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# Active ageing: Time to step it up

The Gerontological Society of Singapore held a conference this week to discuss the future. Four older citizens set out what they hope to see.

By Chiang Hai Ding, Rosemary Khoo, Lim Siahoe And Philbert Chin For The Straits Times

The Government has stepped up boldly to serve more love to older Singaporeans.

The introduction of Medishield Life - universal life insurance without an age limit and including pre-existing diseases - protects all Singaporeans against large health costs by the pooling of risks.

The Government's cash payouts under the new Silver Support Scheme to the 20 to 30 per cent of older but poorer citizens (numbering 150,000) assure them of a modicum of comfort and dignity. It is no fun to be poor anywhere, but especially in a rich country. The enhancements to the Central Provident Fund (CPF) system will benefit future older persons.

To celebrate Singapore's first 50 years as an independent nation, the Government gifted all older citizens with the Pioneer Generation Package, which will benefit 450,000 pioneers and cost Singapore \$8 billion.

This sea change in social policy set off the expected cautionary voices - that the country could go down the slippery slope of welfarism, like in the West. We could, but there is neither reason nor evidence to believe that we are headed in that direction.

On the contrary, Singapore as a country has benefited from what economists call the "demographic bonus" of those who were previously young and productive and who contributed to its high national savings and investment rates. The Government is paying back that population now grown old.

### What more can be done

The Government has taken giant steps for senior citizens but there are still other steps, including some which the people have to take themselves. We four (aged from 50-plus to 80-plus) share what we would like to see next.

First, the Government should consolidate the gains of our first 50 years. Singapore enjoys excellent public housing and healthcare. So, the good problem is how to assure older Singaporeans that they can age-in-place, or age together with their peers in a new and dedicated type of senior housing that comes with its own healthcare plan.

What is needed is a "whole-of-government" approach, led by the Housing Board and the Ministry of Health, to tackle this good problem. The two parties can also be partners in offering long-term care to the many Singaporeans of the future who will need it.

Healthcare and eldercare, as such, should be community- based and decentralised. This means "gatekeeper" general practitioners or family physicians, deploying case managers and bringing home nursing to patients in the community.

### Promoting value in older people

With a large aged population will come a proportionately large number of dementia cases. The number of cases of depression, often a precursor to dementia, is also on the rise. But depression can be treated. Better still, its precursor, loneliness, can be avoided. Older people who stay active and engaged, through participation in programmes organised by the People's Association, voluntary welfare organisations and faith groups, have a better chance of remaining mentally healthy.

Second, Singapore should promote the mindset, among the young as well as the old, that there is value in older people. For example, to reduce our dependence on foreign workers, employers should consider tapping the resource in 230,000 people outside our workforce, mainly older persons and women.

Older folk should be appreciated as guardians of the flame. Younger persons "network", whereas older persons are "kin keepers" who preserve family ties, and represent and uphold values that we hold dear for family, friends and country. We four tell our family and friends that when young ones want to give us a treat or hongbao, we should not demur ("spend it on yourself"), but should encourage them and praise them for practising filial piety.

On our part, as older people, we must strive to remain independent for as long as we can, take responsibility for our own health and well-being, keep connected with family and friends, and try and keep abreast of developments in society and technology, in this digital age.

Third, Singapore should continue to invest in older persons. The Government has launched the SkillsFuture Credit initiative - announced in the Budget - to promote life-long learning. All workers need to continually learn to earn. This applies to older persons who wish to keep working, but they should also learn to live. There is a saying in Chinese: Live till old, learn till old! So older persons should be allowed to use their credits under the SkillsFuture scheme to take courses and remain active and engaged.

Here, we may take lessons from Western countries which have "Universities of The Third Age" or U3A. There are two models. The British U3A operates with Third-Ager volunteers in the community who teach and learn from each other. The French U3A is university-based and involves its teaching staff. There can be other U3As, including those which are virtual. In China today, there are close to 20,000 U3As with a membership approaching two million.

In Singapore, there is a successful Young At Heart! Community College based at the Marine Parade Family Service Centre, which conducts courses for older persons in the Chinese language.

Moreover, there is a prototype Singapore U3A in the form of the National University of Singapore (NUS) Senior Alumni. This group has been meeting for over five years on campus, involving alumni and friends as well as retired academics who share fellowship, expertise and experience.

These U3A-style meetings - loosely based on the British approach - involve monthly two-hour chat sessions with speakers. Topics have ranged from medicine, culture, heritage, the arts, nutrition, technology and politics to gambling addiction.

Speakers are drawn mainly from senior alumni, and the talk is followed by a robust Q&A session. Through these sessions, many NUS seniors are updated on current developments in a non-threatening atmosphere. They are mentally engaged and, better still, those who have had a stroke can muster enough confidence to speak and participate again.

Just last month, our seniors enjoyed a tea and chat session at Parliament House hosted by Speaker Halimah Yacob, who talked to us about Parliament, the Speaker's role and CPF.

The group also visited the College of Alice and Peter Tan at NUS to be acquainted with the developments at U-Town and innovations in learning styles.

Fourth, after helping Singaporeans meet the challenge of the first of life's "knowns", namely change, the Government should help older Singaporeans meet that of another of life's knowns, namely death. Contrary to popular belief, older persons do not fear death. They have encountered it enough times in their lives. Where do they find answers to the practical questions that must loom large? They need to know how to tap provisions such as the Lasting Power of Attorney, Advance Medical Directive and palliative care to avoid unnecessary suffering, and enjoy peace of mind and dignity.

That leaves the existential question: What is the meaning of life? That is the question to which, through their faith system, in the company of their peers, or in solitude, they look for answers. While they search, some find solace in service to others.

Finally, we would like to see Prime Minister Lee Hsien Loong appoint a minister of ageing, with his or her own ministry, to embed seniors in our inclusive society.

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The first three writers co-authored two chapters in a book, Ageing In Singapore: The Next 50 Years, on sale at \$10. For more details, go to the Gerontological Society of Singapore, [www.gs.org.sg](http://www.gs.org.sg)

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