



DISABILITY INCLUSION IN BERMUDA: FINDINGS & RECOMMENDATIONS FROM A NATIONAL CONSULTATION.



NOTHING ABOUT US, WITHOUT US.



Milner Place, Ground Floor 32 Victoria Street | Hamilton HM 12 | Bermuda

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WITH GRATITUDE

The Commission extends its sincere thanks to everyone who completed the survey, took part in the focus groups and generously shared their time and perspectives during the community conversations. This report is a compilation of those collective contributions.

We are also deeply grateful to those who reviewed the recommendations and conclusions, helping to shape this report into more than just a written record. It reflects many of the lived experiences of people with disabilities, their families, caregivers, support services, and advocates.

Creating an environment where people with disabilities are treated with dignity, have equitable access, feel welcomed and supported must be an ongoing commitment.

Everyone in Bermuda has a role to play in building a more inclusive Bermuda.

Thank you for being a part of this important journey.







EXECUTIVE SUMMARY

The Human Rights Commission (the Commission) launched a public consultation on disability inclusion in 2024 to better understand the lived experiences of people with disabilities in Bermuda and to identify barriers to full participation in society. Grounded in its legislative mandate to promote and protect human rights, the Commission undertook this initiative to inform ongoing efforts in education, advocacy, enforcement, and legislative reform. Despite existing legal protections, the consultation confirmed that people with disabilities in Bermuda continue to face widespread discrimination, inaccessible environments, and systemic barriers across public services, employment, education, health, housing, health, hospitality, transportation, recreational spaces and facilities. While some progress has been made, Bermuda still falls short of meeting its obligations to create a disability inclusive society.

CONSULTATION OVERVIEW

Nearly half of respondents with disabilities reported experiences of discrimination or harassment.

The consultation involved four key components: a public online survey, focus groups with persons with disabilities and service providers, targeted stakeholder meetings, and a Community Conversation open to the public. Over 300 residents participated, offering valuable insights and recommendations.

Key findings from the survey revealed that:

- Nearly half of respondents with disabilities reported experiences of discrimination and discriminatory harassment.
- Accessibility across Bermuda was rated poorly, with people with disabilities reporting a particularly low average score of 3.83 out of 10.
- Many respondents were unaware of their legal rights and Bermuda's duties

Focus groups and community discussions reinforced these findings and highlighted a strong desire for systemic change. Participants emphasized the need for inclusive legislation, improved public awareness, stronger enforcement mechanisms, and representation in policymaking processes. Personal stories shared during the Community Conversation brought depth and urgency to the findings, reminding all involved that disability inclusion is a legal obligation and a moral imperative.





KEY THEMES

The consultation identified ten areas of priority for significant and measurable progress:

1

REPRESENTATION:

"Nothing about us, without us" must guide all disability-related initiatives, and disability inclusion to be embedded within all public policy.

2

COMPLIANCE & ACCOUNTABILITY:

Fulfilment of legal obligations must be a baseline standard, not an aspiration. 3

FINANCIAL SUPPORT:

Assistance programs must uphold dignity and enable autonomy.

6

DATA & MEASUREMENT:

National disability data is essential to continue to identify gaps, measure progress, and inform action.

ACCESSIBILITY:

Physical, digital, and social barriers must be proactively removed.

8

LEGISLATIVE REFORM:

Existing protections must be strengthened, enforced and gaps addressed.



4

GOVERNMENT LEADERSHIP:

A coordinated, cross-ministerial approach is required to embed disability rights across all sectors and to uphold Bermuda's national and international obligations.

5

ADVOCACY & COMMUNITY POWER:

A collective of advocates, people with disabilities, stakeholders, and members of the public should lead and monitor progress.

9

EDUCATION & PUBLIC AWARENESS:

Stigma and misinformation must be addressed through storytelling and awareness campaigns.

10

A NATIONAL DISABILITY STRATEGY:

Bermuda needs a clear, measurable roadmap to guide disability inclusion efforts across all sectors of society.



CONCLUSION

People with disabilities must shape Bermuda's future. This consultation confirms legislated rights alone are not enough. Implementation, accountability, and collective responsibility are essential. Bermuda has the expertise, resources, and public will to build an inclusive society. We all have a role to play.

Now is the time to act.

A NOTE ON LANGUAGE

The Commission acknowledges the importance of language. It can empower and exclude. The Commission uses the term 'disability' to be consistent with the Human Rights Act and to reflect the broad spectrum of mental, intellectual, physical and sensory disabilities that exist. However, language is constantly evolving, and words related to identity are personal. For example, someone may describe themselves as having a disability, however others may choose to describe themselves as differently abled, having diverse support needs, or exceptionalities.

Person-centred language puts people first, emphasizing their dignity, worth, unique qualities. As we work together to uphold human rights, we must prioritize a person's self-understanding and preference. Language matters, especially language that may cause harm or undermine a person's humanity.

2024 PUBLIC CONSULTATION ON DISABILITY INCLUSION

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Disability is part of the human experience, and anyone can acquire a disability at any stage of life. Disabilities may be cognitive, developmental, intellectual, physical, or sensory, and they often involve a combination of these factors.

According to the United Nations Convention on the Rights of Persons with Disabilities, disability is defined as the presence of long-term physical, mental, intellectual, or sensory impairments that, in interaction with various societal barriers, hinder full and effective participation in society on an equal basis with others.

Disabilities can impact people in different ways, even when one person has the same type of disability as another person. Some disabilities may be hidden, known as invisible disability. There are many types of disabilities, such as those that affect a person's vision, hearing, thinking, learning, movement, mental health, remembering, communication and social relationships. (Disabled World, 2024)

Despite the legal protections in place to protect people from discrimination based on disability in Bermuda, the lived experience of people with disabilities do not reflect inclusive policies, practices, or attitudes.

Since 2018, disability has been one of the most frequently cited grounds of discrimination in Bermuda. Reports from individuals navigating public spaces, seeking employment, securing housing, or accessing essential services have highlighted persistent barriers that limit their full participation in society.

In 2023, the Commission received 150 complaints from members of the public, identifying 108 protected grounds of discrimination. Of these, 11% were related to disability. Further, 18% of all investigations conducted by the Commission in 2023 involved allegations of disability discrimination (Human Rights Commission, 2023). In 2024, the independent Human Rights Tribunal managed two tribunals related to claims of discrimination based on disability. One remains ongoing: however, the Tribunal ruled in favour of the complainant in the other matter. The ruling affirmed that the complainant was discriminated against because of their disability, and they were awarded damages (Human Rights Commission, 2024).



A commitment to disability inclusion means ensuring that people with disabilities have the same opportunities to participate in every aspect of life to the best of their abilities and desire. It includes proactively removing barriers whether physical, societal, or attitudinal that prevent full participation.

Implementation, action and accountability are key for ensuring that any initiatives positively benefit and improve the lives of people with disabilities.

In June 2024, the Commission launched a public consultation to gain deeper insights into the lived experiences of people with disabilities. The consultation was intended to create a platform to hear the experiences of people with disabilities and the barriers they face while navigating life in Bermuda. The consultation aimed to provide insight into the changes needed to uphold existing disability rights and to promote disability inclusion. This includes accessing public spaces and services, housing and accommodation, the workplace, or when seeking employment.

Public feedback was gathered through four initiatives held between June and October 2024:

- A public online survey;
- Focus groups held with people with disabilities and their families, support service and public service providers;
- Stakeholder consultations with public service providers across the mental health and disability sector

(e.g., Aging and Disability Services and Mid-Atlantic Wellness Institute); and

 A Community Conversation attended by people with disabilities, members of the public, and stakeholders from the public and private sector

The variety of engagement offered an opportunity for people with disabilities as well as support service providers and the general public to share their perspectives and recommendations. The information provided is intended to inform **action**, **accountability and advocacy** in the fulfillment of existing obligations as well as to support future initiatives to advance disability inclusion in Bermuda.

OBJECTIVES OF THE CONSULTATION

- The consultation was designed to listen and learn about the lived experience of individuals with disabilities and their families in navigating life in Bermuda.
- In addition to individual experiences, the consultation sought to foster a broader conversation on accessibility, equitable opportunities, and societal attitudes towards disability with people across the island to inform education and awareness.
- The findings and recommendations from the consultation are to be shared with the Government of Bermuda to support efforts to uphold existing obligations, ensure accountability and advance disability inclusion in Bermuda.

 The data from the consultation is to serve as a public resource to support education and advocacy. It is a resource to support Bermuda's commitment to eliminating discriminatory programs, policies and practices and build a culture of disability inclusion.

DISABILITY INCLUSION REPORT

This report presents the insights, experiences, and recommendations shared during the consultation to advance disability rights in Bermuda. Participants included people with disabilities and their families, support service providers, and representatives from the public and private sector.

As a publicly available resource, the report is intended to serve as an advocacy tool to support existing efforts and inspire future action in support of disability inclusion in Bermuda. The report reinforces the collective responsibility required, across all sectors of life in Bermuda, to fulfill obligations, address barriers and create an inclusive society for people with disabilities.

Through these initiatives, feedback was gathered in the following areas:

- Current experiences of people with disabilities;
- Opinions on accessibility and equitable opportunities for people with disabilities;

- Opinions on attitudes toward disability in Bermuda; and
- Opinions on what is required to ensure obligations are enforced (to ensure that people with disabilities can participate in all aspects of life in Bermuda.)

This report is a compilation of the findings of these initiatives, including conclusions and recommendations for continued advocacy to uphold disability rights and working toward achieving disability inclusion in Bermuda.





RESULTS OF PUBLIC SURVEY

METHODOLOGY

A public survey was conducted with 313 responses received. Out of the total sample, 111 respondents identified as having a disability and 60 were employers who worked in management roles.

The survey was administered online and those who were unable to complete it independently or did not have computer access were encouraged to call the Commission's office for assistance in completing the survey. An extensive awareness campaign was undertaken to encourage participation. This included direct contact, phone calls and emails, press releases, radio ads, radio interviews, newspaper ads and a social media campaign. Additionally, the Commission's team set up tables in the Washington Mall encouraging passersby to scan a QR code which took them to the survey. Those unable to scan were encouraged to complete a paper survey. The survey included closed and open-ended questions which aimed to provide insights into the following areas:

- Whether people with disabilities had experienced discrimination or harassment in areas such as seeking housing, accessing services and while employed/seeking employment. Respondents also provided examples of some of their experiences.
- Whether people with disabilities had experienced accessibility challenges, and if so, in what areas of their lives.
- Whether people with disabilities had ever incurred additional costs or increased fees due to accommodations or modifications made for them across various areas of their lives.
- Opinions of accessibility in Bermuda for people with disabilities, and the changes needed to increase accessibility and inclusion.
- Whether employers had made any accommodations for people with disabilities.
- Whether people with disabilities had requested accommodations or workplace adjustments to assist with fulfilling their job duties.
- Respondents understanding of disability rights in Bermuda.

ANALYSIS NOTES:

Open-ended responses were coded into categories/key themes and the percentage of times that a category/key theme was mentioned was reported.

Within the tables, "sample" represents the total number of respondents who answered a particular question, "mentions" represents the number of times a category/key theme was mentioned.



KEY FINDINGS DISABILITY RIGHTS IN BERMUDA

Close to 3 in 10 stated that they lacked an understanding of disability rights in Bermuda.

Those with an understanding felt there was a need for increased compliance by service providers, public services, employers etc. with existing legislation. As well there was a need for greater enforcement and accountability to protect individuals with disabilities from experiences of discrimination in the first instance.

Respondents stated that accountability was needed to prevent harassment and discrimination and to ensure that people with disabilities have greater access to services such as transportation, employment, education and recreation.

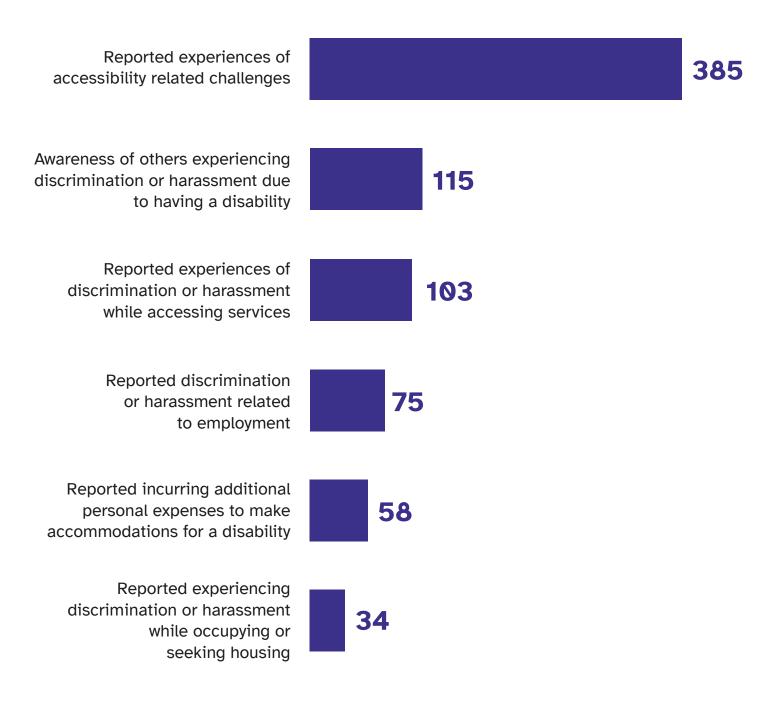
The results highlight a need for stakeholders to fulfill their obligations and uphold the principles of non-discrimination and put in place practices to prevent people with disabilities from experiencing discriminatory or harassing treatment.

CHALLENGES, DISCRIMINATION AND HARASSMENT RELATED TO HAVING A DISABILITY

Almost half of survey respondents with a disability (48%) reported experiencing discrimination or harassment.

Figure 1 shows the most popular areas where respondents reported challenges, discrimination or harassment and table 1 shows specific examples of the types of challenges, discrimination or harassment experienced by persons with disabilities.

FIGURE 1. The most common areas where respondents reported challenges, discrimination or harassment resulting from having a disability.





DETAILED FINDINGS

DO YOU HAVE A DISABILITY?

Thirty-five percent of respondents reported having a disability.

	TOTAL
SAMPLE	(313)
YES	35%
NO	60%
UNSURE	3%
PREFER NOT TO ANSWER	2%



HAVE YOU EXPERIENCED DISCRIMINATION OR HARASSMENT DUE TO A DISABILITY? Twenty-five percent of the total sample had experienced discrimination or harassment due to having a disability. Almost half of those with a disability (48%) reported experiencing discrimination or harassment.

	TOTAL	HAVE A DISABILITY	DO NOT HAVE A Disdisability	UNSURE	PREFER NOT TO SAY
SAMPLE	(311)	(111)	(187)	(8)	(5)
YES	25%	48%	11%	25%	20%
NO	68%	42%	86%	38%	40%
UNSURE	6%	8%	2%	38%	40%
PREFER NOT TO ANSWER	1%	2%	1%	0%	0%



TABLE 1. Examples of the most common challenges, discrimination or harassment experienced due to having a disability

1

ACCESSIBILITY RELATED CHALLENGES

- Challenges in public places (schools, churches, restaurants, medical offices, aquatic facilities, theatres, many hotels and at beaches)
- Challenges in meeting places, some government buildings, buildings that are not wheelchair accessible
- Public transportation not being accessible (no wheelchair accessible buses, a lack of accessibility ramps)
- Educational barriers to accessibility (lack of speech therapists, lack of oral education, lack of paraeducators)
- Inaccessible roads and walkways (pavements are hazardous, no ramps or slopes, drains blocking crossings)

2

OTHERS WITH DISABILITIES EXPERIENCING DISCRIMINATION OR HARASSMENT

- Facing additional barriers to obtaining employment
- Being denied access to housing/lack of appropriate housing
- Transportation barriers (a lack of accessibility provisions)
- Public spaces not being accessible (buildings, beaches, swimming pools)



3

DISCRIMINATION/HARASSMENT WHILE ACCESSING SERVICES

- Inaccessible establishments (restaurants, beaches, businesses, banks, movie theatres)
- Educational barriers not being accommodated (lack of accessibility in classrooms, lack of qualified teachers, lack of educational specialists)
- Negative attitudes/experiences from members of the public (customer service representatives, people pushing past wheelchairs, lack of understanding, people staring)
- Lack of access to health services (lack of services offered, inaccessible medical offices, lack of privacy)

4

DISCRIMINATION/HARASSMENT RELATED TO EMPLOYMENT

- A lack of modifications/equipment provided to persons with disabilities for carry out their job
- A lack of employment opportunities for those with disabilities/being passed over due to having a disability
- A lack of understanding for employers about disabilities (i.e., ADHD, mental health challenges, physical disabilities)
- Age discrimination/limited opportunities for older adults
- A lack of understanding from management after an accident/onset of disability



5

PERSONAL EXPENSES TO ACCOMMODATE A DISABILITY

- Additional costs for therapy/therapeutic support/healthcare
- Having to pay for a caregiver/extra support/respite care
- Additional costs associated with modifying their home
- Having to purchase adaptive equipment (mobility scooter, adjustable bed, chairlift, larger transportation)
- Transportation costs due to a lack of accessible public transportation

6

DISCRIMINATION/HARASSMENT RELATED TO HOUSING

- Apartments/homes not being accessible to those with mobility issues (especially wheelchair users)
- Landlords not approving home modifications for tenants with disabilities
- Not being chosen for housing due to a disability
- Difficulties finding affordable housing for persons with disabilities

ACCESSIBILITY IN BERMUDA

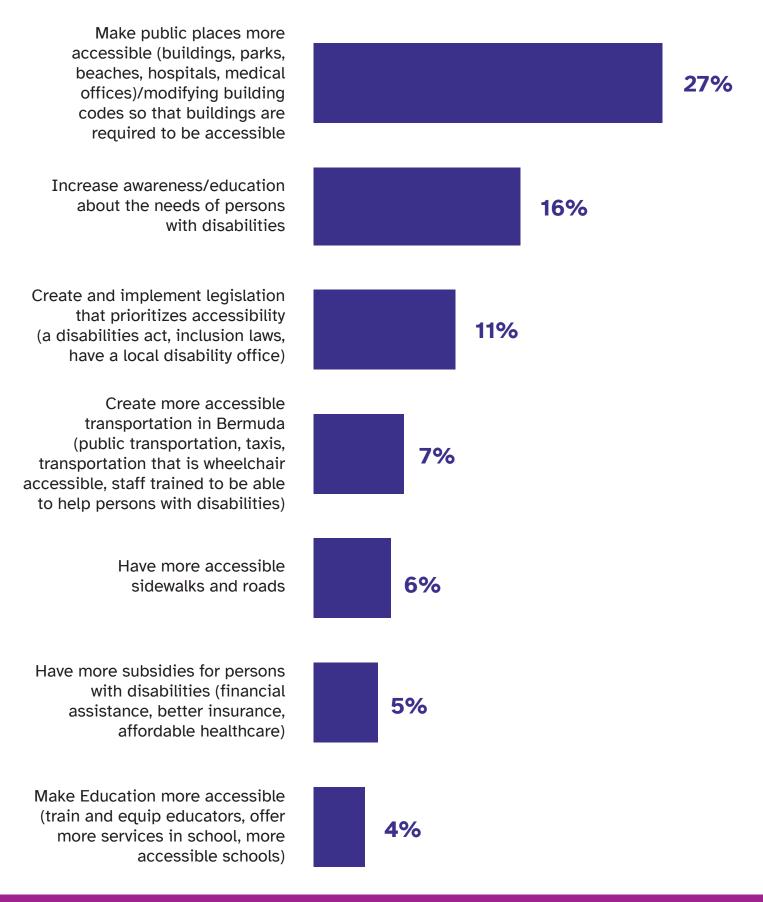
Respondents were asked to rate how they perceived accessibility in Bermuda on a scale of 1 to 10 (1 indicates poor, inaccessible and not inclusive; 10 indicates excellent, accessible and inclusive.). The overall mean rating was poor (4.13 out of 10). The mean rating for accessibility among survey respondents with a disability was very poor (3.83 out of 10).

GUIDE TO INTERPRETING MEAN SCORES				
LESS THAN 4	4 > 6	6 > 8	8 > 9	9 OR HIGHER
VERY POOR	POOR	FAIR	GOOD	EXCELLENT

The most popular suggestions for increasing accessibility and inclusion in Bermuda are shown in figure 2.



FIGURE 2. The most popular suggestions for increasing accessibility and inclusion in Bermuda.



RESULTS OF FOCUS GROUPS

METHODOLOGY

Six focus groups, facilitated by Lisa Reed, Executive Officer of the Commission, were conducted with people with disabilities and/or those working in support services (refer to Table 2 below). Participants were invited to share their perceptions and experiences relating to the lived experiences of people with disabilities in Bermuda, the structural challenges that they face, and the areas needing attention to uphold disability rights and to promote a more inclusive Bermuda.

Each focus group lasted approximately one hour, and most groups were held at the Human Rights Commission offices in the City of Hamilton.

DATE	NUMBER OF ATTENDEES
7 June 2024: 1230PM	9 attendees
21 August 2024: 1000AM	4 attendees
21 August 2024: 1230PM	4 attendees
27 August 2024	18 attendees held at Summerhaven
11 September 2024: 1000AM	3 attendees
11 September 2024: 1230PM	1 attendee

TABLE 2. Focus Groups

The facilitator issued a series of questions (refer to figure 3 below). Respondents were asked to provide examples of times when they felt included, and to provide feedback on changes needed for promoting disability inclusion in the following areas:

- 1. education
- 2. medical/health access
- 3. public services

- 4. social spaces/community events/ recreational spaces
- **5.** digital, technological, communication and online services
- 6. employment

FIGURE 3. Focus Group Questions

- **1.** Think about a time or experience where you felt included. Share what it looked like. How did you feel?
- 2. Describe your overall experience today, with accessibility and inclusion in your daily life?
- **3.** What are the most important changes you believe need to happen to improve inclusion for people with disabilities?
- **4.** What changes do you think would make educational institutions more inclusive for students with disabilities?
- **5.** What changes could be made in delivering medical care to improve the quality of life for people with disabilities?
- 6. What changes do you think are needed to make public services more accessible to individuals with disabilities?
- **7.** What changes do you think are needed to make social spaces and community events more inclusive?
- 8. What improvements do you think are needed for digital, technological, communication and online services to enhance accessibility? How could it improve the lives of people with disabilities?
- **9.** What do you think is needed to improve opportunities for job seekers and employees with disabilities in the workplace?
- **10.** What do you feel about disability advocacy in Bermuda? (i.e. are there people promoting, supporting or fighting for the rights of people with disabilities in Bermuda?) How would you improve it?
- **11.** Is there anything else you would like to share before we wrap up our focus group today? Are there any final thoughts before we close?

Focus groups were audio recorded and transcribed (with permission from participants). All focus group content was analysed to determine key themes/ideas that emerged as responses to focus group question. Themes/ideas are summarized in tables in the Detailed Findings of this section (located in the Annex), including selected verbatim responses to show some of the typical responses that were received.

In keeping with the Commission's privacy and retention policy, all recordings were erased by the date given to the participants during the focus group meetings.

ANALYSIS NOTES

To ensure accuracy, categorization of themes/ideas was vetted by two researchers.

KEY FINDINGS

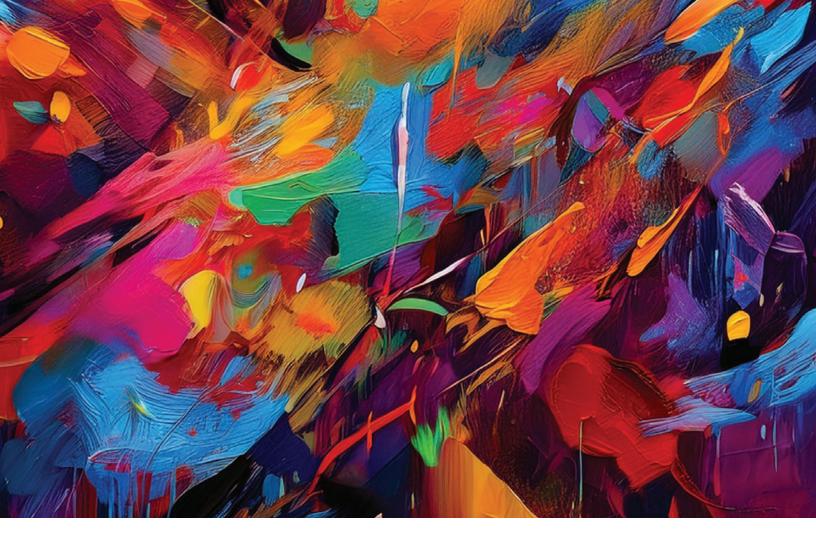
Respondents commended the Commission for conducting the focus groups and expressed interest in having more frequent meetings and conversations aimed at better advocating for people with disabilities and ensuring that active steps were being taken to work toward achieving disability inclusion in Bermuda.

DISABILITY ADVOCACY & INCLUSION

The most popular suggestion for improving disability advocacy was to create more initiatives aimed at educating the public and raising awareness of the challenges facing people with disabilities. It was believed advocacy led by individuals with disabilities and their families, would be particularly effective in articulating the experiences and needs of people with disabilities. Respondents stressed all members of the community (members of the public, private sector entities, Bermuda Government representatives) needed to play a role in advocating for people with disabilities.



"You go around town, you go down Walker's Arcade, you go down those steps, they are not to code. It would be very easy to make them connected so that they could be".



THE MOST POPULAR SUGGESTIONS FOR IMPROVING INCLUSION FOR PEOPLE WITH DISABILITIES INCLUDED:

- 1. ensuring that educational resources were available for students with disabilities;
- 2. ensuring current legislation is enforced and strengthened to better support people with disabilities (better access to employment, financial assistance and accessibility measures), and
- **3.** increasing public awareness, education and understanding, together with awareness and empathy toward people with disabilities.

"We need more wheelchair accessibility because a lot of us are in wheelchairs and would like to venture out. But before you venture out, you have to really think, are they wheelchair accessible? Or am I just wasting my time? So, I think it needs to be really focused on ... places being more wheelchair accessible".

OPINIONS ABOUT ACCESSIBILITY & INCLUSION

When asked to provide their opinions about accessibility and inclusion in Bermuda, some respondents felt that some public places (stores, streets and buildings) were more wheelchair accessible than they used to be, and that accessibility had improved at KEMH, and MWI, but that the most common experience was that of exclusion. Exclusion from public spaces that have a legal obligation to ensure they are accessible.

Respondents felt there were still far too many experiences of discrimination and difficulties when trying to access services and public buildings. They felt that there was a need for more accessible bathrooms, increased wheelchair accessibility and changes for improving accessibility in educational institutions (noting that one step, or a turnstile entrance can exclude). Respondents stressed a need for more accessible elevators at KEMH and for more accessible private rooms at doctor's offices. They stressed that for change to occur people needed to do what they are obligated to do, greater accountability and enforcement especially as it relates to building codes and accessibility provisions in public areas.





SUGGESTIONS FOR IMPROVING ACCESSIBILITY & INCLUSION

Respondents offered suggestions for improving accessibility and inclusion across six key areas summarized in table 3.

TABLE 3. Suggestions for Improving Accessibility and Inclusion

1

EDUCATIONAL INSTITUTIONS

- Increased funding/prioritization of funding to support specialized training, equipment, respite care and paraprofessionals
- More accountability (having a governing body) to ensure basic accessibility duties are met
- Infrastructure changes for ensuring classrooms are more inclusive
- Integrating students with disabilities into mainstream classrooms
- Providing disability inclusion education to address stigma and prejudice throughout school system



2 EMPLOYMENT

- Increasing access to employment opportunities
- Providing education, job coaching and training for persons with disabilities
- Providing more training opportunities in international business, IT, and administrative skills via partnerships with businesses
- Employers to fulfil reasonable accommodation duties
- More life skills training for persons with disabilities (cooking, cleaning, personal hygiene)
- Ensuring HR depts./managers have an understanding of the needs of persons with disabilities

3

DELIVERY OF MEDICAL CARE

- Ensuring doctors are trained in treating and caring for persons with disabilities (including sensitivity training)
- Changes to insurance, free health care, or universal health care
- Ensuring medical spaces are accessible and have the right equipment (e.g., hoists) for dealing with persons with disabilities
- Providing consistent service providers for continuity
- Having patient advocates available to assist patients with disabilities
- Changes to rules around who can administer feeding tubes
- Ensuring patients are provided with the correct levels of medications

4

DELIVERY OF PUBLIC SERVICES

- More accessible and affordable transportation (wheelchair ramps on buses, wheelchair accessible buses, more accessible taxis)
- Better listening to those with disabilities to understand their needs, forum/events for ensuring their voices are heard, improving the way persons with disabilities are addressed
- Making sidewalks, streets, curbs, street crossings more accessible
- Access and protocols related to financial assistance
- Changes to legislation to make building/service providers more accessible
- Increased education, awareness and understanding of different disabilities and training for public and private service providers



5

SOCIAL SPACES AND COMMUNITY EVENTS

- Increased education and awareness of the needs of persons with disabilities (the challenges they face, what accessibility means, what amenities they need)
- More accessible public spaces, buildings and events (wheelchair accessibility, ramps, accessible bathrooms)
- Listening to the needs of persons with disabilities/making changes to meet their needs
- More inclusion and engagement at community events (ensure persons with disabilities are aware of events and that provisions have been made so they can attend)

6

DIGITAL, TECHNOLOGICAL, COMMUNICATION & ONLINE SERVICES

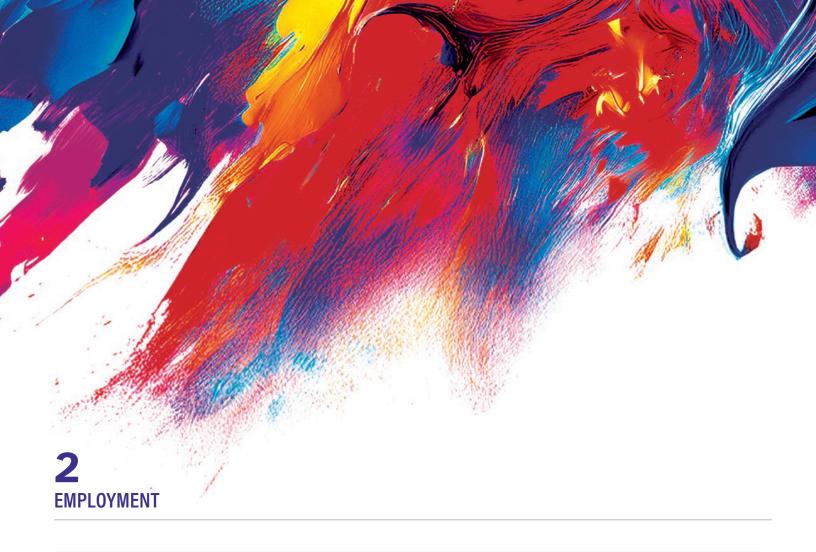
- Having websites with accessibility buttons, closed captioning on social media, websites that verbalise written content
- Technology training such as how to use an iPad
- Funding to support Augmentative and Alternative Communication (ACC) technology
- People willing to take the time to make things more accessible. Easy to take for granted the ability to visit in person offices to complete forms or get assistance. Flexibility and accommodation to assist for those who may have different intellectual abilities, or who are not mobile or do not have transportation.



1 EDUCATIONAL INSTITUTIONS

"Funding for families, equipment for education, for help, respite care. For therapists, making sure that those therapists and the teachers are all in communication"

"Having quality accessible education, higher education on the island is really important, as well as better accessibility to online (education resources)"



"It's a human right, to be able to have access to employment. We as a country, we recently, social development, started talking about the United Nations Sustainable Goals for 2030. If we're really in partnership with what the rest of the world is saying, then we need to elevate our policies and procedures to say so"

"First the HR department, whichever department handles that, there has to be an understanding. They have to be able to appreciate and understand what this person needs, how they are performing with their disability, and to see and to ensure that they have all of the resources necessary" "I think that we should have free healthcare for everybody. I do know that in that scenario, wait times for specialist services can sometimes be longer. However, people would still at least be receiving the services as well as getting their basic GP needs met"

"One change that comes readily to mind is improving the consistency of service providers to that individual. For most of us, we don't deal very well with change"

"We have identified that many individuals with disabilities needing support are either under-insured or not insured. And as a result, many of their healthcare needs are not being met"

4 THE DELIVERY OF PUBLIC SERVICES

"Let us express our feelings. They treat us like we're children or nonpeople. Since I've had my stroke, most people, if my daughter is with me, don't deal with me, they deal with my daughter"

"Accessible transportation that is free. Because the seniors can get on the bus for free, but these guys can't get any type of transportation that's free. It has to be paid for. And it's more than the average taxi fees for them" "Education awareness. More community spaces that all abilities can access, and all abilities want to access and are able to financially access".

"Wheelchair friendly bathrooms at every public event would be very useful, as well as elevated seating areas during certain events. Even at things like public concerts and sporting events would be great"

6 DIGITAL, TECHNOLOGICAL, COMMUNICATION & ONLINE SERVICES

"Having websites that can read to you. So, if reading is a challenge or your site is a challenge, it will read the whole website or be like, this is what you need to do"

"Not everyone has digital access in Bermuda but it can be helpful for those that cannot come for in person appointments, be prepared to be flexible in how you deliver services and the ways you communicate. Be open to help people out depending on their unique circumstances."



COMMUNITY CONVERSATION

PURPOSE OF COMMUNITY CONVERSATION

On October 24, 2024, the Commission held a Community Conversation. The Community Conversation brought together a diverse group of participants, including individuals with disabilities, disability support professionals, public and private sector representatives.

The goal was to create an accessible and inclusive space where people with disabilities could share their stories and lived experiences. It was also a space for listening and understanding, free from judgment, allowing attendees to deepen their awareness of the realities faced by people with disabilities in Bermuda.

Fostering an accessible experience was a priority for the Commission. The first step was selecting a fully accessible venue – one that welcomed individuals using wheelchairs and included accessible restrooms.

Attendees were invited to share accommodation needs in advance—ranging from transportation requirements and dietary restrictions to participation support—to ensure a welcoming and inclusive experience. To maximize participation, the event was livestreamed, and recordings uploaded to the Commission's website.

At previous Commission events, efforts were made to ensure that attendees observing religious or other fasting practices felt included. A designated table was provided, allowing them to remain part of the gathering during breaks, even if they were not eating. This practice was incorporated into the Community Conversation, ensuring that inclusion extended beyond accessibility to embrace cultural and religious diversity.



PRIORITIZING ACCESSIBILITY: ENSURING PARTICIPATION AT THE COMMUNITY CONVERSATION

To create a more inclusive and accessible experience, the Human Rights Commission consulted with Vision Bermuda, other support organizations and individuals to ensure that all attendees could fully participate. Accommodations were put in place to remove barriers. Being transparent in communicating remaining barriers and opportunities for improvement was also important. Below we have detailed some of the accessibility measures that were implemented.

GUIDANCE FOR VISUALLY IMPAIRED GUESTS:

- The Commission team undertook training with Vision Bermuda in advance of the event.
- Event volunteers were provided with guidance on how to support and provide assistance to visually impaired guests.
- Attendees were greeted with verbal introductions and asked if they needed assistance.
- Visually impaired guests were offered an arm for support and guided to their preferred seat with an introduction to others at their table.
- When offering food, volunteers described all available options instead of assuming preferences. Plates were placed directly in front of guests, with food locations explained using the clock face method (e.g., sandwich is at 3 o'clock, fruit salad is at 9 o'clock).

WHEELCHAIR ACCESSIBILITY & MOBILITY CONSIDERATIONS:

- The room layout was designed with wide spaces between tables and chairs to allow easy movement for wheelchair users.
- The selection of venue is key, not only to ensure physical accessibility, but you want the host space/ organization to be a committed partner in problemsolving and adapting the space to maximize inclusion in all aspects of event delivery.

TABLE AMBASSADORS AND REGISTRATION ASSISTANCE:

- Table Ambassadors were assigned to each table to assist with tasks like filling water glasses or collecting snacks for those who needed support.
- The registration desk was carefully managed, ensuring that guests were checked in and guided to their table with an offer of refreshments.

VISUAL AND HEARING ACCESSIBILITY MEASURES:

- Speakers provided visual descriptions of themselves and their attire, to provide a more inclusive introduction and mental image for those with visual impairments.
- Sign language interpreters were positioned for optimal visibility for hearing impaired individuals. The sign language interpreters' image was projected onto the screen and included in the livestream for online participants.

INTERACTIVE AND INCLUSIVE ACTIVITIES:

• The event was designed so that all participants, could engage meaningfully in discussions and activities.





By prioritizing accessibility from the start, the Commission sought to ensure that everyone felt welcomed, valued, and included.

The Commission invited five speakers to share their personal experiences of living with a disability in Bermuda.

Some speakers shared their frustrations of navigating systems that failed to provide adequate support, often making it difficult to access the most basic human necessities. Others described the barriers they face, not just in physical spaces but in attitudes and policies that fail to accommodate their needs.

One speaker shared her journey of advocating for her son, which led her to establish a charity that not only supports him but has since expanded to assist other families with loved ones on the autism spectrum.

Their stories provided powerful insights into the realities of daily life—highlighting challenges, resilience and courage, and the urgency in addressing the barriers that exist. These stories served as a powerful reminder of why accessibility, inclusion, and systemic change are critical.

LISA REED



Lisa Reed, Executive Officer of the Commission, opened the discussion by outlining the Commission's role and the purpose of the public consultation on disability inclusion. She emphasized the importance of engaging the community in meaningful dialogue to drive real change. In her presentation on disability inclusion, Lisa addressed the gap between legal protections against discrimination and the everyday realities faced by people with disabilities. She highlighted how policies, practices, and societal attitudes often fail to reflect true inclusivity.

She also spoke about the power of language, explaining how the words used by able-bodied individuals can either empower or exclude people with disabilities. She stressed the need for positive and inclusive language to shift public perceptions and promote genuine inclusion. Lisa then introduced a series of personal testimonies from speakers, beginning with her own. She shared her experiences as a wheelchair user, acknowledging the financial privilege that allowed her to access devices and vehicles such as an electric wheelchair scooter and wheelchair accessible vehicle that supports her ability to be as independent as much as possible. She shared her belief that the costs associated with having a disability impede many from getting the support they require.

She also reflected on the challenges she faced upon returning to Bermuda after completing her education. Despite her qualifications, she encountered barriers to employment due to inaccessible workplaces and faced daily struggles with inaccessible public spaces, including bathrooms at job sites.

Lisa reinforced her commitment to dismantling ableism in Bermuda, advocating for physical and languagebased accessibility. She called for systemic changes to ensure that individuals with disabilities are accommodated and truly included in all aspects of Bermudian society.

Her message set the tone for a powerful and necessary conversation—one that challenges the community to move beyond awareness and to take action toward a more inclusive country.

THEA FURBERT



Thea Furbert, a mother and lifelong advocate, shared her journey of raising her now 27-year-old son with autism. Speaking from the perspective of a caregiver and a changemaker, she highlighted the lack of essential services and support for people with disabilities in Bermuda and the gaps that forced her to create opportunities just so her family could remain on the island.

Faced with the absence of specialized autism services, Thea took matters into her own hands. She hired and personally funded an Applied Behavior Analysis (ABA) specialist from overseas to move to Bermuda and work with her son. This experience shaped her understanding of the urgent need for local resources and fueled her determination to create Tomorrow's Voices – Bermuda's first autism early intervention center. Through Tomorrow's Voices, children on the autism spectrum now have access to hands-on ABA and Verbal Behavior services, offering them the support they need to thrive. Thea emphasized that families should not have to fight or pay out of pocket for critical services. She called for legislative action to ensure that the Government prioritizes longterm, sustainable support for people with disabilities. She urged policymakers to commit to making these services accessible, not just for those who can afford them, but for every family, school, and institution across Bermuda.

Her story was a powerful reminder that advocacy is often born out of necessity, and real change happens when individuals push for solutions that serve the greater community.



CHYONE HARRIS



Chyone Harris shared his powerful journey of resilience and advocacy after becoming a wheelchair user following an injury as a young man. Rather than letting his circumstances define him, he chose to use his experience as a source of inspiration to help others with disabilities. Before his injury, Chyone had built a career in hospitality, a field that brought him purpose and joy. Losing that career was not just a professional setback; it was a deeply personal challenge. Faced with the reality that he could no longer continue in the industry he loved, he had to redefine his path and find new ways to contribute to the Bermuda community.

Determined to create positive change, Chyone turned his focus to advocacy and accessibility, working to improve opportunities for people with disabilities. His mission is to ensure that people with disabilities can live independently, remain active in the workforce, and lead fulfilling lives. Through his work, he continues to push for greater access, inclusion, and dignity for all.

His story is a testament to the power of perseverance and the impact that one person's commitment can have on building a more inclusive Bermuda.



ESME WILLIAMS



Esme Williams shared her experiences with vision loss and how she transformed personal challenges into advocacy and community impact. Embracing the philosophy that 'your problem is your purpose for being,' she spoke about the importance of self-advocacy and the role she plays in pushing for greater inclusion in Bermuda.

Esme highlighted several key areas where accessibility must improve to ensure

individuals with disabilities can navigate daily life with dignity and independence. She called for:

- A dedicated bus service for individuals with disabilities to improve transportation options.
- Better accessibility in public and private buildings, including simple yet essential additions like handrails on walls.
- Sensitivity training for public service workers, particularly in transportation, hospitality, and food and beverage industries, to ensure more respectful and informed interactions with individuals with disabilities.

Her message was clear – accessibility is not just about physical infrastructure; it's about creating a society where people with disabilities are valued, respected, and fully included. Her advocacy serves as a reminder that change begins with awareness, action, and a commitment to equity for all.



PATRICK REID



The final speaker of the day, Patrick Reid, shared his story through a video presentation.

Born deaf and diagnosed shortly after birth, Patrick provided insight into the challenges and successes he has experienced in the workplace. He spoke positively about his role as an airport employee, highlighting how he has been able to contribute meaningfully despite communication barriers. He also emphasized the need for better accessibility tools in his work environment. One key improvement he advocated for was enhanced communication systems, particularly access to verbal messages transmitted through the airport radio system.

Patrick's story underscored the importance of inclusive workplace practices and adaptive technology that allow individuals with disabilities to thrive professionally. His experience serves as a call to action for businesses and organizations to prioritize accessibility, ensuring all employees have the tools they need to succeed. The second part of the Community Conversation focused on reflection and dialogue through Appreciative Inquiry, facilitated by Aderonke Bademosi Wilson of ABWilson Consulting. This interactive session encouraged participants to explore their personal experiences with disability inclusion and envision a more inclusive Bermuda.

PAIRED INTERVIEWS: DEEP LISTENING AND SHARED STORIES

Participants were invited to pair up and engage in one-on-one interviews, answering thought-provoking questions designed to surface meaningful insights. Each person had the opportunity to share as much as they felt comfortable, while their partner practiced active listening, without interruption. When the first person finished, the listener provided reflective feedback, ensuring the speaker felt seen, heard, and understood before switching roles.

The paired interview questions are as follows:

- Why is the work we are doing today around disability inclusion important for you, your organization, and Bermuda?
- Think of a time when you felt included and valued. What happened? How did you feel? What made the experience meaningful?

This exercise helped participants recognize why disability inclusion matters and to reflect on what true inclusion feels like through their own lived experiences.

GROUP DISCUSSIONS: ENVISIONING AN INCLUSIVE FUTURE

Following the paired interviews, participants engaged in small group discussions, ensuring every voice was heard. Each table recorded their thoughts on flip chart paper, focusing on these key questions:

- What common themes emerged from the paired interviews about what inclusion looks and feels like?
- Imagine an ideal inclusive environment—what changes, actions, and commitments are needed to create this space?
- What recommendations should the Human Rights Commission consider for their report on disability inclusion in Bermuda?

Once discussions were complete, a representative from each table presented their group's findings to the room.



EMERGING THEMES & TAKEAWAYS

As participants shared their insights, several overlapping themes began to emerge. Many reflected on positive experiences of inclusion within their communities and expressed hope for a future where these practices become widespread. The conversation reinforced the idea that true inclusion is intentional, actionable, and essential for a more equitable Bermuda. This collaborative dialogue deepened the attendees understanding but also generated concrete ideas that helped inform the recommendations in the report.

The specific feedback provided by each group can be found in the Annex.

The most popular recommendations offered by event participants for promoting disability inclusion included:

- Providing more accessible and reliable transportation and more appropriate parking amenities e.g. adding additional disabled parking spaces that allow for safe access, consulting with people with disabilities on appropriate wording for references such as 'disabled parking' ensuring that public transport workers are trained to be able to help people with disabilities, having both visual and auditory stop announcements on buses and ferries.
- Providing more accessible work conditions e.g. having a dedicated employment officer responsible for assisting people with disabilities with meeting their employment needs and ensuring accessibility provisions are being made.
- More equitable financial assistance for people with disabilities e.g. making sure all staff are trained to provide support and assistance, dedicated office for people with disabilities.
- Sensitivity training for ensuring that members of the public can better support and communicate with people with disabilities e.g. respondents stressed that this training was needed to motivate able-bodied persons to show greater interest in people with disabilities, to be more motivated to assist them, and to ensure that they interact with them in a way that makes them feel included and supported.
- By ensuring access for all in Bermuda, you create a welcoming and accessible environment for tourists with disabilities in hotels and at tourist attraction sites
- Greater public education, especially for young people, about people with disabilities and the challenges they face
- Ensuring that public buildings are accessible for people with disabilities e.g. there was a feeling that only bare-minimum provisions were being made and that more amenities such as hydraulic lifts, ramps, and railings were needed to make buildings fully accessible.
- Ensuring existing legislation is honoured and enforced and that people with disabilities are consulted and included in the process of creating new or strengthened legislation.
- Ensuring that public places and services in the community are accessible i.e. making public environments such as beaches, parks, restaurants, and entertainment venues accessible.

The Community Conversation concluded with thanks expressed by members of the Commission team and an understanding that the collective and collaborative work must urgently continue.

To read the community conversation group feedback comments visit page 75 in the Annex.

CONCLUSIONS & RECOMMENDATIONS: TOWARD ACTION, ADVOCACY AND ACCOUNTABILITY

KEY CONCLUSIONS

The results of this consultation show while there has been sporadic and important initiatives aimed at improving the lives of people with disabilities in Bermuda over several decades these initiatives have not resulted in the sustained commitment and action required to uphold disability rights or to achieve disability inclusion. In particular, the results highlight a need to address the following:

- SOCIETAL PREJUDICE AND BARRIERS: People with disabilities reported being met with punitive, dismissive, and discriminatory treatment and attitudes when attempting to navigate life in Bermuda (i.e., accessing services such as healthcare, education, financial assistance, housing, the built environment and employment).
- A FAILURE TO FULFIL BERMUDA'S EXISTING OBLIGATIONS: Many stakeholders in Bermuda, including businesses, services, individuals, and organizations, are not meeting their legal obligations to ensure people with disabilities are free from discrimination.

- LACK OF AWARENESS OF RIGHTS AND PROTECTIONS IN SUPPORT OF DISABILITY INCLUSION: Opportunity to enhance understanding of the domestic and international protections that comprise Bermuda's disability rights framework.
- EVALUATION: Existing initiatives, programs, and policies must be transparently assessed for functionality and relevance. This process is crucial to ensure that they are effectively meeting the diverse needs of people with disabilities. Such evaluations should not only focus on effectiveness but also identify areas for improvement and adaptation to meet evolving needs. It is essential that these assessments are inclusive, involving feedback from individuals with lived experiences, advocates, and professionals in the sector.
- ENFORCEMENT: The pervasive lack of enforcement across all sectors was a recurring theme. Gaps in enforcement undermine efforts to create an inclusive society and prevents the fulfillment of both domestic and international obligations related to disability inclusion. It is imperative that all sectors are held accountable and that robust mechanisms are put in place to ensure compliance with these critical obligations.

The consultation highlighted a recurring trend in Bermuda: There are a number of disability-related initiatives that have been launched or publicised over time, however, despite investments of resources, they were often left unrealized, inadequately implemented, or insufficiently monitored. Others failed due to a lack of funding or prioritization. Others were not evaluated or evolved to meet changing needs in the community.

This pattern of progress on paper but not in practice, creates an illusion of advancement, and leads to false assumptions that accessible practices and policies are in place. In reality, gaps in service or discriminatory practices and prejudicial attitudes continue to exclude and marginalize people with disabilities.

Bermuda has the expertise, resources and, most importantly, the duty to make disability inclusion a reality. Achieving this will require political will, prioritization, and the commitment to embrace transparency, innovation, collaboration, and enforcement.

The following recommendations reflect the ideas shared during the public consultation and illustrate opportunities for action to fulfil Bermuda's obligations to ensure our community is disability inclusive. The recommendations, while not exhaustive, intersect with each other and are all required to ensure our community meets the needs of people living with disabilities.

1 REPRESENTATION - "NOTHING ABOUT US, WITHOUT US"

People with disabilities must be at the center of all disability-related policy, decision-making, planning, and service development. Inclusion

is not just about consultation; it means shared decision-making power, with respect to the dignity and lived expertise of those most affected.

The principle of Nothing About Us, Without Us must guide all discussions and initiatives. Policies and programs designed for people with disabilities have to be informed by people with disabilities. This includes recognizing and appreciating the diversity within our community, the spectrum of different abilities, and committing to continuous learning. The commitment to staying open, and to evaluating and evolving practices and honoring obligations to ensure equitable treatment is vital. Upholding this commitment is critical, especially as mistakes may be made along the way.

Inclusion requires all policies and practices consider the needs and impact on individuals with disabilities, not just those programs designed specifically for people with disabilities and their support systems. Applying a disability lens when reviewing policies, programs, and practices is essential to ensure accessibility, equity, and meaningful participation for all. Communication in all formats is critical to ensure people with disabilities are aware of and have access to opportunities to inform policies, programs and initiatives.

2

FULFILLING EXISTING DUTIES - COMPLIANCE, ACCOUNTABILITY, AND ENFORCEMENT

Stakeholders must fulfill legal and organizational obligations and treat accessibility and inclusion as non-negotiable standards. Stakeholders must establish accountability measures, conduct regular audits, and implement effective reporting for non-compliance.

Stakeholders must ask themselves:

- What opportunities and actions can we take to model inclusive practices and advance disability inclusion?
- What are our obligations and responsibilities and how do we plan to fulfill them? Do our services and policies meet or fall short of those responsibilities?
- Who is excluded from accessing our services, and why?
- As a member of the Bermuda community, what role can I play to support disability rights and ensure the inclusion and well-being of my fellow community members?

This shifts the burden away from individuals having to report non-compliance (and potentially experience discrimination) and toward systemic responsibility. Relying solely on individual complaints to drive enforcement is inappropriate and insufficient. Just like taxes or health and safety compliance, inclusion should be built into operational reviews and public accountability.

3 FINANCIAL AND RESOURCE SUPPORT - A DIGNITY-FIRST APPROACH

A review of Bermuda's financial assistance programs is required to ensure they uphold the dignity, autonomy, and well-being of people with disabilities. This was a recurring concern expressed during the consultation. Individuals with disabilities described feeling belittled or penalized. This punitive approach must stop. Furthermore, attempting to improve their situation by finding employment can disqualify people resulting in the removal or reduction of benefits, regardless of whether they can meet basic needs. This can put people in a more precarious position.

Frontline professionals reported that services are fragmented, under-resourced, and not aligned. Many noted the lack of adequate protection for adults with disabilities aged 18–65 years old, due to there being no adult protection framework or legislation, and the absence of coordinated, strategic funding to meet sector demands. The current system is not efficiently resourced to sustain their respective remits.

A comprehensive review of assistance programs must include people with lived experience, advocates, and professionals in the sector. Funding decisions should be transparent, evidence-based, and reflect a real assessment of gaps and priorities.

Service structures must:

- Promote independence and long-term security;
- Center individuals' worth and right to a life with dignity; and
- Reflect current economic realities and diverse needs.

Examples from other jurisdictions highlight opportunities to center individual needs. Person-directed funding is an approach which supports individual autonomy and decision-making. Instead of a traditional service delivery model where providers decide what support is needed or permitted, person-directed funding allows individuals to choose how, when, and from whom they receive support. It is intended to enable people to have more control over their treatment options such as in-home care, aquatherapy, alternative support therapies etc.

4 GOVERNMENT LEADERSHIP AND SYSTEMIC CHANGE

To advance disability inclusion in Bermuda, it is essential to have strong, visible leadership at the government level. This leadership must enforce a mandate for cross-ministerial collaboration to embed disability rights and inclusion into every service and sector of life in Bermuda.

This includes the following recommendations:

- The Government of Bermuda must exemplify its compliance with existing legislated obligations, including ensuring fulfilling duties under the Human Rights Act. Disability has been a protected ground since 1988, and it is crucial that the government leads by example in upholding these protections. This commitment should be evident in all policies, practices, and enforcement mechanisms to ensure that the rights and dignity of people with disabilities are consistently respected and promoted.
- The Government is expected to lead by declaring a mandate and strategy specifically to address disability inclusion.
- Such a mandate and strategy should be referenced within the next Throne Speech.
- A coordinated government-wide approach to eliminating barriers and promoting accessibility within the public service.
- Clear accountability mechanisms to ensure ministries and departments take responsibility for inclusion.
- A shift from reactive, ad hoc measures to proactive, structural and strategic reform, and implementing accountability measures.
- Increasing funding and resource support for programs and service providers, such as Ageing and Disability Services, and ensuring a coordinated approach to strengthen collective expertise and collaboration.
- The government should establish public-private partnerships, leveraging combined resources and expertise to create more inclusive and supportive environments for people with disabilities.
- Disability awareness training must be mandatory across all public service sectors, including Financial Assistance, Health, Education, Workforce Development, Transportation, and Housing. Like SCARS or health and safety certifications, professional development and accreditation should be required for frontline staff and decision-makers to ensure inclusive, informed service delivery.

The Government has made important strides, including launching the Disability Register and securing Bermuda's membership in the UN Convention on the Rights of Persons with Disabilities. These actions must be followed by sustained, well-resourced implementation, and supported by clear, transparent communication with the communities they are meant to serve.

5 DISABILITY ADVOCACY AND REPRESENTATION - BUILDING COLLECTIVE POWER

Effective advocacy requires strong leadership, clearly defined roles, and collaborative strategies, and transparent communication.

A Community Collective of individuals with disabilities, families, advocates, service providers, and public and private sector stakeholders must guide action. Adequate resources will be required to enable the collective to evaluate priorities, monitor and track progress, while strengthening representation.

This collective should:

- Include diverse voices and lived experiences
- Establish and assign clear roles, responsibilities, and timelines
- Meet frequently to report observations
- Establish reporting, evaluation, enforcement and accountability mechanisms
- Ensure representation of people with disabilities across all Government Boards and in decision-making spaces

The Disability Advisory Council should be reviewed, restructured or replaced. As a volunteer body under a government department with limited authority or resources, DAC lacks the capacity to provide effective guidance to the Government or education to the wider community. DAC members have noted that its current design restricts its influence, particularly as it is not permitted to publicly advocate for the disability community.

Strengthening DAC or establishing a new, empowered mechanism, such as a community collective would help ensure that inclusion-related policies are grounded in lived experience, supported by meaningful engagement, and subject to genuine community accountability.

6 DATA COLLECTION AND MEASURING PROGRESS

Effective change is impossible without a clear understanding of the starting point and the existing gaps. Conducting a national disability sector analysis is essential to comprehensively map services, accurately measure impact, and strategically allocate resources to areas of greatest need.

Monitoring tools such as a public dashboard or report card can promote accountability, increase transparency, and keep the community informed about what is working and where gaps exist. The illusion of inclusion or functionality, when not grounded in lived experiences, is not only misleading, but can deepen the sense of exclusion felt by those navigating barriers in everyday life in Bermuda.

Efforts should include:

- Create a long-term implementation plan with benchmarks and accountability measures.
- Research established assessment tools to evaluate inclusion in key areas (education, employment, healthcare, digital access, etc.).
- Use of frameworks such as the Convention on the Rights of People with Disabilities (CRPD) to identify areas for reform.
- Establish baseline data to measure change over time.
- Train public-facing personnel involved in data collection and service delivery.
- Continuously evaluate the effectiveness of information gathering strategies and metrics and adopt alternative approaches as needed.
- The Government must issue regular, transparent updates on disability inclusion through accessible platforms and formats, prioritizing outreach to people with disabilities, their families, and support networks.

Existing mechanisms should be routinely evaluated for effectiveness and redesigned when falling short. For example, participants shared that the Disability Register, launched in April 2024, is not user-friendly for some individuals with disabilities. This has led to underrepresentation and significant frustration among the very population it is intended to serve.

Participants highlighted successful approaches in other jurisdictions, emphasizing that while solutions should be tailored to Bermuda's context, there's no need to reinvent the wheel.

ACCESSIBILITY - REMOVING PHYSICAL, DIGITAL, AND SOCIETAL BARRIERS

Inclusion necessitates the creation of environments and systems that are accessible to everyone—physically, digitally, and socially. Accessibility should be integrated into all public and private services, encompassing everything from building layouts to the usability of websites and communication platforms. Additionally, policies and practices must tackle attitudinal and systemic barriers, not just physical or technical ones.

This includes:

- Accessibility assessments that consider socio-economic barriers and safety – who can access spaces, services, programs, funding, or afford devices and under what conditions?
- Retrofit spaces and systems to remove barriers.
- Make digital services accessible for individuals with disabilities.
- Address attitudes that exclude or diminish people with disabilities.
- Guarantee that information is accessible and effectively reaches every sector of the community.
- Transparent communication is crucial. Clearly state which aspects of services are accessible and for who, identify limitations and display a public commitment on what is being done to address them.
- Ongoing education and awareness. Evolving practices and ways of engaging is essential to reflect the vast spectrum of different abilities that is part of being human.

The Department of Planning must evaluate its regulatory authority to understand how and why the built and natural environments continue to be developed without meeting accessibility obligations. It is imperative that the authority not only understands these shortcomings but also takes decisive action to rectify them. Additionally, all officers must receive comprehensive and ongoing training in accessibility to ensure they are fully equipped to uphold inclusive design standards. This training is essential for enforcing existing requirements and expanding them to create a more accessible and inclusive environment for all. **TRANSPORTATION:** Transportation was a major theme throughout the discussions, with participants highlighting serious gaps in access for people with diverse disabilities. Despite the duty-free import of accessible taxis, these vehicles are often not serving the individuals they are intended to support. Participants also underscored that public transportation services currently provided by the Government are largely ineffective for persons with disabilities, citing issues such as lack of funding, limited accessibility, inconsistent service, and a lack of disability-informed planning. It was also noted the bus fleet does not provide for wheelchair access.

Accessible, reliable transportation is not just a matter of convenience — it is a lifeline for individuals who require access to education, employment, healthcare, recreation and community life. Without reliable, cost effective transportation options, people with disabilities are further isolated and excluded from full participation in society.

There are numerous effective models from other jurisdictions that demonstrate how transportation systems can be made inclusive, such as simplified taxi access for people who are visually impaired or dedicated accessible transit services. These solutions can be adapted to Bermuda's context to ensure that transportation infrastructure is responsive, reliable, and truly inclusive for all.

8

LEGISLATION, POLICY & PRACTICE - STRENGTHENING AND ENFORCING PROTECTIONS

Legal protections are the foundation of inclusion, but only if they are enforced. Bermuda must review and strengthen existing legislation to align with current needs and international standards to ensure and enforce disability rights.

The stakeholder feedback received during the consultation and focus groups revealed multiple examples of developers securing planning permission based on stated accessibility commitments in their planning applications, only to find these developers reneged on those commitments once approved. Planning applications have also been approved without any accessibility commitments being fulfilled. When developers, and any stakeholder, fail to comply, they must be held accountable. While stakeholders are obligated to fulfill their duties, it is imperative that regulatory bodies enforce such obligations. In addition, planning officers should be trained in inclusive design to make accessibility a default, not an exception.

The lack of enforcement of legal and/or other obligations in support of disability inclusion was a consistent theme throughout the consultation.

Overall, areas to prioritize include:

- Strengthening the Human Rights Act and related domestic legislation
- Researching and communicating gaps in protection and services and how those gaps will be addressed
- Clarifying existing, functioning and current services that are available for people with disabilities
- Embed protections in critical sectors as a matter of policy and practice for example education, housing, planning, healthcare, employment, financial support, and recreation
- Enforcing planning and building codes with consequences for non-compliance
- Establishing adult protection legislation for 18-65 year olds with disabilities and creating a legislated public guardianship framework

9 EDUCATION, AWARENESS & COMMUNITY ENGAGEMENT

Public understanding of disability and disability inclusion is essential to dismantling stigma, challenging misconceptions, and creating space for meaningful understanding and action. Education must begin early, in schools and be reinforced in workplaces, public services, recreational and faith-based services, and media. This education and awareness raising must be undertaken by stakeholders across all sectors of life in Bermuda.

Strategies include:

- Public education campaigns across social and traditional media.
- Ensuring representation of people with disabilities within organizations, businesses, public services, etc. to inform organizational development and decision-making processes.
- Embedding disability inclusion into the Education Reform process.
- Identifying and creating opportunities for disability inclusion, understanding and support are part of the curriculum at all levels.
- Employers to provide disability inclusion training to all team members as part of employment orientation or onboarding processes.
- Centering disabled voices in storytelling and public messaging.
- Celebrating successful disability inclusive initiatives to inspire further change.
- Engaging with disability advocates and support services to provide education and expertise. Knowledge sharing is a powerful resource. Sharing examples of proactive initiative, like businesses improving accessibility or schools adopting inclusive practices, can create momentum, offer guidance, inspire action and shift culture.



PUBLIC REPORTING PLATFORM: Many individuals have reported the same accessibility issues—such as broken equipment, inaccessible spaces, and exclusionary practices—to the same stakeholders, often multiple times and over many years, yet little has changed. A public reporting platform, such as those seen in other jurisdictions, should be established to document these concerns, monitor when they were raised, and track progress or identify resolution. While individual complaints are often overlooked, collective documentation exposes systemic patterns and makes inaction harder to ignore. An accessible hotline or digital portal would not only simplify reporting but strengthen advocacy efforts and accountability, paving the way for a more inclusive and equitable Bermuda.

10 ESTABLISHMENT OF A STRATEGIC ROADMAP - A NATIONAL DISABILITY STRATEGY

Bermuda urgently needs a coordinated, government-led strategy to guide and fulfil its disability inclusion efforts. A National Disability Strategy should clearly define:

- Specific initiatives and responsibilities;
- Measurable goals and timelines; and
- Accountability and enforcement mechanisms and milestones across sectors.

This strategy should be embedded within national policy, be aligned with the Convention on the Rights of Persons with Disabilities (CRPD) and be informed by people with lived experiences. Collaboration across sectors of government, private industry, nonprofit, and community is essential to building lasting systems of inclusion.

This must be a collective effort; it cannot be the sole responsibility of the Government. A national commitment to disability inclusion requires the sustained d support, resources and participation of all stakeholders from all sectors of life in Bermuda.

This is about transforming ideas into real, measurable actions, where inclusion is not optional but a national expectation.

In 2006, the formation of a Committee for a National Policy on Disabilities marked a significant step toward long-term strategic planning for disability inclusion. The committee (of 20+ volunteer members of the community sharing their expertise, time and energy) produced a comprehensive report proposing a National Policy on Disabilities (Bermuda Government, 2006). The policy outlined recommendations to improve services, access, and protection for people with disabilities, setting a foundation for more inclusive policies and practices, to foster a culture of inclusion. The report was laid before the House of Assembly in 2007 and formally adopted by the Government of the day but ultimately was not realised. The recommendations within the report remain as relevant today as they were in 2007 and could be used as a springboard for an updated strategy.

The example of the National Policy reflects a consistent theme throughout the consultation, there has been a steady stream of initiatives that have been started, or promoted, that ultimately were not sustained or realised and did not result in sustained or effective progress toward disability inclusion.

THE HUMAN RIGHTS COMMISSION'S COMMITMENTS

68 THE HUMAN RIGHTS COMMISSION'S COMMITMENTS

The Human Rights Commission is dedicated to advancing its mission to protect and promote human rights through education, collaboration, advocacy, and enforcement.

As part of its commitment to disability inclusion, and to model the sharing of organizational commitments that we wish to see from all stakeholders, the Commission will take the following actions:

1 LEGISLATIVE REFORM

The Commission will recommend updates to the Human Rights Act by June 2026 to strengthen legal protections for people with disabilities. These recommendations will include:

- Updating the definition of disability to better reflect contemporary understandings and lived experience;
- Revising the definition of discrimination to ensure comprehensive protection; and
- Clarifying and enhancing the duty to accommodate provisions to support meaningful inclusion.

2 PUBLIC EDUCATION ON DISABILITY INCLUSION

The Commission will continue to expand its public education efforts to deepen understanding of disability rights and compliance obligations:

• Increase disability inclusion resources and initiatives by 20% by June 30, 2026.

Develop and launch a Train-the-Trainer program focused on the duty to accommodate, in collaboration with disability service agencies, by December 30, 2025.

3 ACCESSIBLE COMMUNICATION STRATEGY

Ensure all members of the public can access Commission resources:

- Develop and implement a communications strategy to expand accessible formats and communication channels by September 30, 2025. The strategy will include collaboration with sign language interpreters and consistent use of accessibility tools such as ALT text.

4 DISABILITY ADVOCACY

The Commission will:

- Report annually on its advocacy and lobbying efforts related to disability inclusion;
- Support constitutional reform efforts by contributing recommendations that advance the rights of persons with disabilities; and
- Collaborate with Ageing and Disability Services to support disability inclusion program development and related initiatives.

5 POLICY GUIDANCE

Support public understanding and compliance:

• Work with all stakeholders to support public understanding and compliance. This resource will include information on accessible design, local resources communication formats, and key responsibilities related to the duty to accommodate.

6 INTERNAL COMPLIANCE

The Commission will continue to lead by example by:

 Conducting an annual review of its own practices and operations to ensure accessibility and inclusion are consistently upheld and modelled. The Commission will take action where mistakes are made, acknowledge room for improvement and communicate updates.





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ANNEX



THE HUMAN RIGHTS COMMISSION

The Human Rights Commission (the Commission) is Bermuda's National Human Rights Institution and is responsible for administering the Human Rights Act, 1981(Act). It plays a pivotal role in ensuring that human rights remain indivisible and independent, taking a modern approach to interpreting its statutory mandate.

The Commission is both a public watchdog for human rights compliance, and a resource to foster and promote human rights principles by working with stakeholders across the island including government, community organizations, schools, businesses and individuals.

Through these efforts, the Commission remains committed to fostering an environment where all individuals can live with dignity, equality, and protection under the law. The work of the Commission includes but is not limited to:

- Offering dispute resolution services, including mediation, to help settle complaints of discrimination,
- Referring meritorious complaints to the independent Human Rights Tribunal for adjudication,
- Investigating allegations of human rights violations,
- Providing education and awareness in support of the Human Rights Act, 1981 and the promotion and protection of human rights for all, and,
- Working at the policy level to review the effectiveness of human rights compliance.

The Human Rights Act, 1981 was enacted by the Bermuda Legislature in December1981 and, shortly thereafter in early 1982, the Human Rights Commission was established to administer the Act.

DEFINITIONS

There are many ways to define the following terms, especially disability. For the purpose of shared understanding the following definitions have been applied in this report.

ABLEISM is a socially constructed belief that devalues disability and leads to the dehumanization of people with disabilities. It stems from the belief that being able-bodied is the standard or "normal" condition, while disability is seen as abnormal, undesirable, or even broken. It leads to the belief that disability inclusion is a favor rather than a right. We must challenge these perceptions, by advocating for accessibility, inclusion, and the recognition that disability is a natural part of human diversity.

ACCESSIBILITY is the practice of making information, services, activities, and/or environments meaningful and usable for as many people as possible. Accessibility seeks to ensure that no one is excluded, and that people can do what they need to do in a similar amount of time and effort as someone that does not have a disability.

DISABILITY refers to physical, mental, intellectual, or sensory impairments that, when interacting with various barriers, may hinder full participation in society on an equal basis with others. Disability may be long-term, chronic, short-term or episodic.

DISABILITY INCLUSION reflects a commitment to understanding the relationship between the way people

function and how they participate in society and ensuring everybody has the same opportunities to participate in every aspect of life to the best of their abilities and desires.

DISCRIMINATION refers to less favourable treatment of individuals or groups based on characteristics such as race, disability, sex, age, religion, sexual orientation, or other attributes.

HARASSMENT may be defined as engaging in vexatious comment or conduct that is known or ought reasonably to be known to be unwelcome.

INVISIBLE DISABILITIES: An invisible disability is a physical, mental or neurological condition that is not visible from the outside, yet can limit or challenge a person's movements, senses, or activities. Invisible or non-apparent disabilities include neuro divergence, learning differences, deafness, autism, use of prosthetics, traumatic brain injury, mental health disabilities, bipolar disorder, diabetes, anxiety ,sleep disorder, multiple sclerosis, cystic fibrosis, and many others.

REASONABLE ACCOMMODATION refers to modifications or adjustments to a job, or the work environment, or the way things are usually done during the hiring process to enable a qualified individual with a disability to have an equal opportunity not only to get a job but also to perform their job tasks to the same extent as a person without a disability. Reasonable accommodation also applies to service and housing providers.

PRINT MEDIA PROMOTION



The Human Rights Commission is conducting a public consultation on disability and inclusion in Bermuda.

You're invited to participate if you are a person with a disability, support someone with a disability, a disability advocate, an organization of people with disabilities or provide services to people with disabilities and their families or employ someone with a disability.

Not all disabilities are seen or obvious.

Examples of unseen or invisible disabilities include neuro divergence, learning differences, deafness, visual impairment, autism, use of prosthetics, traumatic brain injury, mental health disabilities, bipolar disorder, diabetes, ADHD, arthritis, dementia, anxiety sleep disorder, multiple sclerosis, cystic fibrosis, and there are many others.

Your responses are anonymous. Complete the survey today.

DEADLINE TO COMPLETE THE SURVEY, EXTENDED TO JULY 12 AT 5PM.

Visit www.humanrights.bm or give us a call at 295 5859.

WHY THIS AD MATTERED:

As part of the Disability Inclusion consultation's communication plan, which included direct engagement, radio appearances and social media postings, this advertisement was placed in the daily newspaper to invite participation in the public survey. The ad was designed to reach individuals across the diverse spectrum of lived experiences, those with visible and invisible disabilities, caregivers, employers, advocates, and service providers. By explicitly naming examples of non-visible disabilities such as ADHD, bipolar disorder, diabetes and chronic illnesses, the ad helped challenge narrow or outdated definitions of disability and encouraged broader public awareness and participation.

The advertisement played a role in enhancing community engagement and shaping the understanding of disability in Bermuda. Through this outreach, more people saw themselves reflected in the conversation, which led to increased participation in the survey and a richer, more inclusive set of perspectives to inform the report's findings and recommendations.

RESULTS OF THE PUBLIC SURVEY

The following detail the overall results of the public survey.

Examples of the most popular reported challenges, discrimination or harassment experienced because of having a disability.

1

ACCESSIBILITY RELATED CHALLENGES

- Challenges in public places (schools, churches, restaurants, medical offices, aquatic facilities, theatres, older hotels and at beaches)
- Challenges in meeting places, government offices, buildings (that are not wheelchair accessible)
- Public transportation not being accessible (no wheelchair accessible buses, a lack of accessibility ramps)
- Educational barriers to accessibility (lack of speech therapists, lack of oral education, lack of paraeducators)
- Inaccessible roads and walkways (pavements are hazardous, no ramps or slopes, drains blocking crossings)

OTHERS WITH DISABILITIES EXPERIENCING DISCRIMINATION OR HARASSMENT

- Facing additional barriers to obtaining employment
- Being denied access to housing/lack of appropriate housing
- Transportation barriers (a lack of accessibility provisions)
- Public spaces not being accessible (buildings, beaches, swimming pools)

3

DISCRIMINATION/HARASSMENT WHILE ACCESSING SERVICES

- Inaccessible establishments (restaurants, beaches, businesses, banks, movie theatres)
- Educational barriers not being accommodated (lack of accessibility in classrooms, lack of qualified teachers, lack of educational specialists)
- Negative attitudes/experiences from members of the public (customer service representatives, people pushing past wheelchairs, lack of understanding, people staring)
- Lack of access to health services (lack of services offered, inaccessible medical offices)

4

DISCRIMINATION/HARASSMENT RELATED TO EMPLOYMENT

- A lack of modifications/equipment provided to persons with disabilities for carry out their job
- A lack of employment opportunities for those with disabilities/being passed over due to having a disability
- A lack of understanding for employers about disabilities (i.e., ADHD, mental health challenges, physical disabilities)
- Age discrimination/limited opportunities for older adults
- A lack of understanding from management after an accident

PERSONAL EXPENSES TO ACCOMMODATE A DISABILITY

- Additional costs for therapy/therapeutic support/healthcare
- Having to pay for a caregiver/extra support/respite care
- Additional costs associated with modifying their home
- Having to purchase adaptive equipment (mobility scooter, adjustable bed, chairlift, larger transportation)
- Transportation costs due to a lack of accessible public transportation

6

DISCRIMINATION/HARASSMENT RELATED TO HOUSING

- Apartments/homes not being accessible to those with mobility issues (especially wheelchair users)
- Landlords not approving home modifications for tenants with disabilities
- Not being chosen for housing due to a disability
- Difficulties finding affordable housing for persons with disabilities

ACCESSIBILITY IN BERMUDA

Respondents were asked to rate how they perceived accessibility in Bermuda on a scale of 1 to 10 (1 indicates poor, inaccessible and not inclusive; 10 indicates excellent, accessible and inclusive.). The overall mean rating was poor (4.13 out of 10). The mean rating for accessibility among survey respondents with a disability was very poor (3.83 out of 10).

DO YOU HAVE A DISABILITY?

Thirty-five percent of respondents reported having a disability.

	TOTAL
SAMPLE	(313)
YES	35%
NO	60%
UNSURE	3%
PREFER NOT TO ANSWER	2%

HAVE YOU EXPERIENCED DISCRIMINATION OR HARASSMENT DUE TO A DISABILITY? Twenty-five percent of the total sample had experienced discrimination or harassment due to having a disability. Almost half of those with a disability (48%) reported experiencing discrimination or harassment.

	TOTAL	HAVE A DISABILITY	DO NOT HAVE A DISDISABILITY	UNSURE	PREFER NOT To say
SAMPLE	(311)	(111)	(187)	(8)	(5)
YES	25%	48%	11%	25%	20%
NO	68%	42%	86%	38%	40%
UNSURE	6%	8%	2%	38%	40%
PREFER NOT TO ANSWER	1%	2%	1%	0%	0%



HAVE YOU EXPERIENCED OR BEEN MADE AWARE OF INDIVIDUALS EXPERIENCING ACCESSIBILITY RELATED CHALLENGES IN BERMUDA? IF SO, PLEASE PROVIDE EXAMPLES.

The most popular accessibility related challenges reported by respondents included:

- Accessibility challenges in public places (schools, churches, restaurants, medical offices, aquatic facilities, theatres, older hotels and at beaches) (14%)
- Accessibility challenges in meeting places, government offices, buildings (that were not wheelchair accessible) (14%)
- Public transportation not being accessible (no wheelchair accessible buses, a lack of accessibility ramps) (12%)
- Educational barriers to accessibility (lack of speech therapists, lack of oral education, lack of paraeducators) (12%)
- Inaccessible roads and walkways (pavements are hazardous, no ramps or slopes, drains blocking crossings) (10%)

	TOTAL		TOTAL
MENTIONS	(385)	MENTIONS	(385)
Aware of accessibility issues in public places (schools, churches, restaurants, medical offices, aquatic facilities, theaters, older hotels and beaches)	14%	Lack of accessible restrooms in public spaces	3%
Meeting places, cabinet office, buildings (that are not wheelchair accessible)	14%	Individuals with disabilities face difficulty obtaining financial services	3%
Public transportation is not accessible (no wheelchair accessible buses, a lack of accessibility ramps)	12%	Very little provisions for those with sight/ hearing limitations	3%
Educational barriers (lack of speech therapists, lack of oral education, lack of paraeducators)	12%	Unaffordable healthcare/difficulty obtaining health care/ life insurance	2%
Inaccessible roads/walkways (pavements are hazardous, no ramps or slopes, drains blocking crossings)	10%	Lack of housing for those with disabilities	2%
There are barriers to employment for those with disabilities	6%	Bermuda remains inaccessible and not enough is being done to address it	1%
Disabled parking spaces are often occupied by those without disabilities (needs to be better policed)	5%	Persons with disabilities face difficulty accessing healthcare	1%
Faced discrimination (teasing, denied access to services)	4%	Dept. of Health has no disability access	1%
Wheelchair accessibility is an issue in general	4%	Lack of resources for people with autism	1%
Lack of resources in the workplace to accommodate disabilities	3%	Lack of care and support for seniors (dementia patients)	1%

HAVE YOU EXPERIENCED DISCRIMINATION OR HARASSMENT, OR THINK YOU MAY HAVE, WHILE OCCUPYING OR SEEKING HOUSING DUE TO A DISABILITY? IF SO, PLEASE PROVIDE EXAMPLES.

The most popular examples of experiences of discrimination or harassment while occupying or seeking housing due to a disability included:

- Apartments/homes not being accessible to those with mobility issues (especially wheelchair users) (29%)
- Landlords not approving home modifications for tenants with disabilities (18%)
- Not being chosen for housing due to a disability (9%)
- Difficulties finding affordable housing for persons with disabilities (9%)

	TOTAL		TOTAL
MENTIONS	(34)	MENTIONS	(34)
Many apartments/homes are not accessible to those with mobility issues (wheelchairs users)	29%	Felt discriminated when looking for a rental unit	6%
Yes (respondent did not specify)	18%	Yes, because of signs of dementia	3%
Landlords not approving home modifications that are needed	9%	Landlords not accepting my service dog	3%
Did not get housing due to psychiatric/behavioral issues	9%	Denied housing due to being on financial assistance	3%
Difficulty finding affordable housing options for people with disabilities	9%	Was charged a higher rent due to having a disability	3%
Denied/did not get enough financial assistance for housing	6%	Assumptions have been made about my capabilities due to my disability	3%





HAVE YOU EXPERIENCED DISCRIMINATION OR HARASSMENT, OR THINK YOU MAY HAVE, WHILE ACCESSING OR SEEKING TO ACCESS SERVICES DUE TO A DISABILITY? IF SO, PLEASE PROVIDE EXAMPLES.

The most popular examples of discrimination or harassment experienced while accessing or seeking access to services due to having a disability included:

- Inaccessible establishments (restaurants, beaches, businesses, banks, movie theatres) (19%)
- Educational barriers not being accommodated (lack of accessibility in classrooms, lack of qualified teachers, lack of educational specialists) (16%)
- Negative attitudes/experiences from members of the public (customer service representatives, people pushing past wheelchairs, lack of understanding, people staring) (11%)
- Lack of access to health services (lack of services offered, inaccessible medical offices) (9%)

	TOTAL		TOTAL
MENTIONS	(103)	MENTIONS	(103)
Establishments are inaccessible (restaurants, beaches, businesses, banks, movie theatres)	19%	Handicapped parking spots being taken by those without disabilities	4%
Educational barriers (lack of qualified teachers, lack of specialists)	16%	Lack of services for persons with disabilities (OT, PT, SPL)	3%
Negative attitudes/experiences from members of the public (for customer representatives, people pushing past wheelchairs, lack of understanding, people staring)	11%	Lack of access to public transportation (not accessible, buses not stopping for persons with disabilities)	2%
Yes (did not specify)	10%	Discrimination from insurance companies (not covering pre-existing condition)	2%
Lack of access to health services (lack of services offered, inaccessible medical offices)	9%	Limited opportunities for people with special needs	1%
Not having access to activities (no one facilitating them, lack of understanding from staff about people with differences)	7%	Ruth Seaton James car park needs clear markings for the disabled	1%
Lack of accessible restrooms in establishments	5%	Public events should have accessibility policies (separate lines, roped off areas)	1%
Very little provisions for those with sight/hearing limitations	5%	Limited housing/employment for people with addictions/ mental health issues	1%
Lack of provision made when seeking Government services (TCD, financial aid)	5%		



HAVE YOU EXPERIENCED DISCRIMINATION OR HARASSMENT, OR THINK YOU MAY HAVE, WHILE EMPLOYED OR WHILE SEEKING EMPLOYMENT DUE TO A DISABILITY? IF SO, PLEASE PROVIDE EXAMPLES.

The most popular examples of experiences of discrimination or harassment related to employment due to having a disability included:

- A lack of modifications/equipment provided to persons with disabilities for carry out their job (16%)
- A lack of employment opportunities for those with disabilities/being passed over due to having a disability (16%)
- A lack of understanding for employers about disabilities (i.e., ADHD, mental health challenges, physical disabilities) (12%)
- Age discrimination/limited opportunities for older adults (7%)
- A lack of understanding from management after an accident (7%)

	TOTAL		TOTAL
MENTIONS	(75)	MENTIONS	(75)
Lack of modifications/equipment provided for carry out a job	16%	Have been given a hard time on the job by others due to having a disability	4%
Lack of opportunities for those with disabilities/being passed over due to a disability	16%	Not hired due to inaccessible offices/offices that are not disability friendly	3%
Yes (did not specify)	12%	Low pay due to having a disability	1%
Lack of understanding from employers about disabilities (i.e., ADHD, mental health challenges, physical disabilities)	12%	Needs for vision and hearing impairments were not taken into consideration at work	1%
Age discrimination/limited opportunities for older adults	7%	Hearing employees make comments about my condition	1%
Lack of understanding from management after an accident	7%	No opportunities for advancement in the company due to having a disability	1%
Lack of empathy (was let go for needing time off to care for sick family members/child with a disability)	5%	Refusal of employment	1%
Have not shared my disability for fear of being discriminated	5%	Lack of disabled parking at my place of work	1%
Unfair bias during the hiring process	4%	Concerned about sexism being hidden in policies	1%



IF YOU HAVE A DISABILITY, HAVE YOU HAD TO INCUR ADDITIONAL COSTS OR INCREASED FEES DUE TO ACCOMMODATIONS OR MODIFICATIONS MADE FOR YOU, WHILE RECEIVING ACCESS TO A SERVICE, SEEKING OR OCCUPYING HOUSING, OR YOU WERE EMPLOYED?

If you wish to provide details regarding this, you are welcome to.

The most popular examples of having to incur additional costs or increased fees as a result of making accommodations or modifications to accommodate a disability included:

- Additional costs for therapy/therapeutic support/healthcare (16%)
- Having to pay for a caregiver/extra support/respite care (10%)
- Additional costs associated with modifying their home (10%)
- Having to purchase adaptive equipment (mobility scooter, adjustable bed, chairlift, larger transportation) (10%)
- Transportation costs due to a lack of accessible public transportation (7%)

	TOTAL		TOTAL
MENTIONS	(58)	MENTIONS	(58)
Additional costs for therapy/ therapeutic support/ healthcare	16%	Travel expenses (to access the necessary services, higher cost because of medical equipment)	3%
Yes (did not specify)	12%	Lack of employment opportunities (makes me a financial burden on family members, unable to pay for insurance as a result)	3%
Had to pay for a caregiver/ extra support/respite care	10%	Equipment is not easy to source	2%
Additional costs associated with modifying our home	10%	Lack of insurance for dementia care	2%
Had to purchase adaptive equipment (mobility scooter, adjustable bed, chairlift, larger transportation)	10%	Incurred cost of hygiene supplies due to lack of disabled restrooms in Bermuda	2%
Transportation costs due to a lack of accessible public transportation	7%	Lack of financial assistance to purchase food	2%
Additional costs related to caring for a family member	5%	Purchased gym equipment after being denied access to a gym (due to having a pre-existing condition)	2%
Paid for accommodations at work (stools, software to help with vision loss)	5%	Cost of disability parking sticker	2%
Cost of medical supplies (feeding tube, prosthetic arm)	5%	The general cost of living	2%



ARE YOU AWARE OF OTHERS EXPERIENCING DISCRIMINATION OR HARASSMENT IN THE AREAS OF HOUSING, SERVICES, OR EMPLOYMENT DUE TO A DISABILITY? IF SO, PLEASE PROVIDE EXAMPLES.

The most popular examples of others experiencing discrimination or harassment in the areas of housing, services or employment due to having a disability included:

- Facing additional barriers to obtaining employment (16%)
- Being denied access to housing/lack of appropriate housing (8%)
- Transportation barriers (a lack of accessibility provisions) (5%)
- Public spaces not being accessible (buildings, beaches, swimming pools) (5%)

	TOTAL		TOTAL
MENTIONS	(115)	MENTIONS	(115)
Yes (did not specify)	30%	Lack of accessible parking/people illegally parking in disabled parking spaces	3%
Face more barriers to obtaining employment	16%	Barriers to housing for those unable to live independently	3%
Denied access to housing/lack of accessible housing	8%	Financial assistance needs to provide more for people with disabilities	3%
Transportation barriers (a lack of accessibility provisions)	5%	Lack of understanding of the lived experience of someone with a disability/a lack of empathy	3%
Public spaces not being accessible (buildings, beaches, public places, swimming pools)	5%	Lack of services for people with hearing impairments	2%
Workplaces unwilling to make accommodations for persons with disabilities	4%	Discrimination of a tourist with a disability	1%
Lack of services in educational settings/ inaccessible schools	4%	Insurance/life insurance discriminate against pre-existing conditions	1%
Have been called names/taken advantage of/disrespected/ discriminated against	4%	Being denied access to services due to having a disability	1%
Terminated for having a medical issue	3%	Lack of services for children with disabilities under 3	1%
Facilities not up to code/ inadequate facilities to accommodate persons with disabilities	3%		

HOW WOULD YOU RATE ACCESSIBILITY IN BERMUDA? 1 INDICATES POOR, INACCESSIBLE AND NOT INCLUSIVE. 10 INDICATES EXCELLENT, ACCESSIBLE AND INCLUSIVE.

THE OVERALL AVERAGE MEAN RATINGS FOR ACCESSIBILITY IN BERMUDA WAS POOR (4.13/10).

THE MEAN RATING FOR ACCESSIBILITY FOR RESPONDENTS WITH A DISABILITY WAS VERY POOR (M = 3.83).

GUIDE TO INTERPRETING MEAN SCORES							
LESS THAN 4	4 > 6	6 > 8	8 > 9	9 OR HIGHER			
VERY POOR	POOR	FAIR	GOOD	EXCELLENT			

	TOTAL	HAVE A DISABILITY	DO NOT HAVE A Disdisability	UNSURE	PREFER NOT TO SAY
SAMPLE	(308)	(109)	(187)	(8)	(4)
10 - EXCELLENT, ACCESSIBLE AND INCLUSIVE.	1%	2%	1%	0%	0%
9	2%	4%	1%	0%	0%
8	3%	2%	3%	25%	0%
7	7%	7%	8%	0%	0%
6	14%	13%	14%	38%	0%
5	16%	12%	18%	13%	50%
4	17%	8%	22%	13%	25%
3	14%	17%	13%	13%	0%
2	10%	10%	10%	0%	25%
1 - POOR, INACCESSIBLE AND NOT INCLUSIVE	15%	26%	10%	0%	0%
MEAN	4.13	3.83	4.24	5.75	4.00



BASED ON YOUR RATING, CAN YOU SHARE WHAT YOU BELIEVE IS NECESSARY FOR BERMUDA TO ACHIEVE GREATER ACCESSIBILITY AND INCLUSION?

The most popular suggestions for achieving greater accessibility and inclusions included:

- Making public places more accessible (buildings, parks, beaches, hospitals, medical offices)/modifying building codes so that buildings are required to be accessible (27%)
- Increasing awareness/education about the needs of persons with disabilities (16%)
- Creating and implementing legislation that prioritizes accessibility (a disabilities act, inclusion laws, have a local disability office) (11%)
- Creating more accessible transportation in Bermuda (public transportation, taxis, transportation that is wheelchair accessible, staff trained to be able to help persons with disabilities) (7%)
- Having more accessible sidewalks and roads (6%)

	TOTAL		TOTAL
MENTIONS	(385)	MENTIONS	(385)
Make public places accessible (buildings, parks, beaches, hospitals, medical offices)/modify building codes so that buildings are required to be accessible	27%	Dedicated services/support for persons with disabilities (support services, social events, advocacy and support groups)	3%
Increase awareness/education about the needs of persons with disabilities	16%	Better wheelchair accessibility everywhere	2%
Legislation that prioritizes accessibility (a disabilities act, inclusion laws, have a local disability office)	11%	Easier access to health care services (home care, specialists)	2%
More accessible transportation (public transportation, taxis, that are wheelchair accessible, staff trained to be able to help persons with disabilities)	7%	More provisions for the visually impaired (braille buttons, closed captions, sounds at crossing lights)	2%
More accessible sidewalks/roads	6%	More accessible restrooms	2%
More subsidies for persons with disabilities (financial assistance, better insurance, affordable healthcare)	5%	More support services for the hearing impaired (speech therapy, accessible communication, sign language)	1%
Make Education more accessible (train and equip educators, offer more services in school, more accessible schools)	4%	Better access to housing with accessibility	1%
Mandatory inclusion in the workplace/ equal employment for all/more accommodations in the workplace	3%	Tax relief to companies/landlords getting their property up to code	1%
Enforcement and accountability (especially when persons without disabilities are parking in disabled parking)	3%	More care facilities for providing respite	1%
Have more disabled parking	3%	Make the airport more accessible (drop off areas, parking for people with disabilities)	0. 26%

2 IN 10 RESPONDENTS WERE EMPLOYERS WHO WORKED IN MANAGEMENT ROLES.

	TOTAL	HAVE A DISABILITY	DO NOT HAVE A DISDISABILITY	UNSURE	PREFER NOT TO SAY
SAMPLE	(306)	(107)	(187)	(8)	(4)
YES	20%	14%	23%	25%	0%
NO	80%	86%	77%	75%	100%

DO YOU PROVIDE ANY ACCOMMODATIONS WITHIN THE WORKPLACE FOR PERSONS WITH DISABILITIES? IF YES, PLEASE GIVE EXAMPLES.

The most popular accommodations made by employers for persons with disabilities included:

- Modification to the work environment/special equipment (railings, push buttons to access doors, installed ramps) (27%)
- Provisions to allow wheelchair access (13%)
- Allowing remote work/flexible work schedules/extended time off (13%)
- Accessible bathrooms (9%)

	TOTAL		TOTAL
MENTIONS	(77)	MENTIONS	(77)
Modifications to space/special equipment (railings, push buttons to access doors, installed ramps)	27%	Extra support for those with psychological /physical challenges	5%
Provisions to allow wheelchair access (entrances and exits, lifts)	13%	Workplace safety (removed tripping hazards, chair lifts in case of fire)	4%
Remote work/flexible work schedules/extended time off	13%	Provide an interpreter for the hearing impaired/closed captions	4%
Accessible bathrooms	9%	Offer information verbally, written or via demonstration	3%
Yes (did not specify)	6%	We are ADA complaint (the hospital)	1%
Make specific accommodations for persons with disabilities (allow extra time to complete work)	6%	Workplace can only accommodate moderate disabilities	1%
Provide technology (adjustable screens, accessible computers, speech to text technology)	5%	Shuttle assistance for transporting employees with disabilities	1%

IF YOU HAVE A DISABILITY, HAVE YOU ASKED FOR ANY WORKPLACE ACCOMMODATIONS OR WORK ADJUSTMENTS TO ASSIST YOU IN FULFILLING YOUR JOB DUTIES? IF YES, PLEASE SHARE.

The most popular accommodation/work adjustment requests made by persons with disabilities included:

- Flex time/remote work (13%)
- Modifications to the workplace building (railings on steps, adding a restroom, adding an access ramp) (13%)
- Modifications to the workplace interior (standing desks, special chairs, extra space) (13%)
- Accessible technology/training on new technology (9%)

	TOTAL		TOTAL
MENTIONS	(47)	MENTIONS	(47)
Disability/request was ignored or denied	21%	Lip reading/captions during online meeting	4%
Yes (did not specify)	13%	Sharing of documents/recording of meetings	4%
Flex time/remote work	13%	Adjusted duties based on doctor's recommendation	4%
Modifications to the building (railings on steps, adding a restroom, access ramp)	13%	More time to complete tasks	2%
Modifications to workplace interior (standing desks, special chairs, extra space)	13%	Ability to use AI-based apps	2%
Accessible technology/training on new technology	9%	Asked for accessible parking	2%





PLEASE SHARE YOUR UNDERSTANDING OF DISABILITY RIGHTS IN BERMUDA. THIS CAN INCLUDE THE AREAS OF HOUSING, SERVICES OR EMPLOYMENT.

CLOSE TO 3 IN 10 (29%) STATED THAT THEY LACKED AN UNDERSTANDING OF DISABILITY RIGHTS IN BERMUDA.

The most popular ways that respondents explained their understanding of disability rights included:

- There should be inclusion in the workplace/modifications should be provided in the workplace to accommodate persons with disabilities (12%)
- Persons with disability have a right to be able to access services (11%)
- Persons with disabilities should not be discriminated against or harassed based on their disability/they should have the same rights as abled bodied people (11%)
- Persons with disabilities should have access to housing without discrimination (10%)
- There is no/very little legislation protecting those with disabilities/there is a lack of enforcement of existing disability legislation (10%)

	TOTAL		TOTAL
MENTIONS	(266)	MENTIONS	(266)
There should be inclusion in the workplace/modifications should be provided in the workplace to accommodate persons with disabilities	12%	More needs to be done (accessible buildings, public spaces, transportation, bathrooms)	2%
Persons with disability have a right to be able to access services	11%	Every child is entitled to education	2%
Persons with disabilities should not be discriminated or harassed based on their disability/should have same rights as abled bodied people	11%	Educational resources have been provided for accommodating persons with disabilities	1%
Persons with disabilities should have access to housing without discrimination	10%	Island lacks inclusivity for persons with disabilities	1%
No/very little legislation protecting those with disabilities/a lack of enforcement of existing disability legislation	10%	Disabled parking spaces should be policed	1%
Rights exist in legislation/Human Rights legislation	8%	A right to have access to financial assistance	0.38%
Reasonable accommodations should be made to meet the needs of persons with disabilities	3%	I am not aware/lack understanding	29%

DETAILED RESULTS OF FOCUS GROUPS

Below is a selection of verbatim responses offered by respondents for improving inclusion and accessibility across the 6 areas.

1 EDUCATIONAL INSTITUTIONS

"Funding for families, equipment for education, for help, respite care. For therapists, making sure that those therapists and the teachers are all in communication"

"Having quality education, higher education on the island is really important, as well as better accessibility to online (education resources)"

2

EMPLOYMENT

"It's a human right, to be able to have access to employment. We as a country, we recently, social development, started talking about the United Nations Sustainable Goals for 2030. If we're really in partnership with what the rest of the world is saying, then we need to elevate our policies and procedures to say so"

"First the HR department, whichever department handles that, there has to be an understanding. They have to be able to appreciate and understand what this person is, how they are performing with their disability, and to see and to ensure that they have all of the resources necessary"

3 THE DELIVERY OF MEDICAL CARE

"I think that we should have free healthcare for everybody. I do know that in that scenario, wait times for specialist services can sometimes be longer. However, people would still at least be receiving the services as well as getting their basic GP needs met"

"One change that comes readily to mind is improving the consistency of service providers to that individual. For most of us, we don't deal very well with change" "We have identified that many individuals with disabilities needing support are either under-insured or not insured. And as a result, many of their healthcare needs are not being met"

THE DELIVERY OF PUBLIC SERVICES

"Let us express our feelings. They treat us like we're children or non-people. Since I've had my stroke, most people, if my daughter is with me, don't deal with me, they deal with my daughter"

"Accessible transportation that is free. Because the seniors can get on the bus for free, but these guys can't get any type of transportation that's free. It has to be paid for. And it's more than the average taxi fees for them"

5

SOCIAL SPACES AND AT COMMUNITY EVENTS

"Education awareness. More community spaces that all abilities can access and all abilities want to access and are able to financially access".

"Wheelchair friendly bathrooms at every public event would be very useful, as well as elevated seating areas during certain events. Even at things like public concerts would be great"

6

DIGITAL, TECHNOLOGICAL, COMMUNICATION AND ONLINE SERVICES

"Having websites that can read to you. So if reading is a challenge or your site is a challenge, it will read the whole website or be like, this is what you need to do"

THINK ABOUT A TIME OR EXPERIENCE WHERE YOU FELT INCLUDED. SHARE WHAT IT LOOKED LIKE. HOW DID YOU FEEL?

	COUNT
Related to employment (feeling valued and a part of a team, making significant contributions at work, employer making accommodations for my disability)	
A business went the extra mile to make me feel included and welcomed (the spa, Lindo's, Biddy and Bo's)	4
Feeling welcomed and included at functions (family picnic, at this focus group)	2
When people want to talk to me/hear my opinion	
Taking an exam with accessibility provisions being made (larger text and extended time to complete)	
Volunteering at a nursing home	
When someone has kept me in mind (made accessibility amenities for me/ thought of all the potential things that I might need)	
During a vacation being a part of a group	
Being an elder at Outlet a group event organised by Out Bermuda and Solstice	

- I was a teacher at Cedarbridge Academy and I felt included especially during any type of meetings held as a staff. Kalmar Richards, the commissioner at this point, she always used to send me any handouts she had or PowerPoints ahead of time so that I could read them and have them with me. She would also allow me to bring my laptop to the meeting so that I could refer back to them. And if the handouts were not electronic, she would make sure that somebody read them for me and make sure that I got them like that. She'd make sure that I was included in all meetings that way. No other professional development workshops that I have ever attended on the island did that. She was very cognizant of what my needs were and made sure they were met.
- I've actually put this on Facebook because Lindo's in Warwick is absolutely fantastic, the staff there. They very quickly kind of went, okay, you come to us when you need something, we're just going to be in the area. But they go above and beyond to not single me out, but to be there when I need them.
- I went to La Serena Spa. It'll be like three, four months ago and they had different size robes instead of those one size fits all robes and I was like well thank you because the robe that fits others is not going to fit me. That was super like okay, you guys actually thought about this kind of stuff. It was great and I felt very included in that way.
- Everybody is really welcoming and it was a nice warm feeling like when we had functions here. Here I feel very included.
- I would say that my most impactful experience that created kind of a pipeline that changed my life was the first time that I was able to sit an exam with accessible needs. To have extended time, to have the text made bigger on pages so that I could actually read it and not be so anxious and concerned about being able to finish the exam, although I knew the content, that was generally my biggest concern. I'd say that was most impactful for me as it helped me to finish school and then move towards other forms of employment and experience.
- Mine would probably be my most recent: starting my job. Just feeling coming in that my ideas and opinions were valued, that if there were disagreements that it would be met with support rather than an attack. Feeling valued and a part of something.

DESCRIBE YOUR OVERALL EXPERIENCE TODAY, WITH ACCESSIBILITY AND INCLUSION IN YOUR DAILY LIFE?

	COUNT		COUNT
Things is more wheelchair accessibility (stores, streets, buildings)	16	A lack of safety for persons with disabilities	1
I want to feel included and comfortable like I did today coming to the Human Rights Commission which is accessible and welcoming	4	A need for more person-centered support dedicated to my needs	1
There are accessible clinics/ hospitals/accessible supports for people with vision disabilities	4	There is a need for changes to financial assistance to better accommodate persons with disabilities	1
Experiences with medical staff who are professional, willing to help, compassionate	3	A need for more support services for people who are 18 years and over and who have disabilities	1
Discrimination and difficulty accessing services (a lack of provisions made for persons with disabilities in public buildings and by service providers)	3	There is a need for increased awareness of invisible disabilities (e.g. autism)	1
Changes to legislation are needed/ changes to building codes for increasing accessibility	3	There is a lack of accessible/ inclusive employment	1
There is a lack of accessible bathrooms in Bermuda	2	Daily life is a struggle	1
I experience frustration on behalf of those who cannot access services because of their disabilities	2	Building inspectors need to be trained on the accessibility needs of persons with disabilities	1
Accessible educational institutions are needed in Bermuda	2	There is more accessible transportation today (wheelchair accessible transportation)	1

- I'm quite new to what I'm currently doing (working in planning), actually we are trapped as part of the government. So we added a lot topics on our weekly meeting and accessibility and how we improve things because there is a huge gap right now and we acknowledge that there are a lot of things that can be improved in terms of how we word the legislation and also how we actually update and review the codes. Because again, there are a lot of things in the building codes but it's difficult to actually enforce them because a lot of the construction that's happening currently in Bermuda is mainly updates or revisions to an existing building. Unfortunately, the current legislation doesn't support us as a government office to enforce whatever.
- People don't realize that railings for a visually impaired person are indicators of the first step, the landing, the next step, and when it stops. You go around town, you go down Walker's Arcade, you go down those steps, they are not the code. It would be very easy to make them connected so that they could be. There are steps in all different places. The ramps in Phoenix and Gibbons Company, you break your neck if you're in a wheelchair in one of those. And I'm not even in a wheelchair, because they're not up to code. And the companies are not made to make them to code. So I put this all back on building, planning, and all of that. And until we start getting them to be accountable for proper accessibility around the island, it doesn't matter. We don't matter.
- I was a student at the Student Learning Centre and I had to drop a couple of things because I couldn't get to them. This is place of learning and everybody should be able to access it.
- I think today is exceptional because of the very fact that this is a human rights commission and it is accessible and you've made it so. So coming here was not a real challenge, but generally day-to-day, my experience is enormous challenges. But today was an exception because you guys have made it accessible.
- I work with children and families who have disabilities and the things I've noticed in terms of physical accessibility, even for example in our building, and we work with people with disabilities. I'm part of government service but our building is not physically accessible. There aren't hearing loops. There isn't an elevator, those kinds of aspects.
- I think for me the basic needs of the individuals I work with aren't being met. Government subsidized housing that has level access or has wheelchair accessible bathrooms. Transportation is huge. Benefits, like they're not person cantered benefits, they're general benefits. If you have disability benefit, this is what you get whether you're the most complex needed client or whether you're able to function. I think the lack of person-cantered supports and benefits is really frustrating and is definitely on

a daily basis. And the social support needs and not understanding the importance of socialization for this population is really frustrating. Not only for me as an advocate, but for the clients, they constantly come to me with those frustrations and it's basic human rights that they're not getting access to.

- When you do go to the hospital, although they do have lifts, a lot of areas don't have lifts. I've seen the times I was in the hospital and they had, well because of my size, they had four of the attendants that were lifting me from my bed to the gurney. It's amazing because I would have thought that they would have had as many lifts, well more than we have here, but they don't. They have it in different specific areas, but not all of them.
- I was in Shelly Bay yesterday, and my son said to me, we were getting off the ramp, walking off the ramp, and he was like, they have a ramp, but they have no way for people to get out to the beach. So, they have a ramp for you to get down to Shelly Bay, but if you wanted to go up, there's no way for you to get up to the beach.
- I would say opportunity and tools. I feel personally they have done in Hamilton, I wouldn't say wonders, but it's more wheelchair accessible. We need more wheelchair accessibility because a lot of us are in wheelchairs and would like to venture out. But before you venture out, you have to really think, are they wheelchair accessible? Or am I just wasting my time? So, I think it needs to be really focused on people being or places being more wheelchair accessible.

WHAT ARE THE MOST IMPORTANT CHANGES YOU BELIEVE NEED TO HAPPEN TO IMPROVE INCLUSION FOR PEOPLE WITH DISABILITIES?

	COUNT		COUNT
Improve public education resources for students with disability (inclusion, supports, accessibility, more intervention in elementary/middle school, more support staff, more support for home schooled students)	11	Financial assistance for persons with disabilities (less cumbersome paperwork to obtain assistance)	2
Changes to legislation to better support persons with disabilities (obtain feedback from persons with disabilities, better access to employment, financial assistance and accessibility in day-to-day life)	7	Shift in the mindset of the community/removing the stigma associated with disabilities	2
Public education/awareness/increased empathy and understanding of challenges facing individuals with disabilities	6	Need to be fighting for equity in Bermuda, not equality	1
More accessible transportation (buses, taxis, more wheelchair accessibility in Bermuda)	3	The way we talk about and define differently- abled persons needs to change	1
More inclusive workplaces/accessible workplaces/provisions made for persons with disabilities	3	More affordable healthcare/medications for persons with disabilities	1
More accessible bathrooms/greater accessibility in public places/more disabled parking	3	By being honest (about our level of understanding of disabilities)	1
More funding/resources for making life more accessible for people with disabilities	3	Need to look at best practices globally	1

	COUNT		COUNT
Better access to neurodiversity testing/ for identifying students with disabilities so that they can receive the resources/ support they need	3	Holding people accountable to disability standards	1
Accommodations are currently being made for students in high schools/there are certified teachers	3	More support for children with mental health issues	1
A better understanding of hidden disabilities	2	More collaboration between community members and stakeholders to increase accessibility for persons with disabilities	1

- As a country, added awareness about issues that individuals with lived experience may encounter.
- We need legislation. We need our government to recognize the importance of legislating
 policies that when an individual with diverse support needs meets some prejudice of
 any sort, that they can stand on something like the American Disability Act. We don't
 have that here. Legislation policies that we can stand on to say that as a country, these
 are our thoughts on accessibility and inclusion.
- Changes to the infrastructure of our cities, so that people can get to where they're going a lot easier. In some cases, I know a lot of people just can't access certain areas if they are in wheelchairs or if they have difficulties walking, as well as changes to our transportation systems.
- I've been in government education for 36 years as a special education teacher. My last 22 years was at Cedarbridge. There are two sides to the story. Unfortunately, the public doesn't realize what accommodations are taking place in schools. I'll tell you what Cedarbridge or Berkeley does. If a student's psychologist or IEP says they need extra time, even for GCSEs, they get 25% extra time. If a student has a visual disability and need a large print test, we write to England to get the test in large print. There are

students with severe dyslexia and we have readers and writers for those students sanctioned by the Cambridge in England. So they sit next to the person and they write exactly what the child says. If they say no capitals, no periods, then no capitals or periods are put there. And this just doesn't happen during exams. These people are in classes with them all year round. They have para-educators in classes with them all year round. We have students that have computers that have screen readers so that if they need to have that read to them, things read to them. We have other accommodations, and it is the job of the learning support teachers to make sure that every student on their list gets the accommodation. And I'll tell you this, Cedarbridge and Berkeley do it. Where the fall comes down is when we get students from middle school and primary school whose teachers, and I'm here to say, are pathetic because they see students who have problems reading and say they're not trying hard enough. Instead of A, getting their eyes checked, and B, then having them check for dyslexia. I should not, as a high school teacher, pick up student after student after student, the first year in high school with severe dyslexia. And therefore, they have behaviour problems. And therefore don't want to come to school. And therefore are out on the streets. And therefore are on the wall. And therefore end up in Westgate. So it's a vicious cycle.

- Early prevention, but unfortunately in primary school and middle school, middle school's a joke. I'm telling you right now, being in the system, I wouldn't put anybody in middle school because there is no accountability. Like this lady just said, they just repeat documents and change the names, it's the same thing.
- I think the individuals that are making decisions on legislation need to involve individuals with support needs being in those discussions as they have lived experiences. I think we need to be looking at what is best practiced globally because the US and the UK have organizations that are so successful like Biddy and Bo's.
- One of the things that needs to happen in education is that we would be honest. I think
 that would be a good place to begin, just being honest. Being honest with how we
 assess and assign labels to people within the environment. We need to be honest about
 our understanding or lack thereof of what is presenting in front of you.
- I don't know if you've sat down with the financial assistance paperwork, but even getting
 access to financial assistance is more papers than you probably do in a month of work.
 Sitting down with families who are already trying to cope with so much, and they can't
 even wrap their head around page one because they're so stressed by all these other
 factors.
- The main thing that I would like to see would be a change in the way we word and define differently abled persons. Right now in Bermuda we're still calling people disabled. I went to COP29 in Dubai last year and that was a life changing experience where they referred to disabled people as people of determination. That is a lot more empowering than the terms that we currently use in this case.

WHAT CHANGES DO YOU THINK WOULD MAKE EDUCATIONAL INSTITUTIONS MORE INCLUSIVE FOR STUDENTS WITH DISABILITIES?

	COUNT		COUNT
More funding (to support more training, equipment, space, respite care, paraprofessionals, resources)	5	School schedules that allow for more time to get from class to class	1
More accountability (have a governing body to ensure that needs are being provided)	5	More developed school communities (for solidifying relationships)	1
More inclusive classrooms (including changing the infrastructure of the classroom to make it more accessible)	5	Better accessibility to technology to assist students with disabilities	1
Integrating students with disabilities in mainstream classrooms	3	Higher quality education	1
More training for teachers to be able to meet the needs of students with disabilities	3	Private schools need to be more inclusive toward students with disabilities	1
Increased communication between teachers and families	2	Utilizing proactive approaches rather than reactive approaches (having the amenities/provisions in place for students so they are there if there is a need)	1
Stipends/free classes for home schooled children	2	Access to free mental health support (for parents and teachers)	1
Understanding, supportive and flexible teachers	2	Transparency and honesty	1
A need for alternative options for making education systems more therapeutic	2	Provide transportation to and from school	1
More accessible schools (increased wheelchair accessibility, equipment for students with disabilities)	2	Include families/persons with disability in policy making decisions related to education	1

- Funding, that can be training funding, can be funding for equipment and spaces that are conducive for everyone's learning.
- I think, funding for families, even if you don't feel safe in any capacity, whether that's safe physically, safe emotionally, hunger, all of those kinds of human rights. Then coming to school, but you have a right to be educated, you're not really going to learn until that happens. Funding for families, equipment for education, for help, respite care. For therapies, making sure that those therapies and the teachers are all in communication, that it's not just what works for one, it's how does this then work for everyone.
- Having quality education, higher education on the island is really important, as well as better accessibility to online. Meaning the accessibility needs of teachers in the classroom.
- So the main factor there is I think that the child themself needs to be supported to know that they're fine. I'm going to help you with whatever it is you're going to do and you are going to be successful.
- I think we need to look at alternative options to making education systems more therapeutic. I think a lot of the reason that atypical individuals don't succeed in the classroom is because of perhaps additional supports that they need and we're so against making those. Again, it's person-centred, making a classroom more therapeutic not only for atypical but typical students to have safe spaces, to have spaces where they can deescalate, to have additional supports so that when teachers are struggling to manage perhaps different behaviours or health needs, they have those individuals to help support them.
- I work in education and so I have some perspective, I agree, having that integration. Even if there are some children who can't be all the time in mainstream classes, having moments and classes where they integrate with each other, including books, curriculum that also addresses it, not just, you don't want a child to only be exposed to a book about others with disabilities at home. How great if everyone could have equal access to that. There needs to be increased funding for paraprofessionals. I think one of the main issues at the moment is children can't be supported in the mainstream classroom because they aren't able to be supported with a para. And some children could be in a mainstream classroom without support, but without the support they aren't able to. And I think one of the big things is also changing the mindset for not all teachers obviously, but for some teachers to be more flexible in how they think about what attention looks like, what engagement looks like. Not everyone should have to sit at a table in the same way if that can't meet their sensory needs. Having some flexibility in terms of thinking about what education can look like because people learn so differently.

- The first thing that comes to mind is ensuring teacher preparation before they move into the environment that is provided for them. Coursework, hands-on engagement with the population that they're going to be serving, barring none, not just if you're going into special education. There needs to be a component of teacher education, higher education, in my opinion. I do believe that we need to do a better job of educating our parents and providing for them in a non-judgmental way and not just those whose children are at the Dame Marjorie Bean Hope Academy. I think we need to broaden our minds to understand especially in this era that we're in where students are challenged with their gender, they're challenged with their psychological, their mental acuity and so on. We need to know how to deal with it and not just the school counsellors. Educational change.
- Going with the accountability is ensuring that students -you have Dame Majorie Bean Hope Academy – there are some students there that can potentially be in mainstream schooling with supports. That not only are they given that opportunity, but their supports are also appropriate for their needs and that the school as a community is around them to ensure their success within that space. And that Hope Academy also has those same supports.

WHAT CHANGES COULD BE MADE IN DELIVERING MEDICAL CARE TO IMPROVE THE QUALITY OF LIFE FOR PEOPLE WITH DISABILITIES?

	COUNT		COUNT
Doctors trained in treating/dealing with disabilities/sensitivity training	6	KEMH needs to improve the level of service it provides to persons with disabilities	1
Universal health care/free health care/ changes to insurance	3	Ergonomic assessments of classrooms are needed to ensure they are accessible	1
Better office space and equipment (ensuring sufficient space, appropriate equipment like hoists)	2	Greater knowledge around what insurance is available to persons with disabilities	1
Consistency of service providers such as doctors	2	Greater awareness of medical care services available	1
Having patient advocates available to assist patients with disabilities	2	Not penalizing patents with pre- existing conditions	1
Changes to nurse council rules (around tube feeding)	2	Provide transportation to appointments	1
Providing patients with the right levels of medication (preventing over or under medicating)	2	Doctors willing to look at the real cause of the problem	1
Simplifying medical processes (less forms, have easier to understand paperwork)	1	Speak to the patient not the caregiver	1
Obtain on-island assessments of ADHD, ASD	1	More specialists on island	1
Improve communication between doctors, persons with disabilities and their families/advocates	1	Effective communication among specialists	1



- And we need more specialists on island so that people do not consistently need to go abroad for simple things like dermatology.
- Having the regular same GP visits as opposed to a new doctor every time. Doctors who
 are willing, especially for profound disabilities that are looking for not just the easy fix,
 but what is really causing pain, emotional distress, and all of the kind of list of not
 medical but small changes, longer appointment times.
- I don't have as much experience in the medical side, but things that I've noticed in paediatricians, for example, just having visuals for clients. Again, I don't know if this already exists, having patient advocates that are available to help explain information to individuals and let them know their rights and their options.
- I have a stroke or something and I'm in a wheelchair, then I still want to go to my same doctor. I still have a relationship with that doctor. I don't want to just go to somebody else because now I'm in a wheelchair. I want to go to my same doctor thus far.
- I think that we should have free healthcare for everybody. I do know that in that scenario, wait times for specialist services can sometimes be longer. However, people would still at least be receiving the services as well as getting their basic GP needs met.
- If you don't have the facilities, don't see us. Let us go to a place that has the facilities and are able to look at us properly.
- Mandatory education of GPs, physicians, people in the field about disabilities.
- One change that comes readily to mind is improving the consistency of service providers to that individual. For most of us, we don't deal very well with change.



Developing relationships because that's when you develop a relationship with that caring person. But when that person is changing swiftly which happens within the hospital environment, today you might have this doctor on duty, tomorrow that one then it becomes even more. And when that individual becomes accepting of who you are and has strategy for assisting you in health, and then that person goes out and here you are having to give information all over again. And I know when they introduce the new database so that your information is in there you thought, good, but you still have to answer a multiplicity of questions because you're dealing with some different players in the environment.

- The first thing I would think is the knowledge of what insurances are available. You have to know that, because it does help to improve your life if you know that you're able to get certain benefits.
- Tube feeding being allowed by others. In the UK where I was based as a teacher, TAs were trained and were able to do tube feeding and administer medications so that students could be there full time. We even did like overnight camps once a year to ensure they could experience that. We find it really frustrating that individuals are allowed to go home and be tube fed by people who are not nurses, but you can't have your individuals go to a day program.
- We have identified that many individuals with disabilities needing support are either under-insured or not insured. And as a result, many of their healthcare needs are not being met. The change would have to happen with the insurance companies and or to government, but it needs to be revisited in terms of insurance, the insurance that is available.

WHAT CHANGES DO YOU THINK ARE NEEDED TO MAKE PUBLIC SERVICES MORE ACCESSIBLE TO INDIVIDUALS WITH DISABILITIES?

	COUNT
More accessible and affordable public and private transportation (wheelchair ramps on buses, wheelchair accessible buses, more accessible taxis)	9
Improve communication (better listening to those with disabilities to understand their needs, forum/events for ensuring that their voices are heard, improving the way persons with disabilities are addressed)	4
Make sidewalks, streets, curbs, street crossings more accessible	4
Changes to legislation to make building/service providers more accessible to persons with disabilities	4
Education, awareness and understanding of different disabilities	3
Accessible public spaces (bathrooms, better street crossing technology, escalators, elevators)	2
Accessible bathrooms/family bathrooms at public events	1
Reinstate Mental health court (a court designed to handle cases involving individuals with mental health disorders)	1
Have play areas for people of all abilities/play areas for children with disabilities	1

- For public services it is transport. It's broad. So I think one of the answers is actually within the question access, accessibility to public services.
- Wheelchair ramps on the bus.
- Communication needs need to be met first. And I think the best example of that that I
 have is, there needs to be a two-way phone put at public service desks so that people
 with complications with communicating or even those that are in wheelchairs that may
 be lower down can actually access that phone instead of trying to stand at a desk or yell.
- Let us express our feelings. Because nine times out of ten, we have to speak into somebody else's mind, but they treat us like we're children or non-people. Because I know for myself, since I've had my stroke, most people, if my daughter is with me, don't deal with me, they deal with my daughter. And even here, there are some individuals, caregivers. They don't talk to me or they talk down to me. But I've gotten to the point where I know who those individuals are and I think I don't let them bother me, that's just who they are. But I think people need to know that just because we're in a chair, that we are individuals and talk to us like they would talk to a friend.
- Accessible transportation that is free. Because the seniors can get on the bus for free, but these guys can't get any type of transportation that's free. It has to be paid for. And it's more than the average taxi fees for them.
- Proper street crossing for traffic lights. There are some places that you could put your hand on the little traffic box and it will vibrate to tell you when it's safe. More family bathrooms and public spaces that will allow for at least two persons.
- Escalators, if possible, would be great. We don't really have many on the island, but
 I feel that they would be very useful. We have an aging population, so with all of our
 seniors, having escalators in certain places, in buildings that offer public services; I feel
 is necessary at this point. If not, then elevators. And again, I have to say the legislation.
 You know Bermuda had their Paralympians return this past weekend. And to hear the
 story of one of the mothers that was saying how she had to get her chair, just the
 airlines saying no, you don't do this in other countries. Why are we still experiencing
 difficulty here? So it's legislation regarding public services. This is what we require.
 Playground equipment and public spaces that are easily accessible or specifically made
 for the disabled.

WHAT CHANGES DO YOU THINK ARE NEEDED TO MAKE SOCIAL SPACES AND COMMUNITY EVENTS MORE INCLUSIVE?

	COUNT
Education and awareness of the needs of persons with disabilities (the challenges they face, what accessibility means, what amenities they need)	5
More accessible public spaces, buildings and events (wheelchair accessibility, ramps, accessible bathrooms)	5
Listen to the needs of persons with disabilities/make changes based on those needs	3
More inclusion and engagement at community events (ensure persons with disabilities are aware of events and that provisions have been made so that they can attend)	3
Changes to terminology used when referring to people with disabilities (ensuring language is not offensive/does not lead to stereotyping)	2
Free classes that teach skills relevant to communicating with and empowering persons with disabilities	1
New legislation to protect/support persons with disabilities	1



- Education awareness. More community spaces that all abilities can access and all abilities want to access and are able to financially access.
- Wheelchair friendly bathrooms at every public event would be very useful, as well as elevated seating areas during certain events. Even at things like public concerts would be great.
- I think we need to educate our population about what that is and why it's important and why it's a human right. I think many just don't know why this should be accessible. If you're not within the lived experience, sometimes we don't go within that realm.
- I think we need education around understanding what accessible means. Pier 6 is advocated or advertised as a successful space. The bathrooms aren't accessible. We rented it for an event in December. We were so excited we asked is it accessible? They said it is, it's flat, it says the bathrooms are not at all accessible. So you're not an accessible space because if you're an accessible space, it means everybody's needs can be met at that space.

WHAT IMPROVEMENTS DO YOU THINK ARE NEEDED FOR DIGITAL, TECHNOLOGICAL, COMMUNICATION AND ONLINE SERVICES TO ENHANCE ACCESSIBILITY? HOW COULD IT IMPROVE THE LIVES OF PEOPLE WITH DISABILITIES?

	COUNT
Have websites with accessibility buttons/closed captioning on social media/websites that verbalise written content	2
Technology training such as how to use an iPad (one respondent found this beneficial)	1
Funding to support Augmentative and Alternative Communication (ACC) technology	1
People willing to take the time to make things more accessible	1

- In some parts of the world, they are making websites have accessibility buttons where you click it and the screen actually changes in the background and the colours change. The colours, the fonts. It's on the corner, it has a symbol, you click on it and it helps people.
- Even the verbal, like having websites that can read to you. So if reading is a challenge or your site is a challenge, it will read the whole website or be like, this is what you need to do. This is the phone number you need if you need additional support. It's so, so simple, but just not there. Because there are technical databases and programs that people can download onto their networks, be it an office space or a home that helps people with disabilities and for typing out sentences during work.

WHAT DO YOU THINK IS NEEDED TO IMPROVE OPPORTUNITIES FOR JOB SEEKERS AND EMPLOYEES WITH DISABILITIES IN THE WORKPLACE?

	COUNT		COUNT
Need to create opportunities/access to employment (education, job coaching, career training for persons with disabilities)	7	Ensure persons with disabilities have access to volunteer opportunities (public school system is filling these opportunities via making community service for students mandatory)	1
Make it more beneficial to work while being on Govt. financial assistance/ do not remove financial assistance as soon as someone gets a minimal paying job	4	Offer receptionist and switchboard training to persons with disabilities	1
Provide more training opportunities in international business, computing, IT and administrative skills	2	Changes are needed in school curriculum so that persons with disabilities have opportunities to learn to become entrepreneurs	1
Partner with international and private sector businesses to provide training to persons with disabilities	2	Ensure persons with disabilities are receiving adequate payment for work completed	1
Offer more life skill training for persons with disabilities (cooking, cleaning, personal hygiene)	2	Improve HRs ability to manage persons with disabilities and ensure that as employers they are offered opportunities for growth/career development	1
Ensuring HR departments/managers are understanding of persons with disabilities	2	Train, educate and empower persons with disabilities to become more independent	1
Need to change policies and procedures (to better align with United Nations Sustainable Goals for 2030)	1		

- It's a human right, to be able to have access to employment. We as a country, we
 recently, social development, started talking about the United Nations Sustainable Goals
 for 2030. If we're really in partnership with what the rest of the world is saying, then we
 need to elevate our policies and procedures to say so.
- It's very challenging. That's a full-time job of almost one-to-one with a participant and making sure that have the funds for that; we as a charity shouldn't necessarily have to fund that. That we can provide those opportunities, but that those need to be funded, like it's a right for them to have those. You can't expect everyone to be able to just have a job. They need to learn what that means for them and what it means for advocating for yourself and what it means to ensure that you're getting what you need in that workspace and that you're not taken advantage of once you get there. I think that's a fear of lot of parents and people with disabilities. To ensure that their physical and mental safety is happening, that everyone is looking out for each other and that they're not going to be taken advantage of.
- If Bermuda could create opportunities for businesses to partner with training centres and offer job coaches. And it could be something, let's say the area is janitorial. And again, international business, know that you're not at your business to clean toilets but to be good global citizens and volunteerism and now your CSR within the companies, you've got to give back to the communities that you're domiciled in, volunteer. It'll be great if we could have jobs. Could choose volunteers that are willing to work and train in this specific area, jobs to create the cohort.
- We have great customer service out there; I believe that. Let's say that we were able to open up the Work Skills Program to have training in receptionist, switchboard, receptionist slash switchboard, rather than, you yourself be there, have partnerships with companies that are willing to send their employees to volunteer for an hour and train participants in that specific skill set.
- Places like Hope Academy, that their curriculum is life skills based as opposed to academic based. They need those skills for life. The academic skills are certainly important and certainly something to include within that space. But the theme should be life skills with the academics, learning how to measure. It's a life skill and it's academic. Making sure that is a priority, so that it can translate into everyday life and functional life skills as well.
- First the HR department, whichever department handles that, there has to be an understanding. They have to be able to appreciate and understand what this person is, how they are performing with their disability, and to see and to ensure that they have all of the resources necessary because that person has the heart.

WHAT DO YOU FEEL ABOUT DISABILITY ADVOCACY IN BERMUDA? (I.E. ARE THERE PEOPLE PROMOTING, SUPPORTING OR FIGHTING FOR THE RIGHTS OF PEOPLE WITH DISABILITIES IN BERMUDA?) HOW WOULD YOU IMPROVE IT?

	COUNT		COUNT
There is a need for more campaigns to educate the public (children and adults of all ages) and to raise awareness of the challenges facing persons with disabilities	13	Department of Financial Assistance needs to be trained to better deal with persons with disabilities (better solutions, friendlier in their approach)	2
More advocacy from individuals with disabilities and their families (people who experience life with disabilities and can better articulate/and advocate for the needs of persons with disabilities)	10	Host events that are more accessible so that persons with disabilities can participate	2
Everyone in the community needs to play a role in advocating for individuals with disabilities and ensuring that they can participate in day-to-day life	6	Organizations such as National Stadium have been helpful with increasing accessibility for persons with disabilities (through providing hand cycles, other sports accommodations)	2
Organizations (corporate, private sector entities) could do more in terms of advocacy/collaboration	5	The people advocating are not the people in power	1
Stores/transportation needs to be accessible to everyone	4	There are groups that advocate for persons with disabilities (Human Rights Commission, Aging and Disability, Minister Furbert)	1
Government Ministers/companies need to listen more to the concerns being brought to them about accessibility	3	There is a need for support groups for people with different disabilities	1
There is a need for more education/ understanding to remove the stigma that exist around persons with disabilities	2	A need for more litigious support for persons with disability who are over the age of 18 years	1



- This is an interesting area. I do feel that there are people, individuals, who are self-advocating here on Island. And parents, of course, that they're at the table fighting for their children every day so that their needs will be met. So yes, I do believe that there are individuals advocating in Bermuda. Do I hear many voices of advocacy in terms of organizations? Truthfully, like true advocacy? I do not. By virtue of working at the organization I work with, I know that we have an advocacy arm, but it could be stronger. That's my truthful answer. I don't hear that clarion voice in Bermuda regarding advocacy. I do hear self-advocacy pertaining to specific topics and areas, but outside of that.
- I do think that people are advocating. However, people that are advocating are not
 people that are in positions of power that are able to make change. I feel that it's time
 to start hearing the voices of people that can actually make the changes. I also feel that
 youth are advocating. However, they're generally not taken seriously.
- I feel that in Bermudian society people have normalized people of determination to the point where I think that we forget that they have different needs. I think that something like a media campaign as well as courses and schools, I shouldn't say courses, having people describe their own lived experiences would be very impactful and powerful. So that people with different abilities can still be normalized in society, but that people will have a better understanding of what their needs are and how their life experiences are different. In many cases, you can't really help if you don't know. So I'd say ignorance. You need to change the amount of ignorance on the island.
- People have the expectations that you have to adopt to the world instead of the world being adopted. I don't really have many support groups for various different issues or disabilities.
- The things I'm a big believer in is litigation guardians. So when you're a young person that doesn't have a responsible adult to be your advocate, you are assigned a litigation guardian by law. And then at 18, that kind of disappears, and the access to that drastically changes. And I'm finding more and more clients whose parents perhaps



don't have their best interests or parents have passed away, or we feel like their needs are beyond what the parents can meet and identifying and getting the support of government for that litigation. I think it is a huge problem so that the supports they do have are better managed and there is somebody walking alongside them to make sure their rights are being met so better access to litigation guardianship would be huge here.

- I think, personally, I can't really say until we started Real Inclusion that I'd really known about much advocacy within disability in Bermuda. I mean, then we got to get to know Human Rights Commission, and there are definitely aspects of advocacy with that. But outside of it, I haven't really seen much advocacy. I think a lot of it comes from the families and the individuals that need advocating for. They're so exhausted at the end of the day to advocate for themselves or they've been shut down and it must be overwhelmingly disappointing and distressing when you know you need support and you're asking for it and people don't listen. So I think to improve it, we need able-bodied individuals to stand up and support. For us, not to say what we think individuals need, but for us to just raise the voices of individuals with support needs. I think we need more awareness weeks, which I know we are planning on doing one next year.
- To people who are involved in various ways are working together, I just think there's just, again, so many great ideas. But a lot of times, once, and I'm not saying this is the case here, but once you walk out the doors, it just stays in there. We stay angry and we don't work with the people who are trying to do things.
- I think that all government workers should learn about disability. All departments everywhere and then have an understanding on how to treat people with different disabilities because you can treat somebody one way but the other person may not be able to handle it and they may break right down and then you got other people that just snap. I believe that is what government and all government workers should have: a training course. I think the commission should put that forward and that it should be mandatory.

IS THERE ANYTHING ELSE YOU WOULD LIKE TO SHARE BEFORE WE WRAP UP OUR FOCUS GROUP TODAY? ARE THERE ANY FINAL THOUGHTS BEFORE WE CLOSE?

	COUNT		COUNT
Open communication is very helpful/ we should do this more/have more regular meetings	4	There is a need for more disabled parking	1
There is a need for more training, resources (a dedicated curriculum) and support for teachers so that they can better support children with disabilities	3	TCD needs to waive car registration for all persons with disabilities (not just some categories)	1
Accessibility should be a priority (financial provisions should be made to ensure persons with disabilities have access to medical equipment/ that public areas are accessible)	2	The new electric buses are not accessible	1
Bermuda needs to work toward sustainable goals for achieving disability inclusion/be held accountable to meeting the United Nations Sustainable Goals for 2030	2	Ensure that persons with disabilities have a seat at the table so that they can be involved in decision-making	1
Legislative changes are needed for better supporting persons with disabilities/preventing discrimination	2	Persons with disabilities need easier access to medical care (financial assistance, transportation, advocacy)	1
More community engagement is needed to build an awareness/ empathy toward persons with disabilities	2	There is a need for more funding to create more vision rehab/support services for people with disabilities	1
There needs to be Government building codes for ensuring that all buildings are accessible	2		<u>.</u>

- For people with disabilities, you need more parking. The seriousness of why able-bodied people just park in anywhere. You know they're physically fit.
- I don't know if you guys are aware that TCD has a vehicle exemption for individuals with physical disabilities. A couple of my parents applied and they were basically told their child wasn't disabled enough to get the exemption.
- I don't know how strong our legislation is. I was going to talk to either Tinee or even the Premier.
- There's a decision when a decision's made when every time a decision is made not to be inclusive. Or not to design with accessibility in mind. It's such a wasted opportunity. You've been giving all the buildings a certain time to be retrofitted. There's no excuse. I don't know if your building's been there 40 years. But in the last 10 years, the building should be up and should have been made to make the building up to code.
- Any type of accessibility costs money. But it should be a priority. The cost is so much higher because we lose people. People are excluded, disappear, invisible. Medical costs go through the roof. When you look at just the access to medical care, just the example shared. The cost is then people end up with all sorts of illnesses because they haven't been able to look after themselves. It goes through the roof. A lot of work to do.
- I'd like to do this weekly. This is a support group, a therapy session. There's a lot of
 power within this room and that if we could share content, if people were so inclined,
 and so we don't allow the momentum to die, there is definitely a need for advocacy. And
 I believe that if we join with you in projects and so on that we could make a small
 impact, or we could make an impact.

COMMUNITY CONVERSATION - GROUP FEEDBACK

Below is the individual group feedback that was captured during the Community Conversation.

GROUP 1 FEEDBACK

- Department of Planning should enact adequate/better legislation for building requirements.
- Push Government to establish children and youth equity as Bermuda's first national sustainable development goal.
- Change in terms (mandate) from negative (disabled) to positive (people of determination)

GROUP 2 FEEDBACK

- People with challenges need to feel i ncluded. Not all feel included with some facilities as they can currently exist.
- Mindsets need to change towards everyone to make sure that all venues are accessible to everyone. (Best Practice).
- Bermuda needs to meet the International Standards for the Disabled now!!
- There needs to be more parking and dedicated transportation for the disabled, island wide.

- Increase fines for misuse of disabled parking spaces and implement more parking for the disabled.
- Hydraulic lift, access to public transportation.

GROUP 3 FEEDBACK

- Seeing a problem and taking the initiative to solve it.
- Valuing people enough to take the necessary steps to include them.

INCLUSIVE ENVIRONMENT

- Update legislation and enforce existing laws.
- Education:
 - a. public learning to see people as people
 - b. ALL children have a right to education
 - c. Not all disabilities are visible
- Making adjustments to include everyone

RECOMMENDATIONS

- Transportation
- Education justice
- Community affinity groups to guide decision making.

GROUP 4 FEEDBACK

COMMON THEMES AROUND INCLUSION

- Encouraging / enabling independence
- Acceptance: or importance of being accepted as a key part of inclusion
- Freedom of movement, choice, access
- Inequality of legal, transport and societal systems
- Personal safety in places and some environments – not being / feeling safe
- Involving people with disabilities in conversations / meetings
- Sensitivity and needs of individuals; navigating services such as the hospital, financial assistance

IMAGINE AN IDEAL INCLUSIVE ENVIRONMENT - WHAT CHOICES/ACTIONS/COMMUNITIES ARE NEEDED?

- Legislative change to improve safety, protection and wellbeing of all vulnerable groups.
- Structural changes to buildings and the environment/facilities/transport
- Real life awareness in comparison to the general public
- Increasing access to high quality person-centred programs/supports/ resolves
- Enforcement of existing policies such as the employment act, human rights act

WHAT RECOMMENDATIONS DO YOU HAVE THAT YOU WOULD LIKE HRC TO CONSIDER IN THEIR REPORT ON DISABILITY INCLUSION?

- Comprehensive review of current legislation with stakeholders and further development of gaps identified
- Increasing resources/supports for individuals with disabilities to increase their voices being heard
- All public information material in an easy-to-read format

GROUP 5 FEEDBACK

A

- Address and remove the stigma that is attached to disability
- Legislation (special disability needs)
- Sensitivity training
- Transportation (access)
- Implement existing draft legislation
- More advocating in groups/numbers

B

- Sensitivity training to be in place
- Accessible transportation to be put in place
- Support for people that report any abuse
- Building up to code
- Openness from employers and employees

- Financial Assistance is more relative to the disability
- HR & Employment training for individuals in the work environment

С

- Guidance notes that specify which needs to change in aspects of society that support disabled persons
- More meaningful financial benefits for persons with disabilities and their caregivers
- Review legislation that has already been drafted.

GROUP 6 FEEDBACK

COMMON THEMES

- Acceptance, Opportunities, Community
- Financial security, being seen & visible
- Intersectionality, self determination
- Education, equity, choice/autonomy
- Family support, sense of belonging
- Social networks

CHANGES, ACTIONS, COMMITMENTS

- Visual supports, ramps, railings, physical accessibility
- Integrated decision making
- Representation, mindset change, language change
- ASL as second language
- Person centred education

 Access to churches, schools, entertainment

RECOMMENDATIONS

- Increase accessibility standards with building codes
- Building code enforcement
- Disability inclusion training for schools and students
- Mandate accessible PUBLIC transportation
- Adult protection legislation for 18–64 year-olds
- Increase support in schools (paraprofessionals)
- Increase access to long-term care and supports

GROUP 7 FEEDBACK

COMMON THEMES AROUND INCLUSION

- Excluded from environments (the domino effect from this)
- Without advocating we will be stagnant and stuck in the same space.
- Perspective Thinking
- Building accessibility into codes
- Revamping should include INCLUSION

RECOMMENDATIONS FOR REPORT:

- Surveys to find out the root cause
- Educate in the school system (allowing children to learn about disabilities)



GROUP 8 FEEDBACK

- Transportation: Easy to call a service for assistance
- Public Transportation: Better service from drivers, More training, More sensitivity training
- Need for an employment office for people with disabilities – Can work with Workforce Development
- Need legislation that enables all people with disabilities to be able to receive financial assistance
- Disability assistance Where to Go

DISABILITY INITIATIVES IN THE 20TH CENTURY

The following information provides an overview and general timeline of disability advocacy, initiatives and successes in Bermuda. The Human Rights Commission recognizes this does not represent an exhaustive account of disability related achievements in Bermuda. While there is still a great deal of work to be done, acknowledgement must be given to those who fought for and continue to advocate for themselves and on behalf of those who live with disabilities.

Approaches and attitudes towards people with disabilities in Bermuda largely emulated global trends. In the early to mid-20th century, people with disabilities were largely excluded from public life, often placed in asylums, military hospitals, or convalescent homes such as St. Brendan's Psychiatric Hospital (now Mid-Atlantic Wellness Institute) (Harshaw, 2020). The prevailing societal attitudes of the time, and which continue to manifest today, saw disability as a condition to be managed in isolation rather than as an issue of equal rights and inclusion.

From the middle to the end of the 20th Century, some progress was made toward supporting and acknowledging the rights of the disabled in Bermuda (refer to Table 4). This was largely driven by individuals committed to creating opportunities and inclusion for people with disabilities. Two pioneering advocates, Edna Watson and Margaret Carter, were passionate about improving the lives of people with disabilities in Bermuda and played instrumental roles in advocating for policy changes, education, and employment initiatives (refer to figure 4).

TABLE 4. Examples of disability-related initiatives in Bermuda during the 20th Century (Harshaw, 2020)

1952-1953	Led by Edna Watson, a group of friends formed a charity called The Committee of 25 for Handicapped Children, which provided support for children facing medical, emotional, or physical challenges. The Committee also spearheaded the opening of The Children's Convalescent Hospital which provided home and nursing care for individuals with disabilities.
1957	Beacon House Bermuda Society of the Blind (now Vision Bermuda) was formed to provide support (mobility training, counselling, and social support) to Bermuda's visually impaired.
1960s	Woodlands, Cedar Grove and Devon Lane Schools which provided support to children with learning disabilities opened. Elliott Extension School opened (1961) at prospect as a special needs school for the physically handicapped and visually and hearing impaired. Orange Valley School (now Dame Marjorie Bean Hope Academy) opened (1967) and served as a specialized educational institution for children with intellectual and developmental disabilities.
1964-1968	The Sheltered Workshop (Opportunity Workshop) (1964) provided vocational training and employment opportunities for individuals with disabilities. The Bermuda Society for the Blind Workshop (1965) employed persons with disabilities who were involved in manual activity tasks such as weaving and crafting household goods. The Bermuda Physically Handicapped Association (BPHA) Workshop (1968) provided vocational opportunities (light manufacturing, crafts and manual labour) and support for people with physical disabilities in Bermuda.
1970	The Edna Watson Wing built at St. Brendon's opened as a special wing for providing care for disabled children in Bermuda.
1974	The Government conducted a survey to determine the number of disabled people living in Bermuda.
1978	The Government published a report with recommendations for improving the lives of persons with disabilities in Bermuda.
1981	Bermuda's Human Rights Act (1981) was established to prohibit discrimination based on race, sex, and religion. It did not include protection based on disability.
1982	H.O.P.E. Homes (Home of Practical Education) was founded and provided residential care, developmental support, and rehabilitative services for people with physical, intellectual, and developmental disabilities.

1984	Spearheaded by Margaret Carter, Summer Haven, a residence providing semi- independent living for persons with physical disabilities, was opened.
1988	Based on advocacy for a revised Human Rights Act that recognized people with disabilities, the legislation was amended in1988 to include protections for people with disabilities.
1991	A building code went in effect that requires public buildings to be accessible: The Building Code Regulations 1991. Importantly, despite these regulations, new buildings and renovated public buildings continue to be built across the island without compliance to accessibility duties.

FIGURE 4. Disability Rights Advocates Edna Watson and Kathleen Margaret Carter (Harshaw, 2020)

EDNA WATSON 1895-1976

Born in Montreal, Watson spent the better part of her adult life in Bermuda, where she became a pioneering parliamentarian and founded the Committee of 25 for Handicapped Children, as well as the Children's Convalescent Hospital for children with disabilities. A plaque at the division of Child and Adolescent Services at the Mid-Atlantic Wellness Institute recalls its former name – the Watson ward — where children with disabilities were cared for when their families were unwilling or unable to keep them at home (The Bermudian, 2024).

KATHLEEN MARGARET CARTER 1939-1992

Born with muscular dystrophy, Carter was herself disabled. Founder and long-time chairperson of the Bermuda Physically Handicapped Association (BPHA), Carter was a key figure for advocating for changes for improving the lives of people with disabilities in Bermuda. Carter was influential in the growth and successes of the BPHA and is well known for the role she played in the following:

1. the opening of Summerhaven, a residence providing semi-independent living for people with physical disabilities,

2. amendments to the Human Rights Act to include protections for people with disabilities (1988),

3. a Government survey to determine the number of people living with disabilities including a report with a plan for improving the lives of people with disabilities (1978), the introduction of accessible public buses (1970) and a building code that required public buildings to be accessible (1991) (Bermuda Bios, 2019). Legislative milestones followed, with a significant amendment to the Human Rights Act in 1988, adding disability as a protected ground against discrimination.

DISABILITY IN THE 21ST CENTURY: OBLIGATIONS & OPPORTUNITIES

The 21st Century saw several initiatives launched to intended to advance disability rights for people living with disabilities in Bermuda (summarized in Table 5). Importantly, while several initiatives have been launched, there has been a lack of monitoring to measure and quantify progress.

Implementation, action and accountability will be key for ensuring that current and future initiatives positively benefit and improve the lives of people with disabilities in a sustained and relevant manner.

TABLE 5. Examples of 21st Century disability related initiatives in Bermuda (Harshaw, 2020).

2000	The Human Rights Act expanded the definition of "disability" to include persons who are infirmed, malformed or disfigured (due to bodily injuries, birth defects or illness), have seeing and hearing impairments or have AIDS (Human Rights Commission, 2011).
2006	A Committee for a National Policy on Disabilities was formed which reviewed available information that could assist with understanding disability in Bermuda. Based on the review, in a published report (Bermuda Government, 2006), the Committee made recommendations for developing a plan for better supporting persons with disabilities in Bermuda.
2007	A National Accessibility Advisory Council (NAAC) (now called the Disability Advisory Council) was formed to implement the recommendations in the National Policy on Disability report (Pearman, 2007).

2011	The Human Rights Act was revised to include an "Unreasonable Hardship" amendment (Human Rights Commission, 2011). This amendment enables engagement between an employee with a disability and their employer and provides provisions for employers to make reasonable accommodations for persons with disabilities (e.g., installing ramps, elevators, creating accessible rest rooms). Employers are not required to make accommodations that could place "unreasonable hardship" on them such as significant financial burden, fundamental changes to organisations or significantly strain resources.
2016	The definition of disability was expanded under the Human Rights Act to include reference to mental impairments.
2019	A Bermuda Government Green Paper was published outlining changes needed to better accommodate the transportation needs of persons with disabilities. Key recommendations included a policy to make sidewalks more wheelchair accessible, implementing handrail standards in Public Service Vehicles, mandating disability awareness training for public transport employees/ensuring they are fit to assist disabled passengers, a zero-customs duty policy on wheelchair friendly vehicles and increasing awareness of available accessible transport in Bermuda (Bermuda Government, 2019). The status of this Green Paper is unknown, but it presents a significant opportunity to fulfil existing duties for inclusive practices. The Disability Advisory Council released a report outlining many of the resources available to persons with disabilities in Bermuda across the following areas: Customs (duty relief), Legal (anti-discrimination legislation under the Human Rights Act), Employment (payroll concessions, job seeking resources), Financial assistance, Health insurance (HIP and FutureCare), Medical supplies and equipment, Mental health, Disability parking passes, Social insurance (disabled benefits), Transportation (fee exemptions, Special Persons Card, reserved bus seating) and support groups. This needs to be updated regularly to remain relevant and a useful resource for the community (Bermuda Government, 2019).
2023	A 5-year plan was published to improve the wellbeing of persons with Intellectual Disabilities (Bermuda Government, 2023)
2024	The Office of Aging and Disability Services launched a Disability Register for collecting information about people with disabilities via a Mobile Disability Register App (Bernews, 2024), In October, Bermuda became the first British Overseas Territory to adopt the Convention on the Rights of Persons with Disabilities via the UK Government extension (McWhirter, 2024).



In 2006, the formation of a Committee for a National Policy on Disabilities marked a significant step toward long-term strategic planning for disability inclusion. The committee produced a comprehensive report proposing a National Policy on Disabilities (a copy is available from the Human Rights Commission). The policy outlined recommendations to improve services, access, and protection for people with disabilities, setting a foundation for more inclusive policies. The report was laid before the House of Parliament in 2007 and formally adopted by the Government of the day but ultimately, it was not implemented or realised. The recommendations within the policy remain as relevant today as it was in 2007.

It must be highlighted that several initiatives have been undertaken in the past with investment of resource and expertise but ultimately were never realised or implemented. Other initiatives were not realised due to a lack of resource or prioritization. This trend not only impedes progress, but it can create an illusion of progress and an assumption that accessible practices or policies are in place when in fact there is a gap in service or protection that excludes and marginalises people with disabilities.

FIGURE 5. A summary of the vision, guiding principles and goals and objectives of the 2007 National Policy on Disabilities Report.

'Our vision for Bermuda is one of human dignity, equality, self-determination, access and inclusion for all members in our community'

(From the Report submitted to the Bermuda Government, 2006).

NATIONAL POLICY ON DISABILITIES

"The National Policy on Disabilities (Report) represent a major milestone in the history of the disabled rights movement in Bermuda" (Ian-Pearman, 2007).

"Our vision for Bermuda is one of human dignity, equality, selfdetermination, access and inclusion for all members in our community".

The report detailed three guiding principles for achieving its vision:

- 1. GUARANTEE HUMAN RIGHTS by ensuring that all disabled persons are guaranteed human rights and equal opportunities.
- 2. COMPILE QUALITY RESEARCH & DOCUMENT PLANNING MECHANISMS to make informed decisions to develop, monitor and manage programs for improving the lives of people with disabilities.
- 3. PROMOTE PUBLIC AWARENESS & SOCIETAL UNDERSTANDING of the National Policy on Disabilities,

the issues facing individuals with disabilities, the resources available to protect and support them, and on all progress being made.

The report details goals and objectives for providing persons with disabilities equal opportunities and participation across seven areas of everyday life including:

- 1. HEALTH: Ensure persons with disabilities have access to a healthcare system that works to help them achieve functional independence and quality of life (as best as possible).
- 2. EDUCATION: Ensure persons with disabilities have access to the highest possible standard of education that is appropriate to their needs.
- 3. TRANSITIONAL SERVICES: Provide equal opportunity and continuity of care to young people with disabilities to ensure that they gain maximum benefits from education, health, vocational, social and other services throughout their development into

- 4. EMPLOYMENT: Through appropriate education and skill development, ensure that all persons with disabilities have access to employment.
- 5. FAMILY & LIFE RELATIONSHIPS: Provide support to families of persons with disabilities to assist them and disabled persons with having the family relationship of their choice.
- 6. COMMUNITY LIVING HOUSING & TRANSPORTATION: Support people with disabilities by enabling them to live functionally in their homes and to participate in the community without restrictions.
- 7. CULTURE, RECREATION & SPORTS: Ensure that persons with disabilities have equal rights and access to participate in culture, recreation, leisure and sporting activities.

Other notable 21st Century developments include the inclusion of disability in the Human Rights Act in 1988 and the expanded definition in 2016, as well as the introduction of the 2011 Unreasonable Hardship Amendment, which codified the requirement for reasonable accommodation in the area of employment.

Another development in 2023 was the publishing of a report National Plan for Adults with Intellectual Disabilities and their Families 2023-2028 (Bermuda Government, 2023). This initiative was spearheaded by Mid-Atlantic Wellness Institute and the Minister of Youth, Social Development and Seniors and the report outlines a shared vision and 5 priority areas for improving the wellbeing of people with Intellectual Disabilities. **FIGURE 6.** A summary of the vision and five priority areas and objectives for the National Plan for People with Intellectual Disabilities and their Families 2023-2028 (Bermuda Government, 2023).

NATIONAL PLAN FOR PEOPLE WITH INTELLECTUAL DISABILITIES AND THEIR FAMILIES 2023-2028

DEFINITION: "Intellectual disability is a form of disability where there is a significant reduced ability to understand new or complex information, to learn new skills (impaired intelligence); this is often taken to be an IQ of less than 70, with a significantly reduced ability to cope independently (impaired adaptive and/ or social functioning). These reduced abilities are apparent before adulthood is reached and have a lasting effect on development" (Bermuda Government, 2023)

VISION: "People with an intellectual disability have the right to the same opportunities as anyone else to live satisfying and valued lives and, be treated with dignity and respect. They should have a home within their community, be able to develop and maintain relationships and receive the support they need to live a healthy, safe and fulfilling life". (Bermuda Government, 2023)

The five-year national plan aims to ensure the well-being of adults with intellectual disabilities and their families by focusing on creating action plans for addressing five priority areas and objectives:

- 1. QUALITY SUPPORT AND SERVICES: Ensuring high quality, person-centred supports for adults with intellectual disabilities and their families so that they can participate in work, recreation and other community activities.
- 2. TRAINING AND EDUCATION FOR SUPPORT WORKERS: Ensuring informal carers and staff who support adults with intellectual disabilities and their families are well trained and can easily access specialist advice.
- 3. POLICY, REGULATION AND ACCOUNTABILITY: Ensuring the necessary legislative framework, policies and governance frameworks are in place to protect people and provide oversight to services.
- 4. FINANCING: Ensuring that services are well managed and that finances are used effectively. Ensuring that families have access to the financial help they are entitled to and can access the services they require.
- 5. ADVOCACY AND COMMUNICATION: Ensuring that family carers and adults with intellectual disabilities are empowered, and given an opportunity to influence how services are developed and managed.

Recent initiatives such as the establishment of a National Disability Register (Bernews, 2024) and Bermuda becoming a signatory to the Convention on the Rights of Persons with Disabilities (Bermuda Government, 2024) signal important commitments from the Government in advancing disability inclusion in Bermuda.

In April 2024, the Government launched the National Disability Register. The Government stated that the information collected via this mobile application, will be used to highlight gaps in programmes, services and special equipment, and to connect people with disabilities to useful information and resources, 'The primary purpose of developing a national register for persons with disabilities or a Disability Register, is to create a path for a more inclusive society. Collecting the relevant data about persons with disabilities can ultimately be used to make key informed decisions for introducing new and/or enhancing existing programmes and services for people with disabilities (Bernews, 2024).

Bermuda became a signatory to the United Nations Convention on the Rights of Persons with Disabilities (CPRD) in October 2024. The CRPD is an international human rights treaty which aims to protect and promote the rights of people with disabilities. It has been adopted by over 180 countries.

This signatory status reinforces duties to uphold and promote disability rights.

It requires Bermuda to make concrete provisions for improving the lives of people with disabilities. A Government statement shared that Bermuda will be required to periodically report on efforts being made to work toward achieving disability inclusion (Bermuda Government, 2024). At the time of this report details on reporting structure and accountability measures were not yet confirmed by the Government.

According to the Minister of Youth, Social Development and Seniors, the Honourable Tinée Furbert:

"Having a disability should never disqualify anyone from accessing and experiencing every aspect of life! This Government intends to ensure that all persons with disabilities are provided with the services they need to feel included in society and start with an equal playing field to carry out day-to-day activities/ employment/volunteering in comparison to people who do not have disabilities"

- MINISTER OF YOUTH, SOCIAL DEVELOPMENT AND SENIORS TINÉE FURBERT (BERMUDA GOVERNMENT, 2024) The CRPD seeks to promote disability inclusion by embodying principles that ensure that people with disabilities enjoy the same rights and freedoms as everyone else and can participate equally in all areas of society. To ensure disability inclusion, CRPD members are required to make provisions across various areas shown in Table 6.

TABLE 6. A Examples of key provisions that Convention on the Rights of Persons with Disabilities (CRPD) members are required to make (Wikipedia, 2024).

CRPD PROVISION	DESCRIPTION
ACCESSIBILITY	Members must take appropriate measures to ensure persons with disabilities have access to the physical environment, transportation, information, and communication.
EDUCATION	Governments must ensure inclusive education systems that do not exclude children with disabilities from mainstream education.
WORK AND EMPLOYMENT	Members must ensure that persons with disabilities have equal employment rights, and that discrimination is not practiced.
LIVING INDEPENDENTLY AND BEING INCLUDED IN THE COMMUNITY	Members must ensure that persons with disabilities have the opportunity to choose their place of residence and access community services.
EQUAL RECOGNITION BEFORE THE LAW	Members must ensure that persons with disabilities enjoy access to legal support on an equal basis with others in all aspects of life.
HEALTH	Members must ensure that persons with disabilities have equal access to health services, including rehabilitation.



The United Nations Sustainable Development Goals (SDGs) is another international framework to assist Bermuda in fulfilling its obligations and commitment to building an inclusive society.

In September 2015, the General Assembly of the United Nations adopted the 2030 Agenda for Sustainable Development that includes 17 Sustainable Development Goals (SDGs). Building on the principle of "leaving no one behind", it emphasizes a holistic approach to achieving sustainable development for all.

Disability is referenced in multiple parts of the SDGs, specifically in the parts related to education, growth and employment, inequality, accessibility of human settlements, as well as data collection and the monitoring of the SDGs (United Nations, Sustainable Development Goals).

- GOAL 4 focuses on inclusive and equitable quality education and promotion of life-long learning opportunities for all, it stresses eliminating gender disparities in education and ensuring equal access to all levels of education and vocational training for the vulnerable, including people with disabilities. In addition, the proposal calls for building and upgrading education facilities that are child, disability and gender sensitive and also provide safe, non-violent, inclusive and effective learning environments for all.
- In GOAL 8: to promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all, the international community aims to achieve full and productive employment and decent work for all women and men, including for persons with disabilities, and equal pay for work of equal value.
- Closely linked is Goal 10, which strives to reduce inequality within and among countries by empowering and promoting the social, economic and political inclusion of all, including people with disabilities.

- GOAL 11 would work to make cities and human settlements inclusive, safe and sustainable. To realize this goal, Member States are called upon to provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, such as people with disabilities. In addition, the proposal calls for providing universal access to safe, inclusive and accessible, green and public spaces, particularly for persons with disabilities.
- GOAL 17 stresses that in order to strengthen the means of implementation and revitalize the global partnership for sustainable development, the collection of data and monitoring and accountability of the SDGs are crucial. Member States are called upon to enhance capacitybuilding support to developing countries, including least developed countries (LDCs) and small island developing states (SIDS), which would significantly increase the availability of high-guality, timely and reliable data inclusive of data on disability.

The history of disability rights in Bermuda demonstrates that while legislative changes and policy initiatives are crucial, translating these commitments into action, and meaningful inclusion, requires will, continued advocacy, investment, enforcement, and a shift in societal attitudes.

EXISTING PROTECTIONS: RIGHTS AND RESPONSIBILITIES UNDER THE HUMAN RIGHTS ACT

The Preamble to Bermuda's Human Rights Act, 1981, recognises the inherent dignity and worth of every person in alignment with the Universal Declaration of Human Rights.

The current definition under the Human Rights Act is defined as the condition of being a disabled person, which includes any degree of physical disability, infirmity, malformation, or disfigurement caused by bodily injury, birth defect, or illness. The definition encompasses a wide range of conditions, including but not limited to diabetes, epilepsy, acquired immune deficiency syndrome (AIDS), human immunodeficiency virus (HIV), paralysis, amputation, lack of physical coordination, blindness, deafness, muteness, and reliance on assistive devices such as wheelchairs or guide dogs. It also includes mental impairments that have a substantial and long-term adverse effect on a person's ability to function.

The Human Rights Act, 1981 is Bermuda's primary legislative tool for safeguarding individuals against unlawful discrimination, which imposes legal obligations on stakeholders such as employers, service providers and landlords to commit to the principles of non-discrimination. It is a dynamic and evolving legislative tool, which exists to serve the Community and provide protection throughout our lives. The Human Rights Act establishes that discrimination occurs when an individual is treated less favorably than others due to a protected characteristic, including disability. Disability has been a protected ground under the Act since 1988. This means it is unlawful to discriminate against or harass individuals with disabilities in key areas such as employment, the provision of goods, facilities and services, and the disposal of premises/real estate (accommodation and housing).

WHAT DOES THIS MEAN IN TERMS OF BOTH RIGHTS AND RESPONSIBILITIES?

The Human Rights Act expressly holds that discrimination based on physical and/or mental disability concerning the sale or rental of a property, the provision of goods, facilities, and services, and employment is unlawful. Employers, service providers and landlords have a legal obligation and are responsible for ensuring that they operate in a non-discriminatory manner. This means that inclusive practices must be built into how these stakeholders operate and an ongoing accessibility evaluation would assist in ensuring the legal obligations are met. Where a service provider does not offer or ensure that they provide accessible services, this may contravene the Human Rights Act.

For example, if a doctor's office is not accessible and a person with a disability is not afforded the same privacy to access the services offered, this may contravene



the Human Rights Act. With respect to a potential employer, asking applicants to identify whether they have a disability may also be deemed to be inconsistent with the Human Rights Act. Landlords who refuse to engage in discussions with a tenant who has a disability and needs accessibility changes to their home, may also be contravening the Human Rights Act. The Human Rights (Unreasonable Hardship) Amendment Act 2011 further strengthened protection from discrimination based on disability by providing guidance to the Court and the Board of Inquiry (at the time - now the Human Rights Tribunal) with respect to what would amount to "unreasonable hardship" on the part of an employer concerning an employee with a disability. The amendment codified the duty to accommodate within the workplace, which requires employers to modify the conditions of employment of a disabled employee to eliminate the effects of the disability in relation to that employee's employment. Further, with its implementation, there was a clear codification of the obligation of employers

to make necessary adjustments to support qualified persons with disabilities in securing and maintaining employment, provided that such accommodations did not impose undue hardship on the employer.

If a person with a disability suffers some form of adverse treatment because of their disability, the legal obligations in the Human Rights Act require for employers, service providers and landlords to accommodate these individuals up to the point of unreasonable hardship. The duty to accommodate may arise in circumstances where an employee or service user with a disability requires some form of accommodation to effectively work, remain employed or utilize a service in a comparable manner to those who do not have disabilities.

Employers, service providers and landlords have a duty to ensure compliance with these protections by making reasonable accommodations to support individuals with disabilities. In practice, this means that individuals with disabilities have the



legal right to be provided with reasonable modifications, for example, to their work environment or job requirements, which ensure equal opportunities for participation.

Employers, service providers, landlords and institutions are expected to comply with these requirements by making necessary adjustments, such as modifying facilities for accessibility, providing assistive technologies, or offering flexible work arrangements. A failure to participate in the duty to accommodate process or a failure to provide reasonable accommodation may constitute a violation of the Act and can lead to legal consequences. Examples of the duty to accommodate in practice could be where an employee with a visual impairment requires a special screen and software to work effectively or where a potential employee utilising a wheelchair requires for there to be a ramp installed for them to access the workplace. With respect to service providers, forms of accommodation could be providing multiple ways of contacting a service provider or accessing

services, such as over the phone, in person and electronically. This could also include ensuring that service users have a quiet or comfortable space to access the services provided, such as within a banking institution. For landlords, this could include structural modifications to units to accommodate a tenant's disability.

Stakeholders, such as employers, service providers, and landlords have a duty to fulfill their obligations and take action to combat discriminatory practices; this is essential to achieving a truly inclusive Bermuda. The onus cannot solely be on individuals to endure the experience of discrimination and bring forth individual complaints of discrimination. The realities observed are that while the Act provides a legal framework, compliance remains a challenge.



The Commission is a public resource and is available to assist you with any questions or concerns.

You can call, email, visit the office or submit a query via the website.

Walk in: Human Rights Commission, Milner Place Ground Floor, 32 Victoria Street, Hamilton HM12

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