



GOVERNMENT OF BERMUDA

Ministry of Youth, Social Development and Seniors

National Seniors Strategy 2024

Celebrating Life and Ageing Well



NATIONAL SENIORS STRATEGY 2024

Celebrating Life and Ageing Well

Contact us:

We would love to hear from you! Please contact us if you would like any further information about the National Seniors Strategy 2024-2030.

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National Seniors Strategy 2024-2030
September 2024

Table of Contents

Foreword from the Minister	3
Executive Summary	5
Introduction	6
Current Situation	9
The Strategy	14
Pillar 1: Healthy Ageing	16
Pillar 2: Empowered Citizens	19
Pillar 3: Age-Friendly Environments	22
Pillar 4: Community	25
Implementing the Strategy	28
Annex 1: MYSDS Action Plan 2024-2027	29
Annex 2: NSS Framework- Initiative Alignment	29
Annex 3: Developing the Strategy	37
Annex 4: 4M's Framework - What Matters, Medication, Mentation, Mobility	41

Foreword from the Minister

It is with great pride and excitement that I present the National Seniors Strategy, our commitment to a Bermuda where every senior is valued, respected, and empowered.

As Minister for Youth, Social Development and Seniors, I have the privilege of engaging with persons from all walks of life, witnessing their resilience, creativity, and unwavering spirit. Their stories have inspired me to champion their cause tirelessly, advocating for policies and initiatives that enhance their quality of life and promote their active participation in society.

This strategy is a comprehensive framework designed to support our ageing population, ensuring that seniors, and all residents, can age well through each phase of life. The strategy takes a holistic approach, understanding that healthy ageing requires positive interventions throughout our lives. It addresses key areas such as healthcare, social inclusion, financial security, and age-friendly communities. It also emphasizes the importance of collaboration among government agencies, charitable organisations, businesses, and communities to create an environment that nurtures and supports our seniors.

More importantly, it reflects what many said were important for a better quality of life – adequate income to offset the high cost of living, affordable and well-maintained places to live, social connection across generations, accessible transportation throughout the island, and access to affordable healthcare.

This strategy is not just a document – it is a promise to uphold the rights and address the needs of our seniors. It is a roadmap for action, providing a framework for ongoing dialogue, innovation, and progress. Together, we will strive to ensure that our seniors thrive, embracing each day with purpose and vitality.

In closing, I extend sincere thanks to Dr. Ricky Braithwaite, Chief Executive Officer of the Bermuda Health Council, and his specialist team, who readily partnered with the subject matter experts in the Office of Ageing and Disability Services to collaboratively structure, develop and bring to fruition a comprehensive National Seniors Strategy.

The Project Team for the National Seniors Strategy comprised of:

- **Keeona Belboda**, Manager, Ageing & Disability Services
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- **Fiona Douglas**, Researcher, Bermuda Health Council

Final thanks to all organisations and entities that contributed and provided the key input and feedback needed as the meat of this strategy – the experts, advocates, supporters, caregivers and most importantly the seniors themselves whose wisdom, passion and fervent dedication have been instrumental in shaping a brighter future for all seniors in Bermuda. We appreciate you!

The Hon. Minister Tinée S. Furbert, JP, MP
Minister of Youth, Social Development and Seniors



Executive Summary

Vision

An inclusive Bermuda that celebrates and prepares responsibly for ageing.

Our Mission

To promote and facilitate ageing well for all.

The strategy identifies four pillars that support the vision, and within each pillar are the main areas for action:

Pillar	Over the next six years we will take action to ensure...
Healthy Ageing	1. There is equitable access to quality health, social, and long-term care services.
Empowered Citizens	2. Ageism, ableism, and all discriminatory practices are eliminated. 3. Independence is preserved and seniors are participating in all aspects of society.
Age-Friendly Environments	4. Opportunities for economic participation are available as we age, and income security is enhanced. 5. Age-friendly environments are enhanced and created. 6. All persons have equal access to inclusive public transit services and transportation services.
Community	7. Affordable and accessible housing options are available and designed to support ageing at home. 8. Community engagement activities are strengthened and developed, and programs are in place to promote seniors' safety. 9. Vulnerable persons are protected from abuse, neglect, and self-neglect.

The Ministry of Youth, Social Development and Seniors will implement action plans under their remit and work with other ministries and organisations to identify their initiatives and progress made in alignment with this Strategy.

Introduction

Everyone has the right to age well and all of us benefit when they do. The fact that we are living longer is a huge accomplishment that is worthy of celebration. However, it's not just about how long we live, we also want to enjoy good health and well-being in the later stages of life.

Healthy ageing is about making every year count, maximising how we live in between, and adding life to years.

Why do we need a strategy

In less than two years, 25% of our population will be 65 years or older.

The growth of Bermuda's ageing population, declining birth rate, and shrinking workforce impact the capacity of the economy to support our public pension schemes, healthcare system, and many of the support services provided to our most vulnerable populations.

The high cost of living makes it challenging for many to afford basic expenses such as food, housing, and healthcare. Some seniors, especially those on fixed incomes, are facing hard decisions about paying bills and out-of-pocket healthcare expenses, be it their coverage premiums or co-pays for healthcare services.

The number of seniors needing financial assistance will continue to grow if we don't take action.

The Economic Development Strategy sets out a plan to increase the workforce and expand Bermuda's economy.

In our current state, too many of us will experience poor health, plagued with chronic diseases, and for some, lifelong disability. The demand for a variety of long-term care services, provided at home and in institutional settings, will continue to rise.

The healthcare system is slowly adapting to an ageing population, with much operating as it was designed over 50 years ago.

Health reform is committed to the creation of a national health plan that improves access to preventative, quality healthcare services.

This strategy will identify challenges and guide actions that create opportunities to enhance the well-being, health, and quality of life for our seniors and future generations across all sectors of society and government.

Through a shared vision and planning, the strategy will help to shape public policy and direct the broader community to the areas that matter most.

Specific areas of focus for the Ministry of Youth, Social Development and Seniors include:

- Addressing the burden experienced by persons diagnosed with dementia and their caregivers
- Enhancing adult protection services
- Continuing the work to build a quality, long-term care system

Ageing is a natural part of life but there are steps we can take to ensure our well-being in our later years. As responsible citizens, we need to fully understand and actively engage in conversations about the challenges and opportunities that ageing brings at each stage of life.

Our journey through the 'golden years' can be full of purpose and joy, but it is our collective actions that will determine the future.

Terms Used in the Strategy

'**We**' and '**us**' is meant to include all Bermuda residents regardless of age, gender, race, nationality, religion, sexual orientation, and ability.

'**Seniors**' is the term used in Bermuda to describe persons 65 years and older.

'**Older persons**' includes those persons 50 years and older.

'**Community**' or '**the village**' means a group of people and/or an organisation (government, quango, non-profit or non-governmental) that takes care of each other by offering support or services.

'**Pillars**' are what we aim to achieve, the foundational framework that guides work towards the vision.

'**Actions**' are what needs to happen under each pillar.

'**Ideas from the community**' are ideas to stimulate discussion, some were provided during consultation while others came from research for the strategy.

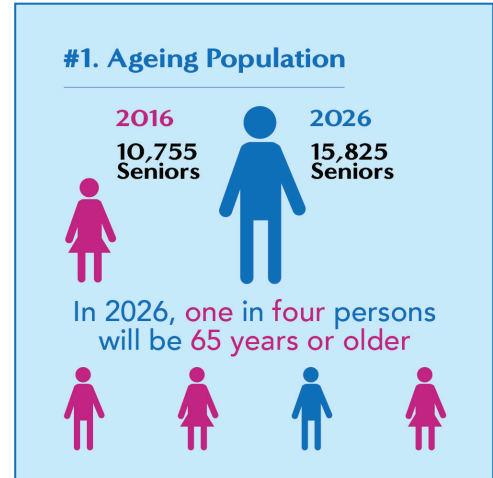
The '**plan**' that accompanies the strategy is the oversight and next steps to be taken the Ministry of Youth, Social Development and Seniors and Ageing and Disability Services whose role is to coordinate the implementation of the strategy through communication with Cabinet, other Government ministries, businesses, and community organisations.



Our Current Situation

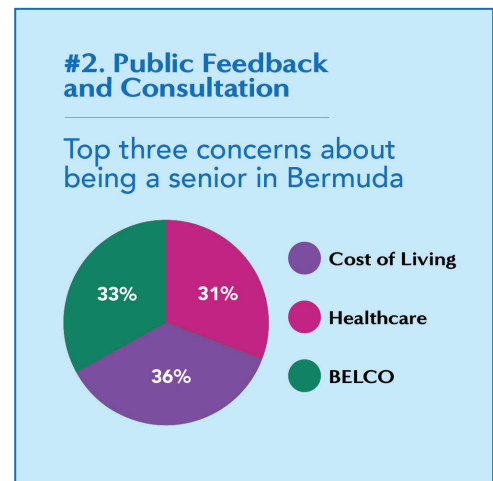
1. Ageing Population

- In 2016, there were 10,755 seniors. In 2026, there will be 15,825 seniors
- In 2026, 1 in 4 persons will be over 65 years



2. Public Feedback and Consultation

- 2023 Quarter 3 Omnibus survey: Top 3 concerns about becoming or being a senior in Bermuda - 36% of respondents rated cost of living as their top concern; 31% cited healthcare as their top concern
- BELCO, groceries, and healthcare were the major contributors cited for cost of living during community stakeholder meetings where the majority of attendees were over 65 years of age



3. Financial Assistance

Annual Report 2022-2023 and Economy and Labour Ministerial Statement – see references #56 and #57

- Financial assistance provides support to our most vulnerable persons
- 1,025 seniors receive support
- \$23.9m paid to seniors
- \$6.9m for LTC support
- \$13.8m for rent support
- \$6.1m for food support
- \$6m for insurance



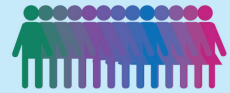
4. Public Pension

2020 - Lifeworks Actuarial Report 2021 and Finance Ministerial Statement 2022 – see references #47 and #48

- Provides a first tier or basic pension to more than 10,960 seniors and other beneficiaries the majority of whom live in Bermuda
- The maximum benefit is currently about \$1,500.00 per month.
- Altogether, some 14,050 persons currently receive benefits under the Act.

#4. Public Pension

First tier/
basic pension
to more than
10,960 seniors



\$1,500pm
Maximum Benefit



Currently **14,050**
receiving benefits



5. Adult Protection

Ageing and Disability Services Budget Book FY21-22

- 84 reports of abuse: 31 were financial
- 49 cases unsubstantiated, 34 substantiated
- Case management: 19 – under 65 with disability; 151 over 65 with a disability
- 48 – average number of cases per case manager – best practice standard is 1:25
- 52 accessibility assessments

#5. Adult Protection



84 reports of abuse:
31 were financial

6. Housing

2023 – Economy and Labour Ministerial Statement 2023 and Public Works Ministerial Statement 2024 – see references #61 and #62

- 200 seniors live in Bermuda Housing Trust affordable rental accommodation for independent living
- Since 2022, more than \$15m has been spent to build more affordable public housing units
- Bermuda Housing Corporation renovating 137 older residential units, to bring the total amount of available housing units to 777
- The current Morgan's Point site is targeted for senior housing as well as Channel House
- 370+ persons over age 60 living in Bermuda Housing Corporation properties with 61 on the waitlist as of Dec 14, 2023

#6. Housing

\$15M spent on affordable
public housing units



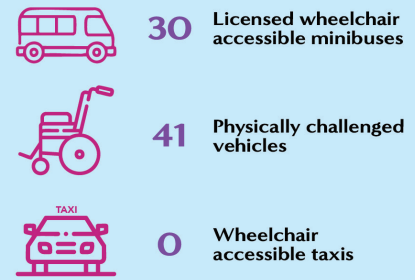
7. Transportation

2024 Transport Ministerial Press Conference – see references #63 and #64

- As of 2024: 30 licensed wheelchair accessible minibuses, 41 PC (physically challenged vehicles); 0 wheelchair accessible taxis.

#7. Transportation

As of 2024:



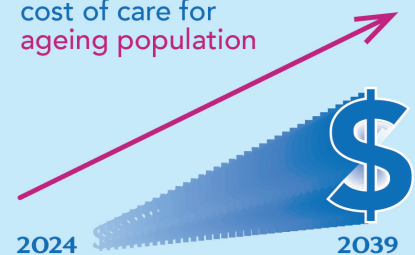
8. Healthcare

Joint Strategic Needs Assessment (JSNA) of Health – see reference #44 and #54; Ministry of Economy and Labour. (2023). Position Paper: Addressing the Challenge of an Ageing Population in Bermuda.

- \$750 million, paid by employers – 2018 National Health Accounts
- As more people leave workforce = less contributions to the healthcare financing and shift of costs to remaining workforce or retirees/no longer employed
- Healthcare costs expected to rise over next 15 years due to the cost to care for an ageing population
- The cost of healthcare for non-seniors will rise dramatically unless seniors are required to pay more into the healthcare funding pot.
- For each person who cannot afford to pay into the healthcare pool, at least \$16,198 a year has to be found, to keep the healthcare pool that cares for the entire country sustainable. That number rises when the person who can no longer afford to pay is the one that requires complex care
- When a person retires or is not working, their proportional health and social welfare costs increase. They may need to purchase more medications and caregiving services and pay more visits to the doctor. Due to not having replacement funds they will incur more charges out of pocket

#8. Healthcare

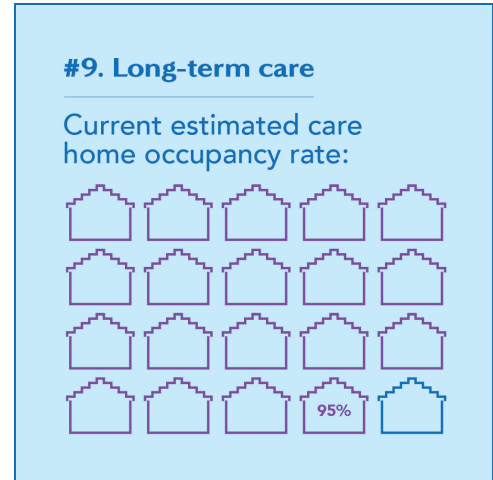
Healthcare costs to rise over next 15 years due to cost of care for ageing population



9. Long-term care

Bermuda Health Council, March 2024

- Current estimated care home occupancy rate - 95-100%
- **Nursing Home & Rest Homes beds:** 362 total with **Mid Atlantic Wellness Institute (MWI):** 389
of Rest homes: 9 (1 is assisted living)
of Nursing homes: 10
MWI group homes: Mental health =13 ID =14 **# of beds each type:** Mental Health: 68 ID: 65



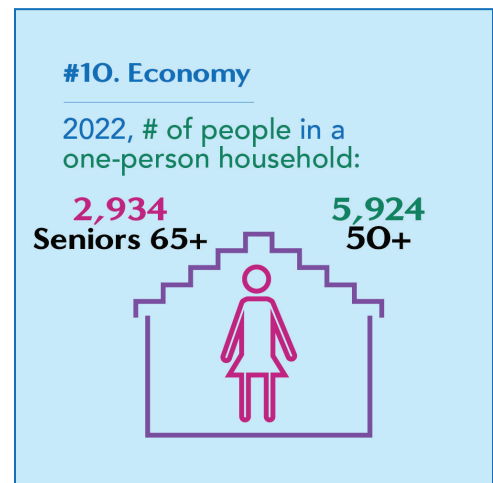
10. Economy

Economic Dependency

Number of seniors still working

- In 2022 2,636 (8%) seniors were still in the workforce (2023 Bermuda Digest of Statistics)
- Total occupied jobs: 31,914

Summary analysis of occupied jobs by age (labour):



Occupational Group	Age Group			
	50-54	55-59	60-64	65 and over
All Occupations	3,827 (12%)	3,854 (12%)	3,365 (11%)	2,636 (8%)

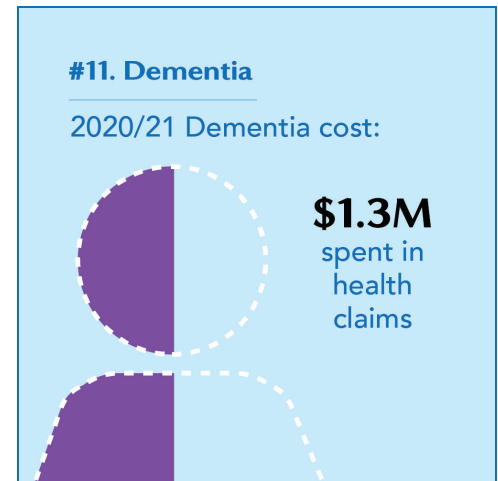
- In 2022, 2,934 seniors and 5,924 persons 50 years and older lived in one-person household

Economic activity – Household type: Total households – 28,192

Age Group (years)	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85>
Total	3,380	3,297	2,755	2,187	1,697	1,192	959	732
One Person Households	976	1,067	947	848	676	520	438	452

11. Dementia

- According to the Bermuda Joint Strategic Needs Assessment of Health 2023, dementia is one of the leading causes of death in Bermuda.
- However, more information is needed to assess the burden of dementia, support needed for caregivers, and plan for services.
- Dementia cost - \$1.3m spent in health claims 2020/21 data
- Estimated prevalence – 1,000 -1,650 estimated dementia cases
- The six-month Dementia Care Pilot Programme is critical and needed to help address the quality of life for persons living with dementia and their caregivers.
- Over the 6-month period, 50 persons were assessed for dementia providing a snapshot of data.
- 45% did not have a diagnosis;
- 87% did not have money to pay for services;
- 49% of caregivers rated stress levels as severe



The Strategy

Ageing is an active process and our actions throughout life impact how well we live now and in the future. Therefore, our vision for Bermuda is to be more inclusive and proactive in supporting everyone's ability to age well.

Vision

An inclusive Bermuda that celebrates and prepares responsibly for ageing.

Proactive measures focus on promoting health, well-being, and preparedness as we approach the later years of life. It involves a range of actions, changes in society, and shifts in attitudes that aim to empower individuals to age with dignity, independence, and a good quality of life.

Recognising that everyone has different needs, we acknowledge and respect the diversity of experiences in our community that need to inform the path forward.

Comprehensive, coordinated planning and oversight from public, private, and charitable organisations are required to fulfil the vision and address the opportunities and challenges facing seniors.

The strategy identifies four pillars that support the vision, and within each pillar are the main areas for action which are founded on the principles.

Our Mission

To promote and facilitate ageing well for all.

Principles

The following principles underpin this strategy and should inform initiatives, including their development and implementation, that impact seniors and address an ageing population.

- 1. A rights-based approach that ensures:**
 - a. Respect and dignity as we age and upon death
 - b. Privacy, self-determination, and independence
 - c. Freedom of expression, beliefs, culture, and religion
 - d. Social inclusion and participation regardless of ability
- 2. Person-centered care and support** – service, program and initiative development and implementation recognize and meet the unique strength and needs of the individual.
- 3. Personal responsibility** – we all have a role to play in the success of personal and collective futures to age well.
- 4. Intergenerational solidarity and support** – individual, community and national social and financial supports across generations is required for sustainable practices, programs and policies.
- 5. Evidence-based decision making** – decisions are made on the best available research and experiential evidence.
- 6. Collaboration** – the needs of an ageing population and the NSS framework is cross cutting and broad; requiring ongoing collaboration across public, private and charitable sectors to identify and implement sustainable solutions.

Pillar 1: Healthy Ageing

Healthy ageing calls for robust system governance, coordination, and equal access to affordable and essential services that help manage overall health, quality of life, and well-being through our life course.

Governance

Strengthening the governance of our health, social, and long-term care systems is necessary to support healthy ageing. A comprehensive workforce assessment and plan, effective leadership, and monitoring will ensure that services are coordinated, responsive, and tailored to meet our diverse needs.

Services to Live and Age Well

The implementation of a national health plan and universal health coverage offers access to affordable and essential healthcare services that focus on prevention and help to manage our health through the life course. The goal of these services is to reduce and prevent acute and chronic physical and mental health conditions and disability across the age continuum. Our ageing population requires a healthcare system that recognises and responds to the needs of older patients. It is also critical that everyone takes responsibility to document and communicate their care and support preferences in case they are unable to do so in the future.

Long-Term Care

Healthy ageing also requires access to an affordable and appropriate range of long-term care services to support individuals who need help with daily activities over an extended period.

Care may involve a combination of (i) formal care provided by health and social care professionals; and, (ii) informal care provided by family or friends.

Both acute and long-term care services can be delivered in lots of settings, including home, hospitals, community-based programmes, assisted living facilities, and nursing homes.

A comprehensive review of health, social, and long-term care system funding is needed to ensure sustainable and effective development in this sector. Every effort should be made to avoid institutional bias which refers to systemic or discriminatory practices that favour providing care in institutional settings, instead of our homes. We can address this bias by respecting individual choice, autonomy, and support for ageing in a setting that aligns with our preferences and needs.

It is important to note that for some seniors, long-term residential care may be the best environment to age well.

Caregivers

Family and informal caregiving is a critical component of our health and long-term care system. Our system is dependent on their support to safeguard the well-being of people as they age. This requires us to ensure we appropriately value and support caregiver well-being and effectiveness through assessment, education, training and support services.

Dementia

Dementia is a significant public health issue, demanding attention at both national and global levels. It is one of the leading causes of death in Bermuda and more data is needed to fully understand the burden it places on seniors and their caregivers.

Caring for a loved one with dementia is physically, emotionally, and financially challenging. The impact on caregivers is profound and far-reaching, affecting every aspect of our lives.

To ensure sustainable solutions we must improve our understanding of dementia locally in terms of numbers diagnosed, current practice and gaps in our system to ensure targeted actions that will improve quality of life for those with the disease and persons caring for them.

Healthy Ageing

Over the next six years we will take action to ensure...

1. There is equitable access to quality health, social, and long-term care services

What needs to happen

- 1.1 Establish governance models that promote sustainable health, social, and long-term care systems
- 1.2 Increase the availability of rehabilitative, and long-term care services, including dementia specific services
- 1.3 Prepare and enhance the health workforce for an ageing population
- 1.4 Develop and enhance service standards, data collection, quality assurance and training programs to improve quality
- 1.5 Ensure the cost of health and long-term care services are affordable as we age
- 1.6 Promote healthy lifestyles throughout the life course including- addressing dementia as a public health issue and both the social and physical determinants of health
- 1.7 Coordinate care provision, at home and in institutional care settings



IDEAS FROM THE COMMUNITY

- Reimagine care outside of hospital walls by redirecting funds used for residential care in the hospital to provide more home-based and community services, such as home wellness visits for seniors to check on medications and status
- Repurpose schools that are closed into care homes, daycare and community centres for adults and children where intergenerational interactions are promoted
- Create a comprehensive, accessible dementia care and support agency (like PALS provides for cancer care).
- Provide affordable insurance coverage for seniors
- Include home wellness visits and/or tele-health community programmes in insurance coverage
- Use artificial intelligence for monitoring at home care and facilitating connections to reduce isolation and loneliness
- Implement the 4Ms framework for health care service provision – What Matters, Medication, Mentation, Mobility (Annex 4)

Stakeholders with a role

Government:

- **Ministry of Health:** Headquarters (HQ);
- **Department of Health (DoH):** Community Nursing, Community Rehab, Health Promotion, Health Insurance Department (HID), Universal Health Coverage Programme Management Office (UHC PMO), Bermuda Hospitals Board (BHB), Bermuda Health Council (BHC);
- **Ministry of Youth, Social Development & Seniors (MYSDS):** HQ, Ageing & Disability Services (ADS), Department of Financial Assistance (DFA);
- **Ministry of Tourism, Culture and Sport:** Department of Sport and Recreation

Charities/Private Sector:

- Dementia Bermuda & Dementia (AAD)
- North Star Dementia (NSD)
- Age Concern
- BEAMS
- PALS
- Eliza Dolittle Society
- Disability Advisory Council (DAC)
- Home
- Friends of Hospice
- Lifelong Learning Center
- Actively Aging BDA
- Final Steps
- LCCA
- Health service providers and practitioners

Pillar 2: Empowered Citizens

The right to participate in, contribute to, and enjoy economic, social, cultural, and political activities are the hallmarks of modern society.

Rights

Upholding our rights ensures our dignity, well-being, and inclusion in society. Rights include, but are not limited to, access to healthcare, public pension, employment opportunities, and protection from discrimination and abuse.

Independence

Everyone should have the ability to make decisions about their lives and the necessary support and resources to live independently for as long as possible. It is important to maintain our autonomy and engage in meaningful activities.

Promoting independence involves creating age-friendly environments, providing appropriate healthcare and social services, and fostering opportunities for continued learning and engagement.

Ultimately, respecting and supporting the independence of older persons allows them to lead more fulfilling lives.



Financial Security

Our financial security rests on the ability to work and collect adequate income to meet financial obligations, as well as our ability to save.

An ageing population impacts the economy's capacity to support public pension schemes, the healthcare system, and many of the support services provided to the most vulnerable populations. Therefore, a strong economy and workforce are necessary to sustain an acceptable standard of living throughout our lifespan.

Over the next six years we will take action to ensure...

2. Ageism, ableism, and discriminatory practices are eliminated

What needs to happen

2.1 Address discrimination by age.

2.2 Identify and address negative beliefs and attitudes around ageing and barriers to inclusion

Over the next six years we will take action to ensure...

3. Independence is preserved and seniors are participating in all aspects of society

What needs to happen

- 3.1 Continue to encourage and increase the availability of lifelong learning, work and volunteer opportunities in our senior years.
- 2.2 Ensure affordable access to assistive or adaptive devices and equipment to facilitate independence and inclusion

Over the next six years we will take action to ensure...

4. Opportunities for economic participation are available as we age, and income and economic security is enhanced

What needs to happen

- 4.1 Ensure flexible employment policies and workforce training opportunities are in place for persons seeking employment past retirement age and for those providing caregiving to family.
- 4.2 Develop and implement policies to increase the number of persons working in the local economy.
- 4.3 Enhance and ensure pension schemes, retirement savings incentives and financial/basic needs support programs reflect the cost of living and are sustainable; also, the general cost of living is managed.
- 4.4 Increase availability and awareness of financial investment, planning, and literacy programmes throughout the life course, especially for senior years.

IDEAS FROM THE COMMUNITY

- Use the funds from the corporate income tax to enhance seniors' quality of life by providing inclusive and accessible initiatives for housing, transportation, and other age-friendly environments, as well as additional subsidies for healthcare, food, electricity, and other cost of living expenses
- Encourage businesses to offer discounts for seniors all the time, not just on certain days
- Start a network that provides temporary and long-term employment opportunities for seniors who would like to work – tap into a wealth of knowledge, hard workers
- Introduce a financial awareness and retirement planning programme as well as advisory services when pension members approach retirement
- Create and support for older adult continued learning programmes
- Adult day care

Stakeholders with a role

Government:

- **Ministry of Youth, Social Development & Seniors (MYSDS):** HQ, Ageing Well Committee
- **Ministry of Finance (MOF):** HQ, Pension Commission, Department of Financial Assistance (DFA), Department of Social Insurance, Ministry of Economy and Labour, Ministry of National Security (Customs Duty Relief); Human Rights Commission

Charities/Private Sector:

- Age Concern
- Meals on Wheels (MoW)
- Eliza Dolittle Society
- Lifelong Learning Center
- **Church Food Programs:** Salvation Army, Anglican Church, Christ Church; Red Cross Rental Program, Ramp it Up! – Beyond Inclusion



Pillar 3: Age-Friendly Environments

Age-friendly environments are designed to cater to the needs of all, focusing on accessibility, safety, and inclusivity.

Age-Friendly

By age-friendly, we mean that we can navigate spaces comfortably and independently regardless of age or ability. It means we can continue doing the activities we value most for as long as possible.

From well-lit pathways, free and clear of barriers, to inclusive transportation. Whether it's accessible housing options and infrastructure home adaptations, and community engagement initiatives, age-friendly spaces are important enablers for our well-being and quality of life.

Housing

Many of us desire to age where we currently reside, while others opt to live with family or if available, would choose senior living spaces that cater to different lifestyles and levels of care. However, the limited availability of accessible and affordable housing, designed to universal design principles, can significantly impact housing choices.

Securing housing is particularly challenging as the demand for affordable rental and shared housing in Bermuda is on the rise. Renters may encounter challenges such as rent hikes, uncertain tenancy, poor housing conditions, and limited accessibility. Work is underway to increase and develop a variety of housing choices adapted to Bermuda's needs. However, the steep costs associated with new construction, senior living spaces, and accessible housing still limit choices for many people. Although innovative housing solutions and interventions to tackle homelessness are emerging, more focus is required to implement solutions for older persons.

To accommodate a diverse ageing population, our housing stock must undergo transformations and provide a variety of options.

Transportation

We want a Bermuda where individuals of all ages and abilities can easily reach the places they need to go in their daily lives. Accessible and dependable public transportation, along with well-kept pedestrian areas, play a crucial role in ageing well.

We also want to encourage staying active through walking which not only promotes physical and mental health but also contributes to a healthier ageing population.

New transport technologies such as electric bikes, cars, and mobility scooters can enhance mobility for older persons. Therefore, public planning and transportation must evolve to accommodate various modes of transportation safely and efficiently.

Over the next six years we will take action to ensure...

5. Age-friendly environments are enhanced and created

What needs to happen

- 5.1 Enhance and enforce laws to improve accessibility
- 5.2 Develop public spaces and infrastructure that are well-maintained, inclusive, and accessible
- 5.3 Increase public awareness and ensure accessibility, disability rights and reasonable accommodation in public and private environments

Over the next six years we will take action to ensure...

6. All persons have equal access to inclusive public transit services and transportation services

What needs to happen

- 6.1 Improve existing public transportation infrastructure and technology to increase accessibility
- 6.2 Encourage seniors to maintain their driving license and personal vehicles for as long as possible
- 6.3 Develop a system to ensure accessible transport for persons unable to take public transportation

Over the next six years we will take action to ensure...

7. Affordable and accessible housing options are available and designed to support ageing at home

What needs to happen

- 7.1 Increase the amount of affordable, innovative, and flexible housing options for persons as they age
- 7.2 Continue and expand programmes for home modifications that improve accessibility to help age in place
- 7.3 Ensure affordable and reliable maintenance services for senior homeowners

IDEAS FROM THE COMMUNITY

- Turn empty buildings and derelict houses into affordable housing for assisted living
- Pilot a project transport service for a reasonable fee to provide door-to-door paratransit service
- Introduce alternative transportation options for seniors such as carpooling, and taxi vouchers particularly in the evenings.
- Adopt audio and visual announcements of public bus arrivals and braille script on the ground for all stops
- Increase the amount of movement and interactive activity programmes and locations for older adults

Stakeholders with a role

Government:

- **MYSDS:** HQ, ADS, Disability Advisory Council;
- **Cabinet Office:** Department of Planning; Human Rights Commission;
- **Ministry of Public Works:** Works & Engineering, Public Lands and Buildings, Parks Dept Bermuda Housing Corporation, BLDC/WEDCO;
- **Ministry of Transport:** Department of Public Transportation, Transport Control Department;
- **Ministry of National Security (MNS):** Customs Department;
- **Ministry of Tourism, Culture and Sport:** Department of Sport and Recreation.

Charities/Private Sector:

- Bermuda Housing Trust;
- Drive-able;
- Habitat for Humanity;
- Project Action.

Pillar 4: Community

When our community is connected, we are better able to address common challenges that limit our ability to age well and support and protect our most vulnerable.

It Takes a Village to Age Well

Building a close-knit community is essential for developing a sense of belonging, support, and interconnectedness. Reclaiming ‘the village’ embodies a culture of mutual care, cooperation, and empathy. One where we look out for one another, exchange knowledge, and work together to lessen social isolation and loneliness. A safe and secure community that celebrates life and breaks down barriers that decrease opportunities to enjoy our later years.

For many of us it is the traditions we enjoy with our friends and families in our beautiful, natural surroundings. An age-friendly community encourages participation in all aspects of social, political, cultural, educational, recreational, and economic life.



We aspire to bring multiple generations together and build inclusive communities engaged in meaningful activities that improve our health and well-being. These intergenerational gatherings can reduce the effects of ageism and stereotypes about ageing. Through public awareness campaigns our community can work together to highlight the benefits of ageing well at each stage of life and promote positive attitudes towards ageing.

We must not let our sense of community disappear; we will reclaim ‘the village.’

Safety and Security

Community safety and security is important to providing a sense of well-being and independence in later years. Safeguarding seniors includes various measures to promote awareness and prevent physical harm, abuse, and exploitation. It also supports accessible (age-friendly) public spaces such as adequate street lighting, and well-maintained sidewalks, which all contribute to reducing the risk of accidents and falls.

Community policing initiatives that promote awareness and prompt responses to safety concerns allow us to age with dignity and peace of mind. Collaboration between the police, social services, and community organisations are important to addressing the unique needs of our seniors.

Adult Protection Services

It is important to note that some of us will experience unsafe and poor conditions that require additional support.

Protection services are designed to intervene and provide support to those who are unable to protect themselves due to physical or mental limitations, illness, or other circumstances. This may involve coordinating with police, healthcare providers, and other social service agencies to address immediate safety concerns and develop care plans. Additionally, adult protection services offer advocacy, counselling, and resources to empower individuals to make informed decisions and regain control over their lives. By advocating for the rights and dignity of vulnerable adults, these services play a vital role in promoting social justice and preventing further harm within our communities.

As the number of seniors in need of support and protection continues to grow, protection services on island will continue to play a crucial role in safeguarding them from abuse, neglect, and exploitation. However, the current protection services are not resourced for our ageing population, with high caseloads they are limited in their ability to provide timely assessments of reports of abuse or neglect, conduct investigations, and implement interventions to ensure the safety and well-being of at-risk adults. Community and protective services must be adequately trained and resourced to meet our current and future needs.

Over the next six years we will take action to ensure...

8. Community engagement activities that promote intergenerational solidarity, social inclusion, health and well-being, and safety – reclaim ‘the village’

What needs to happen

- 8.1 Our environments are safe, and we are prepared for emergencies
- 8.2 Community initiatives promote inclusion and engagement across generations; increase abuse awareness and overall seniors’ safety

Over the next six years we will take action to ensure...

9. Vulnerable persons are protected from abuse, neglect, and self-neglect

What needs to happen

- 9.1 Enhance adult protection services and legislation so they are appropriately resourced and structured to meet the protection needs of an ageing population
- 9.2 Establish and improve legislation, services and support for persons in need of supportive or substitute decision makers

IDEAS FROM THE COMMUNITY

- Make provision for seniors that can be placed in the jury duty pool to alleviate the strain on companies and younger workers
- Introduce older adult dating group activities
- Create a community centre for seniors

Stakeholders with a role

Government:

- **MYSDS:** ADS, Youth Affairs;
- **MNS:** Bermuda Police Service – VPU/FCU, Multi-Agency Risk Assessment Committee, Bermuda Fire and Rescue Service; Emergency Measures Organisation (EMO);
- **Ministry of Legal Affairs (MLA):** HQ; Judiciary;
- **Ministry of Tourism, Culture and Sport:** Department of Sports and Recreation, Department of Culture

Charities/Private Sector:

- Age Concern
- Centre Against Abuse
- Women’s Resource Centre

Implementing the Strategy

This strategy sets out key actions for the community to achieve over the next six years. While the Government is best placed to lead the strategy, it is everyone's responsibility to act and support older persons as they age.

How will we get there?

The Ministry of Youth, Social Development and Seniors will work with other Ministries and organisations to confirm initial actions across stakeholders, support coordination and obtain updates on actions and submit reports to Cabinet, stakeholders and the wider public. The Ministry will also advocate for initiative development across stakeholders where such are needed to fulfil the actions of the Strategy.



Ministry of Youth, Social Development and Seniors Action Plan 2024-2027

The Ministry of Youth, Social Development and Seniors has a three-year plan for actions directly under their remit ([see Annex 1](#)). This Plan will be reviewed and updated during the NSS lifespan.

Part of this Action Plan is facilitating coordination and accountability for other Ministries and stakeholders engaged in initiatives that support our seniors or ageing population through the NSS' framework.

[Annex 2](#) contains a table aligning existing and planned actions across stakeholders within the NSS Framework.

How will we monitor our progress?

This strategy and Framework alignment are living documents, adaptable to the evolving needs and challenges faced by seniors and progress made over the next 6 years.

Yearly reports will be presented to the Government to share ministry and organisation progress against an outcomes framework, track progress, address any risks, and consider any changes that may be required.

These reports will also be published on the Government's website.

Annex 1: Ministry of Youth, Social Development and Seniors Headquarters Action Plan 2024-2027

The Ministry of Youth, Social Development and Seniors (MYSDES) has a three-year action plan to address the NSS actions that fall directly under their remit. This Plan will be reviewed and updated in 2027.

National Seniors Strategy 2024-2027 Timeline

2024

- Public Consultation and launch of new strategy with the Ministry of Youth, Social Development and Seniors (MYSDES) initial actions
- Implementation of MYSDES initial action plans
- Confirm initial action items with Cabinet, other ministries and agencies

2025

- Outcomes framework finalized to measure strategy progress
- Continue to implement MYSDES initial action plans and other activities
- Annual report on progress status of action plan to Cabinet
- Publish on MYSDES website

2026

- Continue to implement Action Plan
- Annual report on Acton Plan and outcomes to Cabinet
- Publish annual report on website

2027

- 3-Year review and progress report to Cabinet and The Legislature
- Publish annual report on website

Annex 2: NSS Framework- Initiative Alignment

National Seniors Strategy Framework Alignment

The National Seniors Strategy (NSS) will provide a framework consisting of Pillars with desired outcomes, what needs to happen (actions) and principles.

The framework is to help guide and align action identification and development across all sectors and stakeholders to achieve the broad vision and goals of the NSS.

The following draft tables outline the framework and align key existing and planned initiatives identified and shared during the consultation process.

This table will be a living document for implementation and help guide the oversight of the strategy by:

1. Continually identifying initiatives underway or planned that fulfil the pillars of the strategy.
2. Identifying gaps for action areas and promoting stakeholder engagement around these gaps.
3. Facilitate initiative coordination and collaboration across stakeholders

PILLAR 1: HEALTHY AGEING

Over the next six years we will take action to ensure...

Desired outcome(s)

1. There is equitable access to quality health, social, and long-term care services

- People stay healthy for as long as possible, especially when entering later years
- Care delivery and design is person-centered, coordinated, and evidence-based
- Plans and strategies that support healthy ageing are implemented
- Services are affordable, meet the needs of an ageing population, and are continuously improved

What needs to happen (actions)

- 1.1. Establish **governance** models that promote sustainable health, social, and long-term care systems
- 1.2. Increase the **availability** of rehabilitative, and long-term care services, including dementia specific services
- 1.3 Prepare and enhance the **health workforce** for an ageing population
- 1.4 Develop and enhance service standards, data collection, quality assurance and training programs to improve **quality**
- 1.5. Ensure the cost of health and long-term care services are **affordable** as we age
- 1.6. **Promote healthy lifestyles** throughout the life course including- addressing dementia as a public health issue and both the social and physical determinants of health
- 1.7 **Coordinate** care provision, at home and in institutional care settings

Initiatives Alignment	Lead Stakeholder(s)	Actions	Date
Bermuda Health Strategy	Ministry of Health (MoH): Headquarters (HQ)	1.1 - 1.7	2027
Universal Health Coverage Programme	MoH: Universal Health Coverage Programme Management Office (UHC PMO)	1.1 - 1.7	2030
Digital Health Strategy	MoH: UHC PMO	1.1, 1.4, 1.7	2030
Health Literacy & Senior Social	MoH: Bermuda Hospitals Board (BHB), Department of Health (DoH)	1.6	2025
Digital Health Literacy and genius bar for support with technology	MoH: BHB	1.6	
Health Workforce Strategy	MoH: Bermuda Health Council (BHC)	1.3	
Long-Term Care (LTC) - MYSDS Plan	Ministry of Youth Social Development and Seniors (MYSDS): HQ, ADS; MoH: HQ, DoH, BHC	1.1, 1.2	
Dementia- MYSDS Plan	MYSDS: HQ, ADS; MoH: HQ, BHC	1.2, 1.4, 1.6	
Financial Assistance Reform	Department of Financial Assistance	1.1, 1.2, 1.3, 1.4, 1.6, 1.7	2027
Bermuda Peer Learning Network for LTC providers	Age Concern	1.3, 1.4	2025
LTC Standardized Assessment tool review	MOH: Dept of Health, Health Council, Health Insurance Dept, KEMH; MYSDS: Dept of Financial Assistance, Ageing and Disability Services	1.6, 1.7	
Disability Register Data Collection- MYSDS Plan	MYSDS: Ageing and Disability Services	1.1, 1.7	2025
LTC financing and service standards review and development	MoH: Bermuda Health Council (BHC)	1.2, 1.4, 1.5	2027
Wrap around services- health education & screening at the food bank	The Eliza Dolittle Society	1.3, 1.7	2030
Care home development projects	Friends of Hospice, MOH: Dept of Health	1.2	
Healthy ageing campaigns and classes	MOH: Health Promotion, Lifelong Learning Centre, Actively Ageing BDA	1.6	2030
Dementia Daily Activities Programme Expansion	Dementia Bermuda & Dementia (AAD)	1.2, 1.3, 1.6, 1.7	2025
Plan to End Homelessness	Home; MYSDS: HQ; BHC	1.7	
National Sports Policy - Goal 4	Department of Sports and Recreation	1.6	2027
Dementia specialist services and programs	BEAMS, NorthStar Dementia, Dementia Bermuda's and Dementia, KEMH Geriatric Clinic	1.2, 1.7, 1.3	
Senior Day Care Facility	MYSDS; MOH; MOPW	1.2	2030
End-of-life care support and preparation	PALS Final Steps Agape House and Friends of Hospice	1.3, 1.7, 1.3, 1.7	2030
Subsidized home care assessment and support programs	MOH: Dept of Health Community Nursing; Community rehab; Health Insurance Dept; MYSDS: Dementia Navigation Pilot; Dept of Financial Assistance; PALS	1.7	2030

PILLAR 2: EMPOWERED CITIZENS

Over the next six years we will take action to ensure...

Desired outcome(s)

- | Over the next six years we will take action to ensure... | Desired outcome(s) |
|--|--|
| 2. Ageism, ableism, and discriminatory practices are eliminated | <ul style="list-style-type: none">• Older workers are treated fairly |
| 3. Independence is preserved and seniors are participating in all aspects of society | <ul style="list-style-type: none">• Seniors have an adequate standard of living and Bermuda is financially prepared for an ageing population |
| 4. Opportunities for economic participation are available as we age, and income and economic security is enhanced | <ul style="list-style-type: none">• People save earlier for their later years and appropriate assistance is available for those who need it• Workplaces are inclusive of seniors and accommodate family caregivers and the value of their contributions in paid and volunteer settings recognized.• Learning and development opportunities are provided to seniors |

What needs to happen (actions)

- 2.1.** Prohibit discrimination by age
- 2.2.** Identify and address negative beliefs and attitudes around ageing and barriers to inclusion
- 3.1.** Continue to encourage and increase the availability of lifelong learning, work and volunteer opportunities in our senior years.
- 3.2.** Ensure affordable access to assistive or adaptive devices and equipment to facilitate independence and inclusion
- 4.1.** Ensure flexible employment policies and workforce training opportunities are in place for persons seeking employment past retirement age and for those providing caregiving to family.
- 4.2.** Develop and implement immigration policies to increase the number of persons working in the local economy
- 4.3.** Enhance and ensure pension schemes, retirement savings incentives and financial/basic needs support programs reflect cost of living and are sustainable; general cost of living controls are implemented
- 4.4.** Increase availability and awareness of financial investment, planning, and literacy programmes throughout the life course, especially for senior years

Initiatives Alignment	Lead Stakeholder(s)	Actions	Date
Age inclusion in Human Rights Act	Human Rights Commission	2.1	
Disability inclusion Project	Human Rights Commission	2.2	
Senior Education and Learning initiatives	Lifelong Learning Center, Age Concern, Bermuda National Library	3.1	2030
Powers of Attorney Educational Sessions	MJM Ltd with Age Concern	4.4	2024
Financial planning and preparation Guide	MYSDS- Ageing Well Committee	4.4	2025
Pension administration fee cuts	Ministry of Finance	4.3	
Pension refund programs	Ministry of Finance: Pension Commission	4.3	2030
Actuarial Review of Contributory Pensions	Ministry of Finance: Dept of Social Insurance	4.3	
Economic Development Strategy- Increase working population actions	Ministry of Economy and labour	4.1, 4.2, 4.3	
Retirement Age Review	Economy and Labour	4.1	
Management of cost of living initiatives	Government: 2024 mid-year budget review	4.3	
Financial Assistance Reform and benefit reviews	MYSDS: Dept of Financial Assistance	4.3	2030
Hardship Fund	Age Concern	4.3	2030
Food programs and initiatives	Food security network; Meals on Wheels; Eliza Doolittle Society; Church food programs - Anglican, Christ Church, Salvation Army	4.3	
Assistive/Adaptive equipment programs	Ministry of National Security Customs- duty relief Red Cross Rental Program Dept of Financial Assistance benefits Ramp it Up!- Beyond inclusion, MYSDS-HQ	3.2	2030

PILLAR 3: AGE-FRIENDLY ENVIRONMENT

Over the next six years we will take action to ensure...

Desired outcome(s)

5. **Age-friendly environments are enhanced and created.**
6. **All persons have equal access to inclusive public transit services and transportation services.**
7. **Affordable and accessible housing options are available and designed to support ageing at home.**

- People can age in a place they call home as safely and independently as possible for as long as possible.
- People can move around freely and participate in the community.
- Public and private services and workplaces are inclusive and supportive of the needs of seniors.

What needs to happen (actions)

- 5.1. Enhance and enforce laws to improve accessibility
- 5.2. Develop public spaces and infrastructure that are well-maintained, inclusive, and accessible
- 5.3. Increase public awareness and ensure accessibility, disability rights and reasonable accommodations in public and private environments
- 6.1. Improve existing public transportation infrastructure and technology to increase accessibility
- 6.2. Encourage seniors to maintain their driving licenses and personal vehicles for as long as possible
- 6.3. Develop a system to ensure accessible transport for persons unable to take public transportation
- 7.1. Increase the amount of affordable, innovative, and flexible housing options for persons as they age
- 7.2. Continue and expand programmes for home modifications that improve accessibility to help age in place
- 7.3. Ensure affordable and reliable maintenance services for senior homeowners

Initiatives Alignment	Lead Stakeholder(s)	Actions	Date
Disability Act- MYSDS Plan	MYSDS- ADS	5.1	
National Sports Policy - Goal 3	Department of Sports and Recreation	5.2	2027
Ratification of UNCRPD - MYSDS Plan	MYSDS- HQ	5.3	2024
Educational Sessions on the Human Rights Act	Human Rights Commission	5.3	2024
International Day of Persons with Disabilities - coordination	MYSDS - Disability Advisory Council	5.3	2030
Building Code, Bermuda Plan 2018; Draft City of Hamilton Plan 2024	Cabinet Office: Dept of Planning	5.2	2030
Residential Rental Unit Renovation Program & Economic Stimulus Program	Ministry of Public Works; Bermuda Housing Corporation	7.1	2027
Affordable housing provision and development	Bermuda Housing Corporation; Bermuda Housing Trust;	7.1	2030
Public Transportation - Digital Fares Media	Ministry of Transport	6.1	2024
Pilot transportation programs including accessible vehicles	Transport Control Department	6.3	2024
Driving assessment programs	Drive-able	6.2	2030
Continued Ageing in Place home modification loans	Bermuda Housing Corporation	7.2	2030
Duty exemption for ageing in place imports	Ministry of National Security: Customs; MYSDS- ADS	7.2	2030
Home Renovations for Families in Need	Habitat for Humanity	7.2	2030

PILLAR 4: COMMUNITY – RECLAIM ‘THE VILLAGE’

Over the next six years we will take action to ensure...

Desired outcome(s)

- | | |
|---|--|
| <p>8. Community engagement activities are strengthened and developed, and programs are in place to promote seniors’ safety</p> <p>9. Vulnerable persons are protected from abuse, neglect, and self-neglect</p> | <ul style="list-style-type: none"> • Intergenerational learning opportunities and supports are available and valued • Seniors have meaningful activities and participation in the community regardless of ability • Seniors are safe and have appropriate supports to meet their needs and uphold their rights • The public is informed and engaged in opportunities to ensure seniors’ safety, decrease social isolation and loneliness and increase ageing well. |
|---|--|

What needs to happen (actions)

- 8.1.** Our environments are safe, and we are prepared for emergencies
- 8.2.** Community initiatives -promote inclusion and engagement across generations; increase abuse awareness and overall seniors’ safety
- 9.1.** Enhance adult protection services and legislation so they are appropriately resourced and structured to meet the protection needs of an ageing population
- 9.2.** Establish and improve legislation, services and supports for persons in need of supportive or substitute decision makers

Initiatives Alignment	Lead Stakeholder(s)	Actions	Date
Admiralty House Redevelopment Project	Age Concern	8.2	2025
National Sports Policy - Goal 1 & Goal 4	Ministry of Tourism, Culture and Sport: Department of Sports and Recreation	8.2	2027
National Cultural Heritage Policy for Bermuda	Ministry of Tourism, Culture and Sport: Department of Culture	8.2	2026
Seniors’ advocacy	Age Concern; MYSDS- ADS	8.2	2030
Abuse Awareness (physical, financial, cyber, or otherwise)	MYSDS- ADS Strategic Action Plan National Security: Bermuda Police Services- VPU/FCU	8.1, 8.2	2030
Domestic Violence Risk Reduction and Response initiatives	Multi Agency Risk Assessment Committee- Bermuda Police Service; Center Against Abuse, Dept of Child and Family Services, Ageing and Disability Services	9.1	2030
Vulnerable persons natural disaster planning and preparation	Emergency Measures Organization Red Cross- Disaster Risk Reduction Program Youth, Social Development and Seniors – ADS (Disability Register App Project))	9.1	2030
Home Fire Safety Visits	Ministry of National Security: Bermuda Fire and Rescue Service	8.2	2026
Abuse Prevention and Protection- MYSDS Plan	MYSDS: ADS	8.2, 9.1, 9.2	2027
Office of Public Guardianship Project	Ministry of Legal Affairs	9.2	
Receivership practice direction and oversight review	Judiciary	9.2	2026

Annex 3: Developing the Strategy

Ageing Well

In 2013, a national plan for ageing was developed by the Senior Advisory Council (now called the Ageing Well Committee). This document now builds on that work and incorporates up-to-date research and literature reviews on a variety of ageing topics, as well as reports, and other countries' ageing plans, policies and strategies.

A Lifespan Approach for Healthy Ageing

Healthy ageing requires action from all generations to enhance the quality of life in later years.

This strategy is for everyone. However, it places special emphasis on older persons who are 65 years or older as well as the next generation of older persons who are 50+ years.

Consultation

Community stakeholders from public, private, and charitable sectors were invited to complete surveys requesting information about their concerns related to Bermuda's ageing population, what services they offer to the community, the data currently collected and used to develop those services, any new plans or initiatives, and what aspirations they desire as it relates to the strategy.

Local senior clubs engaged in discussions about ageing, ranging from their positive healthy ageing experiences and concerns, solutions they would like to see in the strategy, as well as what advice they wish to share now that they are older. Community forums were held to collect additional wisdom from a diverse group of seniors, advocates, and community members.

The purpose of the various methods of consultation was to ensure that everyone's voices were reflected in the development and implementation of the strategy.

Findings and Limitations

Younger persons under the age of 65 years were not excluded or targeted for consultation.

Findings from the stakeholder consultation are shared throughout the strategy with more detail found in the Strategy Consultation Report.

It is important to note that the viewpoints obtained during consultation may not reflect the perspectives of those most vulnerable seniors who would have experienced barriers to engage in the consultation.

Aligning With Other Strategies and Plans

Seniors are a diverse group of people with different needs and abilities, covering a wide range of issues and advocacy.

This strategy supports, and connects with several other strategies, plans, and initiatives that impact older persons, including but not limited to the:

- Bermudian Charter of the Rights and Responsibilities of the Elderly and Adults in Need of Long-term Care and Assistance, where adapted rights are introduced at the beginning of the strategy, providing a great starting point.
- National Plan for Adults with Intellectual Disabilities and Their Families, the Plan to End Homelessness, and the ongoing work setting up a Disability Register, and an Office of the Public Guardian.
- Bermuda Health Strategy 2022 – 2027 which will establish a single payer, national health plan with essential coverage for needed healthcare services.
- Bermuda Joint Strategic Needs Assessment of Health 2023, which makes recommendations for advancing the collection of health data, focusing on social determinants of health, health system financing, and integrated care delivery models focused on older persons.
- 2024 National Cancer Control Plan and the Ministry of Health’s Integrated Care Pathways for chronic kidney disease, mental health, and the First 1,000 Days, to name a few.
- Bermuda Economic Development Strategy 2023 – 2027, that sets strategic priorities for growing the economy including the expansion of certain industries and reforms to address the shrinking working population.
- Bermuda Fiscal Responsibility Panel 2022 which provides an economic assessment and makes recommendations to ensure a sustainable economy, including the progression of pro-immigration policies to address critical labour issues and financial risks to health and pension systems.
- Reports for, calls for action by, and partnerships with Age Concern, PALS, Dementia Bermuda’s and Dementia, members of the Food Security Network, and a host of other organizations and healthcare providers.
- United Nations Decade of Healthy Ageing platform and many of the World Health Organization and Organization for Economic Cooperation and Development reports on ageing

Annex 4: The 4M's Framework

Age-friendly systems use the cost-effective '4Ms' framework to organise high-quality care for older persons. There are four evidence-based practices known as the '4Ms': What Matters, Medication, Mentation, and Mobility. When implemented together across different healthcare settings the result is significant improvements in the care of older adults.

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