The “silver tsunami” of Singapore
- issues and concerns of seniors

Healthcare: Foreign manpower dependent
Theatre: Never too late to pursue a passion
Ageing: Is Singapore ready?
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Old age, believe me, is a good and pleasant thing - Confucius
The official figures will take some time to come, but if the 2013 estimates by the Central Intelligence Agency's World Factbook is to be believed than Singapore recorded the lowest Total Fertility Rate (TFR) in the world last year, at 0.79.

In all probability, this may not be proved true as just one year earlier, in the Year of the Dragon - 2012, TFR showed a slight improvement to reach a five-year high of 1.29, compared to 1.2 in 2011. So a sudden drop to 0.79 is highly unlikely. But one thing is certain. Singapore is ageing rapidly and is bound to face, what policy analysts are calling, a “silver tsunami” soon.

The government predicts that by 2030, there will be only 2.1 working-age citizens in Singapore for each citizen aged 65 and above. Right now, this figure stands at 6.3, also known as the old-age support ratio.

All this translates to shrinking customer base, inadequate manpower, and increasing economic burden on the working-age population. Moreover, emigration may also increase as increasingly mobile, young educated Singaporeans will want to move to other exciting countries.

This is a huge issue for the country, something which the policy makers have been deliberating since the 1990s.

Our focus in Newzzit’s 12th issue is precisely this. Under various sections, we explore the issues related to the elderly population of Singapore. We also take a nuanced look at other countries, which are already facing or are going to face similar challenges with respect to the “greying” of population.

Here's one food for thought.

In the West, the State takes care of its elderly population. In the East, where there is not much “welfare”, family ties take care of the seniors. But in situations where the State decides not to be pursue welfarism and family ties are also weakening, who is to take care of the “Pioneer Generation”?

This is for all of us to ponder on!

Gaurav
Healthcare

Foreign manpower dependent

Singapore's recent public hospitals bed-crunch has brought into focus the issue of medical tourism in the limelight once again, with many questioning whether it is due to an increase in the number of foreign patients. While the said premise is debatable, it is certainly true that the country's healthcare services are increasingly reliant on foreign manpower.

The minister of health, Gan Kim Yong, in his committee of supply (COS) speech in March last year assured the Parliament that “over the years, foreign patients have remained about 2% of the public sector’s total patient load”. In comparison, the healthcare manpower, in the public sector has been rising steadily, and have almost doubled between 2006 and 2012.

Earlier in 2012, the minister had noted in his COS speech, “Over the last five years, we have increased the number of our doctors, nurses and allied health professionals in the public sector by 53%, 72% and 86% respectively.”

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<th>Healthcare manpower in the public sector in Singapore</th>
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<td>Year</td>
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<tr>
<td>Doctors</td>
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<td>Nurses/Midwives</td>
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<td>Dentists</td>
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<td>Pharmacists</td>
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NPTD estimates

While above data by the ministry of health (MOH) doesn't indicate how many of these are foreigners, media reports have noted that almost one-fifth are. Salma Khalik, in her article for the Strait Times, Foreign docs learning local languages, noted, “Foreign doctors are here to stay. More than 20% of those practising in Singapore come from abroad.” But the biggest clue about Singapore's reliance on foreign healthcare manpower comes from National Population and Talent Division's (NPTD) Occasional Paper - Projection of foreign manpower demand for healthcare sector, construction workers and foreign domestic workers 2012.

The NPTD estimated that at current fertility and immigration rates “the median age of the citizen population will increase from 39 years in 2011 to 45 years in 2030. The number of elderly aged 65 years and above will increase from 340,000 (10%) in 2011 to 900,000 (24%) in 2030. In particular, the number of citizens aged 80 years and above who will require more care and support, will increase from 70,000 in 2011 to 210,000 in 2030”. Thus, anticipating an increasing demand for healthcare services and care-giving support for Singapore's growing elderly population, MOH has projected the growth of foreign manpower in the healthcare sector, NTPD argued. In conclusion, the NTPD noted that while MOH will expand Singapore's resident healthcare manpower as well as raise productivity of the healthcare sector, “our supply of resident healthcare manpower will not be sufficient to meet the sharp increase in manpower demand. Hence, we will continue to need to supplement our resident training pipeline with foreign recruitment”.

<table>
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<tr>
<th>Current and projected growth of healthcare professional and support care workforce</th>
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<tr>
<td>Year</td>
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<td>2011</td>
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<td>2030</td>
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Never too late to pursue a passion

A group of Singaporean seniors are rediscovering their passions in life, acting on stage is just one of those

A senior theatre group performing a skit at a recent C3A event; picture courtesy: C3A

According to the latest statistics, the proportion of Singaporeans aged 65 and above reached 11.1% in 2012, up from 7.7% in 2001. Moreover, this figure is set to reach 20% by 2030. All this points to the fact that Singapore is ageing, and that too, very fast. The only way to deal with the impending “silver tsunami” is to promote active ageing, which is exactly the mandate of Council for Third Age (C3A) set up by the government in 2007.

Among various initiatives to promote active ageing, one of the more popular ones is theatre productions taken up by organisations such as Ageless Theatre and The Glowers Drama Group.

The Glowers

While Ageless Theatre is a theatre interest group for seniors based at Marine Parade Community Club, the Glowers Drama Group (GDG) is a drama company that conducts drama-related activities catering exclusively to seniors. The Group also produces performances for various organisations in Singapore, where all facets of drama production is handled by seniors.
The Glowers journey started in 2003 as DramaPlus Arts, with the aim of engaging retired seniors through the fun of drama. In January, 2008, DramaPlus Arts became a voluntary drama wing of the Centre For Seniors. Few months later, Catherine Sng, a veteran of local theatre scene, joined and GDG was established as an independent drama company. Last year, in May, GDG celebrated its fifth anniversary at the Kampong Glam Community Club by staging a performance, Honouring Mothers With The Glowers.

**Ageless Theatre and U Live**

In another first of sorts, Ageless Theatre and U Live, staged a drama production, Ageless Dreams, in June last year.

U Live, is a community initiated in 2009 by the National Trade Union Congress (NTUC) for its members aged 55 years and above. “U Live promotes active ageing and healthy living among its members to achieve a better quality lifestyle, with age-specific enhanced benefits and engagement through a wide variety of activities and interest groups,” claims NTUC.

This marked the first instance “where the active agers community of the Labour Movement and Ageless Theatre are working together,” NTUC had said then in a press release.

It was in September, 2012, that U Live Performing Arts interest group was formed to nurture active agers who were inclined towards theatre, as well as to provide them a platform for showcasing their skills. Other U Live members, who are not into acting, assist with production matters such as props, design and wardrobe management.

**Theatre for Seniors**

The National Arts Council also supports theatre groups such as The Necessary Stage (TNS), which under its Theatre for Seniors (TFS) programme, trains senior citizens in the basics of theatre, and provides them with opportunities to participate in public performances.

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**Practical Social Gerontology (PSG) - a initiative by C3A**

Launched in 2013 with a tagline- I'm senior and I'm loving it, PSG covers the physical, psychological and social aspects of ageing, and aims to build awareness and promote positive attitudes on meaningful ageing. Available through Fei Yue Community Services, PSG consists of interactive workshops and community volunteerism, and is conducted in Mandarin and English.
Ageing
Is Singapore ready?

Reports commissioned by Ministry of Social and Family Development (MSF) over last few years on the “state of the elderly” in Singapore raises more questions than provide answers

Singapore adopted the vision of “successful ageing” as part of its public policy on the elderly in 1999. After more than a decade, it is pertinent to assess how far the country has moved in adopting that vision.

In a seminal report about the National Survey of Senior Citizens 2011, published last year, a total of 5,000 senior citizens (aged 55 or older) were interviewed and nine policy recommendations were made.

The report, prepared by Institute of Policy Studies (IPS) and commissioned by Elderly and Disability Group under the MSF, emphasised on the importance of ensuring the availability of care within the community, as more and more seniors are likely to be living on their own in future.

“There is also a need to emphasize the building of care networks comprising paid staff and volunteers (including able-bodied seniors) especially within precincts with high concentration of seniors living alone or those who require social and/or health care support,” the authors added.

The IPS report also made a case for reaching out to seniors with potentially debilitating conditions, as well as shifting the focus of community studies on elderly health conditions to medical testing rather than self-declaration, which is the prevalent method now.

Regarding employment of seniors, the report, rather controversially, stated, “Seniors should aim to work for as long as they can, while employers should redesign jobs and human resource policies to accommodate seniors.” Voluntary organisations and social enterprises should also be encouraged to recruit seniors, it added.

Declining family support

As an indication of declining family support to seniors, the report observed, “15% seniors lived in one-person households. This is a marked increase from the reported proportion in the 2005 survey. At that time, it was observed that 6% reported living in one-person households.”

“For the oldest age group, aged 75 and older, there was also a marked increase in the proportion of one-person households as well as two- and three-person households. The former has been steadily increasing since the last survey in 2005, which saw an increase from 4 to 7 percent. In the 2011 survey, this proportion increased to 17%.”

Almost two-thirds of the respondent were living in arrangements that were not considered “traditional”, which means not living with the immediate family. This included living with friends, other kins, unrelated individuals, or living alone. “Elderly in the middle and older age bands were more likely to be living on their own compared to those in the 55–64 age band,” the authors added.
Significantly, only 26% of all dwelling types were found to contain elderly-friendly fixtures, prompting the report authors to note that “there remains room for improvement to enable the elderly population to live independently within the community”. The report also revealed that the frequency of contact between seniors and their children “declined with age” in Singapore.

**Inadequate finances**

Hinting towards inadequate financial situation of seniors, the report found that one in five respondents had no savings by the end of each month. Worryingly, the figure rose to 40% for the oldest respondents (aged 75 and above).

“Slightly more than one in four of respondents encountered some degree of financial inadequacy, while one in three of the oldest respondents perceived their financial situation to be so. The two most cited reasons for their financial inadequacy were high cost of living, and low or no income,” the authors added.

In obvious indication of financial insecurity, an overwhelming 83% seniors indicated the main reason for working or returning to work was money. “Overall, only about 17% had active ageing in mind,” the report noted.

Notably, almost 40% of the respondents didn't agree with the statement that “the government had addressed the concerns of the elderly in Singapore”.

**2009 State of the Elderly report**

The findings of the latest IPS report builds on the 2009 “Report on the State of the Elderly” in Singapore brought out by the then Ministry of Community Development, Youth and Sports (MCYS).

Analysing the occupations of employed senior citizens, the 2009 report had noted, “Senior citizens who were employed were primarily in lower-end white and blue-collar occupations. In particular, women were particularly more likely to be cleaners and labourers (especially the former) due to their lack of educational attainment.” Interestingly, the proportions of elderly males and females in cleaners and labourers positions had increased over the decade although the proportions in professional and managerial positions also grew, the authors added. Among the reasons for post-retirement employment, more than 50% of the elderly surveyed then had cited the reason as “need money for current expenses”. Moreover, “nearly all of the unemployed senior citizens seeking employment expected to encounter difficulties in their job search”.

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<th>Sex ratio (males per 1000 females) in Singapore</th>
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<td>Overall</td>
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<td>Aged 65 and above</td>
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<td>Aged 85 and above</td>
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**Feminisation of the aged population**

Females outnumbered males among Singapore’s elderly population. While the total sex ratio (males per 1000 females) in Singapore is 968; in June 2013, the sex ratio among Singapore residents aged 65 and over was 809 males per 1000 females.

The sex ratio among the 85 and older was even more skewed, at 494 males per 1000 females. This means that there were two women to every man in this age group.

Whether it is the lack of socio-economic support and social inclusion, or simply the loss of will to live, but suicide mortality by older women is on the rise in Singapore. According to the Samaritans of Singapore, a suicide prevention agency, female suicides for the age-group 85 and above reached a two-decade high of 14 cases in 2012. The number was five a year before.
In 2012, the United Nations Population Fund (UNFPA) and HelpAge International came out with a report - Ageing in the Twenty-First century: a celebration and a challenge, in which they argued that “while important progress had been made by many countries in adopting new policies and laws on ageing, more needs to be done to fulfil the potential of older people”.

The organisations also felt the need for a new index that measures the well-being of older people, which “can focus attention on successes and assist that progress, as well as identify areas that need to be addressed”. Thus, last year, the Global AgeWatch Index was developed which brought together internationally comparable data of older people’s (defined as aged 60 or above) incomes, health, education, employment and enabling environments. Due to data limitations, the index currently ranks only 91 countries comprising almost 89% of the world’s older population. Singapore is not included in the 2013 index.

As Singapore is one of the fastest ageing countries in the world, Newzzit summarises the state of older people across the world in our following three sections. May be, there are lessons for all policy makers to take note off.

All information, figures and charts in the subsequent three sections are courtesy the Global AgeWatch Index 2013.

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### Pension

#### The State has a role to play

In the Global Age Watch Index 2013 overall rankings, among the countries closest to Singapore, New Zealand is the highest ranked at seven, followed by Australia at 14. In ASEAN, Thailand is the highest ranked at 42, Vietnam is at 53, Indonesia at a lowly 71, followed by the bottom-most Laos at 79, and Cambodia at 80.

| 3. Germany | 23. Uruguay | 43. Peru | 64. Kyrgyzstan | 64. Serbia |
| 7. New Zealand | 27. Italy | 47. Bulgaria | 68. Armenia | 68. Paraguay |
| 15. Finland | 35. China | 55. Ecuador | 76. Belgium | 76. Moldova |
| 17. Denmark | 37. Georgia | 57. Ireland | 78. Italy | 78. Italy |
Global AgeWatch Index 2013: Insight report on Thailand's Families in transition

“In Thailand, spouses and children are expected to provide care for older people who require it. Three-generation homes are still common, and the duty of children to provide care and support for their parents (“filial piety”) in old age is enshrined in Thai law, though enforcement has so far been lax. However, the number of older people (aged 60 and over) living with their families has fallen from 77% in 1986 to 59% in 2007. As the population ages, more women move into paid employment, and the size of Thai families decreases, family care for older people is becoming a big issue. A common theme in the popular media in Thailand is that the migration of adult children is leaving large numbers of parents deserted in their old age, especially in rural areas. The Thai government’s response to population ageing has been increasingly vigorous. In 1999, the government committed itself to increasing the living standards of older people, and to protecting them from abandonment and from violation of their rights. The 2007 Thai Constitution states that those aged 60 and over with insufficient income to support themselves are entitled to welfare and public amenities provided by the state. Thailand currently has no comprehensive, formal long-term care system, but community care systems are being developed as an alternative or addition to family care. With a rapidly ageing population compounded by changing household structures, the concept of community holistic care has emerged where older people are taken care of by others living nearby, whether they are related to them or not.”

But the most curious case in ASEAN is the difference in rankings of Vietnam (53), Loas (79) and Cambodia (80), even though all three countries have near comparable Human Development Indexes (HDI). Vietnam’s HDI ranking is 127 while Loas and Cambodia both are at 138.

This is due to Vietnam's gradual introduction of a small basic pension scheme for older people providing them better health cover and income security. Interestingly, in terms of enabling environment for older people, Cambodia ranks relatively well in Asia.
Policies

Sri Lanka, Bolivia and Mauritius lead the way

While the Global AgeWatch Index 2013 generally shows that older people are doing better in the wealthy countries, there are notable exceptions such as Sri Lanka (36) and Bolivia (46)

Global AgeWatch Index 2013: Insight report states that these exceptions are those low-income countries, which have invested in policies with positive impact on ageing.

“In Sri Lanka, long-term investments in education and health have had a lifetime benefit for many of today’s older population. Bolivia, despite being one of the poorest countries, has had a progressive policy environment for older people for some time, with a National Plan on Ageing, free healthcare for older people, and a non-contributory universal pension,” the report noted.

“Nepal (overall rank 77) ranks 62 in the income security domain, having introduced a basic pension in 1995 for all over-70s without other pension income. Though limited in value and eligibility and with uneven coverage, this is an example of how a low-income country has chosen to make a start in addressing the old-age poverty challenge.”

Another example of a country doing well is Mauritius (overall ranking 33), which provides nearly every resident over the age of 60 with a non-contributory, basic pension. The scheme was started in 1950 and became universal in 1958, following abolition of a means test.

“Remarkably, introduction of a compulsory, contributory scheme for workers in the private sector appears to have strengthened the non-contributory regime without affecting its universality. Although Mauritius today is a prosperous, middle-income country, when it began its pioneering experiment with a universal old age pension it was a relatively poor country. In 1958, its GDP per capita was US$4,544. That year, Mauritius transferred 1% of its GDP to older people, giving each woman from the age of 60 and each man from the age of 65 a cash benefit equal to 24% of per capita GDP,” noted the authors.
Global AgeWatch Index 2013: Insight report on Bolivia

"Bolivia, despite being one of the poorest countries, has a progressive policy environment for older people, thanks to pressure from older people and forward-thinking policy makers. Bolivia has a National Plan on Ageing, free healthcare for older people and a non-contributory universal pension, the Renta Dignidad. This provides US$30 a month to people over 60 not covered by a pension and has been shown to have important effects in tackling extreme poverty. However, like other countries, Bolivia relies on age-limited data sets to measure the performance of social policies. With better data, good government policies and laws would better benefit the poorest older Bolivians."

<table>
<thead>
<tr>
<th>BRICS country</th>
<th>Index ranking</th>
<th>% GDP growth 2011</th>
<th>% aged 60-plus 2012</th>
<th>% aged 60-plus 2050</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brazil</td>
<td>31</td>
<td>2.7</td>
<td>10.9</td>
<td>29.0</td>
</tr>
<tr>
<td>Russia</td>
<td>78</td>
<td>4.3</td>
<td>18.6</td>
<td>31.2</td>
</tr>
<tr>
<td>India</td>
<td>73</td>
<td>6.3</td>
<td>8.0</td>
<td>19.1</td>
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<tr>
<td>China</td>
<td>35</td>
<td>9.3</td>
<td>13.3</td>
<td>33.9</td>
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<tr>
<td>South Africa</td>
<td>65</td>
<td>3.5</td>
<td>7.8</td>
<td>14.8</td>
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</table>

In Brazil (overall rank 31), one of the five major emerging economies - Russia, India, China and South Africa being the rest, the Bolsa Familia (Family Allowance) programme, which was launched in 2003, has helped improve the condition of older people a lot. The programme, part of the country's zero hunger strategy, is a direct income conditional transfer scheme that has lifted almost 14 million Brazilians out of extreme poverty.

“Reducing inequalities within the country and between population groups remains a high policy priority, with income security throughout the life-course being a right that is now enshrined in Brazil’s Constitution,” informed the report.

Additionally, “Brazil is one of 18 countries in the world which have approved age-specific legislation since 2002. The 2003 Law for the Protection of the Rights of Older People (Estatuto do Idoso) makes it mandatory to report any violations of older people’s rights and has resulted in many improvements,” claims HelpAge International on its website.

Meanwhile, the very varied rankings of the BRICS economies reveal that older people do not benefit or prosper in fast-growing economies, unless resources are specifically targeted at them.

In conclusion, the report said, “Good social policies introduced in some middle-income countries, namely Sri Lanka and Mauritius, offer lessons not just to other countries at the same stage of economic development but also to more developed countries that need to do more to improve the relative position of older adults.”
Welfarism

While Sweden tops, South Korea languishes

While in Asia, Japan attains the highest ranking (overall ranking of 10), Sweden is rated as the best country world-wide to grow old

The country, which regularly is among the highest rankings in all social indicators, also tops the Global AgeWatch Index 2013, should come as no surprise to anyone. It was almost 100 years ago, when Sweden introduced its first pension scheme. Over time, the country’s successful welfare policies have resulted in a “historically unique situation where the number of people living beyond the age of 100 has surpassed the number of deaths in young children”. But with life expectancy reaching 81 years and putting pressure on the pension system, the country’s elders are gearing up to keep working until they are 75-years-old.

Overall, the northern and western European nations attain higher rankings in the index due to a “consistent history of beneficial public policy interventions relating to social protection and healthcare, together with high levels of individual participation and life satisfaction”. But prolonged economic stagnation is putting pressure on public finances, with the OCED calling for an urgent agenda for reforms to ensure an adequate quality of life for older people across the continent.

Asia

Two neighbouring Asian countries, and highly developed ones, presents a sharp contrast in the Global AgeWatch Index 2013.

Over the past two decades, Japan, which now has the highest proportion of older people in the world, has implemented a number of elderly-friendly policies such as promoting independent living, rebuilding community networks, and supporting high labour force participation by the elderly.

Meanwhile, its neighbour, South Korea is ranked at 67, lowest among the OECD countries, which is contrary to its developed nation status as well as the high economic growth of recent decades. The country is also ranked lowest in Asia as regards income security for the elderly.

“This apparently perverse outcome is largely explained by the very high levels of poverty among older Koreans; 45% of people over 60 live on less than 50% of median household income and receive 67% of average population income. These differences in the experience of poverty between older people and the rest of the Korean population are substantially greater than the OECD average,” noted the authors.

“Korea’s very high old-age poverty rate is primarily due to the fact that the public pension scheme was introduced in 1988, so retirees in the mid-2000s had little or no entitlements.”

Americas

As expected, US (overall ranking 8) and Canada (overall ranking 5) are the highest ranked countries in the Americas. But, the report noted, US has the lowest levels of dependency on public transfers and high levels of income inequality in old age, indicating that national wealth is not everything.

“For example, the US spends more on health than any other country, but its global ranking for life expectancy at birth is only 39 (women) and 40 (men), suggesting that lifetime inequalities in areas such as wealth, healthcare and educational attainment play a key role in differing outcomes at older ages, even in wealthy societies,” the authors concluded.