



MAY 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 May 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
April 2025



TECHNICAL NOTE

Household Replacement Method

The May 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 2023 and May 2024 Labour Force Surveys used the same data collection methods, sampling methodologies, and weighting approach. Therefore, results from the two surveys are methodologically comparable. However, as 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 alignment with statistical best practices, in some cases ages were grouped to weight the LFS results. This ensured that there were observations in every cell of the weighting matrix and avoided understating the population 16 years and over. For the LFS results, age, sex and Bermudian status were used in the weighting matrix.

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



LABOUR FORCE SURVEY METADATA

	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
Confidence Level	95%	95%
Margin of Error	±2.5%	±2.5%
Sample Size Selected	1,512	1,508
Total Completed Households	1,118	1,196
Data Collection Method	Telephone and Field	Telephone and Field
Household Replacement Method	None	None
Response Rate	86% ¹	93% ¹
Non-response Imputation	No	No
Population Base	May 2024 Population Projections	Nov 2023 Population Projections
Weighting Matrix	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 May 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 1,512 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 Census and the addition of new assessment numbers from the Department of Land Valuation. The sample design used for the May 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, 1,512 letters were mailed to households notifying them that they were selected to potentially participate in the LFS.

Data Collection

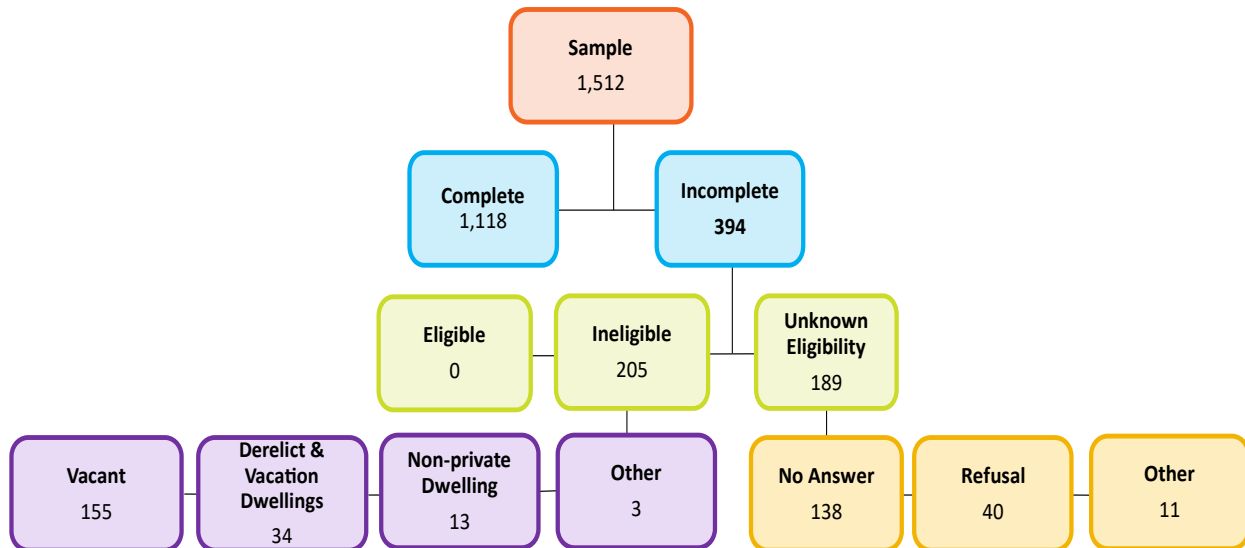
Information was collected on behalf of all usual household members. The Survey reference day was May 20, 2024 and the Survey reference week was May 13 to 19, 2024. Data collection occurred from May 21, 2024 to December 31, 2024. The data collection methods were Computer Assisted Personal Interviewing with laptops using softphone technology and Pen-and-Paper Personal Interviewing. Fourteen 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, 1,118 households had completed the Survey and 394 had not. Please see the chart overleaf for more details. The response rate was 86% of all eligible units and units with unknown eligibility in the sample.



MAY 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

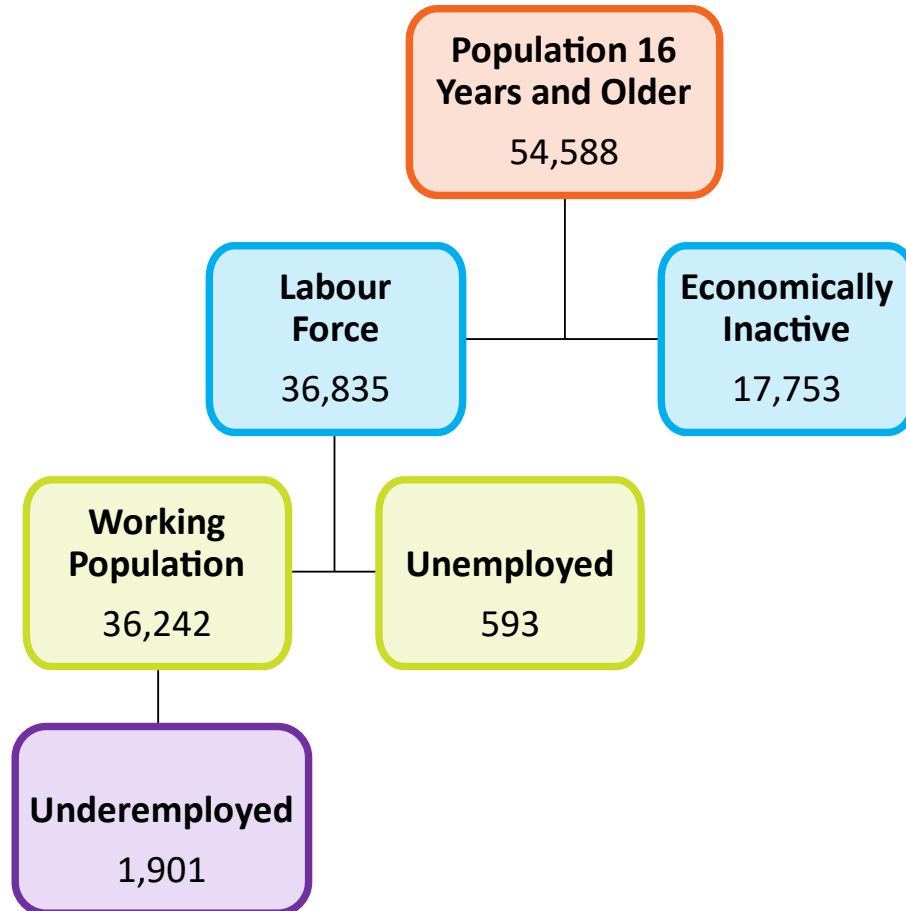
The Survey data was weighted by using the May 2024 population projections. The population weights were derived by dividing the May 2024 age, sex and estimated Bermudian status projected population counts for persons 16 years and older by the age, sex and Bermudian status counts from the May 2024 LFS.

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.

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



MAY 2024 LABOUR FORCE SURVEY RESULTS



- The average hours worked per week in main job was 41.3.
- The median gross annual income from main job was \$73,157.
- The labour force participation rate was 82.8%.
- The employment rate stood at 81.4%.
- The total unemployment rate was 1.6%.
 - The unemployment rate for Bermudians was 1.6%.
 - The unemployment rate for persons 16 to 24 years was 2.4%.



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

Economic Activity Status	May 2024	Nov 2023
Total Population 16 years and over	54,588	54,572
Labour Force	36,835	36,619
Working Population	36,242	35,591
Underemployed (subset of the working population)	1,901	3,157
Unemployed	593	1,028
Economically Inactive Population	17,753	17,954
Retired	11,195	11,174
Not Actively Seeking Work	3,694	3,972
Full-Time Student Not Actively Seeking Work	3,200	3,425
Other Persons Not Actively Seeking Work	494	547
Engaged in Home Duties	1,619	1,873
Unable to Work (due to a disabling health condition)	980	744
Voluntary Work Without Pay	265	191
Economic Activity Indicators		
Unemployment Rate	1.6%	2.8%
Employment Rate	81.4%	80.0%
Labour Force Participation Rate	82.8%	82.4%
Average Hours Worked per Week in Main Job	41.3	41.2
Median Gross Annual Income from Main Job ¹	\$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	May 2024	Nov 2023
Labour Force	100.0	100.0
Working Population	98.4	97.2
<i>Underemployed (as percentage of working population)</i>	5.2	8.9
Unemployed	1.6	2.8
Economically Inactive Population		
Economically Inactive Population	100.0	100.0
Retired	63.1	62.2
Full-Time Student Not Actively Seeking Work	18.0	19.1
Other Persons Not Actively Seeking Work	2.8	3.0
Engaged in Home Duties	9.1	10.4
Unable to Work (due to a disabling health condition)	5.5	4.1
Voluntary Work Without Pay	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	
	May 2024	Nov 2023	May 2024	Nov 2023
Total	36,242	35,591	\$73,157	\$68,360
Sex				
Male	18,272	17,986	\$72,259	\$66,385
Female	17,970	17,605	\$74,092	\$70,942
Age Group				
16 - 24	2,237	1,995	\$44,980	\$33,555
25 - 34	5,447	5,343	\$70,158	\$69,558
35 - 44	7,727	7,706	\$78,831	\$73,489
45 - 54	8,414	8,858	\$87,966	\$78,482
55 - 64	8,713	8,278	\$75,580	\$68,868
65 +	3,704	3,411	\$53,883	\$49,302
Bermudian Status				
Bermudian	27,654	27,209	\$69,912	\$65,441
Non-Bermudian ¹	8,587	8,382	\$90,676	\$86,926
Race				
Black	18,136	19,172	\$68,024	\$62,101
White	13,395	11,551	\$88,308	\$87,087
Mixed/Other Races	4,710	4,869	\$67,792	\$57,096
Highest Academic Qualification				
No Formal Certificate	804	1,251	\$42,180	\$40,793
High School Certificate	11,149	11,381	\$54,757	\$49,545
Tech. / Voc. / Assoc. / Diploma	7,976	7,781	\$64,224	\$62,924
Bachelors Degree e.g. BA, BSc, LLB	11,537	10,863	\$106,569	\$90,945
Masters Degree e.g. MA, MSc, MEd, MBA	4,103	3,880	\$120,076	\$112,814
Doctorate Degree e.g. PhD., EdD, DSc, DMin	673	434	\$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, May 2024

Selected Characteristics	Total	Employment Type			
		Worked for Self or as an Unpaid Worker in a Family Business	% of Working Population that Worked for Self or as an Unpaid Worker in a Family Business	Median Gross Annual Income for Self- Employed Persons ¹	Worked for Someone Else
Total	36,242	6,013	16.6%	\$61,594	30,229
Sex					
Male	18,272	3,905	21.4%	\$66,035	14,367
Female	17,970	2,108	11.7%	\$50,564	15,861
Age Group					
16 - 24	2,237	48	2.1%	\$66,000	2,189
25 - 34	5,447	284	5.2%	\$63,590	5,163
35 - 44	7,727	1,032	13.4%	\$57,475	6,694
45 - 54	8,414	1,257	14.9%	\$67,581	7,157
55 - 64	8,713	2,018	23.2%	\$73,686	6,696
65 +	3,704	1,374	37.1%	\$44,147	2,330
Bermudian Status					
Bermudian	27,654	5,297	19.2%	\$62,613	22,358
Non-Bermudian ²	8,587	716	8.3%	\$52,420	7,871
Race					
Black	18,136	2,920	16.1%	\$53,678	15,216
White	13,395	2,570	19.2%	\$74,352	10,826
Mixed/Other Races	4,710	522	11.1%	\$47,448	4,187
Highest Academic Qualification					
No Formal Certificate	804	269	33.5%	\$51,967	536
High School Certificate	11,149	2,286	20.5%	\$46,856	8,862
Tech. / Voc. / Assoc. / Diploma	7,976	1,489	18.7%	\$56,599	6,486
Bachelors Degree e.g. BA, BSc, LLB	11,537	1,445	12.5%	\$100,554	10,092
Masters Degree e.g. MA, MSc, MEd, MBA	4,103	403	9.8%	\$73,065	3,700
Doctorate Degree e.g. PhD., EdD, DSc, DMin	673	121	18.0%	\$224,114	552

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, May 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	36,242	34,664	956	2.8%	1,578	518	32.8%
Sex							
Male	18,272	17,581	591	3.4%	691	281	40.7%
Female	17,970	17,083	365	2.1%	886	237	26.7%
Age Group							
16 - 24	2,237	1,879	31	1.6%	358	77	21.5%
25 - 34	5,447	5,158	91	1.8%	289	85	29.4%
35 - 44	7,727	7,517	198	2.6%	209	141	67.5%
45 - 54	8,414	8,225	247	3.0%	189	98	51.9%
55 - 64	8,713	8,522	131	1.5%	192	62	32.3%
65 +	3,704	3,364	258	7.7%	340	54	15.9%
Bermudian Status							
Bermudian	27,654	26,147	823	3.1%	1,507	518	34.4%
Non-Bermudian ¹	8,587	8,517	133	1.6%	70	0	0.0%
Race							
Black	18,136	17,197	832	4.8%	939	433	46.1%
White	13,395	12,991	68	0.5%	404	0	0.0%
Mixed / Other Races	4,710	4,475	56	1.3%	235	84	35.7%
Highest Academic Qualification							
No Formal Certificate	804	726	0	0.0%	78	28	35.9%
High School Certificate	11,149	10,573	460	4.4%	575	252	43.8%
Tech. / Voc./ Assoc. / Diploma	7,976	7,561	402	5.3%	414	69	16.7%
Bachelors Degree e.g. BA, BSc, LLB	11,537	11,164	94	0.8%	373	131	35.1%
Masters Degree e.g. MA, MSc, MEd, MBA	4,103	3,966	0	0.0%	137	38	27.7%
Doctorate Degree e.g. PhD., EdD, DSc, DMin	673	673	0	0.0%	0	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,
May 2024

Selected Characteristics	Total	Type of Underemployment		
		Time Related	Skills Related	Income Related
Total	1,901	302	486	1,113
Sex				
Male	612	153	96	362
Female	1,289	148	390	751
Age Group				
16 - 24	268	51	0	217
25 - 34	548	45	245	257
35 - 44	452	75	116	261
45 - 54	266	35	62	169
55 - 64	309	95	63	151
65+	58	0	0	58
Bermudian Status				
Bermudian	1,614	259	353	1,002
Non-Bermudian ¹	287	42	133	111
Race				
Black	1,127	268	289	571
White	434	0	89	345
Mixed / Other Races	340	34	108	198
Highest Academic Qualification				
No Formal Certificate	54	28	0	26
High School Certificate	655	164	71	420
Tech. / Voc. / Assoc. / Diploma	588	47	95	446
Bachelors Degree e.g. BA, BSc, LLB	224	37	84	104
Masters Degree e.g. MA, MSc, MEd, MBA	380	26	237	117

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

Selected Characteristics	Duration Looking for Work		
	Total	Less than 1 year	1 year and over
Total	593	394	199
Sex			
Male	329	242	87
Female	264	152	112
Age Group	55	31	25
16 - 24	159	91	68
25 - 34	159	125	34
35 - 44	86	58	29
45 - 54	91	91	0
55 - 64	44	0	44
65+			
Bermudian Status			
Bermudian	452	322	131
Non-Bermudian ¹	141	73	68
Race			
Black	324	222	102
White	92	92	0
Mixed/Other Races	177	80	97
Highest Academic Qualification			
No Formal Certificate	31	31	0
High School Certificate	252	142	110
Tech. / Voc. / Assoc. / Diploma	181	138	44
Bachelors Degree e.g. BA, BSc, LLB	83	61	23
Masters Degree e.g. MA, MSc, MEd, MBA	46	23	23

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, May 2024

	Total	Age Groups			
		16-34	35-54	55-64	65+
Total	23,631	4,130	8,732	4,836	5,933
Formal Job Training by Major Occupation Group					
Senior Officials and Managers	849	77	252	319	200
Professionals	11,296	2,006	4,419	2,134	2,737
Technicians and Associate Professionals	2,501	582	1,130	354	435
Clerks	1,249	48	167	403	630
Service Workers and Shop and Market Sales Workers	3,883	835	1,352	680	1,016
Skilled Agricultural and Fishery Workers	119	0	48	55	17
Craft and Related Trades Workers	3,554	557	1,310	841	847
Plant and Machine Operators and Assemblers	131	25	33	22	51
Elementary Occupations	50	0	22	28	0
Where Training Was Received					
Local Institution / Organization	4,989	877	1,322	1,143	1,646
Foreign Institution / Organization	15,279	2,567	6,118	3,028	3,566
Correspondence (not online)	69	0	69	0	0
Online (local and foreign)	1,193	271	720	129	73
On the job	1,832	290	427	488	627
Apprenticeship / Job Internship	271	126	76	48	21
Status of Training					
Completed	22,625	3,595	8,398	4,745	5,887
Ongoing	776	421	264	91	0
Not Completed	230	114	70	0	46
Year Expected to Complete Training					
2024	270	59	161	50	0
2025	185	106	38	41	0
2026	117	94	23	0	0
2027	136	114	23	0	0
Four years or more	20	0	20	0	0
Not Stated	48	48	0	0	0



Table 9
Population Not Actively Seeking Work by Age and Main Reason Not Looking for Work, Availability to Start Working
and Main Means of Financial Support, May 2024

	Total	Age Groups			
		16-34	35-54	55-64	65+
Total	3,694	3,372	101	148	73
Main Reason Not Looking For Work					
Student / in Training	3,278	3,212	65	0	0
Home / Family Duties	44	0	0	0	44
Seasonal Inactivity	29	0	0	0	29
Did Not Want to Work	214	54	36	124	0
Tired of Looking	24	0	0	24	0
Other Reasons	105	105	0	0	0
Availability to Start Working					
Yes	379	196	84	69	29
No	3,315	3,176	17	79	44
Main Means of Financial Support					
Parents	3,306	3,306	0	0	0
Spouse / Partner	100	0	17	39	44
Other Relatives & Friends	46	46	0	0	0
Savings / Investments	190	20	84	86	0
Pension	29	0	0	0	29
Other Reasons	23	0	0	23	0

APPENDIX A - DETAILED TABULATIONS MAY 2024

Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Relationship to Household Reference Person			
Total	54,588	25,867	28,721
Household Reference Person	29,793	12,744	17,049
Husband / wife	11,844	6,353	5,492
Child	7,289	4,136	3,153
Grandchild	269	102	166
Father / mother	1,293	286	1,006
Grandparent	29	0	29
Parent-in-law	41	0	41
Son -/ daughter-in-law	149	107	42
Brother / sister	458	221	238
Another relative	761	482	279
Live-in partner	961	403	558
Foster child	0	0	0
Other non-relative	1,702	1,032	670
Age Groups			
Total	54,588	25,867	28,721
16 - 24	5,652	2,942	2,710
25 - 34	6,113	2,963	3,150
35 - 44	8,505	3,982	4,523
45 - 54	9,365	4,731	4,633
55 - 64	10,536	5,144	5,392
65+	14,417	6,105	8,312
Race			
Total	54,588	25,867	28,721
Black	28,113	12,890	15,223
White	20,460	10,077	10,383
Mixed / Other Races	6,014	2,900	3,115
Bermudian Status			
Total	54,588	25,867	28,721
Bermudian	43,901	20,166	23,735
Permanent Resident Certificate Holder	877	423	454
Non-Bermudian Spouse of a Bermudian	1,548	732	816
Other Non Bermudian	8,261	4,546	3,716
Type of Health Insurance Coverage			
Total	54,588	25,867	28,721
Major Health Coverage (Private or GEHI)	37,558	17,591	19,966
Only Private Basic Health Coverage	6,399	3,267	3,133
Only Government's HIP	2,570	1,403	1,167
Only FutureCare	4,844	1,825	3,019
Has insurance but doesn't know the type	248	77	171
None	2,969	1,704	1,265

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	54,588	25,867	28,721
Yes	4,372	2,001	2,371
No	50,216	23,865	26,350
Type of Educational Institution Attending or Registered in			
Total	4,372	2,001	2,371
Full-time	3,749	1,847	1,902
Part-time	624	155	469
Highest Academic Qualification			
Total	54,588	25,867	28,721
None	4,244	2,175	2,069
School Leaving Certificate, High School Diploma, G.C.S.E. C.X.C or I.B. Technical / Vocational College Certificate / Bermuda College Diploma / Associate Degree	18,889	10,260	8,629
Bachelors Degree e.g. BA, BSc, LLB	10,907	4,923	5,984
Masters Degree e.g. MA, MSc, Med, MBA	14,534	6,421	8,113
Doctorate Degree e.g. PhD., EdD, DSc, DMin	5,222	1,711	3,511
Not Stated	758	378	380
	35	0	35
Formal Job Training by Major Occupation Group			
Total	23,631	11,328	12,303
Senior Officials and Managers	849	401	448
Professionals	11,296	4,184	7,112
Technicians and Associate Professionals	2,501	1,466	1,035
Clerks	1,249	141	1,108
Service Workers and Shop and Market Sales Workers	3,883	1,567	2,316
Skilled Agricultural and Fishery Workers	119	102	17
Craft and Related Trades Workers	3,554	3,360	194
Plant and Machine Operators and Assemblers	131	80	51
Elementary Occupations	50	28	22
Where Training Was Received			
Total	23,631	11,328	12,303
Local Institution / Organization	4,989	2,652	2,336
Foreign Institution / Organization	15,279	6,703	8,576
Correspondence (not online)	69	47	22
Online (local and foreign)	1,193	506	687
On the job	1,832	1,201	631
Apprentice / Job Internship	271	220	51
Local & Foreign Institution / Organization	0	0	0

Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Status of Training			
Total	23,631	11,328	12,303
Completed	22,625	10,998	11,627
Ongoing	776	224	552
Not Completed	230	106	124
Year Expected to Complete Training			
Total	776	224	552
2024	270	110	159
2025	185	25	160
2026	117	18	99
2027	136	71	66
Four years or more	20	0	20
Not Stated	48	0	48
Number of Months Worked for Pay			
Total	54,588	25,867	28,721
0	16,183	6,304	9,879
1 - 11	4,315	2,412	1,903
12	34,090	17,151	16,939
Activity During Reference Week			
Total	54,588	25,867	28,721
Working for Pay / Payment in Kind	36,242	18,272	17,970
Seeking work for the first time	56	56	0
Looking for work	537	273	264
Unable to work due to disability	980	688	292
Not actively seeking work	3,694	1,870	1,825
Engaged in home duties	1,619	169	1,450
Voluntary work without pay	265	79	186
Retired	11,195	4,460	6,735
Hours Worked in Main Job in Typical Week			
Total	36,242	18,272	17,970
Less than 35	4,230	1,898	2,333
35 - 40	19,610	8,858	10,752
41 - 49	4,432	2,383	2,049
50 - 59	5,308	3,337	1,971
60 or More	2,563	1,697	866
Not Stated	99	99	0
Average Hours Worked	41.3	42.8	39.7

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	5,990	3,249	2,741
1 - 5	1,315	614	702
6 - 10	2,892	1,611	1,281
11 - 15	777	557	220
16 - 20	685	387	297
21 and over	250	56	194
Not Stated	71	25	46
Average Additional Hours That Could Be Worked	11.4	11.0	11.9
Population that Would Like to Work More Hours per Week by Method of Increasing Working Hours			
Total	5,990	3,249	2,741
Increase number of hours in main job	4,767	2,807	1,959
Take an additional job	874	305	570
Replace main job with another job with more hours	274	113	161
Not Stated	76	25	51
Employment Type			
Total	36,242	18,272	17,970
Self-employed with paid help (employer)	2,094	1,530	564
Self-employed without paid help	3,919	2,375	1,544
Worked as an unpaid worker in a family business	0	0	0
Worked for someone else	30,229	14,367	15,861
Type of Employer for Persons who Work for Someone Else			
Total	30,229	14,367	15,861
The Bermuda Government	4,230	1,987	2,243
A QUANGO / Statutory Board	2,437	857	1,579
A foreign government	46	0	46
A private company / person	23,039	11,430	11,609
Owner / Manager of an incorporated company	136	22	114
Not Stated	341	70	270
Main Job Type			
Total	36,242	18,272	17,970
Temporary job	1,578	691	886
Permanent job	34,664	17,581	17,083

Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Main Reason Why Wants to Change Main Job			
Total	2,499	827	1,672
To work more hours at current pay rate	35	35	0
To have a higher pay rate	1,113	362	751
Fear or certainty of losing present job	28	0	28
Present job is temporary or seasonal	137	93	44
To use qualifications/skills more adequately	486	96	390
To have more convenient work hours	101	25	76
To improve working conditions	513	214	299
To work fewer hours with a corresponding reduction in pay	85	0	85
Job Decision Made During the Four Weeks up to May 20, 2024			
Total	36,242	18,272	17,970
Applied for another job to replace main job	746	313	433
Applied for a job in addition to main job	239	0	239
Did not apply for another / additional job	35,121	17,903	17,217
Not Stated	136	56	80
Median Gross Income from Work During the 12 Months Ending May 20, 2024			
Median Gross Income	\$70,797	\$69,905	\$71,929
Main Reason Not Looking For Work for Person Without a Job			
Total	3,694	1,870	1,825
Student / in training	3,278	1,663	1,614
Home / family duties	44	0	44
Seasonal inactivity	29	29	0
No work available	0	0	0
Did not want to work	214	118	96
Tired of looking	24	0	24
Other reasons	105	60	46
Availability to Start Working for Population Not Actively Seeking Work			
Total	3,694	1,870	1,825
Yes	379	116	263
No	3,315	1,754	1,562

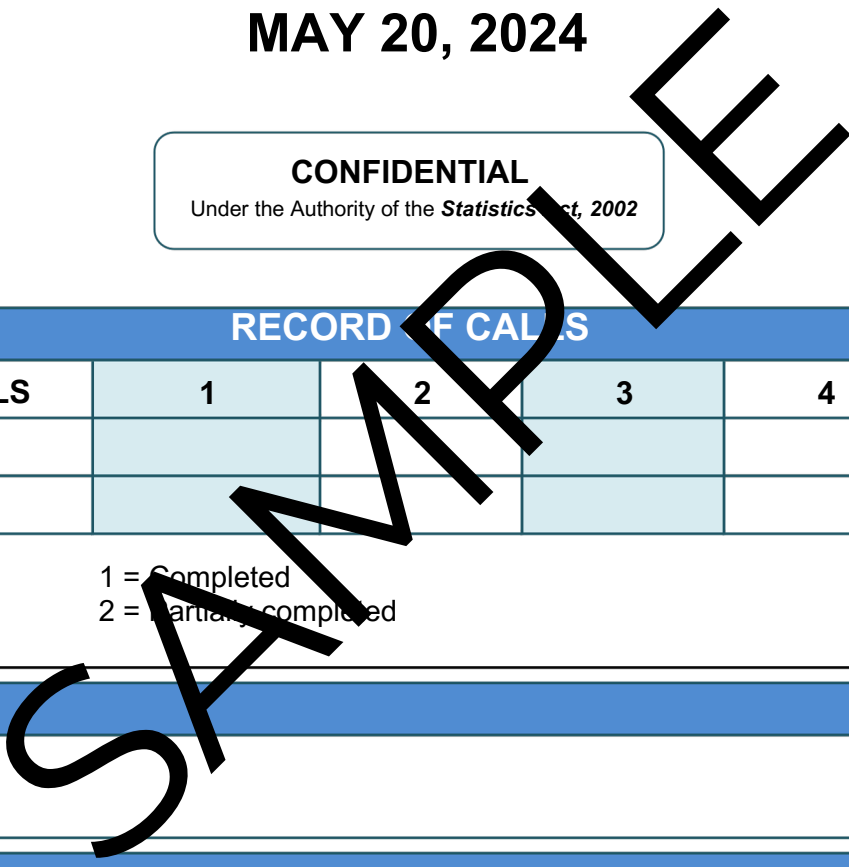
Selected Characteristics of the Population 16 Years and Over	Total	Sex	
		Male	Female
Main Means of Financial Support for Population Not Actively Seeking Work			
Total	3,694	1,870	1,825
Parents	3,306	1,777	1,529
Spouse / Partner	100	22	79
Other relatives & friends	46	0	46
Savings / Investments	190	19	171
Social Services (Government)	0	0	0
Pension	29	29	0
Other reasons	23	23	0
Median Gross Income from Other Sources During the 12 Months Ending May 20, 2024			
Median Gross Income	\$26,507	\$27,609	\$25,595
Total Weeks Looking for Work for Unemployed Population			
Total	593	329	264
Under 24 weeks	334	220	114
24 weeks but less than 52 weeks	60	22	38
52 to 103 weeks	199	87	112
Unemployed Population by Job Search Method			
Total	593 ¹	329 ¹	264 ¹
Bermuda Job Board	371	204	167
Department of Workforce Development	134	96	38
Private Placement Agency	174	0	174
Door to Door	0	0	0
Family & Friends	289	160	129
Newspaper	95	57	38
Word of Mouth	68	25	44
Online & Social Media	57	34	23
Other	31	0	31
Not Stated	100	63	38

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
MAY 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

NAM E:

SUPERVISOR

NAM E:

EDITOR

NAM E:

DATA KEYER

NAM E:

COMMENTS

SAMPLE

HOUSEHOLD LISTING

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

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

USUALLY LIVES IN THIS HOUSEHOLD		
PERSON NUM BER	NAME (<i>FIRST NAME ONLY</i>)	AGE AS OF May 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):		Phone #3:		Phone #5:	
Person Number(s):		Person Number(s):		Person Number(s):	
Phone #2:		Phone #4:		Phone #6:	
Person Number(s):		Person Number(s):		Person Number(s):	

SAMPLE

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 relatives 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 May 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 May 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

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 May 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 (*Not stated = 9999*)

SECTION 5 - ECONOMIC ACTIVITY

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

MONTHS (*Not stated = 99*)

P16. What were you doing during the week of May 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 vacation, sick leave and unpaid work in a family business and etc.)

Not Working

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

} *Go to P34*

} *Go to P29*

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

HOURS (*Not stated = 999*)

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

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

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

Additional Hours (*Not stated = 999*)

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

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

P21. Were you self-employed or working for someone else in your main job during the week of May 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 May 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 activities 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 four weeks leading up to May 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 May 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

P30. What was your gross income from your main job for the 12 months ending May 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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(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

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(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 May 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 May 13 - 19, 2024?

- 1 Yes 2 No 9 Not stated

P33. What was your main means of financial support during the the week ending May 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 May 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 7) 9 Not stated

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

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(Not stated = 9999999)

IF AMOUNT WAS PROVIDED ABOVE,
GO TO SECTION 7

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

USE FLASH CARD ON BACK COVER

NUMBER
CODE

(Not stated = 99)

SECTION 7 - UNEMPLOYMENT

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

P36. During the past 12 months ending May 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 May 20, 2024?

P37. During the past 12 months ending May 20, 2024, tell me the options that you have used to help find a job. (Select all that apply.)

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

P38. During the past 12 months ending May 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 - Look 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

SAMPLE

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



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