

ANNUAL REPORT | 2025

MINISTRY OF YOUTH, SOCIAL DEVELOPMENT AND SENIORS



GOVERNMENT OF BERMUDA

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MINISTER'S MESSAGE

"The demand on our social systems is increasing, and the complexity of the cases we are seeing continues to grow. Our responsibility is to ensure that the support we provide keeps pace with that reality."

The 2025 Annual Report reflects a year of sustained delivery across Youth, Social Development, Seniors, Disability, Gender Affairs, and Human Rights.

Throughout 2025, the Ministry strengthened legislative protections, expanded service delivery, and advanced coordinated responses across child protection, youth development, domestic abuse, disability services, and senior care.

The Ministry maintained continuity of core services while advancing key reforms across all programme areas, even as demand and case complexity became more defined across the system.

The 2026/27 budget reflects continued investment in critical services, system coordination, and infrastructure designed to support Bermuda's most vulnerable populations across their lifetime.

The focus remains clear: to ensure that support across Bermuda is timely, coordinated, and able to meet the realities people are facing every day.

The Honourable Tinée S. Furbert, JP, MP

Minister of Youth, Social Development and Seniors

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EXECUTIVE SUMMARY

This report provides a consolidated overview of legislative progress, programme delivery, public engagement, and service performance across the Ministry during 2025.

Throughout the year, the Ministry advanced major initiatives across child protection, youth development, homelessness response, seniors services, disability reform, and financial assistance.

The Ministry also experienced increasing pressure across several systems, including:

- Rising complexity in youth and family cases
- Court-related workloads affecting DCFS capacity
- Reliance on overseas therapeutic placements
- Safeguarding and domestic abuse cases
- Demand for senior and disability services

Despite these pressures, key achievements during 2025 included:

- Implementation of the National Seniors Strategy 2024–2030
- Publication of the Integrated Dementia Care Pathway
- Expansion of mental health support through Financial Assistance reform
- Establishment of the Disability Unit and legislative reform pathway
- Strengthening of MARAC and SART multi-agency safeguarding systems
- Expansion of youth development programming through TOYA
- Advancement of Bermuda’s homelessness coordination framework

MINISTRY BUDGET OVERVIEW 2026/27

The Ministry’s 2026/27 budget totals **\$97.274 million**, representing a **7% increase** over FY 2025/26.

Department	Budget	Change
Head 86 — Ministry Headquarters	\$16.052M	+14%
Head 23 — Child and Family Services	\$22.821M	+8%
Head 55 — Financial Assistance	\$58.401M	+4%
Overall Ministry Budget	\$97.274M	+7%

KEY MINISTRY ACHIEVEMENTS 2025



National Seniors Strategy
implementation commenced



Financial Assistance reforms
expanded mental health support



Integrated Dementia Care Pathway
published



MARAC and SART
strengthened multi-agency safeguarding



Advancement
of the
Disability Unit



National homelessness coordination framework
advanced



Youth development programming expanded
through TOYA

HEAD 86 — MINISTRY HEADQUARTERS

Ministry Headquarters provides strategic coordination, policy leadership, legislative oversight, and programme support across the Ministry's service areas.

During 2025, Headquarters advanced national initiatives focused on seniors, disability reform, housing stability, gender affairs, and human rights, while supporting cross-government coordination and long-term policy development.

Priority areas included:

- National Seniors Strategy implementation
- Dementia care system planning
- Disability legislative reform planning
- Homelessness coordination
- Gender-based violence awareness and prevention
- Strengthening public engagement and cross-sector collaboration

SENIORS

National Seniors Strategy 2024–2030

Implementation of the National Seniors Strategy commenced during 2025, supported by the onboarding of a dedicated Project Manager and establishment of governance structures. The Strategy provides a framework to support ageing with dignity, independence, and security.

Integrated Dementia Care Pathway

Published in December 2025 following national consultation coordinated through the Bermuda Health Council. The pathway establishes a structured national approach to dementia care, including:

- Awareness and risk reduction
- Early detection
- Diagnosis and care coordination
- Community support
- End-of-life planning

Retirement Planning Guide

The Ministry launched “Envision Your Retirement: 2026 Planning Guide to Retirement” to support proactive retirement planning and access to community resources.

Senior Day Care Facility

Planning advanced for a purpose-built Senior Day Care Facility. Construction is anticipated to begin in 2026.

Projected Capacity	50 seniors
Projected Staffing	87 personnel
Construction Start	2026 (anticipated)

Long-Term Care Reform

Cross-ministry coordination continued to address long-term care, hospital discharge planning, and community-based support systems.

LOOKING AHEAD

In 2026, the Ministry will continue implementing the National Seniors Strategy 2024–2030, progressing long-term care reform, advancing the development of the Senior Day Care Facility, and strengthening coordinated services that enable older adults to age with dignity, independence, and appropriate community support.



DISABILITY AND HUMAN RIGHTS

The Ministry advanced a coordinated approach to disability inclusion and rights-based reform during 2025.

Priority areas included:

- Advancement of the Disability Unit
- Legislative reform planning
- Strengthening disability data systems
- Expansion of community support infrastructure
- Human rights engagement and public education

Disability Unit

A dedicated disability unit will be advanced with supplementary funding support for a Program Manager and Education and Accessibility Officer.



Legislative Reform Planning

The Ministry initiated a disability legislative reform pathway aligned with Article 33 of the UN Convention on the Rights of Persons with Disabilities.

Disability Register

The Disability Register was successfully migrated to Government-managed servers in December 2025 with no loss of data integrity. The Register continues to support evidence-based planning across health, education, employment, and social services.

Office of the Public Guardian

Work commenced in partnership with the Ministry of Justice to establish an Office of the Public Guardian to support high-risk adult welfare cases.

K. MARGARET CARTER CENTRE

The K. Margaret Carter Centre continued to provide day services and therapeutic programming for adults with intellectual disabilities. The Centre received a Public Service Excellence Award in September 2025 for hosting a formal graduation ceremony for clients at the Hamilton Princess & Beach Club. Facility upgrades and programme enhancements continued throughout the year.

Community Partners	17
New Client Transitions	6
Capacity Status	Near Full

AGEING AND DISABILITY SERVICES (ADS)

ADS continued to experience increasing demand across safeguarding, abuse investigation, and social work services during 2025. High caseloads and workforce pressures continue to affect service timelines and preventative intervention capacity.

New Cases	353
Senior Abuse Reports	153
Social Worker Ratio	1:38
Best Practice Benchmark	1:25
ADS Budget 2026/27	\$2.370M

Abuse Case Breakdown

Physical abuse	33%
Financial exploitation	29%
Psychological abuse	24%
Neglect	12%

Additional staffing remains a priority area for 2026.

LOOKING AHEAD

Ageing and Disability Services will continue to strengthen safeguarding, improve service responsiveness, and progress reforms that better support Bermuda's ageing population and adults with disabilities. Priority will be placed on increasing workforce capacity, strengthening preventative interventions, and advancing the Office of the Public Guardian to provide additional protections for vulnerable adults.

GENDER AFFAIRS

The Gender Affairs Council continued to advance policy, research, and public engagement on gender issues impacting Bermuda.

First Town Hall — November 2025

The Council held its inaugural public town hall addressing:

- Gender-based violence
- Workplace inequality
- Reproductive rights
- Digital violence
- Gaps in gender-based data

16 Days of Activism Campaign

The Ministry launched a public awareness campaign under the theme: "Unite to End Digital Violence Against Women and Girls." The campaign focused on:

- Cyberstalking
- Online harassment
- Non-consensual image sharing

HOUSING AND HOMELESSNESS

The Ministry advanced a coordinated national response to homelessness through strategic planning, targeted interventions, and cross-sector partnerships.

Housing First Programme	\$70,000
Astor House Support	\$150,000
Hardship Fund Allocation	\$140,000

Astor House

Astor House is a new initiative providing supportive housing and rehabilitation services for former inmates through partnership with HOME, the Department of Corrections, and Bermuda Police Service. Rental costs remain the primary driver of housing instability among clients accessing emergency assistance.

LOOKING AHEAD

The Ministry will continue advancing gender equality, disability inclusion, and housing stability through stronger partnerships, public education, legislative development, and coordinated service delivery. Work will also continue to strengthen homelessness prevention and improve pathways into stable housing for vulnerable individuals and families.

HEAD 23 — DEPARTMENT OF CHILD & FAMILY SERVICES

DCFS continued to experience increasing demand and case complexity across safeguarding, court services, foster care, and therapeutic intervention systems. The Department maintained accredited services while advancing reforms designed to improve child-centred outcomes and long-term stability.

HAPPY VALLEY CHILD CARE CENTRE

HVCC remains Bermuda's only Government-operated childcare facility, serving children aged three months to four years. Demand for placements continues to exceed available capacity. The introduction of the OWNA digital childcare system strengthened operational management and parent communication.

Maximum Capacity	44
Applications Received	90
Available Spaces	13
Monthly Fee	\$400
2026/27 Budget	\$1.243M

FOSTER CARE

Case complexity continues to increase, particularly in areas involving mental health and behavioural support.

Children Supported	68
Increase from Prior Year	+7
2026/27 Budget	\$2.63M

RESIDENTIAL TREATMENT SERVICES

Trauma-responsive care environments continued to strengthen through updated policies aligned with accreditation standards. An external assessment is underway to guide future service planning and capacity development.

OVERSEAS THERAPEUTIC PROGRAMME

The Overseas Therapeutic Programme supports children whose needs cannot currently be met locally.

Children Supported	17
Case Complexity	High Clinical Complexity
2026/27 Budget	\$2.545M

A multi-agency governance structure continues to oversee placement decisions through monthly reviews.

INDEPENDENT LIVING PROGRAMME

The programme supports young people transitioning from care into independent living. Participants continued to engage in housing, employment, education, and workforce development pathways.

Residents Supported	10
Successful Completions	3
Remaining at Year-End	5
Unit Capacity	11

INVESTIGATION AND CHILD SAFEGUARDING

DCFS continues to operate 24/7 safeguarding response services. Emerging trends included increased digital safeguarding concerns, domestic violence exposure among children, and trauma-related referrals involving younger children.

New Referrals	1,186
Screened In	794
Response Compliance	85%
Joint Investigations with Police	154
MASH Cases Reviewed	853

COURT AND CHILD PROTECTION SERVICES

Court activity continued to place pressure on staffing, case progression timelines, and report completion. The Ministry continues to progress child-centred approaches designed to improve timeliness and long-term outcomes.

Total Matters	66
Court Appearances	144 (+18%)
Social Inquiry Reports	31
Updates and Addendums	35

MIRRORS PROGRAMME

Monthly parenting sessions continued to support:

- Family resilience
- Emotional wellbeing
- Conflict management



LITIGATION GUARDIAN FRAMEWORK

The Ministry continued development of a sustainable litigation guardian framework for children and vulnerable adults involved in court proceedings.

LOOKING AHEAD

The Department of Child and Family Services will continue strengthening child-centred practice, expanding therapeutic interventions, improving safeguarding systems, and reducing delays in service delivery. Priority will also be given to workforce capacity, placement stability, and ensuring that children receive timely support aligned with their individual needs.



OFFICE OF YOUTH AFFAIRS (TOYA)

TOYA continued to deliver a coordinated national youth development system focused on engagement, prevention, leadership, and community participation.

COMMUNITY CENTRES

Government Community Centres continued to provide year-round programming for youth, adults, seniors, and families.

Community Centres	3
Programmes	23
Community Enrichment Activities	90+
2026/27 Budget	\$5.01M

YOUTH PROGRAMMES

Programme delivery included:

- National Youth Conference
- Youth Expo
- Youth grants and sponsorships
- Youth entrepreneurship initiatives
- Leadership development programming

Policy priorities included:

- National Youth Policy
- National Youth Council

ANTI-BULLYING WEEK

TOYA delivered Anti-Bullying Week programming focused on awareness, prevention, and youth engagement across schools and community settings.

LOOKING AHEAD

The Office of Youth Affairs will continue expanding opportunities for young people through leadership development, community programming, youth engagement, and preventative initiatives. Priority will be placed on advancing the National Youth Policy, strengthening youth participation, and building programmes that support positive lifelong outcomes.

HEAD 55 — DEPARTMENT OF FINANCIAL ASSISTANCE

The Department of Financial Assistance continued to operate as a core stabilisation system supporting individuals and families across Bermuda through access to essential financial support and services.

2026/27 Budget	\$58.401M
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CLIENT PROFILE

Pensioners	54%
Persons with Disabilities	35%
Monthly Applications	Approx. 55
Child Day Care Allowance Budget	\$2.75M

LEGISLATIVE REFORM

Key amendments included:

- Personal Care Allowance introduced at \$100 per month for clients in residential nursing homes
- Excluded income threshold increased from \$500 to \$800, ensuring clients continue receiving the same level of support during pension increases
- Mental health outpatient treatment sessions increased from 6 per year to a maximum of 24 per year; monthly rate increased from \$840 per year to \$840 per month

COMPLIANCE AND FRAUD PREVENTION

Active Fraud Cases	42
Recoverable Amount	\$306,859.82
Debt Reduction	21% (FY 2025/26)

The DFA maintains a robust compliance framework to protect the integrity of the financial assistance system. In February 2026, there were 42 active fraud investigation cases with a total reimbursable amount of \$306,859.82. Recoverable debt was reduced by 21% during FY 2025/26, ahead of the original target of 15%.

DIGITAL TRANSFORMATION

Digital application forms for the Short-Term Relief Benefit Programme became fully operational in 2026. Further integration with the Department's case management system is planned to improve efficiency and reduce duplicate data entry.

LOOKING AHEAD

The Department of Financial Assistance will continue modernising service delivery through digital transformation, strengthened compliance, and improved case management. The Department will also continue supporting clients toward greater financial stability by enhancing access to essential services and strengthening pathways to independence.



LEGISLATIVE ACHIEVEMENTS

Charities Amendment Act 2025

Strengthened oversight and accountability across Bermuda's charitable sector.

Financial Assistance Regulations

Expanded eligibility and strengthened support for vulnerable populations.

MINISTERIAL STATEMENTS DELIVERED

- Atlantic Child Advocacy Alliance
- Plan to End Homelessness
- Integrated Dementia Care Pathways
- Anti-Bullying Week
- International Day of Persons with Disabilities
- Human Rights Day

COMMUNICATIONS REPORTING

Communications data is currently aggregated at the Government level and cannot yet be isolated for Ministry-specific reporting. Strengthening communications measurement remains a priority for 2026.

SUMMARY AND OUTLOOK

2025 reflects sustained delivery across child protection, youth development, financial assistance, housing support, seniors services, disability inclusion, and domestic abuse response.

Demand continues to increase. Case complexity continues to rise. System pressure remains consistent.

The Ministry is responding through:

- Programme expansion
- Coordinated service delivery
- Strategic infrastructure investment
- Continued policy development

Priority areas for 2026 include:

- Strengthening staffing capacity
- Improving service timelines
- Expanding system coordination
- Building stronger data and reporting systems

"The focus remains clear: to ensure that support across Bermuda is timely, coordinated, and able to meet the realities people are facing every day."



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