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Bearing the BURDEN OF AGE

As Singapore's population ages, the number of senior caregivers is growing. Age amplifies the physical strain, financial challenges and mental or psychological stress they face

Madam Annie Wong, 80, struggles to fall asleep every night as she worries about her husband of more than six decades Kong Wah Chew, 91.

His mobility and strength have waned since he had two heart bypass surgeries more than 20 years ago and a second bout of Covid-19 in 2021.

At an age when many would enjoy a slower pace of life, Madam Wong frets daily about her husband's health and her own ability to care for him.

During the day, she cooks his meals, helps him bathe and keeps a watch over his fragile health in their Ang Mo Kio studio flat. She feels a physical strain and fatigue, which she attributes to her own age, chronic back pain and hypertension.

But it is worse at night, when fear and anxiety keep her awake. "I feel scared and stressed. What if something happens in the middle of the night? I worry that I don't know what to do in an emergency."

Madam Wong is among a growing number of seniors caring for seniors here, in tandem with Singapore's population shift towards a super-aged society in 2026 — defined internationally as having at least 21 per cent of the population aged 65 or older.

Approximately one in seven older adults aged 48 to 79 identify as caregivers, according to a March 2025 report by the Centre for Research on Successful Ageing (ORSA) at the Singapore Management University.

Of those who identified as caregivers, 67.2 6 per cent were women, and 45.24 per cent were engaged in full-time employment, balancing work with their caregiving responsibilities.

The researchers also found that 33.99 per cent of caregivers reported having two or more chronic conditions, and 32.7 per cent rated their health as poor or fair. Caregivers also often neglect their own health while prioritising the needs of those they care for, which can worsen pre-existing conditions, they said.

Organisations that support caregivers have seen a corresponding increase in the number of seniors that they help.

At one-profit organisation Tsao Foundation, which provides community-based care, support, and resources for seniors and caregivers, more than 70 per cent of its clients were aged 70 and above as at March 2025, up from 68 per cent two years before. The proportion aged 90 and above also nearly doubled in the same period from 2.6 per cent to 6.6 per cent.

The Caregiving Welfare Association (CWA) said about 80 per cent of participants in its guided art therapy programme for caregivers are aged 60 and above.

"This reflects what we are increasingly seeing on the ground, where many seniors are taking on caregiving roles for their spouses or family members while managing their own health challenges," said CWA executive director Steven Sim. "Many may also be less likely to seek support, as they often see caregiving as a personal responsibility."

The brunt of managing these additional physical and health challenges also seems to fall disproportionately on women, since they form the majority of caregivers.

Many women balance caregiving with careers, which can also affect their workforce participation, financial security and long-term well-being, said Dr Mary-Ann Tsao, chairwoman of Tsao Foundation. "At a societal level, this also has implications for productivity and gender equity."

MORE SOCIAL SUPPORT NEEDED

Age amplifies the physical strain, financial challenges and mental or psychological stress faced, according to seven caregivers that The Sunday Times interviewed.

They are all in touch with community organisations, though some said others might not know where to find the right support for them. This could mean programmes that provide physical help or schemes that offer financial aid.

One example of physical help is CWA's HomeAssist service, which Madam Wong and Mr Kong are recipients of.

It provides home-based case support for seniors who require assistance with daily living, as well as respite support.

CWA community caregiver Patricia Tee visits Madam Wong and her husband four times a week. She accompanies the couple on strolls at the rooftop garden, leads some light exercise for muscle maintenance, and does some household chores.

Ms Tee, 47, also watches over Mr Kong if Madam Wong goes out to meet her friends, giving her some respite from her caregiving routine.

Meanwhile, Madam Tao Guak Wah, 99, and her daughter Ruth Tan, 76, seek help from the Home Nursing Foundation for regular health monitoring as well as home personal care services to assist with weekly household chores.

After a fall last year, Madam Tao has to use a wheelchair when she is out and about, while Madam Tan has had low vision following a car accident when she was 12.

"I'm her eyes, and she's my legs," Madam Tao said. "She will push my wheelchair, and I will tell her if there's a drain ahead."

Financial aid is another form of support that caregivers seek.

Madam Tao and Madam Tan are on various financial assistance schemes, such as the Home Caregiving Grant, which provides a monthly cash payout.

For Madam Nancy Oh, 78, who is the sister and caregiver of Madam Oh Chwee Wah, 80, help from the Tsao Foundation is like a lifeline.

Her sister, who has an undiagnosed psychiatric condition, has been under the care of its Ilisa Mei Mabule Clinic since 2022.

It provides home-based medical services to reduce the need for frequent clinic visits and coordinates of transport. These are subsidised, said the younger Madam Oh.

In addition, Tsao Foundation helps caregivers like her navigate national support schemes.

Madam Mahesh Manaf, a 67-year-old former IT executive and security officer, hopes the Government can consider some form of allowance for women who quit their jobs to be full-time caregivers.

For now, Ha Ying Active Ageing Centre has helped recreational subsidies that she and her husband Shafiee Omar, 73, are eligible for.

She has also sought support in the form of training.

At Sunlove Abode for Intellectually Disabled, she learns essential skills like wound care techniques and how to manage a diabetic diet. Her husband's leg was amputated due to diabetes in 2024, but his condition has improved due to her consistent care.

Following a recent breast cancer diagnosis, Madam Mahesh has become increasingly anxious about her own health, and worries if her husband would be properly cared for in future.

SCARED AND STRESSED

> **I feel scared and stressed. What if something happens in the middle of the night? I worry that I don't know what to do in an emergency.**
>
> MADAM ANNIE WONG, 80, on caring for her 91-year-old husband.

MUTUAL HELP

> **I'm her eyes, and she's my legs... She will push my wheelchair, and I will tell her if there's a drain ahead.**
>
> MADAM TEO GUAK WAH, 99, on her daughter and carer Ruth Tan, 76, who is hearing-impaired.

"If I fall sick, he will be finished already. I will tell my children to send him to a nursing home."

The 2025 study by ORSA found that many older caregivers are unaware of or have not utilised available support schemes and respite services.

Ms See Yee Thang, chief of the Agency for Integrated Care's (AIC) caregiving and community mental health division, pointed to recent enhancements to the Home Caregiving Grant, as well as expanded coverage under the Seniors' Mobility and Enabling Fund for assistive devices and home healthcare items. Eligible households can also benefit from reduced levies to hire a migrant domestic worker.

Subsidies for caregiver training courses are available through the Caregivers Training Grant. To complement in-person courses, AIC will also be rolling out a new series of nine self-learning modules in June.

"Together, these learning options offer an affordable, structured, and accessible pathway for caregivers to build confidence and capability," she said.

AIC has also worked to reach caregivers closer to their homes. It has a hotline which people can call for advice on caregiving support.

It is building more Active Ageing Centres (AACs) so older caregivers can access support services, social activities, and care information closer to home.

It is also working closely with community care partners to strengthen manpower capabilities through staff training and leadership development to improve care quality.

Without timely intervention, senior caregivers are at higher risk of caregiver burnout, social isolation, and unmet care needs, said Ms See.

WHAT LIES AHEAD?

As Singapore's population ages, caregiving needs will grow significantly as more caregivers manage care responsibilities while navigating their own ageing needs, said Ms See.

By 2030, one in four citizens will be aged 65 and above, and many will require sustained support due to frailty or chronic conditions. Longer lifespans, smaller families, and increasingly complex care needs will shape the future of caregiving, she added.

Ms See said caregiving is expected to evolve from a predominantly informal, family-based role to a more structured, community, and system-supported model.

"This shift will be supported by greater use of technology, stronger integration of health and social care services, and shared responsibility across families, communities, and care systems," she said.

Professor Paulin Straughan, director of ORSA, said Singapore is still very much dependent on the family to care for its vulnerable members. There is urgency to develop community-based care to support those who may be dependent only on one family member for care, or those who are ageing alone, she said.

This push for community-based care is aligned with the idea of care companionship, which Mr Adrian Tan, co-founder of SG Assist, a social enterprise which supports caregivers, advocates.

This is a model where caregiving is a shared responsibility, and where care recipients are not simply on the receiving end but active participants in their own care and in the care of others around them.

"It is the kampung spirit reimagined for a modern city, a self-sustaining community ecosystem where people look out for one another rather than relying solely on a shrinking pool of family caregivers or overstretched formal services," he said.

Technology can also provide assistive support to the care receiver, said Dr Kelvin Tan, founder and president of the new Society for Gerontechnology, which is dedicated to advancing ageing well through the application of technology and innovation.

"Technology for caregivers focuses on enhancing senior safety, aiding independence, and reducing stress and burnout," said Dr Tan, who is also head of programme in applied ageing studies at the Singapore University of Social Sciences (SUSS).

"Increasingly, AI-powered non-intrusive sensors, smart home monitoring, and robots are allowing for proactive and personalised care."

Mr Tan of SG Assist agreed that Singapore has a growing ecosystem of gerontechnology like assistive devices, monitoring tools and smart home solutions, but said most caregivers either do not know these tools exist or do not know how to access them.

With SG Assist's Age+ Living Lab, developed in partnership with SUSS, caregivers and seniors have a hands-on space to explore and trial these technologies in a real home setting. Its gerontech ambassadors also work with AACs, community centres and grassroots organisations to conduct sharing sessions to demystify these tools and support adoption at the individual level.

"Technology should reduce caregiver burden, not add to it — and achieving that requires both awareness and sustained, supported adoption," said Mr Tan.

Above all, earlier intervention is necessary to help individuals and families plan ahead for ageing, build capabilities and put in place support systems early, said Dr Tan.

To this end, AIC is encouraging early recognition of caregiving roles and raising awareness of available support. This proactive approach helps caregivers prepare, plan ahead, and build stronger family and community support to sustain their caregiving journey, said Ms See.

Mr Tan said: "My hope is that Singapore continues moving in the direction of treating caregiving as a genuine societal priority — one that cuts across government, employers, communities, and families. The best time to start is now."

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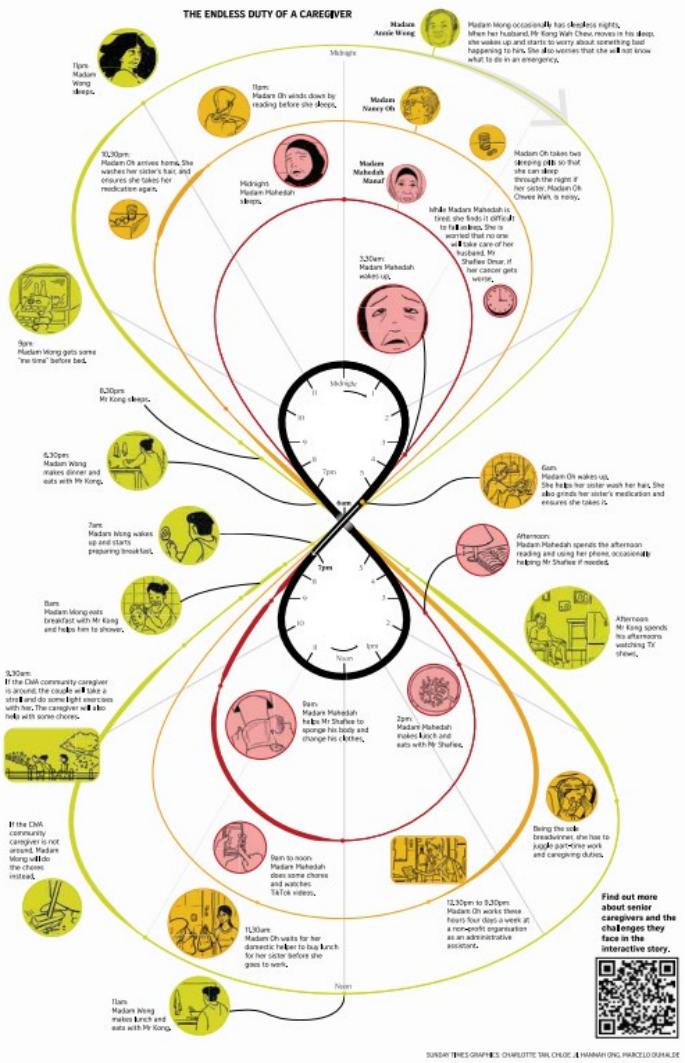
Madam Teo Guak Wah, 99, (left) and her daughter Ruth Tan, 76, at their home. After a fall last year, Madam Tao has to use a wheelchair when she is out and about, while Madam Tan has had low vision following a car accident when she was 12. They are on various financial assistance schemes. ST PHOTO: MAIN CHEONG

Madam Nancy Oh, 78, is the caregiver of her 80-year-old sister. ST PHOTO: ALDA ALWIS

Madam Mahesh Manaf, 67, is the caregiver of her husband Shafiee Omar, 73. "If I fall sick, he will be finished already," she says. "I will tell my children to send him to a nursing home." ST PHOTO: AZMI ATAN

Caregiving Welfare Association community caregiver Patricia Tee (left) leading Madam Annie Wong, 80, and her husband Kong Wah Chew, 91, in an exercise at their home in Ang Mo Kio. ST PHOTO: JAZIL POH



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