

Characteristics
of
Bermuda's Families

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Table of Contents

Introduction	1
Family Structure	1
Definition Box 1.....	1
Family Profile	3
Age of Family Head	4
Definition Box 2.....	4
Leading Family Types	5
Definition Box 3.....	7
Potential Crowding	8
Leading Family Types by Race.....	9
Single Parenting	13
Minors by Family Type	14
Grandparents.....	14
Family Income	14
Conclusion	15

Introduction

The family plays a pivotal role in every society and is shaped by social, economic and demographic influences. The family unit is traditionally a community of persons where moral values and social responsibility are taught. Families provide nurturing, guidance and support to its members.

Anecdotally, we often hear discussions about the breakdown of Bermuda's families, and the challenges of single-parent families. There hasn't been, however, any quantitative or qualitative data about families to prove or disprove such points of view.

The 2000 Census of Population and Housing was the first to collect data on families in Bermuda. This census provides benchmark data on the number and composition of families in Bermuda. This report presents a brief analysis of Bermuda's family composition by family type, race, Bermudian status and other socio-economic variables. In the future, this data can be used to make comparisons with other censuses and surveys, which will allow us to monitor Bermuda's family composition.

Family Structure

The broad definition of a family may include persons that are related by blood, marriage or adoption, regardless of where they live. For census purposes, the definition of a family consists of persons, within a household, who form a unit that is separate from other members of the household, by virtue of their connection through either blood, marriage, adoption, common law or foster parent-child relationship.

The 2000 Census captured seven main family types. A description of selected definitions and family types is provided in the Definition Box 1 below.

Definition Box 1

Household

A household is a person or group of persons living together in a dwelling unit. In most cases the members of a household are related by family ties but there are three main variations namely, a servant, boarder or group of unrelated persons.

Householder or Household Reference Person

Household reference person or head of the household is the man or woman 18 years or older, who carries the main responsibility in the affairs of his or her household. Each household has its own household reference person.

Family Reference Person

Family reference person or head of the family is the man or woman 18 years or older, who carries the main responsibility in the affairs of his or her family. Each family has its own family reference person.

Family Types

- A one-person family
- A single-parent with children as long as those children are neither married, nor legally separated, nor living with a partner, nor have any children of their own living in the same household as part of their family.
- A married couple with or without children. The children may be of one or both parents as long as those children are neither married, nor legally separated, nor living with a partner, nor have any children of their own living in the same household as part of their family.
- An unmarried couple with or without children. The children may be of one or both parents as long as those children are neither married, nor legally separated, nor living with a partner, nor have any children of their own living in the same household as part of their family.

It should be noted that family type categories with low frequencies were combined into the “other” category. These families include:

- An adult child/children with live-in parent(s). The adult child may not be married, legally separated or living with a partner.
- Grandparent(s) solely raising unmarried grandchildren. Grandchildren must be under 18 and not be married or legally separated or living with a partner or have any children of their own living in the same household as part of their family.
- Other relatives living together as a nucleus. Examples include:
 - i. nieces and/or nephews living with an aunt and/or uncle. For Census purposes, the niece/nephew must be under 18 and not be married or legally separated or living with a partner or have any children of their own living in the same household as part of his/her family.
 - ii. relatives raising minor cousins. For Census purposes, the minor cousin must be under 18 and not be married or legally separated or living with a partner or have any children of their own living in the same household as part of his/her family.

It is important to note, however, that the term child does not always imply dependency, but is used only to capture the family relationship. For example, there may be a household with a father and his adult son who share equally the expenses of the household. In this family, there is no dependency.

Conversely, there may be a family where the adult daughter is pursuing her education with financial assistance from her parents. In this case, there is dependency. Unfortunately, the census did not capture any information on dependency as this type of information is more suited to a survey.

Family formation is influenced by persons moving out of the homestead into their own accommodations or residing with someone else as a relative, roommate, boarder or live-in-partner. In Bermuda, periodically adult children stay at home, and in some cases, remain indefinitely. This living arrangement may be necessary due to the scarcity and demand for affordable housing. Alternatively, this type of living arrangement may be due to the desire to remain close to parents or other relatives.

Families vary in size and there can be multiple families in a household which are not related to the householder. For example, a household may comprise of two parents, their daughter, her two children, and a boarder. Using the definition of a family as outlined in definition box 1, the parents would form one family – a two-person family, the daughter and her two children would constitute a second family – a three-person family, and the boarder would form a third family – a one-person family. In this case, the boarder, a single person with no relatives would be deemed a separate family in a multi-family household. If the boarder, however, moved into his own apartment he would represent a one-person family in a one-person household.

Family Profile

Pioneer census family data revealed a total of 29,107 families (Table1). In 2000, the most common family formations were one-person and two-person families, which together represented more than two-thirds of families. The dominance of these type of families resulted in an average family size of 2.13 persons and 1.16 families per household.

Table 1
Distribution of family size

Size of family	Number of families	Percentage distribution
Total	29,107	100
One	11,178	38
Two	8,844	30
Three	4,552	16
Four	3,380	12
Five or more	1,153	4
Average number of persons per family	2.13	

Source: Population and Housing Census, 2000

Age of Family Head

In 2000, the median age of the persons selected as the head of the family was 45 years of age (Table 2). The largest proportions of family heads (37%) were 30-44 years old; followed by the 45-64 age group (33%). Families that comprised unmarried-couples were the youngest family heads and married-couple and one-person families were the oldest family heads. Senior citizens comprised nearly one-quarter of one-person families.

Definition Box 2

Black refers to black, black and white, and black and other.

White refers to white, white and other, Asian, other races, and race not stated.

Families headed by blacks or black families, does not mean that everyone in the family is black. It only represents the race of the family head. The same principle applies to families headed by whites.

Similarly, families headed by Bermudians or Bermudian families, does not mean that everyone in the family is Bermudian. It only represents the status of the family head. The same principle applies to families headed by non-Bermudians.

Families headed by blacks on average were two years older than whites; 46 years versus 44 years (Definition Box 2 and Table 3). In contrast, Bermudian-headed families were nine years older than non-Bermudian householders; 48 years versus 39 years. Within the non-Bermudian population, white family reference persons were only one year older than blacks, 40 years as opposed to 39 years. The similarity between the races is because non-Bermudians are recruited in their prime-working age (30-49) and many immigrants return to their country of birth before or shortly after retirement. In contrast, white Bermudian-family heads are older than black Bermudians. The main factor contributing to this difference is that whites have a greater life expectancy at birth than blacks hence the older family reference persons.

Table 2

Percentage distribution of families by family type and age of family head

Family Type	Age						Median
	All	<20	20-29	30-44	45-64	65+	
All families	100	1	13	37	33	17	45
One person	100	1	15	31	30	24	47
Married couple	100	0	7	40	39	15	47
Single parent	100	2	17	41	30	11	42
Unmarried couple	100	0	29	48	19	4	36
Other	100	0	4	29	52	16	

Source: Population and Housing Census, 2000

Table 3
Median age of family head by race and status

Race and status of family head	Median age
Total	45
Black	46
White	44
Bermudian	48
Black	47
White	52
Non-Bermudian	39
Black	40
White	39

Source: Population and Housing Census, 2000

Leading Family Types

The leading family types were married-couples (39%), one-person (38%) and single-parent families (15%) (Table 4). Bermudians headed 78% of all families. Thirty-eight percent of Bermudian-headed families were comprised of married-couple families compared to 44% for non-Bermudian families.

A greater proportion of non-Bermudians lived in one-person families than Bermudians. In absolute terms, however, the greater number of one-person families were Bermudian (8,124) and 66% were one-person households. Their non-Bermudian counterparts formed 3,056 one-person families and 54% lived alone.

In 2000, Bermudian families were six times more likely to be single-parent families than non-Bermudian families (Table 4).

Table 4
Families by family type and Bermudian status of family head, 2000

Family type	Number	Percentage distribution
Total		
Total	29,107	100
One person	11,180	38
Married couple	11,496	39
Single parent	4,433	15
Unmarried couple	1,481	5
Other	517	2
Bermudian		
Total	22,584	100
One person	8,124	36
Married couple	8,610	38
Single parent	4,233	19
Unmarried couple	1,117	5
Other	500	2
Non-Bermudian		
Total	6,523	100
One person	3,056	47
Married couple	2,886	44
Single parent	200	3
Unmarried couple	364	6
Other	17	0

Source: Population and Housing Census, 2000

In 2000, there were 62,059 people living in 25,148 households. This produced an average of 2.47 persons living in each household. The household types were as follows:

- ◆ One person
- ◆ Married Couple
- ◆ Single-Parent
- ◆ Adult child with parent
- ◆ Extended
- ◆ Unmarried couple
- ◆ Composite

(See Definition Box 3 below for description of extended and composite households.)

Definition Box 3

Extended Household

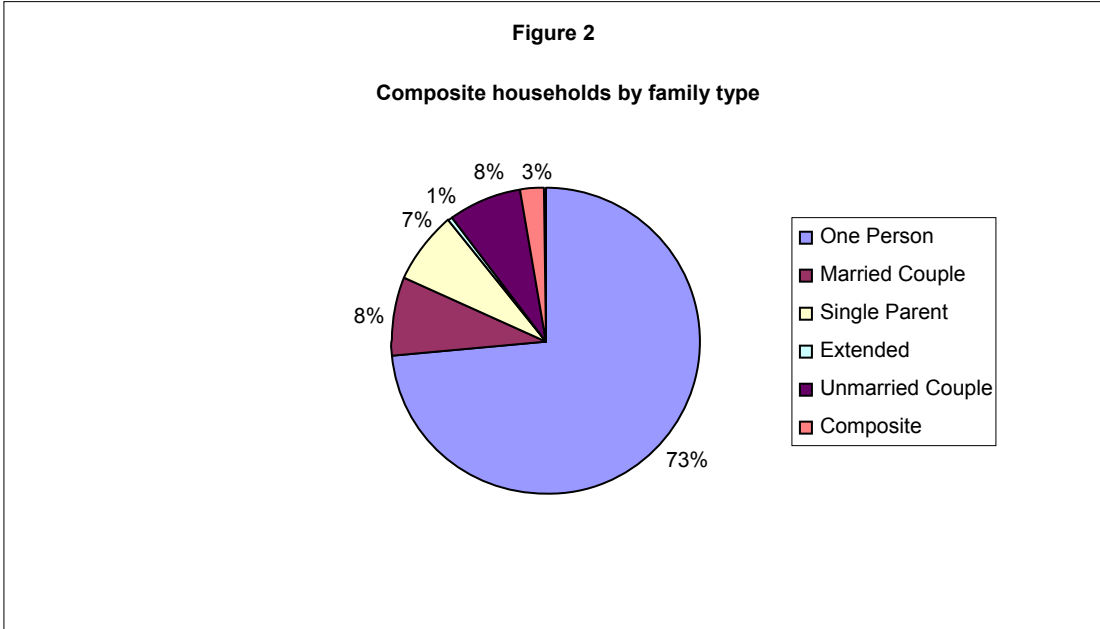
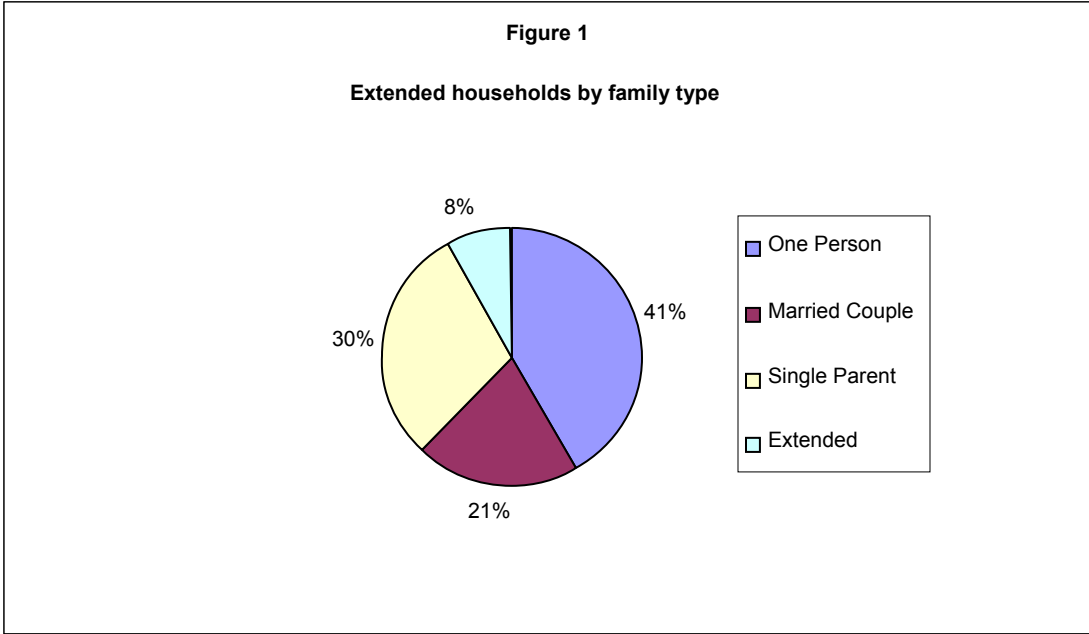
- A household that only contains persons that are related to each other such as:
 - (i) A single family nucleus, for example, a father with child(ren) and other relative(s) or a married couple with other relative(s) only;
 - (ii) Two or more family nuclei related to each other without any other persons, for example, two or more married couples with child(ren) only;
 - (iii) Two or more family nuclei related to each other plus other persons related to at least once of the nuclei, for example, two or more married couples with other relative(s) only;
 - (iv) Two or more persons related to each other, none of whom constitute a family nucleus.

Composite Household

- A household that consists of either all unrelated household members or a combination of related and unrelated persons.

With the exception of extended, and composite households, the remaining categories have one family per household. In 2000, 13% of families shared accommodations with another family. Out of those that shared accommodations, 84% lived with two families. These persons resided in either an extended or composite household. It is necessary, therefore, to take a closer look at the extended and composite households to determine the composition of these households.

The main components of extended households were one-person (41%) and single-parent families (30%); for example, a mother residing with her daughter and grandchild would represent a one-person family and a single-parent family sharing a household. In composite households, 73% were comprised of one-person families (Figure 1 and Figure 2); for example, four unrelated roommates would form four one-person families.



Potential Crowding

An examination of family size by number of families and number of bedrooms, provides an indication of crowding. There is no one international standard definition of crowding. Some definitions are based simply on the number of usual residents compared with the number of rooms or bedrooms. More sophisticated analysis takes into account age, sex and household composition. Definitions of crowding can vary markedly between countries.

A review of table 5 by family size and number of bedrooms shows that as the family size increases there is not necessarily a compensating growth in the number of bedrooms. For example, 50% of the families with four or more persons resided in 3-bedroom homes; 32% of the larger families lived in 2-bedroom units while 5% stayed in homes with one bedroom. To some extent, this reflects a degree of overcrowding based solely on the fact that the number of persons surpasses the number of bedrooms. The full magnitude of the problem would require a complex analysis by relationship to persons within the household. A further study of multiple families would also reveal the reason that families share accommodations.

Table 5
Families by family size and number of bedrooms

Family size	Number of bedrooms						
	Total	Studio	One	Two	Three	Four or more	Not stated
Total	24,763	1,188	6,385	8,964	6,866	1,319	41
One	7,010	925	3,603	1,767	621	82	12
Two	7,507	200	1,978	3,339	1,721	256	13
Three	4,486	49	544	2,024	1,657	207	5
Four or more	5,760	14	260	1,834	2,867	774	11
Percentage distribution							
Total	100	5	26	36	28	5	0
One	100	13	51	25	9	1	0
Two	100	3	26	44	23	3	0
Three	100	1	12	45	37	5	0
Four or more	100	0	5	32	50	13	0

Source: Population and Housing Census, 2000

Leading Family Types by Race

In 2000, the racial distribution of family heads was similar to that of the population. Blacks comprised almost sixty percent of both the population as well as that of family heads. At least two-thirds of black and white families consisted of either one or two persons. Black families, however, were on average larger than white families (Table 6).

Table 6**Families by family size and race of family head**

Size of family	Race			Race		
	Total	Black	White	Total	Black	White
	Number of families			Percentage distribution		
Total	29,107	17,005	12,102	100	100	100
One	11,178	6,370	4,808	38	37	40
Two	8,844	5,083	3,761	30	30	31
Three	4,552	2,936	1,616	16	17	13
Four	3,380	1,893	1,487	12	11	12
Five or more	1,153	723	430	4	4	4
Average number of persons per family	2.13	2.16	2.09			

Source: Population and Housing Census, 2000

An analysis by race, shows that one-third of black-headed families were married couples, compared with almost a half of white-headed families. There was also a significant racial difference amongst single-parent families. Twenty-two percent of black-headed families were led by single-parents, compared with only 6% of whites (Table 7 and Figure 3). In both cases, at least 85% of women were primarily responsible for these families.

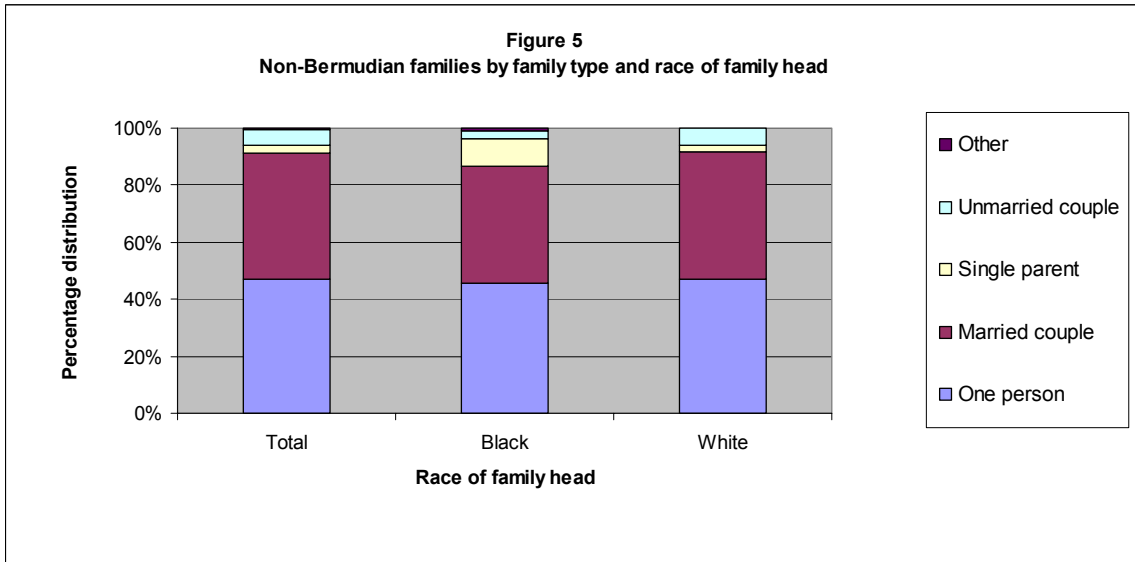
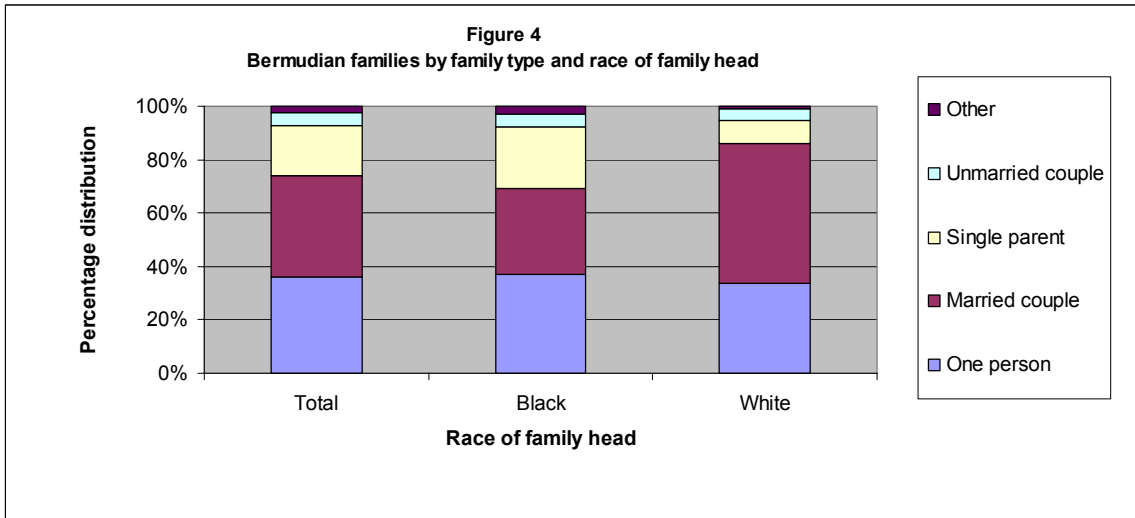
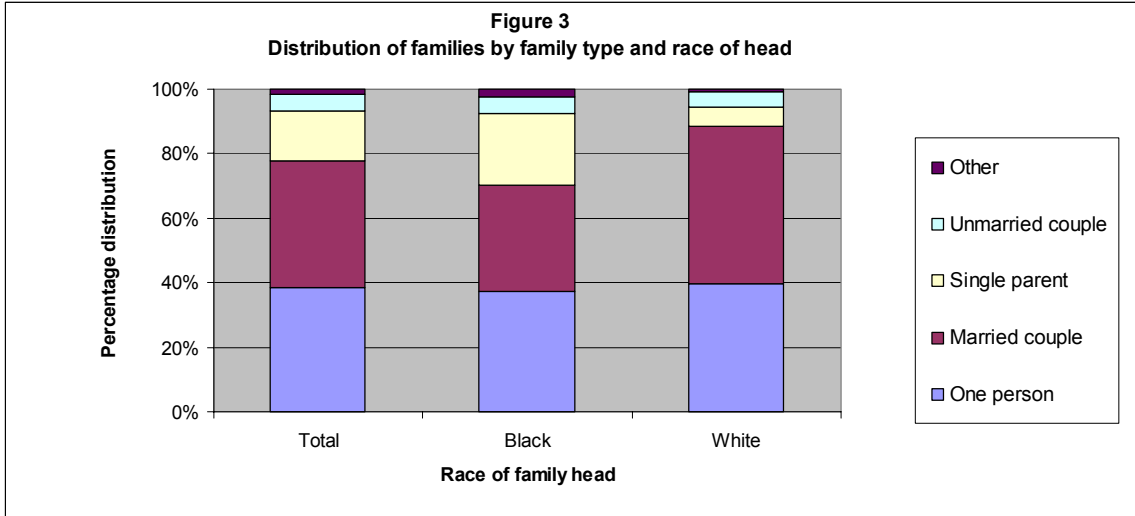
Table 7
Families by family types, race and Bermudian status of family head, 2000

Family type	Race			Race		
	Total	Black	White	Total	Black	White
	Number			Percentage distribution		
	Total					
Total	29,107	17,005	12,102	100	100	100
One person	11,180	6,371	4,809	38	37	40
Married couple	11,496	5,577	5,919	39	33	49
Single parent	4,433	3,750	683	15	22	6
Unmarried couple	1,481	871	610	5	5	5
Other	517	436	81	2	3	1
	Bermudian					
Total	22,584	16,088	6,496	100	100	100
One person	8,124	5,953	2,171	36	37	33
Married couple	8,610	5,200	3,410	38	32	52
Single parent	4,233	3,663	570	19	23	9
Unmarried couple	1,117	846	271	5	5	4
Other	500	426	74	2	3	1
	Non-Bermudian					
Total	6,523	917	5,606	100	100	100
One person	3,056	418	2,638	47	46	47
Married couple	2,886	377	2,509	44	41	45
Single parent	200	87	113	3	9	2
Unmarried couple	364	25	339	6	3	6
Other	17	10	7	0	1	0

Source: Population and Housing Census, 2000

The factors that contribute to the disparity between black and white lone parents include the prevalence of out-of-wedlock births, divorces and widows in the respective populations. In 2000, half of black-single mothers were never married, 32% were divorced and 10% were widowed. In contrast, 17% of white-single mothers were never married, 43% were divorced, and 22% were widowed.

Regarding the formation of one-person families, 37% of blacks and 40% of whites had this type of living arrangement. Almost half (48%) of one-person families were comprised of never-married persons while divorcees accounted for almost one-quarter of



Note: the bars may not indicate the “other” category because the distribution is less than 1 percent.

this family type. Similar distributions were found in both black and white one-person families.

Single Parenting

In 2000, there were 6,328 children living in single-parent families. Twenty-one percent of children in single parent-families were at least 25 years old. Children aged 5 to 9 and 10 to 14 both represented 18% of children in single-parent families. Four out of ten black children in lone-parent families were under the age of 10, while this was the case for 2 out of 10 white children.

There were 96% or 6,056 Bermudian children in lone-parent families (Table 8). The age distribution of children in Bermudian families mirrors that of the total population. Out of non-Bermudian children who did not live with two parents 39% were under 10 while this was the case for 35% of Bermudian children. In absolute terms, however, there were 2,125 Bermudian children under 10 in single-parent families while there were only 106 non-Bermudian children.

Table 8

Single parent families by age, race and Bermudian status of children

Age of children and Bermudian status	Numbers			Percentage distribution		
	Total	Black	White	Total	Black	White
Total						
Total	6,328	5,510	818	100	100	100
0-4	1,076	1,003	73	17	18	9
5-9	1,155	1,048	107	18	19	13
10-14	1,122	975	147	18	18	18
15-19	1,032	852	180	16	15	22
20-24	627	517	110	10	9	13
25+	1,316	1,115	201	21	20	25
Bermudian						
Total	6,056	5,322	734	100	100	100
0-4	1,020	957	63	17	18	9
5-9	1,105	1,011	94	18	19	13
10-14	1,056	933	123	17	18	17
15-19	962	809	153	16	15	21
20-24	612	504	108	10	9	15
25+	1,301	1,108	193	21	21	26
Non-Bermudian						
Total	272	188	84	100	100	100
0-4	56	46	10	21	24	12
5-9	50	37	13	18	20	15
10-14	66	42	24	24	22	29
15-19	70	43	27	26	23	32
20-24	15	13	2	6	7	2
25+	15	7	8	6	4	10

Source: Population and Housing Census, 2000

Minors by Family Type

In 2000, there were 14,074 children under 18 years living with families (Table 9). Six out of ten or 62% lived in married-couple families. Nine out of ten white children lived in this type of family, while this was the case for five out of ten black children. Black children were more than four times more likely to live in a single-parent family than white children. A similar trend was found for unmarried-couple families.

Table 9

Children under 18 years by family type and race of child

Family type	Race			Race		
	Total	Black	White	Total	Black	White
	Number			Percentage distribution		
Total	14,074	9,322	4,752	100	100	100
Married couple	8,706	4,515	4,191	62	48	88
Single parent	4,023	3,593	430	29	39	9
Unmarried couple	866	767	99	6	8	2
Other	479	447	32	3	5	1

Source: Population and Housing Census, 2000

Grandparents

In 2000, there were 112 (1%) families with children under 18 years being raised solely by grandparents, which are contained in the 'Other' category. Two-thirds of these children were being cared for by families headed by grandmothers. In these families the children's parents were absent from the household because they were either living elsewhere, incarcerated or deceased. It should be noted, however, that there may be grandparents assisting in the rearing of children in other family-type groupings, where the grandparent was not reported as the household reference person.

Family Income

Family income is a function of family composition, the number of workers in the family and their wages or salaries. Due to the high cost of housing and living in Bermuda, family income is one of the determining factors in whether or not families share accommodations.

The annual median family income for all family types in Bermuda was \$53,938. Married-couple families had the highest annual median family income (\$83,070) regardless of race or Bermudian status. One-person families had a median income of \$35,850. Single-father families had an income of almost \$10,000 more than their female counterparts (Table 10).

The annual median income for black-headed families was \$48,837 compared with \$61,418 for white-headed families. In almost every case, non-Bermudian families had a higher income level irrespective of race or family composition. Non-Bermudian families had an annual median income \$3,600 greater than that of Bermudian families (Table 10).

Table 10

Family type by annual median family employment income, race and Bermudian status

Race and status	Family types					
	All families	One person	Married couple	Single father	Single mother	Unmarried couple
All races						
Annual median family employment income (\$)						
Total	53,938	35,850	83,070	49,317	39,357	75,304
Bermudian	53,075	34,807	82,204	48,541	39,331	71,446
Non-Bermudian	56,692	38,830	86,260	61,999	40,213	96,799
Black						
Total	48,837	33,757	79,080	47,471	38,845	69,417
Bermudian	48,987	33,718	79,372	47,701	38,933	69,386
Non-Bermudian	46,456	34,315	75,145	37,999	33,999	71,332
White						
Total	61,418	39,540	88,495	58,624	44,218	90,699
Bermudian	65,118	39,312	88,194	56,691	43,735	81,485
Non-Bermudian	58,382	39,691	88,938	83,999	46,544	97,999

Source: Population and Housing Census, 2000

Conclusion

Families are the social fabric to every society as they raise today’s children, who are tomorrow’s future. Intuitively, we have always known that the lifestyles of guardians influence greatly the direction of children’s lives.

In the above analysis, it is evident that there are distinct differences in family composition that vary by race and Bermudian status of the family reference person. Some of the differences are due to choices and circumstances. Despite the cause, it is essential to measure and monitor the impact of these differences on family life and Bermuda’s children.

This is vital because family structure, family size and crowding are often associated with other factors that contribute to families’ and children’s well-being and outcomes. Unfortunately there is no data available to show any possible associations. Longitudinal

studies would be helpful in determining any correlation between family type and outcomes of children. Such studies would help to explain whether children from single-parent families versus children from married-couple families have a higher risk of becoming teen parents, not furthering their education, and or abusing drugs, etc.

The society in which Bermuda's children are growing up has changed dramatically over the past decades. This family data is the first step to understanding the family composition and providing policy makers with the statistical tools to make informed decisions about social and financial assistance required for Bermudian families.