

# Caregivers need more support. We owe it to them

Steps like the enhanced Home Caregiving Grant offer some relief, but many caregivers are struggling and we, as a nation, should ease their load.

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and Atiqah Lee**

Linda (not her real name) wakes up before dawn to help her 82-year-old mother, Madam Toh, get out of bed, shower and dress.

Breakfast is a tedious process – slicing food into smaller pieces to prevent choking and ensuring her mother takes five different medications in the correct order and dosage.

The 58-year-old, who left a full-time career to care for her mother, barely has time to rest before heading to work. Her new job comes with less demanding hours but also less pay.

It's hard for her to rest, even on days when she is not working. For the past 10 years, since Madam Toh suffered a stroke and a fall, Linda's hours have been filled with tasks, errands and constant worrying. Is mum comfortable? Is she in pain? What does mum need?

Linda is exhausted but cannot sleep. She loves her mother, but love neither pays her bills nor provides the extra help she needs. How much longer can she hold up?

Linda's struggles highlight that caregiving is not just emotionally and physically draining – it is also financially demanding. She considered hiring a migrant domestic worker. For about \$850 a month, she could get live-in help and possibly return to full-time work.

But she shelved the idea: it would be difficult for a stranger to understand her mother's temperament and needs. Instead, she relies on a mix of community-based care services, including home nursing and therapy. Even with subsidies, she must dip into her savings.

#### MORE FINANCIAL SUPPORT

The recent announcement of an enhanced Home Caregiving Grant (HCG) should offer some relief.

From April 2026, eligible caregivers who provide care to family members who permanently require some assistance with at least three of the six Activities of Daily Living (ADLs), will receive \$600 per month – an increase from the current \$400. The qualifying per capita household income threshold will also rise from \$3,600 to \$4,800, allowing more families to benefit.

But is this enough? A study by the Centre for Ageing Research & Education (Care) at Duke-NUS Medical School, conducted from 2018 to 2022, estimated that family caregivers spend \$1,745 worth of time each month caring for older adults with limitations in three or more ADLs. The same study showed that financial assistance ranked high as an unmet need among caregivers.

While the HCG is not meant to fully compensate caregiving costs, these findings underscore the significant financial strain that some caregivers would continue to shoulder, despite the grant.

The additional \$200 per month might help defray costs for groceries or adult diapers, but it cannot restore Linda's retirement security, which she sacrificed when she left her career. Nor does it ease the anxiety that an unexpected expense – a



It is time we recognised that caregiving is a form of productive work that benefits every society – especially an ageing one. That is why we need to extend more support, including financial help, to caregivers, say the writers. ST FILE PHOTO

toothache, a broken wheelchair or aspirated food – could set her back financially.

#### BARRIERS TO SUPPORT

A 2021 caregiver survey commissioned by the Agency for Integrated Care (AIC) found that more than half of the caregivers do not identify themselves as a "caregiver". When caregiving is seen as a filial duty – an extension of being a child or a spouse – many do not realise it is a distinct role requiring systemic support, and therefore may not think of applying for grants or

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services that they could be eligible for.

This was the case with a 60-year-old caregiver whom we shall call Faridah. She didn't know she qualified for financial assistance. That is why raising awareness is as important as the aid itself and without effective outreach, grants may remain underutilised.

A friend urged Faridah to apply for HCG a year after she had started caring for her mother. That is when she ran into a second hurdle: accessibility. Between medical assessments, financial forms and the exhaustion of managing everything else, the process felt like yet another hurdle in an already uphill battle.

Strict eligibility criteria through means-testing and cumbersome application processes also deter families from applying. Caregivers, already stretched thin, must navigate complex requirements and the burden of repetitive paperwork.

There is also another pertinent question we need to ask: Shouldn't the grants be extended to non-family caregivers, such as close friends or neighbours, who provide consistent care? As family sizes shrink and caregiving configurations evolve, policies must adapt to and respond to these changing realities.

#### PUTTING SUPPORT SYSTEMS IN PLACE

Financial assistance alone is not enough – caregivers also need time, respite, and reliable support systems, the Care study found.

Expanding subsidised night and ad hoc respite care services could alleviate caregiver burnout, particularly if the services are located within immediate neighbourhoods.

Caregivers also sometimes struggle with social isolation and family conflict. They could benefit from peer support or structured professional intervention such as mediation services when family conflicts arise.

Findings from a follow-up qualitative study by Care,

conducted from 2021 to 2023, also showed that caregivers feel overwhelmed when navigating the care system, especially during transitions – such as placing a loved one in a nursing home or after their passing.

It would help caregivers if there were dedicated case managers or a "care concierge" service, to guide them through different circumstances.

In addition, workplace policies must enable flexible work arrangements, so caregivers do not face an impossible choice between employment and the well-being of their loved ones.

Mandating caregiving leave should also be considered.

Caregivers often need flexibility and time off from work to support their loved ones during medical emergencies or hospital visits. For example, workers in Australia are usually entitled to 10 days of paid carer's leave a year.

It is time we recognised that caregiving is a form of productive work that benefits every society – especially an ageing one. That is why we need to extend more support, including financial help, to caregivers.

Would we need to increase taxes to sustain such support? Perhaps not. Japan has in place the "Fureai Kippu" system, a community-based approach where people earn "time credits" by providing care to others and are later able to tap those credits to receive care when they need it.

Such alternative models are an imaginative use of national resources that ease the way towards a caring society.

At the heart of it, caregiving is not just a personal responsibility – it is a societal issue.

Linda and Faridah were two of the many caregivers that we interviewed for our research at Care, who struggled with the financial burden and emotional stress. We need to ease their load to build a nation that genuinely values those who care for others.

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