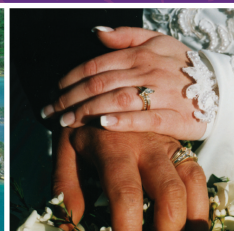




GOVERNMENT OF BERMUDA  
Cabinet Office

Department of Statistics

# BERMUDA DIGEST OF STATISTICS



2013



# BERMUDA DIGEST OF STATISTICS 2013

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## PREFACE

The Bermuda Digest of Statistics was first produced in 1973. The publication provides an annual summary of various socioeconomic statistics designed for convenient reference. The tables are grouped by theme to form a total of 13 sections. Unless otherwise stated, the statistics are for Bermuda. Some tables from the previous edition have been removed because the data is no longer collected or is now in a different format. Similarly, tables have been modified/ added to this edition to enhance the variety of data provided.

This edition contains analyses and graphs in each section. The aim is to supplement each section of tables by providing background information on the topic and identifying significant trends in the data that go beyond what is shown solely by the tables. The graphs serve as a quick way to determine key trends in a visually appealing way.

The name of the department or organization whose reports or published statements were used is noted under each table. The assistance provided by these organizations is acknowledged gratefully.

The figures in the Digest are mainly annual totals and totals for calendar months. Wherever possible, and space permitting, series have been provided for the period 2002 to 2012. Figures for earlier years may be found in previous editions of the Digest.

**Valerie Robinson-James**

*Director of Statistics*

Department of Statistics

November 2013

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### **Symbols:**

..	not available
—	zero or less than ½%
( )	negative figure
e	estimated figure
p	provisional figure
r	revised figure

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

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# Section I

## Population

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### 2012 Quick Facts

- Total births: 648
- Total deaths: 422
- Total marriages: 601
- Total divorces: 145

### **Bermuda's Population Grew Slowly**

In 2010, the civilian non-institutional population stood at 64,237 and had increased by 4% since the previous census in 2000. This represents 2 percentage points less growth in the 2010 population than the 6% growth recorded between 1991 and 2000. A combination of trends has led to slowing population growth in Bermuda; namely, declining birth rates, increasing emigration and increased life expectancy. The degree to which a population grows or declines is based on the difference between natural increase (births minus deaths) and net migration (immigration minus emigration). This calculation is known as the 'balancing equation.'

The most recent data available for the population by parish is the 2010 Population and Housing Census. This data indicated that 52% of the population were female and 48% were male which is the same distribution reported in 2000. In terms of race, 60% of the population were black and 40% were white or other races. The most densely populated parish reported in 2010 was Pembroke and the least densely populated was St. George's (Figure 1).

Between 2000 and 2010, the foreign-born population increased by 5%. Although the proportion had declined, the main source of Bermuda's foreign-born population continued to be from the United Kingdom (Figure 2). During the same period, the Bermuda-born population decreased by 3% marking the first time that the Bermuda-born population had fallen between 1950 and 2010.

### **Bermuda's Ageing Population**

Table 1.3 reveals that children under 15 years comprised a smaller proportion (3 percentage points less) of the total population in 2010 than in 2000. The reduction in the youth population during the decade was offset by a 3 percentage point increase in the number of persons 65 years and older due to decreased births and longer life expectancies. In the future, the total population is expected to continue to age as the baby boomers (born between 1946 and 1964) reach retirement age. Bermuda's population pyramid in 2010 illustrates a sex difference in the upper age groups which is indicative of longer life expectancies for females (Figure 3).

### **Number of Births Declines**

There was a downward trend in the number of live births since 2008 (Figure 4). The factors that contributed to this decline could be determined through further study. Throughout the period, births ranged from 859 in 2007 to a record low of 648 in 2012. The sharpest decline of 99 births occurred between the year 2010 and 2011.

Table 1.7 shows that the majority of babies were born to mothers who were between the ages of 30-34 years. An analysis of births by natal status, however, indicated that more than half of babies were born in wedlock and most of their mothers were between 30-34 years old. In contrast, mothers who had their babies out of wedlock were younger and concentrated in the 25-29 age group.

### **Deaths Fluctuate**

The number of deaths fluctuated over the period and declined by 5% from 2008 to 2012 (Figure 4). Three-quarters of Bermuda's deaths occurred in the 65 year and over age group



(Table I.15). Although there were more females in the population, there were more male deaths. This can be attributed to females having a longer life expectancy than males since males tend to have riskier lifestyles.

### Brides Wed Earlier than Grooms

Generally, more than half of the marriages performed in Bermuda were between non-residents who typically combine weddings with honeymoons. Between 2008 and 2012, the total number of marriages fell by 17% (Figure 5). Non-residents comprised two-thirds of this decline.

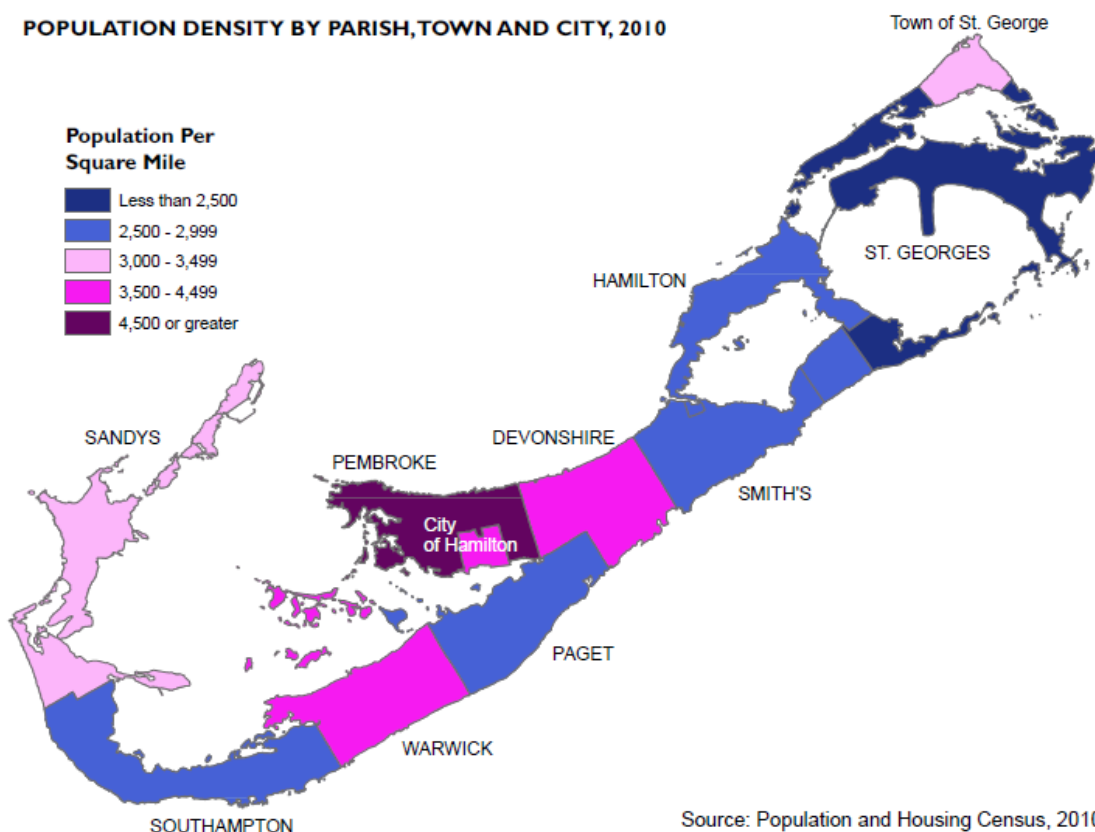
In 2012, brides were more likely to get married at an earlier age (25-29 years) than grooms (30-34 years). The majority of married couples in that year reported that they had never been married at the time of marriage (Table I.8). A comparison of previous marital status by gender indicates that 69% of brides were never married at the time of marriage, in comparison to 64% of grooms.

### Unreasonable Behaviour Leading Cause of Divorce

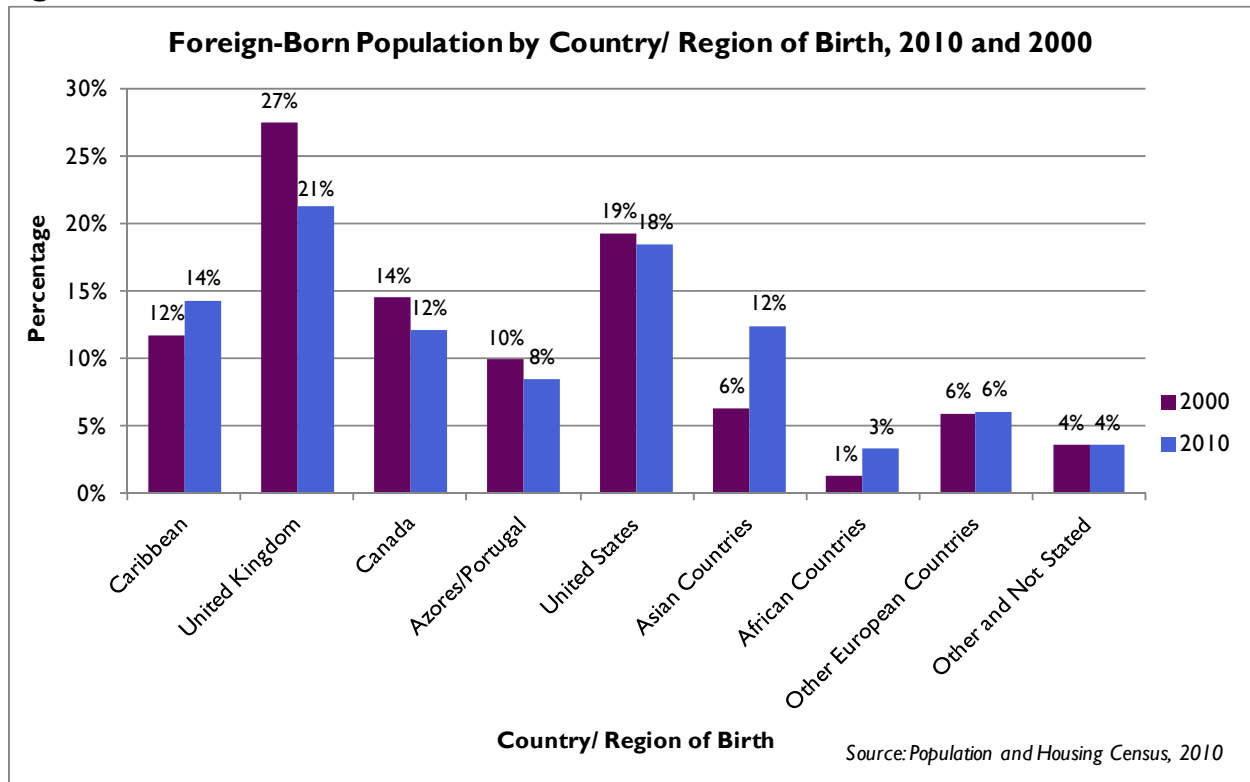
The number of divorces granted decreased by 38% from 2008 to 2012 (Figure 5). In 2012, the majority of divorces occurred within 5 to 9 years of marriage between persons 25-29 years old who were previously never married. 'Unreasonable behaviour' was cited as the leading grounds for divorce (Table I.14).

**Figure I**

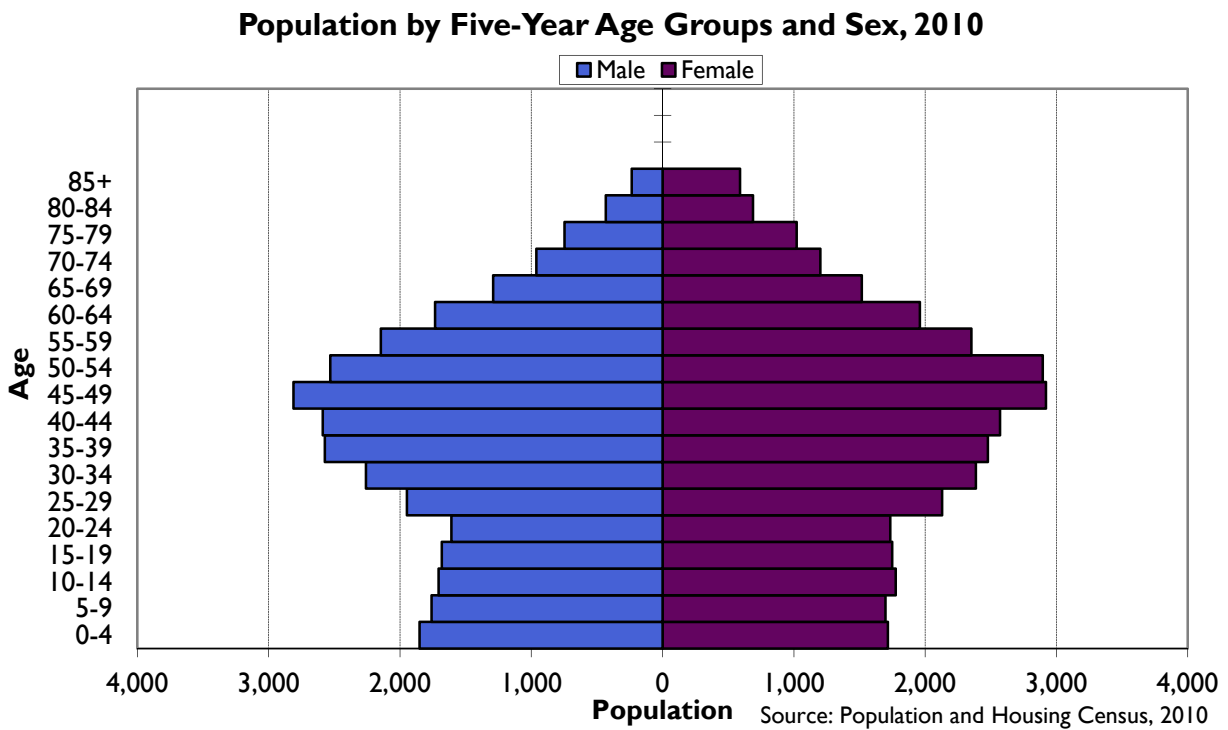
**POPULATION DENSITY BY PARISH, TOWN AND CITY, 2010**



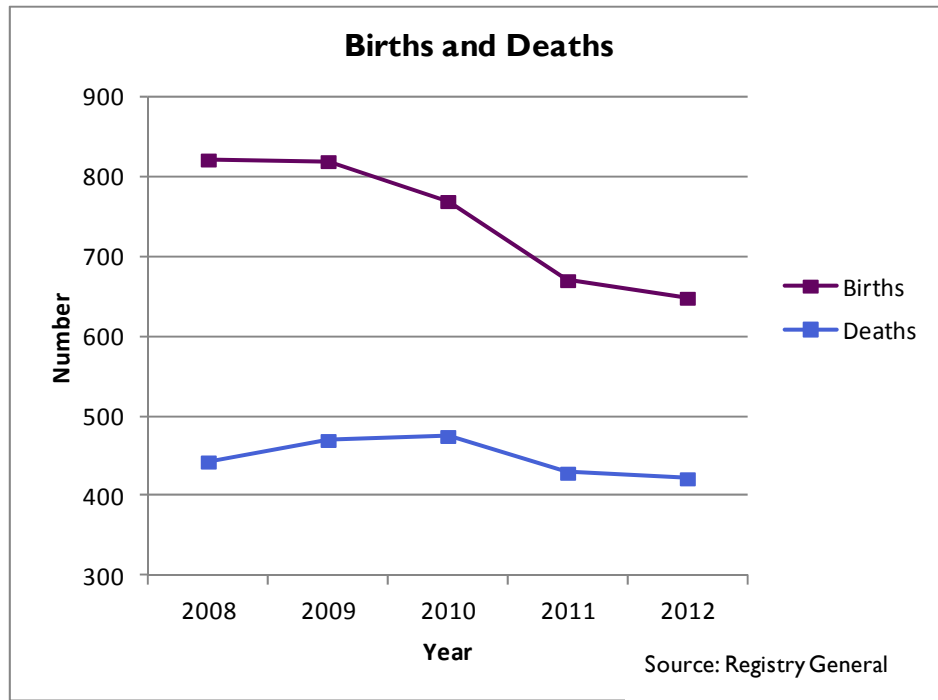
**Figure 2**



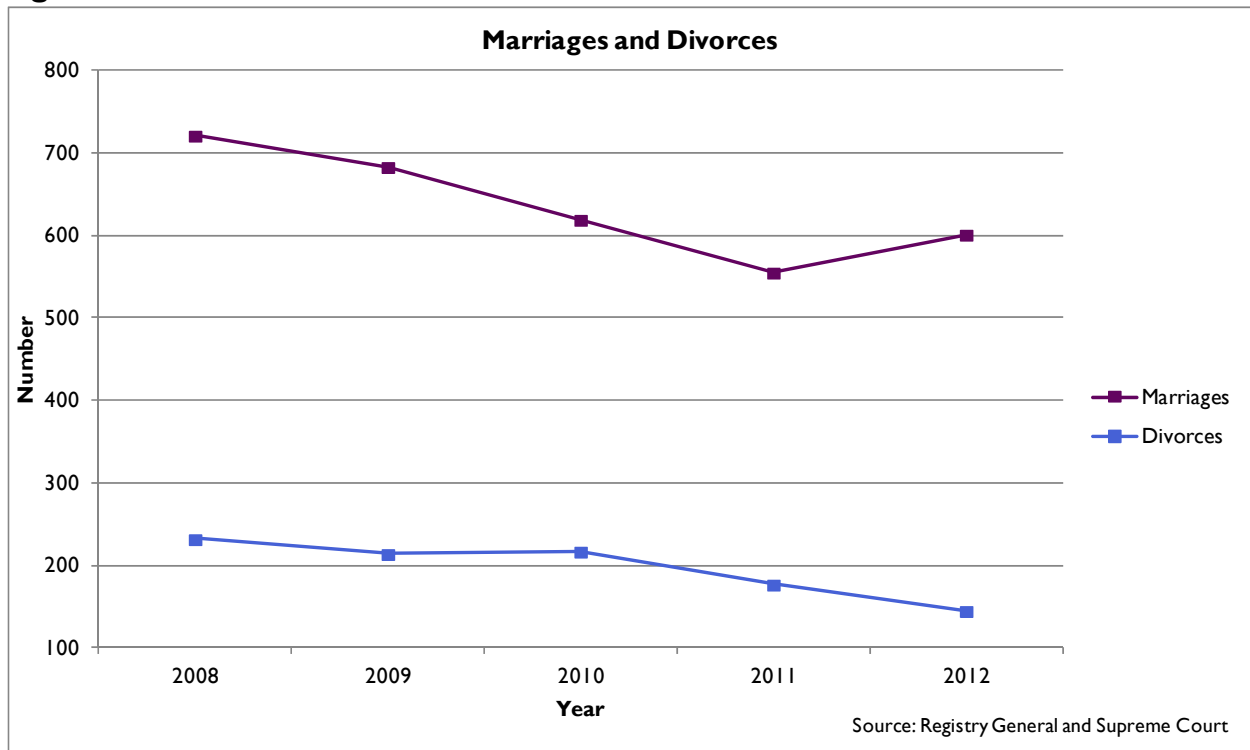
**Figure 3**



**Figure 4**



**Figure 5**



## POPULATION AND VITAL STATISTICS

Table I.1

## Civilian Population

Year	Total	Male	Female
Census Figures <sup>1</sup>			
1911	18,994	9,070	9,924
1921	20,127	9,629	10,498
1931	27,789	14,174	13,615
1939	30,516	15,034	15,482
1950	37,403	18,148	19,255
1960	42,640	21,233	21,407
1970	52,976	26,671	26,305
1980	54,670	26,715	27,955
1991	59,324	28,911	30,413
2000	62,960	30,381	32,579
2010	65,059	31,358	33,701
Year-end Estimates <sup>2</sup>			
1980 <sup>3</sup>	54,870	26,886	27,984
1981	55,231	26,965	28,266
1982	55,667	27,161	28,506
1983	56,194	27,420	28,774
1984	56,652	27,658	28,994
1985	57,145	27,884	29,261
1986	57,619	28,113	29,506
1987	58,080	28,298	29,782
1988	58,616	28,517	30,099
1989	59,066	28,740	30,326
1990	59,588	28,991	30,597
1991	58,460	28,345	30,115
1992	58,731	28,452	30,279
1993	59,090	28,627	30,463
1994	59,550	28,803	30,747
1995	59,942	28,969	30,973
1996	60,317	29,125	31,192
1997	60,678	29,283	31,395
1998	61,210	29,426	31,784
1999	61,360	29,564	31,796
2000	62,310	29,930	32,380
2001	62,699	30,127	32,572
2002	63,125	30,354	32,771
2003	63,525	30,575	32,950
2004	63,955	30,821	33,134
2005	64,353	31,024	33,329
2006	64,693	31,193	33,500
2007	65,084	31,380	33,704
2008	65,462	31,563	33,899
2009	65,811	31,739	34,072
2010	64,444	30,943	33,501
2011	64,685	31,063	33,622
2012	64,911	31,131	33,780

<sup>1</sup>Includes the institutional population

Source: Department of Statistics and Registrar General

<sup>2</sup>Population estimates based on natural increase<sup>3</sup>Year-end estimates for 1980 differ somewhat from census figures taken at mid-year 1980

## POPULATION AND VITAL STATISTICS

Table I.2

Population by Parish, Sex and Race<sup>1</sup>

Parish	Year	Total				Male				Female			
		Grand Total	Black	White & Other	Not Stated	Total	Black	White & Other	Not Stated	Total	Black	White & Other	Not Stated
Total	1980	54,050	33,158	20,600	292	26,350	15,949	10,264	137	27,700	17,209	10,336	155
	1991	58,460	35,630	22,704	126	28,345	16,945	11,332	68	30,115	18,685	11,372	58
	2000	62,059	37,056	24,735	268	29,802	17,465	12,205	132	32,257	19,591	12,530	136
	2010	64,237	38,399	25,459	379	30,858	18,130	12,538	190	33,379	20,269	12,921	189
St. George's	1980	4,587	3,195	1,362	30	2,309	1,594	697	18	2,278	1,601	665	12
	1991	4,623	3,198	1,407	18	2,296	1,594	696	6	2,327	1,604	711	12
	2000	5,451	3,738	1,665	48	2,652	1,810	820	22	2,799	1,928	845	26
	2010	6,422	4,407	1,977	38	3,143	2,157	967	19	3,279	2,250	1,010	19
Hamilton	1980	3,784	2,568	1,161	55	1,833	1,243	562	28	1,951	1,325	599	27
	1991	4,680	3,179	1,495	6	2,277	1,515	760	2	2,403	1,664	735	4
	2000	5,270	3,381	1,878	11	2,538	1,597	935	6	2,732	1,784	943	5
	2010	5,862	3,797	2,050	15	2,806	1,789	1,008	9	3,056	2,008	1,042	6
Smith's	1980	4,463	1,818	2,637	8	2,203	878	1,320	5	2,260	940	1,317	3
	1991	5,261	2,246	3,014	1	2,539	1,051	1,488	—	2,722	1,195	1,526	1
	2000	5,658	2,289	3,325	44	2,735	1,080	1,635	20	2,923	1,209	1,690	24
	2010	5,406	2,195	3,171	40	2,624	1,068	1,531	25	2,782	1,127	1,640	15
Devonshire	1980	6,843	4,270	2,532	41	3,225	1,991	1,221	13	3,618	2,279	1,311	28
	1991	7,371	4,712	2,645	14	3,491	2,184	1,299	8	3,880	2,528	1,346	6
	2000	7,307	4,637	2,635	35	3,436	2,119	1,298	19	3,871	2,518	1,337	16
	2010	7,332	4,610	2,683	39	3,481	2,106	1,350	25	3,851	2,504	1,333	14
Pembroke	1980	12,060	8,141	3,841	78	5,854	3,936	1,884	34	6,206	4,205	1,957	44
	1991	11,507	7,527	3,955	25	5,572	3,612	1,947	13	5,935	3,915	2,008	12
	2000	11,306	7,252	3,983	71	5,361	3,397	1,929	35	5,945	3,855	2,054	36
	2010	10,610	6,494	4,042	74	5,107	3,081	1,990	36	5,503	3,413	2,052	38
Paget	1980	4,497	1,183	3,309	5	2,190	561	1,627	2	2,307	622	1,682	3
	1991	4,877	1,247	3,623	7	2,364	578	1,782	4	2,513	669	1,841	3
	2000	5,088	1,316	3,753	19	2,490	627	1,852	11	2,598	689	1,901	8
	2010	5,702	1,792	3,858	52	2,738	821	1,891	26	2,964	971	1,967	26
Warwick	1980	6,948	4,730	2,180	38	3,368	2,259	1,088	21	3,580	2,471	1,092	17
	1991	7,900	5,224	2,664	12	3,774	2,444	1,321	9	4,126	2,780	1,343	3
	2000	8,587	5,426	3,150	11	4,068	2,541	1,522	5	4,519	2,885	1,628	6
	2010	8,615	5,346	3,221	48	4,063	2,479	1,565	19	4,552	2,867	1,656	29
Southampton	1980	4,613	2,717	1,888	8	2,332	1,331	997	4	2,281	1,386	891	4
	1991	5,804	3,391	2,384	29	2,921	1,647	1,258	16	2,883	1,744	1,126	13
	2000	6,117	3,569	2,524	24	3,052	1,728	1,312	12	3,065	1,841	1,212	12
	2010	6,633	3,990	2,606	37	3,256	1,919	1,322	15	3,377	2,071	1,284	22
Sandys	1980	6,255	4,536	1,690	29	3,036	2,156	868	12	3,219	2,380	822	17
	1991	6,437	4,906	1,517	14	3,111	2,320	781	10	3,326	2,586	736	4
	2000	7,275	5,448	1,822	5	3,470	2,566	902	2	3,805	2,882	920	3
	2010	7,655	5,768	1,851	36	3,640	2,710	914	16	4,015	3,058	937	20

Black includes: Black, Black &amp; White, and Black &amp; Other.

Source: Population Censuses

White &amp; Other includes: White, White &amp; Other and Asian &amp; Other.

<sup>1</sup>Censuses exclude the institutional population. The 2000 and 2010 censuses exclude 39 and 82 non-sheltered persons, respectively.

## POPULATION AND VITAL STATISTICS

Table 1.3

## Population by Sex and Selected Age Groups

Age Group	1980 <sup>1</sup>			1991 <sup>2</sup>			2000 <sup>3</sup>			2010 <sup>4</sup>		
	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
All ages	54,050	26,350	27,700	58,460	28,345	30,115	62,059	29,802	32,257	64,237	30,858	33,379
Under 5	3,733	1,862	1,871	4,051	2,003	2,048	3,989	1,978	2,011	3,567	1,851	1,716
5-14	8,514	4,362	4,152	7,354	3,703	3,651	7,858	3,923	3,935	6,937	3,465	3,472
15-16	1,949	969	980	1,411	701	710	1,509	778	731	1,352	698	654
17-19	2,677	1,344	1,333	2,261	1,165	1,096	2,033	998	1,035	2,079	984	1,095
20-24	4,919	2,324	2,595	4,406	2,230	2,176	3,222	1,557	1,665	3,342	1,608	1,734
25-29	5,341	2,662	2,679	5,931	2,946	2,985	4,661	2,250	2,411	4,076	1,947	2,129
30-44	12,014	6,001	6,013	15,675	7,644	8,031	17,307	8,484	8,823	14,853	7,419	7,434
45-64	10,432	5,003	5,429	11,975	5,754	6,221	14,758	7,088	7,670	19,348	9,221	10,127
65 and Over	4,471	1,823	2,648	5,396	2,199	3,197	6,722	2,746	3,976	8,683	3,665	5,018

<sup>1</sup>Excludes institutional population of 620.<sup>2</sup>Excludes institutional population of 864.<sup>3</sup>Excludes institutional population of 901 and 39 non-sheltered persons.<sup>4</sup>Excludes institutional population of 822 and 82 non-sheltered persons.

Source: Population Censuses



## POPULATION AND VITAL STATISTICS

Table 1.4

## Population by Nativity and Race

Year	Total Population			Bermuda Born			Foreign Born		
	Total	Black	Not Stated	Total	Black	Not Stated	Total	Black	Not Stated
1950 <sup>1</sup>	37,403	22,638	14,765	28,749	21,030	7,719	8,654	1,608	7,046
1960 <sup>1</sup>	42,640	26,683	15,957	33,887	25,399	8,488	8,753	1,284	7,469
1970 <sup>2</sup>	52,330	30,897	21,433	37,834	28,707	9,127	14,496	2,190	12,306
1980 <sup>2</sup>	54,050	33,158	20,892	39,880	30,722	9,158	14,170	2,436	11,734
1991 <sup>2</sup>	58,460 <sup>3</sup>	35,630	22,827	42,634	32,318	10,316	15,823	3,312	12,511
2000 <sup>4</sup>	62,059 <sup>5</sup>	37,001	24,964	44,290	33,293	10,997	17,675	3,708	13,967
2010 <sup>6</sup>	64,237 <sup>7</sup>	36,510	24,824	42,802	31,767	11,035	18,532	4,743	13,789

Black includes: Black, Black &amp; White, and Black &amp; Other.

White, Other &amp; Not Stated includes: White, White &amp; Other, Asian, Other and Not Stated.

Source: Population Censuses

<sup>1</sup>Includes institutional population.<sup>2</sup>Excludes institutional population.<sup>3</sup>Includes 3 persons who did not state their nativity.<sup>4</sup>Excludes institutional population and 39 non-sheltered persons.<sup>5</sup>Includes 94 persons who did not state their nativity.<sup>6</sup>Excludes institutional population and 82 non-sheltered persons.<sup>7</sup>Includes 352 persons who did not state their nativity and 2,551 persons for which there is no data.

For more details, see Technical Note in the 2010 Population and Housing Census Report.

## POPULATION AND VITAL STATISTICS

Table 1.5

Foreign-Born Population by Country/Region of Birth and Race

Country/Region of Birth	1980			1991			2000			2010		
	Total	Black	White, Other & Not Stated	Total	Black	White, Other & Not Stated	Total	Black	White, Other & Not Stated	Total	Black	White, Other & Not Stated
All Countries	14,170	2,436	11,734	15,823	3,312	12,511	17,675	3,708	13,967	18,532 <sup>1</sup>	4,743	13,789
Caribbean <sup>2</sup>	1,419	1,308	111	1,861	1,673	188	2,068	1,887	181	2,651	2,400	251
United Kingdom	4,841	111	4,730	4,780	184	4,596	4,846	232	4,614	3,942	266	3,676
Canada	1,421	84	1,337	1,643	145	1,498	2,560	198	2,362	2,235	276	1,959
Azores/Portugal	1,759	3	1,756	2,115	17	2,098	1,750	19	1,731	1,574	27	1,547
United States	2,795	597	2,198	3,108	1,038	2,070	3,413	1,137	2,276	3,424	1,236	2,188
Asian Countries	..	..	..	..	..	..	1,117	43	1,074	2,305	89	2,216
African Countries	..	..	..	..	..	..	232	73	159	615	283	332
Other European Countries	..	..	..	887	14	873	1,053	20	1,033	1,125	45	1,080
Other and Not Stated <sup>3</sup>	1,935	333	1,602	1,429	241	1,188	636	99	537	661	121	540

Black includes: Black, Black & White and Black & Other.  
White, Other & Not Stated includes: White, White & Other, Asian, Other and Not Stated.

Source: Population Censuses

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

<sup>2</sup>This category captures Commonwealth Caribbean countries in 1980.

<sup>3</sup>Excludes not stated values for 2000 and 2010.

For more details, see Technical Note in the 2010 Population and Housing Census Report.

## POPULATION AND VITAL STATISTICS

Table I.6

Registered Births<sup>1</sup>, Marriages, Divorces and Deaths

Year	Live Births <sup>1</sup>			Still Births		Marriages		Divorces		Total Death <sup>1</sup>		Infant Deaths <sup>2</sup>		Neo-Natal <sup>3</sup>	
	Total	Male	Female	Total	Male	Total	Male	Filed	Granted	Total	Male	Total	Male	Total	Male
2002	830	423	407	—	—	—	—	289	252	404	196	208	—	—	—
2003	834	432	402	—	—	—	—	245	207	434	211	223	2	1	—
2004	836	445	391	—	—	—	—	229	185	406	199	207	—	—	—
2005	835	441	394	6	3	820	3	223	202	437	238	199	2	1	1
2006	798	417	381	3	2	876	1	229	198	458	248	210	3	1	2
2007	859	427	432	2	2	846	—	254	240	468	240	228	4	4	—
2008	821	430	391	2	—	721	2	256	232 r	443	247	196	4	2	2
2009	819	427	392	1	1	683	—	242	214 r	470	251	219	1	—	—
2010	769	373	396	3	3	619	—	243	217 r	475	255	220	1	1	—
2011	670	330 r	340 r	2	1	555	1	207	177	429	210	219	—	—	—
2012	648	312	336	2	1	601	1	190	145	422	244	178	1	1	1

<sup>1</sup>Excluding stillbirths, non-residents and foreign service personnel and their dependents.<sup>2</sup>Deaths under one year.<sup>3</sup>Deaths under four weeks.

Source: Registry General and Supreme Court

## POPULATION AND VITAL STATISTICS

Table I.7

## Live Births by Age of Mother and Natal Status

Year and Live Births		Total	Under 20	20-24	25-29	30-34	35-39	40 & Over
2002	Total	830	57	130	197	261	146	39
	IW	533	1	27	135	218	124	28
	OW	297	56	103	62	43	22	11
2003	Total	834	79	116	203	250	148	38
	IW	531	4	32	137	201	127	30
	OW	303	75	84	66	49	21	8
2004	Total	831	33	127	176	289	165	41
	IW	544	3	19	102	244	145	31
	OW	287	30	108	74	45	20	10
2005	Total	835	49	123	184	264	163	52
	IW	543	3	27	109	232	132	40
	OW	292	46	96	75	32	31	12
2006	Total	798	38	103	155	277	182	43
	IW	529	1	29	83	226	154	36
	OW	269	37	74	72	51	28	7
2007	Total	859	27	151	184	294	162	41
	IW	546	1	36	108	229	137	35
	OW	313	26	115	76	65	25	6
2008	Total	821	33	121	184	241	182	60
	IW	505	—	20	101	189	148	47
	OW	316	33	101	83	52	34	13
2009	Total	819	35	109	186	252	192	45
	IW	508	3	20	100	193	156	36
	OW	311	32	89	86	59	36	9
2010	Total	769	34	114	159	249	167	46
	IW	450	3	17	73	191	131	35
	OW	319	31	97	86	58	36	11
2011	Total	670	12	84	169	212	146	47
	IW	380	—	16	66	153	107	38
	OW	290	12	68	103	59	39	9
2012	Total	648	11	93	147	187	154	56
	IW	389	—	18	64	140	126	41
	OW	259	11	75	83	47	28	15

IW - Children born in wedlock

OW - Children born outside of wedlock

Source: Registry General

## POPULATION AND VITAL STATISTICS

Table I.8

## Persons Marrying by Previous Marital Status of Bride and Groom

Year	Previous Marital Status of Bride	Previous Marital Status of Groom			
		Total	Never Married	Divorced	Widowed
2002	Total	937	587	315	35
	Never Married	606	490	111	5
	Divorced	304	93	190	21
	Widowed	27	4	14	9
2003	Total	861	538	298	25
	Never Married	545	436	104	5
	Divorced	305	101	188	16
	Widowed	11	1	6	4
2004	Total	868	494	343	31
	Never Married	528	389	131	8
	Divorced	323	104	204	15
	Widowed	17	1	8	8
2005	Total	820	492	308	20
	Never Married	515	383	127	5
	Divorced	288	105	175	8
	Widowed	17	4	6	7
2006	Total	876	547	304	25
	Never Married	576	447	128	1
	Divorced	280	98	166	16
	Widowed	20	2	10	8
2007	Total	846	579	253	14
	Never Married	600	490	108	2
	Divorced	227	85	135	7
	Widowed	19	4	10	5
2008	Total	721	454	245	22
	Never Married	507	394	106	7
	Divorced	204	59	133	12
	Widowed	10	1	6	3
2009	Total	683	427	229	27
	Never Married	461	364	90	7
	Divorced	205	60	128	17
	Widowed	17	3	11	3
2010	Total	619	387	219	13
	Never Married	431	327	101	3
	Divorced	169	55	106	8
	Widowed	19	5	12	2
2011	Total	555	344	199	12
	Never Married	407 r	286 r	114 r	7 r
	Divorced	131 r	57 r	73 r	1 r
	Widowed	17	1	12	4
2012	Total	601	382	206	13
	Never Married	412	323	86	3
	Divorced	179	58	113	8
	Widowed	10	1	7	2

Source: Registry General

## POPULATION AND VITAL STATISTICS

Table 1.9

Persons Marrying by Sex and Age of Bride and Groom

Age Group	2004		2005		2006		2007		2008		2009		2010		2011		2012	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
Total	868	868	820	820	876	876	846	846	721	721	683	683	619	619	555	555	601	601
Under 20	—	6	—	2	—	5	—	1	—	1	1	5	—	4	—	—	—	—
20-24	32	66	21	64	37	64	47	77	29	59	25	46	27	39	18	37	20	40
25-29	134	199	142	200	183	242	165	242	123	166	136	171	119	148	107	148	101	152
30-34	206	197	200	191	165	180	216	189	172	184	135	156	153	163	119	125	132	149
35-39	164	134	148	145	177	149	163	135	139	115	120	104	78	89	84	83	111	82
40-44	109	103	103	75	106	89	102	90	73	67	97	68	90	57	65	55	73	69
45-49	73	72	81	66	73	64	58	53	63	66	50	63	53	58	57	45	61	47
50-54	67	46	48	45	51	37	37	30	60	32	65	37	38	33	44	29	40	29
55-59	40	25	39	18	37	29	23	13	27	19	20	15	34	10	28	19	25	13
60 & Over	43	20	38	14	47	17	35	16	35	12	34	18	27	18	33	14	38	20

Source: Registry General

M - Male  
F - Female



## POPULATION AND VITAL STATISTICS

Table 1.10

## Marriages by Age of Bride and Groom

		Age of Groom					
Age of Bride	Total	Under 20	20-29	30-39	40-49	50-59	60 & Over
2008							
Total	721	—	152	311	136	87	35
Under 20	1	—	1	—	—	—	—
20-29	225	—	123	89	9	4	—
30-39	299	—	27	197	63	10	2
40-49	133	—	1	19	58	43	12
50-59	51	—	—	6	6	28	11
60 & Over	12	—	—	—	—	2	10
2009							
Total	683	1	161	255	147	85	34
Under 20	5	1	4	—	—	—	—
20-29	217	—	120	82	13	2	—
30-39	260	—	34	153	62	9	2
40-49	131	—	2	18	62	41	8
50-59	52	—	1	2	10	29	10
60 & Over	18	—	—	—	—	4	14
2010							
Total	619	—	146	231	143	72	27
Under 20	4	—	4	—	—	—	—
20-29	187	—	109	64	14	—	—
30-39	252	—	30	151	65	6	—
40-49	115	—	1	13	58	40	3
50-59	43	—	1	3	6	23	10
60 & Over	18	—	1	—	—	3	14
2011							
Total	555	—	125	203	122	72	33
Under 20	—	—	—	—	—	—	—
20-29	185	—	97	73	13	2	—
30-39	208	—	24	118	53	12	1
40-49	100	—	4	10	46	36	4
50-59	48	—	—	2	9	20	17
60 & Over	14	—	—	—	1	2	11
2012							
Total	601	—	121	243	134	65	38
Under 20	—	—	—	—	—	—	—
20-29	192	—	87	88	13	3	1
30-39	231	—	32	133	56	8	2
40-49	116	—	2	20	58	28	8
50-59	42	—	—	2	5	22	13
60 & Over	20	—	—	—	2	4	14

Source: Registry General

## POPULATION AND VITAL STATISTICS

Table 1.11

Persons Marrying by Previous Marital Status, Sex and Age

Age Group	Total		Never Married		Divorced		Widowed	
	M	F	M	F	M	F	M	F
<b>2009</b>								
Total	683	683	427	461	229	205	27	17
Under 20	1	5	1	5	—	—	—	—
20-24	25	46	25	44	—	2	—	—
25-29	136	171	130	160	6	11	—	—
30-34	135	156	123	135	12	19	—	2
35-39	120	104	80	55	38	48	2	1
40-44	84	68	39	30	45	35	—	3
45-49	63	63	18	19	42	42	3	2
50-54	65	37	9	8	49	27	7	2
55-59	20	15	—	3	14	10	6	2
60 & over	34	18	2	2	23	11	9	5
<b>2010</b>								
Total	619	619	387	431	219	169	13	19
Under 20	—	4	—	4	—	—	—	—
20-24	27	39	27	39	—	—	—	—
25-29	119	148	108	142	11	6	—	—
30-34	153	163	133	140	20	23	—	—
35-39	78	89	55	58	23	30	—	1
40-44	90	57	35	21	53	33	2	3
45-49	53	58	19	19	33	35	1	4
50-54	38	33	7	3	28	25	3	5
55-59	34	10	3	1	30	6	1	3
60 & over	27	18	—	4	21	11	6	3
<b>2011</b>								
Total	555	555	344	361	199	177	12	17
Under 20	—	—	—	—	—	—	—	—
20-24	18	37	18	37	—	—	—	—
25-29	107	148	105	141	2	7	—	—
30-34	119	125	106	97	13	27	—	1
35-39	84	83	58	52	25	31	1	—
40-44	65	55	27	24	38	31	—	—
45-49	57	45	17	6	40	36	—	3
50-54	44	29	7	4	37	23	—	2
55-59	28	19	4	—	23	13	1	6
60 & over	33	14	2	—	21	9	10	5
<b>2012</b>								
Total	601	601	382	412	206	179	13	10
Under 20	—	—	—	—	—	—	—	—
20-24	20	40	20	39	—	1	—	—
25-29	101	152	96	145	5	7	—	—
30-34	132	149	119	128	13	20	—	1
35-39	111	82	70	46	40	35	1	1
40-44	73	69	41	31	32	37	—	1
45-49	61	47	22	14	39	33	—	—
50-54	40	29	7	8	32	19	1	2
55-59	25	13	5	—	19	12	1	1
60 & over	38	20	2	1	26	15	10	4

M - Male  
F - Female

Source: Registry General

## POPULATION AND VITAL STATISTICS

Table I.12

## Persons Granted Divorces by Age and Marital Status at Marriage

Age Group	Total		Never Married		Divorced or Widowed		Not Stated	
	M	F	M	F	M	F	M	F
<b>2008r</b>								
Total	232	232	123	126	49	45	60	61
Under 20	—	10	—	10	—	—	—	—
20-24	32	47	28	39	—	2	4	6
25-29	45	53	40	48	—	3	5	2
30-34	44	32	32	17	11	15	1	—
35-39	25	23	11	7	12	12	2	4
40 & Over	39	20	11	4	26	13	2	3
Not Stated	47	47	1	1	—	—	46	46
<b>2009r</b>								
Total	214	214	121	129	51	43	42	42
Under 20	—	2	—	2	—	—	—	—
20-24	33	43	32	43	—	—	1	—
25-29	44	50	42	44	2	5	—	1
30-34	29	27	23	20	5	6	1	1
35-39	31	22	13	9	17	11	1	2
40 & Over	31	24	5	4	24	19	2	1
Not Stated	46	46	6	7	3	2	37	37
<b>2010r</b>								
Total	217	217	117	137	58	38	42	42
Under 20	—	7	—	6	—	—	—	1
20-24	30	38	27	34	1	1	2	3
25-29	53	63	42	50	4	7	7	6
30-34	46	39	28	28	14	7	4	4
35-39	24	21	10	13	12	6	2	2
40 & Over	40	25	10	6	27	17	3	2
Not Stated	24	24	—	—	—	—	24	24
<b>2011</b>								
Total	177	177	113	126	41	28	23	23
Under 20	—	3	—	3	—	—	—	—
20-24	13	36	12	34	—	—	1	2
25-29	51	46	46	42	4	2	1	2
30-34	36	32	27	25	6	6	3	1
35-39	28	17	16	11	9	4	3	2
40 & Over	34	28	10	9	22	16	2	3
Not Stated	15	15	2	2	—	—	13	13
<b>2012</b>								
Total	145	145	85	91	29	23	31	31
Under 20	3	4	3	4	—	—	—	—
20-24	22	28	21	28	—	—	1	—
25-29	32	43	28	36	1	3	3	4
30-34	24	19	18	13	4	3	2	3
35-39	19	15	9	5	10	6	—	4
40 & Over	29	20	6	5	14	11	9	4
Not Stated	16	16	—	—	—	—	16	16

M - Male  
F - Female

Source: Supreme Court Registry

## POPULATION AND VITAL STATISTICS

Table I.13

## Persons Granted Divorces by Age at Marriage and Duration of Marriage

Duration of Marriage (Years)		Age Group															
		Total		Under 20		20 - 24		25 - 29		30 - 34		35 - 39		40 & Over		Not Stated	
				M	F	M	F	M	F	M	F	M	F	M	F	M	F
2008r																	
Total	232	232	—	10	32	47	45	53	44	32	25	23	39	20	47	47	
Under 5	38	38	—	—	6	8	4	9	10	13	6	4	10	2	2	2	
5 - 9	69	69	—	5	12	13	14	15	10	10	11	10	18	12	4	4	
10 - 14	31	31	—	1	2	6	10	12	9	2	3	4	4	3	3	3	
15 - 19	25	25	—	1	6	7	3	9	6	1	2	1	4	2	4	4	
20 - 24	23	23	—	1	3	8	9	4	4	3	2	3	1	—	4	4	
25 & Over	18	18	—	2	3	5	5	4	5	3	1	1	2	1	2	2	
Not Stated	28	28	—	—	—	—	—	—	—	—	—	—	—	—	28	28	
2009r																	
Total	214	214	—	2	33	43	44	50	29	27	31	22	31	24	46	46	
Under 5	49	49	—	—	6	5	9	12	5	4	6	5	8	8	15	15	
5 - 9	59	59	—	1	8	13	12	14	12	14	8	5	11	4	8	8	
10 - 14	53	53	—	1	8	11	8	10	8	6	12	8	9	9	8	8	
15 - 19	33	33	—	—	6	8	7	6	3	2	3	3	2	2	12	12	
20 - 24	11	11	—	—	2	4	5	4	1	—	2	1	—	1	1	1	
25 & Over	9	9	—	—	3	2	3	4	—	1	—	—	1	—	2	2	
2010r																	
Total	217	217	—	7	30	38	53	63	46	39	24	21	40	25	24	24	
Under 5	50	50	—	—	6	6	8	14	8	8	9	5	14	12	5	5	
5 - 9	70	70	—	4	9	9	13	17	14	16	9	6	14	7	11	11	
10 - 14	41	41	—	1	2	7	9	7	11	10	5	6	8	4	6	6	
15 - 19	22	22	—	2	8	7	5	7	5	1	1	2	1	1	2	2	
20 - 24	17	17	—	—	2	5	10	8	3	2	—	1	2	1	—	—	
25 & Over	17	17	—	—	3	4	8	10	5	2	—	1	1	—	—	—	
2011																	
Total	177	177	—	3	13	36	51	46	36	32	28	17	34	28	15	15	
Under 5	29	29	—	—	2	10	9	7	6	4	5	1	4	4	3	3	
5 - 9	55	55	—	1	3	8	11	10	10	10	9	8	18	14	4	4	
10 - 14	34	34	—	—	2	3	8	11	7	8	8	3	7	7	2	2	
15 - 19	34	34	—	—	2	8	13	12	8	6	4	2	1	—	6	6	
20 - 24	11	11	—	—	—	2	3	3	4	1	1	3	3	2	—	—	
25 & Over	14	14	—	2	4	5	7	3	1	3	1	—	1	1	—	—	
2012																	
Total	145	145	3	4	22	28	32	43	24	19	19	15	29	20	16	16	
Under 5	25	25	1	1	1	4	9	9	4	1	2	4	8	6	—	—	
5 - 9	46	46	—	—	8	6	6	14	9	3	6	7	10	9	7	7	
10 - 14	36	36	—	—	5	9	8	11	5	7	6	1	7	3	5	5	
15 - 19	14	14	1	1	—	1	3	2	3	4	2	2	2	1	3	3	
20 - 24	5	5	—	—	2	1	1	3	—	—	1	—	—	—	1	1	
25 & Over	19	19	1	2	6	7	5	4	3	4	2	1	2	1	—	—	

M - Male  
F - Female

Source: Supreme Court Registry

## POPULATION AND VITAL STATISTICS

Table 1.14

## Persons Granted Divorces by Age at Marriage and Reasons for Divorce

Age Group	Total		Unreasonable Behaviour		2 Years Separation		5 Years Separation		Adultery & 2 Years Desertion		Not Stated	
	M	F	M	F	M	F	M	F	M	F	M	F
<b>2008r</b>												
Total	232	232	139	139	47	47	11	11	6	6	29	29
Under 20	—	10	—	6	—	2	—	1	—	1	—	—
20 - 24	32	47	25	34	4	8	1	3	2	2	—	—
25 - 29	45	53	30	39	11	11	3	3	1	—	—	—
30 - 34	44	32	29	20	13	10	2	1	—	1	—	—
35 - 39	25	23	16	14	6	6	2	3	1	—	—	—
40 & Over	39	20	26	13	8	5	3	—	2	2	—	—
Not Stated	47	47	13	13	5	5	—	—	—	—	29	29
<b>2009r</b>												
Total	214	214	154	154	30	30	25	25	4	4	1	1
Under 20	—	2	—	1	—	—	—	1	—	—	—	—
20 - 24	33	43	21	31	5	5	6	4	1	3	—	—
25 - 29	44	50	31	36	5	6	6	8	2	—	—	—
30 - 34	29	27	23	21	4	3	2	3	—	—	—	—
35 - 39	31	22	24	14	5	6	2	2	—	—	—	—
40 & Over	31	24	25	21	3	2	3	1	—	—	—	—
Not Stated	46	46	30	30	8	8	6	6	1	1	1	1
<b>2010r</b>												
Total	217	217	140	140	46	46	19	19	10	10	2	2
Under 20	—	7	—	5	—	1	—	1	—	—	—	—
20 - 24	30	38	19	20	4	10	3	4	4	3	—	—
25 - 29	53	63	33	44	11	11	7	8	1	—	1	1
30 - 34	46	39	27	27	11	6	5	3	3	3	—	—
35 - 39	24	21	19	13	4	4	1	2	—	2	—	—
40 & Over	40	25	26	15	9	7	3	1	1	1	1	1
Not Stated	24	24	16	16	7	7	—	—	1	1	—	—
<b>2011</b>												
Total	177	177	119	119	41	41	12	12	5	5	—	—
Under 20	—	3	—	2	—	1	—	—	—	—	—	—
20 - 24	13	36	12	31	1	5	—	—	—	—	—	—
25 - 29	51	46	33	32	12	9	3	2	3	3	—	—
30 - 34	36	32	30	20	4	6	2	5	—	1	—	—
35 - 39	28	17	17	12	7	4	3	1	1	—	—	—
40 & Over	34	28	19	14	11	10	3	3	1	1	—	—
Not Stated	15	15	8	8	6	6	1	1	—	—	—	—
<b>2012</b>												
Total	145	145	105	105	26	26	10	10	4	4	—	—
Under 20	3	4	2	3	0	0	1	1	—	—	—	—
20 - 24	22	28	15	19	4	4	2	4	1	1	—	—
25 - 29	32	43	27	33	3	7	2	1	—	2	—	—
30 - 34	24	19	15	15	8	3	1	1	—	—	—	—
35 - 39	19	15	15	10	3	5	—	—	1	—	—	—
40 & Over	29	20	22	16	3	2	3	2	1	—	—	—
Not Stated	16	16	9	9	5	5	1	1	1	1	—	—

M - Male  
F - Female

Source: Supreme Court Registry

## POPULATION AND VITAL STATISTICS

Table I.15

Deaths by Selected Age Groups<sup>1</sup>

Age Groups									
Year	Total	Under 1	1 - 4	5 - 14	15 - 24	25 - 44	45 - 64	65 - 84	85+
2002	404	—	1	—	1	25	73	200	104
2003	434	2	—	—	2	31	81	197	121
2004	406	—	—	—	1	10	72	208	115
2005	437	2	—	—	4	19	86	214	112
2006	461	6	—	1	3	15	91	229	116
2007	468	3	1	—	6	25	88	214	131
2008	443	4	—	1	9	22	75	204	128
2009	470	1	1	—	2	29	103	218	116
2010	475	1	1	1	5	35	82	204	146
2011	429	1	—	—	9	17	67	198	137
2012	422	1	—	2	4	18	81	197	119

<sup>1</sup>Excluding stillbirths and non-resident deaths.

Source: Registry General



# Section II

## Education

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### 2012 Quick Facts

- Total school enrolment: 9,893
- Government schools: 5,338
- Private schools: 3,348
- Bermuda College: 1,207

### **School Enrolment on the Decline**

In Bermuda, it is compulsory for all children aged 5 to 18 years to attend school, unless the requirements for graduation from senior school have been met at an earlier age. Between 2002 and 2012, males were more likely to attend Government schools and females were more likely to attend private schools. Both Government school enrolment and private school enrolment declined from 2002 to 2012, at 15% and 8%, respectively. As students enrolled at tutorial sites (e.g. home schools) and General Education Diploma (GED) programmes are excluded from the enrolment tables, it is possible that an increase in enrolment in alternative learning programmes over the period could be a factor for this reduction. Another possible factor contributing to the decline in enrolment is the emigration of families as a result of the contraction in the job market. Also, a minor contributing factor is the 71 person increase in non-tertiary students studying abroad between the 2000 and 2010 Censuses. This decrease in Government and private school enrolment is also in alignment with population projections which indicate a shrinking of the school-age population during this time period.

### **Loss of Students from Senior Secondary**

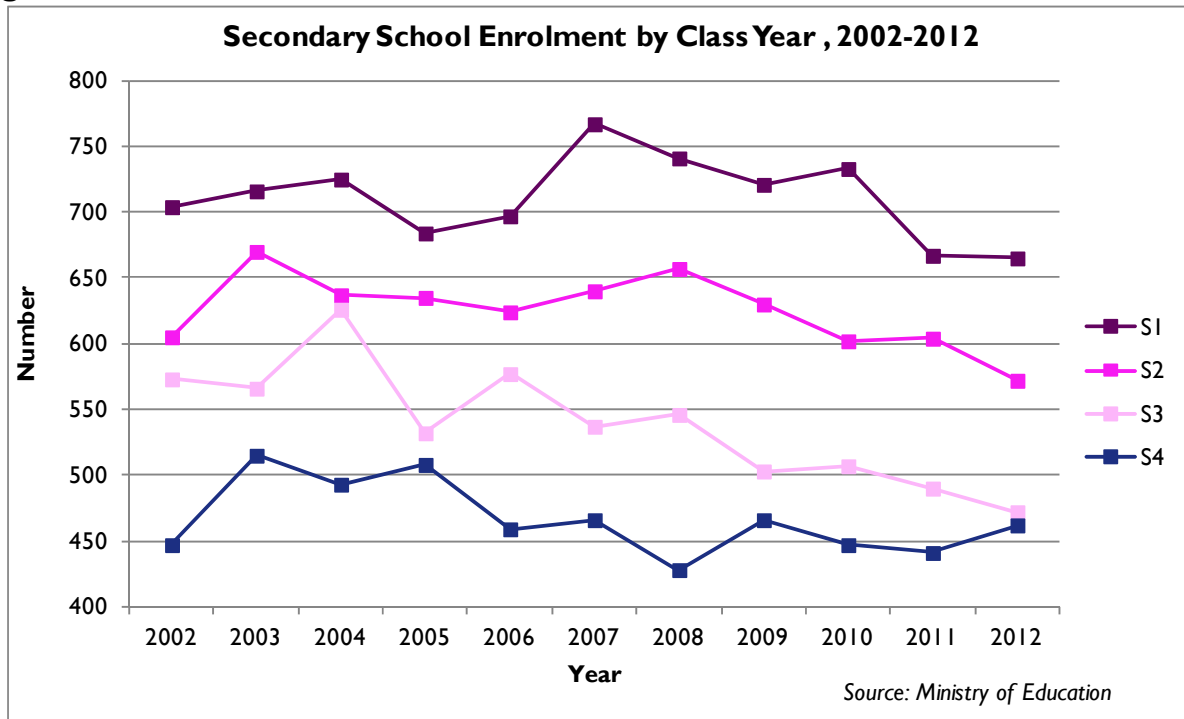
Over the decade, secondary school enrolment declined by 7% compared to a 14% and 15% decrease for middle and primary school enrolment, respectively. However, from year to year, there is a significant drop in the number of students who progress from one class year to the next at the secondary school level (Figure 1). This trend holds true for both Government and private schools. The average decline during the period in the number of students from senior level 1 (S1) to senior level 4 (S4) was 34%. This amounts to the loss of 244 students on average between S1 and S4 each year. Some of the possible reasons as to why this may be occurring include: students dropping out, students leaving to study abroad, students emigrating with family members, students leaving to study in non-traditional school settings (e.g. home schools and GED programmes), etc. The degree to which each of these factors, amongst others, are contributing to the exodus of students from S1 to S4 is a potential topic for further study.

### **Women Outnumber Men 2:1 in Bermuda College Enrolment**

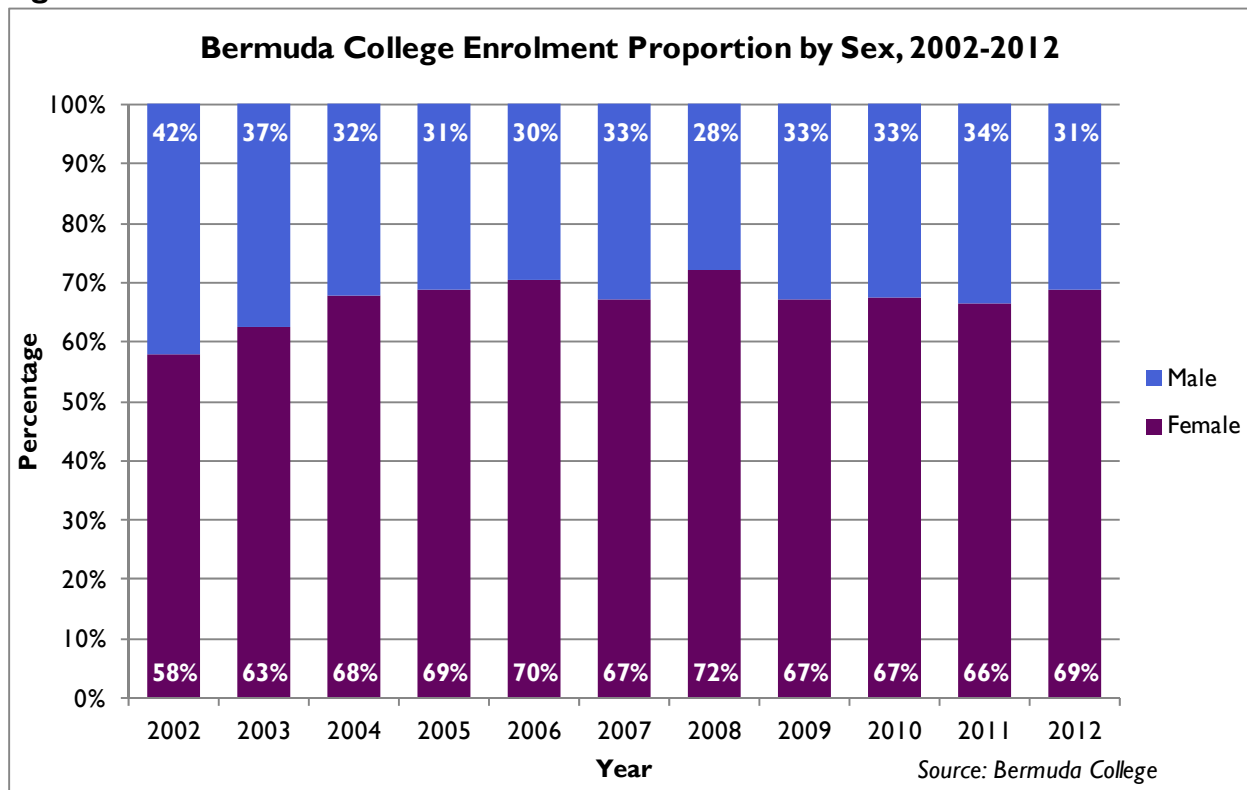
Enrolment at the Bermuda College increased by 122% from 2002 to 2012. This may be explained by the fact that in 2008, the Bermuda Government introduced free tuition for Bermudians to attend the Bermuda College. This coincided with annual increases in enrolment from 2008 to 2010. Following the removal of free tuition to a partial subsidy in 2011, enrolment has declined slightly (Table 2.1).

Further analysis of Bermuda College enrolment highlights the growing disparity in the proportion of male and female students. The proportion that are female has increased from 58% in 2002 to 69% in 2012 and has remained at 66% or greater since 2004 (Figure 2). This compares to 52% of the total population that are female. In addition, the gap at the senior secondary school level is much narrower, as 55% of students were female in 2012. The Bermuda College enrolment gap between the genders may be another topic for further investigation.

**Figure 1**



**Figure 2**



## EDUCATION

**Table 2.1**  
**School Enrolment by Type of School and Sex of Student<sup>1</sup>**

Year	Total		Government Schools <sup>2</sup> r		Private Schools <sup>3</sup>		Bermuda College		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
2002	10,472	5,070	5,402	6,290	3,224	3,066	3,638	1,618	2,020
2003	10,677	5,089	5,588	6,453	3,270	3,183	3,613	1,590	2,023
2004	10,886	5,147	5,739	6,370	3,277	3,093	3,547 r	1,559 r	1,988 r
2005	10,481	4,989	5,492	6,222	3,235	2,987	3,470	1,507 r	1,963 r
2006	10,324	4,909	5,415	6,024	3,120	2,904	3,569	1,572	1,997
2007	10,252	4,894	5,358	5,916	3,035	2,881	3,650	1,633	2,017
2008	10,382	4,879	5,503	5,744	2,976	2,768	3,669	1,633	2,036
2009	10,564	4,984	5,580	5,580	2,893	2,687	3,715	1,676	2,039
2010	10,323	4,856	5,467	5,486	2,832	2,654	3,524 r	1,596 r	1,928 r
2011	10,139	4,808	5,331	5,450	2,827	2,623	3,411	1,552	1,859
2012	9,893	4,671	5,222	5,338	2,777	2,561	3,348	1,517	1,831

<sup>1</sup>Excludes students attending tutorial sites (educational programming outside of the formally established public and private systems).

<sup>2</sup>Includes preschools.

<sup>3</sup>Excludes preschools.

Source: Ministry of Education

## EDUCATION

Table 2.2

Primary School Enrolment by Type of School, Sex of Student and Class Year<sup>1</sup>

Year	Type of School	Total	Male	Female	Class Year					
					1	2	3	4	5	6
2002	Total	4,876 r	2,436 r	2,440	861	811	813	809	761 r	821
	Government	3,157 r	1,647 r	1,510	559	538	524	536	464 r	536
	Private	1,719	789	930	302	273	289	273	297	285
2003	Total	4,810	2,370	2,440	805	838	810	793	797	767
	Government	3,111	1,612	1,499	516	547	543	510	528	467
	Private	1,699	758	941	289	291	267	283	269	300
2004	Total	4,760	2,360	2,400	810	789	835	785	780	761
	Government	3,138	1,628	1,510	544	510	545	530	503	506
	Private	1,622	732	890	266	279	290	255	277	255
2005	Total	4,716	2,339 r	2,377 r	810	791	763	824	776	752
	Government	3,069	1,614 r	1,455 r	513	527	491	536	526	476
	Private	1,647	725	922	297	264	272	288	250	276
2006	Total	4,678	2,289 r	2,389 r	793	797	778	753	806	751
	Government	3,021	1,561 r	1,460 r	518	506	508	479	514	496
	Private	1,657	728	929	275	291	270	274	292	255
2007	Total	4,625	2,277	2,348	778	774	780	764	737	792
	Government	2,934	1,508	1,426	508	497	495	484	457	493
	Private	1,691	769	922	270	277	285	280	280	299
2008	Total	4,523	2,270 r	2,253 r	756	752	785	767	748	715
	Government	2,853	1,505 r	1,348 r	472	489	506	485	464	437
	Private	1,670	765	905	284	263	279	282	284	278
2009	Total	4,541	2,311	2,230	759	731	741	752	740	818
	Government	2,803	1,503	1,300	466	455	488	473	469	452
	Private	1,738	808	930	293	276	253	279	271	366
2010	Total	4,347	2,232	2,115	722	733	708	728	728	728
	Government	2,735	1,480	1,255	456	446	450	478	449	456
	Private	1,612	752	860	266	287	258	250	279	272
2011	Total	4,216	2,176 r	2,040 r	689	699	717	689	717	705
	Government	2,637	1,435 r	1,202 r	414	444	448	435	465	431
	Private	1,579	741	838	275	255	269	254	252	274
2012	Total	4,122	2,126	1,996	745	663	679	679	674	682
	Government	2,583	1,398	1,185	461	401	431	428	425	437
	Private	1,539	728	811	284	262	248	251	249	245

<sup>1</sup>Excludes students attending tutorial sites (educational programming outside of the formally established public and private systems.)

Source: Ministry of Education

## EDUCATION

Table 2.3

Middle School Enrolment by Type of School, Sex of Student and Class Year<sup>1</sup>

Year	Type of School	Total	Male	Female	Class Year		
					1	2	3
2002	Total	2,332	1,160	1,172	826	789	717
	Government	1,364	717	647	467	464	433
	Private	968	443	525	359	325	284
2003	Total	2,336	1,142	1,194	789	784	763
	Government	1,371	710	661	445	456	470
	Private	965	432	533	344	328	293
2004	Total	2,256	1,101 r	1,155 r	740	766	750
	Government	1,287	677	610	416	426	445
	Private	969	424 r	545 r	324	340	305
2005	Total	2,190	1,074	1,116	730	725	735
	Government	1,269	662	607	437	407	425
	Private	921	412	509	293	318	310
2006	Total	2,143	1,097	1,046	725	711	707
	Government	1,199	652	547	382	418	399
	Private	944	445	499	343	293	308
2007	Total	2,145	1,064	1,081	733	708	704
	Government	1,177	615	562	397	369	411
	Private	968	449	519	336	339	293
2008	Total	2,162	1,049	1,113	754	726	682
	Government	1,141	590	551	396	382	363
	Private	1,021	459	562	358	344	319
2009	Total	2,077	976	1,101	690	708	679
	Government	1,074	531	543	347	361	366
	Private	1,003	445	558	343	347	313
2010	Total	2,033	955 r	1,078 r	700	667	666
	Government	1,057	521 r	536 r	355	343	359
	Private	976	434	542	345	324	307
2011	Total	2,022	977	1,045	697	673	652
	Government	1,067	542	525	381	341	345
	Private	955	435	520	316	332	307
2012	Total	2,004	982	1,022	673	678	653
	Government	1,076	573	503	346	387	343
	Private	928	409	519	327	291	310

<sup>1</sup>Excludes students attending tutorial sites (educational programming outside of the formally established public and private systems).

Source: Ministry of Education



## EDUCATION

Table 2.4

Secondary School Enrolment by Type of School, Sex of Student and Class Year<sup>1</sup>

Year	Type of School	Total	Male	Female	Class Year				
					1	2	3	4	5
2002	Total	2,329 r	1,057 r	1,272	704	605	573	447 r	—
	Government	1,378 r	671 r	707	407	372	338	261 r	—
	Private	951	386	565	297	233	235	186	—
2003	Total	2,490	1,135	1,355	716	670	566	515	23
	Government	1,541	735	806	458	399	337	324	23
	Private	949	400	549	258	271	229	191	—
2004	Total	2,504 r	1,165 r	1,339 r	725	637	626 r	493	23
	Government	1,548	762	786	464	402	366	293	23
	Private	956 r	403 r	553 r	261	235	260 r	200	—
2005	Total	2,389 r	1,116 r	1,273 r	684	635	532	508 r	30
	Government	1,487 r	746 r	741	402	422	340	293 r	30
	Private	902	370 r	532 r	282	213	192	215	—
2006	Total	2,375	1,096	1,279	697	624	577	459	18
	Government	1,407	697	710	397	360	371	261	18
	Private	968	399	569	300	264	206	198	—
2007	Total	2,416	1,122	1,294	767	640	537	466	6
	Government	1,425	707	718	465	377	310	267	6
	Private	991	415	576	302	263	227	199	—
2008	Total	2,372	1,100	1,272	741	657	546	428	—
	Government	1,394	691	703	463	401	315	215	—
	Private	978	409	569	278	256	231	213	—
2009	Total	2,320	1,083	1,237	721	630	503	466	—
	Government	1,346	660	686	430	397	283	236	—
	Private	974	423	551	291	233	220	230	—
2010	Total	2,289 r	1,067 r	1,222 r	733	602	507	447 r	—
	Government	1,353	657	696	459	344	316	234	—
	Private	936 r	410 r	526 r	274	258	191	213 r	—
2011	Total	2,202	1,007	1,195	667	604	490	441	—
	Government	1,325	631	694	407	374	283	261	—
	Private	877	376	501	260	230	207	180	—
2012	Total	2,171	977	1,194	665	572	472	462	—
	Government	1,290	597	693	389	340	298	263	—
	Private	881	380	501	276	232	174	199	—

<sup>1</sup>Excludes students attending tutorial sites (educational programming outside of the formally established public and private systems.)

Source: Ministry of Education

## EDUCATION

Table 2.5

Other Government School Enrolment by Type of School and Sex of Student<sup>1</sup>

Year	Preschool Enrolment			Special School Enrolment		
	Total	Male	Female	Total	Male	Female
2002	391	189	202	..	..	..
2003	430	213	217	43	26	17
2004	397	210	187	16	10	6
2005	397	213	184	37	24	13
2006	397	210	187	40	31	9
2007	380	205	175	42	28	14
2008	356	190	166	41	30	11
2009	357	199	158	35	26	9
2010	341	174	167	34	26	8
2011	421	219	202	22	13	9
2012	389	209	180	25	15	10

<sup>1</sup>Excludes students attending tutorial sites (educational programming outside of the formally established public and private systems.)

Source: Ministry of Education and Development

**Table 2.6**  
**Bermuda College Enrolment by Department and Sex of Student**

[illegible]

In 2002, the 'Best Steps Programme' was discontinued; it later resumed in 2007.

<sup>2</sup>As of 2009, Professional Academic Career Education (PACE) no longer has credit programmes.

Source: Bermuda College

# Section III

## Health

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### 2012 Quick Facts

- Emergency visits: 39,564
- Inpatient operations: 2,091
- Outpatient operations: 7,258
- Doctors: 187

### **Ageing Population Leads to Demand for Health Services**

Bermuda's population is ageing because residents are living longer and are generally in better health than previous generations. In 1950, life expectancy at birth was 64.85 years and in 2012, it had risen to 79.76 years. As people live longer, they place increasing demands on the health care system in terms of infrastructure requirements, access to health care services and professionals. Together, these factors contribute to rising health care costs.

### **Continuing Care Unit Near Full Capacity**

Bermuda has one general hospital, King Edward VII Memorial Hospital (KEMH), one urgent care centre, Lamb Foggo Urgent Care Centre, and one psychiatric hospital, Mid-Atlantic Wellness Institute (MWI). The general hospital provides three service levels of care – acute care, continuing care and hospice care. Table 3.1 shows that the Continuing Care Unit was near full capacity in 2012 at 97%, as demand for this service remained high over the past ten years. This compares to decade record low occupancies in 2012 for acute care and hospice care of 62% and 54%, respectively.

### **Therapeutic Services Surges**

There was a shift away from operations performed on inpatients towards outpatients during the ten-year period. From 2002/03 to 2011/12, operations performed on inpatients declined by 11% whereas outpatient operations increased by 28%. Computed Axial Tomography (CAT) scans have more than doubled, from 4,363 in 2002/03 to 9,501 in 2011/12. The number of patients undergoing speech language pathology skyrocketed over the past decade due to a change in the reporting methodology from counting patients to counting treatment units. In addition, the number of persons receiving physiotherapy, speech therapy and occupational therapy increased significantly due to increased staffing levels.

### **Emergency Visits on the Rise**

In April 2009, the Bermuda Hospitals Board opened the Lamb Foggo Urgent Care Centre in St. George's. This facility provides limited emergency services on a part-time basis. To assess the demand for emergency services, it is essential to combine the visits at KEMH with the Lamb Foggo Urgent Care Centre. Over the decade, the annual total number of emergency visits has increased by 24%. Emergency visits peaked in 2011/12 at 39,564 visits and 2003/04 had the lowest number of visits (31,469) (Figure 1). The rise in the number of emergency visits may be due to more persons having no health insurance coverage as a result of the economic downturn in the job market. These uninsured persons may have opted to use emergency services instead of private doctors. The extent that the recession is contributing to the increase in emergency visits is a potential area of study.

### **More Patients are Deinstitutionalized**

The psychiatric hospital provides four services: acute care, long-term and rehabilitation, outpatients and Turning Point (detoxification unit). For the ten-year period, 2002/03 to 2011/12, there were little variations in MWI's bed count for acute care, although the bed count for the category of long-term and rehabilitation declined by 41% over the period, from 98 to 58 beds (Table 3.2). This occurred as patients were moved to group homes in the community.

### **Health Personnel – Leading Occupation are Nurses**

The top three health occupations in 2012 were Professional Nurses (516), Doctors, (187) and Physiotherapists & Occupational Therapists (87) (Table 3.3). The number of professional nurses has continued to fall for the third consecutive year and declined by 4% from 2002 to 2012. Conversely, the number of Doctors has increased in recent years, and by 48% over the eleven-year period. The number of Physiotherapists and Occupational Therapists also increased over the period, by 23%.

### **Deaths of Males Exceed that of Females**

The leading causes of death, for both sexes, were circulatory illnesses and neoplasms<sup>1</sup> for the years 2009 and 2010 (Table 3.4). Together, they represented 61% of all deaths recorded. In 2010, more men than women died in each 'cause of death' category; 2009 had the same trend, except for respiratory illnesses. Most of the leading causes of death affected persons 65 years and older. The risk of circulatory diseases is associated with factors such as alcohol consumption, smoking, obesity and lack of regular exercise. The risk of exposure to cancer increases with age. In contrast, deaths attributed to accidents and violence was concentrated primarily among persons aged 25 to 44 years who are more likely to partake in risk-taking behavior.

### **Chlamydia – Leading Sexually Transmitted Infection**

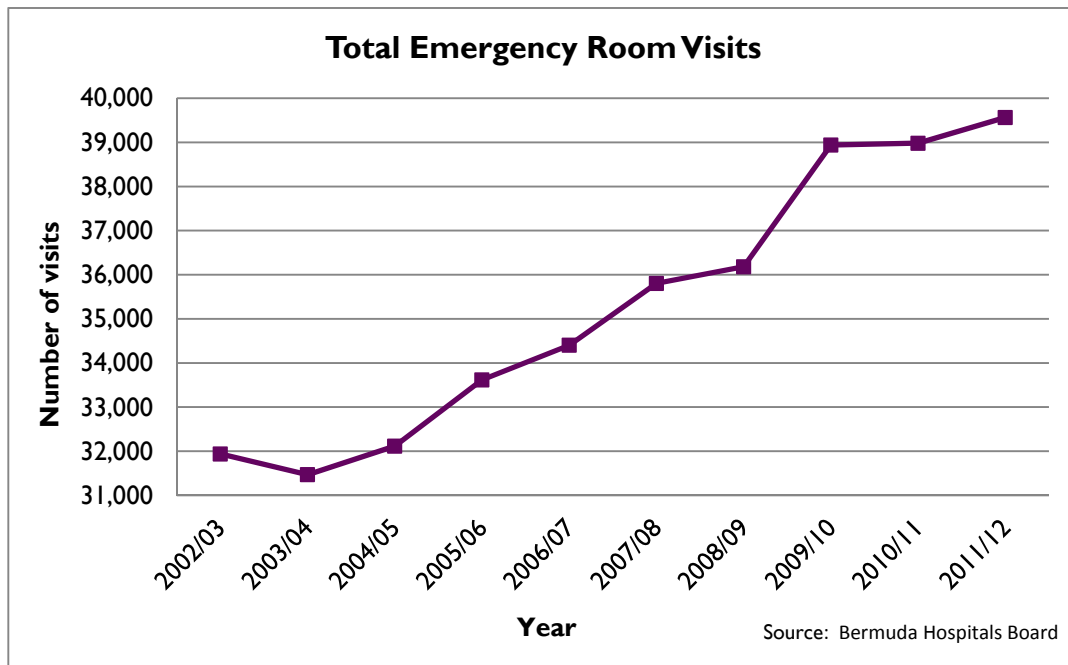
Every year since 2000, more than 500 sexually transmitted infections were reported in Bermuda. Between 2005 and 2012, almost half of these infections occurred among persons aged 20-29 and at least 6 out of 10 infected persons were female (Figure 2). Throughout the period, Chlamydia was the most commonly diagnosed infection and was more prevalent among females than males (Table 3.5). The proportion of males infected ranged from 24% to 32%. Over the 8-year period, 2012 saw the lowest number of reported cases (380) while the highest was in 2007 (540 cases).

Gonococcal infections were the second most commonly reported sexually transmitted infection. From 2005 to 2012, gonococcal infections have fluctuated from a low of 24 in 2009 to a high of 79 cases in 2011. When averaged over the period, 52% of gonococcal infections were reported by men. The proportion of male patients with this disease peaked at 79% in 2009, recording the highest level of gonococcal infections by gender for the period.

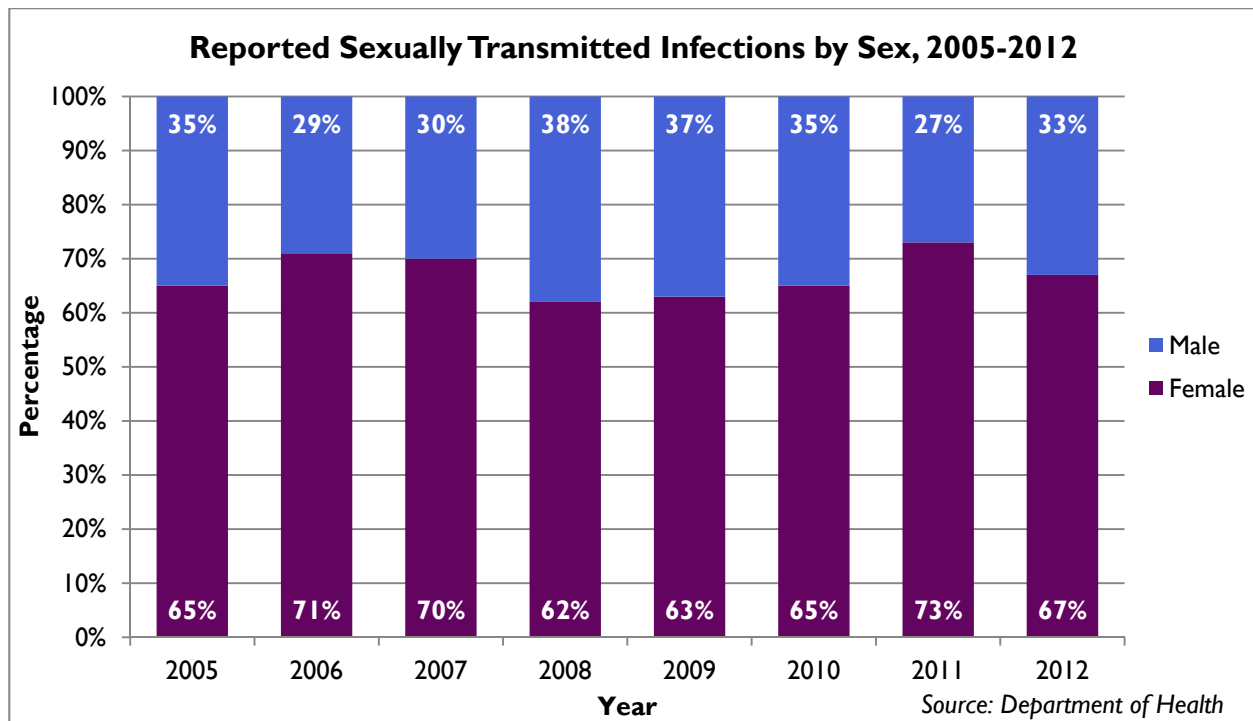
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<sup>1</sup> A neoplasm is an abnormal mass of tissue that results when cells divide more than they should or do not die when they should. Neoplasms may be benign (not cancer), or malignant (cancer). Also called tumor. Source: National Cancer Institute, retrieved from <http://www.cancer.gov/dictionary?cdrid=46264>.

**Figure 1**



**Figure 2**



## HEALTH

Table 3.1

## King Edward VII Memorial Hospital Statistics

	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12
<b>Inpatient - Acute Care</b>										
Beds	226	211	211	211	211	224	224	230	232	232
Patient Days	55,085	55,569	53,584	56,195	55,258	56,131	54,097	55,283	53,342	52,264
Discharges (incl. deaths)	6,908	6,764	6,756	6,625	6,605	6,655	6,339	6,130	6,115	5,635
Length of Stay	8.0	8.2	7.9	8.8	8.4	8.4	8.5	8.9	8.7	9.3
Births	848	816	825	848	776	863	827	781	747	622
Percentage Occupancy	69	71	69	73	72	70	66	66	63	62
<b>Continuing Care Unit (C.C.U.)</b>										
Beds	103	104	104	104	104	104	120	120	121	121
Patient Days	34,611	36,330	36,947	37,243	36,410	36,817	38,165	39,543	41,589	42,948
Discharges (incl. deaths)	66	55	51	53	60	68	71	58	81	69
Length of Stay	517	615.8	671.7	689.7	587.3	504.3	537.5	681.8	513.4	622.4
Percentage Occupancy	92	95	97	98	96	97	91	90	94	97
<b>Hospice</b>										
Beds	12	12	12	12	12	12	12	12	9	9
Patient Days	3,100	2,763	2,695	3,028	2,952	3,426	2,655	2,431	2,527	1,782
Discharges (incl. deaths)	78	65	74	66	68	50	53	71	91	109
Length of Stay (incl. births)	39.7	42.5	36.4	45.9	43.4	68.5	50.1	34	27.5	16.3
Percentage Occupancy	72	63	61	69	67	78	61	56	64	54
<b>All Patients</b>										
Emergency Department Visits	31,938	31,469	32,116	33,617	34,402	35,804	36,182	34,439	33,314	33,958
Lamb Foggo Urgent Care Centre <sup>1</sup>	—	—	—	—	—	—	—	4,500e	5,667	5,606
Operations (Inpatients)	2,346	2,249	2,413	2,105	2,135	2,147	1,892	2,088	2,062	2,091
Operations (Outpatients)	5,654	5,742	5,775	6,343	6,669	6,452	7,012	7,271	7,134	7,258
<b>Physiotherapy Treatments</b>										
(Inpatients)	14,743	15,583	14,061	19,495	12,128	8,152	10,020	27,670	21,398	21,815
(Outpatients)	9,109	11,571	12,996	12,456	9,420	7,389	9,607	23,025	21,737	22,507
(C.C.U.)	1,077	1,617	4,549	1,591	144	103	358	1,575	789	577
X-ray Examinations	31,515	31,138	31,548	30,529	31,374	31,214	30,548	32,150	32,496	32,476
Laboratory (Thousand Units)	3,543	3,558	3,555	3,725	3,811	3,739	3,950	3,864	3,657	3,570
Cardiac Investigations Attendances	10,270	9,971	9,773	9,492	10,377	10,560	10,598	11,164	11,640	11,124
Ultrasound Scans	9,627	9,772	9,901	9,981	9,800	9,222	8,278	8,909	9,074	9,260
Nuclear Medicine	1,315	1,470	1,397	1,284	532	1,549	854	448	528	824
Chemotherapy Treatments (Outpatients)	1,051	1,104	893	1,493	1,594	1,555	1,790	1,644	1,288	1,565
CAT Scans <sup>2</sup>	4,363	4,230	4,851	5,348	6,349	6,535	7,698	9,179	8,932	9,501
MRIs <sup>3</sup>	..	..	..	..	..	..	..	5,148	5,137	5,231
<b>Occupational Therapy Treatments</b>										
(Inpatients)	2,428	3,015	3,339	3,569	3,635	2,088	1,223	4,649	7,437	9,766
(Outpatients)	1,489	2,367	1,773	1,222	645	644	791	2,676	2,791	3,926
(C.C.U.)	202	187	164	1,464	1,751	1,279	1,473	2,111	2,069	2,070
<b>Speech Language Pathology</b>										
(Inpatients)	331	840	1,224	1,323	1,147	924	1,304	4,725	5,132	6,929
(Outpatients)	229	720	462	465	252	241	614	1,550	2,370	5,107
(C.C.U.)	14	70	49	75	154	125	298	1,029	1,405	2,625

<sup>1</sup>The Lamb Foggo Urgent Care Centre opened on 1 April 2009.<sup>2</sup>Computed Axial Tomography Scans.<sup>3</sup>Magnetic Resonance Imaging.



## HEALTH

Table 3.2

## Mid-Atlantic Wellness Institute Statistics

	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12
<b>Inpatient - Acute Care</b>										
Beds	24	24	24	24	24	24	24	23	23	23
Discharges (Including Deaths)	235	216	264	268	262	266	257	242	222	222
Patient Days	6,931	5,636	6,093	6,258	6,440	6,817	6,515	6,535	6,091	6,369
Average Length of Stay of Discharges	28.0	26.0	23.0	23.0	22.4	11.4	11.9	13.0	12.4	12.0
Admissions	243	229	264	269	271	281	283	251	230	235
Percentage Occupancy	79	64	70	71	74	77	74	77	72	75
<b>Long-term and Rehabilitation</b>										
Beds	98	98	98	98	71 <sup>1</sup>	71	71	58	58	58
Discharges (Excluding Deaths)	132	92	76	57	72	69	83	87	73	101
Patient Days	26,307	24,442	23,114	23,001	20,262	21,674	20,606	17,474	13,630	12,348
Average Length of Stay	199	265	304	403	15,597 <sup>2</sup>	376	245	48	187	122
Deaths	3	2	2	1	1	4	1	2	—	1
Transfers from Acute	30	22	13	4	18	..	..	..	..	..
Percentage Occupancy	74	68	65	64	62	83	80	83	65	58
Average Years of Stay of Deaths	10	64	12	21	..	4	33	4	—	—
<b>Outpatients (Child &amp; Adolescent/Mental Health/ Substance Abuse/Learning Disability)</b>										
New Referrals & Re-referrals	..	..	700	619	807	784	591	601	482	301
Dr. Follow-up Visits	..	..	3,121	3,411	4,086	..	..	..	..	..
Follow-up Visits to other Professionals	..	..	11,139	9,851	9,457	..	..	..	..	..
Clinic Visits	..	..	8,335	7,094	8,479	..	..	..	..	..
Home Visits	..	..	3,963	6,100	6,116	4,901	3,612	3,924	4,535	5,261
<b>Turning Point (Substance Abuse - Detox Unit)</b>										
Beds	8	8	8	8	8	8	8	8	8	8
Discharges	89	155	168	114	165	161	132	106	104	87
Patients Days	508	893	1,101	930	1,525	1,394	1,699	1,553	1,095	890
Length of stay	6	6	6	8	8.2	9	12.7	15	10	10
Admissions	95	153	162	117	182	157	134	105	102	85
Percentage Occupancy	35	30	38	32	52	48	58	53	38	30

<sup>1</sup>As of January 2007, Learning Disability bed count has been reduced to 28 beds, Rehab bed count is 25 and Extended Care is 18 beds. Closed Bayview (12 beds) and Watson (15 beds) wards.

<sup>2</sup>The length of stay increase over the last year was due to a number of long term patients being discharged from MWI and admitted to KEMH.

Source: Bermuda Hospitals Board

## HEALTH

**Table 3.3**  
**Number of Persons in Selected Occupations within the Medical and Health Professions**

Health Personnel	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Doctors	126	121	161	135	125	123	127	142	146	187	187
Dentists	27	28	31	32	30	28	31	30	32	34	38
Pharmacists	39	36	44	43	40	36	30	36	36	40	42
Professional Nurses	533	509	483	503	524	523	522	625	597	538	516
Physiotherapists & Occupational Therapists	71	71	68	66	65	60	79	82	75	81	87
Optometrists & Opticians	8	9	8	8	9	9	9	7	8	7	8
Dieticians & Nutritionists	16	14	12	12	13	15	12	13	12	17	16
X-ray Technicians	52	40	49	47	39	37	44	44	45	56	62
Dental Hygienists	37	38	39	40	37	33	33	37	35	39	41
Medical Lab Technologists	38	32	33	35	37	39	40	44	44	46	42

Source: Annual Employment Survey

## HEALTH

Table 3.4

Causes of Death by Selected Age Groups and Sex<sup>1</sup>

Cause of Death	Age							85 & over
	Total	Under 1	1-14	15-24	25-44	45-64	65-84	
2009 <sup>r</sup>								
All Causes	449	1	2	2	26	104	211	103
Male	236	—	2	2	14	71	102	45
Female	213	1	—	—	12	33	109	58
Circulatory Illnesses	146	—	—	—	5	29	72	40
Male	78	—	—	—	5	24	36	13
Female	68	—	—	—	—	5	36	27
Respiratory Illnesses	39	—	—	—	1	5	17	16
Male	18	—	—	—	—	4	8	6
Female	21	—	—	—	1	1	9	10
All Communicable Diseases	25	—	1	—	—	6	12	6
Male	15	—	1	—	—	4	6	4
Female	10	—	—	—	—	2	6	2
Neoplasms	141	—	—	—	7	45	71	18
Male	69	—	—	—	—	27	30	12
Female	72	—	—	—	7	18	41	6
External Causes, Accidents & Violence <sup>2</sup>	18	—	—	2	9	5	1	1
Male	16	—	—	2	8	4	1	1
Female	2	—	—	—	1	1	—	—
All Other Diseases	80	1	1	—	4	14	38	22
Male	40	—	1	—	1	8	21	9
Female	40	1	—	—	3	6	17	13
2010								
All Causes	468	2	2	5	31	85	213	130
Male	261	2	2	5	27	53	127	45
Female	207	—	—	—	4	32	86	85
Circulatory Illnesses	135	—	—	—	9	12	63	51
Male	69	—	—	—	9	6	36	18
Female	66	—	—	—	—	6	27	33
Respiratory Illnesses	55	—	—	—	1	6	22	26
Male	29	—	—	—	1	4	16	8
Female	26	—	—	—	—	2	6	18
All Communicable Diseases	9	—	—	—	—	1	6	2
Male	6	—	—	—	—	1	4	1
Female	3	—	—	—	—	—	2	1
Neoplasms	134	—	—	—	4	36	73	21
Male	76	—	—	—	1	21	45	9
Female	58	—	—	—	3	15	28	12
External Causes, Accidents & Violence <sup>2</sup>	29	—	1	3	13	8	3	1
Male	25	—	1	3	12	7	2	—
Female	4	—	—	—	1	1	1	1
All Other Diseases	106	2	1	2	4	22	46	29
Male	56	2	1	2	4	14	24	9
Female	50	—	—	—	—	8	22	20

<sup>1</sup>Data for the year 2011 is not available

Source: Department of Health

<sup>2</sup>Includes injury and poisoning category.

## HEALTH

Table 3.5

Sexually Transmitted Infections by Age Group and Proportion of Patients Male<sup>1</sup>

Year	Type of Infection	Total	Age				Not Stated	Proportion of Patients Male
			Under 20	20-29	30-39	40 & Over		
2005	Total	642	164	316	104	58	—	35%
	Gonococcal Infections	64	20	23	13	8	—	41%
	Non-specific Urethritis	15	—	9	5	1	—	67%
	Syphilis	10	—	1	4	5	—	80%
	Herpes	24	4	12	6	2	—	33%
	AIDS	17	—	3	5	9	—	94%
	Chlamydia	512	140	268	71	33	—	31%
2006	Total	629	137	332	88	54	18	29%
	Gonococcal Infections	67	10	38	15	4	—	49%
	Non-specific Urethritis	7	2	4	1	—	—	29%
	Syphilis	5	—	—	3	2	—	100%
	Herpes	25	5	7	7	3	3	16%
	AIDS	10	—	—	2	8	—	80%
	Chlamydia	515	120	283	60	37	15	25%
2007	Total	642	177	311	93	49	12	30%
	Gonococcal Infections	68	12	36	14	5	1	41%
	Non-specific Urethritis	4	1	2	—	1	—	25%
	Syphilis	2	—	1	1	—	—	0%
	Herpes	19	2	8	4	5	—	53%
	AIDS	9	—	1	2	6	—	67%
	Chlamydia	540	162	263	72	32	11	27%
2008	Total	526	149	230	102	42	3	38%
	Gonococcal Infections	49	6	21	18	4	—	63%
	Non-specific Urethritis	9	2	6	—	1	—	33%
	Syphilis	2	—	2	—	—	—	50%
	Herpes	44	6	19	10	6	3	27%
	AIDS	8	—	—	2	6	—	75%
	Chlamydia	414	135	182	72	25	—	31%
2009	Total	525	142	233	94	50	6	37%
	Gonococcal Infections	24	2	12	7	3	—	79%
	Non-specific Urethritis	19	2	7	9	1	—	47%
	Syphilis	13	1	3	3	6	—	77%
	Herpes	32	6	16	4	3	3	25%
	AIDS	10	—	1	2	7	—	70%
	Chlamydia	427	131	194	69	30	3	32%
2010	Total	521	118	251	96	52	4	35%
	Gonococcal Infections	31	4	16	9	2	—	48%
	Non-specific Urethritis	10	2	4	1	3	—	50%
	Syphilis	3	—	1	1	—	1	67%
	Herpes	40	3	13	10	13	1	40%
	AIDS	6	—	—	1	5	—	100%
	Chlamydia	431	109	217	74	29	2	32%
2011	Total	599	139	290	97	60	13	27%
	Gonococcal Infections	79	31	34	9	4	1	41%
	Non-specific Urethritis	6	—	2	3	1	—	50%
	Syphilis	4	—	1	2	1	—	75%
	Herpes	41	3	17	6	14	1	29%
	AIDS	1	—	—	—	1	—	100%
	Chlamydia	468	105	236	77	39	11	24%
2012	Total	523	113	232	89	84	5	33%
	Gonococcal Infections	65	17	32	5	10	1	52%
	Non-specific Urethritis	4	—	1	2	1	—	100%
	Syphilis	10	—	1	3	6	—	90%
	Herpes	61	8	17	14	19	3	23%
	AIDS	3	—	—	—	3	—	100%
	Chlamydia	380	88	181	65	45	1	28%

<sup>1</sup>Includes cases reported under the Public Health Act 1949

Source: Department of Health

## HEALTH

Table 3.6

Immunizations for Travel Purposes - Selected Diseases<sup>1,2</sup>

Year	Yellow Fever	Typhoid	Tetanus and Diphtheria <sup>3</sup>	Oral Polio Vaccine	Gamma Globulin	Rabies Vaccine	Meningococcal Meningitis	Havrix (Hepatitis A)
2002	196	302	209	28	1 <sup>4</sup>	..	150	647
2003	..	..	..	..	..	..	..	..
2004	317	508	..	22	—	14	56	760
2005	256	437	460	57	—	44	142	874
2006	236	387	439	49	—	49	299	778
2007	295	511	323	40	—	38	297	958
2008	391	605	345	19	—	78	278	1,052
2009	311	441	635	54	—	85	287	1,307
2010	328	769	644	82	—	84	294	1,342
2011	301	672	485	112	—	91	97 <sup>3</sup>	1,130
2012	298	792	641	74	—	98	71	982

<sup>1</sup>Large occurrences in certain years are probably explained by group travel.

Source: Department of Health

<sup>2</sup>Between 2002 and 2012 no cholera immunizations were reported.<sup>3</sup>As of 2009, the tetanus and diphtheria vaccine includes pertussis.<sup>4</sup>Administered as conjugate or polysaccharide vaccine.

## HEALTH

Table 3.7

## Number of Reported Cases of Selected Infectious Diseases

Year	Chickenpox	Influenza	Strep- throat/ Fever	Salmonella	Food Borne Illness	Acquired Immune Deficiency Syndrome (AIDS)	Other <sup>1</sup>
2002	70	766	337	71	38	8	1
2003	141	700	319	89	56	11	4
2004	80	661	294	57	24	5	1
2005	77	1,335	..	33	19	6	1
2006	248	531	..	53	10	10	—
2007	33	394	..	63	15	9	—
2008	23	518	386	57	30	8	—
2009	27	482	103	99	41	10	2
2010	47	187	427	40	36	6	—
2011	20	157	539	47	36	1	—
2012	13	107	280	61	9	3	3

<sup>1</sup>Includes Whooping Cough, Mumps and Rubella.

Source: Department of Health

No measles cases were reported throughout the reporting period.

# Section IV

## Law Enforcement

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### 2012 Quick Facts

- Crimes Against Property: 2,541
- Crimes Against the Community: 772
- Crimes Against Persons: 677
- Number of Drug Seizures: 531
- Value of Drug Seizures: \$14.62 million

### **Number of Crimes at Ten Year Low**

Between 2003 and 2012, total crime in Bermuda reached its peak in 2008 and then decreased each year until it reached its lowest level in 2012. There was a 28% drop in total crime from 2008 to 2012 and a 9% decline from 2011 to 2012. As indicated by Figure 1, the sharp fall in Crimes Against Property (-36%) from 2008 to 2012 was largely responsible for the reduction in total crime over this period.

### **Leading Category of Crime is Against Property**

Figure 2 shows that Crimes Against Property had the largest share of total crime throughout the decade. However, over time the proportion has decreased from 70% in 2003 to 64% in 2012. As a result, the other two categories of Crimes Against Persons and Crimes Against the Community have each gained 3 percentage points in their share of total crime over the period.

### **Leading Specific Crime are Residential Burglaries**

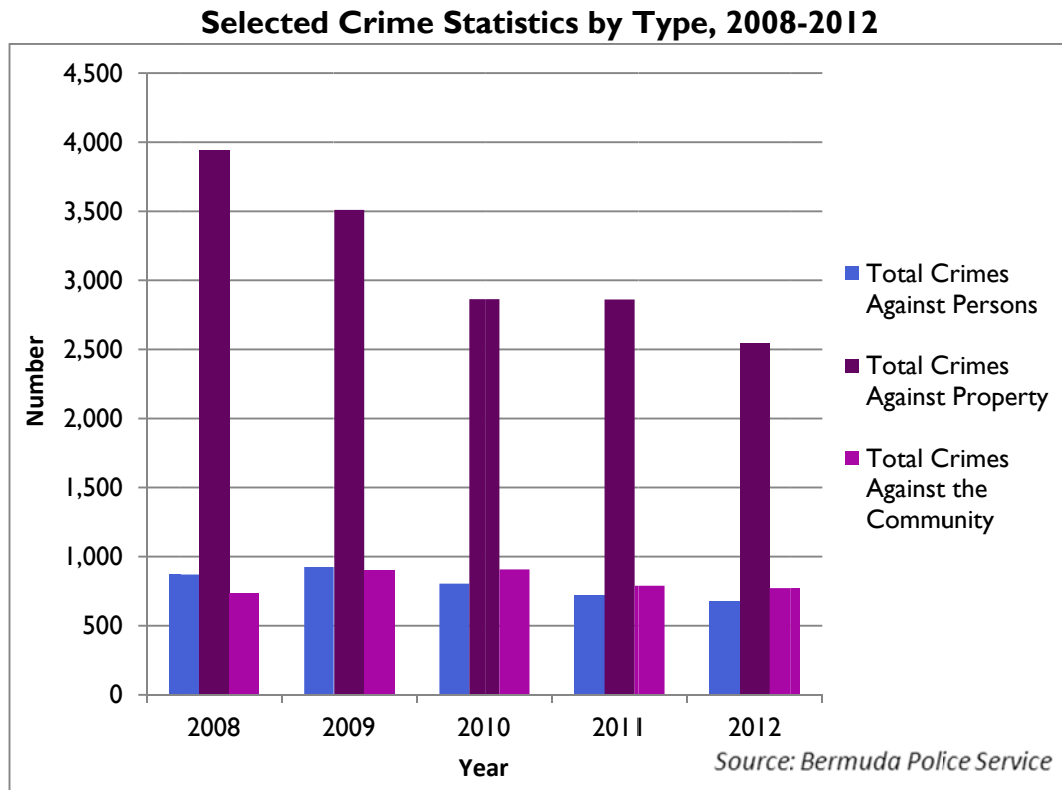
The three leading specific types of crimes in 2012 were Residential Burglaries, Motor Vehicle Theft and Theft of Property. Combined, these three crimes comprised nearly half (48%) of all crimes. However, the greatest increases from 2011 to 2012 occurred in crimes of Indecency (+29%), Non-Residential Burglaries (+12%) and Anti-Social Behaviour (+6%). On the other hand, Firearm Offenses (-50%), Tourist Accommodation Burglaries (-35%) and Murders (-25%) had the greatest decreases.

### **More Cannabis Seized than Any Other Drug**

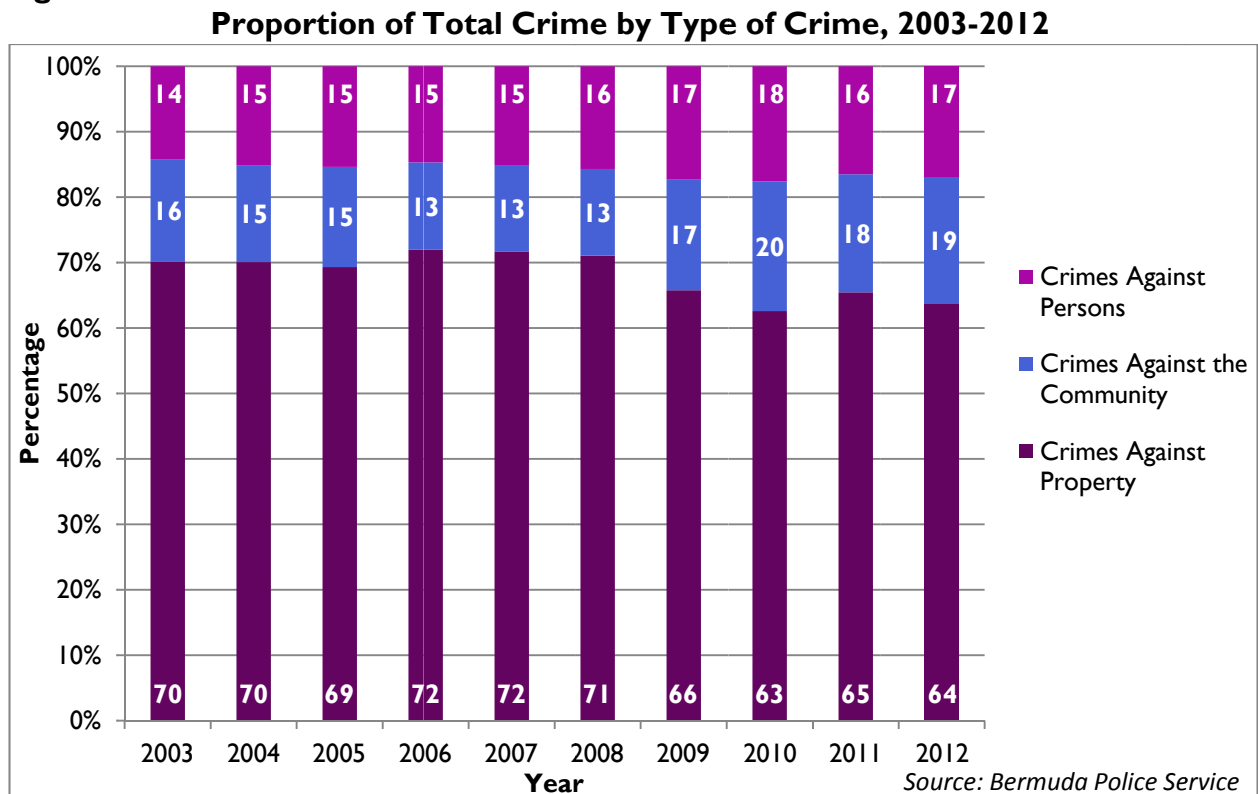
Drug seizures decreased 40% from 2011 to 2012 and they most often came from the streets (71%) followed by at port (28%) (Table 4.2). Of the \$14.62 million worth of drugs seized, 81% was from cannabis, followed by cocaine (17%).



**Figure 1**



**Figure 2**



## LAW ENFORCEMENT

Table 4.1

## Selected Crime Statistics by Type of Crime

Crime	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
<b>Grand Total</b>	5,390	4,622	5,150	5,111	5,423	5,552	5,337	4,575	4,371	3,989
<b>Total Crimes Against Persons</b>	769	698	791	751	824	871	925	804	721	676
Murder	2	1	2	3	3	5	6	7	8	5
Manslaughter	1	1	1	—	—	—	—	—	—	—
Serious Assaults	149	142	125	135	119	98	110	114	65	71
Other Assaults	425	365	432	426	484	501	592	516	505	483
Sexual Assaults	47	47	56	55	40	39	28	36	33	26
Robbery	92	105	136	99	140	185	145	94	88	66
Offences Against Children	24	16	11	18	21	25	31	21	8	7
Indecency	29	21	28	15	17	18	13	16	14	18
<b>Total Crimes Against Property</b>	3,783	3,239	3,570	3,678	3,886	3,945	3,510	2,864	2,861	2,541
Burglary (Residential)	508	472	640	619	739	766	774	553	701	668
Burglary (Non-Residential)	314	215	278	385	313	401	246	208	129	145
Burglary (Tourist Accommodation)	—	—	—	81	70	37	22	18	26	17
Criminal Damage	362	310	384	339	423	481	470	345	328	307
Motor Vehicle Theft	1,158	896	940	1,030	1,009	885	787	734	701	621
Theft of Property	1,093	1,055	1,048	981	1,108	1,180	1,003	804	798	615
Fraud and Deception	348	291	280	243	224	195	208	202	178	168
<b>Total Crimes Against the Community</b>	838	685	789	682	713	736	902	907	789	772
Firearm Offences	18	17	13	8	10	19	42	120	58	29
Other Weapon Offences	114	92	103	100	89	79	90	74	53	55
Disorder Offences	132	133	133	137	107	111	128	139	128	105
Anti-Social Behaviour	566	440	533	435	506	523	636	567	540	575
Animal Offences	8	3	7	2	1	4	6	7	10	8

Source: Bermuda Police Service

## LAW ENFORCEMENT

Table 4.2

## Drug Seizures by Substance, Location, Weight and Street Value

	2009r			2010r			2011			2012		
	Weight	Value	Weight	Value	Weight	Value	Weight	Value	Weight	Value	Weight	Value
<b>Substance</b>												
Cannabis	175,671 g	\$8,783,528	519,714 g	\$25,985,678	160,940 g	\$8,047,011	235,414 g	\$11,770,690				
Cannabis Resin	2,320 g	\$232,020	4,048 g	\$404,814	7,593 g	\$759,258	335 g	\$33,531				
Heroin	942 g	\$251,631	930 g	\$248,187	2,809 g	\$750,112	887 g	\$236,850				
Cocaine	7,065 g	\$1,660,247	100,040 g	\$2,359,330	179,962 g	\$42,290,976	10,468 g	\$2,459,907				
Crack Cocaine	623 g	\$194,653	1,659 g	\$518,578	516 g	\$161,216	370 g	\$115,575				
Cannabis Plants	899	..	106	..	749	..	105	..				
Ecstasy Tablets	3	\$150	24	\$1,200	2	\$100	4	\$200				
<b>Drug Seizures by location</b>												
Total	..		980		879		531					
Overseas	..		22		21		4					
Port	..		138		177		148					
Street	..		820		681		379					

g = grammes

Source: Bermuda Police Service

**LAW ENFORCEMENT****Table 4.3****Drug Enforcement Offences**

<b>Drug offence</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>
Total	512	325	372	513	980	848	580
Importation	99	44	56	71	124	196	144
Local	413	281	316	442	856	652	436

Source: Bermuda Police Service

# Section V

## Labour

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### 2012 Quick Facts

- Total Occupied Jobs: 35,443
- Jobs held by Non-Bermudians: 10,311
- Leading Occupations: Service Workers, Shop and Market Sales Workers
- Number of Work Permits: 14,129

### **Number of Jobs Decline**

According to the Employment Survey conducted by the Department of Statistics, there were 35,443 occupied jobs in 2012 (Table 5.1). This figure was down 4,770 jobs (9%) from the year 2008 due to the economic downturn. Of all jobs in 2012, 71% were filled by Bermudians and an equal share (50%) was held by men and women.

### **Dominant Industrial Sectors**

In 2012, the top three industries of employment in Bermuda were Public Administration, International Business Activities and Education, Health and Social Work, respectively (Table 5.1). The Public Administration sector accounted for 4,298 filled jobs in 2012, a modest increase of 14 jobs (0.3%) from the 4,284 jobs reported in 2011. Bermudians were concentrated in the Public Administration, Education, Health and Social Work, and Business Services sectors (Table 5.2). Conversely, their non-Bermudian counterparts were engaged primarily in International Business Activities, Education, Health & Social Work and the Business Services sectors.

An analysis by gender shows that men were concentrated in the Public Administration, Construction and Business Activities sectors, respectively. In contrast, females were employed primarily in Education, Health and Social Work, Public Administration and International Business Activities.

### **Leading Occupations**

Overall, the leading occupations in 2012 were Service Workers, Shop and Market Sales Workers, Professionals and Senior Officials and Managers. Men were concentrated in Senior Officials and Managers, Service Workers, Shop and Market Sales Workers and Craft and Related Trades Workers occupational groups (Table 5.3). In contrast, women were employed primarily as Clerks, Professionals and Service Workers, Shop and Market Sales Workers.

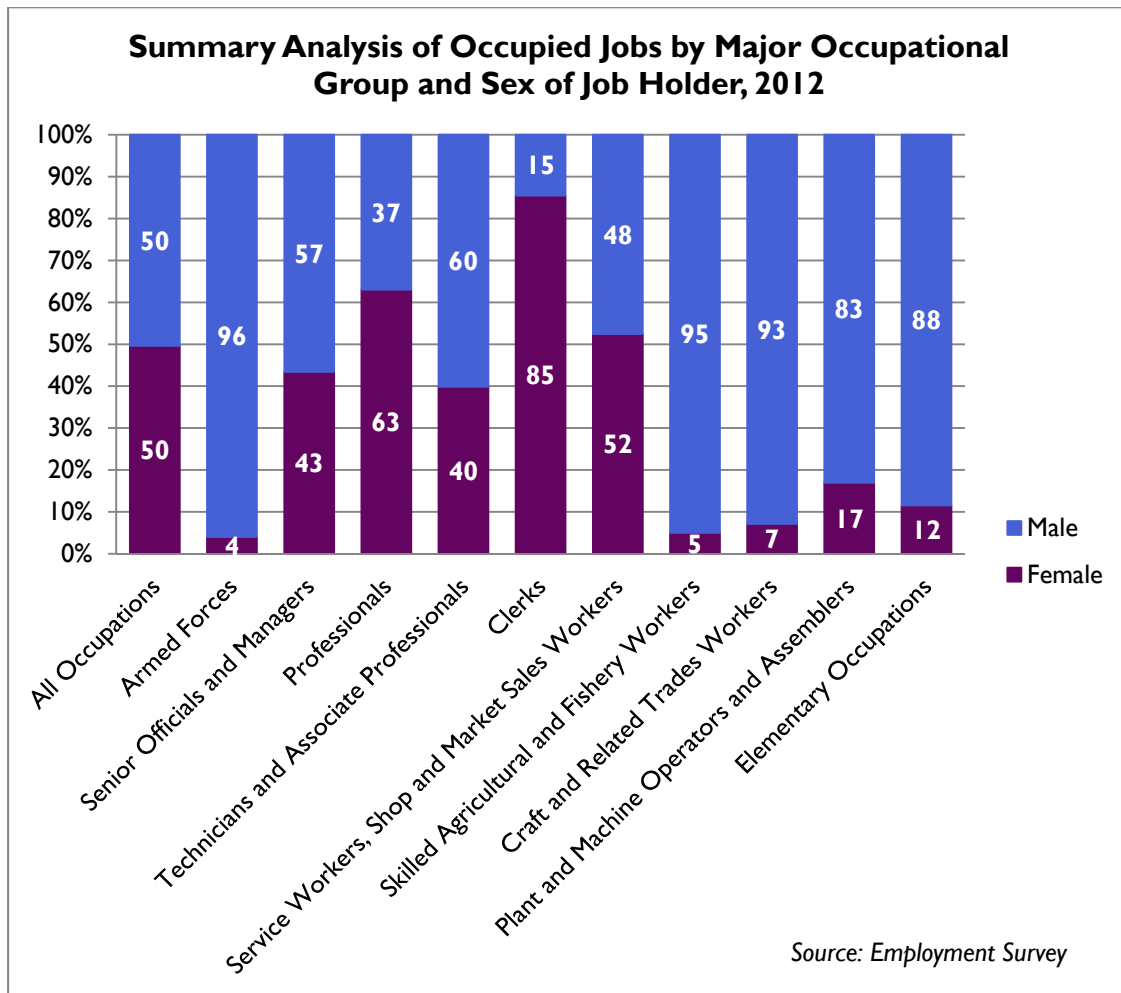
Of persons holding posts within the Armed Forces, Skilled Agricultural and Fishery Workers, and Crafts and Related Trades Workers categories, over 90% were men. More than half of Clerks, Professionals and Service Workers, Shop and Market Sales Workers were women (Figure 2).

### **Work Permits**

Between 2002 and 2007, there was a steady rise in the number of work permits issued (Figure 3). In 2008, after the onset of the economic recession, there was a shift in this trend and total work permits declined until 2010 and rebounded the following year. This fluctuating trend was influenced primarily by the issuance of 3 month work permits and 2 to 5 year work permits (Table 5.7).

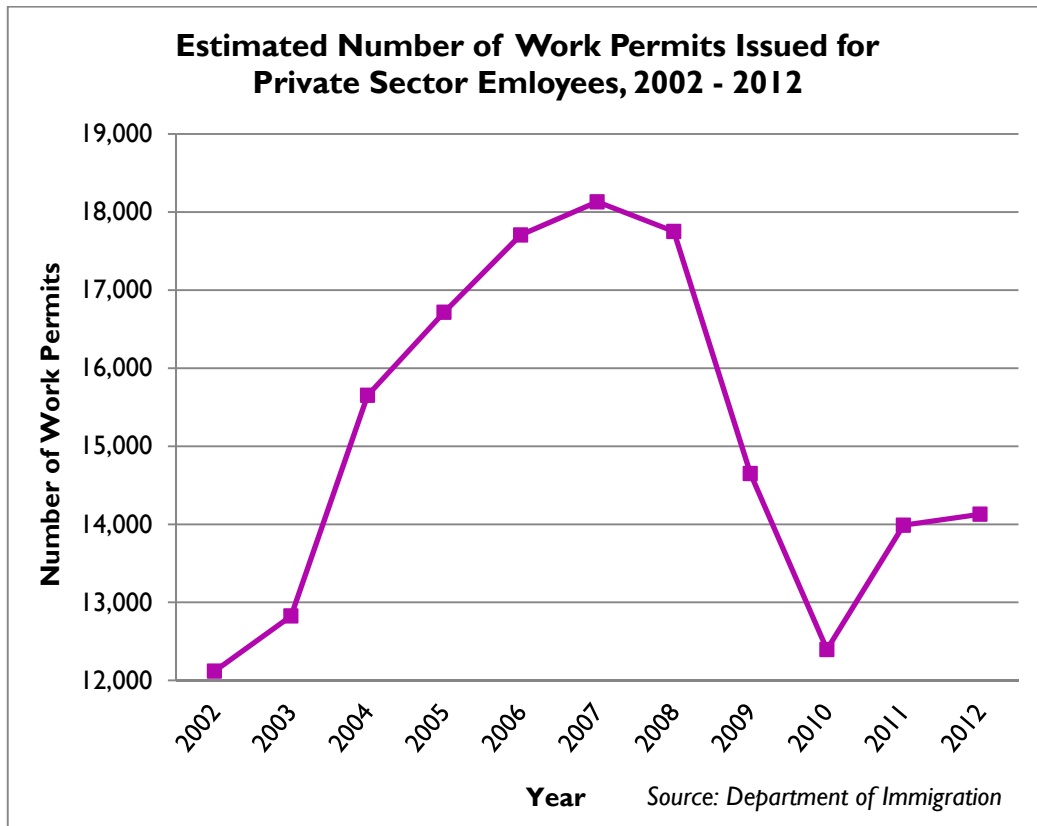
**Figure I**



**Figure 2**



**Figure 3**



## LABOUR

Table 5.1

Total Occupied Jobs by Major Occupational and Industrial Group<sup>1</sup>

Occupation and Industry Groups	2002	2003	2004	2005	2006 <sup>2</sup>	2007 <sup>2</sup>	2008 <sup>3</sup>	2009	2010	2011	2012
<b>Occupation Group</b>											
Total	..	37,686	..	38,947	39,717	39,849	40,213	39,520	38,097	37,399	35,443
Armed Forces	..	..	..	..	..	..	..	..	..	..	..
Senior Officials and Managers	..	6,330	..	6,661	6,954	7,096	7,133	7,009	6,860	6,819	6,537
Professionals	..	6,464	..	6,770	7,083	7,285	7,565	7,507	7,181	7,127	6,873
Technicians and Associate Professionals	..	2,958	..	3,054	3,013	3,084	2,933	2,941	2,874	2,802	2,769
Clerks	..	6,529	..	6,632	6,715	6,796	6,706	6,531	6,416	6,285	5,804
Service Workers, Shop and Market Sales Workers	..	7,319	..	7,516	7,424	7,316	7,571	7,472	7,241	7,440	7,070
Skilled Agricultural and Fishery Workers	..	929	..	949	961	952	968	972	944	883	819
Craft and Related Trades Workers	..	3,344	..	3,643	3,894	3,827	3,878	3,758	3,459	3,103	2,811
Plant and Machine Operators and Assemblers	..	2,130	..	2,089	2,100	1,982	2,011	1,904	1,804	1,718	1,615
Elementary Occupations	..	1,682	..	1,632	1,572	1,510	1,421	1,397	1,290	1,193	1,120
<b>Industry Group</b>											
Total	37,815	37,686	38,363	38,947	39,686	39,851	40,213	39,520	38,097	37,399	35,443
Agriculture, Fishing and Quarrying	648	638	651	649	692	697	717	710	692	639	599
Manufacturing	1,107	1,063	1,012	1,003	965	935	915	907	841	792	753
Electricity, Gas and Water	412	405	405	390	372	394	412	409	426	389	386
Construction	2,917	2,959	3,230	3,494	3,653	3,544	3,649	3,488	3,042	2,549	2,257
Wholesale Trade and Motor Vehicles	1,397	1,423	1,401	1,406	1,513	1,517	1,502	1,568	1,529	1,467	1,348
Retail Trade and Repair Services	3,659	3,592	3,509	3,286	3,262	3,237	3,264	3,184	3,129	3,062	2,786
Hotels	3,061	2,981	3,122	3,231	3,012	2,965	2,942	2,719	2,432	2,563	2,428
Restaurants, Cafes and Bars	1,852	1,779	1,766	1,838	1,889	1,845	1,927	1,955	1,917	1,970	1,957
Transport and Communications	2,859	2,861	2,903	2,782	2,829	2,756	2,602	2,471	2,322	2,293	2,176
Financial Intermediation	2,882	2,821	2,737	2,859	2,902	2,952	2,907	2,781	2,741	2,747	2,508
Real Estate and Renting Activities	491	507	514	535	518	614	625	606	574	491	490
Business Services	3,872	3,756	3,715	3,871	4,091	4,187	4,326	4,197	4,033	3,976	3,708
Public Administration	3,896	3,982	4,104	4,056	4,069	4,113	4,223	4,318	4,296	4,284	4,298
Education, Health and Social Work	2,973	2,916	3,006	3,122	3,221	3,251	3,279	3,624	3,625	3,895	3,750
Other Community, Social and Personal Services	2,202	2,222	2,214	2,212	2,209	2,155	2,162	2,152	2,211	2,205	2,132
International Business Activities	3,587	3,781	4,074	4,213	4,489	4,689	4,761	4,431	4,287	4,077	3,867

<sup>1</sup>Any discrepancies with totals from previous editions of the Digest are due to re-classification of industries and occupational groups.<sup>2</sup>Numerical differences in total occupied jobs by occupation group reflect company births and deaths.<sup>3</sup>The occupational classification was revised to reflect changes to Bermuda's classification of all Economic Activity.

Source: Employment Survey

## LABOUR

Table 5.2

Summary Analysis of Occupied Jobs by Major Industrial Group,  
Bermudian Status and Sex of Job Holder<sup>1, 2</sup>

Industry Group	Total			Bermudian			Non-Bermudian		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
<b>2011</b>									
Total	37,399	18,972	18,742	26,187	12,136	14,051	11,212	6,836	4,376
Agriculture, Fishing and Quarrying	639	583	56	311	265	46	328	318	10
Manufacturing	792	557	235	599	399	200	193	158	35
Electricity, Gas and Water	389	305	84	348	277	71	41	28	13
Construction	2,549	2,389	160	1,729	1,586	143	820	803	17
Wholesale Trade and Motor Vehicles	1,467	1,021	1,756	1,264	844	420	203	177	26
Retail Trade and Repair Services	3,062	1,306	1,215	2,465	936	1,529	597	370	227
Hotels	2,563	1,348	657	1,719	782	937	844	566	278
Restaurants, Cafes and Bars	1,970	1,313	761	850	411	439	1,120	902	218
Transport and Communications	2,293	1,532	761	2,128	1,410	718	165	122	43
Financial Intermediation	2,747	861	1,886	2,119	522	1,597	628	339	289
Real Estate and Renting Activities	491	276	215	414	226	188	77	50	27
Business Activities	3,976	1,919	2,057	2,472	1,111	1,361	1,504	808	696
Public Administration	4,284	2,110	2,174	3,708	1,753	1,955	576	357	219
Education, Health and Social Work	3,895	891	3,004	2,616	558	2,058	1,279	333	946
Other Community, Social and Personal Services	2,205	782	1,423	1,276	521	755	929	261	668
International Business Activities	4,077	1,779	2,298	2,169	535	1,634	1,908	1,244	664
<b>2012</b>									
Total	35,443	17,851	17,592	25,132	11,617	13,515	10,311	6,234	4,077
Agriculture, Fishing and Quarrying	599	544	55	295	250	45	304	294	10
Manufacturing	753	527	226	563	377	186	190	150	40
Electricity, Gas and Water	386	302	84	344	276	68	42	26	16
Construction	2,257	2,107	150	1,564	1,433	131	693	674	19
Wholesale Trade and Motor Vehicles	1,348	940	408	1,157	774	383	191	166	25
Retail Trade and Repair Services	2,786	1,207	1,579	2,234	871	1,363	552	336	216
Hotels	2,428	1,297	1,131	1,677	790	887	751	507	244
Restaurants, Cafes and Bars	1,957	1,265	692	978	477	501	979	788	191
Transport and Communications	2,176	1,445	731	2,010	1,324	686	166	121	45
Financial Intermediation	2,508	778	1,730	1,979	481	1,498	529	297	232
Real Estate and Renting Activities	490	278	212	412	227	185	78	51	27
Business Activities	3,708	1,799	1,909	2,327	1,045	1,282	1,381	754	627
Public Administration	4,298	2,075	2,223	3,734	1,729	2,005	564	346	218
Education, Health and Social Work	3,750	847	2,903	2,510	526	1,984	1,240	321	919
Other Community, Social and Personal Services	2,132	755	1,377	1,258	526	732	874	229	645
International Business Activities	3,867	1,685	2,182	2,090	511	1,579	1,777	1,174	603

<sup>1</sup>Any discrepancies with totals from previous editions of the Digest are due to re-classification of industries and occupational groups.

Source: Employment Survey

<sup>2</sup>The industrial classification has been revised to reflect changes to Bermuda's classification of all Economic Activity.

## LABOUR

Table 5.3

Summary Analysis of Occupied Jobs by Major Occupational Group,  
Bermudian Status and Sex of Job Holder<sup>1</sup>

Occupation Group	Total			Bermudian			Non-Bermudian		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
<b>2010</b>									
All Occupations	38,097	19,597	18,500	26,247	12,206	14,041	11,850	7,391	4,459
Armed Forces	28	26	2	25	23	2	3	3	—
Senior Officials and Managers	6,860	3,907	2,953	4,597	2,322	2,275	2,263	1,585	678
Professionals	7,181	2,748	4,433	4,033	1,253	2,780	3,148	1,495	1,653
Technicians and Associate Professionals	2,874	1,706	1,168	2,026	1,126	900	848	580	268
Clerks	6,416	897	5,519	5,731	783	4,948	685	114	571
Service Workers, Shop and Market Sales Workers	7,241	3,533	3,708	4,421	1,907	2,514	2,820	1,626	1,194
Skilled Agricultural and Fishery Workers	944	902	42	418	384	34	526	518	8
Craft and Related Trades Workers	3,459	3,246	213	2,186	2,017	169	1,273	1,229	44
Plant and Machine Operators and Assemblers	1,804	1,472	332	1,713	1,398	315	91	74	17
Elementary Occupations	1,290	1,160	130	1,097	993	104	193	167	26
<b>2011</b>									
All Occupations	37,399	18,972	18,427	26,187	12,136	14,051	11,212	6,836	4,376
Armed Forces	29	27	2	23	22	1	6	5	1
Senior Officials and Managers	6,819	3,842	2,977	4,572	2,305	2,267	2,247	1,537	710
Professionals	7,127	2,705	4,422	4,064	1,252	2,812	3,063	1,453	1,610
Technicians and Associate Professionals	2,802	1,697	1,105	1,986	1,137	849	816	560	256
Clerks	6,285	907	5,378	5,675	813	4,862	610	94	516
Service Workers, Shop and Market Sales Workers	7,440	3,574	3,866	4,678	2,016	2,662	2,762	1,558	1,204
Skilled Agricultural and Fishery Workers	883	843	40	437	402	35	446	441	5
Craft and Related Trades Workers	3,103	2,887	216	2,078	1,895	183	1,025	992	33
Plant and Machine Operators and Assemblers	1,718	1,430	288	1,646	1,374	272	72	56	16
Elementary Occupations	1,193	1,060	133	1,028	920	108	165	140	25
<b>2012</b>									
All Occupations	35,443	17,851	17,592	25,132	11,617	13,515	10,311	6,234	4,077
Armed Forces	25	24	1	20	19	1	5	5	—
Senior Officials and Managers	6,537	3,698	2,839	4,402	2,210	2,192	2,135	1,488	647
Professionals	6,873	2,541	4,332	3,998	1,195	2,803	2,875	1,346	1,529
Technicians and Associate Professionals	2,769	1,665	1,104	1,989	1,134	855	780	531	249
Clerks	5,804	842	4,962	5,287	770	4,517	517	72	445
Service Workers, Shop and Market Sales Workers	7,070	3,361	3,709	4,573	1,991	2,582	2,497	1,370	1,127
Skilled Agricultural and Fishery Workers	819	778	41	418	382	36	401	396	5
Craft and Related Trades Workers	2,811	2,610	201	1,926	1,762	164	885	848	37
Plant and Machine Operators and Assemblers	1,615	1,341	274	1,550	1,293	257	65	48	17
Elementary Occupations	1,120	991	129	969	861	108	151	130	21

<sup>1</sup> Any discrepancies with totals from previous editions of the Digest are due to re-classification of industries and occupational groups.

Source: Employment Survey

Table 5.4

## LABOUR

Summary Analysis of Occupied Jobs by Major Occupational Group and Age of Job Holder

Occupation Group	Total	Under 20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65 & Over
2010												
All Occupations	38,097	367	1,675	3,527	4,687	4,732	4,816	5,154	4,825	3,565	2,577	2,172
Armed Forces	28	—	—	3	6	7	4	1	7	—	—	—
Senior Officials and Managers	6,860	3	38	241	571	822	1,035	1,172	1,119	830	608	421
Professionals	7,181	14	148	863	1,286	1,132	968	841	784	581	358	206
Technicians and Associate Professionals	2,874	9	119	277	426	425	433	357	312	219	151	146
Clerks	6,416	108	463	715	662	625	662	861	887	685	470	278
Service Workers, Shop and Market Sales Workers	7,241	137	514	775	895	841	778	877	824	581	473	546
Skilled Agricultural and Fishery Workers	944	12	35	96	102	130	119	158	102	71	47	72
Craft and Related Trades Workers	3,459	21	130	315	468	468	514	486	392	283	183	199
Plant and Machine Operators and Assemblers	1,804	12	88	98	128	148	167	255	240	222	206	240
Elementary Occupations	1,290	51	140	144	143	134	136	146	158	93	81	64
2011												
All Occupations	37,399	341	1,686	3,367	4,419	4,516	4,697	4,979	4,804	3,726	2,651	2,213
Armed Forces	29	—	—	2	6	6	6	3	5	1	—	—
Senior Officials and Managers	6,819	2	43	217	561	800	986	1,158	1,114	866	619	453
Professionals	7,127	7	139	851	1,220	1,126	967	818	787	614	379	219
Technicians and Associate Professionals	2,802	8	92	254	379	403	443	382	330	229	139	143
Clerks	6,285	112	461	659	664	571	651	813	866	693	507	288
Service Workers, Shop and Market Sales Workers	7,440	133	595	803	899	835	803	866	831	639	505	531
Skilled Agricultural and Fishery Workers	883	9	33	79	93	110	114	122	128	74	42	79
Craft and Related Trades Workers	3,103	19	133	257	362	412	443	455	356	298	175	193
Plant and Machine Operators and Assemblers	1,718	6	77	109	109	136	168	223	243	207	196	244
Elementary Occupations	1,193	45	113	136	126	117	116	139	144	105	89	63
2012												
All Occupations	35,443	267	1,449	3,070	4,035	4,170	4,494	4,631	4,783	3,759	2,614	2,171
Armed Forces	25	—	—	1	4	7	6	2	4	1	—	—
Senior Officials and Managers	6,537	4	31	213	497	732	935	1,087	1,117	884	563	474
Professionals	6,873	6	158	722	1,153	1,069	956	799	791	613	387	219
Technicians and Associate Professionals	2,769	11	78	248	360	384	418	379	340	252	157	142
Clerks	5,804	63	353	614	609	510	637	716	830	676	515	281
Service Workers, Shop and Market Sales Workers	7,070	122	537	754	811	783	752	819	834	659	486	513
Skilled Agricultural and Fishery Workers	819	3	28	69	82	94	107	108	139	75	45	69
Craft and Related Trades Workers	2,811	14	115	219	301	364	399	424	334	283	178	180
Plant and Machine Operators and Assemblers	1,615	6	55	94	100	119	172	187	238	208	196	240
Elementary Occupations	1,120	38	94	136	118	108	112	110	156	108	87	53

Source: Employment Survey

## LABOUR

Table 5.5

Summary Analysis of Occupied Jobs by Major Occupational Group and Major Economic Activity<sup>1</sup>

Occupation Group	Total	Div 1	Div 2	Div 3	Div 4	Div 5	Div 6	Div 7	Div 8	Div 9
<b>2011</b>										
All Occupations	37,399	639	792	389	2,549	9,062	2,293	7,214	6,282	8,179
Armed Forces	29	—	—	—	—	—	—	—	1	28
Senior Officials and Managers	6,819	52	154	64	446	1,607	274	1,882	1,504	836
Professionals	7,127	16	74	52	61	203	97	1,685	1,554	3,385
Technicians and Associate Professionals	2,802	5	38	21	52	432	251	533	669	801
Clerks	6,285	19	78	54	104	1,302	646	1,869	1,165	1,048
Service Workers, Shop and Market Sales Workers	7,440	1	62	6	16	4,158	64	905	1,071	1,157
Skilled Agricultural and Fishery Workers	883	512	—	1	42	94	5	38	94	97
Craft and Related Trades Workers	3,103	22	281	114	1,399	557	194	158	92	286
Plant and Machine Operators and Assemblers	1,718	9	60	64	119	449	683	60	61	213
Elementary Occupations	1,193	3	45	13	310	260	79	84	71	328
<b>2012</b>										
All Occupations	35,443	599	753	386	2,257	8,519	2,176	6,706	5,999	8,048
Armed Forces	25	—	—	—	—	—	—	—	—	25
Senior Officials and Managers	6,537	49	146	60	412	1,528	264	1,759	1,456	863
Professionals	6,873	14	71	53	53	189	108	1,558	1,456	3,371
Technicians and Associate Professionals	2,769	4	39	23	53	401	247	550	671	781
Clerks	5,804	19	69	55	97	1,181	604	1,684	1,091	1,004
Service Workers, Shop and Market Sales Workers	7,070	1	64	6	12	3,950	68	826	1,019	1,124
Skilled Agricultural and Fishery Workers	819	480	—	—	31	79	1	43	95	90
Craft and Related Trades Workers	2,811	22	269	113	1,208	520	175	150	78	276
Plant and Machine Operators and Assemblers	1,615	6	57	64	104	410	661	53	63	197
Elementary Occupations	1,120	4	38	12	287	261	48	83	70	317

<sup>1</sup> Any discrepancies with totals from previous editions of the Digest are due to re-classification of industries and occupational groups.

Source: Employment Survey

Div. = Division  
Div. 1 = Agriculture, Fishing and Quarrying  
Div. 2 = Manufacturing/Service  
Div. 3 = Electricity, Gas and Water  
Div. 4 = Construction  
Div. 5 = Wholesale/Retail Trade and Restaurants/Hotels  
Div. 6 = Transport, Storage and Communications  
Div. 7 = Finance, Insurance, Real Estate and Business Services  
Div. 8 = Community, Social, Personal Services and International Companies  
Div. 9 = Public Administration, Education, Health and Social Work

## LABOUR

Table 5.6

Foreign-Born Workers by Industrial Group for Census Years - 1991, 2000 and 2010<sup>1</sup>

Industry Group	1991			2000			2010 <sup>2</sup>		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
All Industries	10,391	5,899	4,492	12,091	6,750	5,341	13,110	7,195	5,915
Agriculture, Fishing & Quarrying	256	243	13	259	244	15	262	242	20
Manufacturing	255	182	73	370	270	100	295	208	87
Electricity, Gas & Water	62	55	7	64	53	11	62	44	18
Construction	574	527	47	709	677	32	1,128	1,064	64
Wholesale & Retail Trade	1,150	528	622	1,243	665	578	1,200	729	471
Hotels, Restaurants & Clubs	1,848	1,395	453	1,792	1,362	430	1,576	1,106	470
Transport & Communication	299	202	97	395	252	143	341	235	106
Financial Intermediation	777	326	451	835	387	448	881	408	473
Real Estate	95	45	50	130	78	52	222	129	93
Business Services	856	416	440	1,548	777	771	1,595	787	808
Public Administration & Defence	747	549	198	478	324	154	707	448	259
Education, Health & Social Work	1,261	358	903	1,436	321	1,115	1,621	338	1,283
Other Community Services	1,238	482	756	1,153	326	827	1,158	281	877
International Companies	889	540	349	1,659	1,003	656	1,950	1,122	828
Not Elsewhere Classified	2	2	—	—	—	—	—	—	—
Not Stated	82	49	33	20	11	9	112	54	58

<sup>1</sup>In 1998, Bermuda's industrial classifications were updated according to the

United Nations International Standard Industrial Classification of Economic Activity, Revision 3.

<sup>2</sup>Excludes persons for which there is no data. For more details see Technical Note in the 2010 Population and Housing Census Report.

Source: Population Censuses

## LABOUR

**Table 5.7**  
**Estimated Number of Work Permits Issued for Private Sector Employees**

Type of Work Permit <sup>1</sup>	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Total	12,118	12,825	15,652	16,716	17,706	18,131	17,752	14,649	12,396	13,988 r	14,129
3 Months	3,748	4,463	6,185	6,851	7,092	6,917	7,869	6,148	5,653	5,541 r	6,005
Up to a Year <sup>2</sup>	4,660	4,278	4,918	4,816	4,931	4,820	4,202	3,884	3,919	5,117 r	4,848
2 - 5 Years <sup>3</sup>	3,710	4,084	4,549	5,049	5,683	6,394	5,681	4,617	2,824	3,330 r	3,276

<sup>1</sup>These are work permits issued to Non-Bermudians who are not married to Bermudians.

<sup>2</sup>The majority are one-year renewal permits.

<sup>3</sup>The totals include work permits in the year that they are first issued but are not reflected in subsequent years, even though their validity may be spread over multiple years.

Source: Department of Immigration



## LABOUR

Table 5.8

## Employment Placements by Month

Year	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Monthly Average
2002	22	21	14	44	35	31	33	20	22	16	14	12	24
2003	..	..	..	..	..	..	..	..	..	..	..	..	..
2004	15	16	16	18	20	23	20	32	28	15	11	14	19
2005	22	21	26	40	36	30	15	21	21	12	24	9	23
2006	19	12	23	16	17	27	24	21	30	19	9	11	19
2007	27	32	19	31	47	25	49	51	34	34	30	23	34
2008	18	23	30	18	9	25	11	5	3	18	10	25	16
2009	16	28	41	54	48	19	68	61	71	26	41	28	42
2010	27	10	15	32	10	33	13	43	26	58	35	33	28
2011	—	5	32	19	17	8	19	24	22	13	32	1	16
2012 <sup>1</sup>	..	..	..	..	..	..	..	..	..	..	..	..	..

<sup>1</sup>In 2012, the Department of Workforce Development adopted a new data management system.

Source: Department of Workforce Development

## LABOUR

Table 5.9

## Registered Unemployed at Month-end

Year	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sept.	Oct.	Nov.	Dec.
2002	39	31	61	66	40	35	14	42	39	28	26	32
2003	..	..	..	..	..	..	..	..	..	..	..	..
2004	76	51	86	115	43	71	66	84	83	64	73	51
2005	45	35	63	41	32	35	34	47	45	42	46	25
2006	52	21	38	29	27	32	36	29	36	26	28	21
2007	25	43	23	28	26	22	35	31	26	45	49	14
2008	54	24	22	30	55	47	32	37	54	29	30	18
2009	41	44	59	56	63	76	54	61	75	61	79	58
2010	80	20	52	60	67	39	47	50	74	46	59	29
2011	109	201	120	102	91	58	81	108	182	104	136	44
2012 <sup>1</sup>	..	..	..	..	..	..	..	..	..	..	..	..

<sup>1</sup>In 2012, the Department of Workforce Development adopted a new data management system.

Source: Department of Workforce Development

# Section VI

## Prices and Wages

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### 2012 Quick Facts

Annual Rate of Inflation: 2.4%

#### Annual Change in Selected Average Retail Prices

- Eggs (*1 dozen, large domestic*)  
\$4.88 (+7.3%)
- Sugar (*2kg bag, white, granulated*)  
\$3.88 (-5.6%)
- Electricity (*monthly per 560 KW hrs*)  
\$297.38 (+10.4%)

## **The Purpose of the CPI**

Generally, there tends to be a correlation between prices and wages. Prices affect our daily living in countless ways, from buying groceries to paying bills. Our wages allow us to purchase a selection of preferred goods and services. The Consumer Price Index (CPI) monitors changing prices and is used by a variety of stakeholders. For example, employers and unions use the CPI to negotiate wages and salaries, while home owners use it to adjust rental agreements. Insurance premiums, pensions, alimony and child support are also often tied to movements in the CPI.

The CPI is a measure of changes in the average price of consumer goods and services purchased by households. It is the best economic indicator to determine the effect of changes in retail prices on the average household budget. A rise in the level of prices of goods and services over time is referred to as inflation. The inflation rate is the percentage rate of change in price level over time. The index has been revised four times since it was re-established in Bermuda in 1961, having been discontinued at the end of World War II. The current index is based on a “basket” of goods and services derived from the results of the 2004 Household Expenditure Survey (HES). The basket is due to be updated again shortly after the conduct of the 2013 HES. It is important to update the basket every decade because spending patterns change over time as new items enter the market, such as iPads, Kindles, etc. Bermuda’s CPI basket is comprised of the following nine expenditure categories:

- Food
- Rent
- Clothing and Footwear
- Tobacco and Liquor
- Fuel and Power
- Household Goods, Services and Supplies and Communications
- Transport and Vehicles
- Education, Recreation and Reading
- Health and Personal Care

## **Fluctuating Annual Inflation Rate**

Between 2002 and 2012, Bermuda’s annual inflation rate reached a high of 4.8% in 2008, followed by a low of 1.8% the following year (Figure 1 and Table 6.1). This drop largely occurred as the Fuel & Power and Transport & Vehicle sectors shifted from inflation in 2008 to deflation in 2009. The annual average index for all items in 2002 was 88.3; in 2012 it stood at 119.6, posting an increase of 35%.

## **Fuel & Power Sector Prices Increase the Most**

Figure 2 and Table 6.1 shows that while the annual rate of inflation in 2012 was 2.4%, price changes varied significantly by sector. For example, the Fuel & Power sector led the way with a 9.3% increase, compared to the Rent sector which increased marginally by 0.2%.

Figure 1

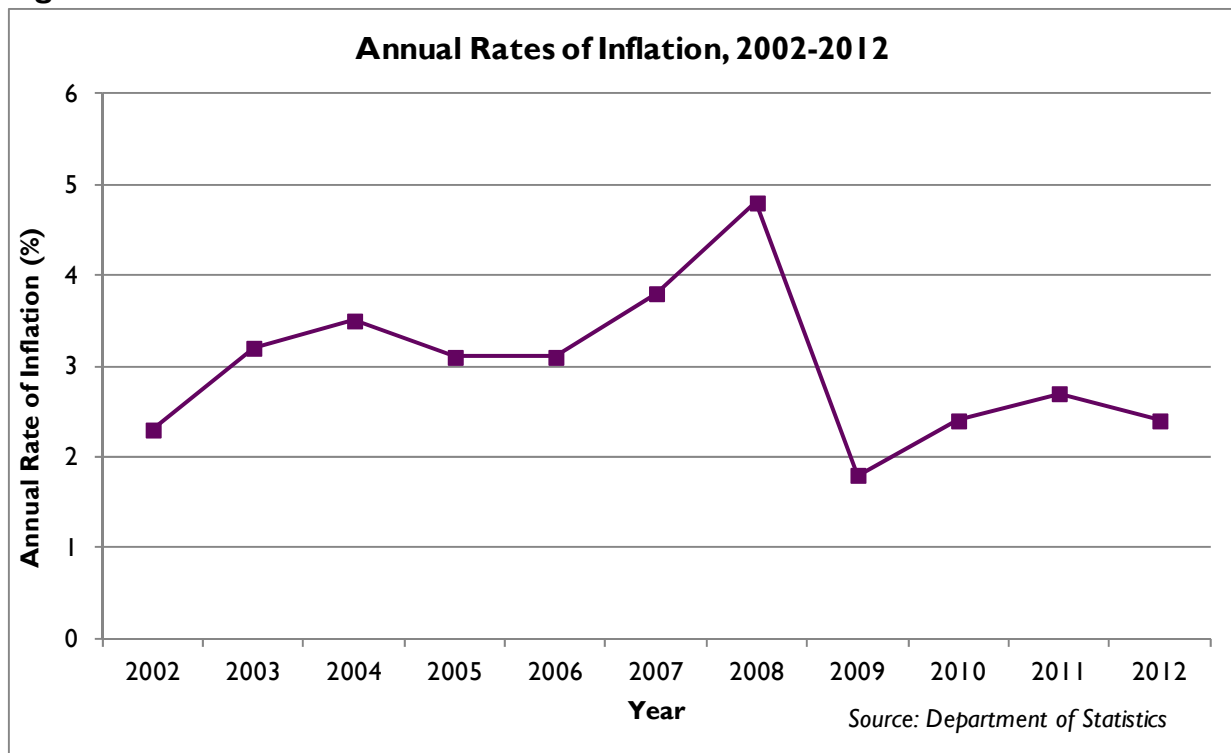


Figure 2

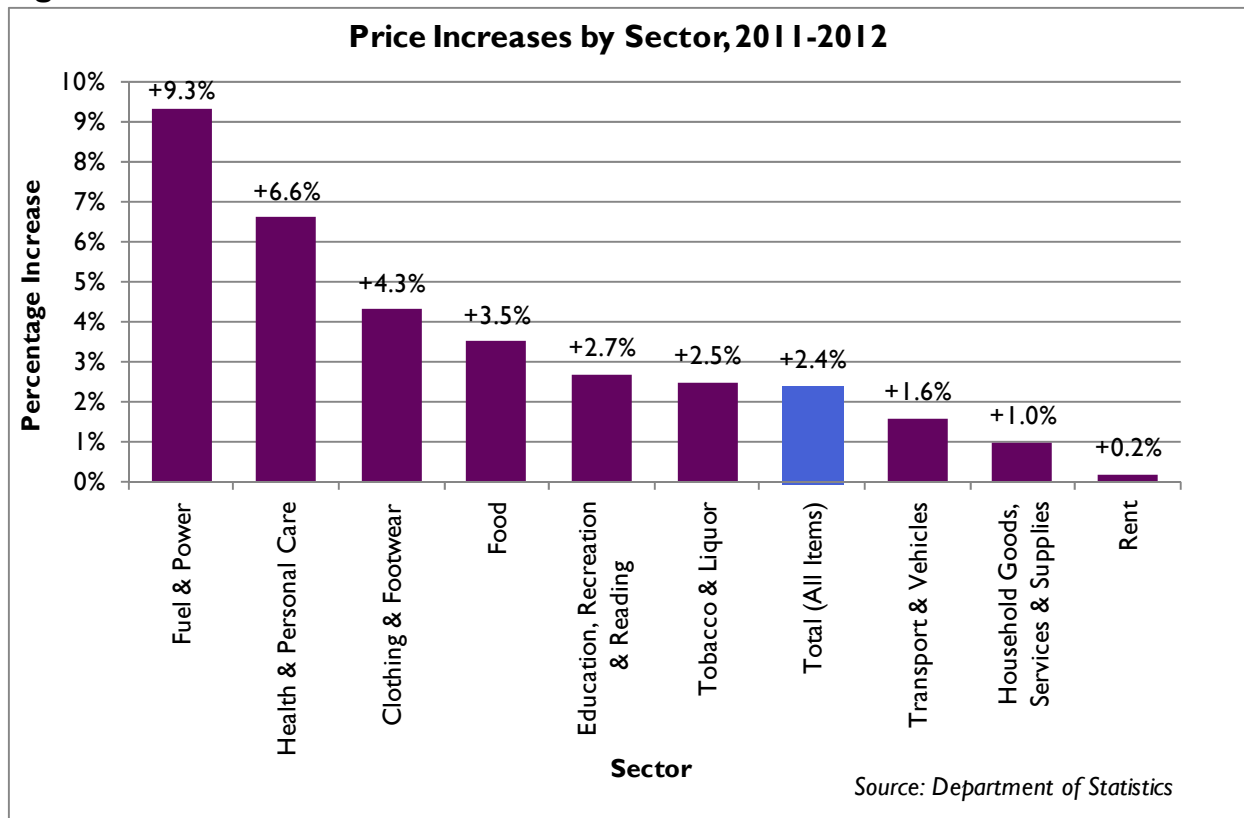


Table 6.1

## Bermuda Consumer Price Index (CPI) - Annual Averages

Base: April 2006 = 100.0

Year	All Items	Food	Rent	Clothing & Footwear	Tobacco & Liquor	Fuel & Power	Household Goods, Services & Supplies	Transport & Vehicles	Education, Recreation & Reading	Health & Personal Care
2002	88.3	91.4	90.9	92.1	90.2	83.5	93.9	84.8	82.9	78.7
2003	91.2	93.3	92.5	93.9	91.5	87.5	96.0	88.5	87.7	84.2
2004	94.4	95.6	94.6	95.7	96.3	89.2	97.6	92.0	93.1	91.9
2005	97.3	98.5	97.3	97.7	98.7	94.1	98.9	96.7	97.8	94.4
2006	100.3	100.4	101.0	100.7	100.7	102.8	100.2	97.8	101.4	99.4
2007	104.1	103.9	103.6	100.9	102.6	108.5	102.4	104.2	106.3	106.2
2008	109.1	109.7	106.1	103.6	112.2	143.0	105.0	108.3	111.7	113.3
2009	111.1	115.6	108.1	106.7	118.7	132.0	105.7	103.5	117.6	120.9
2010	113.7	119.1	109.5	109.3	120.9	130.9	107.5	105.3	120.6	130.7
2011	116.8	121.8	110.7	115.4	124.6	145.7	109.6	105.9	123.7	140.5
2012	119.6	126.1	110.9	120.4	127.7	159.3	110.7	107.6	127.0	149.7
Percentage Change Over Previous Year										
2002	2.3	1.5	1.7	0.6	3.0	-0.8	2.6	2.0	5.3	4.9
2003	3.2	2.0	1.8	1.9	1.4	4.8	2.2	4.5	5.8	7.0
2004	3.5	2.5	2.2	1.9	5.2	1.9	1.6	4.0	6.2	9.1
2005	3.1	3.0	2.8	2.1	2.6	5.6	1.4	5.1	5.1	2.4
2006	3.1	1.9	3.8	3.2	2.1	9.2	1.3	1.1	3.7	5.6
2007	3.8	3.5	2.6	0.2	1.9	5.5	2.2	6.6	4.8	6.8
2008	4.8	5.6	2.4	2.7	9.3	31.8	2.6	3.9	5.1	6.6
2009	1.8	5.4	1.9	3.0	5.8	-7.7	0.7	-4.4	5.3	6.7
2010	2.4	3.0	1.3	2.4	1.9	-0.8	1.6	1.8	2.5	8.1
2011	2.7	2.3	1.1	5.7	3.1	11.3	2.0	0.6	2.6	7.5
2012	2.4	3.5	0.2	4.3	2.5	9.3	1.0	1.6	2.7	6.6

Source: Department of Statistics

## PRICES AND WAGES

**Table 6.2**  
**Expenditure Group Weights Used in the CPI<sup>1</sup>**

Expenditure Group	1961	1974/5	1982	1993	2004
All Items	100.0	100.0	100.0	100.0	100.0
Food	41.0	24.1	18.1	15.2	14.6
Rent	30.0	20.2	21.8	27.6	32.5
Clothing & Footwear	9.5	6.2	6.0	4.7	3.7
Tobacco & Liquor	4.2	2.8	2.6	2.1	2.0
Fuel & Power	4.3	4.5	4.5	3.3	3.0
Household Goods, Services & Supplies	4.2	12.8	14.7	17.5	14.0 <sup>2</sup>
Transport & Vehicles	3.1	13.8	17.1	13.5	13.9
Education, Recreation & Reading	1.3	9.6	8.4	8.0	7.1
Health & Personal Care	2.4	6.0	6.8	8.1	9.2

<sup>1</sup>Summary changes in the weighting pattern of the CPI based on the results of the Household Expenditure Surveys of 1974/75, 1982, 1993 and 2004.

<sup>2</sup>The category was changed to include household goods, services and communications.

Source: Department of Statistics

## PRICES AND WAGES

Table 6.3

Selected Average Retail Prices<sup>1</sup>

	\$									
Items	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
<b>Grain and Grain Products:</b>										
Bread, 22 oz. sandwich loaf white local	3.39	3.33	3.34	4.40	4.50	4.80	4.74	5.01	5.08	5.65
Flour, 5 lbs.	2.75	2.98	2.98	3.31	3.03	5.58	5.40	5.34	5.27	5.37
Sweet biscuits, 7 oz.	3.65	3.41	3.45	3.59	4.25	4.08	..	..	4.52	4.58
Cornflakes, 12 oz.	3.47	3.54	3.59	3.79	3.91	4.00	4.62	4.67	5.12	5.17
Rice, 3 lbs.	3.53	3.45	3.46	3.55	3.65	3.74	4.93	6.01	6.30	6.53
<b>Meat, Poultry and Fish:</b>										
Lamb leg, per lb. with bone, frozen	3.53	3.56	4.36	4.21	4.49	4.95	5.24	5.30	6.22	6.61
Hamburger	2.97	3.00	3.00	3.08	3.29	3.65	3.67	3.89	3.70	4.02
Pork loin chops, per lb. with bone	4.14	4.32	4.22	6.33	..	6.99	5.62	5.68	5.67	6.06
Bacon, per lb.	4.16	..	5.15	4.71	5.43	5.79	5.50	5.46	6.18	7.21
Pork sausages, 1 lb.	6.12	6.26	7.17	7.48	8.79	9.99	9.40	9.27	9.26	9.52
Chicken legs, 5 lbs.	6.01	6.04	8.17	8.31	11.32	11.79	10.86	10.91	11.06	11.47
Bologna, 12 oz.	2.85	2.86	3.03	3.65	3.83	3.94	3.98	3.61	3.47	3.57
Stewing beef, per lb.	4.27	4.40	4.85	5.25	6.29	6.89	6.61	6.50	6.34	6.41
Corned beef, 12 oz.	2.03	1.92	1.79	2.21	2.44	2.44	2.37	3.63	3.53	3.75
Fish, per lb. imported cod fish (boneless)	8.25	9.43	8.53	8.30	8.99	8.99	9.83	9.61	9.39	9.21
Tuna 6 1/2 oz. Tin	2.30	2.30	2.51	2.87	2.96	3.35	3.68	3.68	3.74	3.63
Boiled ham, per lb.	5.22	5.31	5.31	5.80	4.99	5.49	5.10	6.01	6.84	6.72
Bermuda fish, frozen, per lb.	10.44	10.53	9.99	..	..	..	12.20	..	..	..
<b>Dairy Products and Substitutes:</b>										
Butter, 1 lb. pkg.	2.26	2.32	2.71	2.76	3.13	3.33	4.79	4.28	4.66	4.83
Margarine, 8 oz.	1.71	1.82	1.78	1.89	1.79	1.93	2.35	..	2.54	2.83
Cheese, 16 oz. (block)	2.75	2.75	3.24	3.88	4.29	5.41	6.92	5.90	6.24	6.57
Milk, fresh per 1/2 gal.	3.74	3.80	3.85	4.15	4.35	4.77	4.79	4.99	5.11	5.29
Cream, evaporated 14 oz.	1.11	1.14	1.05	1.14	1.13	1.13	1.69	1.46	1.40	1.60
Eggs, 1 doz, large domestic	3.08	2.72	2.81	3.08	3.19	3.19	3.36	4.16	4.55	4.88
Sugar, 2kg. bag white, granulated	2.03	2.05	2.14	2.61	2.69	2.99	3.31	3.68	4.11	3.88
<b>Fats and Cooking Oils:</b>										
Cooking oil, 32 fl. oz.	3.55	3.68	3.68	3.91	4.08	5.99	7.09	7.36	7.03	7.46
Vegetable shortening, 3 lb. tin	5.18	5.43	5.07	5.50	5.65	6.99	8.18	8.47	8.41	8.50
<b>Fruits and Vegetables:</b>										
Potatoes, 5 lb. bag (Bermuda)	4.97	4.94	5.16	5.07	5.49	5.95	5.42	5.41	6.20	5.69
Lettuce, per head	2.40	2.71	2.77	2.89	2.99	2.99	3.10	2.89	3.41	3.01
Apples, 3 lb. bag, McIntosh	4.28	4.19	5.21	5.20	5.99	5.99	5.97	5.97	5.89	6.26
Raisins, 15 oz., (seedless)	2.43	2.44	2.45	2.38	2.39	2.69	2.81	3.04	3.32	3.95
Corn niblets, 12 oz.	1.09	1.13	1.14	1.25	1.25	1.30	1.21	1.28	1.47	1.37
Sliced peaches, 29 oz.	2.27	2.19	2.40	2.22	2.38	2.63	3.10	3.34	3.32	3.29
Soup, tomato, 10 oz.	1.23	1.29	1.29	1.29	1.32	1.48	1.50	1.51	1.53	1.55
Soup, vegetable, 10 oz.	1.29	1.28	1.35	1.35	1.39	1.55	1.92	1.93	2.02	2.05
Baby foods (junior)	0.99	1.14	1.16	1.16	1.25	1.26	1.33	1.28	1.35	1.27
Peas, frozen, 10 oz.	1.77	1.60	2.27	2.32	2.68	3.39	2.81	2.89	2.92	3.10
Beans, french style, frozen, 10 oz.	1.56	1.76	1.87	2.03	2.03	2.40	2.81	3.10	3.25	3.44
Broccoli (spears) 10 oz. frozen	1.96	1.98	2.11	2.24	1.70	1.80	2.22	2.95	3.08	2.92

Source: Department of Statistics



## PRICES AND WAGES

Table 6.3 (cont'd)

Selected Average Retail Prices <sup>1</sup>										\$
Items	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
<b>Beverages:</b>										
Coffee, 12 oz. (instant)	6.73	8.05	8.15	6.21	9.21	10.05	9.92	9.76	9.43	9.44
Tea, 50 bags	4.01	3.89	3.88	3.95	4.09	4.08	4.09	4.28	4.12	4.11
<b>Miscellaneous:</b>										
Salt, 1 kg. box	1.59	1.67	1.74	1.84	1.90	1.90	2.33	2.15	2.17	2.15
Marmalade, 12 oz. jar	2.36	2.43	2.78	2.84	2.96	3.39	3.67	3.71	4.10	4.18
Strawberry jam, 12 oz. jar	2.45	2.49	2.84	3.01	3.15	3.42	3.61	3.63	4.07	4.16
Peanut butter, 12 oz. jar	4.34	2.50	2.49	2.71	2.57	2.59	2.85	2.95	2.91	3.31
Mayonnaise, 32 oz. bottle	4.26	4.24	4.32	4.42	5.34	5.78	5.52	6.02	6.26	6.37
<b>Household and Personal:</b>										
Powdered household cleanser, 21 oz.	1.28	1.30	1.47	1.67	1.67	1.68	1.62	1.96	1.97	2.26
Soap, bath size tablet	1.96	..	1.96	..	3.05	3.25	3.16	3.10	3.20	3.22
Washing powder, 49 oz. pack	5.79	..	..	..	5.10	5.07	5.94	6.61	6.53	7.11
Tampons, 10 pack	3.81	3.94	3.96	4.10	4.10	4.10	4.27	4.52	4.51	4.57
Toothpaste, 4.6 oz.	3.28	3.27	3.27	4.17	3.85	3.58	4.14	4.10	4.43	4.51
Toilet paper (4 pack)	2.44	2.26	2.26	2.39	2.44	2.52	2.76	4.16	5.13	5.04
Newspaper (daily)	0.75	0.75	0.75	0.75	0.80	0.90	1.00	1.00	1.00	1.00
Postal rates (inland letter rate)	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35
Gasoline (premium, 1 gal.) <sup>3</sup>	5.16	..	1.43	1.68	1.77	1.50	1.73	1.88	1.92	2.06
Haircut, (men)	19.75	18.33	20.00	20.00	21.33	22.09	21.06	21.06	22.75	22.75
Haircut, shampoo, rinse and set (women)	71.00	71.00	72.00	75.00	82.50	90.00	85.80	85.80	85.80	86.90
Drycleaning, 2-piece suit men's	19.53	22.30	22.96	25.60	27.89	29.83	29.83	30.61	33.13	34.08
Shoe repairs, 1/2 sole and heeling men's shoes	34.00	34.00	39.00	41.00	47.50	47.50	47.50	47.50	52.50	52.50
<b>Liquor and Tobacco:</b>										
Beer (5 brands) per case	33.53	34.53	34.53	37.04	37.03	41.67	42.97	42.42	42.87	43.84
Rum (2 brands) per bottle, 1L	23.41	21.56	23.72	25.55	18.97	25.00	26.39	27.02	26.38	26.58
Scotch per bottle, 1L	31.81	31.81	30.24	33.00	31.38	31.94	32.02	32.35	32.26	33.13
Gin per bottle, 1L	31.05	31.23	29.72	32.55	31.75	29.17	27.27	29.83	30.93	32.20
Cigarettes, carton	..	..	..	56.46	58.14	58.65	74.36	74.75	78.64	77.17
<b>Fuel and Power:</b>										
Electricity (actual rates as supplied by BELCO)										
per month per 560 KW hours	140.01	..	..	..	183.13	225.13	255.38	255.38	269.38	297.38
Gas (cost of one cylinder)	104.55	..	127.00	126.85	143.50	146.95	132.35	148.10	152.55	158.90
<b>Transportation:</b>										
Cash bus fare (St. George's to Somerset)	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50
Cash ferry fare (Hamilton-Somerset)	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Taxi fare - 5 mile journey	11.52	13.75	13.75	13.75	15.40	15.40	15.40	15.40	15.40	15.40
<b>Recreation and Entertainment:</b>										
Movie Theatre	8.00	8.00	8.00	8.00	9.00	9.00	9.50	10.00	11.00	11.00

<sup>1</sup>Price quotations are for February of each year unless otherwise stated.

Source: Department of Statistics

## PRICES AND WAGES

Table 6.4

Basic Weekly Pay Rates - Industrial Workers<sup>1</sup>

	\$										
Occupation	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
<b>Public Works</b>											
Tradesman Class 2 <sup>2</sup>	798.97	832.49	869.96	909.11	947.75	983.76	1,032.95	1,063.29	1,083.29	..	..
Driver	762.79	794.82	830.59	867.97	904.86	939.24	986.20	1,016.54	1,036.54	..	..
Equipment Operator Class 2	773.86	806.35	842.64	880.56	917.98	952.87	1,000.51	1,030.85	1,050.85	..	..
Foreman (Depot)	893.50	931.04	972.94	..	..	..	1,208.60	1,238.94	1,258.94	..	..
Office Cleaner	710.33	740.16	773.47	808.28	842.63	874.65	918.38	948.72	968.72	..	..
Security	729.10	759.74	793.92	829.65	864.91	897.77	942.66	973.00	993.00	..	..
Skilled Labourer	750.05	781.54	816.71	853.46	889.73	923.54	969.72	1,000.06	1,020.06	..	..
Storeman	757.96	789.78	825.32	862.46	899.11	933.28	979.94	1,010.28	1,030.28	..	..
Road Sweeper	716.40	746.49	780.08	815.18	849.83	882.12	926.23	956.57	976.57	..	..
Sanitation Labourer	750.05	781.54	816.71	853.46	889.73	923.54	969.72	1,000.06	1,020.06	..	..
<b>Agriculture</b>											
Foreman Grade III	834.68	869.73	908.87	912.99	951.79	1,027.76	1,079.15	1,109.49	1,129.49	..	..
Tradesman Class I	849.36	885.05	924.88	942.85	982.92	1,071.29	1,098.16	1,128.50	1,148.50	..	..
Tractor Driver	769.90	802.25	838.35	876.08	913.31	948.01	995.42	1,025.76	1,045.76	..	..
Gardener and Spray Operator	744.68	775.95	810.87	847.36	883.37	916.94	962.79	993.13	1,013.13	..	..
Heavy Labourer	738.47	769.50	804.13	840.32	876.03	909.32	954.78	985.12	1,005.12	..	..
Security Officer	729.10	759.74	793.92	829.85	864.91	897.77	942.66	973.00	993.00	..	..
Cleaner	710.33	740.16	773.47	808.28	842.63	874.65	918.38	948.72	968.72	..	..
<b>Marine and Ports</b>											
Coxswain (0-3 years)	806.52	840.39	878.20	917.72	956.72	993.08	1,042.73	1,073.07	1,093.07	1,110.07 r	..
Bosun (Unlicensed)	766.92	799.12	835.08	872.66	909.75	944.32	991.53	1,021.87	1,041.87	1,058.87 r	..
Tug Engineer	891.63	929.09	970.90	1,014.59	1,057.71	1,097.90	1,152.80	1,183.14	1,203.14	1,220.14 r	..
Maintenance Worker	737.93	768.92	803.52	880.56	917.98	952.87	1,000.51	1,030.85	1,050.85	1,067.85 r	..
Tug Pilot	930.30	969.37	1,012.99	1,058.57	1,103.56	1,145.50	1,202.77	1,233.11	1,253.11	1,270.11 r	..
<b>Hospitals</b>											
Receptionist (0-5 years)	705.33	731.01	757.77	..	..	878.15	894.77	914.77	934.77	934.77 r	954.77
Gardener	724.93	750.61	777.37	..	..	907.37	914.37	934.37	954.37	954.37 r	974.37
Housekeeping (Aide B 1st year)	704.33	730.01	756.77	..	..	855.77	893.77	913.77	933.77	933.77 r	953.77
Dietary Aid (1st year)	704.33	730.01	756.77	..	..	855.77	893.77	913.77	933.77	933.77 r	953.77
Laundry (General worker - 1st year)	710.33	736.61	763.37	..	..	861.77	900.37	920.37	940.37	940.37 r	960.37
Sanitation Labourer	734.93	760.61	787.37	..	..	886.37	924.37	944.37	964.37	964.37 r	984.37
Storekeeper	741.63	..	..	..	..	893.07	..	..	..	.. r	..
Emergency Medical Technician (EMT - Level I)	..	889.41	916.17	..	..	..	1,053.17	1,088.17	1,138.17	1,138.17 r	1,158.17
Nursing Assistant (1st year)	..	756.81	783.57	..	..	..	920.57	940.57	960.57	960.57 r	980.57
Ward Orderly (Qualified - 1st year)	729.73	755.41	782.17	..	..	881.17	919.17	939.17	959.17	959.17 r	979.17
<b>Air Services</b>											
Bartender	689.32	711.36	..	..	..	..	..	..	..	..	..
Handler - over 1 year	708.56	731.24	..	783.32	814.66	847.24	883.67	..	..	..	..
Clerical Staff	678.56	700.28	..	..	..	..	..	..	..	..	..
Bus Person	600.52	619.72	..	..	..	..	..	..	..	..	..
Shift Kitchen Helper - over 1 year	662.96	684.16	..	..	..	..	..	..	..	..	..
Skilled Mechanic (A)	770.92	795.60	..	852.27	886.36	921.81	961.45	..	..	..	..
Storeperson	739.76	763.44	..	833.63	866.97	901.65	940.42	..	..	..	..

Source: Bermuda Industrial Union - Collective Agreements

## PRICES AND WAGES

Table 6.4 (cont'd)

Basic Weekly Pay Rates - Industrial Workers<sup>1</sup>

											\$
Occupation	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
<b>Supermarkets</b>											
General Helper	568.43	585.48	..	..	665.39	688.01	711.40	732.74	754.73	777.37	..
Asst. Butcher (0- 1 yr)	602.75	620.83	..	..	705.56	729.55	754.35	776.98	800.29	824.30	..
Cashier (1 yr+)	588.43	625.48	645.49	666.15	688.80	712.21	736.43	758.52	781.28	804.72	..
Truck Driver	615.59	654.34	675.28	696.89	720.59	745.09	770.42	793.53	817.34	841.86	..
Janitor	583.76	620.51	640.37	660.86	683.33	706.56	730.59	752.51	775.08	798.33	..
Produce Merchandiser (0- 1 yr)	566.68	583.68	..	..	663.34	685.89	709.21	730.49	752.40	774.97	..
Produce Person (0- 1 yr)	602.75	640.70	661.20	682.36	705.56	729.55	754.35	776.98	800.29	824.30	..
Warehouse Person	615.32	622.99	642.93	663.50	720.28	744.77	770.09	793.19	816.99	841.50	..
Freezer/Dairy Clerk (0-1 yr)	579.25	615.72	635.42	655.76	678.05	701.11	724.94	746.69	769.09	792.17	..
<b>Public Transportation</b>											
Clerical Worker (Cashier)	736.71	767.67	802.21	838.31	873.94	907.15	952.50	982.84	1,002.84	..	..
Dispatcher	841.71	877.08	916.55	957.79	998.50	1,036.44	1,088.27	1,144.48	1,164.48	..	..
Nightwatchman	728.84	759.48	793.64	829.35	864.60	897.46	942.33	972.67	992.67	..	..
Storeman	757.96	789.78	825.32	862.46	899.11	933.28	979.94	1,010.28	1,030.28	..	..
Tradesman (Class 2)	798.97	832.53	870.00	909.15	947.79	983.80	1,033.00	1,063.34	1,083.34	..	..
Bus Operator (0-12 mths)	792.18	825.46	862.61	901.43	939.74	975.45	1,024.22	1,054.56	1,074.56	..	..
Day/Night Cleaner	715.15	745.20	778.73	813.77	848.36	880.60	924.63	954.97	974.97	..	..
Painter (Class 2)	759.94	791.85	827.49	864.73	901.48	935.73	982.52	1,012.86	1,032.86	..	..
Janitor	732.70	763.21	797.56	833.45	868.87	901.89	946.98	977.32	997.32	..	..
<b>Post Office</b>											
Chief Area Postman	867.58	904.04	944.72	987.23	1,029.19	1,068.30	1,121.71	1,152.05	1,172.05	..	..
Asst. Chief Postman	841.35	876.69	916.14	957.37	998.05	1,035.98	1,087.78	1,118.12	1,138.12	..	..
Postman 1+ years outside	794.20	827.57	864.81	903.73	942.13	977.94	1,026.83	1,057.17	1,077.17	..	..
Postman 3 mths - 1 year inside	770.79	803.15	839.29	845.95	881.90	915.41	961.18	991.52	1,011.52	..	..
Postman 0 mths - 3 mths inside	763.05	795.10	830.88	837.41	873.00	906.17	951.48	981.82	1,001.82	..	..
Janitoress	711.86	741.76	775.14	810.02	844.45	876.54	920.36	950.70	970.70	..	..
Janitor	732.70	763.49	797.84	833.74	869.18	902.21	947.32	977.66	997.66	..	..
<b>Dock Workers</b>											
Crane Operator	930.77	958.69	987.45	1,073.24	1,113.48	1,155.24	1,198.56	1,246.50	1,274.55	1,274.55	1,290.48
Deckman	877.81	974.19	1,003.41	1,041.03	1,080.07	1,120.57	1,162.59	1,209.10	1,236.30	1,236.30	1,251.75
Foreman	948.83	1,028.79	1,059.66	1,099.39	1,140.62	1,183.39	1,227.76	1,303.85	1,333.19	1,333.19	1,349.85
Forklift Operator	866.53	892.52	919.30	953.77	989.54	1,026.64	1,065.14	..	..	..	..
Holdmen/Loader/Sorter	836.93	932.08	960.04	996.04	1,033.39	1,072.14	1,112.34	1,156.84	1,182.87	1,182.87	1,197.66
Helper	780.29	803.70	827.81	889.97	923.35	957.97	993.89	1,033.65	1,056.91	1,056.91	1,070.12
<b>Civil Aviation</b>											
Foreman Skycap	518.39	540.17	564.48	589.88	614.95	638.32	670.24	700.58	720.58	..	..
Porters (Sky Caps)	490.89	511.49	534.51	558.56	582.56	604.43	634.65	664.99	684.99	..	..

Source: Bermuda Industrial Union - Collective Agreements

## PRICES AND WAGES

Table 6.4 (cont'd)

Basic Weekly Pay Rates - Industrial Workers<sup>1</sup>

\$

Occupation	2002	2003	2004	2005	2006	2007	2008	2009 <sup>r</sup>	2010 <sup>r</sup>	2011	2012
<b>Construction</b>											
Foreman	1,141.08	1,173.03	1,210.40	1,249.20	1,299.20	1,351.20	1,402.40	1,429.20	1,500.80	..	..
Foreman (Labour)	898.47	923.56	953.20	983.60	1,022.80	1,063.60	1,104.00	1,125.20	1,181.60	..	..
Operator B	907.11	932.51	962.40	993.20	1,032.80	1,074.00	1,114.80	1,136.00	1,192.80	..	..
Mechanic (Top Grade)	1,016.07	1,045.63	1,078.80	1,113.60	1,158.00	1,204.40	1,250.00	1,273.60	1,337.20	..	..
Mechanic	942.06	968.42	1,040.80	1,074.00	1,116.80	1,161.60	1,205.60	1,228.40	1,289.60	..	..
Mixer Operator	772.64	794.27	819.60	846.00	880.00	915.20	950.00	968.00	1,016.40	..	..
Paint Applier	744.27	765.12	789.60	814.80	847.20	881.20	914.48	932.00	978.40	..	..
Mechanic Steel Fixer	924.79	950.69	1,040.80	1,074.00	1,116.80	1,161.60	1,205.60	1,228.40	1,289.60	..	..
Skilled Labourer	778.40	800.20	825.60	852.00	886.00	921.60	956.80	974.40	1,023.20	..	..
Storeman	942.06	968.38	999.20	1,031.20	1,072.40	1,115.20	1,157.60	1,179.60	1,238.40	..	..
Truck Driver	790.40	812.45	838.40	865.20	900.00	936.00	971.60	990.00	1,039.60	..	..
Welder	997.16	..	978.00	1,011.60	1,052.00	1,094.00	1,135.60	1,157.20	1,215.20	..	..
Form Carpenter	942.02	968.38	1,040.80	1,074.00	1,116.80	1,161.60	1,205.60	1,228.40	1,289.60	..	..
Hammerman	778.40	800.20	826.00	852.40	886.40	922.00	957.20	975.20	1,024.00	..	..
<b>Hotels (Tipped Live-Out Workers)</b>											
Bell Staff-Doorman/Starter	234.93	241.56	248.43	256.19	264.64	273.38	281.58	290.03	298.73	..	287.21
Waiter/Waitress	214.45	221.10	227.95	235.71	243.49	251.52	259.07	266.84	274.84	..	264.25
Night Housekeeper	258.43	265.08	271.93	294.69	304.41	314.46	323.89	333.61	343.62	..	330.37
Cottage/Apartment Attendant	221.45	228.10	234.95	242.71	250.72	258.99	266.76	274.76	283.01	..	272.09
On Call Room Attendant	214.45	221.10	227.95	235.71	243.49	251.52	259.07	271.99	285.3	..	264.25
<b>Hotels (Non-Tipped Workers)</b>											
Chauffer	548.34	565.17	582.50	605.12	626.30	648.22	674.15	701.11	729.16	..	684.26
Linen Controller	569.88	586.71	604.04	626.66	648.59	671.29	698.14	726.07	755.11	..	708.61
Head Controlman/Mechanic	583.88	600.71	618.04	640.66	663.08	686.29	724.14	760.39	796.00	..	735.00
Chef Gourmet	597.48	614.31	631.64	644.26	666.81	690.15	717.76 r	746.47	776.32	..	728.52
Towel Folder	541.08	557.91	575.24	597.86	618.79	640.44	666.06 r	692.70	720.41	..	676.05
Shampoo Supervisor	585.33	602.16	619.49	642.11	664.58	687.84	715.35 r	743.97	773.73	..	726.08
Social Desk Hostess	548.88	565.71	583.04	605.66	626.86	648.80	685.15 r	719.84	753.83	..	695.43
<b>Garages</b>											
Tradesman (Junior)	596.34	614.23	632.66	..	644.96	694.88	726.51 r	726.51	726.51	..	..
New Car Preparer	498.85	513.82	529.23	585.58	611.93	639.46	668.23 r	668.23	668.23	..	..
Storeman (Junior)	472.12	486.28	500.87	537.67	561.86	587.14	613.56 r	613.56	613.56	..	..
Working Foreman	804.62	828.76	853.62	858.59	897.22	937.59	979.78 r	979.78	979.78	..	..
Mechanic (Grade A1)	750.60	773.31	796.31	800.97	837.01	874.67	909.67 r	909.67	909.67	..	..

<sup>1</sup>For the present edition the minimum weekly rate is shown for selected workers or a group of workers with roughly equivalent levels of pay.

<sup>2</sup>Includes: electricians, fitters, masons, painters, panel beaters, plumbers, mechanics and welders.

Source: Bermuda Industrial Union - Collective Agreements

## PRICES AND WAGES

Table 6.5

Annual Rates of Pay - Public Sector Non-Industrial Workers<sup>1</sup>

Sector and Occupation	Grade Range	2005	2006	2007	2008	2009	2010	2011	2012
<b>Civil Service<sup>2</sup></b>									
Clerical workers including clerk/typists, receptionists, messengers, etc.	PS 1-12	29,202-43,787	30,371-45,584	31,889-47,816	32,846-49,250	33,925-50,329	34,949-50,959	..	..
Private secretaries and senior clerks	PS 13-17	44,688-50,941	46,476-52,979	48,800-55,627	50,264-57,296	51,343-58,375	51,985-59,105	..	..
Office managers, assistant supervisors and technical assistants	PS 18-20	52,849-56,890	54,963-59,165	57,711-62,124	59,443-63,987	60,522-65,066	61,278-65,880	..	..
Sub-professionals, middle-management officers and technical officers	PS 21-30	59,018-79,911	61,379-83,107	64,447-87,262	66,381-89,880	67,460-90,959	68,303-92,096	..	..
Fully qualified professionals, lawyers, architects, engineers, accountants, etc.	PS 31-40	82,903-115,168	86,219-119,775	90,530-125,764	93,246-129,537	94,325-130,616	95,504-132,249	..	..
Senior administrative officers and heads of departments	PS 41-48	120,347-163,778	125,161-170,329	131,419-178,846	135,361-184,211	136,440-185,290	138,146-187,606	..	..
<b>Public School System<sup>3</sup></b>									
Teachers:									
Certified nursery teachers	A2-6	46,756-52,355	..	50,814-56,899	52,352-58,621	54,594-61,132	55,276-61,896	..	..
With Teacher's Training Certificate from 3-year programme	P1-7	57,082-72,227	59,651-75,477 r	62,037-78,496	63,914-80,871	66,651-84,335	67,484-85,389	..	..
With Teacher's Training Certificate	P1-2	57,082-59,365	59,651-62,037 r	62,037-64,518	63,914-66,470	66,651-69,317	67,484-70,184	..	..
With Bachelor's degree	P1-8	57,082-75,116	59,651-78,496 r	62,037-81,636	63,914-84,106	66,651-87,709	67,484-88,805	..	..
With Bachelor's degree and additional degree/certificate in Education	Steps 1-4	100,058-112,618	..	108,743-122,394	112,033-126,067	116,832-131,498	118,292-133,142	..	..
Head teachers including deputies and first assistants	Steps 1-20	..	66,969-113,235	69,782-117,990	..	76,423-129,218	79,709-134,776	..	..
Bermuda College lecturers									
<b>Prison Service</b>									
Prison Officer	Steps 1-5	47,992-62,148	56,436-65,256	59,260-68,518	62,223-71,944	63,001-72,844	63,946-73,936	..	..
Divisional Officer	6-9	63,591-71,986	69,287-75,585	72,751-79,364	76,389-83,323	77,343-84,374	78,504-85,640	..	..
Principal Officer	10-11	75,826-81,106	82,388-85,162	86,507-89,420	90,824-93,891	91,968-95,065	93,348-96,491	..	..
Chief Officer	12-13	90,223-96,710	95,702-99,069	100,487-104,022	105,511-109,223	106,830-110,589	108,433-112,248	..	..
Asst. Commissioner	14-15	..	110,321-114,280	115,837-119,994	121,628-125,993	123,149-127,568	124,996-129,482	..	..

Source: Annual Estimates of Revenue and Expenditure

# PRICES AND WAGES

Table 6.5 (cont'd)

Annual Rates of Pay - Public Sector Non-Industrial Workers<sup>1</sup>

Sector and Occupation	Grade Range	2005	2006	2007	2008	2009	2010	2011	2012
<b>Police Service</b>									
Cadet	Steps 1-3	29,595-31,703	31,075-33,289	32,629-34,953	34,260-36,701	..	36,253-38,835	37,304-39,961	..
Constable	4-11	50,696-65,940	53,230-69,237	55,892-72,699	58,687-76,333	..	69,378-88,051	71,390-90,604	..
Sergeant I	12-16	68,412-77,746	71,833-81,634	75,425-85,715	79,196-90,001	..	90,982-102,416	93,621-105,386	..
Inspector	17-19	80,662-86,407	84,695-90,727	88,930-95,264	93,376-100,027	..	105,156-112,194	108,206-115,447	..
Chief Inspector	20-22	96,776-103,669	101,615-108,852	106,695-114,295	112,030-120,009	..	124,895-133,338	128,517-137,205	..
Superintendent	23-25	100,907-108,195	100,907-108,195	100,907-108,195	100,907-108,195	..	129,796-139,170	143,710-153,481	..
Asst. Commissioner	26-27	116,270-119,691	116,270-119,691	116,270-119,691	116,270-119,691	..	149,558-153,958	165,258-169,845	..
<b>Fire Service</b>									
Mechanic	FSA 1-3	47,739-51,717	49,649-53,786	51,634-55,937	53,183-57,615	55,576-70,694 r	57,911-73,663	60,054-76,389	..
Firefighter	7-12	49,804-58,712	51,796-61,060	53,868-63,503	55,454-65,408	62,142-73,256 r	64,752-76,333	67,148-79,158	..
Sergeant	13-17	62,122-69,931	64,607-72,728	67,191-75,637	69,207-77,906	78,895-84,917 r	82,209-88,484	82,251-91,758	..
Lieutenant	18-21	72,891-80,536	75,806-83,757	78,839-87,107	81,204-89,721	89,324-96,898 r	93,076-100,968	96,520-104,704	..
<b>Regiment Services</b>									
Lance Corporal	MPS 1-4	30,663-34,248	31,889-35,618	50,385-56,277	54,491-60,864	..	56,803-63,446	58,451-65,286	..
Corporal	5-7	35,536-38,250	36,957-39,780	58,326-62,681	63,080-67,790	..	65,757-70,666	67,664-72,716	..
Sergeant	9-12	41,173-45,977	42,819-47,816	65,009-71,968	70,307-77,833	..	73,290-81,136	75,415-83,489	..
Colour Sergeant	15-19	50,081-57,573	52,084-59,876	74,256-83,572	80,308-90,383	..	83,715-94,219	86,143-96,951	..
Warrant Officer II	22-24	64,296-67,966	66,868-70,685	85,697-90,324	92,681-106,078	..	96,614-110,579	99,416-104,783	..
Warrant Officer I	25-26	70,222-72,502	73,031-75,403	95,420-98,084	..	..	..	110,695-113,786	..
Lieutenant II	22-23	64,296-66,384	66,868-69,040	85,697-88,036	92,681-100,441	..	96,614-104,703	99,416-102,129	..
Lieutenant I	24-25	67,966-70,222	70,685-73,031	90,324-92,872	..	..	..	104,783-107,739	..
Captain	27-28	75,133-77,953	78,139-81,071	98,084-100,988	106,078-109,218	..	110,579-113,852	113,786-117,154	..
Major	30-31	83,906-87,048	87,262-90,530	109,200-112,320	118,100-121,474	..	123,111-126,628	126,681-130,301	..
Lt. Colonel	41	126,364	131,419	131,419	142,129	..	148,160	152,457	..

<sup>1</sup>All rates are quoted as of October 1st of each year, with the exception of the Teachers whose rates are adjusted 1st September of each year.

<sup>2</sup>This sector comprises a broad range of occupations which include administrative, professional, technical and clerical workers as well as public health nurses and customs officers. The brief descriptions of each grade range attempt to give only a general idea of the job types involved. Users should also note that pay grades attached to some positions may overlap at the margins.

<sup>3</sup>Teachers and lecturers are placed on the scale according to their qualifications and experience; for nursery, primary, middle and secondary teachers, school size is an additional criterion.

Source: Annual Estimates of Revenue and Expenditure

# Section VII

## Home Finance

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### 2012 Quick Facts

- Government Revenue (*Fiscal year 12/13*):  
\$910 million
- Government Expenditure (*Fiscal year 12/13*):  
\$1.1 billion
- Registered Companies (*at Dec. 31, 12*):  
9,389

### **Government's Expenditure Exceeds Revenue**

For the tenth consecutive year, Bermuda Government's revenue has fallen short of its expenditure (Figure 1). The last time revenue exceeded expenditure was in the 2002/03 fiscal year. In the 2012/13 fiscal year, expenditure was 19% or \$172 million higher than revenue. The primary component of total revenue during the past fiscal year was payroll tax (34%) and wages and salaries were the single largest item of expenditure, comprising 39% of the total.

### **Bermuda Monetary Authority's Balance Increases Over Decade**

From 2002 to 2012, total assets, liabilities, capital and reserves increased by 52%, balancing at \$177.4 million. However, there was a 3% decline from 2011 to 2012. In 2012, securities contributed the most to total assets (54%). On the liabilities, capital and reserves section of the balance sheet, notes and coins in circulation comprised the majority of the total (73%).

### **Corporation of Hamilton's Expenditure Exceeds Revenue Recently**

The Corporation of Hamilton's revenue exceeded expenditure from 2002 to 2007 but fell short of expenditure between 2008 and 2012 (Figure 2). In 2012, expenditure was 14% or \$3 million higher than revenue. One of the factors contributing to the shortfall of revenue in 2012 was the cessation of collecting wharfage fees. The most significant contributor to total revenue in 2012 was taxes (39%) and staff costs were the largest item of expenditure, comprising 35% of the total.

### **Corporation of St. George Revenue and Expenditure Decline**

Figure 3 shows a trend of decreasing revenues and expenditures since 2004 for the Corporation of St. George; revenue declined by 36% and expenditure by 29%. The Corporation of St. George was no longer able to collect wharfage in 2012 due to the introduction of the *Municipalities Reform Bill 2010* (Table 7.4). As a result, the Bermuda Government increased significantly the grants provided to the Corporation in 2012 in an attempt to lessen this impact. However, the increase in grants did not offset the removal of wharfage collection, as revenue fell by 24% from 2011 to 2012. Wharfage had typically been the largest contributor to total revenue, however, this changed in 2012 with government transfers comprising 77% of total revenue.

For the years 2004 to 2007, significant capital outlays were made relating to damage sustained from Hurricane Fabian. These capital outlays stopped in 2008 and contributed to a reduction in total expenditure since (Figure 3). Staff and office expenses were the largest expense item in 2012 at 75% of total expenditure.

### **Combined Balance Sheets of Commercial Banks and Deposit Companies**

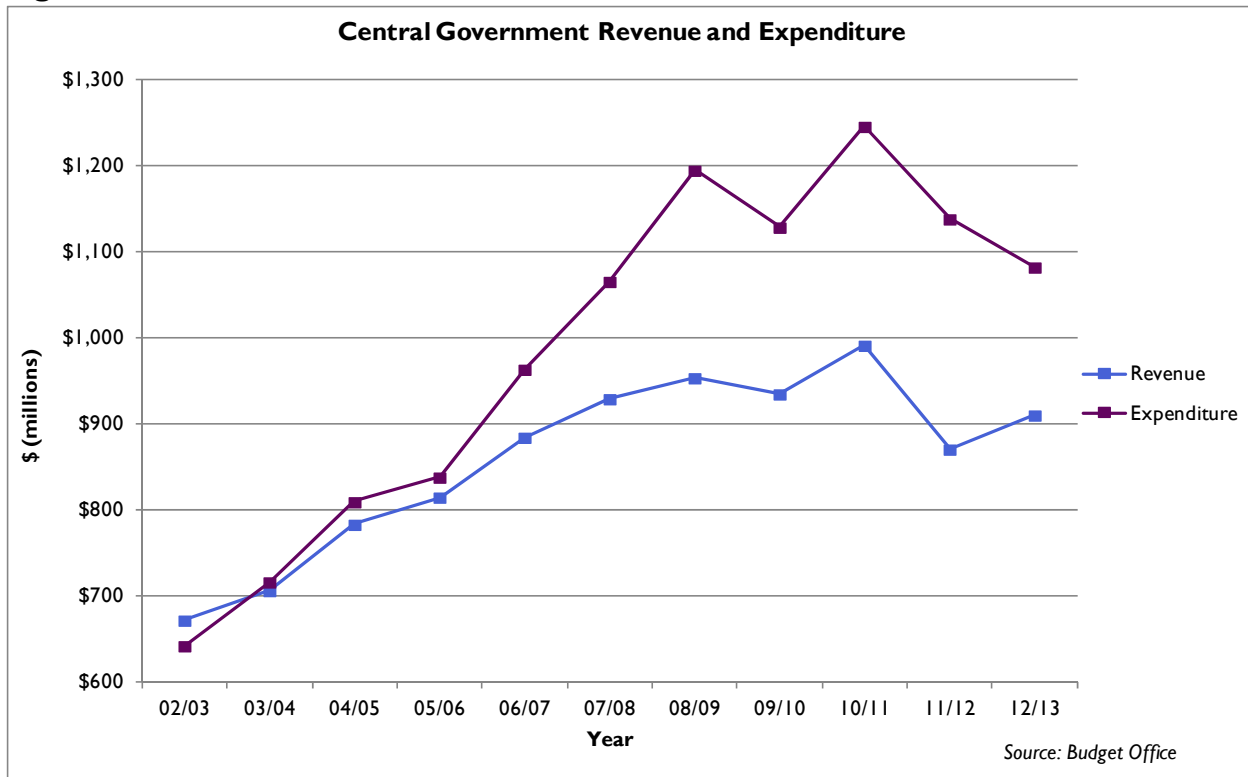
The total assets and liabilities of commercial banks and deposit companies increased by 29% from 2002 to 2012. The largest asset item was loans and advances, making up 37% of the total assets. Demand deposits were the most significant contributor to total liabilities, comprising 40% of the total.



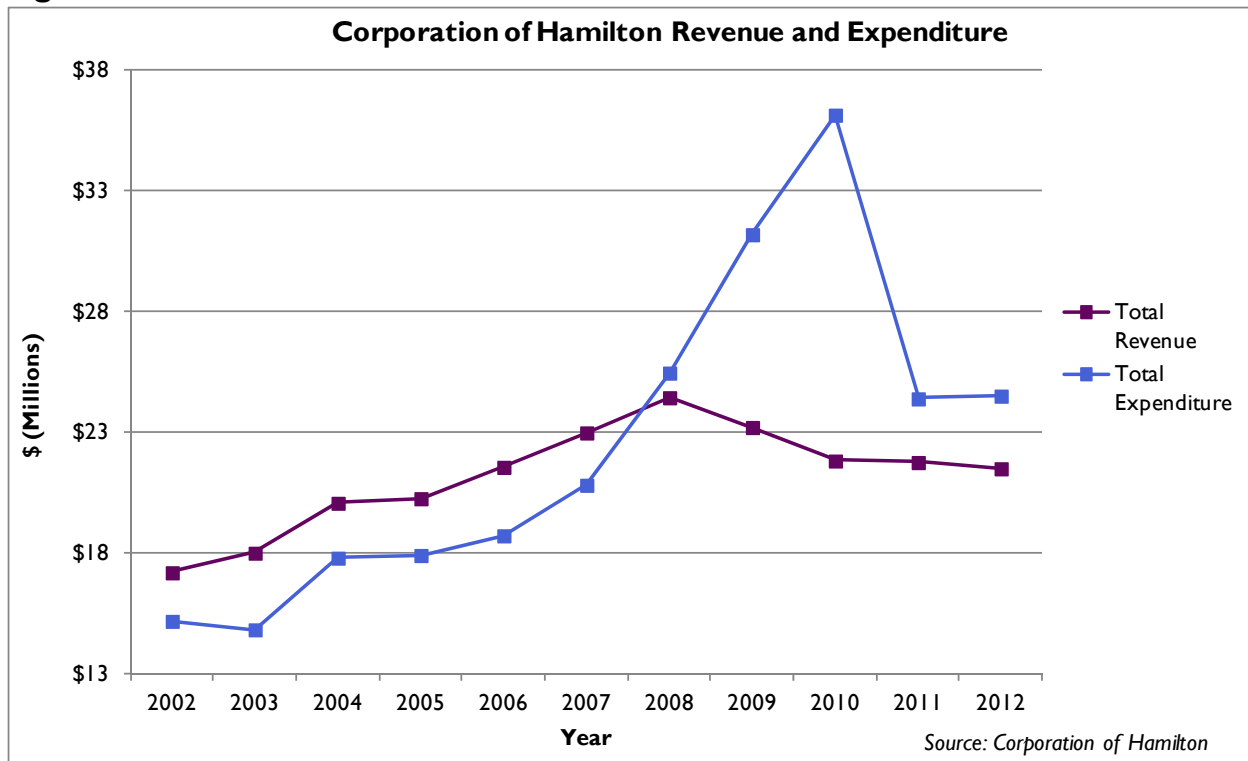
### Nearly Three Quarters of Companies are Exempted

The majority of businesses in Bermuda were exempted companies at the end of 2012. Between 2006 and 2008, the total number of registered companies increased steadily and then fluctuated during Bermuda's recessionary period (Figure 4). From 2006 to 2012, the number of registered companies increased by 8% (or 1,384 companies).

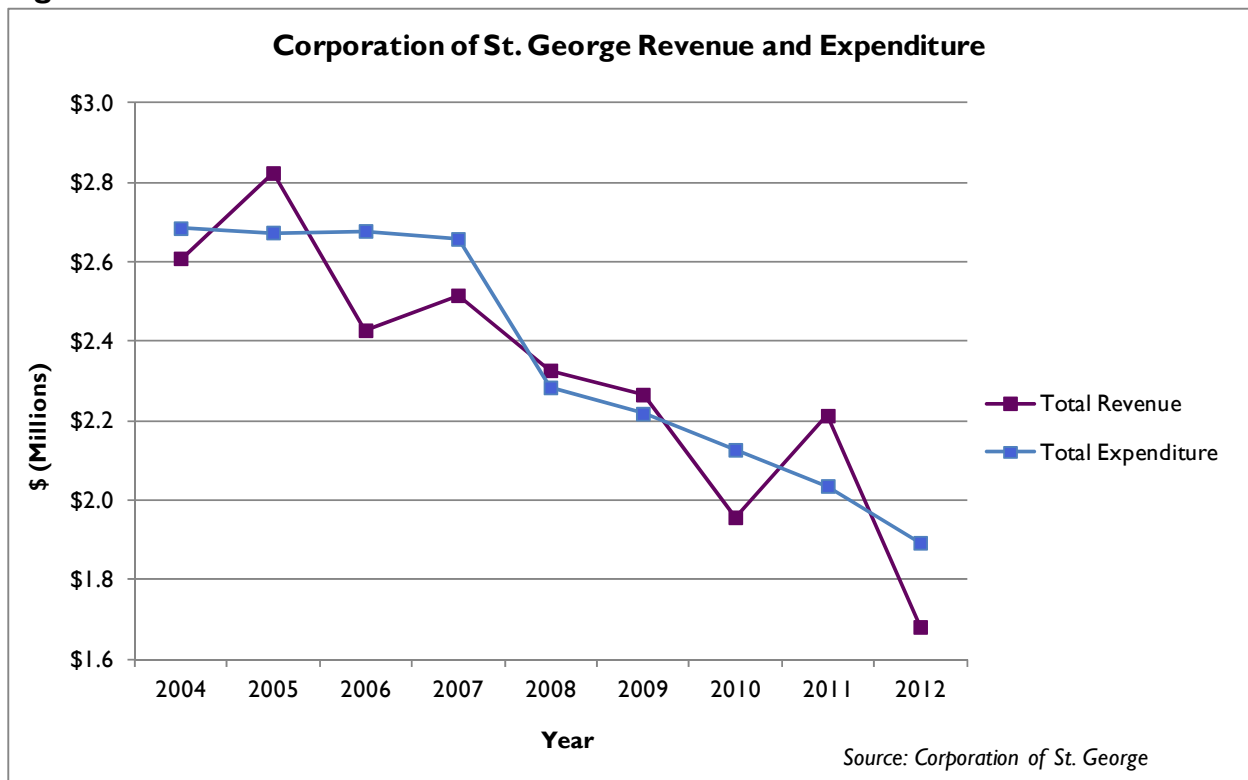
**Figure 1**



**Figure 2**



**Figure 3**



**Figure 4**



## HOME FINANCE

Table 7.1

## Central Government: Revenue and Expenditure

Fiscal Year	Revenue										\$ thousand
	Total	Customs Duty	Land Tax	Stamp Duties	International Company Tax	Payroll Tax	Hotel Occupancy Tax	Passenger Tax	Vehicle Licences	All Other <sup>1</sup>	
2002/03	671,110	184,987	40,507	34,877	47,689	203,191	10,824	25,859	22,471	100,705	
2003/04	705,514	193,496	41,865	32,289	47,924	229,749	9,526	26,803	22,934	100,928	
2004/05	782,469	212,254	41,988	47,827	49,118	247,339	10,740	25,844	24,020	123,339	
2005/06	814,087	227,181	41,936	48,006	49,362	265,119	11,727	24,856	24,995	120,905	
2006/07	883,711	230,228	43,286	50,710	52,067	297,301	12,047	30,530	27,201	140,341	
2007/08	928,500	229,566	45,221	47,379	55,453	337,749	13,487	29,106	28,997	141,542	
2008/09	952,866	224,160	45,707	46,194	64,766	356,526	11,103	29,750	27,172	147,488	
2009/10	934,160	225,435	46,000	44,259	56,045	355,000	9,000	25,070	25,963	147,388	
2010/11	990,795	195,807	49,131	35,362	61,456	423,050	7,028	32,345	26,583	160,033	
2011/12 <sup>r</sup>	870,024	190,000	52,000	23,012	57,821	315,000	9,000	35,770	25,207	162,214	
2012/13	909,634	200,000	56,000	23,012	57,731	312,000	9,000	35,370	27,307	189,214	

Fiscal Year	Expenditure							\$ thousand
	Total &	Wages Salaries	Other Operating Expenditure	Debt Service	Transfer to Sinking Fund	Grants & Contributions	Capital Expenditure	
2002/03	641,372	260,252	157,881	8,830	2,926	140,720	70,763	
2003/04	715,481	280,364	193,917	9,112	3,000	146,841	82,247	
2004/05	808,829	303,305	247,616	8,953	3,063	159,113	86,779	
2005/06	837,328	316,464	216,935	10,869	3,063	174,363	115,634	
2006/07	962,824	339,153	253,636	14,510	4,388	242,700	108,437	
2007/08	1,064,924	374,836	294,682	18,525	5,625	215,426	155,830	
2008/09	1,194,301	413,621	314,755	21,287	9,447	234,920	200,271	
2009/10	1,128,104	416,839	307,684	2,055	—	261,100	140,426	
2010/11	1,245,217	401,474	358,053	58,729	28,760	277,156	121,045	
2011/12	1,137,665	409,893	298,568	70,700	25,750	267,552	65,202	
2012/13	1,081,707	416,851	259,914	35,850	30,750	262,152	76,190	

<sup>1</sup>Includes fees, sales, recoveries and other miscellaneous departmental receipts.

Source: Budget Office

## HOME FINANCE

Table 7.2

Bermuda Monetary Authority						
Balance Sheet						
\$ thousand						
Assets						
Bank Deposits and Money Market Instruments				Other Assets		
Year End	Total	Demand Deposits	Time/Term Deposits	Securities	Accrued Interest	Other
2002	117,009	22,076	25,000	62,979	964	5,990
2003	..	..	..	..	..	..
2004	131,406	20,219	25,000	50,079	1,483	34,625
2005	152,969	30,509	24,956	65,400	1,621	30,483
2006	165,273	51,354	15,000	64,690	1,850	32,379
2007	171,407	59,996	15,975	60,784	1,947	32,705
2008	188,106	55,606	35,475	59,250	2,461	35,314
2009	187,465	52,945	15,975	79,279	4,816	34,450
2010	176,938	44,201	5,000	91,523	2,378	33,836
2011	182,133	50,971	—	95,410	1,269	34,483
2012	177,382	46,562	—	95,031	1,295	34,494
Liabilities, Capital and Reserves						
Total	Notes and Coins in Circulation	Issued Capital	General Reserve	Local Bank and Other Deposits	Provision for Transfer to Government	Other
2002	117,009	89,598	10,600	15,263	—	665
2003	..	..	..	..	..	..
2004	131,406	99,927	10,600	18,057	1,594	1,228
2005	152,969	113,698	10,600	25,524	1,722	1,425
2006	165,273	121,045	20,000	18,707	2,582	2,939
2007	171,407	124,604	20,000	21,648	2,941	2,217
2008	188,106	141,066	20,000	22,463	815	3,762
2009	187,465	139,066	20,000	24,715	—	3,684
2010	176,938	126,721	20,000	22,172	—	8,045
2011	182,133	133,100	20,000	21,484	—	7,549
2012	177,382	129,515	20,000	20,334	—	7,533

Source: Bermuda Monetary Authority

## HOME FINANCE

Table 7.3

## Corporation of Hamilton: Revenue and Expenditure

	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
	\$ thousand										
<b>Revenue</b>											
Taxes	5,432	5,578	5,976	6,110	6,421	6,765	7,151	7,491	7,378	8,758	8,406
Wharfage <sup>1</sup>	5,640	5,987	7,130	7,166	7,405	7,358	7,856	7,051	6,269	1,273	—
Rent	738	799	745	838	854	1,003	1,061	969	1,193	1,197	1,093
Car park fees	3,345	3,207	3,298	3,415	3,745	3,798	4,429	4,143	4,003	4,064	4,542
Other	2,040	2,434	2,923	2,731	3,135	4,060	3,945	3,554	2,978	6,466	7,461
Total Revenue	17,195	18,005	20,072	20,260	21,560	22,984	24,442	23,208	21,821	21,758	21,502
<b>Expenditure</b>											
Operating Expenditure:											
Staff costs	2,044	2,248	2,730	2,602	4,435	5,016	5,542	7,004	8,750	7,054	7,425
Administrative and office expenses	1,775	1,295	1,235	1,169	—	—	—	—	—	—	—
Dock operating and maintenance	1,943	2,108	2,029	2,053	1,674	2,150	1,978	1,535	1,313	1,060	1,139
Street and property maintenance	3,995	3,627	4,392	4,901	4,260	5,072	6,299	6,011	6,884	6,686	6,037
Sanitary and sewerage services	3,339	3,604	3,856	4,023	4,589	4,667	5,468	4,330	4,879	4,331	4,154
Police and traffic control	211	140	140	—	—	—	—	—	—	—	—
Car park operating expenses	578	401	458	533	593	602	699	743	886	359	187
Bad debt expense	94	96	99	7	72	44	35	14	98	36	112
Miscellaneous	376	226	249	761	1,175	1,315	1,491	1,809	1,231	2,278	2,369
Total Operating Expenses	14,355	13,745	15,188	16,049	16,798	18,866	21,512	21,446	24,042	21,804	21,423
Grants and Contributions <sup>2</sup>	1,526	1,213	1,369	1,070	969	872	607	650	—	—	—
Corporation Debt:											
Loan Repayments	307	462	2,163	1,447	1,478	1,565	2,330	1,386	—	738	789
Interest charges	521	508	449	414	451	386	236	123	122	589	609
Total Debt Repayments	828	970	2,612	1,861	1,929	1,951	2,566	1,509	122	1,327	1,398
Capital Outlays <sup>3</sup>	—	117	—	—	—	—	1,385	8,236	11,974	1,263	1,684
Total Expenditure	15,183	14,832	17,800	17,910	18,727	20,817	25,463	31,191	36,138	24,394	24,505
Financial Surplus/Deficit (+/-)	2,012 r	3,173 r	2,272 r	2,350 r	2,833 r	2,167 r	-1,021 r	-7,983 r	-14,317 r	-2,636 r	-3,003

<sup>1</sup>As of April 1, 2011, the Bermuda Government received wharfage fees.<sup>2</sup>Includes library grant and contributions toward police and fire services.<sup>3</sup>Capital outlays include major improvements and extensions to the Hamilton wharfs, equipment purchases, improvements to City Hall, property acquisitions and purchase and installation of traffic lights.

Source: Corporation of Hamilton

## HOME FINANCE

Table 7.4

## Corporation of St. George: Revenue and Expenditure

	2004 <sup>r</sup>	2005 <sup>r</sup>	2006 <sup>r</sup>	2007 <sup>r</sup>	2008 <sup>r</sup>	2009 <sup>r</sup>	2010 <sup>r</sup>	2011 <sup>r</sup>	2012 <sup>r</sup>
	\$ thousand								
<b>Revenue</b>									
Taxes <sup>1</sup>	363	336	—	—	—	—	—	—	—
Wharfage (net)	1,042	1,109	1,115	1,140	1,053	1,101	1,064	1,114	—
Port dues	300	323	336	346	447	330	166	69	65
Rent	202	225	240	212	209	271	234	222	252
Government Transfer <sup>1</sup>	148	148	464	538	420	410	423	748	1,291
Other	554	683	273	280	198	154	70	60	73
Total Revenue	2,609	2,824	2,428	2,516	2,327	2,266	1,957	2,213	1,681
<b>Expenditure</b>									
Operating Expenditure:									
Staff and office expenses	1,394	1,446	1,499	1,513	1,405	1,481	1,445	1,453	1,408
Wharf operations and maintenance	51	21	80	11	35	35	4	2	2
Street and property maintenance	434	480	431	388	427	395	363	364	262
Fire Service	37	31	42	32	1	—	—	—	—
Bad debt expense	11	4	10	9	-1	7	9	33	33
Sanitary and sewerage services	123	116	163	230	161	184	147	181	174
Total Operating Expenses	2,050	2,098	2,225	2,183	2,028	2,102	1,968	2,033	1,879
Corporation Debt:									
Interest charges	24	22	20	15	7	2	2	3	4
Loan Repayments	104	42	44	107	114	—	—	—	—
Total Debt Repayments	128	64	64	122	121	2	2	3	4
Capital Outlays	507	512	389	353	135	114	157	—	10
Total Expenditure	2,685	2,674	2,678	2,658	2,284	2,218	2,127	2,036	1,893
Financial Surplus/Deficit	-76	150	-250	-142	43	48	-170	177	-212

<sup>1</sup> The Corporation of St. George receives semi-annual grants from the Government in lieu of the Corporation charging property taxes since 2006.

Source: Corporation of St. George

## HOME FINANCE

Table 7.5

Combined Balance Sheets of Commercial Banks  
and Deposit Companies

\$ million

Year	Total Assets	Cash & Deposits with Banks	Demand & Time Deposits	Investments	Loans and Advances	Premises and Equipment	Other Assets
2002	18,700	233	7,252	6,587	4,153	261	214
2003	22,404	277	9,066	7,718	4,845	266	232
2004	20,489	387	7,224	6,731	5,497	335	315
2005	22,371	803	7,941	6,936	5,890	357	444
2006	23,101	89	7,324	7,758	6,806	376	748
2007	24,169	80	7,188	8,387	7,351	449	714
2008	22,805	96	6,258	7,356	7,954	462	679
2009	21,626	89	5,651	6,457	8,341	477	611
2010	23,368	88	7,202	6,386	8,631	505	556
2011	25,543	88	6,299	9,080	9,214	554	308
2012	24,156	79	6,383	8,011	8,833	531	319

## Liabilities

Year	Total Liabilities	Demand <sup>1</sup> Deposits	Time <sup>1</sup> Deposits	Savings Deposits	Other Liabilities	Capital & Reserves
2002	18,700	7,414	8,107	1,206	765	1,208
2003	22,404	10,685	7,981	1,450	897	1,391
2004	20,489	8,437	7,600	2,239	663	1,549
2005	22,371	9,549	7,960	2,077	783	2,002
2006	23,101	8,755	8,306	2,845	748	2,447
2007	24,169	8,735	8,650	3,423	641	2,720
2008	22,805	8,079	7,117	4,183	809	2,617
2009	21,626	8,110	5,891	4,461	570	2,594
2010	23,368	8,127	6,690	4,813	547	3,191
2011	25,543	10,199	6,572	5,252	506	3,014
2012	24,156	9,652	5,650	5,189	650	3,015

<sup>1</sup>Includes inter-bank deposits.



## HOME FINANCE

Table 7.6

Bermuda Register of Companies<sup>1</sup>

	2006	2007	2008r	2009r	2010r	2011r	2012
<b>Total Companies on Register</b>	18,005	18,852	19,501	19,277	19,489	19,110	19,539
<b>Exempted</b>							
On Register at beginning of Quarter	13,459	13,688	14,498	14,082	14,101	14,219	13,841
New Companies Registered	288	438	216	188	216	227	227
Restoration	2	8	6	—	—	16	13
Dissolved	134	85	114	142	166	128	90
Struck Off	267	29	270	5	2	546	3
Amalgamation	17	26	28	18	26	19	5
Discontinued	7	13	9	32	25	30	18
On Register at end of Quarter	13,324	13,981	14,299	14,073	14,098	13,739	13,965
<b>Exempted Partnership</b>							
On Register at beginning of Quarter	752	841	1,133	1,230	1,286	1,333	1,354
New Partnerships Registered	52	103	44	20	16	17	17
Partnerships Removed	—	—	9	—	—	32	2
On Register at end of Quarter	804	944	1,168	1,250	1,302	1,318	1,369
<b>Overseas</b>							
On Register at end of Quarter	530	486	515	536	542	567	601
New Companies Registered	10	10	9	6	14	8	11
Companies Removed	27	—	7	25	—	1	—
Amalgamation	—	1	—	—	—	—	—
On Register at end of Quarter	513	495	520	517	556	574	612
<b>Overseas Partnerships</b>							
On Register at end of Quarter	62	68	69	70	72	81	72
New Partnerships Registered	11	1	—	3	3	1	1
Companies Removed	4	—	—	2	—	—	—
On Register at end of Quarter	69	69	69	71	75	82	73
<b>NON-RESIDENT INSURANCE</b>							
On Register at end of Quarter	20	20	15	15	13	13	12
<b>Local</b>							
On Register at beginning of Quarter	3,300	3,376	3,477	3,406	3,400	3,503	3,473
New Companies Registered	42	43	34	44	50	35	37
Restoration	2	1	—	—	—	8	3
Dissolved	2	—	4	5	1	—	1
Struck Off	64	71	76	93	—	159	1
Amalgamation	3	6	1	1	4	3	3
On Register at end of Quarter	3,275	3,343	3,430	3,351	3,445	3,384	3,508

<sup>1</sup> All figures in this table relate to the 4<sup>th</sup> quarter.

Source: Registrar of Companies

# Section VIII

## National Accounts and Balance of Payments

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### 2012 Quick Facts

- Nominal GDP: \$5.5 billion
- Real GDP: \$4.8 billion
- Nominal GDP % Change: -1.4%
- Real GDP % Change: -4.9%

**Nominal GDP Declining**

The Gross Domestic Product (GDP) measures the total value of goods and services produced in a country. Nominal GDP uses current (or market) prices (inflation not factored) to value the production of goods and services. Although, Bermuda's nominal GDP increased by 22% from 2004 to 2012, nominal GDP has declined each year since 2008 (Figure 1). This decrease coincides with the start of Bermuda's recession. The three largest contributors to Bermuda's nominal GDP in 2012 were International Business Activity, Real Estate & Renting Activities and Financial Intermediation, representing 25%, 17% and 13% of the total, respectively.

**Real GDP Declining**

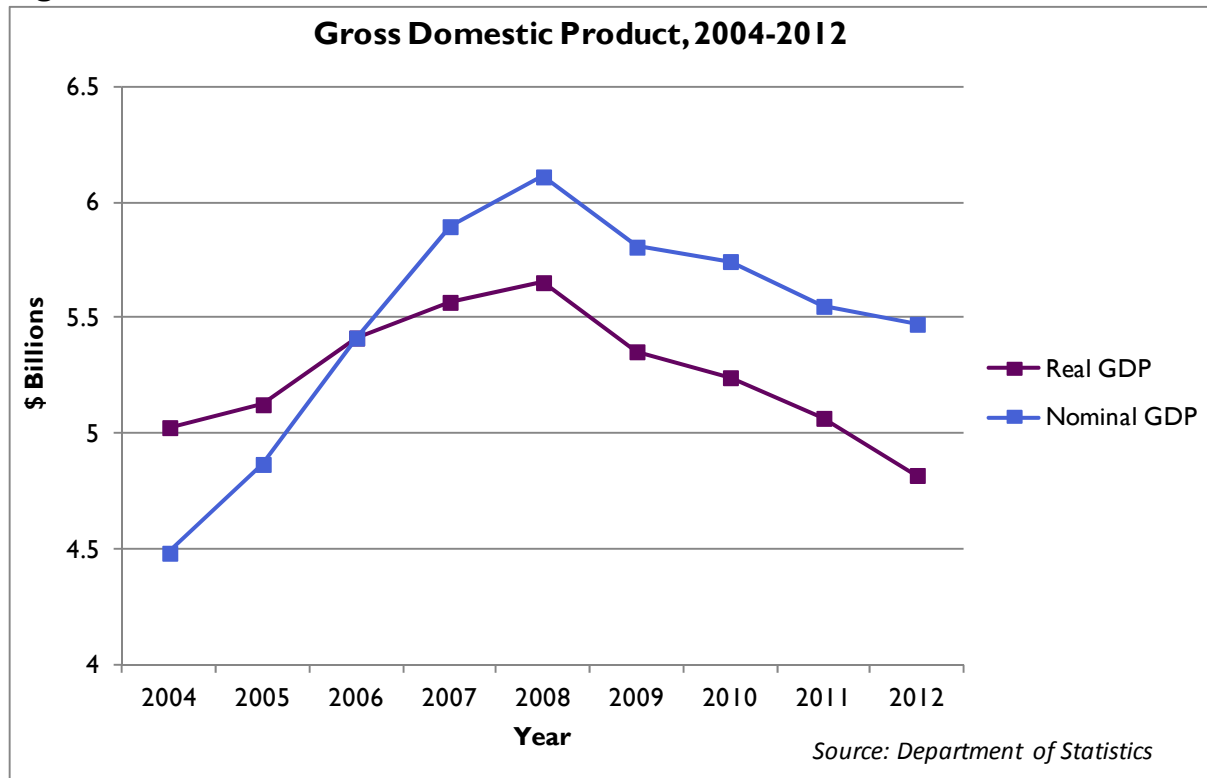
Real GDP uses a constant price level (inflation factored) to value the production of goods and services. Real GDP allows economists to determine whether production of goods and services has increased or decreased without having to consider any change in the purchasing power of the currency. As with nominal GDP, real GDP increased each year from 2004 to 2008 and then declined every year since. Real GDP decreased by 4% over the entire period. As with nominal GDP, International Business Activity, Real Estate & Renting Activities and Financial Intermediation were the most significant components of real GDP in 2012 at 25%, 18% and 13%, respectively.

**Balance of Payments – Surplus**

The balance of payments measures the surplus or deficit on trade between Bermuda and the rest of the world. It is used to summarize all international economic transactions for Bermuda annually and determines the difference between the value of imports and exports.

Table 8.3 shows that employee compensation was the primary contributor to the balance of payment current account surplus from 2006 to 2012. Employee compensation comprises largely of receipts by residents in the form of wages and salaries from the international business sector. Outflows related to transportation were the main factor that offset the current account surplus.

**Figure I**



## NATIONAL ACCOUNTS AND BALANCE OF PAYMENTS

Table 8.1

Gross Domestic Product By Industrial Origin (At current market prices)		\$ thousand									
Industrial Sections	2004	2005	2006	2007	2008	2009	2010r	2011r	2012		
Agriculture, forestry and fishing	37,858	39,025	46,389	45,249	48,301	42,987	42,971	43,782	41,233		
Manufacturing	78,134	80,210	90,004	84,979	90,043	76,916	74,799	65,214	52,079		
Electricity, gas and water supply	80,414	79,989	89,896	91,170	97,783	96,825	96,518	97,644	86,598		
Construction, mining & quarrying	272,807	324,235	307,958	317,068	370,078	317,531	260,556	203,776	179,799		
Wholesale and retail, repair serv.	391,093	375,616	399,731	425,927	435,354	419,377	412,488	381,961	372,407		
Hotels and restaurants	234,633	274,211	299,012	320,063	308,039	253,103	269,554	263,838	246,945		
Transport and communications	283,099	301,760	306,906	337,012	322,177	307,079	288,390	265,765	268,693		
Financial intermediation	533,369	623,556	786,068	863,588	943,800	685,821	682,777	719,640	694,181		
Real estate and renting activities	670,292	760,066	829,104	831,867	861,776	861,632	907,590	953,058	949,628		
Business activities	397,273	432,101	493,719	532,977	587,677	578,749	558,124	535,089	511,511		
Public administration	218,082	234,093	254,712	285,726	326,409	342,463	350,202	343,095	353,011		
Education, health and social work	292,152	311,444	327,700	355,125	399,600	400,218	434,582	464,747	478,236		
Comm., social and personal serv.	99,496	105,356	116,786	113,848	122,659	116,753	126,685	122,650	120,750		
International business activity	932,894	1,050,496	1,301,453	1,592,675	1,547,210	1,479,051	1,469,287	1,361,430	1,371,592		
Total	4,521,595	4,992,157	5,649,439	6,197,275	6,460,906	5,978,503	5,974,521	5,821,691	5,726,663		
Less: Imputed bank service charge	252,965	355,326	469,583	536,169	578,228	395,483	425,232	450,856	423,955		
Add: Import duties	216,072	231,305	234,444	233,942	227,250	223,358	195,125	179,936	170,828		
GDP at market prices	4,484,703	4,868,136	5,414,299	5,895,048	6,109,928	5,806,378	5,744,414	5,550,771	5,473,536		
Percent change from previous year	7.1%	8.5%	11.2%	8.9%	3.6%	-5.0%	-1.1%	-3.4%	-1.4%		

Source: Department of Statistics

## NATIONAL ACCOUNTS AND BALANCE OF PAYMENTS

Table 8.2

Gross Domestic Product By Industrial Origin (At constant market prices)										\$thousand
Industrial Sections	2004	2005	2006	2007r	2008r	2009r	2010r	2011r	2012	
Agriculture, forestry and fishing	42,115	42,652	46,389	48,280	50,897	48,343	47,896	45,963	42,089	
Manufacturing	93,405	92,499	90,004	89,532	86,063	85,992	79,613	74,981	63,792	
Electricity, gas and water supply	91,207	87,290	89,896	92,124	106,862	95,244	91,038	98,320	91,420	
Construction, mining & quarrying	261,189	324,634	307,958	306,496	320,573	283,951	241,093	230,564	175,577	
Wholesale and retail, repair serv.	392,922	387,381	399,731	393,137	381,920	374,368	356,728	341,810	321,143	
Hotels and restaurants	248,698	252,580	299,012	277,546	246,059	207,979	233,923	243,613	240,750	
Transport and communications	310,006	300,184	306,906	308,482	294,716	274,689	264,815	245,885	236,549	
Financial intermediation	698,629	697,776	786,068	774,024	777,680	685,389	690,547	707,740	650,430	
Real estate and renting activities	763,778	783,576	829,104	829,841	876,769	906,268	900,275	862,252	879,497	
Business activities	432,335	459,627	493,719	483,335	496,907	478,935	448,277	448,162	425,488	
Public administration	241,418	239,183	254,712	281,521	297,070	291,126	294,362	281,029	270,883	
Education, health and social work	296,802	311,089	327,700	342,188	358,388	373,970	364,172	370,352	344,825	
Comm., social and personal serv.	115,970	115,078	116,786	113,515	112,336	104,255	102,549	97,468	96,872	
International business activity	1,265,321	1,249,738	1,301,453	1,462,507	1,443,926	1,336,043	1,337,950	1,268,872	1,203,243	
Total	5,253,795	5,343,288	5,649,439	5,802,528	5,850,165	5,546,550	5,453,240	5,317,011	5,042,559	
Less: Imputed bank service charge	444,990	438,864	469,583	474,941	439,476	422,000	436,952	470,146	431,021	
Add: Tax and duties on imports	218,025	221,739	234,444	240,797	242,774	230,174	226,302	22,649	209,259	
GDP at market prices	5,026,830	5,126,162	5,414,299	5,568,384	5,653,463	5,354,724	5,242,590	5,067,514	4,820,797	
Percent change from previous year	2.6%	2.0%	5.6%	2.8%	1.5%	-5.3%	-2.1%	-3.3%	-4.9%	

Source: Department of Statistics

## NATIONAL ACCOUNTS AND BALANCE OF PAYMENTS

Table 8.3

Balance of Payments Estimates <sup>1,2,3</sup>								\$million
	2006	2007r	2008r	2009r	2010r	2011	2012	
Goods (Exports less Imports)	-1,069	-1,140	-1,136	-1,036	-973	-897	-889	
Services								
Transportation	-271	-306	-278	-221	-228	-210	-199	
Travel	226	280	124	72	142	163	135	
Business Services								
Insurance	-37	-85	-60	-70	-50	-69	-71	
Financial	191	227	209	144	171	176	164	
ICT	73	53	29	15	-14	-2	3	
Other	470	324	387	365	334	351	342	
Government Services	60	-4	13	36	41	46	41	
Primary Income								
Employee Compensation	1,131	1,381	1,322	1,275	1,175	1,183	1,072	
Investment Income	482	539	415	128	244	70	115	
Secondary Income	-7	-54	-116	-128	-140	-131	-134	
Current Account Balance	1,249	1,215	909	580	702	680	719	
Financial & Capital Account Balance	1,455	246	-475	330	-712	-273	-368	
Reserve Assets Balance	-10	-4	-5	18	3	11	-5	
Balancing Item <sup>4</sup>	-2,694	-1,457	-429	-928	7	-418	-351	

<sup>1</sup>Positive values indicate inflows and negative values indicate outflows<sup>2</sup>A negative sign on the capital account represents an increase in assets or a reduction in liabilities.<sup>3</sup>In June 2006, the Balance of Payments compilation framework was converted to the International Monetary Fund's fifth edition.<sup>4</sup>Balancing item is the amount required to balance the Current account with the Financial, Capital and Reserve Assets accounts.

Source: Department of Statistics

# Section IX

## External Trade

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### 2012 Quick Facts

- Total Imports: \$884.42 million
- Primary Imports: Finished Equipment
- Total Exports: \$16.93 million



### **Value of Imports Peak in 2007**

Bermuda relies heavily on imported products as few goods are manufactured on the island. In fact, the value of the island's exports is only 2% of its imports. Figure 1 illustrates that for the first half of the decade, imports trended upwards followed by a general decline since 2007. In numeric terms, imports increased by 38% from 2003 to 2007 and then declined by 23% from 2007 to 2012. The reduction in imports coincides with the start of Bermuda's recession which resulted in the contraction in the number of filled jobs and increased emigration.

### **Leading Commodity Group Imported is Finished Equipment**

Finished Equipment (e.g. furniture, books, toys, etc.) held the highest share of the total value of imports in 2012 at 32%, followed by Food, Beverages & Tobacco (21%) and Machinery (14%) (Figure 2). In 2003, these were the same three leading categories; however, Food, Beverages & Tobacco (20%) had the greatest share followed by Machinery (17%) and Finished Equipment (15%) (e.g. furniture, jewelry, books, etc.).

### **Most Imports from the United States**

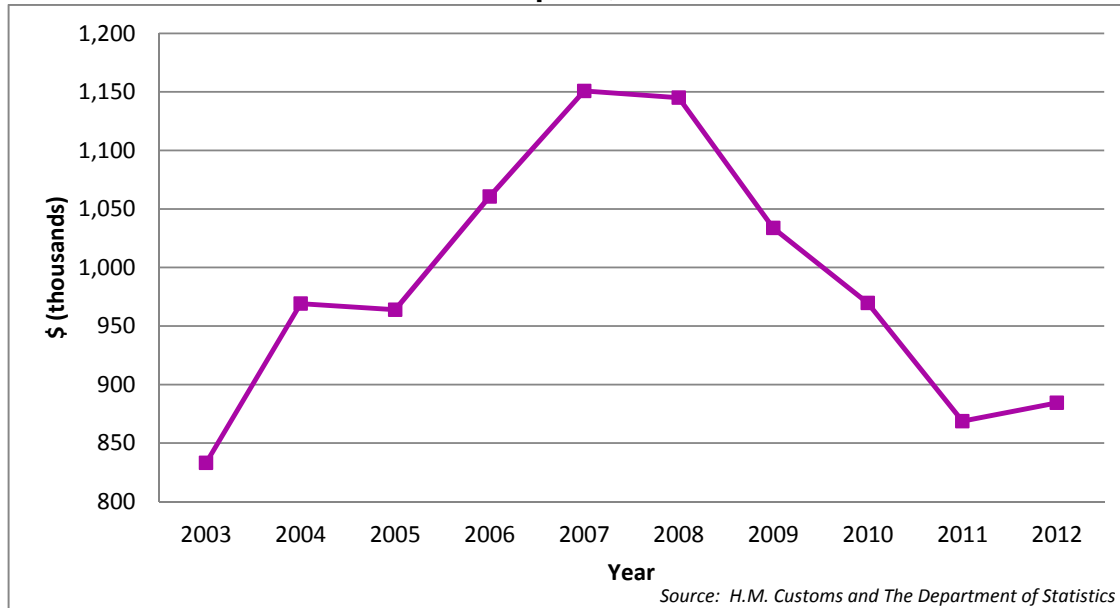
The United States is the main source of Bermuda's imports. In 2012, the United States contributed 70% of the total imported products followed by Canada (11%) and the United Kingdom (4%) (Figure 3). As the United States' share decreased from 80% of total imports in 2003 to 70% in 2012, other countries gained in their share, most significantly Canada (4% in 2003 to 11% in 2012).

### **Exports Peak in 2009**

Bermuda exports rum and re-exports pharmaceutical products. Exports were at their highest during the period 2006 to 2009, after which exports decreased sharply. There was a 49% drop in the value of exported goods in 2010 and a further 8% reduction in 2011, however the value of exported goods in 2012 increased by 20%.

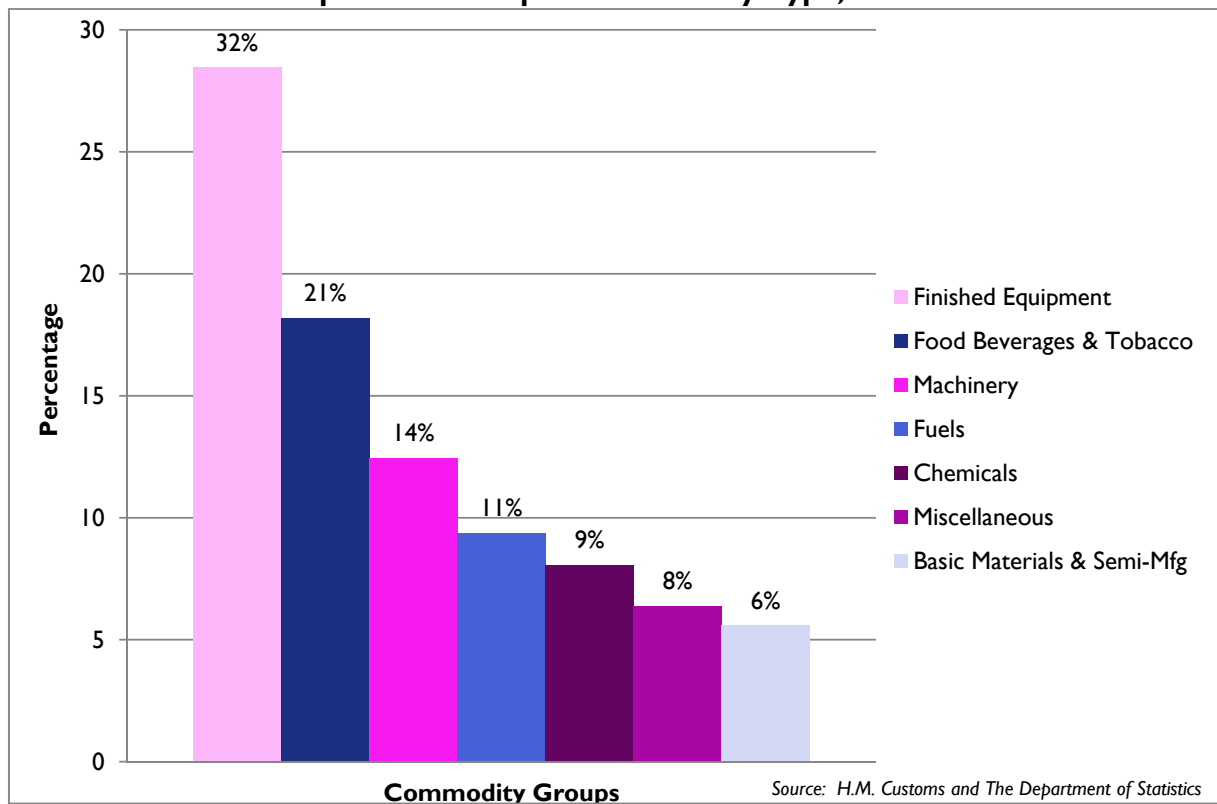
**Figure 1**

**Value of Imports, 2003-2012**



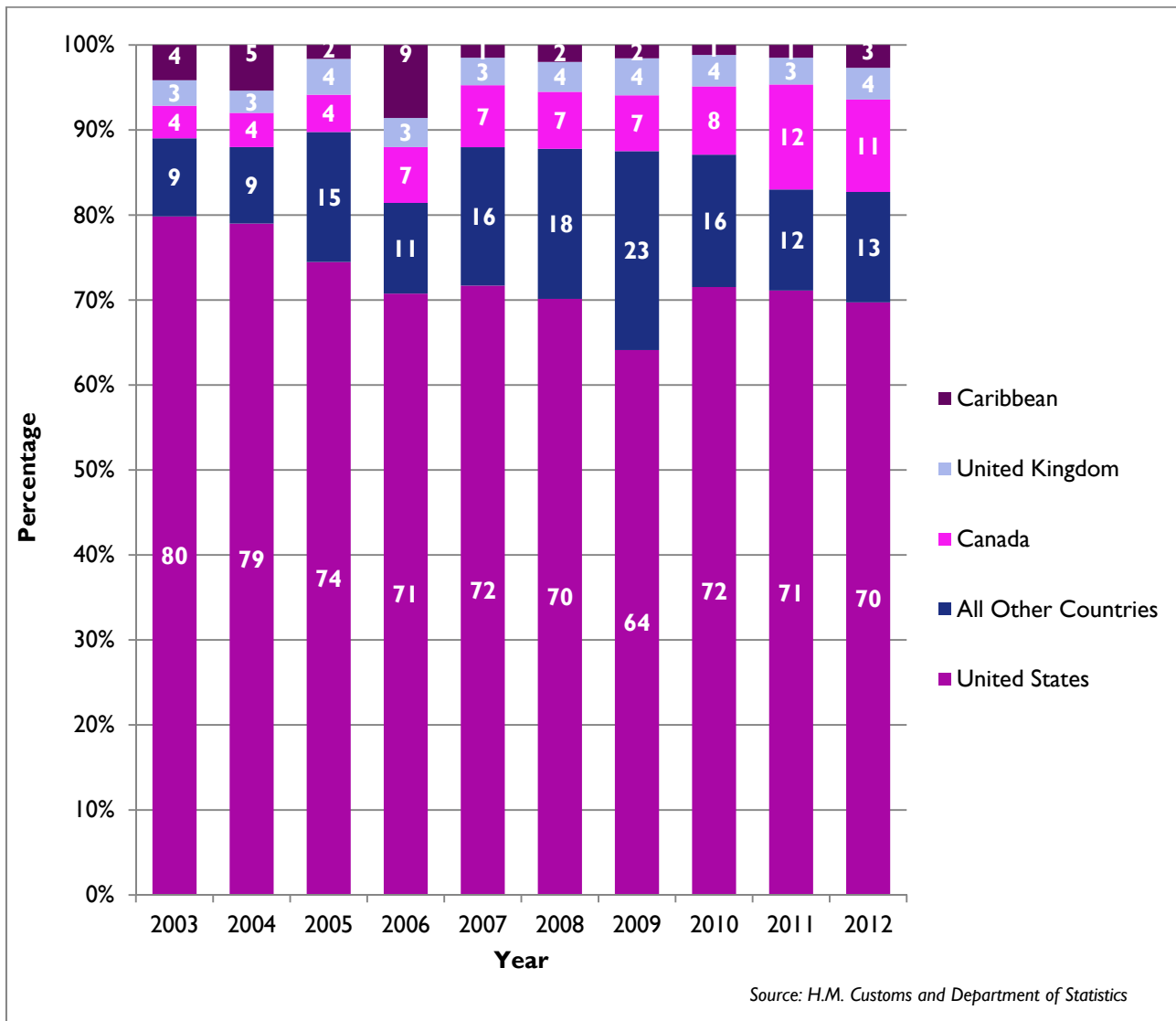
**Figure 2**

**Proportions of Imported Goods by Type, 2012**



**Figure 3**

**Proportion of Bermuda's Imports by Country, 2003 - 2012**



## EXTERNAL TRADE

Table 9.1

Year	Imports by Commodity Groups										\$thousand (f.o.b.)	
	Total	Food Beverages & Tobacco	Clothing	Fuels	Chemicals	Basic		Machinery	Transport Equipment	Finished Equipment		Misc.
						Semi-Mfg. <sup>1</sup>	Materials &					
2002	745,513	146,792	35,346	51,021	109,448	108,472		123,468	47,737	123,167	62	
2003	833,136	163,189	42,290	96,153	103,843	106,616		141,778	52,202	126,879	186	
2004	969,148	175,015	42,465	105,388	108,381	144,382		183,849	64,638	144,757	273	
2005	963,891	184,596	48,088	78,426	83,111	136,615		148,255	96,152	188,154	494	
2006	1,060,644	187,939	38,872	94,261	113,387	109,504		228,393	69,783	218,053	452	
2007	1,150,777	189,436	36,843	103,704	110,963	102,041		271,136	62,381	273,228	1,045	
2008	1,145,028	196,024	30,212	102,917	102,618	100,071		219,884	61,946	330,754	602	
2009	1,033,735	164,066	25,904	163,416	89,704	79,163		164,323	54,863	290,089	2,207	
2010	969,649	173,387	26,089	97,768	96,775	67,837		156,084	41,633	308,976	1,101	
2011	868,719	151,357	24,782	77,191	84,053	61,603		132,904	35,983	300,156	690	
2012	884,417	181,741	25,380	93,629	80,437	55,798		124,479	32,993	284,525	5,435	

f.o.b. = freight on board

<sup>1</sup>Semi-Mfg. is semi-manufactured goods.Source: H.M. Customs  
and Department of Statistics

## EXTERNAL TRADE

Table 9.2

Imports by Country <sup>1</sup>

\$thousand (f.o.b.)

Year	Total	United States	United Kingdom	Caribbean <sup>2</sup>	Canada	All Other Countries
2002	745,513	567,464	37,457	25,393	34,532	80,667
2003	833,136	665,155	24,946	34,476	31,938	76,621
2004	969,148	765,510	25,279	51,997	39,041	87,321
2005	963,891	717,726	40,670	15,639	42,410	147,446
2006	1,060,644	750,510	36,334	91,069	69,719	113,012
2007	1,150,777	825,020	37,189	17,210	84,056	187,302
2008	1,145,028	803,019	40,169	22,753	76,885	202,202
2009	1,033,735	662,736	45,052	16,056	67,927	241,963
2010	969,649	693,473	35,902	11,334	77,885	151,055
2011	868,719	617,755	27,392	12,984	107,347	103,241
2012	884,417	616,671	33,051	23,661	96,224	114,810

f.o.b. = freight on board

Source: H.M. Customs

<sup>1</sup>The above figures have been adjusted to exclude goods not changing ownership.

and Department of Statistics

<sup>2</sup>Principally oil imports from the Netherlands Antilles (Aruba, Curacao).

NOTE: The import data are subject to revisions; interpret year-to-year movements with caution.

## EXTERNAL TRADE

Table 9.3

Goods	Value of Goods Exported <sup>1</sup>					\$million (f.o.b.)	
	2006	2007	2008	2009	2010	2011	2012
Total Exports	25.76	25.32	23.52	28.67	14.68	13.49	16.93

f.o.b. = freight on board

<sup>1</sup> Aircraft bunker fuels are omitted from imports and exports.Source: H.M. Customs  
and Department of Statistics

# Section X

## Transportation

---

### 2012 Quick Facts

- Registered road vehicles: 47,459
- Reported accidents: 1,837
- Road casualties: 960
- Road fatalities: 9

### Registered Roads Vehicles Decline

The total number of registered road vehicles has fallen by 3,412 (7%) from 2009 to 2012 (Figure 1). This trend holds true for 10 out of the 15 vehicle categories. The biggest contributing factors for the decline between 2009 and 2012 were the decreases in Auxiliary Cycles, Private Cars and Motor Cycles & Scooters, respectively. Together they comprised 87% of the total decline. Auxiliary cycles have decreased partly due to closures of livery (rental) cycle businesses as a result of declining tourism arrivals. In particular, the number of tourists dropped significantly in the last year, especially for cruise passenger arrivals (see *Visitor Arrivals* Table 11.1). Coupled with declining tourism figures, Bermuda's job market has contracted due to the economic downturn. Bermudians and non-Bermudians have been affected by unemployment and some have left the island to seek opportunities elsewhere which reduced the need for registered vehicles. Alternatively, some are financially unable to license their vehicles due to job losses.

### Decreasing Accidents

Reports of road traffic accidents have also declined during the past two years, by 17% (Figure 2). This decline may be due to a number of factors, such as fewer vehicles on the roads, road safety education, legislation, etc. For example, in 2010, the *Amendment to the Road Traffic Act, 1947* banned the use of cellular phones and other hand-held electronic devices while operating a motor vehicle. This law amendment may have had an impact on the lower number of reported road traffic accidents.

The highest number of road traffic accidents reported during the 11-year period was in 2004 (3,078) and the lowest was in 2012 (1,837). Historically, most of these accidents involved private cars followed by motorcycles, then trucks. Inattention and inexperience have been the leading causes of road traffic accidents since 2002 (Table 10.4). However, 2012 saw record lows in these categories for the period; inattention (547) and inexperience (201), respectively. Nevertheless, these two causes still represented 57% of all accidents in 2012. There were 9.0 fatalities as a result of traffic accidents in 2012 which is lower than the 11-year average of 10.7 (Table 10.5).

### Shipping Arrivals on the Decline

From 2002 to 2012, the number of overseas shipping vessels arriving in Bermuda has decreased by 17% (Table 10.8). This decrease reflects the fewer number of yachts arriving. Although the number of vessels arriving in the Hamilton (the major sea port of entry) decreased by 5% from 2011 to 2012, more vessels still arrive there than St. George's or Dockyard.

### Fewer Passengers

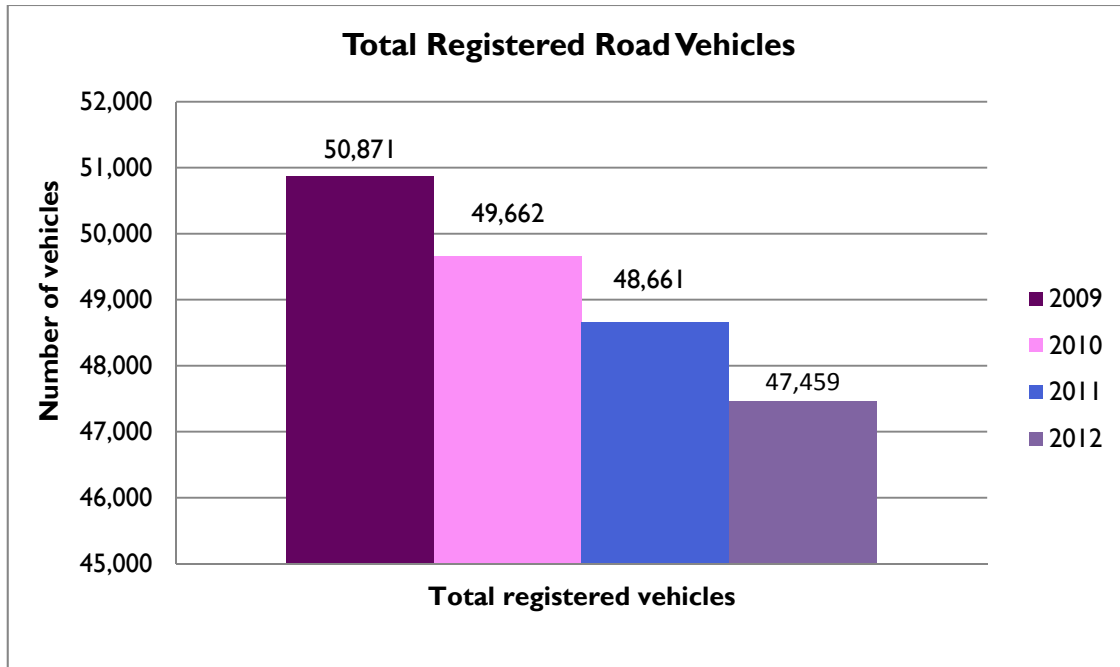
Table 10.9 shows the general trend of a decline in airline passengers arriving on the island since 2007. This could be due to a combination of reasons such as the global economic slowdown, the expense of visiting and staying in Bermuda, more competition from other destinations, etc. A 14% decline was recorded from 2007 to 2008, the greatest decline over the 11 year period.



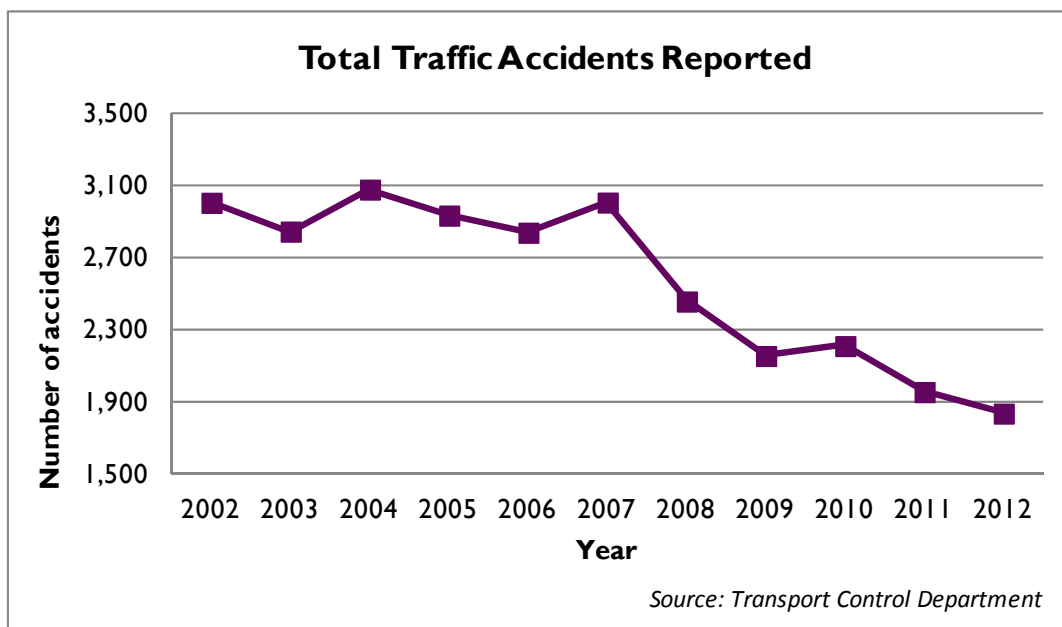
### Incoming Airmail Fluctuates Greatly

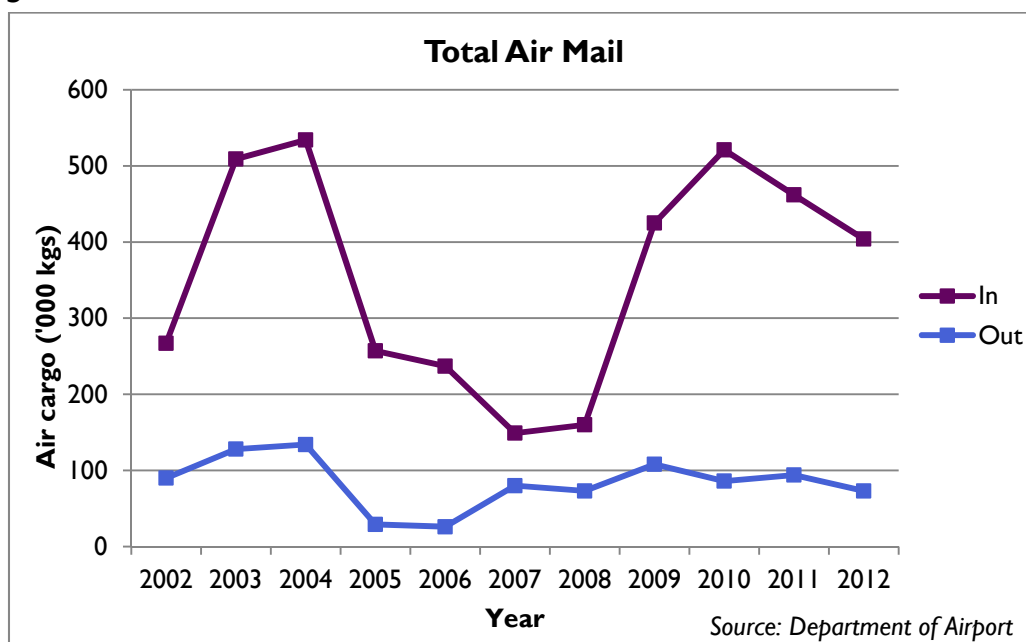
The weight of air cargo arriving in Bermuda has steadily fallen since 2008 by a total of 36% (Table 10.9). From 2002 to 2012, airmail coming to the island increased by 51% but fluctuated over the period. Figure 3 shows that inbound airmail had a drastic dip 2004 to 2005, then an upsurge from 2008 to 2009. Outbound airmail, however, leveled out from 2007 to 2012.

**Figure 1**



**Figure 2**



**Figure 3**

# TRANSPORT

**Table 10.1**  
**Registered Road Vehicles<sup>1,2</sup>**

Year	Total	Private Cars	Buses, Minibuses & Limousines	Taxis	Trucks	Trailers	Farm Tractors	Ambulances & Fire Engines
2009	50,871	22,626	178	598	4,026	318	26	48
2010	49,662	22,315	178	595	3,967	320	23	48
2011	48,661	21,991	179	588	3,870	313	22	46
2012	47,459	21,707	185	579	3,746	321	26	41

Year	Military Vehicles	Tractors & Trailers	Light Private Cars	Auxiliary Cycles <sup>3</sup>	Motor Cycles & Scooters	Construction Vehicles <sup>4</sup>	Government Private (GP) Vehicles <sup>5</sup>	Other <sup>6</sup>
2009	34	451	129	6,190	15,514	82	250	401 <sup>7</sup>
2010	33	429	119	5,586	15,317	78	254	400
2011	33	418	107	5,232	15,163	71	247	381
2012	36	393	94	4,754	14,887	72	257	361

<sup>1</sup>Number of vehicles for which a valid license was in effect as of the 31<sup>st</sup> December.

<sup>2</sup>The table's format and figures were revised in the 2013 Digest.

<sup>3</sup>Includes livery cycles.

<sup>4</sup>Includes cement mixers.

<sup>5</sup>Includes cars (classes A-H) and Government minibuses.

<sup>6</sup>Includes classic cars, community service vehicles, doctors' cars, garbage trucks, hearses, instructional vehicles, loaner vehicles, locomotives, police utility vehicles, public carriages and sporting associations.

Source: Transport Control Department

## TRANSPORT

Table 10.2

## Public Passenger Road Transport

Passenger Journeys				
Year <sup>1</sup>	Total	Ordinary <sup>2</sup>	Charter	Sightseeing
2001/02	4,281,261	4,225,281	17,353	38,627
2002/03	..	..	..	..
2003/04	3,935,238	3,889,712	21,397	24,129
2004/05	3,467,928	3,405,815	29,814	32,299
2005/06	4,070,278	4,022,136	27,268	20,874
2006/07	4,256,548	4,199,931	34,330	22,287
2007/08	4,251,197	4,194,124	31,847	25,226
2008/09	3,800,521	3,730,211	39,233	31,077
2009/10	3,617,772	3,564,789	29,564	23,419
2010/11	3,617,595	3,566,486	23,821	27,288
2011/12	3,158,552	3,108,503	19,298	30,751

\$thousand				
Receipts				
Year <sup>1</sup>	Total	Ordinary <sup>2, 3</sup>	Charter	Sightseeing
2001/02	5,753	5,186	186	381
2002/03	..	..	..	..
2003/04	5,330	4,855	223	252
2004/05	6,060	5,219	404	437
2005/06	6,958	6,376	279	303
2006/07	7,304	6,593	347	364
2007/08	7,609	6,866	364	379
2008/09	7,250	6,300	465	485
2009/10	7,678	6,714	313	651
2010/11	7,770	6,755	221	794
2011/12	7,138	5,933	187	1,018

<sup>1</sup>Fiscal year runs from April 1 to March 31.

Source: Public Transportation Department

<sup>2</sup>Includes students.<sup>3</sup>As of 2008, residents who are students

travel free on public buses.

## TRANSPORT

**Table 10.3**  
**Number of Reported Accidents and Vehicles Involved by Type**

Year	No. of Reported Accidents	Vehicles Involved¹								Pedestrians Involved²	
		Livery Cycle	Auxiliary		Private Car	Taxi	Bus	Truck	Bicycle		
			Cycle	Motor Cycle							
2002	3,005	389	524	781	2,695	178	72	617	32	56	
2003	2,845	382	494	779	2,650	161	66	594	20	43	
2004	3,078	331	553	881	2,804	262	84	653	29	54	
2005	2,934	267	489	822	2,645	153	99	685	35	41	
2006	2,839	254	468	841	2,610	183	108	590	21	42	
2007	3,006	290	430	944	2,729	174	138	657	21	48	
2008	2,458	214	318	801	2,193	132	113	519	25	45	
2009	2,156	190	289	771	1,877	126	103	478	17	39	
2010	2,211	186	239	849	1,995	155	78	462	26	55	
2011	1,956	201	277	782	1,674	100	76	316	31	36	
2012	1,837	163	228	761	1,509	107	86	321	30	48	

<sup>1</sup>Vehicles involved include single vehicle as well as multi-vehicle accidents.

The average number of vehicles involved per accident indicate a majority of two vehicle accidents.

<sup>2</sup>Reported number of accidents involving vehicles with pedestrians.

Source: Bermuda Police Service

## TRANSPORT

Table 10.4

## Main Causes of Road Traffic Accidents

Main Causes of Accidents	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Bad Road Surface	217	191	189	180	162	166	155	130	129	140	121
Entering Main Road Carelessly	196	200	190	167	137	117	130	102	104	114	103
Following too Closely	213	207	254	253	250	264	201	180	189	146	150
Inattention	841	803	940	807	833	910	700	613	657	560	547
Inexperience	370	392	305	292	279	358	237	205	209	216	201
Overtaking Improperly	189	170	217	192	161	179	180	118	165	133	118
Reversing Carelessly	156	169	161	198	209	206	162	132	103	86	69

Source: Bermuda Police Service

## TRANSPORT

Table 10.5

## Road Casualties

Year	Total	Fatal	Non-Fatal	
			Serious	Other
2002	1,292	2	191	1,099
2003	1,251	10	186	1,055
2004	1,249	7	214	1,028
2005	1,151	13	168	970
2006	1,092	14	178	900
2007	1,109	11	154	944
2008	968	17	142	809
2009	924	13	127	784
2010	986	13	141	832
2011	998	9	118	871
2012	960	9	156	795

Source: Bermuda Police Service

## TRANSPORT

Table 10.6

## Analysis of Traffic Fatalities

Year	Vehicle Driven or Ridden by Accident Victim <sup>1</sup>						
	Total	Livery Cycle	Auxiliary Cycle	Motor Cycle	Private Car or Taxi	Bicycle	Other Pedestrian
2002	2	—	—	2	—	—	—
2003	10	2	1 r	3	3	—	1
2004	7	3	— r	2	2	—	—
2005	13	2	3 r	8	—	—	—
2006	14	—	1	12	—	1	—
2007	11	—	—	9	—	1	1
2008	17	1	4 r	10	1	—	1
2009	13	1	— r	10	2	—	—
2010	13	—	—	9	1	1	2
2011	9	1	—	7	—	—	—
2012	9	3	—	5	—	—	1

<sup>1</sup>Victim may have been the operator or the passenger of the vehicle.

Source: Bermuda Police Service



## TRANSPORT

Table 10.7

## Ferry Service Receipts

Passenger Journeys				
Year	Total	Hamilton Paget Warwick	Hamilton to Somerset	Receipts \$thousand
2002	..	..	..	672
2003	..	..	..	734
2004	..	..	..	1,133
2005	..	..	..	1,407
2006	..	..	..	1,752
2007	..	..	..	1,925
2008	691,096	134,054	557,042	1,901
2009	456,394	124,386	332,008	1,256
2010	..	..	..	1,048
2011	..	..	..	1,256
2012	..	..	..	1,056

Source: Department of Marine & Ports Services and  
Annual Estimates of Revenue and Expenditure

## TRANSPORT

Table 10.8

## Arrival of Overseas Shipping

Year	Total	Yachts	Ships	Berths			
				H.M. Hamilton	St. George	Dockyard	Other <sup>1</sup>
2002	1,575	1,118	457	254	115	71	118
2003	1,479	1,004	475	240	88	79	48
2004	1,572	1,064	508	265	143	93	97
2005	1,420	956	464	244	135	91	110
2006	1,595	1,137	458	225	171	109	49
2007	1,368	892	476	237	150	109	37
2008	1,426	983	443	172	112	116	43
2009	1,280	868	412	176	63	131	42
2010	1,320	905	415	179	68 <sup>r</sup>	143	76
2011 <sup>r</sup>	1,291	833	458	186	74	163	76
2012	1,304	885	419	176	69	144	54

Year	Total	Yachts	Ships	Classification			
				Merchant	Research	H.M. Ships	Other
2002	1,575	1,118	457	379	3	15	60
2003	1,479	1,004	475	433	12	19	11
2004	1,572	1,064	508	363	68	7	33
2005	1,420	956	464	368	71	9	16
2006	1,595	1,137	458	393	50	5	10
2007	1,368	892	476	414	40	3	19
2008	1,426	983	443	390	42	3	8
2009	1,280	868	412	347	33	26	6
2010	1,320	905	415	346	46	4	19
2011 <sup>r</sup>	1,291	833	458	389	52	2	12
2012	1,304	885	419	348	42	3	12

## Arrival of Overseas Shipping

Year	Total	Yachts	Calling Purposes				
			Cargo & Passenger	Medical Assistance	Repairs	Navy Supply	Other <sup>2</sup>
2002	1,575	1,118	345	14	6	15	77
2003	1,479	1,004	379	11	3	23	59
2004	1,572	1,064	370	13	4	12	102
2005	1,420	956	355	11	3	14	81
2006	1,595	1,137	371	8	1	5	73
2007	1,368	892	385	12	2	12	65
2008	1,426	983	369	13	9	5	33
2009	1,280	868	326	10	3	18	55
2010	1,320	905	329	12	1	—	73
2011 <sup>r</sup>	1,291	833	358	18	2	2	79
2012	1,304	885	333	18	4	1	64

<sup>1</sup>Indicates vessels anchoring offshore, or remaining offshore conducting boat transfer.

Source: Department of Marine &amp; Ports Services

<sup>2</sup>Includes bunkers, discharge fuel, towing, provisions, shelter, registry change, land deceased and yacht race.

## TRANSPORT

Table 10.9

## Airline Services - Passenger, Cargo and Mail Carried

Total Passengers					
Year	Total (inc. Transit)		Transit	Total (excl. Transit)	
	In	Out		In	Out
2002	423,639	425,429	1,142	422,497	424,287
2003	427,221	426,894	1,750	426,225	426,139
2004	448,582	448,239	1,838	447,536	447,446
2005	434,032	435,069	1,581	433,006	434,412
2006	463,004	464,244	992	462,508	463,708
2007	514,043	474,501	1,246	508,195	469,103
2008	442,821	450,072	1,862	442,821	448,210
2009	415,762	416,508	519	415,503	416,248
2010	408,062	406,956	2,709	406,708	405,601
2011	404,448	402,311	4,354	402,272	400,133
2012	389,846	385,632	930	389,166	385,382

Year	Air Cargo (Kgs)		Air Mail (Kgs)		Aircraft <sup>1</sup>
	Bermuda		Bermuda		S and N <sup>2</sup>
	In	Out	In	Out	
2002	5,044,227	866,202	267,307	90,201	6,978
2003	5,880,223	1,039,774	508,830	127,450	7,308
2004	6,174,234	1,091,762	534,272	133,823	7,673
2005	5,217,581	920,750	257,157	28,573	14,908
2006	5,211,864	918,660	236,997	26,333	15,631
2007	4,640,295	818,875	149,279	80,381	16,531
2008	4,766,331	829,524	159,718	72,842	15,347
2009	4,648,768	599,452	425,295	107,816	12,191
2010	3,953,030	540,342	521,123	86,213	13,451
2011	3,423,870	662,345	462,263	94,121	13,252
2012	3,046,940	700,800	403,686	72,704	12,827

<sup>1</sup>Total aircraft round trips or through services.

Source: Department of Airport Operations

<sup>2</sup>Scheduled and Non-scheduled.

# Section XI

## Visitor Arrivals

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### 2012 Quick Facts

- Total visitors: 610,325
- Air visitors: 232,063
- Cruise visitors: 378,262
- Visitors from U.S.A: 83%

### Cruise Arrivals Surpass Air Arrivals Since 2006

Total visitor arrivals fluctuated over the time period 2003-2012 (Figure 1). However, there was an increase in visitor arrivals over the period of 26% and the number of visitors in 2012 was 7% higher than the ten-year average of 571,878. The number of cruise ship visitors surpassed air visitors from 2006 onwards resulting in a 67% growth over the period. In contrast, air arrivals declined by 10% over this ten-year period.

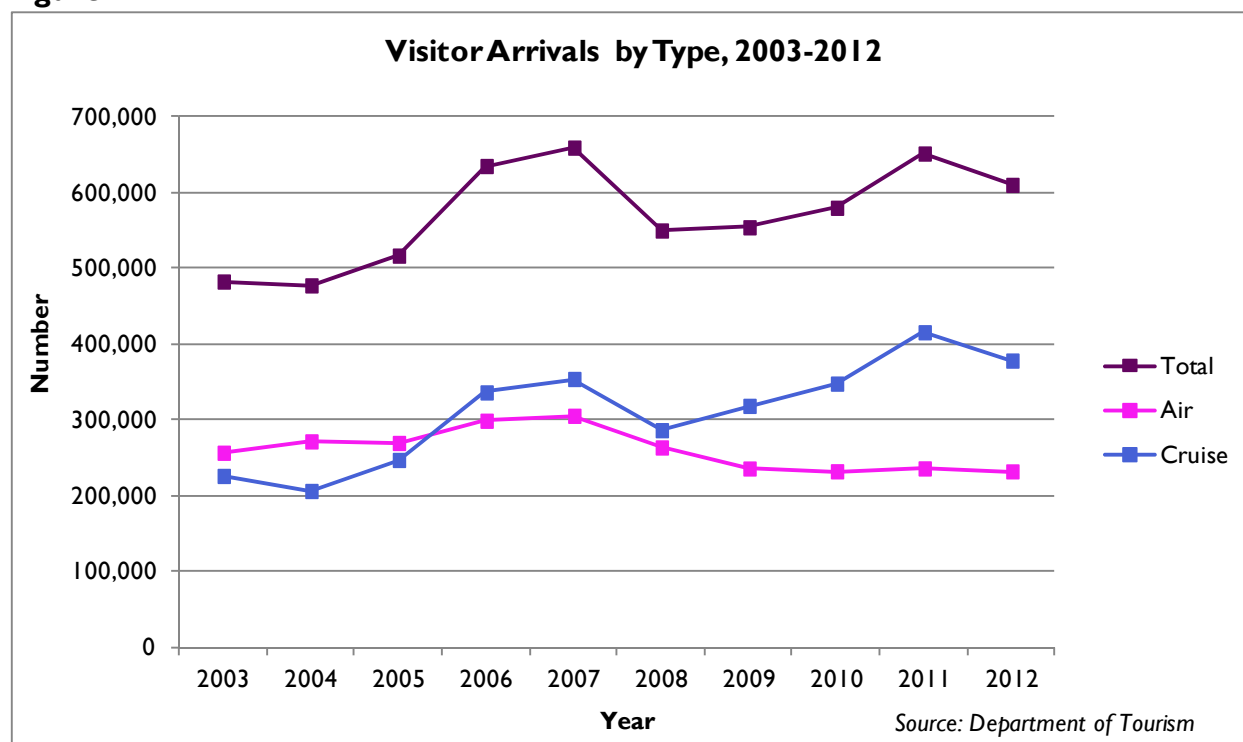
### Most Visitors from the United States

In 2012, 83% of all visitors were from the United States (Figure 2). However, this share comprised 72% of air arrivals compared to 89% for cruise arrivals. Residents of Canada were the second largest contributor to total visitors, representing 8%. Nearly three times as many Canadian visitors arrived by air (13%) than cruise ship (5%).

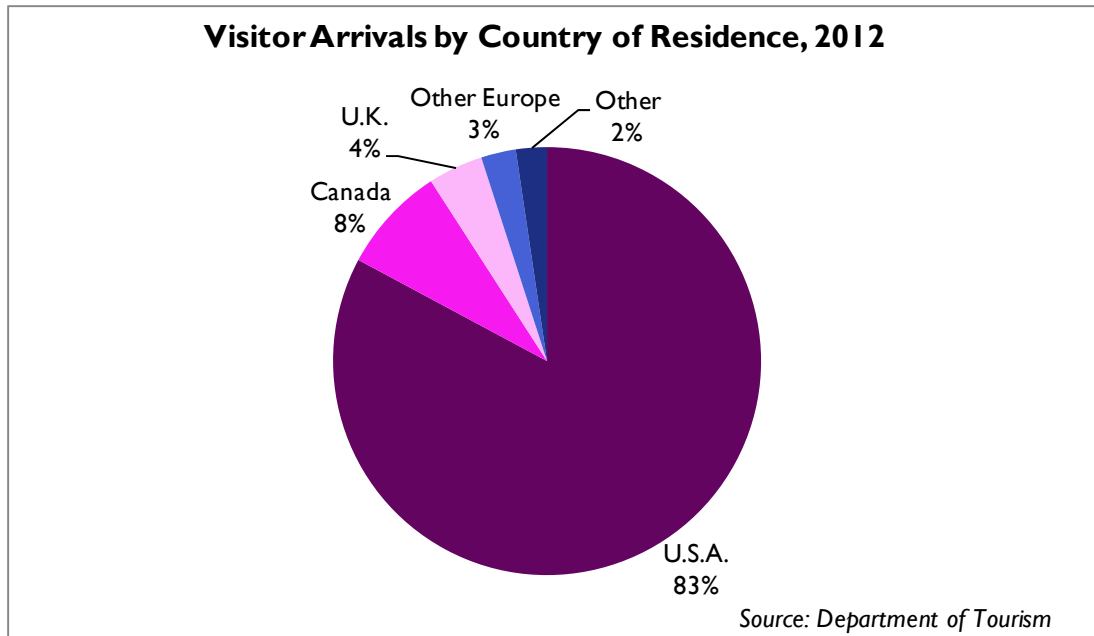
### July Most Popular Month for Visitors

Figure 3 shows that the peak visitor arrivals in 2012 were in July (17%) and the fewest visitors arrived in January (1%). The number of visitors increased each month until July, at which point arrivals decreased for the remainder of the year. Furthermore, April, September and October represented months of transition from the off-season (November-March) to the peak season (May-August).

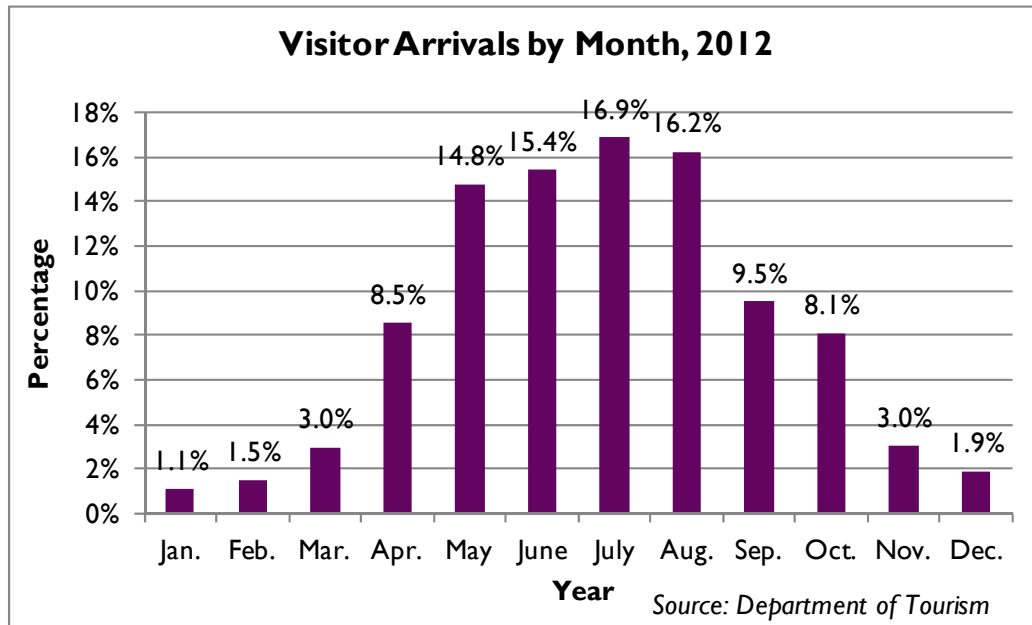
**Figure 1**



**Figure 2**



**Figure 3**



## VISITOR ARRIVALS

Table 11.1

## Visitor Arrivals

Year	Total	Country of Residence				
		U.S.A.	Canada	U.K.	Other Europe	Other
Regular <sup>1</sup>						
2002	284,024	217,901	25,892	25,602	5,065	9,564
2003	256,579	197,911	24,485	21,667	4,271	8,245
2004	271,617	209,054	26,491	21,431	4,439	10,202
2005	269,587	204,005	28,668	22,446	4,233	10,235
2006	298,973	227,725	27,675	27,008	5,339	11,226
2007	305,548	229,498	27,844	30,386	5,552	12,268
2008	263,613	189,388	27,207	29,255	5,748	12,015
2009	235,866	172,651	24,866	23,906	5,044	9,399
2010	232,262	166,016	30,402	23,240	5,258	7,346
2011	236,038	172,890	29,217	21,524	5,416	6,991
2012	232,063	168,178	30,565	21,029	4,737	7,554
Cruise Ship						
2002	200,065	187,986	3,401	4,179	2,781	1,718
2003	226,097	211,382	4,355	4,240	3,236	2,884
2004	206,133	193,982	4,050	3,360	2,850	1,891
2005	247,259	230,234	6,885	4,517	2,940	2,683
2006	336,299	308,786	11,676	6,294	4,373	5,170
2007	354,024	322,462	11,748	8,234	7,113	4,467
2008	286,408	260,289	10,349	6,321	4,002	5,447
2009	318,528	286,819	11,943	6,648	6,295	6,823
2010	347,931	314,202	15,409	6,062	6,205	6,053
2011	415,711	364,267	21,135	8,053	13,167	9,089
2012	378,262	337,355	18,597	4,244	11,335	6,731

<sup>1</sup>Includes visitors that arrive by air and depart by air as well as visitors that arrive by sea and depart by air.

Source: Department of Tourism

## VISITOR ARRIVALS

Table 11.2

## Origin of Visitors by Air and Country

U.S.A. — Region								
Year	Total All Countries	Total	Mid Atlantic	North East	South East	Mid West	West	Other
2002	284,024	217,901	101,736	50,158	34,101	18,861	12,801	244
2003	256,579	197,911	94,873	45,750	30,508	15,838	10,577	365
2004	271,617	209,054	104,373	43,599	32,251	16,312	12,131	388
2005	269,568	203,996	101,810	38,611	32,907	17,761	12,516	391
2006	298,973	227,725	119,600	43,281	35,060	15,914	13,571	299
2007	305,548	229,498	116,477	45,300	35,228	17,931	14,240	322
2008	263,613	189,388	95,360	37,880	29,681	13,922	12,209	336
2009	235,866	172,651	95,794	28,131	26,584	11,339	10,288	515
2010	232,262	166,016	92,394	27,301	24,966	11,659	9,229	467
2011	236,038	172,890	88,852	28,680	30,964	14,519	9,568	307
2012	232,063	168,178	90,757	28,267	26,549	11,688	10,597	320
Canada — Region								
Year	Total	British Columbia	Prairie Provinces	Ontario	Quebec	Maritimes	Other	
2002	25,882	1,506	1,968	17,207	2,370	2,814	17	
2003	24,485	1,416	2,003	15,663	2,135	3,163	105	
2004	26,491	1,677	2,072	16,593	2,236	3,900	13	
2005	28,665	1,630	2,173	18,561	2,377	3,917	7	
2006	27,675	1,728	2,162	17,659	2,276	3,806	44	
2007	27,844	1,800	2,285	17,786	2,217	3,695	61	
2008	27,207	1,786	2,072	17,520	2,133	3,652	44	
2009	24,866	1,414	1,715	15,251	2,121	3,435	930	
2010	30,402	1,605	2,501	20,023	2,485	3,658	130	
2011	29,217	1,705	2,555	19,192	2,082	3,621	62	
2012	30,565	1,760	2,568	20,156	2,450	3,511	120	
Selected European Countries								
Year	Total	U.K.	Austria	France	Germany	Italy	Sweden	
2002	30,667	25,602	169	869	1,260	813	269	
2003	25,938	21,667	78	730	1,109	696	220	
2004	25,870	21,431	98	742	1,162	559	236	
2005	26,673	22,440	97	758	1,051	601	274	
2006	32,347	27,008	120	834	1,467	969	315	
2007	35,938	30,386	118	1,007	1,402	1,114	340	
2008	35,003	29,255	171	954	1,293	1,544	329	
2009	28,950	23,906	135	754	1,032	1,253	313	
2010	28,498	23,240	168	711	994	1,244	261	
2011	26,940	21,524	176	698	1,116	1,184	273	
2012	25,766	21,029	122	572	990	906	197	

Source: Department of Tourism



## VISITOR ARRIVALS

Table 11.2 (cont'd)

## Origin of Visitors by Air and Country

Year	Europe (cont'd)		Other Countries			
	Switzerland	Other	Total	Japan	Australia	All Other Countries
2002	676	1,009	9,564	345	515	8,704
2003	411	1,027	8,245	229	274	7,742
2004	450	1,192	10,202	419	415	9,368
2005	462	990	10,234	227	412	9,595
2006	642	992	11,226	175	472	10,579
2007	507	1,064	12,268	205	509	11,554
2008	545	912	12,015	386	409	11,220
2009	595	962	9,399	336	475	8,588
2010	887	993	7,346	385	703	6,258
2011	880	1,089	6,991	367	691	5,933
2012	848	1,102	7,554	331	537	6,686

Source: Department of Tourism

## VISITOR ARRIVALS

Table 11.3  
Canada — Air Visitors by Province of Residence

Province	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
<b>Canada</b>	25,882	24,485	26,491	28,665	27,675	27,844	27,207	24,866	30,402	29,217	30,565
<b>British Columbia</b>	1,506	1,416	1,677	1,630	1,728	1,800	1,786	1,414	1,605	1,705	1,760
<b>Prairie Provinces</b>	1,968	2,003	2,072	2,173	2,162	2,285	2,072	1,715	2,501	2,555	2,568
Alberta	1,313	1,358	1,348	1,544	1,589	1,663	1,514	1,225	1,787	1,888	1,860
Saskatchewan	198	171	217	186	206	241	189	180	250	255	240
Manitoba	457	474	507	443	367	381	369	310	464	412	468
<b>Ontario</b>	17,207	15,663	16,593	18,561	17,659	17,786	17,520	15,251	20,023	19,192	20,156
Toronto Area	6,820	6,838	6,737	7,468	6,884	6,267	6,389	7,142	13,534	11,559	13,327
Ottawa	1,139	916	816	936	938	909	869	1,147	1,705	1,397	1,789
Other Ontario	9,248	7,909	9,040	10,157	9,837	10,610	10,262	6,962	4,784	6,236	5,040
<b>Quebec</b>	2,370	2,135	2,236	2,377	2,276	2,217	2,133	2,121	2,485	2,082	2,450
Montreal	683	699	631	664	666	599	682	625	979	678	939
Other Quebec	1,687	1,436	1,605	1,713	1,610	1,618	1,451	1,496	1,506	1,404	1,511
<b>Maritimes</b>	2,814	3,163	3,900	3,917	3,806	3,695	3,652	3,435	3,658	3,621	3,511
Newfoundland	210	276	477	293	277	224	287	284	311	357	310
New Brunswick	595	736	787	773	732	787	787	705	795	715	701
Nova Scotia	1,916	2,020	2,505	2,710	2,624	2,549	2,424	2,316	2,377	2,397	2,345
Prince Edward Island	93	131	131	141	173	135	154	130	175	152	155
<b>Unidentified &amp; Other</b>	17	105	13	7	44	61	44	930	130	62	120

Source: Department of Tourism

## VISITOR ARRIVALS

Table 11.4

## U.S.A. — Air Visitors by State of Residence

State	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
<b>U.S.A.</b>	217,901	197,911	209,054	203,996	227,725	229,498	189,388	172,651	166,195	173,932	168,178
<b>Mid Atlantic</b>	101,736	94,873	104,373	101,810	119,600	116,477	95,360	95,794	92,394	88,852	90,757
Connecticut (06400-06900)	5,474	5,075	5,407	5,527	7,021	6,729	5,515	11,173 <sup>1</sup>	11,059	9,909	9,915
Delaware	1,261	1,105	1,423	1,202	1,337	1,059	945	950	923	800	966
District of Columbia	1,581	1,597	1,825	1,720	2,030	2,030	1,786	1,569	1,557	1,595	1,810
Maryland	9,015	8,790	10,938	9,923	10,886	10,264	8,265	6,546	6,190	8,403	8,823
New Jersey	23,491	21,923	23,785	23,459	27,839	26,551	22,578	21,639	19,942	18,061	18,552
New York	35,944	33,642	35,760	35,475	45,721	45,843	36,822	36,011	35,188	31,260	31,427
Pennsylvania	15,693	13,604	15,174	15,842	14,932	14,059	12,005	11,292	10,823	11,818	11,826
Virginia	8,907	8,790	9,640	8,363	9,501	9,481	7,158	6,353	6,449	6,777	7,125
West Virginia	370	347	421	299	333	461	286	261	263	229	313
<b>North-East</b>	50,158	45,750	43,599	38,611	43,281	45,300	37,880	28,131	27,301	28,680	28,267
Connecticut (06000-06399)	7,319	6,779	6,948	6,640	7,654	7,454	6,505	— <sup>1</sup>	—	—	—
Maine	2,067	1,787	1,840	1,624	1,931	1,925	1,525	1,206	1,229	1,305	1,299
Massachusetts	32,918	30,145	27,801	24,054	26,837	28,889	23,877	21,846	21,133	22,457	22,243
New Hampshire	3,823	3,467	3,397	3,023	3,211	3,320	2,784	2,405	2,325	2,373	2,389
Rhode Island	2,798	2,542	2,556	2,255	2,529	2,516	2,196	1,822	1,715	1,659	1,553
Vermont	1,233	1,030	1,057	1,015	1,119	1,196	993	852	899	886	783
<b>South-East</b>	34,101	30,508	32,251	32,907	35,060	35,228	29,681	26,584	24,966	30,964	26,549
Alabama	1,330	1,047	967	946	1,570	1,176	797	808	772	875	625
Arkansas	456	278	263	276	343	304	296	224	182	274	388
Florida	9,103	8,740	9,262	9,980	10,595	10,838	9,421	8,549	8,134	9,198	8,054
Georgia	7,838	6,793	7,733	6,974	7,074	6,166	5,891	5,318	4,550	6,943	4,790
Louisiana	970	546	576	599	751	691	508	444	509	556	735
Mississippi	411	299	375	255	407	369	297	211	196	400	248
North Carolina	5,120	4,666	4,618	5,167	5,121	5,790	4,568	4,057	3,925	4,216	4,345
Oklahoma	535	454	458	450	540	507	399	408	337	402	553
South Carolina	1,936	1,852	1,681	1,762	1,898	2,166	1,564	1,594	1,462	1,544	1,426
Tennessee	1,587	1,464	1,605	1,793	1,544	1,612	1,158	1,124	1,054	1,116	1,323
Texas	4,815	4,369	4,713	4,705	5,217	5,609	4,782	3,847	3,845	5,440	4,062
<b>Mid-West</b>	18,861	15,838	16,312	17,761	15,914	17,931	13,922	11,339	11,659	14,519	11,688
Illinois	4,914	4,295	4,689	5,055	4,801	5,799	4,298	3,441	3,823	4,273	3,199
Indiana	1,272	1,379	1,229	1,064	1,041	1,135	860	716	744	1,103	790
Iowa	406	400	273	432	314	436	317	338	238	435	241
Kansas	523	473	487	591	517	565	462	346	335	407	423
Kentucky	841	973	851	801	787	946	614	492	541	591	607
Michigan	2,532	2,056	2,036	2,629	1,903	2,000	1,593	1,291	1,281	1,968	1,323
Minnesota	1,446	1,028	1,100	1,321	1,182	1,185	1,139	933	943	1,316	840
Missouri	1,579	1,079	1,107	1,206	1,130	1,120	954	865	889	789	1,113
Nebraska	202	224	214	226	236	268	208	175	179	262	171
Ohio	4,158	3,204	3,508	3,541	3,230	3,504	2,677	2,208	2,131	2,485	2,444
Wisconsin	988	727	818	895	773	973	800	534	555	890	537

<sup>1</sup> As of 2009, figures for Connecticut are no longer split between Mid-Atlantic and North-East.

Source: Department of Tourism

## VISITOR ARRIVALS

Table I I.4 (cont'd)

## U.S.A. — Air Visitors by State of Residence

State	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
<b>West</b>											
Alaska	12,801	10,577	12,131	12,516	13,571	14,240	12,209	10,288	9,229	9,568	10,597
	59	75	36	42	50	40	60	117	69	77	111
Arizona	1,048	839	852	968	1,189	1,114	982	683	710	712	847
California	7,571	6,323	7,263	7,400	7,970	8,237	6,691	5,838	5,082	5,489	5,696
Colorado	1,304	1,213	1,391	1,351	1,422	1,655	1,494	1,209	1,171	1,159	1,320
Hawaii	87	99	116	137	101	94	137	66	94	66	97
Idaho	134	99	124	130	125	111	100	81	74	76	108
Montana	83	53	93	109	86	92	74	47	53	59	92
Nevada	317	266	297	331	357	388	405	353	350	275	340
New Mexico	241	175	198	212	212	189	181	164	128	125	154
North Dakota	13	26	20	23	26	39	33	21	25	48	37
Oregon	448	286	441	362	360	464	437	333	317	330	363
South Dakota	54	39	54	80	69	81	60	63	69	90	49
Utah	320	269	284	347	504	447	418	352	293	287	368
Washington	1,086	783	913	945	1,052	1,233	1,057	919	762	732	959
Wyoming	36	32	49	79	48	56	80	42	32	43	56
<b>Unidentified</b>	244	365	388	391	299	322	336	515	467	307	320

Source: Department of Tourism

## VISITOR ARRIVALS

Table 11.5

## Visitor Arrivals by Month

Year	Total	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
<b>All Countries by Air and Sea<sup>1</sup></b> (includes cruise passengers)													
2002	484,089	8,806	12,783	20,787	33,144	63,212	72,288	72,373	63,333	50,488	53,770	20,706	12,399
2003	482,676	8,194	11,065	18,571	34,544	65,553	68,993	79,441	81,719	37,880	47,804	17,332	11,580
2004	477,750	7,826	11,049	16,936	34,220	62,859	67,960	69,721	75,118	48,678	46,632	22,947	13,804
2005	516,827	8,523	11,311	20,078	31,372	73,023	70,483	64,477	74,928	56,090	59,029	34,412	13,101
2006	635,272	8,594	12,141	18,586	48,185	83,700	91,808	101,875	104,109	55,136	64,940	30,193	16,005
2007	659,572	10,725	13,192	24,673	47,079	86,998	95,821	110,136	107,060	55,827	59,916	33,235	14,910
2008	550,021	9,320	13,524	21,684	59,797	67,065	89,937	79,361	79,903	39,432	56,364	21,452	12,182
2009	554,394	7,703	10,013	14,519	35,907	75,358	88,273	89,791	93,331	38,653	56,738	32,600	11,508
2010	580,193	6,327	8,674	14,849	53,089	98,249	97,469	99,202	87,753	40,866	39,303	22,532	11,880
2011	651,749	6,677	8,907	15,915	58,471	84,240	98,787	106,486	96,615	64,056	68,883	27,775	14,937
2012	610,325	6,803	9,254	18,281	52,102	90,309	94,126	102,859	99,122	57,995	49,312	18,465	11,697
<b>Cruise Passengers<sup>2</sup></b>													
2002	200,065	—	—	585	5,669	29,232	37,085	36,526	29,826	28,543	29,790	2,809	—
2003	226,097	—	—	136	9,542	32,489	33,660	43,527	46,674	26,620	28,825	4,073	551
2004	206,133	—	—	743	11,792	31,830	32,744	33,064	42,449	25,782	23,185	4,023	521
2005	247,259	—	—	497	6,952	41,045	34,776	32,287	45,981	33,759	35,364	15,669	929
2006	336,299	—	425	—	20,311	49,075	53,174	63,346	67,459	33,662	39,240	9,306	301
2007	354,024	—	—	2,765	20,292	52,527	57,485	72,663	69,619	32,866	33,334	12,473	—
2008	286,408	—	—	2,799	36,240	35,963	57,141	45,939	47,855	20,439	34,550	5,482	—
2009	318,528	—	—	—	17,096	49,899	57,558	56,954	65,454	19,420	34,347	17,800	—
2010	347,931	—	—	985	35,022	70,222	66,051	65,363	59,324	24,328	18,289	7,749	598
2011	415,711	—	—	675	37,990	57,327	65,719	72,970	68,245	46,025	49,857	13,243	3,660
2012	378,262	—	—	2,719	31,869	65,761	63,721	70,165	68,144	40,815	30,343	4,099	626

<sup>1</sup>Includes visitors that arrive by cruise and depart by air as well as visitors that arrive by air and depart by cruise.<sup>2</sup>Excludes visitors that arrive by cruise and depart by air as well as visitors that arrive by air and depart by cruise.

Source: Department of Tourism

# Section XII

## Weather

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### 2012 Quick Facts

- Total rainfall: 49.27 inches
- Average air temperature: 72.0°F
- Average water temperature: 74.2°F
- Average relative humidity: 74%

### Main Source of Water Supply is Rainwater

In 2008, two-thirds of water supplied to Bermuda's residences was from rainwater<sup>1</sup>. The remaining one-third was sourced from piped water, trucked water and private wells. The 2010 Census data indicates that 52% of households relied solely on stored tank water and 30% supplemented stored tank water with fresh water, salt water or brackish wells. As Bermuda relies heavily on rainfall to meet its water needs, the following analysis focuses on rainfall trends over the decade 2003-2012.

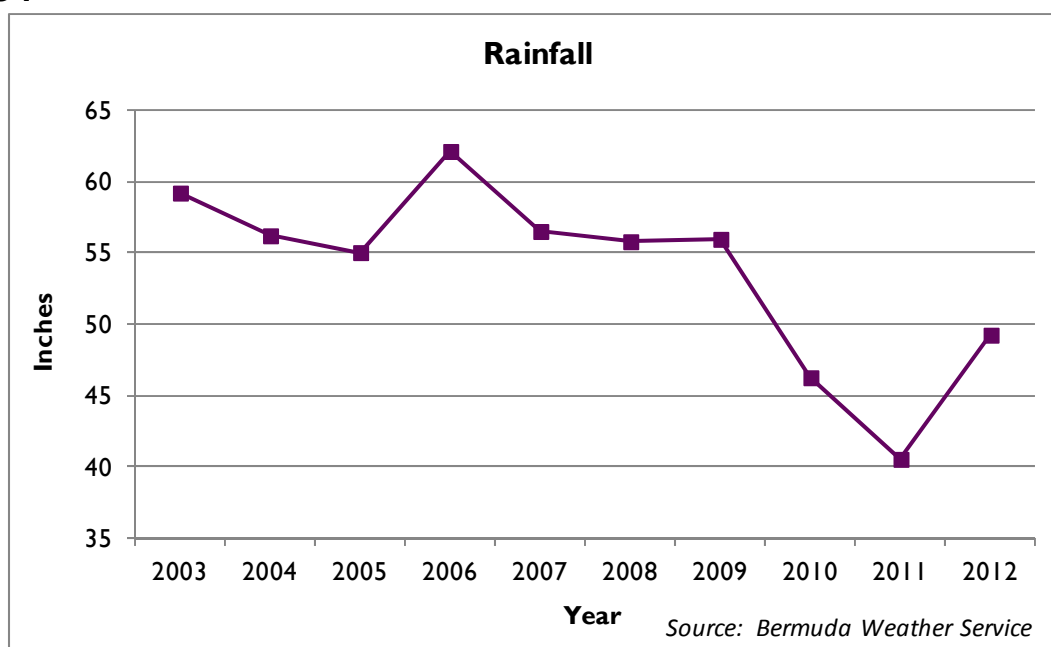
### Rainfall Since 2010 Below Average

Rainfall in 2012 amounted to 49.27 inches, well below the ten-year average of 53.72 inches (Figure 1 and Table 12.1). The number of rain days in a given year does not have a bearing on the number of inches of rain. For example, there were 183 rain days in 2006 (highest year in inches) and 182 rain days in 2011 (lowest year in inches). However, despite there being only one extra rain day in 2006 than 2011, there was 21.58 inches more rain in 2006.

### Most Rainfall in August; Least in December

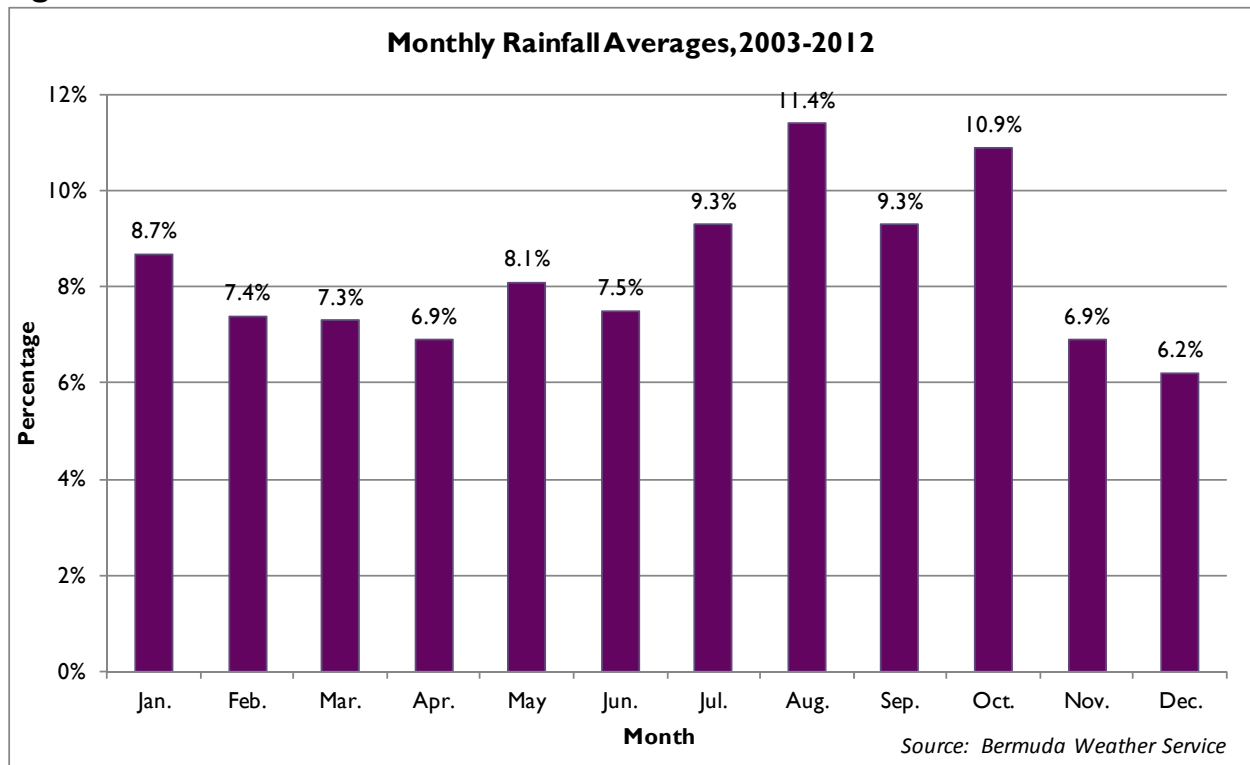
Figure 2 shows that, on average, the wettest month is August (11.4% of annual rainfall) and that December is the driest (6.2% of annual rainfall). However, 2012 deviated from this trend as September had the most rainfall (18.8% of annual rainfall) and March the least (1.6% of annual rainfall). This information can be used to plan for when additional sources of water may be required to supplement rainwater reserves.

**Figure 1**



<sup>1</sup> Mark P. Rowe, Department of Environmental Protection, *Bermuda's Water Supply Part II Supply, Demand and Capacity*, 2010, [Bermuda's Water Supply Part II Supply, Demand and Capacity](#) (June 20, 2013).

**Figure 2**





## WEATHER

Table 12.1

## Pressure, Temperature, Humidity and Rainfall

Year	Pressure <sup>1</sup>	Air Temperature				
	Mean Daily Mb.	Mean Daily Maximum °F	Mean Daily Minimum °F	Mean Daily °F	Extreme Daily Maximum °F	Extreme Daily Minimum °F
2002	1,021.4	78.2	67.8	71.9	90.9	46.7
2003	1,019.3	78.3	68.2	72.4	92.0	45.1
2004	1,020.0	77.3	66.8	71.3	90.0	52.5
2005	1,019.3	76.4	67.1	71.1	89.4	45.9
2006	1,019.5	75.9	67.3	71.3	87.8	47.1
2007	1,019.4	74.8	66.7	70.8	85.8	48.4
2008	1,019.5	75.5	67.1	71.6	86.5	50.0
2009	1,019.3	75.8	68.0	71.9	88.7	48.0
2010	1,016.0	74.6	66.9	70.8	88.3	48.4
2011	1,018.6	75.7	68.1	71.9	87.8	49.5
2012	1,018.7	75.9	68.0	72.0	88.3	50.2

Year	Mean Relative Humidity	Rainfall	
	%	Total Inches	Total Number of Rain Days
2002	78	61.25	183
2003	78	59.23	169
2004	75	56.24	164
2005	77	55.06	183
2006	78	62.15	183
2007	74	56.54	167
2008	74	55.82	167
2009	74	55.99	179
2010	72	46.29	180
2011	74	40.57	182
2012	74	49.27	174

°F - Fahrenheit  
Mb - Millibars

Source: Bermuda Weather Service

<sup>1</sup>Pressure is recorded at sea level.

## WEATHER

Table 12.2

## Mean Air Temperature

		°F											
Year		Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
2002	Mean Daily Max.	71.3	69.5	71.0	74.7	77.4	84.1	86.8	87.7	85.0	82.6	76.2	71.9
	Mean Daily Min.	61.6	58.9	61.0	63.7	66.3	73.2	75.6	75.9	74.9	72.8	66.9	63.0
	Mean Daily	65.6	63.7	65.1	67.8	71.3	77.3	77.3	80.7	79.4	77.0	70.9	66.7
2003	Mean Daily Max.	69.2	70.5	71.4	74.1	77.9	82.5	87.5	89.3	86.3	81.9	77.3	71.8
	Mean Daily Min.	57.8	61.5	61.7	64.4	68.3	73.3	76.5	76.6	75.4	71.6	67.8	63.0
	Mean Daily	63.1	65.3	65.5	68.1	72.2	77.0	81.2	82.0	79.6	76.4	71.6	66.6
2004	Mean Daily Max.	68.1	68.4	70.3	73.0	78.9	83.8	86.7	85.8	85.1	80.9	74.0	71.9
	Mean Daily Min.	57.8	58.4	59.6	61.9	67.8	72.8	75.2	75.2	75.1	70.7	64.4	62.8
	Mean Daily	62.3	62.8	64.3	66.5	72.3	77.3	80.6	79.9	79.0	74.9	68.5	66.7
2005	Mean Daily Max.	68.7	68.0	67.9	71.8	74.8	80.0	86.4	86.1	84.9	82.0	75.4	70.4
	Mean Daily Min.	58.6	57.9	57.7	62.1	65.7	71.6	76.7	76.7	76.0	73.2	67.1	62.2
	Mean Daily	63.0	62.3	62.2	66.4	69.6	75.1	80.8	80.9	79.7	76.7	70.6	66.2
2006	Mean Daily Max.	69.5	67.1	66.9	70.4	75.2	80.6	84.4	85.5	84.0	80.2	75.6	71.7
	Mean Daily Min.	60.4	58.1	56.7	62.0	66.4	72.9	76.1	76.5	75.2	71.4	68.5	63.5
	Mean Daily	64.9	62.5	61.7	65.8	70.3	76.2	80.0	80.6	78.9	75.5	71.6	67.4
2007	Mean Daily Max.	68.6	66.4	67.7	69.8	72.8	77.7	82.2	84.2	82.7	79.5	73.8	71.6
	Mean Daily Min.	59.8	56.9	58.3	61.0	65.9	70.3	75.1	76.4	75.5	72.0	65.8	63.9
	Mean Daily	64.2	62.0	63.0	65.5	69.1	74.0	78.7	80.5	78.9	75.7	70.0	67.7
2008	Mean Daily Max.	68.3	70.5	68.2	71.9	73.1	79.8	83.4	84.6	83.9	77.7	72.7	70.5
	Mean Daily Min.	59.6	63.3	60.5	64.2	65.3	72.9	75.9	76.8	77.0	69.8	64.8	64.2
	Mean Daily	64.1	66.7	64.4	67.7	69.1	75.8	79.8	80.7	80.4	73.9	69.0	67.3
2009	Mean Daily Max.	69.1	66.3	67.6	70.6	75.9	80.5	84.4	86.1	84.0	79.7	75.2	69.6
	Mean Daily Min.	60.2	57.7	60.0	62.6	68.7	72.4	77.2	78.7	76.3	72.1	68.0	62.3
	Mean Daily	65.0	62.3	63.7	66.7	71.8	76.6	80.7	82.3	80.1	76.1	71.7	66.3
2010	Mean Daily Max.	65.9	64.7	67.2	69.8	74.5	81.3	84.5	85.6	82.7	79.3	73.3	66.5
	Mean Daily Min.	57.6	56.3	59.7	62.7	67.0	72.8	76.9	78.2	75.1	72.4	66.3	57.8
	Mean Daily	62.1	60.9	63.4	65.9	70.2	76.7	80.4	81.9	79.0	75.7	69.7	63.1
2011	Mean Daily Max.	66.7	67.3	67.8	71.3	74.7	80.4	85.0	84.9	84.1	79.6	75.2	71.2
	Mean Daily Min.	58.7	58.8	59.6	64.3	67.1	72.5	76.7	77.2	77.1	72.1	68.8	63.8
	Mean Daily	62.9	63.2	63.7	67.4	70.5	76.0	80.7	81.5	80.7	76.0	71.9	67.8
2012	Mean Daily Max.	69.1	68.5	69.9	71.2	74.0	77.9	84.5	85.9	82.9	80.3	74.7	71.3
	Mean Daily Min.	60.1	60.2	61.2	62.8	67.2	70.7	77.0	78.4	75.2	73.8	67.0	62.5
	Mean Daily	65.1	64.7	65.5	66.9	70.5	74.4	80.4	82.1	79.3	77.1	71.1	67.4

°F - Fahrenheit

Source: Bermuda Weather Service

## WEATHER

Table 12.3

Year	Mean Relative Humidity											Percent
	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
2002	76	76	78	78	82	84	80	81	80	80	74	70
2003	74	80	80	82	83	87	78	74	79	77	74	69
2004	71	73	71	74	79	80	81	80	72	73	74	73
2005	73	75	74	75	79	82	83	81	79	78	73	73
2006	76	74	71	79	80	87	81	79	81	75	77	72
2007	71	73	70	75	76	81	79	78	74	71	70	75
2008	73	76	69	75	76	80	77	78	76	68	69	70
2009	75	67	70	70	75	82	79	74	76	73	75	68
2010	70	66	72	71	78	78	75	76	75	70	68	67
2011	71	72	74	77	74	75	76	79	78	72	70	69
2012	72	70	71	72	77	79	78	74	73	75	72	71

Source: Bermuda Weather Service

## WEATHER

Table 12.4

		Rainfall											
Year		Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
2002	Inches Rain Days	3.87 21	6.06 17	6.13 15	1.95 10	5.72 12	1.27 11	2.80 15	11.95 19	6.45 14	4.53 20	4.02 15	6.50 14
2003	Inches Rain Days	5.04 14	2.80 15	5.43 20	8.36 11	5.68 15	6.77 11	1.27 9	3.08 11	6.40 13	6.71 21	2.82 14	4.87 15
2004	Inches Rain Days	5.49 24	5.10 16	3.20 13	2.48 9	3.16 6	2.37 8	5.46 14	12.12 19	2.05 9	7.22 13	4.93 20	2.66 13
2005	Inches Rain Days	4.41 16	5.49 20	5.62 23	5.00 11	4.77 9	0.64 7	4.16 17	8.88 18	3.02 15	5.72 15	3.20 14	4.15 18
2006	Inches Rain Days	5.62 19	5.83 20	4.36 21	3.09 13	5.30 10	5.27 17	9.62 15	4.28 15	5.11 8	5.15 16	5.50 14	3.02 15
2007	Inches Rain Days	4.10 13	5.01 20	4.03 11	4.08 12	7.09 11	4.30 14	6.02 12	8.35 17	2.00 10	4.27 12	4.18 18	3.11 17
2008	Inches Rain Days	2.85 21	3.28 12	5.37 13	6.45 15	10.21 17	1.07 10	6.76 11	5.33 16	3.30 14	5.73 15	1.97 14	3.50 9
2009	Inches Rain Days	4.02 18	4.72 15	2.74 15	2.54 10	1.31 9	12.78 25	3.17 12	3.32 10	6.54 18	8.84 17	3.41 15	2.60 15
2010	Inches Rain Days	6.06 23	3.67 20	5.13 17	1.11 11	1.21 8	0.79 5	5.36 12	4.10 17	9.21 15	4.09 10	1.49 16	4.07 26
2011	Inches Rain Days	5.19 20	1.87 12	2.51 16	2.13 6	0.62 16	0.97 8	5.02 15	7.16 24	3.22 14	5.94 17	3.36 19	2.58 15
2012	Inches Rain Days	3.88 18	2.13 13	0.79 8	1.87 13	4.36 10	5.5 14	2.89 11	4.5 17	9.28 16	5.12 16	6.16 23	2.79 15

Source: Bermuda Weather Service

## WEATHER

Table 12.5

Mean Sea Surface Temperature													°F
Year	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Monthly Average
2002	66.8	64.9	66.5	70.0	73.9	79.4	82.9	84.4	82.3	79.4	72.2	67.8	74.2
2003	64.6	65.6	67.2	69.6	74.0	79.4	83.6	84.6	81.9	78.3	73.8	68.1	74.2
2004	65.7	63.7	67.2	67.8	74.3	79.2	82.7	82.6	82.3	77.1	70.3	67.5	73.4
2005	65.3	63.7	63.8	69.4	73.1	77.3	83.2	84.0	83.0	79.0	72.8	67.6	73.5
2006	66.4	64.7	63.9	67.6	73.6	79.0	83.3	84.1	82.1	77.7	72.7	68.6	73.6
2007	66.0	62.4	64.7	67.2	71.9	75.7	80.7	83.3	82.4	78.8	72.2	68.7	72.8
2008	66.3	67.5	66.8	69.4	71.8	77.8	82.7	84.0	83.9	77.0	71.3	67.8	73.9
2009	65.4	63.0	65.2	68.3	74.2	79.3	81.9	85.6	83.8	78.0	72.9	67.2	73.7
2010	61.6	60.7	63.5	67.5	72.3	77.7	82.5	84.7	81.9	77.2	71.1	64.1	72.1
2011	62.1	63.9	65.5	67.8	71.3	77.5	81.7	83.7	82.3	78.7	73.1	68.9	73.0
2012	65.6	65.5	67.7	68.8	73.3	77.4	82.3	85.4	82.5	79.5	73.3	69.4	74.2

Source: Bermuda Weather Service

## WEATHER

Table 12.6

Atlantic Tropical Storms and Hurricanes<sup>1</sup>

Year	Tropical Storms (Atlantic)	Hurricanes (Atlantic)	Tropical Storm Force Winds (Bermuda)	Hurricane Force Winds (Bermuda)
2002	8	4	—	—
2003	9	7	—	1
2004	5	9	—	—
2005	12	15	3	—
2006	5	5	—	1
2007	8	6	1	—
2008	8	8	1	—
2009	6	3	..	..
2010	7	12	..	..
2011	12	7	..	..
2012	9	10	..	..

<sup>1</sup>Tropical storm force winds are wind speeds of 39-73 mph and hurricane force winds are wind speeds of 74 mph or more. For public safety, the Causeway closes for vehicular traffic upon winds exceeding 51.8 mph.

Source: Bermuda Weather Service and  
National Hurricane Center

# Section XIII

## Miscellaneous

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### 2012 Quick Facts

- Amount of Electricity Consumed (Residential): 249.7 million kWh
- Amount of Electricity Consumed (Commercial): 307.3 million kWh
- Net Price of Electricity per kWh (Residential): 44.93 cents
- Net Price of Electricity per kWh (Commercial): 36.49 cents

### **Electricity Consumption Declines Post 2009**

Electricity consumption in Bermuda has risen steadily from 574.7 million kilowatts (kWh) in 2002 to a record high of 656.1 million kWh in 2009 (Figure 1 and Table 13.3). After 2009, local consumption of electricity declined each year to 606.3 million kWh in 2012. According to the Ascendant Group Limited's Annual Report 2012, the amount of electricity consumed on the island declined, "As the economy of Bermuda has weakened since 2009, core electricity sales have been adversely affected. BELCO's customer base is decreasing due to the departure of the non-Bermudian labour force, as companies moved operations out of Bermuda or significantly reduced staffing."<sup>1</sup> The report also cited other factors contributing to the decline in electricity consumption such as customers conserving energy and therefore reducing consumption.

### **Gross Receipts from Electricity Consumption Fluctuates**

Between 2002 and 2012, there was an increase of 87% in total gross receipts in electricity consumption. The total gross receipts were \$249.5 million in 2012 and \$133.2 million in 2002, (Figure 2). During this period, gross receipts from residential consumption of electricity increased steadily from \$50.7 million in 2002 to peak at \$72.7 million in 2010 (Table 13.4). Subsequently, gross receipts from residential consumption of electricity declined and stood at \$67.2 million in 2012. Similarly, gross receipt totals from commercial electricity consumption rose from \$58.1 million in 2002 to \$69.9 million in 2009, and declined thereafter.

### **Fuel Adjustment Gross Receipts Respond to Oil Prices**

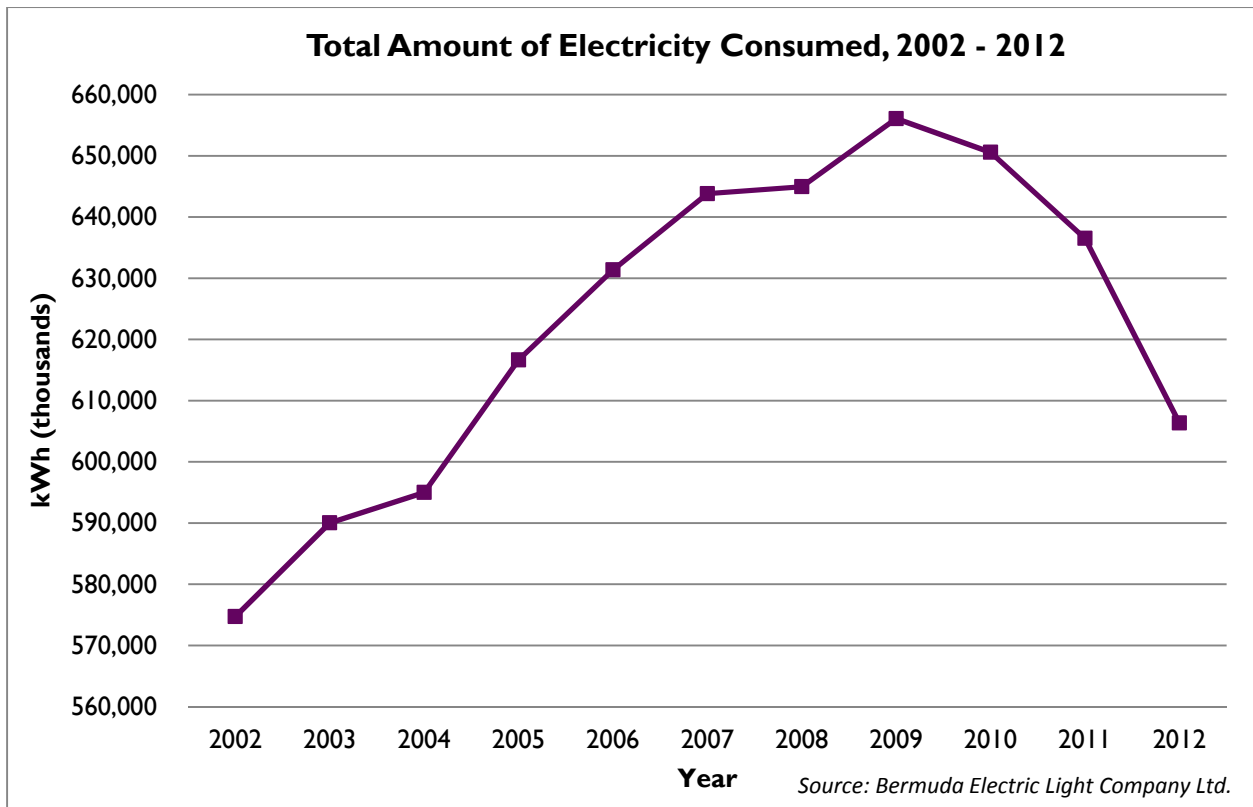
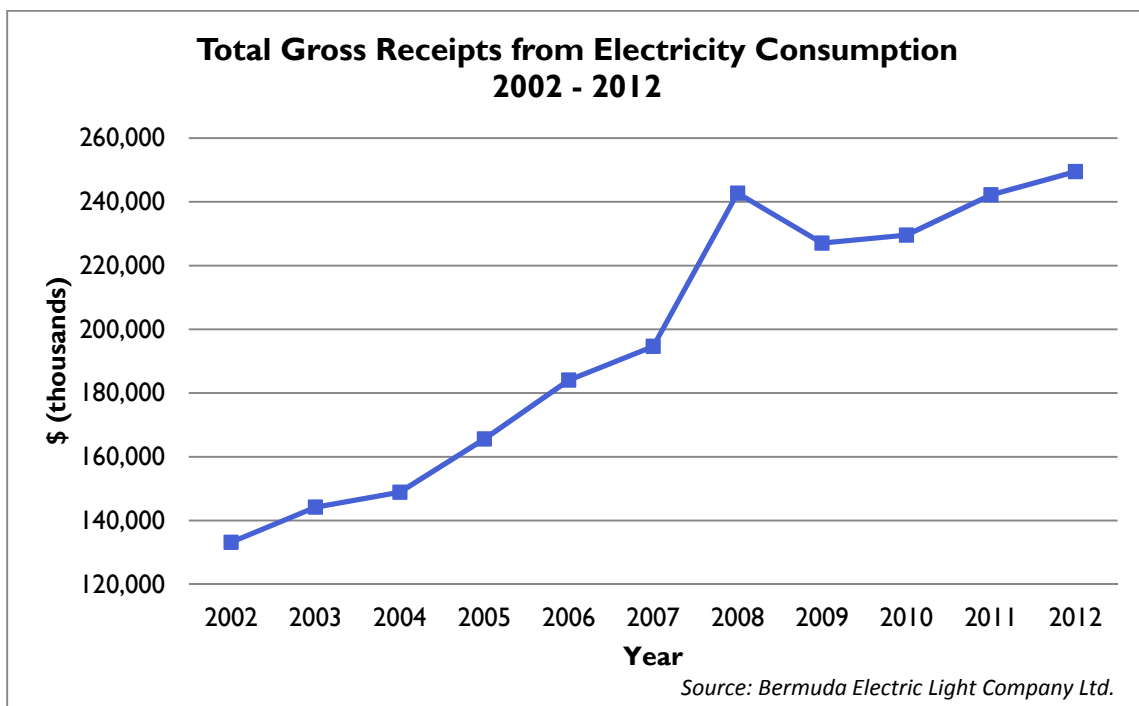
One of the factors that contributes to the cost of electricity is the fuel adjustment. The fuel adjustment cost is comprised of the market price of oil, transport cost, customs duty and projected usage. There has been a marked increase in fuel adjustment gross sales from \$15.5 million in 2002 to \$104.1 million in 2012 (Table 13.4). Notably, fuel adjustment gross receipts reached an all-time high in 2012. However, the largest annual increase in the fuel adjustment occurred in 2008 (+79%).

### **Net Price of Residential Electricity Nearly Doubles**

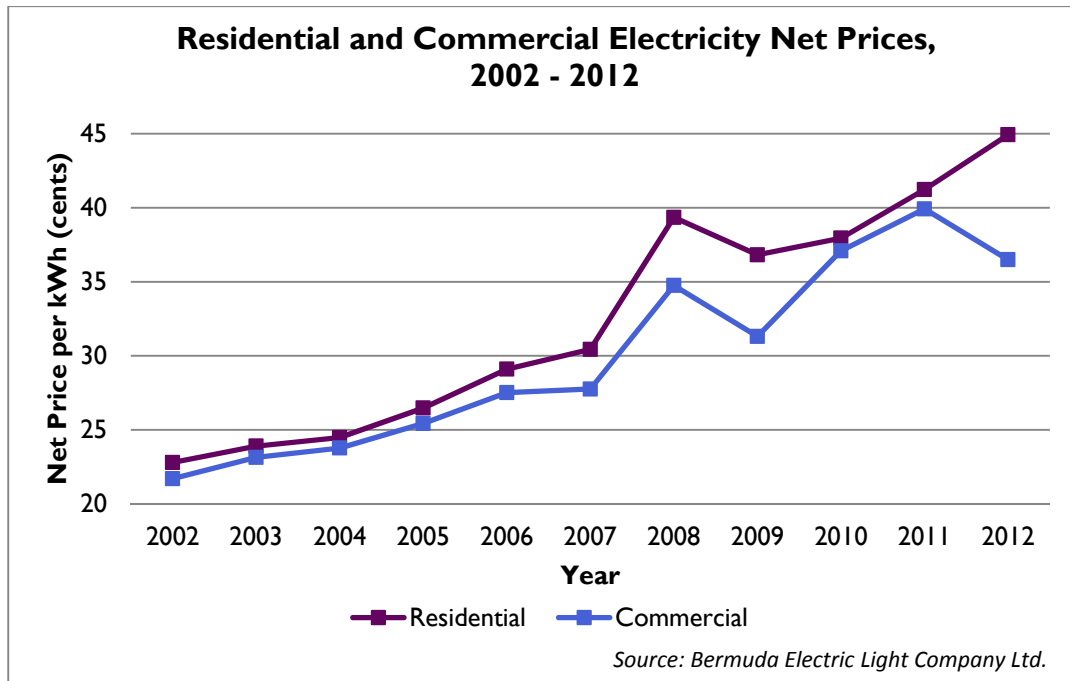
The residential net price for electricity has nearly doubled in the last decade from 22.79 cents per kWh in 2002 to 44.93 cents per kWh in 2012 (Table 13.4 and Figure 3). In contrast, the commercial net price for electricity cost rose by 68% from 21.70 cents per kWh in 2002 to 36.49 cents per kWh in 2012. The highest commercial net price was recorded at 39.92 cents per kWh in 2011.

<sup>1</sup> Ascendant Group Limited – Annual Report 2012



**Figure 1****Figure 2**

**Figure 3**



## MISCELLANEOUS

Table 13.1

## Value of Domestic Agricultural Output

							\$ thousand
Year	Total	Vegetables	Fruit	Milk	Eggs	Honey	Sales from Government Marketing Centre
2002	8,067	5,104	520	1,790	435	218	—
2003 <sup>1</sup>	5,604	3,060	312	1,834	321	77	—
2004	9,359	4,095	291	1,876	333	139	2,625
2005	7,509	4,709	334	1,926	343	197	..
2006	7,229	4,548	333	1,878	337	133	..
2007	8,046	4,815	373	2,368	344	146	..
2008	8,587	5,290	302	1,993	344	203	455
2009	7,184	4,232	241	1,802	344	183	382
2010	5,471	3,174	189	1,712	344	50 <sup>2</sup>	..
2011	5,921	3,332	198	1,656	344	123	268
2012	5,510	3,050	178	1,587	344	90	261

<sup>1</sup> Hurricane Fabian affected agricultural production in 2003.

Source: Department of Agriculture &amp; Fisheries

<sup>2</sup> A shortage of bees affected honey production in 2010.

## MISCELLANEOUS

**Table 13.2**  
**Bermuda Plan 2008 Zonings<sup>1</sup>**

<b>Base Zones and Areas 2008</b>	<b>Acres</b>
<b>Development Base Zones</b>	
Total	8,526
Residential 1	3,194
Residential 2	2,578
Rural	642
Tourism	383
Commercial	66
Mixed Use	142
Industrial	280
Institutional	291
Airport	675
Special Study Areas	275
<b>Conservation Base Zones</b>	
Total	4,740
Open Space Reserve	1,298
Coastal Reserve	823
Nature Reserve	770
Park	885
Recreation	964
<b>Conservation Areas<sup>2</sup></b>	
Total	1,733
Agricultural Reserve	738
Woodland Reserve	995
<b>Protection Areas<sup>2</sup></b>	
Total	8,592
Historic	201
Airport	3,283
Water	4,001
Cave	1,107

<sup>1</sup>Excludes the City of Hamilton

Source: Department of Planning

<sup>2</sup>Conservation Areas and Protection Areas overlay  
Development Zones and Conservation Zones.

NOTES:

Residential 1: higher density residential development; commercial, industrial,  
etc. use may be permitted provided there is no loss of residential amenity.

Residential 2: lower density housing. Other uses are restricted.

Rural: tracts of open countryside and areas of rural character where very limited  
new development may be permitted.

## MISCELLANEOUS

Table 13.3

## Amount of Electricity Consumed

thousand kWh

Year	Total	Residential	Commercial	Other <sup>1</sup>
2002	574,726	241,509	290,542	42,675
2003	590,032	251,386	285,386	43,250
2004	594,998	257,903	293,863	43,232
2005	616,654	268,919	302,609	45,127
2006	631,366	271,215	311,408	48,743
2007	643,821	275,677	319,277	48,867
2008	644,954	268,563	319,018	57,373
2009	656,083	271,682	326,728	57,673
2010	650,571	276,824	320,527	53,220
2011	636,517	265,243	316,356	54,918
2012	606,345	249,749	307,269	49,327

<sup>1</sup>Includes street lighting paid by Parish Councils  
and sales to Government for offices, distillation plant, etc.

Source: Bermuda Electric Light Company Ltd.

## MISCELLANEOUS

Table 13.4

## Gross Receipts from Electricity Consumption

Year	Gross Receipts from Electricity Sales (\$ thousand)					Net Price Per kWh (cents) <sup>1</sup>	
	Total	Residential	Commercial	Other	Fuel Adjustment	Residential	Commercial
2002	133,158	50,707	58,108	8,841	15,502	22.79	21.70
2003	144,185	52,743	59,994	9,537	21,911	23.90	23.14
2004	148,884	54,081	59,839	8,956	26,008	24.48	23.77
2005	165,577	57,653	62,313	9,438	36,172	26.47	25.43
2006	184,055	59,533	64,617	10,152	49,752	29.10	27.51
2007	194,648	62,050	67,083	10,321	55,194	30.43	27.75
2008	242,714	64,387	67,554	12,227	98,546	39.35	34.75
2009	227,056	68,369	69,925	12,387	76,375	36.82	31.31
2010	229,570	72,683	69,368	11,917	75,602	37.95	37.09
2011	242,198	70,030	68,578	12,140	91,450	41.23	39.92
2012	249,488	67,214	67,158	10,986	104,130	44.93	36.49

<sup>1</sup> Assuming average discount deducted and including proportionate share of fuel adjustment.

Source: Bermuda Electric Light Company Ltd.

## MISCELLANEOUS

Table 13.5

Telephone Subscribers by Type<sup>1</sup>

	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13
Number of Subscribers <sup>2</sup>										
Residential	54,976	53,715	51,765	50,238	48,541	46,806	45,326	43,069	39,013	37,091
Commercial	31,624	30,845	29,872	28,512	27,371	26,315	25,531	24,342	21,926	20,845
	23,352	22,870	21,893	21,726	21,170	20,491	19,795	18,727	17,087	16,246

<sup>1</sup>Year ends 31st March.<sup>2</sup>Number of Government subscribers is not available.

Source: Bermuda Telephone Company Limited

## MISCELLANEOUS

Table 13.6

	Gross Receipts from Telephone Traffic <sup>1</sup>											\$ thousands \$ thousands	
	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13		
Total Access Charges <sup>2</sup>	19,258	20,855	22,956	25,326	26,695	26,709	26,038	24,918	23,681	22,561	21,178		
Equipment Rentals <sup>2</sup>	3,681	3,725	3,750	3,455	3,448	3,269	2,787	2,514	2,212	2,040	1,329		
Additional Local Calls <sup>2</sup>	14,458	13,244	12,017	10,165	9,192	7,759	6,597	5,604	4,515	3,636	3,172		
Other Connection Charges	1,527	1,608	1,902	2,000	1,983	1,938	1,812	1,214	760	523	406		
Paystation Revenue	363	504	488	441	171	204	155	81	32	30	9		

<sup>1</sup>Year ends 31st March.<sup>2</sup>Residential, commercial, overseas calls and other revenue are no longer available due to a change in Bermuda Telephone Company's reporting policy.

Source: Bermuda Telephone Company Limited Company Limited



## MISCELLANEOUS

Table 13.7

Completed Dwelling Units<sup>1</sup>

	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Bedrooms per unit:											
One bedroom	72	62	90	94	83	59	122	89	64	50	54
Two bedrooms	73	52	80	134	111	118	95	141	193	209	83
Three or more bedrooms	63	49	59	72	80	54	91	77	98	109	72
Studio units	34	31	35	31	30	38	40	53	20	26	18
Total	242	194	264	331	304	269	348	360	375	394	227
Type of development:											
Detached houses <sup>2</sup>	90	65	93	115	140	43	48	47	..	57	34
Apartment buildings <sup>2</sup>	46	18	52	28	16	22	36	23	..	244	114
Additions/conversions	85	91	115	141	157	97	95	127	..	90	71
Condos	21	19	4	47	—	24	24	37	..	3	8
Total	242	193	264	331	313	186	203	234	..	394	227

<sup>1</sup>The figures only reflect dwelling units that have been issued a completion certificate from the Department of Planning.<sup>2</sup>Detached houses and apartment buildings refer to development carried out on vacant land.

Source: Department of Planning

## MISCELLANEOUS

Table 13.8

## Disposition of Applications for Planning Permission

Considered by Development Applications Board					
Year	Total	Approved in Full	Approved in Principle	Refused	G.D.O. <sup>1</sup> Applications
2002r	1,643	943	86	89	525
2003r	1,701	904	73	121	603
2004	1,915	1,108	102	114	591
2005r	1,801	1,081	92	129	499
2006r	1,513	892	63	122	436
2007r	1,531	911	75	137	408
2008r	1,249	787	47	85	330
2009r	1,030	657	47	74	252
2010r	1,128	665	37	46	380
2011r	1,042	671	41	45	285
2012	841	513	15	38	275

<sup>1</sup> Applications dealt with under the Development & Planning  
(General Development) Order 1975 are now referred to as  
"minor works" applications.

Source: Department of Planning

**MISCELLANEOUS****Table 13.9****Bermuda Fire & Rescue Service Statistics**

<b>Year</b>	<b>Emergency Incidents Attended</b>	<b>Calls received by Dispatch Centre</b>	<b>EMS Dispatches</b>	<b>Fire Dispatches</b>
2002	1,321	..	..	..
2003	1,620	..	..	..
2004	1,536	6,080	4,636	3,746
2005	1,648	6,270	4,698	3,612
2006	1,418	6,908	4,671	3,655
2007	1,530	6,738	4,202	4,050
2008	1,457	6,764	4,270	4,328
2009	1,321	6,223	4,902	3,992
2010	1,070	6,272	4,413	3,864
2011	..	7,544	4,989	4,179
2012	..	6,706	4,929	4,034

EMS - Emergency Medical Services

Source: Bermuda Fire &amp; Rescue Service

## MISCELLANEOUS

Table 13.10

## Number of Fires by Type of Fire

Year	Total	Type of Fire				
		Structure <sup>1</sup>	Vehicle	EMS <sup>2</sup>	Minor incidents <sup>3</sup>	Other <sup>1,4</sup>
2002	1,125	80	41	..	124	880
2003	967	104	48	..	168	647
2004	1,452	193	30	..	214	1,015
2005	719	101	31	..	102	485
2006	3,805	976	37	2,246	517	29
2007	4,091	743	36	2,394	412	506
2008	..	..	..	..	..	..
2009	1,762	825	35	..	381	521
2010	1,784	729	28	..	485	542
2011	1,836	651	25	..	370	790
2012	1,777	597	17	..	412	751

<sup>1</sup>Includes false alarms.

Source: Bermuda Fire &amp; Rescue Service

<sup>2</sup>In 2006 and 2007, the reporting system reflected Emergency Medical Services (EMS).<sup>3</sup>Includes brush, trash, gas cylinder leaks, oil spills, floodings, pole fires, etc.<sup>4</sup>Reflects the activities of the Crash and Fire Rescue Services in other emergency duties

such as Airport Operations Division incidents, foreign object debris checks, hot refuel aircraft standby, etc.

