



NOVEMBER 2024

LABOUR FORCE SURVEY REPORT



GOVERNMENT OF BERMUDA

Department of Statistics



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PREFACE

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

This report of the LFS is based on data collected from the November 2024 Survey. It presents Survey highlights, concepts and definitions, Survey methodology, summary counts, detailed tabulations, indicators and the questionnaire. Users can download copies of the LFS Report from the Bermuda Government portal at <https://www.gov.bm/employment-statistics>. For more detailed tables than those published in this report, please contact the Department of Statistics, Business Division, at email address jjackson@gov.bm or tcbean@gov.bm. Alternatively, further information can be obtained by contacting the Department at 297-7761.

Melinda Williams
Director of Statistics
November 2025



TECHNICAL NOTE

Household Replacement Method

The November 2024 LFS did not incorporate the household replacement methodology. Households were invited to send their contact information to the Department of Statistics to facilitate a telephone interview. Households that did not supply contact information were given several attempts to participate in the Survey by in-person visit.

Inter-survey Comparisons

The November 2024, May 2024, and November 2023 Labour Force Surveys employed the same data-collection methods, sampling methodology, and weighting approach. Therefore, results from the three surveys are methodologically comparable. However, because the data have not been seasonally adjusted, observed differences may reflect seasonal variations in employment patterns rather than true changes in underlying labour-market conditions. Users are encouraged to interpret comparisons with this in mind.

Weighting Matrix

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

Note: In some tables, figures may not add to totals due to rounding.



LABOUR FORCE SURVEY METADATA

	Nov 2024	May 2024	Nov 2023
Sampling Frame	The list of private dwelling units from the Department of Land Valuation	The list of private dwelling units from the Department of Land Valuation	The list of private dwelling units from the Department of Land Valuation
Confidence Level	95%	95%	95%
Margin of Error	±2.5%	±2.5%	±2.5%
Sample Size Selected	1,536	1,512	1,508
Total Completed Households	1,187	1,118	1,196
Data Collection Method	Telephone and Field	Telephone and Field	Telephone and Field
Household Replacement Method	None	None	None
Response Rate	88% ¹	86% ¹	93% ¹
Non-response Imputation	No	No	No
Population Base	Nov 2024 Population Projections	May 2024 Population Projections	Nov 2023 Population Projections
Weighting Matrix	Age, sex and Bermudian Status	Age, sex and Bermudian Status	Age, sex and Bermudian Status

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



CONCEPTS & DEFINITIONS

Confidence Level

The probability that a survey result falls within the margin of error. A confidence level of 95% with a margin of error of $\pm 2.5\%$ indicates that the result would be within 2.5% of the true value 95% of the time.

Economically Inactive

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

Eligible Dwelling Unit

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

Employment Rate

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

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

Median Gross Annual Income from Main Job

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

Household

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

Ineligible Dwelling Unit

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

Labour Force

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



Labour Force Participation Rate

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

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

Main Job

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

Margin of Error

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

Permanent Job

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

Private Dwelling Unit

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

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

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

Response Rate

For the November 2024 Labour Force Survey, the response rate is calculated as the ratio of dwelling units that responded to the Survey to all eligible dwelling units and dwelling units whose eligibility could not be determined.

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

**Sample**

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

Sampling Frame

The sampling frame is the list of all private households. Updates are based on information from Population and Housing Censuses and the Department of Land Valuation.

Sampling Pool

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

Seasonal Adjustment

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

Temporary Job

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

Unemployed

The unemployed are all persons 16 years and older who during the reference period were without work but were willing and able to work for pay and who were actively seeking work.

Unemployment Rate

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

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



Underemployment

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

There are three categories of underemployment:

- **Time-related underemployment** occurs when an employed person desires to work in alternative employment that provides sufficient number of work hours, more convenient work hours or permanent employment.
- **Skills-related underemployment** occurs when a working person desires an alternative employment position in which they can use the skills and or qualifications they possess which are not being used in their current employment.
- **Income-related underemployment** includes working persons who desire more pay than they are receiving in their current job from an alternative employment position.

Usual Household Member

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

Working Population

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

- They performed some work for pay, profit or family gain, in cash or in kind; or
- They were temporarily absent either from a job in which they had already worked and to which they maintained a formal attachment or from a self-employment activity such as a business enterprise, a farm or a service undertaking.

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



SURVEY METHODOLOGY

Sampling Design

The LFS is a household survey of private dwelling units with a sample of 1,536 households. This sample size was determined to be sufficient to achieve the desired level of accuracy and precision. It represents approximately 5% of the 33,065 private households in the sampling frame. The design supports results at the 95% confidence level with a margin of error of $\pm 2.5\%$, assuming full eligibility and response.

The sampling frame for the Survey was a combination of the data files linked to the 2016 Population and Housing Census and the addition of new assessment numbers from the Department of Land Valuation. The sample design used for the November 2024 LFS was a stratified two-stage approach as follows:

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

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

Publicity

Prior to the commencement of data collection, 1,536 letters were mailed to households notifying them that they were selected to potentially participate in the LFS.

Data Collection

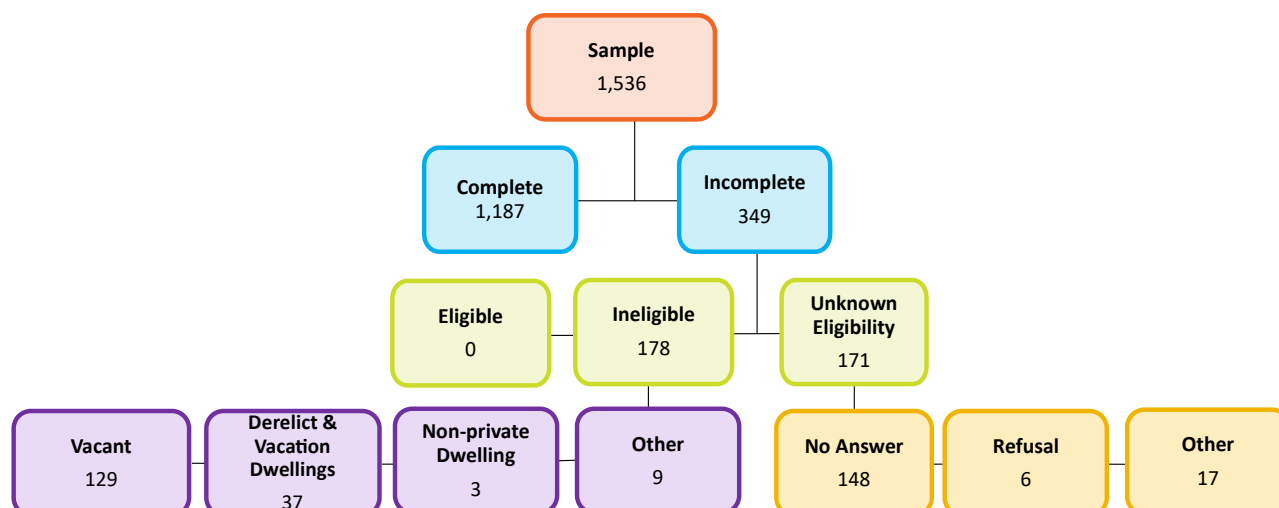
Information was collected on behalf of all usual household members. The Survey reference day was November 20, 2024 and the Survey reference week was November 13 to 19, 2024. Data collection occurred from February 20, 2025 to May 9, 2025. The data collection methods were Computer Assisted Personal Interviewing with laptops using softphone technology and Pen-and-Paper Personal Interviewing. Twelve interviewers conducted the telephone interviews and field interviews. Permanent staff conducted the training and supervised interviewers.

Response Rate

By the end of the data collection period, 1,187 households had completed the Survey and 349 had not. Please see the chart overleaf for more details. The response rate was 88% of all eligible units and units with unknown eligibility in the sample.



NOVEMBER 2024 LABOUR FORCE SURVEY RESPONSE RATE ILLUSTRATION



Data Processing

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

Weighting

The Survey data was weighted by using the November 2024 population projections. The population weights were derived by dividing the November 2024 age, sex and estimated Bermudian status projected population counts for persons 16 years and older by the age, sex and Bermudian status counts from the November 2024 LFS.

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

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



COMPARISON OF NOVEMBER 2023 TO NOVEMBER 2024 LABOUR FORCE SURVEY RESULTS

- The average hours worked per week in main job decreased from 41.2 to 40.9.
- The median gross annual income from main job increased from \$68,360 to \$75,718.
- The labour force participation rose from 82.4% to 84.1%.
- The employment rate edged up from 80.0% to 82.8%.
- The unemployment rate dipped from 2.8% to 1.4%.
 - The unemployment rate for Bermudians fell from 3.3% to 1.3%.
 - The unemployment rate for job holders aged 16 to 24 years declines from 13.5% to 3.4%.



Table 1
Economic Activity Indicators for Population 16 Years and Over, 2023 - 2024

Economic Activity Status	Nov 2024	May 2024	Nov 2023
Total Population 16 years and over	54,699	54,588	54,572
Labour Force	37,483	36,835	36,619
Working Population	36,970	36,242	35,591
Underemployed (subset of the working population)	2,912	1,901	3,157
Unemployed	513	593	1,028
Economically Inactive Population	17,216	17,753	17,954
Retired	11,257	11,195	11,174
Not Actively Seeking Work	3,886	3,694	3,972
Full-Time Student Not Actively Seeking Work	3,564	3,200	3,425
Other Persons Not Actively Seeking Work	322	494	547
Engaged in Home Duties	1,249	1,619	1,873
Unable to Work (due to a disabling health condition)	747	980	744
Voluntary Work Without Pay	77	265	191
Economic Activity Indicators			
Unemployment Rate	1.4%	1.6%	2.8%
Employment Rate	82.8%	81.4%	80.0%
Labour Force Participation Rate	84.1%	82.8%	82.4%
Average Hours Worked per Week in Main Job	40.9	41.3	41.2
Median Gross Annual Income from Main Job ¹	\$75,718	\$73,157	\$68,360

¹ For the working population during the reference week

Table 1a

Economic Activity Indicators for Population 16 Years and Over - Percentage Distribution, 2023 - 2024

Economic Activity Status	Nov 2024	May 2024	Nov 2023
Labour Force	100.0	100.0	100.0
Working Population	98.6	98.4	97.2
<i>Underemployed (as percentage of working population)</i>	7.8	5.2	8.9
Unemployed	1.4	1.6	2.8
Economically Inactive Population	100.0	100.0	100.0
Retired	65.4	63.1	62.2
Full-Time Student Not Actively Seeking Work	20.7	18.0	19.1
Other Persons Not Actively Seeking Work	1.9	2.8	3.0
Engaged in Home Duties	7.3	9.1	10.4
Unable to Work (due to a disabling health condition)	4.3	5.5	4.1
Voluntary Work Without Pay	0.4	1.5	1.1



Table 2
Working Population by Sex, Age, Bermudian Status, Race and Highest Academic Qualification, 2023 - 2024

Selected Characteristics	Working Population			Median Gross Annual Income from Main Job ²		
	Nov 2024	May 2024	Nov 2023	Nov 2024	May 2024	Nov 2023
Total	36,970	36,242	35,591	\$75,718	\$73,157	\$68,360
Sex						
Male	18,785	18,272	17,986	\$74,042	\$72,259	\$66,385
Female	18,184	17,970	17,605	\$77,576	\$74,092	\$70,942
Age Group						
16 - 24	2,125	2,237	1,995	\$38,641	\$44,980	\$33,555
25 - 34	5,735	5,447	5,343	\$74,322	\$70,158	\$69,558
35 - 44	7,582	7,727	7,706	\$83,734	\$78,831	\$73,489
45 - 54	8,740	8,414	8,858	\$85,260	\$87,966	\$78,482
55 - 64	8,739	8,713	8,278	\$77,094	\$75,580	\$68,868
65 +	4,048	3,704	3,411	\$53,392	\$53,883	\$49,302
Bermudian Status						
Bermudian	28,343	27,654	27,209	\$73,770	\$69,912	\$65,441
Non-Bermudian ¹	8,627	8,587	8,382	\$82,360	\$90,676	\$86,926
Race						
Black	19,613	18,136	19,172	\$69,199	\$68,024	\$62,101
White	13,166	13,395	11,551	\$98,501	\$88,308	\$87,087
Mixed/Other Races	4,190	4,710	4,869	\$68,002	\$67,792	\$57,096
Highest Academic Qualification						
No Formal Certificate	768	804	1,251	\$33,493	\$42,180	\$40,793
High School Certificate	12,622	11,149	11,381	\$56,174	\$54,757	\$49,545
Tech. / Voc./ Assoc. / Diploma	7,879	7,976	7,781	\$70,792	\$64,224	\$62,924
Bachelors Degree e.g. BA, BSc, LLB	11,224	11,537	10,863	\$104,315	\$106,569	\$90,945
Masters Degree e.g. MA, MSc, MEd, MBA	4,016	4,103	3,880	\$118,433	\$120,076	\$112,814
Doctorate Degree e.g. PhD., EdD, DSc, DMin	462	673	434	\$130,091	\$207,041	\$166,090

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

² For the working population during the reference week



Table 3

Working Population by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and Employment Type, November 2024

Selected Characteristics	Total	Worked for Self or as an Unpaid Worker in a Family Business	Employment Type		
			% of Working Population that Worked for Self or as an Unpaid Worker in a Family Business	Median Gross Annual Income for Self- Employed Persons ¹	Worked for Someone Else
Total	36,970	5,781	15.6%	\$53,764	31,189
Sex					
Male	18,785	3,945	21.0%	\$60,211	14,840
Female	18,184	1,834	10.1%	\$43,442	16,350
Age Group					
16 - 24	2,125	67	3.2%	\$50,022	2,058
25 - 34	5,735	408	7.1%	\$57,688	5,327
35 - 44	7,582	878	11.6%	\$54,473	6,704
45 - 54	8,740	1,058	12.1%	\$57,274	7,683
55 - 64	8,739	1,959	22.4%	\$62,126	6,779
65 +	4,048	1,410	34.8%	\$42,830	2,639
Bermudian Status					
Bermudian	28,343	5,319	18.8%	\$53,892	23,024
Non-Bermudian ²	8,627	462	5.4%	\$52,646	8,165
Race					
Black	19,613	2,884	14.7%	\$48,247	16,730
White	13,166	2,611	19.8%	\$64,541	10,556
Mixed/Other Races	4,190	286	6.8%	\$43,857	3,904
Highest Academic Qualification					
No Formal Certificate	768	169	22.0%	\$44,293	598
High School Certificate	12,622	2,394	19.0%	\$46,125	10,228
Tech. / Voc. / Assoc. / Diploma	7,879	1,361	17.3%	\$57,809	6,517
Bachelors Degree e.g. BA, BSc, LLB	11,224	1,536	13.7%	\$64,354	9,687
Masters Degree e.g. MA, MSc, MEd, MBA	4,016	276	6.9%	\$52,690	3,739
Doctorate Degree e.g. PhD., EdD, DSc, DMin	462	43	9.3%	\$160,148	419

¹Excludes Unpaid Workers in a Family Business

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



Table 4
Working Population by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and Job Status, November 2024

Selected Characteristics	Total	Job Status					
		In Permanent Job	Workers in Permanent Employment Without Health Insurance	% of Workers in Permanent Employment Without Health Insurance	In Temporary Job	Workers in Temporary Employment Without Health Insurance	% of Workers in Temporary Employment Without Health Insurance
Total	36,970	35,786	1,108	3.1%	1,183	137	11.6%
Sex							
Male	18,785	18,380	708	3.9%	405	90	22.2%
Female	18,184	17,406	400	2.3%	778	47	6.0%
Age Group							
16 - 24	2,125	1,828	121	6.6%	296	34	11.5%
25 - 34	5,735	5,618	193	3.4%	117	19	16.2%
35 - 44	7,582	7,502	229	3.1%	81	29	35.8%
45 - 54	8,740	8,645	111	1.3%	95	0	0.0%
55 - 64	8,739	8,616	316	3.7%	123	0	0.0%
65 +	4,048	3,577	138	3.9%	471	56	11.9%
Bermudian Status							
Bermudian	28,343	27,364	1,020	3.7%	978	137	14.0%
Non-Bermudian ¹	8,627	8,422	88	1.0%	205	0	0.0%
Race							
Black	19,613	18,878	946	5.0%	735	137	18.6%
White	13,166	12,843	97	0.8%	323	0	0.0%
Mixed / Other Races	4,190	4,065	65	1.6%	125	0	0.0%
Highest Academic Qualification							
No Formal Certificate	768	645	23	3.6%	123	27	22.0%
High School Certificate	12,622	12,180	717	5.9%	442	81	18.3%
Tech. / Voc. / Assoc. / Diploma	7,879	7,749	272	3.5%	129	29	22.5%
Bachelors Degree e.g. BA, BSc, LLB	11,224	10,925	71	0.6%	299	0	0.0%
Masters Degree e.g. MA, MSc, MEd, MBA	4,016	3,850	25	0.6%	165	0	0.0%
Doctorate Degree e.g. PhD., EdD, DSc, DMin	462	437		0.0%	25	0	0.0%

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



Table 5

Underemployed Population by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and Type of Underemployment, November 2024

Selected Characteristics	Total	Type of Underemployment		
		Time Related	Skills Related	Income Related
Total	2,912	420	1,200	1,291
Sex				
Male	1,272	150	659	463
Female	1,640	271	541	828
Age Group				
16 - 24	373	130	67	177
25 - 34	606	57	275	274
35 - 44	767	101	302	364
45 - 54	700	46	382	272
55 - 64	355	31	145	178
65+	111	55	29	27
Bermudian Status				
Bermudian	2,520	366	1,054	1,101
Non-Bermudian ¹	391	55	147	190
Race				
Black	2,119	308	810	1,002
White	493	90	279	124
Mixed / Other Races	299	23	112	165
Highest Academic Qualification				
No Formal Certificate	101	0	0	101
High School Certificate	1,270	204	432	634
Tech. / Voc. / Assoc. / Diploma	512	46	283	183
Bachelors Degree e.g. BA, BSc, LLB	664	124	293	247
Masters Degree e.g. MA, MSc, MEd, MBA	364	46	192	126

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



Table 6
Unemployed Population by Sex, Age, Bermudian Status, Race and Highest Academic Qualification, 2023 - 2024

Selected Characteristics	Unemployed Population			Unemployment Rate		
	Nov 2024	May 2024	Nov 2023	Nov 2024	May 2024	Nov 2023
Total	513	593	1,028	1.4%	1.6%	2.8%
Sex						
Male	286	329	702	1.5%	1.8%	3.8%
Female	227	264	326	1.2%	1.4%	1.8%
Age Group						
16 - 24	74	56	312	3.4%	2.4%	13.5%
25 - 34	71	159	229	1.2%	2.8%	4.1%
35 - 44	79	159	119	1.0%	2.0%	1.5%
45 - 54	134	86	42	1.5%	1.0%	0.5%
55 - 64	154	91	245	1.7%	1.0%	2.9%
65 +	0	44	81	0.0%	1.2%	2.3%
Bermudian Status						
Bermudian	380	452	914	1.3%	1.6%	3.3%
Non-Bermudian ¹	133	141	114	1.5%	1.6%	1.3%
Race						
Black	322	324	770	1.6%	1.8%	3.9%
White	149	93	115	1.1%	0.7%	1.0%
Mixed/Other Races	42	177	143	1.0%	3.6%	2.9%
Highest Academic Qualification						
No Formal Certificate	70	31	46	8.4%	3.7%	3.5%
High School Certificate	262	252	463	2.0%	2.2%	3.9%
Tech. / Voc. / Assoc. / Diploma	84	182	170	1.1%	2.2%	2.1%
Bachelors Degree e.g. BA, BSc, LLB	75	83	293	0.7%	0.7%	2.6%
Masters Degree e.g. MA, MSc, MEd, MBA	22	46	40	0.5%	1.1%	1.0%
Doctorate Degree e.g. PhD., EdD, DSc, DMin	0	0	15	0.0%	0.0%	3.3%

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



Table 7

Unemployed Population by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and Duration Looking for Work, November 2024

Selected Characteristics	Duration Looking for Work		
	Total	Less than 1 year	1 year and over
Total	513	435	78
Sex			
Male	286	286	0
Female	227	149	78
Age Group			
16 - 24	74	74	0
25 - 34	71	53	19
35 - 44	79	64	15
45 - 54	134	113	22
55 - 64	154	131	23
65+	0	0	0
Bermudian Status			
Bermudian	380	302	78
Non-Bermudian ¹	133	133	0
Race			
Black	322	265	57
White	149	127	22
Mixed/Other Races	42	42	0
Highest Academic Qualification			
No Formal Certificate	70	36	34
High School Certificate	262	239	23
Tech. / Voc./ Assoc. / Diploma	84	84	0
Bachelors Degree e.g. BA, BSc, LLB	75	75	0
Masters Degree e.g. MA, MSc, MEd, MBA	22	0	22

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



Table 8

Population Who Received Formal Job Training by Age and Major Occupation Group, Where Training was Received, Status of Training and Year Expected to Complete Training, November 2024

	Age Groups				
	Total	16-34	35-54	55-64	65+
Total	24,539	3,971	9,275	5,019	6,274
Formal Job Training by Major Occupation Group					
Senior Officials and Managers	459	80	123	124	133
Professionals	13,086	2,398	5,364	2,465	2,859
Technicians and Associate Professionals	1,568	168	688	296	416
Clerks	1,360	93	244	276	746
Service Workers and Shop and Market Sales Workers	3,293	655	1,140	661	837
Skilled Agricultural and Fishery Workers	254	22	141	91	0
Craft and Related Trades Workers	4,139	448	1,448	1,048	1,196
Plant and Machine Operators and Assemblers	279	52	108	58	61
Elementary Occupations	21	21	0	0	0
Armed Forces	79	34	19	0	27
Where Training Was Received					
Local Institution / Organization	5,201	685	1,517	1,196	1,802
Foreign Institution / Organization	16,565	2,873	6,843	3,091	3,758
Correspondence (not online)	115	0	50	28	37
Online (local and foreign)	605	111	325	114	55
On the job	1,772	245	408	555	564
Apprenticeship / Job Internship	213	56	106	22	29
Local & Foreign Institution / Organization	68	0	26	14	28
Status of Training					
Completed	23,742	3,633	8,987	4,877	6,245
Ongoing	665	267	254	115	29
Not Completed	132	70	34	28	0
Year Expected to Complete Training					
2025	158	87	71	0	0
2026	218	53	109	28	29
2027	107	56	27	24	0
Four years or later	71	71	0	0	0
Not Stated	110	0	47	62	0



Table 9

Population Not Actively Seeking Work by Age and Main Reason Not Looking for Work, Availability to Start Working and Main Means of Financial Support, November 2024

		Age Groups			
	Total	16 -24	25 - 34	35 - 64	65+
Total	3,886	3,351	200	277	57
Main Reason Not Looking For Work					
Student / in Training	3,591	3,318	177	97	0
Home / Family Duties	21	0	0	21	0
Seasonal Inactivity	33	33	0	0	0
Did Not Want to Work	124	0	0	66	57
Other Reasons	117	0	23	93	0
Availability to Start Working					
Yes	243	160	0	27	57
No	3,642	3,192	200	250	0
Main Means of Financial Support					
Parents	3,454	3,318	136	0	0
Spouse / Partner	197	0	0	169	29
Other Relatives & Friends	33	33	0	0	0
Savings / Investments	77	0	41	36	0
Other Reasons	124	0	23	72	29

APPENDIX A - DETAILED TABULATIONS NOVEMBER 2024

Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Relationship to Household Reference Person			
Total	54,699	26,064	28,635
Household Reference Person	29,532	11,929	17,602
Husband / wife	11,461	6,986	4,476
Child	7,266	3,754	3,512
Grandchild	513	313	200
Father / mother	1,488	505	983
Grandparent	80	24	56
Parent-in-law	0	0	0
Son -/ daughter-in-law	78	55	23
Brother / sister	1,074	587	487
Another relative	321	199	122
Live-in partner	1,295	660	634
Foster child	0	0	0
Other non-relative	1,591	1,052	539
Age Groups			
Total	54,699	26,064	28,635
16 - 24	5,654	2,871	2,783
25 - 34	6,200	3,011	3,189
35 - 44	8,323	3,917	4,406
45 - 54	9,461	4,852	4,609
55 - 64	10,239	4,987	5,252
65+	14,822	6,426	8,396
Race			
Total	54,699	26,064	28,635
Black	29,553	13,875	15,677
White	20,164	9,286	10,877
Mixed / Other Races	4,983	2,902	2,081
Bermudian Status			
Total	54,699	26,064	28,635
Bermudian	44,075	20,399	23,676
Permanent Resident Certificate Holder	1,079	600	479
Non-Bermudian Spouse of a Bermudian	1,618	715	903
Other Non Bermudian	7,927	4,350	3,577
Type of Health Insurance Coverage			
Total	54,699	26,064	28,635
Major Health Coverage (Private or GEHI)	33,558	15,579	17,978
Only Private Basic Health Coverage	10,175	5,429	4,746
Only Government's HIP	3,159	1,676	1,482
Only FutureCare	5,477	2,060	3,417
Has insurance but doesn't know the type	152	68	84
None	2,179	1,252	927

Selected Characteristics of the Population 16 Years and Over	Total	Sex Male	Female
Attending or Registered in Education Program of Institution Full or Part-Time			
Total	54,699	26,064	28,635
Yes	4,603	2,058	2,545
No	50,096	24,006	26,090
Type of Educational Institution Attending or Registered in			
Total	4,603	2,058	2,545
Full-time	3,913	1,791	2,122
Part-time	690	267	423
Highest Academic Qualification			
Total	54,699	26,064	28,635
None	3,745	2,005	1,740
School Leaving Certificate, High School Diploma, G.C.S.E. C.X.C or I.B.	20,266	10,377	9,889
Technical / Vocational College Certificate / Bermuda College Diploma / Associate Degree	10,745	5,463	5,283
Bachelors Degree e.g. BA, BSc, LLB	14,240	6,266	7,974
Masters Degree e.g. MA, MSc, Med, MBA	5,128	1,697	3,431
Doctorate Degree e.g. PhD., EdD, DSc, DMin	575	257	318
Formal Job Training by Major Occupation Group			
Total	24,539	11,986	12,553
Senior Officials and Managers	459	243	217
Professionals	13,086	5,156	7,931
Technicians and Associate Professionals	1,568	727	841
Clerks	1,360	159	1,201
Service Workers and Shop and Market Sales Workers	3,293	1,174	2,119
Skilled Agricultural and Fishery Workers	254	228	26
Craft and Related Trades Workers	4,139	3,996	143
Plant and Machine Operators and Assemblers	279	203	76
Elementary Occupations	21	21	0
Armed Forces	79	79	0
Where Training Was Received			
Total	24,539	11,986	12,553
Local Institution / Organization	5,201	2,687	2,513
Foreign Institution / Organization	16,565	7,554	9,011
Correspondence (not online)	115	28	87
Online (local and foreign)	605	170	435
On the job	1,772	1,291	480
Apprentice / Job Internship	213	213	0
Local & Foreign Institution / Organization	68	43	26

Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Status of Training			
Total	24,539	11,986	12,553
Completed	23,742	11,647	12,095
Ongoing	665	244	420
Not Completed	132	95	37
Year Expected to Complete Training			
Total	665	244	420
2025	158	107	51
2026	218	53	165
2027	107	29	78
2028 or later	71	29	42
Not Stated	110	26	84
Number of Months Worked for Pay			
Total	54,699	26,064	28,635
0	15,478	6,092	9,386
1 - 11	4,493	2,353	2,140
12	34,728	17,619	17,109
Activity During Reference Week			
Total	54,699	26,064	28,635
Working for Pay / Payment in Kind	36,970	18,785	18,184
Seeking work for the first time	59	38	21
Looking for work	454	248	206
Unable to work due to disability	747	450	296
Not actively seeking work	3,886	1,821	2,065
Engaged in home duties	1,249	118	1,131
Voluntary work without pay	77	46	31
Retired	11,257	4,557	6,700
Hours Worked in Main Job in Typical Week			
Total	36,970	18,785	18,184
Less than 35	4,941	2,311	2,631
35 - 40	20,232	9,208	11,024
41 - 49	3,851	1,954	1,896
50 - 59	5,261	3,459	1,802
60 or More	2,684	1,853	831
Average Hours Worked	40.9	42.3	39.4

Selected Characteristics of the Population 16 Years and Over	Total	Sex Male	Female
Working Population that Would Like to Work More Hours per Week by Additional Hours that Could be Worked			
Total	6,613	3,977	2,636
1 - 5	1,172	526	646
6 - 10	3,113	1,756	1,357
11 - 15	970	609	361
16 - 20	1,178	966	213
21 and over	179	120	59
Not Stated			
Average Additional Hours That Could Be Worked	11.9	13.1	10.1
Population that Would Like to Work More Hours per Week by Method of Increasing Working Hours			
Total	6,613	3,977	2,636
Increase number of hours in main job	5,284	3,268	2,016
Take an additional job	859	445	414
Replace main job with another job with more hours	470	265	205
Employment Type			
Total	36,970	18,785	18,184
Self-employed with paid help (employer)	2,115	1,465	649
Self-employed without paid help	3,666	2,480	1,185
Worked as an unpaid worker in a family business	0	0	0
Worked for someone else	31,189	14,840	16,350
Type of Employer for Persons who Work for Someone Else			
Total	31,189	14,840	16,350
The Bermuda Government	4,738	2,363	2,375
A QUANGO / Statutory Board	2,116	894	1,223
A foreign government	39	20	20
A private company / person	24,134	11,454	12,680
Owner / Manager of an incorporated company	162	110	52
Main Job Type			
Total	36,970	18,785	18,184
Temporary job	1,183	405	778
Permanent job	35,786	18,380	17,406

Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Main Reason Why Wants to Change Main Job			
Total	3,241	1,442	1,799
To work more hours at current pay rate	15	0	15
To have a higher pay rate	1,291	463	828
Fear or certainty of losing present job	53	23	30
Present job is temporary or seasonal	116	34	83
To use qualifications/skills more adequately	1,200	659	541
To have more convenient work hours	237	94	143
To improve working conditions	306	147	159
To work fewer hours with a corresponding reduction in pay	23	23	0
Job Decision Made During the Four Weeks up to May 20, 2024			
Total	36,970	18,785	18,184
Applied for another job to replace main job	1,034	452	582
Applied for a job in addition to main job	160	96	64
Did not apply for another / additional job	35,776	18,237	17,538
Median Gross Income from Work During the 12 Months Ending May 20, 2024			
Median Gross Income	\$73,368	\$71,613	\$75,311
Main Reason Not Looking For Work for Person Without a Job			
Total	3,886	1,821	2,065
Student / in training	3,591	1,710	1,881
Home / family duties	21	0	21
Seasonal inactivity	33	0	33
No work available	0	0	0
Did not want to work	124	42	82
Tired of looking	0	0	0
Other reasons	117	69	48
Availability to Start Working for Population Not Actively Seeking Work			
Total	3,886	1,821	2,065
Yes	243	102	142
No	3,642	1,719	1,923

Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Main Means of Financial Support for Population Not Actively Seeking Work			
Total	3,886	1,821	2,065
Parents	3,454	1,710	1,744
Spouse / Partner	197	23	175
Other relatives & friends	33	0	33
Savings / Investments	77	36	41
Social Services (Government)	0	0	0
Pension	0	0	0
Other reasons	124	51	73
Median Gross Income from Other Sources During the 12 Months Ending May 20, 2024			
Median Gross Income	\$27,428	\$29,378	\$26,143
Total Weeks Looking for Work for Unemployed Population			
Total	513	286	227
Under 24 weeks	274	205	69
24 weeks but less than 52 weeks	161	81	80
52 to 103 weeks	78	0	78
Unemployed Population by Job Search Method			
Total	984 ¹	397 ¹	588 ¹
Bermuda Job Board	190	54	136
Department of Workforce Development	141	0	141
Private Placement Agency	63	0	63
Door to Door	0	0	0
Family & Friends	297	240	57
Newspaper	65	22	43
Word of Mouth	108	23	85
Online & Social Media	43	0	43
Other	0	0	0
Not Stated	77	58	20

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

CENSUS DISTRICT		ASSESSMENT NUMBER	
HOUSEHOLD NUMBER			

BERMUDA
2024 LABOUR FORCE SURVEY
NOVEMBER 20, 2024

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

RECORD OF CALLS					
INTERVIEWER CALLS	1	2	3	4	5
DATE (MM/DD/YY)					
RESULTS*					
*Result Codes: 1 = Completed 2 = Partially completed					

INTERVIEWER
NAME:

SUPERVISOR
NAME:

EDITOR
NAME:

DATA KEYS
NAME:

COMMENTS

SAMPLE

HOUSEHOLD LISTING

HL1a. How many people usually live here or intend to live here for 6 months or more as of Wednesday, November 20, 2024? Please include babies, household members who were temporarily in the hospital, overseas for vacation, study, or other purposes.

--	--

HL1b. Please provide the names of each person who usually lives in this household as of November 20, 2024.

USUALLY LIVES IN THIS HOUSEHOLD		
PERSON NUMBER	NAME (FIRST NAME ONLY)	AGE AS OF November 20, 2024
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		

SAMPLE

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

Phone #1 (HRP):	
Person Number(s)	

Phone #3:	
Person Number(s):	

Phone #5:	
Person Number(s):	

Phone #2:	
Person Number(s)	

Phone #4:	
Person Number(s):	

Phone #6:	
Person Number(s):	

SAMPLE

HOUSING AND POPULATION (FOR HRP)

Person # 1

Name: (first)

SECTION 1 - TYPE OF TENURE

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

Owner-occupied

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

Non-owner-occupied

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

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

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

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

P4. Which racial group do you belong to?

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

SECTION 2 - CHARACTERISTICS

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

- ① Household Reference Person

Relative

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

Non-Relative

- 11 Live-in partner
- 12 Foster child
- 13 Other non-relative
- 99 Not stated

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

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

- 1 Male 2 Female

P3. What was your age on November 20, 2024?

YEARS

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(Not stated = 999)

If answer is provided then skip to P4

P5. Were you Bermudian or non-Bermudian on November 20, 2024?

Bermudian

- 1 Bermudian

Non-Bermudian

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

SECTION 3 - HEALTH

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

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

SECTION 4 - EDUCATION AND TRAINING

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

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

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

- 1 Full-time 2 Part-time 9 Not stated

P9. What was your highest academic qualification on November 20, 2024? (Do not include professional designations.)

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

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

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

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

Occupation:

P12. Where did you receive this training?

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

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

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

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

YEAR

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(Not stated = 9999)

SECTION 5 - ECONOMIC ACTIVITY

P15. How many months did you work for pay in Bermuda during the past 12 months ending November 20, 2024, including any time off for paid holidays, paid sick leave and unpaid work in a family business?

MONTHS

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(Not stated = 99)

P16. What were you doing during the week of November 13 - 19, 2024?

Working for Pay / Payment in Kind

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

Not Working

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

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

HOURS

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(Not stated = 999)

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

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

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

Additional Hours

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(Not stated = 999)

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

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

P21. Were you self-employed or working for someone else in your main job during the week of November 13 - 19, 2024? (I will read a list, please respond after I read the entire list.)

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

Go to
P23

P22. Did you work for...?

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

P23. In your main job, were you employed in a temporary or permanent job during the week of November 13 - 19, 2024?

- 1 Temporary job
- 2 Permanent job
- 9 Not stated

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

Name of Business:

Business Activity:

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

Occupation:

Duties:

P26. Would you like to change your main job?

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

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

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

P28. At any time during the 12 weeks leading up to November 20, 2024 did you...?

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

P29. During the 12 months ending November 20, 2024, did you receive income from wages, salaries, tips or self-employment from your main job?

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

What was your gross income from your main job for the 12 months ending November 20, 2024? Be sure to include tips, bonuses and commissions before deductions. If you are self-employed, report NET earnings from operations.

\$

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 .00

(Not stated = 9999999)

IF AMOUNT WAS PROVIDED ABOVE, GO TO P31

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

USE FLASH CARD ON BACK COVER

**NUMBER
CODE**

--	--

(Not stated = 99)

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

P31. What was the main reason why you did not look for work during the week of November 13 - 19, 2024?

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

P32. Would you have been able to start a job if one were offered during the week of November 13 - 19, 2024?

1 Yes 2 No 9 Not stated

P33. What was your main means of financial support during the the week ending November 20, 2024?

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

SECTION 6 - INCOME FROM OTHER SOURCES

P34. During the 12 months ending November 20, 2024, did you receive regular income from any other sources? Include income from other jobs, pensions, annuities, dividends, rents, child support, alimony, financial assistance, scholarships, etc.

1 Yes 2 No (Go to Section 5) 9 Not stated

P35. What was your gross income from all other sources for the 12 months ending November 20, 2024?

\$.00

(Not stated = 9999999)

**IF AMOUNT WAS PROVIDED ABOVE,
GO TO SECTION 7**

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

USE FLASH CARD ON BACK COVER

NUMBER CODE	
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(Not stated = 99)

SECTION 7 - UNEMPLOYMENT

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

P36. During the past 12 months ending November 20, 2024, how many weeks have you been looking actively for work?

Number of weeks

(Not stated = 999)

Did you give up looking for work as of November 30, 2020?

P37. During the past 12 months ending November 20, 2014, tell me the options that you have used to help find a job. (Select all that apply.)

- 1 Bermuda Job Board
2 Department of Workforce Development
Private placement agency
4 Other (*Specify*) _____
9 Not stated

P38. During the past 12 months ending November 20, 2024, have you ever been trained formally in a programme sponsored by the Department of Workforce Development?

- 1 Yes
2 No
9 Not stated

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

P39. Have you ever had a job in Bermuda?

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

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

Name of Business:

Business Activity:

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

Occupation:

Duties:

P42. What is the main reason you stopped working?

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

GROSS ANNUAL INCOME BANDS			
Weekly Income		Monthly Income	
1	Under \$231	1	Under \$1,000
2	\$231 and under \$577	2	\$1,000 and under \$2,500
3	\$577 and under \$692	3	\$2,500 and under \$3,000
4	\$692 and under \$923	4	\$3,000 and under \$4,000
5	\$923 and under \$1,154	5	\$4,000 and under \$5,000
6	\$1,154 and under \$1,385	6	\$5,000 and under \$6,000
7	\$1,385 and under \$1,615	7	\$6,000 and under \$7,000
8	\$1,615 and under \$1,846	8	\$7,000 and under \$8,000
9	\$1,846 and under \$2,077	9	\$8,000 and under \$9,000
10	\$2,077 and under \$2,538	10	\$9,000 and under \$11,000
11	\$2,538 and under \$3,000	11	\$11,000 and under \$13,000
12	\$3,000 and under \$4,519	12	\$13,000 and under \$19,583
13	\$4,519 and under \$6,731	13	\$19,583 and under \$29,167
14	\$6,731 and under \$9,615	14	\$29,167 and under \$41,667
15	\$9,615 and under \$12,500	15	\$41,667 and under \$54,167
16	\$12,500 and under \$14,423	16	\$54,167 and under \$62,500
17	\$14,423 and under \$16,346	17	\$62,500 and under \$70,833
18	\$16,346 and under \$17,308	18	\$70,833 and under \$75,000
19	\$17,308 and over Unpaid	19	\$75,000 and over Unpaid
20	Not stated	20	Not stated
99		99	
Annual Income			
1	Under \$12,000		
2	\$12,000 and under \$30,000		
3	\$30,000 and under \$36,000		
4	\$36,000 and under \$48,000		
5	\$48,000 and under \$60,000		
6	\$60,000 and under \$72,000		
7	\$72,000 and under \$84,000		
8	\$84,000 and under \$96,000		
9	\$96,000 and under \$108,000		
10	\$108,000 and under \$132,000		
11	\$132,000 and under \$156,000		
12	\$156,000 and under \$235,000		
13	\$235,000 and under \$350,000		
14	\$350,000 and under \$500,000		
15	\$500,000 and under \$650,000		
16	\$650,000 and under \$750,000		
17	\$750,000 and under \$850,000		
18	\$850,000 and under \$900,000		
19	\$900,000 and over		
20	Unpaid		
99	Not stated		



GOVERNMENT OF BERMUDA
Department of Statistics

Cedar Park Centre, 48 Cedar Avenue, Hamilton HM 11

P.O. Box HM 3015, Hamilton HM MX, Bermuda

Tel: (441) 297-7761

Fax: (441) 295-8390

E-mail: statistics@gov.bm

Website: <https://www.gov.bm/department/statistics>

