

## **1 in 7 Older Adults Juggle Work, Chronic Illness and Unpaid Caregiving**

*New SMU research reveals possible gaps in workplace policies and support services for ageing caregivers*

**Singapore, 7 April 2025 (Monday)** – New research from Singapore Management University (SMU) [Centre for Research on Successful Ageing \(ROSA\)](#) has uncovered a growing group of older adults who are also caregivers. With 1 in 7 older adults providing care, many while juggling full-time jobs and their own health issues, the study highlighted a need for workplace flexibility, health interventions and better access to caregiving support.

Key findings from the research highlight important challenges faced by caregivers in Singapore:

### **1. Demographics of Caregivers**

- Nearly half (45.24%) of older caregivers were still working full-time, managing caregiving responsibilities alongside their jobs. More than half (57.25%) were women.

### **2. Caregiving Responsibilities**

- Almost 1 in 4 caregivers (23.35%) care for more than one care recipient.
- More than half (54.09%) of care recipients were 80 years old and above, where 66.09% of care recipients had age related limitations such as mobility and frailty.
- Caregiving responsibilities were primarily administrative in nature, with 59.23% of caregivers managing finances for their recipients and 44.07% arranging for external care services. Nearly half of caregivers (44.63%) provided daily care, and 39.45% lived with their care recipients, which may intensify their caregiving roles.

### **3. Health of caregivers**

- One in three (33.99%) caregivers suffered from two or more chronic conditions, yet they often neglected their own health while prioritising the needs of those they care for, worsening pre-existing conditions such as chronic conditions or undesirable health conditions. This may pose further challenges in caring for their care recipients.

### **4. Awareness of respite care services**

- Despite the increase in respite care providers, only 50.09% of caregivers were aware of respite care services, and 82.83% of them had never used them. This possibly stemmed from a lack of awareness, difficulties in accessing such services or social stigma.

"The reality is that many older adults are not just care recipients - they are caregivers too, often working full-time while managing their own health issues. Yet, support structures haven't caught up to this shift," said Professor [Paulin Straughan, Director, ROSA](#). "This study highlights the urgent need for continued enhancements to workplace, financial and healthcare policies that better protect caregivers and to ensure sustainable ageing in Singapore."

Researchers at ROSA polled 7,692 respondents comprising Singapore residents aged 48 to 79 (as of 2024) and their spouses, in November 2024. Drawing data from the [Singapore Life Panel® \(SLP\), a population representative monthly online survey that has been conducted since 2015](#), this study aimed to examine caregiving patterns, along with their physical well-being in Singapore. Access the full research brief [here](#).

**Policy recommendations:**

With Singapore’s population rapidly ageing, ROSA’s research underscores the immediate need for policies that recognise and support older caregivers.

Caregivers play a crucial role in supporting older adults, yet they face significant health and financial challenges. The key findings here signal an urgent need to create more inclusive and accessible support systems, addressing gaps in respite care, financial assistance and caregiver well-being, to sustain effective caregiving in Singapore.

Future policies should emphasise a holistic caregiver support system, incorporating financial aid, workplace flexibility and health interventions to alleviate caregiver burdens and enhance their quality of life. This includes examining innovative approaches to develop sustainable caregiving practices for long-term sustainability as Singapore undergo demographic shifts.

**1. Enhancing financial and workplace support**

- There is a need to introduce caregiver financial literacy programs to help them better manage caregiving expenses.
- Employers should implement caregiver-friendly workplace policies, such as flexible work arrangements and caregiving leave, to support employees who also serve as caregivers. Additionally, targeted financial assistance should be provided for low-income caregivers to alleviate financial hardship and ensure they can sustain quality care for their recipients.

**2. Increasing awareness and accessibility of respite care**

- Efforts should be made to expand outreach programs that educate caregivers on the availability of support services.
- The process of caregiving support systems and subsidies should be simplified to increase accessibility. Furthermore, community-based respite care options should be developed to address the specific needs of caregivers.

**3. Strengthening health and well-being support**

- Integrating caregiver health screenings into national health programs such as Healthier SG can help caregivers receive necessary support.
- Caregivers should be encouraged to participate in self-care and mental well-being programmes to mitigate stress and caregiver burnout.

**The Singapore Life Panel (SLP)**

ROSA’s studies are drawn from a rich repository of data known as the [Singapore Life Panel®](#), where the SLP has an average web-based response rate of about 7,200 respondents per month. With the SLP, ROSA undertakes one of the largest high-frequency surveys in the world, collecting data on a monthly basis to understand ageing trends in Singapore.

Housed in SMU, ROSA’s research underscores SMU’s strategic priority area of [Sustainable Living](#). Through this area of focus, the University seeks to drive solutions in managing climate change and sustainable city living, enhancing quality of life.



### **About the Centre for Research on Successful Ageing (ROSA)**

ROSA is a multidisciplinary research centre based in SMU. It was established with an MOE Tier 3 social sciences research grant, as well as the generous support of The Ngee Ann Kongsi. Research at ROSA seeks to define and measure a holistic construct of well-being and to identify the factors that impact Singaporeans' well-being as they progress through the later phases of life. Through close collaboration with government and other partner agencies, ROSA also aims to translate research insights into policy innovations that advance the well-being of older adults holistically and promote successful ageing in Singapore. ROSA brings together a diverse team of leading international and local researchers in ageing and age-related issues from various disciplines. Through empirical evidence derived from a longitudinal methodological approach, the multidisciplinary and multi-institutional research team advances propositions that promote successful ageing in Singapore. <https://rosa.smu.edu.sg/>

### **About Singapore Management University**

Established in 2000, Singapore Management University (SMU) is recognised for its disciplinary and multi-disciplinary research that address issues of global relevance, impacting business, government, and society. Its distinctive education, incorporating innovative experiential learning, aims to nurture global citizens, entrepreneurs and change agents. Home to over 13,000 students, SMU offers a wide range of bachelor's, master's and PhD degree programmes in the disciplinary areas of Accountancy, Business, Economics, Computing, Law and Social Sciences, as well as in multidisciplinary combinations of these areas. It also offers a growing number of executive development and continuing education programmes. <https://www.smu.edu.sg/>