LABOR FORCE SURVEY 2017 Full Results Report



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General Information

The Labour Force Survey (LFS) is a sample survey among households with the broad aim to measure the recent developments of the labour market.

The major topics covered in the 2017 Labour Force Survey are:

• Demographics: gender, age

• Education: highest level of education completed, diplomas, trainings

• Economic Status: employed, unemployed, economically inactive

Income

Data-collection for this year's LFS started January 16th and lasted about 7 weeks until the first week of March. An over-sample of 1,200 households were visited, and 912 households responded. The completion target was 991, and therefore the responses were within 92% of the completion target.

The sample for the Labour Force Survey was drawn from the population of private households. The sample was stratified based on the 8 official districts (zones) of St. Maarten and the population density as resulted from the 2011 Census. According to the 2011 Census, the population was distributed as follows:

Zone (District)	Population density
Simpson Bay	2.1%
Lower Princess Quarter	25.7%
Cul-de-Sac	24.4%
Cole Bay	21.3%
Little Bay	9.0%
Upper Princess Quarter	11.4%
Lowlands	1.4%
Philipsburg	4.8%

With our sample of 912 households, we achieved an error margin of 3.14%. At the end of the fieldwork, 2,371 people were interviewed.

As the LFS was a sample survey, the results have been grossed up to the total population estimate of 2017 attributing a weight to each participant according to the age and gender distribution.

Readers should note that there are therefore some small disparities in the totals presented in the tables of this report. This is the result of the grossing up effect of the weights on the sample data.

Key Definitions

Employed persons:

All persons 15 years and older with a job or their own business or who, during the week prior to the survey, worked 4 hours or more for a remuneration.

Unemployed persons:

All persons 15 years and older who during the survey were unemployed, were actively looking for work the month prior to the survey, and who could start working within 2 weeks, should they find a job.

Labor Force (also called the economically active population):

The number of employed and unemployed added together.

Economically Inactive:

All persons 15 years and older who are neither employed nor unemployed.

Unemployment rate:

The number of unemployed divided by the labor force multiplied by 100.

Youth unemployment rate:

The unemployment rate of persons in the age group 15 to 24.

Participation rate:

The labor force divided by the total population multiplied by 100. It indicates what proportion of the total population is economically active.

Education levels:

Secondary 1	GED / PSVE / MAVO / CXC grade $1-2$ / IGCSR grade $1-2$ / GCSE $1-2$ / HAVO $1-2$ / VWO 2 / St. Maarten Vocational Training School (VSO)
Secondary 2	CXC / IGCSE / GCSE / O-Level/ GCE / HAVO / VWO / Senior highschool / INTAS or ISK / International baccalaureate (IB)/ Baccalaureate (French Caribbean islands) / A-Level
Post-Secondary / Non- Tertiary Education	Associate Degree (AA or AS) Propedeuse/MBO
Tertiary 1	HBO/WO/Bachelor
Tertiary 2	Masters/Doctorandus PhD/Doctor
Special Education	Prins Willem Alexander School/PASADIA kinderagverblijf voor Geestelijk Gehandicapten: Education for children with learning challenges Sister Basilia Center/Education for the disabled: Blind; Deaf; Mute etc. GOG (youth penitentiary education certificate) Adult penitentiary education certificate

Labour Developments over Time

It is often interesting to note the change in various labour indicators over time. In particular, we can see the changes over the last 10 years from 2007 to 2017.

2007	2009	2011	2013	2017	% change 2013 - 2017
20,720	21,378	17,108	19,137	20,954	9.5%
2,446	2,966	2,229	1,934	1,388	-28.3%
6,601	7,323	6,867	7,482	9,846	31.6%
23,166	24,344	19,337	21,071	22,342	6.0%
39,011	40,898	33,609	36,175	40,535	12.1%
10.6%	12.2%	11.5%	9.2%	6.2%	-3.0%
59.4%	59.5%	57.5%	58.2%	55.1%	-3.1%
	20,720 2,446 6,601 23,166 39,011 10.6%	20,720 21,378 2,446 2,966 6,601 7,323 23,166 24,344 39,011 40,898 10.6% 12.2%	20,720 21,378 17,108 2,446 2,966 2,229 6,601 7,323 6,867 23,166 24,344 19,337 39,011 40,898 33,609 10.6% 12.2% 11.5%	20,720 21,378 17,108 19,137 2,446 2,966 2,229 1,934 6,601 7,323 6,867 7,482 23,166 24,344 19,337 21,071 39,011 40,898 33,609 36,175 10.6% 12.2% 11.5% 9.2%	20,720 21,378 17,108 19,137 20,954 2,446 2,966 2,229 1,934 1,388 6,601 7,323 6,867 7,482 9,846 23,166 24,344 19,337 21,071 22,342 39,011 40,898 33,609 36,175 40,535 10.6% 12.2% 11.5% 9.2% 6.2%

Table 1: Labour force development 2007-2017

We see in the figures above a large percentage increase in the number of Economically Inactive from 2013 to 2017. The percentage change, however, in the Participation Rate, is much smaller. This is a better indicator of the development of the labor market from 2013 to 2017.

In 2013, 58.2% of the population was participating in the labor market by either working, or actively seeking employment. That percentage has dropped to 55.1%. A later discussion of the reasons the Economically Inactive population is not looking for work may yield some suggestion as to the cause of the change.

In comparing the 2013 and 2017 figures, however, it is also very important to note the difference in timing of the various surveys.

- The 2007 Labour Force Survey was conducted in March 2007 (High Season)
- The 2009 Labour Force Survey was conducted in June 2009 (Low Season)
- The 2011 figures are based on the Population Census conducted in April 2011 (High Season)
- The 2013 Labour Force Survey was conducted in June 2013 (Low Season)
- The 2017 Labour Force Survey was conducted in February 2017 (High Season).

Some of the fall in the Unemployment Rate, for example, must therefore be attributed to the difference in season. We expect a lower unemployment rate in the high season.

The next scheduled Labor Force Survey will be conducted in the low season, so that alternate comparisons can be made. With a few more alternating observations, we will be able to calculate what portion of the change in the unemployment rate can be attributed to a difference in seasons, and what portion is pure change. Currently the time gap between the alternating surveys is too large to make this calculation.

It is still however, interesting to see the differences in the figures over time.

	Economically Inac		Emplo	yed	Unem	ployed	Labou	r Force
	2013	2017	2013	2017	2013	2017	2013	2017
Total								
15yrs – 24yrs	2,493	2,816	1,601	1,563	559	489	2,160	2,052
25yrs – 44yrs	1,321	2,088	9,670	9,712	722	630	10,392	10,342
45+ yrs	3,668	4,943	7,866	9,679	653	268	8,519	9,947
Total	7,482	9,847	19,137	20,954	7,934	1,388	21,071	22,342
			Male					
15yrs – 24yrs	1,255	1,596	792	791	311	188	1,103	979
25yrs – 44yrs	400	775	4,675	4,460	397	247	5,072	4,707
45+ yrs	1,371	1,682	7,262	5,099	360	152	4,622	5,251
Total Male	3,026	4,053	9,729	10,350	1,068	588	10,797	10,938
			Femal	е				
15yrs – 24yrs	1,238	1,220	809	772	249	301	1,058	1,073
25yrs – 44yrs	921	1,312	4,995	5,253	325	383	5,320	5,636
45+ yrs	2,297	3,260	3,605	4,580	293	115	3,898	4,695
Total Female	4,456	5,792	9,409	10,605	867	800	10,276	11,405
Table 2. Emplo	oyment status	2013-2017	by age and	gender				

We see in some cases in the figures in Table 2, large changes in the absolute values, particularly in the Economically Inactive population. These changes, however, although interesting to observe, do not tell us as much as the difference in the percentages.

		onomio Inactiv		E	mploy	ed	Ur	nemplo	yed	L	abor Fo	orce
	2013	2017	% Diff	2013	2017	% Diff	2013	2017	% Diff	2013	2017	% Diff
					1	otal						
15yrs – 24yrs	33%	29%	-4%	8%	7%	-1%	7%	35%	28%	10%	9%	-1%
25yrs – 44yrs	18%	21%	3%	51%	46%	-5%	9%	45%	36%	49%	46%	-3%
45+ yrs	49%	50%	1%	41%	46%	5%	8%	19%	11%	40%	45%	5%
					1	V lale						
15yrs – 24yrs	41%	39%	-2%	8%	8%	-	29%	32%	3%	10%	9%	-1%
25yrs – 44yrs	13%	19%	6%	48%	43%	-5%	37%	42%	5%	47%	43%	-4%
45+ yrs	45%	42%	-3%	75%	49%	-26%	34%	26%	-8%	43%	48%	5%
					Fe	male						
15yrs – 24yrs	28%	21%	-7%	9%	7%	-2%	29%	38%	9%	10%	9%	-1%
25yrs – 44yrs	21%	23%	2%	53%	50%	-3%	37%	48%	11%	52%	49%	-3%
45+ yrs	52%	56%	5%	38%	43%	5%	34%	14%	-20%	38%	41%	3%
Table 3. Econo	omic St	atus pe	rcentage	of pop	ulation	by age a	and ger	der				

Table 3 shows what percentage of the population in each year's Economic status group are a particular age, and gender. So, for example, in 2013, 33% of the Economically Inactive population was 15 - 24 years old, whereas in 2017, 29% of the Economically Inactive are 15 - 24 years old. This is actually a 4% decrease in the relative percentages for that group, although we see an increase in the absolute figures of the same group in Table 2.

Notable is the Employed column, where in almost every age group and gender, we see a percentage decrease. Only for the 45+ years total population and the 15-24 year old males, and the 45+ year old females do we see an increase. This is mirrored in the Unemployment column, where in all but 2 cases, the percentages increased.

Economic Status Profiles

The Population, as we see is split into the Economically Inactive and the Labor Force, and the Labor Force is further split into the Employed and the Unemployed.

Each group consists of individuals from different genders, age groups, and education levels. The gender and age differences can be seen in the tables above, and below is a table showing each group by the highest level of education completed.

Economic Status	None	Elementary	Secondary	Post- Secondary/ Non-Tertiary	Tertiary	Special Education	Total
Economically Inactive	38	4,428	3,409	874	1,085	11	9,846
Employed	910	4,596	8,320	3,503	3,608	18	20,954
Unemployed	0	506	656	170	57	0	1,388
Total	949	9,530	12,384	4,547	4,749	29	

Table 4. Economic Status by Highest level of Education Completed

When considering the differences among the economic status groups, it is interesting to view the table from the perspective of each level of education.

With this table, we can note that only 1% of persons who completed tertiary level study (57 out of 4,749) are unemployed, in contrast to 5% - who completed up to Elementary, 5% - who completed up to Secondary, and 4% who completed up to Post-Secondary/Non-Tertiary.

Also very interesting, is that none of the persons who have completed no education, nor those having completed a special education program, are Unemployed.

A more in depth look at each Economic Status group by the highest level of education completed will appear in the profile studies to follow, and will provide a more intuitive look at the common analysis of the relationship between education and employment.

Economically Inactive

As seen in Tables 5a and 5b below, the Economically Inactive population is about 9,846 persons, which is about 24% of the total population.

	Male	Female	Total
15 - 24 yrs	1,596	1,220	2,816
25 - 44 yrs	775	1,312	2,088
45 - 60 yrs	390	1,262	1,652
61+ yrs	1,292	1,988	3,291
Total	4,053	5,792	9,846

Table 5a. Economically Inactive population by Age and Gender (numbers)

	Male	Female
15 - 24 yrs	16%	12%
25 - 44 yrs	8%	13%
45 - 60 yrs	4%	13%
61+ yrs	13%	20%
Total	41.2%	58.8%

Table 5b. Economically Inactive population by Age and Gender (percent)

The total male to female split of the Economically Inactive population is 41.2% to 58.8%. The largest gender-age group of the Economically Inactive population is the female 61+ yrs, accounting for 20% of the group.

As explained in the definitions, the Economically Inactive are persons 15 years and older, who are neither employed nor unemployed. Essentially, this means that these persons are not working, but they are not looking for work. Considering this definition, the fact that persons older than 60 years account for a third of this group makes sense, as many of them would be retired and therefore not looking for work. The second highest age group, those 15 – 24 years also makes sense, as these persons are likely to be pursuing their studies rather than looking for work.

It is also important to note that because of the international definition of unemployed, there are also a few persons who are looking for work, but would still be classified as Economically Inactive because they are not able to start within 2 weeks, should work become available. In our case, 98% (9,624 persons) of the Economically Inactive population is not looking for work, and 2% (222 persons) are looking for work but would not be able to start in 2 weeks.

Table 6 below shows the reasons given by persons unable to start within 2 weeks.

Reason	Economically Inactive		
Health Reasons & Insufficient Skills	147	66.2%	
Family Circumstances	38	17.1%	
Family Circumstances & Insufficient Skills	19	8.5%	
Insufficient Skills	18	8.1%	
Total	222		

Table 6. Reason can't start work in 2 weeks

The top reason that respondents gave for not being able to start work in 2 weeks is Health Reasons and Insufficient Skills.

It is interesting to note that 82.8% of the 222 respondents listed insufficient skills as a reason. That is a high percentage of those who feel that if they were to find a job, it would take more than 2 weeks for them to acquire the skills necessary to start that job.

As mentioned in the age and gender analysis of the Economically Inactive population, there are a number of possible reasons that persons would not be looking for work. Table 7 below shows the reasons given by respondents for not looking for work.

Reason		Economically Inactive			
Age / retired		2,835	29.5%		
Complete school / study		2,346	24.4%		
Housewife		1,273	13.2%		
Health reasons		522	5.4%		
Planning to start a business		420	4.4%		
There is no work to be found anyway		391	4.1%		
Physical or mental disability		357	3.7%		
No work permit		220	2.3%		
Too young		169	1.8%		
Family Circumstances		124	1.3%		
No financial need		111	1.2%		
Pregnancy / Child		93	1.0%		
Found a job but waiting to start		75	0.8%		
Have temporary jobs		70	0.7%		
I have seasonal work		56	0.6%		
Moving off-island		57	0.6%		
Vacation		55	0.6%		
Family / Parent / Spouse does not allow		17	0.2%		
Other		432	4.5%		
	Total	9,624			
Table 7. Reason Not Looking for Work					

The top reason given by respondents for not looking for work is Age or Retirement, closely followed by being busy with study. This accounts for over half of the respondents not looking for work, and is in keeping with expectations.

13.2% of respondents listed being a Housewife as the reason they were not looking for work, the third most common response. This may also explain the higher percentage of females in the Economically Inactive status group.

Another interesting analysis for this status group, is to see the Economically Inactive population by highest level of education completed. This is seen in Tables 8a and 8b below.

Highest Level of Education Completed	Economically Inactive				
Special Education	11	0.1%			
Elementary	4,428	45.0%			
Secondary 1	1,478	15.0%			
Secondary 2	1,931	19.6%			
Post-Secondary/Non-Tertiary	874	8.9%			
Tertiary 1	752	7.6%			
Tertiary 2 (Masters/Doctorandus)	240	2.4%			
Tertiary 2 (PHD/Doctor)	93	0.9%			
None	38	0.4%			
Total	9,846				

Table 8a. Economically Inactive population by Highest Level of Education completed

Almost half of this group has completed up to Elementary level education - Primary school, about a third of the group has finished up to Secondary level - High school, and just less than a fifth of the group went on to continue their education after High school.

Considering the high percentage of those still in study in Table 7, we can justifiably assume that some of those who have completed up to Elementary, are currently in Secondary level education, and some of those who completed up to Secondary level are currently continuing their studies at a higher level. Table 8b. below shows the same group split into those currently studying and those not currently studying.

Highest Level of Education Completed	Currently Studying	Not Currently Studying	Total
Special Education	0	11	11
Elementary	1,407	3,022	4,428
Secondary 1	133	1,345	1,478
Secondary 2	58	1,873	1,931
Post-Secondary/Non-Tertiary	188	686	874
Tertiary 1	94	659	752
Tertiary 2 (Masters/Doctorandus)	0	240	240
Tertiary 2 (PHD/Doctor)	74	18	93
None	0	38	38
Total	1,953	7,893	9,846

Table 8b. Economically Inactive population by Current study and Highest Level of Education completed

We see from this table that 32% of those who have completed up to Elementary level education are currently studying, and 6% of those who have completed up to a Secondary (1 and 2) level education are currently studying. 21% of those who completed up to Post-Secondary/Non-Tertiary are currently studying, and 12% of those who completed up to Tertiary 1 – Bachelors level are still studying. No one who completed Masters level studies is currently studying, and 80% of those who completed a PHD are currently studying.

Employed

The employed population consists of 20,954 persons, which is about 52% of the total population. For employment; however, it is useful to look at the Employment ratio, which is the employed population over the number of the population that *could* be working (Aged 15 - 62 years old), multiplied by 100. For 2017, 28,413 persons are aged 15 - 62 yrs, so the employment ratio is 74%.

	Male	Female	Total
15-24 yrs	791	772	1,563
25-44 yrs	4,460	5,253	9,712
45-60 yrs	3,964	4,008	7,972
61-64 yrs	583	264	847
65+ yrs	552	308	860
Total	10,350	10,605	20,954

Table 9a. Employed Population by Age and Gender (numbers)

	Male	Female
15-24 yrs	4%	4%
25-44 yrs	21%	25%
45-60 yrs	19%	19%
61-64 yrs	3%	1%
65+ yrs	3%	1%
Total	49%	51%

Table 9b. Employed Population by Age and Gender (percent)

The male – female split of the Employed population is 49% to 51%, almost half-half. This is mirrored throughout the different gender-age groups. The largest gender-age group is the 25-44 year old females, a quarter of the employed population.

Simply put, the employed population are persons aged 15 years and older, who have a job. In this case, it is interesting to note that about 8% of this group is over 60 years old. In fact, 4% is 65 years old and older, and the majority of those in this age group are males.

In Table 10a we see a breakdown of the Employed population by the industry in which they are employed. It is important to note that the Industry does not necessarily equate to the specific job of the individual. In this table, the place of work is categorized into the different Industries. This means, for example, of the 1,495 persons who work in the Construction industry, it is possible that some of them are in fact accountants or secretaries, or managers within a construction company.

Table 11, on the other hand, shows the employed population by the top occupations. These are the particular jobs that the individuals are doing, regardless of the company.

Therefore, in Table 11, all Accountants would be counted together, whether they work for an accounting firm or a jewellery store.

Industry	Emplo	yed
Retail of Other Goods	1,913	9.1%
Hotels	1,806	8.6%
Public Administration and Defence	1,548	7.4%
Restaurants and Catering	1,554	7.4%
Education	1,530	7.3%
Construction (including plumbing and machinery and equipment installation)	1,495	7.1%
Transportation and Storage Services (including postage and courier activities)	1,478	7.1%
Rental and Leasing Activities, Employment Activities, Security and Investigation Activities	954	4.6%
Health, Care and Social Activities (including day care and residential care services)	846	4.0%
Wholesale and Retail – Supermarkets and Food Products, beverages and Tobacco	836	4.0%
Domestic Services	704	3.4%
Arts, Entertainment and Recreation	673	3.2%
Financial and Insurance Services	639	3.0%
Cleaning, Landscaping and Maintenance Activities (excluding household cleaning)	574	2.7%
Electricity, Gas, Water and Waste Management	571	2.7%
Office Administrative, Office Support, and Other Business Support Activities	566	2.7%
Legal, Accounting, Management and Marketing Services	497	2.4%
Retail and Repair of Motor Vehicles	377	1.8%
Other Service Activities (including foundations and churches)	249	1.2%
Retail of Textiles, Clothing and Footwear	243	1.2%
Information, Communication and IT Services	237	1.1%
Personal Service Activities (including beauty salons and funeral homes)	223	1.1%
Real Estate Activities	151	0.7%
Travel Agency and Tour Operator Activities	149	0.7%
Repair of all Goods (excluding vehicle repairs)	134	0.6%
Scientific and Technical Research, Veterinary Services, and Professional Activities	109	0.5%
Wholesale – Other Goods	108	0.5%
Agriculture, Fishing and Mining	87	0.4%
Manufacturing Other	89	0.4%
Specialized Design and Photographic Activities	38	0.2%
Manufacturing of Food Products and Beverages	18	0.1%
Unknown	559	2.7%
Total	20,954	

Table 10a. Employment by Industry

The top 10 Industries in Table 10a accounts for over 65% of the Employed population, see Table 10b below.

Retail of Other Goods	1,913	9.1%
Hotels	1,806	8.6%
Public Administration and Defence	1,548	7.4%
Restaurants and Catering	1,554	7.4%
Education	1,530	7.3%
Construction (including plumbing and machinery and equipment installation)	1,495	7.1%
Transportation and Storage Services (including postage and courier activities)	1,478	7.1%
Rental and Leasing Activities, Employment Activities, Security and Investigation Activities	954	4.6%
Health, Care and Social Activities (including day care and residential care services)	846	4.0%
Wholesale and Retail – Supermarkets and Food Products, beverages and Tobacco	836	4.0%

Table 10b. Employed Population by Top 10 Industries

Retail of Other Goods is the top Industry; this excludes the retail of Food and Beverages, Clothing and Shoes, and Motor Vehicles, and includes retail of other goods such as Electronics, Cosmetics, Books and Stationery, etc. Wholesale and Retail of Food, Beverages and Tobacco, also makes the top 10 list.

If we were to combine all Retail and Wholesale industries from Table 10a, we get a total of 1,913 + 836 + 377 + 243 + 108 = 3,477. This is 17% of Employment. If we add wholesale and retail, hotels, and restaurants and catering, we get 33%, a third of Employment. This is expected in a tourism-based economy.

In Table 11a, below, the Occupations are split into major groups, and in Table 11b, the groups are further split into sub-groups where necessary.

Occupation Groups	Emplo	yed
Service workers & shop and market sales workers	4,898	23.4%
Elementary occupations	3,607	17.2%
Professionals	2,442	11.7%
Plant & machine operators and assemblers	2,234	10.7%
Technicians & associate professionals	2,072	9.9%
Legislators, senior officials & managers	1,732	8.3%
Clerks	1,597	7.6%
Craft & related trades workers	1,502	7.2%
Skilled agricultural & fishery workers	123	0.6%
Armed forces	91	0.4%
Unknown	657	3.1%
Total	20,954	

Table 11a. Employed Population by Occupation Groups

We see Service workers & shop and market sales workers as the top Occupation group, accounting for almost a quarter of the population. This is in keeping with the top Industry in Table 10b.

Occupation Groups and Sub Groups	Emplo	oyed
Service workers & shop and market sales workers	4,898	23.4%
Personal care and service workers	1,455	
Protective services workers	1,209	
Sales workers	2,234	
Elementary occupations	3,607	17.2%
Agricultural, forestry and fishery labourers	554	
Cleaners and helpers	1,760	
Food preparation assistants	388	
Labourers in mining, construction, manufacturing and transport	485	
Refuse workers and other elementary workers	387	
Street and related sales and service workers	32	
Professionals	2,442	11.7%
Business and administration professionals	799	
Health professionals	427	
Information and communications technology professionals	39	
Legal, social and cultural professionals	247	
Science and engineering professionals	291	
Teaching professionals	641	
Plant & machine operators and assemblers	2,234	10.7%
Assemblers	332	
Drivers and mobile plant operators	1,666	
Stationary plant and machine operators	235	
Technicians & associate professionals	2,072	9.9%
Business and administration associate professionals	626	
Health associate professionals	270	
Information and communications technicians	292	
Legal, social, cultural and related associate professionals	417	
Science and engineering associate professionals	468	
Legislators, senior officials & managers	1,732	8.3%
Administrative and commercial managers	384	
Chief executives, senior officials and legislators	1,074	
Hospitality, retail and other services managers	117	
Production and specialised services managers	157	
Clerks	1,597	7.6%
Customer services clerks	184	
General and keyboard clerks	332	
Numerical and material recording clerks	737	
Other clerical support workers	343	
Craft & related trades workers	1,502	7.2%
Building and related trades workers, excluding electricians	601	
Electrical and electronic trades workers	180	
Food processing, wood working, garment and other craft and related trades workers	358	
Handicraft and printing workers	126	
Metal, machinery and related trades workers	236	
Skilled agricultural & fishery workers	123	0.6%
Armed forces	91	0.4%
Unknown	657	3.1%
Total	20,954	

It is also interesting to take a closer look at the employed population by highest level of education completed.

Highest Level of Education Completed	Emplo	yed				
Special Education	18	0.1%				
Elementary	4,596	21.9%				
Secondary 1	3,164	15.1%				
Secondary 2	5,156	24.6%				
Post-Secondary/Non-Tertiary	3,503	16.7%				
Tertiary 1	2,847	13.6%				
Tertiary 2 (Masters/Doctorandus)	639	3.1%				
Tertiary 2 (PHD/Doctor)	121	0.6%				
None	910	4.3%				
Total	20,954					
Table 12. Employed by Highest Level of Education completed						

About a quarter of employed persons have completed up to Secondary 2 level education, this plus Elementary and Secondary 1 makes up the bulk of the Employed population, accounting for over 60%. Just over a third of the employed population went on to continue their studies after Secondary level education.

The fact that the bulk of the employed have a secondary level education or below is not so surprising when viewed alongside the top Industries and Occupations in Tables 10a and 11b above.

Service workers & shop and market sales workers, Elementary occupations, Plant & machine operators and assemblers, and Craft & related trade workers are occupation groups that account for 58.5% of the employed population. These occupations consist of mainly unskilled jobs that would not require post-secondary level education.

The employed population can also be further split into different Economic positions. For example, how many are employees in permanent service, how many are on a contract, how many own their own business?

	Male				Female				
	15-24 yrs	25-60 yrs	61+ yrs	Total	15-24 yrs	25-60 yrs	61+ yrs	Total	Total
Permanent Employee	320	5,235	496	6,051	207	5,770	354	6,332	12,383
Temporary Employee	339	1,361	65	1,765	414	1,718	74	2,206	3,971
Work for myself	19	738	290	1,047	19	545	65	629	1,675
Own the company	0	503	158	662	0	375	57	432	1,094
Casual worker / Freelancer	57	363	57	477	38	544	11	592	1,069
Trainee / intern	38	20	0	58	19	36	0	54	112
Work for an employment agency	0	36	0	36	0	19	0	19	55
Unpaid family worker	0	19	0	19	0	0	0	0	19
Other	0	0	18	18	19	18	0	37	55
Unknown	19	148	51	217	56	235	11	302	519
Total	791	8,424	1,135	10,350	772	9,260	572	10,605	20,954

Table 13. Employed by Economic Position, Age and Gender

Right away we can see that the vast majority of the Employed are in permanent service; 12,383 persons out of the total 20,954, that is 59%. The male to female split is almost half-half.

It is also interesting to note that there are no 15-24 year old males or females who own their own company, but some of them do work for themselves. There are no female, unpaid family workers, and no trainees or interns over 60 years old.

The second largest economic position group is Temporary Employees, with a contract for a definite time period. This group accounts for 19% of the Employed population.

Table 14 below gives an overview of the contract lengths by gender and age group.

The gender split of Employees in temporary service is 44% males and 56% females. Over half of the contracts issued (53%) were for 1 year, and of this number, 57% of persons who have a 1 year contract are female.

The second most common contract length is 6 months (about a third of the contracts). The gender split of 6 month contracts is almost 50-50, but males have a slightly higher share with 52%.

		Ma	ile			Female				
Contract Length	15-24 yrs	25-60 yrs	61+ yrs	Total	15-24 yrs	25-60 yrs	61+ yrs	Total	Total	
1 month	19	94	0	113	0	108	0	108	221	
2-5 months	0	37	0	37	38	20	0	58	95	
6 months	188	481	14	683	207	444	0	632	1,316	
7-11 months	0	18	0	18	0	56	0	56	74	
1 year	113	730	51	894	170	994	42	1,205	2,099	
1 year 6 months	19	0	0	19	0	0	0	0	19	
2 years	0	0	0	0	19	38	0	57	57	
3 years	0	0	0	0	0	58	14	71	71	
More than 3 years	0	0	0	0	0	0	18	18	18	
Total	339	1,361	65	1,765	433	1,718	74	2,206	39,71	

Table 14. Employees in Temporary Service by Contract length, Age and Gender

Table 15 below shows the Employed population by number of hours worked per week, age and gender. Officially, 40 hours a week for a 5 day week, and 48 hours a week for a 6 day week, is considered full-time. Anything less than that is considered part-time work hours. However, this is subject to the agreed work hours of the job.

If, for example, an employee agrees to work 6 hours a day for a 5 day week, that may be considered full time for the employer.

The table therefore shows hours worked per week but does not make the full-time / part-time distinction.

Hours worked per week		Male	Female	Total	
1	5-24 yrs				
	Less than 20 hrs	57	19	75	
	20 - 39 hrs	188	75	264	
	40 - 50 hrs	471	641	1,111	
	More than 50 hrs	57	0	57	
	Not Reported	19	38	56	
2	5-44 yrs				
	Less than 20 hrs	114	265	379	
	20 - 39 hrs	282	908	1,190	
	40 - 50 hrs	3,723	3,888	7,611	
	More than 50 hrs	321	135	456	
	Not Reported	19	57	77	
4	5-60 yrs				
	Less than 20 hrs	176	419	595	
	20 - 39 hrs	291	585	877	
	40 - 50 hrs	3,181	2,673	5,854	
	More than 50 hrs	281	226	507	
	Not Reported	35 104		139	
6	1+ yrs				
	Less than 20 hrs	126	113	239	
	20 - 39 hrs	237	200	437	
	40 - 50 hrs	622	234	856	
	More than 50 hrs	132	25	156	
	Not Reported	18	0	18	
	Total	10,350	10,605	20,954	
T	able 15. Employed by Ho	urs worked pe	r week, age ar	nd gender	

In each age group, most persons work 40 - 50 hours a week - 74%. The second largest work hours group in all the age groups is 20 - 39 hours per week - 13%

Job Satisfaction and Benefits

It is also worth noting how satisfied persons are with the jobs they are employed in. What benefits are they receiving on their jobs? How many people have more than one job? How many people are looking for another job? The answers to these questions give us a picture of the employed population and the current labor market on the island.

For starters, 85% of the Employed said that they were satisfied with how many hours they were working, 7.3% wish they could work less hours, and 7.4% wish they could work more hours.

Considering that most of the employed are working between 20 and 50 hours per week, these figures are not surprising. The vast majority of the employed are satisfied with their working hours.

Secondly, 8.5% of the Employed are currently looking for a change from their main job. Table 16 below gives the main reasons why.

Reasons	Employed		
Want to earn more	662	37.1%	
Want better working conditions	391	21.9%	
Present job is temporary	151	8.5%	
Want to be my own boss	149	8.4%	
Problems at the current job	90	5.1%	
Want different job	92	5.1%	
Want opportunities to grow	72	4.1%	
Want to work fewer hours	60	3.3%	
Want to work more hours	55	3.1%	
Want to be with family	19	1.1%	
Health reasons	18	1.0%	
Want to work in different location	14	0.8%	
Age	11	0.6%	
Total	1,783		

Table 16. Reasons Employed persons are looking for a change from main job

The most popular quoted reason was that persons wanted to earn more, closely followed by wanting better working conditions.

900 of the 20,954 employed persons (4.3%) have a second job. Respondents were also asked to indicate whether they were looking for an additional job, and less than 2% said yes. For the minority who are looking for an additional job, wanting extra income was the top ranked reason, followed by having an unstable main job.

Finally, respondents were asked to indicate what benefits were available at their place of work. The following table summarizes the responses. Multiple responses were allowed.

Benefits Available	Emplo	yed	
Health insurance	15,262	72.8%	
Paid vacation days	11,605	55.4%	
Sick leave compensation	8,924	42.6%	
Uniforms provided by employer	8,357	39.9%	
Lunch hour (paid)	5,382	25.7%	
Overtime (paid)	5,292	25.3%	
Pension plan	4,550	21.7%	
Training and Promotion possibilities	4,552	21.7%	
Weekly rest days	4,359	20.8%	
Lunch hour (unpaid)	1,932	9.2%	
Company phone	1,675	8.0%	
Food /meal	1,265	6.0%	
Cost of living salary adjustment	1,196	5.7%	
Company car	974	4.6%	
Assistance with schooling	641	3.1%	
House / rent provided by employer	167	0.8%	
School expenses	127	0.6%	
None	3,391	16.2%	
Table 17 Renefits available at place of employment			

Table 17. Benefits available at place of employment

Almost 3 quarters of the employed have health insurance, over half have paid vacation days, and over a third have sick leave compensation and uniforms provided by the employer.

Unemployed

The final Economic Status profile to be outlined is that of the Unemployed. The unemployed population consists of 1,388 persons, which is 3.4% of the entire population.

	Male	Female	Total
15-24 yrs	188	301	489
25-44 yrs	247	383	630
45-60 yrs	123	101	225
61-64 yrs	-	14	14
65+ yrs	29	-	29
Total	588	800	1,388

Table 18a. Unemployed by Age and Gender (numbers)

	Male	Female
15-24 yrs	14%	22%
25-44 yrs	18%	28%
45-60 yrs	9%	7%
61-64 yrs	0%	1%
65+ yrs	2%	0%
Total	42%	58%

Table 18b. Unemployed by Age and Gender (percent)

The male-female split of the unemployed population is 42% to 58%. The highest gender-age group is 25-44 year old Females, accounting for over a quarter of the unemployed population.

As mentioned in the definitions, the Unemployed are those persons 15 years and older who do not have a job, are looking for work, and could begin working within 2 weeks should a job become available.

It is first interesting to observe the different perceptions that the unemployed population have. Why are they unemployed, why haven't they found a job yet, where have they been looking for work, and in what industries would they like to work. The tables below go through these different indicators.

Reason Unemployed	Unemployed		
Can't find any jobs	770	55%	
Contract ended	229	16%	
Was dismissed	112	8%	
Just graduated	38	3%	
Closed my own business	17	1%	
Other	223	16%	
Total	1,388		

Table 19. Reasons given for being Unemployed

Over half of the group said they are unemployed because they can't find a job. Table 20 below shows the top reasons given by respondents for not having found a job yet.

	Males	Females	Total
15-24 yrs			
Slow season	38	56	94
No jobs Available	75	19	94
No work in desired industry	0	75	75
No permit	19	19	38
Inadequate pay for level of experience	19	19	38
Want permanent work	19	19	38
Want part-time work	19	0	19
Doesn't want to work shifts	0	19	19
Education is not sufficient with the requirements	0	19	19
Other	0	57	57
25-44 yrs			
No work in desired industry	134	76	210
No jobs Available	55	76	131
Education is not sufficient with the requirements	0	76	76
Want part-time work	19	19	38
Health reasons	19	18	37
Doesn't want to work shifts	20	0	20
Slow season	0	20	20
Want permanent work	0	20	20
Inadequate pay for level of experience	0	19	19
Physical / Mental disability	0	19	19
Other	0	39	39
45-60 yrs			
Age	36	36	71
Slow season	36	0	36
Want permanent work	17	17	34
No permit	18	0	18
No work in desired industry	0	18	18
Education is not sufficient with the requirements	0	17	17
Other	17	14	31
61+ yrs			
Age	29	14	43
Total	588	800	1388
Table 20. Reasons given for not having found a job by age and gender			

The top reasons given by unemployed youth age 15 - 24 for not having found a job are that it's slow season and that there are no jobs available. It is interesting to note that this survey was conducted at the height of the high season, so it is strange that slow season was given as a reason. More females in this age group said it was slow season, and more males in this age group said there were no jobs available.

For persons ages 25 – 44, the top two reasons given were No work in the desired industry, and no jobs available. More males in this age group said there was no work in their desired industry, while more females said there were generally no jobs available.

In the age group 45 - 60 years, an equal number of males and females gave age as the top reason for them not being able to find work. The second most common answer was slow season, but this was only given by males.

The final age group, 61+ years gave age as the only reason for not having found a job.

What types of jobs are being looked for? The next set of tables provides some of the answers to that question.

	Permanent	Temporary	Doesn't Matter	Total
Full-Time	858	38	57	952
Part-Time	73	18	30	120
Doesn't Matter	76	0	239	315
Total	1,006	55	326	1,388

Table 21. Unemployed by desired Economic Position

Table 21 above yields some interesting statistics. 72% of unemployed persons are looking for a Permanent job, and 69% of unemployed persons are looking for a full-time job. 62% are looking for a Permanent, Full-Time job, and 17% of the unemployed don't care whether the job is permanent or temporary, full-time or part-time.

It is also interesting to note how long persons have been looking for work, and how they have been looking.

Time spent looking for work	Unemployed		
1 - 3 months	509	36.7%	
4 - 6 months	152	10.9%	
7 - 11 months	58	4.2%	
1 - 2 years	442	31.8%	
3 years	124	9.0%	
Longer than 3 years	71	5.1%	
Don't know	33	2.4%	
Total	1,388		

Table 22. Unemployed by duration of time spent looking for work

The largest percentage of persons, over a third, have been looking for a job for 1-3 months. The second largest percentage is those who have been looking for work for 1-2 years.

Respondents were asked to indicate how they have been looking for work in the past month, multiple responses were allowed. In Table 23 below, we see that the majority of unemployed persons have been looking for work through family and friends. This is in keeping with the saying that St. Maarten is a "word of mouth place".

Ways looked for work	Unemployed	
Through friends/family	1,105	80%
I went to the business myself	937	68%
I responded to newspaper ads	635	46%
I wrote to the business myself	480	35%
Through the Labor Department	444	32%
Through an Employment Agency	294	21%
I responded to online ads	164	12%
I placed an advertisement myself	33	2%
Other means	14	1%
Table 23. Unemployed by ways looked for work		

There is also a high percentage of unemployed persons, over half, that go in to visit the businesses to seek employment. Almost half respond to newspaper ads, and over a third write into the businesses to seek work.

Next we investigate where the unemployed would like to work, what industries, and what occupations.

Desired Industry		loyed
Doesn't Matter	426	30.7%
Hotels	191	13.8%
Construction (including plumbing and machinery and equipment installation)	121	8.7%
Office Administrative, Office Support, and Other Business Support Activities	111	8.0%
Restaurants and Catering	76	5.4%
Public Administration and Defence	56	4.1%
Transportation and Storage Services (including postage and courier activities)	56	4.1%
Cleaning, Landscaping and Maintenance Activities (excluding household cleaning)	53	3.8%
Electricity, Gas, Water and Waste Management	37	2.7%
Health, Care and Social Activities (including day care and residential care services)	38	2.7%
Retail of Other Goods	37	2.6%
Financial and Insurance Services	19	1.4%
Information, Communication and IT Services	19	1.4%
Legal, Accounting, Management and Marketing Services	19	1.4%
Repair of all Goods (excluding vehicle repairs)	19	1.4%
Scientific and Technical Research, Veterinary Services, and Professional Activities	19	1.4%
Wholesale and Retail - Supermarkets and Food Products, Beverages and Tobacco	19	1.4%
Domestic Services	18	1.3%
Education	19	1.3%
Rental and Leasing Activities, Employment Activities, Security and Investigation Activities	18	1.3%
Retail and Repair of Motor Vehicles	19	1.3%
Total	1,388	

Table 24. Unemployed by desired industry of work

The top 5 desirable industries are as would be expected. The largest percentage, 30.7% of the unemployed, don't have a preferable industry, 14% want to work in the Hotel industry, 9% in Construction, 8% in Office and Administrative support, and 5% in Restaurants and Catering.

Respondents were also asked to indicate what specific jobs they were looking for, the results are seen in Table 25 below.

Desired Occupation	Unemployed	
Service workers & shop and market sales workers	302	21.8%
Elementary occupations	266	19.2%
Clerks	263	18.9%
It doesn't matter	219	15.8%
Professionals	113	8.1%
Technicians & Associate professionals	97	7.0%
Craft & related trades workers	92	6.7%
Legislators, senior officials & managers	19	1.4%
Plant & machine operators and assemblers	17	1.2%
Total	1,388	

Table 25. Unemployed by desired Occupation

22% of persons want to find a job in sales. 19% are looking for Elementary occupations (this includes jobs like Cleaners, Construction workers, Bus and Taxi drivers), 19% want to work as Clerks, and 16% are not looking for a particular job.

Many studies have been done about the relationship between employment and education. Does staying in school really increase chances of finding a job? Table 26 below shows the Unemployed by the highest level of education completed.

Highest level of Education completed	Unemployed	
Elementary	506	36%
Secondary 1	358	26%
Secondary 2	298	21%
Post-Secondary/Non-Tertiary	170	12%
Tertiary 1	57	4%
Total	1,388	

Table 26. Unemployed by Highest Level of Education completed

The results certainly suggest a positive correlation between education and employment. The percentage of unemployed decreases as the level of education completed increases.

Over a third of the unemployed are persons who have completed up to an Elementary level education. Over a quarter have completed up to Secondary 1, just under a quarter have completed up to Secondary 2.

16% of the unemployed are persons who continued their studies after secondary school. 4% of the unemployed completed Bachelor's level education.

Unemployment Rates

The analysis above has focused on the features of the unemployed population on a whole. The unemployment rate, however, is an important labor statistic that should be featured. The unemployment rate is the number of unemployed divided by the labor force and multiplied by 100 to make it a percentage.

The preliminary results released late last month featured the table below showing unemployment rates by age groups and gender.

	Male	Female	Total
15-24 yrs	9.2%	14.7%	23.8%
25-44 yrs	2.4%	3.7%	6.1%
45-60 yrs	1.5%	1.2%	2.7%
61-64 yrs	0%	1.6%	1.6%
65+ yrs	3.3%	0%	3.3%
Total	2.6%	3.6%	6.2%

Table 27. Unemployment rate by age and gender

The youth unemployment rate (15 - 24 years), continues to be high, 23.8% which is almost 4 times the overall unemployment rate. It is interesting to note, however, that in this case, youth unemployment is higher among females than males.

The unemployment rate among the 25-44 year olds is approximately equal to the total unemployment rate, and the unemployment rates of the other age groups are all lower than the total unemployment rate.

We can also view the unemployment rate by highest level of education completed.

Highest level of Education completed	Unemployment Rate		
Elementary	9.9%		
Secondary 1	10.2%		
Secondary 2	5.5%		
Post-Secondary/Non-Tertiary	4.6%		
Tertiary 1	2.0%		
Total	6.2%		

Table 28. Unemployment rate by Highest Level of Education completed

This gives us a slightly different picture than the earlier in Table 26 of percentage of unemployed. In this case, the unemployment rate of those completing up to Secondary 1 level education, is slightly higher than that of those having completed up to Elementary level.

The unemployment rates of these 2 lowest levels of education is larger than the total unemployment rate. The unemployment rate of those having completed up to Secondary 2 level education as well as Post-Secondary / Non-Tertiary level education is slightly lower than the overall unemployment rate.

The unemployment rate of those having completed up to Bachelor's level education is significantly lower than the overall unemployment rate.

Income

Level of Income is the final labor statistic coming out of the labor force survey that merits special attention. In the preliminary results for 2017, as well as the 2013 results, income was reported on the household level, and can therefore be compared over time. All reported income is gross monthly income in guilders.

Household Income	2013	2017	% Change		
No Income	6.9%	3%	-3.9%		
ANG 0001 – ANG 1,000	13.6%	11%	-2.6%		
ANG 1,001 – ANG 2,000	22.6%	17%	-5.6%		
ANG 2,001 – ANG 3,000	24.4%	16%	-8.4%		
ANG 3,001 – ANG 4,000	8.1%	12%	3.9%		
ANG 4,001 – ANG 5,000	9.2%	9%	-0.2%		
ANG 5,001 – ANG 6,000	3.7%	8%	4.3%		
ANG 6,001 – ANG 7,000	3.6%	4%	0.4%		
ANG 7,001 – ANG 8,000	1.4%	4%	2.6%		
ANG 8,001 – ANG 9,000	2.2%	3%	0.8%		
ANG 9,001 – ANG 10,000	1.0%	2%	1.0%		
ANG 10,001+	3.4%	10%	6.6%		
Table 29. Household monthly income 2013 and 2017					

There is a clear trend of a decrease of the percentage of households in the lower brackets of income and an increase in the percentage of households in the higher income brackets.

The largest decrease was in the ANG 2,001 – ANG 3,000 bracket, and the largest increase was in the ANG 10,001+ bracket.

At this point it is not possible to say with certainty how much of this difference is due to the difference in time period between when the surveys were conducted, and how much is pure change over time, however, it is a positive statistic to see the percentages of higher income households growing.

It is also interesting to look at individual levels of income and the different indicators surrounding it. What are the main sources of income? How many sources of income do persons report having? What differences exist between genders and age groups? These questions will be answered in the tables below.

We start out by examining the Individual Income levels.

ANG 1 - 100	97	0.3%
ANG 101 - 200	100	0.3%
ANG 201 - 300	250	0.8%
ANG 301 - 400	259	0.8%
ANG 401 - 500	575	1.8%
ANG 501 - 600	376	1.2%
ANG 601 - 700	493	1.5%
ANG 701 - 800	1,023	3.2%
ANG 801 - 900	719	2.2%
ANG 901 - 1,000	1,411	4.4%
ANG 1,001 - 1,250	1,240	3.9%
ANG 1,251 - 1,500	1,761	5.5%
ANG 1,501 - 1,750	2,023	6.3%
ANG 1,751 - 2,000	1,863	5.8%
ANG 2,001 - 2,500	2,875	8.9%
ANG 2,501 - 3,000	2,389	7.4%
ANG 3,001 - 4,000	2,590	8.0%
ANG 4,001 - 5,000	1,608	5.0%
ANG 5,001 - 6,000	938	2.9%
ANG 6,001 - 7,000	682	2.1%
ANG 7,001 - 8,000	347	1.1%
ANG 8,001 - 9,000	383	1.2%
ANG 9,001 - 10,000	225	0.7%
ANG 10,001 - 12,500	172	0.5%
ANG 12,501 - 15,000	90	0.3%
More than ANG 15,000	312	1.0%
No Income	7,388	23.0%
Total	32,188	

On the individual level, 23% have no income. This is a much higher percentage than at the household level, suggesting that many times, individuals with no income live in households with at least one individual who does have an income. After the no income group, the highest percentages are clustered from the ANG 701 to ANG 5,000. This accounts for over 60%.

Table 30. Individual monthly Income Levels

It is therefore interesting to note the Economic status split of Individual income levels, to try to account for the large percentage of no income individuals. This can be seen in table 30 below.

	Economically Inactive	Employed	Unemployed	Total		
ANG 1 - 100	59	38	0	106		
ANG 101 - 200	9	54	36	100		
ANG 201 - 300	102	141	38	292		
ANG 301 - 400	105	163	0	296		
ANG 401 - 500	248	308	18	604		
ANG 501 - 600	95	334	0	462		
ANG 601 - 700	237	269	36	542		
ANG 701 - 800	404	768	31	1,289		
ANG 801 - 900	195	495	28	793		
ANG 901 - 1,000	613	816	38	1,598		
ANG 1,001 - 1,250	286	921	19	1,248		
ANG 1,251 - 1,500	281	1,590	0	1,795		
ANG 1,501 - 1,750	158	1,757	0	1,853		
ANG 1,751 - 2,000	154	1,847	0	1,992		
ANG 2,001 - 2,500	147	2,660	0	2,747		
ANG 2,501 - 3,000	115	2,177	18	2,269		
ANG 3,001 - 4,000	251	2,223	0	2,360		
ANG 4,001 - 5,000	123	1,585	0	1,654		
ANG 5,001 - 6,000	90	781	0	860		
ANG 6,001 - 7,000	46	611	0	629		
ANG 7,001 - 8,000	9	360	0	370		
ANG 8,001 - 9,000	0	306	0	306		
ANG 9,001 - 10,000	0	171	0	189		
ANG 10,001 - 12,500	57	55	0	95		
ANG 12,501 - 15,000	0	74	0	74		
More than ANG 15,000	30	249	0	279		
No Income	6,061	201	1,125	7,388		
Total	9,846	20,954	1,388	32,188		
Table 31. Individual monthly Income by Economic Status						

This table shows that 6,061 of the 7,388 persons who receive no income (82%) are Economically Inactive, 3% are Employed (this would include unpaid family workers, trainees, and interns), and 15% are Unemployed.

Examining the data per economic status, we see that 62% of the Economically Inactive have no income, with almost a quarter falling between ANG 401 and ANG 1,500.

Of the Employed group, over half have monthly incomes between ANG 1,500 and ANG, 4000, and 75% have between ANG 1,001 and ANG 6,000. The most common monthly income group of the Employed (13%) is ANG 2,001 – ANG 2,500.

81.1% of the unemployed have no income, and the remainder is clustered around the lower income levels, particularly ANG 101 to ANG 1,250.

89% of individuals with income over ANG 10,000 per month are Employed, 11% are Economically Inactive, and none are Unemployed.

With such a high percentage of the no income category being Economically Inactive, it is interesting to look at the economically inactive in the no income category by the reason that they are not looking for a job.

Complete school / study	94	16%
Age / retired	95	16%
Housewife	73	12%
There is no work to be found anyway	55	9%
Health reasons	35	6%
On vacation	37	6%
No financial Need	19	3%
Physical / Mental disability	19	3%
Other	167	28%
Total	594	

Table 32. Economically Inactive with no income by reasons not looking for work

32% of the economically inactive persons who have no income are not looking for a job because they are completing study or they are retired. This is still somewhat surprising as sources of income could be study financing, scholarships or pensions. These persons do not report having received any of these sources of income.

Also very surprising, although a small percentage, is the 3% who say they are not looking for a job because they have no financial need, and the 9% who say there is no work to be found anyway. It must be the case that these persons live in households that have someone who is receiving income. Housewives, and persons with health issues make up 21% of the group.

Other interesting considerations are what percentage of persons have more than one source of income, and what are the different sources of the income. We see this analysis in the tables below.

One source of Income	22,130	89.2%
Two sources of Income	2,363	9.5%
Three sources of Income	256	1.0%
More than three sources of Income	50	0.2%
Total	24,800	

Table 33. Number of sources of Individual Income

The vast majority of individuals have one source of income. Table 34 below shows the different sources of individuals' source of primary income by gender.

Source of Main Income	Male	Female	Total
Labor / Business / Salary	10,306	10,732	21,038
Old age pension (SZV, AOV)	1,138	1,278	2,416
Private pension	120	160	280
Property rental	75	177	253
Welfare	129	124	253
Other (overtime, bonus)	91	120	212
Child support		134	134
Widow's pension	20	101	121
Study financing	37	37	74
Alimony		19	19
Total	11,917	12,883	24,800

Table 34. Source of Primary Income by Gender

As is expected, the most common source of income is salaries, accounting for 84.8%. The next most common source is old age pensions from SZV, accounting for 9.7%. If all pensions are added (SZV, Private pension, Widow's pension) we get a percentage of 11.4%.

Finally, much like the link between education and employment, many studies have been conducted about the link between education and income. The last table below shows income levels by highest level of education completed.

Income Levels	None	Elementary	Secondary	Post- Secondary/ Non-Tertiary	Tertiary	Special Education	Total
ANG 1 - 100			49	18	30		97
ANG 101 - 200	17	28	19		36		100
ANG 201 - 300	18	114	68	19	31		250
ANG 301 - 400	35	82	97	28	17		259
ANG 401 - 500	54	289	154	29	48		575
ANG 501 - 600	37	154	107	59	19		376
ANG 601 - 700	35	129	218	54	57		493
ANG 701 - 800	66	551	221	109	65	11	1,023
ANG 801 - 900	18	257	321	114	9		719
ANG 901 - 1,000	35	479	674	133	90		1,411
ANG 1,001 - 1,250	14	351	688	84	104		1,240
ANG 1,251 - 1,500	85	651	786	179	59		1,761
ANG 1,501 - 1,750	173	569	990	204	88		2,023
ANG 1,751 - 2,000	82	449	970	179	182		1,863
ANG 2,001 - 2,500	105	785	1,276	490	201	18	2,875
ANG 2,501 - 3,000	14	460	986	598	331		2,389
ANG 3,001 - 4,000	52	447	924	490	678		2,590
ANG 4,001 - 5,000	14	211	469	466	447		1,608
ANG 5,001 - 6,000	18	123	149	234	415		938
ANG 6,001 - 7,000		35	121	129	397		682
ANG 7,001 - 8,000		18	99	76	154		347
ANG 8,001 - 9,000		18	34	130	201		383
ANG 9,001 - 10,000			35	17	173		225
ANG 10,001 - 12,500		29	9	19	114		172
ANG 12,501 - 15,000			19	18	53		90
More than ANG 15,000		50	91	36	135		312
No Income	75	3,252	2,808	636	617		7,388
Total	949	9,530	12,384	4,547	4,749	29	32,188

Table 35. Monthly Income by Highest level of Education completed

In Table 35 we see that persons who did not complete any level of education have incomes ranging from 0 to ANG 6,000.

8% of these individuals have no income, and 42% of these individuals have an income between ANG 1,251 and ANG 2,500.

For persons who completed up to Elementary level education, income levels are very spread. However, the largest single percentage, 34% of these individuals, have no income, and 43% have income between ANG 701 and ANG 2,500.

23% of individuals who completed up to Secondary level education have no income, and 42% have income between ANG 1,501 and ANG 4,000.

14% of individuals who continued their education after high school, but not at the tertiary level have no income. 45% of these individuals have incomes between ANG 2,001 and ANG 5,000.

13% of individuals who completed up to tertiary level education have no income. 41% of these individuals have income between ANG 3,001 and ANG 7,000

We do, therefore see a positive correlation between education and income levels. There are higher percentages of persons with higher levels of education completed whose income falls within the higher income brackets.