

→ CHAPTER 5

ENABLING SENIORS TO AGE WELL



Singapore is one of the fastest-ageing nations in the world.

Ten years ago, around one in 10 Singaporeans were 65 and older. Today, this proportion has increased to one in five. By 2030, it will be one in four. This demographic shift will be the most significant social transformation of our generation.

Ageing has had a profound impact globally. Across Europe, pensions are becoming harder to finance. In Japan, many rural areas are populated mainly by seniors. Countries find it increasingly challenging to sustain economic growth as their population ages.

We are seeing many similar challenges domestically. A critical challenge is healthcare. As we get older, our healthcare needs will increase. We will have to deal with more chronic diseases, as well as more concerns about frailty and ageing-related diseases like dementia.



Furthermore, as family sizes shrink, more seniors are living alone. They are at risk of being socially isolated, which can cause both their physical and mental health to deteriorate and frailty to set in quickly.

- ▶ Ageing will further increase the burden on our healthcare and social support systems.
- ▶ Families and caregivers will face increasing stress.

We cannot stop ageing. But the way we grow old — the state of our health and the quality of life in our senior years — is something that we, as a society, can positively impact together. It requires both proactive government policies and Singaporeans who do their part.



We can do more as a society to help our seniors age with meaning and purpose so they can have fulfilling golden years.

We will do so through the following:

▶ **Empower seniors to age healthily and well**



▶ **Strengthen services for seniors with care needs**



▶ **Improve the physical environment for seniors**



▶ **Ensure seniors retire with peace of mind**





Empower Seniors to Age Healthily and Well



The Government has made several moves to prepare our society for the demographic changes ahead.

- ▶ Our healthcare system is now more affordable with the Pioneer and Merdeka Generation Packages.
- ▶ There is universal coverage through MediShield Life for all Singaporeans, including those with pre-existing conditions.
- ▶ CareShield Life provides basic financial support should one become disabled.

We are making a major paradigm shift in our healthcare system — to not just focus on treating illnesses but to do more in improving health. This means re-deploying our resources towards more primary and preventive care in the community, and promoting healthier lifestyles.



To this end, we recently launched Healthier SG, a national initiative focusing on preventive health.

In the early phases of enrolment, we have prioritised seniors and those with chronic conditions.

- ▶ Through Healthier SG, we aim for all seniors to be enrolled with a regular family doctor, either at the polyclinic or a nearby general practitioner clinic.
- ▶ The doctors will develop personalised health plans for every senior. They will also work with partners, such as the regional healthcare clusters, Active Ageing Centres (AACs), Health Promotion Board (HPB), the People's Association (PA), and Sport Singapore (SportSG) to support seniors to improve their own health and well-being. This means staying active, embracing healthier lifestyle choices, and going for regular medical screenings to detect health issues promptly and support early intervention.
- ▶ Family members and friends also have a role to encourage each other and our seniors to lead a healthy, active lifestyle.

With a strong network of support, we can help to delay the onset of or better manage the chronic illnesses among our seniors.

Beyond keeping healthy, our seniors need more dedicated efforts to stay well physically and mentally so they can delay falling into frailty.

We will launch a new national programme called Age Well SG to strengthen our aged care system and to enable our seniors to age well in the community.

We have been expanding our aged care infrastructure, by building more nursing homes and Senior Care Centres (SCCs), as well as increasing the capacity of home care services.

But these are not enough. We need more focused efforts to reduce the risk of social isolation of seniors. This is one of the most powerful ways to enable seniors to spend more of their remaining life in good health. By living among their family, friends and neighbours and participating in social activities and physical exercises, seniors can delay frailty and deterioration of health.





Under Age Well SG, we will expand the network of AACs and revamp their operations.

AACs will serve as key community nodes and further leverage common spaces and community-wide efforts to engage seniors. By 2025, we aim for eight in 10 seniors to have access to AAC activities near their homes.

The enhanced AACs will mobilise volunteers and Silver Generation Ambassadors to reach out to all seniors in their vicinities. Community befrienders are critical in this effort, especially in engaging seniors who live alone.

The AACs will organise a wide range of activities, such as communal meals and exercise programmes. Through partners and common spaces in the community, the AACs will extend their reach to encourage seniors to build social circles and lead active lifestyles.



We will also use digital means to help seniors stay connected, thereby empowering them to access key services and communicate with loved ones via various channels.

We will continue to work across the People, Private and Public (3P) sectors under the Digital for Life movement to equip seniors with digital skills and literacy.



Senior volunteerism is an effective way to help seniors stay engaged and maintain a strong sense of contribution.

We will encourage AACs to develop community volunteer programmes, such as befriending or organising activities for fellow seniors.

Importantly, seniors must do their part to stay engaged, participate in community activities and lead active lives. This means making an effort to form friendships and support networks in the community. Seniors can also remain in the workforce for longer if they choose to. We have put in place incentives and support schemes with our tripartite partners so that seniors who wish to continue working are able to do so.

Seniors contributing to society through volunteerism

Mdm Fatimah Binte Abdul Rahiman, 68, is one of the volunteers at the Jia Ying Active Ageing Centre. She came forward to be a volunteer as she wanted to do something meaningful with her free time.

Besides providing buddying and befriending services to Malay seniors, Mdm Fatimah also offers her help with translation and communication to those living in public rental flats in her estate. With her bubbly disposition and love for interacting with seniors, Mdm Fatimah has become a well-known face in the Hougang community both with seniors and the organisations that serve them.

Image credit: Jia Ying Active Ageing Centre



Strengthen Services for Seniors with Care Needs



Even as we do our best to help our seniors keep healthy for longer, some will need more care and support as they age. While some will be admitted to nursing homes, we should also strengthen our community-based aged care system to support our seniors.



For seniors with lower care needs, we will increase the number of SCCs to provide custodial day care and rehabilitation services.



For seniors with higher care needs, we will develop more home care options with more responsive support.

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I prefer to stay at home as I will have more freedom. If I go to a nursing home, I won't feel so comfortable.”

- Ms Yap Sew King, *Forward SG Conversations: Ageing in the Community*, 5 August 2023

Benefits of home care services

The enhanced home personal care provided by Thye Hua Kwan Moral Charities has benefited 89-year-old Mdm Lim Poh Geok and her family.

Mdm Lim, who stays alone in a 1-room HDB rental flat, is widowed with a son. Wheelchair-bound due to poliomyelitis infantile paralysis, she also suffers from high blood pressure and high cholesterol. Mdm Lim's son and daughter-in-law visit her weekly, bringing her out for meals.

The enhanced home personal care assists Mdm Lim with housekeeping, personal and custodial care, and uses technology for 24/7 monitoring to ensure more timely response. This provides some relief to her son, Mr Lim, and has lightened his caregiving load. Mr Lim shared, "Due to my mother's limited mobility, she has benefited greatly from the service. This has given me a peace of mind knowing that someone is there to check in on her regularly."

Image credit: Thye Hua Kwan Moral Charities



Because the senior care landscape is variegated, seniors and their families may have to interact with multiple care providers and undergo repeated assessments from each provider, which can be stressful and inconvenient.



We will reorganise the aged care landscape so that each senior's care journey becomes simpler and more seamless; it should get easier for seniors to remain in the community even as their care needs increase. We will progressively improve care coordination by having one provider coordinate a bundle of key services in each region: they will be the single touchpoint to assess each senior's needs and develop holistic care plans for them.



Improve the Physical Environment for Seniors



As part of Age Well SG, we will also improve the physical living environment for our seniors, including in our homes, neighbourhoods and streets.



We will offer more housing options with integrated care provisions.

The first two Housing & Development Board (HDB) Community Care Apartment projects have received positive responses. Seniors living in these projects enjoy access to care services, alongside a variety of on-site social activities and nearby amenities. We will launch more Community Care Apartments in different locations across Singapore so that more seniors have the option of staying in neighbourhoods they are already familiar with.



We will also work with the private sector to offer seniors more residential options.

These include private assisted living facilities that promote social interaction and mutual care and support among seniors. Most recently, a Government Land Sales site at Parry Avenue was awarded for such a development, which will augment the range of options that cater to different preferences, lifestyles and housing needs of seniors.

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I think as we age, we don't need so much space. We just need a community of people. So, I think hearing what the Community Care Apartments offer and the kind of community they have, it would interest me. But as I say, I don't know how fast or how soon or where the area is because the family is still around Bishan area. So, I do not wish to move out too far from this area.”

- Caregiver of frail senior, *Forward Singapore Conversations: Ageing in the Community*, 5 August 2023



While such new living configurations are attractive, they cannot be the default option since we will not be able to build new units for all seniors. Furthermore, many seniors prefer to age in place, instead of having to move to new accommodation.

We will therefore improve existing homes, housing estates and neighbourhoods to include more senior-friendly amenities and features so that seniors can go about their daily activities more easily and safely.



Within homes, an enhanced version of the Enhancement for Active Seniors (EASE) programme will offer an expanded suite of senior-friendly fittings to choose from. These will make HDB flats safer and more comfortable for seniors.



Benefits of EASE programme

Mr Ng and Mrs Kho are caregivers to Mr Ng's 87-year-old mother, who is wheelchair-bound. The family resides in a 4-room HDB flat in Boon Lay.

Mr Ng and Mrs Kho first learned of the EASE programme from a healthcare professional a few years ago, when the elderly Mrs Ng was staying in a nursing home.

Using EASE subsidies, they made their HDB flat more senior-friendly with grab bars, single-step ramps within the flat and at the flat entrance, as well as slip-resistant treatment to the toilet floors.

Initially, Mr Ng was concerned that EASE fittings would affect the aesthetics of his home. However, he later realised their importance after his mother had a stroke and was unable to walk. The EASE fittings benefited Mrs Ng and her caregivers, as well as elderly visitors to their home.

Mr Ng and Mrs Kho at their flat entrance, where a single-step ramp has been installed

Mr Ng shows how he pushes a wheelchair into his flat

Mr Ng's toilet with a single-step ramp at the toilet entrance and grab bars within the toilet





At the estate level, we will revamp linkways and transform spaces along routes frequented by seniors. There will be more shelters, barrier-free access ramps and rest points along the way so that seniors enjoy safer and more comfortable commutes. Larger and more colourful signages with symbols will help seniors find their way home. We will also install more health-promoting amenities, such as fitness trails, exercise machines and therapeutic gardens in estates, to help seniors stay active.



Most of our elderly enjoy gardening and watering the plants. It is a good therapeutic, sensory activity for elderly with dementia."

- Ms Valeriano Jasmin Tolentino,
Staff at Sparkle Care @ Yew Tee, on the
therapeutic garden at Choa Chu Kang
Street 62



Many residents and seniors shared that they would like to have more inclusive streets and better first- and last-mile connectivity to transport nodes and key amenities. To create safer and more pedestrian-friendly neighbourhoods, we will expand the Friendly Streets initiative to cover all towns.

Friendly Streets will have features that make walking more convenient, such as more pedestrian crossings, more frequent and longer Green Man activations, wider and more accessible footpaths, and traffic calming measures. We will engage the community to co-create such features so that they are tailored to meet the needs of the seniors and residents in the area.

Co-creation through the Friendly Streets initiative

A key feature of the Friendly Streets initiative is the co-creation of streets with the residents and stakeholders living or working in the area. Instead of a cookie-cutter approach, this co-designing process allows the local community to express their specific needs and challenges, which often differ from town to town. The results are useful and relevant facilities that enhance people's daily life as they get around their neighbourhood.

Each Friendly Street pilot has a taskforce, comprising representatives from different stakeholder groups, to drive engagement and consultations with the local community. Together, they plan the best ways to engage the community to facilitate an exchange of views. The Land Transport Authority (LTA) then takes in the feedback before starting construction works for the pilot locations.



Ensure Seniors Retire with Peace of Mind



Many Singaporeans also worry about their ability to meet their basic needs and care for themselves when they stop working. We want our seniors to enjoy a financially secure retirement while they stay active and healthy.

Singapore has built up a good system to help our people meet their financial needs in their old age, with the Central Provident Fund (CPF) at its core. The CPF is largely funded by contributions from workers and their employers. But the Government has been doing more over the years to enhance the retirement adequacy of Singaporeans, with more support given to those with less.



Have we planned enough? Ten, 20 years, yes, I think I'll be alright. But what if I'm going to live a much longer life? Into my nineties? Will I have sufficient money to pay somebody to look after me? Because I don't know. Because if you talk about our lifespan, it is increasing... I do not want to be a burden to my children. I want to be there for them. I don't want them to have to look after me."

- Senior participant at the Forward Singapore Conversations: Ageing in the Community, 5 August 2023

The Government sets minimum CPF interest rates to ensure that Singaporeans earn reasonable returns on their CPF balances, even when market interest rates are low. The Government also provides extra interest for CPF members to earn higher returns on a portion of their CPF balances, thereby helping them to grow their retirement savings. For seniors who earned less in their working years and have less support in their old age, the Silver Support Scheme helps to supplement their retirement income.

With more disruptions and volatility expected in our economy, we will consider what more can be done to help Singaporeans meet their retirement needs, especially when more are living longer.

Our aim is that all Singaporeans who work and contribute to their CPF consistently should be able to meet their basic retirement needs through CPF payouts after they retire.

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- ▶ To support those with lower incomes, we will review and update the Workfare Income Supplement scheme so that they can build up their CPF savings and achieve their basic retirement needs.
 - ▶ Those with higher incomes can already save more in their CPF Retirement Account, up to a cap known as the Enhanced Retirement Sum (ERS). We recognise that there are segments who would like to put in even more into their Retirement Accounts so they can benefit from higher CPF Lifelong Income for the Elderly (LIFE) payouts. We will therefore review and raise the ERS to enable more Singaporeans to receive higher payouts in retirement.

We will work with families, employers and the community to support our seniors who need more help.

- ▶ We will review and update the Silver Support Scheme, to better support seniors who have less for their retirement.
- ▶ We will enhance the current Matched Retirement Savings Scheme, which provides a dollar-for-dollar matching CPF grant of up to \$600 per year for cash top-ups to eligible seniors with lower retirement savings. This will encourage families, employers and the community to support seniors in meeting their retirement needs.

There is a group of ‘young seniors’ — now in their fifties and early sixties — who will be caught in between. They are still working but do not have sufficient runway to benefit from the more recent or upcoming CPF enhancements. They are also concurrently shouldering the responsibilities of caring for both the young and old in their families.



The Majulah Package will support the retirement needs of these cohorts, especially those with lower income and less wealth.

- ▶ Eligible lower to middle-income workers within this group will be able to accumulate more CPF savings for retirement via an annual Earn and Save Bonus, as long as they continue to work. Lower-income workers will receive greater support.
- ▶ For those with CPF savings below the Basic Retirement Sum and less wealth, we will provide a one-time Retirement Savings Bonus to their CPF.
- ▶ We will also provide them with a one-time MediSave Bonus to put them in a better position to take care of their future healthcare needs.



Taken together, these efforts will help our seniors to meet their basic retirement needs so they have peace of mind in their golden years.

What seniors think about the Majulah Package

FEATURE STORY



Ms Katherine Koo, 55, retired last year after careful financial planning, which included saving regularly through the CPF. Ms Koo currently teaches part time and pursues other hobbies such as swimming in her free time while caring for her 78-year-old mother.

She is grateful for the Majulah Package as it serves as an encouragement to her generation, which has worked hard to be self-sufficient.

Ms Koo continues to actively manage her finances and is not overly concerned about inflation as she believes she can stretch her dollar by making lifestyle changes, such as opting to eat at home.

ENABLING SENIORS TO AGE WELL IN A SNAPSHOT

Singapore is one of the fastest-ageing nations in the world. By 2030, one in four will be aged 65 and above. This demographic shift will be a significant social transformation.

Our healthcare needs will increase as we get older. We will have to deal with more chronic diseases, as well as more concerns about frailty and ageing-related diseases. Many Singaporeans also worry about their ability to meet their basic needs and take care of themselves when they stop working.

We cannot stop ageing, but we can all work together to help our seniors age with meaning and purpose so they can enjoy fulfilling golden years.

Together, let us build a society that ages well through the following:



Empower seniors to age healthily and well

- ▶ We will continue to build up our preventive care system through Healthier SG and bring together multiple stakeholders to empower Singaporeans to live healthier and maintain active lifestyles.
- ▶ Through Age Well SG, we will strengthen our aged care system and enable our seniors to age well in the community. An expanded network of AACs will help seniors stay engaged and socially active by giving them opportunities to contribute to the community.
- ▶ We hope that doctors, healthcare providers and community partners can guide our seniors to keep healthy for as long as possible through a personalised health plan. Community partners can also organise programmes and activities for seniors to participate in and provide a social network for mutual support.
- ▶ We ask that family members, friends and befrienders actively encourage seniors to improve their health and stay active and socially connected.
- ▶ We encourage seniors to do their part in taking responsibility for their own health and well-being, such as by making healthy lifestyle choices, attending regular medical screenings, and participating actively in the community.



Strengthen services for seniors with care needs

- ▶ To enable seniors with care needs to grow old in a familiar environment, we will also strengthen the community-based aged care system. Each senior's care journey will become simpler and more seamless.



Improve the physical environment for seniors

- ▶ We will offer more housing options integrated with care provision, while incorporating more senior-friendly amenities and features in our neighbourhoods and homes. With these enhancements, seniors can easily access a range of care services and amenities to go about their daily activities more conveniently and safely.



Ensure seniors retire with peace of mind

- ▶ Our aim is that all Singaporeans should be able to meet their basic retirement needs, as long as they work and contribute to their CPF consistently.
- ▶ We will enhance existing schemes to strengthen the retirement adequacy of Singaporeans. Through the Majulah Package, we will boost the retirement and healthcare savings of 'young seniors' who are now in their fifties and early sixties.
- ▶ We ask that individuals do their part by contributing consistently to their CPF. We also ask that employers support seniors who wish to continue working by tapping into their expertise and experience.