



HEALTH COUNCIL
BERMUDA

Residential Care Facilities

A DATA REPORT

This report presents the current landscape of demand for residential care facilities in Bermuda and highlights the need for additional beds, enhanced regulation, and improved financing.

Residential Care Facilities Report: FY 2023

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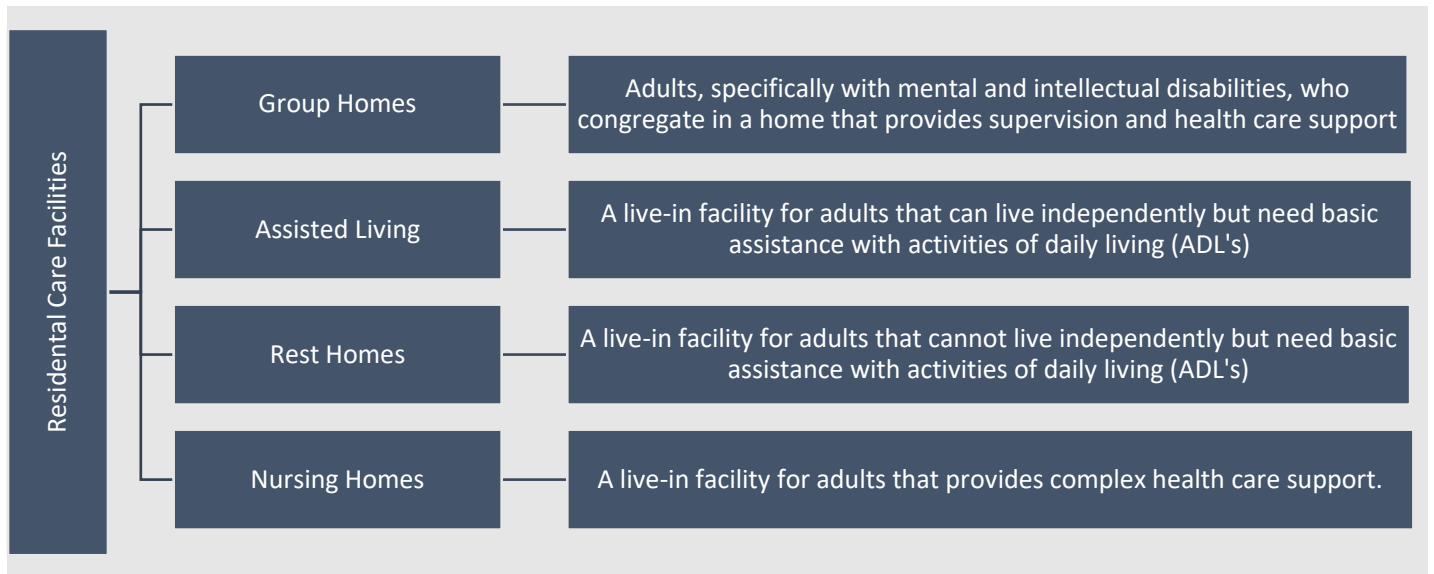
I. INTRODUCTION

Residential Care Facilities provide accommodation and 24-hour personal care and support to seniors and others who may find it difficult to manage daily life at home. These facilities provide residents with a safe place where they are looked after according to their needs, such as help with washing, dressing, toileting, administering medication and mobility. The word ‘residential’ means that people can treat the setting as their home and live there with have access to the number of services available on site. The purpose of a residential care facility is to ensure that people who cannot live independently but do not need nursing care are well looked after and can continue to lead meaningful lives.

In this report, residential care facilities¹ existing in the community are classified into four categories ([Chart 1](#)) based on the level of care they provide and their type of licensure. Currently in Bermuda, only two types of residential care facilities—rest homes and nursing homes—are licensed. However, for the purposes of this report, all four types of residential care facilities will be considered.

It should be noted that in addition to the residential care facilities highlighted in this report, there are also long-term care beds at King Edward Memorial Hospital (KEMH)² and the Mid-Atlantic Wellness Institute (MWI), many of which could potentially be reallocated to community residential care facilities if space permits.

Chart 1. Residential Care Facility Types in Bermuda



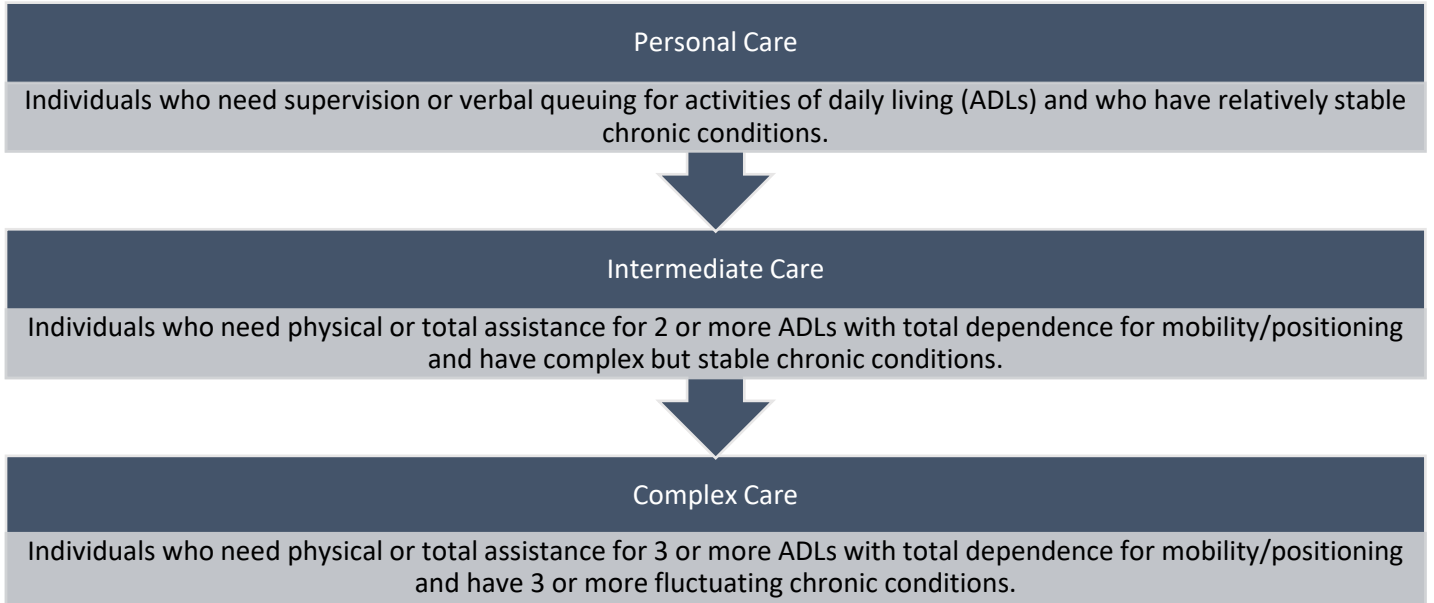
The type or level of care an individual needs will impact the type of facility deemed most suitable for them. [Chart 2](#) provides an overview of the level of care provided in each type of facility and the type of individuals at each level of care.

¹ Although the document addresses Assisted Living facilities on the island, Bermuda combines the Assisted Living classification with the Rest Home category. In Bermuda, there are various types of group homes. Currently, none are governed by the Residential Care Homes and Nursing Home legislation. Community-based group homes for the intellectually disabled are managed and operated by the Bermuda Hospital. Rehabilitation group homes are also not subject to the Residential Care Homes legislation and are not included in the figures presented in this report.

² It is to be noted that these facilities are not directly licensed and registered in the same way as community-based care facilities.

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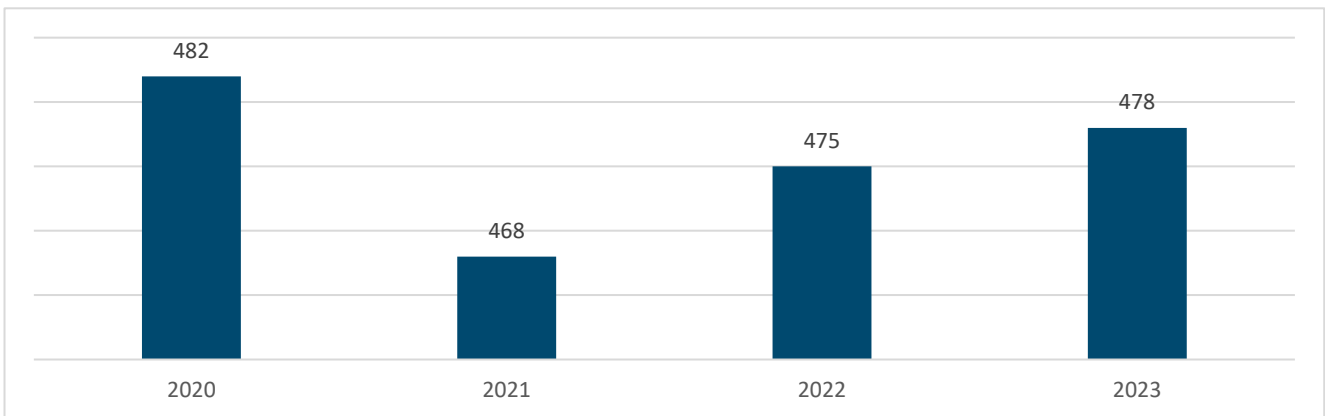
Chart 2. Level of Care Provided at Each Facility Type



	GROUP HOMES	ASSISTED LIVING	REST HOMES	NURSING HOMES
PERSONAL CARE	●	●	●	●
INTERMEDIATE CARE				●
COMPLEX CARE				●

Over time, the availability of beds at residential care facilities has fluctuated due to funding, staffing, resources, and facility quality (Chart 3).

Chart 3. Number of Beds Available at Residential Care Facilities (2020 - 2023)

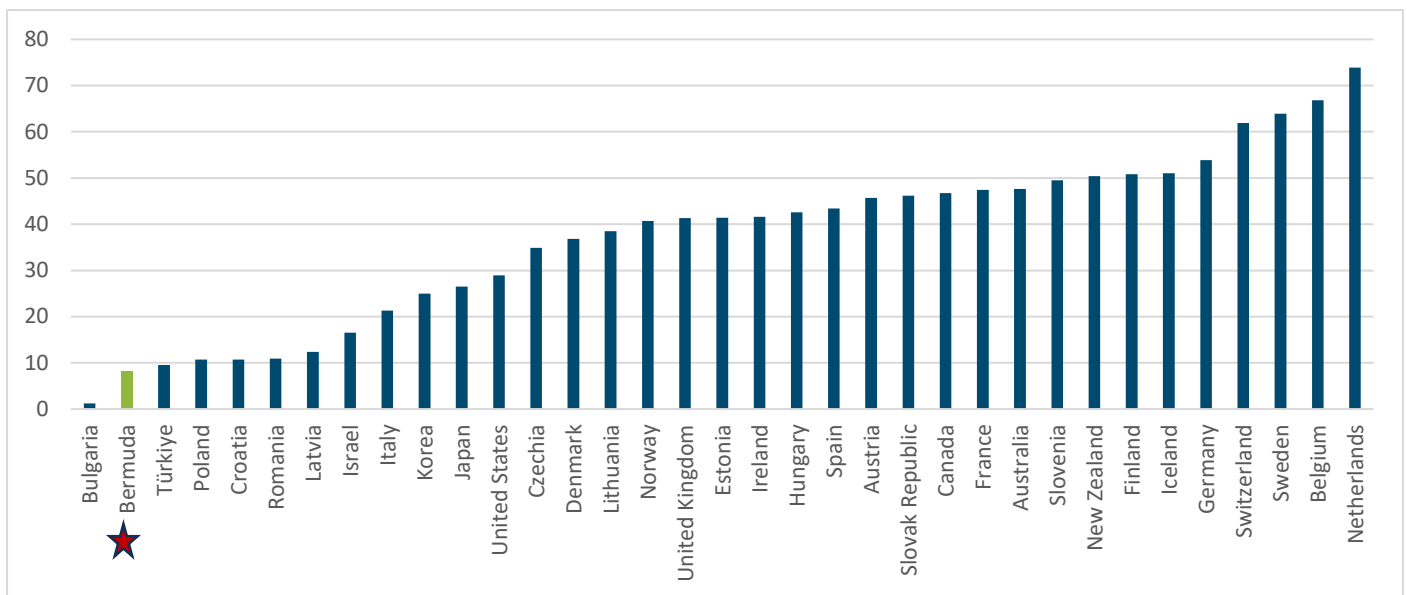


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In 2022, people over 65 accounted for 795M (10%) of the global population, in comparison, Bermuda had approximately 13,608 people. In 2016, the Health Council projected that by 2029, 28% (17,828) of Bermuda's population will be over the age of 65, a 31% increase from the 2022 figure of 13,608.

To estimate the projected demand for beds by individuals aged 65 and over in Bermuda, we utilized the median percentage of older adults (65+) residing in residential care facilities³ as reported in various countries worldwide⁴ (Chart 4). This median percentage was then applied to Bermuda's projected population to calculate the anticipated number of beds required. The actual number of beds available in Bermuda serve adults of all ages. The age distribution across residential care facilities is not centralized therefore we are unable to report on those over 65 in care homes specifically. However, anecdotally, most residents are 65+.

Chart 4. Number of Beds per 1000 Persons Worldwide in 2022 or Most Recent Year (Source OECD⁵)



³ WHO defined residential care facility as persons receiving long-term care in a facility. WHO definition of Long-term care (health and social) can be found ([HERE](#)). Additionally, WHO uses data from OECD and their definition of residential care facility can be found ([HERE](#)).

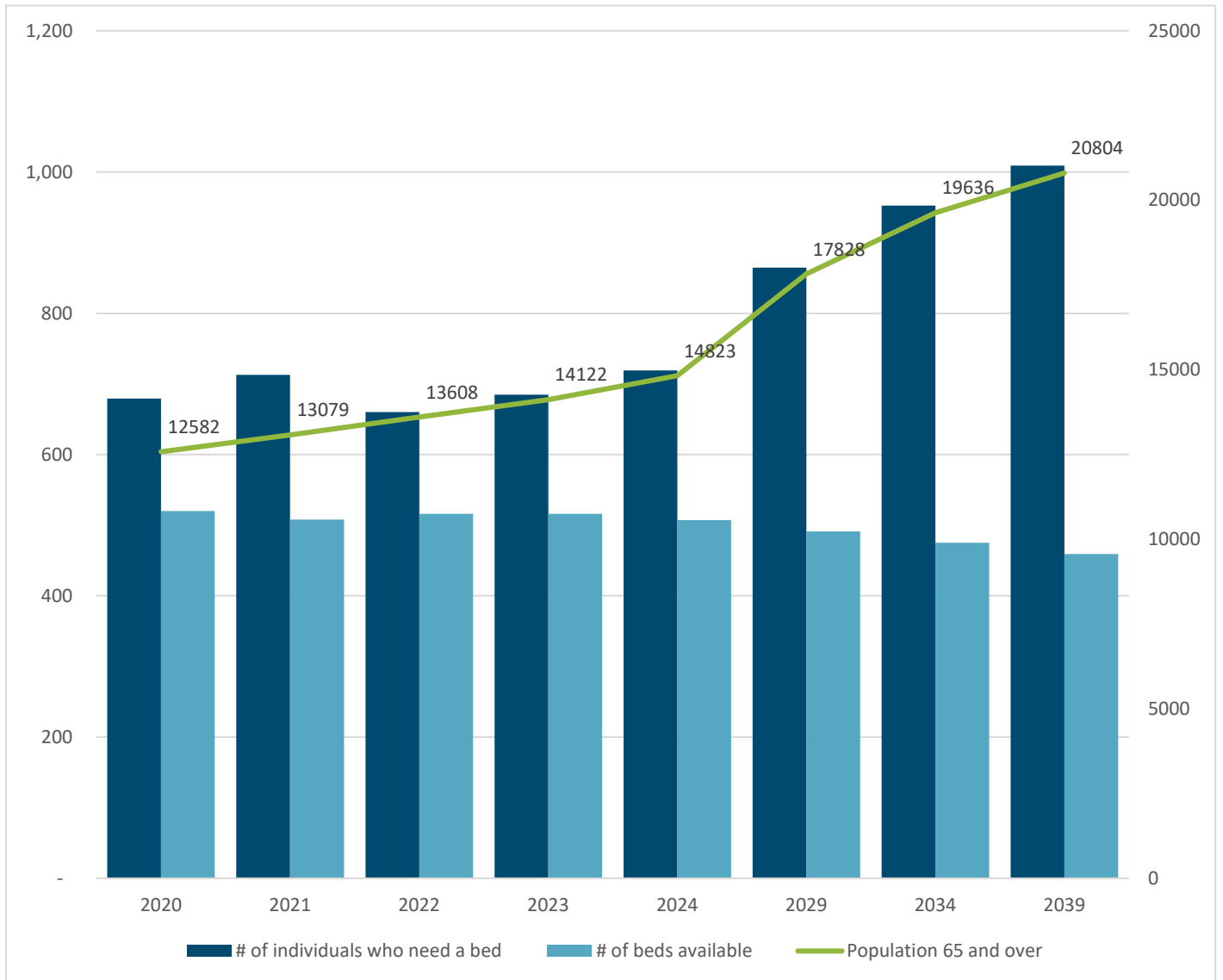
⁴ Median was calculated by taking the high and low percentages of persons over 65 in a residential care facility reported from multiple countries. Additionally, we look at both sexes. ([LINK](#)). We used the most recent median (From 2022) and applied that to projected years (i.e. 2023-2039) to calculate the projected number of individuals who would need a bed in Bermuda.

⁵ <https://stats.oecd.org/Index.aspx?QueryId=30142>

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Chart 5 uses the previously described estimation of demand for beds, the population projections for individuals (65+⁶) who need a bed, and the number of beds available (including projections based on the trend of bed availability over time⁷). This comparison shows that demand is likely to outpace availability of beds, which could cause a strain on system resources.

Chart 5. Estimated Demand for Beds in Residential Care Facilities in Bermuda



⁶ <https://www.gov.bm/sites/default/files/Bermuda-Population-Projections-2016-2026.pdf>

⁷ We calculated the average change from years 2020-2023 (-1.67) and applied that to the future year's figure and times that by (1 for year 2024, 6 for year 2029, 11 for year 2034 and 16 for year 2039) to get our projected number of beds available (i.e. =484(2024 bed figure) + (1*-167).

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As of 2023, Bermuda had 10 nursing homes and 9 rest homes, distributed across the island. Chart 6 below illustrates the distribution of residential care facilities, highlighting areas with fewer options for residents.

Chart 6. Map of Bermuda's Nursing Homes and Rest Homes as of 2023



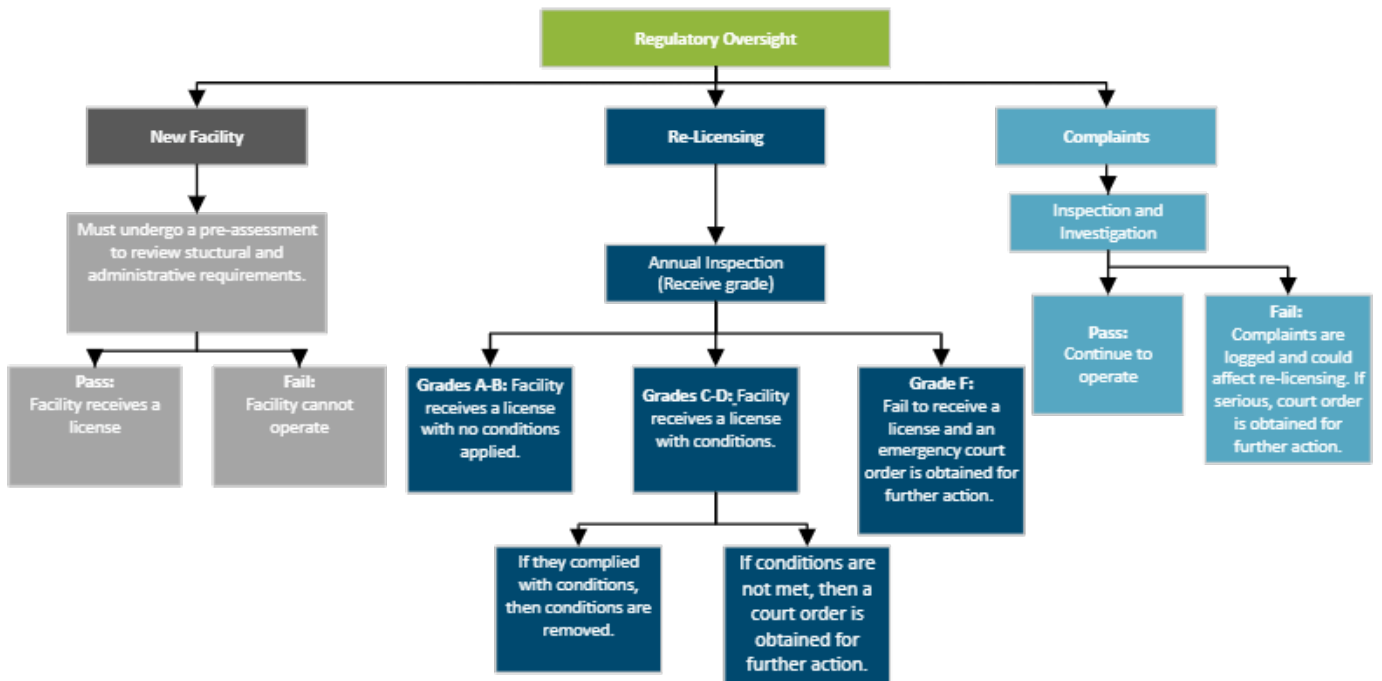
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II. COMPLIANCE MONITORING

In Bermuda, as per the [Residential Care Homes and Nursing Homes Act 1999](#), only rest homes and nursing homes ([Chart 1](#)) are required to be licensed by the Health Council. Licenses are granted and renewed annually based on a desk audit, on-site inspection, assessment of compliance with the [Code of Practice \(Code\)](#), submission of a license application, and payment of a licensing fee. It is important to note that group homes and assisted living facilities do not require licensing.

The Code provides the standard for ensuring that these facilities uphold the fundamental rights of individuals in their care and are held accountable to providing quality care and support in a safe environment ([Chart 7](#)). The Code forms the basis of inspections (details of inspection provided in section III) and is used to determine readiness to open for new homes, maintenance of the standard for re-licensing existing homes and compliance during complaints handling and investigations.

Chart 7. Overview of Regulatory Oversight of Rest Homes and Nursing Homes in Bermuda



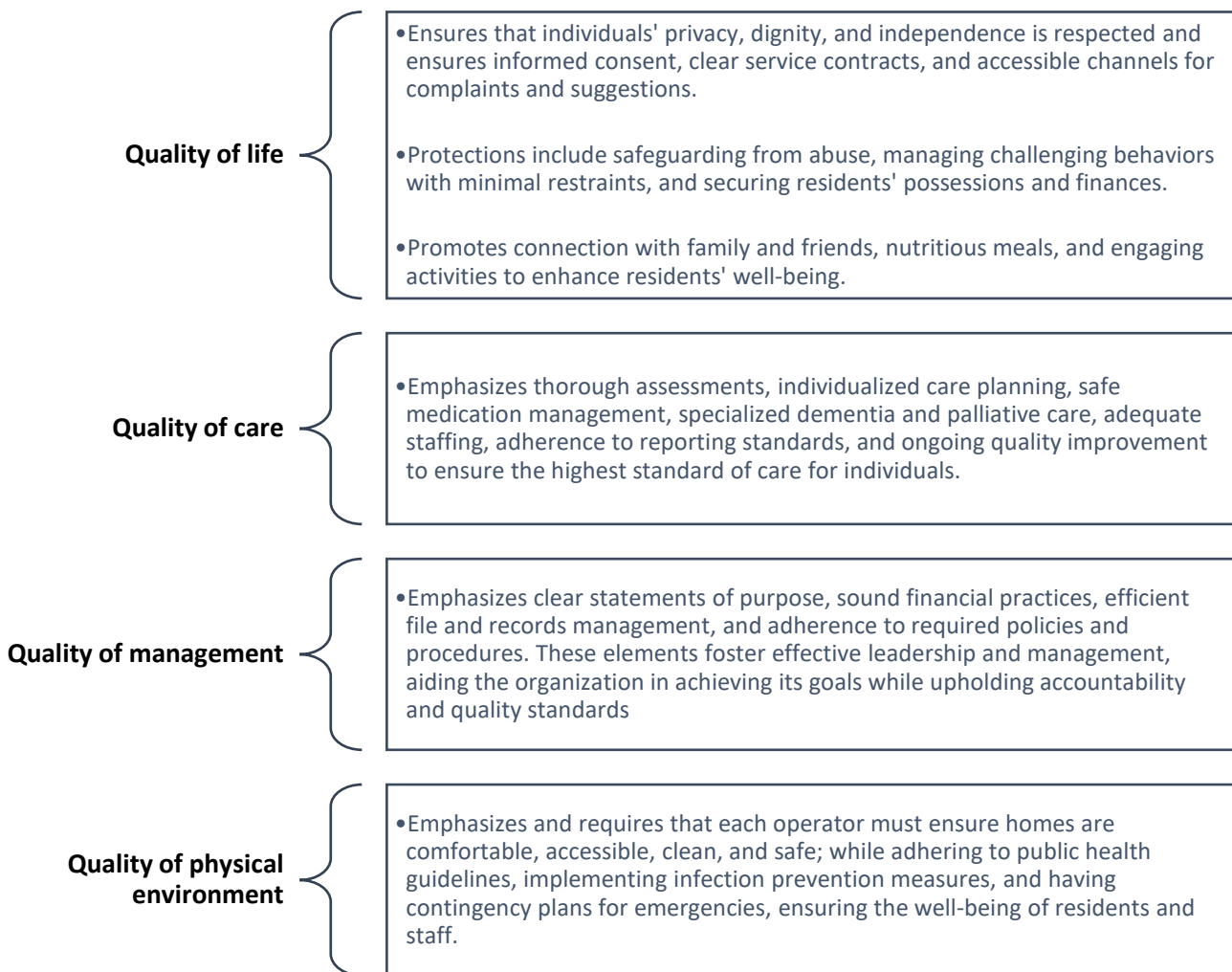
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III. INSPECTIONS

Rest homes and nursing homes undergo inspections prior to opening, annually during the re-licensing period, when complaints are received and for general compliance-monitoring purposes. Inspections are conducted by the Elder Care Team⁸ in accordance with the criteria outlined in four key areas in the Code: quality of life, quality of care, quality of management, and quality of the physical environment.

During inspections, each key area is assigned a numeric score from 0 (criteria not met) to 3 (criteria met) for 154 scored questions. Since not all questions are weighted equally, the total score is calculated out of 100. This score is then converted into a grade from A to D and is assigned accordingly (Chart 8).

Chart 8. Key Assessment Areas in the Code of Practice



⁸ The Minister of Health, Government of Bermuda, delegates authority to the Health Council to coordinate the Elder Care Team, which comprises public and private subject matter experts responsible for inspections.

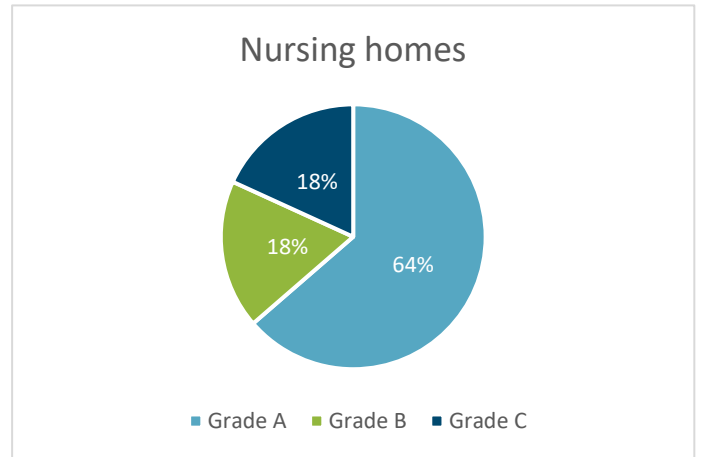
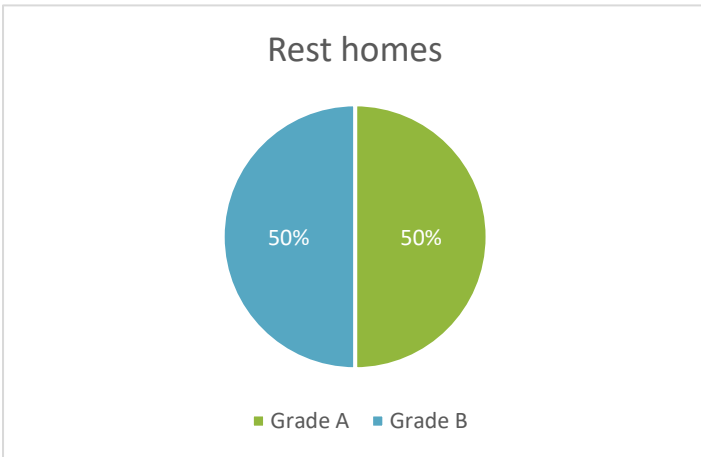
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In 2023, (10) nursing homes and (9) rest homes underwent re-licensing. The final grades are provided in [Chart 9](#) and [Chart 10](#).

Chart 9. Nursing and Rest Homes Grading Scale

Grade	Score	Overall Comment	Number of Homes
A	95-100	Excellent- exceeds Code.	11
A	90-95	Good	
B	80-89	Satisfactory	6
C	70-79	Less than satisfactory	2
D	69 and less	Poor	0

Chart 10. Percentage of Grades Given in 2023



IV. COMPLAINTS

In 2023, the Health Council received 22 complaints, with 13 concerning nursing homes and 9 concerning rest homes. These complaints generally pertained to resident elopements, resident care, and environmental (facility) concerns. The assessments and outcomes of the complaint investigations are used to inform key areas of regulation that require improvement, such as a dementia plan for Bermuda.

V. FINANCING

In 2023, the average fee per month for an individual at a rest home was \$5,147 (range of \$4,800 to \$6,500), and \$5,441 for nursing home (range of \$1,395 to \$11,500). These fees are paid out-of-pocket by residents and their families, resident social insurance benefits, and/or the Department of Financial Assistance. In addition to resident fees, 2 nursing homes received funding through Government grants, and 3 nursing homes and 1 rest home received funding from charities to subsidize the cost to operate the facility. In addition, in 2023, all 27 group homes were fully funded by the Bermuda Hospital Board.

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VI. CONCLUSION

The data provided demonstrates a growing challenge in residential care for the elderly in Bermuda, specifically:

- The number of individuals over the age of 65 is projected to rise significantly, outpacing the current capacity of residential care facilities.
- The sector faces operational hurdles such as resource constraints and funding limitations, which can impede the full utilization of available beds.
- The cost of care remains a significant concern, with prices varying widely across different types of facilities. While government funding and charitable support help offset some costs, many residents still face substantial expenses.

In summary, Bermuda must prioritize planning and implementing measures to accommodate the anticipated increase in the elderly population, ensuring access to quality, affordable care and maintaining high standards across residential care facilities.