

Cause Kit

One At a Time by Daniel Yam

What do you need to know?

The number of seniors in Singapore, that is 35,000 in 2012, is expected to double by 2030, with those aged 80 and above six times more likely to receive long-term care than those aged 65-79.¹

As more seniors move into retirement, the pool of working adults will continually shrink, placing the financial burden of long-term care on a smaller proportion of the population.² Whilst there were seven working adults supporting one retiree in 2011, this ratio is expected to drop to just 2:1 by 2030.³

In line with this demographic shift, there is also a greater proportion of low income seniors who require prolonged social assistance. The number of senior households who need long-term cash and secondary assistance from MSF increased by 24% between 2013 and 2017. The majority of senior households who require long-term MSF assistance are unable to work due to old age, illness or disability. They have little or no family support.⁴

Why should you care?

Even amongst seniors who work, the lack of access to decent jobs are a huge problem, especially for those with little education. For them, their job prospects are increasingly low as they get older, forcing them to downgrade and settle for poor wages.⁵ In 2011, a study found that 41% of working seniors were earning less than 40% of the median population work income.⁶ Data from the Manpower of Ministry also revealed that in 2016, about 23 per cent of persons over 65 in the formal workforce were earning less than \$\$1,000 a month.⁷ This falls far below the \$1,379 monthly benchmark that a recent study found to be a baseline for seniors to meet their basic needs.⁸ As such, many seniors are considered needy and require greater assistance.

In Singapore, self-reliance and the family are key pillars of the social safety net. When the individual is no longer able to be self-reliant, the family becomes first line of

¹ KPMG International. (2013) An uncertain age: reimagining long term care in the 21st century

² KPMG International, Ibid.

³ KPMG International. Ibid.

⁴ Ministry of Social and Family (2018) <u>\$131 Million In ComCare Assistance Benefitted About 79,500 Individuals In FY2017</u>

⁵ Cunico Kane, Lim Yvonne and Han Jade (2017, May 15) <u>Ploughing on: The faces and insecurities of Singapore's elderly working poor</u>

⁶ Cunico, Lim, Han. Ibid.

⁷ Ibid.

⁸ Teo Yeo Yenn, Ng Kok Hoe (2019, June 20)<u>\$\$1,379 a month needed for basic needs? This is how Singapore's seniors agree on this baseline</u>

support.⁹ However, this is not always ideal. Some do not have children. For those who do, their children may not be able to take care of themselves as well as their parents.¹⁰

Where is help available?

To meet the material needs of the low-income seniors, **Heart to Heart Service** reaches out to the poor and needy by providing them with food and monetary assistance every month. Heart to Heart Service also goes the extra mile to provide emotional support to seniors by regularly visiting and befriending them as well.

TOUCH Community Services also organizes **Meals-on-Wheels**, a meal delivery programme to meet the daily needs of the home-bound seniors. Seniors who live alone depend on volunteers from TOUCH Home Care's Meals-on-Wheels to deliver their meals every day.¹¹

How can you help?

Be a Donor

Heart to Heart Service accepts both cash and in-kind donations.

Find out more <u>here</u>.

Be a Volunteer

Help out with TOUCH Community Services by being a driver or delivery personnel for Meals-on-Wheels <u>here</u>.

Be an Advocate

Help others empathise with the issues facing the sick, destitute and elderly poor. Host a screening of One at a Time with your friends, colleagues or family.

Use our screening kit on www.15shorts.com/learn.

⁹ Sim Isabel, Ghoh Corinne Ghoh, Loh Alfred, Chiu Marcus (2015) THE SOCIAL SERVICE SECTOR IN SINGAPORE

¹⁰ Basu, Radha. (2014, Aug 25) <u>35,000 older workers earn less than \$1,000</u>

¹¹ Touch Community Services Meals-On-Wheels