

# **EMPOWERING US TO LIVE WITH PURPOSE AND DIGNITY IN OUR SENIOR YEARS**

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**PAP SENIORS GROUP**

**A SUBMISSION TO  
THE SINGAPORE GOVERNMENT**

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## **Empowering Us to Live with Purpose and Dignity in Our Senior Years**

### **Executive Summary**

1. We see the entry into our golden years as the start of a new chapter. One in which Singaporeans can age with dignity, purpose and peace of mind. One in which employment opportunities are flexible and leverage on our past experiences. We continue to learn new things, contribute meaningfully and are appreciated. We can also take life at a slower pace if we wish to, a life that is rich, where we can spend more time with family. As seniors, we can have the assurance that our healthcare needs are taken care of. And we know that we can count on the support of the Government and community when we need it.
2. Clearly, the above narrative applies to all of us, not just the seniors of today. We must endeavour to age well as individuals and as a nation. PAP.SG believes that a whole of Singapore effort is needed to enable us all to be healthy and connected, financially stable, and to live with purpose and dignity. To seek further insights, PAP.SG consulted widely over the past 6 months to explore what more can be done. What was very clear was that all of us must own our future and work together - the Government, the people and the private sector.
3. By 2030, one in four Singaporeans will be seniors (totaling 900,000), compared to one in eight in 2015. Hence, our seniors have been at the forefront of Government and PAP's focus. Eight ministerial and white papers, as well as four PAP.SG position papers have been tabled on senior policy since 1984, each dedicating and calling for significant resources to prepare Singaporeans for ageing. Though we often talk about seniors as if they were a distinct group, we are in reality talking about ourselves and our futures, since none of us will escape ageing.
4. We are presently implementing the \$3 billion 2015 Action Plan for Successful Ageing. It is comprehensive and includes more than 70 initiatives. It calls for the transformation in the healthcare system, improvements in employability and income of senior workers, and development of senior-friendly housing estates.

5. We must strive to do better and propose the following ideas to reinforce and complement the government's existing plans:
  - a. Given the diverse and evolving generations of seniors and future seniors, we believe that continual engagement and dialogue within the Government and with people and private sectors must be reinforced. This allows us to better shape policies and our future. We found the Our Singapore Conversation (OSC) approach useful and believe that we should use the platform to engage and explore further.
  - b. Work is increasingly an important part of active ageing. Even as we become seniors, we should have opportunities to work should we wish to, and are able to do so. Hence, we encourage companies to adopt a sector-based approach to intensify job-redesign efforts and adopt more flexible work arrangements (FWAs) to cater to the needs of older workers. To do so, they also need to re-engineer their work processes.
  - c. Our seniors, particularly Merdeka Generation, have a wealth of experience and energy. They want to actively volunteer their skills and time, and not solely be beneficiaries. The Government should recognise the strengths and capabilities of this generation and enable them to do so. SG Cares can also actively encourage our seniors to step forward and serve.
  - d. Our government agencies can do more to support senior ground-up communities and explore the increased use of dialects to better relate to our seniors. We also recommend creating more opportunities for our seniors to exercise and do sports through additional senior friendly facilities and programs.
  - e. The Government must continue to improve the affordability and quality of our healthcare services. We welcome the prospective Merdeka Generation Package (MGP).
  - f. To strengthen familial support for seniors, we recommend a review to broaden the definition of family members in government policies to include non-immediate family members if they are not already included so that Singaporeans can help support extended family members. In particular, we recommend greater support for caregivers by providing an allowance for full-time caregivers. We also encourage employers to provide FWA for caregivers. Another motion will be tabled on this.
  - g. HDB's policies have been evolving to meet the changing needs of seniors. These include physical enhancements, reviewing the lease period of public housing for seniors, and broadening the criterion for co-tenants. We advocate for MND/HDB and MOH to jointly enable and promote senior Group Homes with Assisted Living (AL) Facilities, both within public and private housing. Assisted Living will provide seniors with a much-needed housing option between ageing-at-home and ageing in the nursing home. Assisted Living ensures, for single seniors especially, safety as well as companionship.

- h. Technology can improve the lives of our seniors, though some seniors have concerns about certain facets of technology (e.g e-payment and e-applications). Therefore, we recommend the government, educational institutions and community organisations to provide more digital literacy programs to enable our seniors to thrive in the digital world, such as managing their finances or even to be more connected with loved ones. This effort must continue because not just for the elderly, even the middle-aged may begin to be disrupted prematurely.
  - i. We as a society also need to discuss how we view older employment. Our older workers are employed across different sectors and some take on more physically demanding jobs e.g. cleaning jobs in hawker centers and HDB estates. The tripartite partners should do more, to encourage the redesign of jobs and adopt assistive technology, to reduce the physical strain and improve working conditions of such jobs. The community and all individuals should also do their part where possible, such as cleaning up after themselves and keeping our public spaces clean. PAP.SG intends to actively engage the public on this issue.
  - j. As families become smaller, loneliness and isolation can set in when the elderly loses his or her mobility and become more withdrawn, loses familial support etc. The government is able to track this but we need all of us in the community to step up and be involved in the outreach and befriending efforts. Is it possible for us to ensure that no isolated elderly would remain so? It is important because social relations have a very real impact on happiness and health. There are good MOH, MSF, and PA programmes in this space but society must step up and come forward to complement these efforts. On the ground, our PAP MPs are prepared to coordinate with volunteers and agencies to help fulfill this vision.
6. Given longevity trends, we will live long but we must ensure that we age well. Preparing a society for successful ageing requires long-term planning. This is the hallmark of Singapore's forward-looking policies. PAP.SG believes that the government can enact appropriate policies to address long-term ageing issues. But PAP.SG also believes that all of us must together play our parts. We all will grow old and it is our future so let us all make it work meaningfully. Can Singapore be one of the best countries in the world to age in place? This is worth striving for because our seniors deserve nothing less. This is worth striving for because it will be our future too.

## **Our Vision**

7. Ageing and demographic patterns will have serious ramifications in every country. It can seem intimidating and worrying for good reasons. However, while we are mindful of the challenges, PAP.SG believes that we need to reframe our perspectives and vision of our future. Ageing should not be perceived as a problem that must be managed because a negative narrative can become self-fulfilling. Rather, we need to realise that there are many exciting and positive possibilities for Singapore. In fact, one could argue that we are possibly better placed than most if not all countries to thrive, even as we age as a society. We should boldly reframe our narrative and establish a positive agenda.
8. PAP.SG believes that as we age, we must be healthy and connected, financially stable, and be able to live with purpose and dignity. We will not only live long and age well, but to also build a Singapore where we are one of the best places in the world to age in place.

## **Our Engagement**

9. Over the past six months, PAP.SG actively consulted a wide range of Singaporeans. We also engaged well-regarded experts in the healthcare and the ageing space, and leaders from both the Merdeka and Pioneer Generations. We sought views from seniors from all walks of life, race and religions.
10. This paper captures the views we gathered through fifteen discussion forums and luncheon discussions, online feedback, as well as from various written submissions. PAP.SG will give voice to what we have heard in Parliament, and advocate for them to be translated into policy.
11. Moving forward, PAP.SG will continue to not only listen to our seniors closely, but to the follow-on generations as well because ageing will happen to them too. This is necessary as the needs of successive generations differ. As each generation of seniors advance in age, their needs may evolve quickly especially as the world changes rapidly around us.
12. We encourage the Government to do the same. We found the 'Our Singapore Conversation' (OSC) a useful approach to engage and listen, and to not only strengthen the trust between our people and the Government, but to also deepen the engagement between peoples as well as the private and other sectors. Useful ideas were gathered and translated into policies. We should continue to engage in the same spirit, not least for ageing-related matters.

## Working Opportunities

13. Our seniors have much to offer – resilience, wisdom and experience – to employers. When the labour market is tight, they represent additional potential manpower. Over the past decade, the Government has introduced many policies that benefit older workers. This includes (i) the introduction of re-employment in 2012, requiring employers to re-employ eligible older workers beyond the retirement age of 62 up to the re-employment age of 65. In 2017 the re-employment age was raised to 67; (ii) the Special Employment Credit (SEC) and Additional Special Employment Credit (ASEC) which encourages employers to employ older workers aged 55 and above (and earning up to \$4,000) by providing wage offsets of up to 11%; (iii) the Workfare Income Supplement that supplements the income and retirement saving of lower-income workers through cash payments and CPF contributions; and (iv) the WorkPro Job Redesign Grant and Age Management Grant to encourage employers to redesign jobs to make them easier, safer and smarter for seniors and to implement age-friendly workplace practices. Our employment rate of our seniors (aged 55-64) is healthy. We compare favorably with the Organisation for Economic Cooperation and Development (OECD) countries (we were ranked 11<sup>th</sup> in 2017)
14. PAP.SG calls for the creation of opportunities to work should seniors wish to and are able to do so. While we are in a good position today, there is more we can do to further remove obstacles for our older workers. For example, we must also continue to fight ageism, especially by informing our seniors of their various means of recourse against discrimination at the workplace. We should also help the less-educated seniors improve their literacy and numeracy skills. However, PAP.SG also recognises that older workers themselves have a large role to play in keeping themselves employable. We strongly encourage our older workers to adjust their mindsets, adapt to the usage of technology and learn new skill sets to keep with the changing times. Clearly, individuals and employers have to do their parts.
15. We believe more job opportunities for older workers can be created through greater tripartite efforts across different sectors. The policy incentives are already there. There are grants to encourage industries to re-design jobs for older workers, to implement HR policies suited for the needs of older workers, and to train and acclimatize older workers who are new to the industries. Where we can improve is to push for the adoption of these efforts in more industries.
16. While many of our older workers want to, and can continue to take on full-time jobs, some prefer to work at a lower intensity through part-time work or with flexible work arrangements. Therefore, PAP.SG calls for more Singapore companies to offer and encourage their workers to adopt Flexible Work Arrangements (FWA), whether it is flexible place, timing, or load. Doing so will allow more older workers to carry on in employment, including in part time work.
17. While older workers benefit from FWA, companies benefit too. These companies will be able to retain good staff and hire talented older workers who prefer or require FWA. They will also be well positioned to manage in a constrained labor market, and to scale up quickly to seize growth opportunities.

18. We call for more efforts to help our older workers access freelance opportunities as Self-Employed Persons (SEP) if they prefer autonomy and flexibility. The rise of the platform economy (also called the gig-economy) creates many opportunities, especially in the social and healthcare space amidst an ageing Singapore.
19. Our older workers can access these opportunities if they get more training, both in terms of skills and digital savviness. A good example is Thomson Medical. With the support of SkillsFuture training grants, Thomson Medical was able to train and place Singaporean women, many of whom are seniors, to be freelancing confinement nannies. Lastly, we also call for the Government, service buyers and associations to work together to ensure that SEPs have a fair working environment in Singapore (e.g. fair contracting terms, accessibility to training support).

### Key Recommendations

- a. We call for a Tripartite effort where our employers, through the Singapore National Employers' Federation (SNEF), and the unions, work with the Government to create more suitable job opportunities for older workers across sectors such as transport, logistics, and healthcare.
- b. We recommend companies to shift away from employer-sponsored Group health and surgical plans which pay from the first dollar to portable medical benefits (e.g. additional Medisave contribution for workers to buy their own medical insurance), so that the higher costs of providing healthcare benefits/insurance for senior workers does not serve as a disincentive to hire them. We recommend unions and workers accept these shifts, to help employers manage the costs of employing senior workers
- c. We recommend SkillsFuture to put in place programs to develop future skills when a worker reaches their forties. This will strengthen Singaporeans' employability as they transit to their late stage career. A good example is SkillsFuture's inclusion of future skills such as deep machine learning into the existing Tech Skill Accelerator program.
- d. In addition, We recommend tripartite partners to propose best practices for senior-friendly certification tests. Increasingly, these tests determine whether seniors can hold onto their jobs. Senior-friendly practices include:
  - i. Using larger size font for seniors;
  - ii. Providing seniors additional time for tests, especially for computer-based tests; and
  - iii. Allowing seniors with relevant working experience to provide oral and written answers in all national languages, especially for non-core testing content.

- e. We call on employers, through SNEF, and the unions to offer and encourage their employees to adopt Flexible Working Arrangements (FWA), which allows older workers to remain employed, including in part-time work. We further recommend the tripartite partners study other countries' experience in promoting FWA, including legislations on "right-to-ask" for FWA, as well as in promoting social norms to favor FWA.
- f. We recommend addressing concerns of Self-Employed Persons (SEP), so that seniors who take on such freelancing opportunities would be adequately protected. This includes ensuring fair contract terms, strengthening medical coverage, providing adequate access to training support, and facilitating CPF Medisave contributions.
- g. We recommend that SEP associations, with the Government's and unions' support, provide their SEPs, particularly seniors, with training opportunities in digital skills, which can support their access to freelancing opportunities, including through emerging digital platforms such as the new NTUC-IBM portal.
- h. We recommend that tripartite partners and community organisations explore opportunities to leverage on older workers for specific roles, such as senior generation office ambassadors, enforcement officers, medical befrienders, and community organisers, assistants to visiting nurses, assistant lifeguards, as we expand our services to the community.
- i. We further recommend the Government to take the lead against ageism by ensuring that the workplace practices are age-friendly, redesigning jobs to enable seniors to work longer if they wish to and are able to, and to find added ways of recognising our older workers' contributions within the civil service. We also encourage our Government-Linked Companies (GLCs) to be role models in adopting policies friendly towards older workers.

## **Finding Meaning**

- 20. Our seniors' aspirations go beyond the workplace. As they approach their golden years, many of them can find purpose in volunteering and pursuing many interests. Encouraging senior volunteerism will not just promote the values of reciprocity, but also build a caring and inclusive society.
- 21. Our seniors' involvement can provide added vigor to our thriving social sector and enrich Singapore's arts and culture landscape. This is especially so for our Merdeka Generation, who have a wealth of experience and energy, and also want to actively contribute. Our society can benefit by informing our seniors about these possibilities.
- 22. We should also proactively support ground-up communities of seniors pursuing their passions through more flexible implementation of government policies at the local level. These ground-up communities create opportunities for us to share the

benefits of healthcare screening, preventive healthcare, regular exercise, and digital literacy with our seniors.

23. In particular, we should do more to encourage our seniors to pursue their interest with regards to sports and exercise. ActiveSG has recently started the ActiveSG Masters program for Singaporeans above 40. Ground-up efforts, including social enterprises such as Ageing Asia, also do good work encouraging seniors to exercise and bond. We need to continue on this path through a public-private partnership, and to tailor more of our public fitness systems to cater to the needs of our seniors. Being healthy is the best form of good healthcare.

### Key Recommendations

- a. We recommend SG Cares to appoint prominent seniors (including former MPs) from all walks of life to serve as SG Care Ambassadors. Many of these influential seniors have earned the trust of thousands of their fellow seniors throughout their career and can rally seniors to serve. SG Care can get onboard senior volunteers via conferences and gatherings, so that there are face-to-face interactions, something that seniors prefer.
- b. We recommend Government and the people sector to identify and support ground-up communities of seniors who pursue a variety of interests. The Government can organise inter-agency best-practice sessions to spur efforts on how to best support these groups.
- c. We recommend MCCY/ActiveSG, MOH/HPB, PA and civil society to encourage our seniors to take ownership of their own health, and to dedicate more resources (e.g. sports facilities, gyms, programs, and instructors) that cater to our seniors needs. As individuals, we must take ownership of our own health and well-being.
- d. We note the Government's successful use of dialects for senior outreach in recent years, and we encourage the Government to continue on this trajectory.
  - i. We fully understand the necessity of the Speak Mandarin Campaign during Singapore's developmental years. But today, our youth have limited interest in learning dialects over mandarin. Many seniors, especially those from the pioneer generation, still prefer to communicate in their dialect.
  - ii. As such, we recommend the Government to explore more ways of using dialects for outreach. The Government can encourage clan associations to promote programs in their native dialects. Broadcast stations can increase the duration of the dialect-belt on air and allow dialects to be one of the multilingual options on cable television.

## **Health and Well-Being**

24. PAP.SG fully recognizes that while there are developed countries with generous healthcare funding, they face challenges financing across all generations. This is especially true for countries with already high taxation, high health expenditure, an ageing population and low fertility rate. Most systems will not be sustainable. Therefore, we believe any expansion of healthcare expenditures must be done with careful deliberation.
25. Nevertheless, we strongly endorse the Government's massive transformation of our healthcare system in the past decade. We recognize that this includes the expanding healthcare infrastructure, strengthening healthcare financing, changing the model of delivering care, and introducing the Pioneer Generation Package (PGP).
26. The proposed Merdeka Generation Package (MGP) is a major step to help our Merdeka generation. There are differences and different needs, for example, many of the Merdeka Generation are still working and may require a package that is different. We also hope that the MGP can also assist Singaporeans who missed out on the PGP.
27. With the major pieces of the healthcare system improvements now in place, we propose that the Government focus more efforts in extending the healthcare services to the communities and homes, and to integrate preventive healthcare with social communities. A good example is the Kampong Wellness program within Nee Soon GRC, which encourage seniors to cook and share healthy meals together, exercise together, and pair seniors up with regards to active ageing. We also propose the Government to integrate home-based healthcare and continue to promote healthy diets among seniors.
28. As our healthcare policies have undergone significant improvements, the Government should focus on simplifying the policies and improve communications to reduce misinformation.

### Key Recommendations

- a. We recommend MOF to retain the hallmark of the PGP in the MGP, which provides comprehensive coverage for the entire Pioneer Generation (PG).
- b. We recommend MOH to continue to improve healthcare affordability by:
  - i. Increasing the subsidies and the accessibility of these subsidies for both generic, and non-generic drugs (especially those deemed necessary by doctors);
  - ii. Revisiting the Medisave withdrawal limits for seniors in their late 70s, while still ensuring Medisave adequacy for most Singaporeans over their lifespan;
  - iii. Reviewing CHAS per-capita income criterion regularly due to changing cost of living;

- iv. Regularly review the Medishield Life claim limits and premium, to ensure that they keep in line with changing medical cost.
- c. We recommend MOH, MSF, and PA to continue to improve coordination and communication between our healthcare, community building, and social services. This is because good social relationships improve health outcomes. One-way is to bring onboard seniors to help coordinate on a freelance basis.
- d. We recommend MOF and MOH to continue to simplify communications on both healthcare schemes and healthcare policy communication, and for the Silver Generation Office (SGO) to also engage the Merdeka generation.

## **Housing Choices and Public Space**

29. How we design our physical space have a direct impact on our society values and familial relationship. This requires us to constantly rethink our lifestyle and the design on our urban landscape with emphasis on housing.
30. Over the years, our Government has put in place senior friendly housing policies. We now have short-lease 2-room flexi-flats and 3G flats. Seniors can benefit from various subsidies to stay close to their children, right-size their flats, manage their cash flow in the flat sales process, and install senior friendly home fittings and wheel-chair access ramps. They can also apply for lease-buyback for all HDB flats. We have also improved universal access in most of our public spaces.
31. Moving forward, our seniors want more diverse housing options. Many seniors prefer to maintain their independence and to age-in-place. We need to create more Assisted-Living (AL) options for our seniors currently living in both public and private housing. These AL options must be designed so that our seniors can also tap on familial and peer support.
32. Ideally, seniors would like to live independently and to age-in-place. When possible, they would avoid going into a nursing home. However, the situation can be that some seniors, who live alone, feel lonely and worry about their safety. We need to enable and promote the building of senior Group Homes with Assisted Living (AL) facilities. This can take the form of Group Homes in HDB estates, in retrofitted private homes, or purpose-built “retirement homes”. The hallmark of these senior group homes is the presence professional staff, to provide social care, ensure safety, organise social interaction, and ensure access to medical care as needed.
33. Finally, Singapore has made major strides in improving the accessibility of public spaces for our seniors (e.g. wheelchair access, public toilets, public transportation) in, especially through the adoption of 2016 Universal Design Guide for Public Places. Nevertheless, we should review the progress made, and if necessary, accelerate the implementation of these guidelines.

## Key Recommendations

- a. We recommend HDB consider building blocks of integrated housing, along the lines of the award-winning Kampong Admiralty development. We believe Kampong Admiralty's approach of collocating senior housing with healthcare, transportation, shopping, childcare amenities, is a good way forward.
- b. We recommend MOH and HDB to promote affordable Assisted Living (AL) services within public housing, including building in supporting facilities at the void deck. The Government can create a national e-platform for assisted living services for various price-segments, to better serve our seniors and to encourage the growth of these services.
- c. We recommend MND/HDB and MOH to revise the developmental guidelines so as to enable and to promote the setting up of senior Group Homes with Assisted Living Facilities in the private sector. This would require legislating a new strata-title category, which will ring-fence non-seniors from purchasing such senior Group Homes.
- d. We recommend MND/HDB and MOH to consider a trial of small-scale Group Homes for frail seniors within our existing public housing estates. This can manifest in the conversion of several units to form one senior Group Home with AL facilities. In this way, the frail seniors will continue to live in familiar surroundings and be close to family and friends.
- e. We recommend National Parks to build more toilets and benches near senior fitness corners, within parks, and park connectors, to encourage seniors to exercise more frequently, and increase utilization of the public places.

## **Family Ties and Support**

34. Our seniors' social-emotional needs should be met so that they can continue leading meaningful and fulfilling lives. The family plays an important role in this. Besides caring for seniors, family members also support seniors emotionally, and vice versa. Having worked hard for the most part of their lives, seniors should enjoy their family ties and family time in their golden years. We should thus encourage seniors to continue to have strong bonds with their family, and that both journey towards successful ageing together.
35. In doing so, the focus should go beyond the nuclear household structure, and include the three-generation (3G) and extended family members as well. Seniors and their extended family members should be able to reach out to each other and give and receive support from each other. We should encourage more '3G' involvement and support, with grandchildren stepping up to care for their grandparents and vice-versa.
36. Support can also come from the extended family, calling upon "horizontal" (e.g. adult sibling) and "diagonal" family relationships (e.g. uncles/nephews) to provide care giving and socio-emotional support, especially for seniors who may be unmarried or childless.

37. Mutual support should not be confined to the nuclear family. Widen our concept of support network will strengthen the family unit as the bedrock of our society as our population ages and family units become smaller.
38. At the same time, society should provide better support caregivers, including those from the extended family members. We recognize that the burden on them is heavy. Having proper caregiver support within the family can be instrumental for the well being of our frail seniors. We believe that our society have an obligation to do more for the caregivers. A separate motion will be tabled on this.

### Key Recommendations

- a. We recommend a review of policies to strengthen the role that the extended family and 3G family can play in supporting seniors by broadening the definition of “family members” in Government policies to allow Singaporeans to help support extended family members.
- b. We recommend the Government to provide some allowance for full-time caregivers with primary responsibilities of caring for frail parents, grandparents, or close relatives.
- c. We recommend the Government to study the experience of other countries in legislating caregiver leave for caregivers taking care of frail parents. In the meantime, we call for all employers to adopt Flexible-Work-Arrangements (FWA) to benefit Singaporean caregivers.
- d. We recommend that MOH broaden efforts in helping family members navigate caregiver support to include the extended family and help them be more aware of affordable caregiver services, including respite care services. This may encourage more extended family members to pitch in caring for seniors.
- e. We recommend MSF and other organisations, to step up efforts to encourage all Singaporeans to adopt pre-planning for their golden years by making a Lasting Power of Attorney (LPA). LPAs empower seniors to take charge of their lives by nominating a member with their extended family to be their proxy decision-makers in the event of diminished mental capacity.
- f. We recommend MOH, and other organisations, to encourage more seniors to make an Advance Care Plan and an Advance Medical Directive. This will help reduce complications and strain on family relationships as families care for their senior family members who may have diminished mental capacity.
- g. We recommend HDB to build more 3G flats. Some of these flats can have dual key access, which provides a balance between mutual support and privacy. To support intergenerational 4G living, HDB can build senior apartments, with shorter lease, within the same blocks as the 3G flats.

- h. We recommend that schools place more emphasis on the concept of “family” as one that also includes the 3G and extended family, where generations and relatives look after each, instead of focusing on the nucleus family. Besides making changes to textbooks and in the curriculum, schools should also have programs and activities that go beyond the “parent-child” relationship to include the “grandparents-grandchild” relationship e.g. celebrating Grandparents Day in schools. Schools could also encourage students to trace their extended family tree and allow the extended family to participate in school events, especially.
- i. We recommend PA to complement the schools’ efforts to enlarge the concept of “family” by organizing programs and community events that include segments specifically targeted at 3G and extended family members (e.g. grandparents-grandchild walks).

### **Retirement Adequacy**

- 39. With longer life expectancy and a smaller base of family support, Singaporeans need to be even more self-reliant in securing a stream of lifelong income for retirement. This can be done through a combination of mandatory and voluntary CPF contributions as well as sound financial planning.
- 40. PAP.SG notes that two groups of workers may have more difficulty saving enough for retirement. Older workers from age 55 contribute less to their CPF; and self-employed workers who currently do not contribute to their special accounts.
- 41. A key part of retirement adequacy is equipping our people with financial literacy skills. We note the Government’s recent efforts. For younger Singaporeans, the Government has set up the Financial Health Checks, included financial literacy into ITE curriculum. For seniors approaching retirement, the Government have created the CPF Retirement Planning Service. We hope that the private sector (especially our banks), union, and VWOs can also step up on this front as well.

### Key Recommendations

- a. We recommend the Government to increase the CPF contribution rates for older workers beyond 55, so that all members continue to enjoy the same level of CPF contributions regardless of how old they are. This will also help to boost their retirement adequacy, and ensure that our older workers are paid the same as their younger colleagues for doing the same job.
- b. We support the Government’s implementation of the recommendation by the Tripartite Work Group on Self-Employed Persons (SEP) to improve the collection of these SEPs’ MediSave contributions in a more seamless manner. In the longer term, we should also consider requiring SEPs to contribute to the CPF Special Account in order to build up their retirement savings.

- c. We encourage the Government to provide incentives for CPF members to defer starting their CPF retirement payouts beyond the age 65, so as to increase their monthly payouts.
- d. We recommend the Government to continue to strengthen support for low-income seniors through the Workfare Income Supplement (WIS) Scheme in their working years, and Silver Support (SS) Scheme to supplement the retirement income of seniors in need.
- e. We recommend the Government to continue working with community partners in helping Singaporeans make informed financial decisions that meet their financial needs and strengthen their retirement adequacy. We also call for POSB and NTUC to consider setting-up thrift and loan cooperative for seniors.

## **Digital Inclusiveness**

42. Many of our seniors are not averse to information technology, especially since Singapore has been promoting computerization since the 1980s. Our seniors will embrace and benefit from digital technology if useful services can be incorporated in their lives in a simple and intuitive manner. As such, we should carefully curate the services and features that our seniors truly need.
43. However, a sizeable number of seniors are at risk of being left behind. Therefore, we call for the Government, companies, civil society and community work together to accelerate outreach on digital literacy and tap on digitally savvy seniors to help their peers embrace technology. At the same time, we must also preserve non-technological means for some seniors to transact with society.

### Key Recommendations

- a. We recommend the Government to embed our seniors' needs and viewpoints into digital app design and consider employing seniors into app design teams. We further recommend that for key Government apps, the Government consider designing a seniors' user-interface with larger fonts, more visuals, simplified interface and features, multi-lingual features. Ideally, apps should include help lines for seniors with live-assist or callback functions.
- b. We recommend that the Smart Nation and Digital Government Office (SNDGO) accelerate the digital outreach to seniors to cover most of Singapore within the next 12 months, especially through community centers, national library and Senior Generation Office. We hope that SNDGO encourage the inclusion of more youths at digital outreach efforts to seniors, including seniors in app design teams, and employ digitally savvy seniors as digital ambassadors.
- c. We recommend SNDGO partner with the private sector, universities, and civil society to roll out services that are senior-centric such as fingerprint or facial recognition for authentication, embedded health sensors at homes, as well as free or low-cost limited mobile data-plans necessary for essential services for

seniors in need without traditional data plans. SNDGO can also explore how Artificial Intelligence (AI) can be used to identify opportunities to break social isolation, promote connection, and facilitate the provision of assisted living services.

## Seniors in Need

44. The true measure of a society is through our compassion for the most vulnerable. Meritocracy and opportunity spur people to achieve. Nevertheless, Singaporeans believe in an inclusive society, and have a deep compassion towards our seniors in need.
45. Over the past decade, the Government has done much to build an inclusive society – strengthening our progressive tax system, improving healthcare subsidies, and improving the lives of our low-wage workers through the Workfare Income Supplement and uplifting key jobs in low-wage industries.
46. We must continue on this path. More can be done for our seniors in need especially when many Singaporeans are not comfortable seeing seniors, especially those who are frail, take on cleaning jobs in hawker centers and HDB estates. They wonder whether we can provide better financial support for these frail seniors, so that they do not need to work.
47. At the same time, PAP.SG recognizes that many seniors want to continue working and staying active, in order to maintain financial independence and autonomy. PAP.SG shares MSF's position that no Singaporean seniors should feel compelled to work to meet their basic needs if their families and themselves have insufficient finances. Many Singaporeans are also look favorably towards societies such as Japan, where seniors have the option of working with dignity. As such, there is room for more public discussion on how we can strike this balance, and PAP.SG intends to contribute to building a consensus among Singaporeans.
48. As families become smaller, loneliness and isolation can set in when the elderly loses his or her mobility and become more withdrawn, loses familial support etc. The Government is able to track this but we need all of us in the community to step up and be involved in the outreach and befriending efforts. Is it possible for us to ensure that no isolated elderly would remain so? It is important because social relations have a very real impact on happiness and health. There are good MOH, MSF, and PA programmes in this space but society must step up and forward to complement these efforts. On the ground, our PAP MPs are prepared to coordinate with volunteers and agencies to help fulfill this vision.

### Key Recommendations

- a. We recommend tripartite partners and employers to intensify efforts to adopt assistive technology and redesign jobs which are common among older workers, to reduce the physical demands on older workers. Furthermore, MOH can consider working with the employers to extend existing health programs (e.g. exercise, "share-a-pot" dietary programs) to these seniors.
- b. We recommend that tripartite partners create a more dignified working environment for our seniors in low-wage industries, through improving their working conditions. We urge the public and the community to treat older

workers with dignity, through simple gestures such as showing appreciation for the work and service provided by older workers.

- c. We recommend MSF to reduce the time needed for serving seniors in need by employing more social workers.
- d. We recommend HDB to consider retrofitting rental flats for seniors to create more personal privacy. The current flat sharing system for single seniors might lead to conflicts due to differing lifestyles.
- e. We recommend VWOs and community self-help groups (e.g. Samaritans of Singapore, Fei Yue, Council for Third Age, CDAC, Sinda, Mendaki, the Singapore Muslim Women's Association) to enlist senior volunteers to establish 24-hour help lines to counsel lonely seniors and seniors in distress.
- f. We can ensure that no elderly person would ever be isolated in Singapore. Government can work with the people sector and volunteers to ensure that elderly who are isolated, will always be engaged by volunteers.

### **Society's Views on Ageing**

- 49. Our efforts to combat ageism will never cease. The society must appreciate the full potential of our seniors. This requires our society to better understand our seniors' needs. Many of our seniors, especially the PGs, do not speak or read English fluently, so we must be mindful of how to best communicate with them.
- 50. Lastly, to empower our seniors to live with purpose and dignity, our society must be prepared to manage risk more sensibly so that we have space to care for and engage our seniors. If we are overly fearful of risks, we may end up providing our seniors with a dull and overly sanitized environment. Excessive concerns over the legal and financial costs of risk would only be counterproductive. Therefore, striking a right regulatory balance is important.

### Key Recommendations

- a. We recommend the Inter-Ministerial Committee for Successful Ageing to include a workgroup of medical professionals on ageing, to advise the committee and on senior public officials on the psychological needs of seniors.
- b. We recommend that the Government and media profile seniors who are champions of successful ageing. This will broaden Singaporean's imagination on what seniors can achieve. Thereby encouraging seniors to take personal responsibility for their own mental and physical wellbeing.
- c. We recommend the Government to embed more seniors into communication roles of Government services to leverage on their competency on non-English official languages in communications.

- d. We recommend the Government to promote regular intergenerational bonding and understanding. One initiative the Government can consider is for EDCA to encourage childcare centers to have regular interactions with nearby seniors or grandparents. Additionally, Skillsfuture can provide additional credits for younger Singaporeans to partner up with seniors for digital literacy courses.
- e. We recommend MOH and MND/HDB to ensure we do not over-regulate for senior Group Homes with Assisted Living Facilities, so that they are not only affordable, but meaningful. We must enable seniors to continue to live in the community and not have to move into nursing homes prematurely.
- f. We recommend that the Government, employers, people sector and individuals continue to promote an inclusive society, especially on senior-related issues. These can include:
  - i. Strengthening public support and awareness for people with dementia, stroke, and cancer.
  - ii. Increasing public support for adopting large font-size and additional visuals at the workplace and society, and
  - iii. Creating safe commuting environments for our seniors.

## **Conclusion**

51. The rollout of the Merdeka Generation Package is a good opportunity for us to review our country's senior-related policies. Our Merdeka Generation laid the foundation of an independent and modern Singapore with their can-do spirit and resilience. Now is a good time for Singapore to empower our Merdeka Generation and all our seniors to pursue an independent and active life in their golden years, filled with purpose and dignity.
52. Getting Singapore prepared for successful ageing requires long-term planning. This is our strength and we must leverage on it. This requires us to develop the necessary policies and mindset beyond today and tomorrow. Ultimately, we must endeavour to be the best place in the world to age in place. Our seniors deserve nothing less. We too deserve nothing less.

## Annex A: Ministerial Papers and White Papers on Senior Policy

1984	Report of the Committee on Problems of the Aged
1999	Report of the Inter-Ministerial Committee on the Ageing Population, Nov 1999
2001	Eldercare Masterplan (FY2001 – 2005). Ministry of Community Development, 2001.
2006	Report of the Ageing Population (2006). Committee of Ageing Issues. Ministry of Community Development, Youth and Sports.
2007	Tripartite Committee on employability of older workers: Final report. Ministry of Manpower, 2007
2014	White Paper on Medishield Life Review Committee Report 2014
2016	Action Plan for Successful Ageing. Ministerial Committee on Ageing, 2016
2018	White Paper on the Eldersshield Review Committee's Report 2018

## Annex B: PAP.SG Position Papers and Press Releases

2014	Press Statement: Response To Recommendations Of The Medishield Life Committee (MLRC)
2014	Position Paper on Advancing the Employability Of Older Workers
2014	PAP Seniors Group Calls for More Financial Support in Healthcare in Pioneer Generation Package
2015	Paper on Developing a Memorial Park to honour the founders of Singapore
2015	Press Statement: PAP Seniors Group Welcomes Jubilee Budget but Seeks Clearer Roll-out Plans for Seniors
2016	Recommendations & Press Statement on Recommendations for ElderShield Scheme, Greater Caregiving Support, Strengthening the Singapore Core
2016	Press Statement: Post-Budget 2016

## **Annex C: Resource Panel**

Dr Alexius Pereira  
Dr Aline Wong  
Mr Ang Mong Seng  
Dr Belinda Wee  
Mr Chua Eng Chiang  
Ms Chua Foo Yong  
Ms Claire Chiang  
Mr Edward D'Silva  
Mr Gerard Ee  
Ms Goh Swee Chen  
Ms Ho Geok Choo  
Ms Janet Ang  
Mr Jason Foo  
Mrs Jenny Gan  
Mrs Joni Ong  
Ms Julia D'Silva  
Dr Kalwanjit Soin  
Mr Liak Teng Lit  
Mrs Lim Hwee Hua  
Ms Lim Sia Hoe  
Mr Lim Teck Yin  
Mr Philip Tan  
Mr Qiu Sheng Yang  
A/P Thang Leng Leng  
Mr Victor Lye  
Mrs Wee Wan Joo  
Ms Winnie Chan  
Mr Zainul Abidin Rasheed

## **Annex D: PAP.SG EXCO Advisers**

Dr Lily Neo  
Ms Tin Pei Ling  
Ms Rahayu Mahzam  
Ms Cheng Li Hui  
Mr Alex Yam

## **Annex E: PAP Activists Consulted**

7th PAP Policy Forum (PPF) Council  
PAP.SG Central District  
PAP.SG North East District  
PAP.SG North West District  
PAP.SG South East District  
PAP.SG South West District

## **Annex F: About PAP Seniors Group (PAP.SG)**

### **How it started**

The PAP Seniors Group (PAP.SG) was set up in December 2013 to champion elderly causes, work on issues which affect the lives of our elderly, their quality of life, their care & security and engage senior party activists, so as to tap on their experience to mentor younger officers.

### **PAP.SG 's Role**

The aim is to signal our party's intent to focus and care for the growing population of elderly in Singapore.

The Group's focus will be on:

- a. Advocacy for cross-cutting issues that impact on our elders' quality of life, care and security;
- b. Activities and actions to promote volunteerism and active contributions to the community especially in the care of the elderly; and
- c. Maintain links with senior party activists and leverage on their experience to mentor new activists where suitable.