

**NUS RESEARCH ON AGEING-RELATED POLICIES
(2022)**

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EXECUTIVE SUMMARY

Background

This is a case study of a fast-ageing Asian society – Singapore – that examines public attitudes towards social support and the attending fiscal policies that will enable its people to make this demographic transition well.

In a decade, the old-age support ratio that indicates how many working age people there are to support one person 65 years and older among Singapore citizens fell from 5.9 in 2012 to 3.3 in 2022. According to projections in the document *Population in Brief 2022* that was compiled by five government agencies, this old-age support ratio for citizens is projected to fall further — to an uncomfortable 2.4 by the year 2030.

A fast-ageing population is not a new policy challenge to the Singapore government. However, the felt impact of longevity is now emerging with force among the larger and current cohorts of those entering their 60s in the areas of work, care, recreation, health, and finances. They are far more articulate, better educated, and have richer work experiences. They will have a greater sense of agency or will at least be more likely to make their views and expectations known unlike the older cohorts of Singaporeans in their late 70s and 80s.

What is also new is the introduction of policies that include younger citizens to prepare them for the “risks” of their own longevity. This is seen in having 30-

year-olds enrolled into the CareShield Life programme that is part of the Central Provident Fund (CPF) system and was launched in October 2020, as well as the taxpayers through rise in the Goods and Services Tax (GST) from 7 per cent to 9 per cent between 2023 to 2024 for the recurring generation of tax revenues to match the recurring and rising social and health spending that comes from being an ageing society.

Up till now, the ideal approach of the government to any social support policy is for individuals to take primary responsibility for their well-being. Family is the second line of support. The government and the “many helping hands” of social service organisations do what they can after that. In practice, there is a wide range of public policy that provides direct and indirect support.

The study addresses the following questions:

First, what are citizens’ expectations of social spending to manage the challenge of ageing? What are their concerns about ageing? Which matter to whom? And how do they hope these are addressed?

Second, who should receive help? Is it viewed as a political right of citizenship or should it be targeted at just the disadvantaged and needy seniors?

Third, what kinds of changes in fiscal policy are they prepared for, to ensure that the needs and wants of seniors are met sustainably?

Fourth, how do attitudes to social spending shift when the information on a full range of issues and public policies are introduced to a group of citizens to deliberate on?

The research – the questions posed, the topics discussed -- was informed by three hypotheses that have surfaced in academic literature on the politics of income redistribution and social welfare: First, that individuals will pursue utility-maximisation based on their actual or perceived sense of vulnerability; that citizens' demand for social support benefits increases with the risks that they are exposed to or perceive.

A second hypothesis is that the motivation of self-interest is not the only driver of support for social spending. Citizens' set of social values is another factor. Even citizens who are financially robust may be sympathetic to income redistribution policies because of their sense of what is the right thing to do for all their compatriots.

A third hypothesis is that the institutional design of policies matters. For instance, whether they are presented as universal, targeted or means-tested makes a difference to their support for social spending.

This study adopts a novel approach of studying attitudes to social spending by pairing the discussion of the demand side of the social spending equation — what people need, want and expect — with the supply side of it of how these will be paid for at the individual, household and national levels.

A fourth question that shaped the research was: How do attitudes to social spending shift when the information on a full range of issues and public policies are introduced to a group of citizens to deliberate on?

With these in mind, the team designed the frameworks for deliberation, the content of the presentations, questions to be posed, and items in a pre- and post-workshop survey.

Methodology

A group of 72 citizens of different ages and socio-economic backgrounds discussed Singapore's ageing-related policies over two, one-day workshops. Participants completed a pre-workshop survey to establish a baseline of their sentiment. After the second workshop, they responded to another survey with items similar to the first to measure the change of opinions about the policies.

These surveys were paired to the same respondent as participants used similar dummy code numbers to mark their questionnaires. There were a total 72 sets of completed surveys. These provided useful descriptive statistics to pair with the qualitative information that emerged from the deliberations.

The findings provide insights into the attitudes, concerns and hopes of this group of citizens on the matters at hand. They also provide us with useful hints in relation to the hypotheses that have emerged in scholarly literature about the politics of social support in other societies to inform future research on Singapore and for comparative analysis with other fast-ageing Asian societies.

Findings

In the findings where the data from the surveys are cited, the percentages are based on the information from the 72 participants involved in this project.

Confidence About Ageing in Singapore

To respond to the fourth question first, the research found that after taking the time to discuss these ageing-related policies, there was a rise of 38.9 per cent more of the participants who said they felt confident that they would be happy seniors in Singapore when compared to how many said that before the start of the workshops.

Also, after the workshops, there was a rise of 34.8 per cent more participants said they felt confident about being able to afford healthcare in Singapore compared to the number who said that before the start of the workshops; and a rise of 29.2 per cent more participants who said they were confident they would be able to access the physical care they will need in their senior years in the post-workshop survey.

In terms of personal finances, compared to sentiment before the start of the workshops, 18.1 per cent more participants indicated they would need greater support from their family even after considering primary sources of retirement support from their own savings and the pay-outs from Singapore's CPF in the post-workshop survey.

In terms of how public programmes should be funded, compared to before the workshops, there was a rise of 15.2 per cent more participants who indicated that the government should draw the needed rise in fiscal resources to meet the demands for social support from the GST. In the post-workshops survey.

These shifts in sentiment, between pre- and post-workshops, are the effects of merely allowing for deep deliberation on ageing policies, with the input of the researchers, an expert panel, and also government officials who were on hand to respond to queries about policies from participants.

As for the first question of the project on what citizen's needs and concerns about ageing are, and the second question of who should receive the help, the findings are as follows.

Allocation of Government Funding

Participants were asked how they would allocate extra funding of \$10,000 per person for age-related policies and programmes from the government in a hypothetical scenario. They split this sum across six areas. Based on their responses, these are ranked from 1 to 6 where 1 is most important based on the average of the amount of money that was allocated by the 72 participants across six areas of support.

1. Health at \$2,900
2. Caregiving, to help with physical mobility at \$1,700
3. Transfer payments to seniors at \$1,700
4. Housing at \$1,200

5. Social and emotional support at \$1,200
6. Transport at \$970

The biggest net changes in prioritisation after discussion over the two workshops were in the areas of transport where there was a desire for *more* support, and housing and health, where there was a *fall* in the average amount allocated.

Drawing on records of the discussions as another point of reference, it was clear that participants were nonetheless concerned about the provision of health services and caregiving. Those in the sandwiched generation were anxious because they knew there would be sacrifices of time and wages if they were to provide caregiving for both the seniors and the children in their families.

The middle-income participants thought they were not able to access the heavily subsidised support afforded to lower-income households and wondered if they would have enough resources to support their seniors.

The younger participants felt that the current state of the global economy and local economic conditions were unpredictable, and they were unsure about the size of the financial burden they would be able to take on in caring for their seniors.

Also, there was a strong appeal for the development of appropriate nursing care and the establishment of broader care-giving arrangements to manage the challenge of dementia among the growing senior population.

Sources of Retirement Income

When asked how they would imagine finding the hypothetical \$10,000 a month to meet their needs in their senior years, the average amount of money that participants indicated they would draw from among six possible sources were:

1. Own savings and income at \$3,900
2. CPF at \$2,800
3. Government at \$2,200
4. Family at \$1,200
5. Social service charities at \$900

After the workshops, there was a rise of 18.1 per cent more participants who indicated the need to draw on family as a source of retirement funding in the post-workshop survey.

Financing of Government Policies

As for how the hypothetical extra \$10,000 per person of social support should be funded by the government, participants were asked to consider seven possible sources. The average of the amount of money participants allocated to each were:

1. Corporate tax at \$2,200
2. National reserves at \$2,100
3. Income tax at \$1,600
4. Stamp duty on purchases of property at \$1,600
5. GST at \$1,300
6. Carbon tax at \$1,200

7. Property tax at \$1,200

After the workshops, there was a rise of 15.2 per cent more participants who said that they draw on the GST to pay for expanded age-related policies in the post-workshop survey than the pre-workshop survey.

Recommendations from Participants

In addition to the responses to the surveys and the insights gathered from the discussions based on presentations of ageing-related policies, the research also specifically asked participants to offer suggestions on how these policies and the management of an ageing population in Singapore can be improved. Their recommendations can be organised into seven areas.

The **first recommendation is to conduct a rigorous cost-benefit analysis for senior employment**. This should address the question of whether it is truly costlier for Singaporean seniors to be employed as is commonly alleged. This will provide a good indication of whether further effort and investment to enable greater senior employment in Singapore is worthwhile. Participants suggested that employers' maximum cap on MediSave contributions be raised specifically for senior employees to allow them to contribute to their workers' healthcare benefits through to the national CPF system. This could prove to be a cheaper alternative to providing senior workers with corporate, private medical insurance coverage where premiums rise with age. This would also make healthcare benefits completely portable for the senior worker; he or she can tap them well after leaving one company for the next, or the workforce altogether.

The **second recommendation is to enhance the process of job-matching for senior workers who do want to work but on the basis of a part-time or flexible work arrangements through the introduction of more effective filters on job portals.** These filters can be crafted with the input of experts and also ordinary seniors through a workshop process. The risk is that these mechanisms could end up looking like they reinforce age discrimination so it will be important to be careful and nuanced in developing such systems — for instance, stating a large number of years of work experience is acceptable or welcomed as a proxy for the mere declaration of one's age.

The **third recommendation is to nuance the current paradigm of means-testing for access to social support by incorporating a medically certified, acceptable level of disability.** This is apart from schemes like the Pioneer Generation Disability Assistance Scheme, the Home Caregiving Grant, ElderShield or CareShield Life which already qualify seniors for access to them based on their inability to perform a certain number of “activities of daily living”. This is if they are disqualified based on the usual criteria of means-testing like per-capita household income (PCHI), or by the value of one's housing asset if PCHI is \$0. This will help seniors who are asset-rich but cash-poor. There are three other points to this: Participants asked where they could get the information they need to effectively access the assistance that is available. Second, it would be important to design this to avoid the risk of disincentivising seniors from staying healthy or declaring that they are healthy. Finally, they asked if the certification of a senior being no longer of sound mind could provide automatic access to all the other provisions for ageing as the senior themselves

as well as their family members will not have the bandwidth to get into the details of all these policies given their complexity.

The fourth recommendation is to do more to raise and then maintain a high quality of caregiving in Singapore. Critical tasks to achieve this even in the near-term include finding ways to expand the relatively small pool of professional and qualified caregivers, raising their level of professionalism, and looking into remuneration levels for these professionals. To complement this, participants suggested that a basic but effective module on geriatrics be incorporated into the curriculum of all social studies university degrees or polytechnic diploma programmes simply to equip more people with the basics of caregiving techniques, but also raise awareness of other aspects of being an ageing society including policies and programmes related to it.

The fifth recommendation is to find better ways to recognise and support caregivers in the family, this especially as many have had to drop out of paid work to take care of their ailing seniors. This affects their own livelihoods. The government encourages members to make CPF contributions to the caregivers in their families by offering tax incentives to do so. It also provides a Home Caregiving Grant of \$200 a month. Those who spoke about these measures felt they were not significant enough to make the decision to take on the caregiving responsibility comfortable.

The sixth recommendation is an appeal to streamline medical appointments better and administer of healthcare in ways that reduce and

optimise the need to travel for these. Participants also asked if legislation could be introduced to protect employees' ability to provide the caregiving work if the need arises, such as caregiving leave. They suggested that people could rely more on telemedicine, online medical advice online or an app, help with tasks like assuring seniors that it is fine to tail down on their medication as they recover from their ailments. This would minimise the need for in-person medical reviews. These platforms have to be authoritative to be trusted by the seniors, especially to convert the young-old into this modality of care as they are likely to be more comfortable with the use of such technology in the first place.

The **seventh recommendation has to do with the communication of public policy.** Participants expressed uncertainty and anxiety about preparing for their old-age years even if this is not about the absence of policy or assistance. Participants asked if there is a “one-stop shop” — an office or organisation of some kind — for Singaporeans to seek guidance on **their policy needs.** This was their urgent suggestion — to let them know where they could go to for such advice.

Research Team's Reflections on the Discussions

Sharing the Responsibility of Managing an Ageing Society, Differently

This is a good time to have a conversation about “who needs to do what” in managing an ageing society. Under the uncertain economic conditions, the younger generation of Singaporeans are anxious about whether they can bear

that burden. Greater recognition of the contributions of caregivers will also help them feel more supported and motivated.

On the other hand, these gifts of time and care can be undermined if that acknowledgement breeds an instrumental and extrinsic motivation to providing these gifts. It is therefore not clear what may be the best way forward. The question of more effectively incentivising the topping-up of CPF accounts for caregivers — as an act that the government can help with — can address the serious livelihood issues that such caregivers might face.

More substantive support that has less risk of undermining the care and gifting ethos may require arrangements where families themselves work out the caregiver's preferences with the latter's inputs. Undergirding this may be an anxiety about the “middle-class squeeze” so that people may feel, fairly or unfairly, accurately or inaccurately, that they will not be able to access the sort of government support that they need or is available to other segments of society.

Improving Public Engagement by the Government

It was observed that many participants, especially senior ones, hoped that the government would help them make good decisions about their lives. This was evident through requests for the government to propose a “ball-park figure” for how much to save for retirement; an automatic process for activating ageing policies once a citizen is no longer of sound mind; and the creation of a “one-stop shop” to address their concerns. They wanted to know what is the best

model for active ageing. Participants, especially the seniors, had a more paternalistic orientation around the concept of “the government” and what its responsibilities are. They seemed diffident about navigating through government policies designed to help them in the first place.

Housing

When it came to the issue of housing, there were diverse concerns just as there was diversity in backgrounds and circumstances among our participants. Nevertheless, it was a key concern. What participants found new and useful was the model of community care apartments. A recurring theme was the need for assisted living and full care facilities for people with dementia. Greater assurance about this provision would be helpful.

Describing Participants’ Views on Social Support

The hypotheses about the politics of income redistribution and social welfare provided ways by which to profile the participants of the study, that is, according to their attitudes.

Self-Interest

On whether the perception of risk drives opinions on social support, what was clear was that different segments perceived risks differently which meant that they spoke of the need for social support differently. Certainly, those in the sandwiched generation recognised that any help for the seniors relieves them from one set of caregiving burdens. Surprising, the younger adults felt risk too

– they faced an uncertain future with no clear sight on whether they would have the resources to address the needs of their ageing seniors on their own. For that reason, they too supported greater government measures to attend to the needs of the elderly. What was almost unanimous was the worry about providing for the specific long-term care needs for seniors with dementia with its indeterminate burden on family members.

Social Values

Next, the issue of whether social values or ideological stances shape these opinions was explored and the simple question through the research methodology we used was simply to check if there was any skew in the ideological inclinations of our participants. A composite indicator comprising responses to six questions -- one in the pre-workshop survey and five in the post-workshop survey -- was used to establish how supportive the participants were of redistributive policies. Where the score could range from 1 to indicate one is not inclined to support redistributive policies to 5 for very inclined to support redistributive policies, the median score was 4.22 and the mean score was 4.26. Our group of participants were very much inclined towards greater social support and redistribution.

Institutional Design

What we are able to ascertain about the impact of the institutional design of social support for ageing in Singapore is that the participants found them too complex and even preferred if the government provides clear projections on what money they will need to age well with a “one-stop shop” that can address

their queries directly, when these arise — be they on health, employment, care, housing, transport and such. Means-testing was deemed to be too blunt an instrument especially for those who are asset-rich yet cash-poor, and participants proposed targeted assistance that was more attuned to the health status of *all* seniors and not their socio-economic status.

At the end of the workshops, participants were more confident about being able to afford healthcare and the physical care they need in their senior years. Nothing in the policies had changed. Simply improving the participants' grasp of the policies through direct engagement on them helped move the needle on their sense of how well they will age in Singapore.

NUS RESEARCH ON AGEING-RELATED POLICIES (2022)

1. INTRODUCTION

Singapore is a rapidly ageing society. If we take the age of 65 years old as a simple proxy for entry into the senior years, then in the year 2000, 7.5 per cent were 65 years or older among our citizen population; in 2010, 10.1 per cent were in that category; by 2020, the proportion of seniors was 16.8 per cent; and in 2022, the figure stood at 18.4 per cent (Department of Statistics, 2022).

Demographic projections have also suggested that by 2030, almost one in four Singapore citizens, or 23.8 per cent, will be aged 65 or older. This is approximately 900,000 Singaporeans if the assumptions undergirding the projections hold (National Population and Talent Division, Strategy Group, Prime Minister's Office et al., 2022).

The median age of citizens has risen from 39.6 years old in 2012 to 42.8 years old, a change of almost three years over just a decade (National Population and Talent Division, 2022). For reference, according to the World Population Prospects published by the United Nations Department of Economic and Social Affairs' Population Division (2022), in Japan, the median age of its citizens rose 3.6 years from 2012 to 2022, and in South Korea, the median age change for that period was 5.5 years. Singapore is this league of countries in terms of this demographic transition.

The trend of shrinking family sizes adds another facet to the issue of ageing. There is smaller pool of younger working age citizens supporting a growing group of seniors. In a decade, the old-age support ratio among Singapore citizens fell from 5.9 in 2012 to 3.3 this year, 2022. According to projections in the document *Population in Brief 2022* that was compiled by five government agencies, this old-age support ratio for citizens is projected to fall further to an uncomfortable 2.4 by the year 2030.

Based on the 2020 *Census of Population* data, 9.3 per cent of households in Singapore comprise only retirees, with no earned income from work (Department of Statistics, 2020). While some of these households might draw on assets and wealth as well as family support, there may be others living on savings, pay-outs from their CPF account, government transfer payments through the Silver Support Scheme, and perhaps support from social service organisations. There is no detailed administrative data in the public domain to provide a comprehensive picture of this although estimates of how many seniors qualify for the Silver Support Scheme provides some indication.¹ More critically, what of the future? Are succeeding cohorts of retirees financially prudent and stable? This, in a period of high rates of inflation that can erode savings. This is another dimension to consider in discussing the question of ageing in Singapore.

¹ In the Budget Statement of 2020, it was estimated at 250,000 aged 65 years old and above would qualify for an enhanced Silver Support Scheme with its revised criteria of CPF balances and household monthly income per person: <https://www.mom.gov.sg/-/media/mom/documents/budget2020/factsheet-silver-support-scheme.pdf> Accessed 2 November 2022.

A fast-ageing population is not a new policy challenge to the Singapore government, which has over the past three decades consulted the public widely on the issues arising from it and acted on ideas to manage it. The government has introduced infrastructural, housing, social and healthcare policies targeted at helping Singaporeans age well, and in recent years, age-in-place.

It is true, however, that the felt impact of longevity is only now emerging in the larger and current cohorts of those entering their 60s in terms of work, care, recreation, health, and finances. They are also far more articulate, have enjoyed better education and richer work experience in first world Singapore than the more senior cohorts of Singaporeans. They will have a greater sense of agency or are at least very likely to speak and make their views and expectations known.

Their families are also experiencing the financial, social and physical demands of juggling the wish to care for them as well as the children among them. This is the sandwiched generation for whom more external support for seniors will provide welcome relief. They are stretched in both directions as there are fewer and fewer working-age people within families who can bear that burden. As such, solutions in domestic care, subsidised professional home care, and institutional care have been introduced to provide that relief. This is just the tip of the iceberg for the national and community-wide shifts that will come about in the social, medical, and attitudinal landscape.

What is also new is the introduction of policies that include younger citizens to prepare for the “risks” of their own longevity as seen in the case of having 30-year-olds enrolled into CareShield Life through the CPF system; and also as taxpayers, in the announced rise of GST from 7 per cent to 9 per cent between 2023 to 2024 for the recurring generation of tax revenues to match the recurring rising social and health spending for an ageing society.

While it is likely that seniors will make more demands on the policy front to meet their needs, they and the Singapore government also have to consider how to manage the fiscal implications of this vis-à-vis other priorities in country. It is therefore helpful to understand how citizens of all ages feel about ageing in Singapore at this point as well as project those fiscal demands further into the future.

Hence, this research is a case study of a fast-ageing Asian society with a focus on public attitudes towards the fiscal implications of managing that demographic transition well.

1.1 Objectives of the Study

The study addresses the following questions:

First, what are citizens’ expectations of social spending in relation to managing the challenge of ageing? What are their concerns about ageing? Which aspects matter to whom? And how do they hope these are addressed?

Second, who should receive help? Is it viewed as a political right of citizenship or should it be targeted at just the disadvantaged and needy seniors?

Third, what kinds of changes in fiscal policy are they prepared for, to ensure that the needs and wants of seniors are met sustainably?

In academic literature on the politics of income redistribution and social welfare, scholars assert that individuals will pursue utility-maximisation based on their actual or perceived sense of vulnerability — citizens' demand for social support benefits increases with the risks that they are exposed to or perceive (Rehm, 2011; Svallfors, 2004).

Other scholars suggest that the motivation of self-interest is not the only driver of support for social spending (Svallfors, 2012). Citizens' set of social values is another factor. Even citizens who are financially robust may be sympathetic to income redistribution policies because of their sense of what is the right thing to do for all their compatriots (Fong, 2001).

A third factor has emerged to explain citizens' attitudes: the institutional design of policies. Whether these policies are presented as universal, targeted or means-tested makes a difference to their public support.

This study adopts a novel approach of studying attitudes to social spending by pairing the discussion of the demand side of the social spending equation —

what people need, want and expect — with the supply side of it of how these will be paid for at the individual, household and national levels.

It is novel for another reason. The study provides insights on how opinions can change when there is also a change in the information-base upon which these views are formed. It brings together a diverse group of citizens in terms of age, gender, ethnicity and socio-economic background, and provides them with a rich, balanced and fact-based overview of demographic trends, public policy and fiscal resources as well as diverse expert views on the implications of ageing.

Therefore, the research tries to respond to a fourth question: How do attitudes to social spending shift when the information on a full range of issues and public policies are introduced to a group of citizens to deliberate on?

With these in mind, the team conducted two, one-day workshops to discuss what the government has done to support ageing in Singapore; what citizens think of these; and how they are likely to prepare for their senior years. Small group discussions were held, and pre- and post-workshop surveys were conducted to track the change in opinions and sentiment. This report comprises the highlights of our findings from surveys and discussions.

In the following section, the specific policy context for the study is described.

1.2 The Context: Policies for Managing an Ageing Society

Since the late 1980s when ageing first emerged as a demographic trend, the Singapore government has emphasised its commitment to ensuring citizens have adequate retirement funding and effective care in their golden years. It has enacted far-reaching health and infrastructural policies to meet those objectives. These policies were informed by multiple blueprints that have been developed over the years through consultation with the public on a wide range of ageing-related issues — from social support, employability, retirement funding, the future of the Asian ethic of filial piety in families, to effective social integration of seniors in society.²

The key national pillar of social support that relates to ageing is the CPF system which was established in colonial Singapore in 1955 with the core mission of ensuring that citizens enjoy a secure retirement. The MediSave account was introduced in 1984 as part of this CPF system to help Singaporeans cover selected healthcare expenses. In 1990, the system was expanded to include the MediShield insurance scheme aimed at reducing out-of-pocket healthcare expenses.

Over the years, further tweaks have been made to this CPF system to help seniors better cope with the rising cost of living and healthcare better. Some

² There have been several rounds of review on policies relating to or with implications for the ageing population, such as the Committee on the Problems of the Aged (1982–1984), the Inter-ministerial Committee on the Ageing Population (1999), the Committee on Ageing Issues (2004–2006), the Eldercare Masterplan (2001–2005), the Tripartite Committee on Employability of Older Workers (2005), the Committee on Ageing Issues (2006), the Ministerial Committee on Ageing (2007), and Action Plan for Successful Ageing (2018).

examples of these include the introduction of CPF Life, MediShield Life and disability risk coverage, ElderShield and most recently, CareShield Life, which is an enhanced version of ElderShield.

The Ministry of Health (MOH) most recently announced plans to increase the number of nursing home beds by close to 100% in the next 10 years, from 16,200 today to more than 31,000 by 2030 (Ong, 2022) and almost double the number of active ageing centres between 2022 to 2025 (Chong, 2022). The hallmark Pioneer Generation Package as well as the Merdeka Generation Package provide fully-funded endowments for cash pay-outs, healthcare subsidies, and MediSave top-ups to seniors born before 1959. These signal the government's recognition of the need for more robust social safety nets for the seniors who worked and saved what they earned in the third-world, low-cost and relatively low-wage Singapore of their time. In an era of high inflation today, the threat of erosion of these savings is significant for these seniors.

The Silver Housing Bonus and the Lease Buyback Scheme were also introduced to allow seniors to monetise their publicly-subsidised, owned HDB (Housing and Development Board) flats to fund their retirement. For those who wish to continue working, companies that hire seniors receive the Senior Employment Credit as wage offsets to incentivise employers to hire Singaporeans aged 55 and above. There are re-employment laws to oblige employers to offer continued work after their employees hit the statutory retirement age of 63 years old — either in the same position or a different position at different pay. Direct cash pay-outs have also been introduced, under

Workfare and the Silver Support Scheme in 2007 and 2016, respectively, that lower-income senior citizens do benefit from. CPF contribution rates are gradually being raised for senior workers also.

While there is growing pressure on the government to do more, it is also clear that there are issues of fiscal sustainability to grapple with. The strategy to draw from the city-state's national reserves is often discussed as the means for meeting the costs of the ageing issue. In the National Budget 2022 statement, the announced rise in the GST over 2023 and 2024 was framed as a way to pay for recurring and rising social spending relating to the trend of ageing. Presumably, alternative ways of financing ageing policies, such as through increases in corporate tax, income tax, stamp duty and so on, will also have been explored by policymakers in tandem with the decision to raise GST to 9 per cent which will contribute to more robust fiscal sustainability for all government spending, including social support related to ageing.

On the other hand, individuals have agency and responsibility in the matter. Personal savings as well as CPF savings will be important, especially since the cohorts now entering their senior years have had better education and skills training, as well as better jobs and wages than the older cohorts. The value of other assets and the financial instruments they may have invested in as Singapore evolved into a developed first-world economy will mean that at least the middle-class seniors and above will be better-resourced for retirement. Some may argue that costs of living have risen too so that the net effect may not be as great as imagined.

In any case, this means that the equation by which the burden of ageing and the opportunity of longevity is shared among individuals, their families, the government as well as employers, is far from static. By speaking to participants of diverse backgrounds, the primary objective was to get a sense of the gaps that might emerge, explore how they can be filled, and discuss how the costs of attending to these should be shared.

The main goals are to ensure that the sense of well-being among seniors is as high as it can be to ensure that working-age citizens and the sandwiched generation know that the burden of caring for their seniors is equitably distributed and that they are supported collectively; and to reinforce the sense of social solidarity and equity across the generations in Singapore.

As for the academic objectives, there is a deep need — especially in fast-ageing societies in Asia where the social compact at the family level is to care for one's seniors — first, to understand the factors that drive support for social spending at the level of public policy; and second, to understand how deliberative processes of policymaking might also have an effect on the quality of governance and conceptions of citizenship.

The method by which the research was conducted is set out in the next section.

2. METHODOLOGY

The research protocol for the study — titled “Public Deliberation on Ageing-Related Social Spending in Singapore”, with the simplified title “NUS Research on Ageing-Related Policies (2022)”³ — received approval from the NUS Institutional Review Board on 15 June 2022 and a protocol amendment was approved on 6 July 2022.

As soon as COVID-19 safe management measures permitted, IPS brought together Singaporeans over two days in July 2022 to share with them information about Singapore’s ageing-related policies and ascertain how confident they were about growing old in Singapore given that information. The process was designed to achieve the four objectives introduced in the preceding section.

2.1 Recruitment of Participants

Recruitment was conducted in three ways: email invitations to individuals who previously attended IPS events; communication through contacts of the researchers; and by word of mouth.

Participants had to be Singapore Citizens or Permanent Residents aged 21 and above, and had to commit to attending both days of the workshop. They were informed that while the proceedings would be held in English, there would be translations into Malay, Mandarin and Tamil for participants who needed them.

³ NUS-IRB Reference Code: NUS-IRB-2022-127

While the initial aim was to recruit 100 citizens who together would match the diversity in Singapore society on the basis of age, ethnicity and dwelling type, 82 were selected out of the 124 who registered their interest. The selection process ensured that no particular group had an out-sized representation in the discussion. Of the 82, 72 attended the second workshop. The 10 who dropped out after the first week did so because they contracted COVID-19, or displayed COVID-19 symptoms, or because the second workshop now clashed with personal commitments.

The following Tables 1–5 provide the demographic profiles of the participants. In the right-hand column, we have provided the proportion of that respective segment of Singapore Residents in the population in 2021.

Given the nature of the project, it is only to be expected that the people interested in participating in the project would be those who feel a sense of competency and self-confidence in grasping the issues, who think they have the fluency of expression, who have deep interest in the subject, and who can afford the time on those two Saturdays.

Also, given that one source of recruitment was the IPS database, this may have led to an over-representation of Singapore residents from the higher socio-economic strata in terms of education and housing type among those who applied to join in the research. It was also difficult to recruit participants who lived in HDB 4-room flats. Given the topic, perhaps it was only to be expected

that it was difficult to recruit participants in the younger age groups, from 21 to 49-year-olds.

Table 1: Gender of Participants and Resident Population

Sex	Number of Participants	%	Resident Population (%)
Male	27	37.5	49
Female	45	62.5	51
Total	72	100	100

Table 2: Race of Participants and Resident Population

Race	Number of Participants	%	Resident Population (%)
Chinese	55	76.4	75
Malay	6	8.3	13
Indian	9	12.5	9
Others	2	2.8	3
Total	72	100	100

Table 3: Age of Participants and Resident Population

Age	Number of Participants	%	Resident Population (%)
21-29	10	13.9	17
30-39	6	8.3	18
40-49	8	11.1	19
50-59	17	23.6	19
60-69	22	30.6	16
70 and above	9	12.5	11
Total	72	100	100

Table 4: Dwelling Type of Participants and Resident Population

Dwelling Type	Number of Participants	%	Resident Population (%)
HDB 1- to 3-Room Flats	15	20.8	19
HDB 4-Room Flats	12	16.7	34
HDB 5-Room and Executive Flats	19	26.4	26
Condominiums and Other Apartments	15	20.8	14
Landed Properties and Other Types of Dwelling	11	15.3	7
Total	72	100	100

Table 5: Education of Participants and Resident Population

Education	Number of Participants	%	Resident Population (%)
Below Secondary	2	2.8	22
Post-Secondary (JC/ITE only)	13	18.1	26
Poly Diploma/Other Diplomas/Professional Qualifications (No University Degree)	13	18.1	16
University	42	58.3	36
Total	72	100	100

The workshops were held on 23 and 30 July 2022, at the Devan Nair Institute for Employment and Employability.

2.2 Process

The research began at Workshop 1 with participants completing the pre-workshop survey. Participants were invited to “code” their survey questionnaires with a three digit number that they would keep confidential. This system would allow the research team to pair their pre-workshop survey with

the post-workshop survey that they would complete after the next workshop a week later.

When they had completed the survey, there was an extensive presentation by IPS Senior Research Fellow, Christopher Gee, of existing age-related policies and the fiscal system that finances the policies, with questions and answers throughout.

After lunch, a panel of policy domain experts discussed their views on key issues. Employment and employability of seniors was addressed by Mr Abdul Samad bin Abdul Wahab, Vice-President, Central Committee, National Trades Union Congress; housing was addressed Professor Sing Tien Foo, Director, Institute of Real Estate and Urban Studies, National University of Singapore; the issue of social and caring needs of seniors was addressed by Mdm Rahayu Mohamad, the immediate past president of the Singapore Muslim Women's Association; and the health and end-of-life issues were addressed by Mr Liak Teng Lit, a health advocate and environmentalist, and former Group Chief Executive of the Alexandra Health System.

Also present were representatives from the MOH and Ministry of Manpower (MOM) who were very helpful in plugging gaps in the knowledge and understanding of policies that emerged during the discussions.

Workshop 1 ended with small group discussions where participants were invited to share what questions remained in their minds so that the research

team could address them at Workshop 2. These small groups were organised based on linguistic backgrounds such that those who were Malay-speaking, Mandarin-speaking, and Tamil-speaking were grouped accordingly with accompanying interpreters. After the discussion, the participants received a token of appreciation of \$80 each for their attendance.

The questions that were raised in the small group discussion were shared with the research team as well as the representatives from MOH and MOM in the week following Workshop 1. Responses were prepared for presentation at Workshop 2, including those from MOH and MOM representatives. These were presented at the start of Workshop 2.

After these efforts to explain, discuss and debate the relevant policies, participants then took part in three rounds of small group meetings to offer their suggestions for improvements in public policy and any other programmes that can help Singaporeans age better.

The first basis of organisation of the small group discussion was linguistic background. The second round of small group discussions was organised according to the age bands of the participants. The third set of small group discussions was organised on the basis of dwelling type. There were six groups in each of the three rounds.

The research team recorded and summarised the suggestions from these three rounds of discussions over lunch at Workshop 2. A summary of these

recommendations can be found in Section Four of this report. These were presented at the final plenary session in the afternoon with an open dialogue on them. The research team's overall grasp of the sentiment and concerns have been recorded and can be found in the final Section Five of this report.

Finally, the post-workshop survey was administered. The participants were asked to recall the dummy three-digit code that they adopted in the pre-workshop survey and place that at the top of the questionnaire to help the researchers link the responses to this with their responses in the pre-workshop survey. Participants received tokens of appreciation of \$80 each at the end of Workshop 2.

The survey spanned six policy domains, namely, healthcare, care, housing, employment, retirement income and transport, and was centred around the level of confidence in the quality and affordability of these aspects of ageing in Singapore. It also asked how important ageing policies had been to them, how improvements in age-related policies could be financed, with options for them to choose from. There was also a section that sought to grasp participants' value system -- for instance, if they were inclined to support socially and fiscally conservative values or liberal values on issues of social support and redistribution.

In doing this, the surveys were designed to capture in as efficient a manner as possible the demographic backgrounds of participants; the change in opinions or sentiment to see what was the effect of communicating rich and balanced

information on ageing-related policies; and the effect of fiscal considerations weighed against the demand for ageing policies through the budgetary questions targeted at both the individual level and the national level. The key highlights of the findings will be discussed in the next section.

2.3 More About the Surveys

Broadly, the surveys were designed to measure participants' opinions on the following: first, confidence about ageing in Singapore; second, sources of retirement income; third, re-allocation of government funding across key policy areas; fourth, sources of government finances if spending on ageing policies should rise; and fifth, participants' social values. Participants were also asked in both surveys about what their preferred leisure activities might be as they age and when they thought they would retire.

The questionnaires consisted of both close- and open-ended questions. In the close-ended questions, participants were asked to rate their confidence about different aspects of ageing on a 10-point scale, from 1 being "not confident at all" to 10 for being "very confident".

In another set of questions, participants were asked to allocate \$10,000 to various areas of government expenditure or revenue. This was a way for them to express the priorities they would give to the different areas of need and in turn, public policy.

Next, they were asked how the government should raise the hypothetical sum of \$10,000 if this is needed to support more ageing-related state expenditure. They were to place that burden across seven options of revenue-generation methods such as direct and indirect taxes, as well as the use of national reserves. They were also asked in the questionnaires about their views on who should bear the tax burden and their current sentiment towards the government's redistribution policies. We refer to these as "social values" which we used to get a good sense of our participants' ideological inclinations – if there was a skew towards conservative or liberal values.

Open-ended questions were posed around the kinds of leisure activities that participants would like to pursue in their golden years, and what they deemed to be the most important social support policies and programmes in their lives at the moment.

As the research team was interested in the impact of the two workshops on opinions on ageing policies, there were questions that were common in the pre- and post-workshop surveys to allow for a comparison. These comparisons were possible because participants were invited to choose any three-digit code to label their questionnaires so that the responses could be tracked without using personal identifiers.

The Section 3 of this report provides highlights from the findings of the surveys that are paired with insights from the discussions.

2.4 Limitations of the Study

While we invited participants of diverse backgrounds to offer their views on ageing policies in Singapore, it is important to acknowledge that it is not representative of the population in Singapore. In our sample size of 72 participants, we had an under-representation of the following groups: males, Malays, ages 21 to 39, and those residing in 4-room and 5-room HDB flats.

Hence, our research findings do not provide statistical generalisability to the Singaporean population. We refer to descriptive statistics to capture information about this group and come to understand how this group felt. More importantly, we have captured the views of the group and reflect them in themes. We come to understand how a diverse group of Singaporeans feel and think about ageing-related policies. These provide hints to where to look and what to ask about in future studies.

After all, one other intention of this study was to pilot methods of public deliberation and also a method for a budget study. The idea is to replicate the latter with a larger random, representative sample of Singaporeans, where participants are primed with a balanced slate of relevant policy information, and pretested in this deliberative process prior to responding to a survey. The study can also be replicated among populations in other East Asian societies such as Japan, South Korea and Hong Kong, to compare attitudes to ageing-related social support and identify factors shaping these attitudes across the societies.

3. HIGHLIGHTS FROM FINDINGS OF THE SURVEY

In the findings reported below, the percentages are based on the information from the 72 participants who attended both workshops.

3.1 Confidence About Ageing in Singapore

At the end of the two workshops, participants were generally more confident that their needs in most aspects of ageing — healthcare, transport, housing, physical care and employment — would be met when they age and that they would still be able to afford them.

Based on the mean scores of the responses to the post-workshop survey (from 1 meaning “not confident at all” to 10 meaning “very confident”), they were most confident about the following:

1. Being able to travel around Singapore on their own (7.43)
2. Being happy (7.24)
3. Being able to pay to travel around Singapore on their own (7.13)
4. Having a comfortable home to live in (7.07)
5. Being able to pay for activities and outings to maintain social and emotional well-being (6.75)

Table 6 provides a summary of the net changes in confidence about ageing between the first and second workshops. The three largest net differences are in the following areas:

1. ***Confidence about being happy as a senior in Singapore.*** At the end of the two workshops, when the results of the two surveys were compared, there was a rise of 38.9 per cent of the participants who said they were confident that they would be happy seniors in Singapore.
2. ***Confidence about being able to afford healthcare.*** At the end of the two workshops, there was a rise of 34.8 per cent more participants who said they were confident about being able to afford healthcare.
3. ***Confidence about receiving needed physical care.*** At the end of the two workshops, there was a rise of 29.2 per cent more participants who said they were confident they would be able to access the physical care they might need in their senior years.

Table 6: Overall Net Changes in Confidence Related to Ageing in Singapore

	Net change in confidence between pre- and post-workshop surveys (%)
Change in opinion about being happy as a senior in Singapore	38.9
Change in confidence about being able to afford healthcare	34.8
Change in confidence about receiving needed physical care	29.2
Change in confidence about being able to afford physical care	25.0
Change in confidence about being healthy	16.7
Change in confidence about being able to afford a comfortable home to live in	15.3
Change in confidence about being able to afford necessary social and emotional support	15.3
Change in confidence about being able to afford independent travel	11.1
Change in confidence about having a comfortable home to live in	11.1
Change in confidence about obtaining employment	15.2

Change in confidence about having sufficient retirement income	12.5
Change in confidence about maintaining social and emotional well-being	9.7
Change in confidence about having sufficient resources to live on after retirement	6.9
Change in confidence about being able to travel independently	5.5

Some insights can be gleaned on these issues through the records of the discussion at the workshops. At Workshop 1, when the issue of health and physical care were mentioned, it was noted that some were concerned about the quality, professionalism and skill of Singapore's healthcare professionals, the issue of long waiting times and the inconvenience of multiple visits to the hospitals by seniors. On the other hand, expert panellist Mr Liak, who was previously Group Chief Executive of the Alexandra Health System and Chief Executive Officer of several restructured hospitals, provided assurance to participants that the standard of care in the restructured hospitals was high and delivered at affordable cost to Singaporeans even if it was not as luxurious as private hospitals and specialist clinics. He mentioned how management would work to retain the best medical staff in subsidised health sector. This drew the attention of many participants at the time.

During the workshops, participants shared about the difficult working conditions that low-wage, low-skilled seniors such as cleaners, faced. It was said, to paraphrase, that the better-educated could retire comfortably and not work so hard to survive. This is how participants link being happy as a senior with educational qualifications, employability, and access to retirement funding and even income.

3.2 Sources of Retirement Income

Next, we wanted to check on how participants' opinions about securing their retirement income might change through the workshops. We asked them to imagine that they had received \$10,000 a month to retire on in a hypothetical scenario. Where did they expect this amount of money to come from? The options were: own savings and income, CPF, family support, the government, and social service charities.

The ranking of sources of money to live on and the average amount of money each source might contribute towards the hypothetical requisite of \$10,000 a month (rounded up to the nearest \$100) is as follows:⁴

1. Own savings and income at \$3,900
2. CPF at \$2,800
3. Government at \$2,200
4. Family at \$1,200
5. Social service charities at \$900

Table 7 provides a summary of the net change in responses after the workshops. Across the five sources of retirement income, the largest changes were seen in the following areas:

1. **Support from family**, where 18.1 per cent of the participants expect an *increase* in their retirement funding from their families after the workshops.

⁴ As the average of the sums of money allocated from participants with a wide range of opinions across five options, the total of these average sums will not add up to \$10,000.

2. **Personal savings and income**, where 6.9 per cent of the participants *expect less* of their retirement funding to come from personal savings and income after the workshops.
3. **Transfer payments from the government**, where 5.6 per cent of the participants *expect less* of their retirement funding to come from transfer payments from the government after the workshops.

Table 7: Overall Net Change in Sources of Retirement Income

	Overall Net Change (Positive – Negative) (%)
Change in sources of retirement income (support from family)	18.1
Change in sources of retirement income (support from social service charities)	4.1
Change in sources of retirement income (CPF payments)	4.1
Change in sources of retirement income (transfer payments from government)	-5.6
Change in sources of retirement income (own savings and income)	-6.9

3.3 Allocation of Government Funding

With the limited resources that the government has, not every ageing-related need can be fully addressed by it. However, what areas would participants want increased government funding for? This is a proxy measure for how participants prioritise their expectations or demands across different areas of ageing-related policy.

In the survey, participants were asked to imagine that the government was going to give everyone an additional \$10,000 to address ageing-related needs. Participants were asked to allocate that across six policy areas, namely, healthcare, transport, caregiving, social and emotional support, housing, and transfer payments to seniors.

The ranking of areas of support that participants would allocate the funds to, as indicated by the average amount of money that participants listed in their responses, is as follows:⁵

1. Health at \$2,900
2. Caregiving, to help with physical mobility at \$1,700
3. Transfer payments to seniors at \$1,700
4. Housing at \$1,200
5. Social and emotional support at \$1,200
6. Transport at \$970

It is clear that health, caregiving, and the payout of cash transfers are the top preferences for participants.

Table 8 provides a summary of these changes. Across the six policy areas and using the funds allocated by the participants as a proxy for the level of prioritisation they gave to each, the biggest net changes in prioritisation after the workshops were found in the following areas:

⁵ As the average of the sums of money allocated from participants with a wide range of opinions across five options, the total of these average sums will not add up to \$10,000.

1. **Transport**, where 8.3 per cent of the participants prioritised transport *more* as an item for government provision by allocating a higher quantum of funds to it in the post-workshop survey compared to the pre-workshop survey.
2. **Housing**, where 6.9 per cent of the participants gave housing slightly *lower* priority as an area for government provision by allocating less funds to it in the post-workshop survey compared to the pre-workshop survey.
3. **Health**, where 5.6 per cent of the participants gave healthcare slightly *lower* priority as an area for government provision by allocating less funds to it in the post-workshop survey compared to the pre-workshop survey.

Table 8: Overall Net Change in Allocation of Government Funding

	Overall Net Change (Positive – Negative) (%)
Change in allocation of government funding (Transport)	8.3
Change in allocation of government funding (Caregiving)	2.8
Change in allocation of government funding (Social and Emotional Support)	2.8
Change in allocation of government funding (Transfer Payments to Seniors)	2.8
Change in allocation of government funding (Health)	-5.6
Change in allocation of government funding (Housing)	-6.9

Overall, a few participants wanted more to be spent on transport; and an even smaller group indicated that they wanted the government to spend less on housing and healthcare, which seemed surprising but this small group was

presumably assured through the workshops by how much is already being expended and will continue to be expended on housing and healthcare. There is a high “base” of provision from which to assess adequacy of provision, so to speak.

3.4 Financing of Government Policies

In the previous question, the scenario that the government had an additional \$10,000 to spend on ageing-related policies and programmes had been presented to the participants. In the next set of questions, we asked participants how they would want the government to fund this increase in public expenditure. How would they distribute the need to generate the extra fiscal resources across income tax, corporate tax, GST, property tax, stamp duty, the national reserves and other taxes?

The distribution (rounded to the nearest \$100) based on the average amount of money allocated to the respective method of revenue generation is as follows:

1. Corporate tax at \$2,200
2. National reserves at \$2,100
3. Income tax at \$1,600
4. Stamp duty on purchases of property at \$1,600
5. GST at \$1,300
6. Carbon tax at \$1,200
7. Property tax at \$1,200

Table 9 provides a summary of the net changes in opinion on the sources of increased government spending after the workshops. Across the seven areas, the largest changes recorded were in the following areas:

1. **GST**, where 15.2 per cent of the participants allocated *more* to GST to finance expanded age-related policies.
2. **Property tax**, where 8.3 per cent of the participants allocated *more* to property tax to finance expanded age-related policies.
3. **National reserves**, where similarly, 8.3 per cent of the participants allocated *more* to the national reserves to finance expanded age-related policies.

Table 9: Overall Net Change in Sources of Increased Government Spending on Ageing Policies

	Overall Net Change (Positive – Negative) (%)
Change in views on sources of increased government spending on ageing policies (GST)	15.2
Change in views on sources of increased government spending on ageing policies (Property Tax)	8.3
Change in views on sources of increased government spending on ageing policies (National Reserves)	8.3
Change in views on sources of increased government spending on ageing policies (Corporate Tax)	5.5
Change in views on sources of increased government spending on ageing policies (Income Tax)	-1.4
Change in views on sources of increased government spending on ageing policies (Carbon Tax)	-5.6
Change in views on sources of increased government spending on ageing policies (Stamp Duty)	-6.9

What insights from the deliberations can be gleaned to explain the shift in opinions on fiscal policy and specifically on the matter of GST? Looking into the

records of discussions, a participant at Workshop 1 acknowledged that there is a growing financial cost to managing the needs of the ageing population and suggested the enactment of a wealth tax. Prof Sing responded by first noting that it is not easy to consider how to tax the wealthy effectively before even establishing how much to tax them.

In terms of property tax, Prof Sing mentioned that there had already been a significant revision of property tax that was announced in the 2022 national budget. He highlighted that the government had decided to raise the needed fiscal resources for an ageing Singapore by driving the GST up from 7 per cent to 9 per cent, over two years. There was a brief discussion about counter-measures to ensure that this change is not regressive. These would translate to greater support for the lower-income households. They would receive permanent GST vouchers and more cash transfers through the Assurance Package in the transition years.

3.5 Social Values

The issue of whether social values or one's ideological stance matters was explored. A composite indicator comprising responses to six questions -- one in the pre-workshop survey and five in the post-workshop survey -- was used to establish how supportive the participants were of redistributive policies. Where the score could range from 1 to indicate one is not inclined to support redistributive policies to 5 for very inclined to support redistributive policies, the median score was 4.22 and the mean score was 4.26. Our group of participants were inclined towards greater social support and redistribution.

3.6 Leisure Activities

As part of the surveys, we also asked participants what activities they looked forward to doing in their golden years. The top three activities that participants looked forward to doing the most were traveling, spending time with friends and family, and exercise. These three activities remained consistent choices across the pre- and post- workshop surveys.

4. RECOMMENDATIONS FROM PARTICIPANTS

At Workshop 2, participants were invited to offer their recommendations on how ageing-related policies and programmes of the government could be improved to help Singaporeans age well. These suggestions were organised by the research team into seven domains and shared at the afternoon plenary session to receive further input or refinement. A summary of the suggestions and discussion that followed can be found below.

4.1 Planning for senior employment: A cost-benefit analysis

Participants discussed how employers could be encouraged to employ and retain senior workers. They noted that age-discrimination towards hiring older workers remained rampant. Employers were often heard saying that it is “costlier” to hire senior workers. How true is this? Participants thought that a cost-benefit analysis to hiring senior workers, of keeping them employed and employable, conducted at the firm and national levels, would be useful.

To begin with, they asked if there was a way to quantify the potential productivity of senior workers and the broader benefit to society of keeping them employed.

On the flip side, what is the cost and benefit of seniors doing things outside of being formally employed? What were we giving up if more of them remained in paid employment? Such information may provide a better picture of whether the country should invest more or provide more support to ensure that seniors remain employed and employable, and whether it was worth addressing how more “costly” it was to employers to hire them, said the participants.

Related to conducting such a cost-benefit analysis was a suggestion to address employers’ concerns that seniors are costlier to hire because of the issue of health benefits they have to provide. Participants suggested that employers’ maximum cap on MediSave contributions for senior workers be raised to allow them to contribute to their healthcare benefits through to the national system. This could make health benefits more affordable for the employer when compared to paying premiums for private corporate medical insurance which can rise with the worker’s age. This would also make the benefits portable as the worker can tap these benefits after leaving one company for the next, or the the workforce altogether.

Another related issue was about the best way to retain legacy occupations and skills that can still be found within the senior workforce, and to protect these from the waves of “creative destruction” of economic restructuring. Upskilling and reskilling are important but the possibility of our population losing valuable, unique and traditional skills or craftsmanship, is high.

The idea of skills-oriented career pathways for mid-career switches was also explored. Instead of simply looking at a person’s intelligence as marked by past

educational credentials, for instance, participants asked if it would be possible to reframe or place greater emphasis on mid-career switches as part of a desire to value and tap related and acquired skills instead. As those undergoing career changes are often older with more years of work experience, creating systems to help them make the transition into adjacent industries that recognise their skillsets would be a better way of facilitating mid-career switches than promoting the adoption an entirely new set of skills for a career that bears no relation to the experience of that senior worker.

4.2 Senior employment

In this segment, the focus was on suggestions to facilitate the hiring of senior workers. Participants said more thought could be put into the job-hunting and job-matching processes to make these more effective.

The key issue is that seniors are not likely to comb through job portals and the thousands of postings of job vacancies. This is the friction in the current situation: they neither have the time, the patience, nor the capability to do this. This then leads them to rely on others, if they can find such help in the first place.

As such, participants suggested that existing sites — be they government-initiated or private sector sites — introduce more sophisticated filters that are appropriate to seniors to make it easier to find the relevant openings.

There could be filters for age but these may run into the danger of perpetuating age discrimination. Instead, something like “years of experience” and “type of skills required” could be adopted, in place of age.

Another set of filters could be related to flexible work arrangements that will be much favoured by seniors who want to achieve a better balance among the demands of work and income generation, personal recreational desires, and family commitments.

Discussions with experts and older workers in a workshop setting could allow them to identify what such appropriate and helpful filters might be.

There is also a market for job portals run specifically for the recruitment of senior workers. This would be an appropriate workaround the issue of age discrimination and would be better tailored for this segment of workers. Of course, this would lack the scale offered by mainstream job portals with the large number of vacancies that they advertise and the diversity of opportunities they feature.

4.3 Means-testing

Participants asked about the rationale for the criteria in means-testing and deciding who gets government assistance. Some argued that means-testing often results in many seniors falling between the cracks as they may be asset-rich but cash-poor. Though some own and live in private property, these seniors

could still be impoverished due to lack of disposable income. They suffer in silence, facing similar issues of ageing-in-place as anyone else, anywhere.

Participants mentioned that they were uncomfortable with the thinking that people should just sell the homes they own, to downgrade and generate the money they needed to retire on. Some do not have the bandwidth to do so. Some properties just may not be sold at a good enough rate. Therefore, the participants asked if there could be just one or two smart tweaks to the means-testing system so that those in this segment — asset-rich, cash-poor — could still age in their current homes and yet get a little more of the support that they need as they grow frail. For instance, in addition to means-testing based on per-capita household income (PCHI), or by the value of one's housing asset if PCHI is \$0, would it be possible to triangulate that with a medically certified level of inability to conduct daily living activities in the same way as the criteria for accessing the benefits of ElderShield or CareShield Life? This is for schemes of social support on top of the Pioneer Generation Disability Assistance Scheme, the Home Caregiving Grant, ElderShield and CareShield Life, which already qualify seniors for access to them based on their inability to perform a certain number of "activities of daily living".

Though not entirely related to means-testing, participants also argued for automatic access to provisions from ageing policies when a person is no longer of sound mind. This is necessary as many seniors themselves as well as their family members do not have the bandwidth to get into the details of all the policies to determine what they can receive and when, given the complexity.

Again, is there a common touchpoint where the seniors can get this information and assistance? Conversely, is there a risk of disincentivising seniors from staying healthy and declaring they are healthy if they see that there is much greater state support should they be declared to be unable to carry out a certain number of daily living activities? This is a risk that should be considered and robust professional certification will be needed to establish such a system.

4.4 Caregiving: Quality and Quantity

Participants were deeply concerned about the question of how to raise and then maintain a high quality of caregiving in Singapore especially in light of Singapore's limited manpower for this sector as the country ages rapidly. From the issue of expanding our small pool of caregivers to raising the level of professionalism in such caregiving work as well as setting the right level of remuneration for such professional caregivers and those who are currently unpaid caregivers in the family, these are all critical tasks to achieve even in the near-term.

Participants recognised that the current remuneration levels are too low to compete with other sectors for good manpower. Can this be addressed? They suggested that greater access to foreign manpower should be allowed but subject to better training and methods to improve the quality of care; or there be efforts to make better use of each professional caregiver who is available. Participants said that from what they saw in their neighbourhoods, foreign

domestic helpers often seem inattentive and incompetent in responding to the needs of the frail elderly under their charge.

Associated with this was a suggestion to incorporate a basic but effective module on geriatrics in the curriculum of all social studies degrees or polytechnic programmes, to equip as many people as possible with the basics in caregiving techniques as well as raise awareness of other aspects of being an ageing society, even in relation to public policy.

Participants appealed for an automatic process for care and housing of dementia patients to be implemented so that family members can get the support in decision-making on what to do and receive help. Related to this was the suggestion to implement a form of artificial intelligence to help dementia patients through their everyday lives and support the process of caregiving. This would supplement the efforts of worn-out caregivers.

Participants also suggested moving caregiving services into homes (house doctors and nurses, for instance) for the early stages of disability so that the elderly and their caregivers can live more efficiently and receive good care.

4.5. Caregivers' CPF contributions

Participants considered what more could be done to recognise and support caregivers in the family, to attend to their future well-being especially as many

had to drop out of paid work to take care of their ailing seniors. This affects their current and certainly, future livelihood.

Participants recognised how gendered this caregiving responsibility still is; women, and often female singles are the ones who bear this burden, and thought they only had inadequate state-provided caregiver subsidies to rely on.

Participants were reminded that the state encourages family members to make CPF contributions to the caregivers in their lives and that they receive tax incentives for doing so. Those who responded felt that the current tax exemptions are not significant enough to tip the balance for caregivers to feel secure about their choices. Participants hoped that this would be addressed along with other strategies to convince family members to top up those CPF savings of their caregivers.

4.6 Healthcare and Transport/Mobility

The issue of transporting the elderly to their healthcare services was explored. Participants argued that the status quo of transporting seniors to their healthcare services was not efficient at all, and that finding better ways of administering healthcare to seniors and bringing such services to patients was an important strategy.

Participants suggested legislation to ensure that employers give their employees, who are caregivers, flexible work-from-home arrangements to

address the needs of their charges at times or establish and protect caregivers leave.

Another suggestion was to make telemedicine more commonplace, as online or phone consultations could be a useful avenue for medical treatment for certain ailments. While it is not a panacea for all the medical issues plaguing the elderly, like dementia, it could be useful for making medical services more efficient. Participants did recognise that the older generation still only trust in-person consultations, so the need to use technology to streamline in-person appointments at the hospital is still an extremely important strategy to be reinforced.

A participant also suggested establishing an online repository of health guidelines on the internet for advising the elderly on their health problems. This could alleviate the issue of some elderly patients being anxious to see their doctors all too often. Specifically, guidance on the modification of medications when seniors recover from their ailment can be one use case, where a schedule of reduction in medication can be tracked using general guidelines against improvements in their ailments.

This needs to be set out by an authoritative source that the seniors trust. It will reduce the need to visit a doctor to get a direct consultation on medication. This is, however, likely to be more welcome by succeeding generations of seniors who will be more comfortable which using such technology.

4.7 Policy Awareness and Coherence

The problem of understanding all of Singapore's complex public policies was an issue brought up throughout the two days of workshops. Although participants recognised the many schemes they could draw upon for their ageing needs, the process of accessing these schemes seemed complex and confusing to them.

As such, participants expressed uncertainty and anxiety about preparing for ageing even if this is not about the absence of policy or assistance. Participants asked if there is a “one-stop shop”, or an office or organisation of some kind for Singaporeans to seek guidance on their policy needs. This was their urgent suggestion — to know where they could go for such advice.

Another participant expressed a desire for the government to better explain to the public if its policies are working as intended or not. Were the quantitative and qualitative effects of a policy effective? Such information would keep Singaporeans invested in policy formulation.

Central to this topic is the question of how much one should save for old age. Participants expressed concern that they had no “ball-park figure for how much money one needs to age well in Singapore.” As navigating the complexities of ageing amidst modern Singapore can be an overwhelming experience for the average elderly Singaporean, some felt that a very clear-cut guide on how much to save seems to be a necessity. A follow-up suggestion was to identify the key profiles or segments of senior Singaporeans so that this information could be

better tailored to the segments. This segmentation would also help with more effective policy design and advice.

A participant suggested creating integrated health communities in HDB-style flats to help seniors age together. This would create that critical mass to pool together services tailored for seniors living close together, and foster a sense of community. There was a suggestion that former school compounds could be converted to provide such integrated living spaces; spaces for the “one-stop shop” for services.

5. CONCLUSION

To conclude, the following section provides the research team’s grasp of the sentiments of participants expressed in the workshops.

5.1 Sharing the Responsibility of Managing an Ageing Society, Differently

While the existing paradigm of social support is to see the individual and his or her family as the first and second lines of help, respectively, younger participants asked if there is a need to change how the responsibility to care for seniors is shared across society and state. This is because they are not sanguine about being able to bear the level of burden that is expected of them given the increasingly difficult economic conditions that working age Singaporeans expect to face in the future. Although this is a difficult topic to broach, starting the debate of “who needs to do what” now is going to be useful.

For instance, a participant who is a “new employer” recognised that it is the responsibility of employers to understand and apply the existing policies and rules to senior workers. This is also because senior workers tend not have the capacity and bandwidth to make claims on these policies for themselves, much less do so proactively. The same participant asked several questions pertaining to the idea of societal expectations of one’s responsibilities. For instance, does the government expect working-class Singaporeans to sustain the elderly along with young dependents on the current level of support?

On the other hand, some participants noted how cynical employers are taking advantage of grants given to hire mature workers, to achieve other objectives. Related to this was the sense that Singaporeans no longer cared for one another as they used to, that they might be becoming less communitarian and more concerned about how much more support and resources they can draw upon for themselves due to the anxiety of an uncertain future.

What more can be done to motivate caring for seniors? The issue of unpaid caregiving and lack of needed recognition of support for caregivers also dominated the discussions. Many participants, as caregivers of seniors, explained how the difficulties of time, financial resources, and the sheer amount of energy spent understanding how best care for their seniors can be an all-consuming affair. This is amidst the other commitments these caregivers might have such as young dependents and attending to their jobs that are important for generating the much-needed financial resources for the family.

Some have made the conscious choice of caring for their loved ones over pursuing their careers. Hence, greater acknowledgement of their contributions would help them feel more supported and motivated.

On the other hand, these gifts of time and care can be undermined if that acknowledgement breeds an instrumentalist and extrinsic motivation. It is therefore not clear what might be the best way forward.

By encouraging the topping up the CPF accounts for caregivers, the government can help to address the serious livelihood issues that such caregivers might face. More substantive support that has less risk of undermining the care and gifting ethos may require arrangements that families themselves work out, with considerations for the caregiver's input and preferences.

Undergirding this is the worry about the middle-class squeeze. Many participants who identified as members of this demographic felt their concerns seemed to have gone unheard. Although this may not relate to the issue of ageing alone, the sentiment that only lower-income Singaporeans receive help of any substance was one that some participants expressed throughout the workshop. As the notion of the “ignored” middle class remains a perennial issue, it may be necessary for the government to address these sentiments by setting out what support already exists for the middle class and also the costs and benefits of expanding greater social support to this group of Singaporeans.

5.2 Improving Public Engagement by the Government

While the government seems to want to move towards a more collaborative form of governance, participants still look to the government for guidance in their lives. They feel intimidated by the sense that public policy is too complex and intertwined.

Also, since the world seems to be moving into a period of uncertainty and disruptive change, it was observed that many participants, especially senior ones hoped that the government would help them make good decisions about their lives. This was evident through requests for the government to propose a “ball-park” figure for how much to save for retirement, an automatic process for activating ageing policies once a citizen is no longer of sound mind, and the creation of a “one-stop shop” solution for all their concerns. They also wanted to know what the “best model” for active ageing is. With respect to active ageing, the research team did attempt to point them to resources and information that were available online.

These suggestions indicate that participants would value clear guidance on how to best prepare for significant chapters in their lives. This might be the case especially among the older participants as they have a more paternalistic orientation around the concept of “the government” and what its responsibilities are. They seemed diffident about being navigating through the process of accessing government policies that are designed to help them.

It could be argued that this viewpoint is understandable, given the lower level of digital literacy amongst seniors, the mental and physical health issues they might be trying to cope with, and the many other responsibilities they have in their daily lives.

Also, it seemed that participants felt there was a disconnect between state and society. The discourse goes this way: the public asks for change and concessions, while leaders seemingly downplay these concerns or argue that help already exists. Together, there is an ongoing cycle of frustration for both parties. Participants questioned both the criteria for gauging if a policy is successful (or a failure as the case may be), and how these were communicated to the public.

5.3 Housing

Participants expressed concern over housing policies. Those who spoke up asked why private property owners cannot purchase HDB flats and how seniors can access BTOs. There was ambivalence about the Selective En-Bloc Redevelopment Scheme, and unhappiness over being told to downsize their homes to have a secure retirement. What participants found new was the model of community care apartments. A recurring theme was the need for assisted living and full care facilities for people with dementia. The research team mentioned briefly that there are plans for this, giving the example of the new nursing home and dementia-friendly estate around Alexandra Hospital that is

in the pipeline to meet these needs. Greater assurance about this provision could be helpful.

To conclude, and returning to the theories about attitudes to social support, the evidence is that: first, attitudes are shaped by the perceptions of risk and need; second, that in this limited case study, we did establish that our participants seems more positive towards redistributive policies than not and so their responses should be set within that content, and third, institutional design is important but if it is too complex and intertwined, citizens, in our case Singaporeans, would feel overwhelmed by them and have difficulty accessing them even if they knew in principle that these exist and are helpful. If seniors are the targeted segment, then in Singapore this is a diverse group that nonetheless prefers to have a “one-stop shop” where they can get advice in-person based on their enquiries and needs.

In terms of who should receive support, another research question in the project, the takeaway from the discussion suggests that different segments will require support but for different reasons and in different ways. Certainly, those in the sandwiched generation recognised that any help for the seniors relieves them from one set of burdens. The younger adults felt the same. Means-testing was deemed to be too blunt an instrument especially for those who are asset-rich yet cash-poor, and participants proposed targeted assistance that was more attuned to the health status of the seniors; not their socio-economic status. Participants were especially surprised that public housing is so heavily subsidised; by how large social spending is within the national budget; that

there are community care apartments or options of assisted living paired with activities that will be made available through the HDB system; and that there are even payments that companies must make to compensate senior workers for not re-employing them.

To achieve the intended effect, strategies to provide more direct engagement with the potential beneficiaries of public policies and programmes — especially given the peculiarities of Singapore's old-old seniors — will provide a significant shift in the sense of confidence that they have in ageing well in Singapore.

This is borne out by one final set of results that arose from the surveys. The results of the post-workshop survey suggest that the participants were most confident about the following: first, being travel around Singapore on their own; second, being happy; third being able to pay to travel on their own; fourth, having a comfortable home to live in; and fifth, being able to afford activities to maintain their social and emotional well-being.

However, it is noted that the more interesting findings were the areas in which there were significant changes in opinion. At the end of the workshops, there was a rise of 38.9 per cent more participants who said they were confident that they would be happy seniors in Singapore when compared to before the workshops; 34.8 per cent more of the participants between the two surveys said they were confident about being able to afford healthcare in Singapore; and, 29.2 per cent more participants said they were confident they would be able to access the physical care needed in their senior years.

Nothing about the policies had changed. Simply improving the participants' grasp of the policies through direct engagement on them, the pros and cons of these in as fair and balanced a manner, clearing doubts about these, helped move the needle on their sense of how well they will age in Singapore.

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