

Executive Summary

1. Between now and 2030, Singapore will witness an **unprecedented profound age shift**. The number of residents aged 65 years or older will multiply threefold from current 300,000 to 900,000 in 2030. By then, one out of every five residents will be a senior.
2. The coming surge of seniors, which starts when the first batch of baby boomers¹ reach 65 years of age in 2012, will have tremendous effect on all parts of our society – individuals, families, communities, businesses and Government.
3. The baby boomers represent the leading edge of this coming age wave. This generation fuelled our economy after their birth. They were the recipients of an evolving education system, the forerunners of industrialization, combatants of structural unemployment and the main contributors of Singapore's economic expansion and progression. These seniors will be **healthier, better educated and richer**.
4. Now, this same generation will continue to fuel the market for goods and services related to age and its special needs and demands – varied products and services catering to the ageing process. As with the experiences of other ageing societies, seniors will not only become important social and political voices, but a key consumer group as well.
5. The growth of the silver industry here will benefit our economy and importantly, our seniors. Seniors can look forward to products and services in healthcare, leisure, retail and other aspects of life being redesigned to suit their needs. A developing silver industry would also have considerable economic multiplier effects.
6. The ageing revolution will also change the face of our labour market. In a society where there will be a shortage of young workers, it will become increasingly critical for employers to attract and retain mature, experienced workers to maintain a competitive advantage in an evolving economy.

¹ Baby boomers are defined as those born between 1947 and 1964.

7. The coming demographic shift has to be reckoned with. While there are positive aspects to the economy, individuals and their families will face challenges in coping with ageing. The next five years present a window of opportunity to put in place policies and programmes to **seize the opportunities and address the challenges** of an ageing population.

8. The **focus on ageing issues is not new**. Since the 1980s, various high-level committees have been formed to address the challenges of an ageing population. In 2004, the Committee on Ageing Issues (CAI) was set up to build on the work done by previous committees. Recognising that ageing issues are multifaceted and dynamic in nature, the CAI has representation from the people, private, and public sectors.

9. The vision of the CAI is to achieve ‘**Successful Ageing for Singapore**’, i.e. to ensure that all levels of society – the individual, the family, the community and the nation – are well-prepared for the challenges and opportunities of an ageing Singapore. We want to **empower individuals** to age with dignity and security, as integral members of society, in a vibrant and socially cohesive nation. The **family, as the first line of support**, should look after the physical and emotional needs of their senior members. These needs are best met by one’s family. To support the family, there will be a range of comprehensive services in the community to support them in their caring responsibilities.

EMPOWERING SENIORS – KEY RECOMMENDATIONS

10. Individuals have to assume **personal responsibility** and start preparing for old age early. Complementing personal responsibility, CAI recommends that **Government put in place necessary policies and programmes to empower Singaporeans** to lead meaningful lives in their golden years.

11. The CAI believes that policies should lead to four positive outcomes that will help the seniors. To achieve these outcomes, the CAI has eight key recommendations. These are:

OUTCOME ONE – Elder-friendly housing

Recommendation 1 – *Provide different housing options.*

Recommendation 2 – *Help seniors to monetise their housing assets.*

12. We have been successful in making Singapore a nation of home owners. Going ahead, we need to provide a wider range of options to cater to a more diverse baby boomer cohort with higher expectations. These housing options need to be fitted with age-sensitive features to enable seniors to remain independent.

- **Vary the length of land leases. Shorter land leases will facilitate the development of retirement housing by the private sector.** These offer dedicated lifestyle facilities to meet the needs of seniors who have greater expectations for higher quality housing. Varying housing size and types will give the elderly more choices.
- **Work with market players to offer reverse mortgage schemes for elderly HDB flat lessees at commercial terms** as the majority of HDB households with the youngest lessee aged 65 years and above have fully discharged their HDB mortgage loans. This measure would provide another option (apart from subletting) for seniors to derive some income from their homes to meet expenditure in old age, whilst retaining a roof over their heads.

OUTCOME TWO – Barrier-free society

Recommendation 3 – *Make all HDB precincts barrier-free.*

Recommendation 4 – *All new public buses should be elder-friendly.*

13. We need to build a barrier-free environment to allow seniors to live independently and continue to engage actively in society. Such an enabling environment must provide seniors with unhindered access from homes to public amenities, communal and recreational facilities. Elder-friendly buses will allow seniors to move around Singapore easily. It will give them access to Mass Rapid Transit (MRT) and Light Rail Transit (LRT) stations and complement the elder-friendly MRT system.

- **Make all HDB housing estates barrier-free across the island** in a coordinated effort to make Singapore an “Accessible City” for all. This will allow seniors, especially those with mobility challenges, to move out of their homes and into the community; and participate actively in society. Lift-upgrading programs will allow seniors to leave their HDB homes. If we can make all HDB precincts barrier-free, seniors will have access to shops and services within a precinct.
- **Make all new buses low-floor, step-free and wheelchair accessible.** This will complement the CAI recommendations to improve our buildings and physical infrastructure, to achieve an environment that is truly barrier-free. Plans for a barrier-free rail network are already in place. We should be now focusing on a senior-friendly bus network. This measure will benefit not just seniors but also other groups such as young parents with children in prams and those with physical disabilities.

OUTCOME THREE – Holistic affordable healthcare and eldercare

Recommendation 5 – *Top up Medisave Accounts when Government shares budget surplus.*

Recommendation 6 – *Family Practitioner based holistic care for seniors.*

14. We need to ensure that older Singaporeans in need of care would have access to a seamless continuum of healthcare and eldercare services. These services should maintain the dignity and quality of life for seniors, and avoid institutionalisation as far as possible.

- **Top up Medisave accounts of less well-off Singaporeans when there are budget surpluses** that the Government can share with the people. This will help defray healthcare costs as Singaporeans depend on Medisave to meet healthcare needs in their old age.
- **Family physicians should play an important role in the management of healthcare needs for seniors.** Follow-up by a dedicated family physician within close proximity to the client will ensure that seniors’ multiple needs will be comprehensively and holistically taken care of.

OUTCOME FOUR – Active lifestyles and well-being

Recommendation 7 – *Promote more programmes and services for seniors.*

Recommendation 8 – *Build on strong family ties to ensure that the family continues to be the first line of support.*

15. We want to tap the vast experience and energy of our seniors, and make sure that they can continue to contribute meaningfully to their families, communities and to society. Singaporeans, both young and old, must adopt positive attitudes towards ageing and seniors.

- **Set up a \$10million GO! (Golden Opportunities!) Fund to seed more programmes and activities for seniors and by seniors**, so that they can participate actively and continue to contribute to society. This complements the Committee's recommendations to provide elder-friendly facilities in all sports centres and within housing estates, and more learning opportunities for seniors at our universities and polytechnics. All these recommendations will encourage seniors to pursue the lifestyle of their choice, be it sports, learning, or contributing through volunteering in social organizations.
- **Build on strong family ties to ensure that the family continues to be the first line of support.** The current state of family kinship is healthy². To reinforce the role of the family, we have to continually foster strong bonds between generations. Intergenerational bonding can be promoted through the provision of family recreational areas in HDB housing estates, support to service providers in the development of intergenerational programmes, and greater public awareness of intergenerational cohesion through public campaigns.

16. Financial adequacy and Employment are key issues that affect seniors. The CAI has not made recommendations on these issues as there are other committees looking into them. The Tripartite Committee has issued its report on Employability of Older Workers. The Ministry of Manpower is studying the issues involved in financial security for seniors.

² In the HDB Sample Household Survey 2003, findings showed that the majority of seniors (90%) received visits from their married children at least once a month.

CONCLUSION

17. Ageing issues are complex and multifarious. It must be tackled through an integrated and holistic approach involving Government, community agencies and the private sector. Much progress has been made in the last several years, though more remains to be done.

18. Going forth, the collective will and effort of all sectors – the public, private and people, will contribute towards achieving “Successful Ageing for Singapore”.