Demography and Population Ageing in Singapore

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One of the world’s fastest ageing countries

Speed of Population Aging in Selected Countries

Number of Years for Percent of Population Age 65 or Older to Rise from 7% to 14%

<table>
<thead>
<tr>
<th>More developed countries</th>
<th>Less developed countries</th>
</tr>
</thead>
<tbody>
<tr>
<td>France 1865-1980</td>
<td>Azerbaijan 2000-2041</td>
</tr>
<tr>
<td>Sweden 1890-1975</td>
<td>Chile 1998-2025</td>
</tr>
<tr>
<td>Australia 1938-2011</td>
<td>China 2000-2026</td>
</tr>
<tr>
<td>United States 1944-2013</td>
<td>Jamaica 2008-2033</td>
</tr>
<tr>
<td>Canada 1944-2009</td>
<td>Tunisia 2008-2032</td>
</tr>
<tr>
<td>Poland 1966-2013</td>
<td>Thailand 2003-2025</td>
</tr>
<tr>
<td>United Kingdom 1930-1975</td>
<td>Brazil 2011-2032</td>
</tr>
<tr>
<td>Spain 1947-1995</td>
<td>Colombia 2017-2037</td>
</tr>
</tbody>
</table>

* Dates show the span of years when percent of population age 65 or older rose (or is projected to rise) from 7 percent to 14 percent.

Rapidly ageing population in Singapore

Proportion of population 65 and older (projected to 2050)

Percentage of total population

- Singapore
- China
- Germany
- United States
- World

Sources: UNITED NATIONS POPULATION DIVISION  ST GRAPHICS
In 2017, the percentage of Singaporeans older than 65 years of age stood at 14.4%, markedly higher than 9.4% in 2007. This was projected to increase by 6.9 per cent over the next 15 years.

The size of Singapore’s population as of 2017 aged 65 and above is below 570,000, and for those aged below 15 is under 700,000 (Dept of Statistics, Singapore).

Median age of citizens rose to 41.3.
LIFE EXPECTANCY OF ASEAN PLUS 3 COUNTRIES FROM 2000 - 2015

*2015 DATA RETRIEVED FROM THE WORLD BANK

Source: Yeung and Thang (2018), *Journal of Aging and Health*, Long-term Care in ASEAN PLUS THREE
Figure 1: Total Fertility Rates in East, Southeast, and South Asia, 1970-2010

East Asia

Southeast Asia

South Asia


Note: 2010 data for Afghanistan are missing, 2015 data are used.

Source: Yeung, Jones, Desai Families in Southeast and South Asia, *Annual Review of Sociology*, 2018
Total Fertility Rates in Singapore by Race, 1947-2016

2017:
TFR: 1.16
Malay 1.82
Chinese 1.01
Indian 1.00
Percent of Childless Women and Percent of Childless Ever-married Women by Birth Cohort

Data source: UNSD Demographic Statistics, 2016
Not so hot on tots
Childless women, as % of total, by year of birth

Germany  Spain  England and Wales  United States  Sweden

Sources: Tomas Sobotka; Tomas Frejka
All over the map

Europe, childlessness and average number of children, for women born in 1968

- Western
- Central
- Eastern
- Scandinavia

Source: Tomas Sobotka, “Childlessness in Europe”
Childlessness among women in Southeast Asia aged 45-49 (2000, 2010)

The graph shows the percentage of childless women aged 45-49 in various Southeast Asian countries for the years 2000 and 2010. The countries included are Cambodia, Indonesia, Lao PDR, Philippines, Singapore, Thailand, Timor-Leste, and Vietnam.

- **Cambodia**: A slight increase from 2000 to 2010.
- **Indonesia**: A notable increase from 2000 to 2010.
- **Lao PDR**: Slight increase from 2000 to 2010.
- **Philippines**: Significant increase from 2000 to 2010.
- **Singapore**: A very high percentage of childlessness in 2010, much higher than in 2000.
- **Thailand**: A significant increase from 2000 to 2010.
- **Timor-Leste**: Slight increase from 2000 to 2010.
- **Vietnam**: A slight increase from 2000 to 2010.

The graph highlights the trend of increasing childlessness among women aged 45-49 across the region, with Singapore having the highest childlessness rate in 2010.
Figure 1. Percentage of Total Population Aged 65 and Above of ASEAN Plus 3 Countries from 2000-2015


Source: Yeung and Thang (2018), *Journal of Aging and Health* Long-term Care in ASEAN PLUS THREE
PERCENTAGE OF TOTAL POPULATION AGED 80 AND ABOVE OF ASEAN PLUS 3 COUNTRIES FROM 2000-2015

*DATA IN 2015 RETRIEVED FROM UNITED NATIONS POPULATION DIVISION WORLD POPULATION PROSPECTS

Source: Yeung : Yeung and Thang (2018), Journal of Aging and Health, Long-term Care in ASEAN PLUS THREE
Singapore Population structure by ethnicity in 1957
Singapore Resident Population Structure, by Ethnicity

1957

1970

1990

2010
Chart 1.2 Age Pyramid of Resident Population

Population Trends, 2018

Singapore Department of Statistics
### Heavier Burden for Working-Age Citizens Without Immigration

<table>
<thead>
<tr>
<th>Year</th>
<th>Elderly Citizen (65 years old and above)</th>
<th>Citizens in working age (20 to 64 years old)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1970</td>
<td><img src="image1" alt="Diagram" /></td>
<td><img src="image2" alt="Diagram" /> 13.5</td>
</tr>
<tr>
<td>2000</td>
<td><img src="image3" alt="Diagram" /></td>
<td><img src="image4" alt="Diagram" /> 8.4</td>
</tr>
<tr>
<td>2010</td>
<td><img src="image5" alt="Diagram" /></td>
<td><img src="image6" alt="Diagram" /> 6.4</td>
</tr>
<tr>
<td>2015</td>
<td><img src="image7" alt="Diagram" /></td>
<td><img src="image8" alt="Diagram" /> 4.8</td>
</tr>
<tr>
<td>2020</td>
<td><img src="image9" alt="Diagram" /></td>
<td><img src="image10" alt="Diagram" /> 3.6</td>
</tr>
<tr>
<td>2025</td>
<td><img src="image11" alt="Diagram" /></td>
<td><img src="image12" alt="Diagram" /> 2.6</td>
</tr>
<tr>
<td>2030</td>
<td><img src="image13" alt="Diagram" /></td>
<td><img src="image14" alt="Diagram" /> 2.1</td>
</tr>
</tbody>
</table>

**Note:** Assuming current birth rates and no immigration from 2012 onwards.
Change in family structure – 3-G HH=10%

increase in % living with spouse only

% seniors living alone increased from 3.1 per cent in 1995 to 14.9 per cent in 2011
Limitation of the family

• This decline in TFR will have serious implications on the availability of adult children to support their elders at home.

• The high women’s participation in the workforce, the transnational mobility of workers, and changing attitudes in filial support further complicate the capacity of the family institution in eldercare provision.

• Where available, the adult children are often challenged as the ‘sandwiched’ generation of working adults responsible for simultaneously raising their own children and caring for their elderly parents.

• Big challenge in caring for older adults – esp long-term care
Prepared for the challenges?

• Singapore – one of the richest countries
• well known for its efficient healthcare (Chen and Wong 2014)
• the Singapore government has been actively formulating and implementing a comprehensive array of social and welfare policies since the 1980s.
• Have started to address long-term care and integrate care
Policy formulation and implementation

• policies within the key areas of (1) financial support; (2) employment, human capital development and active ageing; (3) healthcare systems; (4) housing and (5) social integration of seniors.

• Reflect the need to continue recognizing and adapting to certain trends – such as declining average family sizes and greater diversity in the preferences and profiles of seniors.
Singapore

- A mix of informal and formal sources of support – “many helping hands”-government provides infrastructure, facilitators

- **Individual responsibility** – A( ctive), B(efriend), C(are), family, community as 1\textsuperscript{st} and 2\textsuperscript{nd} line of defense, helping Singaporeans live long, live well and age confidently;

- **Central Providence Fund** (CPF), mandatory saving plan, Special account – can be used for retirement, Medisave Account for hospitalization expenses and approved insurance

- **Aging-in-place** – community –based, home care, attempt to integrate medical, nursing, therapy, cleaning and befriender service, elder day care and rehabilitation centre

- **Work with VWO** – Silver ambassadors, courses in Silver Academy, increase services to caregivers – Asian Women’s welfare Association, Touch community Services

- Foreign domestic helper

- Technological innovations
5-year Eldercare Master Plan (FY2001–FY2005)

- key tenets included improving the physical infrastructure and the local community service delivery system, restructuring the funding policy for service providers to increase affordability of eldercare services, and ensuring that there is a spectrum of programmes available to cater to the diverse needs of healthy and frail older persons.
Action Plan for Successful Ageing, 2015

• frames the issues of ageing in a more positive manner – as challenges and opportunities rather than as a social problem

• cost a total of a S$3 billion over 5 years. This action plan aims to build a “Nation for All Ages” by focusing its initiatives at the levels of the individual, community, and the city. Main measures of the plan include subsidized educational courses, creation of opportunities for volunteering, improvements to infrastructure and senior-friendly facilities, as well as up to S$200 million to fund research on ageing (Lai, 2015).
Employment, human capital development, and active ageing

• Since 1980s - prolong the working lives of older Singaporeans as a means of achieving financial security in old age that would be sustainable in the long run.

• The Workfare Training Support scheme provides between 95 per cent and 100 per cent funding of course fees for older workers and employers who send their older employees to upgrade their skills. Employers who re-employ older workers above the age of 65 years are also eligible to receive funds from the Special Employment Credit (SEC) to offset up to 11.5 per cent of their older employees’ wages.
Skills Future

• The Skills Future Credit scheme allows Singaporeans from all age groups to receive a minimum of $500 to cover the costs of developing their skills.

• Initiatives such as the Active Ageing Academy, Golden Age College, YAH! Community College, the Intergenerational Learning Programme (ILP), and the Retired and Senior Volunteer Programme (RSVP) offer programmes for seniors to learn skills ranging from basic counselling, photography and the use of basic information technology, to word processing.
National Silver Academy

- offer a wide range of educational opportunities for older Singaporeans to learn out of interest and also to enhance their employability. This academy would comprise a network of VWOs, community organizations, and post-secondary education institutions, which will provide more than 30,000 places for senior students (Ministry of Health, 2015).
Towards integrated care and long-term care

• facilitate the transition of elderly patients from hospitals to the Long-Term Care (LTC) sector.

• 2008 - the Agency for Integrated Care (AIC) - mission includes improving access to appropriate care and support to clients and caregivers, developing the community care sectors, and transforming the care community to support ageing-in-place (Agency for Integrated Care, 2015b).
Singapore Programme for Integrated Care (SPICE)

• introduced by the AIC in 2011 as a new community-based model for frail care that brought together private medical groups and VWOs to offer a more viable and preferable alternative to institutionalized care by offering medical service, nursing care, and rehabilitation at day care and eldercare centres close to the patients’ homes.

• The President’s Challenge will champion a national movement of senior volunteerism, to encourage an additional 50,000 seniors to contribute their talents and experience to community development by 2030.

• These services aim to alleviate the stress and burden faced by the primary caregivers of dependent elderly, who are mostly the spouses and children.
Housing and social integration

• The current slate of housing policies that aim to get families to reside closer together include the Married Child Priority Scheme (MCPS), the Multi-Generation Priority Scheme (MGPS), the Studio Apartment Priority Scheme (SAPS), the three-generation (3Gen) flats, and the Higher-Tier CPF Housing Grant.

• other forms of “retirement financial planning package” such as the buy-back lease scheme offering cash-out for seniors who sell back part of their housing lease to HDB, or trade in to smaller flats
A CARING & COHESIVE SOCIETY

Supporting Individuals and Families

We will support Singaporeans and their families to better prepare for the future and care for one another.

FOREIGN DOMESTIC WORKER (FDW) LEVY

Concessionary FDW Levy of $60 remains.

Other adjustments to moderate the demand for FDWs.

SERVICE & CONSERVANCY CHARGES (S&CC) REBATE

Eligible households will receive:

<table>
<thead>
<tr>
<th>MDB Type</th>
<th>FY2018 S&amp;CC Rebate</th>
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<tbody>
<tr>
<td>1 &amp; 2 Room</td>
<td></td>
</tr>
<tr>
<td>3 &amp; 4 Room</td>
<td></td>
</tr>
<tr>
<td>5 Room</td>
<td></td>
</tr>
<tr>
<td>Executive/Multi-Generation</td>
<td></td>
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</tbody>
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<table>
<thead>
<tr>
<th></th>
<th>Buy resale flat to:</th>
<th>Grant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families</td>
<td>Live with their parents or children*</td>
<td>$30,000</td>
</tr>
<tr>
<td></td>
<td>Live near their parents or children*</td>
<td>$20,000</td>
</tr>
<tr>
<td>Singles</td>
<td>Live with their parents</td>
<td>$15,000</td>
</tr>
<tr>
<td></td>
<td>Live near their parents</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

*Within 4km
*Married children, or single children aged 35 and above
People’s Association Wellness Programme

• In 2010 - reached out to seniors age 50 and older to promote participation in health screenings, interest groups, grassroots programmes, and physical activities. One of the main goals of the Wellness Programme is to widen the social networks of seniors in order to achieve more organic and ground-up retirement communities where seniors self-organize and volunteer their time and diverse skills (Ministry of Social and Family Development, 2014).

• Upcoming plans to facilitate intergenerational interaction and bonding include the co-location of eldercare and childcare facilities in ten new HDB Build-to-Order (BTO) development plans.
A CARING & COHESIVE SOCIETY

Strengthening Partnerships with Community
to better care for our seniors and those in need

COMMUNITY NETWORKS FOR SENIORS (CNS)
Expand nationwide by 2020 to strengthen support for our seniors and enable them to age confidently in the community

COMMUNITY SILVER TRUST
Top-up of $300 million
Expanded to match donations raised by eligible VWOs for active ageing programmes

INTEGRATED HEALTH AND SOCIAL SUPPORT FOR SENIORS
- Consolidate social- and health-related services for seniors under MOH
- Agency for Integrated Care (AIC) will be the central implementation agency to coordinate such services for seniors
- Pioneer Generation Office renamed as Silver Generation Office and merged with AIC

SENIORS' MOBILITY AND ENABLING FUND
Top-up of $100 million to provide subsidies for assistive devices and selected consumables

SOCIAL SERVICE OFFICES (SSOs)
Strengthen the role and capabilities of SSOs in coordinating the efforts of government agencies, VWOs and community partners to provide more holistic support to those in need
At the core of a caring and cohesive society are people who have the heart to give back to the community and make a difference to the lives of others.

ENOURCAGING SINGAPOREANS TO GIVE BACK

- Extend 250% tax deduction for donations made to Institutions of a Public Character (IPC) until 2021
- Enhance Giving.sg portal
- Increase Community Development Councils' annual matching grant cap to $40 million to better support the community

EMPOWERING FOR LIFE FUND MATCHING GRANT

$ for $ matching on all donations received by the Fund under the President's Challenge for the next 5 years to support skills upgrading and employment for the most vulnerable

ENCOURAGING CORPORATES TO SUPPORT EMPLOYEES' CONTRIBUTIONS

- Extend until 2021:
  - SHARE as One
  - $ for $ matching
- Business and IPC Partnership Scheme (BIPS)
  - 250% tax deduction on qualifying costs incurred for businesses that support staff to volunteer and provide services to IPCs
“many helping hands” approach

• the Singapore government appears to be playing a more direct role in welfare provision through establishing 24 Social Service Offices (SSO) since 2013 to render financial assistance for the needy in the community and the setting up of the first government-run nursing home in 2016.

• Other recent actions by the government, such as the S$8 billion Pioneer Generation Package provided for seniors who were 65 years and older in 2014, and the $3 billion budget plan on “Action Plan for Successful Ageing” (Neo, 2014; Low, 2015; Tay, 2015).
Feminization of ageing, social networks

- More attention has been paid to the vulnerability of older women and their tendency to have poorer health and difficulty in carrying out activities of daily living (ADL).

- However, older men, who tend to have poorer social networks compared with older women, will also increasingly need support, as the sense of loneliness could be more seriously felt among older men who live alone.

- A substantial % of elderly neither receive nor providing support, especially those never married or remain childless. – financial and social network
Changing preference and needs

• A preference to choose family-centered and informal sources of care – don’t want be a burden to families, rather ask volunteers or nurses

• Cultural norms and policy encourage filial piety – subsidy for co-residence and proximity housing grants

• Qualitative study of low-income caregivers are compounded with contextual challenges such as fractured family relationships, role conflicts, and perceived barriers in their institutional environment

• CPF – not sufficient for many, especially older women with low human and social capital

• Relatively weak mosaic of support, mean-testing, for low-income – system tedious and confusing, many feel humiliating