

**OPENING ADDRESS BY MR DESMOND LEE, MINISTER FOR SOCIAL AND
FAMILY DEVELOPMENT, AT THE 1ST ASIAN FAMILY CONFERENCE 2017, 29
NOVEMBER 2017, 9.00 AM, AT ORCHARD HOTEL**

1. Good morning friends and colleagues.
 - A very warm welcome to everyone, especially our friends from the region and around the world.
 - It is our pleasure to host the very first Asian Family Conference in Singapore this year, held in conjunction with the 3rd Asian Guardianship Conference.

AGEING FAMILIES

2. The theme that we have chosen for the inaugural conference is “Ageing Families in Asia: Challenges and Opportunities”. I think it is quite an opportune time to explore this topic.

3. Like a number of countries in Asia, Singapore is home to a rapidly ageing population.

- As our post-war baby boomers enter their silver years, the proportion of senior Singaporeans has grown.
 - i. In 2006, the number of Singaporeans 65 and above was 9% of our population.
 - ii. In 2016, this was 14%.
 - iii. By 2030, a quarter of all Singaporeans, or 900,000, will be 65 and above.

4. This trend will impact the structure and dynamics of families.

- In Singapore, the proportion of resident households with at least one member aged 65 and above has increased significantly:
 - From 21% in 2000
 - To 30% in 2014.
- We see similar trends elsewhere in Asia as well.
 - In Japan –

- the proportion of seniors 65 and above is expected to rise to 28% by 2030,
 - While the average family size has continued to shrink, with single-person households making up the largest segment or 33% of the population¹.
- South Korea’s demographic follows a similar pattern,
- with 14% of the population being 65 years old and above this year.
 - This is expected to grow to about 25% by 2030².

A PRO-ACTIVE APPROACH TOWARDS AGEING

5. In Singapore, we’ve taken a pro-active approach to plan for ageing.
6. Our 2015 Action Plan for Successful Ageing aims to transform our city into a ‘Nation for all Ages’.
- This must be a good place to grow up in, and also to age gracefully in.
 - With opportunities for us to achieve our goals and aspirations all through life.
7. To achieve this, we must plan ahead, and most importantly, implement well. Otherwise, there will be challenges in caring for our seniors.

IMPORTANCE OF MAKING A LASTING POWER OF ATTORNEY

8. One of the challenges of ageing is the loss of mental capacity.
- Many of us actively plan ahead for our golden years by saving up or purchasing insurance against accidents or unexpected illnesses.
 - But not many of us actually plan for the possibility of losing mental capacity, for example, through the gradual onset of dementia, or a sudden stroke.

¹ “Japan Census report shows surge in elderly population, many living alone”, The Japan Times, accessed 22 Nov 2017, <https://www.japantimes.co.jp/news/2016/06/29/national/japan-census-repot-shows-surge-elderly-population-many-living-alone/#.WhWUU3QZ7qA>

² 2017 Statistics on the Aged, Statistics Korea, accessed 22 Nov 2017, <http://kostat.go.kr/portal/eng/pressReleases/11/3/index.board?bmode=download&bSeq=&aSeq=363974&ord=1>

- This risk is higher than many of us might imagine. According to the Well-being of the Singapore Elderly (WiSE) study, one in 10 persons 60 years and above is estimated to have dementia in Singapore.

9. In Singapore, we enacted laws in year 2008 that allow us to draw up Lasting Powers of Attorney (LPA).

- Through the LPA, we can appoint people we trust as donees, to make decisions on our behalf, should we ever lose their mental capacity in future.
- This is important because, if we lose mental capacity, we would want our family member or other trusted person to make decisions on our behalf, on matters relating to personal welfare and our assets.
- This will give us better assurance and peace of mind.
- To encourage more Singaporeans to make an LPA, we have made it much more convenient and affordable to do so, for example by simplifying the application process, and waiving the application fee.

10. More Singaporeans are recognising the importance of an LPA, and are involving our families – our first line of care and support – in future planning, for this contingency.

- Today, 95% of us who have made LPAs appointed family members as our donees.
- This reflects strong intergenerational ties in Singapore. Based on a survey conducted by MSF, the proportion of seniors 65 and above who feel that they have a close knit family has consistently remained high, at about 90% over the last decade³.

UPDATE ON THE PROFESSIONAL DEPUTIES AND DONEES SCHEME

11. There are, however, seniors amongst us who may not have adequate family support to prepare for the future.

- Seniors who want to make an LPA, but do not have a strong family network to depend on may face difficulties appointing their donees. These can be seniors who are single or widowed, or who do not have children.
- This is where the community can step up to fill such gaps.

³ Survey on Social Attitudes of Singaporeans, MSF

12. To better support this growing group of seniors, MSF amended the law last year to introduce the concept of 'professional donees' and 'professional deputies'.

- This allows professionals within the community to step forward and offer paid services.

13. Back then, we said that a registration framework was being developed for professional deputies.

- We also outlined a few criteria that these professionals must meet in order to offer these services. For example, these professionals cannot be related to their clients, and are likely to be lawyers, accountants, and healthcare and social service professionals.
- As a safeguard, the Public Guardian may disqualify the professional under certain circumstances from offering the services, for example if they become bankrupt. This framework is intended to protect the seniors, to ensure that when the professional is appointed, there is some safeguard in place.

14. I would like to give an update on some of the other qualifying criteria we intend to put in place for such professionals, as an added layer of protection within our legal framework.

- For one, these professionals will need to have relevant experience with mental capacity cases, or at least five years of experience in their respective fields of work.
- Second, since these professionals will be managing the property and affairs of persons who have lost mental capacity, we want to ensure that they are not financially embarrassed. That means that they cannot be undischarged bankrupts, and must have a good credit rating.
- Third, they must not have committed certain types of prior offences such as property offences, nor be the subject of civil judgments involving breach of trust.

15. MSF is working with the Singapore University of Social Sciences (SUSS) to develop a new certification course to train these professionals.

- It will cover topics such as the duties and powers of a deputy under the Mental Capacity Act, making a care plan that is focussed on the person who has lost mental capacity, as well as prudent financial management of assets and accounting.
- This will ensure that potential professional deputies and donees are well aware of, and well prepared to take on their roles.

16. Similar models of professional guardianship are currently practised in Japan and South Korea, where professionals unrelated to the individual who have lost mental capacity, are appointed by the Court as guardians.

- South Korea has a rigorous training curriculum for volunteers who want to serve as guardians.
- In Japan, close to 70% of all adult guardians appointed by the family court are professionals such as lawyers and social workers, welfare-based organisations and “trained citizens” known as Citizen Adult Guardians. While there is no legal requirement to be appointed as a professional guardian in Japan, various association bodies have implemented codes of conduct for those carrying out such a service.

17. We look forward to working with our stakeholders to roll out the professional deputies and donees scheme in Singapore in time to come, and strengthen our legal framework to protect individuals who have lost mental capacity.

COMMUNITY KIN PILOT

18. Other than the family, the community also plays an important role in the ecosystem of support for our seniors.

- Many of our seniors want to age in place, and at home. For those who require help with daily activities and personal care, family members often step up to help.
- But what happens if family support is absent? This is where some sectors of the community can step in to provide support.

19. Today, Voluntary Welfare Organisations, or VWOs, provide practical support to seniors, such as coordinating home care services for seniors, arranging regular home visits, and even helping them monitor their medical appointments and medication.

20. But they face particular challenges when supporting a senior whose mental capacity is on the gradual decline. One of these challenges is in assisting seniors with financial matters relating to their care and daily expenses.

- For example, VWOs may want to apply for home-based care services on behalf of their senior clients. But while their client may have accumulated sufficient savings in his or her old age, they may not have the mental capacity to enter contracts or arrange payment.
- Some of these seniors also face difficulties performing daily cash transactions for their own necessities, such as meals and groceries.

- Currently, our VWOs are unable to help them with such financial matters. This in a way hinders the seniors from being able to support themselves at home, and could inadvertently result in premature institutionalisation.

21. In societies such as Japan and Hong Kong, the social service sector is able to assist such seniors with financial matters. Social workers and welfare-based organisations can be appointed as adult guardians to these seniors.

22. Likewise, we believe our social service sector in Singapore can be empowered to provide such support.

23. MSF will therefore be piloting a new initiative, known as the Community Kin Service, to meet this need.

- Under this initiative, VWOs will be able to apply for a Court Order to manage some of their clients' finances, and administer payment to service providers who meet their client's daily healthcare and household needs.
- As a safeguard, the VWO must provide annual reports to the Office of the Public Guardian to account for the use of the client's funds.
- In a way, this Community Kin Service allows VWOs to help fill the role that a next-of-kin would typically play in supporting a senior, hence our choice of name.

24. As this is a relatively new concept to Singapore, MSF will test the Community Kin Service through a small pilot, which we hope to commence early next year.

- We will partner two VWOs for a start.
- I am glad that TOUCH Community Services and AMKFSC Community Services have both agreed to come on board.
- We will monitor the pilot for a year or two, see what needs to be improved, before considering whether to extend and scale it up as a permanent scheme.

GOVERNMENT INTERVENTION TO PROTECT VULNERABLE SENIORS

25. Both the Professional Deputies and Donees Scheme (which we are developing) and the Community Kin Service (which I have just mentioned) are just some of the many initiatives that we have to put in place, or will put in place over the years to enhance our ability to care for our seniors.

26. Beyond these community initiatives, we must also have in place support measures and laws to protect vulnerable seniors.

CONCLUSION

27. As our societies grow older, the care and support for our more vulnerable members must also evolve. An ageing population presents challenges, but if we plan ahead and more importantly, implement well, we can turn them into opportunities. To do this, we must work closely together.

28. I wish all of you a fruitful sharing and learning during this conference, and look forward to meeting many of you later in the course of today. Thank you.