

Bermuda's Stride Toward The Twenty-First Century

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PREFACE

As one who feels a sense of community with Bermuda, this journey into further understanding has been a privilege. What I have written here has been extracted from the facts, sometimes with painstaking effort. The process was not unlike peeling an onion.

I chose to write about Bermuda in socioeconomic and cross national terms, believing that such an approach would be helpful in these times. My objective has been to contribute to the country's background for policy planning and to the people's knowledge.

I am a foreigner, albeit one with thirty-plus years of acquaintance with Bermuda and Bermudians. Nevertheless, some of my analyses could be off the mark. I apologize for any inaccuracies and misinterpretations.

Whatever knowledge this document provides and whatever assistance it may be, thanks are due to the numerous people of Bermuda who gave unstintingly of their time, wisdom, and hard data. Officials within every Ministry talked with me and were generous with documents, figures, and information. People in their homes and in banking and finance, law, hospitality, transportation, labour relations, journalism, insurance, and real estate were informative and helpful.

It would be foolhardy to try to name so many. Some of those who were generous with their time also contributed reports which are listed in the bibliography.

I owe the greatest debt of all to Donald A.M. Scott, Assistant Financial Secretary. As Chief Statistician when the project was launched, he saw the utility of a study like this, sought its approval by the Government, and made the services of the Statistical Department available for the many detailed cross tabulations and subtabulations needed to peel the onion. He steered me to sources of information and answered many questions.

Intelligent attention to substantive and technical issues that arose was due to the leadership of Janet Smith, Chief Statistician. Her professionalism and that

of her staff has been of the highest order. Among her staff I mention especially Melinda Williams, for her effective oversight and for her insights into the content and validity of certain data sets. I owe much to Steven Holdipp for his versatility in computer systems, and to Judith Woodley who accessed data as yet unprocessed in the form in which I required them, and then undertook the formidable task of checking the accuracy of the Bermuda figures in the final report. I take full responsibility for any errors I might have made in accessing the international data. It is with gratitude but great sadness that I mention the always helpful analyses about income and consumer prices and expenditures by the late Keith Stanton, who died this past February.

I am exceedingly grateful to Dr. David J. Saul, Minister of Finance, and the Financial Secretary, Dr. Idwal Wyn Hughes, who allowed the Statistical Department to commission the study and gave me encouragement.

While I work with the latest office technology, it does not take the place of people. In the end, the bibliography may be the most useful part of this report and its comprehensiveness is due to the interlibrary loan facilities of the Sanibel, Florida library personnel who were untiring in finding the titles I requested.

I am lucky to have a well-informed and creative family who are wise in their criticism. My husband, Dr. Sanford B. Newman, and my daughter, Martha N. Keator, keep me as honest, objective, and accurate as possible. The final draft was immeasurably improved by their intelligent editing, and the tables and figures are readable and attractive because of their informed artistry.

Dorothy K. Newman
20 October 1994

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OVERVIEW

Bermuda today stands firmly as a player in the developed world of Western Europe and North America. Its standing is confirmed by every reasonable measure of economic and human development. Its people, on average, are as healthy, educated, and economically well off as in any modern European or North American nation (Table 1). Bermuda also meets international standards of political, economic, and social liberty, such as universal suffrage, freedom of speech and religion, checks and balances in governance, and freedom to organize for political and economic purposes.

As a developed country, Bermuda also is confronting similar problems to those of the rest of the developed world. Some of these flow from declining fertility rates and increasing longevity, which could reduce the size of the active labour force and increase housing demand and the needs of the elderly. Each country is unique, with differing institutional arrangements for handling fallout from development.

Bermuda is a small country with only about 60,000 inhabitants. This brings advantages and disadvantages. On the one hand, once democratic principles are established and followed, small countries can achieve consensus and policy changes more readily than large, complex, and diversified nations. Small scale, on the other hand, could be an insurmountable disadvantage. Bermuda overcomes this disadvantage because of the unique nature of its economy and society in relation to the technological revolution under way and the globalization of business and industry.

We now live in a borderless economy, using rapidly and radically changing communications and technologies. Worldwide computer networks and systems permit small groups to manage worldwide affairs. Paul Kennedy in his recent book *Preparing for the Twenty-First Century* points out that the hospitality and financial industries are chief among the service industries which have been outpacing goods production for some time. These industries — hospitality and finance — are the two pillars of Bermuda's economy.

Kennedy and others define what it takes to compete in the borderless world. It requires excellent and well-maintained infrastructure, a well-educated population, a sophisticated financial structure, good communications, and adequate capital managed with entrepreneurial skill. Bermuda has a sizeable share of these

qualifications and the means to develop the rest. Recent research results clearly link success in human and economic development with nurturing a population's health, welfare, and talents, and encouraging educational diversity and advances. These conditions require a supportive social and political climate.

Bermuda's political and social climate have benefited from a combination of uniquely Bermudian conditions — active political participation of all Bermudians, but especially of the black majority in fighting discrimination and racism; a feisty, loyal opposition to the party in power; a longstanding and active labour movement; and a legacy of trade and crafts among the black population, in contrast with the agrarian background in the Caribbean. Credit also goes to those holding the political reins for adopting compromise policies that invest in social and educational development and maintain Bermudian enterprise chiefly for Bermudians. In this respect, Bermuda has escaped the fate of Caribbean nations which have permitted, in fact paid, international enterprise to profit enormously at their country's — chiefly the workers' — expense.

Bermuda is more ready than the Caribbean nations to take advantage of economic globalization for the full benefit of its people, because it has been much more successful in protecting its environmental and human resources. Yet, there are problems.

Bermuda's parliamentary election October 5, 1993 highlighted the population's most urgent concerns. It was an historic event, with the second highest turnout of eligible voters in Bermuda's history—76 percent. The outcome is not as important to this analysis as the content of the campaign. The Progressive Labour Party (PLP), composed of a mostly black electorate, almost caught up with the United Bermuda Party's (UBP) majority, which, increasingly biracial, has been seen by a vocal plurality to represent chiefly moneyed interests. While not explicit as a campaign issue, voters saw the implications for race in the rhetoric about employment, education, housing, justice, and finance. Newspaper readers would say race in Bermuda's institutions was the campaign's paramount issue.

This study deals primarily with employment, education, and aspects of the level of living. First, however, it describes the people and where they live, since this is basic to understanding the rest. Two themes are dominant. One is the significance of race within the spheres

under review. Another compares Bermuda with other nations and how Bermuda may be advantaged or disadvantaged in the global economy. Resources used for

the analysis include a range of social and economic studies and statistics from Bermuda, other countries, and international organizations.

NOTE

Designation as to Race

The designation "black" in tables, figures, and text refers to all those identified as black or as black mixed with other races. The designation "white" refers to all identified as white, white mixed with other than the black race, and to the relatively few Asians. The terms "white" and "white and other" are used interchangeably, except in one instance, Table 19, where the figures referring to "white" specifically include only white showing no mixed ancestry.

Some of the data in this monograph, therefore, will differ somewhat from specific figures cited in Bermuda's publications based on the 1991 Census, for which about 3 percent of the total population, and 5 percent of blacks, as defined here, indicated they were of mixed ancestry. The effect on the tabulations, figures, and text are minimal and do not affect the analysis. On the other hand, maintaining the definitions used in past decades, as in this document, has permitted comparability over time. See "Concepts and Definitions about Race" and footnote (b) on Table 2.

Tabulations

Percentages do not always add exactly to totals because of rounding, or as stated in particular tables.
na means not available.

POPULATION

DISTRIBUTION ISSUES

Bermuda has been a predominantly black population since the turn of this century. The resident population has remained about 60 percent black since the 1930s (Table 2).

Immigration has maintained the white population's numbers in Bermuda. The white population has been mostly foreign born since 1970, whereas almost all the black population has been, and remains, Bermuda born. White immigrants usually come to work in Bermuda initially under provisions of the country's immigration laws, which chiefly consider occupational requirements and personal character.

A sizeable proportion of Bermuda's white population (44 percent) do not have voting privilege in Bermuda, called "status," either by birth, marriage, or government grant. The result is that the resident population with status — called "Bermudian" as opposed to "non-Bermudian" — are more predominantly black than the total resident population — 72 percent versus 61 percent (Figure 1). This is a critical distinction that is at the heart of public debate, yet not explicitly invoked. Public policy often fails to take into account this basic population reason for concern about race in Bermuda.

Bermuda's population surged in the 1960s, chiefly because of immigration. Foreign born residents account for one-third of Bermuda's population increase since 1950, most of it (80 percent) during the 1960-1970 decade. This influx of new residents in a relatively brief period, mostly white workers, was grist for the mill of black discontent during the 1960s and 1970s. The Bermuda born of that decade have been coming into their prime working years, and today both black and

white Bermudians compete with many among the experienced foreign born labour force who have remained resident in Bermuda. While foreign born residency has fallen off in recent decades, and the issuance of work permits has been declining steadily, the impact of the '60s upsurge is still being felt (Tables 3, 4, 5, and 6).

Bermuda follows the changing age pattern occurring in all other developed countries*, with decreasing proportions of the young and increasing proportions of the elderly (Tables 7 and 8). This results chiefly from declining fertility rates, a phenomenon occurring even in the less developed world. Bermuda's total fertility rate fell from 2.55 in 1970 to 1.73 in 1991 (Table 9). White rates are lower than black rates in Bermuda.

The total fertility rate of blacks in Bermuda, however, has dropped more sharply than for whites. Even though rising a little in recent years, it is at about the same level as in the United States as a whole (see Table 1), which is only 12 percent black, and as in all the more developed regions of the world (Table 10).

Not only have Bermuda's total fertility rates fallen sharply, they are, and appear to be remaining, at less than the 2.10 rate needed for long-run population replacement. There are important short- and long-range consequences. Among the more obvious and immediate results is the changing proportion of the more dependent populations (the old and the young) in relation to the most productive, those in the working years. Dependency ratios, so-called, are rising in the developed world, but only because of aging. Fewer youth are becoming available to the productive age cohorts. The number of children and youth in Bermu-

*The division of countries according to development status follows the United Nations criteria, which divide countries as being "less developed," "developing," and "industrial." The "developed" countries, or so-called "first world," are the industrial countries, and the others are referred to as "developing" or "less developed." Recently the United Nations has been deriving and publishing a more inclusive indicator which takes account of a variety of social and economic dimensions and is called the Human Development Index (HDI). In either case, as a developed country or one listed as having high human development, Bermuda would rank among the first ten or twelve countries of the world, based on its social, economic, and financial circumstances. According to the first criterion, all Caribbean countries are listed as "developing." Three of the Caribbean countries fall into the high segment of the HDI (Barbados, Trinidad and Tobago, and Dominica), but well below the industrialized countries of the west, with which Bermuda would stand. The remainder of the Caribbean countries are among those listed as of "Medium Human Development." See *United Nations Human Development Report 1993*, p. 221, showing countries in the less developed, developing, and industrialized groups, and pp. 135-137, showing countries according to their HDI of High Human Development, Medium Human Development, and Low Human Development.

da is actually declining, while those in the highly productive years are rising, fed in large part from the immigration of previous decades (Figure 2).

Although Bermuda exhibits the same general population trends as the rest of the developed world, it shows striking differences that are specific to Bermuda's history, lifestyle, and industrial structure. Bermuda's total dependency ratio, for instance, is lower than in the more developed countries. It is much lower than in the less developed regions or in the Caribbean (Tables 1 and 11). This is not because of many children and the aged, but because the population on which the old and young depend is a larger proportion of the total population than elsewhere. The Bermuda aged are a smaller part of the whole (9 percent) than in other developed countries where the aged show double digit percentages. Bermuda's children are about the same proportion as in most developed countries — about 20 percent (Table 12). The gap in dependency ratios between Bermuda and other developed countries would be even larger if the age group deemed "independent" were defined to include only those in the most active and productive years, such as 20-64 or 25-59.

Bermuda's favourable status today, in terms of dependency ratios, reflects the infusion of working age migrants, especially in the decade of the '60s, and the comparatively high fertility levels of the predominant black population in the middle decades of the century.

Other significant differences in Bermuda mitigate or change the kinds of impacts being felt and anticipated elsewhere. For instance other countries are considering raising their pensionable age and encouraging employment of the elderly as at least a part-time labour resource. Bermuda, on the other hand, has the highest elderly labour force participation rate in the industrialized world — both men and women. Bermuda's industrial structure permits high levels of participation, since much of the work is not physically as demanding as in many segments of industry and agriculture that prevail elsewhere in the developed world. Bermuda already is, and has been for some time, a service economy.

MOBILITY ISSUES

Bermuda shows some similarity to metropolitan areas of industrialized countries, since its resident population is moving out of the central parish and city. Only the City of Hamilton and Pembroke, the parish in which Hamilton City is located, lost population over the four

decades from 1950 to 1991. The decline was almost continuous from decade to decade (Tables 13 and 14). Unlike other countries' metropolitan areas, however, the population did not shift contiguously. The largest increases did not occur in geographic areas closest to the center, that is, in Devonshire and Paget, even though half the labour force work in the center, in Pembroke, and two-fifths in the City of Hamilton alone. Warwick and Southampton account for the largest increase in the resident population over the four decades, and especially in the most recent period. Half of Bermuda's 1980 to 1991 population increase occurred there (Table 15).

These migration characteristics cannot be explained by population density, with residents moving away from parishes considered most crowded. While Southampton is among the least densely populated parishes, Warwick is the most densely populated next to Pembroke, the central parish (Table 16). A network of external factors influences residential decisions in Bermuda. One of the most important are zoning laws that place restrictions on density per acre. In some parishes or constituencies, the densities could be as low as one residence per acre, ensuring the residency mostly of the well off. In others, the densities could be as high as six to the acre. In addition, however, family history, neighbourhood or community affiliations, and children's education play an important part.

A striking result of the decade's migrations is the continuing dispersion of both the black and the white population throughout the twenty constituencies within the nine parishes. Few of the constituencies, however, gained or lost substantially among either white or black residents, with two notable exceptions. Pembroke West lost a sizeable proportion of black residents, while Pembroke East Central became even more predominantly black than before (Table 17). Nevertheless, wide dispersion by the races, and also of the foreign born are significant indicators of national cohesion and stability (Table 18). Paget East continued to be a white enclave, and in 1991 was the only constituency where Bermudians 18 years old and over, those who can vote, were not predominantly black. Every other constituency had a majority black voting age population (Table 19). The votes cast in the 1993 election by constituency, however, were not consistently for a representative of the PLP, which is almost totally black in its membership.

It is clear that Bermuda, by and large, is escaping the pathology of extreme segregation and isolation by race and economic circumstances that exists in major met-

ropolitan areas in the United States and in other western nations.

This is not to say that Bermuda's parishes, constituencies, and neighbourhoods are models of pluralism. Some are predominantly black or white, and some show higher or lower levels of income, and of occupational and educational attainment. A demographic and socioeconomic profile, by parish and by constituency, shows some fairly sizeable deviations from the national average among communities. (Table 19) The situation of Pembroke East Central is a case in point, where income, schooling, and occupational achievement are the lowest among the constituencies, and the proportion of black residents over the decade increased the most, rising from 56 to 76 percent (Table 17). This constituency closely resembles the American central city profile where dire need exists for programs of commu-

nity participation supported by national initiatives for vitalization. Unhealthy conditions anywhere affect the total community, especially in a nation as small as Bermuda. Enclaves of disadvantage have serious consequences for the entire society.

On the whole, however, Bermuda shows few signs of polarizing segregation. Its relatively integrated residential environment can be of enormous assistance for improving race relations, a stated goal of Bermuda policy. It is a deeply held desire among the people as expressed daily in the press. Even though the media and both formal and informal surveys reveal that the races do not mix socially to any degree, courtesies and bantering occur in neighbourhoods. There is acquaintance of one another and the kind of informal acceptance that is both a foundation and a bridge to improving the political climate.

WORK

THE ECONOMICALLY VULNERABLE

Bermuda was shocked in the late '80s as tourism, trade, and construction slumped and unemployment shot up alarmingly. Full, even overfull, employment had been the Bermuda experience for decades. Records available show that the unemployment rate was well below the frictional level of 3 percent at the time of the 1970 and 1980 censuses (Table 20). The spurt to an unprecedented 6 percent in 1991, mirroring the concurrent American recession, was all the more alarming since Bermuda's economy was scarcely touched during the previous American recession of the early '80s.

This time all hospitality business fell off, including related trades, and also business that had been fuelled by a prospering citizenry. Bermuda, like its American client, overheated in the '80s, building and spending. The slump affected the shank of the work force — the middle and lower wage workers in hotels, restaurants, and in construction, the majority of whom are black.

The resulting impact on blacks far exceeded losses that might have been expected based on their numbers in the most affected industries. Blacks declined substantially as a proportion of all employees in construction and the hospitality industries — from 77 percent of the workforce in construction to 68 percent, and from 72 percent in hotels and restaurants to 59 percent (Table 24).

In 1991, 84 percent of all the unemployed were black (Table 21 and Figure 3). The unemployment rate was higher among blacks than others in every status and nativity group, even among non-Bermudians and the foreign born (Figure 4). The unemployment rate among black males was the highest among all categories — 11 percent — nearly double the national rate and close to three times the rate for white males (Table 21). Racial discrimination became a critical national issue.

Had a larger proportion of blacks climbed into professional and managerial positions by 1991, the recession's impact would not have been so racially concentrated. A history of discrimination in educational and economic encouragement and opportunity plays a significant part in the 1991 outcome. The resulting rancorous debates during the 1993 election campaign are understandable in the light of the stark effects of recession on Bermuda's labour force. The post election poli-

cy initiatives, providing a new Ministry of Human Affairs and Information containing a Race Relations Division, are a significant opportunity for effective reform.

Bermuda's 6-percent overall unemployment rate in 1991 is actually modest compared with the rates in most of the developed countries of Europe and North America (Table 22). It is substantially lower than in countries of the Caribbean (Figure 5). Women especially fare better than men in this comparison. The European Community projects double digit figures up to 12 percent for 1994.

More recent figures on unemployment in Bermuda, based on a statistically valid sample, will be available from the 1993 Household Expenditures Survey (HES), which was still in the analytical phase at this writing. An advanced preliminary figure for the spring of 1993 shows that the national rate climbed from 6 percent in 1991 to 6.8 percent. This is about comparable at that time with the United States rate, which, however, had not been rising, and has since declined. In Bermuda, as in the United States, the unemployment rate for blacks is historically double the national rate. The detail from Bermuda's 1993 HES can be of substantial administrative benefit upon its release late in 1994. No statistically valid data are available on a periodic basis, however, to inform current public policy.

Bermuda's unemployment tends to be mitigated by the character of its industrial profile, which shows relatively few workers in goods producing and large proportions in services (Table 23). Goods producing, which continues to be among the most important segments of other countries' economies, also shows higher unemployment rates than the services, including finance. Bermuda's finance sectors grew during the 1980s (Table 24). They made important contributions to the socioeconomic environment by propping up Bermuda's lagging employment, and, in addition, by increasing the proportion of blacks on their payrolls during the decade. Bermuda's unemployment rate tends to be somewhat constrained also by the component of foreign workers with specific contractual arrangements.

THE BUSINESS STRUCTURE

Most of Bermuda's labour force work for someone else,

as in other countries. A small proportion of the working population is self-employed, about 10 percent in Bermuda; it is 9 percent in the United States. Most firms have few workers each, but the remaining firms employ most of the workers (Figure 6). This is the general pattern in developed countries (Figure 7). In developed countries outside Bermuda, however, the large firms are numerous, diverse in their products, and widely dispersed. In Bermuda, a small number of large firms are concentrated in a few industries, chiefly banks, hotels, and utilities. Actually, Bermuda is somewhat similar to the American "company town," where one or two industries predominate. This has been true of textiles and shoes in New England, automobiles in the Middle West, and aerospace in the West, for example. When the major employers fall on hard times or close down, the whole town suffers, not just those laid off, but also the merchants and service providers with whom the workers trade.

Bermuda's increasing local and overseas finance and insurance businesses have offset the recession in tourism in terms of numbers hired. It has not been a one-for-one trade-off, however, because the new hires come from an entirely different skills pool from the one the hotels use. Bermuda is, to a degree, a company town with two very different kinds of major players. Finance and insurance are office work, whereas the majority of hotel workers are in services and crafts. Sixty percent of the hotel workers are in just six of the hostelries on the island.

Serious marketing is under way to increase interest in Bermuda's hospitality industry overseas where customers have not been so numerous in the past. Bermuda is working on local diversity also, recognizing the importance of its geographically spread guest house and cottage colony presence. The small- to medium-sized hostelries are a Bermuda attraction that foster small business and, at the same time, permit tourists' maximum exposure to the island's beauty and culture in local settings.

In the finance and insurance sector, except for the two major banks, many small offices operate separately. A number of the over 7,000 off-shore entities are managed by employees within Bermuda's large banks. The remainder of the group, however, is composed of small establishments that need community-based business services. These services range from computer and communications operations to basic services and products that all businesses buy. By the very nature of its worldwide scope, the sector is a potential springboard for small business initiatives in sophisticated new products, not just for use in Bermuda, but in the global economy

as well. For maximum sound expansion they require financing on favourable terms. Encouragement and assistance in this sphere accomplish two important goals of a democratic economy — diversification and reduction in economic inequality.

LABOUR FORCE STRENGTHS

The degree to which Bermuda's working age population — both women and men — are actually working is remarkable. Data for other countries show Bermuda well ahead on any list, from mid-century until the present. Comparable data for the most recent period available document the large difference between Bermuda's labour force participation rates and those for a number of developed countries and for some countries of the Caribbean. A comparison with the United States for 1991 shows that, in every race, sex, and age category, Bermuda's labour force participation rates are higher, except among teenagers. This is true also for Canada and the United Kingdom, for which exactly comparable groups could not be shown for tabular presentation. (See Tables 25 and 26 and Figures 8 and 9)

Bermuda consistently shows that teenagers are more likely to be in school and not working even part time as in the United States and Canada. In Bermuda, 60 percent of 16- to 19-year-olds were attending school in 1991, compared with 36 percent in the United States. There was a notable difference between the countries, also, among young adults 20 to 24 years old, with larger percentages of Bermuda youth attending school. Many are in college abroad. On the other hand, the Bermuda elderly, those 65 years old or older, are much more likely to be working than elsewhere in the developed world.

The Bermuda working population's attachment to the work force can be attributed, to a large extent, to full employment over the past several decades. It is evidence, also, of industry, discipline, and ambition. Men's rates of labour force participation have declined a little from 1970, and women's have risen, as in most other developed countries.

Of course, a sizeable proportion of Bermuda's non-Bermudian and foreign born have been imported and are on contract to do specific jobs. They are supposed to be in the labour force, and thus have very high participation rates that affect Bermuda's rates overall. Yet, Bermudians alone and the Bermuda born have, and have had, about as high participation rates as others (Table 27).

Bermuda's working population also tends to work full year, regardless of occupation. Eight in ten Bermuda workers worked all twelve months in 1991. This is in contrast with other countries where unemployment is higher and there is a pattern of women shifting from work out-

side and inside the home and back again during the life course. Women workers in Bermuda have consistent longtime attachment to the labour force.

Bermuda's history of intensive and extensive labour force participation and a robust working age population tends to place the policy issues debated elsewhere in the world in differing perspective. Many studies and policy papers written about Europe and North America include gloomy projections about employment because of structural changes in their economy, and about rising proportions of the dependant elderly, as birth rates continue to decrease and longevity increases.

While some of the same general trends are occurring in Bermuda, they are mitigated by potentially more positive employment prospects and a combination of influences that flow from its labour force experience and characteristics. To begin with, long-term labour force attachment contributes impressively to Bermuda's labour capital. The Bermuda working population is proportionately larger and more steady and experienced than in other places. Bermuda's long-term, steadily working people have a lifetime planning horizon. Contributions to pension schemes continue and accumulate. Consumer expenditures have remained high. Given restoration of full employment, when particular groups such as the frail

elderly require special attention, the economic structure has mechanisms for meeting the need. Financing schemes for pensions and redundancy are being addressed. The main issue is how to meet the need while avoiding inequities in the financial burden.

The sharp decline in young people's labour force participation in the 1980 to 1991 period and the dramatic rise in school enrollment are testimony to Bermuda's adaptation to the occupational opportunities and requirements of the changing occupational structure of the island as finance, insurance, and associated business services expand and mature.

The broad flows in Bermuda's demography that currently provide a large, mature, and increasingly educated labour force give Bermuda time to shape policies that are in line with its history and characteristics. Time is on Bermuda's side, but it is needed for the advance work before introducing initiatives that anticipate projected needs. Some policies could be similar to those suggested elsewhere. Such a one is the need to make it less burdensome for the large proportion of two-earner and single-parent families to care for their children while they are working. Others relate to the familiar issues of funding, equitability, and coverage of pension, redundancy, and health and welfare plans.

BERMUDIANISATION

JOBS AND RACE

People whose work ranks highest in prestige—administrators, managers, and professionals—are a minority of the work force—about 3 in 10 in Bermuda in 1991. Most of the work in all countries is done by those who are not professionals and managers. The occupational distribution of the bedrock of a country's work force—the 70 percent who maintain the economic and human services and the infrastructure—varies among countries according to their industrial profile. Compared with the United States, for instance, Bermuda shows a larger percentage of workers in support services and clerical operations than in sales or production and transport (Table 28).

Since mid-century, however, the proportion of Bermuda's higher rated jobs has more than tripled, from almost 1 in 10 to over 3 in 10. Supporting clerical, sales, and service jobs remain roughly about half the total, and the production, transport, and labouring work force has dropped sharply (Table 29 and Figure 10).

No one can remain long in Bermuda and read its newspapers without becoming aware of the strong aspirations for achieving professional and management status. This is especially so in the black population. The incentives are strong—power, prestige, and good pay. Furthermore, the target jobs are in the fastest growing employment sphere, and, for blacks, their unequal distribution represents status unachieved and often denied in a country where they are the majority.

Aspirations have become more realistic due to expansion in finance and insurance, with global potential. These industries' increasing labour requirements have led employers to urge Bermudians to become qualified for sophisticated managerial and professional work with a global perspective. Also, many other businesses in operation, or coming on line, are finding they require personnel trained to use advanced technology to serve the financial and insurance market. Today it is not surprising, therefore, to find family, schools, business groups, government, and the media pushing the necessity for education and preparation.

Until recently in this century, employers have been used to recruiting chiefly white workers in Bermuda or abroad for professional and managerial jobs. Reaction to discriminatory hiring, regardless of qualifications, grew, festered, and then erupted in the '70s. The usual reason for the hiring practices—need for training, experience, and appropriate education—was realistic in some cases, given blacks' differential chances, expectations, and incomes.

The circularity of how prejudice produces its own result is well documented. Nevertheless, in Bermuda, many blacks succeeded in meeting the job criteria, yet did not achieve comparable work, or comparable incomes. Much has changed during the latter quarter of this century, but the results of past practices take a long time to disappear. Many talented blacks whose careers were stunted before the '60s and into the '70s swell the numbers in the less well paid realms of work.

With accelerating and organized pressure, and, also, a tight job market in an expanding economy, government and industry responded beginning in the late '70s with asserted and implemented policies of "Bermudianisation." College bursaries became more numerous, varied, and generous. Immigration regulations were tightened. Inside and outside pressure on the expanding sectors to hire and train Bermudians increased. Yet the charges of racism and importing foreigners continued and became more strident when, in 1993, these were keynote challenges at the polls.

What are the facts? Bermudians as a group (black or white, born or status) remained at about 60 percent of the professionals and 75 percent of the managers from 1980 to 1991 (Table 30 and Figure 10). Blacks who are 59 percent of all Bermuda's workers, and 73 percent of Bermudian status workers, progressed in the decade from 32 to 44 percent of the total professional group, and from 24 to 36 percent of all the managers — 12 percentage points in each case (Table 31 and Figure 11). Within the black labour force as a whole, only 20 percent were professionals and managers by 1991, compared with over twice that percentage among white workers (Table 32). Bermudians as a whole and the Bermuda born fared only a little better (Table 33). Keen black discontent escalated about the limited degree to which the black labour force, predominantly Bermudian, had benefited from Bermudianisation (Figure 12).

The grand totals, however, are a mixture. They mask some significant developments in recent years. They also fail to reflect the effect of the racial composition of the Bermudian versus the non-Bermudian labour force, the former being predominantly black and Bermuda born, and the latter mostly white and foreign born. The grand totals combine the demographically inexorable effects of past discriminatory practices with the beginning results from advancing public and pri-

vate initiatives that have been improving occupational opportunities for Bermudians, chiefly black workers. The totals, therefore, include all those white Bermudians traditionally preferred for the status jobs, as those workers have aged and advanced occupationally, achieving incomes required for children's expensive college education abroad. In addition to white Bermudians, the totals also include white foreigners, chiefly British, who had been recruited routinely before 1980 for higher status jobs also. Certain professions and administrative type positions were assumed to require immigration of qualified foreigners, many of whom have remained.

Given full, even overfull employment, plus Bermudianisation initiatives and growing accessibility of public and private scholarship aid, youth increasingly went abroad to college to acquire the called-for credentials. Establishment and expansion of Bermuda College has provided an inexpensive transition and springboard. The international business community, such as the Bermuda International Business Association (BIBA), has been influential in stressing the skills required for their rapidly expanding technologically oriented work, in their cooperation with the Department of Education, and their strongly expressed intention to employ qualified Bermudians.

Black families, especially, responded increasingly by sending their sons and daughters abroad to be educated. They relied heavily on scholarship aid, but their efforts also represent substantial sacrifice and resources from extremely high labour force participation.

To assess the results, attention is best focused on 25 to 49 year old Bermudians, who are the Bermudian age group most likely to have had a chance to earn a college degree and commensurate employment. As a whole, blacks in this group improve their status somewhat, relative to whites in the professional and technical sphere, but not as administrators and managers (Table 34 and Figure 13). The dramatic boost for black Bermudians comes only when comparing college graduates. A substantially larger percentage of 25 to 49 year old black than white Bermudian college graduates were in the professions by 1991. Only half as large a percentage as the whites were administrators, however. The black Bermudian proportion in management had risen appreciably, but much more for black men than women. The college diploma made all the difference for both black and white Bermudians (Table 35 and Figure 13). The difference for black Bermudian

women was outstanding in major professions such as teaching and nursing in which women predominate and require special credentials (Table 35 and Figure 14).

The access of black educated Bermudians into professional and managerial positions in the prime working years reflects both the capacity to succeed, and employers' receptivity under community pressure and action, and in a tight labour market.

PREPARATION FOR JOBS

Education Advances

The practical basis for this significant Bermudianisation achievement lies in the pool of Bermudians who were ready for it. Employers looking for Bermudians prepared for entry into professional and managerial careers had increasingly well-educated black and white Bermudians to choose from. Black Bermudians with a college degree almost tripled between 1980 and 1991. White Bermudian college graduates increased markedly also, by 62 percent. Even though 18 percent of white Bermudians in the working population had a college degree compared with about half that proportion (8 percent) of black Bermudians, there were more black than white Bermudians with college degrees in the working population (Table 36). Non-Bermudians exceeded Bermudians among the white college educated workers in Bermuda in 1991, and they are, by definition, not in the Bermudianisation pool. On the other hand, almost nine in ten of Bermuda's blacks with a college degree are Bermudian.

The push among blacks for higher education, is most dramatically shown among the black Bermuda born workers. Black Bermuda born workers with degree-conferred higher education in 1991 exceeded the white Bermuda born by 70 percent, constituting a substantial reservoir of workers for the expanding international economy. Black Bermuda born workers were a significant resource among the educated elite with many more (men and women) having advanced degrees than among the white Bermuda born (Table 37 and Figure 15).

Given the small proportion of Bermuda's working population with a college degree in 1980 — less than 5 percent whether black or white — it is clear that most employers, at least at that time, did not require a college diploma. Learning on the job has always been, and still is, an important component of achievement in business and industry. Even by 1991, a goodly number of Bermudian administrators and professionals were not

college graduates, and this was more the case among whites than blacks (Table 35). One-third of white male Bermudian managers did not have a college degree in 1991.

A mix of workers with college and secondary school or technical school qualifications in management and in some professional and technical jobs occurs in most places. The college credentialed are an elite group worldwide. Bermuda ranks high compared with other developed nations in the proportion of its 25 to 34 year olds who have completed college. Its 20 percent of 25 to 34 year olds with at least a baccalaureate is a greater proportion than in most western developed countries (Table 38). The black Bermuda group, with 13 percent having a college diploma, compares favourably on its own. It would appear, then, that Bermuda has, and is increasingly attaining, the trained labour force it needs for the work to be performed.

According to the Immigration Department's active work permits as of April 1993, recruitment abroad at the professional and management levels is chiefly for accountants, auditors, and other financial analysts; administrators; teachers; nurses; computer or systems personnel; and architects and engineers, including planners. Other occupations for whom local personnel are deemed to be in short supply are chefs and secretaries.

Many Bermudians and non-Bermudians are being trained to occupy these positions, either on the job or in separate institutions in Bermuda or abroad. Analysis of the 1991 Census data shows that most of those being trained are black Bermudians. White Bermudian trainees are a sizeable group comparable with the number for black Bermudians in finance and nursing. Considering the emphasis on Bermudianisation, especially in the professions, an unusually large number of white non-Bermudians were being trained in 1991 in the finance field — 615 compared with 389 black and 313 white Bermudians. Non-Bermudians also are numerous among the trainees in nursing and for teaching in the secondary, university, and special education areas. The total numbers in training for computer and mathematically-related work appear small considering the significance and growing importance of these fields in Bermuda both in business and in government. Also, those being trained are chiefly white non-Bermudians (Table 39).

The detail on training in progress also does not show much emphasis on basic science, either in the physical sciences or those related to economics or political

economy. People with these backgrounds provide the talent for a creative society that operates well globally. The importance of such issues as the environment, race, and independence point to the need for ensuring a national corps of knowledge people, that is, those educated in the humanities, as well as in applied curricula, and, therefore, having learned to analyze and think as rounded educated persons in this global world.

Before closing the discussion about occupations and aspiration, focus might well be brought back to the value of the entire spectrum of a country's labour force. Skills are involved in all jobs. Also, specific occupations can be provided in quite different ways, depending on the skills that are introduced. In his essay on "Labor Markets and Life Cycles" (1990), John Myles illustrates the use of alternative designs for services. One example is the difference between low-wage, unskilled baby sitting compared with professional education services in a day care setting. Jane Gaskill in her essay on "Contesting the Meaning of Skill in Clerical Training" (1991) considers how clerical work is being increasingly upgraded with the advances in computer and communications technology. She refers to the unduly restrictive results in pay and status that arise from what is essentially a social construction of skill categories. A similar look at Bermuda's many jobs in hotels and transportation could be useful. David J. Saul, currently Minister of Finance, in his *Survey of the Bermuda Educational System* (1973), made a clear connection between the education and training of all Bermuda's workers and the quality and success of Bermuda's tourism industry. Bermuda College, as well as the current restructuring of the country's secondary education system, are important developments. The public is looking forward to higher quality and improved equality of opportunity.

Education Quality

A 1992 BIBA task force on education and training presented a careful review of the industry's personnel requirements and how they are being met, with emphasis on employing and training Bermudians. The study expresses grave concern about the quality of the education being received by Bermuda's students abroad, especially those attending American institutions. Among the data used are the Department of Education's compilation from the Department of Immigration's departure cards, on which students to be studying abroad in the 1991-92 academic year indicated their college and major course of study.

Analysis using this data source for the 1992-93 academic year follows up the BIBA review with added detail. The database has a serious flaw that should be noted at the outset. Many of the departing students either do not report that they are students, or, when they do, they neglect to report the colleges they will be attending. The database, therefore, is not a universe or a scientific sample. It is an indicator only of the institution choices of that random set of students who filled in the whole departure card. The data are for those leaving in July through September.

As in the BIBA presentation for the 1991-92 academic year, the Bermuda students reporting tend to favour a certain few institutions, counting as their favourites the colleges that 16 or more students chose. Three-fourths of those who reported, however, chose a wide variety of other institutions, large and small, in the United States primarily, and in Canada and the United Kingdom. The remaining 1992-93 students reporting their college (298 in 1,196) were in twelve favourite institutions, equally divided between Canada and the United States. Since these schools are of special interest, even though educating a minority of Bermuda's full-time students abroad, they are shown in comparative analysis in Table 40. The criteria used and the information are from the latest guides available about American and Canadian institutions of higher learning.

Selection of a college by a family and its potential student is a highly individual matter that requires a complex of criteria to consider. Many of the criteria have to do with the family's unique situation. The family is of particular significance when the choice involves sending a teenager abroad. This could account in part for the strong following of a few familiar places.

Barron's 1992 issue of *Profiles of American Colleges*, which includes Canadian colleges, quotes a recent study by the Carnegie Foundation for the Advancement of Teaching about defining college quality. They cite the objective as being "educated men and women who...are not merely trained to compute, translate, design,...or whatever else your professional focus may be. You should graduate with persuasive communication skills, and understanding of your social and political systems, and how they relate to others in a shrinking world..."

How to assess the quality of the education is easy when the institution is universally accepted as world class, such as Cambridge, Oxford, Harvard, MIT, and so forth. Comparatively few Americans or British attend these universities, but a great many who are

doing their country's work are graduates of colleges and universities comparable with those on Bermuda students' preferred list.

Analysis of the immigration detail shows that the reporting students' choices reflect a clear perception of career goals and opportunity in Bermuda, as well as an interest in becoming educated, in accordance with the Carnegie study's criteria. For instance, 22 students chose well known and respected technical institutes with academic credentials. These include the several polytechnics of London and elsewhere in the United Kingdom and several in the United States, including the highly regarded Rochester Institute of Technology. About 30 would be attending some of the most prestigious institutions in America or anywhere, including Harvard, Brown, Columbia, MIT, the University of Pennsylvania, Princeton, Tufts, Bowdoin, Amherst, Duke, and Wellesley. Another 45 would be attending very highly rated American institutions, such as Emory, Rutgers, Syracuse, the University of North Carolina, and the University of Michigan. Another 14 were going to McGill and the University of Guelph, among Canada's best. Sixteen more would be attending Cambridge, Oxford, London University, and the London School of Economics.

These 125 students attending known, highly regarded universities and colleges in the '93 year should be included in any assessment of the preparation Bermuda students receive, in addition to the 298 attending the institutions on the preferred list.

Since BIBA and other employer groups are making a serious effort to employ Bermudians, they could be looking closely at the colleges black Bermudians attend. Bermuda's immigration departure cards do not ask for designation by race. The only assurance that the prospective students reporting are black would be attendance at an American institution whose student body is predominantly black, such as Howard University and Oakwood, which are on the preferred list.

The phenomenon of the black private institution of higher learning is unique to the United States where publicly supported higher education was denied to black students until this century, and then segregated. Many black parents prefer to send their children to these colleges even though higher education is desegregated and available to blacks anywhere in the United States today.

About 125 Bermudians who reported their college chose American colleges with a predominantly black student body. This was 10 percent of those reporting

their college for the 1992-93 academic year. Colleges with predominantly black enrollment are well known in the United States, as is the United Negro College Fund and its slogan "A mind is a terrible thing to waste." Some of the students attending black colleges were going to the Atlanta University Center or Howard University. The Atlanta University Center, which includes Clark/Atlanta, Morehouse, Morris Brown, and Spelman, is described as follows in the 1993 *Fiske Guide to Colleges*: "...the Atlanta University Center [is] the largest cluster of private black institutions of higher learning in the world. The seven component institutions have educated generations of black leaders..." The complex provides cross registration for courses, a dual engineering degree programme with Carnegie Institute of Technology, and a shared \$15 million library.

Howard University has the reputation of being America's top predominantly black institution of higher learning. It is a research university where scholars within and outside the institution have influence on undergraduate education. Its undergraduate and graduate schools have a long history of respected academic grounding. Its offerings are extensive. Of interest to Bermuda's employers is its accounting curriculum, which is accredited by the American Assembly of Collegiate Schools of Business. Howard also has recognized curriculum in architecture, computer information sciences, and international business, among many others.

This is a purposeful emphasis on the black American colleges which a number, if only a minority, of black Bermudians attend. We do not know the quality of all the other American institutions they attend, but must assume that a sizeable group are in the selective and competitive categories as well as in the noncompetitive group. Most Bermuda students attending four-year institutions abroad are black.

Black colleges are not competitive in the usual sense, since white students do not attend them. They are selective or not selective among the black students who apply. All the Canadian and United Kingdom institutions have community and employer approval, and many black students prefer them. Race prejudice in the United States takes many forms, one of which is to disparage the quality of the education students receive at predominantly black institutions. If any of this exists in Bermuda, it could make a difference in career development.

Career development is very important among the

criteria that families and their aspiring young students consider in choosing a college. The future of black Bermudians, especially, depends a great deal on that choice. Often, however, the choice is limited by family and personal circumstances, sometimes by lack of sufficient information, especially about cost and student aid availability in highly regarded and well endowed institutions abroad. Lack of perceived credentials, however, does not necessarily stunt development, especially among white males. On the other hand, known stellar credentials spell the "open sesame" to a successful and lucrative career, whether one is black or white, male or female.

Two scenarios are of interest. One is that of Alvin H. Hansen, an eminent white economist of the '40s to '70s in the United States. He was a graduate of Yankton College in South Dakota, a college that has not been included in accredited or competitive lists. He received a Ph.D. from the University of Wisconsin, became Littauer Professor of Political Economy at Harvard, and among many prestigious posts, he was economic adviser to the Prairie Provinces before the Royal Commission in Dominion-Provincial Relations and Chair of the United States-Canadian Joint Economic Commission during World War II.

The other scenario is about Deval Patrick, a 37-year-old black man recently confirmed as Deputy Attorney General for Civil Rights in the United States Department of Justice. He is a graduate of the elite preparatory school, Milford Academy in Massachusetts, one of about 400 low income black students chosen from junior high schools in city ghettos to participate in the "A Better Chance" (ABC) programme. The ABC programme was founded by sixteen elite private American secondary schools, with assistance from Dartmouth College and the Merrill and Rockefeller Foundations. The ABC students received the acme of secondary education, incorporating a heavy academic program, along with activities contributing to their social and economic capital. He, with most of his fellow black participants, went on to attend prestigious colleges (he went to Harvard on scholarship), and successfully climbed the academic, institutional, and corporate ladders.

Attendance at highly regarded institutions places students on a special track that leads to the best graduate or professional schools, and to economic security and advancement. One of the most important benefits is the networks that are formed and the interpersonal skills and comfort level achieved with associates in social and business spheres. The lessons from the fol-

low-up study of ABC students by Zweigenhaft and Dornhoff, *Blacks in the White Establishment?* (1991) are replicated in other studies. The book *The High Status Track: Studies of Elite Schools and Stratification*, edited by Paul W. Kingston and Lionel S. Lewis (1990) includes a number of reports from research on the subject. Chapter 7 by Kingston and John C. Smart emphasizes the assured pay-off of prestigious colleges in career mobility and salary. It is a fact that for the serious student, credentials can virtually ensure career development. BIBA's stress on good credentials is good advice.

In the early 1990s when students were making decisions for college entry, however, prospects were not good, especially for black Bermudians. Indications are that college entrance both local and abroad has dropped off. A slump in college entrance has important consequences for Bermuda. First, the noncollege-bound swell the job market without the higher level skills requested in the major finance areas. They become a more significant number among the unemployed. The youth who might have attended college otherwise represent a loss also in human capital and potential productivity. The most recent immigration cards — for the 1993-94 academic year — although very incomplete, appear to indicate that cost could well be a factor not just in attendance, but in the choice of where to study. Attendance at the more selective schools appears to have declined. These also tend to be the most expensive, except in the case of American state universities which receive public support. The top tier of American colleges cost far more than the state universities, and several times the Canadian. Tuition at the very selective state-supported University of North Carolina, for instance, is quoted in Barron's at \$5,700, compared with between \$15,000 and \$16,000 at private selective colleges in the South. Public scholarship aid becomes especially urgent in hard times.

LEARNING AND EARNING

Education pays off dramatically (Table 41 and Figure 16). Incomes rise with each gain in educational level among all groups. The slope is steepest with college and graduate degrees. At each educational level, however, black workers' incomes are lower than whites' whether Bermudian or non-Bermudian, and women's incomes are lower than men's (Figure 17). Occupational differences, with varying wage scales, account for some of the disparity, especially by sex.

In the case of race differences, whites' incomes

exceed blacks' almost consistently at each educational level in every major occupation group (Table 42). The gap is relatively small in professional and technical work, which usually requires certification. Here, blacks' median incomes almost match whites' and exceed whites' slightly at the highest levels of education, and even at the lowest level. When no educational certification at all was reported, blacks' incomes exceeded whites' at very low wage scales.

The largest and most significant income gap between the races is in administration and management. Here, the race differences in workers' median income is considerable at all education levels, so that black managers who were college graduates have median incomes below all white managers regardless of their educational attainment. The median income of black managers with a college degree is below that of white managers who have not even attended high school (Figure 18).

Division into smaller groups within those just discussed — for instance, by prime age group, or for some specific occupation — could reveal less income disparity. It is not reasonable to go this far. The income gaps, just as the occupational differences discussed above, reflect, to a large degree, past racial discrimination and its resulting effect on career development. Had earlier censuses requested income data, the gap would likely have shown a narrowing trend, reflecting occupational advances, but the fact of a substantial race difference in income as well as occupation would remain, regardless of education or other perceivable or measurable characteristics. It is of interest that the economic gap between the races tends to be larger in the United States than in Bermuda at similar levels of workers' occupational and educational attainment. The United States is the only other developed country that can be used for comparison, because of its sizeable black population of slave origin. Black Americans, however, are a 12 percent minority in the United States, whereas Bermuda's blacks are a 61 percent majority.

Findings from studies in political economy conclude that opportunities for workers' advancement need to accompany advancement in learning and skills to meet national democratic objectives. Peter Easton and Steven Klees, in their essay "Conceptualizing the Role of Education in the Economy," (1992) write that "It is not enough to seek educational policies that can yield better educated people. For such policies to work, we must also be thoughtful about social and economic policies that can yield better quality work opportuni-

ties...Those concerned with educational policies must also concern themselves with policies that ensure that better education is utilized and rewarded." A pertinent article in *The Washington Post* (7 February 1994) by Robert Kustner is succinctly headed "Skills Don't Create Jobs." His theme is that strategies to create jobs and raise wages have to accompany learning.

Resumption and continuation of full employment are a necessary support for Bermuda's Bermudianisation goals. Redundancy and stagnant or declining wages are destabilizing, unduly affecting those most vulnerable. Protest and unrest often erupt from conditions that endanger citizens' economic welfare.

LEVEL OF LIVING

INCOME GAPS

As of mid-1994 growth prospects appeared reasonably good for both pillars of the Bermuda economy — the financial-international sphere and the hospitality industry. The American economy was reviving, boosting advance hotel bookings. The international business community was active and expanding, proposing, for example, an innovative international arbitration center for Bermuda. Removal of monetary restrictions and changes in fiscal policy in February 1994 were significant government initiatives to stimulate small business and private investment and to normalize international trading and financial relationships. If successful, the results would have secondary and tertiary effects within the country. The new policies would be especially beneficial to the less than well-off, who, under previous rules, had been restrained from undertaking entrepreneurship and investment except in local real estate.

In general, a flourishing economy has the potential for narrowing the gap between the advantaged and the disadvantaged. An important measure of a country's economic democracy is, in fact, the degree to which that gap is reduced — the economic distance between rich and poor.

One of the most elegant among international measures of economic inequality 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). Using a respected database centered in Luxembourg, he adjusts for age, family size and composition, comparing the inequality position in ten developed countries. While it is not possible to make Dr. Smeeding's demographic adjustments for this report, the unadjusted data shown here for Bermuda use his definition of four levels of living. The "poor" are those with incomes half the national median. This is a traditional measure in economic studies about levels of living. In addition, Smeeding defines "near poverty" as including households with half to 62.5 percent of the national median income; "middle class" as those with incomes of 62.5 to 150 percent of the median; and the "well-to-do" as those with incomes over 1.5 times the national median income.

A substantially larger percentage of black than white households are poor or near poor in Bermuda accord-

ing to the Smeeding definition, and, correspondingly, a much larger percentage of white than black households are well-to-do (Table 43 and Figure 19). Middle-income households are the largest group. Forty-seven percent of black households and 43 percent of white households are in the middle-income class.

Poverty is greatest among the youngest and oldest households, and among lone-parent and single-person households. In Bermuda, as in other developed countries of the western world, the most affluent are two-parent households in the prime working years.

Bermuda has a larger middle class and less poverty than the United States, using Smeeding's definition without his demographic adjustments (Table 44). Smeeding's full study, however, with all its adjustments, ranks the United States highest in inequality among the ten advanced countries studied. Australia and Canada are closest to the United States in inequality, the Scandinavian countries and Germany (before unification) show the least inequality, with Israel, the Netherlands, Switzerland, and the United Kingdom in between.

Using a substantial literature in addition to his own findings, Smeeding concludes that a nation's safety net, that is, its social insurance systems, are one significant key to their success in combating poverty and reducing the income gap. He recommends, also, understanding and evaluating labour market and tax and benefit structures. He advises, further, the necessity for delving beneath simple one-dimensional measures and focusing on different groups' levels of living in order to improve perspectives for policy planning.

In the big picture, Bermuda can be justly proud of its economic standing compared with its giant North American neighbours. Bermuda households made substantial, real gains in median income (in 1991 dollars) during the 1980s and lost almost no ground, overall, into the recession year 1991. This is in contrast with Canada, where the '80s gain was half as great as Bermuda's, and median incomes fell after 1989. American households were even worse off. Median household income dropped sharply in real terms in the so-called prosperous '80s and again in the '90s. In the entire period, Bermuda's median household income compared well with or exceeded the Canadian, and substantially exceeded the American (Table 45). The results do not appear to be associated with price changes. Bermuda's consumer price index increased

only a little more than in the United States, and somewhat less than in Canada. Bermuda's comparative advantage in median household income is impressive.

It is significant also that black households' median incomes in Bermuda increased far more than white households' over the 1982 to 1991 period, and women's more than men's (Table 46). The gap between the races remained, but narrowed. Black households' median income increased from 74 percent of the white median in 1982 to about 80 percent of the white median in 1988 and 1991 (Table 47). The difference between Bermudian and non-Bermudian median household incomes narrowed, also. The largest black to white relative gains were made by black men. As heads of households, black and white women remained virtually even, but black women stayed somewhat better off relative to black men than white women did, relative to white men.

Some of the gap between black and white incomes in Bermuda results from the relatively low wages paid for office, service, and industrial type jobs in the private sector, illustrated in part by the average weekly pay negotiated by the Bermuda Industrial Union (BIU) in 1992-1993 (Table 48). Black workers predominate in these types of jobs. Referring back to the discussion about households' level of living (poor, near poor, middle class, and well-to-do) it is clear that since most Bermuda households are at least at the middle income level, it tends to take two pay checks in private employment below the professional, technical and managerial levels for households to make it comfortably into middle income levels. A combination of low wages in private industrial work, along with the availability of work and the willingness to do it contribute also to Bermuda's very high labour force participation rate.

Nonmanagement workers in government, about one-fifth of union membership, have negotiated higher wage scales than in private industry for a number of occupations, including accounting and other clerks, receptionists, maintenance mechanics, and general maintenance workers and janitors. Since government employment carries with it health and pension benefits that are not as common in the private sector, the actual differential in level of living could be substantial. Questions arise about comparable worth and, possibly, assumed and ascribed status to government employment. The answer, however, is more likely to lie in the job areas where union bargaining power has been sapped because unemployment has been most severe. As in other advanced countries, union membership in

Bermuda suffered substantial losses in recent years. The loss was virtually all in the private sector, and, during the latter '80s and early '90s, in hotels and construction. This renders an important segment of the labour force at great risk in a country where collective bargaining has contributed to economic security in the absence of an unemployment insurance scheme.

CONSUMPTION AND OWNERSHIP

Goods vs. Other Assets

How a country's households spend their money is a good indicator of how well off the people are. The larger the percentage of income that goes for the bare necessities — food and shelter — the larger the incidence of poverty is likely to be. The wealthiest spend the smallest percentage of their incomes on the necessities and have a large residual of so-called discretionary income. Detail from Bermuda's 1993 survey of consumer expenditures were not available at this writing; the latest available relevant information is for 1982. Distributions of expenditures by category do not change very much annually, so conclusions can be drawn from the 1982 results for Bermuda compared with consumer expenditures in other countries for nearby years.

Bermuda households spent about the same percentage for food as in Canada, the United Kingdom, and the United States, but appreciably more for shelter in the '80s (Table 49). Adding the other components of housing cost — utilities and household goods and services — the percent of Bermuda households' expenditures for housing as a whole also was well above that of households in the other countries. Reflecting an unprecedented and particularly sharp rise in rents since the mid-'80s, basic shelter costs, in particular, have risen even further as a proportion of households' budgets, as shown in preliminary results from Bermuda's 1993 Household Expenditures Survey. Bermuda households, therefore, tend to spend more for housing than elsewhere in the developed world, but, as in other countries, the lowest income groups spend a far greater share for the basics of food and housing than the well off.

Bermuda's relative affluence and likeness to developed European and North American countries is displayed further in household ownership of expensive durable goods (Table 50). Almost every Bermuda household has a television, a stove, and refrigerator or freezer. Over 70 percent have a car and a video cassette recorder and two-thirds have a stereo system. These

figures are from Bermuda's 1988 household survey. Comparison with other countries shows Bermuda households to be on a par with them or not far behind in durable goods ownership, in spite of customs duty, which is the chief source of government revenue.

The very high percentage of car ownership in Bermuda is extraordinary in a geographically small country with a reasonably good public transportation system. In addition to its steep initial cost, a car is more of a luxury in Bermuda than most other places, because of strict regulations about mechanical reliability and appearance that add to maintenance costs, yet car ownership is widely distributed across income class. Especially among the less affluent, the car has been a significant substitute for cumulation of other assets.

Assets in the form of interest and dividends have been historically largely denied to most Bermudians except the already well off, under portfolio management of local banks and the government's exchange control and fixed interest policies.

The criteria for bank lending, while they may be public information, are applied on an individual basis that permits latitude for discretion and, therefore, discrimination. American bankers' racial discrimination in lending is well documented and is cause for continuing review and penalty under the law. While documentation is lacking in Bermuda because relevant data are not required to be kept and disclosed, as in the United States, nondisclosure in itself is permissive of in-group preference. Evidence recently of increased training and hiring of black Bermudians in banking could improve lending practices as well as employment, especially as opportunity opens at executive and upper management levels.

Bermudians are creative. They found substitutes for their funds outside of material goods. One important substitute was investment in their children's education and future, with incalculable return in human capital that has contributed to the national wealth. They also invested in local real estate, improving their asset position and substantially affecting the housing inventory and the residential real estate market.

Restrictions on foreign investment, especially, contributed to the '80s boom in real estate, with (as quoted from the Bermuda Monetary Authority's *Report & Accounts 1990*, pp. 30-31) "a consequent forcing of an increasing dollar wealth into a decreasing amount of Bermuda dollar assets (particularly real estate)...at an increasing cost." While the recent relaxation of

exchange and interest rate regulations could make a big difference in how households across the board spend and save now and in the future, it is not reflected in households' expenditures and assets position in the two decades during which they were in force.

One way of assessing their impact is to look at the sources of income for differing income groups (Table 51). The lowest group's income was mostly from pensions. The middle group's was mostly from earnings, and the highest was from interest, dividends, net rental income, and self employment in their own businesses. This reveals a stark absence of liquid assets in the large middle class, and serious restraints on net worth. In the United States, at least one-fifth of families with as little as \$20,000 to \$29,000 income in 1989 had money market accounts and certificates of deposit. One-fifth of families with \$30,000 to \$49,000 income had stocks, in addition, and many had bonds, as well. Because of tax incentives to save for retirement under American income tax law, over one-third of American households with \$20,000 to \$29,000 income in 1989 had tax deferred retirement accounts that could be invested in a variety of financial instruments.

The information available hints at a marked difference in wealth between the groups, which is not measurable in Bermuda but would be a more accurate gauge of economic disparities than income alone.

Housing

Unequal opportunity for investment in Bermuda stunted entrepreneurship in general, but caused unusually brisk business in real estate. Investing in housing was one way that middle-income to well-off Bermudians could improve their asset position. While condominiums with multiple units of four or more drew most media attention in the '80s, dwelling additions were made chiefly by middle-income to better-off Bermudians building or converting to multiple-unit homes. The owner usually occupied one part of the structure and rented another part, consisting of one, two, or sometimes three small one- or two-bedroom units.

From over half of the housing inventory before 1980, the one-dwelling structure had dwindled to less than one-third of the inventory by 1991 (Table 52 and Figure 20). Two- and three-unit dwellings became half of the housing stock, and two-unit dwellings alone had surpassed the single-family home as the most common type of residential structure in Bermuda. Visitors to Bermuda are not likely to notice the difference, since the multiple-unit structures are usually designed to

look as though they are single-family dwellings.

By 1988, about 5 percent of median-income householders' income came from rentals. While a comparatively small percentage, it was the largest income source for that group after wages, salaries, and self employment.

Ownership of residential property aside from one's own residence provided income for almost 3,000 owner occupiers in 1991, and for over 750 renters as well. These real estate investments, besides being an outlet for middle class entrepreneurship, has resulted in the serendipity of more economic utility of land, a scarce national treasure, and strategic use of household resources, leading to future savings.

Mostly upper middle-income and well-to-do Bermudians became home owners and landlords in the 1980 to 1991 period. Home ownership by non-Bermudians is strictly regulated and involves heavy surcharge. Residential building is expensive in Bermuda where materials have to be imported and import duties are high. Bermuda construction costs are estimated at \$130 per square foot, about twice the American average. A very modest house in Bermuda will cost in the \$200,000 to \$300,000 range and could require debt service of up to \$3,000 per month, more than most wage workers earn. Terms and conditions, aside from interest of 7 percent plus 2 points over the past years, are subject to bank discretion. Middle-income home owners without rental income often could be paying half their income for shelter, even excluding utilities and maintenance costs. A \$200,000 house is on the low side. Homes costing this much are at the lower end of the government's subsidized home purchase programme. The programme subsidizes a first-time home purchase up to \$400,000, depending on household size and composition.

The incidence of home ownership by owner-occupiers in Bermuda as a whole, including non-Bermudians, inched up a mere five percentage points in the four decades from 1950 to 1991, to 43 percent of all households (Table 53). Bermudian households fared better, since they are free of the restrictions that make home ownership burdensome for non-Bermudians. About half of all Bermudian households included homeowners in 1991, but black Bermudians' home ownership was well below that of white Bermudians, reflecting their differential incomes and borrowing power (Table 54). White Bermudian home owners also were much more likely than black Bermudian home owners to be free of mortgage indebtedness (Table 55).

Even among Bermudians as a whole, and among

white Bermudians also, the incidence of home ownership falls short of that in other developed countries for which data were available (Table 56). Bermudian blacks, however, were somewhat more likely to own their homes than American blacks. A wider measure that includes homes owned by renters would raise the incidence of homeownership in Bermuda a bit, but still would not reach the levels in a number of other highly developed countries.

Most of the new units in the boom years of the '80s were small rental units. They were expensive and served chiefly better-off Bermudians and non-Bermudians, leaving the least affluent to compete for a decreasing proportion of the rental housing supply. By 1991, the median monthly rent of \$797 was more than three times the \$237 median in 1980.

It is not the objective here to disentangle the major influences within the market forces that were responsible. They include the increasing investment in high-cost real estate and the demand among households that could afford the end product, such as foreign workers and young householders who were succeeding in professional and administrative jobs. What is significant for the level of living is the especially acute impact on the majority of households who were tenants, mainly black Bermudians. Not only were they shut out of home ownership to a large degree, they found it necessary to spend increasing percentages of their income for shelter. Including utilities, Bermudians as a whole paid almost 30 percent of their median income for shelter. The percentage was highest — about one-third — for women heads of households and for youthful (under 25 years old) householders (Table 57).

Significant also are the high rental costs relative to income of all tenant groups. The small differences in their relative rental costs among groups, regardless of occupation and type of household, illustrates the degree to which housing had become a costly good in all households' budgets.

A variety of government programmes provide assistance to low-income renters, about 1,775 households, or 8 percent of all households in 1991. Some assistance is to first-time home buyers. The housing allowance programmes use low-income guidelines that correspond well with the levels discussed above in reviewing the income gap. Housing assistance information is not available by race, but informal indications are that most, if not all, of those assisted are black.

In a small place such as Bermuda, inadequacies in

housing can be conspicuous. Substantial efforts are being made to attend to housing need and to housing adequacy. Bermuda's most serious problems, however, do not lie so extensively as they do elsewhere in homelessness or in the quality of the housing stock. They lie more in the gap between the well-off and others in home ownership opportunity and in the degree to which rental housing costs infringe unduly on households' other reasonable needs.

THE HOUSEHOLD AS ECONOMIC UNIT

The household is the core of a nation's economy and society. Consumer expenditures account for well over half of domestic product in industrial countries and over 80 percent in Bermuda's service economy. Important work and decisions take place in the household affecting population growth, housing demand, education, employment, occupation, and the acquisition of social and personal skills and values. The linkage between households and the larger society and economy is a two-way process. It is well understood that households' economic circumstances are affected by external events. Significant for households' life chances, also, are the strategic steps they take themselves during their life cycle. These have profound effects both for them and for the nation.

The developed world, including Bermuda, has been undergoing awesome social change during the past three decades that initiate in the household. The number of households has grown faster than the population. Households are smaller. More adults, young and old, are living alone. Divorce rates are increasing along with continuing high marriage rates. Cohabitation without marriage has been rising. Combinations of these forces have led to increasing proportions of childless couples and single-parent families. Married couples with children are no longer the dominant household unit in the western world.

Cohabitation of unmarried couples has become so prevalent that comparisons of households by type from country to country cannot be made validly without combining cohabiting couples with those who are married. This combination is featured by the United States Bureau of the Census in a recent international comparison by household type. The U. S. Bureau of the Census' explanatory footnote for "Married Couple" is illustrative of the dilemma for anyone still wanting to distinguish and maintain the myth of the dominance of "married with children." The footnote to "Married Couple" in Table 1363 of the *United States Statistical*

Abstract 1992 reads as follows:

"May include unmarried cohabiting couples. Such couples are especially included under married couples in Canada (beginning in 1981) and in France. For Sweden, beginning in 1980, all cohabitants are included as married couples and the figures for 1970 have been adjusted to include all cohabitants. For Denmark, from 1983 onward, persons reported separately as living in consensual unions with joint children have been classified here as married couples. In other countries, some unmarried cohabitants are included as married couples while some are classified under 'other households,' depending on responses to surveys and censuses."

Statisticians had finally recognized the reality of social change. Public resistance to validating pronounced changes in social mores is called cultural lag, and the adherence to the mythical dominance of the nuclear family is an archetypal illustration of this sociological phenomenon. The faster public policy recognizes such changes, the more effective it can be.

In recognition of the changed family configuration, the United Kingdom has removed all differences in the legal rights of children, whether born in or out of marriage. The term "illegitimate" may not be used in legal documents in the United Kingdom.

Even including cohabitants, couples with children are not the majority among household types in any western advanced country (Table 58). While they may constitute the largest household type, they account only for one-third or even a lesser percentage of all households in some countries. Most of the rest of the households are childless couples or one-person households. A small percentage are single parents. These are predominantly headed by women.

Bermuda differs from other countries in having a larger percentage of single parents and of extended family households, primarily among black Bermudians. The lone-parent household is of global concern because of its economic vulnerability and the potential impact on children's life chances. The extended family, however, is a resource and strength, which, in Bermuda, often buttresses the single parent household, even when it lives apart. (See Figure 21.)

Single-parent households are formed after divorce, separation, widowhood, or after childbirth. Except when she can call on a separate extended family, the potential support system is weak in the case of a

woman who must bring up a family alone. Whether single parenthood is a choice, an accident, or a result of death, desertion, separation, widowhood, or divorce, the economic circumstances of the lone-parent household are usually least favourable than for any other household type, everywhere. Studies show in detail, country by country, that the absence of one of the partners, usually the male, leaves far less money and fewer resources with which to bring up a child, compared with other households.

The two-parent and the extended family benefits, first of all, from economies of scale, sharing shelter and other living expenses and their income. Further, women, in general, earn less than men, and child support legislation and regulations are difficult to enforce even when they are adequate or equitable. Men's incomes after separation do not fall, whereas women's frequently do, since they may have to reduce their hours of work or make other financial accommodation to the needs of child rearing. At the same time, demands on their incomes rise with the responsibility of feeding, clothing and schooling the child, and expenses for child care when working. As a rule, Bermudian women continue to work. In short, the lone-parent household is the most vulnerable economic unit of all. Its median income in Bermuda was roughly only half that of two-parent households in 1991 (Table 59). It was well below the median income of any other household type except for one-person households. One-person households, after all, house, feed, clothe, and otherwise care for only one person, whereas the single parent has at least two to support and sometimes more than two.

The median income of the 15 percent of all Bermuda's children who live in lone-parent families are at the lower end of the near-poor category, using the Smeeding definition. It is only half of the median for two-parent households (Table 60). If the locus of poverty in Bermuda could be pinpointed, it is within this group. On the other hand, the two-parent family, is the most

secure financially of all the household groups. They, and the extended family, which is also middle income, together nurture eight in ten of Bermuda's children, and a larger proportion of black than white children.

The extended family, that is, households that include relatives other than parents — grandparents, uncles, aunts, cousins — is much more prevalent in black than white Bermudian households and is not a notable feature in other developed countries. The additional adult support in income and time for nurturing children is a mitigating influence in assessing the degree of vulnerability of black Bermudian children, particularly those in single-parent families which share a home with relatives.

Bermuda's health policies make a very important contribution to all families with children. They are of particular support to the least well off. Health care is provided free to all children through age sixteen, and mothers receive free prenatal and postnatal care. This investment in human resources has incalculable benefits to the society as a whole in the well-being and productivity of the population and in lower total costs for health and welfare. It reduces considerably the vulnerability of the single-parent family, and is an example of advanced social and economic policy.

The strength of Bermuda's households is remarkable and is exhibited in every institution discussed. It is reinforced by some of the country's health, welfare, and housing policies, and thwarted by others. The households themselves have shown undaunted will and initiative. They have increased their human and real capital against great odds.

To understand Bermudian households thoroughly requires much more substantial study than could be done for this report. Other research and the information available for this study suggest strongly that Bermudian households, predominantly black, incorporate within them considerable skill, creativity, and pioneering in the political life that is emerging for Bermuda as a nation.

POSTSCRIPT

Recent public and official acknowledgement of institutional racism in Bermuda has begun a stunning redirection toward full social and economic democracy. Bermuda's biracial society could become a model for institutional change in race relations, which has been among the most intractable of issues in the modern world.

Beginnings are being made. Committees and conferences are meeting. They need a continuing flow of documentation to inform their efforts. This monograph is an illustration of the kinds of facts that are needed to understand where and how deeply problems lie. Facts from the *1991 Census of Population and Housing* need to be used often in public debate. The government's full disclosure of its census and survey data has been exemplary. More frequent surveys in areas of concern are needed, developed by analysts who are aware of the issues that confront the society.

This study documents the wide distribution and depth of institutional racism in Bermuda. Since this has been publicly acknowledged, what is the use of all these statistics? Their value is in the array of irrefutable facts and in the basis they provide for assessing progress. Even in the proudest of democracies with lofty goals for racial justice, efforts are relaxed and complacency sets in as soon as some progress can be shown. Constant vigilance about the kind of progress, its extent and locus, and trends and underlying differences are essential to know, in order to avoid backsliding and to inform public policy.

Racism is endemic in our western society. It is a deep feeling. The contrary findings of anthropology and bio-

logical science notwithstanding, a deeply held view is that some people are, by nature, not equal. It may never be possible to eradicate racism in those in whom it is that strong, but it is possible to make rules that prevent unequal treatment, or affect self interest enough to change the way business and public office are conducted. This is a good time to develop the rules in Bermuda's biracial society.

Bermuda has an unprecedented opportunity in having a head start in the new technological age of global finance and communications. It has no rust belt and obsolete machinery, and it is free from the administrative dinosaurs that have catapulted industrial giants to "downsize." The creativity of all the people is needed to develop Bermuda's bipolar economy into the dynamo it can be. Bermuda can bring the world to its shores both for business and pleasure. The Bermuda of earlier years in the century thought only part of the people were capable of handling its affairs. The Bermuda of today knows it can rely also on the industry, versatility, intelligence, and creativity of all Bermudians.

A great deal is lost also if emphasis is only on a democratized Bermuda in the context of the New Age. Bermuda has a history that has produced a unique society in a breathtakingly beautiful setting. Bermuda's history has not yet been written in full detail. When it is, how the battles have been fought and won, and the result today in adversarial civility and cautious vigilance, will become a remarkable social history lesson. The Bermudian people have created the progressive Bermuda evolving today.

CONCEPTS AND DEFINITIONS ABOUT RACE

RACE

Bermuda's 1991 census analysts attempted to improve the accuracy of their data by race by using precisely the designation persons attributed to themselves, whether black or white, any other race, or of mixed racial parentage. Although in previous censuses also, the enumerator was to accept the respondents' classification, the analysis classified all those with any black parentage as black. By self designation in 1991, 33,808 persons were black and 1,822 were either black and white or black and other.

This was a valiant attempt to introduce statistical specificity and science into what is a social and cultural definition. In North America "black" includes all persons with any known black ancestry—applying the so-called "one-drop rule." This definition is generally accepted by the public and by the courts. Its validity for Bermuda is shown by the small number who assigned themselves and members of their households to a mixed category.

Such a social-cultural definition speaks volumes about race in North America, including Bermuda, where persons who look white are classified and identify themselves as black. A cursory look at any assemblage of black Bermudians sees all shades. The struggles from slavery, miscegenation laws, segregation, disenfranchisement, and a more modern history of discrimination have, at least for now, solidified group cohesion and defined a cultural group, which has accepted its identity. Few blacks are known to "pass," that is, take on the life and identity of a white person. The one-drop rule is accepted in the black community as much as it is in the white community.

A helpful discourse on this topic can be found in the book *Who Is Black?: One Nation's Definition*, by F. James Davis, 1991 (University Park, Pennsylvania, Pennsylvania State University Press).

RACISM

Racism is that bundle of feelings and behaviour stemming from a strongly held belief that persons of another race are inferior, that is, inherently less able and less intelligent than those of one's own race. When persons of the presumed superior race discriminate against persons of the presumed inferior race, they can be accused of racism. When persons of the presumed inferior race,

who are the disadvantaged and oppressed in the society, practice discrimination, they do so without presuming racial superiority and without having achieved equality with the "superior" group. Discrimination by them could be retribution, retaliation, nepotism, or even corruption, but not racism.

Discrimination from either source, however, breaks down the democratic bargain — to use objective standards in the public interest and in the application of law in all spheres.

Public policy based on erroneous assumptions about racism and what lies behind acts of discrimination could be seriously flawed, because different solutions are required.

INSTITUTIONAL RACISM

Institutional racism has become much more subtle than in the earlier years of segregation and denial of the franchise. Within a self ascribed economic and social democracy, many personal acts of discriminatory behaviour mount up inside its institutions: the legislature, labour market, education, finance, environmental and land policy, the criminal justice system, and health and human services, to name a few. People act out the feelings they have, so that preferential treatment takes place or specific provisions in a law or regulation subtly impact differentially upon the races.

For this reason, institutional racism can be documented only with the use of a carefully designed system of statistical inquiry and analysis. Bermuda's censuses and household surveys are helpful in this regard. As seen in the body of this report, the presence and extent of institutional racism, and improvements, become apparent from analyzing the data from these sources. Some important institutions cannot be studied because records are not kept and statistically valid surveys made that could reflect progress in race relations, or the records kept and published require revision.

It is, for instance, essential in a biracial society for data to be collected, analyzed, and published by race. The fact that this is not the case in some Bermuda institutions is, in itself, institutional racism. Disclosure of results by race on a regular basis in publications and releases assists policy planning and keeps the public informed. Bermudians want to know the facts, by race and other variables, about such matters as the school

population and existing measures of achievement, by school; similarly, about the disposition of criminal cases; who receives what kind of public assistance; and the number, geographic dispersion, and characteristics of the employed and the unemployed, by type of business, to name a few. Without information of this kind it is possible only to talk about institutional racism; it is impossible to document it. More important yet, it is impossible to document with any certainty that public policy measures to attack institutional racism are working.

The tools that are derived for this purpose could serve many objectives. Scientifically designed sample surveys such as the Household Expenditures Survey completed in 1994 could be used as a model. With a flexible questionnaire and sampling frame, a substantial advance could be made in assembling data needed for charting the course of the nation's economic and social welfare. Such a programme, however, would not take the place of an informative set of statistics by race within specific institutions. Coordination within government under an accomplished social statistician would ensure comparability in definitions and concepts and state-of-the-art techniques for recording and reporting.

Thinking about numbers alone is not enough. Whoever is responsible for collecting and disseminating data needs to have the society's concerns in mind. Collection with an analytical approach at the start provides the most useful results.

DISCRIMINATION

The Tenth Edition of Webster's Collegiate Dictionary defines the term "discrimination," (other than as simply a matter of distinguishing between things) as "the act, practice, or an instance of discriminating categorically rather than individually" and goes on to define it further as "prejudiced or prejudicial outlook, action, or treatment (racial..)" Discrimination as so defined is widespread. Persons of one religion may discriminate against those of another, of one political party against those of another, of an ethnic group against others, of a

family group to promote itself (nepotism) and so on.

Such discrimination can even be said to be present when a changing of the government takes place in a democracy, and those in policy making positions in a defeated government resign or are replaced in favour of those selected by the new government.

Discrimination in these situations does not constitute a social, economic, or political problem, however, unless it leads to a pattern of discrimination, that is, one which consistently – in every institution and over long periods of time – places one group at a distinct disadvantage, regardless of individual ability and qualifications.

Discrimination in the context of North American race relations consists of actions or policies that favour the society's advantaged group over its disadvantaged group — whites over blacks in Bermuda's case. Most discriminatory acts these days are subtle or hidden in companies' or government departments' records. They are the building blocks upon which institutional racism rests. They involve such instances as promoting a less well qualified white than black person; providing better loan terms to a white householder with the same or less solid credit credentials than a black householder; more quickly closing down a small black business firm than a white one under equal conditions; requiring more and better credentials from black than white applicants for a job; providing differing curriculum, facilities, and services to schools with more black than white students, and so on.

Discrimination could be ascribed to certain legislative initiatives if they impinge unduly on the economic or social welfare of the disadvantaged.

Were the tables, conceivably, to be turned at any time in the future, as perceived fearfully in some countries, a democratic society has the tools for prevention and cure in its laws and data collection system.

The ways to battle discrimination are part of the solutions being sought in Bermuda to overcome institutional racism. The Bermuda government, along with its people, have a signal opportunity to break new ground in a notoriously difficult sphere in public policy.

Table 1

**Socioeconomic Indicators, Bermuda and Selected Developed Countries
and Caribbean Nations, Circa 1990**

COUNTRY	INFANT MORTALITY¹ RATE (a)	LIFE EXPECTANCY AT BIRTH (b)	TOTAL FERTILITY RATE² (c)	DEPENDENCY RATIO³ (d)	% COLLEGE GRAD 25-34 YRS (e)	GNP PER CAPITA (f)
BERMUDA	6	75	1.73	40	19	\$23,373
Developed Countries						
Canada	7	77	1.68	48	16	20,440
Denmark	6	76	1.57	49	10	23,700
Finland	6	76	1.71	49	11	23,980
France	6	78	1.82	52	8	20,380
Germany ♦	7	76	1.45	46	12	23,650
Italy	6	78	1.38	46	7	18,520
Netherlands	7	78	1.57	45	7	18,780
Norway	7	77	1.83	55	11	24,220
Sweden	6	78	1.80	56	12	25,110
United Kingdom	7	76	1.82	53	11	16,550
United States	10	73	1.85	52	24	22,240
Caribbean						
Bahamas ☼	18	72	2.22	*	*	11,730
Barbados ☼	23	73	1.76	*	*	6,630
Dominica ☼	13	76	2.63	*	*	2,440
Dominican Republic ☼	60	67	3.19	*	*	940
Guyana ☼	51	64	2.69	*	*	430
Jamaica ☼	18	74	2.69	*	*	1,160
Martinique	10	76	2.09	*	*	*
Puerto Rico	16	72	2.16	*	*	6,320
St. Kitts & Nevis ☼	39	68	2.66	*	*	3,960
Suriname ☼	39	69	2.93	*	*	3,630
Trinidad & Tobago ☼	18	70	2.47	*	*	3,670
Virgin Islands-British	14	74	2.17	*	*	*
Virgin Islands-U.S.	19	73	2.70	*	*	*

1 Deaths of children under age 1 in designated period, per 1000 live births

2 Total number of children a female just born would bear at prevailing fertility rates if she survived to the end of her reproductive life (15-49). Differs from crude birth rate which is births per thousand adults in the population

3 Ratio of the number of children (under 15) and the aged (65+) to the number of persons 15-64. The ratio for the Caribbean as a whole is 58

* Data were not available or not for years recent enough to be comparable

♦ Before unification

☼ Independent

Source: Columns (a), (b), (c): U.S. Bureau of the Census, *World Population Profile: 1991*, Washington, D.C., Government Printing Office, 1991. Appendix tables 7 and 8.

Column (d): UN Development Program, *Human Development Report 1993*, New York, Oxford University Press, 1993. Table A-45.

Column (e): U.S. Department of Education, National Center for Education Statistics, *The Condition of Education 1992*, Washington, DC, 1992.

Column (f): Bermuda — Bermuda Statistical Department, Ministry of Finance. All other countries — World Bank, *Social Indicators of Development 1993*, Washington, DC, World Bank, 1993. Most recent estimates. All Bermuda data are from the Bermuda Statistical Department, Ministry of Finance.

Table 2
Percent Black in the Resident Population,
1911-1991

Year	Total Resident Population ^(a)	Percent Black
1911	18,994	65
1921	20,127	65
1931	27,789	59
1939	30,814	63
1950	37,403	61
1960	42,640	63
1970	52,330	59
1980	54,050	61
1991	58,460	61 ^(b)

(a) Civilian
 (b) Includes those of mixed black and other races for comparability with figures for prior years. Racial combinations were listed in the 1991 questionnaire for the first time. Also enumerators asked persons to identify themselves as to race, rather than themselves identifying the respondents. Those calling themselves black were 58 percent of the 1991 population, with the residual 3 percent being black and white, or black and other.

Source: Bermuda Statistical Department, Ministry of Finance

Table 3
Population Distribution by Race and Nativity, 1950-1991

RACE & NATIVITY	1950	1960	1970	1980	1991
Total Population	100	100	100	100	100
Black	61	63	59	61	61
Bermuda born	56	60	55	57	55
Foreign born	4	3	4	4	6
White and other	39	37	41	39	39
Bermuda born	21	20	17	17	17
Foreign born	19	17	24	22	21
Total Population	100	100	100	100	100
Bermuda born	77	79	72	74	73
Black	58	60	55	57	55
White and other	21	20	17	17	17
Foreign born	23	21	28	26	27
Black	4	3	4	5	6
White and other	19	18	24	22	21

Source: Bermuda Statistical Department, Ministry of Finance, and Newman, Dorothy K., *The Population Dynamics of Bermuda*, Bermuda, Bermuda Statistical Department, Ministry of Finance, 1972, Table 19.

Table 4
Population Distribution Within Race and Nativity Groups, 1950-1991

RACE & NATIVITY	1950	1960	1970	1980	1991
Black	100	100	100	100	100
Bermuda born	93	95	93	93	90
Foreign born	7	5	7	7	10
White and Other	100	100	100	100	100
Bermuda born	52	53	43	44	45
Foreign born	48	47	57	56	55
Bermuda born	100	100	100	100	100
Black	73	75	76	77	76
White and other	27	25	24	23	24
Foreign born	100	100	100	100	100
Black	19	15	15	17	22
White and other	81	85	85	83	78

Source: Bermuda Statistical Department, Ministry of Finance, and Newman, Dorothy K., *The Population Dynamics of Bermuda*, Bermuda, Bermuda Statistical Department, Ministry of Finance, 1972, Table 19.

Table 5
Population Distribution by Bermudian
Status and Race, 1991

STATUS & RACE	NUMBER	PERCENT	
		<i>Of Total</i>	<i>Within Groups</i>
Total population	58,460	100	100
Bermudian	46,115	79	79
Non-Bermudian	12,345	21	21
Black	35,630	61	100
Bermudian	33,331	57	94
Non-Bermudian	2,285	4	6
White and other	22,704	39	100
Bermudian	12,685	22	56
Non-Bermudian	10,002	17	44
<p>* Subgroup numbers do not add exactly to totals for total population by status, because they exclude those who did not state their status or race. The percentages reflect the figures as shown.</p> <p>Source: Bermuda Statistical Department, Ministry of Finance</p>			

Table 6
Population by Nativity, 1950-1991

YEAR	TOTAL	BERMUDA BORN	FOREIGN BORN	
			NUMBER	PERCENT
1950	37,403	28,749	8,654	23
1960	42,640	33,887	8,753	21
1970	52,330	37,834	14,496	28
1980	54,050	39,880	14,170	26
1991	58,460 ^(a)	42,634	15,823	27

(a) Includes 3 persons who did not state their place of birth

Source: Bermuda Statistical Department, Ministry of Finance, and Newman, Dorothy K., *The Population Dynamics of Bermuda*, Bermuda Statistical Department, Ministry of Finance, 1972, Table 19.

Table 7
Population Distribution by Selected Age Groups, 1950-1991

AGE GROUP	1950	1960	1970	1980	1991
All Ages	100	100	100	100	100
Under 5	13	12	9	7	7
5 to 14	20	21	21	16	13
15 to 16	4	3	3	4	2
17 to 19	5	4	4	5	4
20 to 24	8	8	9	9	8
25 to 29	8	8	9	10	10
30 to 44	20	20	20	22	27
45 to 64	16	18	17	19	20
65 and Over	6	6	6	8	9

Source: Bermuda Statistical Department, Ministry of Finance, and Newman, Dorothy K., *The Population Dynamics of Bermuda*, Bermuda Statistical Department, Ministry of Finance, 1972, Tables 7a and 8a.

Table 8

Population by Selected Age Groups and Percent Change Between Decades, 1980-1991

AGE GROUP	POPULATION				
	1950 (a)	1960 (a)	1970	1980	1991
All ages	37,403	42,640	52,330	54,050	58,460
Under 5	4,863	5,284	4,664	3,733	4,051
5 to 14	7,330	8,948	10,856	8,514	7,354
15 to 16	1,334	1,445	1,831	1,949	1,411
17 to 19	1,894	1,845	2,285	2,677	2,261
20 to 24	3,110	3,233	4,641	4,919	4,406
25 to 29	3,102	3,517	4,743	5,341	5,931
30 to 44	7,593	8,420	10,706	12,014	15,675
45 to 64	5,899	7,433	9,262	10,432	11,975
65 and over	2,135	2,420	3,342	4,471	5,396
Median age	25	26	27	28	32

	PERCENT CHANGE				
	1950 - 60	1960 - 70	1970 - 80	1980 - 90	1950 - 91
All ages	14	23	3	8	56
Under 5	9	-12	-20	9	-17
5 to 14	22	21	-22	-14	(b)
15 to 16	8	27	6	-28	6
17 to 19	-3	24	17	-16	19
20 to 24	4	44	6	-10	42
25 to 29	13	35	13	11	91
30 to 44	11	27	12	30	106
45 to 64	26	25	13	15	104
65 and over	13	38	34	21	153

(a) Totals include individuals who did not state their ages, i.e., 143 in 1950 and 95 in 1960. (b) Less than one-half of one percent.

Source: Bermuda Statistical Department, Ministry of Finance, and Newman, Dorothy K., *The Population Dynamics of Bermuda*, Bermuda, Bermuda Statistical Department, Ministry of Finance, 1972, Tables 7a and 8a; and Bermuda Statistical Department, Ministry of Finance, *Bermuda Digest of Statistics 1993*, Table 1.3, p. 5.

Table 9

Total Fertility Rates* by Race, 1970-1991

<i>Race</i>	<i>1970</i>	<i>1980</i>	<i>1991</i>
Total	2.55	1.75	1.73
Black	3.11	1.74	1.86
White and Other	1.90	1.45	1.31

* See Table 1 for definition.
Source: Bermuda Statistical Department, Ministry of Finance

Table 10

Total Fertility Rates*, Bermuda and World Regions by Development Status, 1950-1990

<i>REGION</i>	<i>1950</i>	<i>1960</i>	<i>1970</i>	<i>1980</i>	<i>1990</i>
Bermuda	na	na	2.55	1.75	1.73
Total world population	5.00	4.97	4.45	3.61	3.39
More developed regions	2.84	2.69	2.20	1.93	1.88
Less developed regions	6.18	6.08	5.41	4.20	3.83

* See Table 1 for definition. na = not available
Source: Bermuda – Bermuda Statistical Department, Ministry of Finance.
 Other – 1950-1980 from Keyfitz, Nathan and Wilhelm Fieger, *Population Growth and Aging*, Chicago, University of Chicago Press, 1990, Summary Table, p. 71; 1990 from U.S. Bureau of the Census, *World Population Profile: 1991*, Washington, DC, 1992, Table 7, p. A.23.

Table 11

**Dependency Ratios for Youth and Old Age, Bermuda,
Other Developed and Developing Countries, and the
Caribbean**
(Latest Period Available)

<i>Region</i>	<i>Youth</i>	<i>Old Age</i>	<i>Total Dependency Ratio</i>
	<i><15/15 to 64</i>	<i>65+/15 to 64</i>	<i>youth & old age</i>
BERMUDA-TOTAL	27	13	40
Black	29	12	41
White and other	25	14	39
World	55	10	65
More developed regions	33	17	50
Less developed regions	63	7	70
Caribbean	64	10	74

Source: Bermuda – Bermuda Statistical Department, Ministry of Finance.
For other regions – Keyfitz, Nathan and Wilhelm Fieger, *World Population Growth and Aging*, Chicago, University of Chicago Press, 1990, Summary Table.

Table 12

**Population Distribution by Broad Age Group, and Median Age,
Bermuda and Selected Developed Countries, Circa 1987**

COUNTRY	TOTAL	UNDER 15	15-64	65+	MEDIAN AGE
Bermuda (a)	100	20	71	9	31
Canada	100	21	68	11	33
Denmark	100	17	68	15	37
Finland	100	19	68	13	na
France	100	20	68	12	36
Germany	100	15	69	16	38
Italy	100	18	68	14	37
Netherlands	100	18	69	13	na
Norway	100	19	65	18	36
Sweden	100	17	65	18	39
United Kingdom	100	19	66	15	36
United States	100	22	66	12	33

(a) Bermuda's data are for 1991

Source: Bermuda – Bermuda Statistical Department, Ministry of Finance.
 All other – Organization for Economic and Social Development. *Aging Populations, Social Policy Implications*, 1988, Table 6, p.22 and Table 12, p.25. U.S. Bureau of the Census, *An Aging World II*, International Population Reports, P 95/92-3, Appendix A, Table 4.

Table 13
Population by Parish, City, and Town, 1950-1991

PARISH, CITY, TOWN	1950	1960	1970	1980	1991
Total	37,403	42,640	52,330	54,050	58,460
St. George's	3,434	3,423	4,055	4,587	4,623
Hamilton	2,466	2,671	3,314	3,784	4,680
Smith's	1,767	2,303	4,158	4,463	5,261
Devonshire	4,125	4,844	6,251	6,843	7,371
Pembroke	13,155	14,156	13,757	12,060	11,507
Paget	3,181	3,858	4,627	4,497	4,877
Warwick	3,197	4,243	6,489	6,948	7,900
Southampton	1,703	2,470	3,881	4,613	5,804
Sandy's	4,375	4,672	5,798	6,255	6,437
City of Hamilton	2,816	2,763	2,060	1,617	1,100
Town of St. George	1,506	1,336	1,604	1,647	1,648

Source: Bermuda Statistical Department, Ministry of Finance

Table 14

**Population Change by Parish, City, and Town
Between Decades, 1950-1991**

PARISH, CITY, TOWN	1950-60	1960-70	1970-80	1980-91	1950-91
Total	5,237	9,690	1,720	4,410	21,057
St. George's	-11	632	532	36	1,189
Hamilton	205	643	470	896	2,214
Smith's	536	1,855	305	798	3,494
Devonshire	719	1,407	592	528	3,246
Pembroke	1,001	-399	-1,697	-553	-1,648
Paget	677	769	-130	380	1,696
Warwick	1,046	2,246	459	952	4,703
Southampton	767	1,411	732	1,191	4,101
Sandy's	297	1,126	457	182	2,062
City of Hamilton	-53	-703	-443	-517	-1,716
Town of St. George	-170	269	43	1	142

Source: Bermuda Statistical Department, Ministry of Finance

Table 15

**Percent of the Population Change Attributable to Each Parish, City, and Town
Between Decades, 1950-1991**

PARISH, CITY, TOWN	1950-60	1960-70	1970-80	1980-91	1950-91
Total	100	100	100	100	100
St. George's	(a)	7	31	1	6
Hamilton	4	7	27	20	11
Smith's	10	19	18	18	17
Devonshire	14	15	34	12	15
Pembroke	19	-4	-99	-13	-8
Paget	13	8	-8	9	8
Warwick	20	23	27	22	22
Southampton	15	15	43	27	19
Sandy's	6	12	27	4	10
City of Hamilton	-1	-7	-26	-12	-8
Town of St. George	-3	3	3	(a)	1

a) Less than one-half of one-percent. *Note: Percentages may not add exactly to 100 because of rounding.*
Source: Bermuda Statistical Department, Ministry of Finance

Table 16
Population Density by Parish, City, and Town, 1950-1991
 (Population per Square Mile)

PARISH, CITY, TOWN	1980	1991		1980-1991
	DENSITY	DENSITY	RANK	% CHANGE
Total	2,985	3,228	-	8
St. George's	2,294	2,312	9	1
Hamilton	1,931	2,388	7	24
Smith's	2,479	2,923	5	18
Devonshire	3,491	3,761	3	8
Pembroke	5,716	5,454	1	-5
Paget	2,183	2,367	8	8
Warwick	3,527	4,010	2	25
Southampton	2,126	2,675	6	26
Sandy's	3,007	3,095	4	3
City of Hamilton	5,053	3,438	-	-32
Town of St. George	3,167	3,169	-	(a)

(a) Less than one-half of one percent

Source: Bermuda Statistical Department, Ministry of Finance

Table 17

**Percent of Black Residents by Constituency,
1980 and 1991**

CONSTITUENCY	1980 PERCENT BLACK	1991 PERCENT BLACK
Total	61	61
St. George's		
North	73	73
South	66	66
Hamilton		
East	66	73
West	70	62
Smith's		
North	37	42
South	44	44
Devonshire		
North	82	81
South	44	49
Pembroke		
East	89	88
West	78	47
East Central	56	76
West Central	47	54
Paget		
East	11	12
West	40	39
Warwick		
East	65	65
West	71	68
Southampton		
East	73	72
West	43	46
Sandy's		
North	69	73
South	75	79
<i>Source:</i> Bermuda Statistical Department, Ministry of Finance		

Table 18

Population Distribution by Parish, City, and Town and by Race, Status, and Nativity, 1991

PARISH, CITY, TOWN	TOTAL	RACE		STATUS		NATIVITY
		BLACK	WHITE & OTHER	BERMUDIAN	NON- BERMUDIAN	FOREIGN BORN
Total	100	61	39	79	21	27
St. George's	100	69	30	82	19	22
Hamilton	100	68	32	80	20	25
Smith's	100	43	57	75	25	33
Devonshire	100	64	36	81	19	25
Pembroke	100	65	34	80	20	26
Paget	100	26	74	65	35	45
Warwick	100	66	34	80	20	26
Southampton	100	58	41	75	25	29
Sandy's	100	76	24	88	12	18
City of Hamilton	100	79	21	78	22	25
Town of St. George	100	72	28	80	20	23

Source: Bermuda Statistical Department, Ministry of Finance

Table 19

Parishes and Constituencies by Selected Characteristics, 1991

PARISH & CONSTITUENCY	HOUSEHOLDS		POPULATION % of All Persons			BERMUDIANS
	MEDIAN INCOME: % OF NATIONAL	OWN HOME %	BA, BS OR HIGHER	PROF, TECH, ADMIN	WHITE (Excl. Other)	% Black 18 Years Old or Over
All households (or persons)	100	43	13	30	36	71
St. George's	95	45	9	23	27	78
North	96	40	8	21	25	83
South	93	49	10	26	30	74
Hamilton	104	50	14	30	30	79
East	102	50	14	29	25	82
West	107	50	14	31	35	74
Smith's	115	47	17	40	56	53
North	115	45	17	40	56	52
South	116	48	16	40	55	54
Devonshire	106	43	11	28	34	72
North	95	36	7	20	17	88
South	115	50	14	34	49	56
Pembroke	88	37	11	26	31	74
East	85	41	5	17	10	92
West	90	42	14	34	50	56
East-Central	76	24	6	18	20	82
West-Central	103	37	16	33	42	66
Paget	117	44	21	43	70	35
East	117	46	22	50	85	17
West	115	43	19	36	56	53
Warwick	93	42	13	30	31	77
East	95	41	13	31	32	78
West	90	44	13	29	30	77
Southampton	108	46	14	34	38	72
East	99	40	12	27	23	86
West	117	51	16	40	51	59
Sandy's	90	46	9	23	22	82
North	82	46	8	22	25	79
South	92	46	10	24	19	85

Source: Bermuda Statistical Department, Ministry of Finance, special tabulations and *The 1991 Census of Population and Housing, 1993*, Table 11.2, pp. 242-246.

Table 20

Unemployment Rates by Race, 1970-1991

YEAR	PERCENT OF THE LABOUR FORCE		
	Total	Black	White & Other
1970	1	na	na
1980	2	3	1
1991	6	8	2

Source: Bermuda Statistical Department, Ministry of Finance, *Labour Force, 1980 Census, 1982, Table 5.1, p. 38, and The 1991 Census of Population and Housing, 1993, Table 2, p. 48.*

Table 21

Unemployment Rates and Distribution of the Labour Force Unemployed by Race, Sex, Status, and Nativity, 1991

RACE, SEX, STATUS, NATIVITY	RATE	PERCENT OF THE UNEMPLOYED
TOTAL	6	100
Black	8	84
Male	11	58
Female	5	26
White and other	2	16
Male	2	9
Female	3	7
Bermudian	7	88
Black	8	79
White and other	3	9
Non-Bermudian	3	12
Black	8	5
White and other	2	7
Native born	7	86
Black	8	77
White and other	3	8
Foreign	3	14
Black	7	7
White and other	2	7

Source: Bermuda Statistical Department, Ministry of Finance

Table 22

**Unemployment Rates, Bermuda and Selected Developed
Western Countries and Caribbean Countries by Sex, 1991**

<i>COUNTRY</i>	<i>TOTAL</i>	<i>MALE</i>	<i>FEMALE</i>
Bermuda	6	6	3
<i>Europe and North America</i>			
Canada	10	11	10
Denmark	11	9	12
Finland	8	9	6
France	9	7	12
Netherlands	5	4	5
Sweden	3	4	3
United Kingdom	8	11	5
United States	7	7	6
<i>Caribbean</i>			
Barbados	17	13	21
Guyana	10	8	12
Jamaica ^(a)	16	9	23
Puerto Rico	16	18	13

(a) Data are for 1990

Source: Bermuda Statistical Department, Ministry of Finance; for Canada, Statistics Canada; for U.S., U.S. Bureau of Labor Statistics, and for U.K., Organization for Economic Cooperation and Development (OECD), OECD Economic Surveys, 1992-1993, *United Kingdom*, Table L, *Labour Market Indicators*, p. 118; for all others, International Labour Office, *ILO Yearbook 1992*, Table 9A.

Table 23

**Industrial Distribution of the Working Population
Bermuda, United States, Canada, 1990 or 1991**

INDUSTRY	BERMUDA	U.S.	CANADA
	1991	1990	1991
TOTAL	100	100	100
Agriculture, fishing, quarrying	2	3	6
Manufacturing	3	16	15
Utilities ^(a)	10	7	7
Construction	10	5	7
Wholesale and retail trade	15	16	17
Hotels, restaurants, clubs	14	7	6
Banks, insurance, real estate ^(b)	14	5	6
Public administration and defense	7	15	8
Business services	5	7	6
Education, health, community services ^(c)	12	11	16
Other services	8	8	7

(a) Includes electricity, gas, water, transport, communications
 (b) Includes International companies in the case of Bermuda
 (c) Includes recreational and cultural services

Source: Bermuda – Bermuda Statistical Department, Ministry of Finance, *The 1991 Census of Population and Housing*, Table 5.16, p. 167, 1991 data.
 U.S. – U.S. Bureau of the Census, *Statistical Abstract of the United States 1992*, Washington, DC 1992, Table 633, p.397, 1990 data.
 Canada – Statistics Canada, *The Daily*, Tuesday, March 2, 1993, p. 6. 1991 data.

Table 24
Working Population by Industry and Race, 1980 and 1991

INDUSTRY	NUMBER				% BLACK	
	TOTAL		BLACK		1980	1991
	1980	1991	1980	1991		
TOTAL	30,809	33,120	18,656	18,858	61	57
Agriculture, fishing, quarrying	402	599	153	238	38	40
Manufacturing	929	869	591	504	64	58
Electricity, gas, water	385	521	237	348	62	67
Construction	2,730	3,426	2,096	2,346	77	68
Wholesale and retail trade	4,596	4,842	2,382	2,465	52	51
Hotels, restaurants, clubs	5,450	4,702	3,910	2,776	72	59
Transport and storage	1,885	1,913	1,336	1,385	71	72
Communications	679	768	528	617	78	80
Banks, insurance, real estate	2,012	2,885	984	1,546	49	54
Business services	1,223	1,692	499	576	41	34
Public administration, defense	2,533	2,382	1,403	1,588	55	67
Education, health, community services ^(a)	3,459	4,047	1,913	2,320	55	57
Personal and household services	2,329	2,310	1,647	1,258	71	54
International companies	1,471	1,914	554	751	38	39
Other, not stated	726	250	423	140	na	na

(a) Includes recreational and cultural services
Source: Bermuda Government, *Report of the Population Census 1980*, 1983, Table 2.16, pp. 166 and 168, and Bermuda Statistical Department, Ministry of Finance, *The 1991 Census of Population and Housing*, 1993, Tables 4 and 5.8, pp. 50 and 151.

Table 25

**Labour Force Participation Rates by Sex,
Bermuda and Selected Countries, 1991**

<i>COUNTRY</i>	<i>TOTAL</i>	<i>MALE</i>	<i>FEMALE</i>
Bermuda	76	84	69
<i>Europe and North America</i>			
Canada	66	75	58
France	53	63	45
Germany*	50	61	39
United Kingdom	50	58	43
United States	66	76	57
<i>Caribbean</i>			
Puerto Rico	25	39	12
Dominica	38	47	29
Guyana	42	50	34
Jamaica	45	49	41
Trinidad and Tobago	38	50	26

*Before unification.

Note: The countries selected are comparable in the definition of labour force participation rate; those working, on layoff or leave, or unemployed, as a percent of the population 15 or 16 years old or over.

Source: International Labour Office, *Year Book of Labour Statistics, 1992*, Table 1; U.S. Bureau of Labor Statistics, *Employment and Earnings*, January 1992, pp. 162-163; Statistics Canada, *Census*, Table 3, p. 78.

Table 26

**Labour Force Participation Rates by Sex, Race, and Selected Age Groups,
Bermuda, 1970-1991, and United States, 1991**

SEX, RACE, AGE	BERMUDA			UNITED STATES
	1970	1980	1991	1991 ^(d)
Total	79 ^(a)	78 ^(a)	76	66
Male	94 ^(a)	89 ^(a)	84	76
Female	63 ^(a)	68 ^(a)	69	57
Black	76 ^(c)	80	78	63
Male	87 ^(c)	88	83	70
Female	64 ^(c)	73	73	57
White	73 ^(c)	73	73	67
Male	90 ^(c)	88	85	76
Female	54 ^(c)	59	62	57
Male				
16-19	86 ^(b)	53	39	53
65+	57 ^(b)	50	37	16
Female				
16-19	68 ^(b)	42	30	50
65+	22 ^(b)	25	22	9

Note: Labour force participation rate is defined as those working, on layoff or leave, or unemployed, as a percent of the population 16 years old or older.

Source: (a) Bermuda – Bermuda Government, *Report of the Population Census 1980*, Table xvi, p.57.

(b) Bermuda – Newman, Dorothy K., *The Population Dynamics of Bermuda*, Bermuda Statistical Department, Ministry of Finance, 1972, Table 26 a,b,c.

(c) Bermuda, all other – Special tabulations by Bermuda Statistical Department, Ministry of Finance. For 1970, data by race and sex are for only the working population in relation to the population 15 years old, and over, whereas all the remaining data are for the total labour force, 16 years and over, as defined above. These particular 1970 data, however, are reasonably comparable with the rest, since (1) almost all 15 year olds were in school and few were gainfully employed in 1970, and (2) the working population was virtually synonymous with the labour force in 1970 when unemployment was minimal (1 percent), and the few on leave or on vacation would not affect the percentages.

(d) United States – U.S. Bureau of the Census, *Statistical Abstract of the United States 1992*, Table 609, p.38.

Table 27

**Labour Force Participation Rates by Status,
Race, Nativity, and Sex, 1980 and 1991**

STATUS, RACE, NATIVITY	1980	1991
Total	77	76
<i>Bermudian</i>	78	75
Black	80	78
White and other	73	69
<i>Non-Bermudian</i>	75	78
Black	77	77
White and other	75	78
<i>Bermudian born</i>	79	77
Male	87	82
Female	72	72
<i>Foreign born</i>	73	75
Male	89	88
Female	57	63

Note: Labour force participation rate is defined as those working, on layoff or leave, or unemployed, as a percent of the population 16 years old or older.

Source: Bermuda Statistical Department, Ministry of Finance

Table 28

Working Population by Major Occupation Group, Bermuda and United States, 1991

OCCUPATION GROUP	BERMUDA %	U.S. %
All occupation groups	100	100
Professional, technical, related	16	17
Administrative, managerial	13	13
Clerical	20	16
Sales	6	12
Service	20	14
Production, transport, labour	24 ^(a)	29

(a) Includes residual and not stated

Source: Bermuda Government, *1991 Census of Population and Housing*, 1993, Table 5, p. 52, and U.S. Bureau of Labor Statistics, *Employment and Earnings*, January 1993, Table 20, p. 193.

Table 29

Working Population by Major Occupation Group, 1950-1991

OCCUPATION GROUP	1950	1960	1970	1980	1991
All occupations	100	100	100	100	100
Professional, technical, related	9	13	13	15	16
Administrative, managerial			7	8	13
Clerical	19	25	17	20	20
Sales			7	6	6
Service	26	24	23	23	20
Production, transport, labour	45	39	26	20	21
Others, not stated			7	7	3

Source: 1950 and 1960 data from Bermuda Government, *Report of the Population Census 1970*, Bermuda, 1973, Table xx, p. 43. 1970 data from Bermuda Government, *Report of the Population Census 1980*, Bermuda, 1982, Table xx, p. 62. 1980 and 1991 data from Bermuda Statistical Department, Ministry of Finance, *The 1991 Census of Population and Housing*, Table 5, p. 52.

Table 30
Percent Bermudians in Each Major Occupation Group, 1980 and 1991

OCCUPATION GROUP	PERCENT BERMUDIAN	
	1980	1991
All occupation groups	80	77
Professional, technical, related	59	62
Administrative, managerial	77	76
Clerical	86	87
Sales	89	86
Service	80	68
Production, transport, labour	91	88
Other, not stated	71	50

Source: Bermuda Statistical Department, Ministry of Finance, *The 1991 Census of Population and Housing*, 1993, Table 9, p. 56.

Table 31
Percent Black Workers in Each Major Occupation Group, 1970-1991

OCCUPATION GROUP	PERCENT BLACK		
	1970	1980	1991
All occupation groups	56	61	59
Professional, technical, related	32	38	44
Administrative, managerial	24	31	36
Clerical	44	60	68
Sales	50	51	55
Service	73	77	66
Production, transport, labour	75	77	75
Other, not stated	49	53	40

Source: 1970 – Bermuda Government, *Report of the Population Census 1970*, Bermuda, 1982, Table xx, p. 62.
 1980 and 1991 – Bermuda Statistical Department, Ministry of Finance, *The 1991 Census of Population and Housing*, 1993, Table 7, p. 54.

Table 32

Distribution of the Working Population by Major Occupation Group and Race, 1970-1991

RACE	ALL OCCUPATIONS	PROFESSIONAL/ TECHNICAL/ RELATED	ADMIN/ MANAGERIAL	CLERICAL	SALES	SERVICE	PRODUCTION/ TRANSPORT/ LABOUR	OTHER/ NOT STATED
Total	100	16	13	20	6	20	21	3
1970								
Black	100	7	3	13	6	29	35	6
White and other	100	21	13	22	8	14	15	8
1980								
Black	100	9	4	20	6	29	25	7
White and other	100	24	15	20	8	13	11	9
1991								
Black	100	12	8	23	6	22	27	2
White and other	100	23	21	16	7	16	13	4

Source: 1970—Bermuda Government, *Census of Population 1980, 1982*, Table xxi, p. 65.
1980 and 1991—Bermuda Statistical Department, Ministry of Finance, *The 1991 Census of Population and Housing*, 1993, Table 7, p. 54.

Table 33

Distribution of the Working Population by Major Occupation Group and by Race, Status, Nativity, and Sex, 1991

(Percentage Distribution)

RACE, STATUS, NATIVITY, SEX	ALL OCCUPATIONS	PROFESSIONAL/ TECHNICAL/ RELATED	ADMIN/ MANAGERIAL	CLERICAL	SALES	SERVICE	PRODUCTION/ TRANSPORT/ LABOUR*
Total	100	16	13	20	6	20	24
Black	100	12	8	23	6	22	29
White and other	100	23	21	16	7	16	17
Bermudian	100	13	13	23	7	17	26
Black	100	12	8	24	6	21	29
White and other	100	17	27	21	9	8	16
Non-Bermudian	100	27	14	11	3	27	17
Black	100	21	6	14	3	32	24
White and other	100	28	15	11	4	26	16
Bermuda born	100	12	12	24	7	18	28
Foreign born	100	26	17	13	5	23	16
Male	100	15	16	6	4	17	42
Female	100	18	10	36	8	22	5

* Includes Other Occupations and Not Stated

Source: Bermuda Statistical Department, Ministry of Finance. Special tabulation by race from Table 5.7 in 1991 Census of Population and Housing and other tabulations.

Table 34

**Distribution of the Bermudian Working Population Aged 25-49
by Major Occupation Group, Race, and Sex, 1991**

RACE AND SEX	ALL OCCUPATIONS	PROFESSIONAL/ TECHNICAL/ RELATED	ADMIN/ MANAGERIAL	CLERICAL	SALES	SERVICE	PRODUCTION/ TRANSPORT/ LABOUR*
Total	100	15	15	25	6	15	24
Black	100	14	9	27	5	18	27
White and other	100	19	29	21	7	6	17
Male	100	13	18	7	4	12	46
Black	100	12	10	7	4	15	53
White and other	100	18	36	6	5	7	29
Female	100	17	12	43	7	17	5
Black	100	16	9	44	6	20	5
White and other	100	21	22	39	10	5	4

* Includes Other Occupations and Not Stated

Source: Bermuda Statistical Department, Ministry of Finance

Table 35

Distribution of the Bermudian Working Population Aged 25-49 With and Without a College Degree, by Selected Occupation Groups, Race, and Sex, 1991

RACE AND SEX	WITH COLLEGE DEGREE				WITHOUT COLLEGE DEGREE			
	TOTAL	PROF/TECH/RELATED	ADMIN/MGR	OTHER	TOTAL	PROF/TECH/RELATED	ADMIN/MGR	OTHER
Total	100	54	26	20	100	9	13	78
Black	100	61	17	22	100	8	9	83
White and other	100	44	36	20	100	13	27	60
Male	100	45	34	21	100	8	15	77
Black	100	50	24	26	100	8	9	83
White and other	100	41	43	16	100	10	33	57
Female	100	63	17	21	100	10	11	79
Black	100	69	12	19	100	9	8	83
White and other	100	50	26	24	100	15	21	64

Source: Bermuda Statistical Department, Ministry of Finance

Table 36

**Educational Attainment of the Working Age Population by Status and Race, 1980 and 1991
(16 Years and Older)**

EDUCATIONAL ATTAINMENT	1980 *						1991 *					
	TOTAL		BERMUDIAN		NON- BERMUDIAN		TOTAL		BERMUDIAN		NON- BERMUDIAN	
	Black	White/ Other	Black	White/ Other	Black	White/ Other	Black	White/ Other	Black	White/ Other	Black	White/ Other
Total	18,656	12,009	17,840	6,714	725	5,230	19,606	13,424	18,392	6,928	1,210	6,492
No formal certificate	11,671	4,526	11,369	3,093	251	1,413	7,326	3,018	7,026	1,913	298	1,105
High school	4,310	3,493	4,031	1,921	253	1,546	6,636	4,063	6,224	2,385	412	1,675
Diploma	1,211	1,562	1,104	708	99	849	984	1,014	920	483	64	531
Degree	643	1,943	550	759	91	1,172	1,740	3,058	1,518	1,231	220	1,827
Other, not stated	821	495	786	233	31	250	2,920	2,271	2,704	916	216	1,354

* Excludes the "not stated" category for all subgroups, so that parts will not add exactly to totals.
 Source: Bermuda Statistical Department, Ministry of Finance

Table 37

**Number of Bermuda Born Working Population With College Degree by Race and Sex
and by Degree Status, 1991**

DEGREE	TOTAL			BLACK			WHITE & OTHER		
	TOTAL	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL	MALE	FEMALE
Total	2,223	1,087	1,136	1,386	578	818	822	506	316
BA	1,710	842	868	1,025	423	602	681	417	264
Advanced degree	513	245	268	371	155	216	141	89	52
MA	471	212	259	346	138	210	124	75	49
PhD	42	33	9	25	19	6	17	14	3

Source: Bermuda Statistical Department, Ministry of Finance

Table 38

**Percentage of the Population 25 to 34
Years Old Who Have Completed a
Bachelor's Degree or Higher, Bermuda
and Selected Developed Countries, 1989***

COUNTRY	PERCENT
Bermuda	19
Canada	16
Denmark	10
Finland	11
France	8
Germany	12
Italy	7
Netherlands	7
Norway	11
Sweden	12
United Kingdom	11
United States	24

* Data for Bermuda are as of 1991

Source: Bermuda – Bermuda Statistical Department,
Ministry of Finance.
Other countries – U.S. Department of
Education: National Center for Education
Statistics, *The Condition of Education,*
1992, Washington, DC, 1992, Table 23-1,
pp. 238-289.

Table 39

**Working Age Population Trained, or Being Trained,
by Occupations Recruited Heavily Abroad and by Status and Race, 1991**

OCCUPATION	BERMUDIAN NON- BERMUDIAN	BERMUDIAN			NON-BERMUDIAN		
		Total	Black	White, Other	Total	Black	White, Other
Professional, technical & related	7,828	4,996	3,061	1,935	2,832	347	2,485
Accountants, auditors	1,347	696	389	307	651	36	615
Engineers	486	326	210	116	160	10	150
Statisticians, math. actuaries	26	11	7	4	15	0	15
Computer analysts	155	70	50	20	85	9	76
Teachers	1,631	1,139	786	353	492	96	396
Preprimary, primary	815	621	454	167	194	49	145
Second., university, special	816	518	332	186	298	47	251
Nurses	967	544	296	248	423	70	353
Administrative, managerial	1,596	1,100	658	442	496	54	442
Clerical							
Bookkeepers, data processors	925	821	614	207	104	34	70
Secretaries	2,113	1,642	1,020	592	501	54	447
Service							
Police, detectives	499	326	204	122	173	65	108
Cooks, chefs	624	206	166	40	418	61	357

Source: Bermuda Statistical Department, Ministry of Finance, special tabulation by race from Table 4.5 In the 1993 Census of Population and Housing. Active Work Permits as of April 1, 1993, from Department of Immigration, Ministry of Labour and Home Affairs, Active Work Permits Expiring On or After 1st of the Month Indicated, May 5, 1993.

Table 40

**Four-Year Colleges Chosen Most by Bermuda Students
by Selected Criteria, 1992-93 Academic Year**

COLLEGE OR UNIVERSITY	NUMBER CHOOSING	SELECTIVITY	% FACULTY w/PhD	LIBRARY		UNDERGRAD. ENROLLMENT (In thousands)	COST	
				Volumes (In thousands)	Journals (In thousands)		TUITION (\$)	BD./ROOM (\$)
Dalhousie (C)	52	Mod. dif.	85	1,000	19	8.5	2,879	4,400
St. Mary's (C)	50	Mod.	98	265	2	7.2	2,433	3,665
Acadia (C)	29	Mod.	50	550	4	3.0	4,375	2,370
Howard (U.S.)	27	Mod.	82	1,784	26	8.9	6,981	3,927
Northeastern (U.S.)	24	Mod.	81	692	8	22.3	11,489	6,780
Oakwood (U.S.)	24	Non	44	109	5	1.2	6,519	3,846
Drexel (U.S.)	22	Mod.	97	500	5	7.8	11,635	5,601
Mt. St. Vincent (C)	20	Mod.	60	150	1	3.3	2,374	4,070
U. of W. Ontario (C)	18	Very	83	1,900	15	26.3	2,273	4,677
Queens (C)	16	Most	76	1,839	14	11.1	2,245	5,125
Atlantic Union (U.S.)	16	Mod.	50	110	.8	1.3	10,700	3,370

Source: Barron's Profiles of American Colleges, 19th ed. 1992 and Peterson's Four Year Colleges, 1994. Acadia data are from Acadia's catalogue for 1993-1994, since data for Acadia do not appear in either guide.

Table 41

Working Population's Monthly Median Income by Race, Sex, and Educational Attainment, 1991

RACE AND SEX	ALL WORKERS	NO FORMAL CERTIFICATE	HIGH SCHOOL	TECHNICAL/ VOCATIONAL	COLLEGE DEGREE	POST GRADUATE
All workers	\$2,321	\$1,898	\$2,232	\$2,504	\$3,219	\$4,297
Male	2,631	2,227	2,578	2,823	3,855	5,147
Female	2,015	1,437	1,953	2,273	2,758	3,741
Black	2,156	1,873	2,117	2,359	2,884	4,227
Male	2,381	2,195	2,386	2,600	3,125	4,714
Female	1,924	1,439	1,909	2,213	2,813	4,000
White and other	2,670	1,963	2,474	2,766	3,429	4,450
Male	3,193	2,307	2,974	3,306	4,121	5,375
Female	2,201	1,430	2,060	2,402	2,698	3,588

Source: Bermuda Statistical Department, Ministry of Finance

Table 42

Working Population's Monthly Median Income by Occupation Group, Race, and Educational Attainment, 1991

OCCUPATION GROUP AND RACE	ALL WORKERS	NO FORMAL CERTIFICATE	HIGH SCHOOL	TECHNICAL/ VOCATIONAL	COLLEGE DEGREE	POST GRADUATE
All workers	\$2,321	\$1,898	\$2,232	\$2,504	\$3,219	\$4,297
Black	2,156	1,873	2,117	2,359	2,884	4,227
White and other	2,670	1,963	2,474	2,766	3,429	4,450
Professional, technical, related	3,190	2,250	2,711	2,917	3,426	4,140
Black	2,921	2,357	2,563	2,724	3,243	4,156
White and other	3,412	1,833	2,859	3,130	3,531	4,111
Administrative, management	3,431	2,656	3,203	3,476	3,976	5,500
Black	2,731	2,333	2,463	2,958	2,964	4,583
White and other	3,919	3,147	4,000	4,000	4,111	6,000
Clerical	2,120	1,870	2,086	2,260	2,300	5,500
Black	2,071	1,868	2,035	2,219	2,250	0
White and other	2,229	1,875	2,216	2,369	2,327	5,500
Sales	1,851	1,719	1,790	2,000	2,500	5,167
Black	1,743	1,731	1,667	1,813	2,750	5,500
White and other	2,010	1,705	1,975	2,300	2,438	3,750
Service	1,733	1,394	1,977	2,213	2,179	1,750
Black	1,683	1,396	1,936	2,130	2,375	2,750
White and other	1,898	1,382	2,094	2,319	2,100	1,500
Production, transport, labour	2,309	2,250	2,312	2,480	2,200	2,667
Black	2,270	2,224	2,279	2,423	2,083	2,750
White and other	2,468	2,388	2,462	2,656	2,375	2,500

Source: Bermuda Statistical Department, Ministry of Finance

Table 43

Households' Relative Economic Position by Race, Status, Age, and Household Type, 1991

CHARACTERISTICS	ALL HOUSEHOLDS	POOR (less than \$24,144/yr)	NEAR POOR (\$24,144 - 30,168/yr)	MIDDLE (\$30,168 - 72,420/yr)	WELL-TO-DO (more than \$72,420/yr)
All households	100	19	11	46	24
Black	100	22	12	47	18
White and other	100	15	10	43	32
Bermudian	100	21	11	45	23
Black	100	23	12	47	18
White and other	100	18	9	41	32
Non-Bermudian	100	12	10	48	30
Black	100	19	9	54	18
White and other	100	11	10	47	32
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+	100	45	11	29	15
Lone parent	100	31	19	41	9
Two parents	100	6	5	50	39
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

Source: Bermuda Statistical Department, Ministry of Finance, and using definition for economic position from Smeeding, Timothy M., "Cross-National Comparisons of Inequality and Poverty Position," in Lars Osberg, ed., *Economic Inequality and Poverty*, New York, M. E. Sharpe, 1991.

Table 44

**Households' Relative Economic Position,
Bermuda and United States, 1991**

ECONOMIC POSITION	BERMUDA %	U.S. %
Poor	19	24
Near poor	11	8
Middle	46	34
Well-to-do	24	34

Source: Bermuda Statistical Department, Ministry of Finance; U.S. Bureau of the Census, *Money Income of Households, Families and Persons in the United States: 1991*, Washington, DC, August 1992, P-60, No. 180, Table 2, p. 5, and using definition for economic position from Sneed, Timothy M., "Cross-National Comparisons of Inequality and Poverty Position," in Lars Osberg, ed. *Economic Inequality and Poverty*, New York, M.E. Sharpe, 1991.

Table 45

**Median Annual Household Income in 1991 Dollars,
Bermuda, Canada, and United States,
1982, 1988, 1991**

Year	BERMUDA	Canada (a)	United States
1982	\$44,249	\$45,334	\$34,633
1988	48,675	47,872	31,344
1991	48,588	46,742	30,126

(a) Data are for families which exclude persons in the household who are not related. The figures, therefore, tend to be lower than for households.

Source: Bermuda – Bermuda Statistical Department, Ministry of Finance.
Canada – Statistics Canada, Advisory Services, Cat. no. 13-207.
U.S. – U.S. Bureau of the Census, Current Population Reports, P-60, No. 180, *Money Income of Households, Families, and Persons in the United States: 1991*, Table B-2, p. B-3.

Table 46

**Median Annual Household Income by Race, Sex, and Status in 1991 Dollars,
1982, 1988, and 1991**

RACE, SEX, STATUS OF HOUSEHOLD HEAD	1982	1988	1991	PERCENT CHANGE	
				1982 - 88	1988 - 91
All households	\$44,249	\$48,675	\$48,588	10	-(a)
Black	38,162	44,928	44,412	18	-1
Male	41,351	50,499	50,640	22	+(a)
Female	26,536	33,145	32,484	25	-2
White and other	51,425	55,366	55,440	8	+(a)
Male	58,867	63,399	61,488	8	-3
Female	27,325	35,551	34,092	30	-4
Bermudian	na	47,937	47,687	na	-1
Non-Bermudian	na	57,409	53,736	na	-6

(a) Less than one-half of one percent

na = not available

Source: Bermuda Statistical Department, Ministry of Finance.
The Bermuda Consumer price index rose 53.6 percent from 1982-1991 and 16.6 percent from 1988-1991.

Table 47

**Ratio of Median Annual Income Within and Between
Race, Sex, and Status Groups, 1982, 1988, 1991**

RATIOS BY RACE, SEX AND STATUS OF THE HOUSEHOLD HEAD	1982	1988	1991
Black to white and other	74	81	80
Black female to black male	64	66	64
White female to white male	46	56	55
Black male to white male	70	80	82
Black female to white female	97	93	95
Bermudian to Non-Bermudian	na	84	89

Source: Bermuda Statistical Department, Ministry of Finance

Table 48

**Average Pay Negotiated by Bermuda Industrial Union
by Industry or Company**

(Latest – 1992 or 1993)

INDUSTRY OR COMPANY	AVERAGE WEEKLY	ANNUAL (a)
Bermuda Air Services	\$519	\$28,988
Civil Aviation	384	19,968
Gorham Ltd.	482	25,064
Government	614	31,928
Hospitals	525	27,300
Hotels (non-tipped, live out)	380	19,760
Lorraine Rest Home	396	20,592
Port	642	33,384
Printers	519	26,988
Telco	681	35,412

(a) Weekly pay x 52 weeks

(b) Includes seasonal workers who may not work a full year

Source of pay data: Bermuda Industrial Union

Table 49

**Distribution of Consumer Expenditures by Consumption Group,
Bermuda, Canada, United Kingdom, and United States, 1980s**

CONSUMPTION GROUP	BERMUDA (1982)	CANADA (1986)	UNITED KINGDOM (1986)	UNITED STATES (1984)
All groups	100	100	100	100
Food	17	18	20	16
Housing, shelter	23	16	17	17
Utilities	4	8	6	8
Household goods and services	15		13	6
Apparel and services	6	6	8	5
Transportation and travel	16	19	14	20
Medical and personal care	6	4	4	5
Entertainment and recreation	6	6	12	5
Other ^(a)	6	23	6	18

(a) Includes alcohol and tobacco, taxes, gifts, contributions

Source: Bermuda – Bermuda Statistical Department, Ministry of Finance, *Household Expenditure Survey 1982*, Table 3.
 Canada – Statistics Canada, *1992 Canada Year-Book*, Table 6.23, p. 168.
 U.K. – Government Statistical Service, *Annual Abstract of Statistics 1992*, Table 15.5, p. 260.
 U.S. – U.S. Bureau of Labor Statistics, *Consumer Expenditure Survey, Results from 1984*, June 22, 1986, Table 2.

Table 50

**Percent of Households Owning Selected Durable Goods,
Bermuda, United Kingdom, and United States, 1988-1989**

CONSUMER DURABLE GOODS	BERMUDA	UNITED KINGDOM	UNITED STATES
Car	72	66	89
Cycle	47	*	*
Boat	15	*	*
Stove (electric)	31	*	59
Stove (gas)	54	*	41
Refrigerator, freezer	86	98	98
Freezer	30	*	34
Microwave oven	58	*	67
Dishwasher	16	*	48
Air conditioner	23	*	*
Dehumidifier	11	*	*
Ceiling fan	45	*	*
Colour television	92	98	93
Black and white television	22	(for all TVs)	*
Video cassette recorder	75	*	57
Video camera	7	50	*
Stereo system	66	*	56
Compact disc player	17	*	*
Satellite dish	13	*	*
Personal home computer	14	17	14
Bicycle racer (10-16 speed)	24	*	*
Emergency power generator	3	*	*

* Not available

Source: Bermuda – Bermuda Statistical Department, Ministry of Finance, *General Household Survey 1988*, Table 16, p. 22.

U.K. – Central Statistical Office, *Annual Abstract of Statistics 1992*, Table 15.4, p. 259.

U.S. – United States Bureau of Labor Statistics, Special Tabulation, and, for cars, information from the U.S. Department of Energy, based on its triennial survey of energy consumption.

Table 51

Sources of Household Income by Income Level, 1988

SOURCE OF INCOME	PERCENT OF HOUSEHOLDS			
	ALL INCOME GROUPS	LOWEST INCOME GROUP	MEDIAN INCOME GROUP	HIGHEST INCOME GROUP
Total income	100	100	100	100
Wages and salaries	75	3	79	47
Self employment	10	1	8	18
Pensions	3	86	3	(a)
Interest	3	2	4	11
Dividends	2	1	(a)	11
Net rental income	6	(a)	5	11
Other allowances	1	7	1	1

(a) Less than one-half of one percent or negligible

Source: Bermuda Statistical Department, Ministry of Finance, *General Household Survey 1988*, Table 6, p. 12.

Table 52

Distribution of Dwelling Units by Type of Structure, 1960-1991

TYPE OF STRUCTURE	1960	1970	1980	1991
<i>Total</i>	100%	100%	100%	100%
1 dwelling unit	59	54	44	31
2 dwelling units	27	30	32	36
3 dwelling units	7	8	11	15
4-6 dwelling units	5	6	9	13
7+ dwelling units	2	3	4	4
Other* and not stated	(a)	(a)	(a)	2

* Attached to commercial or group dwellings

(a) Less than one half of one percent

Source: *Housing in Bermuda*, Bermuda Housing Corporation, 1993, Table II.3, p. 22.

Table 53

**Percent of Households Living
in Their Owned Home,
1950-1991**

<i>YEAR</i>	<i>PERCENT</i>
1950	38
1960	37
1970	39
1980	40
1991	43

Source: Newman, Dorothy K., *Population Dynamics of Bermuda*, Bermuda Statistical Department, Ministry of Finance, 1972, Table 49, and Bermuda Statistical Department, Ministry of Finance, *The 1991 Census of Population and Housing*, Table 9, p. 78.

Table 54

**Distribution of Households by Owner-Occupiers and Renters,
by Status and Race of the Household Head, 1991**

<i>STATUS AND RACE</i>	<i>ALL HOUSEHOLDS (%)</i>	<i>OWNER-OCCUPIER (%)</i>	<i>RENTER^(a) (%)</i>
Total	100	43	56
Bermudian	100	51	48
Black	100	47	53
White and other	100	61	39
Non-Bermudian ^(a)	100	14	86

^(a) Includes tenants who occupy rent free

Source: Bermuda Statistical Department, Ministry of Finance

Table 55

Home Owner-Occupiers by Status and Race and Whether With or Without a Mortgage, 1991

STATUS AND RACE	TOTAL (%)	MORTGAGE (%)	NO MORTGAGE (%)
All owners	100	54	45
Bermudian	100	55	45
Black	100	61	39
White and other	100	46	54

Source: Bermuda Statistical Department, Ministry of Finance

Table 56

Percent Home Owner-Occupiers, Bermuda and Selected Countries (Latest Available Year)

COUNTRY	PERCENT OF HOUSEHOLDS
Bermuda (1991)	43
Black	45
White and other	41
Canada (1991)	70
Denmark (1985)	63
France (1988)	53
United Kingdom (1986)	64
United States (1990)	64
Black	43
White and other	68

Source:
 Bermuda – Bermuda Statistical Department, Ministry of Finance.
 Canada – Statistics Canada, *The Daily*, Tuesday, June 1, 1993, p. 10.
 U.S. – U.S. Bureau of the Census, *Statistical Abstract of the United States, 1992*, Table 1225, p. 716.
 Other – Bermuda Housing Corporation, *Information Bulletin on Housing*, March 1991, Table 2, p. 1.

Table 57

**Median Rent, Median Income, and Ratio of Rent to Income of Households that Pay Rent
by Race, Sex, Status, Nativity, Age, and Occupation, 1991**

CHARACTERISTICS OF HOUSEHOLD HEAD	MEDIAN RENT (\$)	MEDIAN INCOME (\$)	RENT TO INCOME (%)	ADD 4.5% FOR UTILITIES (\$)	RENT+UTILITIES TO INCOME (%)
<i>All households paying rent</i>	797	3,541	23	\$159	27
Black	737	3,012	24	136	29
White and other	916	4,269	21	192	26
<i>Male householder</i>	834	4,171	20	188	25
Black	744	3,690	20	166	25
White and other	969	4,762	20	214	25
<i>Female householder</i>	750	2,558	29	115	34
Black	731	2,460	30	111	34
White and other	803	2,786	29	125	33
Bermudian	743	3,070	24	138	29
Non-Bermudian	963	4,486	21	201	26
Bermuda born	742	3,080	24	139	29
Foreign born	929	4,291	22	193	26
<i>Age</i>					
Under 25	750	2,313	32	104	37
25-44	839	3,754	22	169	27
45-64	771	3,945	20	178	24
65+	566	2,162	26	97	31
<i>Occupation</i>					
Professional, technical	1,007	4,973	20	224	25
Administrative, managerial	1,058	5,250	20	236	25
Clerical	778	2,541	31	114	35
Sales	813	3,058	27	138	31
Service	739	3,068	24	138	29
Production, transport, labour	747	3,822	20	172	24
Other, not stated	668	2,535	26	114	31

Source: Bermuda Statistical Department, Ministry of Finance

Table 58

**Percent Distribution of Households by Type,
Bermuda and Selected Countries, Circa 1990**

COUNTRY	ALL HOUSEHOLDS	COUPLES (MARRIED AND COHABITANTS)			SINGLE PARENTS	ONE PERSON	OTHER
		Total	With Children	Without Children			
Bermuda	100	50	31	19	12	25	13
Black	100	43	30	13	17	24	17
White and other	100	59	32	27	5	28	8
Canada	100	65	32	32	6	22	8
Denmark	100	41	20	21	5	na	na
France	100	64	36	28	5	27	4
Netherlands	100	57	35	22	7	29	7
Sweden	100	52	20	32	3	40	5
United Kingdom	100	62	26	36	5	25	8
United States	100	56	26	30	8	25	11

Source: Bermuda – Bermuda Statistical Department, Ministry of Finance.
 Other Countries – U.S. Bureau of the Census, *Statistical Abstract of the United States 1992*, Washington, DC, Table 1363, p. 827.
 For U.S. breakdown by race – U.S. Bureau of the Census, *Current Population Reports, Series P-20-467, Household and Family Characteristics; March 1992*, U.S. Government Printing Office, Washington, DC, 1993, Tables E, F, G.

Table 59

Households by Type, Race, and Monthly Median Income, 1991

HOUSEHOLD TYPE	BLACK		WHITE & OTHER	
	PERCENT	INCOME (\$)	PERCENT	INCOME (\$)
All types	100	3,657	100	4,575
Lone parent	17	2,600	5	2,718
Two parent	27	5,079	31	5,788
Adult couple	13	3,929	27	5,320
Extended family	15	4,770	4	4,821
Lone parent, live-in partner	3	4,103	1	5,143
One person (private dwelling)	24	2,007	28	2,434
Two or more unrelated persons	2	3,971	5	5,400

Source: Bermuda Statistical Department, Ministry of Finance

Table 60

Children in Households with Children by Household Type and Median Monthly Household Income, 1991

TYPE OF HOUSEHOLD	Distribution of Children (%)	Household Median Monthly Income (\$)
All children in households with children	100	4,023
Lone parent	15	2,617
Two parents	62	5,340
Extended family	18	4,779
Lone parent with live-in partner	4	4,281
Two or more unrelated persons	(a)	4,883

(a) Less than one-half of one percent

Source: Bermuda Statistical Department, Ministry of Finance

Figure 1

Population Distribution
by Status and Race, 1991

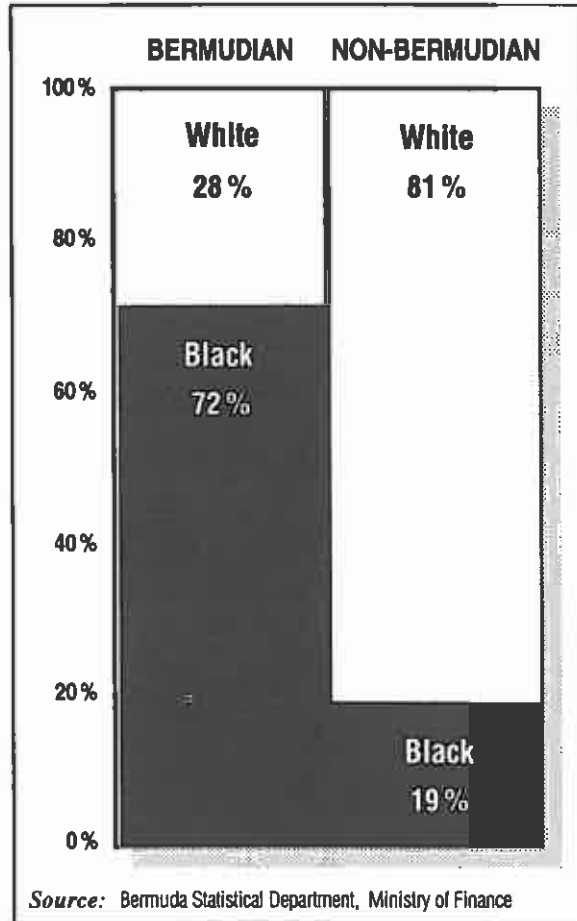


Figure 2
Population Change in Key Age Groups, 1980-1991

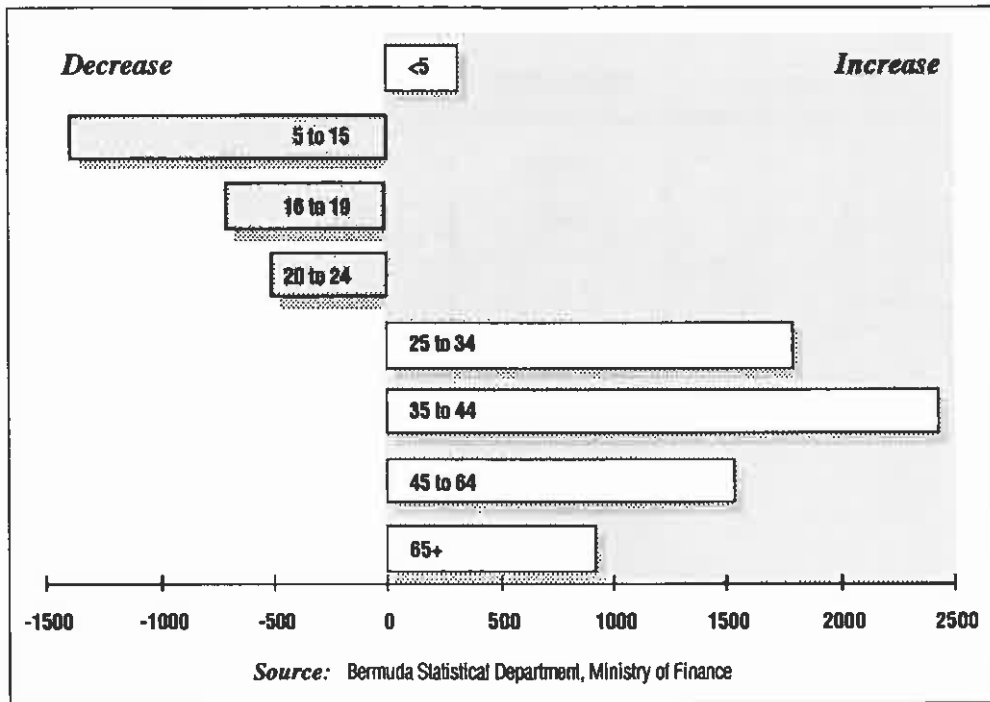


Figure 3

Unemployment, 1970-1991 and by Status, Nativity, and Race, 1991

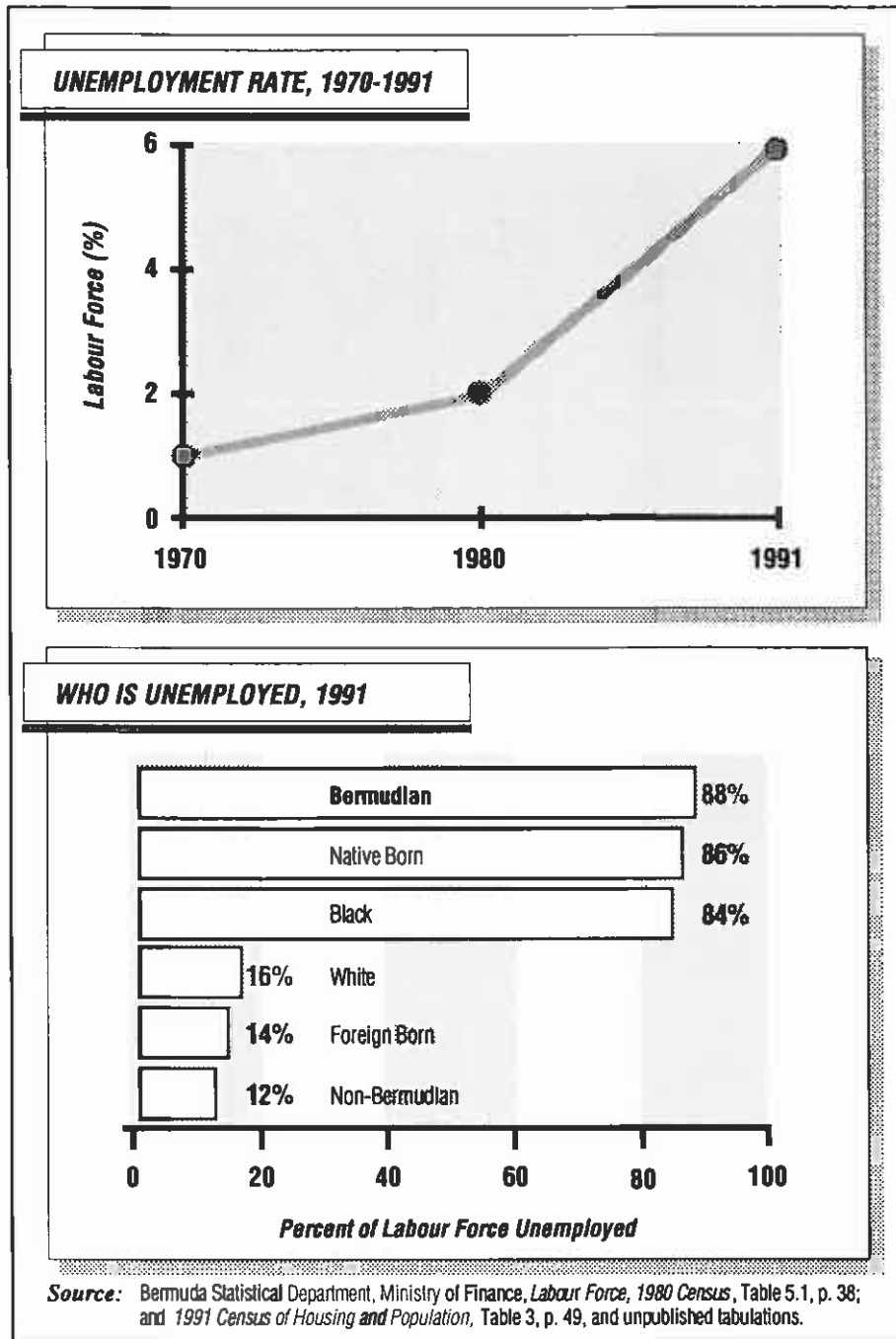


Figure 4
Unemployment Rates by Race, Status, and Nativity, 1991

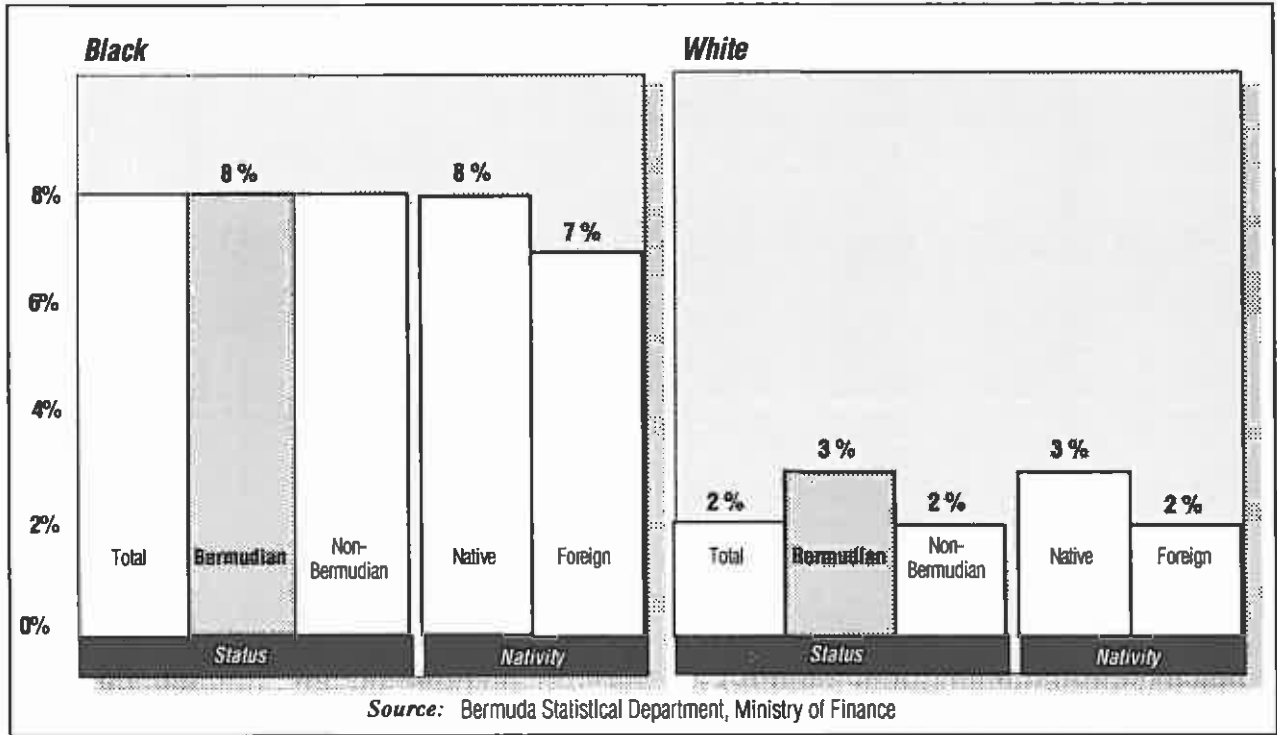


Figure 5

Unemployment Rates, Bermuda and Selected Other Countries, 1991

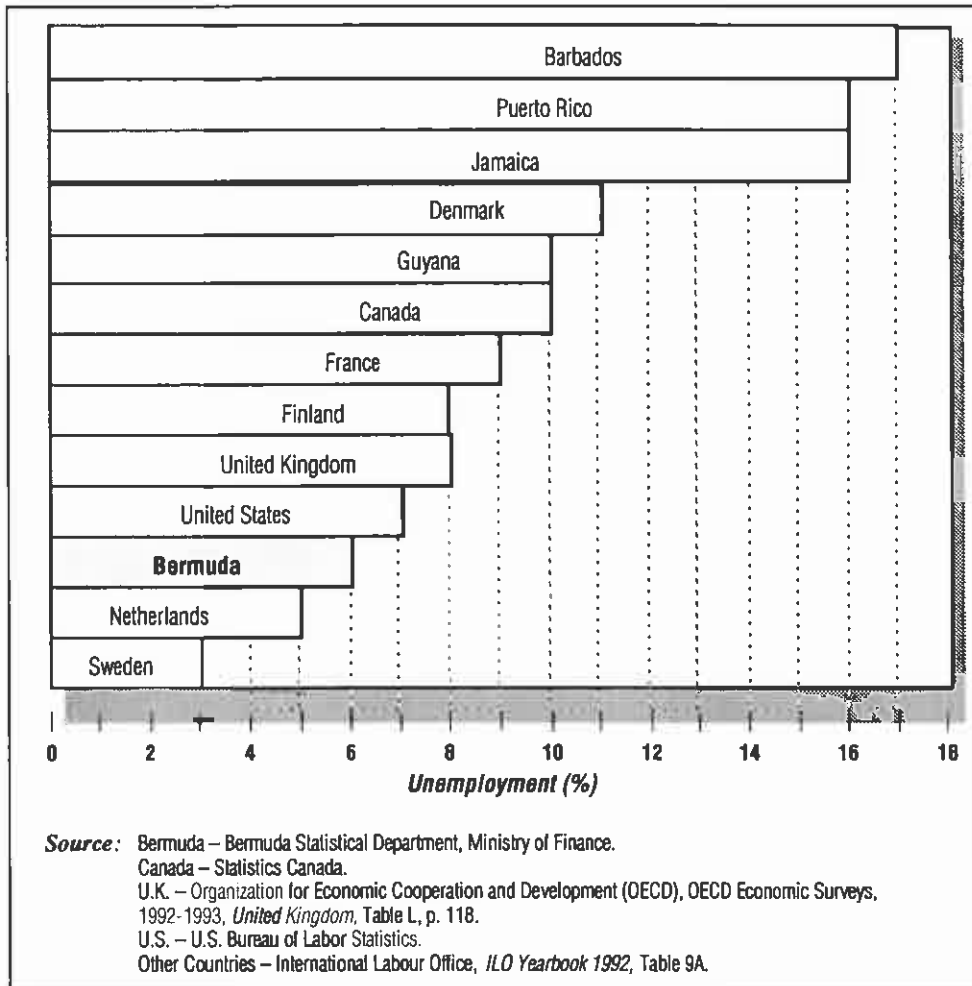


Figure 6

Percent of Employees and Firms by Size of Firm, 1989

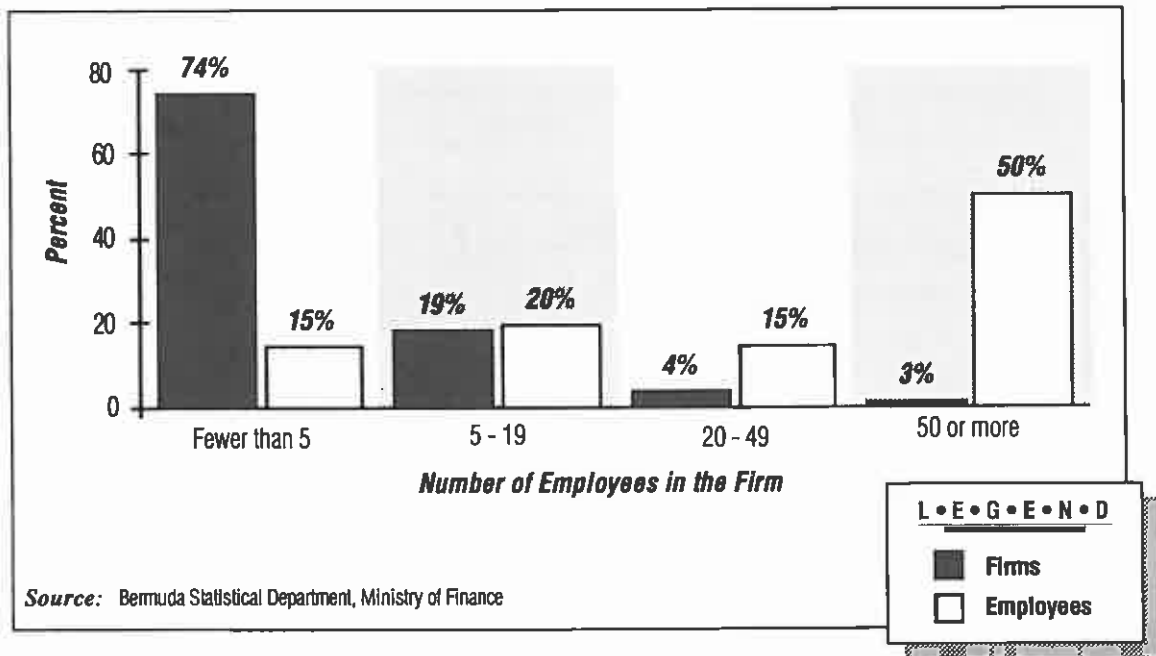


Figure 7

Percent of Firms by Size of Firm, Bermuda and United States, 1989

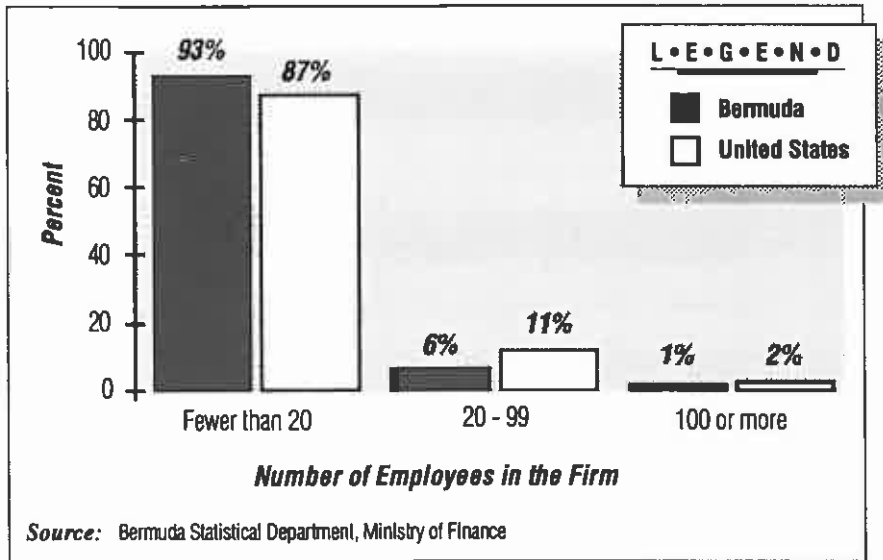


Figure 8

Labour Force Participation Rates for Selected Groups,
Bermuda and the United States, 1991

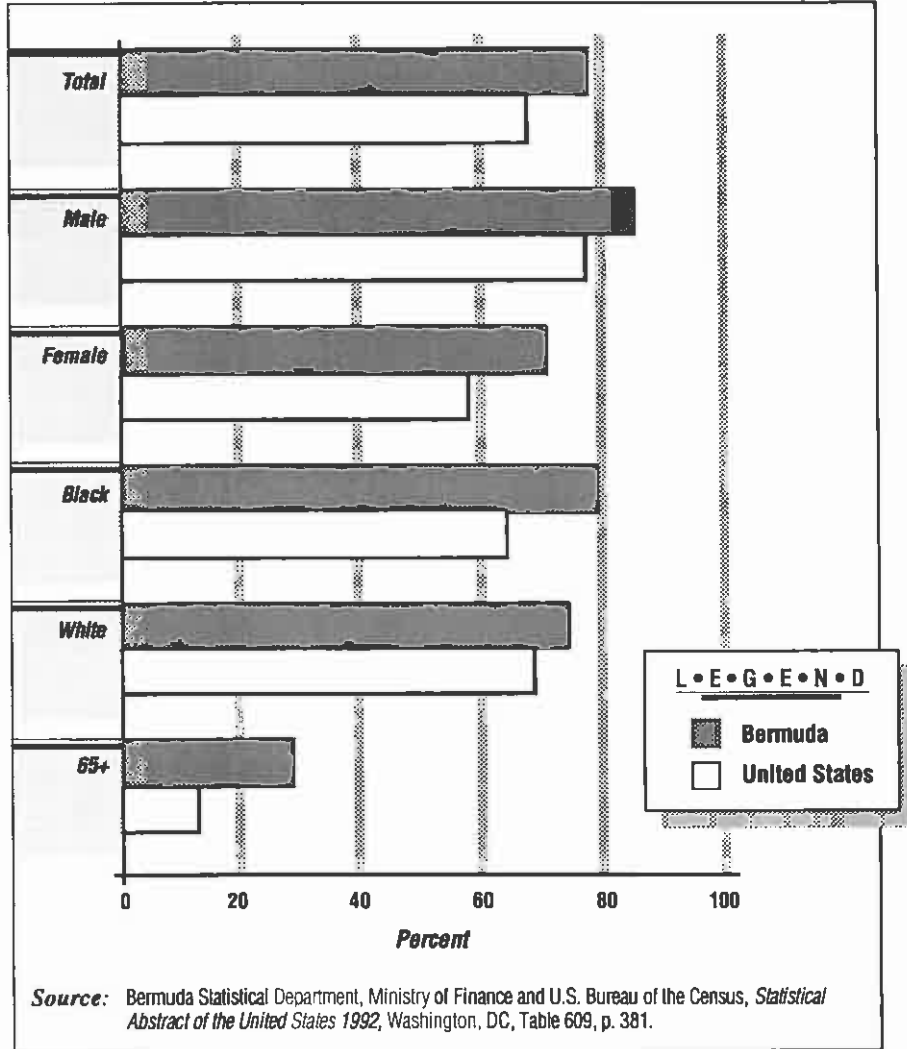


Figure 9

Labour Force Participation Rates in Bermuda and Selected Other Countries, 1991

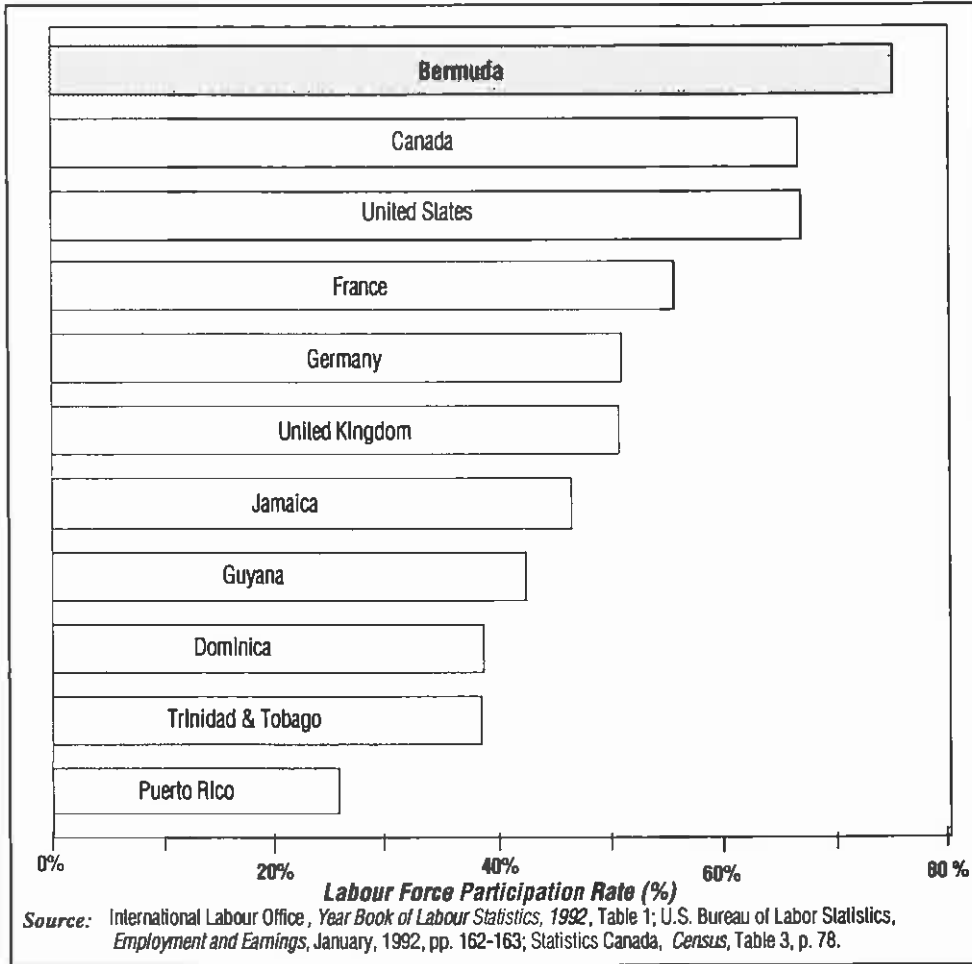


Figure 10

Working Population by Major Occupation Group, 1950-1991
 (Historical Expansion Into Professions and Management)

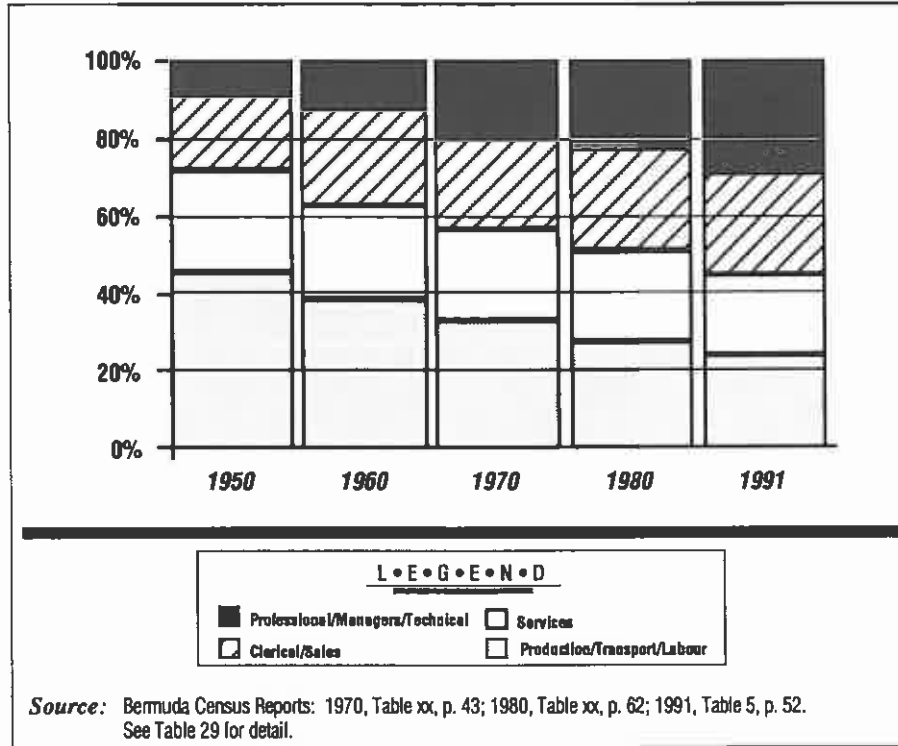


Figure 11

Percent of Workers in Major Occupation Groups by Race, 1970 and 1991

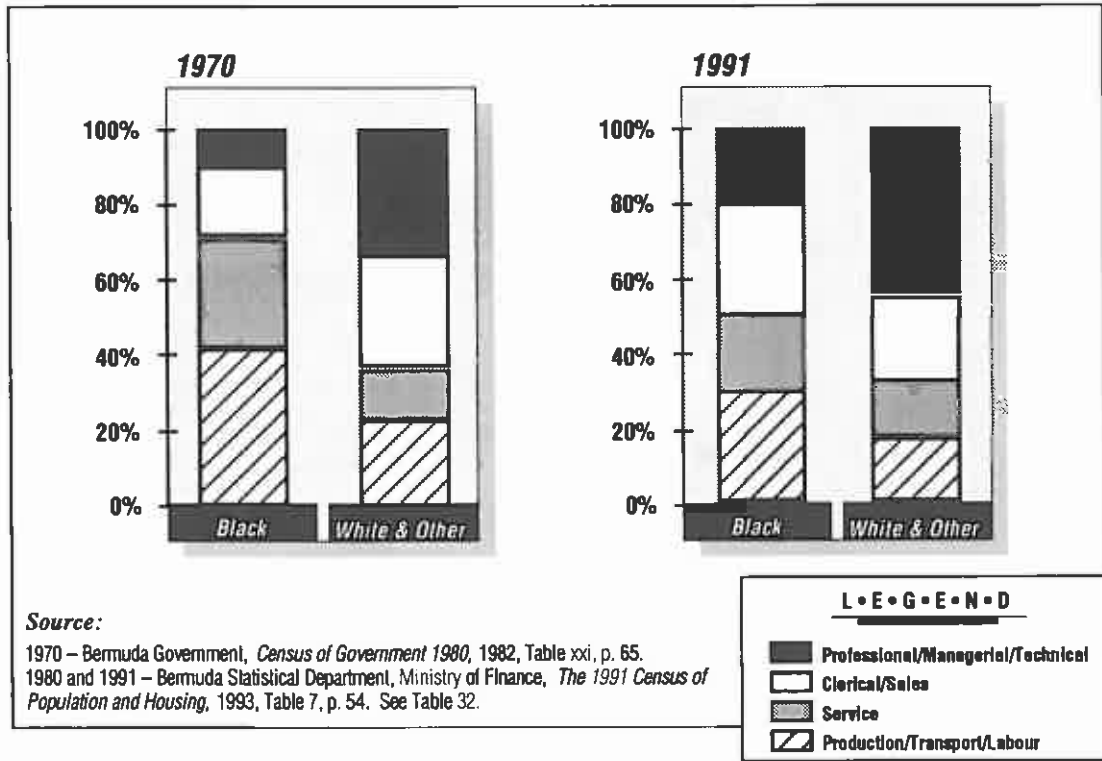


Figure 12
Percent of Bermudian Workers in Each Major Occupation Group
by Race, 1991

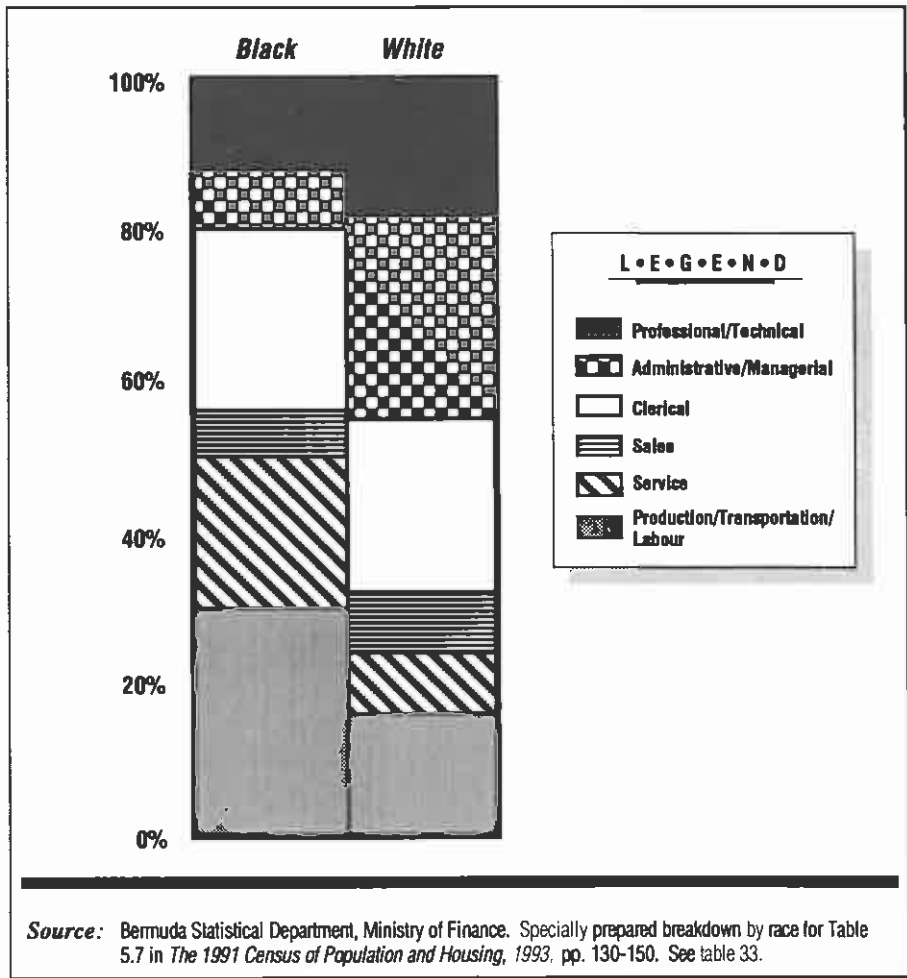


Figure 13

**Bermudian Workers Aged 25-49 With and Without a College Degree
by Selected Occupation Groups and Race, 1991
(Percentage Distribution)**

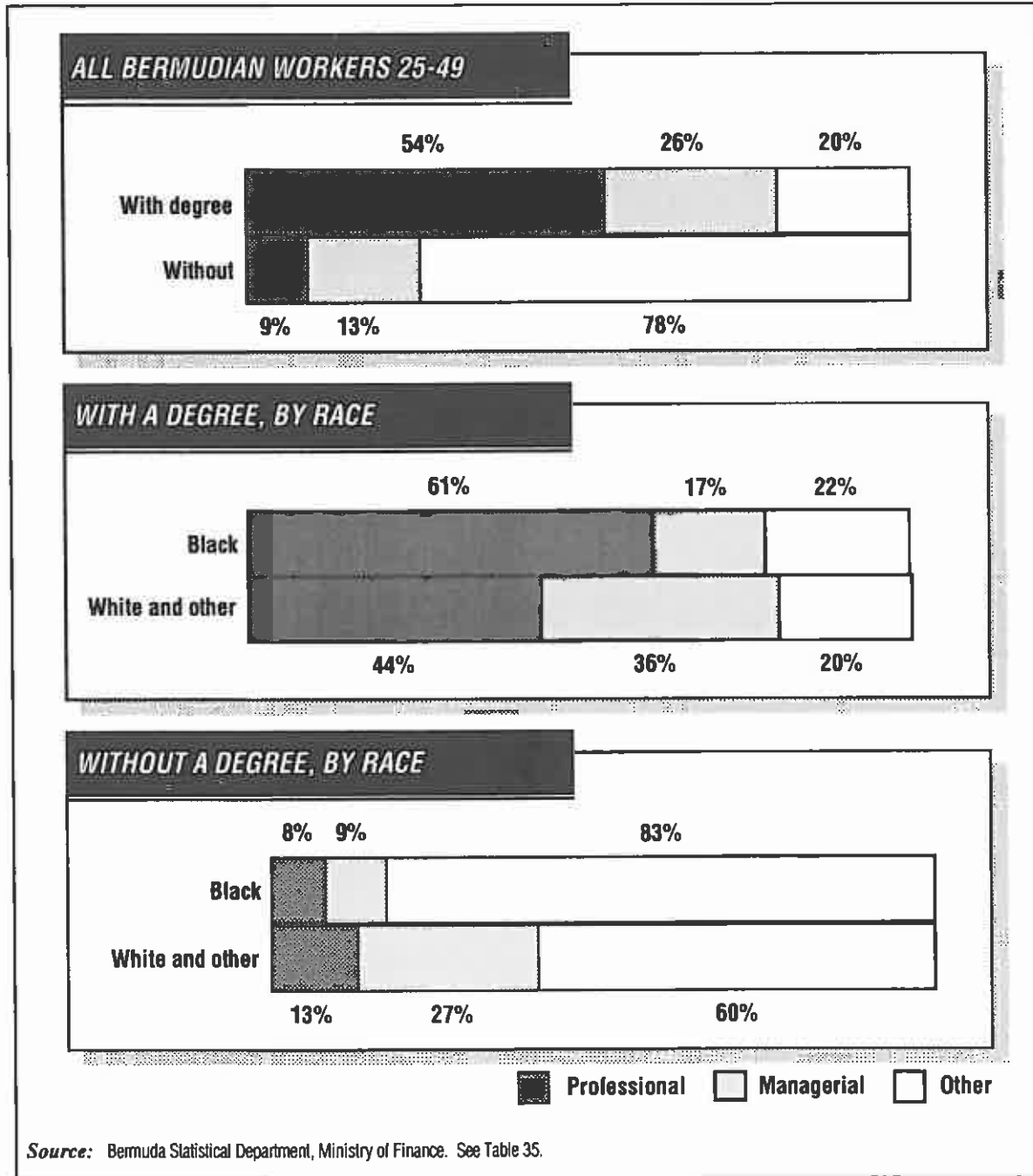


Figure 14

**Bermudian Workers Aged 25-49 With a College Degree
by Selected Occupation Groups, Race, and Sex, 1991**
(Percentage Distribution)

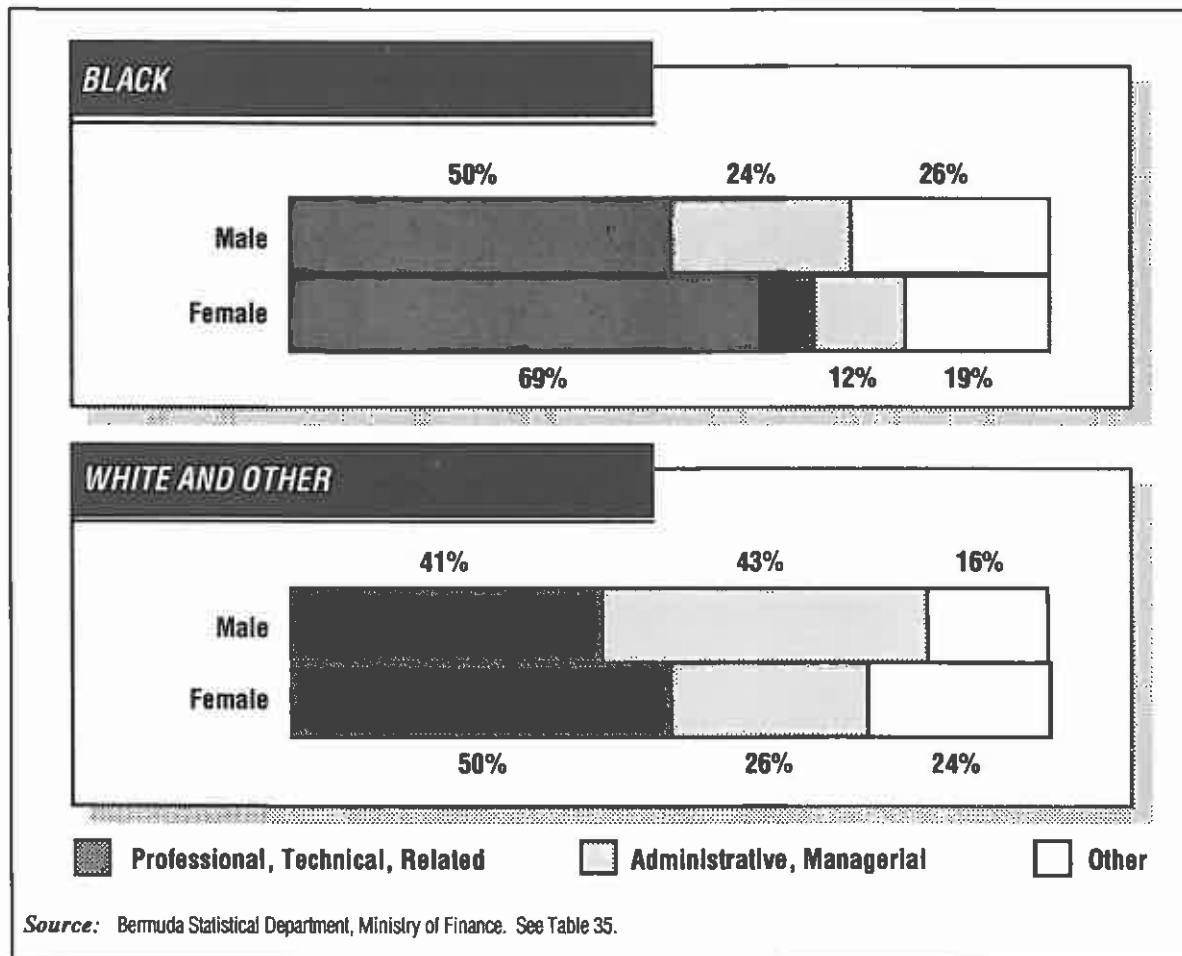


Figure 15

Bermuda Born Workers With College Degrees by Race and Degree Status, 1991

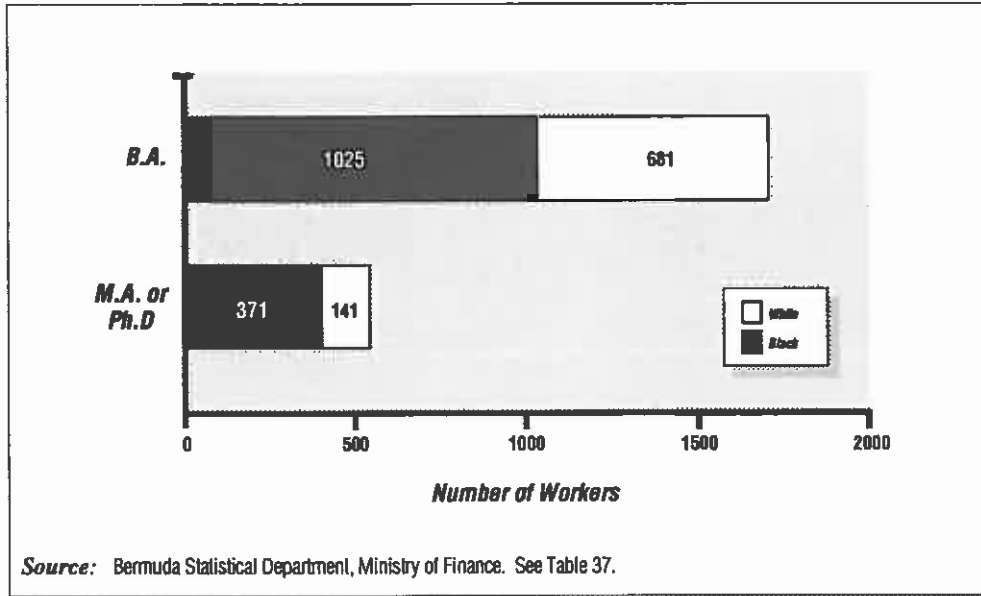


Figure 16

Workers' Monthly Median Income by Educational Attainment, 1991

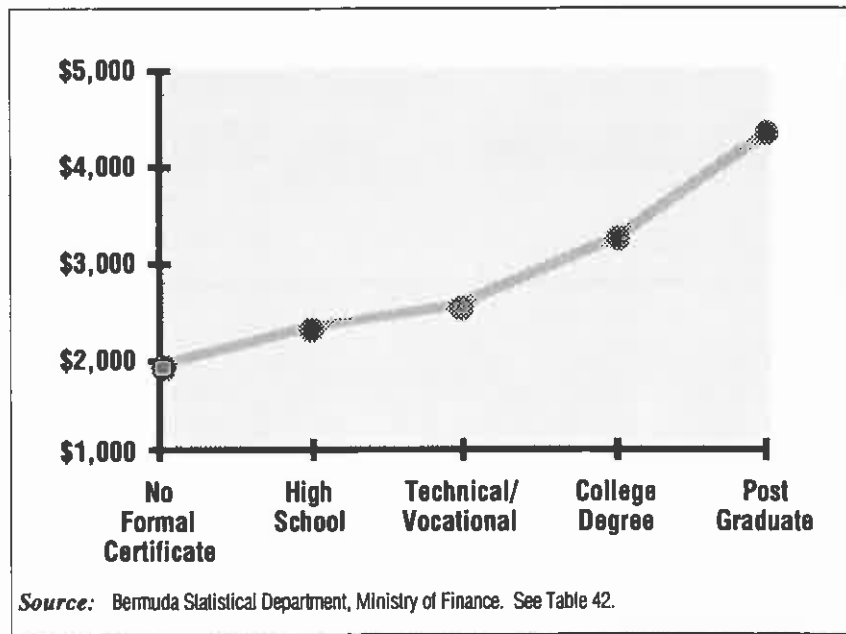


Figure 17

Workers' Monthly Median Income by Educational Attainment by Race, Sex and Status, 1991

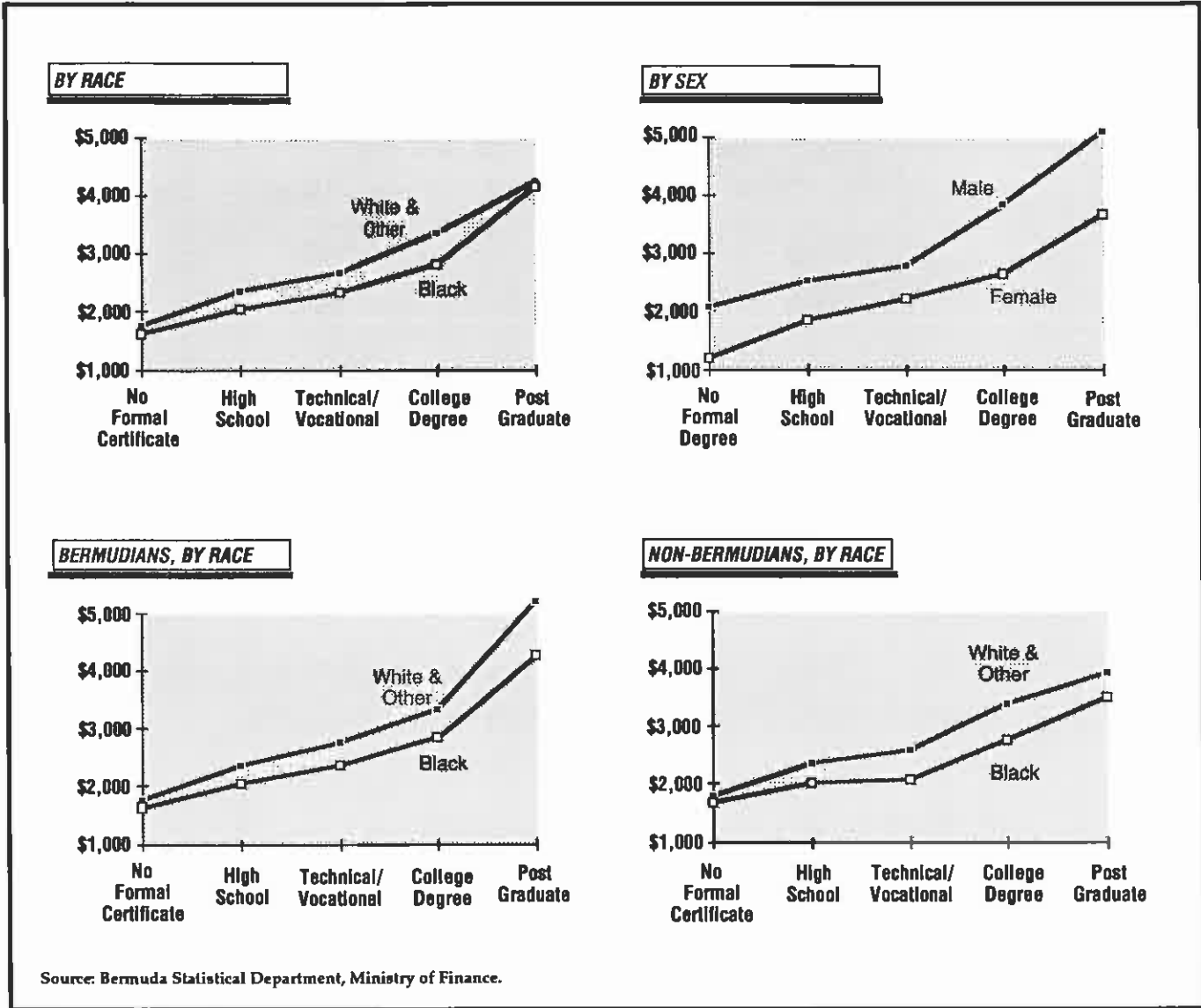


Figure 18

Administrators' and Professionals' Monthly Median Income by Educational Attainment and Race, 1991

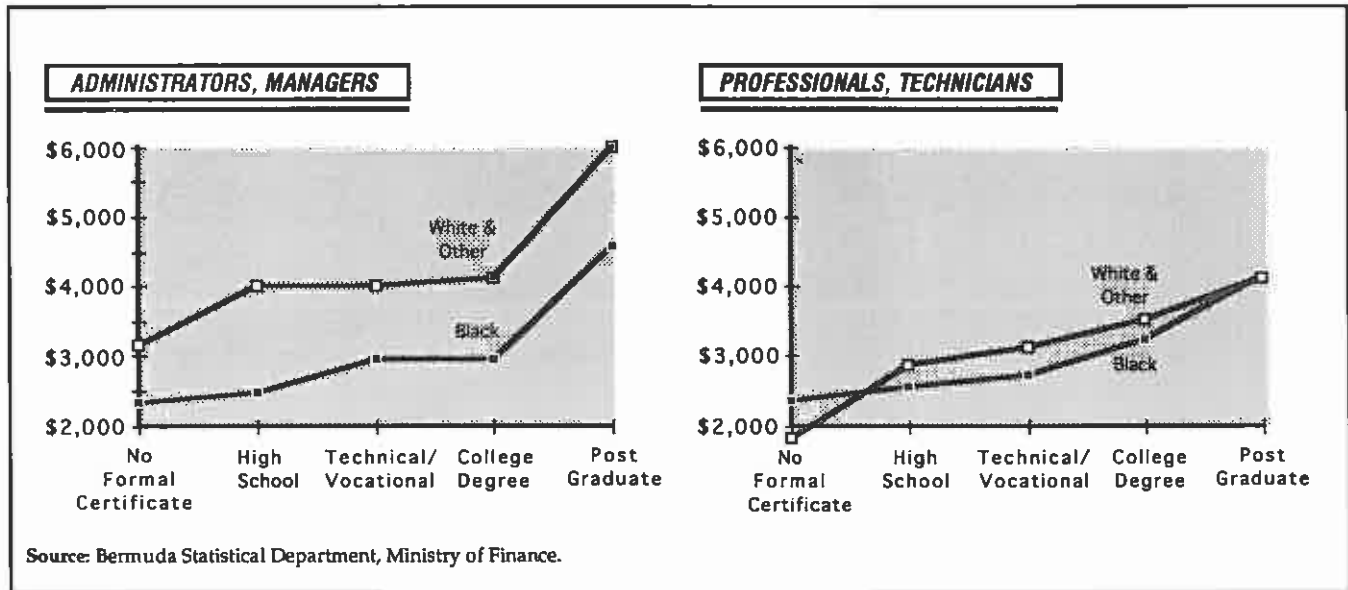


Figure 19
Households' Relative Economic Position
by Race, 1991
 (Percent in Each Group)

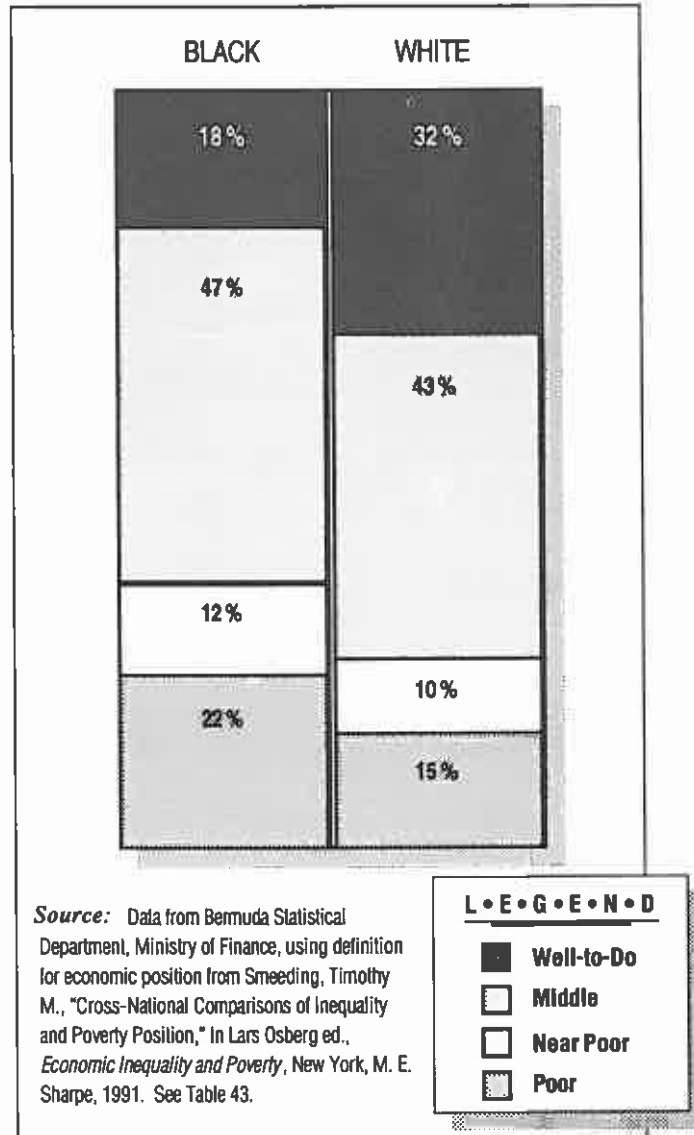


Figure 20

Distribution of Residential Structures by Number of Dwelling Units in the Structure, 1960-1991

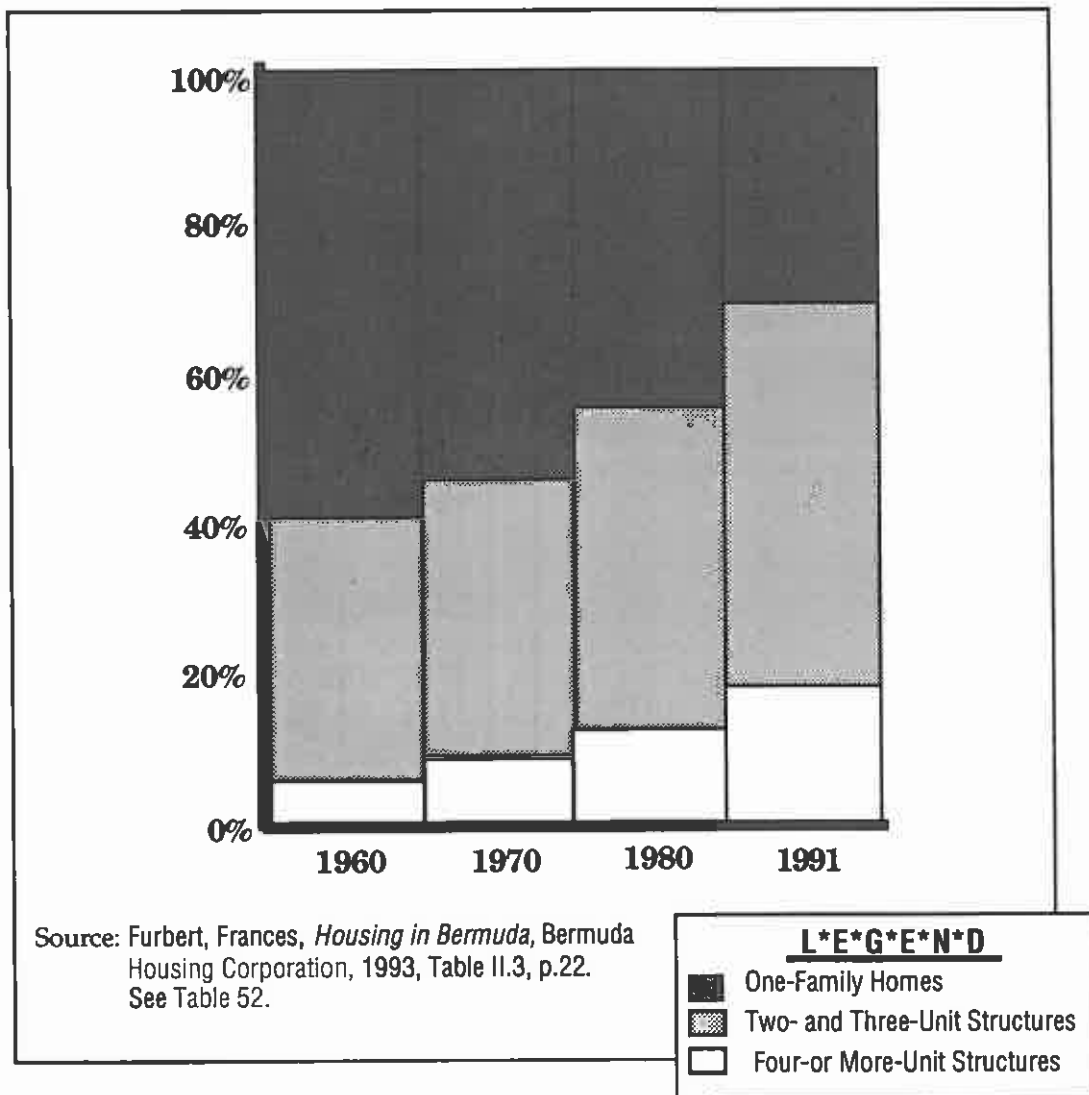
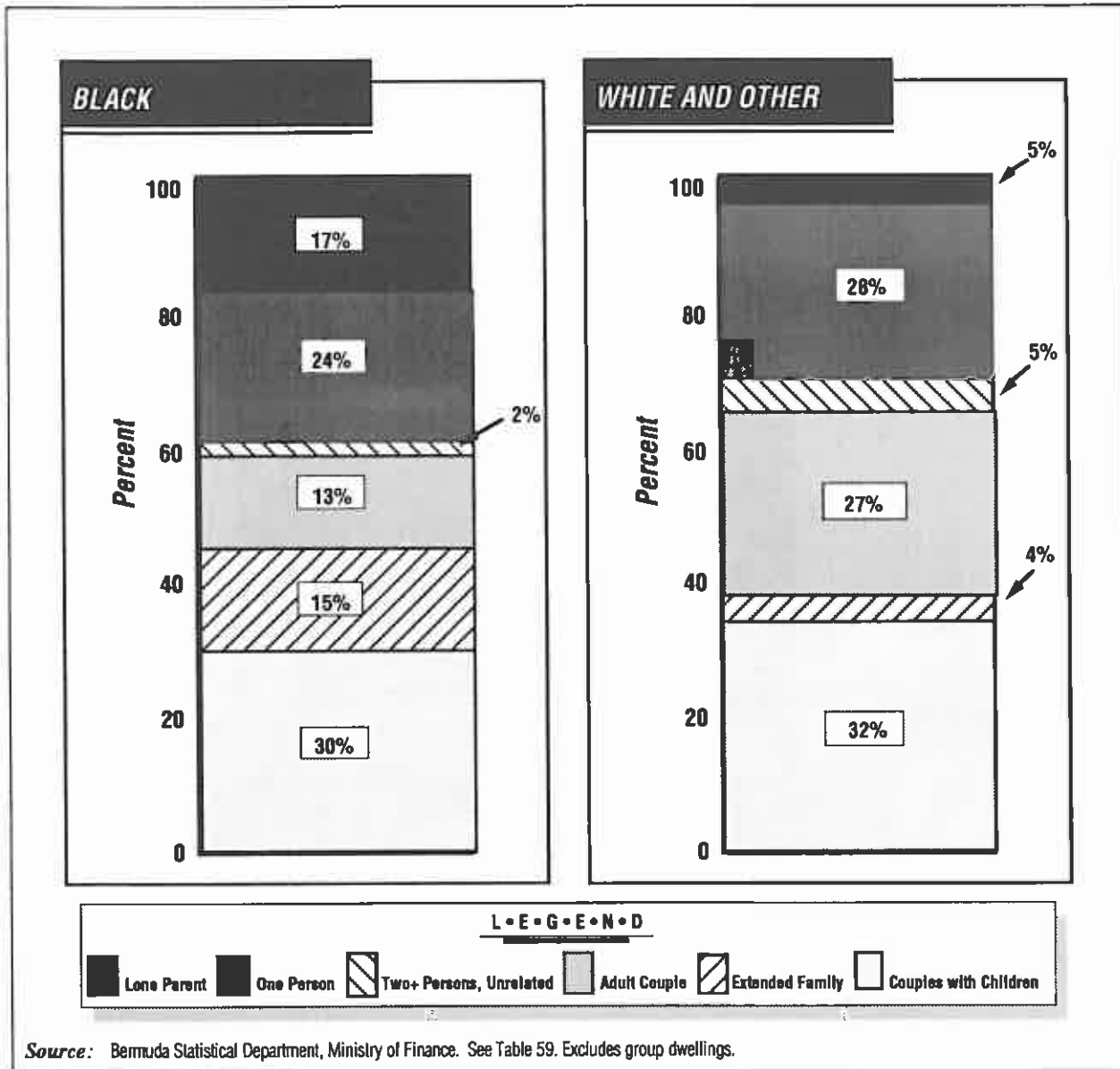


Figure 21
Distribution of Households by Type and Race, 1991



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Dorothy Newman, a socioeconomist, is a Yale University Ph.D.

Following some college teaching, she entered Federal service in the United States Department of Labor where she became Assistant Director of Economic Studies in the Bureau of Labor Statistics and Socioeconomic Advisor to the Commissioner. She initiated the current series on the status of blacks in the United States.

Upon retirement from the U.S. Bureau of Labor Statistics, Dr. Newman developed the National Urban League's research department, serving as Director under Whitney Young, Harold Sims and Vernon Jordan.

In the early 1970s she led the social research in the Ford Foundation's Energy Policy Project producing the first national sample survey of American households' energy usage, now conducted regularly by the United States Department of Energy. Her book, the *American Energy Consumer* (with Dawn Day) was published in 1975.

In 1974 Dr. Newman was invited by Carnegie Corporation of New York to direct a study that would bring

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Dr. Newman is the author of many articles and has served as expert witness and consultant on a range of social and economic issues. She developed her community's low income housing program.

She became acquainted with Bermuda in 1957 and has returned again and again because of her deep affection for Bermuda and its people, and her interest in the country as a microcosm of the politics of race within an advanced, predominantly black population. She lived with her husband in Bermuda in 1976 to 1978, when she was a lecturer in Sociology at Bermuda College. In 1972, she was asked by the Chief Statistician, Calvin Smith, to prepare an analysis of the 1970 census results. This resulted in the paper, the *Population Dynamics of Bermuda: A Decade of Change*, which was published by the Ministry of Finance and presented before the Inter-caribbean Statistical Conference that was hosted by Bermuda at the end of the year.

