

Better work, care options needed as S'pore set to be 'super-aged' society

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If you are a Singaporean, chances are you will live to a ripe old age.

In fact, Singaporeans now top the world when it comes to the longest life spans - with a life expectancy of 83 years for men and 87 years for women, said Health Minister Ong Ye Kung in March.

But beyond the longevity sweepstakes, the Lion City has gone from being an ageing to an aged society. That's one where more than 14 per cent of the population are aged 65 and older, compared with more than 7 per cent for an ageing society, as defined by the United Nations.

The share of Singapore citizens aged 65 and older has increased from 10.4 per cent in 2011 to 17.6 per cent last year, according to data published by the Singapore Government last year.

And that proportion is expected to increase to about 23.8 per cent in 2030, when Singapore will join the ranks of super-aged societies, like Japan and Italy where over 20 per cent of the population are aged 65 and older.

So how did Singapore get so old, so fast?

A dramatic rise in life expectancy, coupled with a sharp fall in birth rates, has led to the rapidly greying society.

As Singapore hurtles towards the ranks of the super-aged, what needs to be reimagined so that both young and old can continue to live well?

Expert says ageism, like racism and sexism, afflicts all workplaces

In 2015, the Government unveiled its Action Plan for Successful Ageing, a road map to help Singaporeans age confidently. It set out plans in 12 areas from employment and healthcare to retirement adequacy and volunteerism.

Then Health Minister and chairman of the Ministerial Committee on Ageing Gan Kim Yong said: "We need to plan ahead to ensure that Singaporeans need not worry about getting old, but instead embrace new opportunities that come with longevity.

"We want Singapore to be the best place for Singaporeans to grow old in, and a model for successful ageing."

One big challenge that Singapore has grappled with since the 1990s is how to extend people's work lives as lifespans lengthened.

In 1993, the Government introduced the Retirement Age Act, setting the retirement age at 60, up five years from what it had been unofficially before the Act, which was 55 - the Central Provident Fund (CPF) withdrawal age at that time.

In 2012, the Retirement and Re-employment Act came into force. It marked a major shift for it meant workers could continue to work beyond the retirement age if they were able and wanted to, and employers were required to keep hiring them up to the re-employment age.

Last year, the Government announced the next extension, which will see the [retirement age progressively raised to 65 by 2030](#), and the re-employment age to 70.

Even with these changes, retirement adequacy - a term that refers to people having enough money to retire on - remains a major concern for many.

Studies have found that the majority of Singaporean older adults, such as those aged 55 and older, continue to work out of necessity, said Dr Arthur Chia, senior research fellow at the Centre for Ageing Research & Education (Care) in the Duke-NUS Medical School.

Besides changes to the law, Singapore has also [launched a massive push to help its workforce stay economically relevant](#), through skills upgrading, mid-career transition schemes, job placement and job redesign grants for firms.

Public spending on such schemes is significant, but problems remain.

Dr Chia said many older Singaporeans, especially those with less education, still find it a challenge to find suitable work and stay employable.

Many of the jobs less-educated older workers hold are also on a temporary or part-time basis, which are often associated with poorer employment terms.

Other big obstacles standing in the way of older workers are ageist attitudes and mindsets.

"I think ageism - like racism and sexism - affects all workplaces and forms of work," said Dr Chia.

"If left unattended, it not only poisons work relations and affects workers' morale but also infects organisational or work culture when ageist perspectives and practices become institutional norms and habits.

"The effect on productivity in the long term would be adverse as it erodes away human dignity, mutual trust and understanding."

In 2019, Care conducted focus group discussions with 99 people aged 55 and older. They included both professionals, managers, executives and technicians (PMETs) and non-PMETs.

The respondents spoke of having their pay cut as their employment terms changed, opaque hiring processes and mismatched expectations on what the workers think they can do based on their experiences and capabilities and what their bosses ask them to do.

Some also shared that they had experienced outright bullying by their bosses and the use of discriminatory language against them, and said they felt these were due to their age.

Dr Chia said such experiences add to older workers' sense of inadequacy at the workplace. Studies have also shown that internalising as well as exposure to negative age stereotypes negatively affect the physical and cognitive health of older people, he warned.

Work options past age 60 and even 70 remain an area where a big cultural shift needs to take place, with much room for reimagination.

Addressing the missing middle in long-term care options

Given the rapid pace of ageing and with Singaporeans living longer, more seniors and their families will need long-term care options other than nursing homes or domestic helpers - which is the norm now.

A growing share of these seniors is likely to be either single or married but with no children.

These seniors are not ill enough to need the 24/7 care provided by nursing homes. They would prefer the independence of living on their own, with some help but not too much.

For now, there are not enough assisted living options to cater to the needs of this group, leading experts to coin the [phrase "missing middle"](#) to refer to this gap in Singapore's long-term care options.

Assisted living refers to facilities where seniors live in apartments or houses, but also receive support in the form of meal services, housekeeping and medical care and supervision.

Such facilities also benefit the children of seniors. Their caregiving burden becomes considerably lighter when they have an option to let their parents continue living on their own, but with professional support services delivered to their doorstep.

However, assisted living is still in its nascent stage here, compared with other developed countries, said Ms Chia Hui Xiang, a research assistant at the Leadership Institute for Global Health Transformation at the National University of Singapore Saw Swee Hock School of Public Health.

That is due to reasons such as the manpower shortage in the healthcare sector, and the doubts private providers have about the financial viability of running such facilities.

Still, a handful of public and private players are now piloting small projects in this field.

From the public sector comes a new housing option called Community Care Apartments, a joint offering by the ministries of Health and National Development, and HDB, the public housing agency that has built homes for the vast majority of Singaporeans.

The first such project is in Bukit Batok, with about 170 units expected to be completed in 2024. The second will be launched in Queenstown later this year with about 200 flats.

These are small flats for those aged 65 and above, and provide seniors with housekeeping, caregiving and round-the-clock emergency medical services.

A handful of entrepreneurs have also ventured into the sector. An early mover was Dr Belinda Wee. She runs St Bernadette Lifestyle Village, which provides a higher-end offering in three landed properties where seniors live in a mix of ensuite double and single rooms.

Another new entrant is Mr Joshua Goh, 42, an architect by training with experience in running co-living spaces for millennials.

He set out to find an assisted living option for his father, and ended up setting up Red Crowns Senior Living, which now houses 130 residents in 25 shared apartments, a mix of HDB flats and private apartments.

Still, there is more that can and needs to be done, said Ms Chia.

For her, the reimagining of long-term care options should go beyond meeting seniors' medical and physical needs to include mental and social engagement - human needs which do not go away with age.

Assistant Professor Rahul Malhotra, head of research at Care, pointed out that seniors of tomorrow are also likely to be more educated, more affluent and more tech-savvy than the generations before them; and so are likely to have greater expectations when it comes to their desired long-term care options and the quality of offerings.

Since today's offerings may not cut it for more discerning seniors, it remains for policymakers, entrepreneurs and even non-profit groups to reimagine how Singapore's infrastructure, and culture, might be further improved to cater to the needs of parents and grandparents, and their own too, further down the road.

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For 12 Mondays between March 21 and Aug 8, this paper's journalists will address burning questions and offer Singaporean perspectives on complex issues in the Opinion section.

The primer articles are part of The Straits Times-Ministry of Education News Outreach Programme, which aims to promote an understanding of local and global issues among pre-university students.

The primers will broach contemporary topics, such as competition and collaboration in healthcare, and economic growth in South-east Asia.

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Each primer topic will give a local perspective to help students draw links to the issues' implications for Singaporeans.

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