



LONG-TERM CARE

From Awareness to Action:

Securing Long-Term Care for a Super-Aged Society

FOREWORD

Singapore is entering a new era – by next year, one in five of us will be 65 years and older. As a society, we will become “super-aged” and have to confront the challenges this poses to our resources.

As one of the nation’s three private long-term care insurance providers, Singlife has already seen some of the challenges which longer lifespans pose. My research team decided to delve deeper into the issues, conducting surveys on consumer attitudes towards long-term care and dementia care. They also interviewed experts and providers in the field. What they found was concerning, and motivated us to publish this white paper.

We believe the conversation about preparing for long-term care needs to become louder, clearer and more urgent.

Are we truly prepared for the realities of long-term care?

For many individuals, the answer is **no**.

First, more than half of Singaporeans have underestimated the true cost of long-term care – how much money is required, and how long it is needed for when one has a disability. At Singlife, we have witnessed claims that stretch over a decade and families struggling to cope with the unexpected burdens of care.

Second, only one-third of Singaporeans have taken out additional insurance to cover the cost of long-term care. This is alarming because statistics show that at least half of Singaporeans aged over 65 will require long-term care in their lifetime.

So our white paper, “From Awareness to Action: Securing Long-Term Care for a Super-Aged Society”, is a call to act. It draws on perspectives from the ground as well as insights from our experience supporting long-term care claimants, and urges us to shift from passive awareness to active preparation, whether that means beginning the journey of planning or reevaluating if our current plans are enough.

Our goal is to catalyse collaboration across institutions, industries and communities towards a better future where long-term care is not a crisis, but a challenge we are collectively prepared for.

The responsibility to act lies with each of us and the opportunity is now.



Pearlyn Phau
Group Chief Executive Officer
Singlife



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ABOUT THIS WHITE PAPER

This report is grounded in findings from two research studies conducted by Singlife in 2024 to understand public perceptions and experiences related to long-term care and dementia in Singapore. The first, the “Singlife Long-Term Care Survey”, was conducted from February to March 2024 and involved 1,005 Singaporeans and Permanent Residents aged 18 to 65. The second, the “Singlife Dementia Care Survey”, was conducted in June 2024 with 1,075 Singaporeans and Permanent Residents, including 249 caregivers. To further understand the lived experiences of caregiving, four in-depth qualitative interviews were conducted with caregivers supporting loved ones with dementia.

It also draws on Singlife’s long-term care insurance claims data from 2010 to 2024, offering insights into the duration and costs of long-term care over time.

To complement these findings, Singlife conducted interviews with policymakers, healthcare professionals, care providers, advocacy groups and caregivers. We would like to express our sincere appreciation to the following individuals for their valuable time and perspectives, which have meaningfully contributed to this report.

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The report does not necessarily reflect the views of these individuals and/or their organisations. Their comments are purely consultative in nature and do not imply any association with the takeaways or conclusions presented within this paper.



EXECUTIVE SUMMARY

Singapore is entering a critical inflection point in its demographic journey and will become “super-aged” in 2026, with one in five residents aged 65 years and above. It is ageing so rapidly that just four years later in 2030, one in four or nearly 1 million Singaporeans will be 65 and over.¹

While improved longevity is a cause for celebration, it brings with it rising long-term care needs that affect all Singaporeans. Managing these demands requires a fundamental shift in how we live, care and plan – as individuals, families and as a society. Long-term care is not a distant concern. It is an immediate and growing priority for all Singaporeans.

Long-Term Care: Its Cost and Impact on Singapore Society

This white paper aims to raise awareness of what long-term care truly entails – its cost, impact and the increasing demands it places on our systems and communities. Beyond raising awareness, it makes a case for urgent action, including:

- Aggressive public education, particularly on the need for individuals to plan for long-term care and future-proof their finances.
- Addressing fragmentation of services and information and bringing together all players in the ecosystem: social service providers, private and public healthcare providers, and the government to focus on stepping up long-term care services.
- Developing a roadmap to a secure super-aged society, to ensure the healthcare system can provide affordable and dignified long-term care services.
- A financially sound long-term care framework based on government schemes, individual accountability and partnerships between the public, social service and private sectors, to build a system that is sustainable.

DID YOU KNOW

Singaporeans are living longer but spending about a decade in poor health. Stroke, cancer and neurological disorders, such as dementia, are among the key contributors to lost healthy years and disability.

Aggressive Public Education Needed to Drive Awareness

The Health Ministry has said that one in two healthy Singaporeans aged 65 and above could develop severe disability in their lifetime.² Additionally, according to “The Burden of Disease in Singapore”, a report published in 2019, Singaporeans are living longer but spending about a decade in poor health. Stroke, cancer and neurological disorders such as dementia, are among the key contributors to lost healthy years and disability.

So more Singaporeans will need long-term care as the population ages, and as the statistics above suggest, individuals will need care for about 10 years. Actual claims data from Singlife validates this, as the average duration of a long-term care claim is 10 years. In fact, Singlife’s longest active claimant has been receiving monthly payouts for over 15 years and continues to do so. The first section of the paper looks at the facts and figures which Singaporeans need to be aware of and sets the context of why they need to plan for their own long-term care.

Singlife’s Long-Term Care Survey in 2024 of over 1,000 Singaporeans and Permanent Residents found that long-term care can cost on average close to S\$3,000 per month, yet half of those surveyed believe it costs significantly less – a gap that needs to be addressed urgently. In addition, inflation and the prolonged nature of care can result in these costs escalating quickly over the years.

The national long-term care insurance schemes – ElderShield and CareShield Life – currently cover an individual for up to S\$662 per month. There is a significant gap between what these basic government schemes can support and the nearly S\$3,000 an individual on long-term care really needs. This gap can be covered by private long-term care supplementary insurance plans; yet only one in three Singaporeans aged 30 and above has bought such a plan.

From Awareness to Accountability

This suggests a lack of awareness in the general population about the cost and necessity of preparing for long-term care. Unfortunately, delaying getting the necessary coverage can lead to cost burdens for their families and the healthcare system. Section two looks at some of the reasons why Singaporeans have not planned for these costs and the gap between their perception and reality.

Hence, more aggressive public education is needed about why there will be increased demand for long-term care, the cost for individuals, what the national insurance schemes cover and what they do not, and the options Singaporeans can choose to protect themselves from the financial burden of long-term care.

Awareness must translate into accountability and action. For individuals and families, it means understanding the risks, acknowledging the realities of long-term disability and taking active steps to prepare – financially, emotionally and practically.

Addressing Fragmentation of Services

As Singaporeans navigate the long-term care system today with its myriad options, section three of the report assesses what it takes to secure current services, such as access to home nursing facilities, rehabilitation and caregiving.

It is neither straightforward nor easy to navigate the system. Increased national spending on healthcare alone, projected to exceed S\$30 billion a year by 2030³, will not be sufficient to deal with the myriad issues, without better coordination.

“A lot more work needs to be done and we need to evolve the system urgently.”

– Ong Ye Kung

Singapore’s Health Minister acknowledged the need for community care to be much more proactive at the AIC Community Care Work Plan Seminar 2025

Social service providers, private and public healthcare providers, and the government need to come together to improve coordination and delivery. This has to be done even as we build the scale and capacity that is needed to address our long-term care needs.

Building a Secure, Super-Aged Society

In our final section, we highlight some of the solutions which Singapore can build on for long-term care. Efforts by community organisations to prolong healthspans, such as Gym Tonic by the Lien Foundation and Active Ageing Centres, should be scaled quickly, just as we need to build communities of carers.

While the government has taken significant steps to build capacity and support long-term care, especially in the community, a roadmap may be necessary to bring the whole healthcare ecosystem together, to quickly scale efforts. This will enable Singaporeans to live out their senior years with greater assurance as we transition to a super-aged society.

Preparing for a Financially Sound Long-Term Care Framework

Central to this roadmap is the need for a financing framework that considers the overall cost of long-term care in the years ahead: what the government can sustainably fund, what role private operators and social service agencies can play, and how individuals and families can be better supported to plan and save for their own long-term care needs.

It is an opportunity for the public, private and social service sectors to think of new partnership and financing models, to help Singaporeans plan for a super-aged future.

Long-term care is not a healthcare issue – it is a national, societal challenge that is emerging as one of the most important challenges for Singapore. The opportunity to act is now.



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ACKNOWLEDGING THE REALITY: FUNDAMENTAL FACTS WE NEED TO KNOW

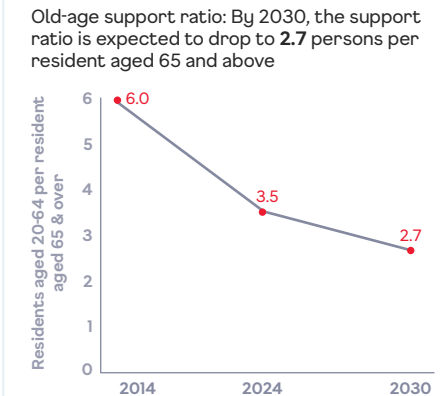
Long-Term Care is Closer to Home Than We Think

Singapore's transition to a "super-aged" society is no longer a projection – it is already underway. By 2026, one in five residents will be 65 or older. By 2030, the number will change to one in four. This rapid ageing of our population has put immense pressure on the healthcare system.

"For older people, the conditions have largely remained the same, but the sheer number we are seeing now makes it almost a national emergency. In the past, just 10% of the population (was) elderly. Today, it's 20%. That's a lot more people needing hospital and medical care."

– **Dr Mark Chan**
Chairman, Medical Board
NHG Population Health

Figure 1: Singapore's Ageing Report Card
– Key Milestones



Source: Manpower Research and Statistics
Department & Ministry of Manpower, Labour force
in Singapore 2024

The old-age support ratio, i.e. the number of working age-residents supporting each elderly resident, has gone from 6.0 to 3.5 in 10 years, with the ratio expecting to deteriorate to 2.7 in 2030. This means, every resident aged 65 and above will only have 2.7 persons supporting him or her.⁴

The government has been preparing for the silver tsunami. It is increasing healthcare spending from S\$20 billion a year today to over S\$30 billion a year by 2030. However, there is a limit to how much more the government can spend on healthcare. Coupled with a shrinking base of working adults supporting each senior, individuals and families will need to bear some of the higher cost burden.

Living Longer, But Not Always Healthier

Singaporeans are living longer than before. This is a testament to our healthcare, economy and social progress.

While we are living longer, we are not necessarily healthier. Many Singaporeans now spend a significant portion of their later years managing chronic illnesses, frailty or disabilities. In 2017, the healthy lifespan – defined as the number of years a person can expect to live in good health – was 74.2 years, compared with a total life expectancy of 84.8 years.⁵ These figures have remained broadly similar in recent years, with only marginal shifts, meaning that the average Singaporean still spends a decade in poor health.

While this marks progress from 1990, when healthy lifespan was just 67 years, it also highlights a persistent longevity gap – and the importance of preparing not just to live longer, but to live well. It is unsurprising then that the government is allocating a lot of resources on preventive health and promoting healthier lifestyles, most notably through the launch of Healthier SG in 2023 – a national initiative encouraging individuals aged 40 and above to enrol with a family doctor for long-term health management – supported by fully subsidised vaccinations and regular check-ins.

Activities of Daily Living



Washing



Toileting



Walking or moving around



Transferring



Feeding



Dressing

When Disability Sets In: A Growing Reality

Despite best efforts, it will take time for healthy lifespan figures to improve. A study by the Department of Statistics Singapore and the Lee Kuan Yew School of Public Policy projects that as soon as five years from now, by 2030, almost 83,000 individuals aged 60 and above will have one or more physical activity of daily living (ADL) limitation requiring human help.

Data from the Health Ministry shows that one in two healthy Singaporeans aged 65 could develop severe disability – defined as needing help with at least three ADLs such as bathing, eating or moving around – in their lifetime.

This means half of all Singaporeans could eventually spend the final years of their lives in disability and needing help from another human being. All of us will have to face the reality of disability at some point in our lives, whether it is our elderly parent or relative, or ourselves.

Severe disability can be triggered by conditions such as stroke, cancer, injuries, infections and accidents, and can affect anyone, regardless of age.

Who's Ageing the Fastest?

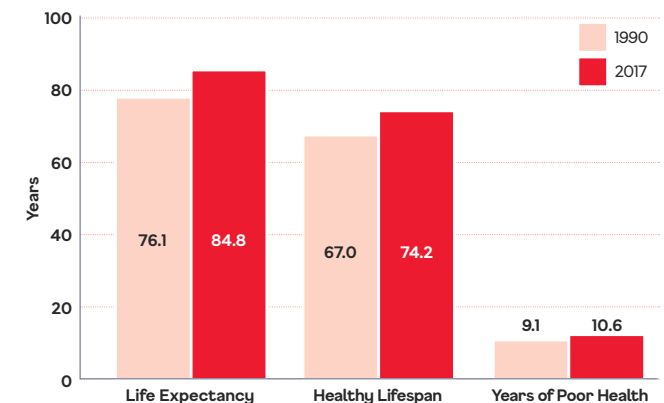
It took South Korea only 17 years to go from “ageing” to “aged”, while Singapore has followed closely, having taken 19 years. This transition took Japan 24 years, the USA 69 years, and France 115 years.⁶

Disability Doesn't Just Impact Older People

Singlife's youngest long-term care insurance claimant was just 32 years old when he made a claim – only a year after purchasing the coverage at the earliest eligible age of 31. Individuals need to prepare for disability, not just because all of us will age. So it is necessary to educate younger Singaporeans too about the need to prepare for long-term care.

Once the need for long-term care starts, it may be for a prolonged period. According to Singlife's claims data from 2010 to 2024, the average duration of an individual's long-term care insurance claim is 10 years, though some cases extend much longer. Singlife's longest active claimant has been receiving monthly payouts for over 15 years.

Figure 2: Life Expectancy vs Healthy Lifespan in Singapore



Source: Institute for Health Metrics and Evaluation & Ministry of Health, The burden of disease in Singapore, 1990-2017

DID YOU KNOW

Long-term care needs may start earlier – and last longer – than you think.

About **50%**
of Singlife's long-term
care insurance claimants
continue receiving payouts
for more than 10 years

Average claimant age:
58 YEARS OLD

Youngest claimant:
32 YEARS OLD
just one year after
becoming eligible to
purchase coverage
at age 31

Source: Singlife long-term care insurance
claims data from 2010 to 2024

Top Causes of Long-Term Care Insurance Claims:

- 1 Stroke**
50% of Claims
1 in 4 stroke patients is under the age of 60
(Source: HealthXchange)
- 2 Cancer**
17% of Claims
1 in 4 people in Singapore may
develop cancer in their lifetime
(Source: Singapore Cancer Society)
- 3 Parkinson's disease, Dementia,
Alzheimer's disease**
14% of Claims
1 in 11 aged 60 and above may have dementia
(Source: Institute of Mental Health)

Recommendation

According to Singlife's claims data, stroke is the leading cause of long-term care insurance claims. The youngest claimant for a stroke-related condition was just 33 years old, highlighting that the risk is not limited to the elderly. While there are public education campaigns on stroke prevention, perhaps a renewed focus on how to prevent strokes, how to spot strokes and education on "golden-hour" intervention is necessary.

Public education is the first step, but also leveraging the healthcare sector for preventative education and awareness is needed. It means ensuring that those in the primary healthcare and community care network are trained to spot and recognise stroke symptoms, take quick action and advise patients on stroke prevention.

What's Causing the Silver Tsunami in Singapore?

- Large cohorts of "baby boomers" entering the post-65 age range⁷
- Rising life expectancy – a baby born in 2023 is expected to live until 83 years, compared to 79 years for a baby born in 2003⁸
- Fewer births – the total fertility rate in 2023 was 0.97, compared with 1.19 in 2013 and 1.27 in 2003⁹
- More are staying single across all age groups¹⁰





2

THE ACCOUNTABILITY GAP: ATTITUDES AND PERCEPTIONS

Underestimating the Risks: A Common Pitfall

Despite the growing challenges and risks, many Singaporeans continue to view long-term care as a distant concern. According to Singlife's 2024 Long-Term Care Survey, over a third of Singaporeans think they are too healthy to ever need it, and a quarter of those surveyed believe they will never become severely disabled. As for dementia, a separate survey on dementia care, conducted by Singlife, found that while seven out of 10 of those surveyed are familiar with the disease, a third do not see the link between dementia and disability. This is alarming as nearly 90% of people with dementia need help with one ADL and live with a disability.

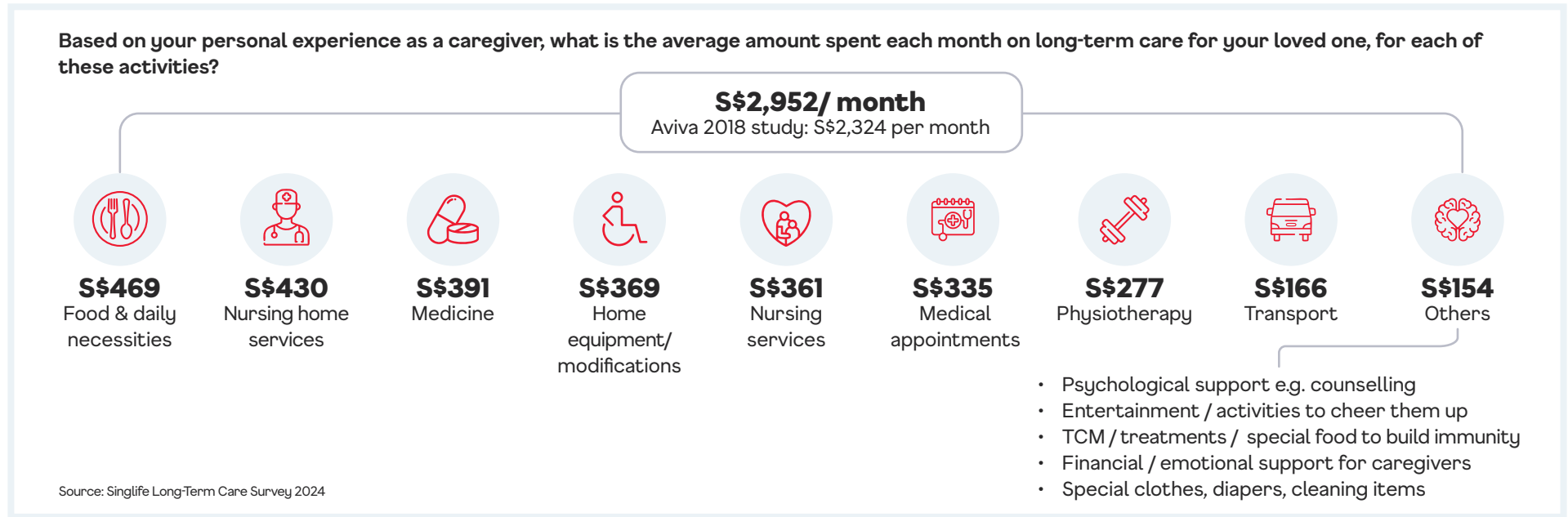
Figure 3: The Awareness Gap – Perceptions vs Reality



Sources: Singlife Long-Term Care Survey 2024 & Singlife Dementia Care Survey 2024

These numbers tell a clear story: the need for long-term care is real and growing, yet many still do not see it as their issue. However, disability, frailty and the need for support are already part of daily life for many families in Singapore.

Figure 4: Average Cost of Long-Term Care Per Month



Recommendation

To stay independent and protect our loved ones from financial strain, we need to shift how we think about retirement planning – from one focused solely on lifestyle, to one grounded in preparedness for care, especially in the final decade when health often begins to decline. In addition, one needs to plan for the likelihood of disability in the final years, and with more single elderly projected, individuals need to plan for their own healthcare needs in the golden years. Understanding the realities is the first step towards being truly ready.

Perceptions vs The Reality of The Cost of Long-Term Care

Severe disability affects not just individuals – it impacts families too. As the population ages and the healthspan-lifespan gap increases, the responsibility of care is shifting to fewer working adults, while the costs and complexities continue to grow.

The financial strain of long-term care is significant and can quickly add up. Singlife’s 2024 Long-Term Care Survey revealed that the average monthly long-term care expenditure reported by caregivers is S\$2,952. This has gone up by S\$628 since a similar study done in 2018 by Aviva Singapore, reflecting a 4% per annum inflation since 2018.

The prolonged nature of care makes early planning essential. Singlife’s longest active long-term care insurance claimant has been receiving monthly payouts for the past 15 years and still receives support.

DID YOU KNOW

Singlife’s longest active long-term care insurance claimant has received monthly payouts for over 15 years and counting.

On average, most long-term care insurance claims are for around 10 years. Based on a 4% annual inflation rate[†] and current average monthly costs, the estimated financial requirement over 10 years would be over S\$420,000, which is a significant burden for many households. There are also hidden costs which can be especially significant when individuals reside in nursing homes. Dr Chan from NHC Population Health explains: “The major cost beyond nursing home fees is always consumables. Drip feeds, diapers, wound treatment with bandaging can add up to S\$1,000 monthly. For older people on dialysis, it’s extremely challenging to transport them back and forth to the dialysis centre.”

While some seven in 10 Singaporeans worry about the cost of long-term care, many (57%) underestimate what is needed. Most are short by between S\$1,000 and S\$2,000 per month in their estimates.

The gap between the perception of how much it costs and the reality suggests that many are underprepared for the true costs they could face. This means they may end up being financially vulnerable in later life.

While government schemes like MediSave Care and CareShield Life play a key role in funding long-term care, they are often insufficient to meet the full cost of care, as they are meant to cover basic support. In practice, payouts only cover part of ongoing expenses, forcing families to rely on personal savings and family support, or to make difficult financial trade-offs to sustain care over time.

With rising singlehood and a falling birthrate, this means additional strain on families. So while individuals are aware of the need to plan for long-term care, with nine in 10 persons acknowledging that severe disability can create financial problems – only six in 10 have taken proactive steps to plan for it.

Among those who do not have a private long-term care supplementary plan, nearly four in 10 say they cannot afford it and a third say it is not a priority.

Figure 5: Top 3 Reasons for Not Purchasing a Long-Term Care Supplementary Plan

Which of the following are reasons why you are not interested in purchasing a CareShield Life supplementary plan?

- 38%** I cannot afford it
- 29%** It is not my priority at the moment
- 18%** The basic monthly payout from CareShield Life is sufficient for me if I were severely disabled

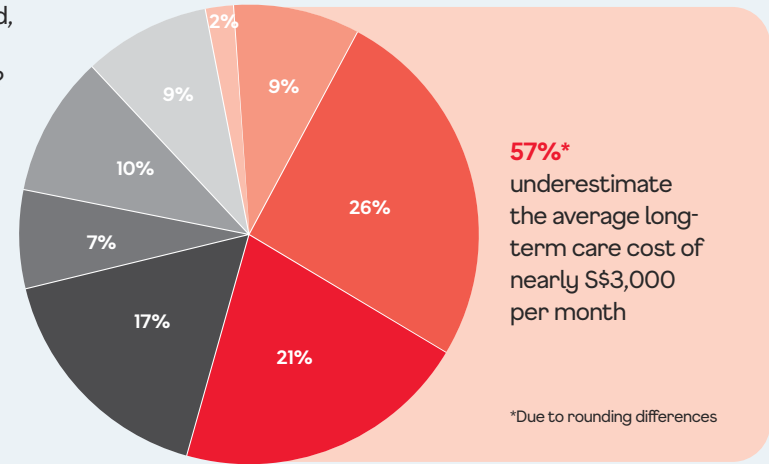
Source: Singlife Long-Term Care Survey 2024

The Accountability Gap: Perceptions vs Reality

Figure 6: Perceived Monthly Cost of Living With Severe Disability

If you were to become severely disabled, how much do you think it will cost per month for your long-term care needs?

- S\$ per month**
- Less than 500
 - 500 - 999
 - 1,000 - 1,999
 - 2,000 - 2,999
 - 3,000 - 3,999
 - 4,000 - 4,999
 - 5,000 or more
 - Don't know / Not sure

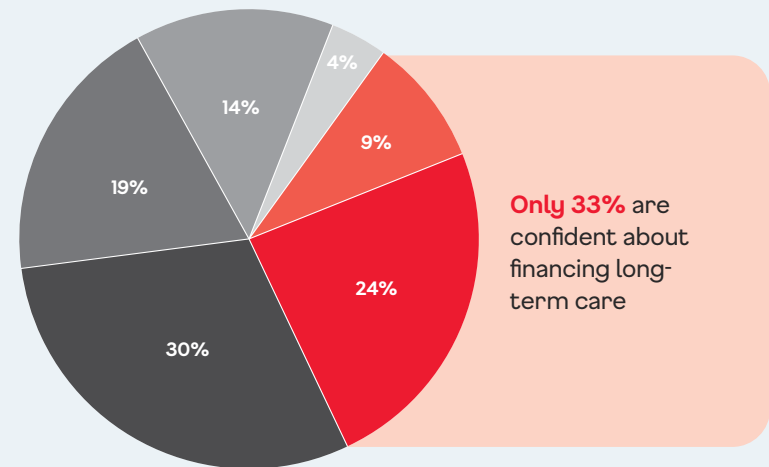


Source: Singlife Long-Term Care Survey 2024

Figure 7: Confidence in Ability to Finance Long-Term Care

How confident, if at all, are you about your family's and your financial ability to pay for healthcare if you become severely disabled?

- Very confident
- Somewhat confident
- Neutral
- Somewhat not confident
- Not confident at all
- Don't know / Haven't thought about it



Source: Singlife Long-Term Care Survey 2024



DID YOU KNOW

Only one in three Singaporeans aged 30 years and above own a ElderShield / CareShield Life supplement. These are private insurance plans that enhance the basic payouts from the national ElderShield / CareShield Life schemes, that provide additional financial support to individuals who develop severe disability and require long-term care.

Only one in three Singaporeans aged 30 and above have purchased a private long-term care supplement. As health conditions often arise and increase with age, delaying this decision can limit insurability and reduce the range of available options. This underscores a critical truth: long-term care is not a short-term expense. It demands that every one of us plans early for the financial expense and to have a sustained commitment over our lifetime for it. Insurance companies who provide coverage with these plans should do more to educate consumers on the benefits of planning early and protecting their savings.

The Silent Threat to Retirement: Long-Term Care Costs

While many Singaporeans plan for daily retirement expenses, few account for the silent but significant burden of long-term care. Long-term care can add over S\$420,000 to your retirement needs – making early planning essential.

Monthly retirement expenses*

S\$2,856

Duration of retirement**

20 years

Base retirement cost

S\$2,856/month over 20 years = S\$685,440

Additional long-term care costs†

**S\$2,952/month over 10 years with 4% annual inflation
= S\$425,304**

Total estimated amount needed for retirement

S\$1,110,744

*Source: Singlife Financial Freedom Index 2024 – Median perceived monthly expenses for daily living during retirement in Singapore

**Based on Singapore's official retirement age of 63 and life expectancy of 83 (Department of Statistics Singapore, 2024)

†According to Singlife's claims data, the average duration of a long-term care claim is 10 years. Singlife's 2024 Long-Term Care Survey reported that caregivers currently spend an average of S\$2,952 per month on long-term care – up from S\$2,324 per month in a separate study conducted in 2018. This increase reflects a compound annual inflation rate of approximately 4%, which has been applied in the projection of future long-term care costs.



3

ACTION:

ADDRESSING CURRENT SERVICE GAPS

Navigating a Fragmented and Complex System

Beyond financial strain, families must navigate an increasingly fragmented long-term care services landscape. Options range from home-based nursing and therapy to community care centres, residential facilities and hospice care. Each service has different costs, levels of care and eligibility requirements, making it overwhelming for families who are already under stress. Yet for families and caregivers, it is not just about finding care but the best fit for their disabled loved one's needs, bearing in mind cost, accessibility and their own time constraints.

“I once tried to find those active ageing centres on the government website, but it just ended up recommending me a bunch of counselling support... the list was overwhelming and hard to find, so I just gave up halfway.”

- Caregiver

Fragmentation can also mean overlaps between providers. While there are many care agencies and services in Singapore, families often struggle to understand what each does and how to coordinate these efforts.

For families without access to medical social workers – particularly those discharged from private hospitals – this burden is even more pronounced. They must independently search for care providers, weigh the costs and suitability, and navigate complex eligibility requirements.

“Those in the subsidised income group are assigned a medical social worker for support in their long-term care journey. But for those discharged from a private hospital, nothing happens. They may get a list of care providers or home nursing options, and then they start calling and researching options. It’s tough. There can be a more systematic, holistic way of helping people from all segments navigate care planning.”

– Gillian Tee
Founder and Chief Executive Officer
Homage

One such example is Homage’s care plan, which starts with important client information such as personal details, medical history, current medications and living environments. This is followed by an assessment during the In-Person Care Assessment, covering functional ability (ADLs and instrumental ADLs), cognitive and emotional health, nursing needs, and safety risks. Based on this, care needs and goals are clearly identified, aligning both clinical priorities and the client’s personal preferences. A care plan will include recommended services, such as personal care, nursing or therapy, with specific frequencies, durations and any special instructions.

Understanding Long-Term Care Needs After a Stroke

The following is adapted from a real-life care plan developed by **Homage**:

Meet Mr A

- 65 years old, recently discharged from hospital after a stroke
- Experiences right-sided weakness, dysphagia (swallowing difficulty), and aphasia (speech difficulty)
- Lives with his wife in a lift-accessible HDB flat
- Undergoing rehabilitation with a speech therapist
- Wife requested an In-Person Care Assessment by Homage to seek caregiving advice and explore suitable care services for his recovery and support at home

Goal:

Help Mr A stay safe, regain function and live with dignity at home.

Condition: Dysphagia

Functional Challenges:

- Difficulty swallowing
- Risk of aspiration

Recommended Care Strategies

- Provide blended food, thickened liquids
- Keep upright during and after meals for at least one hour
- Monitor for coughing, hoarse/wet voice

Condition: Right-Sided Weakness

Functional Challenges:

- High fall risk
- Requires quadstick with assistance

Recommended Care Strategies

- Encourage use of affected limb during daily activities
- Supervise during transfers and usage of quadstick correctly (e.g. bed to chair)
- Assist with simple limb exercises (e.g. shoulder lifts, wrist bends, leg extensions)
- Provide standby or contact guard assistance when ambulating

Condition: Aphasia

Functional Challenges:

- Slurred speech
- Slow response

Recommended Care Strategies

- Use yes/no questions and visual aids
- Allow extra time for responses
- Encourage non-verbal communication (e.g. gestures, written answers)
- Practise speech exercises recommended by speech therapist (e.g. read aloud, facial muscle warm up – puff up cheeks)

Integrating Long-Term Care Services

Recognising the challenges, the Ministry of Health and Agency for Integrated Care (AIC) are working to better integrate long-term care services. Plans are underway to give seniors a single point of contact for community care, by bringing together commonly used services – such as Active Ageing Centres, Senior Care Centres, Enhanced Home Palliative Care and Home Therapy – under Integrated Community Care Providers. Instead of navigating services individually, families will experience a more seamless, coordinated system that adjusts to seniors' evolving needs.

A System Every Senior Can Rely On

“It must be a system that every senior can count on, regardless of your health status. When we are well, community care prevents us from falling sick. If we are sick, it supports us to manage the disease and prevent it from progressing. If we become frail, it supports our families to take care of us and organises the different services that we need. If our families are unable to take care of us, the system then steps in as a last resort.”

– **Ong Ye Kung**
Singapore's Health Minister at the
AIC Community Care Work Plan Seminar 2025

This shift towards integration is not just about expanding services, but ensuring families can more easily access and move between them as needs change – ultimately delivering a care system that is continuous, coordinated and compassionate.

Helping Families Access the Right Care with Confidence

Navigating care options can be overwhelming, especially right after a life-changing diagnosis. To ease this journey, existing care navigation models offer valuable lessons on how to support families more effectively. One example is the Post-Diagnostic Support programme by the Lien Foundation and Dementia Singapore which offers tailored guidance for individuals with dementia and their caregivers.

A dedicated team – including a nurse, psychologist, social worker and therapist – works closely with families to provide information, counselling and care plans based on their unique needs. Caregivers also receive training and access to peer support networks, helping them make informed decisions and feel less alone in their caregiving journey.

“Right after diagnosis, caregivers are often in a ‘fog of grief’, making it crucial to provide support that acknowledges this emotional journey rather than inundating them with information at the hospital. The concept of post-diagnostic support holds immense potential for other chronic conditions like Parkinson's and cancer too.”

– **Lee Poh Wah**
Chief Executive Officer
Lien Foundation

The Economic and Emotional Toll of Caregiving

With Singapore's old-age support ratio falling and households shrinking, families face growing caregiving pressures. According to Singlife's 2024 Long-Term Care Survey, 48% of Singaporeans say they prefer a full-time caregiver at home in the event of disability, yet the reality is more demanding – 76% of those with care needs ultimately rely on one.

This places significant physical and mental strain on families and caregivers – especially as alternatives like professional nurses or nursing homes are often costlier.

A Duke-NUS Medical School study found that primary informal caregivers spend an average of 33 hours a week providing care – equivalent to a four-day work week – while secondary caregivers contribute another eight hours weekly. This hidden labour can lead to not only lost earnings but also career setbacks for those balancing caregiving with work.

Informal caregiving usually involves income loss, which tends to be overlooked in eldercare cost estimates. Caregiving itself has a significant economic value, estimated at S\$1.2 billion annually according to the same study. But behind this figure is an emotional toll that weighs heavily on caregivers.

Singlife's 2024 Long-Term Care Survey revealed that two in three individuals worry about being a burden to loved ones if they become severely disabled. This fear is not unfounded. Other studies show that caregivers of persons with dementia, for example, face higher psychological distress – 37% of caregivers to seniors with dementia report feeling overwhelmed, compared with 18% for those caring for seniors without dementia.¹¹

DID YOU KNOW

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The Emotional Weight of Disability

Caring for someone with cognitive decline, such as dementia, adds another layer of stress. By 2030, there will be more than 152,000 persons living with dementia in Singapore, a sharp jump from around 52,000 in 2013.¹² Dementia starts with memory loss, but over time, it takes away a person's ability to manage even the basics of daily life.

For caregivers, it is not just about helping to bathe or feed their loved one, but also managing their own mental and emotional wellbeing. Singlife's 2024 Dementia Care Survey found that:

44% of caregivers to dementia patients struggle with their own emotions

41% of caregivers say the financial burden is significant

37% of caregivers are most focused on managing the emotional needs of their loved ones

Although there are agencies offering dedicated support for persons living with dementia and their caregivers, the stigma surrounding dementia can get in the way. Lack of public understanding about the condition can result in social withdrawal and fear of disclosure, hindering caregivers from seeking help and ultimately affecting their mental wellbeing.

“This stigma greatly affects caregivers and family members, and complicates caregiving. When they are in public places, they often feel awkward and fear being judged. As a result, caregivers may avoid outings, further contributing to social isolation for both themselves and the person with dementia.”

– **Bernard Lim**
Director of Advocacy and Communications
Dementia Singapore

Navigating Dementia Care: One Family's Experience

K Yeo* was in her early 20s when she became a caregiver and medical proxy to her mother, Madam Yeo*, who began showing signs of dementia in her early 50s.

"I didn't know how to physically take care of someone, bathe them and help them with toileting. My brother and I also didn't know how to manage my mum when she started throwing tantrums and becoming aggressive," she recalls.

For 14 years, K's life revolved around her mother's needs, including managing sundowning – episodes of increased confusion and restlessness in the evenings. "At times, she'd leave home without our knowledge and disappear for hours. We've had to make police reports and conduct night searches for her," K says.

Watching their once strong, independent mother become dependent and forgetful was emotionally taxing. The siblings also had to manage recurring costs like medical tests, regular appointments, daily medication, a helper and diapers, as well as one-off costs like a hospital bed, wheelchair and feeding equipment. Nursing home care costs S\$3,500 to S\$4,000 monthly, and wheelchair transport about S\$40 per trip.

Isolation added to the strain. Few peers faced similar challenges, and relatives questioned the care provided. K withdrew socially, turning to work to cope, until her mother's medical team encouraged her to seek support.

"Having support is crucial for finding balance between having a personal life and being a caregiver. I started to open up to my friends who were extremely supportive and understanding. My brother and I also found a great helper who took care of my mother like her own while we were at work. I'm also grateful that my employers have always been very accommodating," she says.

After 14 years of home care, K and her brother placed their mother in a nursing home. Now, K is rebuilding her social life, exercising and travelling.

Despite the difficulties, K views caregiving for a parent as a blessing: "I am motivated by my mum's strength in life and the way she looked after me and my brother. I want to be that same person for her."

*Names changed to protect privacy

The Call for Personal Accountability

Government initiatives like the Caregiver Support Action Plan launched in 2019 have started to address some of these challenges, offering monthly cash payouts of up to S\$400 to help ease the financial strain of caregiving. The long-term care cost burden on caregivers again underscores the need for individual accountability and preparation. As healthcare costs and caregiving demands continue to rise, relying solely on government support or family members is neither enough nor sustainable.

This emphasises the importance of starting financial planning early, making insurance, savings and financial strategies a key part of every individual's retirement plan.





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BUILDING A SECURE, SUPER-AGED SOCIETY

Despite the challenges, Singapore has the resources and the capability to put in place a roadmap for a secure future as it transitions to a super-aged society. With a government known for foresight, planning and pragmatism, as well as a citizenry used to saving, planning and self-reliance, Singapore is not short on community spirit or philanthropy.

It can build on a foundation of individual and familial self-reliance and community-based support for services, steered by a government which supports the vulnerable and which pulls together the vision necessary to build the framework and infrastructure for long-term care.

Moving from Longevity to Vitality

Planning for long-term care is not about preparing for decline. It is about making choices today that will help us live well tomorrow. Singaporeans are enjoying longer lives, yet too often the final decade of life is marked by declining health. This gap has a direct impact on quality of life, independence and dignity in our later years.

At the heart of bridging this gap is the concept of active ageing. It is about staying physically, mentally and socially engaged throughout life, to preserve our health and independence for as long as possible.

“We need to focus on making the last 10 years of life fulfilling, prioritising quality of life over merely extending lifespan.”

– **Loh Shu Ching**
Chief, Community Care
NHG Population Health



Gym Tonic: Exercise as Medicine for Seniors

An innovative example of promoting physical activity and combating frailty in seniors is Gym Tonic, a personalised strength training programme launched by the Lien Foundation in 2014. Built on the idea of “exercise as medicine”, it helps seniors restore, maintain and improve physical function through customised 30-minute sessions twice a week on senior-friendly, software-enabled machines.

Available at 30 venues – mainly at Active Ageing Centres and Community Clubs –

the programme has helped seniors maintain independence and challenge the notion that physical decline is inevitable with age. Studies have shown that Gym Tonic can improve functional abilities and reverse frailty.

Initially driven by family referrals, awareness has grown through word of mouth and healthcare providers, with more seniors now actively seeking out the programme themselves.

Recommendation

Extending healthspan through active ageing begins with small, intentional choices such as staying physically active within one’s limits, engaging in learning, volunteering and maintaining social connections.

“Individuals should engage in physical activity as much as their joints permit and for as long as they can. It is also about learning, visiting community centres and being involved in hobbies and social activities.”

– Dr Zhao Yi Jing
Consultant Neurologist
Mount Elizabeth Hospital

Additionally, seniors with low mobility should challenge the misconception that improvement is impossible due to age, and actively seek physiotherapy and rehabilitation services, which are often underutilised.

“Everything goes downhill with low mobility. Falls lead to reliance on aids, reducing confidence, social activities and one’s social sphere circumference. All this correlates with chronic conditions, cognitive decline and faster decline of general health.”

– Gillian Tee
Founder and Chief Executive Officer
Homage

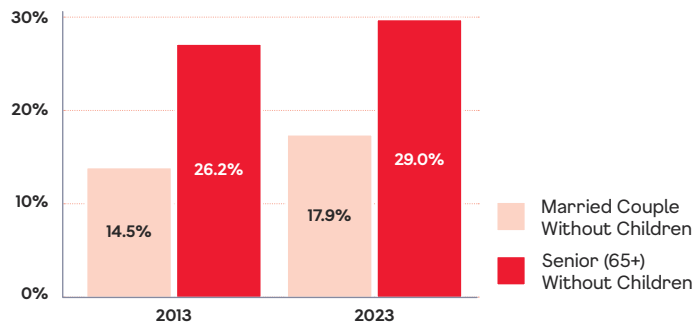
That is why ageing well must begin with the individual and start early, through proactive steps that keep both body and mind engaged. This approach is not just about physical health – it is about preserving the sense of purpose, confidence and connection that make ageing well possible.

Community-Based Support: “A Community of Carers” – The Kampung Connection

As individuals take responsibility for their health and long-term care needs, there is also a role for the broader community in this transformation. Rekindling the “kampung spirit” of neighbourly care and collaboration can make a powerful difference in how we age and care for one another.

The kampung spirit matters even more as more seniors are growing old without children to rely on, up from 26.2% to 29% over the last decade¹³. At the same time, the number of married couples without children has also gone up. With fewer familial caregivers, building strong ties within communities will create a vital source of everyday support and connection.

Figure 8: Rise in Households Without Children



Source: Singapore Department of Statistics

Community Centres, Residents’ Committees and Active Ageing Centres all play a pivotal role in reducing loneliness and creating networks of informal support. Through programmes like exercise classes, social interest groups and intergenerational activities, seniors can have more opportunities to stay connected and engaged.

“The concept of Active Ageing Centres must extend beyond their conventional four walls. They should actively connect and activate neighbourhood touchpoints frequented by seniors, ensuring information flows seamlessly to effectively reach and engage them. That should be the way forward.”

– Lee Poh Wah
Chief Executive Officer
Lien Foundation

Funding Community-Based Programmes

It is a vision that aligns with national efforts. Recognising the importance of community-based support, the government has committed S\$800 million over five years (from FY2024 to FY2028) to expand and enhance Active Ageing Centres across Singapore¹⁴ – bringing more seniors closer to the resources, connections and programmes they need to age well at home and in their communities. Complementing this are new care models, such as the stay-in shared caregiving arrangement the Health Ministry is currently exploring – where a migrant worker provides round-the-clock support for several seniors in a shared home, offering both companionship and cost efficiencies.

Innovations in fostering greater connections within communities are also being explored by other ageing nations. In Japan, for instance, the Volunteer Points System allows seniors to earn points by helping others – these points can then be exchanged for small financial rewards or benefits.

Meanwhile, society must embrace community care as an essential component of comprehensive, coordinated and continuous healthcare. This will facilitate better management of health conditions, promote preventive care and ensure individuals receive appropriate support throughout their healthcare journey. “Capabilities within the long-term care sector have levelled up significantly over the past decade. Many chronic conditions can be managed within the community, and General Practitioners and polyclinics are vital components of the healthcare ecosystem. People must recognise that specialists are not the only caregivers,” emphasises Loh.

Strengthening communication between hospitals, nursing homes and community care providers is essential to this effort. As Dr Chan from NHG Population Health notes, “Sometimes, nursing homes have no choice but to send the patient to the hospital, but there may not always be a need for this. With better communication, there can be better satisfaction in a long-term care setting.”

Recommendation

Drawing upon initiatives such as Japan’s Volunteer Points System, similar efforts in Singapore can nurture a culture where seniors help one another and families work together to support those in need. As Loh from NHG Population Health puts it, “Building communities of carers is vital. We need to revive that spirit of people looking out for each other, first as neighbours and then as volunteers.”

How Japan is Tackling Ageing and Long-Term Care

A community-based approach underpins Japan's long-term care strategy – integrating services, promoting healthy ageing and supporting caregivers through both policy and innovation.

- 1 Integrated care system**
Regions offer housing, healthcare and social support through 5,451 Community General Support Centers (as of April 2024), promoting senior engagement at Kayoi-no-ba venues.¹⁵
- 2 Preventive health**
Initiatives like the “Smart Life Project” encourage good nutrition and health screenings.
- 3 Active ageing**
Employers are encouraged to retain workers up to age 70, while the Volunteer Points System rewards seniors for community involvement.
- 4 Support for caregivers**
According to the Ministry of Economy, Trade and Industry of Japan, it is expected that by 2030, 3.18 million workers will balance caregiving with jobs; the government promotes manuals for companies to implement support measures, subsidies for small and medium-size enterprises and legal amendments that support utilisation of caregiving leave.



- 5 Dementia support**
Municipalities are establishing teams to assist persons living with dementia and their families, and training “dementia supporters” to foster community care.
- 6 Long-term care navigation**
Municipalities offer resources like consultation centres, caregiving classes and home visits by professional caregivers.
- 7 Technology in care**
Subsidies promote tech adoption in long-term care, including robotic devices, caregiving software and movement sensors to improve care efficiency and safety.

Stronger Public-Private Partnerships for Better, Smarter Care

The last dots to connect in the healthcare ecosystem is for the private sector to step up as a key partner in reimagining long-term care. By working with the public sector, companies can help design integrated solutions that bring together care services, insurance and financial planning into a seamless experience.

These partnerships can help plug critical gaps – ensuring smoother transitions across different care settings, from hospital stays to step-down and home care. Aside from achieving greater cost efficiency, the goal should be to deliver care that is timely, appropriate and centred on the individual.

Recommendation

Public and private organisations can also work together to raise financial literacy across all income levels – helping Singaporeans better understand the realities of long-term care, what support exists and why planning for those 10 years of poor health must be part and parcel of retirement planning.

When sectors join forces, everyone benefits. Long-term care becomes more affordable, accessible, coordinated and people-focused. Insurers, for instance, are already going beyond financial protection to offer human support – from care navigation to partnerships with community providers and legal aid groups. Singlife's Care Collab is one such initiative, offering customers and their loved ones a one-stop hub for preventive care, long-term care and community care services.

There is room to expand such partnerships into areas like medical transport, meal delivery and bundling long-term care coverage with retirement plans. With stronger collaboration, we can build a long-term care system that is more resilient, more efficient and truly people-centred.

Financing Needs: An Integrated Model

Addressing Singapore's long-term care challenges calls for a more integrated financing model where long-term care, like medical care, is an inherent part of retirement planning.

While government support has improved over the years, significant gaps remain. Long-term care insurance schemes such as CareShield Life now provide monthly payouts of S\$662 for life, while subsidies like the Home Caregiving Grant help to offset some costs. Yet, these are just foundational support. The responsibility for long-term care ultimately rests with the individual.

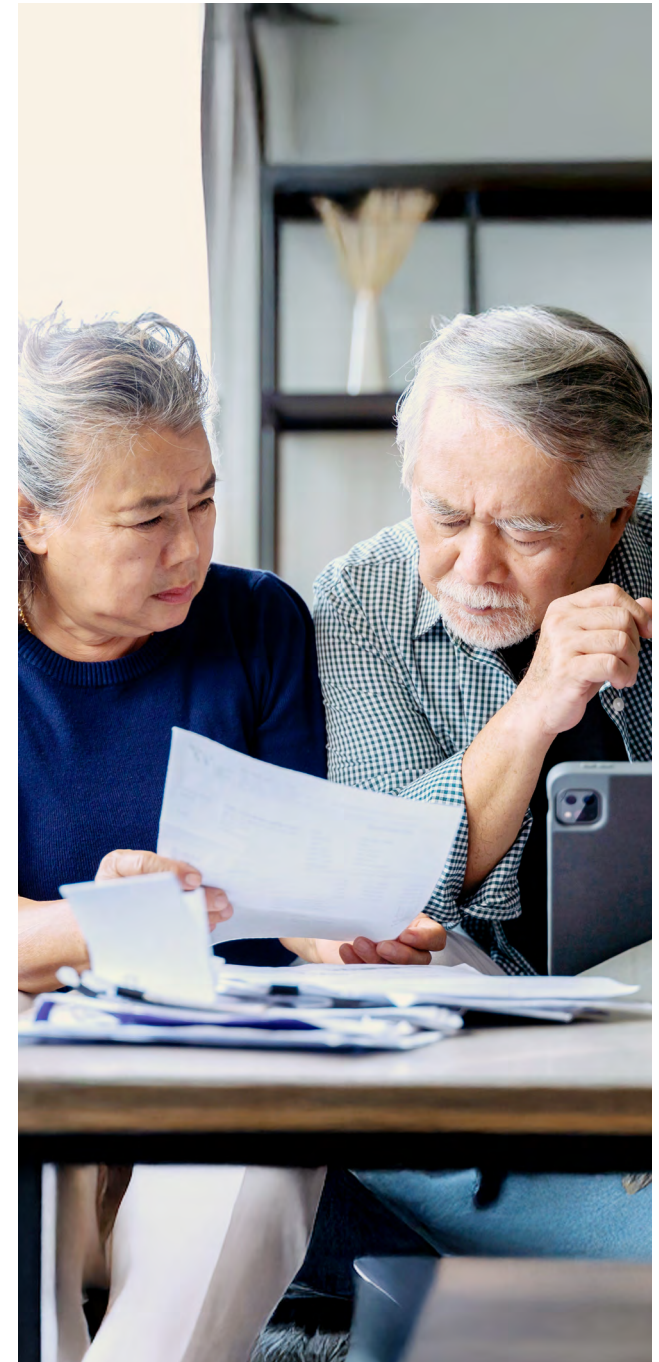
Singlife's 2024 Long-Term Care Survey reveals a clear reality: two in three Singaporeans expect to fund their own care. That means our financial readiness – our savings, insurance coverage and long-term investment plans – will define the kind of support and quality of life we will have in our later years.

For greater resilience against Singapore's long-term care challenges, individuals must embrace a personal mandate to plan around five key pillars of support – insurance, savings schemes, subsidies, community services and family resources.

- 1 Medical and disability insurance**
National schemes like CareShield Life, along with private supplementary plans, provide critical coverage against escalating care costs.
- 2 MediSave and MediFund**
These government schemes support personal savings and provide a financial safety net for those facing hardship.
- 3 Government subsidies and means-testing**
Designed to ensure equitable access to care, these support mechanisms require awareness and planning to fully benefit from.
- 4 Non-governmental organisations (NGOs)**
NGOs offer important community-based services and support that can complement formal care arrangements.
- 5 Personal savings and family support**
These remain essential to bridging the gap between care needs and actual costs, especially for prolonged and intensive care.

This is not just about finances. It is about ensuring we can make decisions on our own terms. It is about lifting the future weight off our children's shoulders and assuring our family that we are well prepared.

To stay independent and protect our loved ones from financial strain, we need to shift how we think about retirement planning – from one focused solely on lifestyles, to one grounded in preparedness for care, especially in the final decade when health often begins to decline. We also need to plan for the eventuality of disability in the final years, and with more single elderly projected, individuals must plan to financially support their own healthcare needs in their golden years. Understanding the realities is the first step towards being truly ready.





CONCLUSION

Singapore will need more long-term care services as it becomes a super-aged society. The demands and costs involved are significantly higher than what the basic national insurance scheme covers. Much more aggressive public education is needed, both by the public and private sectors, to ensure Singaporeans plan for these needs and make it part of their retirement plans. Individual accountability must be supported by high quality services which allow all Singaporeans to spend the final years of their lives with dignity.

A roadmap to ensure the vision that we have a “system that every senior can count on” – establishing more community-based services in every neighbourhood, better integration of long-term care services nationwide, with private and public sector partnerships to improve delivery of services – is needed.

This has to be set within a financing framework which is sustainable, accountable and equitable, with individuals, families and the public and private sectors playing their part to help Singapore transition into a secure, super-aged society.

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