	
Female Heads	100.0	100.0	100.0	100.0	100.0	
15-24	0.66	0.00	27.27	0.00	0.00	
25-44	19.08	0.42	54.55	43.75	50.00	
45-64	51.97	13.88	18.18	56.25	35.71	
65+	28.29	85.70	0.00	0.00	14.29	

13.5. Heads of Households and Main Occupational Groups

Table 13.7 permits analyses of occupational patterns among heads of households. In comparison of main occupational groups, more than one-fifth (22.07 percent) of heads of households held either a legislative or managerial position. Twenty-five to 44 year-olds were more likely to hold such positions than any other age group (26.75 percent). Nearly 2 in 10 of household heads worked in sales or services (17.59 percent), a technical position (17.36 percent) and as machine operators (17.07 percent). Nearly one-third (31.69 percent) of those aged 15-24 years worked in a technical capacity while more than a quarter (27.90 percent) of household heads 65 years and over were workers in sales or services.

While males and females were nearly equally likely to be legislators and managers (21.79 percent and 22.32 percent respectively), females were slightly more likely to be working in a technical capacity (18.10 percent versus 16.54 percent). Male heads, on the other hand, were more likely than female heads to work as machine operators (18.17 percent versus 16.09 percent.) And while male seniors (65 years and over) were more likely to

work as machine operators (28.84 percent), female seniors were more likely to be workers in sales or services positions (29.20 percent).

Table 13.7 (a) Percentage Distribution of Heads of Households (15 yrs. and over) Who Worked in the Past Week by Age Group and Occupational Group of Head, 2000

Occupational Group	Total (n=20,017)	Age Group of Head			
		15-24 (n=467)	25-44 (n=10,615)	45-64 (n=7,788)	65 + (n=1,147)
Total Heads	100.0	100.0	100.0	100.0	100.0
Legislator/Manager	22.07	15.42	26.75	17.90	9.76
Professional	13.42	3.64	12.64	15.76	8.81
Technical	17.36	31.69	17.71	17.10	10.03
Clerical	7.15	7.92	6.59	7.25	11.25
Services/Sales	17.59	18.20	16.32	17.76	27.90
Skilled/Agricultural	2.14	1.71	2.35	1.91	2.01
Craft	3.20	1.07	2.88	3.62	4.18
Machine Operator	17.07	20.35	14.76	18.70	26.06

Table 13.7 (b) Percentage Distribution of Male Heads of Households (15 yrs. and over) Who Worked in the Past Week by Age Group and Occupational Group of Head, 2000

Occupational Group	Total (n=9,474)	Age Group of Male Head			
		15-24 (n=231)	25-44 (n=5,021)	45-64 (n=3,688)	65 + (n=534)
Male Heads	100.0	100.0	100.0	100.0	100.0
Legislator/Manager	21.79	15.15	26.27	17.79	10.11
Professional	13.12	3.03	12.37	15.51	8.05
Technical	16.54	29.87	17.07	16.21	8.05
Clerical	6.64	8.23	6.09	6.59	11.42
Services/Sales	18.11	18.61	17.61	17.57	26.40
Skilled/Agricultural	2.18	0.87	2.45	1.79	3.00
Craft	3.45	1.30	2.99	4.12	4.12
Machine Operator	18.17	22.95	15.16	20.42	28.83

Table 13.7 (c) Percentage Distribution of *Female* Heads of Households (15 yrs. and over) Who Worked in the Past Week by Age Group and Occupational Group of Head, 2000

Occupational Group	Total (n=10,543)	Age Group of Female Head			
		15-24 (n=236)	25-44 (n=5,594)	45-64 (n=4,100)	65 + (n=613)
Female Heads	100.0	100.0	100.0	100.0	100.0
Legislator/Manager	22.32	15.68	27.17	18.00	9.46
Professional	13.70	4.24	12.89	15.98	9.46
Technical	18.10	33.47	18.29	17.90	11.75
Clerical	7.61	7.63	7.04	7.85	11.09
Services/Sales	17.11	17.80	15.16	17.93	29.20
Skilled/Agricultural	2.11	2.54	2.25	2.02	1.14
Craft	2.98	0.85	2.79	3.17	4.24
Machine Operator	16.09	17.80	14.40	17.15	23.66

13.6 Heads of Households and Status in Employment

Not at all surprising, Table 13.8 reveals that nearly 7 in 10 of Bermuda's household heads (69.86 percent) worked for a private company, with near parity across the sexes (69.93 percent for males compared to 69.79 percent for females.) Younger heads (between the ages of 15 and 24 years) were more likely to work for a private company than heads belonging to any of the other age groups (85.53 percent). While nationally household heads working for themselves without paid help represented just 6.26 percent of all heads of households, they represented nearly one-fifth (18.59 percent) among senior heads of households. The Bermuda Government was the next largest employer of household heads at 13.29 percent.

Table 13.8 (a) Percentage Distribution of Heads of Households (15 yrs. and over) Who Worked in the Past Week by Age Group and Status in Employment, 2000

Employment Status	Total (n=20,050)	Age Group of Head			
		15-24 (n=470)	25-44 (n=10,627)	45-64 (n=7,802)	65 + (n=1,151)
Total Heads	100.0	100.0	100.0	100.0	100.0
Employer With Paid Help	4.71	0.43	3.48	6.09	8.51
Without Paid Help	6.26	0.85	3.82	8.10	18.59
Unpaid Worker in Family Business	0.13	0.00	0.08	0.13	0.70
Bermuda Government	13.29	9.79	13.70	14.21	4.60
Quango	4.01	1.91	4.20	4.24	1.65
Foreign Government	0.27	0.21	0.26	0.31	0.09
Private Company	69.86	85.53	73.26	65.21	63.60
Owner Manager	1.26	0.64	1.06	1.47	1.91
Not Stated	0.21	0.64	0.14	0.24	0.35

Table 13.8 (b) Percentage Distribution of *Male* Heads of Households (15 yrs. and over) Who Worked in the Past Week by Age Group and Status in Employment, 2000

Employment Status	Total (n=9,489)	Age Group of Male Head			
		15-24 (n=234)	25-44 (n=5025)	45-64 (n=3,695)	65 + (n=535)
Male Heads	100.0	100.0	100.0	100.0	100.0
Employer With Paid Help	4.76	0.00	3.64	6.14	7.85
Without Paid Help	6.31	0.85	3.86	8.04	19.81
Unpaid Worker in Family Business	0.16	0.00	0.10	0.22	0.37
Bermuda Government	13.18	10.26	13.47	14.24	4.49
Quango	3.86	0.85	4.08	4.09	1.50
Foreign Government	0.23	0.00	0.30	0.16	0.19
Private Company	69.93	85.90	73.35	65.33	62.62
Owner Manager	1.34	0.85	1.03	1.54	2.99
Not Stated	0.23	1.29	0.17	0.24	0.19

Table 13.8 (c) Percentage Distribution of *Female* Heads of Households (15 yrs. and over) Who Worked in the Past Week by Age Group and Status in Employment, 2000

Employment Status	Total (n=10,561)	Age Group of Male Head			
		15-24 (n=236)	25-44 (n=5602)	45-64 (n=4,107)	65 + (n=616)
Female Heads	100.0	100.0	100.0	100.0	100.0
Employer With Paid Help	4.67	0.85	3.34	6.04	9.09
Without Paid Help	6.22	0.85	3.78	8.16	17.53
Unpaid Worker in Family Business	0.10	0.00	0.05	0.05	0.97
Bermuda Government	13.38	9.32	13.91	14.20	4.71
Quango	4.16	2.97	4.30	4.38	1.79
Foreign Government	0.30	0.42	0.23	0.44	0.00
Private Company	69.79	85.17	73.17	65.11	64.45
Owner Manager	1.19	0.42	1.09	1.41	0.97
Not Stated	0.19	0.00	0.13	0.21	0.49

13.7. Heads of Households and Industrial Groups

The hotel and restaurant industry, while in decline in 2000, emerged as the top place of employment for household heads in Bermuda. According to Table 13.9, just over 1 in 10 (12.05 percent) of heads were employed in the hospitality industry. Not far behind was the wholesale, retail and repairs services trade which employed 11.69 percent of Bermuda's household heads. The only other industry which employed more than 10 percent of Bermuda's household heads was the education, health and social work sector, accounting for 10.46 percent of all heads. Bermuda's fast-growing international business sector accounted for 9.31 percent of household heads.

Table 13.9 also shows that among household heads aged 15-24 years, the largest percentage was employed in the wholesale, retail and repair services trade (14.99 percent). A similar observation emerged among heads aged 45-64 years (13.11 percent). Twenty-five to 44 year-old heads were most likely to be employed in the international business sector (12.32 percent), while those 65 years and older were most likely to be

employed in the other community, social and personal services sector (17.98 percent). When the sex of household heads is taken into account, male heads were most likely found in hotel and restaurant sector (13.08 percent), where as their female counterparts were most likely to be employed by the wholesale, retail and repair services sector (11.84 percent).

Table 13.9 (a) Percentage Distribution of Heads of Households (15 yrs. and over) Who Worked in the Past Week by Age Group and Industrial Group, 2000

Industrial Group	Total (n=20,009)	Age Group of Head			
		15-24 (n=467)	25-44 (n=10,614)	45-64 (n=7,782)	65 + (n=1,146)
Total Heads	100.0	100.0	100.0	100.0	100.0
Agriculture, Forestry & Fishing	1.30	1.71	1.50	1.08	0.87
Mining & Quarrying	0.20	0.00	0.23	0.21	0.00
Manufacturing	3.28	4.07	3.05	3.44	4.01
Electricity, Gas & Water	1.30	1.28	1.29	1.41	0.70
Construction	9.61	10.92	9.04	10.16	10.65
Wholesale, Retail Trade & Repair Services	11.69	14.99	9.93	13.11	17.02
Hotels And Restaurants	12.05	11.99	11.93	12.09	12.91
Transport And Communications	8.28	5.35	6.75	9.98	12.04
Financial Intermediation	7.57	12.42	8.59	6.62	2.62
Real Estate & Renting	1.39	0.86	1.19	1.66	1.75
Business Activities	8.95	8.99	10.22	7.40	7.68
Public Administration	7.48	8.14	8.02	7.40	2.71
Education, Health & Social Work	10.46	6.21	10.30	11.49	6.72
Other Community, Social & Personal Services	7.12	4.28	5.65	7.68	17.97
International Business Activity	9.32	8.79	12.31	6.27	2.35

Table 13.9 (b) Percentage Distribution of *Male Heads of Households (15 yrs. And over) Who Worked in the Past Week by Age Group and Industrial Group, 2000*

Industrial Group	Total (n=9,470)	Age Group of Male Head			
		15-24 (n=231)	25-44 (n=5,019)	45-64 (n=3,686)	65 + (n=534)
Male Heads	100.0	100.0	100.0	100.0	100.0
Agriculture, Forestry & Fishing	1.40	1.30	1.71	1.03	1.12
Mining & Quarrying	0.17	0.00	0.18	0.19	0.00
Manufacturing	3.40	6.49	3.03	3.64	3.93
Electricity, Gas & Water	1.22	0.87	1.26	1.30	0.56
Construction	10.08	9.96	9.40	10.77	11.80
Wholesale, Retail Trade & Repair Services	11.52	14.72	9.76	13.08	15.92
Hotels And Restaurants	13.08	12.55	13.47	12.72	12.17
Transport And Communications	8.56	7.36	6.91	10.31	12.55
Financial Intermediation	7.56	12.99	8.43	6.67	3.18
Real Estate & Renting	1.27	0.87	1.06	1.52	1.69
Business Activities	8.41	6.06	9.82	6.78	7.30
Public Administration	7.51	7.79	8.35	7.11	2.25
Education, Health & Social Work	9.99	4.76	9.74	11.23	5.99
Other Community, Social & Personal Services	7.23	4.76	6.08	7.30	18.73
International Business Activity	8.60	9.52	10.80	6.35	2.81

Table 13.9 (c) Percentage Distribution of *Female* Heads of Households (15 yrs. and over) Who Worked in the Past Week by Age Group and Industrial Group, 2000

Industrial Group	Total (n=10,539)	Age Group of Female Head			
		15-24 (n=236)	25-44 (n=5,595)	45-64 (n=4,096)	65 + (n=612)
Female Heads	100.0	100.0	100.0	100.0	100.0
Agriculture, Forestry & Fishing	1.21	2.12	1.30	1.12	0.65
Mining & Quarrying	0.23	0.00	0.27	0.22	0.00
Manufacturing	3.18	1.69	3.07	3.27	4.08
Electricity, Gas & Water	1.38	1.69	1.32	1.51	0.82
Construction	9.18	11.86	8.70	9.62	9.64
Wholesale, Retail Trade & Repair Services	11.84	15.26	10.08	13.13	17.97
Hotels And Restaurants	11.12	11.44	10.55	11.52	13.56
Transport And Communications	8.02	3.39	6.60	9.69	11.60
Financial Intermediation	7.58	11.87	8.74	6.57	2.12
Real Estate & Renting	1.51	0.85	1.30	1.78	1.80
Business Activities	9.44	11.86	10.58	7.96	8.01
Public Administration	7.45	8.47	7.72	7.67	3.10
Education, Health & Social Work	10.88	7.63	10.80	11.72	7.35
Other Community, Social & Personal Services	7.01	3.81	5.28	8.03	17.33
International Business Activity	9.97	8.06	13.69	6.19	1.97

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