

## President's Message

Greetings to all members!

Yet another work year is soon drawing to a close. It has been a quiet but nonetheless busy year for the Council as we discussed and brainstormed on a few key issues related to the work of the Society. The Society was founded in 1986 with the aim of helping people understand gerontology, or simply put, the science of ageing. Our purpose still remains very relevant today but perhaps what needs relooking at is the how and what we do to achieve our mission.

This is our 2nd year participating in the Policy Analysis Exercise (PAE) conference organized by the Lee Kuan Yew School of Public Policy. The topic we gave was Policy Options for Addressing Long Term Care Financing in Singapore. A summary of the findings is published in this bulletin. (For full report visit [www.gs.org.sg](http://www.gs.org.sg))

The coming AGM has been scheduled on 18 August, 1.00pm at the Lifelong Learning Institute. We welcome and encourage all members to contribute ideas for the activities next year. Immediately after the AGM, we have a symposium, chaired by A/P Thang Leng Leng, titled "Ageing Well - Singapore Style".

Looking forward to seeing all of you there!



Tristan Gwee  
President (Ag)

*(Note to members: Mr Laurence Wee is taking a leave of absence. The Council has nominated Mr Tristan Gwee to be Acting President.)*

Dear Members, if you have a gerontology-related event or article that you would like to share with our readers, please send the information to [shirley@gs.org.sg](mailto:shirley@gs.org.sg) attn: The Editor

## GS COUNCIL FY 2017-18

### President

Mr Laurence Wee

### 1st Vice President

A/P Chow Yeow Leng

### 2nd Vice President

Ms Mary Low

### Hon. Secretary

Mr Tristan Gwee

### Hon. Treasurer

Mr Ang Eng Hoe

### Asst. Hon Treasurer

Mr Tan Tai Kiat

### Hon. Advisor

Prof Kua Ee Heok

### Hon. Member

Mr Raymond Lim

Mrs Ann Wee

### Members

A/P Thang Leng Leng

Ms Phyllis Lee

Mr Wong Lit Shoon

Ms Anita Ho

Prof Kalyani Mehta

Ms Susana Concorde Harding

Mr Jimmy Lim

### Hon. Auditor

Ms Geraldine Ng

### Hon. Legal Advisor

Mr Dennis Lim

### Hon. Admin

Ms Shirley Lim

### Published by:

Gerontological Society  
c/o 89, Short Street, #08-08,  
Golden Wall Centre  
Singapore 188216

### Printed by:

Motion Printers & Publications Pte Ltd  
Blk 3023 Ubi Rd 3 #06-08  
Singapore 408663

# Challenges Facing Low-income Caregivers in Eldercare

Thang Leng Leng, National University of Singapore

Suen Johan, Cambridge University

With the advent of aging population in Singapore, the caring of older persons requiring long term care are increasingly receiving attention in the recent years. If we pay some attention, we will realize how frequent we can find reports of new community services and programs available to support this group of older persons in the news; there are also more efforts to support caregivers today.

Despite such encouraging signs, research effort to understand the experiences of members of lower-income households in their efforts to manage the strain imposed on their financial, material, and emotional resources from providing care for their elderly family members in Singapore are still limited. According to the 2009 national survey of informal caregivers in Singapore (NSICS)<sup>1</sup>, caregivers with household income of less than S\$2000 comprise close to 40% of the 1190 caregivers surveyed. We also know from research on informal caregivers and care-recipients in Singapore thus far that a variety of factors greatly compound the problems of caregiving within financially impoverished households. Financial inadequacy resulting from caregiving constitutes one of the main causes of higher stress among caregivers. The demands on already stretched financial resources are further exacerbated by the fact that a significant number of caregivers are either not working, or are immensely burdened with being a "dual-role" caregiver that tends to encounter care-related disruptions while at work. It is also likely for some caregivers to face with the caring of multiple dependents in the households at one time. While elderly care-recipients generally tend to prefer informal over formal caregiving, the common option of employing live-in fulltime foreign domestic helpers to support the caregivers among middle-class families in Singapore are not viable for low-income households due to financial limitations.

How do such primary caregivers of dependent elderly from low income households experience and cope with their everyday challenges? The desire to further understand the lived situation of the caregivers has motivated us to conduct an explorative study to understand qualitatively the mosaic of support and contextual challenges faced by primary caregivers of dependent elderly in low-income households. This study carried out in 2014-2015 was supported by NUS-Tsao Aging Initiative Fund. Although a small-scale study with less than 20 family caregivers ranging from age 40s to 80s, these caregivers who

are either spouses, siblings or children from different gender and different races, and many either retired, unemployed or not in active workforce - shed light on the decision-making processes, socio-economic circumstances, and the socio-familial dynamics that shape the coping strategies employed by caregivers of dependent elderly. Although faced with stresses of caregiving, this group of caregivers deserves respect for their resilience and dedication to care for their loved ones.

For a caregiver, a typical routine includes the common daily tasks of marketing, cooking, and then doing household chores. They have to ensure that the dependent elderly take their medication. Another common feature in the routine is taking their dependent elderly for medical appointments and check-ups. Although government subsidies kept medical costs low and manageable, the most problematic aspect of medical care was transportation for follow-up appointments and check-ups. Caregivers found it very difficult to transport their dependent elderly to and from hospitals and polyclinics. The main reason quoted is the lack of physical strength required to facilitate movement of the dependent elderly. Also, despite having disabled-friendly bus and train services, the caregivers felt ashamed that they were inconveniencing other commuters on trains and buses. On the other hand, the option of taking a taxi or hiring an ambulance was too expensive for them. The sheer difficulty getting out of the house also made it hard for them to access day care services even when it is located just in the next block. Although it is more challenging to care for elderly who are bed ridden, those who were mobile require more attention due to their risk of falling. At the point of interview, most dependent elderly would have experienced at least one major fall, which required hospitalization.

Caregivers of dependent elderly who suffered from dementia reported more challenges. Sometimes they have to cope with complaints from neighbors and even legal ramifications arising from the inconsiderate actions of the elderly, including fines and notices issued by the police, town council and the Agri-Food & Veterinary Authority of Singapore (AVA) for offences such as nuisance calling and illegal bird feeding.

Fractured and antagonistic relations with members of their family is another main source of stress.

*continued on next page*

continued from previous page

Compared to research who found that proximity was an important factor in determining which form of support was preferred, our data showed that in cases where caregivers preferred turning to non-familial support such as friends, neighbors and religious associations, it was not due only to proximity, but specific problems arising from complex family dynamics. Adult children caregivers expressed sentiments that embodied elements of both altruism and fatalism in becoming primary caregivers even when there were considerable number of them, because their other siblings either had their own families or had antagonistic relationships with the care recipient. Among the caregivers too, factors such as their shared personal histories, past grievances, communication styles, and personalities greatly impacted upon their dynamics with the care recipient. Some have to endure the undesirable behaviors of the elderly, such as their hot temper, or suspicious and temperamental nature, while they rarely have their own outlet to de-stress and communication about the problems they encounter.

We used the term 'fractured' to describe most of these familial ties because while family members were not completely estranged from each other, the relationships constituted a source of emotional anguish for the caregivers due to feelings of animosity and guilt arising from perceptions that there had been a failure to meet familial expectations. Among the respondents, there is one whose children are overseas and she felt forgotten by them. Another caregiver is staying with his mother to care for her because his wife and children didn't want his mother to move in with them. Caregivers with adult children face financial difficulties 'sandwiched' between the demands of their elderly parents and their own children as they are seen as source of support for the latter. A caregiver who needs to devote care to her own husband felt her son's unhappiness with her for not being able to provide childcare for his son. Competing interests and demands of in-laws who wanted to keep scarce resources within their number family or for their own elderly parents also contribute to fractured relationships.

While siblings and adult children constitute a crucial line of support for informal caregivers, troubled family relationships can cause more strain than relief for the caregivers. This serves to explain the tendency of our respondents to adopt a more narrow approach when it comes to maintaining the size of their support networks. Consequently, assistance from more formal sources became important to support their meagre source of informal support. However, caregivers frequently mentioned that

seeking formal support was problematic for them because they viewed such information to be either lacking or excessive. In fact, almost all the caregivers began receiving assistance as a result of having their dependent elderly admitted to a hospital. The inability to cover the hospitalization bills lead to their first contact with a medical social worker. They maintain that the subsidies and support provided from both governmental and non-governmental organizations had significantly alleviated their financial burdens, especially in terms of medical-related expenditure. Medical social workers thus play crucial role not only ensuring they are able to cope with the medical bills, but also provide guidance and negotiate with various social service agencies on their behalf. This greatly help the caregivers especially when they have problems with literacy and the inability to afford the time and effort required to process information about support services.

With more services rolled out in the recent years to cope with the increase needs of eldercare, there is thus urgent need for relevant guidance and sustained help in the form of mediator to navigate and bridge the gaps and barriers in the institutional environment. The study also further highlight on the vulnerability of single caregivers who had often become 'default' caregivers. Support in eldercare should not stop with the demise of the elderly but should extend to post-caregiving support such as counselling on psychological needs and back to employment plans.

**"As Singapore moves towards more community-based models of care for the elderly, informal caregivers will play an increasingly crucial and demanding role to ensure care for their elderly family members. The need for support from strengthening family relationships, navigating the eldercare support services to post caregiver support will be needs necessary not only for the low-income group but for all residents."**

*NOTE: A Chinese version of the article has appeared on Zaobao Sunday NUS Centre for Family and Population Research column, 2 Feb 2018.*

*For a full paper relating to the research, please refer to: Suen, J. and Thang, L.L. (2017) "Contextual Challenges and the Mosaic of Support: Understanding the Vulnerabilities of Low-Income Informal Caregivers of Dependent Elders in Singapore", Journal of Cross-Cultural Gerontology. DOI: 10.1007/s10823-017-9334-4*

# Policy Options For Addressing Long-Term Care (LTC) Financing in Singapore

Li Nanlan

Nilufar Nazim Mammadova

Tan Jin Meng

## ABSTRACT:

The population in Singapore is aging at an unprecedented rate. Presently, Long-Term Care (LTC) funding in Singapore relies heavily on general taxation. This would not be sustainable due to a large-scale aging population and the declining numbers of working age persons relative to persons aged 65 or above. Furthermore, a large part of retirement savings of the general public is sequestered in housing equity, due to past policy direction towards universal housing ownership.

Similar to other Asian contexts, LTC funding is essential in Singapore as the population of older persons is expected to double by 2030. A policy mix for LTC funding is anticipated to reduce the reliance on inter-generational transfers and release retirement savings from housing. The policy mix should achieve a balance between social equity, funding sources, and the government's prudent approach to social spending. On top of reviewing various policy options available internationally, this study conducts primary research with pre-retirees, aged 45 to 55, in Singapore to gather insights for improving current LTC policies.

Based on the research findings, the study recommended an enhanced Eldershield to improve its coverage and relevance, and suggested how housing equity can be effectively released.

## EXECUTIVE SUMMARY

This study investigates policy options for addressing Long-term Care (LTC) financing in Singapore. Given an increasingly aging population and a declining old age support ratio in Singapore, finding an optimal policy mix to fund LTC sustainably is a matter of urgency.

In this study, we focus on policy options for sustainable funding support of severe disability. Severe disability imposes large actual and implied costs on governments and caregivers.

We recommend that the funding of severe disability should weight towards a nearly equal mix of savings and future expenditure. The savings should come from individuals and the government. For the government, the aim should be to transfer

from future expenditure, paid for by working age people to the elderly, to a more sustainable current expenditure, paid by the same generation that will use the benefits eventually.

This will allow the government to reduce future subsidies funded from taxes. The government may not have to spend significantly more than it currently plans to, adjusting only the timing of the expenditure.

We conducted primary research using structured interviews of 15 pre-retirees to learn about how these individuals perceive ElderShield, housing monetization, and their preferences in old age. We also interviewed a dementia care expert for that person's views on dementia care.

Based on our findings, we have two recommendations. The main one uses our findings to target a significant increase of both basic and supplementary coverage for ElderShield and includes the provision of dementia cover.

Our primary research also unearthed some insights into pre-retiree's preferences in housing monetization, which we have turned into suggestions for future research.

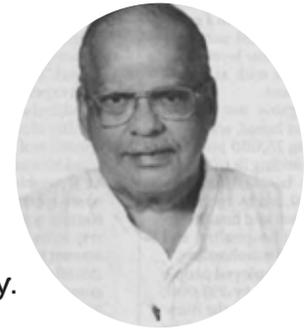
(For full report, visit [www.gs.org.sg](http://www.gs.org.sg))

The Policy Analysis Exercise (PAE) is the capstone module of the Master in Public Policy (MPP), a two-year full-time programme of Lee Kuan Yew School of Public Policy (LKYSPP) that provides rigorous training for a strong foundation in public policy analysis, programme evaluation, and management. The PAE client has the opportunity to work with a small team of our senior students (second year students) who, under the supervision of a faculty advisor, apply the knowledge and skills that they have learnt in the MPP program to define and analyze policy issues, evaluate existing programs, formulate and assess policy options and develop specific, actionable recommendations for the client organization. The analysis and recommendations are then presented in a written report and at an annual PAE conference.

# In Memoriam ...

## A Tribute To The Late Mr K. V. Veloo

The Society is deeply saddened by the recent passing of Mr K. V. Veloo on 1 June 2018. Mr Veloo was instrumental in the setting up and development of the Society's early formative years. We are grateful for his invaluable contributions to the growth and recognition of gerontology.



*“ We are poorer with the loss of this social service icon, but at the same time, richer as fellow human beings, by his legacy of service to mankind.”*

- Laurence Wee

## Significant Events



Council members and other participants at Centre for Seniors event 'Purpose in Life Beyond Retirement - Fireside chat with Dr Poul-Erik Tindbaek', 15 May 2018



Lee Kim Tah Lecture - Arts for Mental Health of the Elderly, 24 February 2018 @ National Gallery Singapore

The Society relies on the subscription of members and donations of supporters to sustain its work. All donations are welcome.

*Thank you for your support ...*

I wish to donate \$  to Gerontological Society

\*Please make cheque payable to: "Gerontological Society"

Name in Block : Mr/Mrs/Miss/Mdm/Dr \_\_\_\_\_

Address : \_\_\_\_\_

Postal Code : \_\_\_\_\_ NRIC / UEN No : \_\_\_\_\_ Tel : \_\_\_\_\_

Cheque No : \_\_\_\_\_ Date : \_\_\_\_\_ Email: \_\_\_\_\_

# Upcoming Events To Look Out For...



## “AGEING WELL in Singapore Style”

A Symposium organised by Gerontological Society  
(with support from the Lee Foundation)

**Venue:** Lifelong Learning Institute, (Ground Level) Hall 1-2

**Date:** 18 August 2018, Saturday

**Registration:** Starts @ 1.45pm

*The Gerontological Society Scientific Forum 2018 invites academics, policy makers and practitioners in Singapore to provide a comprehensive look at what are the developments and potential in current ageing scenes, and to start thinking, is there a Singapore style of ageing? What is unique about our ageing in an urbanized, rapid rate of ageing environment?*

### Keynote Address

#### Transforming the Ageing Landscape in Singapore

*Melissa Khoo*

*Group Director, Ageing Planning Office*

#### Successful Ageing

*Dr Feng Qiushi (NUS)*

#### H2H In CGH

*Dr Eugene Shum (CGH)*

#### Memory and Cognition

*Dr Catherine Dong (NUI)*

#### Innovation in Medication Mgmt

*Mr Kelvin Tan (NUS)*

#### Care and Technology

*Mr Julian Koo (co-founder Jaga Me)*

#### Experimental Active Ageing Hub Model

*Ms Jeannie Ho (NTUC Enterprise)*

Register now at <https://goo.gl/forms/VPVTYz4V2hRZBq5q1>

Registration fee: \$20 /pax. Free for GS members!

Enquiries welcome: [shirley@gs.org.sg](mailto:shirley@gs.org.sg)

**HURRY SIGN UP NOW!**

## 32<sup>nd</sup> Annual General Meeting

Lifelong Learning Institute Hall 1-2 (ground floor)

Saturday 18 August 2018 @ 1.00pm sharp

### AGENDA

- President's Message
- To Confirm Minutes of the 31st Annual General Meeting
- To Receive and Approve the Annual Report and Statement of Accounts for the Year Ended 30th June 2018
- Election of Office Bearers and Council Members
- Any Other Business

*(Lunch will be provided for members from 12.00pm.)*

Join our FB group to stay connected and updated with the latest news!

<https://www.facebook.com/groups/gssingapore/>