

## 0. What more can be done to combat the effects of the Silver Tsunami in Singapore.

### Key terms:

- **“Silver Tsunami”** - Ageing Population i.e. Singapore’s senior citizens, generally referring to those aged 65 and above
- **“more”** – comparison to what is done now
- **“combat”** - to solve, to address
- **“effects”** – issues/ concerns arising due to an ageing population
- **“Singapore”** - the scope of the question is clearly limited to Singapore

### Approach:

- From the key term “more”, students must recognise the underlying assumption that existing measures are not adequate or ineffective to address the problem of ageing population.
- Students should mention existing measures to justify what more needs to be done.
- A truly convincing solution requires one to consider the root cause of the effect.

**Pitfall:** Students may overlook the comparative element embedded in the question (“more”) and therefore merely lists what is done now. It is NOT a question on **“What is done to combat the effects of the Silver Tsunami in Singapore.”**

### Requirement of qns:

- Identify the effect/ impact of a rapidly ageing population** in Singapore that are occurring presently or will occur in the near future.
- Explain the gaps/ ineffectiveness of existing measures** to address the Silver tsunami – this links to why more needs to be done
- Suggest new/ improved solutions** to the problems presented by the rapidly ageing population of Singapore – link to how the proposed solution will actually **address/solve/reduce** the impact of a rapidly ageing population in Singapore

More can be done to ...	Examples from SPECTRA
<b>Social</b>	
... support the financial strain on the sandwiched generation due to a heavily lopsided elder-younger generation ratio communities.	<ul style="list-style-type: none"> <li>• <b>Now:</b> Singapore’s government has been encouraging a <b>culture of self-reliance</b> through the Central Provident Fund (CPF) scheme. One’s CPF funds can be used to manage one’s medical expenditure using the Medisave Account. Each individual is then responsible for his or her own retirement needs, rather than burdening future generations with ever-increasing taxes.</li> </ul>
...support the elderly experiencing emotional/ social isolation, increasing the chances of an unhealthy demise for these elderly as society tends to avoid the elderly poor and their ailments.	<ul style="list-style-type: none"> <li>• <b>Gap:</b> Sandwiched generation face higher taxes as the working-age citizens, resulting in <b>higher costs of living</b> for them</li> <li>• <b>Solution:</b> Greater support for sandwiched generation in terms of tax relief and rebates related to young and elderly dependents. Greater financial support for eldercare <b>{GIVE CONCRETE DETAILS TO THIS SOLUTION}</b></li> <li>• <b>Now:</b> There is a <b>growing community network</b> striving to ensure the elderly poor find some measure of well-being in</li> </ul>

	<p>terms of health and companionship in their final years. It's an extensive web made up of welfare groups (like Happy People Helping People Foundation), charities, hospitals, and operators (like NTUC Health) of Senior Cluster Networks initiated by the Ministry of Social and Family Development. (<a href="#">source</a>)</p> <ul style="list-style-type: none"> <li>• <b>Gap:</b> Elderly suicides have been creeping up, from 95 cases in 2010 to 126 cases in 2014 (<a href="#">source</a>)</li> <li>• <b>Solution:.</b> Retirement villages retrofitted with elder-friendly features, can be established to allow elderly to remain in companionship of peers of similar age in a mutually supportive environment, so they can maintain a sense of autonomy over their lives as they age, thereby reducing social isolation and the helplessness from having to be overly reliant on volunteers and welfare groups to offer them support.. (<a href="#">source</a>)</li> </ul>
Political	
<p>... prevent political and governmental stagnation could occur due to a lack of leadership renewal and infusion of young political talent.</p>	<ul style="list-style-type: none"> <li>• <b>Now:</b> To avoid a leadership vacuum, Singapore has adopted a systematic and rigorous approach to leadership succession. Within the Cabinet, fourth generation leaders in the late forties and early fifties have been identified and exposed to different portfolios and rotations to better equip them for a higher level of appointment to eventually helm the Cabinet. To make up the Parliament, 20 new candidates are fielded every general election, which makes up a quarter of the seats in the Parliament. Most political parties have also established youth wings to attract and nurture top talent capable of crafting and executing policies.</li> <li>• <b>Gap:</b> PM Lee had a runway of 17 years in the Cabinet, handling key portfolios in defence, finance as well as trade and industry before helming the cabinet. His predecessor, ESM Goh has also accumulated a similar duration of service. In today's fast changing context in which industry demands evolve more rapidly, allowing candidates a longer term in the Cabinet before assuming top-tier leadership roles may be a luxury we could no longer afford as experience outside of the Cabinet may also be increasingly important. (<a href="#">source</a>)</li> <li>• <b>Solution:</b> Institution of intentional leadership succession process. Talent development plans involving a robust mentorship framework and curation of case studies and knowledge are essential, so that the transition and onboarding of new generation leaders can be shortened. Even with less number of years in service to hone their political nous, they are still able to develop the relevant</li> </ul>

	competencies and political acumen. <b>{GIVE CONCRETE DETAILS TO THIS SOLUTION}</b>
<b>Economic</b>	
... mitigate the problem of economic stagnation and recession as the economy experiences a manpower and talent crunch	<ul style="list-style-type: none"> <li> <b>Now:</b> <ul style="list-style-type: none"> <li>- The government has thus raised the rehiring age from 65 to 67. (<a href="#">source</a>) With the higher rehiring age, the elderly are no longer just dependents but are also consumers as well, leading to a growing silver economy.</li> <li>- The SkillsFuture Mid-Career Support Package, another set of measures, is intended to support Singaporeans in their 40s and 50s to stay employable and to move to new jobs or roles</li> <li>- Progressive companies that raise both their retirement and re-employment age ahead of the national schedule can receive up to \$250,000 from a new Senior Worker Early Adopter Grant.</li> <li>- A separate Part-Time Re-Employment Grant will also provide up to \$125,000 to companies that commit to providing part-time re-employment opportunities to eligible workers who ask for them. (<a href="#">source</a>)</li> </ul> </li> <li> <b>Gap:</b> <ul style="list-style-type: none"> <li>- Delaying the retirement age for the elderly as they would be expected to work longer may result in possibly greater strain on their physical and social emotional well-being</li> <li>- discriminatory practices still over and/or withstanding long-held prejudice against recruiting mature workers, generally viewed as less productive and a cost burden to businesses (<a href="#">source</a>)</li> </ul> </li> <li> <b>Solution:</b> <ul style="list-style-type: none"> <li>- Employment policies complemented with mindset change in the work place to be more inclusive and appreciate the limitless potential they each have, regardless of age and other such parameters. Hence, this two-pronged approach may enable senior citizens to contribute significantly for as long as they are able and desire to.</li> <li>- Introduce a certification scheme that rewards age-inclusive companies, as Austria has done, is another way to deal with age discrimination. (<a href="#">source</a>)</li> </ul> </li> </ul>
<b>Culture/ Education</b>	
... address greater social divisions and lack of social cohesion due to clash of morals and values between the elderly and the younger generations	<ul style="list-style-type: none"> <li> <b>Now:</b> The Ministry of Health is working with the Ministry of Education to incorporate ageing-related issues as part of the national school curriculum to instill in our young the importance of care and respect for seniors. Through subjects like photography, social media and ukulele, </li> </ul>





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| <ul style="list-style-type: none"><li>• Pros and cons?</li></ul> |  |
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