

Greater support for community eldercare, but more needed to support families too

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The proposed Singapore Budget 2018 is a strategic, forward-looking, and cautious plan with careful considerations of crucial challenges and world trends. Three trends, identified by Finance Minister Heng Swee Keat are: the shifting global economic centre to Asia, pervasive technological innovations, and Singapore's ageing demographics.

Particularly noteworthy is the emphasis on human capital investment for the young and the old as a strategy to meet the various needs in a rapidly ageing Singapore.

Enhancing human capital may be a strategy used by many countries, but Singapore goes the extra mile to invest in retraining older adults. The National Silver Academy, for example, brings together local universities, polytechnics and ITEs (Institutes of Technical Education) to offer short, non-examinable courses for seniors at highly

subsidised fees. What is done here is unique and creative.

A slew of tax incentives also support employers to hire older workers. One example is the Singapore Employment Credit wage-offset to employers hiring Singaporean workers aged 55 and above, and earning up to \$4,000.

These moves to involve older adults longer in the labour market and in a wider range of fields can simultaneously meet the country's needs in economic growth, healthcare, and social integration of the country. Many older adults in Singapore have taken up courses to learn new technologies, or financial and business management, and pick up skills in flower arrangement, painting or dancing.

These skills may allow them to manage their own lives more effectively, to start a small business, or land a new job. Through this process, they may establish new social networks (some with younger people), feel less isolated, improve their self-esteem and sense of control. All these have been shown to be linked to better physical,

psychological and cognitive health. The effectiveness of these programmes need evaluation but the general direction is promising. It would be desirable to have more targeted investment in such efforts.

Another feature in this Budget is the emphasis on strengthening the community care network for seniors. A pilot Community Networks for Seniors scheme, which encourages active ageing and helps lonely seniors find new friends, will go national by 2020. It involves government bodies, voluntary welfare organisations and volunteers teaming up to visit seniors, getting them involved in community activities and caring for them when they turn frail.

More money will also be set aside to support community eldercare efforts. The Government will top up two seniors' funds: It will add \$300 million to the Community Silver Trust fund, which provides dollar-for-dollar matching for donations to volunteer organisations providing long-term care services, and \$100 million to the Seniors' Mobility and Enabling Fund that subsidises equipment

such as motorised wheelchairs.

Strengthening community support is a shift from the earlier approach of emphasising family responsibility for eldercare and is a response to increasing pressures of caregiving on families due to the decline in fertility rates and the large proportion of women in the workforce.

Growing a community network of eldercare volunteers or workers with knowledge of care schemes, some armed with basic healthcare training, can be a cost-effective way to reach out to a vast growing population of the elderly. The efficacy of these programmes needs to be carefully evaluated.

These volunteers can serve as first lines of defence, identifying health and social problems among the vulnerable elderly earlier and potentially reducing healthcare costs down the road.

Such networks are of particular help to those who live alone, especially among the oldest-old (80 and above), or those with low financial resources, or are disabled or immobile. Low-income females who are older than 80 are

particularly vulnerable.

The aim of these policies is to enable more older adults to age in place and have more adequate preventive, home-based care. Through this Budget, the Government has reaffirmed the long-held principle that the primary responsibility for elderly care rests on individuals themselves, with family and community as supports.

It can be seen from the Budget that the role of the Government is to remain largely as a facilitator, coordinator and regulator. Those who do not have much human and social capital to draw on will need more help from the Government. More could have been considered about the roles of private corporations in the eldercare network.

However, it comes as a surprise that the Budget does not include many measures for supporting families to care for older parents, although the Government has increased the Proximity Housing Grants for couples or singles to purchase resale Housing Board flats to live with or near parents.

With longer life expectancy, more families are "sandwiched" – needing to care for both the young and the old generation. Many eldercare services are income means-tested. These may leave middle-income families struggling to pay hefty caregiving bills. More ways to help strengthen families' ability to care for their young and

old would have been welcome and should still be considered.

This year's Budget is silent on strategies to raise fertility and marriage rates. Major policies developed in response to the ageing trend across the globe include increasing the fertility rate, adding young immigrants, promoting productivity by enhancing human capital, and extending the retirement age.

Raising fertility rates, which is closely linked to marriage rate here, is crucial. Currently, about a quarter of Singaporean females born between 1966 and 1970 have not had a child. They will not have a child to care for them in their old age. This childless rate will likely increase if no new measures are taken. Thorny challenges relating to this trend include gender equity at the workplace and at home, costs of living, the competitive culture, and norms about family behaviour in Singapore.

Singaporeans will hope to hear more about how the Government plans to provide more support to families in subsequent announcements.

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