

We, the people ; The Singapore Government could face its biggest challenge yet

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GETTING the floundering economy back on its feet, which would still take some doing despite some signs of recovery, must be uppermost on the minds of Singapore's top policymakers.

But as experts readily point out, tougher challenges await — challenges so great that steering the country out of economic mire would seem less onerous in comparison.

On their own, a greying population; falling birth rates; Singaporeans marrying later; rising divorce rates; and a cultural milieu rapidly diluted by the forces of globalisation already present a disparate set of problems.

Put them together and policymakers are staring at a bleaker picture — given the intertwined impact these trends have on, in particular, housing; workplace; healthcare; and social support policies.

Said National University of Singapore sociologist Paulin Straughan, who is also a Nominated Member of Parliament: "Once we come out of the recession, we have to focus on the higher level needs — here is where there is a lot of contest."

Between now and 2030, the number of Singaporeans aged 65 and above would triple from 300,000 to 900,000. By then, 1 in 5 Singaporeans would be a senior citizen.

And according to the latest official statistics, the marriage rates for Singaporean men over the last decade fell from 47.9 married men per 1,000 unmarried men in 1998 to 42.1 last year.

The trend is similar for women, showing a decline from 49 to 39.3 married females per 1,000 unmarried women.

Singaporeans are also marrying later, with the median age of first marriage rising from 28.3 to 29.7 years for men, and from 25.7 to 27.1 years for women.

The number of singles has also risen: Over 40 per cent of Singaporean men aged 30 to 34 years were single, while 29.4 per cent were women, compared to 33.3 per cent men and 21.6 per cent women in 1998.

While there were fewer divorces last year compared to 2007, more marriages ended in divorces for middle-aged couples. The changing marriage patterns could also impact social cohesion and cultural identity: Inter-ethnic marriages have gone up from 2,491 in 1998 to 4,113 last year; over the same period, marriages between citizens and non-citizens rose by almost 10 per cent.

Much attention has been focused on the needs of an ageing population. But policymakers are also separately trying to strengthen the bonds between Singaporeans while simultaneously tackling the rising trend of divorces, singlehood and later marriages.

Yet, the key could lie in a more holistic approach, one that would involve reshaping the country's policies to prepare for an ageing population in which the person-in-the-street is not just more likely to be older but also increasingly isolated — both socially and financially.

What's more, he could also be less rooted to the country.

FAMILY AND SOCIAL SUPPORT

Experts believe that in time to come, the group of elderly singles would be significant. And for those who are married, the parenting timeline could alter in a way never seen before: Traditionally, Singaporeans approaching retirement could depend on their working children to provide for them financially.

In time to come, retiring Mums and Dads could, theoretically, still be fretting over not just their children's education fees but also their own ageing parents' medical expenditure.

Underlining the need for policymakers to strengthen family bonds, Institute of Policy Studies (IPS) research fellow Kang Soon Hock cautioned that in extreme cases, the "sandwiched generation" might have to make a "moral decision" with regards to caring responsibilities to both groups (of dependents).

It would not just be the financial burden that could take its toll on family and social networks.

The relentless forces of urban growth and globalisation would, for instance, see people working longer hours and even traversing across continents for work.

Said IPS adjunct professorial fellow Ooi Giok Ling: "It will be a real effort for most people to keep (the networks) intact, in the face of the fragmentation."

As things stand, the family nucleus is already physically shrinking.

Said Dr Kang: "As families have fewer or no children, this will likely change the support picture for some families: There may be an increase in familial support between elderly siblings rather than between children and parents."

The traditional family arrangement where children are looked after by their grandparents would also come under threat as senior citizens strive to keep themselves financially independent.

Apart from coming up with ways to keep elderly singles socially connected and active, Assoc Prof Straughan noted that the provision of childcare would continue to pose a "serious challenge".

She added: "With the rise in dual-income families, it will not be as easy to keep families together in a borderless economy."

But NUS sociologist Tan Ern Ser offered a contrarian view: With the elderly better prepared for retirement, family ties and thereby support would "paradoxically be stronger", he argued.

This is so because future seniors are not only "more likely to have cultivated good relationships with their children", they could also be less inclined to impose "filial obligations" on their offspring.

Said Dr Tan: "In short, family support will be based on love, rather than obligation."

HOUSING

In 2006, the Committee on Ageing Issues submitted a report to the Government, with wide-ranging proposals to prepare the country for an ageing population.

Increasing housing options for seniors and making amenities in housing estates more elderly-friendly were identified as some of the priorities.

Apart from supplying a steady stream of studio apartments, the Government had also made available a site at Jalan Jurong Kechil for retirement housing, with a shorter lease of 30 years to make it more financially attractive for private developers.

Up till now, there have been no takers.

But experts believe it would only be a matter of time before retirement villages gain acceptance or even become popular here.

A recent survey released by the Ministry of Community Development, Youth and Sports showed that three-quarters of some 3,000 baby-boomers respondents — aged between 44 and 61 — would prefer to live on their own in their old age.

Dr Kang noted: “The allocation of land in land-scarce Singapore may present a challenge for policy-makers.”

The authorities might also have to review the building codes of pre-existing public and private residences — to ensure that senior citizens who chose to live with their children can enjoy elderly-friendly facilities in their homes.

Citing weak demand from the public, HDB pulled the plug on “multi-generation units”, which are four- and five-room units with self-contained annexes for the old folk in the family.

But Assoc Prof Straughan felt the authorities could consider bringing back such units — but with improved designs such that older couples could “continue to live close to their adult children without either (party) losing the privacy that comes with their independent households”.

HEALTHCARE

Similarly, the challenge is on for policymakers to increase healthcare options while keeping costs affordable, Dr Ooi said.

The Government’s expenditure on healthcare — which is currently 4 per cent of GDP — is expected to rise, with Health Minister Khaw Boon Wan identifying palliative care — or care for the dying — as the critical area to beef up in the healthcare eco-system.

As Mr Khaw put it, “ageing will throw up many more human stories of agony and suffering”.

And to mitigate that, the Health Ministry would be channelling resources in medical research and the long-term care sector. It would also strive to create a “holistic healthcare system” which would involve stakeholders from various sectors, including religious and charitable organisations.

Describing such efforts as a “positive proactive step”, Dr Kang pointed out that there are still gaps that have to be addressed — specifically in terms of supporting Singaporeans’ healthcare expenditure.

Said Dr Kang: "For example, would the existing Eldersshield arrangements be sufficient for elderly healthcare financing? If not, what alternatives are there?"

Away from the public healthcare system, the flourishing private health insurance market could require "stronger regulation ... to ensure that our healthcare needs are not compromised by profit drives", Assoc Prof Straughan noted.

WORKPLACE

Around the world, the consensus is that the only fiscally-sustainable way for governments to look after a rapidly ageing population is to keep as many senior citizens in the workforce for as long as possible.

In Singapore, re-employment laws would be in force by 2012 while concurrently, the official retirement age would be raised from 62 to 65.

A compulsory life annuity was also introduced to ensure Singaporeans set aside enough funds for their golden years.

Assoc Prof Straughan suggested policymakers go a step further, by re-examining the wage structure — including perhaps legislating a "fair minimum wage" — to help couples raise their families in a "responsible manner".

"Over time, the dual-income family model will become the norm. And soon, we may find that single-income families may not be able to sustain (themselves). We must avoid this."

With more Singaporeans expected to travel with increasing frequency for their work, family-friendly practices would also "have to include best-practices to keep families intact when employees are required to be frequently absent from home", Assoc Prof Straughan added.

Dr Kang: "Workplace ageism is another area that policymakers will have to tackle as employers may hold on to ageist stereotypes that view older workers as being unproductive or focusing on profits over the well-being of these workers."

While old can be gold in certain industries, a country's overall productivity is more likely to drop as a result of an ageing population. As the low birth rate shows few signs of dramatic reversal — and as thousands of young Singaporeans leave its shores each year to work overseas — policymakers would also have to contend with labour shortage in certain sectors.

NATIONAL COHESION

To alleviate the manpower crunch, the Government has turned to imported labour. But that would bring about its own set of problems. At a time when a maturing Singapore society is primed to forge its national identity, the Republic instead finds itself with a population in constant flux.

With Singapore becoming more cosmopolitan — and with marriages between different races and nationalities on the rise — the Republic's model of ethnic categorisation would be increasingly untidy.

Noting that the religious mix would also be altered over time, Dr Tan said: "As it is, there is already a slight change in the ethnic proportions ... we should not assume that new citizens and SPRs (Singapore Permanent Residents), even if they can be classified as Chinese, Indian, Malay and Others, could eventually fit into our current CIMO (Chinese, Indians, Malays, Others) model."

While such a trend would not have a material impact on policies — given that the Government is not inclined towards affirmative action for specific races — it could impede nation-building efforts, said Assoc Prof Straughan.

Due to the lack of a “definitive Singapore culture”, she observed that most Singaporeans’ cultural roots “stem from our ethnic ancestry”.

Pointing out that the children of inter-ethnic marriages would be “bi-cultural”, Assoc Prof Straughan added: “You would want your youth to be rooted and to be able to identify with their cultural background. Otherwise, they become aimless citizens — and I’m talking about citizenry as a pragmatic kind of label.”

The increasingly diverse needs and aspirations of the population would also be a “challenge to planners and policy decision-makers in terms of the space that has to be made available and the congestion that residents might experience with the larger population”, said Dr Ooi.

Which brings up the tricky question facing policymakers: Should policies feed or resist external trends?

For instance, with the family structure increasingly under strain from societal forces, some would argue that policymakers should craft measures to better support the individual — including divorcees or unwed mothers — instead of trying somewhat in vain to buttress the family unit.

But Assoc Prof Straughan reiterates the importance of normative goals, or what “ought to be”, particularly when it comes to family policies.

Said Assoc Prof Straughan: “Family policies have another significant role — to set the trend, to preserve and to situate ideologies. Then the question is whose ideology? Whose values?”

Pointing out that there is ample evidence that cohesive families lead to a more stable society, Assoc Prof Straughan stressed that not all hope is lost in the battle to keep family ties strong.

She said: “You look at the United States in the 1960s and 1970s, when there was the hippie culture ... then, it seemed as though families are neglected with everybody citing the high divorce rates.

“But the US actually made a turnaround and the conservative family values came back.”

Policymakers here would be hoping for a similar happy ending to the Singapore Story.