



# 2010 Census

## Population and Housing

### *Report*



GOVERNMENT OF BERMUDA  
Cabinet Office  
**Department of Statistics**



# 2010 Census

## Population and Housing



GOVERNMENT OF BERMUDA

Cabinet Office

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**Department of Statistics**

The Department of Statistics  
48 Cedar Avenue  
Hamilton, HM11  
Bermuda





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## PREFACE

The decennial Census of Population and Housing was launched in Bermuda on 20 May 2010 in accordance with the *Statistics Act (2010 Census) Order 2009*. The data in this report were captured during the census enumeration period which ended on 31 March 2011 after a short break in the data collection period from 1 October to mid December 2010.

A census is the largest statistical data collection project carried out by the Department of Statistics. Census data provides a comprehensive assessment of Bermuda's housing stock and a demographic profile of the socio-economic characteristics of its people. This Report highlights the main findings as painted by the census data in the areas of population, housing, health, education, economic activity, income and the institutional population.

Users should note that the census data presented in this report combines the preliminary and final census results released to the general public in October and December 2011, respectively. As such, the findings will show some minimum revisions to the census data.

The tabular and analytical contributions in this Report were submitted by the 2010 Census Planning Team (CPT) members, and are gratefully acknowledged. The team comprises Statisticians - Mrs. Melinda Williams, Mr. Steven Holdipp, Mr. Andrew Simpson and Mr. Ron Farier; Assistant Statisticians - Mr. Jabbar Jackson, Ms. Stephanie Corday and Mr. Andrew Robinson; Statistical Systems Manager - Miss Judith Woodley; and, Statistical Officer - Ms. Jeanna-Dawn Trott. Although not on the CPT, Statistical Officer - Mrs. Kitwana Mendoza contributed to the production of the detailed tabulations.

Following submissions, the compilation of this Report was coordinated by Statistician, Mr. Andrew Simpson with the help of Assistant Statistician, Ms. Stephanie Corday, and Census and Survey Clerk, Ms. Diane Cassidy.

The technical and clerical support of all other staff members in the Department of Statistics during the 2010 Census undertaking was invaluable. Their cohesive teamwork and continued commitment to work through the many challenges experienced, helped to make the 2010 Census a success.

The 2010 Census data is about the people of Bermuda. We encourage its use as a resource for research, study, business, forward planning and decision-making.

Valerie Robinson-James  
Director of Statistics  
June 2012

## TECHNICAL NOTE TO DATA USERS

In alignment with its Mission Statement, the Department of Statistics aims to deliver high quality census data that is both accurate and reliable. To this end, the 2010 Census data was subject to considerable checks and edits during processing and evaluation to ensure the best possible data quality and the maximum coverage of households.

During the undertaking of every census, interviewers are dependent on the household respondent to provide the correct information and data in response to questions asked on the census questionnaire. Also, household members often respond to the census on behalf of other persons who live in the same household and who are not available or difficult to reach at home. In this regard, there will always be a degree of partial response, non-response or undercounting. Similar to previous censuses, the 2010 Census was susceptible to these occurrences.

### PARTIAL/NON-RESPONSE

After the deadline for the census enumeration period had passed, persons representing 182 households called the Department for members of their households to be counted in the census. These persons responded to a minimum number of questions asked of them on behalf of 413 additional persons. Therefore, the census data will show a degree of partial or non-response.

At the end of the census data collection period, there were roughly 4,400 outstanding households for which data had not been obtained. To address this undercount, and in alignment with statistical best practices, administrative data sources were utilized to impute important demographic data items, such as age, sex, date of birth, Bermudian status, employment and race.

As a result, census records for 1,106 households comprising 2,551 persons were imputed for these demographic data items. This imputation reduced the undercount of outstanding households. However, data items for the remaining census questions on the questionnaire were not imputed for the 1,106 households and will show as non-response in some of the census tables.

Therefore, users are advised to particularly note the imputation and partial or non-responses when interpreting the final results of the 2010 Census data. Footnotes have been inserted below data tables shown in the data analysis section of this report, as a reminder to users.

## UNDERCOUNT

Given the strategic significance of the census data and its diverse use, the Department of Statistics made a concerted effort to obtain a complete coverage of households to minimize undercounting as much as possible. Fortunately, with the use of technology for monitoring and controlling, an exact count of households missed during the Census was measured. As such, information was not obtained for 3,321 households which comprise a mixture of vacation homes, occupied and vacant dwelling units.

However, there were a number of challenges the Department faced during the census undertaking, some of which included: difficulty recruiting an adequate size work force for the census; indifference expressed by some census workers and the general public towards the census; an increase in personal and household privacy; and, the concern for heightened crime in the community. Certainly, these factors impacted negatively on efforts to reach all households during the census undertaking.

Nonetheless, the Department successfully obtained a rate of 96% coverage of households during the 2010 Census.

**NOTE:** In this report, some percentage distributions in the census tables may not add to one hundred percent (100%) due to rounding.



## CONCEPTS AND DEFINITIONS

The collection and analysis of social and economic data requires a clear presentation of the major concepts and definitions employed in the process. This chapter explains some basic terminology used in the census and the definitions should be borne in mind when using the census data, especially since some concepts may also have popular or everyday meanings which may differ from the way the term was used in the census process.

Some of the more important concepts include population, labour force, household, household reference person, dwelling unit, institution, income and a range of terms describing different types of household, for example, lone parent, extended family and so on.

### Population

The term “population” as used in most of the tables in this report refers to the civilian non-institutional population normally resident in Bermuda on 20 May, 2010. It excludes persons who were in prisons, hospitals for extended lengths of stay, detention centres, homes for the aged and children’s homes. It, however, includes persons who were temporarily overseas on 20 May, 2010 for business, vacation, medical or some similar purpose, and this extends to students attending educational institutions overseas. Hence, Bermuda’s 2010 Census count may be described as a *de jure* count in that it counted persons normally resident in an area.

### Resident Population

The resident population includes the civilian non-institutional population, and the institutional population. Visitors to Bermuda are excluded.

### Institutional Population

The institutional population refers to the inmates of correctional facilities and youth detention centres, persons in homes for the aged, long-stay hospital patients, persons in hospices and those in adult shelters and children’s homes.

### Civilian Population

The civilian population includes all persons ordinarily resident in Bermuda: residents temporarily abroad for study or other reasons, non-Bermudian workers and other civilian residents.

### Non-Sheltered Population

The non-sheltered population are those who have no fixed abode and who do not stay in homeless shelters. Such persons have no habitable dwelling to call home

and usually sleep outdoors. The non-sheltered form part of the civilian non-institutional population but are excluded from the detailed analysis.

### Bermudian Population

This is a sub-group of the civilian non-institutional population and includes only those persons who have or are deemed to have Bermudian status either by birth, grant or marriage. Persons in this sub-group include persons born in Bermuda (local born) as well as persons born in other countries (foreign born) but who have acquired Bermudian status.

### Non-Bermudian Population

This is another sub-group of the civilian non-institutional population and refers to all those persons who do not have Bermudian status. Users should note that the laws pertaining to Bermudian status are complex and it is possible for a person to have been born in Bermuda but not have acquired Bermudian status. The non-Bermudian population largely comprises guest workers on contract and citizens of other countries with residency permits.

### Economically Active Population

This term refers to the body of persons, typically between the ages of 16 and 64 years, who furnish the supply of labour for the production of economic goods and services.

The term labour force may be used interchangeably with economically active population but it includes only those persons aged 16 years or older who were either employed or seeking work during the week preceding Census Day, May 13-19, 2010.

Hence, the labour force is a combination of two groups: those who were employed (the working population); and, those who were seeking work (the unemployed population.)

### Household

For purposes of the 2010 Census, a household is a person or group of persons living together in a dwelling unit. In most cases the members of a household are related by family ties but there are three main variations:

- i) A servant who sleeps in the same dwelling unit as his/her employer, i.e. does not have separate quarters equipped with cooking and sleeping facilities, etc. is included as a member of the employer’s household;
- ii) A boarder or lodger, i.e. a person who sleeps and/or eats in the dwelling and takes meals with the household is considered a member of the household; and,

- iii) A household could consist of a group of unrelated persons.

### One-Parent Household

The one-parent household consists of either a male or female adult living with one or more of his/her children of any age. The children are neither married, nor legally separated.

### Two-Parent Household

The two-parent household consists of a married couple or unmarried couple living with their children. This household classification applies only in those cases where the children are of one or both parents and those children are neither married nor legally separated. ***Otherwise, it would be an extended family situation.***

### Extended Family

The extended family consists of combinations of adults and children linked by blood relation, marriage or adoption: grandmothers, grandfathers, brothers, aunts, sisters, etc. in the same household.

### Adult Couple

This consists solely of two partners, married or otherwise, sharing living quarters.

### Household Reference Person

The household reference person is the person, man or woman, aged 18 years or older who carries the main responsibility in the affairs of the household. In the case of a group of unrelated persons sharing a dwelling on an equal basis, the person whom the others acknowledge as the household reference person is accepted as such for census purposes.

### Family

A family consists of persons who form a unit that is separate from other members of the household by virtue of their connection through either blood, marriage, adoption, conjugal ties or a foster parent-child relationship. A household may comprise, for example, two parents, their daughter and her children. The parents would form one family and the daughter and her children would constitute a second family. There are, of course, other combinations, and one person can form a family unto himself.

### 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:

- i) Its own separate access to the street or common landing or staircase, and,
- ii) Its own 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 single family cottage, a house comprising a main unit and one or more apartments, an apartment building, or within part of a building which is used for residential as well as business or other purposes.

### Group Dwelling

This describes a situation where the occupants of a building live collectively for disciplinary, health, custodial, work or other reasons and share the cooking, sleeping and sanitary facilities with other occupants.

Examples of group dwellings include hotel staff quarters, nurses hostels, police barracks, hotels and rooming houses catering for six or more paying guests.

### Institutions

These are group dwellings such as correctional facilities, hospices, hospitals, youth detention centres, children's homes and senior citizens' homes.

### Vacant Dwelling

This is a habitable dwelling that has no legal occupants. Examples are:

- i) unoccupied dwelling available for rent or lease;
- ii) unoccupied dwelling available for sale;
- iii) a dwelling unit that is held empty pending the settlement of litigation;
- iv) a dwelling unit held empty for other reasons.

Dwelling units whose occupants were temporarily away/abroad at the time of the census were not classified as "vacant", nor were the empty homes/apartments of non-resident owners classified as such.

### Employment Income

Employment income includes regular and recurring receipts from the following sources: wages, salaries, commissions, bonuses, tips and net earnings from self-employment.



## Other Income

Other income includes income from pensions, annuities, interest, dividends, net rents and regular allowances such as alimony, social assistance, rental allowances/subsidies and scholarships.

However, income excludes lump-sum receipts such as gambling or lottery winnings (including the football pools), inheritances, capital gains from the sale of real or financial assets and life insurance settlements.

## THE QUESTIONNAIRE

A census of population and housing is designed to give a comprehensive count of the resident population and its housing stock. With respect to information content, it should show a good balance between demographic, social and economic characteristics and be in accord with international standards regarding the capture of basic data items. As such, Bermuda's questionnaire was designed in accordance with the United Nations' guidelines for the conduct of the 2010 round of population and housing censuses.

The content of the 2010 Census questionnaire was determined after consultations with government departments, other public sector agencies and the Statistics Division of the Caribbean Community (CARICOM) Secretariat. This process served to assure the inclusion of vital data items with identified uses in the area of policy formulation and evaluation and programme management.

The population and housing questionnaires (see Appendix B) include a total of 111 questions that may be grouped in sixteen broad sections for discussion purposes:

- Geographic identifiers (census district, constituency and parish)
- Housing (dwelling type, tenure, technology, environment and emigration)
- Population identifiers
- Demographic characteristics
- Marital status
- Birthplace
- International migration
- Internal migration
- Bermudian status

- Childcare
- Fertility
- Health
- Education and training
- Journey to work/school
- Economic activity
- Income

## Geographic Identifiers

This group includes questions ID1-ID6 and records information inclusive of parish, constituency, census district and special areas, i.e. City of Hamilton or Town of St. George. Unique household numbers and assessment numbers are also included. The information in this section is necessary for deriving tabulations by parish, constituency and census district, and is essential for mapping applications of the data.

## Housing

There are 23 questions in the housing section of the questionnaire and the purpose of the section is to provide a statistical profile of the size and quality of the residential housing stock.

The key questions in the housing section relate to factors such as:

- type of dwelling (cottage, apartment etc.)
- whether it is part of a condominium or not
- year/period of construction
- number of rooms
- number of bedrooms
- number of full bathrooms
- type of tenure (owned or being rented)
- rent/mortgage payments
- whether rented accommodation is under rent control
- whether the dwelling unit is publicly or privately owned
- ownership of other dwellings
- expected selling price
- number of desk-top computers

There were seven new housing questions as follows:

- first time home ownership
- number of lap-top computers
- type of internet connection (if any)
- other sources of energy (i.e. solar panels, etc.)
- other sources of water (i.e. wells, piped water, etc.)
- whether the dwelling recycled
- if former household members had emigrated

The above data can be cross-classified for the analysis of particular housing issues including correlations of household income with rental payments.

## Population Identifiers

This group includes questions P1-P9 and uses many of the geographic identifiers from the Housing Section of the questionnaire (ID2 - ID5). It also provides a unique person and family number for each person within the household.

## Demographic Characteristics

Questions P10-P16 record information on an individual's relationship to the household reference person, sex, age, date of birth, racial group, ancestry and religion.

The questions on age and sex are the key questions in the population questionnaire. Distributions by age and sex are necessary for most of the detailed tabulations since many other characteristics of the population vary according to age and sex. In addition, many of the quality tests of census data relate to the age and sex distributions of the enumerated population.

The question on ancestry sheds light upon the various cultural groups in Bermudian society.

Information on religion was obtained by recording the religious denomination to which respondents indicated an affiliation. The questionnaire provides for 31 pre-identified religious groups including the five major denominations: Anglican (Church of England), Roman Catholic, African Methodist Episcopal, Seventh Day Adventist and Methodist.

The question on relationship to the household reference person allows for the categorization of the household and enables analysis based on the household composition.

## Marital Status

Questions P17-P20 of the population questionnaire relate to marital status and are directed to persons 15 years and older. Marital status is a basic social indicator for analysis of the population. The data can be used with economic activity profiles to show married persons in the workforce and also can be linked with housing and income data to estimate housing demand.

The main question in this section refers to present marital status and it has six response categories: never married, married – first time, re-married, widowed, divorced and legally separated.

Never married covers all individuals 15 years and older who have never been married, including persons whose marriage were annulled.

Married–first time covers all persons who are formally married for the first time, whether or not they are living with the partners to whom they are legally married.

Re-married refers to persons whose current formal marriage is not their first.

Widowed covers all persons married legally or through customary rites and whose partners have died.

Divorced covers all persons whose marriages have been dissolved by legal proceedings.

Legally separated applies to a married person separated from his/her partner by way of a deed of separation or some similar court order.

Questions on age at first marriage, length of the present marriage and whether or not the partner is Bermudian are also included in this section.

## Birthplace, Migration and Bermudian Status

Questions P21-P33 provide the information for these three sections. This information allows for tabulations on the Bermuda-born population, foreign-born persons and those with Bermudian status. It also shows the major countries of birth for the foreign-born population as well as the year or period when such persons entered Bermuda. The information in this section is useful in the formulation and examination of population policy and related issues.

## Childcare

Question P35 on child-care was asked for the first time in the 2010 Census. The item sought information on the value spent on child-care and will be used to help policy makers plan for the demand for child-care services.



## Fertility

Questions in this section capture information on the fertility behaviour of males and females 15 years and over. The 2010 round of Census marked the first time that these questions were open to males.

The key questions seek information on the number of live births or children fathered and the ages of the mother or father at their first and last child. This information is used for the study of fertility patterns and for the development of population forecasts, both of which inform national population policy.

## Health

This section of the population questionnaire (P40-P45) first seeks to develop a baseline of information on that segment of the non-institutional population with physical or mental health conditions that have lasted for, or are expected to last longer than six months. New conditions such as lupus, autism, alcohol dependency, drug dependency and sickle-cell anemia were added to the questionnaire and options related to seeing and hearing were expanded.

Persons reporting such a condition or conditions are then asked whether there are any resultant limitations in any activities of daily life. These activities include working, attending school, taking care of personal needs such as bathing and cooking, and leaving home alone. Persons reporting a limitation were asked whether they received hired care for their condition(s). A new question in this section asked respondents if they were taking doctor prescribed medications on a regular basis.

## Education and Training

Questions P46-P61 of the population questionnaire provide information about the level of formal schooling and educational achievement, and the extent of certified job-related training in Bermuda's adult population.

The questions are straightforward but care should be taken so as not to confuse highest level of school (P54) with highest academic qualification (P55).

Information on the highest level of school refers to the level at which an individual's formal schooling stopped, irrespective of whether or not the full programme of study was completed. Thus if an individual began senior secondary school but did not graduate, the correct response for this individual would still be 'senior school'. Information on highest level of educational attainment provides a very broad indicator of the literacy level in Bermuda.

Turning to the question of highest academic qualification, this refers to an individual's success at public or external

examinations which is verified by receipt of a certificate, diploma or a degree. The range of academic achievement extends from 'no exams passed' to 'post-graduate' degrees; only the highest level in respect of each individual (16 years and older) is recorded. An additional response option was added which included 'professional degree'. If the respondent selected this option, they were required to also select the highest academic qualification they received.

A few new questions were added to the Education Section for the 2010 Census. For instance, respondents were questioned on the month and year in which they received their highest academic qualification. This information can be used to determine the age persons are achieving different qualifications. Also, new in the Education Section is a question determining the programme of study; asked only to those students currently enrolled in a Technical/Vocational College, College or University. This question will provide benchmark data on the areas of study of the population of Bermuda. This data can be compared with data collected on occupations filled by the number of Bermudians, which may be potential opportunities for qualified Bermudians.

Also new in the Education Section is a question which asks the title of the respective degree, asked to respondents who have acquired an Associate Degree, Bachelor's Degree (e.g. BA, BSc, LLB), Master's Degree (e.g. MA, MSc, MEd, MBA) or Doctorate Degree (e.g. PhD, EdD, DSc, DMin). This data will provide benchmark data on the specific academic qualifications and areas of study of the population.

The questions on specialized training (P58-P61) seek to determine the extent of specific job skills held by or being developed by Bermuda's adult population. The training refers to structured and specialized programmes that lead to certification.

## Journey to Work/School

Previously, questions P62-P65 were only asked of the working population aged 16 years and older in order to collect data on work starting time, modes of travel to work and work location. However, the questions are now asked of the working population and all respondents attending school (including day-care/nursery school). This question will provide information on times and direction of morning rush-hour traffic flows. The data may be used in the formulation of strategies to reduce traffic congestion.

## Economic Activity

The purpose of this section (questions P66-P75) is to identify statistically those persons who comprise Bermuda's labour force and to develop a profile of them in terms of such factors as:

- number of months worked
- main economic activity
- number of jobs held
- number of hours worked
- occupation
- industry (sector of employment)

This section is directed to persons 12 years and over. The key question in this section is question P67, which refers to main activity during the reference week of 13 –19 May, 2010. From the responses to this question, we derive measures of the labour force (i.e. the working population and the unemployed population), retirees, and those engaged in voluntary work and other non-market activities.

Other information from this section enables the production of detailed occupational listings and sector analysis of the economy by employment levels.

## Income

The income section covers questions P76 to P87. Income from the main job was collected separately from pension income and income from all other sources. Income from all other sources were new items in the 2010 Census questionnaire and separate questions were developed to collect income from, rents, owned properties, financial assistance from government or private sources and income from other sources such as alimony or child support. Income is an important economic indicator in its own right and is very useful in the analysis of social issues related to family assistance, employment and housing. The questions were asked of all persons 12 years and over, with the exception of the pension question, which was limited to those 55 years or older.

## Census Night

Question P88 is asked to all persons and determines whether they spent census night in Bermuda or abroad. The purpose of the question is to obtain a *de facto* count of the population; i.e., a count of the population who were physically present in Bermuda on the night of 20 May, 2012

## POPULATION

### Bermuda's Population Size And Growth

#### De facto and De jure counts

The census is the only statistical tool that has been designed to provide basic demographic and socioeconomic information about all persons physically present or resident in Bermuda at one particular point in time. It is within this context that the 2010 Census presents two official counts of Bermuda's population at 20 May 2010.

The Bermuda ***de facto* population** refers to all persons who were physically present in Bermuda on Census night, 20 May, 2010. The *de facto* population totaled 71,328 persons and comprised 59,014 civilians, 822 persons who were housed at institutions and 11,492 visitors and transients. The *de facto* population was 7% higher or 4,783 more persons than the count reported for the 2000 Census. Persons on board cruise ships and yachts that docked at Bermuda's shores on 20 May are included, in addition to all other visitors. There were three cruise ships in Bermuda on census night compared to only one in 2000. (See Table 1)

The institutional population was 9% lower or contracted by 79 persons in 2010 compared to 2000. The main contributing factors to this decline were the closure of several rest homes and the long-term impact of the 1999 Alternatives to Incarceration Initiative that was implemented during the intercensal period.

The ***de jure* population** excludes all visitors and refers to those persons who usually, for six months or more, reside in Bermuda irrespective of where they were physically located on census night. As such, residents temporarily overseas for vacation, business, school or other purposes are included. The count for the *de jure* population totaled 64,319 persons on 20 May 2010.

Of the 64,319 persons usually resident in Bermuda, census interviewers found 82 non-sheltered persons; i.e. persons who were without living accommodations and who did not stay in adult shelters. Only selected questions from the census questionnaire were administered to the non-sheltered population. Therefore, all analysis of the census data references the civilian non-institutional population of 64,237 which excludes the 82 non-sheltered persons. (See Table 2)

#### Weak Population Growth

Bermuda's civilian non-institutional population was 64,237 persons in 2010 compared with 62,059 counted in 2000. This translated into an increase of 4% or 2,178 more persons. There were 30,858 males and 33,379

females counted during the census. The proportion of persons that chose either black or white as a racial group slipped to 54% and 31%, respectively.

The Bermudian population stood at 50,565 in 2010 and their non-Bermudian counterparts represented 13,516 persons. There were 156 persons who did not report their status. Nonetheless, the proportion of the Bermudian and non-Bermudian population remained static at 79% and 21%, respectively. (See Table 2)

## GEOGRAPHIC DISTRIBUTION OF POPULATION

### Parish Population

The booming construction of residential developments during the intercensal period was a driving force for shifts in the movement of persons from one parish to another across the Island. An average of 294 dwellings was constructed annually between 2000 and 2010, increasing the total stock of residential dwelling units.

Smith's and Pembroke Parish experienced negative growth in population size during the decade 2000 to 2010. The outflow of residents for Smith's and Pembroke Parish was 4% and 6%, respectively. The out-migration from Pembroke Parish remains a continuation of the trend that commenced in the 1960's.

**Table 1 MAJOR COMPONENTS OF THE DE FACTO POPULATION, 2010 AND 2000**

	Number		Percentage Distribution		Percentage Change
	2010	2000	2010	2000	2000-2010
<b>Population on Census Night</b>					
Total	71,328	66,545	100	100	7%
Civilian Non-Institutional Population	59,014	57,309	83	86	3%
Institutional Population	822	901	1	1	-9%
Visitors & Transients	11,492	8,335	16	13	38%

**Table 2 POPULATION BY SEX, 2010 AND 2000**

Date	Total	Sex		Sex Ratio
		Male	Female	
Census Population				
20th May, 2010	64,237 <sup>1</sup>	30,858	33,379	92
20th May, 2000	62,059 <sup>2</sup>	29,802	32,257	92
20th May, 1991	58,460	28,345	30,115	94
Average Annual Growth Rate				
2000-2010	0.34%	0.35%	0.34%	
1991-2000	0.66%	0.56%	0.76%	
1980-1991	0.71%	0.66%	0.76%	

<sup>1</sup> Excludes 82 non-sheltered persons

<sup>2</sup> Excludes 39 non-sheltered persons

Although Devonshire and Warwick Parish experienced an increase in population size, this was fractional rising by less than 1% for both parishes. In contrast, the fastest growing parishes in population size were St. George (+18%), Paget (+12%) and Hamilton (+11%). When compared to the 2000 Census, Pembroke Parish continued to have the largest population size of 10,610 persons while Warwick Parish followed with the second highest of 8,615 persons.

The implementation of the Government's housing lottery programme and relaxation in the local banks' lending practices providing first time home buyers financing opportunities during the intercensal period have been contributing factors leading to the high flow of internal migration across parishes between 2000 and 2010.

### Population of Municipalities

The residential population for the City of Hamilton increased 7%. The number of persons living in the City totaled 1,032 in 2010 compared to 969 persons in 2000. This upward movement breaks the downward trend in population that the City of Hamilton experienced during the past two censuses, and since the 1950's. It generally reflects the condominium developments that were erected in the City during the intercensal period. The population in the Town of St George increased 3%. In 2010 there were 1,801 persons residing in the Town of St. George compared with 1,752 persons in 2000.

### Population Density

Population density is a measure of the average population per unit of area and is a basic indicator of geographic distribution. In 2010, Bermuda's total civilian non-institutional population was 64,237. The Island's total land area was 20.74 square miles. Therefore, the total population density for Bermuda was 3,097 persons per square mile. This was an increase over the 2,992 persons per square mile measured 10 years earlier.

A breakdown by parish allowed for more detailed analysis. Although Pembroke had retained its ranking as the most densely populated parish, it has continued to experience declines in total population with an average of 5,028 persons living in every square mile. This was down from 5,358 persons in 2000.

Although Pembroke experienced declines in population density, the municipality within its borders experienced an influx of residents. The City of Hamilton expanded its resident population to an average of 3,686 per square mile, up from 3,461 persons in the year 2000.

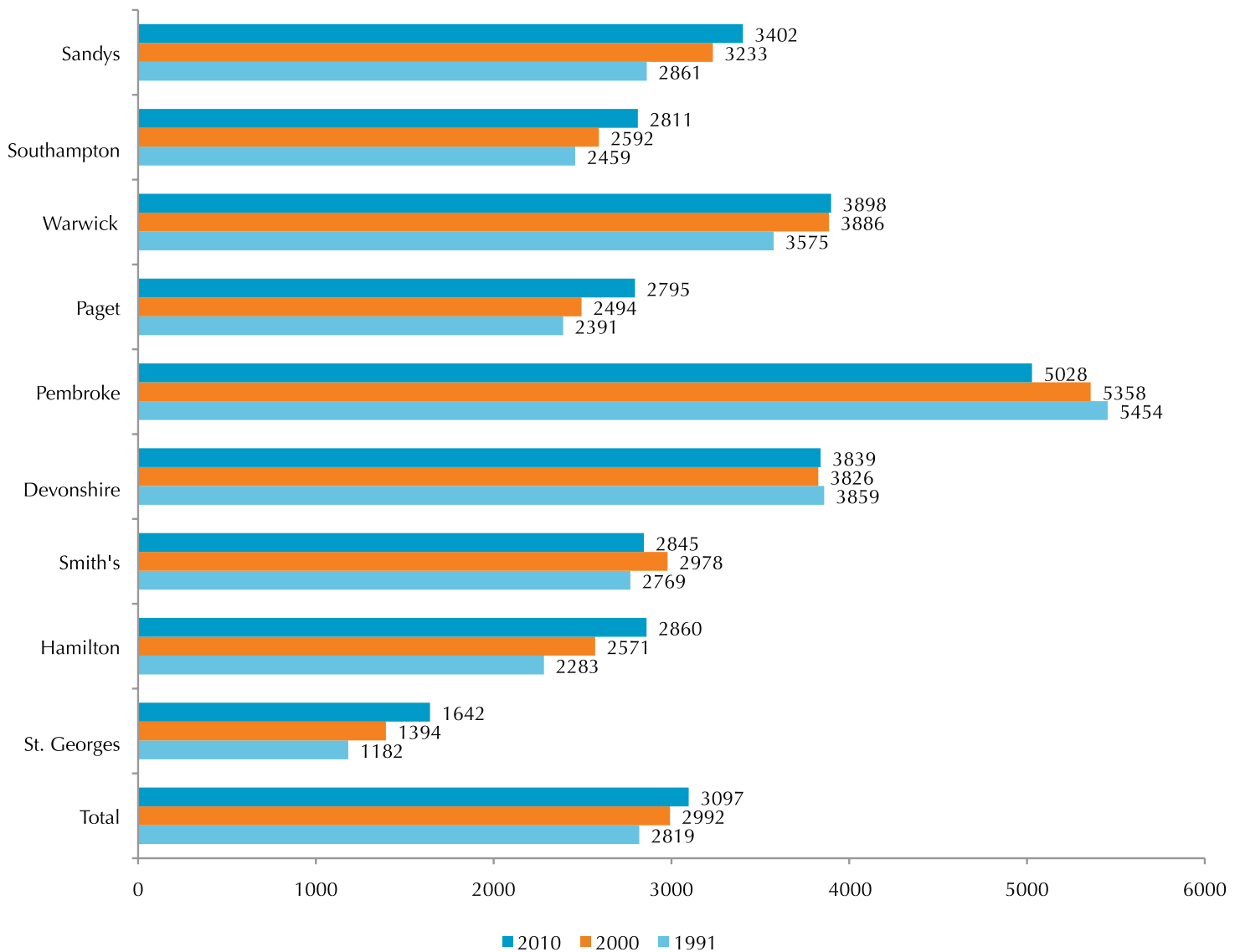
Despite substantial population growth over the last two decades, St. George's retained its status as the least densely populated parish with 1,642 persons per square mile. This was an increase over the 1,394 persons per square mile measured in 2000. The Town of St. George saw only a slight increase in density. The municipality gained an average of 92 persons per square mile, moving from 3,306 persons in the year 2000 to 3,398 persons per square mile in 2010.

**Table 3 POPULATION DENSITY BY TOWN, CITY AND PARISH, FOR CENSUS YEARS 2010, 2000 AND 1991**

<b>Population Per Square Mile</b>	<b>2010</b>	<b>2000</b>	<b>1991</b>	<b>Area in Square Miles</b>
Total	3,097	2,992	2,819	20.74
Town of St. George	3,398	3,306	3,109	0.53
City of Hamilton	3,686	3,461	3,929	0.28
St. George's	1,642	1,394	1,182	3.91
Hamilton	2,860	2,571	2,283	2.05
Smith's	2,845	2,978	2,769	1.90
Devonshire	3,839	3,826	3,859	1.91
Pembroke	5,028	5,358	5,454	2.11
Paget	2,795	2,494	2,391	2.04
Warwick	3,898	3,886	3,575	2.21
Southampton	2,811	2,592	2,459	2.36
Sandys	3,402	3,233	2,861	2.25



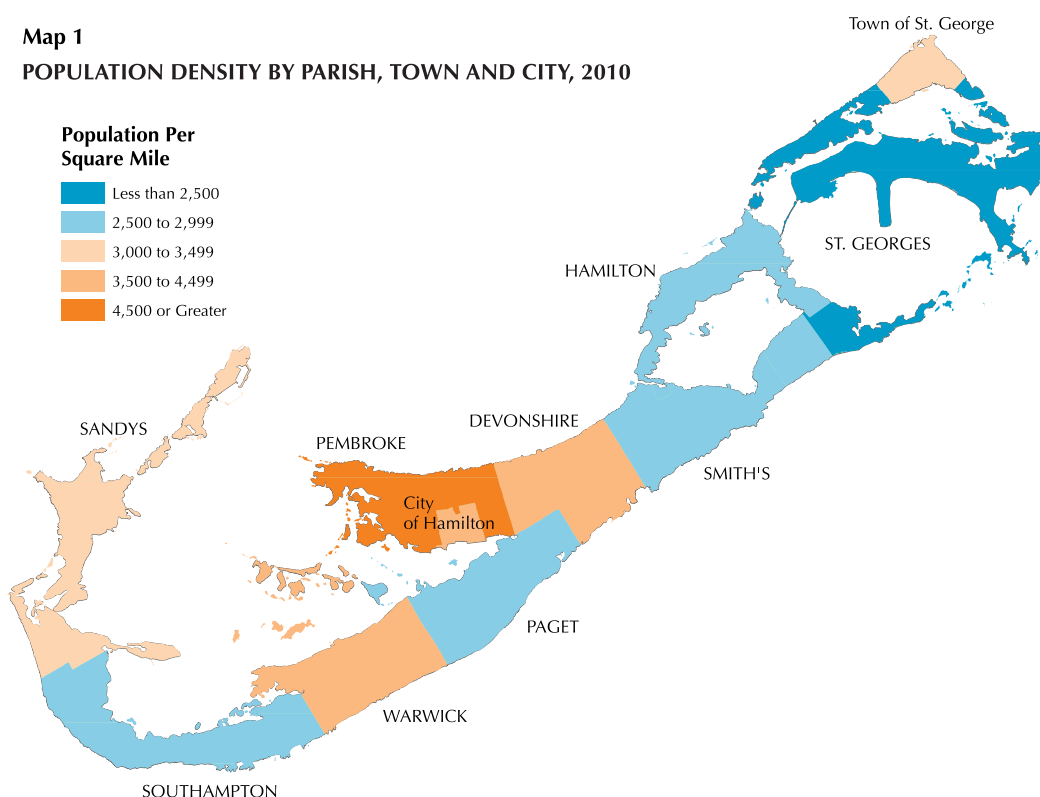
**Figure 1**  
**POPULATION DENSITY PER SQUARE MILE BY PARISH, 2010, 2000 AND 1991**



Population declines were also observed in Smith's Parish. This parish saw the average number of persons per square mile decline from 2,978 persons to 2,845 persons during the intercensal period.

Increases in population density were observed for the remaining parishes. Paget saw the greatest density increase as it expanded by an average of 301 persons per square mile to a density of 2,795 persons per square mile. (See Table 3)

**Map 1**  
**POPULATION DENSITY BY PARISH, TOWN AND CITY, 2010**



## RACE DISTRIBUTION

### Most residents report one racial group

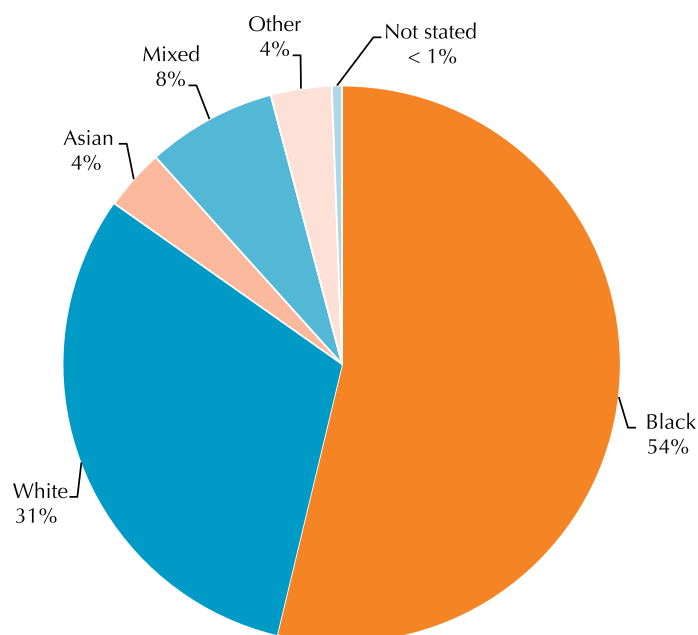
The 2010 Census results reported 92% of the population selecting only one racial group which remained constant with the 2000 Census. The largest group reported Black alone, which decreased slightly from 55% in 2000 to 54% in 2010. Similarly, the White alone population reduced its representation from 34% in 2000 to 31% of the total population in 2010. The remaining 8% of the 2010 population who reported one race comprised of persons reporting only Asian, and only some reporting other race. The proportions of these respective racial groups each doubled from 2% in 2000 to 4% in 2010. (See Figure 2)

### Eight percent of the population reported more than one race

Eight percent of the population reported belonging to more than one race in 2010, up from 7% in 2000. The black and white category was the most common, representing 47% of the number reporting multi-racial groups. During the intercensal period, the black and white population increased its proportion from 3% in 2000 to 4% in 2010. In contrast, the proportion of black and other, and white and other populations remained

**Figure 2**

**Racial Composition of Total Population, 2010**



unchanged at 2%. The changing racial composition of Bermuda's population is a reflection of the Island's diversity due to immigration and an increase of persons choosing mixed racial heritage.

## BERMUDIAN STATUS

### Percentage of Bermudians remains static

The Bermudian population stood at 50,565 in 2010 and their non-Bermudian counterparts represented 13,516 persons. Between 2000 and 2010, the Bermudian population grew at a rate of 4% and the growth rate was slower for non-Bermudians (2%). By the end of the decade, the proportion of the Bermudian and non-Bermudian population remained static at 79% and 21%, respectively.

## AGE DISTRIBUTION

### Age Profile

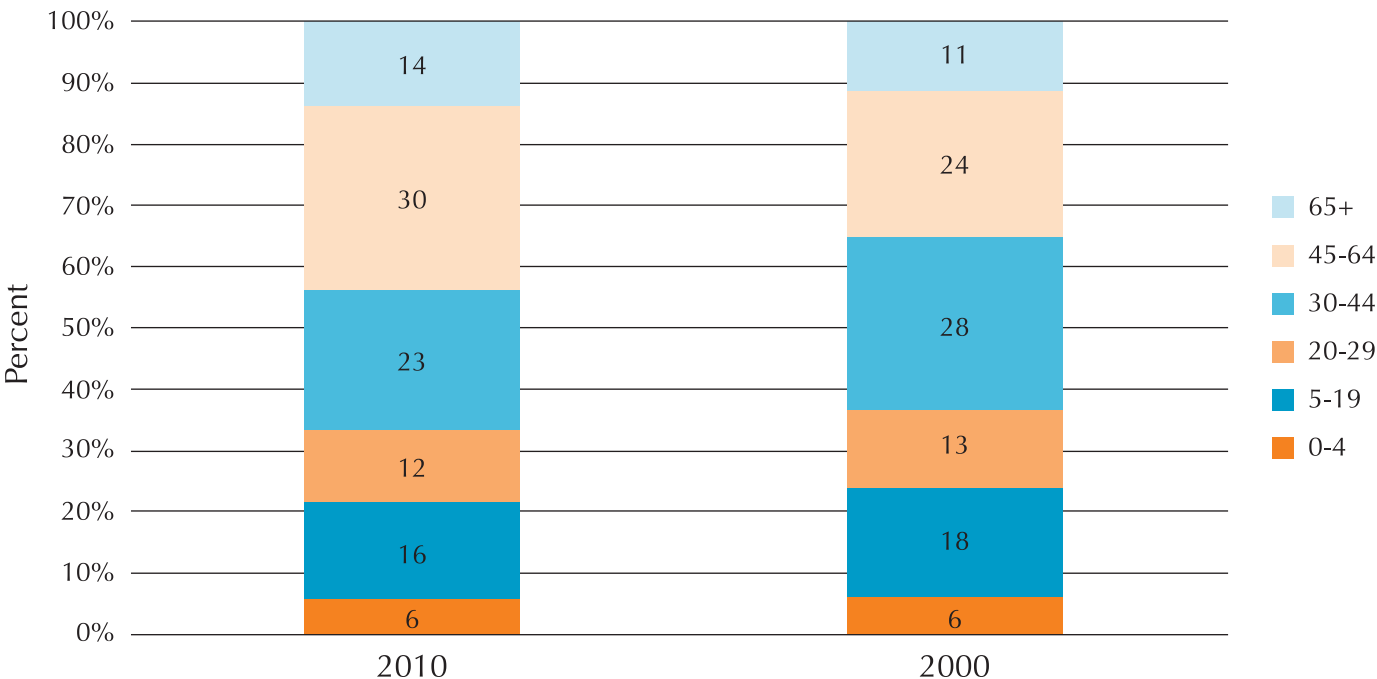
In 2010, the population under the age of 20 declined at a rate of 9% thereby reducing its proportion from 24% of the population in 2000 to 22% in 2010 (See Figure 3 below). This reflects the continued low fertility trends of Bermuda's population. The growth rate was also negative for those aged 20 to 44, falling by 12% and had the impact of lowering the proportion of the 20 to 44 age group from 41% in 2000 to 35% in 2010.

This contrasts with the substantially positive growth rates at older ages. The population aged 45 to 64 grew at a rate of 31% and hence the proportion of this population rose by six percentage points from 24% in 2000 to 30% in 2010. The large growth in this age group is attributable primarily to the aging of the Baby Boom population (persons born from 1946 to 1964). In addition, the population aged 65 years and over also grew at a similar rate (29%) to the 45 to 64 year age group resulting in the proportion of seniors increasing from 11% in 2000 to 14% by 2010.

According to the latest population projections, the proportion of seniors is expected to reach 22% by 2030 while the proportion of children is expected to continue falling. If these demographic shifts continue, they will have a major impact on the size of the labour force, on pension and health insurance plans and, in general, on Bermuda's economy and society.

An analysis of the age composition of the 2010 Census population by Bermudian status and sex generally mirrors the trend of the total population. These populations are contracting below the age of 45 years and expanding above the age of 44 years. It is noteworthy to mention that the non-Bermudian population aged 45 to 64 years increased by 10 percentage points more than the same cohort of the total population. (See Figure 3)

**Figure 3**  
**Percentage Distribution by Age Group, 2010 and 2000**



## Impacts of greying residents

One of the impacts of Bermuda's aging population is that the median age has jumped four years from 37 years in 2000 to 41 years. As a result of the greying of Bermuda's population, there are implications for the total dependency ratio (which measures the working-age population's (15-64) ability to support persons under 15 years plus persons 65 years or older).

Between 2000 and 2010, the total dependency ratio remained constant at 43 dependents per hundred persons aged 15 years to 64 years. The composition of this ratio however, shifted the burden of supporting dependents from the youth to the seniors as the old-aged dependency ratio increased from 15 to 19 and the youth dependency ratio declined from 27 to 23.

The major contributing factor to the rise in the old-aged dependency ratio is the composition of the Bermudian population which accounted for 16% of seniors, moving up from 13% in 2000. The median age of Bermudians in 2010 thus increased to 43 years from 38 years. In addition, the old-aged dependency ratio for the Bermudian population rose from 19 persons to 24 persons while the youth dependency ratio declined from 30 to 26.

While immigration has a significant effect on the growth and diversity of Bermuda's population, and contributes to the country's labour requirements, its impact tends to lower the total population's median age slightly. Historically, the non-Bermudian population is younger and comprised predominantly of short-stay contract workers and therefore the youth and old-aged dependency ratios in 2010 are comparatively low, recording 15 and 5, respectively.

## AGE - SEX DISTRIBUTION

### Changes in the structure of Bermuda's population

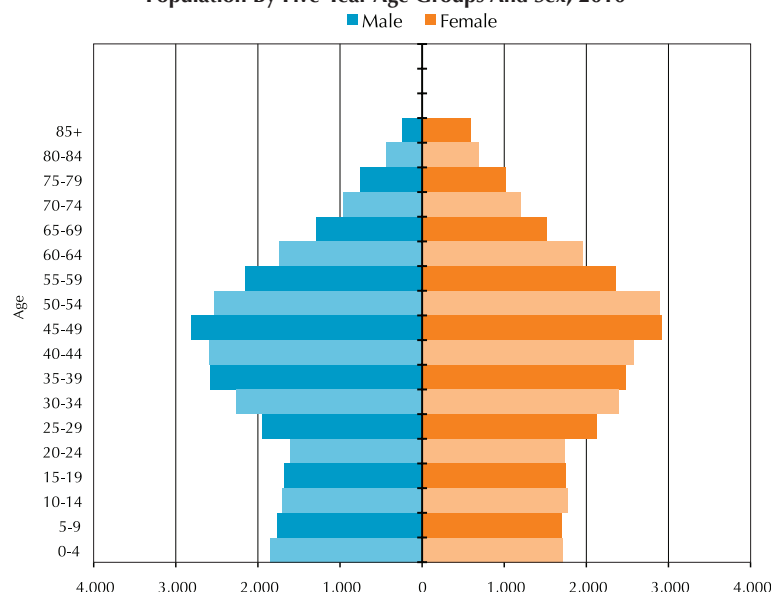
An important tool for showing the age and sex composition of the population is the age-sex pyramid. Bermuda's age-sex pyramid is typical of developed countries with small numbers of people in the younger ages and a lopsided point at the top of the pyramid (See Figure 4 below).

The narrow shape at the base reflects low fertility levels and the imbalance at the top shows life expectancy differences between males and females at older ages. These mortality differences also impact another population indicator, the sex ratio. (See Figure 4)

### Sex ratio remains stable

The sex ratio is the number of males per one hundred females. A sex ratio less than 100 indicates that there are fewer males than females. According to the 2010 final census results, there were 30,858 males (48%) and 33,379 females (52%) and the proportions remained constant since the 2000 census. During the intercensal period, the number of males and females grew by 4% and 3%, respectively. The surplus of females over males increased slightly from 2,455 in 2000 to 2,521 in 2010. This resulted in an incremental increase in the sex ratio from 92.39 in 2000 to 92.45 in 2010.

Figure 4  
Population By Five-Year Age Groups And Sex, 2010





## RELIGION

During the intercensal period, the distribution of persons across the various religious affiliations shifted but remained generally widespread. All religious groups experienced declines in their followings with the exception of Roman Catholics, Seventh-Day Adventists and non-denominational groups. Nearly one fifth or 20% of the population claimed no religious affiliation in 2010 compared with a 14% share in 2000.

Although the number of Roman Catholics increased to 9,340 persons, its share remained constant at 15% compared to 2000. Over the ten-year period, non-denominational congregations increased a strong 33% while the Seventh-Day Adventist following rose 6%. (See Table 2)

## ANCESTRY

In 2010, sixty-two per cent (62%) of the population were associated with Bermudian ancestry slightly lower than the 66% recorded in 2000. In contrast, the proportion of

persons reporting British ancestry grew 4% representing 16% of the total population. Persons of West Indian descent accounted for 18% of the population. Those persons who reported Portuguese heritage in 2010 accounted for 10% of the population.

## MARITAL STATUS

Although the marital status questions were asked of persons 15 years and older in both 2000 and 2010, to allow for historical comparison with the 1991 Census data, this analysis will continue to highlight individuals 16 years and older. After combining the married and remarried responses obtained, during 2010 roughly 49% of persons stated that they were married compared with 50% in 2000. The proportion of persons who reported never married remained relatively the same at one third of those 16 years and older. The proportion of those persons who reported divorced edged up by 1%.

### Marital Status by Age

The trend of persons entering into marriage at later ages that was observed during the last census, continued in

**Table 1 POPULATION BY RELIGIOUS DENOMINATIONS, 2010 AND 2000**

Major Religious Groups	Number		Percentage Distribution		Percentage Change
	2010	2000	2010	2000	2000-2010
All Denominations	64,237 <sup>1</sup>	62,059	100 <sup>2</sup>	100	+4%
Anglican	10,138	14,011	16	23	-28%
Roman Catholic	9,340	9,275	15	15	+1%
African Methodist Episcopal	5,497	6,803	9	11	-19%
Seventh-Day Adventist	4,273	4,042	7	7	+6%
Non-denominational	5,309	3,988	9	6	+33%
Pentecostal	2,246	2,742	4	4	-18%
Methodist	1,747	2,430	3	4	-28%
Presbyterian/Congregational	1,300	1,799	2	3	-28%
Church of God	1,001	1,271	2	2	-21%
Salvation Army	708	980	1	2	-28%
Brethren	652	934	1	2	-30%
Baptist	786	891	1	1	-12%
Other	5,816	3,723	9	6	+56%
None	11,466	8,560	19	14	+34%
Not Stated	1,407	610	2	1	+131%

<sup>1</sup> Includes 2,551 persons for which there is no data- See Technical Notes.

<sup>2</sup> The denominator for the percentage distribution is 61,686 (64,237 - 2,551).

**Table 1 POPULATION 16 YEARS AND OVER BY MARITAL STATUS, 2010 AND 2000**

Marital Status	Number		Percentage Distribution		Percentage Change
	2010	2000	2010	2000	2000-2010
Total	53,041 <sup>1</sup>	49,465 <sup>2</sup>	100 <sup>3</sup>	100	3
Never Married	17,163	16,340	32	33	5
Married	19,696	20,331	37	41	-3
Remarried	4,944	4,463	9	9	11
Widowed	2,614	2,655	5	5	-2
Divorced	5,899	5,310	11	11	11
Legally Separated	273	319	1	1	-14

<sup>1</sup> Includes 328 persons for whom marital status was not stated and includes 2,124 persons for which there is no data.

<sup>2</sup> Includes 47 persons for whom marital status was not stated

<sup>3</sup> The denominator for the percentage distribution is 50,917 (53,041 - 2,124).

2010. The median age of persons marrying for the first time increased by three years from 24 years to 27 years old. This outcome reflected the 15% drop in persons marrying before their twenty-fifth birthday.

On average, males married later (28 years old) in life than females (26 years old) when marrying for the first time. In 2010, 13% of females entered marriage for the first time as a teenager compared to only 3% of their male counterparts.

### Marital Breakdown

An indication of the extent of marital breakdown can be determined by assessing the number of separated and divorced persons relative to the total number of ever-married persons. In 2010, the rate of marital breakdown was slightly higher standing at 23% compared to 21% in 2000.

## NATIVITY AND MIGRATION

In comparison to 2000, the foreign-born population grew at a faster rate (5%) than the Bermuda-born population which declined 3%. However, the dip in the Bermuda-born population does not factor in any portion of the 2,551 persons for which a response of country of birth was not imputed – see the technical note on page 2.

The Bermuda-born population totaled 42,802 accounting for 69% of the population. The number of foreign-born persons amounted to 18,532 or 30% (See Table 1).

The rate of growth in the number of foreign-born males exceeded that of their female counterparts, raising the sex ratio for this population group from 93 males per 100 females in 2000 to 95 males per 100 females in 2010. The number of Bermuda-born females increased faster than Bermuda-born males resulting in the sex ratio

**Table 1 POPULATION BY NATIVITY AND SEX RATIOS, 2010 AND 2000**

Sex	Number		Percentage Distribution		Percentage Change
	2010	2000	2010	2000	2000-2010
<b>All Persons</b>					
Total	64,237 <sup>1</sup>	62,059	100 <sup>2</sup>	100	+4%
Male	30,858	29,802	48	48	+4%
Female	33,379	32,257	52	52	+3%
Sex Ratio	92	92			
<b>Bermuda Born</b>					
Total	42,802	44,290	69	71	-3%
Male	20,411	21,221	33	34	-4%
Female	22,391	23,069	36	37	-3%
Sex Ratio	91	92			
<b>Foreign Born</b>					
Total	18,532	17,675	30	28	+5%
Male	9,026	8,534	15	14	+6%
Female	9,506	9,141	15	15	+4%
Sex Ratio	95	93			
<b>Not Stated</b>					
Total	352	94	1	**	
Male	180	47	**	**	
Female	172	47	**	**	

<sup>1</sup> Includes 2,551 persons for which there is no data - See Technical Note.

<sup>2</sup> The denominator for the percentage distribution is 61,686 (64,237-2,551)

\*\* Less than 1%

**Table 2 POPULATION BY NATIVITY AND BERMUDIAN STATUS, 2010 AND 2000**

Nativity	Bermudian Status					
	2010			2000		
	Total	Bermudian	Non- Bermudian	Total	Bermudian	Non- Bermudian
Total	64,237 <sup>1</sup>	50,565	13,516	62,059	48,746	13,256
Bermuda Born	42,802	41,575	1,185	44,290	43,170	1,113
Foreign Born	18,532	6,230	12,232	17,675	5,534	12,129
Not Stated	352	222	86	94	42	14
Percentage Distribution						
Total	100	79	21	100	79	21
Bermuda Born	100	97	3	100	97	3
Foreign Born	100	34	66	100	31	69

<sup>1</sup> Includes 2,551 persons for which there is no data - see Technical Note

**Table 3 POPULATION BY COUNTRY/REGION OF BIRTH, 2010 AND 2000**

Country/Region of Birth	Number		Percentage Distribution		Percentage Change
	2010	2000	2010	2000	2000-2010
Total	64,237 <sup>1</sup>	62,059	100 <sup>2</sup>	100	+4%
Bermuda	42,802	44,290	69	71	-3%
United Kingdom	3,942	4,846	6	8	-19%
USA	3,424	3,413	6	5	**
Caribbean	2,651	2,068	4	3	+28%
Canada	2,235	2,560	4	4	-13%
The Azores/Portugal	1,574	1,750	3	3	-10%
Other European Countries	1,125	1,053	2	2	+7%
Asian Countries	2,305	1,117	4	2	+106%
African Countries	615	232	1	**	+165%
Other Countries	661	636	1	1	+4%
Not Stated	352	94	1	**	

<sup>1</sup> Includes 2,551 persons for which there is no data - see Technical Note

<sup>2</sup> The denominator for the percentage distribution is 61,686 (64,237 - 2,551)

\*\* Less than 1%

slipping from 92 males to 91 per 100 females. The surplus in females is attributed to females having a higher life expectancy. Additionally, the loss of males in the young to middle age group due to motor vehicle accidents and violence continued during the intercensal period, which could also have been a contributing factor.

An analysis of the population by nativity and Bermudian status indicates that 97% of the Bermuda-born population and 34% of the foreign-born population have Bermudian

status. During the intercensal period, the proportion of foreign-born persons who acquired Bermudian status increased by 3 percentage points while the non-Bermudian component of the Bermuda-born remained static (See Table 2 Above).

Persons born in the United Kingdom remained the largest group of the foreign-born population at 3,942 persons. However, this population group declined 19% during the intercensal period (See Table 3 Above). The number



of persons born in Canada and the Azores/Portugal also contracted during the intercensal period by 13% and 10%, respectively.

Of note was the substantial rise in the number of persons born in the African and Asian countries. Between 2000 and 2010, the number of persons residing in Bermuda who were born in Asian countries more than doubled, increasing by 1,188 nationals. More significantly, persons residing in Bermuda who were born in African countries nearly tripled, increasing by 383 persons. Similarly, there was a strong rise in the number of persons who were born in the Caribbean, increasing by 583 nationals.

## FERTILITY

The 2010 Census marked the first time in Bermuda's history that data were collected on male fertility. In addition, the 2010 Census was also significant because unlike the 1970 to 1991 censuses, fertility questions were asked of all persons 15 years and older regardless of whether they were attending school. This change in the screener for the fertility section allows the analysis of all persons 15 years and older which is useful in determining the actual reproductive performance of the population and fertility patterns by gender. These data are particularly important in studying Bermuda's population potential for growth given the Island's ageing population and the possible implications for health and educational services.

Like many developed countries, Bermuda has been experiencing below-replacement level fertility since the 1970s. This means that Bermudian women are not having sufficient numbers of babies to replace themselves and

their partners. Despite this trend, the average number of children born to women 45 years and older had become larger during the last decade. Women had 2.8 children on average in 2010 compared with 2.4 children in 2000. Of the women 45 years and older in 2010, 31% had more than two children. This was 9 percentage points lower than for women of that age in 2000. This decline was offset by a positive growth in the number of women who had 1 to 2 children which increased in number by 48% and 38%, respectively. The number of women aged 45 years and older who had not given birth to any children had grown by 45% during the intercensal period (See Table 1).

## Delayed Childbearing

As shown in Table 2 below, women are entering motherhood later in life. The median age of women at first live birth was 24.8 years in 2010 compared with 23.5 years in 2000. The most significant shift in the number of first live-births occurred among women aged 35 years and older which rose by 75% from 600 women in 2000 to 1,051 in 2010. In the 2010 Census, 16% of women gave birth to their first live-born child between the ages of 30 to 34 years compared with 12% in the previous census.

By 2010 just over half of the women were under the age of 25 at the birth of their first live-born child, down from 58% in 2000. During the intercensal period, the number of women commencing motherhood before age 25 fell by 17%. In the case of teenage mothers, a drop from 26% to 22% was recorded.

**Table 1 WOMEN AGED 45 YEARS AND OVER BY NUMBER OF CHILDREN EVER BORN, 2010 AND 2000**

Children Ever Born	Number		Percentage Distribution		Percentage Change
	2010	2000	2010	2000	2000 - 2010
Total	15,141 <sup>1</sup>	11,544 <sup>2</sup>	100	100	+31%
0	2,330	1,606	16	14	+45%
1	2,831	1,913	19	17	+48%
2	4,738	3,436	33	30	+38%
3	2,519	2,147	17	19	+17%
4 or More	2,014	2,442	14	21	-18%
Not Stated	113	0	1	0	
Average Number of Children	2.8	2.4			

<sup>1</sup> Includes 600 persons for which there is no data.

<sup>2</sup> The denominator used for percentage distributions is 14,541 (15,141 - 600).





## Comparison of Male and Female Fertility

Males under the age of 30 were older than their female counterparts at the birth of their first and last live-born child. The median age for males when fathering their first child was 27.7 years compared with females whose median age was 24.8 years. The most popular (28%) age group for men to enter fatherhood was 25 to 29 years whereas the largest proportion (29%) of women entered motherhood between 20 to 24 years.

Forty-three percent of men fathered their last live-born child at age 35 years and older compared to nearly a quarter of women who bore their last live-born child during these ages. The median ages for men and women at the birth of their last live-born child were 34.0 years and 30.5 years, respectively (See Tables 3 and 4).

**Table 2 FEMALES AGED 15 TO 64 BY AGE AT FIRST LIVE BIRTH, 2010 AND 2000**

Age at First Live Birth	Number		Percentage Distribution		Percentage Change
	2010	2000	2010	2000	2000 - 2010
Total	13,890 <sup>1</sup>	14,456	100 <sup>2</sup>	100	+4%
Under 20	3,042	3,821	22	26	-20%
20 - 24	3,960	4,660	29	32	-15%
25 - 29	3,378	3,327	24	23	+2%
30 - 34	2,259	1,741	16	12	+30%
35+	1,051	600	8	4	+75%
Not Stated	200	307	1	2	-35%

<sup>1</sup> Includes 1,084 persons for which there is no data. -See Technical Note.

<sup>2</sup> The denominator used for percentage distributions is 13,890 (14,974 - 1,084).

**Table 3 POPULATION AGED 15 TO 64 BY AGE AT FIRST LIVE BIRTH AND SEX, 2010**

Age at First Live Birth	Number		Percentage Distribution	
	Male	Female	Male	Female
Total	12,196 <sup>1</sup>	13,890	100	100
Under 20	915	3,042	8	22
20 - 24	3,110	3,960	26	29
25 - 29	3,464	3,378	28	24
30 - 34	2,729	2,259	22	16
35+	1,629	1,051	13	8
Not Stated	349	200	3	1
Median Age at First Live Birth	27.7	24.8		

<sup>1</sup> Excludes persons for which there is no data. -See Technical Note.

**Table 4** POPULATION AGED 45 TO 64 BY AGE AT LAST LIVE BIRTH AND SEX, 2010

Age at First Live Birth	Number		Percentage Distribution	
	Male	Female	Male	Female
Total	6,964 <sup>1</sup>	7,849	100	100
Under 20	63	410	1	5
20 - 24	481	1,199	7	15
25 - 29	1,264	2,025	18	26
30 - 34	1,943	2,149	28	27
35+	2,970	1,892	43	24
Not Stated	243	174	3	2
Median Age at Last Live Birth	34.0	30.5		

<sup>1</sup> Excludes persons for which there is no data. -See Technical Note.

## CHILD CARE

The trend of fewer children in Bermuda's population continued as the number of children between the ages of 0 to 5 years not attending primary school declined from 4,265 in 2000 to 3,767 in 2010, a decrease of 12%. Child-care arrangements for Bermuda's children have remained fairly consistent over the last decade, although there has been a minor shift away from smaller more personal arrangements, to the use of daycare centres, nurseries or preschools.

### Main Child Care Arrangements

In 2010, fifty-six percent (56%) of children aged 0 to 5

years who were not attending primary school were cared for during working hours at nurseries, daycare centres or preschools (See Table 1). This represented a marginal increase of 2 percentage points between 2000 and 2010. The proportion of children who were cared for in their own homes dipped 1 percentage point during the intercensal period. (See Table 1)

### Child-Care Arrangements by Bermudian Status

The most popular choices for child-care arrangements for Bermudian children 0 to 5 years old were nurseries, daycare centres or preschools. Parents chose these options 59% of the time up from 58% in 2000. Within this category, Bermudian children were placed in private

**Table 1** MAIN CHILD-CARE ARRANGEMENT FOR CHILDREN AGED 0-5 YEARS NOT ATTENDING PRIMARY SCHOOL, 2010 AND 2000

Type of Child-care Arrangement	Number		Percentage Distribution		Percentage Point Difference
	2010	2000	2010	2000	
All Children <sup>1</sup>	3,767 <sup>2</sup>	4,265 <sup>3</sup>	100 <sup>4</sup>	100	
Enrolled in Nursery, Daycare Centre or Preschool	2,013	2,292	56	54	+2%
Cared for in own home	903	1,109	25	26	-1%
- by parent	655	878	18	21	-3%
- by child-care provider	248	231	7	5	+2%
Cared for in another home	491	834	14	20	-6%

<sup>1</sup> 2010 Totals include persons who were counted during the census but detailed data was not obtained. -See technical note

<sup>2</sup> Includes 206 persons for whom child-care arrangements were not stated.

<sup>3</sup> Includes 30 persons for whom child-care arrangements were not stated.

<sup>4</sup> The Denominator used for percentage distribution is 3,613 (3,767 - 154).

**Table 2 CHILD-CARE ARRANGEMENTS BY BERMUDIAN STATUS, 2010**

Type of Child-care Arrangement	Bermudian Status							
	Total		Bermudian		Non- Bermudian		Not Stated	
	2010	2000	2010	2000	2010	2000	2010	2000
All Children <sup>1</sup>	3,767	4,265	2,937	3,346	806	913	24	6
Enrolled in Nursery, Daycare Centre or Preschool	2,013	2,292	1,642	1,942	363	349	8	1
- public	516	653	478	581	37	72	1	0
- private	1,497	1,639	1,164	1,361	326	277	7	1
Cared for in own home	903	1,109	537	632	355	475	11	2
- by parent	655	878	359	459	288	417	8	2
- by child-care provider	248	231	178	173	67	58	3	0
Cared for in another home	491	834	433	748	57	86	1	0
- In another home with less than 3 children	249	..	217	..	32	..	0	..
- In another home with 3 or 4 children	205	636	182	570	23	66	0	0
- In another home with 5 or more children	37	198	34	178	2	20	1	0
Not Stated	206	30	173	24	29	3	4	3

<sup>1</sup> 2010 Totals include persons who were counted during the census but detailed data was not obtained. See technical note

.. Not asked in 2000

facilities 42% of the time up from 41% in 2000, with public facilities showing no change in percentage distribution from 2000.

Parents of non-Bermudian children preferred nurseries, daycare centres or preschool for their children. They selected these child care arrangements 45% of the time. During the intercensal period, this option increased by 7 percentage points from the 2000 Census (38%). Non-Bermudian children were being cared for in their own home by a parent or a child-care provider 44% of the time, down from 52% in 2000. (See Table 2)

### Child-Care Arrangements by Race

An analysis of child-care arrangements by race shows that 60% of black children aged 0 to 5 years were cared for during working hours at nurseries, daycare centres or preschools; compared to 45% of white children and 51% of children of mixed and other races. The percentage distribution of black children cared for in their own home by a parent or child-care provider remained unchanged. In contrast, there was a decline of 5 and 7 percentage points, respectively in the proportion of white children and children of mixed and other races cared for in their own home by a parent or child-care provider.

### Cost of Child Care

The 2010 Census introduced a new question to collect data on the cost of child care. Three out of ten children

attended a child-care facility in Pembroke, more than any other parish. Of those who reported expenditure on child-care, the parish with the highest median weekly child-care cost in Bermuda was Smith's Parish (\$259.50) and the lowest was recorded in Hamilton Parish (\$165.40), included were persons who did not have to incur any actual childcare costs. Child-care fees vary by factors such as whether the facility is public or private, location, the type of care the service offers and any extra services.

## HEALTH

### Health Conditions

As in the 2000 Census, the 2010 Census captured self-reported information on persons with long-term health conditions lasting for more than six months regardless of whether the health condition was disabling. These conditions were not mutually exclusive. For example, a person with asthma may have also experienced gripping/holding difficulties.

In 2010, the five most commonly reported health conditions affecting Bermuda's population were seeing difficulties, high blood pressure, asthma, diabetes and arthritis. This list changed slightly from 2000, with heart conditions being replaced by seeing difficulties. However, the large increase in the number of persons with seeing difficulties over the intercensal period was due primarily to a change in how 'seeing difficulties' was defined.

Information on health conditions was first collected in the 1991 Census and the questions and response options have evolved over the decades. In 2010, the options given to persons reporting 'seeing difficulties' as a health condition expanded to include:

1. persons with corrective lenses without seeing difficulties (In 2000, interviewers were not instructed to capture persons wearing corrective lenses who do not have seeing difficulties).
2. persons with corrective lenses who still have difficulties seeing, and;
3. complete blindness.

Due to the major differences between these seeing difficulty options in 2000 and 2010, comparisons between the two censuses are not recommended.

In the health section of the census questionnaire, persons were asked to specify whether their health condition was disabling by limiting any of their everyday life activities such as working, home duties, attending school, leaving home alone, taking care of personal needs and requiring the use of a wheelchair. Subsequent questions were asked about hired nursing care and hired rehabilitation services, use of prescription medication and health insurance coverage.

The non-institutionalized population who reported having a health condition more than doubled, increasing from 11,102 persons in 2000 to 25,881 persons in 2010. In addition, the total number of health conditions reported increased significantly from 17,048 in 2000 to 44,804 in 2010.

As a result of the faster growth rate in the number of health conditions reported than the number of people with health conditions, the average number of health conditions per person for those who responded increased from 1.54 in 2000 to 1.73 in 2010 (See Table 1 Page 24).

When compared to the total non-institutional population for which data was collected, 40% of the population reported having at least one health condition in 2010, compared with 18% of the population in 2000. This is a significant increase that indicates a trend towards a less healthy population which may be attributable to lifestyle habits and an ageing society. These findings have policy and programme implications for the health care sector to address the changing state of health of Bermuda's population.

### Disabled Population

In 2010, the number of persons in the non-institutional population suffering from a long-term health condition (i.e. disabled population) which impacted their everyday life was 3,174, a 12% increase from 2000. Each race and both sexes reported an increase in the number of disabled persons over the ten-year period. Women continued to comprise the majority of disabled persons, representing 54% of the total disabled population in 2010.

The 2010 Census results confirmed that the disability rate increases with age. From 2000 to 2010, the number of disabled persons under 40 years declined by 7% whereas the number of disabled persons aged 40 years and over increased by 19%. Additionally, the disabled population 40 years of age and over represented 77% of the total disabled population in 2010. The median age of the disabled population has remained constant at 53 years from 2000 to 2010 (See Table 2 Page 25).

### Disabling Health Conditions

The three most frequently reported disabling conditions affecting Bermuda's residents were: seeing difficulties/seeing difficulties with lenses, complete blindness, high blood pressure and arthritis. These conditions have replaced back/spine problems and respiratory illnesses, which were most common in 2000 along with arthritis. Seeing difficulties/seeing difficulties with lenses/complete blindness was the leading disabling health condition, representing 11% of the total number of disabling health conditions. This category increased from 2000 due primarily to a refinement in the definitions of these categories, as previously mentioned (See Table 3 Page 26).

The number of disabling conditions reported increased in all categories from 2000 to 2010 with the exception of learning/remembering/concentration difficulties and gripping/holding difficulties. The disabling health conditions which experienced the largest percentage

**Table 1 HEALTH CONDITIONS BY SEX, 2010**

Health Condition	Number of Persons			Persons Reporting a Health Condition Expressed as a Percentage of Total		
	Reporting a Health Condition			Condition Expressed as a Percentage of Total		
	Total	Male	Female	Total	Male	Female
Total	25,881 <sup>1</sup>	11,380	14,501	100	44	56
Seeing Difficulties	8,119	3,196	4,923	31	12	19
High Blood Pressure/ Hypertension	7,622	3,000	4,622	29	12	18
Asthma	4,684	2,045	2,639	18	8	10
Arthritis	2,855	857	1,998	11	3	8
Diabetes Type II	2,694	1,161	1,533	10	4	6
Seeing Difficulties with Lenses	2,371	908	1,463	9	4	6
Back/ Spine Problem	2,144	911	1,233	8	4	5
Heart Condition	1,978	1,053	925	8	4	4
Cancer	1,099	467	632	4	2	2
Stomach/ Kidney/ Liver Problem	840	408	432	3	2	2
Diabetes Type I	783	388	395	3	1	2
Hearing Difficulties	775	378	397	3	1	2
Moving/ Mobility Difficulty	751	313	438	3	1	2
Mental/ Emotional Disorder	585	243	342	2	1	1
Other Respiratory/ Lung problem	438	183	255	2	1	1
Body Movement Difficulty	410	177	233	2	1	1
No/ Limited Use of Leg(s)	388	203	185	1	1	1
Learning/ Remembering/ Concentrating Difficulties	348	207	141	1	1	1
Speaking Difficulties	241	130	111	1	1	**
Epilepsy	227	118	109	1	**	**
Senility/ Alzheimer's Disease	200	67	133	1	**	1
Gripping/ Holding difficulty	190	71	119	1	**	**
Learning Disabled	183	109	74	1	**	**
Sickle-Cell Anemia	160	67	93	1	**	**
Muscular Disease/ Impairment	154	56	98	1	**	**
No/ Limited Use of Arm(s)	134	65	69	1	**	**
Alcohol Dependency	129	104	25	**	**	**
Behavioural Difficulty	122	76	46	**	**	**
Lupus	101	16	85	**	**	**
Drug Dependency	100	79	21	**	**	**
Autism/ Pervasive Developmental Disorder	54	43	11	**	**	**
Complete Blindness	45	21	24	**	**	**
Complete Deafness	39	17	22	**	**	**
Other Conditions	3,455	1,483	1,972	13	6	8
Not Stated	386	218	168	1	1	1

Note: The total number of persons reporting does not equal the total number of conditions reported because respondents were invited to report multiple responses.

<sup>1</sup> Excludes persons for which there is no data. - See technical note.

\*\* Less than 1%





**Table 2**      **DISABLED POPULATION BY RACE AND SEX, 2010 AND 2000**

Race	Sex								
	Total	2010		Total	2000		Percentage Change		
		Male	Female		Male	Female	2000-2010	Male	Female
Total	3,174 <sup>1</sup>	1,453	1,721	2,832	1,265	1,567	+12%	+15%	+10%
Black	1,818	860	958	1,696	771	925	+7%	+12%	+4%
White	967	419	548	862	382	480	+12%	+10%	+14%
Mixed & Other <sup>2</sup>	355	159	196	252	101	151	+41%	+57%	+30%
Not Stated	34	15	19	22	11	11	+55%	+36%	+73%
Percentage Distribution									
Total	100	100	100	100	100	100			
Black	57	59	56	60	61	59			
White	30	29	32	30	30	31			
Mixed & Other <sup>2</sup>	11	11	11	9	8	10			
Not Stated	1	1	1	1	1	1			

<sup>1</sup> Excludes persons for which there is no data. - See technical note.

<sup>2</sup> Includes Asian and other races

increase over the ten-year period were learning disabled, epilepsy and high blood pressure.

### Effect of Disabilities

The leading impacts of persons' disabling health conditions were: activities were limited at home or school, prevented the person from working and limited the kind or amount of work which could be performed, respectively. Interestingly, although there was a 7% decrease over the ten-year period in the number of disabled persons who reported that their health condition prevented them from working, there was a 32% increase in the number of disabled persons whose health condition limited the kind or amount of work they could perform. Women represented 56% of the total number of impacts of disability reported and exceeded the number of males in every category of disability impact (See Table 4 Page 27).

### Hired Care

The 2010 Census gathered data with respect to hired nursing care and hired rehabilitation services separately, data collected in the 2000 Census included one hired care question. Due to the changes to the question about

hired care between 2000 and 2010, the data is not comparable over the decade.

In 2010, sixteen percent of the disabled population reported having received hired nursing care for their health condition. Slightly more persons reported receiving public nursing care (46%) than private nursing care (41%) with few choosing to have both private and public nursing care (13%). Seniors represented more than half (57%) of the total disabled population receiving hired nursing care. More persons of working age (15-64) chose public nursing care over private nursing care, the opposite trend of persons of non-working age (under 15 and 65 years and older).

Sixteen percent of the disabled population also reported that they received hired rehabilitation services for their health condition. Compared with hired nursing care, there was a greater difference in the percentage of disabled persons who received public services (55%) than private services (36%), with the remaining persons choosing both private and public services for their health condition (9%). The 45-64 age group had the greatest representation (35%) of disabled persons who received hired rehabilitation services followed by seniors (30%).



**Table 3 PERSONS WITH DISABLING HEALTH CONDITIONS BY SEX, 2010 AND 2000**

Health Condition	Sex						Percentage Change
	2010			2000			2000-2010
	Total	Male	Female	Total	Male	Female	Total
Total	3,174 <sup>1</sup>	1,453	1,721	2,832	1,265	1,567	+12%
High Blood Pressure/ Hypertension	872	326	546	463	153	310	+88%
Arthritis	722	204	518	524	149	375	+38%
Back/ Spine Problem	631	251	380	498	208	290	+27%
Asthma/ Other Respiratory/ Lung Problem	591	212	379	469	173	296	+26%
Moving/ Mobility Difficulty	536	222	314	417	171	246	+29%
Heart Condition	508	240	268	443	220	223	+15%
Body Movement Difficulty	289	127	162	223	100	123	+30%
No/ Limited Use of Leg(s)	260	141	119	239	133	106	+9%
Cancer	253	117	136	157	67	90	+61%
Stomach/ Kidney/ Liver Problem	252	127	125	184	92	92	+37%
Mental/ Emotional Disorder	208	100	108	186	100	86	+12%
Senility/ Alzheimer's Disease	145	50	95	99	29	70	+46%
Learning/ Remembering/ Concentration Difficulties	133	71	62	161	90	71	-17%
Learning Disabled	126	74	52	55	26	29	+129%
Speaking Difficulties	125	60	65	102	55	47	+23%
Gripping/ Holding Difficulty	113	45	68	130	65	65	-13%
Muscular Disease/ Impairment	102	38	64	97	36	61	+5%
Epilepsy	102	57	45	54	27	27	+89%
No/ Limited Use of Arm(s)	95	41	54	86	45	41	+10%
Behavioural Difficulty	65	39	26	39	26	13	+67%
Sickle-Cell Anemia	39	18	21	..	..	..	..
Autism/ Pervasive Developmental Disorder	38	30	8	..	..	..	..
Drug Dependency	37	27	10	..	..	..	..
Lupus	34	6	28	..	..	..	..
Alcohol Dependency	33	24	9	..	..	..	..
Diabetes				360	163	197	+54%
Diabetes Type I	137	62	75	..	..	..	..
Diabetes Type II	416	171	245	..	..	..	..
Hearing Difficulties/ Complete Deafness				164	77	87	+27%
Hearing Difficulties	196	86	110	..	..	..	..
Complete Deafness	13	4	9	..	..	..	..
Seeing Difficulties/ Complete Blindness				238	95	143	*
Seeing Difficulties	640	245	395	..	..	..	..
Seeing Difficulties with Lenses	262	104	158	..	..	..	..
Complete Blindness	38	19	19	..	..	..	..
Other Conditions	645	275	370	490	210	280	+32%
Not Stated	13	8	5	6	1	5	+117%

\* Not comparable to the 2010 Census data due to a change in the definition of seeing difficulties.

<sup>1</sup> The total number of persons reporting does not equal the total number of conditions reported because respondents were invited to report multiple responses.

Excludes persons for which there is no data - see technical note.

.. Not asked in 2000.



**Table 4** IMPACT OF DISABILITY BY SEX, 2010 AND 2000

Impact of Disability	Sex						Percentage Change
		2010			2000		2000-2010
	Total	Male	Female	Total	Male	Female	Total
Limited the Kind/ Amount of Activity at Home or School	2,464 <sup>1</sup>	1,097	1,367	2,262	982	1,280	+9%
Prevented from Leaving Home Alone	959	369	590	847	277	570	+13%
Prevented from Taking Care of Personal Needs	656	259	397	551	207	344	+19%
Confined to a Wheelchair	230	96	134	193	67	126	+19%
Prevented from Working	1,245	566	679	1,339	581	758	-7%
Limited the Kind/ Amount of Work	1,047	496	551	793	372	421	+32%
Limited in Some Other Way	..	..	..	663	300	363	
Percentage Distribution <sup>2</sup>							
Limited the Kind/ Amount of Activity at Home or School	78	75	79	80	78	82	
Prevented from Leaving Home Alone	30	25	34	30	22	36	
Prevented from Taking Care of Personal Needs	21	18	23	19	16	22	
Confined to a Wheelchair	7	7	8	7	5	8	
Prevented from Working	39	39	39	47	46	48	
Limited the Kind/ Amount of Work	33	34	32	28	29	27	
Limited in Some Other Way	..	..	..	23	24	23	

.. Not asked in 2000.

<sup>1</sup> Excludes persons for which there is no data. - See technical note.

<sup>2</sup> Number of persons with a specific activity limitation expressed as a percentage of all persons with disabilities within each gender group.

More persons chose public services over private services across all age groups. These findings have implications for the health care sector to address the needs of mature workers and an ageing population.

## HEALTH INSURANCE COVERAGE

### Disabled Population

Ninety-two percent of the Island's non-institutionalized disabled population had some type of health insurance, up from 89% in 2000. The leading (62%) type of health insurance coverage of the disabled population was major medical. There were two new categories of health insurance coverage captured in the 2010 Census, namely FutureCare and Government's Health Insurance Plan (HIP).

The sharp dip in the number of disabled persons with Basic health insurance coverage in 2010 versus 2000 is attributable to the fact that HIP holders and FutureCare were captured in the Basic coverage category in 2000. Just over half of disabled seniors had major medical coverage (54%), 29% had FutureCare and 11% had HIP. Of the disabled persons without any health insurance, 58% were 45 years or older, 3 percentage points lower

than in 2000.

### Prescribed Medication Usage of the Disabled Population

For the first time, persons were asked whether they took any doctor prescribed medications regularly. The results show that 80% of the disabled population reported that they did. There were differences in responses across the various specific age groups.

Persons between 15 and 44 years of age responding that they took doctor prescribed medications on a regular basis accounted for 63% of the disabled population. This compared with 92% of the disabled seniors who responded that they did, demonstrating that disabled seniors are more reliant on medications. As Bermuda's population continues to age, these results are significant as they can provide insight into the potential demand for medications and pharmacists.

### Total Population by Age and Health Insurance Type

The following table shows that 50,759 persons or 82% of the population had major medical health insurance coverage. A total of 3,233 persons or 5% did not have any



**Table 5 AGE OF POPULATION BY TYPE OF HEALTH INSURANCE , 2010**

Age Group	Type of Health Insurance Coverage						Not Stated
	Total	Major Medical	Basic	Future Care	HIP	None	
Total	64,237 <sup>1</sup>	50,759	1,349	1,965	3,053	3,233	1,327
0 to 14	10,102	9,001	139	0	87	602	273
15 to 24	6,549	5,501	165	0	156	576	151
25 to 44	18,118	15,391	536	0	811	958	422
45 to 64	18,552	15,690	324	0	1,298	887	353
65+	8,365	5,176	185	1,965	701	210	128

<sup>1</sup> Includes 2,551 persons for which there is no data. -See Technical Note.

health insurance reflecting an increase of 29% since 2000.

There were 1,965 seniors, that is persons 65 years and older, who reported being covered under the FutureCare Health Insurance program. These seniors accounted for 3% of the total population and 23% of all seniors. Roughly 62% of seniors were enrolled in a major medical health insurance plan while 8% received HIP (See Table 5 Above).

## EDUCATION

### Highest Level of Schooling

The 2010 Census revealed that there was an improvement in the progression of the population's highest level of schooling over the last decade. As outlined in Table 1 below, between 2000 and 2010, the proportion of the population aged 16 years or older who had progressed beyond a middle school level of education rose from 87% to 90% of the population.

Within this improvement in educational levels, 19,179 persons or 38% had received some form of senior secondary education as their highest level of schooling compared to 16,844 persons or 34% in 2000. A total of 29% of the population had attended university, an increase of 2 percentage points since 2000. (See Table 1).

### Public versus Private Education

In 2000, the Census collected data for the first time on whether the educational institution attended was public or private. The Census 2010 data now allows for comparisons of non-tertiary schooling selected in Bermuda. There was a 5% decline in the total number of children enrolled in primary, middle and secondary education over the intercensal period, with primary

school children representing the largest decline at 14%.

This is a result of decreasing birth rates during this period. There was a sharp decline in public school enrollment of 24% since 2000 and an increase of 14% in private school enrollment over the same period.

Increase in private school enrollment was significant at the senior school level when in 2010 there were 1,434 persons enrolled at that level compared with 1,060 in 2000, an increase of 35% during the intercensal period. This was followed by a 21 % increase in private school enrollment at the middle school level (See Table 2).

### Highest Academic Qualification by Bermudian Status and Race

Highest academic achievement profiles for the Bermudian and non-Bermudian population by race are presented in Table 3 for 2010 and 2000. These achievements for persons over the age of 16 years are recognized by three broad categories: certificates, diplomas (includes Associate Degrees) and academic degrees.

Encouragingly, the number of degree holders rose by 31% over the intercensal period. Bermudians (+36%) led the way compared to non-Bermudians (+23%). Black Bermudians holding university degrees increased a strong 39% rising from 2,844 persons in 2000 to 3,966 persons in 2010. In comparison, white Bermudians holding degrees increased 25% over the ten-year period.

The higher number of degree holders was probably a result of a variety of factors such as the rise in available scholarships and student loans, higher income levels for parents with children at the tertiary school level, and greater accessibility to on-line and distance-learning degree programmes.

Table 4 shows the same academic achievements as

**Table 1 POPULATION AGED 16 YEARS AND OLDER BY HIGHEST LEVEL OF SCHOOLING, 2010**

Highest School Level	Number		Percentage Distribution	
	2010	2000	2010	2000
Total	53,041 <sup>1</sup>	49,465	100 <sup>2</sup>	100
None	174	199	0	0
Primary (years 1-6)	2,206	3,472	4	7
Middle school (years 7-9)	1,786	2,592	4	5
Senior school (years 10-13)	19,179	16,844	38	34
Technical/ Vocational college/ College (2 year)	11,539	12,734	23	26
University College (4 year)	14,884	13,259	29	27
Other	408	162	1	1
Not Stated	769	203	2	0

<sup>1</sup> Includes 2,096 persons for which there is no data.

<sup>2</sup> The denominator used for percentage distributions is 50,945 (53,041 - 2,096).

**Table 2 POPULATION 5 YEARS AND OLDER NOT ATTENDING PRESCHOOL BY LEVEL OF NON-TERTIARY SCHOOLING IN BERMUDA AND TYPE OF INSTITUTION, 2010 AND 2000**

Level of Schooling	2010			2000			Percentage Change 2000-2010		
	Total	Public	Private	Total	Public	Private	Total	Public	Private
Total Population Attending School	8,725 <sup>1</sup>	4,383	3,938	9,211	5,752	3,459 <sup>2</sup>	-5%	-24%	+14%
Primary (years 1-6)	3,987	2,271	1,526	4,648	3,057	1,591	-14%	-26%	-4%
Middle school (years 7-9)	2,003	931	978	2,214	1,406	808	-10%	-34%	+21%
Senior school (years 10-13)	2,735	1,181	1,434	2,349	1,289	1,060	-16%	-8%	+35%

<sup>1</sup> Includes persons who were counted during the census but detailed data by type of school was not stated - Excludes persons for which there is no date. - See Technical Note.

<sup>2</sup> Includes 3 persons for whom type of school was not stated.

percentages of the population group 16 years and older. In 2010, 23% of this group had not received any academic qualifications compared to 28% in 2000. Those persons with no formal academic credentials were more concentrated in the black Bermudian population. More specifically, 28% of black Bermudians had no qualifications compared with 21% for white Bermudians. Additionally, 19% of black non-Bermudians and 12% of white non-Bermudians reported having no academic qualifications (See Tables 3 and 4 on Pages 30 and 31).

## ECONOMIC ACTIVITY

### Labour Force Participation Status

The labour force comprises all persons sixteen years and older who during the week preceding Census Day were either working for pay or payment in kind or actively looking for work. The labour force grew by 5% since 2000, from 37,879 in 2000 to 39,780 in 2010 (See Table 1 Page 32).

The workforce refers to persons who, during the week before Census Day, were working. The number of persons in the workforce rose to 37,197 compared to 36,878 in 2000, a 1% increase. In response to the economic



**Table 3 POPULATION AGED 16 YEARS AND OLDER BY BERMUDIAN STATUS, RACE AND HIGHEST ACADEMIC QUALIFICATION, 2010 AND 2000**

Highest Academic Qualification	Race							
	2010				2000			
	Total	Black	White	Other	Total	Black	White	Other
<b>Total</b>								
All qualifications	53,041 <sup>1</sup>	27,327	16,212	7,406	49,465 <sup>2</sup>	26,761	17,544	5,160
None	11,815	7,505	2,766	1,544	13,983	9,099	3,505	1,379
School leaving certificate, RSA, BSC, GCE, GCSE	15,077	8,830	4,130	2,117	14,143	8,321	4,297	1,525
Tech./Voc./Assoc.	9,458	5,522	2,559	1,377	10,989	5,862	3,988	1,139
Degree	12,766	4,624	6,100	2,042	9,765	3,154	5,570	1,041
Other	627	266	274	87	97	38	48	11
Not stated	1,202	580	383	239	488	287	136	65
<b>Bermudian</b>								
All qualifications	39,141	25,143	9,817	4,181	38,362	25,137	10,022	3,203
None	10,163	7,097	1,997	1,069	12,350	8,716	2,631	1,003
School leaving certificate, RSA, BSC, GCE, GCSE	12,712	8,277	3,030	1,405	11,916	7,859	2,993	1,064
Tech./Voc./Assoc.	7,447	5,063	1,601	783	8,150	5,453	2,058	639
Degree	7,579	3,966	2,825	788	5,572	2,844	2,260	468
Other	437	242	151	44	62	35	22	5
Not stated	803	498	213	92	312	230	58	24
<b>Non-Bermudian</b>								
All qualifications	11,699	2,145	6,367	3,187	11,059	1,600	7,512	1,947
None	1,636	398	765	473	1,630	382	873	375
School leaving certificate, RSA, BSC, GCE, GCSE	2,346	544	1,094	708	2,227	462	1,304	461
Tech./Voc./Assoc.	2,000	454	957	589	2,835	407	1,929	499
Degree	5,161	651	3,266	1,244	4,192	309	3,310	573
Other	189	23	123	43	35	3	26	6
Not stated	367	75	162	130	140	37	70	33

<sup>1</sup> Includes 105 persons for whom Bermudian Status was not stated and includes 2,096 persons for which there is no data.

<sup>2</sup> Includes 44 persons for whom Bermudian Status was not stated.

**Table 4** PERCENTAGE DISTRIBUTION OF POPULATION AGED 16 YEARS AND OLDER BY BERMUDIAN STATUS, RACE AND HIGHEST EDUCATIONAL QUALIFICATION, 2010 AND 2000

Highest Academic Qualification	Race							
	2010				2000			
	Total	Black	White	Other	Total	Black	White	Other
<b>Total</b>								
All qualifications	100 <sup>1</sup>	100	100	100	100	100	100	100
None	23	27	17	21	28	34	20	27
"School leaving certificate, RSA, BSC, GCE, GCSE"	30	32	25	29	29	31	24	30
Tech./Voc./Assoc.	19	20	16	19	22	22	23	22
Degree	25	17	38	28	20	12	32	20
Other/Not stated	4	3	4	4	1	1	1	1
<b>Bermudian</b>								
All qualifications	100	100	100	100	100	100	100	100
None	26	28	20	26	32	35	26	31
"School leaving certificate, RSA, BSC, GCE, GCSE"	32	33	31	34	31	31	30	33
Tech./Voc./Assoc.	19	20	16	19	21	22	21	20
Degree	19	16	29	19	15	11	23	15
Other/Not stated	3	3	4	3	1	1	1	1
<b>Non-Bermudian</b>								
All qualifications	100	100	100	100	100	100	100	100
None	14	19	12	15	15	24	12	19
"School leaving certificate, RSA, BSC, GCE, GCSE"	2,346	544	1,094	708	2,227	462	1,304	461
Tech./Voc./Assoc.	20	25	17	22	20	29	17	24
Degree	17	21	15	18	26	25	26	26
Degree	44	30	51	39	38	19	44	29
Other/Not stated	5	5	4	5	2	3	1	2

<sup>1</sup> The denominator used for percentage distributions is 50,945 (53,041 - 2,096).

decline experienced by Bermuda in 2009, the level of joblessness since the 2000 Census has risen.

The 2010 Census results confirm that 2,583 persons were looking for work during the week preceding Census Day 2010 compared to 1,001 persons in 2000. The number of unemployed persons more than doubled, pushing the unemployment rate to 6% in 2010 from 3% in 2000. Results from the 1991 Census show that the unemployment rate reached 6% during the recessionary era of the early nineties (See Table 1).

### Labour Force Participation Rate

The Labour Force Participation Rate (LFPR) is a ratio of the number of working persons aged 16 to 64 years old expressed as a percentage of the total population in the same age group. In response to the rise in unemployment, the overall LFPR declined from 85% to 84% in 2010.

The LFPR by gender confirmed that men were more adversely impacted by the economic downturn than women. The LFPR for men fell from 90% in 2000 to 87% in 2010. During the same period the proportion of working women rose one percentage point from 80% to 81%.

### Type of Economic Activity

In contrast to the overall employment growth of 1% during the intercensal period, Table 2 shows that there was a significant amount of variation in employment across the industries that comprise Bermuda's economy. The public administration sector recorded the highest job growth between Censuses. A total of, 1,309 new jobs were added in the Government sector which represented growth of 52%. One for every ten working persons was employed in this sector (See Table 2).

Among the industries that registered negative employment growth over the last ten years, none reported greater losses than the hotel sector. Industry level employment shrunk by 901 positions or 33% as the total jobs declined from 2,738 positions in 2000 to 1,837 in 2010. The sector now provides employment for 1 in 20 working persons.

### Occupation by Sex

Table 3 profiles working persons by major occupation group and sex. In 2008, Bermuda's classification of occupations was brought into alignment with the International Labour Organization's (ILO) International Standard Classification of Occupations known as ISCO-88. As a result the 2000 Census results for occupations were also updated to facilitate comparisons.

The share of men and women in the workforce was virtually equal at 50%. Men accounted for slightly more positions with 18,694 compared to 18,503 for women. The impact of job losses on working men in 2010 is evident when the gender totals for men and women are compared to the 2000 Census.

In 2000 male and female workers totaled 19,004 and 17,874, respectively. Between 2000 and 2010 there were 310 fewer men in the workforce. Conversely, there were 629 more working women.

The distribution of workers by major occupation group for 2010 shows that the largest share of males (23% or 4,255) were employed as senior officials and managers, and 28% of all working females or 5,113 worked in clerical positions. Twenty-four per cent or 4,410 women worked in the professional occupations as accountants, lawyers, doctors, teachers and nurses, and 3,587 or 19% of men earned a living as craft and trades workers (See Table 3 Page 34).

### Occupation by Race

The distribution of workers by occupation and race is provided in Table 4. The growth in the workforce was spurred by the increase in workers of mixed and other races. Between 2000 and 2010 the number of working persons in this racial group more than doubled increasing by 3,880 workers to 5,814. There were 1,934 workers in this category a decade ago.

Conversely, there were 1,677 fewer blacks, and 1,784 fewer white workers in the workforce in 2010 compared to 2000. In 2010, black workers accounted for 20,171

**Table 1 LABOUR FORCE BY PARTICIPATION STATUS, 2010 AND 2000**

Labour Force	Number		Percentage Change
	2010	2000	2000-2010
Total	39,780 <sup>1</sup>	37,879	+5%
Employed	37,197	36,878	+1%
Unemployed	2,583	1,001	+158%
Unemployment Rate	6%	3%	

<sup>1</sup> Includes persons who were counted during the census but detailed data was not obtained. -See Technical Note.

**Table 2 WORKING POPULATION AGED 16 YEARS AND OVER BY ECONOMIC ACTIVITY, 2010 AND 2000**

Type of Economic Activity	Number		Percentage Distribution		Percentage Change
	2010	2000	2010	2000	2000-2010
Total	37,197 <sup>1</sup>	36,878	100 <sup>2</sup>	100	1%
Agriculture & Fishing	528	573	1	2	-8%
Manufacturing	874	1,176	2	3	-26%
Electricity, Gas & Water	395	425	1	1	-7%
Construction	3,471	3,792	9	10	-8%
Wholesale & Retail Trade & Repair Services	4,313	4,773	12	13	-10%
Hotels	1,837	2,738	5	7	-33%
Restaurants	1,371	1,559	4	4	-12%
Transport & Communications	2,455	2,843	7	8	-14%
Financial Intermediation	2,741	2,791	7	8	-2%
Real Estate & Renting Services	646	454	2	1	42%
Business Services	3,611	3,198	10	9	13%
Public Administration	3,819	2,510	10	7	52%
Education, Health & Social Work	4,338	4,026	12	11	8%
Other Community & Personal Services	2,531	2,762	7	7	-8%
International business activity	3,802	3,167	10	9	20%
Not Stated	401	91	1	**	

\*\* Less than 1%

<sup>1</sup> Includes 64 persons who were counted during the census but detailed data was not obtained. -See Technical Note

<sup>2</sup> The denominator for the percentage distribution is 37,133 (37,197 - 64).

members of the working population (54%) while whites comprised 11,312 or 30% of all workers. In 2000, black and white workers totaled 21,848 and 13,096, respectively.

With respect to the distribution of workers by race there was a sharp contrast between whites and the other two racial groups among managers, professionals and associate professionals.

The share of all whites who work in one of these three occupations groups was 64% compared to 40% and 39% for blacks and persons of mixed or other racial heritage, respectively. In contrast, the proportions of workers by racial group in the remaining occupation groups, i.e. clerical, service, trades, machine operators and elementary occupations were 35% for whites, 58% for blacks and 61% for the mixed & other racial group.

### Occupation by Bermudian Status

Table 5 shows that in 2010 Bermudians accounted for 27,612 members of the workforce or 74% compared to

28,303 or 76% in 2000. During the ten-year period the number of Bermudians declined by 2% or 691 persons. The latest Census results show that non-Bermudian spouses and permanent residents numbered 3,117 or 8% and other non-Bermudians totaled 6,468, a 17% share of the workforce. The permanent residence certificate came into effect in 2003. For Census purposes non-Bermudian residents who held this designation in 2010 would have been classified as either non-Bermudian spouse or other non-Bermudian if they were resident in Bermuda in 2000. There were 6,908 workers classified as other non-Bermudian workers in 2000, indicating that 440 fewer persons or 6% were working in Bermuda in 2010 compared to in 2000.

Within the major occupational groups the proportional representation of Bermudians was highest among the plant and machine operators and assemblers group with 95% or 1,601 persons out of 1,683. Similarly, Bermudians accounted for 91% of all persons in clerical occupations with 5,367 workers.

The share of Bermudians was lowest in the skilled

**Table 3 WORKING POPULATION AGED 16 YEARS AND OVER BY MAJOR OCCUPATION GROUP AND SEX OF WORKER, 2010 AND 2000**

2010						
Major Occupation Group	Number			Percentage Distribution		
	Total	Male	Female	Total	Male	Female
Total	37,197 <sup>1</sup>	18,694	18,503	100 <sup>2</sup>	100 <sup>3</sup>	100 <sup>4</sup>
Senior Officials and Managers	7,531	4,255	3,276	20	23	18
Professionals	7,085	2,675	4,410	19	14	24
Technicians and Associate Professionals	2,994	1,667	1,327	8	9	7
Clerks	5,928	815	5,113	16	4	28
Service Workers and Shop and Market Sales Workers	6,072	2,534	3,538	16	14	19
Skilled Agricultural and Fishery Workers	678	643	35	2	3	**
Craft and related Trades workers	3,801	3,587	214	10	19	1
Plant and Machine Operators and Assemblers	1,683	1,434	249	5	8	1
Elementary Occupations	926	815	111	2	4	1
Armed Forces	18	17	1	**	**	**
Not Stated	417	217	200	1	1	1
2000						
Major Occupation Group	Number			Percentage Distribution		
	Total	Male	Female	Total	Male	Female
Total	36,878	19,004	17,874	100	100	100
Senior Officials and Managers	5,239	3,137	2,102	14	17	12
Professionals	6,728	2,783	3,945	18	15	22
Technicians and Associate Professionals	2,976	1,753	1,223	8	9	7
Clerks	6,246	720	5,526	17	4	31
Service Workers and Shop and Market Sales Workers	7,246	2,951	4,295	20	16	24
Skilled Agricultural and Fishery Workers	804	764	40	2	4	**
Craft and related Trades workers	4,518	4,275	243	12	22	1
Plant and Machine Operators and Assemblers	1,817	1,464	353	5	8	2
Elementary Occupations	1,177	1,094	83	3	6	**
Armed Forces	-	-	-	-	-	-
Not Stated	127	63	64	**	**	**

\*\* Less than 1%

(-) Bermuda Regiment staff members were not classified as Armed Forces in the 2000 Census. Officers were classified as senior officials, managers or professionals. Most of the support staff were classified as technicians, associate professionals and clerks.

<sup>1</sup> Includes 64 persons who were counted during the census but detailed data was not obtained. -See Technical Note.

<sup>2</sup> The denominator for the percentage distribution is 37,133 (37,197 - 64).

<sup>3</sup> The denominator for the percentage distribution is 18,659 (18,694 - 35).

<sup>4</sup> The denominator for the percentage distribution is 18,474 (18,503 - 29).





**Table 4 WORKING POPULATION BY MAJOR OCCUPATION GROUP AND RACE OF WORKER, 2010 AND 2000**

**2010 <sup>2</sup>**

Major Occupation Group	Number				Percentage Distribution			
	Total	Black	White	Mixed & Other	Total	Black	White	Mixed & Other
Total	37,197 <sup>1</sup>	20,171	11,312	5,814	100 <sup>2</sup>	100 <sup>3</sup>	100 <sup>4</sup>	100 <sup>5</sup>
Senior Officials and Managers	7,531	3,185	3,410	936	20	16	30	16
Professionals	7,085	3,351	2,743	991	19	17	24	17
Technicians and Associate Professionals	2,994	1,488	1,159	347	8	7	10	6
Clerks	5,928	3,922	1,291	715	16	19	11	12
Service Workers and Shop and Market Sales Workers	6,072	3,325	1,080	1,667	16	17	10	29
Skilled Agricultural and Fishery Workers	678	287	238	153	2	1	2	3
Craft and related Trades workers	3,801	2,272	907	622	10	11	8	11
Plant and Machine Operators and Assemblers	1,683	1,297	193	193	5	6	2	3
Elementary Occupations	926	660	149	117	2	3	1	2
Armed Forces	18	8	7	3	**	**	**	**
Not Stated	417	242	113	62	1	1	1	1

**2000**

Major Occupation Group	Number				Percentage Distribution			
	Total	Black	White	Mixed & Other	Total	Black	White	Mixed & Other
Total	36,878	21,848	13,096	1,934	100	100	100	100
Senior Officials and Managers	5,239	2,228	2,807	204	14	10	21	11
Professionals	6,728	2,990	3,431	307	18	14	26	16
Technicians and Associate Professionals	2,976	1,467	1,412	97	8	7	11	5
Clerks	6,246	4,357	1,716	173	17	20	13	9
Service Workers and Shop and Market Sales Workers	7,246	4,667	1,739	840	20	21	13	43
Skilled Agricultural and Fishery Workers	804	339	381	84	2	2	3	4
Craft and related Trades workers	4,518	3,224	1,132	162	12	15	9	8
Plant and Machine Operators and Assemblers	1,817	1,531	252	34	5	7	2	2
Elementary Occupations	1,177	943	202	32	3	4	2	2
Armed Forces 1	-	-	-	-	-	-	-	-
Not Stated	127	102	24	1	**	**	**	**

\*\* Less than 1%

(-) Bermuda Regiment staff members were not classified as Armed Forces in the 2000 Census. Officers were classified as senior officials, managers or professionals. Most of the support staff were classified as technicians, associate professionals and clerks.

<sup>1</sup> Includes 64 persons who were counted during the census but detailed data was not obtained. -See Technical Note.

<sup>2</sup> The denominator for the percentage distribution is 37,133 (37,197 - 64).

<sup>3</sup> The denominator for the percentage distribution is 20,137 (20,171 - 34).

<sup>4</sup> The denominator for the percentage distribution is 11,290 (11,312 - 22).

<sup>5</sup> The denominator for the percentage distribution is 5,806 (5,814 - 8).



**Table 5 WORKING POPULATION AGED 16 YEARS AND OVER BY MAJOR OCCUPATION GROUP AND BERMUDEAN STATUS, 2010 AND 2000**

Major Occupation Group	2010									
	Number			Percentage Distribution						
	Total	Bdn	Non-Bdn Spouses	Other	Perman Res. Cert.	Total	Bdn	Spouses	Other	Perman Res. Cert.
Total	37,197 <sup>1</sup>	27,612	1,747	6,468 <sup>2</sup>	1,370	100 <sup>3</sup>	100 <sup>4</sup>	100	100 <sup>5</sup>	100
Senior Officials and Managers	7,531	5,586	408	1,219	318	20	20	23	19	23
Professionals	7,085	4,449	395	2,001	240	19	16	23	31	18
Technicians and Associate Professionals	2,994	2,220	149	542	83	8	8	9	8	6
Clerks	5,928	5,367	207	247	107	16	19	12	4	8
Service Workers and Shop and Market Sales Workers	6,072	3,983	314	1,466	310	16	14	18	23	23
Skilled Agricultural and Fishery Workers	678	368	23	188	99	2	1	1	3	7
Craft and related Trades workers	3,801	2,827	170	657	147	10	10	10	10	11
Plant and Machine Operators and Assemblers	1,683	1,601	29	34	19	5	6	2	1	1
Elementary Occupations	926	801	41	48	36	2	3	2	1	3
Armed Forces	18	16	0	2	-	**	**	**	**	**
Not Stated	417	311	11	64	11	1	1	1	1	1
										2000

**Major Occupation Group**

Major Occupation Group	Number				Percentage Distribution			
	Bdn			Other	Non-Bdn			
	Total	Bdn	Non-Bdn Spouses		Total	Bdn	Spouses & Perm. Res.	Other
Total	36,878	28,203	1,767	6,908 <sup>2</sup>	100	100	100	100
Senior Officials and Managers	5,239	3,930	310	999	14	14	18	14
Professionals	6,728	4,111	406	2,211	18	15	23	32
Technicians and Associate Professionals	2,976	2,184	189	603	8	8	11	9
Clerks	6,246	5,547	259	440	17	20	15	6
Service Workers and Shop and Market Sales Workers	7,246	5,211	302	1,733	20	18	17	25
Skilled Agricultural and Fishery Workers	804	454	30	320	2	2	2	5
Craft and related Trades workers	4,518	3,835	186	497	12	14	11	7
Plant and Machine Operators and Assemblers	1,817	1,738	32	47	5	6	2	1
Elementary Occupations	1,177	1,078	50	49	3	4	3	1
Armed Forces	-	-	-	-	-	-	-	-
Not Stated	127	115	3	9	**	**	**	**

\*\* Less than 1%

(-) Bermuda Regiment staff members were not classified as Armed Forces in the 2000 Census. Officers were classified as senior officials, managers or professionals. Most of the support staff were classified as technicians, associate professionals and clerks.

1 Includes 64 persons who were counted during the census but detailed data was not obtained. -See Technical Note.

2 Includes 64 persons in 2010 and 27 persons in 2000 for whom Bermudian Status was not stated.

3 The denominator for the percentage distribution is 37,133 (37,197 - 64).

4 The denominator for the percentage distribution is 27,549 (27,612 - 63).

5 The denominator for the percentage distribution is 6,467 (6,468 - 1).

agricultural and fisheries and the professionals group with shares of 54% and 63%, respectively. Relatively low representation of Bermudian workers in the above mentioned occupation groups may signal employment opportunities for suitably qualified Bermudians in such roles as farmer, landscape gardener, engineer, nurse, teacher, journalist and psychologist.

The distribution of workers by occupation group and Bermudian status confirms that in proportional terms, Bermudians were more likely than non-Bermudians to work among the ranks of senior officials and managers, 20% and 19%, respectively. However in the professional occupations the share of non-Bermudians was nearly twice that of Bermudians, 31% to 16%, respectively.

Non-Bermudian spouses and permanent residents recorded proportional shares of 23% in the senior official and managers group and 23% and 18% respectively in the professional occupations group. The second largest share of non-Bermudians worked in the service, shop and market sales workers group. This reflects the relatively high number of guest workers in fields such as waiter, chef, cook, nanny, barber and hairdresser (See Table 5 Page 36).

### Number of Jobs

The International Labour Organization (ILO) describes a multiple job holder as an individual who works in more than one job at the same time. Moreover, workers may take on additional jobs to enable them to maintain their standard of living.

Despite the fact that Bermuda's economy continued to feel the effects of the global recession in 2010, the prevalence of multiple job holding did not subside in

the workforce. There was no change in the percentage distribution of persons holding multiple jobs from that which was reported in 2000. The overall percentage of persons holding one job remained at 91%, while persons holding two and three jobs stood at eight and one per cent, respectively.

### Typical Hours of Work per Week

The number of hours typically worked per week addresses the level of participation in the workforce and is a stronger indicator of the extent of economic activity than the number of jobs held. Table 6 displays the working population by the number of hours worked per week in the main job. Full-time employees are persons working between thirty-five and forty hours per week. Weekly work hours below thirty-five are considered to be part-time while hours in excess of forty are to be considered as overtime.

The continuing trend of workers spending more time at work was evident as the number of average hours worked per week grew from 40 to 42 hours. The proportion of workers who reported working less than thirty-five hours per week grew by one percentage point to 12% from 11% in 2000 while the share of the working population in the full-time work range (35-40 hours per week) fell from the 57% in 2000 to 54% in 2010 (See Table 6).

### Mode of Travel

Travelling by motorcycle was the mode of travel most likely used by persons commuting to work in 2010. Twenty-eight per cent of the working population rode to work but this was a 3% decline in comparison to the proportion who rode in 2000, 31%. The percentage of persons travelling alone in a car declined 1% from 24% to

**Table 6 WORKING POPULATION AGED 16 YEARS AND OVER BY NUMBER OF HOURS WORKED PER WEEK IN MAIN JOB, 2010 AND 2000**

Hours Worked	Number		Percentage Distribution	
	2010	2000	2010	2000
Total	37,197 <sup>1</sup>	36,878	100 <sup>2</sup>	100
Less than 35	4,478	4,098	12	11
35-40	20,148	20,992	54	57
41-49	4,170	3,917	11	11
50-59	4,819	4,608	13	12
60 or More	2,897	2,930	8	8
Not Stated	661	333	2	1
Average Number of Hours Per Week	42	40		

<sup>1</sup> Includes 47 persons who were counted during the census but detailed data was not obtained. -See Technical Note.

<sup>2</sup> The denominator for the percentage distribution is 37,150 (37,197 - 47).



**Table 7 WORKING POPULATION AGED 16 YEARS AND OVER BY MODE OF TRAVEL TO WORK, 2010 AND 2000**

Mode of Travel	Number		Percentage Distribution	
	2010	2000	2010	2000
Total	37,197 <sup>1</sup>	36,878	100 <sup>2</sup>	100
Alone in Car	8,363	8,948	23	24
In Car with Others	7,576	6,740	21	18
Motorcycle	10,394	11,483	28	31
Bus	2,680	2,821	7	8
Commercial Vehicle	2,237	2,222	6	6
On Foot	2,342	2,186	6	6
Ferry	944	387	3	1
Home	821	767	2	2
Other	859	1,225	2	3
Not Stated	295	99	1	**

\*\* Less than 1%

<sup>1</sup> Includes 686 persons who were counted during the census but detailed data was not obtained. -See Technical Note.

<sup>2</sup> The denominator for the percentage distribution is 36,511 (37,197 - 686).

**Table 8 WORKING POPULATION AGED 16 YEARS AND OVER BY JOB LOCATION, 2010 AND 2000**

Job Location	Number		Percentage Distribution	
	2010	2000	2010	2000
Total	37,197 <sup>1</sup>	36,878	100 <sup>2</sup>	100
City of Hamilton	15,053	14,995	43	41
Elsewhere in Pembroke	3,872	4,333	11	12
Town of St. George	422	633	1	2
Southside in St. George's	472	289	1	1
Elsewhere in St. George's	1,160	1,310	3	4
Hamilton Parish	815	868	2	2
Smith's	741	870	2	2
Devonshire	2,251	2,194	6	6
Paget	2,729	2,907	8	8
Warwick	973	1,056	3	3
Southampton	1,471	1,996	4	5
Sandys	937	1,414	3	4
Dockyard	454	. .	1	. .
No regular fixed reporting point	3,673	3,931	10	11
Not Stated	371	82	1	**

\*\* Less than 1%

<sup>1</sup> Includes 1,826 persons who were counted during the census but detailed data was not obtained. -See Technical Note.

<sup>2</sup> The denominator for the percentage distribution is 36,511 (37,197 - 686).

. . Not asked in 2000.



23% in 2010. Conversely, the prevalence of car pooling rose from 18% in 2000 to 21% in 2010. Other notable changes over the intercensal period were a 1% dip in the proportion of workers who rode the bus to work, from 8% to 7% and a two-fold increase in number of persons who rode the ferry to work (See Table 7 Page 38).

### Job Location

Table 8 profiles the workforce by the parish or location where they normally report for work. In absolute terms the number of persons who reported to work in Southampton (-525) and in areas of Pembroke outside the City of Hamilton (-461) was significantly lower (See Table 8 Page 38).

## INCOME

### Annual Household Income

During the 2010 Census, households were asked a series of questions which pertained to income earned from the respondent's main job, other jobs, pension,

rents, financial assistance and any other source such as alimony or child support. The median household income refers to that income level matched or exceeded by 50% of households. In 2010 the annual median household income for the population aged sixteen years and older, had risen by 48% during the intercensal period to \$106,389 (See Table 1).

In 2000, more than half of all households earned an annual income level less than \$72,000. In 2010, the same level of household income was earned by 31% of all households. Notably, half of all households in 2010 earned more than \$108,000 compared to only 27% in 2000.

### Pension Income

During 2010, persons 55 years and older were asked to report their pension receipts from all sources of income. Overall the median annual pension income for this population group reached \$15,606. This total represented an increase of 38% above the median annual pension of \$11,286 received in 2000 (See Table 2).

In 2010, the median annual pension received by males stood at \$19,385. Females on the other hand, received

**Table 1 ANNUAL HOUSEHOLD INCOME, 2010 AND 2000**

Annual Household Income	Percentage Distribution	
	2010	2000
All Income Levels	100	100
Under \$36,000	11	19
\$36,000 - \$71,999	20	32
\$72,000 - \$107,999	19	22
\$108,000 - \$143,999	15	12
\$144,000 and over	35	15
Median Annual Household Income	\$106,389	\$71,662

**Table 2 MEDIAN ANNUAL PENSION INCOME BY RACE AND SEX, 2010 AND 2000**

Race	Sex					
	2010			2000		
	Total	Male	Female	Total	Male	Female
	\$	\$	\$	\$	\$	\$
Total	15,606	19,385	12,132	11,286	13,064	9,866
Black	14,664	17,426	12,475	11,037	12,359	10,111
White	17,441	22,413	11,889	11,859	14,157	9,656
Mixed & Other Races	14,876	18,971	11,367	9,981	12,275	7,758

an annual pension of \$12,132. During the intercensal period the pension income level increased a strong 48% for males and only 23% for females.

The median annual pension income for persons of mixed and other races increased the strongest overall by 49%. This was followed by 47% for whites and 33% for black pensioners.

## HOUSING

The number of occupied dwelling units (inclusive of group dwellings) rose to 26,923 during the intercensal period. This 7% increase reflected either the continued construction of multi-unit houses, or the common practice of converting single dwelling units to two or more apartments. As shown in Table 1, the share of single detached units slipped by 3% in 2010 (See Table 1).

The analysis of Bermuda's housing stock is limited to occupied private dwellings and excludes 696 group dwellings that refer to rooms within hotel staff quarters, nurse residences, police barracks and any other living situations in which the occupants live communally for employment or some other common purpose. The housing stock also excludes 27 families who reported living on boats. Therefore the number of occupied private dwelling units climbed 6% to 26,200 from 24,763 in 2000.

Following a trend that started in the eighties, the number of condominium developments continued to grow in 2010. These types of homes increased during the intercensal period from 1,663 in 2000 to 2,578 in 2010, representing an increase of 55%.

### Number of Rooms

The definition of a room for census purposes excluded bathrooms, hallways, open patios and garages. Dwellings that contained six or more rooms were the fastest growing category of household by number of rooms at 9% . This type was followed by five and three-room dwellings at 3% and 2%, respectively. The trend suggests that larger houses are being built or re-constructed to accommodate both the nuclear and extended families that is, those persons linked by blood relation, marriage or adoption. These may include grandmothers, grandfathers, brothers, sisters, etc. The decline in two and one-room dwellings of 17% and 5% respectively, also supports this occurrence (See Table 2).

### Number of Bedrooms

The largest category of dwellings by number of bedrooms was the two-bedroom unit numbering 8,944 and accounting for just over a third of all dwellings (See Table 3).

This type of dwelling remained consistent throughout the decade in keeping with the low average household size of 2.45 persons, which is explained by Bermuda's low fertility rate. During the intercensal period, dwellings which had four or more bedrooms were the fastest growing category of homes increasing by 25%.

Total three-bedroom dwelling units increased 9%. The number of studio apartments and one-bedroom dwellings contracted by 34% and 4%, respectively. The shift towards the larger dwellings units in 2010 reflects in part, the demand for additional rooms to accommodate both nuclear and extended families in the same household (See Table 3).

### Number of Full Bathrooms

For census purposes, a full bathroom was defined as

**Table 1 OCCUPIED DWELLING UNITS BY TYPE, 2010 AND 2000**

Type of Dwelling	Number		Percentage Distribution	
	2010	2000	2010	2000
Total	26,923 <sup>1</sup>	25,148	100 <sup>2</sup>	100
Single Dwelling Unit	6,280	6,717	24	27
Two-Unit Dwelling	8,870	8,679	34	35
Three-Unit Dwelling	4,639	4,396	18	17
Apartment Building	5,024	4,580	19	18
Other & Not Stated	1,004	776	4	3

<sup>1</sup> Includes 1,106 households for which there is no data - see Technical Note

<sup>2</sup> The denominator for percentages distribution is 25,817 (26,923 - 1,106)



**Table 2 PRIVATE DWELLING UNITS BY NUMBER OF ROOMS, 2010 AND 2000**

Number of Rooms	Number		Percentage Distribution		Percentage Change
	2010	2000	2010	2000	2000-2010
Total	26,200 <sup>1</sup>	24,763	100 <sup>2</sup>	100	+6%
One	925	970	4	4	-5%
Two	2,014	2,419	8	10	-17%
Three	3,877	3,815	15	15	+2%
Four	5,164	5,316	21	22	-3%
Five	5,355	5,223	21	22	+3%
Six or More	7,593	6,978	30	28	+9%
Not Stated	166	42	1	**	

\*\* Less than 1%

<sup>1</sup> Includes 1,106 households for which there is no data - see Technical Note

<sup>2</sup> The denominator for percentages distribution is 25,094 (26,200 - 1,106)

**Table 3 PRIVATE DWELLING UNITS BY NUMBER OF BEDROOMS, 2010 AND 2000**

Type of Dwelling	Number		Percentage Distribution		Percentage Change
	2010	2000	2010	2000	2000-2010
Total	26,200 <sup>1</sup>	24,763	100 <sup>2</sup>	100	+6%
Studio apartment	790	1,188	3	5	-34%
One	6,101	6,385	24	26	-4%
Two	8,944	8,964	36	36	**
Three	7,473	6,866	30	28	+9%
Four or more	1,645	1,319	7	5	+25%
Not stated	141	41	1	**	

\*\* Less than 1%

<sup>1</sup> Includes 1,106 households for which there is no data - see Technical Note

<sup>2</sup> The denominator for percentage distribution is 25,094 (26,200 - 1,106)

containing a sink, a toilet and a bathtub or shower. During the 2010 census, two-bathroom dwellings and those with three or more bathrooms increased by 24% and 57%, respectively. In contrast, the proportion of homes with a single bathroom fell from 70% to 61% during the intercensal period (See Table 4).

### Type of Tenure

Tenure describes the occupancy status of the dwelling unit, that is, whether the unit is an owned or rented accommodation. During the intercensal period, the share of owner occupancy rose 5 percentage points to 49%; while the share of renters declined by 5 percentage

points to 47% (See Table 5 Page 42). Of the 12,238 households that were owner-occupied, just over 50% or 6,417 households were owned free and clear without a mortgage or loan.

### Monthly Rents

As rent levels climbed over the decade, the median rental price or the level equated by 50% of rent-paying households, increased by 67% from \$1,021 in 2000 to \$1,700 in 2010. In 2000, close to half of households paid less than \$1,000 a month in rent. By 2010, that proportion had declined by nearly two-thirds to roughly 16% of all households.

**Table 4 PRIVATE DWELLING UNITS BY NUMBER OF FULL BATHROOMS, 2010 AND 2000**

Number of Full Bathrooms	Number		Percentage Distribution		Percentage Change
	2010	2000	2010	2000	2000-2010
Total	26,200 <sup>1</sup>	24,763	100 <sup>2</sup>	100	+6%
None	41	29	**	**	**
One	15,340	17,253	61	70	-11%
Two	7,532	6,055	30	24	+24%
Three or more	2,134	1,359	9	5	+57%
Not stated	47	67	**		

\*\* Less than 1%

<sup>1</sup> Includes 1,106 households for which there is no data - see Technical Note

<sup>2</sup> The denominator for percentage distribution is 25,094 (26,200 - 1,106)

**Table 5 HOUSEHOLDS BY TYPE OF TENURE, 2010 AND 2000**

Type of Tenure	Number		Percentage Distribution		Percentage Change
	2010	2000	2010	2000	2000-2010
Total	26,200 <sup>1</sup>	24,763	100 <sup>2</sup>	100	+6%
Owner-occupied	12,238	10,863	49	44	+13%
Rented for Cash	11,719	12,854	47	52	-9%
Rent Free	1,004	1,006	4	4	**
Not stated	133	40	1	**	

\*\* Less than 1%

<sup>1</sup> Includes 1,106 households for which there is no data - see Technical Note

<sup>2</sup> The denominator for percentage distribution is 25,094 (26,200 - 1,106)

In contrast, while nearly one quarter of households paid a monthly rent of \$1,500 or more in 2000, the proportion had more than doubled to 55% in 2010. Of course, the effect of inflation on rent prices must be taken into account when comparing rent levels during the intercensal period. (See Table 6 Page 43)

### Mortgages and Loans

During the intercensal period, the number of owner-occupied households which had a mortgage or loan increased by 12%. Of the 5,821 households to which this question applied in 2010, the median monthly mortgage increased considerably from \$2,168 in 2000 to \$3,500 in 2010, representing an increase of 61% during the intercensal period.

While nearly half of households paid a monthly mortgage or loan of less than \$2,000 during in 2000, less than one-fifth of households paid the same amount in 2010.

Similarly as seen with monthly rent prices, in 2000 nearly one quarter of households paid a mortgage or loan of over \$3,000 a month, while the proportion doubled in 2010. Again, the effect of inflation on mortgage or loan rates must be taken into account when comparing mortgage and loan levels during the intercensal period. (See Table 7 Page 43)

## INFORMATION AND COMMUNICATIONS TECHNOLOGY

The 2010 Census asked more in-depth questions on household ownership of computers and internet access than the 2000 Census. As a result, the data collected from the two censuses is limited for comparison. Therefore, the 2010 Census data will also be compared with data gathered during the conduct of the 2004 Household Expenditure Survey (HES).

**Table 6 HOUSEHOLDS BY MONTHLY RENT, 2010 AND 2000**

Monthly Rent	Number		Percentage Distribution	
	2010	2000	2010	2000
Total	11,719	12,854	100	100
Under \$600	301	1,302	3	10
\$600 - \$799	562	2,136	5	17
\$800 - \$999	1,008	2,670	9	21
\$1,000 - \$1,499	2,754	3,264	24	25
\$1,500 - \$1,999	2,243	1,291	19	10
\$2,000 - \$3,999	2,978	1,276	25	10
\$4,000 & Over	1,305	563	11	4
Not Stated	568	352	5	3
Median	\$1,700	\$1,021		

**Table 7 HOUSEHOLDS BY MONTHLY MORTGAGE OR LOAN, 2010 AND 2000**

Monthly Mortgage or Loan	Number		Percentage Distribution	
	2010	2000	2010	2000
Total	5,821	5,215	100	100
Under \$1,400	470	1,055	8	20
\$1,400 - \$1,999	649	1,434	11	27
\$2,000 - \$2,999	1,176	1,203	20	23
\$3,000 - \$4,999	1,608	978	28	19
\$5,000 and Over	1,172	234	20	4
Not Stated	746	311	13	6
Median	\$3,500	\$2,168		

During the 2010 Census, the household reference person was asked to report the total number of laptops and desktop computers owned in the household unit, and the various types of internet connections utilized by household members. The census findings revealed that 75% of all households reported that they owned both laptops and desktops compared to only 53% of households during the 2000 Census, and 67% of households that reported in the 2004 HES. This rise in computer ownership is linked directly to the stronger demand for and use of technological products, and greater affordability.

Approximately 43% of all households reported owning

just a desktop PC in 2010 compared to 57% in the 2004 HES. This decline reflected more a shift away from the ownership of desktop PCs and towards owning laptops, as 60% of all households reported owning a laptop compared to only 23% in 2004. Households in Pembroke Parish reported owning an aggregate of 3,252 computers, almost twice as many as the 1,698 personal computers owned by households in the Parish of St George.

It is evident that over the years, Bermuda residents have become increasingly connected to the worldwide web. Of the total number of households owning computers, 69% reported having access to the internet. This exceeded the

57% reported in the 2004 Household Expenditure Survey and the 50% reported in the 2000 Census of Population and Housing. The DSL internet connection was a most popular choice for internet connectivity with 49% of all households utilizing this option. In comparison, only 31% of all households used a wireless connection and 15% a broadband link.

The 2010 Census data also revealed that the level of household income proved to be positively correlated with ownership of personal computers. Households falling within the highest income level quintile owned over 10 times as many laptops and desktops compared to households in the lowest income quintile. Similarly, internet penetration was higher for households in higher income quintile at 94%, compared to a 32% internet penetration for households in the lowest quintile.

## ENVIRONMENT

The 2010 Census marked the first time in Bermuda's census-taking history that data was collected on recycling, and different sources of energy and water usage.

### Electricity Use

Apart from electricity supplied to households by the Island's single electricity utility company, roughly one per cent of residential dwelling units reported using solar panels as an additional source of electricity. According to the 2010 Census, 63 households in Paget Parish and 62 households in Southampton Parish reported using solar panels as another source of electricity. These two parishes recorded the highest incidence of solar panel usage in Bermuda. There were 128 households that reported using wind turbines as an alternative energy source.

### Water Use

Residential dwelling units in Bermuda rely primarily on stored tank water to use for activities such as cooking, bathing, washing and drinking. However, in recent years, households began to utilize not only stored tank water but other sources of water as well. The 2010 Census findings revealed that 19% of dwelling units used piped water. Of these households the majority 31% or 1,545 units were located in Warwick Parish. Nearly one third of households in Bermuda reported using well water and reverse osmosis plants.

### Recycling

The practice of recycling by households has steadily grown in Bermuda due to the efforts of rising environmental organizations. These entities encourage households to recycle by holding both educational and entertainment informational meetings. The 2010 Census data showed that 46% of dwelling units in Bermuda recycle. Pembroke Parish accounted for the largest number (1,922) of dwelling units that recycled in 2010.

## HOUSEHOLDS

In 2010 there were a total of 26,923 households in Bermuda, a rise of 7 percent during the intercensal period (See Table 1). The average household size continued to decline as the number of one-person households grew at the fastest rate during the intercensal period. Two-person households remained as the predominant household size comprising 30% of all household types. The number of two-person households increased by 6% in 2010. Households that comprised 4 persons declined by 4%, while those totaling 5 or more persons dipped by 12%. Consequently, the average household size fell from 2.47 persons in 2000 to 2.39 persons per household in 2010 (See table 1).

Since the nineties, there has been an increase in the significance of one-person and adult couple households. Both of these household types grew by 11%, while the number of one parent households grew substantially by 23% (See Table 2).

In 2010, one-person households accounted for 29 per cent of all households, while two-parent households fell 9 per cent accounting for only 22 per cent of all households (See Figure 1).

**Table 1 HOUSEHOLDS BY NUMBER OF PERSONS, 2010 AND 2000**

Number of Persons	Number		Percentage Distribution		Percentage Change
	2010	2000	2010	2000	2000-2010
Total	26,923 <sup>1</sup>	25,148	100	100	+7%
1	7,942	7,358	29	29	+8%
2	7,999	7,539	30	30	+6%
3	4,515	4,489	17	18	**
4	3,540	3,683	13	15	-4%
5 or more	1,821	2,079	7	8	-12%
Average number of persons per household	2.39	2.47			

\*\* Less than 1%

<sup>1</sup> Includes 1,106 households for which there is no data - See Technical Note.

**Table 2 HOUSEHOLDS BY TYPE, 2010 AND 2000**

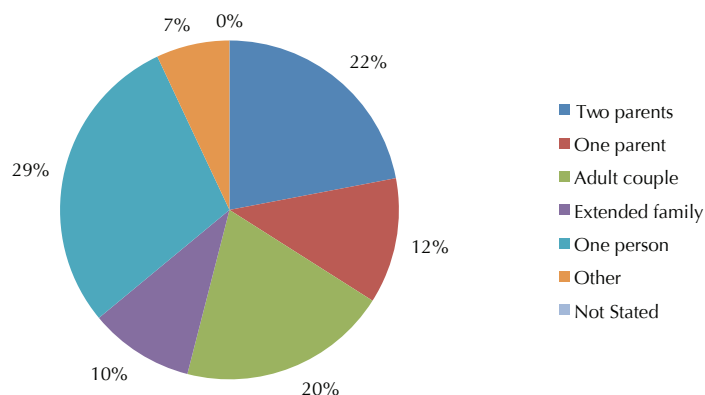
Type of Household	Number		Percentage Distribution		Percentage Change
	2010	2000	2010	2000	2000-2010
Total	26,923 <sup>1</sup>	25,148	100	100	+7%
Two parents	5,797	6,392	22	25	-9%
One parent	3,303	2,685	12	11	+23%
Adult couple	5,497	4,958	20	20	+11%
Extended family	2,677	2,598	10	10	+3%
One person	7,774	7,010	29	28	+11%
Other	1,869 <sup>2</sup>	1,505 <sup>3</sup>	7	6	+24%
Not Stated	6	0	0	0	**

\*\* Less than 1%

<sup>1</sup> Includes 1,106 households for which there is no data - See Technical Note.

<sup>2</sup> Includes 696 group dwellings

<sup>3</sup> Includes 385 group dwellings

**Figure 1 Household Type, 2010**


# INSTITUTIONAL POPULATION

The institutional population encompassed all persons who lived in children’s homes, rest homes, adult shelters, homes for the physically challenged, hospitals, hospices, correctional facilities and rehabilitation centres. The institutional population excludes persons residing in community group homes at the Mid-Atlantic Wellness Institute. On May 20, 2010, there were 822 institutionalized persons. The majority (707 or 87%) of these persons were counted in correctional facilities, rest homes, and hospitals and hospices (See Table 1). This number does not compare with the 2000 Census data because the classification of institutions was revised in 2010 (See Table 1).

Selected demographic characteristics were collected from the institutional population. Table 2 shows the institutionalized population proportioned into four categories. In 2010, the oldest residents lived in rest homes and the median age was 84 years. The second oldest institutionalized population resided at hospitals and hospices and reflected a median age of 76 years. Females disproportionately outnumbered their male counterparts in rest homes and hospitals and hospices, as the life expectancy of women is higher than that for men. In terms of race, blacks disproportionately outnumbered all other racial groups in each institutional category (See Table 2).

As noted in Table 3, the main disabling health conditions reported by the institutional population were high blood pressure, moving/mobility difficulty, senility/Alzheimer and mental/emotional disorder. An analysis by gender indicated that senility/Alzheimer’s was the leading disabling condition reported for females living in

institutions. In contrast, high blood pressure was the most common health condition for their male counterparts.

The most frequently reported health condition by residents in rest homes was high blood pressure while moving/mobility difficulty was the leading condition among patients at hospitals and hospices. The majority (179 or 65%) of correctional inmates reported no health conditions. Out of those inmates reporting a health condition, drug dependency (41 or 15%) and mental/emotional disorder (21 or 8%) were most prevalent (See Table 3).

On Census Day, 60% of persons in correctional facilities were between the ages of 25 and 44 years old. Irrespective of gender, the median age for male and female inmates was 35 years old, six years younger than the median age (41 years) for the civilian non-institutional population. In 2010, males represented 96% of persons incarcerated. (See Table 4 Page 48)

The 2010 Census revealed that 160 (58%) of all inmates had reached the senior school level. It is noteworthy, however; that almost three quarters (72%) of these inmates had no formal certificates (See Table 5 Page 48).

The 2010 Census is the first time that Bermuda collected information on male fertility. Among the correctional population, 52% of males reported that they had no children, in comparison to 20% of their female counterparts. Of those inmates who were fathers, 34% had one or two children (See Table 6 Page 48).

**Table 1      INSTITUTIONAL POPULATION BY TYPE OF INSTITUTION AND SEX, 2010**

Type of Institution	Number			Percentage Distribution		
	Total	Male	Female	Total	Male	Female
All Institutions	822	500	322	100	100	100
Children’s Homes	24	7	17	3	1	5
Rest Homes	252	79	173	31	16	54
Adult Shelters	52	39	13	6	8	4
Hospitals & Hospices	179	82	97	22	16	30
Correctional Facilities	276	266	10	34	53	3
Homes for Physically Challenged and Rehabilitation Centres	39	27	12	5	5	4



**Table 2 PROFILE OF THE INSTITUTIONAL POPULATION, 2010**

Type of Institution	Percentage Distribution			Percentage Distribution				Median Age		
	Total	Male	Female	Total	Black	White	Mixed & Other <sup>1</sup>	Total	Male	Female
Total	100	61	39	100	81	14	5			
Rest Homes	100	31	69	100	71	27	2	84	79	86
Hospitals & Hospices	100	46	54	100	80	12	7	76	69	80
Correctional Facilities	100	96	4	100	89	7	4	35	35	35
Other Institutions <sup>2</sup>	100	64	37	100	87	5	8	45	49	25

<sup>1</sup> Includes race not stated

<sup>2</sup> Includes Children's Homes, Adult Shelters, Homes for Physically Challenged and Rehabilitation Centres

**Table 3 INSTITUTIONAL POPULATION BY HEALTH CONDITIONS, 2010**

Health Conditions	Sex			Percentage Distribution		
	Total	Male	Female	Total	Male	Female
Total	822 <sup>1</sup>	500 <sup>1</sup>	322 <sup>1</sup>	100	61	39
No conditons present	206	189	17	3	2	0
Arthritis	78	28	50	1	0	1
Heart condition	67	28	39	1	0	0
High blood pressure	206	76	130	3	1	2
Diabetes - Type I	41	24	17	0	0	0
Diabetes - Type II	67	25	42	1	0	1
No limited use of leg(s)	99	51	48	1	1	1
Back/spine problem	28	17	11	0	0	0
Asthma	37	19	18	0	0	0
Other resp/lung problem	15	9	6	0	0	0
Mental/emotional disorder	120	65	55	1	1	1
No/limited use of arms	59	29	30	1	0	0
Cancer	20	5	15	0	0	0
Stomach/kidney/liver	20	7	13	0	0	0
Senility/Alzheimer's	166	44	122	2	1	1
Muscular disease/impairment	9	5	4	0	0	0
Epilepsy	13	7	6	0	0	0
Learning difficulties	22	7	15	0	0	0
Hearing difficulties/complete deafness	45	10	35	1	0	0
Speaking difficulties	36	19	17	0	0	0
Gripping/holding difficulty	25	12	13	0	0	0
Seeing difficulties	59	24	35	1	0	0
Seeing difficulties with lenses	24	16	8	0	0	0
Complete blindness	17	8	9	0	0	0
Behavioural difficulty	28	14	14	0	0	0
Moving/mobility difficulty	166	66	100	2	1	1
Body movement difficulty	54	25	29	1	0	0
Drug dependency	53	40	13	1	0	0
Alcohol dependency	21	17	4	0	0	0
Other conditions <sup>1</sup>	68	36	32	1	0	0
Not Stated	41	32	9	0	0	0

<sup>1</sup> The number of disabling conditions reported does not equal the total number of disabled persons because respondents were invited to report multiple responses.

<sup>2</sup> Other conditions includes Learning Disabled and Sickle-Cell Anemia



**Table 4** CORRECTIONAL FACILITIES' POPULATION BY SELECTED AGE GROUPS, 2010

Age	Number	Percentage Distribution
Total	276	100
Under 25	49	18
25 to 34	88	32
35 to 44	78	28
45 and over	61	22

**Table 5** CORRECTIONAL POPULATION BY HIGHEST LEVEL OF SCHOOLING AND HIGHEST LEVEL OF ACADEMIC ATTAINMENT, 2010

Highest Level of Schooling	Highest Academic Qualification				
	Total	No formal Certificate(s)	High School Certificate(s)	Tertiary Certificate	Not Stated
Total	276	173	42	16	45
Primary (years 1-6)	14	13	0	0	1
Middle school (years 7-9)	37	37	0	0	0
Senior school (years 10-13)	160	115	34	0	11
Tertiary School	35	8	8	16	3
Not Stated	30	0	0	0	30

**Table 6** NUMBER OF LIVE-BORN CHILDREN FATHERED BY PERSONS WITHIN THE CORRECTIONAL POPULATION, 2010

Children Fathered	Number	Percentage Distribution
Total	266	100
0	137	52
1	55	21
2	34	13
3	18	7
4	7	3
5 or More	5	2
Not Stated	10	4

# Appendix A

## Tabulations



## Appendix B

### Census Questionnaires



