



MARUAH¹'s Submission² on Social Protection and Social Security 11th Working Session of the Open-ended Working Group on Ageing, 2019

Introduction

In Singapore, older persons aged 65 and above, currently form 14.4% of the general population of 4,026,2000 Singaporean residents³, up from 9% in 2010. Life expectancy has risen to 81 years for men and 85.4 years for women⁴ (life expectancy from age 65 now standing at 21.1 years (2018), as compared to 19.8 years in 2010.⁵) As this figure is expected to rise to 85.4 years by 2040⁶, more work needs to be done to ensure that the dignity of persons is fulfilled, and that people have access to equal resources and opportunities.

Guiding Questions for The Focus Areas of the 11th Session of The Open-Ended Working Group On Ageing: Social Protection and Social Security (including Social Protection Floors)

National legal framework

1. What are the legal provisions in your country that recognizes the right to social security and social protection, including non-contributory and contributory old-age benefits? Do they have a constitutional, legislative or executive foundation?

Social security and social protection for older persons in Singapore are mainly provided for under the umbrella of the Central Provident Fund (CPF) and its subsequent schemes such as CPF Life, Retirement Sum and Silver Support. Healthcare is provided for through MediSave, Medishield Life, and Medifund which are also part of the CPF scheme, as well as Eldershield and Careshield, which apply to older individuals with severe disabilities. These do require a separate monthly premium. These schemes fall within the purvey of the CPF Board, Ministry of Health, and Ministry of Finance.

¹ MARUAH (www.maurah.org), a registered human rights organisation, seeks to promote human rights for each and every individual through research, advocacy, facilitating dialogue and capacity building. MARUAH has CSO consultative status with ECOSOC and with ASEAN. It is also the Singapore representative body to the Regional Working Group on ASEAN Human Rights Mechanism.

² MARUAH thanks a volunteer executive officer for the work done for this submission.

³ Number refers to both PRs and Citizens. There are 1,677,400 are non-residents. Singstat: <https://www.singstat.gov.sg/find-data/search-by-theme/population/population-and-population-structure/latest-data>

⁴ Singstat: https://www.singstat.gov.sg/-/media/files/visualising_data/infographics/population/life-expectancy.pdf

⁵ Singstat: <https://www.tablebuilder.singstat.gov.sg/publicfacing/createDataTable.action?refId=14914>

⁶ Institute For Health Metrics And Evaluation(IHME): How healthy will we be in 2040?; <http://www.healthdata.org/news-release/how-healthy-will-we-be-2040>

There also exists the Retirement Age Act 1993, which bars companies from forcing workers to retire before the age of 62 (1999 amendment) with the relevant contributory or compensatory packages. In the context of the home, the Maintenance of Parents Act 1996 gives Singapore residents aged 60 years and above, the ability to file claims seeking maintenance payments from their children, if needed.

Availability

2. What steps have been taken to guarantee universal coverage, ensuring that every older person has access to social security and social protection schemes including non-contributory, contributory and survivor old-age pensions, to ensure an adequate, standard of living in older age?

Singapore provides universal coverage through the CPF system for every employed citizen and resident within wage brackets. When an individual reaches 55 years of age, they may withdraw their savings in excess of the 'Basic Retirement Sum', which as of 2019 is set at S\$88,000, an increase from \$80,500 in 2016. This figure will be \$90,500 in 2020. Regular pay outs to retired employees commence at age 65.

In response to rising life expectancy rates, the newer CPF Life scheme provides a life annuity to its participants. Individuals are automatically included if they have S\$60,000 in their CPF account for six months before they are 65 years old. If they do not have such a sum, they may still apply to be included in the life annuity provision.

The Silver Support scheme applies to individuals aged 65 or above who have had low lifetime wages, who live in a 1 to 5-room public housing flat and do not own property, and are part of a household whose monthly income per person is below S\$1,100. These individuals are provided with a quarterly cash supplement between S\$300 and \$750. Eligibility and continuation on the scheme are annually reviewed.

These pay-outs are also dependent upon contributions made by individuals through the course of their working lives. The unemployed person largely receives social assistance through schemes such as ComCare⁷, which provides S\$600 per month for a 1-person household (long term assistance), or assistance with employment, rental, utilities, service/conservancy, and/or medical bills (short-medium term).

Despite these assistance schemes, the increasing cost of living is proving to be a daunting challenge. Recent studies in 2019 have placed the basic cost of living for older persons (65 and above) at S\$1,379 /pm, and S\$1,721 if aged between 55 - 64.⁸ There have been reports of older individuals who are refusing necessary medical attention due to healthcare costs, especially in cases of long-term needs such as dialysis, which can cost up to S\$4000 a month for treatment,⁹ and are not completely offset by subsidies or assistance schemes.

Upon death, funds left in an account are distributed according to the deceased's nomination papers which all CPF holders have to file to the Board. Surviving spouses may find themselves

⁷ ComCare does not solely cover the unemployed, but also assists other individuals in need.

⁸ Lee Kuan Yew School of Public Policy; How much money does an older person need to meet their basic needs? May 2019. https://lkyspp.nus.edu.sg/docs/default-source/news-documents/press-release_lkyspp_household-budgets-for-older-people-in-singapore.pdf?sfvrsn=c3887a0a_0

⁹ The Straits Times: <https://www.straitstimes.com/singapore/some-kidney-patients-refuse-treatment-and-choose-to-die>

bereft of funds if they have not been nominated or if the sum of monies left to them is far too little, as there is no accounting within the family on an individual's CPF account balance if the person wishes to do so.

3. What steps have been taken to ensure that every older person has access to social security and social protection schemes which guarantee them access to adequate and affordable health and care and support services for independent living in older age?

There exists MediSave, Medishield Life, and Medifund schemes as part of the CPF scheme, designed to provide healthcare security for elders, including those on long-term and cost-intensive treatments such as chemotherapy and dialysis.

Eldersshield and Careshield are two schemes which extend protections to older individuals with severe disabilities. These, however, require separate regular premium payments from the benefits holder. If individuals can no longer afford their premium payments, in the case of Careshield, the government provides financial assistance with premium payments, ensuring continued coverage. However, for Eldersshield, these individuals will only receive pay outs which are proportionate to the premium amounts they have made. This could mean reduced coverage for persons if they cannot afford the premiums on Eldersshield, thus increasing the vulnerability of the older person with less sustainable cash.

Residential, non-residential long-term care facilities and community day care centres are widespread and provide the bulk of day-to-day specialised care for older persons. These facilities provide social activities, health screenings and indispensable social integration for older persons. However, there has been a sharp increase in demand. Just in 2018, there were 5724 admissions to residential long-term care facilities, in a total of 74 residential care facilities.¹⁰

There are 153 non-residential long-term care facilities and community rehabilitation centres providing services for illnesses such as dementia. Attendance in day care, community rehabilitation services have jumped from 235,229 in 2008, to 850,942 in 2018, while dementia day care has leapt from 48,033 in 2008, to 396,829.¹¹ These large increases in attendance may be in part due to increased awareness of these centres but it also shows a demand that has been overlooked until recent years. Singapore is constructing more facilities and approving more MediFund applications to meet demand - 1,006, 000 applications were approved in 2014, as compared to 370,000 in 2008¹²What is needed alongside the infrastructural development, are stronger regulations and governance on the quality of care within these facilities. These need to be transparent processes. According to independently commissioned studies, these facilities have high attrition rates due to chronic underpayment of staff¹³, caregiving mechanisms such

¹⁰ Ministry of Health: <https://data.gov.sg/dataset/number-of-residential-long-term-care-facilities>, <https://data.gov.sg/dataset/residential-long-term-care-admissions>,

¹¹ Ministry of Health: <https://data.gov.sg/dataset/number-of-non-residential-long-term-care-facilities>, <https://data.gov.sg/dataset/attendances-at-community-day-care-facilities>

¹² Ministry of Health: <https://data.gov.sg/dataset/medifund>

¹³ 'Among the five economies studied, Singapore ranks at the bottom on wages for long-term care workers, with a local nursing aide here earns an average of \$1,350 a month' <https://www.straitstimes.com/politics/many-eldercare-workers-underpaid-contributing-to-high-turnover-lien-foundation-report>

as inappropriate use of physical restraints on older persons¹⁴ and providing little variation in social and recreational lifestyles for older persons.¹⁵

Adequacy

4. What steps have been taken to ensure the levels of social security and social protection payments are adequate for older persons to have access to an adequate standard of living, including adequate access to health care and social assistance?

In Singapore, the average monthly household income of those in the lowest income quintile has increased, from S\$1,466 (2007/8) to S\$2,235 (2017/18). Expenditures have also increased accordingly, from S\$1,787 (2007/8) to S\$2,570 (2017/18), with a persistent trend of expenditures not being in balance with income earnings, especially so with the vulnerable social quintile.¹⁶ More recent studies in 2019 have placed estimates for older persons (65 and above) living alone needing S\$1,379 /pm to meet ‘basic’ standards of living, and S\$1,721 if aged between 55 and 64 years.¹⁷

While not created as a direct response to these trends, Singapore introduced the Workfare Income Supplement (2007), a wage and retirement savings supplement scheme, a CPF Life annuity scheme (2009) ensuring lifelong pay-outs, and the Pioneer Generation Package (2013) providing added healthcare subsidies, as well as premium assistance for Singaporeans 65 and older.

Social protection payments are difficult to estimate as they are largely dependent on premium amounts and CPF account funds, the year in which claims are made. However, if an individual becomes disabled, on average, assistance schemes¹⁸ provide the following:

ComCare Cash Assistance S\$600 /pm (for a 1-person household)
Silver Support Scheme S\$300 - 750 /pm
Eldersshield S\$300 - 400 /pm (disability pay-outs dependent on premium)
Careshield S\$600 - 662 /pm (disability pay-outs)

There are also other secondary schemes that provide pay outs on a needs basis. Applicants also have other sources of funding, including other subsidies and assistance schemes, taken into consideration during their case assessment.¹⁹

Accessibility

5. What steps have been taken to ensure older persons have adequate and accessible information on available social security and social protection schemes and how to claim their entitlements?

¹⁴ The Straits Times: <https://www.straitstimes.com/opinion/lets-talk-about-quality-affordable-eldercare>

¹⁵ Lien Foundation and Genki Kaki: <http://genkikaki.com/episodes/10/1>

¹⁶ Singstat Household Expenditure Survey; https://www.singstat.gov.sg/-/media/files/find_data/population/statistical_tables/hes201718-key-indicators.pdf

¹⁷ Lee Kuan Yew School of Public Policy; How much money does an older person need to meet their basic needs? May 2019 https://lkyspp.nus.edu.sg/docs/default-source/news-documents/press-release_lkyspp_household-budgets-for-older-people-in-singapore.pdf?sfvrsn=c3887a0a_0

¹⁸ Schemes are: [ComCare](#), [Silver Support](#), [Eldersshield](#), [Careshield](#)

¹⁹ Ministry of Social and Family Development statement: <https://www.facebook.com/MSFSingapore/posts/1980280168671758>

Infographics, and brochures in all four national languages are available online. However, the websites where these resources can be found are only hosted in English. Call hotlines are also available in multiple languages. In person, Community Development Councils and Social Service Offices are open to those requesting information. Individuals may also request for assistance through their local MP.

6. The design and implementation of normative and political framework related to social security and social protection benefits included an effective and meaningful participation of older persons?

There is little data available on this aspect of the provisions within the sector. There is a record of a government mandated working group comprising government representatives, labour unions, and private sector actors consulting eligible workers, unions, and employers in seeking to raise retirement and re-employment ages,²⁰ as well as multi-stakeholder committees in the volunteer sector that work with older persons in the community.

Equality and Non-discrimination

7. Which are the measures adopted to ensure equitable access by older persons to social security and social protection, paying special attention to groups in vulnerable situation?

In the first study funded by the Ministry of Health looking at older persons rights to ‘Successful Ageing’²¹ through a multi-ethnic perspective, older persons of Malay or Indian ethnicities had a lower rate of successful ageing as compared to those of Chinese ethnicity. This rate may be attributed to the lower physical functioning and higher disability levels seen in older adults of Indian and Malay ethnicities, as compared to those of Chinese ethnicity.²²

Separate analyses show that of all older Malay women aged 55 and above, 42% did not have formal educational qualifications, as compared to the national female average of 39.7%. 95.9% were not economically active, as compared to the national female average of 91.5%, increasing their vulnerability in later life.²³ There still remains much scope for data cooperation between non-profit organisations working with different ethnic groups in the community to ascertain how older persons can be helped.

Other vulnerable subsets of society are older persons suffering from deteriorating mental health, or long-term health conditions that impair meaningful participation in everyday life. In

²⁰ “Retirement, re-employment age to be raised, details being finalised: Manpower MP Josephine Teo”: <https://www.todayonline.com/singapore/retirement-re-employment-age-be-raised-details-not-yet-finalised-josephine-teo>

²¹ <https://academic.oup.com/gerontologist/article/42/5/613/653590>;
Rowe and Kahn: 5 main indicators of ‘Successful Ageing’ - no major diseases; no disability; high cognitive functioning; high physical functioning; and active engagement with life.

²² Singapore Med J 2019; 60(1): 22-30; <https://doi.org/10.11622/smedj.2018050>
Successful ageing in Singapore: prevalence and correlates from a national survey of older adults

²³ 2010 figures. Yayasan MENDAKI (Council for the Development of Singapore Malay/Muslim Community): Profile of the Malay-Muslim Pioneer Generation: Key Figures and Future Issues; 2010. <https://www.mendaki.org.sg/qws/slot/u50178/2.%20Publication%20&%20Resources/2.5%20Others/2.5.2%20Policy%20Forum/Profile%20of%20the%20Malay-Muslim%20Pioneer%20Generation.pdf>

2017, the number of older persons aged 60 and above who took their own lives rose to an all-time high of 129 persons. Loneliness and deteriorating mental health, social disconnection, the fear of becoming a burden (financial or emotional), and physical disabilities inhibiting active living are cited by older persons as reasons for contemplating suicide.²⁴

Accountability

8. What mechanisms are in place to ensure social security and social protection schemes are effective and accountable?

Existing schemes either work on a computerised system (CPF schemes) that monitor late payments by employers, or have individuals assessed on a case-by-case grant basis (ComCare).

The CPF computerised system automatically alerts authorities to employers evading contributions to their employee's accounts, imposing heavy penalties in the form of fines, late payment interest rates, and imprisonment. The CPF board also conducts regular enforcement inspections involving employee interviews, and company audits.²⁵

The ComCare website does not openly advertise an appeals process for rejected cases, but individuals may seek recourse through Family Service Centres, Community Development Councils, from their local MP and/or reaching out to their local ComCare officers. The Ministry of Social and Family Development (MSF), which administers ComCare, provides case breakdowns to rejected claimants.

An under-examined area concerns the treatment of older persons within the workforce. 27.8% (2018) of older persons now remain in the labour workforce past the age of 65, as compared to 16.1% in 2008.²⁶ Most do not suffer cuts on basic wages if they continue to have the same job scope and responsibilities. In 2015, though, the majority of Singaporeans and permanent residents over age 60 do work as cleaners, labourers, machine operators, or in a service or sales capacity.²⁷ While the Retirement Age Act regulates and ensures employment opportunities for older persons, there are no special protections once within the labour workforce (beyond regular workplace regulations afforded to every individual).

9. What judicial and non-judicial mechanisms are in place for older persons to complain and seek redress for denial of their right to social security and social protection?

Current mechanisms vary in effectivity. The computerised system employed by the CPF board takes the burden of proof off older persons in seeking redress. In contrast, those who feel their rights have not been met through ComCare assistance schemes have to consult their local Social Service Office for guidance, which can place a heavy burden on older persons who may be unfamiliar with the process, or have disabilities or healthcare conditions that prevent them from actively following through. Legally, the Retirement Age Act seeks to protect the employability and economic future of older persons, while the Maintenance of the Family Act affords some protection within the context of the home. There are mediation processes that can be tapped into.

²⁴ Samaritans of Singapore: <https://www.sos.org.sg/pressroom/suicide-rate-lowest-but-number-of-elderly-suicide-highest-recorded>

²⁵ CPF Compliance and Enforcement of CPF Contributions; <https://www.cpf.gov.sg/Employers/EmployerGuides/employer-guides/compliance-matters/cpf-compliance-and-enforcement-of-cpf-contributions>

²⁶ Singstat: <https://www.tablebuilder.singstat.gov.sg/publicfacing/createDataTable.action?refId=14914>

²⁷ The Straits Times: <https://www.straitstimes.com/singapore/more-in-singapore-remaining-in-workforce-past-65>

Non-judicial mechanisms such as the Community Networks for Seniors (CNS) and Silver Generation Ambassadors provide weekly active ageing programs, befriending services, and health screenings within each neighbourhood.

An anti-discrimination law protecting older persons in all contexts does not exist in Singapore.