

Income was collected in the Census for the first time in 1991 from a sample of one in seven households. In 2000 all households were asked the question. Moreover, the amount of earnings from the respondent's main job was gathered separately from income from all other sources. The latter included income from supplementary jobs, pensions, alimony, child support, social assistance, dividends, interest, annuities, net rents, scholarships and rental subsidies. Excluded were windfall gains such as lottery wins or inheritances. In addition, persons over the age of 54 were asked to give separately their pension income, if any.



For the population aged sixteen years or older, median annual household income, which is the income level matched or exceeded by 50% of households, had risen by 47% between the two census dates to \$71,662. (See Table 1.)

On the average, non-Bermudian households earned more than Bermudian households, with a median of \$75,398 compared with \$70,777. This did not hold for every household type, however. Within the two-parent and extended family situations, Bermudian households had higher incomes than their non-Bermudian counterparts. (See Table 2.) The same applied to the extended family arrangement.

Further analysis that takes into consideration factors such as the number of working parents and occupations will assist in the explanation of these findings. Non-Bermudian households consisting of adult couple and one-person arrangements were, on the other hand, higher earners than their Bermudian counterparts.

The relative differential between the median incomes of Bermudian and non-Bermudian households was far wider when non-Bermudians were the higher income earners (31%) than when Bermudian households had the greater earning power (8% at most).

**TABLE 1**  
**ANNUAL HOUSEHOLD INCOME, 2000 AND 1991**

Annual Household Income	Percentage Distribution	
	2000	1991
All Income Levels	100	100
Under \$36,000	19	37
\$36,000 < \$72,000	32	39
\$72,000 < \$108,000	22	16
\$108,000 < \$144,000	12	6
\$144,000 & over	15	2
Median Annual Household Income	\$71,662	\$48,288

One-parent households in which the reference person was female earned less on the average than households of male reference persons. Among Bermudian households, those of female reference persons earned an average of 85 cents for every dollar that their male counterparts did. Households led by non-Bermudian males were the highest earners of all households on the average.

**TABLE 2**  
**MEDIAN ANNUAL HOUSEHOLD INCOME BY HOUSEHOLD TYPE, SEX AND BERMUDIAN STATUS OF HOUSEHOLD REFERENCE PERSON, 2000**

Household Type	Sex		
	Total \$	Male \$	Female \$
<b>Total</b>			
All Household Types	71,662	79,071	63,820
Two parent	104,221	105,608	101,878
Extended Family	88,406	98,415	83,192
Adult Couple	86,353	85,475	88,526
One parent	56,368	67,046	55,431
One person	41,231	45,241	37,485
Other	79,026	67,710	91,367
<b>Bermudian</b>			
All Household Types	70,777	79,183	63,068
Two parent	105,558	107,633	102,213
Extended Family	88,622	99,249	83,354
Adult Couple	79,956	79,376	81,392
One parent	56,551	65,666	55,740
One person	38,505	42,015	35,426
Other	94,246	94,239	94,255
<b>Non-Bermudian</b>			
All Household Types	75,398	78,725	68,913
Two parent	97,467	96,378	99,817
Extended Family	85,599	88,307	80,570
Adult Couple	105,113	104,928	105,423
One parent	53,374	89,999	49,749
One person	50,416	54,820	45,644
Other	56,299	46,096	86,544

Table 3 unfolds the positive relationship between income and type of job through the examination of median annual personal income from the main job by major occupational category.

Clearly, the higher the occupational level the higher the wage or salary. Also seen are the higher income levels of whites over blacks and persons of other races over all major occupational categories. Within the Bermudian population, whites earned 22% more on the average than blacks (\$43,341 compared to \$35,464). Among the administrative and managerial and professional and technical levels, the differentials were 14% and 9%, respectively. The gap was even wider among sales workers, at 16%.

TABLE 3  
MEDIAN ANNUAL PERSONAL INCOME FROM MAIN JOB BY  
OCCUPATIONAL GROUP, RACE AND BERMUDIAN STATUS, 2000

Major Occupational Group	Race			
	Total \$	Black \$	White \$	Mixed & Other \$
<b>Total</b>				
All Occupational Groups	38,048	35,519	46,796	32,973
Professional, Technical & Related	53,224	49,691	57,022	52,787
Administrative & Managerial	58,925	52,499	66,082	54,341
Clerical	35,066	34,631	36,979	33,380
Sales	31,428	28,592	39,547	31,293
Service	26,751	26,958	29,257	23,841
Production, Transport & Related	36,468	35,741	40,254	34,799
<b>Bermudian</b>				
All Occupational Groups	36,855	35,464	43,341	35,761
Professional, Technical & Related	50,982	49,825	54,147	49,699
Administrative & Managerial	55,631	52,540	59,743	52,608
Clerical	34,759	34,612	35,859	33,671
Sales	29,829	28,641	33,365	29,908
Service	26,828	26,807	27,736	26,246
Production, Transport & Related	36,130	35,707	38,768	35,350
<b>Non-Bermudian</b>				
All Occupational Groups	44,163	36,490	50,702	29,199
Professional, Technical & Related	57,612	48,324	59,059	57,702
Administrative & Managerial	74,970	51,863	79,514	60,332
Clerical	38,085	35,428	39,694	31,399
Sales	50,487	26,285	54,531	43,599
Service	26,587	28,556	29,863	22,944
Production, Transport & Related	39,045	36,255	44,090	32,689

## Economic Inequality

The analysis that follows in this section employs a measure of economic inequality that was developed by Professor Timothy M. Smeeding of Dalhousie University, and presented in his paper "Cross-National Comparisons of Inequality and Poverty Position," in Lars Osberg's *Economic Inequality and Poverty* (1991). Dr. Smeeding's methodology was applied to the 2000 Census data as was done on the 1991 Census results by Dr. Dorothy K. Newman in *Bermuda's Stride Toward the Twenty-First Century*, published by the Department of Statistics in November, 1994. As Dr. Newman acknowledged then, the adjustment for demographic data that was performed by Dr. Smeeding is not possible for this report. Hence, the unadjusted data are grouped according to Dr. Smeeding's definition of four levels of living. These were "poor," that is households which were defined as those earning less than half the median; "near poor," those with half to

62.5% of the median; “middle class” which includes households with incomes between 62.5% and 150% of the median; and “well-to-do” which covers households with more than 150% of median income.

According to Tables 4 and 5, between the two census dates the economic position of the populace had improved. Within the Bermudian population, blacks made advances such that the proportion who were most affluent increased by five percentage points to 23%. Elderly households had made gains such that poor households among them declined somewhat in significance, although they remained the largest sub-

TABLE 4  
HOUSEHOLDS' RELATIVE ECONOMIC POSITION, 2000

Characteristics of Household Reference Person	Relative Economic Position				
	Total	Poor (Less than \$35,831)	Near Poor (\$35,831 to \$44,789)	Middle Class (\$44,790 to \$107,493)	Well-To-Do (\$107,494 & Over)
<b>All Households</b>					
Total	100	19	11	42	27
Black	100	20	12	45	23
White	100	15	10	40	35
Mixed & Other	100	24	13	41	22
<b>Bermudian</b>					
Total	100	19	11	44	26
Black	100	20	12	45	23
White	100	18	9	40	33
Mixed & Other	100	18	13	44	25
<b>Non-Bermudian</b>					
Total	100	17	12	39	32
Black	100	24	19	40	17
White	100	12	11	39	38
Mixed & Other	100	33	14	36	18
<b>Age Group</b>					
Under 25	100	32	19	42	6
25-34	100	15	14	47	23
35-44	100	12	12	45	31
45-54	100	12	10	42	35
55-64	100	18	10	42	30
65 & Older	100	40	10	34	16
<b>Household Type</b>					
Two Parents	100	4	4	45	47
One Parent	100	20	17	52	11
Adult Couple	100	12	6	47	35
Extended Family	100	9	6	49	36
One Person	100	39	22	33	6
Other	100	23	9	35	33

TABLE 5  
HOUSEHOLDS' RELATIVE ECONOMIC POSITION, 1991

Characteristics of Household Reference Person	Relative Economic Position				
	Total	Poor (Less Than \$24,264)	Near Poor (\$24,264 to \$30,180)	Middle Class (\$30,181 to \$72,432)	Well-To-Do (\$72,433 & Over)
<b>All Households</b>					
Total	100	19	11	46	24
Black	100	22	12	47	18
White	100	14	9	43	33
Mixed & Other	100	24	18	42	15
<b>Bermudian</b>					
Total	100	21	11	45	23
Black	100	23	12	47	18
White	100	17	9	41	33
Mixed & Other	100	24	18	43	15
<b>Non-Bermudian</b>					
Total	100	12	10	48	30
Black	100	19	9	54	19
White	100	10	9	47	33
Mixed & Other	100	25	20	40	15
<b>Age Group</b>					
Under 25	100	34	21	40	5
25-34	100	15	14	52	20
35-44	100	11	10	50	29
45-54	100	11	7	47	36
55-64	100	19	11	46	24
65 & Older	100	45	11	29	15
<b>Household Type</b>					
Two Parents	100	6	5	50	39
One Parent	100	31	19	41	9
Adult Couple	100	14	8	47	31
Extended Family	100	12	7	51	29
One Person	100	40	20	35	5
Other & Not Stated	100	11	7	57	25

group. At the same time, middle class households among the elderly grew in proportion. Already relatively affluent, two-parent households made significant strides, as did extended families. Poverty among one-parent households declined considerably as more of this group moved into the middle class level. The proportion of the poor and near poor one-parent households fell from 50% to 37%.

In 2000 the middle class remained the largest single group of the population at 42% and was followed by

the well-to-do at 27%. The poor and near poor accounted for nearly one in three households. Whites were materially more likely to have reached the well-to-do bracket, whilst blacks were more likely to be poor or near poor. Thirty-five percent of white households were well-to-do compared with 23% of black households. Similarly, 20% of black households were poor in contrast to 15% of white households.

When age of the household reference person is taken into consideration, households in which the reference person was either young or elderly did not fare as well as others. Moreover, elderly households were the only group in which poor households were a larger segment than the middle class was. As far as household type was concerned, two-parent households were the most prosperous while one-parent and one-person households were the least well-off.

## Pension Income

In addition to being asked to include pension income as part of their total income, persons over the age of fifty-four were requested to report their pension receipts as a separate figure. Overall median annual pension income was \$11,286. For whites it was \$11,859 versus \$11,037 for blacks. Persons of mixed and other races earned even less on the average with a median pension income that was 12% below the national median at \$9,981 per annum. (See Table 6.)

**TABLE 6**  
**MEDIAN ANNUAL PENSION INCOME BY RACE AND SEX,**  
**2000**

Race	Sex		
	Total \$	Male \$	Female \$
Total	11,286	13,064	9,866
Black	11,037	12,359	10,111
White	11,859	14,157	9,656
Mixed & Other Races	9,981	12,275	7,758

The sex differential was decidedly wider than the race differential for pension income. Whilst the median pension of whites was 7% higher than that for blacks, the median for males, at \$13,064, was 32% above that for females, which was \$9,866. White males led with a median of \$14,157 per year, followed by \$12,359 for black males. Black females earned more than their white counterparts at \$10,111 compared to \$9,656.