

## **Interview Transcript**

Name of Interviewee : (1) Mr. Phua

CEO of Singapore Action Group of Elders (SAGE)

(2) Mr. Wan Noor

In-Charge of Public Education for SAGE

Date of interview : 22 March 2012

Time : 3pm to 4.30pm

MR. WAN NOOR: Yes, Clarence, what is the purpose of your research? What do you intend to find out? How can we help you? Introduce your project first. What is the purpose of your project?

CLARENCE: In our research work, we aim to address the retirement needs of the elderly. Financial planning, healthcare and social activities are the key concerns of this research interview. In addition, we are exploring the possibility of building a retirement resort / village with the feasibility of using CPF. Elderly without dependent support are most vulnerable to retirement pitfalls. By researching such issues, the prospects of active and successful ageing are possible.

MR. PHUA: And that's your key concerns?

CLARENCE: Mainly that.

MR. PHUA: Now, who suggested this? Was it your teacher, or amongst yourselves?

ZHI YI: It's part of our research education project that we are required to do.

MR. PHUA: No, no I understand but how did this subject come about?

ZHI YI: Our teacher gave it to us.

MR. PHUA: So the topic was given by your teacher, was it?

CLARENCE: We were supposed to research on the needs of the elderly and then, we thought that- we discussed and we thought that this is quite a good idea.

MR. WAN NOOR: Who came up with the idea, for the research project? Who came up with the idea of the research the elderly? Your idea, or your friend's idea or your teacher's idea?

CLARENCE: Our teacher asked us to. The topic was to find ways to suit the retirement needs of the elderly.

ZHI YI: All the groups are required to do something.

MR. WAN NOOR: So one topic divided into so many groups?

MR. PHUA: No I don't think so. So how many groups are there?

JOSHUA: There are a few groups. What the teacher gave us was to have us find and research a common need for the elderly and we each have to find a need for the elderly and meet their need. So, what we thought of was building a retirement village for the elderly to meet their common needs. So we decided what we needed to do to cater to the

needs but the, the main idea was to research the common need or needs for the elderly and meet to it. That's what the teacher gave us and we came up with our own idea.

MR. WAN NOOR: Different group got different topic?

CLARENCE: They're all on the elderly but...

ZHI YI: Slightly different

MR. WAN NOOR: Oh.

MR. PHUA: So different topics for each group, is that correct?

HAZIM: Yah.

MR. PHUA: That's good.

CLARENCE: It's like, we could decide on what we want to do but is all linked back to the elderly.

MR. PHUA: Basically, the ageing population or the population ageing in Singapore is a very big subject and there are lots and lots of challenges and things that need to be done. Mr. Wan Noor and myself we've discussed and we say, right, we're going to ask you, before coming here did you do any research on population ageing in Singapore?

JIA JUN: Yes.

MR. PHUA: You did, so what did you find out?

CLARENCE: We found out that the percentage of-

ZHI YI: The population of the elderly is- the percentage is rising. So it's becoming a bigger problem and we need to cater to their needs because they are getting more now.

MR. PHUA: The numbers are increasing, correct?

CLARENCE: It's like, it's, they think that it will reach 19% in Singapore by 2030.

MR. PHUA: Alright, now, we start with the basic first, ok? What is your definition of the elderly?

JIA JUN: People who are 62 years old and above.

MR. PHUA: 62.... Well, I think I know where you get the figure 62 from, it's the official retirement age, correct? Now, that is not what is generally known. Who fits into the elderly category? Now, Clarence said by 2030 the percentage will reach 19%. Okay? Of the population in Singapore, correct, will be elderly, correct? Based on what Clarence said, in fact the age, in which a person is considered an elderly is 65 years. Bear that in mind. 65 years and above, okay? Now, those people below, they are not considered elderly. I have asked you for a definition of elderly. In Singapore, there is no definition. It's a loose thing but generally for statistical purposes, they use 65 years and above. See, there are many terms to use, elderly, senior citizens, older people, you know that, right? And UN uses the term older people. We in Singapore, by and large, officially we call elderly, senior citizens, correct? Generally, everybody is stuck with the term elderly, right? Doesn't matter. So I think you must get this right. In your report, you've got to make it very clear so that

whoever, your teacher or anybody who reads know you are talking about people who are 65 years and above, okay? You want to call them elderly, senior citizens, the government calls them senior citizens, you notice that, correct? And if you want to call them senior citizens, stick to the same terminology throughout. Don't you think so? You don't one sentence put senior citizens second sentence you put elderly and then the third sentence older people, then you confuse the reader, right? So my, our suggestion is, stick to senior citizens; that is our recommendation but we leave it to you; it's your project. Now, these are the basics, which you've just gone through, this is the intro. You've asked ten questions, you've got ten questions. Alright, Mr. Wan Noor, over to you.

MR. WAN NOOR: Please carry on with your questions.

CLARENCE: Do you think Singapore has adequate financial planning for retirement?

MR. PHUA: Well, this question, Clarence, I don't know how to answer, I tell you why? It is because what exactly do you mean by adequate financial planning, do you want to clarify that?

CLARENCE: Like-

MR. PHUA: No, are you saying financial planning from whose point of view; the individuals' point of view? - The country's point of view? Which point of view? When you say "Does Singapore have adequate financial planning", are you talking about whether Singapore has a retirement schemes or pension schemes, like what some western countries have, is that what you have in mind?

CLARENCE: Yeah, I mean like retirement schemes.

MR. PHUA: Meaning pension schemes; in other words, when I retire, I get a sum of money, every month, with the government, from the government, whatever. Now is that what you have in mind when you ask that question?

CLARENCE: Like maybe the different funds like maybe CPF and other...

MR. PHUA: Okay... in other words, this question what you have in mind is, does Singapore have social security scheme? A pension scheme is part of social security, a country's social security scheme, do you understand? Alright, so when you have financial planning, change that question from the adequate financial planning, change to adequate social security. You've got to make a change there, alright? In other words, whether after a person has retired, does a person have a say for example a pension scheme, the collective term for this is a social security scheme, okay? Any questions for me?

ZHI YI: Does Singapore have enough social security schemes for the elderly?

MR. PHUA: Social security scheme... Now...this is quite...quite complicating because if I tell you (faces MR. WAN NOOR) if I tell them we are not a welfare state I've got to go in into explaining what is a welfare state (faces us) do you know what is a welfare state and welfare society; the difference?

JOSHUA: State and society?

MR. PHUA: Is there a difference?

CLARENCE: Does state refer to, like- is like the country or...

MR. PHUA: Clarence no, both...both definitions, welfare state and welfare society, they are concepts of how a country provides. Example of welfare state, like Europe, Australia, even Japan, where everything the state pays. So that's a welfare state. And that's why today the EU countries are having such a huge debt problem. Okay? Then a welfare society means- the concept itself- is everybody contributes. You and I we contribute. Okay? Contribute in the sense we take care of our own. We take care of ourselves, together with our families, and then the community, then the government. So together, have you heard of this term "many helping hands"? I think you must have...I hope you have heard. That means all these come together- right? - To form a welfare society. In other words, it's everybody's responsibility to take care of the disadvantaged, the poor, and of course our senior citizens; those who cannot afford. In the case of welfare state, the entire burden is on the shoulders of the government. And the government doesn't have all this money to give, particularly worldwide. The older population, world population of older people, keep on increasing. Where to get the money?

JOSHUA: Like the people that ... all the working class, money they get ...GST...

MR. PHUA: Ya, how. That means...it means...It means higher and higher taxes right? Instead of 7% probably increase the GST to 10%.

JOSHUA: So there'll be a problem where... where everybody will be unhappy...

MR. PHUA: You're happy? Will you be happy?

JOSHUA: No.

MR. PHUA: Exactly!

JOSHUA: Especially in Singapore...

MR. PHUA: No, well...So this is a collective thing. In other words the entire society comes together. Many helping hands. We help out those that require the help. Now, so coming... we're...we're still at Question 1 ... Well, what is...Singapore's social security scheme?

CLARENCE: CPF.

MR. PHUA: Very good. Yes. Now tell me...tell us... what is your understanding of CPF? How does it work?

CLARENCE: It takes a certain amount from your pay...

MR. PHUA: From?

CLARENCE: Your pay.

MR. PHUA: Okay...

CLARENCE: Then... it will give it out at retirement age.

MR. PHUA: Only...from...our pay? There's one more party that contributes to a person's- a worker's- CPF. One more party. Party has to pay. And which is that party? The employers. Right? You understand? So in a CPF scheme, the employee contributes X% out of monthly salary. Employer contributes X% add together it becomes the CPF



contribution for a particular employee and this is put into an employee's personal account. So it can be withdrawn after age...at age 55 (looks at MR. WAN NOOR) is it?

MR. WAN NOOR: Yeah.

MR. PHUA: At age 55 you can make your first withdraw but you must set aside a minimum sum to cater for old age. What the Singapore government does is through the CPF board, it invests the money- okay?- and then the CPF board gives...pays out...gives interest to an individ...to everybody, CPF account holder and interest, whether it is 6-monthly or yearly basis. Then it becomes a CPF account for everyone. Okay? So it is a contributory social security system.

MR. PHUA: Zhi Yi you understand or not? CPF. How it works. Okay? So, come back to the question, is it adequate? The answer is no. Okay? It's not adequate because there is inflation, every year. Now, your CPF doesn't take into consideration the inflation. And of course individuals Mr. Wan Noor and myself, we have different requirements or expectations in how we want to spend our money. Mr. Wan Noor wants to go for holidays once every 6 months. Okay? Now, when he reaches 55 years old he takes the money after setting aside a minimum sum. Then he's got to make sure - obviously his pay was very high, then more CPF, then he finds that he can afford, right then he can go for holidays twice a year, after...because by then 55 he will paid up his HDB flat. Right? He's got enough money to buy essential items for daily use, and...and daily expenses. Now, why not enough? Inflation is one factor that needs to be taken into consideration. Because if a person starts working say at 21, 22 years old, assuming, and collects the first installment pay of CPF, 55 years old, so we are talking about a person contributing during the working career of 32

years. Okay? Now over these 32 years, every month contribute. He contributes, his employer contributes, so it is build up. But then, people live longer. Right? Now, the average age people live in Singapore is (for men) supposed to be 79 years old and for women is 82 yeah? (looks at MR. WAN NOOR)

MR. WAN NOOR: 83

MR. PHUA: 83 years old. Right. So after a person retires at 62, ok, and then if on average a person is expected to live until 78, so he has 62 years minus 78 years is another how many years? Is it 16 years? Then for ladies, 83 minus 62, another 21 years, right? Now, all these years, after retirement, we need the money to spend. Agree? Yes? Is CPF enough? Then where is the next source of income, in addition to CPF?

JOSHUA: We got show that most of the...most of them depend on savings (looks at CLARENCE)

CLARENCE: Yeah.

JOSHUA: Savings (their own savings) because their CPF escalate. We took a-

HAZIM: Social survey.

JOSHUA: Social survey in front of the elderly and they all agreed that the CPF is insufficient and thus have to depend on their saving as well, not just the CPF. So... I suppose that...suppose that that is the second... source...

MR. PHUA: Source of income.

JOSHUA: Yeah.

MR. PHUA: Correct. (Looks at MR. WAN NOOR) Ok, continue.

MR. WAN NOOR: Let's continue.

MR. PHUA: So, you had second source of income. Any other source also (of income) in your research?

CLARENCE: SRS.

MR. PHUA: Sorry?

CLARENCE: SRS.

MR. PHUA: S...

JOSHUA: ...RS

MR. PHUA: What is SRS?

CLARENCE: It is something....

JOSHUA: Something to supplement the...

MR. PHUA: Where do you get the money from?

CLARENCE: Something like the insurance, an insurance sum.

MR. PHUA: Okay. Clarence, next time you have to use acronym must know what

it means. Okay. Another source of income which Clarence touch on, is in fact, is the individual buys insurance. He buys insurance, in other words whether you...you...you...buy your insurance (any insurance), then it matures upon your retirement age. And of course there are also varying sources of other types of income. But the point here is there must be, individually, there must be conscious effort to plan financial needs. Now, how you save, how you spend, right, is entirely up to you in your retirement age. Whether you want to eat \$3 lunch or \$10 lunch, it's up to you! Right, Clarence? Lunch, how much do you spend one day?

ZHI YI: \$2.

MR. PHUA: So the school. What do you eat, \$2?

ZHI YI: Mixed Rice.

MR. PHUA: Sorry?

ZHI YI: Mixed Rice.

MR. PHUA: And then, for the drinks?

ZHI YI: I drink plain water.

MR. PHUA: You drink plain water? You bring water from home? That's good. And don't go and drink all these canned drinks. It's not good for your health. And it cost a lot of money, don't you think so? Plain water. How many of you drink coffee?

CLARENCE: We don't drink.

MR. PHUA: You don't drink. So what else, apart from water, what else do you drink?

MR. WAN NOOR: Drink red bull?

JOSHUA: Supposing you are referring to all those drinks that need...that are needed for uh, for everyday life. Like especially adults nowadays they take a lot of coffee and are used to it that they need to take coffee. Are you saying that?

MR. PHUA: No I'm not saying that. I'm not saying anything. I'm asking you do you take coffee, that's all.

JOSHUA: No, neither do we take energy drinks. I don't take some sports drinks if I am... Because I'm...my CCA...

HAZIM: CCA...

JOSHUA: Yeah...

MR. PHUA: Sports drinks like what? 100 plus?

JOSHUA: H2O.

MR. PHUA: H2O...But it's still is isotonic drinks.

JOSHUA: So is there anything that you want to imply about or say about the elderly...or how the elderly chose to spend defers from other people?

MR. PHUA: No ...I'm not implying anything, I'm not saying anything. Because, all this is just really the individual, isn't it? So, A, the knowledge that we see on financial planning needs to be improved by individuals and the reasons being, Singaporeans live longer, so they need more money to cater for old age. So your first question: does Singapore have adequate social security for retirement? If you take only the CPF, that's a official retirement social security scheme, then the answer is no. But, it is up to the individual to plan... how you...how you spend your money how you spend your income, how much can you save. Like your parents. All your parents' .They have to cater for you and your sibling's education. clothing. Daily expenses. That's for you. Then, on top of that, you've got to think in terms of if there are 5 of you. After your A-levels you've to go for higher studies. Go to university. Your parents will have to cater funds (money) to send you to university. If you want to do medicine, you got to take 6 years. You want to do Arts, including honours, 4 years. So, this is all part of financial planning. How to cater. Of course nowadays insurance companies do sell policies like education policies. So Clarence can buy education policies. But every month or every year he still has to pay a premium to the insurance companies. Right? Another unknown factor which in my opinion...in our opinion is very important. And that is- and it's one of the questions and that is in the event any member of the family falls sick.

JOSHUA: Uh...

MR. PHUA: So you have healthcare expenses you've got to think of isn't it. All right, no, no, carry on, please. (Gestures to Joshua)

JOSHUA: I understand what you're trying to say I- that we- how people spend their money is very important, like if you're talking about the savings of the elderly. So how do you think we can like help the elderly, or maybe even before the elderly age, to care for their financial future. Maybe you like teach them how to plan financially, save more, spend less. Do you think it will work? Or do you have any suggestions?

MR. PHUA: No, no. I'm not going to give you any suggestions. Have you got any ideas?

JOSHUA: Well... not yet at least but what do you suggest?

MR. PHUA: I'm not going to suggest without you guys thinking about it.

JOSHUA: Uh...

MR. PHUA: So you jolly well think! Think! So how would you suggest? Any ideas? No, no, it's important, that you think through, and you think amongst yourself, what ideas, how you can go about helping the elderly. All of you...how many of you...how many of your grandparents are still alive? How many of you?

JOSHUA: One of my grandfathers has passed away.

MR. PHUA: But you still have grandparents? Your grandma and...your grand...  
(Gestures to Hazim) your grandparents are still alive?

HAZIM: Yeah.

MR. PHUA: (Gestures to JIA JUN) Your grandparents still alive?

JIA JUN: Yeah.

MR. PHUA: Clarence you?

CLARENCE: Yeah.

ZHI YI: Only one grandparent...

MR. PHUA: That's fine. That's still a grandparent. Right? Okay? So any ideas?  
How you teach them?

ZHI YI: What are the incentives of saving?

MR. PHUA: Teach them how to save?

ZHI YI: Yeah.

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MR. PHUA: How are you going to teach them how to save?

CLARENCE: Maybe we can put it in the education system.

MR. PHUA: Who's education system? Your education system?

HAZIM: It's like primary school they have some course teach you how to save  
properly by the teacher...

MR. PHUA: Hazim...Hazim...I'm told that you guys are pretty stressful with the  
current curriculum. If you add some more in, right, can you cope?



JOSHUA: Well...maybe something we could do is like at the age of 40 to 50, around that age and getting to the elderly stage , the people would...feel the urgency if they do not save at first. So that will be a more effective way. But then again nowadays I'm not that sure if everybody can go...I mean or people who need to go for it, maybe they just think that. Any suggestions? Because in the case of the retirement village we are looking to help the financial problems of the elderly.

MR. PHUA: I think you should separate the financial planning from retirement village. Separate the two. As concepts you need to separate the two. They are quite different. Even though they are closer and to some extent related; financially speaking. But they are two different topics. Now, how do we get more people aware of um... the necessity to plan financially. That's an issue. Have you read in the Straits Times (I can't remember which day of the week) but generally speaking, they have a topic on "Money Sense". "S" "E" "N" "S" "E" .Have you heard of that? A topic called "Money Sense"? Have you heard of that? Have you read it?

JOSHUA: Sorry, no.

MR. PHUA: Okay.

MR. WAN NOOR: On the Sunday papers

MR. PHUA: (Gestures to MR. WAN NOOR) Go ahead.

JOSHUA: We'll check it.

MR. PHUA: No, no, ask Mr Wan Noor to explain.

MR. WAN NOOR: It teaches you how to save money, how to maximize your money, how to make your money grow and when to start saving. So there are many, many ways and means that you can actually maximize your savings, not only on CPF, if you want to convert to CPF, you have to...like a insurance...? You must bank your savings and? So that paper, it's on the Sunday paper, on a Sunday also, on the last page. Every week they portray a new person. Last week they featured a man name Mr. Mario. He makes his money through Forrex trading.

JOSHUA: Sorry what is Forr...

MR. WAN NOOR: Oh sorry that is a kind of...

ZHI YI: Forrex.

MR. WAN NOOR: ...a kind of trading currency

MR. PHUA: Any more questions?

JOSHUA: So by mentioning that, is it telling that there is already something that gives advice for financial things?

MR. PHUA: One of the avenues open to learn about financial planning is this "Money Sense" article, which MR Wan Noor mentioned is on the Sunday Times on Sunday. But not many older Singaporeans are as educated as he is. Now what about those who have only primary education? In other words the lesser educated. How do we teach them? How do we educate them on financial planning? How? You see

I only have Primary Education. The article which Mr. Wan Noor said I cannot understand even 20 %. Then how?

JOSHUA: Well I'm sure most of the elderly can- they...sometimes they cannot read but they can understand spoken language.

MR. PHUA: So what could you do?

JOSHUA: So we could have...translators...I mean or people who can speak in different dialects or even...Malay or...

ZHI YI: Make it a bit like a movie.

HAZIM: Yeah.

MR. PHUA: Make it into a?

CLARENCE: A show.

MR. PHUA: A short?

JOSHUA, CLARENCE, ZHI YI: A show.

MR. PHUA: A show...

HAZIM: On the radio.

JOSHUA: But...perhaps not the radio or show because the elderly do not really watch TV or...

MR. PHUA: So what do you do?

JOSHUA: Er.....

CLARENCE: I think you can make it as a show but for those who... like you know, those who watch television.

MR. PHUA: So how do you reach out to them?

CLARENCE: Like maybe can have a session when they come in and...we teach them...

MR. PHUA: When they come to? To RI is it?

CLARENCE: No, when they come to like...a certain place...

MR. PHUA: Okay...that's a start...when you see me somebody talk right? Now you need somebody to talk. I don't know...normally still one or... I have only Primary Education. I go to RI and listen to the talk. I cannot understand 20% of what the...the fellow say? Then how?

JOSHUA: I can see that that is a problem that may not be as easy to be...met.

MR. PHUA: Ok. Having said that, what are the solutions? You've got to find solutions. You cannot say because this is a difficult problem, that's it, you shift aside. The answer is no. That's not how things are done. Problem, we acknowledge. Now, next step is, how... what solution can we find? Right? Our job is to find solution. So if we don't find solution, then how? Then how do we reach out? Isn't it? Now, what are the solutions? You see, you can make into a film, whether...don't make it a docu-info film, people will be very bored. OK? You make it into a fun-film, whether it is comedy, with a... Or you can do it as...on

TV though I accept, Clarence, not everybody watch TV but it's a high percentage of Singaporeans do watch TV, except that whether they watch the right type of programme or not I don't know. But if a programme is interesting enough, well-know actors or actresses, then people will want to watch. Those actors and actresses that the older people are attracted to. Then they say "Oh! So and so is acting in this film right now..." Then older will watch. That's the way to go. It's either made into a film, or a television series. Now, don't, don't, please don't, exclude radio programmes. During my time, during your parent's time, the only entertainment was radio. And then you heard a lot of people telling stories on radio, right?

JIA JUN, HAZIM: Yeah.

MR. PHUA: Isn't it? Correct or not?

JOSHUA: Yeah the soccer matches...

MR. PHUA: Exactly! Right? So don't exclude radio programmes. But it is how you get producers, scriptwriters to write interesting things and whoever is to do that must understand financial planning. So a lot of research has got to be done on what are the essential items to be included in this programme. Make them interesting. Make this information so compelling that they will practice it. Understand? Ok? Right ? So we are done with question 1. Any question?

JOSHUA: Uh I think question 2 and question 3 is...

MR. PHUA: Almost answered

JOSHUA: Answered so...

MR. PHUA: Yeah.

JOSHUA: I think we could go to question 4.

MR. PHUA: Yeah. Do we have healthcare resources to provide for our ageing population? Yup. Yes. (Gestures to Clarence) Carry on.

CLARENCE: Can I just clarify that which type of healthcare resources is like ...like very good for the elderly that Singapore has so far, do you think that...

MR. PHUA: I don't know. I don't know. You guys have done the research, you tell us.

CLARENCE: Like...in your opinion...

MR. PHUA: In my opinion? I have no opinion. No, what...what sort of research have you done? What have you... as a group, what have you come up with?

CLARENCE: We searched on some of the different schemes, the Insurance scheme, CPF, Medisave. So we can't really decide on which one is the best for the elderly.

MR. PHUA: Different schemes coming together and, and and it's got to be done in such a way that it covers various aspects because when you say just healthcare alone, to me, it conjures up a person who is sick, whether he requires operation or not, if he is sick then what sort of illnesses or diseases does this person have, what does it take to provide the medical treatment to cure. Does this person require

surgery? After surgery what type of rehabilitation does he require? It is a very complicated process. Alright now, another contributory factor to high healthcare costs is the expensive equipment the hospitals have got. Modern but expensive. Now, if the hospitals were to recover the cost, what about the staff, where do they get their salary from?

HAZIM: The patients.

MR. PHUA: Right, so the government recently put in place a budget, right, 2012 budget, yes? Then Ministry of Health has got a budget, quite a few billion dollars, and that is used to provide the infrastructure the operating costs and the doctor's salaries, the nurses' salaries, the whole works. Bearing in mind Singapore is not a welfare state, so therefore there is a certain amount of co-payment by the individuals, ok? Now these are the basics, the fundamentals that you must address, understand? Then we can begin to talk about healthcare cost like you've mentioned, you've got your Medisave, Medifund, you know, right? Then begin to talk then we can find if your answer is yes or no. The current healthcare costs are, okay, an average class person, middle-class downwards, cannot afford this and of course the lower income. Have you been to a doctor, when you were sick. How much did your parents have to pay for the consultation, to your GP, general practitioner?

CLARENCE: Consultation only?

MR. PHUA: You went to the clinic.

CLARENCE: Not counting medicine?

MR. PHUA: Including, yes, everything

CLARENCE: I think umm \$50

MR. PHUA: How much, one-five, ah? 50? That's-that's high, right, so it was...  
was it for flu or what?

CLARENCE: Can't remember.

MR. PHUA: That was how long ago?

CLARENCE: Quite long ago.

MR. PHUA: Good thing the 5 of you are healthy and don't have to go to the  
doctor often.

JOSHUA: But the elderly need to go more often.

MR. PHUA: Correct. Now but \$50 is expensive, right, Clarence? Which doctor  
did you go to, the specialist or what?

MR. WAN NOOR: The most around \$30 or so

ZHI YI: Last time I go to the clinic then they give me a lot of medicine then the  
cost was very high.

MR. PHUA: Was it a private clinic, a private clinic or what?

ZHI YI: Ah, it's the family clinic.



MR. PHUA: The family clinic. So how much did your parents pay for the consultation at the GP? You went to the clinic right?

ZHI YI: \$50.

MR. PHUA: Where do you live?

ZHI YI: They gave me a lot of medicine:

MR. PHUA: But where do you live?

ZHI YI: Potong Pasir, BoonKeng.

MR. PHUA: Yeah, I know where Boon Keng is. But \$50 is expensive. I am surprised to hear. I go, when I had flu, slightly more than a month ago. I went to a clinic here. \$16 including medicine. Average is \$20, \$30 maximum. \$50, sure or not?

CLARENCE: \$20 more consultation, then add medicine.

MR. PHUA: Have you gone to doctor or not?

JOSHUA: My father's a doctor.

MR. PHUA: But does he treat you or he sends you to his friend?

JOSHUA: He treats me. He's a GP as well. Unless I need a specialist.

MR. PHUA: But then he can afford to pay.

CLARENCE: So what you're saying is that the elderly have more problems with their health and thus have to pay more. Just like we ourselves would have to pay about \$50 perhaps even the elderly might have to pay more.

MR. PHUA: No. No. No.

CLARENCE: But perhaps we could supply some sort of medical health care help like your \$16 consultations

MR. PHUA: I must ask the GP who treated me. He is 70 years old, still in good health. He is a very, very cheap generous GP. And there are quite a lot of GPs who actually charge lower rates for older people. They do. Do you know the late president of SAGE. Who passed away, he was a GP he had a clinic at Serangoon estate and without exception, he would give free consultation to those who could not afford to pay. Elderly. Those who could afford to pay he would give a lower rate for the elderly. Yes. And that is what I know some of our doctors do here. And I sincerely hope we have more of such doctors in Singapore. Hopefully all our GPs practice that.

JOSHUA: Perhaps the retirement villages could give free treatment. But then money would be a problem but I'm sure..

MR. PHUA: Retirement Village...can we come to retirement village? OK?

JOSHUA: Yeah.

MR. PHUA: Why do we need the retirement village? Who's going to build the retirement village? The government?

ZHI YI: Actually there are plans to build one in Johor Bahru.

JOSHUA: Actually for this kind of buildings the government would usually pay.

MR. PHUA: But why would we build a retirement village? For what?

JOSHUA: For the benefit of the elderly?

MR. PHUA: I am very happy staying at home. Why should I go to the retirement village?

CLARENCE: More and more people are going to the old folks' home.

MR. PHUA: is it? Because they're sick? Because they have been discarded by their children. Now if their children take care of them and they are healthy, even with aches and pains, why should they go to retirement..why should they go to old folks' home?

CLARENCE: So these would be those without the support...

MR. PHUA: Right, right. Where are they staying now? The people in your research? Where are they staying now? Old folks' home? Or in one or two room flat? Your research must tell you this.

CLARENCE: They showed that like the people living with their children. So they are probably living in old folks' home because the people going old folks' home are increasing.

JOSHUA: Perhaps not enough money.

MR. PHUA: Is it? It's not cheap you know, staying in an old folks' home, I assure you.

MR. WAN NOOR: To stay in an old folks' home, it's about \$1800 around there. It's not cheap, you know.

MR. PHUA: And those who can't afford, and no family, then the government subsidizes. And that's old folks' home. It's not cheap.

JOSHUA: It could be much less. Since it's a retirement village. It's not to make money. There could be a criteria. A certain criteria where you're eligible to move inside.

MR. PHUA: Can you please tell me who is going to pay to build a retirement village.

JOSHUA: Well it is as you say a welfare society.

MR. PHUA: No it is not a welfare state. So the state is not building that. You help SAGE to raise funds. How are you going to raise funds? Do you know, you raise for the building let's say \$10 m to build the building. What about running expenses?

CLARENCE: Well, seeing if it is feasible. Well people who want to stay at retirement villages could pay a certain amount every month. Like maybe after they die, or something then their children get maybe \$100K from the insurance company. Where do the insurance

company get the money? Because they invest.

MR. PHUA: You invest the money? OK. That's an idea. I want to go back to the basic. The concept of retirement village comes from the west. Because of their different culture, lifestyle of western people, right, they always encourage children to strike out on their own. Unlike the Asians where family relationship is very important, and still strong. And the parents as they grow older are quite used to staying on their own. Their children go to university, the country is big. Can you imagine whether it is Australia or US or Europe. When their children go to university they may be staying quite far from their parents. This is their life. This is their culture. So when they retire, that's when businessmen come up with this idea of a retirement village, where they build houses or complexes. And they sell to these retirees. OK, they retire from their jobs and they buy these houses from the companies, or sometimes they lease. All retirement villages whether they are in US, Australia or anywhere else, they are built by private sector companies.

JOSHUA: We could have our own concept of retirement village.

MR. PHUA: Well, we could. Good point, I can tell you, our HDB estates all the HDB estates whether it's Toa Payoh, Ang Mo Kio, Bishan, Bt Batok anywhere when you look at it, each estate is a retirement village in itself. Think about it. They have more than 80% of Singaporeans live in HDB flats. Either 1 room, 3 room, 5 room, and if you take a census of Toa Payoh. QueenstoMr. Wan Noor? Redhill?

JOSHUA: Toa Payoh is mainly elderly.

MR. PHUA: Perhaps not Sengkang because it is a new estate. You please think

about it. Each and every one of our HDB estate as a retirement village, then we are able to say we want to implement the concept of aging in place. And not all the elderly stay together in the retirement village. What's the difference between HDB estate where you have markets, clinics, right? Hawker centres, yes? And you build a retirement village, where you have to put all these amenities, what's the difference. Please tell me?

JOSHUA: I think Clarence can explain our concept.

CLARENCE: I think the only difference is that the people will have to pay quite a lot for it. And when they live in the HDB, they don't interact so much.

MR. PHUA: Whose fault is that? Whose fault is that? Do you interact with your neighbours? If you live in a HDB estate?

JOSHUA: No.

MR. PHUA: Exactly. And the question to ask ourselves is why? Hazim, your parents used to live in a kampong? How close the people in the kampong, they treat each other like brothers and sisters?

HAZIM: Yeah.

MR. WAN NOOR: Just now Mr. Phua mentioned about ageing in place. Do you know what is aging in place?

CLARENCE: Not really.

MR. WAN NOOR: It's for you to age in an environment where you know the place very well. When I grow old, I don't want to be in a place where I am not familiar with. I want to know where is the coffee shop, the clinic, the market. It will be very easy for me. I don't want to age in a place that I am not familiar with. So the concept of aging in place is like that. So now if you were to look at our HDB flat, you go down to the void deck, there is your kopitiam, shopping mall? Government is now introducing the concept to the residents, to GP. You go to a clinic, they charge you \$30, you go to a polyclinic \$16. So now they government is introducing this scheme to the GP, so when you go to the GP, they will charge you as what the polyclinic is charging you. I am not against a retirement village, but I do not see the benefit as far as Singapore context is concerned. Land is very scarce. If I were to build and pay for a retirement village, might as well I use that land to build a high rise entertainment centre. I'll get more returns that way. Right?

So let the people stay in the flat, the place where they are very familiar with. So for now, if for example, if your parents stay in one block, and you move in to the next block very close to your parents, you get to pay for your flat at a special price. You have close rapport within the family, you get family bonding, build community. You know who your upstairs neighbour is? Next door neighbour? How many children does he have?

Singapore used to have the concept of kampong. You can open the door from morning to evening, but in a HDB flat, you can lock your door the whole day.

So that's the concept. You want to stay in an environment that you're familiar with.

CLARENCE: Do you think there are enough resources for healthcare?

MR. PHUA: So far yes. But "enough" is a very big word. It's never enough. But I think before I answer this question. Let me ask how many of you read the Straits Times every day. Read the headlines only.

CLARENCE: Only weekends.

JOSHUA: Sometimes articles that are very good my dad will pass to me.

HAZIM: Sometimes if it's the morning paper before breakfast, I just flip through to see if there is anything interesting.

JIA JUN: Sometimes I just look at the headlines. Sometimes my father will pass me some interesting articles.

MR. PHUA: What is your dad doing?

JIA JUN: He's a manager.

MR. PHUA: recently at the budget debate, MOH came up with a healthcare master plan especially for the elderly. My assignment to 5 of you, go back to March when the debates started. You look through the Straits Times, extract only the articles given by Min Gan Kim Yong, Minister for MOH. He gave a pretty good account of the healthcare master plan. Probably he came in the debates on 11 or 12 of March onwards. Two days. Go to the school library, they must have past papers. Flip through and Photostat. I don't think the school will allow



you to cut the papers so go and Photostat the relevant article. That will give you an idea how adequate, how current, what is going to be done for the future for the elderly. Then you form your own conclusion. Okay? All right ? So I'm not going to give you any answers because I think this is a good time for you to do some research. It is your project. You have to come up with the answers, doesn't matter if they are right or wrong. Come up with solutions and suggestions, and that will be the value of your project. Clarence, you got that? And then I have one request, both Mr. Wan Noor and myself have one request. We would like you to send us a copy of your project. Is that all right? DO you have to get permission from your teachers?

CLARENCE: Our final report.

JOSHUA: It would be our pleasure.

MR. PHUA: And then we may be able to learn some new ideas from you. Because what you suggest may be applicable in the future. Your generation later on.

JOSHUA: Next question, 6.What can be done to improve healthcare costs?

MR. PHUA: I don't know. Up to you to think after you've got all your facts. Then you come up with recommendations and solutions. We're not going to give you the answers. Please don't give answers like "government has to pay". That is not the answer. Think about it. Five of you brainstorm. What should be done to reduce healthcare costs? When you use the word "improve", it can go up you know. Can you change the question and use the word "reduce".

JOSHUA: Interview like trying to get facts from you as you might know some things.

MR. PHUA : Now I have pointed out to you where to look for facts (pause) right?

JOSHUA: So the next question.

MR. PHUA: You got visit the MOH website or not?

JOSHUA: MOH, ministry of health. How can we engage the elderly in community involvement activities.

MR. PHUA: Ask him.

MR. WAN NOOR: (laughs) How? You saying just now what? You saying they staying in HDB block get them to come down, they, they don't mix around right? Mr. Phua ask you who whose to be blamed. You found it?

MR. WAN NOOR: Something elderly you can report to activities what are the activities? What kind of activities that can attract the elderly to attend?

JIA JUN: We found out that brisk walking was actually a good way to for like one of the social activities for the elderly so maybe we can- maybe can like-

MR. WAN NOOR: How often do you want to do brisk walking?

CLARENCE: It's not just brisk walking, we can do like there's a few activities the elderly can do. They also can play like Chinese chess or line dancing various activities not just brisk walking all the time.

MR. WAN NOOR: But not a lot of elderly want to.

CLARENCE: Well different- what was from our survey, different person has different preference.

MR. WAN NOOR: You have to find out- you have to do survey to all these people right to these elderly what areas of interests are you interested in so that you can cater your activity you can, you can, you can, you can, you can, you can; do your activity according to according to their preference.

JOSHUA: Well usually what activities would you think is the best?

MR. WAN NOOR: Well different people have different activities different preference.

JOSHUA: What do you usually-

MR. WAN NOOR: Well I...if you ask me-

JOSHUA: I-

MR. WAN NOOR: If you ask me-

JOSHUA: Yeah.

MR. WAN NOOR: I prefer swimming.

JOSHUA: But I-

MR. WAN NOOR: But does Mr. Phua prefer swimming? Not necessarily. So

where can you provide swimming pool? At the void deck? Are you going to carry a swimming pool to the void deck for me to swim?

JOSHUA: Well it is a retirement village we could factor in a swimming pool but I read up.

MR. WAN NOOR: So you still want to have this retirement village?

JOSHUA: I think. Because we kind of decided on this project, I do not think we can like change at this point of time.

MR. WAN NOOR: I'm not asking you to change, you know, I'm just telling you to.

JOSHUA: Okay. So I read up a bit about SAGE and I found out that there were a few activities such as yoga so but I did not take note I only read up and that is what I can remember from last time I read up. So may I know what you think are good activities that can give the elderly?

MR. WAN NOOR: So what is this question about? You said just now you found from the website, right, that they have Yoga, right? So why do you think we have yoga?

ZHI YI: Fitter.

JIA JUN: Improve the health of-

MR. WAN NOOR: No, no why yoga why not aerobic dance why not weightlifting.

JOSHUA: So that it is manageable for the elderly not too-

CLARENCE: Not too vigorous and the elderly will like to come together.

MR. WAN NOOR: Our activities depend on their demand. More people request for yoga we have yoga. If we have enough for one class for yoga we have yoga. So we have one week two yoga class. So 2-3 hours a session we have 2 sessions. Yoga is not- not strenuous right? It's relaxing. So it depends on what they need.

JOSHUA: So what has been the demand of the elderly?

MR. WAN NOOR: The demand has not stop there is still demand. Sometimes they want to have computer class, they have English class, they have- various, they have various.

CLARENCE: You have all these activities but some elderly are not aware of it. They don't take part in it. So what do you think can be done to solve this problem?

MR. WAN NOOR: So how do you think you can reach out to them?

ZHI YI: Give out flyers.

MR. WAN NOOR: So what do you think we should do? So what I think is you should brainstorm and think, you need to think then got answer, isn't it. So, if you sit down and brainstorm, you can get the answer.

JIA JUN: So what are your views about it?

MR. WAN NOOR: About what?

JIA JUN: Our question. You said if we brainstorm we will have the answer so what are your personal views on the question.

Mr. Wan Noor: About the questions?

CLARENCE: How to reach out to them?

JIA JUN: What do you think?

MR. WAN NOOR: It is quite effective but most of the time people just see and just throw away. Right? Most of the time, people just open letterbox, see, housing agent, don't care, throw away. How many times do you read through the flyers, go see, oh got yoga class go yoga class, nobody.

ZHI YI: Me.

Mr. WAN NOOR: Oh you read flyers. Next time I go put flyers in your letterbox.

CLARENCE: So is there an alternative solution, we need to think of a solution since not many people will read flyers, so what can we do?

ZHI YI: If elderly spread the word between themselves.

MR. WAN NOOR: So by using the community you can spread the word. Right?  
When you have one person say tomorrow got this better go to another person. Then this person this part of the year join brisk walking. Then from that person spread again. Then more people will know. Then next week have seminar on financial planning, then like that can spread the word and can reach out

to them ah. Then like that they also can get knowledge of financial planning, this kind of thing. So when you compile the final report, how is it, show and tell, or presentation?

ZHI YI: We have to write out and pass to our teacher.

CLARENCE: Yeah.

MR. WAN NOOR: Then you also have to do presentation.

HAZIM: That's another thing.

CLARENCE: We have to do that.

HAZIM: It's a 3000 word report and an oral presentation.

MR. WAN NOOR: Then how is it powerpoint slides?

CLARENCE: Er...

HAZIM: Our oral presentation we not quite sure yet.

JOSHUA: So what part of infrastructure can be improved to encourage active ageing?

MR. WAN NOOR: What do you think? Do you think there is not enough infrastructure in Singapore? What do you think?

CLARENCE: So like where do the elderly do their yoga?

MR. WAN NOOR: So what do you mean, like the place they practise yoga?

JOSHUA: Like the space, instructor. Is it in a multi-purpose room?

MR. WAN NOOR: It can be multi-purpose room, it can be anywhere you want.

JOSHUA: So it depends. What do you think can be improved the medical resources and facilities what can be improved.

MR. WAN NOOR: So what do you think?

ZHI YI: So what can be done so more people take care of the elderly because now more people are unwilling to take care?

MR. WAN NOOR: Now people are more what?

ZHI YI: More people are unwilling to take care of the elderly. Like the children don't take care of parents so much.

MR. WAN NOOR: Why ah why. Why like that?

ZHI YI: Because they think it's like a burdensome don't make so much money they think they can't support.

MR. WAN NOOR: So do you think it is wrong for children not take care of parent?

ZHI YI: Maybe-

MR. WAN NOOR: It's the responsibility of the child to take care of the parent.

Don't you think it is wrong for a child not to take care of their parent. How can they think it is a burden? If you think your parent is a burden you are wrong. Think of the parents, there's



only the father and the mother, and their children, there are four or five of you and you take care of two elderly; last time they took care of four children. You get to university, you get a good education and a good pay. They are not asking you for your money, they just want the love from you guys. If you cannot even give them the love that they want, what kind of child are you? You cannot blame the elderly; you have to blame yourself. You are responsible. When children send their parents to the Old Folks' Home, they always say "I will visit you once a week.", then for the first week, they visit, then after that, never come. Even when they call, never pick up. They expect the home to take care of their parents. But that's not right. What if one day you were to get married and your child, your son does the same thing to you? Won't you feel hurt? Yes.

JIA JUN: But we are not-

MR. WAN NOOR: You say you are not like this but as time goes, people change. You grow up, you start to work, graduate from university, get a good pay, good salary, good job, right? People will change.

CLARENCE: What do you think can be done to encourage these young people to take care of their parents?

HAZIM: HDB subsidizes when the child stays nearer to the parent to encourage bonding between the child and parent. Are there any other schemes apart from that?

MR. WAN NOOR: This encourages, fosters bonding. Another way is that the child stays with the parent; there is no harm in the child staying with the parent. If they stay near the parent, they can always go out

with the parent, bring them out for *makan*. Even if you just go to the park, let them play with the grandson, father mother, they will also be happy.

JIA JUN: Thank you for having us here and clarifying our doubts.

TOGETHER: Thank you.

MR. WAN NOOR: Thank you. I look forward to your report.