

FINANCIAL SECURITY OF THE ELDERLY



More than 7 in 10 of nearly **100,000** women aged 60

and above who worked last year earned less than \$2,000 per month. (Ministry of Manpower Labour Force Survey, 2015)

The number of women aged 60 and above who work as cleaners rose by **70%** to 34,100 in 2014, from 19,800 in 2009. (Ministry of Manpower Labour Force Survey, 2015)

Why Should You Care?

Financial vulnerability prevails across both genders. However, older women continue to dominate lower-income jobs in Singapore and are also more likely to experience interrupted employment.

EXISTING GAPS

The elderly with troubled family relationships are not able to apply for help easily

Seniors who have estranged relationships with their children have difficulties accessing documentation and paperwork of their children's financial statuses.

The disabled, widowed or those requiring long-term care still fall through the cracks

There is a lack of research (on both policy and practitioner levels) on effective interventions for marginal elderly groups.

Seniors have limited financial literacy

There is a need for more initiatives and programmes focusing on lifelong employability for older people.

Support Community Efforts

TRAINING & RE-EMPLOYMENT

Beyond Age is a non-profit that offers training in managing and accommodating mature workers.

Silver Spring is a social enterprise that helps mature and retired workers find meaningful employment.

IMPROVING THE FINANCIAL LITERACY OF THE ELDERLY

Tsao Foundation partnered with Citibank to introduce the **Citi-Tsao Foundation Financial Education Programme for Mature Women**, which was adopted by **People's Association Women's Integrated Network** to benefit older women on financial literacy training.

POSB Bank and **C3A** introduced **Financial Literacy for Seniors**, and **POSB Active Neighbours**, which trains the elderly to assist elderly customers with their banking transactions and the use of self-service banking services.

EMPLOYMENT AND EMPLOYABILITY OF SENIORS



1 in 3 members

of the labour force are aged 50 and above, up from 1 in 4 a decade ago. (Straits Times, 2016)

By 2030, there will be over 900,000 seniors aged 65 years old and above compared to 490,000 in 2016. (Ministry of Health, 2015)

Why Should You Care?

For many seniors, work is not only a source of financial independence, but also a way to stay active and find fulfilment. The median monthly income for workers aged 60 and above in 2016 was \$2000. In view of the tight job market, more voices are calling for employers to tap on the silver workforce as a competitive source of skilled labour.

EXISTING GAPS

Corporate culture is generally resistant towards intergenerational respect

Intergenerational harmony and respect within companies is not consistent and will require sustained and progressive effort.

Employers need to create senior-safe and senior-friendly workplaces

Redesigning of job policies, job scopes and environments has not been prioritised among industries and works on a case-to-case basis for now.

Very few for-seniors nonprofit organisations promote senior employability

Only a handful of non-profits support lifelong employability for now, providing limited community support and resources.

Support Community Efforts

PROVIDING SUPPORT & RESOURCES

Centre for Seniors (CFS) offers a job search portal, workshops on age-friendly workplaces and a programme to equip frontline and retail staff with age-friendly skills to engage senior customers.

SilverForce is a social enterprise that matches SMEs with senior citizens who work from their homes or activity centres.

DEMENTIA



Dementia affects **1 in 10 Singaporeans** aged 60 and above, or about

45,000 individuals in 2013

(Well-being of the Singapore Elderly Study, 2015)

The number is expected to double in 2030, to

90,000 individuals

as the Singaporean population ages. (Well-being of the Singapore Elderly Study, 2015)

Why Should You Care?

According to a 2014 IMH study, the total cost of care for dementia patients reaches around \$1.4 billion a year. At a household level, dementia patients and their caregivers spent \$10,245 more in health and social care costs than those without the condition.

Dementia leads to a huge caregiver burden, with caretakers of dementia patients found to be three times more distressed and more likely to feel irritated, depressed or anxious.

EXISTING GAPS

Lack of step-down care options

Step-down care frees up space in hospitals and redirects services to community-based healthcare options.

Support for caregivers

Caregiver burden is heavier for adults with children of their own and ageing caregivers themselves who have existing health conditions.

Early detection opportunities

More dementia helplines and early diagnosis e.g. memory clinics in hospitals are needed options.

Support Community Efforts

FRONTLINE STAFF TRAINING

DBS, SMRT, McDonald's, and Sheng Siong Supermarket are among a growing number of corporates that send frontline staff for training to resolve situations arising from persons with dementia.

The companies work with community-based dementia care initiatives, such as **Forget Us Not (FUN)** by **Lien Foundation** and **Khoo Teck Puat Hospital**. Close to 10,000 individuals across 32 organisations have been trained.

DEPRESSION AND SUICIDE



126 elderly above 60 years old

committed suicide, a horrifying 60% jump from the number of cases in 2000 (Straits Times, 2015)

1 in 5 elderly persons

aged 75 and above and living at home exhibited signs of depression

(Singapore Longitudinal Ageing Study, 2012)

Why Should You Care?

Common factors for elderly depression include financial and relationship issues, loneliness, transitioning to a new life stage, empty nest syndrome, loss of loved ones, and dependence on others due to disability.

Physical ill-health such as cancer, sensory impairments and disabilities may lead to loneliness and increases risk factors in late-life suicide.

EXISTING GAPS

Lack of Public Awareness

Signs of elderly depression and suicide risk like self-defeating talk are sometimes seen by family members as part of growing old and are not taken seriously.

Need for more Community Support Systems

There is a need for more befriending schemes that reach out to elderly who prefer to stay alone at home.

Fewer volunteers are willing to participate in depression intervention programmes as these require resilience and long term commitment.

Support Community Efforts

ELDERLY-SPECIFIC PROGRAMMES

Lion Befrienders, Fei Yue and Thyee Hwa Kwan Moral Charities run programmes for the elderly, some of which are ethnic-based to better cater to their needs. Volunteer befrienders spend time with the elderly, engage in light activities, or accompany them to medical appointments.

SOCIO-EMOTIONAL WELLBEING AND SUPPORT



In 2015, **more than 1 in 2**

older Singaporeans aged 60 and older reported being lonely. (Longitudinal Survey of Social Isolation, 2014)

The number of elderly living alone is projected to rise to

83,000 by 2030

(Singapore Department of Statistics, 2014)

Why Should You Care?

Elderly who live alone are two times likelier to feel lonely and have depressive symptoms. Elderly who live alone also have a 70% higher risk of dying prematurely compared to their peers who live with others. (Singapore Longitudinal Ageing Studies, 2015)

An elderly person can also feel lonely when he or she is living with family members. A study found that nearly 21% of those above 80 years old feel sad and lonely, but noted that 9 in 10 of them did not live alone. (National University Health System)

EXISTING GAPS

Economic wealth doesn't mean adequate social support

There is a lack of programmes that support lonely older adults living with children or those who live in private properties.

Gap in cultural attitudes

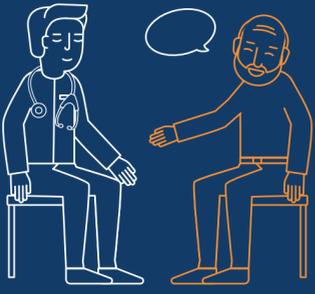
There is a lack of cultural openness towards ageing and dying, leading to resistance towards the integration of geriatric facilities or programmes in communities. There is also a lack of research into the needs of the new elderly who are better educated, more financially secure and have higher expectations.

Support Community Efforts

COMMUNITY-BASED SERVICES

Senior Activity Centres and Senior Day Care Centres like **Methodist Welfare Services** actively provide community-based services such as befriending, home visits and regular centre-based activities. These activities usually target elderly at risk of social isolation, especially elderly living alone, those living in rental flats and 1-or 2-room flats.

HEALTHCARE NEEDS FOR THE ELDERLY



490,000

individuals aged above 65 in 2016, expected to double to 900,000 by 2030. (Singapore Department of Statistics, 2014)

180,000

individuals above 80 years old by 2030. (Singapore Department of Statistics, 2014)

Why Should You Care?

Our ageing population will lead to an increase in healthcare expenses of over S\$66 billion by 2030, a tenfold increase from 2016.

The key challenges are helping the elderly finance their growing healthcare needs, increasing manpower and bed capacity, and managing healthcare needs at the primary healthcare level (GP & Polyclinics) so as to reduce the demands on hospitals and nursing homes.

EXISTING GAPS

Not everyone is eligible for financial assistance

Due to estranged relationships, income caps, linguistic barriers and complexity of schemes, not all elderly persons in need receive help. Some also have high medical expenses despite available schemes.

Ageing at home has its own risks

Lack of early detection and management of illnesses remains a barrier to ageing in place. Also, there is a need for consistent training for caregivers and community volunteers to take on greater roles in early detection and mitigation of illnesses.

Support Community Efforts

HEALTH PROGRAMMES

Council for Third Age, RSVP and Tsao Foundation are non-profits that have programmes that encourage the elderly to be active and healthy.

NURSING HOMES



About **12,000**

of Singapore's elderly are living in about 70 nursing homes in Singapore

(Lien Foundation, 2013)

Why Should You Care?

Bed shortage in nursing homes is an immediate concern due to rising demand. Manpower shortage is also acute within the industry as the job is unpopular among Singaporeans.

Residents are grouped in rooms with little opportunity to personalise their space. Most homes have strictly regimented schedules with little room to develop residents' autonomy, hobbies and sense of self.

EXISTING GAPS

Lack of capacity in existing nursing homes

A higher standard of comfort and emotional well-being will be needed for the elderly alongside an increase in bed capacity.

Lack of personalised care for residents in nursing homes

The imposed lifestyle, coupled with the shortage of manpower, also means little or no customised care options.

Lack of research and public awareness of the plight of residents

The conversation around nursing home issues requires greater public discourse and traction.

Support Community Efforts

INNOVATIVE NURSING HOME MODELS

AWWA Senior Community Home is piloting rooms of three with residents living close to the community even as they are in a home.

St Bernadette Lifestyle Village empowers residents to take more control over aspects of their life such as being able to cook in the kitchen.

A broader societal conversation around the quality of life in nursing homes is starting to develop. Lien Foundation and the Khoo Chee Neo Foundation commissioned a report entitled "Safe but Soulless".

END-OF-LIFE CARE



10,000

people are expected to need palliative care in 2020, up from 5,000 in 2013 (Straits Times, 2015)

There are only **2.7 hospice beds** per 100,000 people and

57 palliative care specialists in Singapore.

(Lien Foundation, 2015)

77% of the public said they would prefer to die at home but only

27% of them do.

(Lien Foundation, 2013)

Why Should You Care?

Death remains a taboo conversation topic for family members and even doctors. The Lien Foundation's Death Attitudes survey found that only half of Singaporeans are aware of palliative care services.

EXISTING GAPS

Lack of healthcare workers and expertise in the palliative care system

Besides inadequate beds, manpower shortage and expertise, there are also too few volunteers supplementing and supporting healthcare workers.

Insufficient public discourse/family conversations on Advanced Care Planning

These are important conversations that could reduce pain and suffering for patients towards the end of their lives.

Support Community Efforts

HOSPICE SERVICES

HCA Hospice and Assisi Hospice are VWOs that provide inpatient, home or day care hospice services.

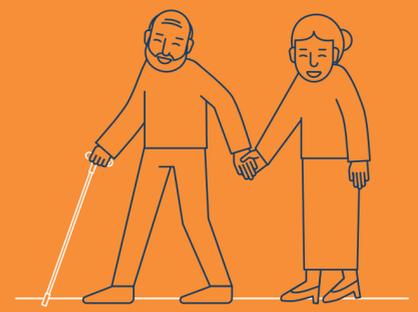
ADVANCED CARE PLANNING

The Agency for Integrated Care (AIC) has started working with VWOs to start conversations about Advanced Care Planning - a series of conversations about an individual's preferences towards the end-of-life care.

Community efforts to create dialogues about death have increased. Some examples are the Lien Foundation and Ang Chin Moh Foundation's "Die Die Must Say" Getai series and HCA Hospice's and The Necessary Stage's "Don't Know Don't Care" play.

Lien Foundation administers a Death Attitudes Survey and Quality of Death Index, that hope to increase dialogue and awareness about having a good death.

AGEISM



The re-entry rate for out-of-work PMETs aged 40 and above is

only 53%.

(Straits Times, 2015)

Those aged 50 and above form the **highest population of the long-term unemployed.**

(Ministry of Manpower, 2017)

Why Should You Care?

One prominent form of ageism is perceiving the elderly as less productive and less innovative workers.

Another example is the Not In My Backyard (NIMBY) syndrome which manifested in resistance towards the construction of nursing homes and elder care facilities near residential estates in the heartlands.

EXISTING GAPS

Lack of age-sensitive programmes

More initiatives that celebrate the uniqueness of the elderly and appreciate their contributions to their society are needed.

Lack of open conversations that acknowledge the challenges of old age

These conversations can also include what it means to be "age-friendly", "age-aware" and "age-inclusive".

Support Community Efforts

CELEBRATING THE ELDERLY

Tsao Foundation's Curating Whampoa and Face Up use heritage and the stories of the elderly to show a positive side of them, and inspire the public to treasure the elderly as a trove of wisdom and a connection to the past.

The People's Action Party Seniors Group also tackles ageism through advocacy.

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For more details and a full list of references, please visit www.nmpc.org.sg



ISSUES FACED BY
THE ELDERLY
IN SINGAPORE