

Living Life to the Fullest

2023 ACTION PLAN FOR SUCCESSFUL AGEING



Looking Ahead Together



Since the launch of the first Action Plan for Successful Ageing in 2015, we have made good progress in shaping our nation to support Singaporeans to age well, while staying active. Our society is ageing rapidly, and this effort is essential to the well-being of our people.

Planning for ageing is a continuous journey, and our plans must be relevant for our current and future seniors. It must also consider new realities and opportunities brought about by the COVID-19 pandemic.

From the healthcare perspective, we are making some big moves, by emphasizing on preventive care through Healthier SG, and building up a national system to support aged care in communities. Beyond these major moves, there are many other inter-Ministry initiatives that can make a meaningful difference to a senior's life.

In this spirit, the Ministerial Committee on Ageing has refreshed the Action Plan to lay out how we will respond as a society to a greater diversity of experiences, aspirations

and needs of seniors, to help them lead a life to the fullest in their golden years.

Our Plan comprises three thrusts. We will empower seniors to take *Care* of their physical and mental well-being through preventive health, active ageing programmes and care services, to stay healthy and pursue their aspirations.

We will enable seniors to continue to *Contribute* their knowledge and expertise and remain engaged in society through continuous learning, and engage in volunteerism and employment.

We will support seniors to stay *Connected* to their loved ones and society through support networks, including digital platforms.

With the right policies and support system, we can harness and celebrate the opportunities that longer and healthier lives bring. The 2023 Action Plan for Successful Ageing lays out how we will partner you to do so; I invite you to join us in this fulfilling ageing journey.

The signature of Ong Ye Kung, Minister for Health and Minister-in-charge of Ageing Issues.

Ong Ye Kung

Minister for Health and Minister-in-charge of Ageing Issues
Chairman of the Ministerial Committee on Ageing



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CHAPTER 1

Our Journey Towards an Age-Friendly Singapore

In 2015, the Ministerial Committee on Ageing launched the first Action Plan for Successful Ageing to chart our way forward. It was a collective effort — between government, voluntary welfare organisations, academia, businesses and community leaders — to redefine ageing and build the best place for Singaporeans to age in.



Our Ageing Population in 2030

An estimated
1 in 4
Singapore citizens
will be aged 65 and above.



For every senior above 65 years old, there will be
2.7
working adults
in our population.



An estimated
83,000
seniors
will live alone.



About
100,000
seniors



will have at least
mild disability
(requiring assistance with
at least 1 activity of daily living).¹

Transforming Singapore into a Nation for All Ages

At the individual level, seniors have benefitted from a range of
“Opportunities for All Ages”



Health talks and exercise programmes brought to over 105,500 seniors as part of the National Seniors' Health Programme.

Over 24,000 mature workers aged 50 and above benefitted from job redesign grants given out to over 2,500 companies.



Over 99,000 seniors learnt new skills from more than 1,000 courses offered under the National Silver Academy.



In honour of our seniors' contributions to nation building, the Pioneer Generation Package and PAssion Silver Concession Card were launched to offer privileges such as concessionary transport fares.

¹ Source: 40 Year Projections of Disability and Social Isolation of Older Adults for Long-Range Policy Planning in Singapore. Reuben Ng et al, Int. J. Environ. Res. Public Health 2020.

**At the community level, seniors have thrived within a
“Kampong for All Ages”**



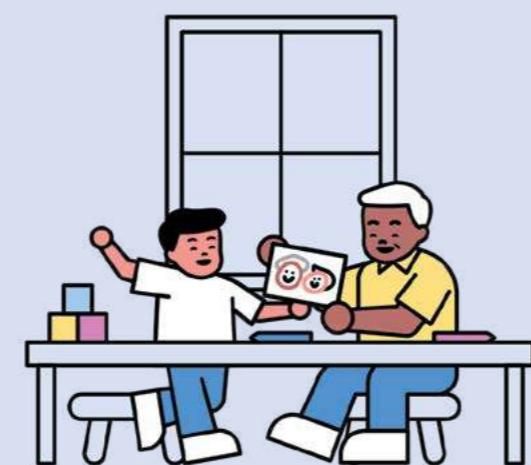
**At the national level, seniors have lived in a
“City for All Ages”**



Over 33,000 students participated in learning programmes with seniors, encouraging inter-generational bonding.

15 dementia-friendly communities established in neighbourhoods such as Yishun, Bedok and Toa Payoh East.

13 senior care centres co-located with childcare centres to provide common spaces for interactions between seniors and children.



100% of public buses are wheelchair-accessible and 100% of MRT and LRT stations are barrier free, to help seniors move around more easily.



4,800 centre-based care places, capacity for 4,800 home care clients and 4,900 nursing home beds added to deliver care to more seniors since 2015.



Our Way Forward

Charting the way for confident and graceful ageing is an ongoing journey. The Action Plan for Successful Ageing must be a living document that caters to a greater diversity in experiences, aspirations, and needs of seniors today and tomorrow.

PRODUCTIVE SENIORS

Employment rate has risen between 2010 and 2022²

AGE	2010	2022
65 years old and above	17.1%	31.0%
55-64 years old	59%	70.6%



CONNECTED SENIORS

Smartphone and internet usage has risen between 2017 to 2021³

FROM **28%** TO **48%**



among residents aged 75 and above for smartphone usage

FROM **15%** TO **52%**



among residents aged 75 and above for internet usage

HEALTHIER SENIORS

Average health-adjusted life expectancy (years that a person can expect to live in full health without disability) has risen⁴ from

2010
72.8
years

to
2019
74.5
years



Ageing is not only about illness and frailty. It also provides opportunities for longer years of active engagement, good health and contribution to society. This is the impetus for the refreshed Action Plan for Successful Ageing.

² Source: Labour Force in Singapore 2022

³ Source: IMDA Annual Survey on Infocomm Usage by Individuals 2017-2021

⁴ Source: Global Burden of Disease Study 2019

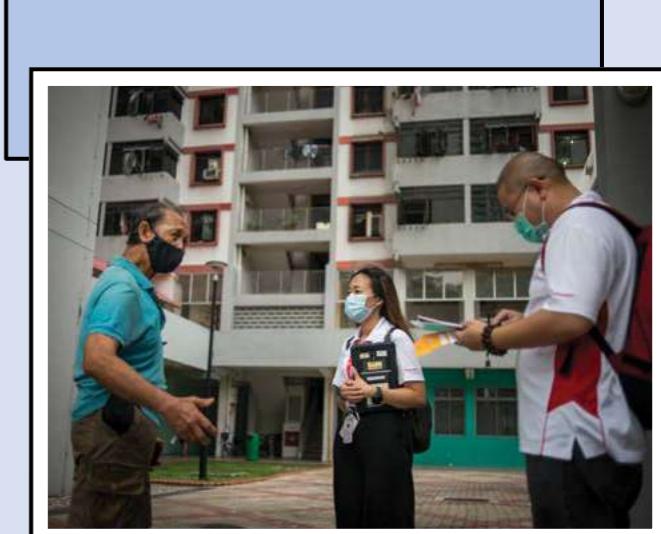
Strength in Numbers

The COVID-19 pandemic has changed lives all over the world and we find ourselves adapting to a new environment and its realities. Difficult as the pandemic was, it has also brought us together in rising to meet the crisis.

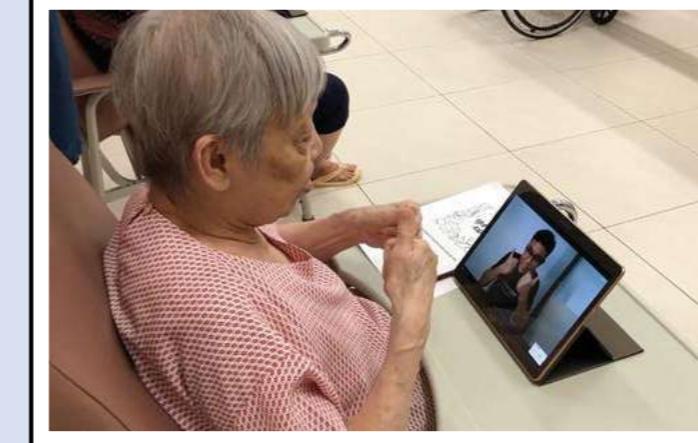
Staff and volunteers of the **Silver Generation Office (SGO)** checked in on vulnerable seniors through phone calls and house visits and referred those requiring assistance to the relevant support services. SGO also partnered with charitable organisations to deliver meals to these seniors so that they did not have to leave their homes.



Other corporates also took the initiative to look out for seniors during the pandemic. For instance, **Temasek Foundation** partnered with the **Agency for Integrated Care** to sponsor mobile phones and mobile plans to vulnerable seniors. **JTC Corporation** also distributed food to more than 30,000 seniors who live alone.



The **Infocomm Media Development Authority** partnered with telecommunications companies (Starhub, Singtel, TPG, M1 and Circles. Life) to offer low-income seniors heavily subsidised smartphones and mobile plans so that they could remain connected to their friends and families. Volunteers also signed up to teach seniors how to communicate and transact digitally under the Seniors Go Digital programme, with over 130,000 seniors trained to date.



To prevent the introduction of COVID-19 and reduce the likelihood of the virus spreading, **nursing home care staff** made sacrifices to stay on-site during the Circuit Breaker to care for the vulnerable seniors.

Our united response to the pandemic shows that everyone has a part to play. It serves as the foundation for how our society approaches ageing moving forward.

CHAPTER 2

Refreshing the Action Plan with Singaporeans

As ageing is a journey that each Singaporean will embark on, the Ministerial Committee on Ageing wanted the refreshed Action Plan to be co-created by Singaporeans for Singaporeans. Through our engagements, we heard about the worries and aspirations people had toward ageing, and found some key areas that Singaporeans believe are fundamental to successful ageing.



Co-creating an Updated Action Plan



Over 5,000 Singaporeans participated in more than 40 engagement sessions between 2019 and 2021 to discuss and inform the guiding principles of the refreshed Action Plan. We heard from members of the public, corporate partners, voluntary welfare organisations, ethnic-based organisations and government agencies. Due to the COVID-19 pandemic, these engagements took place both virtually as well as in-person.



**More than
30
focus group
discussions
conducted**

**More than
1,000
social media
entries and
opinions received**

**More than
3,000
people
surveyed**

FEATURE STORY



Working with Citizens

One highlight of the diverse engagement efforts was the **Citizens' Panel on Contribution**, which was formed via an open call for participants. Out of hundreds of applicants, 46 Singaporeans, both young and old, were selected to propose innovative ideas on how seniors can continue contributing at the workplace and in the community.

The panel met virtually between September and October 2021 to tackle this challenge statement: “As a community, how can we come together to enable our seniors to continue contributing their knowledge and expertise in their golden years?” Over two months, they heard first-hand stories from seniors and

I saw a lot of people who were very passionate to do their part... regardless of how old or how young they are.

Kuhanesh Janardanan, 34

stakeholders, developed a better understanding of the issues faced, and came up with innovative solutions to address the gaps.

The panel’s final recommendations were presented to officials from the Ministry of Health (MOH), Ministry of Manpower (MOM) and Ministry of Culture, Community and Youth (MCCY) as well as the Second Minister of Health Masagos Zulkifli.

It was delightful to be engaged and to learn different perspectives from people of all ages.

Cheah Kok Lim, 73

Following the panel, many participants committed to further develop their proposals and implement them. If you are also inspired by their passion to step up and contribute, you can find out more at www.moh.gov.sg/cpc.

What Have We Heard?

Singaporeans largely have a positive outlook on life. In particular, our sense of purpose improves with age.

Most Singaporeans expect to retire at 65, which is similar to the age where one is perceived to be old.

That said, in comparison to younger age groups, seniors aged 65 and above tend to be less confident about their future, their ability to be in control and are afraid of being left behind.

Key concerns associated with ageing are:

- Declining physical and mental health**
 - Emotional and financial stress due to caregiving responsibilities for another senior (e.g. spouse or parent) with complex needs or conditions.
 - Low awareness on mental health issues, making it difficult for seniors with such conditions to monitor themselves or seek help, especially those without social or family support.
 - Deteriorating health and age-related conditions such as dementia.
- Rising cost of living**
 - Coping with inflation and cost of living especially when there is less or no income during retirement.
 - Inadequate savings, especially to pay for healthcare.
 - Difficulty in projecting future costs and expenses.
- Lack of familiarity with technology to stay connected and engaged**
 - Inability to find jobs, leading to feelings of being left behind.
 - Uncertain about how to stay connected with friends and family.
- Ageist attitudes**
 - Fear of how perceptions of seniors as having fixed mindsets and being less open to new ideas would hinder chances of employment.

**While there are concerns,
our seniors are also brimming
with hope about their own
ageing journeys. They want to:**



Continue contributing



Seniors have a wide range of attitudes towards contributing meaningfully. While some prefer to stop work completely, others want to continue working but with more flexible arrangements. There are also seniors who enjoy contributing through volunteering.



- ▶ Seniors generally want to work because they desire to, not because they need to, and they prefer interest-based, flexible jobs.
- ▶ The average retirement age of the respondents was 60 years old, five years earlier than what they believed to be ideal.
- ▶ Some seniors want to volunteer or give back to society because they think it is meaningful, but are held back by mismatch of interests and lack of time.
- ▶ Most senior respondents retired earlier than they would have liked, mainly due to personal or spouse's health issues.

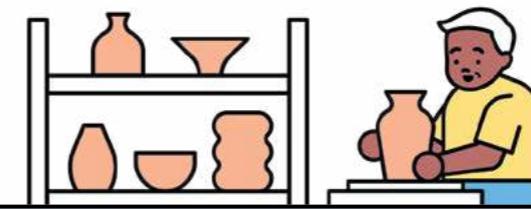
Be financially independent and secure



- ▶ Seniors want to be independent and self-sufficient, which gives them a strong sense of self-worth and relevance to society.

Pursue personal interests

- ▶ Seniors desire to spend their time on hobbies, travels and activities that they enjoy.



Maintain good relationships with family and society

- ▶ Seniors want to spend quality time with their family and witness their children's and grandchildren's milestones.
- ▶ They also want to feel supported in communities, which senior-friendly homes and infrastructure can help with.
- ▶ Seniors also like to meet and socialise with like-minded seniors to remain mentally and socially active.

To redefine ageing

- ▶ Seniors believe that it is important to change how society views ageing in particular, to redefine ageing as a journey that all should play a part in, for themselves and their loved ones to age well in Singapore.



Stay healthy

- ▶ Seniors agree that good health is key to enjoying a good quality of life. Thus, many stay active through regular exercise and social activities.



CHAPTER 3

The Refreshed Action Plan for Seniors of Today and Tomorrow

Based on the sentiments that were shared, the refreshed Action Plan will be centred around the three key themes of Care, Contribution and Connectedness, otherwise known as the 3Cs.





CARE

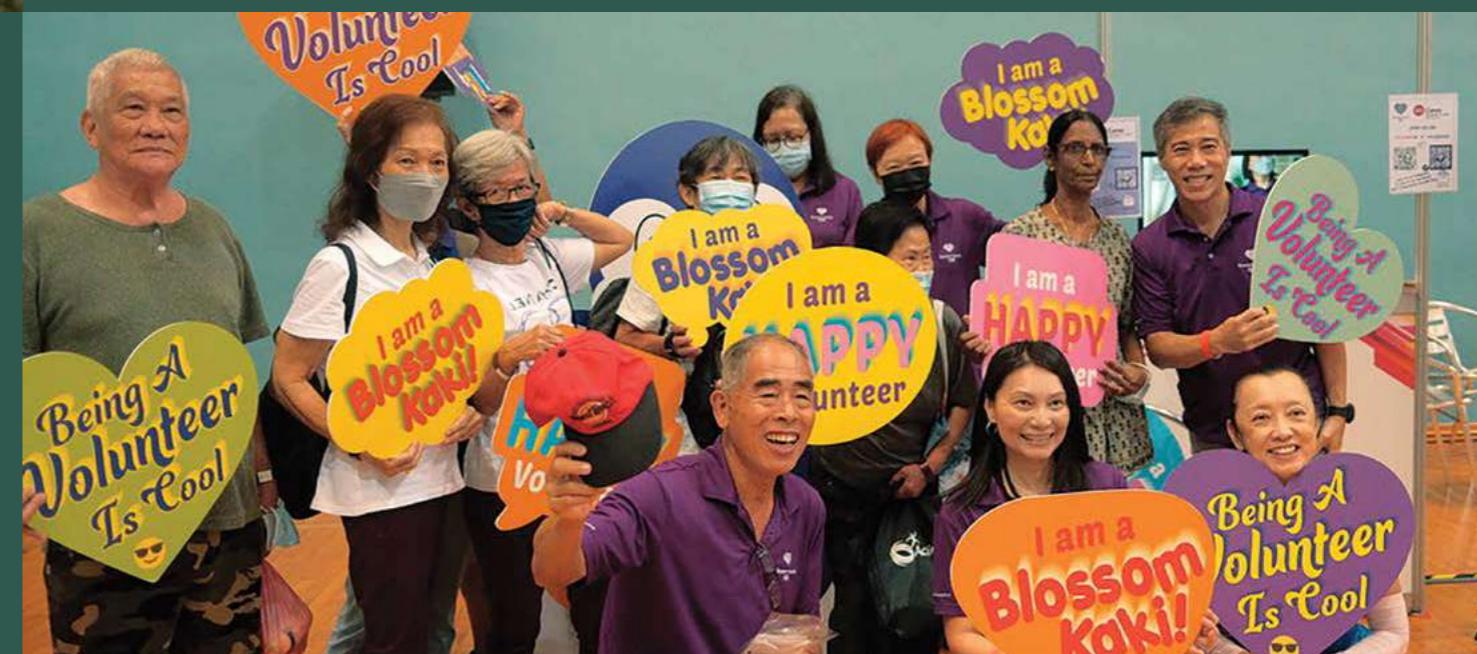


Empower seniors to take charge of their physical and mental well-being through preventive health, active ageing programmes and care services.

CONTRIBUTION



Enable seniors to continue contributing their knowledge and expertise by enhancing the learning, volunteerism and employment landscapes.



CONNECTEDNESS



Support seniors to age in the community within an inclusive built environment and digital landscape, while staying connected to society and their loved ones.

Summary of Key Initiatives and Targets

We will achieve the following within the next 5 years:



Active Ageing and Leading Healthy, Happy Lives

- Increase the number of Active Ageing Centres to 220 by 2025.
- Reach 550,000 participants over the next five years under the “Live Well, Age Well” programme, which offers a suite of active ageing activities.



Family Support

- Equip more than 2,500 seniors with grandparenting skills via Positive Parenting Programme (Triple P) by 2027.



Parks and Gardens

- Working towards setting up 25 Therapeutic Gardens across parks island-wide by 2027.



Dementia Management

- Scale up the Healthy Ageing Promotion Programme For You (HAPPY) nationwide to support seniors to maintain their physical and cognitive health.
- Increase the number of Community Resource Engagement and Support Team (CREST) from 61 to 73 and triple CREST-Post Diagnostic Support teams to 6 by March 2025.



Senior-Friendly Transport

- Implement 50 Silver Zones by 2025.
- Retrofit lifts at 100 pedestrian overhead bridges near places with high number of senior pedestrians by 2025.



Volunteering and Learning

- Promote senior volunteerism at 750 corporations to encourage more seniors to volunteer in the next 5 years.
- Reach more than 70,000 senior learners in the next five years.



End-of-Life and Pre-planning Care

- Reduce hospital deaths from 61% to 51% in the next 5 years.
- Register Lasting Power of Attorney for more than 240,000 Singaporeans aged 50 and above by end-2025.

CHAPTER 4

I Find Care in My Singapore

Empowering seniors to take charge of their physical and mental well-being through programmes in preventive health, active ageing and end-of-life care.



Ageing Actively

Community-based care services and recreational activities help seniors stay physically, mentally and socially engaged.



The Ministry of Health and Agency for Integrated Care are growing a nationwide network of **Active Ageing Centres** (AACs) as go-to points for all seniors to receive an “ABC+2Cs” suite of services, including:

A Active ageing programmes

B Befriending services

C Care referral services

C Community Connector

C Community-based Vital Signs Monitoring

- ▶ There are currently 119 AACs, and the number is expected to double to 220 AACs by 2025.
- ▶ In line with Healthier SG from July 2023, AACs will also serve as community connectors to help seniors follow through with lifestyle interventions recommended by their doctors and also offer monitoring of selected vital signs in between doctor visits.
- ▶ In addition, **Active Ageing Centres (Care)**, or **AACs (Care)**, provide care services including Maintenance Day Care, Dementia Day Care and Community Rehabilitation.
- ▶ Collectively, these services will enable our seniors to enjoy good health as they age, while remaining active and supported by a strong community.

FEATURE STORY

Gaining More than Imagined



Over the last four years, Blossom Seeds, an Active Ageing Centre (AAC), has enabled Mdm Jarnail Kaur, 75, to accomplish more than she ever thought she could.

Mdm Kaur visits Blossom Seeds three days a week for a range of activities, including yoga and tai chi classes. She also recently completed 24 sessions of Gym Tonic, a strength training programme to help seniors build muscle and prevent frailty.

“I got a certificate for finishing the course and I’m now on my second one already,” she says energetically.

The centre has also been a great place for Mdm Kaur to make new friends and connect with the community. Once, they toured the campus of the nearby Canberra Secondary School. “Seniors would hear from their grandchildren about life in school. The visit was an

opportunity for them to see what school is like now,” says Ms Chong Meng Lee, Centre Manager of Blossom Seeds.

Particularly memorable to Mdm Kaur was an International Women’s Day celebration at Hilton Hotel, where she got to meet seniors from other AACs. “We took photos, chit chat and each got a pink T-shirt. I was very happy,” she says, adding that many of them are still in touch.

Mdm Kaur also stays connected with her three sons who work overseas with help from Blossom Seeds. Thanks to their smartphone classes, she and her children now get to see each other’s faces through video calls. “My son said, ‘Mum, you clever already,’ ” she says, beaming proudly.

On her time since joining Blossom Seeds, Mdm Kaur says, “Oh, my life has changed a lot! I feel healthier and I learnt many things.”

Leading Healthy, Happy Lives

Maintaining the health and wellness of seniors will help them lead more fulfilling lives.

The Ministry of Health actively works with our partners to enable our seniors to lead healthy and happy lives, with activities and services which support their needs and envisaged lifestyles.

Seniors can look forward to the **Live Well, Age Well** programme jointly developed and implemented by the Health Promotion Board and People's Association, which focuses on six areas:

1



Live Active

Engage seniors in regular group exercises to help them meet their recommended physical activity levels.

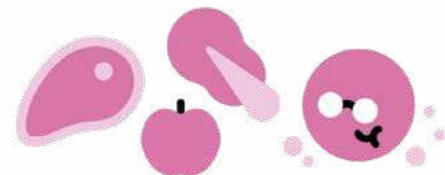
2



Live Enriched

Equip seniors with knowledge and skills to improve and maintain their physical, mental and functional health.

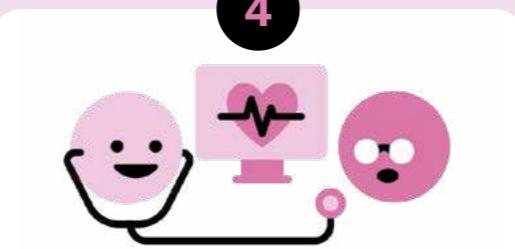
3



Live Nourished

Encourage seniors to adopt a healthy and balanced diet by meeting the recommended nutritional intake.

4



Live Assured

Encourage seniors to go for regular health screenings and follow-ups.

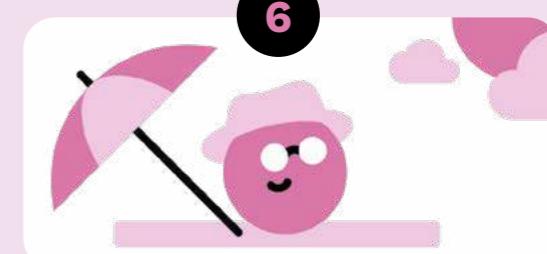
5



Live Happy

Educate seniors on the importance of mental and social well-being and encourage them to stay socially connected.

6



Live Prepared

Equip seniors with knowledge and skills to stay independent and fulfilled even after retirement.

START AGEING WELL NOW



Download **Healthy 365** mobile app to join the programmes or find out more at www.livewellagewell.gov.sg

Storytelling and Reminiscence for Seniors

Back in My Day...

This **storytelling and reminiscence** activity aims to enhance seniors' psychosocial well-being, promote personhood and creativity. With a pilot set to begin in 2023, the resource's content will be



based on the public murals of talented local artist, Yip Yew Chong. His artworks will provide visual prompts to enable reminiscence and an avenue for new stories to be created by a wide spectrum of seniors, including persons living with dementia. It also provides opportunities for seniors to bond with peers, caregivers, community care staff and volunteers. The resource will be evaluated for potential expansion after it is piloted by the Agency for Integrated Care, with the support of NTUC Health Nursing Home (Jurong Spring) and NTUC Health Day Centre for Seniors (Geylang East).

Managing Dementia

An estimated one in 10 persons aged 60 and above has some form of dementia⁵. Our goal is to build a dementia-inclusive Singapore and support persons living with dementia to lead purposeful and dignified lives.

The Ministry of Health is enhancing care and support for persons living with dementia, as well as their caregivers through a comprehensive approach guided by five pillars:

01 Prevention and awareness



Community exercise programmes like **Healthy Ageing Promotion Programme For You (HAPPY)**, which has been proven to improve cognition, physical function and reduce isolation, will be scaled up nationwide to support seniors' physical and cognitive health.

- ▶ **HealthHub** and **DementiaHub.SG** provide resources to educate the public on common risk factors and signs of dementia.
- ▶ From end-2023, **Science Centre Singapore** will curate programmes and a new interactive exhibition that simulates the sensory experiences and challenges faced by persons living with dementia in their daily lives.
- ▶ **Dementia Friendly Communities** serve as local support networks for persons living with dementia. The **Dementia-Friendly Singapore movement** nationwide also provides dementia awareness training for corporates within sectors that seniors regularly interact with (e.g. public transport services and retail shops).

⁵ Source: Subramaniam, M., Chong, S., Vaingankar, J., Edimansyah, A., Chua, B., Chua, H., Magadi, H. (2015). Prevalence of Dementia in People Aged 60 Year and Above: Results from the WiSE Study. Journal of Alzheimer's Disease, 1127–1138.

02 Early identification and diagnosis



- ▶ **16 memory clinics in polyclinics** are currently in place to provide dementia assessment and management within the community.
- ▶ **Community outreach teams (CREST)** proactively identify seniors at-risk of dementia and refer them for assessment and interventions. There are currently 61 CREST teams dedicated to support seniors and persons with dementia. This will increase to 73 by March 2025.

03 Empowering persons living with dementia to age well in the community and support their caregivers

- ▶ To provide custodial care and cognitive stimulating activities for persons living with dementia, the number of **dementia day care places** will be more than tripled from 1,000 in 2015 to 4,400 in 2022.
- ▶ **24 Community Intervention Teams (COMIT)** islandwide provide counselling and education to support persons living with dementia and caregivers to live well in the community.
- ▶ The **Post-Diagnostic Support (PDS)** service proactively engages caregivers upon diagnosis and connects them with support services. We will triple the CREST-PDS teams to six by March 2025.
- ▶ Various **respite care** options, including night respite care, are available to support caregivers while assuring them that their loved ones are receiving care in a safe environment.



04 Innovative care models

- Through the **National Innovation Challenge on Active and Confident Ageing**, we will provide funding to enhance research on dementia, catalyse new innovations and scale up solutions that have shown good outcomes in delaying or managing dementia.



05 Capability building

- The Agency for Integrated Care (AIC) will roll out the **Dementia Care Competency Framework** to guide training for community care partners, so that persons living with dementia can receive appropriate care.
- The National Healthcare Group, National University Health System and SingHealth have created six **Shared Care Teams** to provide dementia training and support for community care providers.
- Lead Training Providers** are set up by AIC to provide training to community care organisations.

BE SUPPORTED AND INVOLVED



Apart from the initiatives above, **Dementia Singapore** is an organisation that advocates for the needs of people living with dementia and their families, empower the community and deliver quality, person-centred care. For more information, visit: www.dementia.org.sg.

FEATURE STORY

Enhancing Commuting Experience for Persons Living with Dementia

Since 2017, SMRT has been collaborating with the Agency for Integrated Care (AIC) to build inclusivity throughout its transport network.



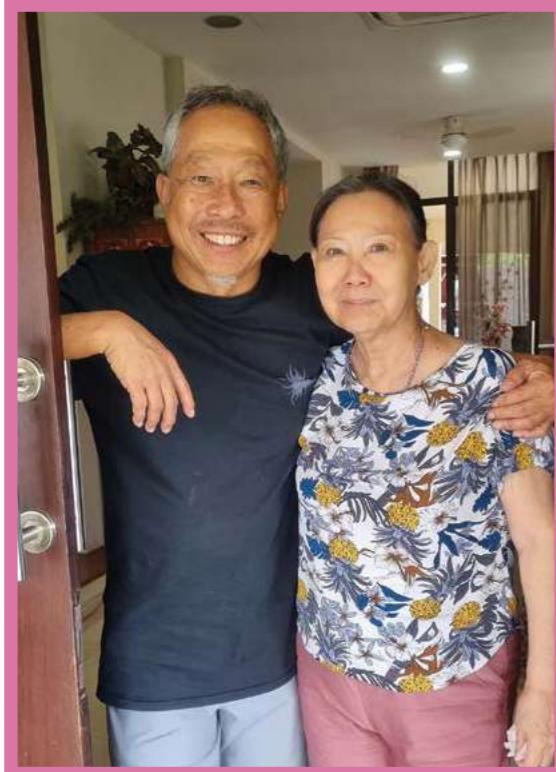
SMRT launched the Go-To SMRT initiative, which includes the **Dementia Go-To Points** that serve as resource centres and “safe return” points where members of the public can bring seniors or persons living with dementia who appear lost. All SMRT bus interchanges and all SMRT train stations are listed as Dementia Go-To Points. More than 3,000 SMRT staff have been trained to identify, assist and reunite persons living with dementia with their caregivers.

Other **inclusive service initiatives** have also been implemented at train stations and bus interchanges. They include WeCare rooms for commuters in distress, yellow strips on edges of staircases for better visibility to prevent falls, and contrasting lift buttons.

Dementia-friendly themed “Kindness Seats” that are brightly coloured were installed at 45 train stations to make them more visible to persons living with dementia and seniors, to prevent them from falling or knocking the edges. AIC and SMRT will be extending this beyond the 45 stations which are situated in more senior-centric locations.

FEATURE STORY

Self-Care in Caregiving



“I

have to keep living my life. I need two to three hours away to have some me time.”

These words may sound cold, but it is precisely out of love for his wife of 45 years that Mr Steven Lee takes time to care for himself. He is the main caregiver of his wife, Ms Pauline Chong, who was diagnosed with early onset dementia when she was just 55 years old. Through regularly taking her to attend group activities and participating in classes to educate himself on dementia, his wife's condition remained stable for almost a decade, three times longer than the doctor's original estimate.

But then COVID-19 hit and put a stop to all social activities. This caused her condition to deteriorate rapidly – and him more stress. His wife was also losing more motor skills and Mr Lee had to coach her to complete everyday activities such as brushing teeth. Daily life became so taxing that Mr Lee sometimes broke into tears. He decided to get help.

Mr Lee enrolled his wife into a day care centre that she now visits twice a week to provide him some respite. Every week, Mr Lee also brings his wife to Dementia Singapore for a few hours of activities and play, during which he too finds support through chit-chatting with the social workers. Thanks to their counselling, Mr Lee now recognises the importance of self-care.



“They suggest ways for us caregivers to help ourselves and assure us about leaving our loved ones in their care,” he shares.

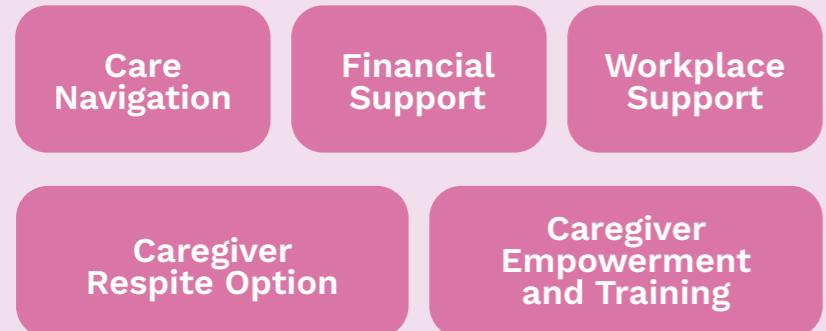
When his wife is at the centres, Mr Lee sometimes goes for a swim or catches a movie. He had learnt that he needs to look out for his own well-being in order to care well for his wife too.



Strengthening Caregiver Support

Successful ageing relies upon the dedication and support of caregivers – many of whom are seniors themselves. Addressing the needs of caregivers will boost the quality of life for both them and their care recipients.

The Ministry of Health, together with community partners, developed the **Caregiver Support Action Plan** focusing on five areas:



Details can be found at:
[www.moh.gov.sg/
caregiver-support](http://www.moh.gov.sg/caregiver-support)



The Agency for Integrated Care (AIC) offers one-stop access to support schemes and services available to caregivers of seniors, such as:

The LifeSG informational guides, SupportGoWhere Care Services Recommender, and AIC Website's caregiving guides.

The expanded **Seniors' Mobility and Enabling Fund** offsets the cost of home healthcare items and assistive devices, including replacements, to defray the care expenses of eligible seniors.

The enhanced **Home Caregiving Grant** will further reduce the financial strain of caregiving, with more targeted support for lower-income families. The quantum will be increased from the existing \$200 to \$250 or \$400 per month (based on means-testing) in 2023.

Pre-planning and Preparing for the End-of-Life Journey

We all want to have a say in how we will be loved, cared for and bid goodbye to our loved ones.

A **pre-planning campaign** will be launched from 2023 through 2025 to encourage more Singaporeans to plan ahead and discuss legacy matters with loved ones. Co-organised by the Ministry of Health (MOH), the Ministry of Social and Family Development and the Public Service Division, the campaign will encourage more people to make their

Lasting Power of Attorney (LPA) and engage in **Advance Care Planning (ACP)**. As of November 2022, Singaporeans can make their LPAs online via the Office of the Public Guardian-Online. The My Legacy portal is a whole-of-government initiative that allows Singaporeans to make, store and share their end-of-life care plans, including the LPA and ACP.

MOH is working to improve the quality of end-of-life care and fulfil the final wishes of Singaporeans, through the following measures:

Supporting caregivers to take care of loved ones at home, for example, through facilitating timely access to home care equipment.



Raising awareness of end-of-life care and pre-planning.



Smoothening discharge processes from hospitals and encouraging earlier referrals to palliative care.



Boosting the capabilities and capacity of primary and community care providers, such as nursing homes and family physicians, with the knowledge and skills to support patients at end-of-life.



FEATURE STORY

Taking the Next Step Confidently

For 45 years, Ms April Wong was a nurse who cared for the sick. In her retirement, she helps seniors with their legacy planning.

In 2015, a friend introduced Ms Wong to community organisation Life Point, as she wanted to make a Lasting Power of Attorney, appointing her niece as the proxy decision maker if she loses mental capacity one day, and to make her Will. Ms Wong eventually made her Lasting Power of Attorney, Advance Medical Directive, Advance Care Planning, and Will.



Ms Wong is often asked to provide first aid support. “Luckily so far so good. Nobody needed my help,” she jokes.

Ms Wong is exceptionally energetic for an 80-year-old. Besides Life Point, she also volunteers at the Home Nursing Foundation and regularly meets different circles of friends. She goes to gym twice a week too.

After going through the process, she even signed up to be a volunteer, to enable seniors to embrace the next chapter of their lives with clarity and peace of mind.

“The process is actually very easy and fast. I advise seniors to attend our talks, physically or via Zoom,” explains Ms Wong. She also encourages them to start their pre-planning journey early.

Life Point also organises outings for seniors to places such as Gardens by the Bay. Due to her nursing background,

But what truly makes her feel alive is volunteering and helping other seniors, some of whom are even younger than her. “While many of them are younger than me, I still look younger!” She quips.

Providing a Safety Net of Care

Boosting social support and safety nets ensures that no vulnerable senior gets left behind.

The Ministry of Social and Family Development provides assurance for vulnerable seniors by:

Co-funding Adult Disability Homes

to provide long-term residential care for adults with disabilities who cannot live independently, and whose caregivers are incapable of providing care. The homes also offer short-term care for those whose caregivers are temporarily unavailable.



Co-funding Day Activity Centres (DACs)

in the community to provide non-residential care and skills training for adults with disabilities who are not in employment. DACs offer both full-time and part-time services to suit the needs of their clients.

ComCare

which is disbursed by Social Service Offices to assist low-income households that require support for their basic living needs, including utilities and medical expenses.

Managing Frailty

Frailty increases the likelihood of mortality, disability and poor quality of life. However, it can be prevented, reversed, delayed in the early stages or managed in the later stages, through early detection and intervention.

To support seniors to live in good health for as long as possible, the **National Frailty Strategy** will look into the following areas to integrate existing frailty care efforts and enhance them across the healthcare and social system:

01 Prevention

Raising **awareness** on the importance of frailty preventive measures. Seniors are supported to engage in a healthy lifestyle and stay resilient through a suite of active ageing programmes and services.

02 Detection

Proactive **identification** of less active groups within the community to deliver early lifestyle interventions.

03 Management

- ▶ Development of a **National Frailty Policy (NFP)** that guides frailty detection, assessment and management along seniors' journey across the care continuum.
- ▶ **Capability building** among health and social care providers to increase the adoption of the NFP and encourage frailty care integration.
- ▶ Advancement of research on frailty through the **National Innovation Challenge for Active and Confident Ageing**.



Towards a Healthier Singapore

The Ministry of Health is transforming our healthcare sector to empower each individual to take steps toward better health, while continuing to provide care to those with existing needs.



More information can be found in the White Paper on Healthier SG:
[www.healthiersg.gov.sg/
resources/white-paper](http://www.healthiersg.gov.sg/resources/white-paper)

The **Healthier SG** strategy shifts our emphasis from reactive to **preventive care**: proactively helping residents to stay healthy, detect health issues early, and manage them well. This will be enabled through strong, long-term patient-doctor relationships, and support to reshape health-seeking habits and lifestyles. With Healthier SG, we can delay or even prevent health deterioration, improve our quality of life and reduce the burden on our loved ones.

Ageing Well in the Community

01



From late 2023, Singapore residents will be encouraged to **enrol with their chosen primary care provider** who would serve as a trusted first point-of-contact for their health needs, and work with them to improve and manage their health.



In their daily life, seniors can stay connected with neighbours and friends through Active Ageing Centres that serve as crucial **community nodes**.



Seniors who wish to be more socially engaged and active can support their peers as **volunteers** too.



Active Ageing Centres offer programmes and activities that promote **physical and mental well-being**.



Home care is available to seniors who require additional care services. It also offers caregivers a peace of mind.



To engage and look out for seniors, especially those who live on their own, **community befrienders** regularly visit them at their homes.

CHAPTER 5

I Can Contribute to My Singapore

Enhancing the learning, volunteerism and employment landscapes helps seniors to continue contributing their knowledge and expertise while remaining engaged.





Remaining in Productive Employment

Senior workers possess a wealth of experience and can contribute immensely to the workplace. As they form an increasing share of our labour force, it is crucial that we support seniors to remain in productive employment while considering their aspirations and preferences.

The government continues to support senior employment in various ways:

To enable our senior workers to work as long as they wish to, the Ministry of Manpower (MOM) has raised the statutory **retirement and re-employment ages** by one year to 63 and 68 years old respectively, from 1 July 2022.

- ▶ The government had accepted the recommendation by the Tripartite Workgroup on Older Workers to increase the retirement and re-employment ages to 65 and 70 years old respectively by 2030, with the support of Tripartite Partners — National Trades Union Congress (NTUC) and the Singapore National Employers Federation (SNEF).
- ▶ Unions have partnered companies to raise their internal retirement age and offer re-employment above the statutory ages.

MOM will also extend the **Senior Employment Credit (SEC)** and **Part-time Re-employment Grant (PTRG)** with revised eligibility criteria from 2023 to 2025.

- ▶ The extended **SEC** will provide wage offsets for employers who employ Singaporeans aged 60 and above and earning up to \$4,000 a month.
- ▶ The **PTRG** will incentivise employers to offer part-time re-employment, other flexible work arrangements and structured career planning to senior workers.

Tripartite Partners will introduce a new set of **Tripartite Guidelines on Flexible Work Arrangements** by 2024.

- ▶ This will require employers to put in place proper processes to fairly consider request for flexible work arrangements, which makes it easier for all employees, including seniors and caregivers, to work flexibly around personal and family commitments and continue to contribute to the workforce.
- ▶ In addition to the existing Tripartite Guidelines on Fair Employment Practices that requires employers to treat all employees and jobseekers fairly and objectively, the government will be enacting **workplace fairness legislation** to signal that there is no place for workplace discrimination.
- ▶ The legislation will broaden the range of measures and penalties available to address workplace discrimination, including age discrimination, notwithstanding its low incidence.

Employers also play a key role in enhancing senior employment:

Employers may leverage strategies and initiatives under the **Jobs & Skills Pillar of the Industry Transformation Maps** to create and redesign jobs suitable for senior workers and improve their overall productivity.

- ▶ Improving job quality and reducing physical strain through job redesign will empower senior workers to continue performing the jobs effectively as they grow older.
- ▶ The Hotel Industry Transformation Map 2025 is an example. The Singapore Tourism Board, Workforce Singapore, SkillsFuture Singapore, NTUC and industry partners encourage hotels to redesign their jobs to tap on senior workers and to practice inclusive hiring. Hotels are supported in their automation of laborious and manual tasks to reduce physical exertion, and urged to adopt progressive HR practices, such as offering flexible shift schedules and ensuring that tasks are meaningfully assigned to senior workers.

Employers are also encouraged to adopt **Structured Career Planning**, which involves regular career conversations with mature and senior workers aged 45 and above to discuss their career plans and skills needs.

- ▶ This supports continued skills upgrading and career development to extend their productive longevity, and complements the employers' efforts in business transformation.
- ▶ Employers may reference the Structured Career Planning Guidebook by SNEF to steer its adoption in their workplace, or work with NTUC to implement it through the Company Training Committees.
- ▶ NTUC, through union advocacy efforts, is encouraging companies to improve the long-term value of older employees via formal and structured career conversations on future career plans, the support required from their employers, and relevant skills needed for their re-employment.

The **Company Training Committee (CTC)**, a NTUC initiative in 2019, supports existing union advocacy efforts to improve workers' wages, welfare and work prospect. Comprising union leaders and management partners, CTCs identify jobs and skills required with business transformation, and review training plans to ensure that training is curated for workers of different ages to remain relevant and future-ready.

It is also necessary to change the mindset of workers and empower them to train and reskill, to remain adaptable and pivot to new industries based on their aspirations:



Through the **SkillsFuture Mid-Career Support Package**, mature and senior workers are provided with enhanced support of up to 90% under **reskilling programmes** to help them move into new occupations or sectors that have good opportunities for progression.

- ▶ They may also tap on an **additional SkillsFuture Credit** for skills development, which reduces out of pocket expenses for courses.
- ▶ They may access a pool of **volunteer career advisors** for peer support and sector- and occupation-specific career advice.
- ▶ The **SGUnited Mid-Careers Pathways Programme** offers full-time attachment opportunities for jobseekers aged 40 and above, gives them an allowance of up to \$3,800 per month and an opportunity to undergo training and widen professional networks. Employers can better assess the suitability of prospective mature jobseekers too.



Enabling public officers to have longer, more meaningful careers

The Public Service values our mature officers' work experiences and contributions. We support them in career planning and upskilling efforts, so that they can continue to learn and grow, remain employable and have a meaningful retirement.

Focus on Skills, Not Age

The Public Service makes decisions on recruitment, progression, performance assessment and development not based on age, but on **competencies and skills** displayed by officers at work.

To support mature workers who wish to continue working, on 1 July 2021, the Public Service as Singapore's largest employer took the lead to raise our internal **retirement and re-employment ages** from 62 to 63 years old and 67 to 68 years old respectively, one year ahead of the national schedule.

Stay Agile in Mind and Body

The Public Service works closely with union partners to encourage mature public officers to learn new skills so that they can keep working if they want to, especially in their areas of interest. **Career coaching, gig projects and a wide range of courses** are also offered. A key programme is the **Lifework series**, which supports officers in successful career and life planning and prepares them well for a meaningful retirement.

To motivate our workers to stay healthy and active, public agencies also adopt a range of **health screening and wellness programmes** for our officers.



Create More Ways for Retirees to Contribute

The Public Service has set up the **Public Service Retirees Network** to help retirees stay engaged and productive, and to tap on their wealth of experience and knowledge through meaningful job and volunteering opportunities.

FEATURE STORY



Ageing Business Roundtable Series

Co-organised by Johnson & Johnson and the Singapore University of Social Sciences

By 2050, more than one billion people in Asia are projected to be over the age of 60. Recognising the growing need for an Asia-centric conversation around ageing, Johnson & Johnson and the Singapore University of Social Sciences co-organised a roundtable series for **businesses to share the best practices in promoting active ageing**. The Roundtable Series was held with a long-term objective of driving collective action towards promoting and supporting successful ageing in Asia — especially in Singapore.

Since its launch, there have been five roundtables, on topics such as *Ageing as the Next Frontier* and *Ageing: Impact and Value Generation*, featuring speakers from the Ministry

of Health, Prudential, Tsao Foundation and Japan's Ministry of Economy, Trade and Industry. The roundtables also publish white papers to share insights and learnings gleaned from the discussions. One of the outcomes of the roundtable was the **Longevity Framework** to promote a more holistic approach to ageing inclusion in the workplace.

Over 120 participants from large corporations, academia and non-profit organisations met with senior level thought leaders to discuss arising issues and challenges in the ageing landscape, and more importantly **how the private sector could support sustainable solutions and collaborate in new and innovative ways with the community**.



Enhancing Retirement Readiness

Even as we encourage seniors to remain purposefully engaged in the workplace, we will also support them to confidently enter retirement when they are ready to do so by strengthening their retirement adequacy and financial literacy.

Following recommendations from the Tripartite Workgroup on Older Workers, the Ministry of Manpower (MOM) will be raising the **CPF contribution rates** for workers aged between 55 and 70 by 2030. The first increase took place in 2022, and the second from 1 Jan 2023.

To mitigate the rise in business costs from increased CPF contribution rates, the government will continue to provide employers with a one-year **CPF Transition Offset** equivalent to half of the increase in employer CPF contribution rates for every eligible employee in the first year of each increase.

To help lower-middle income senior Singaporeans save more for retirement, the government will match any cash top-ups made to the Retirement Account of eligible members under the **Matched Retirement Savings Scheme**, up to \$600 per year for 5 years (from 2021 to 2025).

Eligible members can make top-ups themselves or receive top-ups from their loved ones, employers or the community to boost retirement payouts.

The **Workfare Income Supplement Scheme** boosts the income and retirement savings of eligible Singaporean lower-wage workers, with older workers aged 60 and above receiving the highest payout tier. The government will be enhancing the scheme from 2023 to provide higher

annual payouts of up to \$4,200.

The **Silver Support Scheme** provides more financial security in retirement through quarterly cash supplements to Singaporeans aged 65 and above, who had low incomes during their working years and now have less in their retirement. In 2021, the government raised the quarterly payouts by 20% to up to \$900/quarter, and broadened the eligibility criteria to benefit more seniors.

MoneySense is the national financial education programme that aims to help Singaporeans manage their money well and make sound financial decisions. The MoneySense website provides financial literacy resources, including a retirement planning handbook. MoneySense also works with the **Institute for Financial Literacy** to provide free retirement planning workshops covering topics such as money management, managing CPF savings and estate planning.

The CPF Board offers the **CPF Retirement Planning Service**, a one-to-one session with personalised information to help members understand their options on their CPF savings when they are reaching 55, or are reaching or have reached 65.

The Seniors' Well-Being Masterclass

Conducted by Prudential Singapore, the programme empowers seniors aged 60 and above to take charge of their own well-being by learning new skills. The programme covers four themes:



FINANCIAL LITERACY

teaches seniors how to be more confident in planning their finances. It introduces them to concepts such as personal budgeting, Lasting Power of Attorney, Advance Care Planning and Will creation.



ARTS

keeps seniors engaged and dexterous through an upcycling craft workshop.



NUTRITION

imparts the importance of maintaining a balanced and healthy diet.



DIGITAL

equips seniors with skills to navigate the virtual world safely and confidently.

Senior-friendly Workplace Practices

As an employer that strives to ensure that its workplace is age-inclusive, Prudential Singapore has removed the retirement age for its employees in 2018, giving them the choice to work in the company for as long as they are willing and able to, so that they may fulfil their personal and financial aspirations.

FEATURE STORY

Making Sense of your Dollars

For 76-year-old Mdm Aisha, financial independence is a key part of ageing successfully, alongside being active, socially engaged and in good health.

While Mdm Aisha did try to keep track of her expenses before, she realised that she would often overspend. Fortunately, she is much savvier in managing her finances after participating in Prudential's financial literacy sessions, which are part of its Seniors' Well-Being Masterclass.



The programme helps seniors gain knowledge in areas such as health, digital and financial literacy with the aim of improving their overall wellness.



In the financial literacy sessions, seniors learn the importance of personal budgeting, Will making, Advance Care Planning and related concepts that can help them manage their money better as they age.

Pearly Yeo, a 32-year-old volunteer, recalls a beneficiary who was incredibly energetic and eager to learn new things. "She was nearly 90 years of age! Her positive approach to life made an impression on me," She says.

As one of the programme beneficiaries from Care Community Services Society who attended the personal budgeting class, Mdm Aisha now diligently records her expenses and remembers to store her receipts.

"This way, I am able to keep track of the money I have left and avoid spending on unnecessary items or overspending. At the end of the month, I can choose to treat myself by buying new clothes or better still, save the money for a rainy day!" She shares excitedly.

Giving Back to Society

With their varied experiences and knowledge, seniors can contribute meaningfully to society through volunteering, which in turn provides them with a sense of purpose. We are working to raise volunteerism among seniors and make it more sustainable and attractive for them.



The **SG Cares Office** under the Ministry of Culture, Community and Youth (MCCY) will work with partners such as the **National Council of Social Services** and **RSVP Singapore, The Organisation of Senior Volunteers**, to drive senior volunteerism:

Develop volunteer management resources to empower volunteer host organisations to better engage seniors and improve their volunteering experiences, thereby encouraging more seniors to volunteer.

Engage soon-to-be-retired seniors in workplaces to raise awareness of volunteering opportunities, promote volunteering to remain engaged in society, and encourage interested seniors to commit to volunteering.

As seniors transit towards retirement, MCCY and Ministry of Health will explore collaborations with the Singapore Business Federation and Union networks respectively, to promote volunteerism among older employees.

Serving the Community Meaningfully

MCCY works with community partners to actively engage seniors in purpose-driven volunteerism. One of them is **RSVP Singapore, The Organisation of Senior Volunteers**, whose vision is to make every senior a volunteer by providing meaningful opportunities under three service pillars:

DIGITAL SERVICES offer a myriad of IT and soft skills courses, designed by seniors for seniors and delivered through a peer-to-peer applied learning methodology, to help seniors stay resilient and bridge the digital divide.

Find out more volunteering opportunities at www.rsvp.org.sg

The Silver Volunteer Fund

The **Silver Volunteer Fund (SVF)** was launched in 2016 as part of the National Senior Volunteerism Movement, and provides funding support for volunteer host organisations to recruit and train senior volunteers. It has supported 108 volunteer programmes involving the recruitment of over 11,000 senior volunteers across 48 organisations. Building on the progress we have achieved thus far, MOH and the Council for Third Age will roll out the **Enhanced SVF Framework** in 2023 to make volunteering more sustainable and meaningful for seniors.

EPISODIC VOLUNTEERING is for seniors who prefer a flexible volunteering pace suited to their availability. RSVP Singapore also works with corporates to co-create community activities that advocate corporate social responsibilities and volunteerism among employees.

HEALTH & WELLNESS serves to increase the physical, mental and social well-being of different segments of society through community movements such as **Enriching Lives of Seniors**, a befriending programme that cares for socially isolated seniors; **Every Mind Matters** which supports persons with disabilities; **Mentoring Programme** for at-risk children, and **Guiding**, to provide concierge services in hospitals and arts and heritage centres.

Moving ahead, we will enhance the SVF to:

Sharpen focus on volunteer training and development

Deepen volunteer appreciation efforts

Foster opportunities for inter-generational volunteering

FEATURE STORY

Finding Joy in Giving Back

Retirement may mean different things to different people, but for 66-year-old Millie Tan, retirement will be her playground.



Having been a regular storyteller at public libraries since 2015, Millie's introduction to storytelling was a serendipitous one. "I always liked to read literature, and I like children too, but I did not have the opportunity to pursue these in my career." In 2010, she undertook a diploma in counselling out of interest. One of her fellow learners

was a childcare teacher and storyteller. Her experience sparked Millie's interest to try out storytelling to children.

To hone her skills, Millie joined the Storyteller's Circle, an interest group under the Society for Reading and Literacy. She also joined the National Library Board as a volunteer storyteller, where she received training on how to read and tell stories to children.

Millie's passion spills over to even spending her own time to craft props to sustain the attention of her audiences. "I thought, maybe I should do origami? Because the child in me wants to have fun too!" She decided to knit a red hen as a prop in her storytelling session on "The Little Red Hen". It took her two weeks, but as she says, "when you are enthusiastic, you can do new and exciting things!"

Volunteering as a storyteller gives Millie a genuine sense of joy and purpose. She also appreciates the ability to connect with her audiences through her stories. Her advice to other seniors? "It's a joy to give back. You must be willing to plant the seed so that future generations can enjoy the shade of the tree."



To discover volunteering opportunities with the National Library Board, visit
www.go.gov.sg/nlbvol

Ageing Actively Through Learning

We learn as long as we live and live as long as we learn. Learning plays a key role for seniors to have a healthier and socially engaged life in their golden years.

The National Silver Academy (NSA) offers learning opportunities for seniors catering to their different interests and needs. Seniors can access more than 1,000 courses and inter-generational programmes across a range of topics via a one-stop platform. The Council for Third Age (C3A) and MOH will embark on a **Digitalisation Pilot** to convert courses into online formats whereby seniors can learn anywhere, anytime and at their own pace.



To make learning interesting and engaging for seniors, C3A developed Singapore's first **Geragogy Guidelines** in partnership with Singapore University of Social Sciences to help trainers understand seniors' learning styles. C3A curated workshops to enable more certified trainers to deliver the courses for seniors and is working with Enterprise Singapore to establish the Geragogy Guidelines as a national standard.



BE A SENIOR LEARNER



The NSA, administered by the Council for Third Age (C3A), offers **subsidised learning opportunities for those aged 50 and above**. Pick up a hobby or learn something new from its courses now: www.c3a.org.sg

FEATURE STORY

Learning is Growth

Mdm Ang Siew Mui dreamt of pursuing Chinese Literature at university when she was younger but was unable to. After her retirement, she was determined to get back to the classroom to put her Chinese to good use, and the courses offered by the National Silver Academy provided that golden opportunity.

One of the first few courses Mdm Ang signed up for was on Traditional Chinese Medicine, offered by YAH! Community College, which runs classes for seniors to keep their minds active. The course not only fulfilled the 74-year-old's desire to learn something in Mandarin, but was also aligned with her long-standing interest in health and medicine, cultivated since she was a student nurse in school.

Mdm Ang later took up another course on autobiography writing, run by community organisation Life Point, to record the oral history of our seniors. She was encouraged by Life Point to contribute to a book that will be launched at the National Library in 2023.

"I never imagined that one day my writing would be published in a book. I've only been writing to the forum pages of a Chinese newspaper, so I'm very glad to be given this opportunity," she beams.



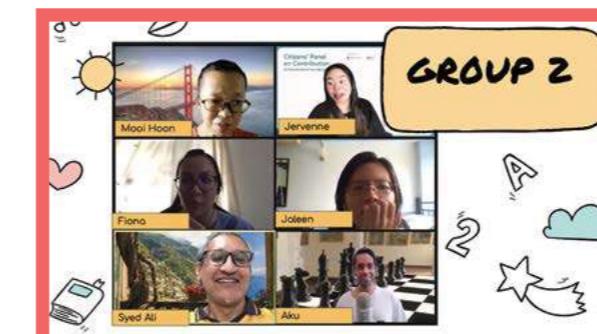
Time, to Mdm Ang, is ultimately best spent learning. "Learning is growth. I feel happy, I feel young when I experience growth through learning," she says.

FEATURE STORY

Sharing Stories Across Generations

Children today are less fluent in their mother tongue than their grandparents, who also have many rich experiences and great stories to share.

This was an opportunity identified by a team from the Citizens' Panel on Contribution, which was organised in 2021 by the Ministry of Health for Singaporeans to find ways to enable seniors to continue contributing meaningfully at the workplace or in the community.



Over four weekends, the team comprising passionate participants from all walks of life, brainstormed and came up with "Stories from Our Seniors", a project to train seniors in professional storytelling. It hopes to help seniors share their experiences with children in their mother



tongue, and improve the language proficiency of future generations while deepening inter-generational exchange and understanding at the same time. The team has since been working on implementing their idea.

"The aim is to bridge the empathy gap between generations through such storytelling sessions," says Mr Syed Ali Ahmad Semait, a member of the team.

He answered the call to participate in the Citizens' Panel during the height of the pandemic when he unexpectedly found free time from running his 60-year-old family business that publishes books. Another reason was because of his age.

"I'm on my way to becoming a senior citizen. I'm getting my CPF this year," says Mr Syed Ali. "I believe we should try to come up with things that we ourselves will probably need in the future."

CHAPTER 6

I am Connected in My Singapore

Developing an inclusive city and built environment supports seniors to age within the community and stay connected — digitally and physically — to their loved ones and society.



Nurturing Loving Families

Building an inclusive society that celebrates seniors starts from strong foundations of familial bonds.



**ENGAGE
IN FAMILY
FUN**



Visit www.familiesforlife.sg for inter-generational bonding activities and events.

The **Positive Parenting Programme (Triple P)** equips parents and grandparents with techniques to promote their children's psychological, social and emotional competence. Comprising three seminars of two hours each, the programme is offered by 10 Parenting Support Providers across Singapore.

Counselling and mediation support for ageing families will be available at Strengthening Families Programme @ Family Service Centres (FAM@FSCs) across Singapore from 2023. The service will empower families to better manage the challenges of ageing or family relationships, such as caregiving stress, or transitioning into grandparenthood.

FEATURE STORY

Building Bridges in the Family



When it comes to passion and concern for the topic of family, we cannot miss out Albert and Alison Lim.

The couple is involved in family-focused, community-based organisations such as Center for Fathering, on top of their regular work responsibilities, and make sure to walk the talk in their own multigenerational family.

To prioritise family, Albert and Alison designate every Sunday evening for family meals where they can share in the lives of their three adult children. The couple also models for their children what it means to love the older generation in the family. They share that when their children saw how they respected and loved their own parents, they too picked it up and understood what respect means more than from simply being told to do so.

On building strong family relationships across generations, Alison says, “I think when we are truly present in our time together and when we listen, we can better empathise with one another.”

She continues, “If you’re always like ‘My generation used to...’ then you’re already building walls. It’s important to continue to build bridges instead.”

Now that the couple are grandparents themselves, Albert and Alison have found a new appreciation in spending time with their grandchild too. Albert’s notion of successful ageing comes in hearing his granddaughter call out for him, to which he spritely responds “Here I am!”

Forging Inter-generational Bonds

Beyond the family, we must also increase opportunities for our seniors to deepen their relationships with other segments of society, especially youths, to foster mutual respect and understanding between generations.



Schools discuss ageing-related themes in various subjects to encourage students to consider their role in building inclusive inter-generational communities and the importance of developing empathy and appreciation for seniors. Schools also offer opportunities for seniors and youth to interact, such as through seniors offering career guidance to students via the MySkillsFuture Portal for Partners website and students interacting with seniors as part of Values In Action.

The **mentoring programme** under RSVP Singapore, The Organisation of Senior Volunteers, features senior volunteers reaching out to at-risk primary school children to impart good values, life skills

and habits to the young beneficiaries, and concurrently providing seniors an avenue to actively contribute their life experiences. Over the past two years, RSVP Singapore has engaged close to 200 students from across 10 schools, with the support of 48 dedicated volunteers. The organisation also plans to reach out to more schools so that more students and seniors may benefit from the programme.

No matter our age, the common language of sport can unite and bring us together. SportSG will trial an **Active Silver Hub** model to offer opportunities for seniors and youths to interact more meaningfully through sports-related initiatives aimed at strengthening inter-generational bonds.

FEATURE STORY

Shaping Lives Through Mentorship

Once a week, groups of seniors armed with storybooks and craft paper will make their way to various primary and secondary schools in Singapore. They are not visiting to pick up their grandkids, but to mentor groups of students. The volunteers plan the mentoring sessions with activities that build strong values and life skills, helping students to stay engaged and focused on their homework through art and craft activities and games.

“The earlier you reach out to children the better. If you improve their behaviour, their mind, it can change their life completely,” says Mr Bardin, who lived in Singapore for over 20 years and decided to retire here.

Retire With Purpose

Retire With A Purpose (RWAP), Singapore's first pre-retirement initiative, was launched in conjunction with National Day in August 2017. Its objective is to encourage organisations and the public to cultivate a culture of giving.

It is all part of the Mentoring Programme organised by RSVP Singapore, The Organisation of Senior Volunteers. The programme's volunteers come from diverse backgrounds, including Mr Jean-Michel Bardin, a former Chief Operations Officer in the banking sector. The 69-year-old joined the programme in 2019 to positively shape young minds and hearts.



With many hours spent together, the seniors and students naturally bond. Mdm Amidah, a 61-year-old homemaker who has been volunteering since 2015, recalls occasions where she is able to nurture the students' emotional strength and lend a listening ear. She is also an extra eye in helping teachers look out for early intervention situations.

The programme is hugely rewarding to volunteers too. “The children keep me walking around and keep my mind working. They will also hug me and tell me that they look forward to seeing me again. That makes me happy,” says Mdm Amidah brightly.

FEATURE STORY

Making Dreams Come True

Learn to swim or ride a bicycle. And even become a Pilates instructor. These are some of the unrealised dreams of our seniors due to a variety of reasons, including a lack of access, time and knowledge. A group of youths, however, want to help make these dreams come true by supporting and documenting seniors pursuing their aspirations in the hope that it will encourage more to do the same.

The Dream Artisans project was born out of last year's Youth Action Challenge (YAC) Season 3, organised by the Ministry of Culture, Community and Youth and the National Youth Council (NYC). One of the themes of YAC encouraged youths to envision a future where seniors are supported and empowered, and a team made up of occupational therapist Ms Ng Shi Min, entrepreneur Mr Eugene Law and others came up with the Dream Artisans project that won a grant from the NYC to realise it.

"One of our objectives is to address ageism. It isn't only the young people who are ageist. Older persons may hold stereotypical views of themselves too," says Ms Ng, who is 26 years old.



Instead of simply featuring existing success stories, the team decided to document the process of seniors realising their dreams. One profile thus far is a woman who aspires to learn art so that she can help other seniors experience its joy. The team is currently working with her to identify the milestones that she will need to reach that final goal.

"It is not our intention to grant them their biggest wish but to give them the skills they will need to be empowered to do so independently," says 32-year-old Mr Law.

Ultimately, the project aims to improve the well-being of seniors through the pursuit of an interest. "Having something to look forward to will improve their overall health, not just physically but also mentally," says Ms Ng.

In supporting seniors to purposefully reach their dreams, the team also shared, "In a way, this project also fulfils our dream!"

Celebrating Wellness in Old Age with the Community

Regardless of age and physical condition, we can stay active and well together with our family and friends.



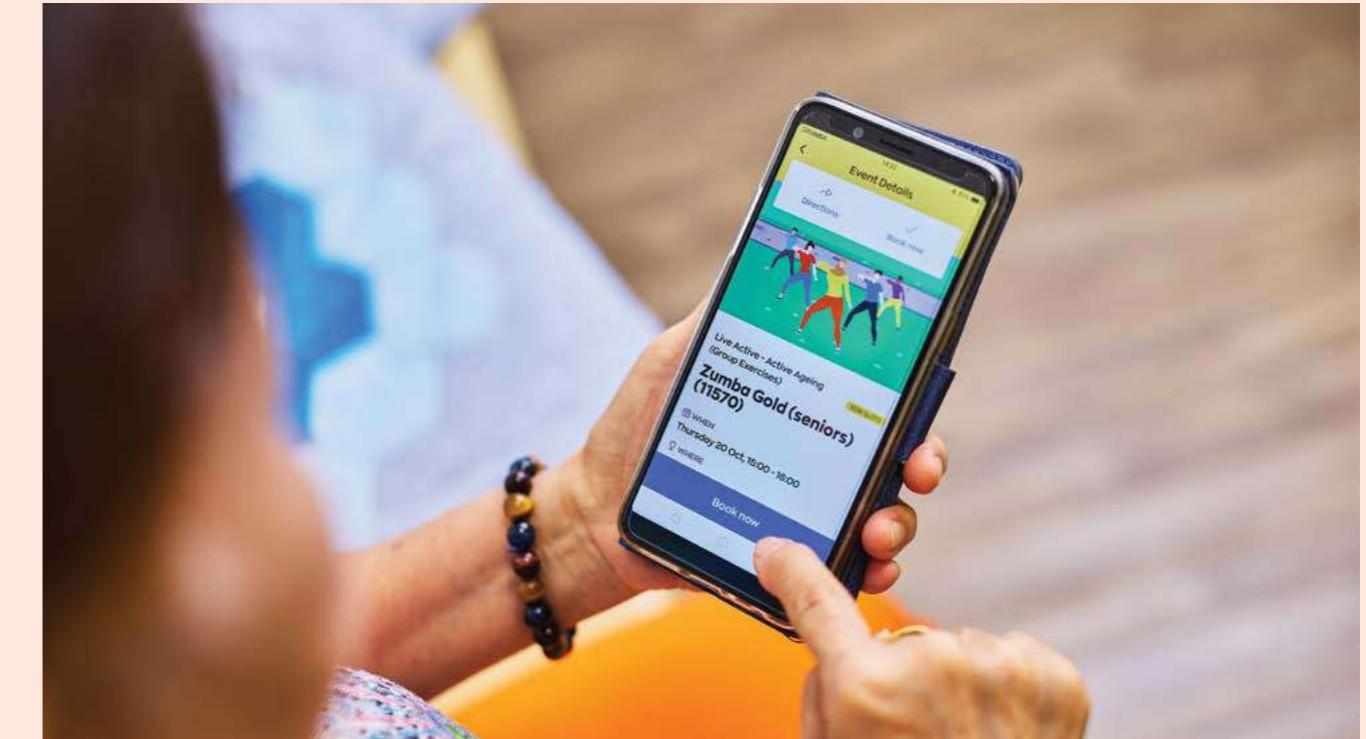
The inaugural **National Celebration of Seniors** (NCOS) was held in October 2022, with the support of government agencies and community partners, to empower all seniors to pursue healthy and meaningful activities regardless of their health or frailty status.



- ▶ Seniors took part in a wide range of activities, from trying out sports games in teams, to understanding learning and volunteerism opportunities available and suitable for them. Beyond the event, seniors are also encouraged to take part in active ageing programmes and other activities in the community with their friends.
- ▶ About 4,000 seniors participated — physically and virtually — in the event co-organised by the Ministry of Health, Sport Singapore and Council for Third Age and supported by key partners such as Agency for Integrated Care, Health Promotion Board and People's Association.
- ▶ Beyond 2022, we have plans to continue NCOS as an annual dedicated national event consisting of curated programmes to focus on seniors' strengths and aspirations.

Staying Connected Digitally

The COVID-19 pandemic had underscored the issue of social isolation among our seniors, and also highlighted how digital platforms can help fill that gap. As our society rapidly digitalises, we should leverage new digital tools to keep our seniors connected to their loved ones and the community.



Set up in 2020, the **Seniors Go Digital programme** by the SG Digital Office equips seniors with basic digital skills. More than 210,000 seniors have been trained by Digital Ambassadors deployed at SG Digital Community Hubs at selected community centres and public libraries to use smartphones to safely and securely access government services, communicate and also transact digitally. Complementing the programme is the **Mobile Access for Seniors scheme**, which provides subsidised smartphones and mobile plans to low-income seniors. To date, about 12,000 low-income seniors have been supported under the scheme.

BECOME
DIGITALLY
SAVVY



**Join the Seniors
Go Digital movement**
at www.imda.gov.sg/en/seniorsgodigital
to begin your digital journey!

Majestic Smart Seniors Applied Learning Centre

Situated in the heart of Chinatown within The Majestic, a conserved building and nostalgic enclave where many seniors thrive, the learning centre is a safe space for them to Socialise, Learn and Innovate. Classes are facilitated and curated by fellow seniors for seniors and taught by RSVP Singapore, The Organisation of Senior Volunteers, volunteers. Classes are made highly accessible to seniors, thanks to many corporate partners who want to empower seniors to stay connected and resilient in a rapidly changing society.

The centre is a collaboration between RSVP Singapore and Singapore Pools, supported by the CapitaLand Hope Foundation and the Infocomm Media Development Authority.



At the centre, seniors are introduced to the latest digital apps and technology, under the watchful guidance of RSVP Singapore's volunteer trainers. The goal is to remove their fear of using technology. Through applied learning and peer-to-peer support, seniors are given hands-on experience of making e-payments or ordering groceries using their mobile phones. Different training courses under digital themes like e-payment, e-health and e-lifestyle are offered to help seniors adapt to lifestyle changes too.



Promoting Digital Inclusion for Our Silver Generation

Singtel has been a key player in fostering digital inclusion and empowering seniors to be more digitally connected:



Singtel Digital Silvers Programme

Singtel sponsors WiFi broadband connection and Singtel TV ethnic content channels for 13 Active Ageing Centres (AACs). Singtel staff volunteers also conduct weekly one-on-one sessions to help seniors pick up basic digital skills and stay safe online. More than 7,000 seniors have been empowered.



GOMO Donate Your Data Programme

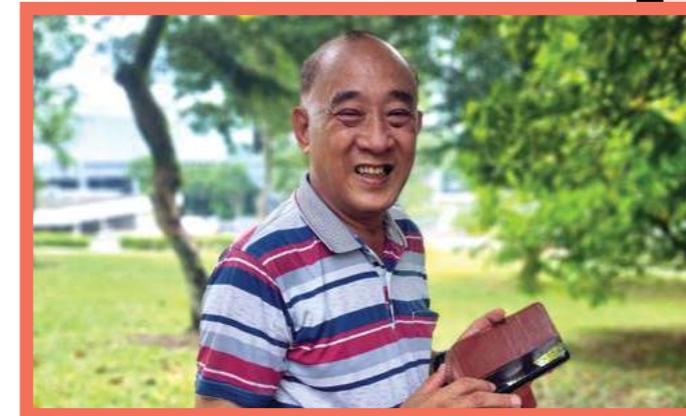
Singtel enables its GOMO customers to donate their data to vulnerable seniors. The donated data is credited into Singtel prepaid hi! SIM cards given to seniors in need across 13 NTUC Health AACs. Singtel intends to extend the programme to all customers and reach 10,000 seniors across more social service agencies.

Singtel Digital Silvers' Journey

Singtel launched a series of in-house produced instructional videos on digital skills to enable seniors to learn independently.

FEATURE STORY

Keeping Up at His Own Pace



During the pandemic, digital ambassadors from an SG Digital Community Hub visited the Singapore Chung Hwa Medical Institution to teach seniors how to use mobile phone applications. Mr Quek Soo How happened to be working there part-time and saw an opportunity to learn more about digital payments. “Everywhere is using digital payment nowadays, so we all need to keep up,” says the 70-year-old.

Through the personalised learning experience, the retired hawker learnt how to use both PayNow and PayLah!. He even picked up tips to benefit from the latter’s cashback promotions.

“Even if I didn’t understand, I could ask them again the following week when they returned. The one-to-one coaching allowed me to learn at my own pace,” he says.

Since learning how to make digital payments, Mr Quek has picked up other digital skills by signing up for lessons at the Nee Soon East Community Club, and has become savvy enough with digital tools to even teach his wife.

Mr Quek is one of many seniors who have benefitted from the network of SG Digital Community Hubs across Singapore. Typically set up at community centres and public libraries, the digital ambassadors at these hubs provide one-to-one assistance on digital skills. In addition, the ambassadors also visit places with a high number of seniors, such as medical institutions.

Mr Quek still acknowledges the benefits of physical services for some seniors. Nevertheless, he appreciates the convenience of digital technology. “The things that I learnt are very practical and useful. But I must use them often, otherwise I will forget how,” he says.

Finding Respite in Nature

Singapore’s lush urban greenery not only provides shade and habitats to support our rich biodiversity, but also supports the active and healthy ageing of Singaporeans in our City in Nature.

The National Parks Board (NParks) has plans to enhance its parks and gardens with more elderly-friendly landscape features.

Seniors can look forward to more **Therapeutic Gardens** to be developed in our parks to provide health and well-being benefits to our community. NParks designs Therapeutic Gardens that facilitate visitors’ interactions with nature and improve their well-being. By 2027, NParks is working towards setting up 25 Therapeutic Gardens across our parks, catering to a diverse range of conditions such as cognitive impairments, dementia and stroke.

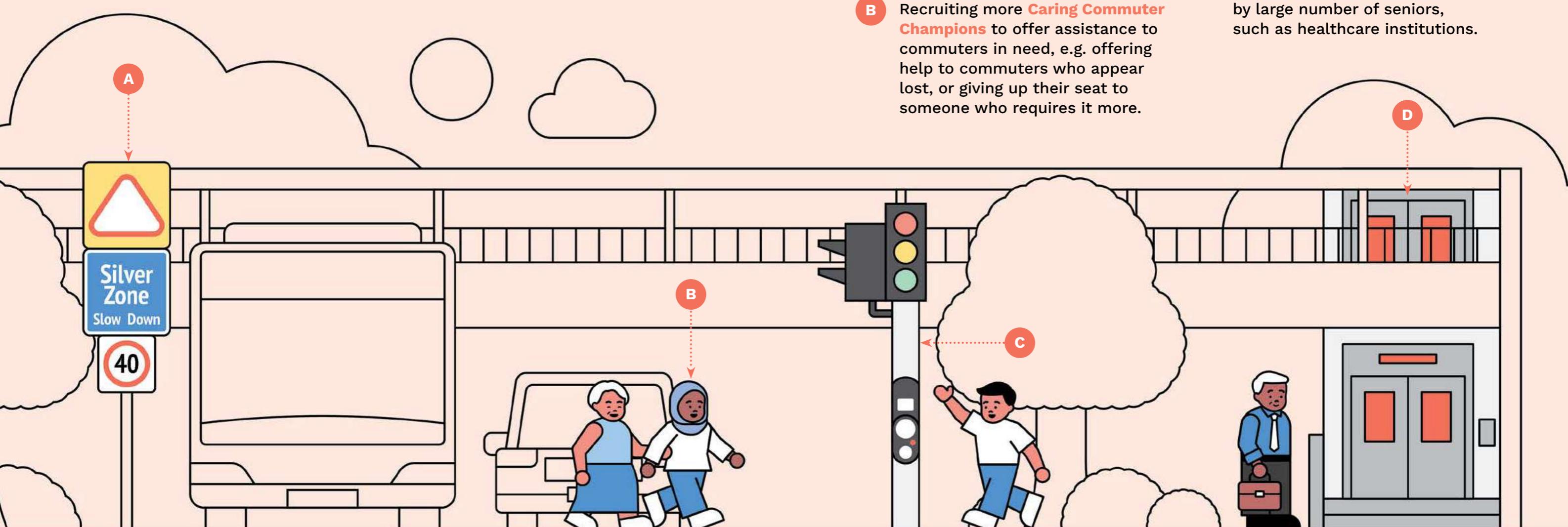
Seniors can also participate in more **Therapeutic Horticulture** programmes that will be introduced at community spaces such as active aging centres, community hospitals, nursing homes and grassroots organisations. Therapeutic Horticulture is a nature-based intervention and treatment method that can be customised to participants’ capabilities, making it especially useful for seniors. These programmes have been found to reduce depression and improve immunity and sleep.



More **elderly-friendly infrastructure** will be installed in our parks, gardens, and park connectors to give seniors easier access to places where they can exercise.

Travelling with Peace of Mind

The Ministry of Transport and Land Transport Authority will enhance road safety, provide barrier-free access and promote a caring commuting culture by:



Instilling seniors with the confidence to get around independently supports their sense of agency and ensures that they can continue to meet up and engage with their loved ones.

A Implementing 50 **Silver Zones** by 2025. These are stretches of roads with enhanced safety features such as prominent road markings, wider centre road dividers and road designs that slow motorists down.

B Recruiting more **Caring Commuter Champions** to offer assistance to commuters in need, e.g. offering help to commuters who appear lost, or giving up their seat to someone who requires it more.

C Continue to install more **Green Man+** to allocate longer crossing time for seniors at pedestrian crossings.

D Retrofitting lifts at around 100 **pedestrian overhead bridges** by 2025, near places frequented by large number of seniors, such as healthcare institutions.

Living Independently Within the Community



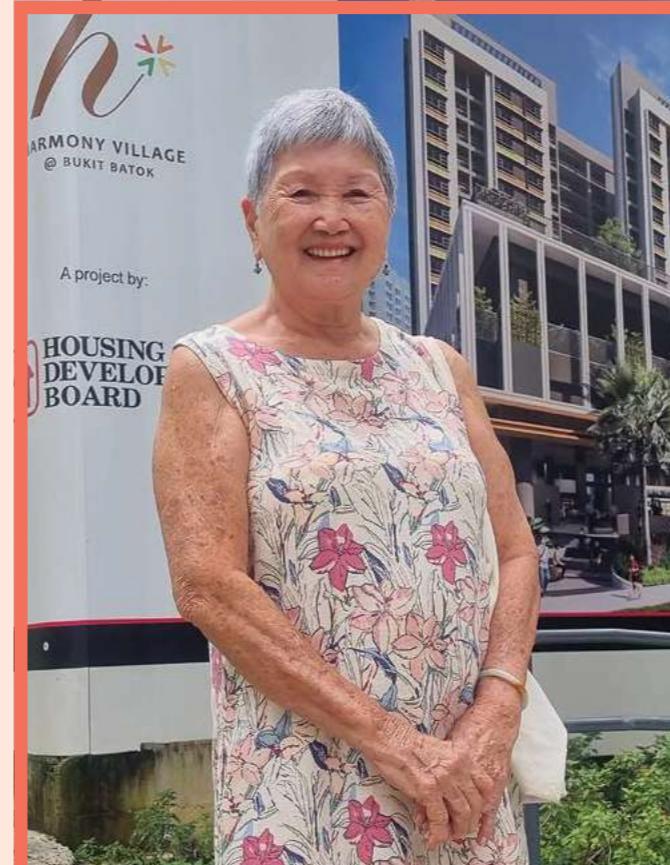
Most seniors wish to age within their own homes amidst familiar communities and environments, with peace of mind that they can access services and support as their care needs evolve. As seniors have diverse preferences and care needs, we are expanding housing-cum-care options to support seniors' aspirations to age within and remain connected to the community.

The **Community Care Apartment (CCA)** is a public housing assisted living concept that pairs senior-friendly housing with care services that can serve seniors' care needs as they evolve. There are also communal spaces on each floor, where seniors can mingle with one another and participate in programmes specially curated by a community manager. The first CCA pilot was launched in 2021 and another a year after. Both have received positive responses.

A site for private assisted living development has been launched at Parry Avenue in 2022 to cater to our seniors' diverse preferences and housing needs. Through this pilot, we hope to partner the private sector to co-create innovative assisted living care models. The development is expected to begin operations by 2029.

FEATURE STORY

Active Ageing at Home



When the government announced in 2020 that it would build Singapore's first Community Care Apartments (CCA) at Bukit Batok, Mdm Mary Chow eagerly applied for a unit.

The 83-year-old retiree was drawn to the public housing development's senior-friendly furnishings, the many integrated care services and social activities provided for residents at their doorsteps.

As the primary caregiver of her husband who has dementia, Mdm Chow often takes him to the day care centre and other activities in a taxi on her own. To ensure that both of them remain well-connected and engaged, Mdm Chow also invites their friends to their home for tea or meet them outdoors for lunch.

She believes that living in the CCA will make it easier and cheaper for them to stay active and socialise.

"So, I told my son. I am going to the CCA, and it is going to be simpler for me," says Mdm Chow.

In 2021, the couple learnt that they won the ballot and are looking forward to moving in when the development is ready in a few years. While moving into a CCA will make it easier to care for her husband, Mdm Chow is excited to revisit her hobbies such as dancing and going to the gym.

"I also hope to meet some happy and fun neighbours to socialise in this new apartment," she says cheerfully.

CHAPTER 7

The Future Bound of Ageing

As we continue on our ageing journey, innovation and research will help us push the boundaries to age well together.



Up to \$200 million was set aside for the National Innovation Challenge (NIC) on Active and Confident Ageing to build a strong ageing research and development (R&D) ecosystem.



Investing in the Next Frontier of Ageing

To support current and future generations of Singaporeans in our ageing journey, investing in research is a critical part of our preparation. With technology, we can dream bigger and test various solutions to help our seniors of tomorrow to age more confidently.

Besides SAIF, several projects have also concluded their studies with promising findings. In the next phase, the Ministry of Health (MOH) will study how these projects can be scaled in the community to benefit more seniors.



In parallel, MOH also works with international partners like the US National Academy of Medicine to fund transformative innovations on ageing and provide opportunities for our local researchers to learn from other countries.

The first phase focused on supporting R&D along three key themes:



Lengthening health span

Empowering seniors to stay healthier for longer.



Productive longevity

Enabling seniors to learn, and to work if they wish to continue doing so.



Ageing in place

Supporting seniors to stay safe and live well in the community.

More than 30 projects have been awarded under the NIC, spanning a wide range of domains on cognition, falls prevention and chronic disease management.

One project awarded under the Healthy Ageing Innovation Grant was the '**System for Assessment and Intervention of Frailty (SAIF) project by the Nanyang Technological University**'. Leveraging Artificial Intelligence and technology, SAIF uses computerised and gamified frailty screening tools to **track the individual's frailty status** and **provide personalised recommendations** on physical exercise and nutrition. Caregivers can also **monitor their loved one's progress** through the system. Overall, the project showed improvements in seniors' physical performance and frailty status.



What is Your Ideal Ageing Journey?

On the “I Feel Young SG” Facebook page, we asked you to describe your ideal ageing journey and how you would imagine your golden years to be like. What do you hope to achieve then? Here is what some of you shared:

Ageing well means ageing healthily and happily. Being able to do things you like independently and never stop!



Finding humour and laugh at myself by taking joy seriously and taking myself lightly. Staying curious as I am never too old to learn.

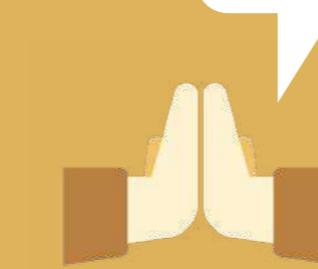


I envision myself having compassionate lips that speak kindness and truth; empathetic ears that listen with presence; sturdy hands that build with others; happy feet that walk with purpose; whole heart that beats with intention.

Learn to appreciate the good things around me. Dare to try new things like being a popular old uncle livestreamer seller or TikTok influencer. Find out easy ways to cultivate gratitude.



I hope to stay healthy to be able to do volunteer work and look after my grandchildren when I am old. I also hope to travel the world with my friends and family and enjoy the time together.

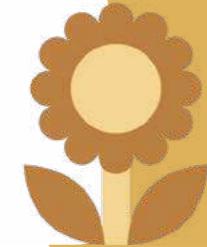


To be able to continue living as if I’m young!

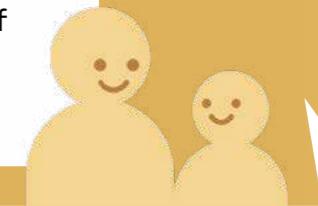
To be able to try new things that I never had the courage to do before!



Being able to mentor younger ones or pass on my skills (e.g. cooking, gardening). This gives me a purpose and allow me to continue to interact with younger ones in the community.



Pursue my passion, to lead a purposeful life and stay active, go slow and take care of myself physically and mentally, be grateful and live in the moment, adapt and cope with changes.



Hope to age with a healthy mind, healthy body and most importantly have a great bonding time with my family.

If you would like to share your aspirations for ageing and be updated on the various ways to age actively, visit:



@ifeelyoungsg



www.moh.gov.sg/ifeelyoungsg



Living Life to the Fullest

The Action Plan for Successful Ageing was our first step towards making Singapore a Nation for All Ages — an inclusive home for all Singaporeans. We created the refreshed Action Plan with you, because everyone has a part to play in building a society that celebrates and supports our seniors' contributions and aspirations.

As Singapore moves forward to prepare each generation for ageing, the Action Plan is a living document that must be continuously refreshed for us to live our lives to the fullest in our golden years.

Thank You

Our sincere gratitude to the agencies and partners who have contributed to this report and worked alongside us. We greatly appreciate having you as part of this supportive ecosystem for all Singaporeans to age with confidence and grace.

We would also like to extend our deepest thanks to you who have shared your concerns, aspirations and ideas on how you and your loved ones envision your ageing journey. Because of you, this report reflects the hopes of our current and future generations.



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- Council for Third Age (C3A)
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- Eurasian Association (EA)
- Health Promotion Board (HPB)
- Housing & Development Board (HDB)
- Infocomm Media Development Authority (IMDA)
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- Land Transport Authority (LTA)
- Life Point
- Ministry of Culture, Community and Youth (MCCY)
- Ministry of Communications and Information (MCI)
- Ministry of Education (MOE)
- Ministry of Finance (MOF)
- Ministry of Manpower (MOM)
- Ministry of National Development (MND)
- Ministry of Social and Family Development (MSF)
- Ministry of Transport (MOT)
- MOH Holdings Pte Ltd
- Nanyang Technological University (NTU)
- National Council of Social Services
- National Library Board (NLB)
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- National Research Foundation (NRF)
- National Trades Union Congress (NTUC)
- NTUC Health Active Ageing Hub (Kampong Admiralty)
- National Youth Council (NYC)
- People's Association (PA)
- Public Service Division (PSD)
- Prudential Singapore
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- Sport Singapore
- Silver Generation Office (SGO)
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- Singapore Indian Development Association (SINDA)
- Singapore National Employers Federation (SNEF)
- Singapore University of Social Sciences (SUSS)
- Singtel
- SMRT
- Tsao Foundation
- Yayasan Mendaki

PHOTOS

- Agency for Integrated Care (AIC)
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