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البند ٣ من جدول الأعمال

تعزيز وحماية جميع حقوق الإنسان، المدنية والسياسية والاقتصادية والاجتماعية والثقافية، بما في ذلك الحق في التنمية

## تقرير الخبيرة المستقلة المعنية بتمتع المسنين بجميع حقوق الإنسان عن بعثتها إلى سنغافورة

مذكرة من الأمانة

تشرف الأمانة بأن تحيل إلى مجلس حقوق الإنسان تقرير الخبيرة المستقلة المعنية بتمتع المسنين بجميع حقوق الإنسان، السيدة روسا كورنفيلد - ماتيه، عن بعثتها إلى سنغافورة في الفترة الممتدة من ٢١ إلى ٢٩ أيلول/سبتمبر ٢٠١٦. وكان الهدف الرئيسي من الزيارة الوقوف على كل من الممارسات الفضلى والثغرات في إنفاذ القوانين القائمة المتعلقة بتعزيز حقوق المسنين وحمايتهم. وتقيم الخبيرة المستقلة في تقريرها، قدر الإمكان، مدى تنفيذ الصكوك الدولية القائمة والقوانين والسياسات المتعلقة بتمتع المسنين في سنغافورة بجميع حقوق الإنسان. واستناداً إلى معلومات جمعت قبل الزيارة وخلالها وبعدها، تحلل الخبيرة المستقلة التحديات التي تعترض أعمال جميع حقوق الإنسان للمسنين، وتولي اهتماماً خاصاً للمنبوذين أفراداً كانوا أو جماعات أو شعوباً.



الرجاء إعادة الاستعمال

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## **Report of the Independent Expert on the enjoyment of all human rights by older persons on her mission to Singapore\***

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\* Circulated in the language of submission only.

## I. Introduction

1. Pursuant to Human Rights Council resolutions 20/24 and 33/5, the Independent Expert on the enjoyment of all human rights by older persons conducted an official visit to Singapore from 21 to 29 September 2016, at the invitation of the Government. The purpose of the visit was to identify best practices and gaps in the implementation of existing laws relating to the promotion and protection of the rights of older persons in the country.

2. During her visit, the Independent Expert met representatives of the Government and non-governmental organizations, as well as other stakeholders. The Independent Expert thanks the Government of Singapore for extending an invitation to her and for its cooperation throughout the visit. She also expresses her appreciation to the Office of the United Nations High Commissioner for Human Rights and its Special Procedures Branch for its support in the preparation and execution of the visit.

## II. Background and context

3. Ageing is the key demographic challenge faced by Singapore. As of June 2016, the total population was 5.61 million people. Of that total, about 3.93 million were residents, some 520,000 were permanent residents and 1.67 million were non-residents, in other words persons working, studying or living in Singapore without having been granted permanent residence (not tourists and short-term visitors).<sup>1</sup>

4. The population of Singapore is among the fastest-ageing in the world.<sup>2</sup> In 1970, 1 in 31 Singaporeans was 65 or older. In 2015, that proportion was 1 in 8 and it is estimated that by 2030 it will be 1 in 4, which means that about 25 per cent of the population (900,000 Singaporeans) will be 65 or older.<sup>3</sup> Life expectancy at birth rose from 80.1 years in 2005 to 82.7 years in 2015. Women have a higher life expectancy than men, at an average of 84.9 years compared to 80.4 years for men; at 65 years of age, women can expect to live another 22.1 years while men can expect to live another 18.9 years.<sup>4</sup>

5. These significant changes in the age structure of the population will affect all spheres of Singaporean life and call for policy measures to address a number of issues in sectors like health, housing, family and residential care, social welfare and employment.

6. Singapore is a multilingual, multicultural and multi-ethnic society. According to the Government, the resident population of Singapore, largely composed of descendants of immigrants, is ethnically diverse: 74.3 per cent are Chinese, 13.3 per cent are Malays, 9.1 per cent are Indians and 3.2 per cent are of other ethnicities. Singapore is also diverse in terms of religion, with 33.2 per cent of the population being Buddhist, 14 per cent Muslim, 18.8 per cent Christian, 10 per cent Taoist, 5 per cent Hindu and the remainder coming from numerous other faiths.<sup>5</sup> Also a significant conflation of ethnic origin and religion seems to exist as almost all Buddhists and Taoists are Chinese, about 84 per cent of Muslims are Malays and almost all Hindus are Indians.<sup>6</sup>

7. Section 153.A of the Constitution and section 7 of the Independence Act of 1965 regulate linguistic diversity and equality and identify the four official languages, namely Malay, Mandarin, Tamil and English. The Constitution recognizes the special position of Malays, who are the “indigenous people of Singapore” (sect. 152) and whose language, designated the national language, is viewed as deserving particular support and encouragement. Malay’s status as the national language means, for instance, that it is the

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<sup>1</sup> Singapore, Department of Statistics, *Population Trends 2016*, pp. 3 ff. Available from [www.singstat.gov.sg](http://www.singstat.gov.sg).

<sup>2</sup> See A/HRC/WG.6/24/SGP/1, para. 33.

<sup>3</sup> See *Population Trends 2016*, pp. 4 ff, and [www.singstat.gov.sg/statistics/latest-data#16](http://www.singstat.gov.sg/statistics/latest-data#16).

<sup>4</sup> See *Population Trends 2016*, pp. 36 ff.

<sup>5</sup> Letter dated 24 April 2017 from the Permanent Mission of Singapore addressed to the Independent Expert.

<sup>6</sup> See A/HRC/17/40/Add.2, para. 10.

language of the national anthem.<sup>7</sup> In practice, English had been chosen as the working language of Singapore, even though it was not native to its Malay, Chinese or Indian population.<sup>8</sup>

8. Singapore believes that the best way to empower human beings is to provide them with the capacity to look after themselves. Thus, social justice in Singapore has been achieved through equal treatment of all groups and heavily subsidized social infrastructure to facilitate social mobility, rather than social welfare. For the vulnerable and persons in poverty who, despite their best efforts, are unable to improve their situations, the Government then provides targeted assistance.

9. Singapore has focused on the practical implementation of rights and on how to balance them with economic imperatives and social stability. Efforts to strengthen social protection are always based on a deliberately created culture of self-reliance, as well as on mutual support. In addition, the Government has stated that its efforts are being deployed primarily on rebalancing economic and social strategies in order to promote growth while mitigating inequality.<sup>9</sup>

10. In August 2015, Singapore launched its first comprehensive national Action Plan for Successful Ageing, which had been jointly developed by government agencies, voluntary welfare and non-profit organizations, and academia, business and union members, on the basis of feedback received during the course of public consultations involving some 4,000 Singaporeans. The Government's vision for "successful ageing" as it is set out in the Action Plan aims to create opportunities for persons of all ages, a caring and inclusive society for persons of all ages and a city for persons of all ages. Furthermore, the Action Plan envisions the implementation of more than 70 initiatives in 12 areas: health and wellness, learning, volunteerism, employment, housing, transport, public spaces, respect and social inclusion, "retirement adequacy", health care and elder care, protection for vulnerable seniors, and research. Singapore was not ranked on the Global AgeWatch Index 2015 owing to current data limitations in the four key domains of the index, i.e. income security, health status, capability and an enabling environment.<sup>10</sup>

### III. Administrative, legal, institutional and policy framework

11. Singapore is a republic with a parliamentary system of government that gained independence in 1965 when it left the federation of Malaysia.

12. The Constitution vests legislative power in the Supreme Court and in subordinate courts. Executive authority is vested in the President. The Parliament of Singapore is unicameral. In 2015, Members of Parliament were elected from 16 group-representation constituencies and 13 single-member constituencies. Group-representation constituencies comprise three to six candidates each, with at least one candidate from a minority racial community.<sup>11</sup>

13. Singapore has acceded to or ratified several international treaties that are of relevance to older persons. It is a party to the Convention on the Elimination of All Forms of Discrimination against Women. Singapore acceded to the Geneva Conventions of 1949 and the Convention on the Prevention and Punishment of the Crime of Genocide. It has ratified the United Nations Convention against Corruption. In July 2013, it ratified the Convention on the Rights of Persons with Disabilities, which came into force on 18 August 2013. The Independent Expert commends the Government for the recent ratification of the Convention on the Rights of Persons with Disabilities and the signing of the International Convention on the Elimination of All Forms of Racial Discrimination in 2015, as well as

<sup>7</sup> See, e.g., Jakob R.E. Leimgruber, *Singapore English: Structure, Variation, and Usage* (Cambridge University Press, 2013), pp. 6 ff.

<sup>8</sup> See A/HRC/18/11, para. 9.

<sup>9</sup> See A/HRC/WG.6/24/SGP/1, para. 15.

<sup>10</sup> See [www.helpage.org/global-agewatch/population-ageing-data/country-ageing-data/?country=Singapore](http://www.helpage.org/global-agewatch/population-ageing-data/country-ageing-data/?country=Singapore) and [www.helpage.org/global-agewatch/about/about-global-agewatch](http://www.helpage.org/global-agewatch/about/about-global-agewatch).

<sup>11</sup> See CEDAW/C/SGP/5, pp. 10-11.

for its accession to the Protocol to Prevent, Suppress and Punish Trafficking in Persons, Especially Women and Children, supplementing the United Nations Convention against Transnational Organized Crime.

14. Singapore has not ratified the International Covenant on Civil and Political Rights, the International Covenant on Economic, Social and Cultural Rights and its Optional Protocols, the Optional Protocol to the Convention on the Elimination of All Forms of Discrimination against Women, the Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment and its Optional Protocol, the International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families, the International Convention for the Protection of All Persons from Enforced Disappearance or the Convention relating to the Status of Refugees and its 1967 Protocol.

15. Singapore is a party to many International Labour Organization (ILO) conventions, including the Forced Labour Convention, 1930 (No. 29), the Right to Organise and Collective Bargaining Convention, 1949 (No. 98), the Equal Remuneration Convention, 1951 (No. 100), and the Minimum Age Convention, 1973 (No. 138). In 2010, Singapore ratified the Tripartite Consultation (International Labour Standards) Convention, 1976 (No. 144). Singapore is however not party to the Discrimination (Employment and Occupation) Convention, 1958 (No. 111) or the Domestic Workers Convention, 2011 (No. 189).

16. The Independent Expert welcomed the intention expressed by the Government during the 2016 universal periodic review of Singapore to seriously and actively engage with the human rights machinery of the United Nations and is looking forward to a positive outcome of the domestic process involving a review by the Interministerial Committee on Human Rights of the country's ability to accede to and ratify the international human rights treaties to which it is not yet party.

17. Singapore is a member of the Association of Southeast Asian Nations (ASEAN) and is therefore represented in the overarching human rights institution of ASEAN, the Intergovernmental Commission on Human Rights, as well as in the organization's Commission on the Promotion and Protection of the Rights of Women and Children. Singapore is also involved in the drafting of an ASEAN instrument on the protection and promotion of the rights of migrant workers.

18. The Constitution is the supreme law of Singapore and any law enacted by the legislature that is inconsistent with the Constitution is void. Where any legislation or policy contravenes the provisions of the Constitution, all persons, including older persons, may apply to the High Court to seek a judicial review of that particular legislation on the grounds that it is inconsistent with the Constitution.

19. Part IV of the Constitution enshrines and protects a range of fundamental liberties, including the right to life and liberty, freedom of speech, assembly and association, and freedom of religion. As in other national constitutions and human rights instruments, these provisions are not couched in absolute terms. They may be restricted by law in the interest of security or public order.

20. The Constitution also guarantees the right to due process and a fair trial, including by prohibiting the retrospective application of criminal laws, repeated trials and evidence obtained by means of torture. It prohibits slavery and forced labour, and protects all citizens from being banished or excluded from Singapore.

21. The principle of equality, which applies to all persons, including older persons, is entrenched in article 12 of the Constitution, which states that "all persons are equal before the law and entitled to the equal protection of the law".

22. Singapore has adopted two acts that specifically protect older persons. The Maintenance of Parents Act of 1995 enables older persons who cannot provide for themselves to seek financial maintenance from their children, while the Mental Capacity Act of 2008 lets individuals appoint a trusted person to make decisions on their behalf when they lose mental capacity. If no such arrangement exists when an individual loses his or her mental capacity, the Act also allows the courts to appoint a suitable person to make decisions on behalf of the individual. Under section 4 (3) of the Act, a person lacks capacity in relation to a matter if at the material time he or she is unable to make a decision for

himself or herself in relation to the particular matter because of an impairment or a disturbance in the functioning of the mind or brain. The Act explicitly states that “a lack of capacity cannot be established merely by reference to a person’s age or appearance; or a condition of his, or an aspect of his behaviour, which might lead others to make unjustified assumptions about his capacity”. A recent amendment of the Act is relevant for older persons as it allows persons without a family or close friends to appoint a paid professional (or to have one appointed) to make decisions on their behalf. It also grants the courts more grounds to revoke or suspend so-called “lasting powers of attorneys” as a safeguard against exploitation.

23. Responsibility for older persons is a cross-cutting issue for several ministries in Singapore. The Ministerial Committee on Ageing was formed in 2007 to coordinate and plan strategies on ageing involving different government agencies.

24. It was the Ministerial Committee on Ageing that, in August 2015, unveiled the Action Plan for Successful Ageing (see para. 10 above), which aims to: empower older persons to lead meaningful and fulfilling lives by opening up new opportunities for active ageing; enable older persons to age well in a caring and inclusive community, one that will look out for them and care for those in need; and ensure that the needed infrastructure and hardware are in place to support an active lifestyle and enable older persons to live independently for as long as possible in the community. The Action Plan will be progressively rolled out over the coming years.

## IV. Independent Expert’s main findings

### A. Discrimination

25. Under the Constitution, all persons, including older persons, are equal before the law and may apply to the High Court to seek judicial review of any legislation or policy that contravenes the provisions of the Constitution. Older persons can also report violations of the law to the relevant authorities, who will look into the complaint and take action to enforce the law as appropriate. A police report can also be lodged by or on behalf of victims.

26. Although the Constitution guarantees equality for all persons, it does not explicitly recognize equality on the basis of sex. Furthermore, there is no definition of discrimination against women in the national legislation, including the Women’s Charter of 1961.<sup>12</sup>

27. While Singapore is ranked eleventh on the gender inequality index,<sup>13</sup> the persistence of patriarchal attitudes and deep-rooted stereotypes regarding the roles and responsibilities of women and men within the family and society at large also have an impact on older women. Such stereotypes not only are a root cause of violence against women in the private and public spheres, but also place women in a disadvantaged position, including in the labour market.<sup>14</sup>

28. The Retirement and Re-employment Act of 1993 and its related subsidiary legislation provide employees protection against discrimination on the basis of age. Specifically, the Act provides for the statutory protection of employees against dismissal based on age and prohibits employers from dismissing employees before they attain the “specified age” solely on the ground of their age. The “specified age” is the prescribed minimum retirement age (currently 62 years) or the retirement age stated in the contract, whichever is higher. The Act also provides remedies for unlawful dismissal on the ground of age, remedies relating to unreasonable denial of re-employment and dismissal without just cause or excuse and remedies relating to unreasonable terms and conditions of re-employment and employment assistance payment.

<sup>12</sup> See also the Convention on the Elimination of All Forms of Discrimination against Women, art. 1.

<sup>13</sup> See <http://hdr.undp.org/en/composite/GII>.

<sup>14</sup> See CEDAW/C/SGP/CO/3, para. 31.

29. Any employee who feels discriminated against can approach the Tripartite Alliance for Fair and Progressive Employment Practices, which takes an active role in looking into complaints of unfair employment practices and may refer cases to the Ministry of Manpower. If employers are found to have engaged in such unfair employment practices, the Ministry will take appropriate enforcement action under the Retirement and Re-employment Act.

30. Recommendations on fair employment practices and the re-employment of older persons are also contained in the Tripartite Guidelines on the Re-employment of Older Employees, which do not, however, have the force of law nor are they binding on employers. The Tripartite Guidelines are however, considered to be employment best practices and employers are highly encouraged to follow them.

31. While age is still a prevalent consideration in some employers' hiring practices and although laws on discrimination on the basis of age have existed since 1993, when the Retirement Age Act was enacted, there has been only one reported judgment in the Singaporean courts.

32. Any person who believes that his or her rights have been infringed may also seek assistance from free legal clinics or bring the matter before the courts. The Legal Aid Bureau administered by the Government provides civil legal aid to all Singaporean citizens and permanent residents, including older persons, who are not able to employ the services of lawyers to pursue their legal rights, provided they fall within the requisite "means and merits framework". Even when an applicant fails to meet the income criteria to obtain legal aid, the Director of the Legal Aid Bureau has the discretion to provide assistance if an applicant suffers from any sudden physical or mental disability that permanently and severely restricts his or her capacity to earn an income.

## **B. Violence and abuse**

33. There are no laws specifically addressing elder abuse in Singapore. There are, however, some provisions in other laws that can be invoked in dealing with violence against older persons, elder abuse or maltreatment.

34. The Penal Code contains provisions pertaining to causing hurt, wrongful restraint, wrongful confinement and rape that can be invoked to protect older adults who suffer physical and sexual abuse. Provisions that pertain to theft, extortion and criminal breach of trust can protect older adults who suffer financial abuse.

35. Under the Women's Charter, victims of family violence can apply for protection orders from the courts. Relatives, caregivers or appointed persons may make applications on behalf of victims who are unable to make applications themselves. Victims can seek the assistance of family violence specialist centres to make such applications by videoconferencing. The Charter, which was introduced in 1961 to protect the rights of women and family members, was amended in 1997 to deal more broadly with family violence, including psychological or emotional abuse, and to extend its scope to older persons.

36. The Maintenance of Parents Act enables parents to file a complaint against children who are capable of supporting them financially but are not doing so. It thus provides older persons suffering financial neglect some form of redress.

37. The National Family Violence Networking System, established in 1996, makes it possible for victims to seek support and assistance, including older persons. The System links the Government, law enforcement entities, social services, health-care service providers and the courts view a view to promoting closer collaboration and networking and to ensuring that agencies are clear about their respective roles and the management of cases. The Ministry of Social and Family Development has established three family violence specialist centres, which provide specialized intervention for family violence victims, including counselling for victims, perpetrators and family members.

38. In May 2015, the Ministry of Social and Family Development established a new unit for the protection of vulnerable adults and victims of family violence that has since handled over 100 cases of vulnerable adult abuse, ranging from neglect to more serious cases of physical or sexual assault. The establishment of the Adult Protective Service means that there is now a dedicated team of government social workers handling cases, in addition to what the Ministry has done in terms of policies and funding of voluntary welfare organizations for the protection of persons affected by family violence. The Independent Expert notes the general tendency of underreporting cases of violence and abuse involving older persons.

39. The Independent Expert was pleased to learn that Singapore is currently looking to better protect vulnerable adults by enacting a vulnerable adults act, which will seek to allow swift intervention in cases of abuse, neglect or self-neglect of adults, including older persons, who are unable to protect themselves owing to mental or physical incapacity or disability. According to the information received, the act is expected to be tabled in Parliament early in 2018. In the meantime, the Government is in the process of working out the implementation details with relevant agencies and community-based organizations. The Independent Expert notes that financial abuse is not currently included within the scope of the definition of the draft act.

40. The introduction of such a comprehensive and detailed legal framework will grant the State powers to protect vulnerable adults from abuse and neglect by entering private premises to assess a person's well-being and to move the abused person temporarily to safe places such as sheltered homes. With regard to self-neglect, the Independent Expert notes that the intervention should be proportionate and targeted to the specific form of self-neglect that is identified, that the response should not be excessively disruptive and that any exercise of power without the consent of the older person requires a process of formal oversight such as prior approval from an independent body or applications for court orders.

### C. Adequate standard of living and autonomy

41. In 2014, Singapore was ranked ninth on the human development index. The Economist Intelligence Unit's quality-of-life index ranked it sixth in 2014 and the World Justice Project's Rule of Law Index ranked it ninth in 2015. Singapore has one of the highest gross domestic product per capita in the world,<sup>15</sup> at S\$ 73,167.<sup>16</sup>

42. During her visit, the Independent Expert learned that Singapore did not consider a poverty line to be the best tool for identifying and assisting those in need, as it would neither take into account the differing nature of needs in terms of housing, health, employment and family issues, nor provide useful information on the depth or intensity of needs of low-income families. Concerns were also expressed regarding the social stigmatization that could result from those falling below the poverty line being labelled "poor" or "needy".

43. Regardless of the existence of a poverty line, Singapore acknowledges that it is essential to ensure that older persons are financially secure for their old age. It therefore encourages self-reliance, preferring to play an enabling role by helping each person to build his or her individual assets and savings, through home ownership and the Central Provident Fund, the country's comprehensive savings plan.

44. According to the latest quinquennial household expenditure survey (2012/13), most households headed by retirees slide into the lower-income brackets because they do not benefit from work-related income. While some retirees rely on relatives or other sources of social support to meet their basic expenditure needs, others finance their retirement by using their own savings and returns from investments.<sup>17</sup>

<sup>15</sup> See <http://data.worldbank.org/indicator/NY.GDP.PCAP.PP.CD?view=map>.

<sup>16</sup> Letter dated 24 April 2017 from the Permanent Mission of Singapore to the Independent Expert.

<sup>17</sup> Singapore, Department of Statistics, *Report on the Household Expenditure Survey 2012/13*, p. 21. Available from [www.singstat.gov.sg/docs/default-source/default-document-library/publications/publications\\_and\\_papers/household\\_income\\_and\\_expenditure/hes1213.pdf](http://www.singstat.gov.sg/docs/default-source/default-document-library/publications/publications_and_papers/household_income_and_expenditure/hes1213.pdf).



45. Among the heterogeneous group of retiree-headed households, the average monthly household expenditure in 2012/13 amounted to S\$ 1,700.<sup>18</sup> In terms of the average monthly non-work income, a retiree household in 2012/13 received S\$ 1,740, which included contributions from relatives and friends not staying with them, investment and rental income, as well as annuities and monthly payouts from savings in the Central Provident Fund. It also included an average of S\$ 290 from pension, social welfare grants, regular payment from insurance protection policies and regular government transfers.<sup>19</sup>

46. The results of the survey reflect a heavy reliance on family support as the main pillar of social policies, but this situation is facing increasing pressure in the light of growing urbanization and the trend towards smaller, nuclear families.

47. Housing is a critical element in the lives of older persons. Housing needs for the general population are provided by the Housing and Development Board, a statutory board under the Ministry of National Development. As a result of a building programme, with subsidies and grants provided by the Government, 8 in 10 Singaporeans are housed in flats provided by the Board. In 9 out of 10 cases, the flats are owned, not rented. As these owners reach old age, they can opt to unlock the housing equity of their flats under the Lease Buyback Scheme. Under the Scheme, the Housing and Development Board buys back the tail-end portion of the lease so that the older persons can continue to stay in their flat for 15-35 years. The proceeds can be used to buy an annuity, which can in turn provide the older person a constant stream of income for life. Alternatively, the flats or rooms within them can be sublet to earn rental income. It is also possible to purchase smaller studio apartments, which have shorter leases and are designed specifically to meet the needs of older persons. Studio apartments cost less than flats sold on a 99-year lease, giving older persons another avenue to monetize their flats. In addition, the Housing and Development Board provides subsidized rental flats for needy citizens with no other housing options.<sup>20</sup>

48. Singapore acknowledges the need to upgrade the physical infrastructure to cater to an older population and is progressively making housing estates barrier-free. In 1990, the Code on Barrier-Free Accessibility in Buildings was enacted to ensure that new buildings conform to a set of standards on barrier-free provisions. Moreover, the Building and Construction Authority has developed guidelines to urge designers to work towards achieving an accessible environment that promotes the independent living of people of varying abilities.<sup>21</sup> The above-mentioned studio apartments, which are equipped with elder-friendly fittings and features, were introduced in 1998 as a customized housing option for older persons. Moreover, in 2012, the Housing and Development Board launched the Enhancement for Active Seniors programme to make flats safer and more elder-friendly. Home improvements have included slip-resistant treatment for bathroom floor tiles, the installation of “grab bars” in bathrooms and wheelchair ramps at subsidized rates. Depending on the flat type, households can enjoy up to 95 per cent subsidy of the cost of these home modifications. Under the Lift Upgrading Programme, for instance, new lifts are being installed that stop on every floor. Playgrounds have not only swings and climbing frames for children, but also exercise machines to allow older persons to get a gentle workout and socialize with neighbours and friends.

49. In order to ensure that older persons in Singapore, including older persons with disabilities, are able to move around freely and conveniently and that they have the amenities they need, low-floor, step-free and wheelchair-accessible buses have been introduced. Since 2000, the Land Transport Authority has been retrofitting existing subway stations to ensure accessibility by older persons and persons with disabilities.

50. The Government has indicated that all trains, train stations and bus terminals in Singapore are barrier-free and wheelchair-accessible. Moreover, 92 per cent of public buses are wheelchair-accessible; that proportion is expected to reach 100 per cent by 2020.

<sup>18</sup> Ibid.

<sup>19</sup> Ibid., pp. 35-36.

<sup>20</sup> See [www.ohchr.org/Documents/Issues/EPoverty/older/Singapore.pdf](http://www.ohchr.org/Documents/Issues/EPoverty/older/Singapore.pdf).

<sup>21</sup> See [http://www.bca.gov.sg/BarrierFree/others/ud\\_guides.pdf](http://www.bca.gov.sg/BarrierFree/others/ud_guides.pdf).

Efforts are also being made to make commuter infrastructure such as walkways, taxi stands and road crossings more accessible to the less mobile, including older persons.

51. Under the Mental Capacity Act, individuals who think they might lose capacity to make their own decisions in the future have the possibility to plan ahead by executing a lasting power of attorney with a view to appointing a proxy decision maker to take care of their personal welfare and financial matters. In cases where a person has not appointed a proxy decision maker before losing capacity, the courts may appoint such a person to take decisions in the affected person's best interests. Singapore placed a reservation on article 12 (4) of the Convention on the Rights of Persons with Disabilities, which requires States parties to regularly review the decisions made on behalf of persons with disabilities, arguing that the public guardian has the power to investigate complaints of abuse of authority by proxy decision makers and that there are restrictions on the acts or decisions that a proxy decision maker may carry out or take.

#### **D. Social protection and the rights to social security and work**

52. The social protection philosophy of Singapore is based on self-reliance. Every individual has a personal responsibility to plan and prepare for his or her old age. The role of the family and the community is to provide the first and second line of support for those who need care; the role of the State is to set out the policy framework and to provide the infrastructure and resources necessary for the other sectors to play their part. The State should be directly involved only when the needs of older persons cannot be met otherwise.

53. The Central Provident Fund is a key pillar supporting the retirement needs of Singaporeans. Under this compulsory savings scheme, individuals are responsible for planning and saving for their financial security in old age, as surveys have shown that many Singaporeans rely mainly on family support and do not prepare adequately for their financial needs in old age. The system is self-funding, with individual savings built up through each person's own contributions. In addition to setting aside funds for retirement, the Fund also addresses health care, home ownership, family protection and asset enhancement.

54. Sections 7 (1) and 13.A (1) of the Central Provident Fund Act clarifies that the Fund covers all Singaporeans and permanent residents who are self-employed (a statutory obligation for Medisave contributions) or employees. Both employees and employers make monthly contributions to the Fund. Contributions are credited to three accounts: the ordinary account, for home ownership, investment, education and insurance premiums; the special account, for retirement, investment in retirement-related financial products and contingencies; and the Medisave account, for health-care expenses and approved medical insurance. A fourth account, the retirement account, is automatically created on a person's fifty-fifth birthday.

55. When they make their first contribution to the Fund, new members receive a letter outlining the system and interest rate structure. Thereafter, they receive a yearly statement summarizing the various transactions in their accounts. Just before they turn 55, members are informed, again through a letter, of the minimum sum applicable to them and of the corresponding payouts.

56. In the early days of the Fund, members were able to withdraw all of their Fund-related savings upon retirement. However, the rising life expectancy has put them at a real risk of outliving their savings. The Minimum Sum Scheme was therefore introduced in 1987 to help members spread out their savings over 20 years, instead of withdrawing them in a lump sum. Then, as life expectancy continued to improve, the Fund's Lifelong Income for the Elderly annuity scheme was introduced in 2009, to ensure that older persons would not outlive their savings.

57. Recognizing that low-wage workers needed more help, in 2007 the Government introduced the Workfare Income Supplement Scheme, to supplement the wages and retirement savings of older low-wage workers by encouraging them to stay employed. To help those with lower balances increase their Central Provident Fund savings faster, in 2008

the Government started paying an extra interest of 1 per cent on the first S\$ 60,000 of Fund savings.

58. In addition, the Government has instituted the Community Care Endowment Fund (ComCare Fund), which provides support to low-income Singaporean families. ComCare Fund programmes provide a basic safety net for poor Singaporeans while helping them to work towards self-reliance. The ComCare Fund also provides assistance to those who need long-term support, such as older persons without family support and persons with disabilities. In addition, older persons with low levels of income can benefit from the financial and social assistance schemes offered by voluntary welfare organizations.

59. As a significant number of older persons in Singapore are deemed to be “asset rich” but “cash poor”, steps have been taken to monetize the assets of older persons, for example by helping them to downgrade to smaller flats, through the Silver Housing Bonus, or to sublet their flats, under the Lease Buyback Scheme (see para. 47 above). The Independent Expert recognizes that these initiatives ensure additional retirement income in old age but also emphasizes that they are detrimental to the families’ inheritance and may worsen the poverty cycle for the families concerned.

60. During the past decade, Singapore has introduced a number of measures to facilitate the lifelong employability of its older workers. The rationale behind these measures is that having older persons employed for as long as possible keeps them mentally and physically healthier, integrates them more effectively into society and enhances their financial security. In 2005, the Tripartite Committee on Employability of Older Workers recommended a four-pronged approach in respect of older workers: expand employment opportunities, enhance their cost competitiveness, raise their skills and value, and shape positive perceptions of them.

61. Singapore does not consider that raising the retirement age will address the issue of early retirement for a large portion of the population. Instead of delaying the retirement age, in 2012 it amended the Retirement and Re-employment Act to provide more opportunities for people to work beyond the statutory minimum retirement age of 62. Under the Act, employers are required to offer 62-year-old workers the possibility of being re-employed for another three years, until the age of 65, although not necessarily in the same job or at the same pay level. That age is expected to be raised to 67 in 2017.

62. That legislative measure was supported by incentives to re-employ older workers, such as a change to the wage structure. Moreover, by lowering the Central Provident Fund contribution rates for workers aged 50 and over, the cost of employing them was reduced, thus mitigating the effect of seniority-based wages. In addition, the Workfare Income Supplement Scheme, which is in effect a negative income tax, was also weighted in favour of older workers. As a result, the re-employment rate in Singapore is high. Nearly all local employees who turned 62 between July 2013 and June 2014 were offered re-employment.

63. During her visit, the Independent Expert was informed by the Government of its intention to introduce a number of initiatives within the next five years to facilitate the employability of older persons in Singapore, such as in the area of lifelong learning and in terms of providing continued support so that employers can re-design jobs for older persons and create age-friendly workplaces.

## **E. Education, training and lifelong learning**

64. In line with the objective of lifelong employability, Singapore has made important investments in developing a strong education and training system for its adult workforce. In 2003, it established the Singapore Workforce Development Agency, which has, together with its partners, set up a network of career centres to help Singaporeans with their employment and training needs. The SkillsFuture movement was launched in 2014, to help Singaporeans develop to their fullest potential and foster a culture of lifelong learning. Under SkillsFuture, Singapore provides incentives for self-initiated training and encourages employers to send their workers, including older workers, for training and skills upgrading.

This includes a 95 per cent course fee subsidy under the Workfare Training Support Scheme for low-income older workers.<sup>22</sup>

65. A number of community programmes are being introduced to enable older persons to stay active and engaged after retirement. Older persons can, for instance, contribute to community organizations and join senior citizen groups within housing estates, which run regular activities to help them keep physically well and socially active. In 2008, for instance, the Government introduced a wellness programme to encourage older persons to lead active lifestyles and better manage their health by going for regular screenings for chronic diseases.

## F. Care

66. “Ageing in place” is a key principle underpinning policies relating to older persons in Singapore. It seeks to allow older persons to grow old in the home, community and environment they are familiar with, with minimal change or disruption to their lives and activities. The emphasis therefore lies on the family as the primary caregiver, with many helping hands, including the community and other older persons, contributing. Institutionalization is considered to be the last resort.

67. Singapore has opted for a health-care system based on a combination of personal responsibility and of community and State support rather than for a free health-care system for all, which it considers could lead to an uncontrollable and unsustainable demand for health-care services at a significant cost for society as a whole.

68. Through a mixed financing system, multiple tiers of protection are provided to ensure that no Singaporean is denied access to basic health care for lack of money. The first tier of protection is provided through government subsidies that are designed to provide assistance for lower-income citizens. The second tier is Medisave (see para. 54 above). The third tier is MediShield Life, which replaced MediShield in 2015 and constitutes the basic medical insurance scheme to protect individuals against the costs of catastrophic illnesses. Premium subsidies for MediShield Life are available to seniors from lower- and middle-income households. ElderShield is a severe disability insurance providing a fixed-term monthly cash payout of S\$ 300 or S\$ 400 for up to 60 or 72 months respectively to help defray the costs of long-term care for the severely disabled. The final tier is a safety net formed by Medifund, which is a government-endowment fund for those who are still unable to afford their medical bills. In November 2007, Medifund Silver was launched to deliver targeted assistance to needy persons aged 65 and over.

69. In 2012, Singapore expanded subsidy coverage for older persons requiring long-term care to include up to two thirds of households. Subsidies for home- and community-based services, such as day care for older persons, were also increased to up to 80 per cent, to better support the concept of “ageing in place”. In addition, a Seniors’ Mobility and Enabling Fund of S\$ 50 million seeks to assist older persons to enable them to live independently within the community. It provides subsidies for assistive devices such as walking aids, wheelchairs, geriatric chairs and hospital beds, transport to care centres for older persons and dialysis centres funded by the Ministry of Health and home health-care items such as catheters and milk supplements.

70. In 2014, the Government introduced the Pioneer Generation Package to help lighten the burden of health-care costs of “pioneers”, in other words persons who were 65 and older in 2014. Pioneers receive additional subsidies on top of subsidies at polyclinics, specialist outpatient clinics, general practitioner clinics and dental clinics participating in the Community Health Assist Scheme. Pioneers also receive annual Medisave top-ups for life and special premium subsidies for MediShield Life. Under the Pioneer Generation Disability Assistance Scheme, disabled pioneers receive lifelong cash assistance to help with their care expenses.

<sup>22</sup> Letter dated 24 April 2017 from the Permanent Mission of Singapore to the Independent Expert.

71. The new Silver Support Scheme supplements the incomes of the bottom 20-30 per cent of older persons in Singapore. Those eligible receive supplements of between S\$ 300 and S\$ 750 per quarter for as long as they remain eligible.

72. The Independent Expert noted that the Ministry of Health intends to review the financing system for long-term care in order to give older Singaporeans greater assurance that they will be able to afford care services for themselves and their loved ones should they need them.

73. Health-care services for older persons in Singapore can be broadly classified as either residential or community-based. The services are provided both by voluntary welfare organizations and by private and public sector operators. Frail, sick and bedridden older persons may need residential health-care facilities when they become unable to care for themselves or to be cared for within their own homes. Such facilities include community hospitals, hospitals for the chronically sick, nursing homes, inpatient hospice care centres and respite care and community health-care centres for the older persons. Many older persons prefer to live in a familiar environment, with their family members and friends. However, if they are not able to care for themselves or if their family members are unable to provide the necessary care, community health-care services may be required to help older persons remain at home. Such services, including medical, nursing and palliative care services, may be provided at home or at centres, such as day-care rehabilitation centres, dementia day-care centres and psychiatric day-care centres, and at rehabilitation homes.

74. Nursing homes are licensed under the Private Hospitals and Medical Clinics Act. To ensure quality of care in nursing homes, the Government introduced the Enhanced Nursing Home Standards, which were incorporated into licensing requirements and have been in force since April 2016. The licensing requirements cover standards in areas such as medical and nursing care, facilities maintenance and upkeep and general hygiene. The Ministry of Health conducts regular checks to ensure that nursing homes meet the licensing requirements and care standards. It also engages independent auditors to further assess care standards in areas such as infection control, wound care and nursing management in the nursing homes. There is also the Nursing Home Visitors Programme, as part of which volunteers visit nursing homes to obtain feedback directly from residents and their family members and to observe the living environment.

75. To meet the needs of older persons who lack family support, Singapore is building additional nursing homes with the objective of gradually increasing the number of beds from 9,400 in 2011 to 17,000 by 2020. Many of these nursing homes, which will be in “eldercare facilities”, are to become hubs providing care services to the local community. The idea is for senior care centres to provide both health and social services under one roof. In addition, Singapore seeks to further expand its home care services by increasing the number of home care places from 3,800 in 2011 to 10,000 by 2020 and the number of centre-based care places from 2,100 to 6,200 over the same period. In April 2015, guidelines were also introduced to ensure better care for older persons.

76. Singapore recognizes the complex medical, social, psychological and emotional issues associated with ageing and with illness among older persons. In 2003, a multidisciplinary geriatric team was formed in Singapore General Hospital to cater to the increasing need for specialized and holistic care for geriatric patients. Changi General Hospital has the Department of Geriatric Medicine, a one-stop service that provides geriatric care to patients, and a geriatric day hospital that provides intensive rehabilitation programmes for older persons under the supervision of geriatricians. The patient’s caregiver, for instance a family member, can be trained by staff of the Department in providing home care to older persons. The Department also provides specialist outpatient treatment after discharge from geriatric specialist outpatient clinics, such as the continence clinic, the falls assessment clinic and the memory clinic. The latter is a collaboration between the Department of Geriatric Medicine and the Department of Psychological Medicine. The main aim is to assess, investigate and assist in the management of patients over the age of 50 with memory loss and dementia. Together with the patient’s caregivers, consultations are led by geriatricians and psychogeriatricians with the assistance of specialist nurses. Where necessary, a referral can be made to occupational therapists, medical social workers and psychologists.

## G. Assistive and robotics technology

77. In 2014, Singapore launched the Smart Nation initiative to coordinate national efforts in planning, developing and adopting smart technologies. Priorities identified under the initiative include smart health care, transport and housing.

78. Smart health-care systems include elements such as smart health-care facilities, smart patient tools and virtual hospitals. Service and care robots could play a supportive role in the life of many chronically ill patients and older persons who want to live independently. That role can be fulfilled through a range of devices for assisted living, including devices that compensate for cognitive decline in old age, monitor physiological and physical activity, act as early detection measures and provide adaptive support in line with the changing needs of older persons and devices such as mobile communication platforms, health-care delivery tools and surgical robots, as well as social robots, in other words robots that move and communicate to assist and entertain older persons in various environments, including the home and health-care facilities.

79. The Independent Expert appreciates very much the opportunity provided during her visit to gain insights into Singaporean activities and initiatives — public and carried out in partnership with private actors — in the areas of robotics, artificial intelligence and other forms of automation in relation to ageing, care and health services. The Independent Expert visited the Centre for Healthcare Assistive and Robotics Technology at Changi General Hospital, as a result of which she gained useful information on how assistive “carebots”, social robots, tele-health and information technology applications, big data analytics and other similar means can help address the challenges of a rapidly ageing population in an efficient and rights-based manner. The role of start-ups like AiTreat and of the Singaporean Agency for Science, Technology and Research has also to be recognized as instrumental to the search for solutions to the multiple challenges faced, while ensuring the dignity of older persons and the promotion and protection of their rights. The Independent Expert acknowledges the commitment of Singapore to the pursuit and use of technological progress to the benefit not merely of older persons but of society as a whole, and notes the impressive opportunities that such progress offers while moving towards an all-encompassing change affecting all strata of society. At the same time, she stresses that that human contact is a fundamental aspect of human care and underlines the importance of appropriately training and preparing doctors and care assistants to secure the highest degree of professional competence possible, as well as to protect patients’ health.

## V. Conclusions and recommendations

### A. Overall remarks

80. **Singapore has one the fastest ageing populations in the world, with the number of persons aged 65 and over expected to double by 2030 to reach 900,000 persons.<sup>23</sup> This demographic revolution has wide-ranging implications for society at all levels and goes hand in hand with growing concerns about the ability of older persons to enjoy the full spectrum of their human rights.**

81. **The focus on ageing issues in Singapore is not new. Since the 1980s, various high-level committees have been formed to address the challenges of an ageing population. In 2004, the Committee on Ageing Issues was set up to build on the work done by previous committees. Recognizing that ageing issues are multifaceted and dynamic in nature, the people and the private and public sectors were all represented on the Committee on Ageing Issues. It was replaced in 2007 by the Ministerial Committee on Ageing, which was charged with coordinating and planning strategies on population ageing involving different government agencies. The Independent Expert commends Singapore for its vision of creating “a nation for all ages”.**

<sup>23</sup> See <https://population.sg/articles/older-singaporeans-to-double-by-2030>.

82. The adoption of the Action Plan for Successful Ageing, a blueprint for a whole-of-nation strategy on ageing issues, was an important step to comprehensively address the challenges posed by the ageing phenomenon. The Independent Expert commends the Government for having recognized the significant challenges ahead and for having devised a comprehensive national strategy to empower older persons to age confidently and lead active lives while maintaining strong bonds with their family and community. She also recognized the extensive public consultations conducted by the Government in the elaboration of the Action Plan to ensure widespread ownership. The Independent Expert encourages the Government to deploy all efforts necessary to roll out the Action Plan in a timely manner to address the demographic reality and the human rights concerns of an increasing number of older persons in Singapore.

83. The Independent Expert notes that experience has shown that the establishment of an independent interministerial coordination mechanism could greatly facilitate the implementation of the Action Plan and, by ensuring a multidisciplinary approach to ageing, contribute to improving the enjoyment of all human rights by older persons in the country.

84. The Independent Expert also commends the Government for the tremendous efforts it has made recently to initiate a plethora of measures and schemes aimed at upgrading the care system and social policy, making its infrastructure more age-friendly and accessible, as well as many programmes and schemes to address the challenges of ageing. Mindful of the fact that many of these new initiatives, programmes and policies will need more time to bear fruit, the Independent Expert notes that it is difficult, at this early stage, to assess fully their impact on the enjoyment of human rights by older persons. She calls on the Government to continuously monitor the implementation of the new measures and programmes, as well as the initiatives announced under the Action Plan, to ensure that they ascribe to a human rights-based approach and have the desired effect. Such monitoring will also make it possible to detect shortcomings and inadequacies and make the adjustments needed to address them in a timely manner.

85. The Independent Expert commends the Government for the recent ratification of the Convention on the Rights of Persons with Disabilities and the signing, in 2015, of the International Convention on the Elimination of All Forms of Racial Discrimination. She further commends the Government for its accession to the Protocol to Prevent, Suppress and Punish Trafficking in Persons, Especially Women and Children, supplementing the United Nations Convention against Transnational Organized Crime.

86. The Independent Expert welcomes the intention expressed by the Government during the 2016 universal periodic review of Singapore to seriously and actively engage with the human rights machinery of the United Nations and is looking forward to a positive outcome of the domestic process involving a review by the Interministerial Committee on Human Rights of the country's ability to accede to and ratify the international human rights treaties to which it is not yet party.

87. While acknowledging that the Interministerial Committee oversees human rights in Singapore, the Independent Expert encourages the Government to establish an independent national human rights institution in conformity with the principles relating to the status of national institutions for the promotion and protection of human rights (the Paris Principles).

88. On the basis of the conclusions and observations in the present report, the Independent Expert makes the recommendations set out below.

## **B. Recommendations to the Government**

### **1. Study and statistics**

89. The Independent Expert welcomes the comprehensive research efforts undertaken and envisaged by Singapore in different disciplines in order to analyse the

situation of older persons, identify trends and challenges and ensure a better understanding of the implications of an ageing population as an essential foundation for policy development. She commends the Government for its plans to further strengthen research into ageing by allocating S\$ 200 million under the National Innovation Challenge on Active and Confident Ageing to catalyse innovative ideas and interdisciplinary research.

90. She encourages the Government to ensure the nationwide, systematic and regular collection of disaggregated data on impediments to the enjoyment of all human rights by older persons, for example, on all forms of discrimination on the basis of age as a sole or accumulated criterion, on exclusion and on all forms of abuse and maltreatment. She also stresses the need to ensure that the voices of older persons, including the very old and those living in homes, are systematically included in surveys, in order to gain a better understanding of their needs and to reflect their enormous heterogeneity.

91. Studies, surveys and statistics should also take into account groups of older persons who are marginalized on multiple grounds, for example because of their gender, disability and impairment, or for any other reason. A national data collection system should be established to allow for a more systematic evaluation of measures and interventions and their effectiveness. Given that the data have to be used sensibly to avoid stigmatization and potential misuse, particular care should be exercised when collecting and analysing data in order to respect and enforce data protection and privacy.

## 2. Discrimination

92. While acknowledging the Government's efforts to raise awareness of equality and to change people's attitudes and beliefs to eliminate prejudices regarding older persons, the Independent Expert emphasizes the need for an anti-discrimination strategy addressing discrimination in a coherent and multifaceted way.

93. She also notes the persistence of patriarchal attitudes and deep-rooted stereotypes regarding the roles and responsibilities of women and men within the family and in society at large. Such stereotypes are not only a root cause of violence against women in the private and public spheres, but also place women in a disadvantaged position, including in the labour market.

94. The Independent Expert encourages Singapore to incorporate a definition of discrimination against women encompassing both direct and indirect discrimination into its Constitution or other appropriate legislation, as well as provisions to prohibit discrimination against women, including on the grounds of age or disability.

## 3. Violence and abuse

95. The Independent Expert recognizes that the Government has recently taken some measures, such as the establishment of the Adult Protective Service, a team of government social workers dedicated to the handling of cases of violence, abuse and neglect of older persons, but emphasizes that further measures and independent mechanisms are urgently required to ensure that any form of violence against and abuse of older persons, including financial abuse, is detected, reported and adequately addressed.

96. The Independent Expert is pleased to learn that Singapore is looking into better protecting vulnerable adults by enacting a vulnerable adults act, which is expected to be tabled in Parliament early in 2018. The introduction of a comprehensive and detailed legal framework will grant specific powers to the State to protect vulnerable adults from abuse and neglect. The Independent Expert notes, however, that the provisions included in the draft act do not currently capture the full range of occurrences of violence, maltreatment and abuse perpetrated against older persons and therefore do not allow for the proper detection of such violations. She also calls on the Government to criminalize explicitly all acts of domestic violence.

97. With regard to the provisions on self-neglect, the Independent Expert emphasizes that the intervention should be proportionate and targeted to the specific



form of self-neglect that is identified, that the response should not be excessively disruptive and that any exercise of power without the consent of the older person requires a process of formal oversight such as prior approval from an independent body or applications for court orders. She wishes to note that such an intervention cannot substitute for measures to address care- and welfare-related challenges experienced by older persons.

98. The Independent Expert also stresses that additional normative measures and mechanisms are required to ensure detection, reporting and investigation of all forms of abuse and maltreatment of older persons in institutional care and in family settings. Training judges, lawyers and prosecutors is essential for ensuring the investigation of cases of violence against older persons and for signalling to the community that violence and abuse against older persons are serious crimes and will be treated as such.

99. In view of a general tendency of underreporting cases of violence and abuse involving older persons, the Independent Expert stresses that disseminating information to older persons about their rights could help to encourage them to disclose any abusive experiences.

#### 4. Adequate standard of living and autonomy

100. The Independent Expert was impressed to learn that Singapore had one of the highest gross domestic products in the world. She notes that the majority of households headed by retirees, however, have fallen into the lower-income groups and that most retirees rely on relatives, other forms of social support or their savings and returns from investment to meet a significant portion of their basic expenditure needs. The heavy reliance on family support as the main pillar of social policies is facing increasing pressure in the light of growing urbanization and the trend towards smaller, nuclear families.

101. The Independent Expert commends Singapore for the building programme, to which it allocates subsidies and grants, implemented by the Housing and Development Board to provide affordable, accessible and barrier-free living environments for older persons, in order to reduce their levels of dependency. She also commends Singapore for the measures taken and those it envisages taking to upgrade the country's physical infrastructure to cater to an older population.

102. The Independent Expert welcomes the development by the Building and Construction Authority of guidelines to urge designers to work towards achieving an accessible environment that promotes the independent living of people of varying abilities. It is essential for engineers and architects to be aware of how they can contribute to the enjoyment of all human rights by older persons. The Independent Expert recommends fostering the application by architects and engineers of a human rights-based approach to the design of public and private buildings.

#### 5. Social protection and the right to social security

103. The social protection philosophy of Singapore is based on self-reliance. Every individual has a personal responsibility to plan and prepare for his or her old age. The role of the family and the community is to provide the first and second line of support for those who need care; the role of the State is to set out the policy framework and to provide the infrastructure and resources necessary for the other sectors to play their part. The State should be directly involved only when the needs of older persons cannot be met otherwise. The Independent Expert wishes to recall that establishing or extending social security systems is a duty of States stemming directly from human rights norms and standards, in particular the right to social security and the right to an adequate standard of living.

104. The Independent Expert recognizes that initiatives to monetize the assets of older persons contribute to additional retirement income in old age but also emphasizes that they are detrimental to the families' inheritance and may worsen the poverty cycle for the families concerned.

105. She welcomes recent programmes such as the Silver Support Scheme and the Pioneer Generation Package, which are important steps towards addressing old age poverty, but stresses that more needs to be done to ensure that all older persons, irrespective of whether they have been employed, are financially secure in old age.

The introduction of a non-contributory old-age pension would significantly contribute to the financial autonomy of older persons. It would also have an important gender dimension, as women are particularly vulnerable to poverty in old age.

106. The Independent Expert acknowledges the efforts made by Singapore to build an effective volunteer network, while noting that there is a need for a sufficient number of trained professionals alongside volunteers to ensure systemic sustainability of support schemes and quality control. She stresses that effective volunteer initiatives require leadership, planning and coordination, as well as a pool of adequately trained volunteers.

107. Noting the tremendous efforts made by Singapore to promote active ageing at all levels, including the measures taken towards ensuring lifelong employability, the Independent Expert stresses the need to ensure that appropriate frameworks exist to prevent older persons from being treated as assets and economic interests from prevailing and to allow older persons to age with dignity, in particular with regard to re-employment terms. In this context, she also underlines the importance of guaranteeing a minimum wage, notably for those employed in low-income sectors.

## 6. Care

108. “Ageing in place” is a key principle underpinning policies relating to older persons in Singapore. The Independent Experts concurs with the approach that seeks to allow older persons to grow old in the home, community and environment they are familiar with, with minimal change or disruption to their lives and activities. The Independent Expert emphasizes that, while it is important to accept the choices of older persons and enable them to live autonomously, it is essential to make sure that health-care and social services reach older persons who live alone and to prevent older persons from becoming socially isolated.

109. Noting the need for broader State investment in infrastructure and facilities for long-term care, including home care, the Independent Expert welcomes the intention of the Ministry of Health to review the system for financing long-term care. She notes the Government’s efforts to renew its care system and to provide a basic hospitalization insurance plan for all Singaporeans. She also welcomes the initiatives envisaged in the Action Plan for Successful Ageing, which include providing greater support to caregivers and a wider range of home and community care options to older persons in need of care.

## 7. Assistive and robotics technology

110. The Independent Expert expresses her appreciation to the Government for the opportunity provided during her visit to gain insights on Singaporean activities and initiatives — public or carried out in partnership with private actors — in the areas of robotics, artificial intelligence and other forms of automation in relation to ageing, care and health services. She acknowledges the commitment of Singapore to the pursuit and use of technological progress to the benefit not merely of older persons but of society as a whole, and notes the impressive opportunities that such progress offers for reshaping care systems for older persons, especially given that many existing care systems have already or will in the near future reach the limits of their capacities.

111. The use of autonomous health-care robots also raises a number of issues, ranging from ethics to accountability, privacy and data protection, which have to be studied in detail and for which normative frameworks and appropriate mechanisms may need to be designed to ensure their utilization conforms with human rights principles. The use of such robots also requires a more general discussion on what care actually is in practice, whether it is service delivery or whether it embeds certain values, and on how to ensure that older persons are not objectified. The Independent Expert notes, in this regard, the need to assess, together with older persons, the impact on human rights of the use care and social robots and to ensure that the older persons involved in such assessments reflect the heterogeneity of this segment of the population in terms of age groups and their various conditions.