

Media Release

Most Singaporeans know about LPAs, but only 1 in 3 have made one

New research by SMU highlights a gap in preparedness, socioeconomic disparities and need for stronger public support as Singapore ages

Singapore, 25 May 2026 (Monday) – A new study by the [Singapore Management University \(SMU\) Centre for Research on Successful Ageing \(ROSA\)](#) has found that despite relatively high awareness of the Lasting Power of Attorney (LPA), many Singaporeans may be legally unprepared for cognitive decline and medical crises. There is a significant gap between awareness and actual adoption of the LPA, where although close to seven in 10 respondents (69.2%) were aware of the LPA, only around one in three (31.3%) had made one.

The study found that more than half (50.8%) of respondents without an LPA and without intentions to make one mistakenly believed their children would automatically have the legal authority to make decisions on their behalf if they lost mental capacity.

“Many Singaporeans assume their loved ones can automatically step in during a crisis to make decisions about medical treatment and financial matters, but without an LPA, the legal process may not be straightforward,” said **Professor Paulin Straughan, Director, SMU ROSA**. “When such conversations and decisions are postponed despite our current mental clarity, families can experience added stress and uncertainty if a loved one later faces illness or cognitive decline. It is also important to ensure that appointed donees are properly informed, as they not fully understand the scope and significance of their responsibilities.”

The study examined awareness, attitudes, barriers and adoption of the LPA among older Singaporeans, using responses from 7,910 participants in November 2025 from the [Singapore Life Panel](#).

The study noted that in the absence of an LPA, individuals who lose mental capacity may face delays in accessing medical treatment and care arrangements, while family members may encounter significant administrative and legal hurdles, including the need to apply for deputyship. These processes might result in higher costs, delays in decision-making, disruptions to financial and asset management, and increased emotional and caregiving burdens on families.

The findings underscored the need for public education efforts that move beyond awareness to clearly communicating the real-world consequences of not having an LPA in place, while encouraging earlier conversations and planning. Misconceptions, emotional resistance and practical barriers could leave many families unprepared as Singapore faces rapid population ageing and rising dementia prevalence.

Key Findings

1. More than four in 10 respondents (41.06%) neither had an LPA nor intended to make one.

2. Significant socioeconomic gaps were observed in both awareness and uptake:
 - a. While 87.73% of respondents with university education were aware of the LPA, awareness fell to 44.56% among those with primary education or below.
 - b. LPA uptake among residents living in 1- to 3-room HDB flats was 23.73%, compared to 46.70% among those living in private housing.
3. Although attitudes towards the LPA were generally positive, respondents cited barriers such as:
 - a. perceptions that the process is too complex or time-consuming,
 - b. uncertainty about how to apply,
 - c. discomfort discussing incapacity planning with family members.
4. Even among respondents who applied online, nearly half required assistance with the process.
5. Peace of mind (81.58%) and reducing burdens on family members (81.15%) were the strongest motivations for making an LPA.

The study also found that family members remain the overwhelmingly preferred choice of donees. However, researchers noted that demographic shifts, including rising singlehood, childlessness and smaller family sizes, may increase future demand for non-family or professional donees.

Policy Recommendations

To close Singapore's LPA preparedness gap, SMU ROSA recommends:

- a) Strengthening nationwide public education efforts to correct misconceptions and normalise LPA planning earlier in adulthood.
- b) Expanding targeted outreach through trusted community touchpoints such as ComLink+, family service centres and polyclinics.
- c) Simplifying the application process through plain-language guides, visual explainers and assisted application clinics.
- d) Providing greater financial support for lower-income individuals, including subsidies for certificate issuer fees.
- e) Increasing support, transparency and regulation for professional donees and licensed trust companies as non-family arrangements become more common.

Researchers added that stronger support systems for donees, including clearer guidance, scenario-based training and safeguards against abuse, will also become increasingly important as Singapore's population ages.

One in four Singaporeans are projected to be aged 65 and above by 2030. In this context, improving awareness, accessibility and preparedness around LPAs would be critical to safeguarding autonomy and reducing stress on families navigating incapacity and long-term care decisions.

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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 addresses 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. With more than 13,000 students, SMU offers a wide range of bachelors, masters and PhD degree programmes in the disciplinary areas associated with six of its eight schools - Accountancy, Business, Computing, Economics, Law and Social Sciences. Its seventh school, the SMU College of Integrative Studies, offers degree programmes in deep, integrative interdisciplinary education. The College of Graduate Research Studies, SMU's eighth school, enhances integration and interdisciplinarity across the various SMU postgraduate research programmes that will enable students to gain a holistic learning experience and well-grounded approach to their research. SMU also offers a growing number of executive development and continuing education programmes. Through its city campus, SMU focuses on making meaningful impact on Singapore and beyond through its partnerships with industry, policy makers and academic institutions. <https://www.smu.edu.sg/>