

MEDIA RELEASE FOR IMMEDIATE RELEASE

Government support helps cushion dementia care costs, with a typical caregiver bearing about \$24,000 a year



[From L to R] Bernard Lim, Director of Advocacy & Communications, Dementia Singapore, Jason Foo, CEO, Dementia Singapore, Philip Yap, Senior Consultant Geriatrician & Palliative Care Physician, Khoo Teck Puat Hospital, and Chairman of the Board, Dementia Singapore, Michelle Ong, independent consultant and caregiver, and Eugenia Chung, Research Lead, Data and Insights, Asia, Pureprofile presented a panel discussion on the findings of the survey and the challenges of caregiving amidst rising costs. The media session took place this evening at Temasek Shophouse. [Photo: Dementia Singapore]

SINGAPORE, 14 October 2025 — Government subsidies play an important role in easing the financial strain of dementia care in Singapore, according to a new study conducted by global data and insights organisation Pureprofile in partnership with Dementia Singapore.

The research found that with various government support schemes in place, caregivers can expect the cost of dementia care to fall by about 36% after subsidies, from a median of S\$3,169.55 before subsidies to S\$2,020.00 after subsidies, which is equivalent to around S\$24,000 per year. While this remains a significant expense and time commitment, the study highlights that government support provides a meaningful cushion for families navigating the challenges of dementia care.

Dementia Singapore



The study also revealed that care costs increase sharply with dementia severity, rising by around 33% from the mild to moderate stage. Those caring for loved ones with severe dementia face the highest financial burden before subsidies (a median of S\$4,081.30 per month) due to increased dependency and care demands. However, they also benefit from the largest reduction in costs after subsidies, about 46%, indicating that government support is effectively targeted at those with the greatest care needs.

Caregivers and Living Arrangements

A vast majority of persons living with dementia (95%) continue to reside at home, with care most often provided by family members. Three in four caregivers (75%) are adult children of those living with dementia, followed by spouses (14%) and siblings (5%).

Caregivers often face the challenge of balancing employment with their responsibilities: 58% remain employed while caregiving, while 42% are not in the workforce and thus bear costs without a steady income. This dual burden highlights the substantial time, financial, and emotional commitments involved in supporting loved ones living with dementia.

Total costs of dementia care

The total cost of dementia care is derived from both direct and indirect costs.

- Direct costs refer to tangible, out-of-pocket expenses such as medical bills, supplies, transport, and professional caregiving services.
- Indirect costs capture the imputed value of unpaid caregiving time the hours caregivers spend providing personal care, supervision, or household support.

After accounting for government subsidies, the median total cost of dementia care stands at S\$2,020 per month (S\$24,240 per year), compared to S\$3,169.55 per month (S\$38,034.60 per year) before subsidies.

Direct costs

The study found that out-of-pocket medical expenses (80%) were the most common costs incurred, followed by transport (73%) and supplies or equipment (60%).

Monetarily, the highest costs reported were:

• Reduced or lost income due to caregiving responsibilities: \$\$2,000/month



• Professional caregiving or respite services: S\$575/month

• Out-of-pocket medical expenses: S\$120/month

Home modifications: S\$100/monthSupplies or equipment: S\$100/month

• Transport costs: S\$100/month

• Foreign domestic worker levy and support: S\$700/month

After factoring in Long Term Care (LTC) subsidies, median direct costs dropped from S\$1,290/month to S\$447.50/month, reflecting a substantial easing of financial pressure.

Indirect costs

Beyond monetary spending, caregivers dedicate significant unpaid time to support their loved ones. Caregivers provide an average of 217 hours of care per month, equivalent to about nine full days of unpaid work. Valued against household wages, this caregiving time equates to a median of S\$1,218.75 per month.

The findings underscore the scale of time investment required, with many caregivers sleeping less than the recommended amount and reducing working hours to accommodate caregiving duties.

Support and Subsidies

In Singapore, residents caring for individuals with dementia can access a range of government and community subsidies offered by the Ministry of Health (MOH) and the Agency for Integrated Care (AIC).

These include:

- **Long Term Care (LTC) Subsidies** Means-tested support of up to 80% for homeand community-based services.
- **Home Caregiving Grant (HCG)** Monthly cash payouts of up to S\$400 to assist with caregiving expenses (increasing to S\$600 in April 2026).
- Pioneer Generation Disability Assistance Scheme (PGDAS) Monthly S\$100 payout to eligible seniors.
- **ElderShield/CareShield Life** Long-term care insurance providing monthly cash payouts for those with severe disabilities.
- **Migrant Domestic Worker Levy Concession** Reduces the domestic worker levy to S\$60 for households providing care.



Overall, **62%** of respondents reported receiving some form of government or community support. However, **89%** believe more can be done to enhance assistance for caregivers of persons living with dementia.

Building an ecosystem of care

Jason Foo, Chief Executive Officer, Dementia Singapore, said: "Government subsidies help families shoulder the costs of dementia care, but caregiving goes far beyond finances. Caregivers dedicate their time, energy, and often their livelihoods to support loved ones. While subsidies provide meaningful relief, more must be done to build a sustainable ecosystem of care and ensure families do not face this journey alone. We hope these findings will spark broader conversations on expanding respite services, workplace support, and community networks for dementia care in Singapore."

Michelle Ong, 56, an independent consultant who participated in the study, said: "We do get government support, which I am grateful for. But there's more that we hope to see. The good news is that there are already some forms of subsidies, and there's going to be an increase in the next year or so. Of course, as typical Singaporeans, we hope that there will be more."

Why this study matters

The survey findings were announced on 14 October 2025 at a media session presented by Dementia Singapore at Temasek Shophouse. The highlight of the session was a panel that featured Eugenia Chung, Research Lead, Data and Insights, Asia, Pureprofile, Jason Foo, CEO, Dementia Singapore and Dr Philip Yap, Senior Consultant Geriatrician & Palliative Care Physician, Khoo Teck Puat Hospital, and Chairman of the Board, Dementia Singapore.

Dr Philip Yap said: "Most people with dementia don't just suffer from dementia. They also face other medical issues, like hypertension, diabetes, osteoporosis or orthopaedic problems, all of which add significantly to the total cost of caregiving. As dementia progresses, the need for constant supervision and assistance grows, further increasing expenses. The survey findings highlight the urgent need for greater recognition of the real costs of dementia care to better inform policy and support for families."

Eugenia Chung said: "With the aim of understanding the true costs of dementia care, our study focused exclusively on caregivers. This allows us to view dementia care through their eyes. By quantifying both financial and time costs, we're able to shed light on the often



unseen challenges and sacrifices faced by those caring for persons with dementia in Singapore."

Unlike general population surveys, this study focused solely on active caregivers of persons living with dementia, offering one of the most authentic snapshots of caregiving realities in Singapore. Conducted between 27 May and 3 August 2025, it carries a margin of error of $\pm 5.81\%$ at a 95% confidence level, making its findings both robust and highly representative of caregiver experiences.

With dementia prevalence expected to rise alongside Singapore's ageing population, the research underscores the successes of current support schemes while highlighting the critical need to enhance long-term caregiving policies.

Details of the survey findings can be found here.



About Dementia Singapore

Dementia Singapore was formed in 1990 as Alzheimer's Disease Association to better serve Singapore's growing dementia community, increase awareness about dementia, and reduce the stigma surrounding the condition. As Singapore's leading Social Service Agency in specialised dementia care, Dementia Singapore aims to advocate for the needs of people living with dementia and their families; and empower the community through capability-building, knowledge, and consultancy; as well as deliver quality person-centred care innovations. For more information, visit www.dementia.org.sg.

Please find the press kit <u>here</u>.

About Pureprofile

Pureprofile is a global leader in online research and insights, combining high-quality data and a comprehensive suite of solutions leveraging AI and the latest technologies. Each year they conduct millions of interviews in over 100 countries, delivering fast, accurate insights across consumer, business, academic and healthcare research.

Pureprofile offers a range of online research solutions to suit every business type and researcher. Their newest addition, Datarubico, offers self-serve data and insights solutions via an AI-enabled platform, giving researchers and brands greater control, flexibility and speed in the research process.

Renowned for their reputation for data quality, Pureprofile ensures every insight is underpinned by real opinions from real people. With global reach and deep profiling capabilities, Pureprofile delivers high-quality respondents through verified proprietary panels and a curated first-party panel network, ensuring reliable, actionable results.

For media enquiries, please contact:

Black Dot Pte Ltd

Amelia **AMARI** (Ms) Account Director E: <u>amelia@blackdot.sg</u>

M: 8590 0567

Dementia Singapore

CHONG Jern Yen (Mr)
Manager, Advocacy & Communications
E: <u>jernyen.chong@dementia.org.sg</u>
M: 9783 4785



Tasreen KAUR (Ms) Consultant Black Dot Pte Ltd

E: tasreen@blackdot.sg

M: 9221 9242

Don **MENDOZA** (Mr) Senior Manager, Advocacy & Communications **Dementia Singapore**

E: don.mendoza@dementia.org.sg

M: 9838 9438