

1.7 EMPLOYMENT

1.7.1 MAIN LABOUR FORCE INDICATORS BY SEX

The number of persons in the working-age population was recorded at 57,360, of which the labour force was 47,120 (see Table 1.7A). The latter comprises those of working age (15+ years) who are working or seeking work and are available for work during the reference week (October 3rd to 9th, 2021). The resulting labour force participation rate (ratio of the labour force to the total working-age population) was 82.1 percent.

In 2021, consistent with the overall population structure, there were more males (50.5%) in the working-age population than females (49.5%). Males (52.6%) in the labour force exceeded females (47.4%). Thus, males' labour force participation rate was higher at 85.5 percent compared to females at 78.8 percent.

Table 1.7A: Labour Force Indicators by Sex

	Total	Male		Female	
		#	%	#	%
Working Age Population (15+)	57,360	28,976	50.5	28,379	49.5
Labour Force	47,120	24,765	52.6	22,355	47.4
Employed	44,441	23,497	52.9	20,944	47.1
Unemployed	2,679	1,267	47.3	1,411	52.7
Not In Labour Force	10,240	4,211	41.1	6,025	58.8
Labour Force Participation Rate (%)	82.1	85.5		78.8	
Unemployment Rate (%)	5.7	5.1		6.3	

Total employment was registered at 44,441, of which 52.9 percent were males, and 47.1 percent were females. The unemployed reached 2,679, of which 47.3 percent were males while 52.7 percent were females. Thus, the overall unemployment rate was 5.7 percent; females had a higher unemployment rate of 6.3 percent than males with 5.1 percent.

1.7.2 MAIN LABOUR FORCE INDICATORS BY STATUS

The Caymanian working-age population was recorded at 29,108 or 50.7 percent of the country's total working-age population, while Non-Caymanians totalled 28,252 or 49.3 percent. The status ratio indicates almost 97.1 Non-Caymanians in the working-age population for every 100 Caymanians (see Table 1.7B).

Table 1.7B: Labour Force Indicators by Status

	Total	Caymanian		Non Caymanian		Non-Caymanian Per 100 Caymanian
		#	%	#	%	
Working Age Population	57,360	29,108	50.7	28,252	49.3	97.1
Labour Force	47,120	21,298	45.2	25,823	54.8	121.2
Employed	44,441	19,494	43.9	24,947	56.1	128.0
Unemployed	2,679	1,803	67.3	876	32.7	48.6
Not In Labour Force	10,240	7,811	76.3	2,429	23.7	31.1
Labour Force Participation Rate (%)	82.1	73.2		91.4		
Unemployment Rate (%)	5.7	8.5		3.4		

Although the Caymanian working-age population was higher, the labour force count was lower at 21,298 (or 45.2% of the total labour force) than Non-Caymanians, which totalled 25,823 (or 54.8%). Therefore, more Non-Caymanians were working or seeking work and were available for work during the census reference week. A higher proportion of working-age Caymanians would be in school vis-à-vis looking for work.

Nevertheless, the resulting labour force participation rate for Caymanians was 73.2 percent compared to the Non-Caymanians with 91.4 percent.

Employment among Caymanians totalled 19,494 (43.9% of the total), while Non-Caymanians were 24,947 (56.1%). The status ratio indicates that approximately 128 employed Non-Caymanians for every 100 Caymanians employed.

The unemployed Caymanians were counted at 1,803, resulting in an unemployment rate of 8.5 percent, while the unemployed Non-Caymanian labour force was 876 resulting in an unemployment rate of 3.4 percent. That is, there were 48.6 unemployed Non-Caymanians for every 100 unemployed Caymanians.

1.7.3 MAIN LABOUR FORCE INDICATORS: CAYMANIANS BY SEX

More female Caymanians were in the working-age group (52.3%) than male Caymanians (47.6%) (see Table 1.7C).

The Caymanian labour force participation rate for males was higher at 76.1 percent versus the females' 70.5 percent.

Employed Caymanians numbered 19,494; 49.4 percent were males, while 50.6 percent were females. Consequently, the unemployment rate among male Caymanians was higher at 8.7 percent compared to the females' 8.2 percent.

Table 1.7C: Caymanian Labour Force Indicators by Sex

	Caymanian Labour Force Indicators					Female per 100 Male
	Total	Male		Female		
		#	%	#	%	
Working Age Population	29,108	13,870	47.6	15,235	52.3	109.8
Labour Force	21,298	10,558	49.6	10,739	50.4	101.7
Employed	19,494	9,635	49.4	9,859	50.6	102.3
Unemployed	1,803	923	51.2	880	48.8	95.4
Not In Labour Force	7,811	3,312	42.4	4,496	57.6	135.7
Labour Force Participation Rate (%)	73.2	76.1		70.5		
Unemployment Rate (%)	8.5	8.7		8.2		

1.7.4 MAIN LABOUR FORCE INDICATORS: NON-CAYMANIANS BY SEX

The working-age population of Non-Caymanians comprised 53.5 percent males and 46.5 percent females. There were approximately 87.0 female Non-Caymanians for every 100 male Non-Caymanians in the working-age population (see Table 1.7D).

Table 1.7D: Non-Caymanian Labour Force Indicators by Sex

	Non-Caymanian Labour Force Indicators					Female per 100 male
	Total	Male		Female		
		#	%	#	%	
Working Age Population	28,252	15,106	53.5	13,145	46.5	87.0
Labour Force	25,823	14,207	55.0	11,616	45.0	81.8
Employed	24,947	13,862	55.6	11,085	44.4	80.0
Unemployed	876	345	39.4	531	60.6	154.0
Not In Labour Force	2,429	899	37.0	1,529	62.9	170.0
Labour Force Participation Rate (%)	91.4	94.0		88.4		
Unemployment Rate (%)	3.4	2.4		4.6		

The Non-Caymanian labour force also showed a higher percentage of males (55.0%) than females (45.0%) and approximately 81.8 females for every 100 males. The labour force participation rate for Non-Caymanian males was greater than females with 94.0 percent and 88.4 percent, respectively. Consequently, the unemployment level (345) and unemployment rate (2.4%) were also lower for males than the females' unemployment level (531) and unemployment rate (4.6%).

Unemployed Non-Caymanians, which stood at 876 persons, were predominantly work permit holders changing jobs (40.5%), unemployed permanent residents including dependents (35.6%) and dependents of work permit holders (22.8%).

1.7.5 Main labour force indicators by ten-year age groups

As depicted in Table 1.7E, age groups from 25-34 up to 55-64 dominated the working-age population (accounting for 79.1% of the total), the labour force (88.9%), employment (89.9%), and unemployment (72.3%).

Table 1.7E: Main Labour Force Indicators by Age Groups

Age Group	Total	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65+
Working Age Population	57,360	6,586	11,830	13,510	12,097	7,924	5,414
<i>Distribution (%)</i>	100.0	11.5	20.6	23.6	21.1	13.8	9.4
<i>Sex Ratio</i>	97.9	96.2	97.5	95.0	95.0	99.1	114.8
<i>Status Ratio</i>	97.1	32.7	180.2	214.0	105.7	57.1	15.3
Labour Force	47,120	3,236	11,245	12,854	11,223	6,569	1,995
<i>Distribution (%)</i>	100.0	6.9	23.9	27.3	23.8	13.9	4.2
<i>Sex Ratio</i>	90.3	90.0	95.0	90.7	88.8	89.6	73.7
<i>Status Ratio</i>	121.2	40.0	185.1	215.9	109.0	64.5	24.0
Employed	44,441	2,671	10,662	12,350	10,746	6,195	1,817
<i>Distribution (%)</i>	100.0	6.0	24.0	27.8	24.2	13.9	4.1
<i>Sex Ratio</i>	89.1	93.7	94.7	89.0	87.0	88.3	70.1
<i>Status Ratio</i>	128.0	44.8	195.0	222.8	112.3	67.6	25.2
Unemployed	2,679	565	583	503	477	373	178
<i>Distribution (%)</i>	100.0	21.1	21.8	18.8	17.8	13.9	6.6
<i>Sex Ratio</i>	111.3	74.5	102.1	145.0	144.3	113.4	121.5
<i>Status Ratio</i>	48.6	20.9	76.9	106.3	54.8	25.7	12.9

The sex ratios among working-age persons were more males than females across all age groups except the last group (65+ years), where there were 114.8 females per 100 males. In the labour force, the sex ratios were consistently lower than 100 for females across all age groups, which means that the number of males exceeded the number of females. Similarly, males outnumbered females across all age groups among employed persons. Except for the youth unemployment age group, more females were unemployed than their male counterparts across all age groups.

The status ratios for the working-age population, labour force and employed showed that generally, Non-Caymanians exceeded Caymanians in the age groups 25-34 up to 45-54. However, among those unemployed, except for the age group 35-44, there were more Caymanians than Non-Caymanians across all age groups.

As depicted in Table 1.7F, the labour force participation rates (LFPR) were consistently higher among males than females for all age groups. The LFPR was higher among Non-Caymanians than Caymanians except for the age group 15 to 24.

For both males and females, the highest unemployment rate was in the “youth” age group 15-24; however, the male unemployment rate (32.7%) was slightly higher than that of the females (28.0%) (see Table 1.7F).

Table 1.7F: Unemployment and Labour Force Participation Rates by Age Groups

	Total	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65+
Unemployment rate (%)							
Total	5.7	17.4	5.2	3.9	4.3	5.7	8.9
Male	5.1	32.7	15.2	5.8	4.4	2.6	3.5
Female	6.3	28.0	12.3	5.5	5.2	4.9	4.9
Caymanian	8.5	30.8	16.3	8.6	8.1	6.1	5.9
Non-Caymanian	3.4	27.6	9.0	3.6	3.3	2.7	3.3
Labour Force Participation Rate (%)							
Total	82.1	49.1	95.1	95.1	92.8	82.9	36.8
Male	85.5	23.3	75.1	95.5	96.9	97.3	97.3
Female	78.8	21.3	72.3	93.8	93.9	93.4	92.4
Caymanian	73.2	24.2	70.7	93.0	93.9	95.1	94.1
Non-Caymanian	91.4	13.6	80.6	95.8	96.1	95.5	95.3

The unemployment rates were consistently higher among Caymanians than Non-Caymanians across all age groups. For example, in age groups 35-44 up to 55-64, the unemployment rates for Caymanians more than doubled that of Non-Caymanians. Noteworthy, the unemployment rate among the elderly (65+ years) Caymanians (5.9%) was the lowest among the different age groups.

1.7.6 Employment by occupation

The top five occupations accounted for 75.9 percent of total employment, along with males and females employment (see Tables 1.7G and 1.7H).

Regarding status, four of the top five occupational classes were dominated by Non-Caymanians (professionals, service and sales, elementary occupations and craft and related workers).

The occupational class ‘Managers’, which include directors, chief executive officers, and senior government officials, had a share of 11.1 percent of total employment, which Caymanians dominate.

The top five major occupational groups in the Cayman Islands in 2021 were:

- Professionals occupational class ranked first with the employment of 8,147 persons or 18.3 percent of the total. This category accounts for the second-largest employment among females (21.1%) and males (15.9%).

Regarding status, this occupation category comprises the second-largest occupation of employed Caymanians (16.9%) and Non-Caymanians (19.5%).

- Service and sales workers ranked second with employment of 7,815 or 17.6 percent of total employment. This occupation accounts for the largest female employment (22.8% of the total).

In terms of status, service and sales workers accounted for the largest share of all Non-Caymanian occupations (21.4%) and the fifth-largest share of Caymanian occupations (12.7%).

Table 1.7G: Employed Persons by Occupation and Sex, Sex Ratio, 2021

	Total		Male		Female		Sex Ratio
	#	%	#	%	#	%	
Total	44,441	100.0	23,497	100.0	20,944	100.0	89.1
Managers	4,919	11.1	2,716	11.6	2,203	10.5	81.1
Professionals	8,147	18.3	3,733	15.9	4,414	21.1	118.3
Technicians and Associate Professionals	5,610	12.6	2,397	10.2	3,212	15.3	134.0
Clerical Support Workers	3,262	7.3	880	3.7	2,382	11.4	270.8
Service and Sales Workers	7,815	17.6	3,034	12.9	4,781	22.8	157.6
Skilled agricultural, forestry and fishery workers	518	1.2	478	2.0	40	0.2	8.3
Craft and related trades workers	6,263	14.1	5,985	25.5	278	1.3	4.6
Plant and machine operators, and assemblers	1,453	3.3	1,295	5.5	159	0.8	12.3
Elementary occupations	5,894	13.3	2,679	11.4	3,215	15.4	120.0
Armed forces occupations	11	0.03	9	0.04	2	0.01	22.2
Not Stated	549	1.2	291	1.2	258	1.2	88.8

- Craft and related workers was the third-largest industry with 6,263 or 14.1 percent of the total employment. In terms of Sex, this category was the largest class employing 25.5 percent males and 1.3 percent of females.

Craft and related workers category was the fourth-largest occupational class for Non-Caymanians (17.7%) but the sixth-lowest among Caymanians (9.5%).

- Elementary occupations ranked fourth. This class included cleaners, domestic helpers, construction labourers, agriculture and fishery labourers, and a total of 5,894 or 13.3 percent of all occupations. It accounted for the third-largest percentage of females (15.4%) and ranked fifth (11.4%) for males.

In terms of status, elementary occupations was third among Non-Caymanians (18.6%) and employed 6.4 percent of Caymanians.

Table 1.7H: Employed Persons by Occupation and Status, Status Ratio, 2021

	Total		Caymanian		Non-Caymanian		Status Ratio
	#	%	#	%	#	%	
Total	44,441	100.0	19,494	100.0	24,947	100.0	128.0
Managers	4,919	11.1	3,265	16.7	1,654	6.6	50.7
Professionals	8,147	18.3	3,289	16.9	4,858	19.5	147.7
Technicians and Associate Professionals	5,610	12.6	3,581	18.4	2,028	8.1	56.6
Clerical Support Workers	3,262	7.3	2,511	12.9	751	3.0	29.9
Service and Sales Workers	7,815	17.6	2,476	12.7	5,339	21.4	215.7
Skilled agricultural, forestry and fishery workers	518	1.2	150	0.8	368	1.5	246.3
Craft and related trades workers	6,263	14.1	1,859	9.5	4,403	17.7	236.8
Plant and machine operators, and assemblers	1,453	3.3	815	4.2	639	2.6	78.4
Elementary occupations	5,894	13.3	1,244	6.4	4,650	18.6	373.8
Armed forces occupations	11	0.03	8	0.04	3	0.01	37.5
Not Stated	549	1.2	296	1.5	253	1.0	85.6

- Technicians and associate professionals ranked fifth with 5,610 or 12.6 percent of total employment. The category was the fourth most important occupational class for females (15.3%) and the sixth among males (10.2%).

Status-wise, this occupational class employed the largest percentage of Caymanians (18.4%) and the fifth-largest number of Non-Caymanians (8.1%).

1.7.7 Employment by industry

In 2021, the top five employment industries were (Tables 1.7I and 1.7J):

- Construction ranked first with total employment of 6,324 or 14.2 percent of the country's employment. It accounts for 24.8 percent of total male employment and only 2.4 percent of all female employees.

Construction was the largest employer of Non-Caymanians (16.8%) and the fifth-largest among Caymanians (11.0%).

- Wholesale and retail was the second largest employment industry with 5,103 or 11.5 percent of total employment. This industry had 12.4 percent of total male employment and 10.5 percent of total female employment.

Regarding status, wholesale and retail trade was the third most important for Caymanians (12.1% of total Caymanian employment) and second-highest for Non-Caymanians with 11.0 percent.

Table 1.7I: Employed Persons by Industry, Sex and Sex Ratio, 2021

	Total		Male		Female		Sex Ratio
	#	%	#	%	#	%	
Total	44,441	100.0	23,497	100.0	20,944	100.0	89.1
Agriculture, forestry and fishing	326	0.7	277	1.2	50	0.2	18.0
Mining and quarrying	106	0.2	94	0.4	12	0.1	13.0
Manufacturing	717	1.6	560	2.4	157	0.7	27.9
Electricity, gas, steam and air conditioning supply	290	0.7	230	1.0	60	0.3	26.1
Water supply; sewerage and waste management	258	0.6	206	0.9	52	0.2	25.1
Construction	6,324	14.2	5,822	24.8	501	2.4	8.6
Wholesale and retail trade	5,103	11.5	2,910	12.4	2,193	10.5	75.4
Transportation and storage	1,589	3.6	1,035	4.4	553	2.6	53.4
Accommodation	1,486	3.3	771	3.3	715	3.4	92.7
Restaurants and Mobile Food Services Activities	2,528	5.7	1,289	5.5	1,239	5.9	96.1
Information and communication	825	1.9	559	2.4	265	1.3	47.5
Financial and insurance activities	3,654	8.2	1,408	6.0	2,246	10.7	159.5
Real estate activities	705	1.6	357	1.5	348	1.7	97.4
Professional, scientific and technical activities	4,667	10.5	2,206	9.4	2,461	11.7	111.5
Administrative and support service activities	2,895	6.5	1,699	7.2	1,196	5.7	70.4
Public administration and defence; compulsory social security	3,100	7.0	1,531	6.5	1,569	7.5	102.5
Education	2,053	4.6	472	2.0	1,581	7.5	334.9
Human health and social work activities	2,368	5.3	719	3.1	1,649	7.9	229.3
Arts, entertainment and recreation	788	1.8	463	2.0	325	1.6	70.3
Other service activities	1,200	2.7	420	1.8	780	3.7	185.7
Activities of households as employers	2,886	6.5	182	0.8	2,704	12.9	1,484.9
Activities of extraterritorial organizations and bodies	8	0.02	2	0.01	6	0.03	300.0
Not Stated	567	1.3	285	1.2	282	1.3	98.9

- Professional, scientific and technical activities (accounting, legal, engineering, and other business services) were the third largest industry, with 4,667 or 10.5 percent of total employment. The category ranked second in female employment (11.7%), while for males, it was 9.4 percent. There were approximately 111.5 females for every 100 males in this industry, as indicated by the sex ratio.

This industry is also the largest employer of Caymanians (12.1%), while 9.2 percent of Non-Caymanians are employed.

- Financial services (financial and insurance activities) ranked fourth with 3,654 employees or 8.2 percent of the total employment. It was the third-largest employer of females (10.7%) and employed 6.0 percent of all males employed. There were approximately 159.5 females for every 100 males in this industry.

This industry was the largest employer of Caymanians (12.4%), with 4.9 percent of Non-Caymanians employment.



Table 1.7J]: Employed Persons by Industry, Status and Status Ratio, 2021

	Total		Caymanian		Non-Caymanian		Status Ratio
	#	%	#	%	#	%	
Total	44,441	100.0	19,494	100.0	24,947	100.0	128.0
Agriculture, forestry and fishing	326	0.7	91	0.5	236	0.9	260.7
Mining and quarrying	106	0.2	49	0.3	57	0.2	116.7
Manufacturing	717	1.6	270	1.4	448	1.8	166.0
Electricity, gas, steam and air conditioning supply	290	0.7	232	1.2	58	0.2	25.0
Water supply; sewerage and waste management	258	0.6	193	1.0	65	0.3	33.7
Construction	6,324	14.2	2,139	11.0	4,185	16.8	195.6
Wholesale and retail trade	5,103	11.5	2,351	12.1	2,752	11.0	117.1
Transportation and storage	1,589	3.6	1,215	6.2	373	1.5	30.7
Accommodation	1,486	3.3	556	2.9	930	3.7	167.1
Restaurants and Mobile Food Services Activities	2,528	5.7	516	2.6	2,012	8.1	390.1
Information and communication	825	1.9	430	2.2	395	1.6	91.7
Financial and insurance activities	3,654	8.2	2,423	12.4	1,231	4.9	50.8
Real estate activities	705	1.6	447	2.3	258	1.0	57.9
Professional, scientific and technical activities	4,667	10.5	2,361	12.1	2,306	9.2	97.7
Administrative and support service activities	2,895	6.5	581	3.0	2,314	9.3	398.4
Public administration and defence; compulsory social security	3,100	7.0	2,397	12.3	703	2.8	29.3
Education	2,053	4.6	815	4.2	1,238	5.0	151.9
Human health and social work activities	2,368	5.3	1,076	5.5	1,292	5.2	120.0
Arts, entertainment and recreation	788	1.8	439	2.3	349	1.4	79.4
Other service activities	1,200	2.7	419	2.1	781	3.1	186.4
Activities of households as employers	2,886	6.5	197	1.0	2,688	10.8	1,362.4
Activities of extraterritorial organizations and bodies	8	0.02	4	0.02	4	0.02	100.0
Not Stated	567	1.3	294	1.5	273	1.1	92.7

- Public administration ranked fifth among the top employers, with 3,100 or 7.0 percent of total employment. This category was the fifth-largest employer of males (6.5%) and the sixth for females (7.5%).

Regarding status, public administration accounted for 12.3 percent of all Caymanian employment and 2.8 percent of Non-Caymanian employment resulting in a status ratio of approximately 29.3 Non-Caymanians for every 100 Caymanians.

1.7.6 EMPLOYMENT BY EARNINGS

Employment earnings by sex

In 2021, the country had average annual employment earnings of \$49,611, while the median earnings was \$35,994 per year (see Table 1.7K). There were 5,611 persons in the earnings band \$43,200 - \$57,599, which included the annual average earnings. At least 53.5 percent of the employed labour force were in earnings brackets lower than the “average earnings bracket”, while 29.0 percent are in the higher brackets.

Table 1.7K: Earnings of Employed Persons by Sex

Earnings Bracket	Total		Male		Female		Sex Ratio
	#	%	#	%	#	%	
Total	44,441	100.0	23,497	100.0	20,944	100.0	89.1
\$0 - \$14,399	3,620	8.1	1,208	5.1	2,412	11.5	199.6
\$14,400 - \$28,799	11,628	26.2	6,174	26.3	5,454	26.0	88.3
\$28,800 - \$43,199	8,501	19.1	5,227	22.2	3,274	15.6	62.6
\$43,200 - \$57,599	5,611	12.6	2,970	12.6	2,641	12.6	88.9
\$57,600 - \$71,999	4,275	9.6	1,948	8.3	2,327	11.1	119.5
\$72,000 - \$86,399	2,686	6.0	1,280	5.4	1,407	6.7	109.9
\$86,400 - \$100,799	2,045	4.6	1,082	4.6	963	4.6	89.0
\$100,800 +	3,921	8.8	2,469	10.5	1,453	6.9	58.8
Not Stated	2,153	4.8	1,139	4.8	1,014	4.8	89.0
Mean Annual Earnings (\$)	49,611		51,724		47,241		
Median Annual Earnings (\$)	35,994		35,994		35,994		

The highest percentage among the employed (26.2%) had earnings within the second-lowest earnings bracket (\$14,400 to \$28,799). This is the bracket with the greatest frequency of employed males and females with 26.3 percent and 26.0 percent, respectively. This is followed by the bracket \$28,800 to \$43,199 containing 19.1 percent of the employed labour force and the median earnings.

Earnings by status

As indicated by the status ratios, there are more Non-Caymanian employees than Caymanians in the lowest income brackets. There are approximately 206.8, 264.6 and 115.9 Non-Caymanians for every 100 Caymanians in the lowest three brackets (see Table 1.7L).

There are relatively more Caymanians in the higher income brackets, particularly in the \$43,200 - \$57,599 where there are close to 70.7 Non-Caymanians for every 100 Caymanians.



The gap, however, reversed in the highest earnings bracket.

Table 1.7L: Earnings of Employed Persons by Status

Earnings Bracket	Total		Caymanian		Non-Caymanian		Status Ratio
	#	%	#	%	#	%	
Total	44,441	100.0	19,494	100.0	24,947	100.0	128.0
\$0 - \$14,399	3,620	8.1	1,179	6.0	2,441	9.8	207.1
\$14,400 - \$28,799	11,628	26.2	3,188	16.4	8,440	33.8	264.8
\$28,800 - \$43,199	8,501	19.1	3,937	20.2	4,564	18.3	115.9
\$43,200 - \$57,599	5,611	12.6	3,286	16.9	2,324	9.3	70.7
\$57,600 - \$71,999	4,275	9.6	2,325	11.9	1,950	7.8	83.9
\$72,000 - \$86,399	2,686	6.0	1,427	7.3	1,259	5.0	88.2
\$86,400 - \$100,799	2,045	4.6	1,089	5.6	956	3.8	87.8
\$100,800 +	3,921	8.8	1,863	9.6	2,058	8.2	110.4
Not Stated	2,153	4.8	1,199	6.2	954	3.8	79.6
Mean Annual Earnings (\$)	49,611		55,320		45,258		
Median Annual Earnings (\$)	35,994		45,594		31,194		