

PARLIAMENTARY DEBATES
SINGAPORE
OFFICIAL REPORT
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SETTING UP OF INTER-MINISTERIAL COMMITTEE TO LOOK INTO BETTER INTEGRATION OF ALL SOCIAL CLASSES IN SINGAPORE

1 **Mr Gan Thiam Poh** asked the Prime Minister whether an inter-Ministerial committee can be set up to look into better integration of all social classes in Singapore.

2 **Mr Gan Thiam Poh** asked the Prime Minister (a) whether the income gap between different income groups has widened in the past 10 years; and (b) whether there are any plans by Government to continue to ensure the income gap between different income groups will not cause social divide and ensure social harmony and social mobility for Singaporeans.

Mr Lee Hsien Loong: We must keep Singaporeans together. Maintaining social harmony is very much at the top of the Government's priorities. There are three aspects of this issue: income inequality, social mobility, and social integration. They are inter-related.

Over the last half century, income inequality has increased in almost all developed economies, including Singapore. The problem is most acute in large cities, for they tend to be where a country's wealth is created and concentrated. Singapore is both a city and a country. Our Gini coefficient is higher than that of many other advanced countries. But it is similar to or lower than other large metropolitan centres such as Beijing, Shanghai, London, New York and San Francisco.

Despite the longer term trend of growing inequality, over the last ten years, income inequality in Singapore has declined slightly. The Gini coefficient has fallen from 0.470 in 2006 to 0.458 in 2016. After we account for Government taxes and transfers, the 2016 figure was even lower at 0.402. And unlike in many developed countries, the real per capita household income of the lowest quintile increased by 40% over the same period, keeping pace with the median household.

As globalisation and technological disruption have widened income inequality, the Government has over the years intervened more aggressively to support the less well-off. In the long term, quality education, home ownership and affordable healthcare are the fundamental means by which our citizens, especially those from poorer backgrounds, can improve their lives. In addition, we have many targeted, means-tested assistance schemes which provide transfers

and subsidies to lower-income groups. For example, the Workfare Income Supplement scheme tops up their cash earnings and CPF accounts, and helps them build up their retirement savings.

Over the years, we have made significant changes to our system to fund this increase in social expenditure – from the introduction of GST in 1994 to the increased reliance on Net Investment Return Contributions (NIRC) as a source of revenue. NIRC is now our largest revenue source, exceeding any single tax, including the GST. But though we have far more extensive social safety nets now than we did in the 1970s and 1980s, it is important to strike the right balance: providing sufficient transfers to support those who need extra help so they can help themselves, but without diminishing their incentive to work or discouraging enterprise.

The second aspect of this is social mobility. Some degree of income inequality is natural in any economy. It gives people the motivation to strive to do their best and improve their lives. But in a fair and just society, this inequality must be tempered and complemented by social mobility. Every citizen, no matter what his social background is, must have the opportunity to do better and move up in society, based on his efforts and talent. Nobody should feel that his social position is fixed based on his parents' income level or position in life.

Many Government policies are directed at improving social mobility, and countering the tendency of a mature society to stratify. Education is a critical plank of the Government's efforts. We have made major investments in our preschools and school system to ensure that every child has access to quality education and a good start in life, regardless of income. MOE's Financial Assistance Scheme, and substantial bursaries and subsidies, make quality education affordable to all. There are countless examples of children from low income families who have risen to the top in the professions, academia, government and the private sector with the support of these schemes. New programmes like KidSTART will further strengthen the support system for children from lower-income and vulnerable families. We are also investing in our people through SkillsFuture to ensure that Singaporeans can continue to improve themselves and their prospects throughout their lives.

Because of these measures, our social mobility is good compared to other countries. One study, looking at the proportion of children from the 20% of households with the lowest incomes who do well in life and later reach the 20% of households with the highest incomes, found a higher proportion in Singapore making this transition than in the United States or Denmark. We must not and will not let up on maintaining social mobility, because it will get harder to narrow

and bridge class divisions as our society matures.

The third aspect is social integration. We want Singaporeans to feel that we are one society; that we share experiences, values, and outlooks; that we identify with and care for one another; and that we are united and will fight together in the face of adversity. Moderating income inequality and ensuring social mobility will help to strengthen our cohesion. In Singapore's multiracial, multi-religious context, we have to do even more to reinforce our shared values, and actively create opportunities for interaction and integration both across different social classes and between different races and religions. Only by living, working, studying, serving, playing, mourning and celebrating together do we become one people, one nation.

In Singapore, we are deliberate and proactive in our approach on social integration. The Minister for Culture, Community and Youth has responded in a separate reply on our measures to promote social mixing and integration. In particular, our urban planning and public housing policies have enabled ethnic and social integration, and distributed access to good schools, healthcare, parks and recreation across the island. We design shared spaces within our neighbourhoods, such as the playgrounds and parks, shopping malls and hawker centres, and sports facilities, in order to maximise social interactions. Hawker centres are a uniquely Singaporean institution where people of all backgrounds mingle and enjoy good, affordable hawker fare. We have a good mix of flat types in each HDB neighbourhood. The People's Association organises all sorts of activities in our neighbourhoods and precincts, bringing together people from all walks of life. In National Service, Singaporeans train and serve together in the defence of our nation, strengthening our national identity and fostering cohesiveness.

The issues of mitigating income inequality, ensuring social mobility and enhancing social integration are critical. If we fail – if widening income inequalities result in a rigid and stratified social system, with each class ignoring the others or pursuing its interests at the expense of others – our politics will turn vicious, our society will fracture and our nation will wither. This is why this Government will strive to keep all Singaporeans – regardless of race, language, religion or social background – together.

There is already a concerted and coordinated effort among Government Ministries to tackle these challenges together in various fora. It is therefore not necessary to set up a specific inter-Ministerial committee to look into these issues.

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USE OF SUPPLEMENTARY RETIREMENT SCHEME MONIES FOR PURCHASE OF SINGAPORE SAVINGS BONDS

3 **Mr Patrick Tay Teck Guan** asked the Prime Minister whether the Government can review and allow the use of Supplementary Retirement Scheme (SRS) monies for the purchase of Singapore Savings Bonds.

Mr Tharman Shanmugaratnam (for the Prime Minister): Singapore Savings Bonds (SSBs) were introduced to provide Singaporeans with a safe and flexible way to invest for the long-term. For those wanting a low-risk retirement savings instrument, SSBs are a good alternative to cash held in savings accounts. As of 1 February 2018, more than 55,000 individuals hold over \$1.8 billion of SSBs.

Given the objectives of SSBs, we intend to allow the use of Supplementary Retirement Scheme (SRS) monies for the purchase of these bonds. It will enhance the range of low-cost products available on the SRS platform. However, the allocation mechanism for SSBs will continue to ensure that small savers amongst the public get preference in the event of over-subscription.

MAS is making IT system changes to bring this about, and will make an announcement when it is ready.

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MEASURES TO ENSURE CASHLESS TRANSACTIONS ORIGINATING IN SINGAPORE ARE ENCRYPTED AND SECURE

4 **Ms Joan Pereira** asked the Prime Minister (a) what are the measures in place to ensure all cashless transactions originating in Singapore are encrypted and secure; and (b) what are the contingency plans in place in the event of network breakdowns and power failures.

Mr Tharman Shanmugaratnam (for the Prime Minister): MAS takes seriously the security of electronic payment transactions. Encryption is one of the safeguards against cyber threats and fraud concerning e-payments, but not the only one needed. The specific measures that payment service providers must put in place depend on the risks associated with different e-payment modes, and they include:

- a. Strong authentication such as the use of biometrics or dynamic passcodes to verify customers' identity and to authorise electronic payment transactions;
- b. Encryption to protect sensitive information against unauthorised access during data storage and transmission;
- c. Fraud monitoring to facilitate timely detection and blocking of suspicious transactions;
- d. Transaction notification via SMS or Email to alert customers when transactions exceed a specific threshold or when unusual payment behaviours are observed.

The contingency plans that have to be put in place for a network breakdown or power failures, will depend on how each system is designed and the criticality of the service provided. FIs are required by MAS to have plans, such as back-up power supply or an alternate telecommunications service provider, to ensure continuity of service during disruptions.

MAS conducts periodic reviews of FIs to assess the adequacy of controls to manage technology and business continuity risks.

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UPDATE ON NO-WRONG-DOOR POLICY AND FIRST RESPONDER PROTOCOL

5 **Mr Louis Ng Kok Kwang** asked the Prime Minister (a) whether the No Wrong Door (NWD) policy introduced in 2004 and the First Responder Protocol (FRP) introduced in 2012 are practised by every Government agency; and (b) how do these two policies ensure public service officers are empowered to fully resolve the public's issues instead of finding the quickest solution to pass the issue on to another agency.

Mr Teo Chee Hean (for the Prime Minister): The Public Service strives to adopt a customer-centric approach in dealing with feedback and requests from members of the public. The No Wrong Door (NWD) policy and the First Responder Protocol (FRP) were introduced as part of many efforts to ensure that feedback from the public are addressed quickly and effectively. Under NWD, the agency that receives feedback on an issue not under its purview should identify the agency responsible and ensure that the agency will take up the case, before putting that agency in touch with the person who provided the feedback. If the issue has no clear owner, the agency that receives the feedback will apply FRP and identify an agency with some

domain expertise. This latter agency, also known as the First Responder, will promptly resolve the inter-agency request, while the back-end policy and operational issues are being sorted out.

Public officers at the frontline are trained on these protocols. The Civil Service College conducts regular case simulation workshops for frontline teams, to familiarise officers with the procedures and standards. Many large agencies include these requirements as part of their service training programmes, and have also developed innovations to enhance seamlessness. For example, the CPF Board has an internal virtual assistant to help officers provide accurate answers to members' CPF queries and identify the right contacts to help them. Agencies are audited on a regular basis on their compliance with the procedures and service standards.

The Municipal Services Office (MSO), established in 2014 to coordinate municipal issues that span across multiple agencies, is an example of how the Public Service has moved from "No Wrong Door" to "Just One Door". Its OneService app allows members of the public to provide feedback on all municipal issues without having to know which agency is in charge. This is made possible by a backend routing system that allows seamless case referral between agencies based on parameters such as land, issue and asset ownership.

MSO has also worked with partner agencies to establish First Responders in different domains. For example, MSO has brought PUB and the Town Councils together to determine who should serve as the First Responder in different types of water-related issues, so that residents no longer have to face multiple site inspections from both PUB and their Town Council. Other First Responders include LTA for the maintenance of connectivity-related infrastructure like park connectors, footpaths, and footbridges, NParks for public greenery maintenance, AVA for animal-related issues, and NEA for public cleanliness. There are also escalation mechanisms to ensure complex cases or cases with unclear ownership are escalated to the appropriate authorities for prompt action. Collectively, these mechanisms strengthen agencies' practice of NWD and FRP in the delivery of municipal services.

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BAN ON ERRANT E-SCOOTER OWNERS WITH REPEATED OFFENCES

6 Ms Joan Pereira asked the Minister for Transport whether the Ministry keeps track of e-scooter owners and whether it will consider banning them from owning e-scooters when they continue to flout regulations after repeated warnings and fines.

Mr Khaw Boon Wan: The Land Transport Authority (LTA) does not maintain any records on the ownership of personal mobility devices (PMDs) such as e-scooters.

The Active Mobility Advisory Panel (AMAP) has been tasked to review the regulatory regime for PMDs, including the need to register motorised PMDs, and will surface its recommendations to the Government later this year.

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UPDATE ON ROAD-WIDENING WORKS ALONG CLEMENTI ROAD BETWEEN JALAN ANAK BUKIT AND AYER RAJAH EXPRESSWAY

7 **Mr Christopher de Souza** asked the Minister for Transport when will the major road-widening works along Clementi Road between Jalan Anak Bukit and the Ayer Rajah Expressway be completed.

Mr Khaw Boon Wan: The road widening works along Clementi Road between Jalan Anak Bukit and the junction of Clementi Road with Ulu Pandan Road was completed last December. A second phase of works between Commonwealth Avenue West and AYE will be completed later this month. The last phase of the Clementi Road widening works between Ulu Pandan Road and Commonwealth Avenue West will be completed by March 2018.

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REGULATORY REQUIREMENTS FOR PRIVATE HIRE CARS AND DRIVERS

8 **Miss Cheng Li Hui** asked the Minister for Transport (a) what is the current number of private hire cars on the road; (b) whether there will be further regulatory requirements for private hire cars and drivers; and (c) if so, what will these requirements be and the timeframe for implementation.

Mr Khaw Boon Wan: As of 31 December 2017, there were approximately 47,000 cars that are registered to offer private hire car (PHC) services.

We will continue to monitor the situation and review our regulations regularly. Currently, these cars have to be affixed with tamper-evident decals. In addition, PHC drivers are required to hold a Private Hire Car Driver's Vocational Licence (PDVL) and are subjected to the same

demerit point system that applies to taxi drivers.

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COMPENSATION FOR PASSENGERS INJURED IN JOO KOON MRT-TRAIN COLLISION

9 **Mr Dennis Tan Lip Fong** asked the Minister for Transport (a) how were the passengers who were onboard the trains involved in the Joo Koon MRT-train collision compensated for their injuries, medical expenses and other loss and damages suffered; and (b) which party is responsible for footing these expenses and damages.

Mr Khaw Boon Wan: As the rail operator, SMRT has reimbursed and will continue to reimburse the injured passengers' medical and other related expenses.

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ANNUAL BREAKDOWN OF SEXUAL HARASSMENT INCIDENTS ON PUBLIC TRANSPORT FROM 2013 TO 2017

10 **Assoc Prof Daniel Goh Pei Siong** asked the Minister for Transport (a) how many incidents of sexual harassment on public transport have been reported each year in the last five years; and (b) whether the public transport operators are required to implement a public safety policy with strategies to keep public transport free of sexual harassment.

Mr Khaw Boon Wan: The following table indicates the number of reported cases of Outrage of Modesty (OM) on public transport over the past five years.

Year	2013	2014	2015	2016	2017
Number of reported cases of OM on public transport	154	166	163	129	207

The Land Transport Authority (LTA), the Public Transport Security Command of the Singapore Police Force (TransCom), and the Public Transport Operators (PTOs) have taken steps to educate commuters about OM, including several public education campaigns over the years. Commuters are encouraged to report such cases, and every report is treated seriously.

LTA, TransCom and the PTOs will continue to work together to tackle OM on public transport and improve the safety and security of our commuters.

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ANNUAL WAGE SUPPLEMENTS FOR WORKERS WITH MONTHLY GROSS SALARY BELOW \$2,000

11 **Mr Zainal Sapari** asked the Minister for Manpower (a) how many workers earning below \$2,000 in monthly gross salary have received Annual Wage Supplements (AWS) in the last three years; and (b) what efforts are being made to encourage employers to give AWS to their workers.

Mr Lim Swee Say: The proportion of full-time resident employees earning below \$2,000 who received bonuses including the Annual Wage Supplement (AWS) has remained stable at about 50% over the last decade.

Employers and unions share the flexibility in structuring staff remuneration together under our Flexible and Performance Based wage systems. Broadly speaking, rank and file employees have more of their annual package allocated to fixed monthly salaries while monthly or annual variable payments tend to comprise a bigger share for those in more senior positions. MOM therefore looks at total annual wages when monitoring wage increases. Over the past five years, total wages (including annual and monthly variable components) at the 20th percentile have risen by 4.1% per annum, comparable to the growth at the median.

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NUMBER OF SINGAPOREANS ON MID-CAREER SWITCH PROGRAMMES IN 2017

12 **Ms Tin Pei Ling** asked the Minister for Manpower over the past one year (a) how many Singaporeans have undertaken mid-career switch programmes such as Professional Conversion and Place and Train; (b) of them, how many are retrenched PMETs and discouraged unemployed workers; (c) how many of were eventually successful and secured a job; and (d) what are the reasons for those who did not get accepted into the programmes.

Mr Lim Swee Say: Under the Adapt and Grow initiative, the Professional Conversion

Programmes (PCPs) and Place-and-Train (PnT) programmes help PMETs and Rank and File RnF workers address job-skills mismatches respectively.

PCPs provide training and salary support to help mid-career PMETs reskill, so that they can move into new and different occupations or sectors that have good prospects and opportunities for progression. Over the past one year, more than 3,300 local PMETs were placed. Among those placed, about 10% were previously retrenched or unemployed for 6 months or more, that is, Long Term Unemployed (LTU).

Similarly, PnT programmes provide training and salary support to help RnF workers reskill to take on new jobs in different sectors. Last year, more than 1,800 locals were placed through these programmes. Among those placed, about 5% were previously retrenched or LTU.

As both PCPs and PnT programmes are structured such that every jobseeker is hired by an employer before undergoing training, every worker on these programmes would have successfully secured a job. Applicants who are unable to secure employment and hence do not get into these programmes are being assisted through other programmes. For example, the Career Support Programme (CSP) provides salary support to encourage employers to hire mid-career PMETs who have been retrenched or are LTU. Since its inception in October 2015, over 1,100 PMETs have been supported through CSP, with more than 80% being LTU or retrenched at the point of placement.

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ANNUAL BREAKDOWN OF WORKPLACE-HEALTH RELATED CLAIMS UNDER WORK INJURY COMPENSATION ACT FROM 2015 TO 2017

13 Mr Melvin Yong Yik Chye asked the Minister for Manpower (a) in each of the last three years, what is the number of claims under the Work Injury Compensation Act that are workplace-health related; and (b) what is the total amount claimed.

Mr Lim Swee Say: There were 186, 211 and 202 workplace health related claims awarded under the Work Injury Compensation (WIC) Act in 2015, 2016 and 2017 respectively. They made up less than 1.5% of total WIC claims annually. For the last three years, the workplace health related claims amounted to a total of \$24.3 million, which is about 7.4% of the total WIC payout.

While the number of workplace health-related claims remains small, MOM and tripartite partners are working together to better address work-related ill health as part of our Total Workplace Safety and Health Plan.

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MEASURES TO PROTECT USERS AGAINST SECURITY FLAWS OF WI-FI DEVICES AND SERVICES

14 **Dr Chia Shi-Lu** asked the Minister for Communications and Information regarding the security flaws which place wi-fi devices at risk (a) what is the impact on our free public wi-fi service Wireless@SG; and (b) what measures are being taken to protect users.

Assoc Prof Dr Yaacob Ibrahim: IMDA works closely with its appointed telecom service providers to ensure the security of the Wireless@SG public Wi-Fi network.

IMDA as the programme owner ensures that the Wireless@SG operators adhere to the stipulated standards on identity management, login and security. Its appointed telecom service operators – M1, Singtel, StarHub, Y5ZONE and MyRepublic, are responsible for the network design and implementation.

In terms of security, the Wireless@SG operators are required to ensure that their infrastructure meets international best practices (for example, Open Web Applications Security Project). Depending on the vulnerabilities found, all operators will work closely with IMDA and the relevant authorities to address them promptly, such as implementing patches released by the manufacturers and disabling vulnerable components.

Nevertheless, users are encouraged to be vigilant when they access public Wi-Fi networks. Users should choose password protected and encrypted hotspots (for example, Wireless@SGx) over those that are not. Users should also consider using encrypted channels such as Virtual Private Network (VPN) and HTTPS when processing personal or sensitive information. For safe surfing tips, users can refer to CSA's GoSafeOnline website (<https://www.csa.gov.sg/gosafeonline>).

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NUMBER OF VEHICULAR ACCIDENTS INVOLVING SINGAPOREANS OVERSEAS FROM 2015 TO 2017

15 **Mr Ang Hin Kee** asked the Minister for Home Affairs (a) over the past three years, what is the number of vehicular accidents which occurred overseas involving Singaporeans; (b) whether the issuer of the International Driving Licence is required to advise drivers of the precautions needed in different destinations; and (c) what other measures is the Ministry considering to reduce the incidences of driving accidents involving Singaporeans overseas.

Mr K Shanmugam: We do not have data on the number of overseas road traffic accidents involving Singaporeans.

Traffic Police (TP) leverages social media to publish advisories and videos on safe driving overseas. The Automobile Association of Singapore (AAS), a close working partner and the authority for granting the International Driving Permit in Singapore, provides pointers on safe driving overseas through its website and booklets available at its premises. TP will continue to work with the Singapore Road Safety Council and AAS to raise awareness among Singaporeans of the precautions they should take when driving overseas. These include familiarising themselves with local traffic rules, road conditions and driving culture.

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NUMBER OF TRAFFIC ACCIDENTS INVOLVING OVERSEAS VISITORS WHO DRIVE IN SINGAPORE

16 **Mr Ang Hin Kee** asked the Minister for Home Affairs (a) how many visitors to Singapore drive around during their stay and get into traffic accidents; and (b) whether the numbers are significant and a cause for concern.

Mr K Shanmugam: From 2015 to 2017, an average of about 240 short-term visitors to Singapore were involved in road traffic accidents annually. This accounts for about 1.7% of all drivers involved in accidents in the same period. The numbers are low.

Traffic Police (TP) reminds foreign motorists crossing land checkpoints to drive safely in Singapore, through distributing brochures and erecting billboards. To deter the commission of traffic offences, TP conducts regular operations at the checkpoints targeting foreign motorists with outstanding summonses.

Any policy intervention might be excessive, at this point, with knock on effects on other

areas.

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SINGAPORE CITIZENS WITH REGISTERED JOHOR BAHRU HOME ADDRESSES ON IDENTITY CARDS

17 **Ms Sylvia Lim** asked the Minister for Home Affairs how many Singapore citizens currently have home addresses in Johor Bahru registered on their identity cards.

Mr K Shanmugam: The current entry format does not allow collation of this data accurately.

Further, even if the information were available, there are a number of considerations, on whether such information should be released. The release of data on the number of Singaporeans, in specific locations, in the region, as well as around the world, may, for example, not be in the interests of the Singaporeans in some of these locations.

In the context of Johor Bahru, our assessment is that the information should not be released.

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UPDATE ON PROTECTION OF PUBLIC SPACES AGAINST TERRORIST INCIDENTS USING VEHICLES

18 **Mr Desmond Choo** asked the Minister for Home Affairs (a) what is the progress on hardening and protecting our public spaces against terrorist incidents using vehicles; (b) how are commercial operators contributing to the protection efforts; and (c) what are the future plans to design public spaces with security factored in.

Mr K Shanmugam: The Ministry of Home Affairs (MHA) is working with other Government agencies to enhance security measures in public spaces against hostile vehicle attacks. This includes existing spaces, and selected new ones in the pipeline where measures can be designed upfront.

We adopt a risk-based approach in identifying locations to fortify, and the type and extent of measures to put in place. We have to strike a balance between enhancing security, the cost of the measures, and the impact on the public's daily activities.

We have started to deploy anti-hostile vehicle measures in the Orchard Road area. Crash-rated barriers and bollards were installed in some locations along Orchard Road in late 2017. More will be progressively installed.

There are plans to install similar barriers in other areas later this year. We have been consulting the local business associations, such as to assess the viability of the proposed measures.

Commercial building owners also have a part to play to protect their premises. Under the Infrastructure Protection Act, owners of large or iconic buildings, and critical infrastructures that deliver essential services, will be required to undergo a security-by-design process. They will have to incorporate measures to address security threats in the design of the building before it is constructed, or for an existing building, when it undergoes major renovation.

In addition, as part of the Safety and Security Watch Group and SGSecure engagements by the Police, building owners are given practical advice on how to mitigate vehicle threats. Building owners can also refer to the Guidelines for Enhancing Building Security in Singapore published by MHA, for advice on best practices and solutions to protect their premises

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OUTPATIENT NON-CHRONIC ILLNESSES TREATED AND COST OF MEDICATION IN 2016 AND 2017

19 **Mr Zainal Sapari** asked the Minister for Health (a) what are the non-chronic illnesses that outpatients are largely treated for; and (b) what is the average cost of medication for such outpatient treatments over the last two years.

Mr Gan Kim Yong: Common outpatient non-chronic illnesses seen at the primary care setting include the common cold, diarrhea, vomiting, sprains and strains.

Between 2015 and 2016, the average total bill size of a non-chronic attendance at polyclinics was about \$16 for Singapore Citizens after Government subsidies. This includes an average cost of medications of \$4.

Over the same period, Community Health Assist Scheme (CHAS) Blue and Pioneer Generation (PG) cardholders at General Practitioner (GP) clinics participating in CHAS paid slightly more than \$20 per visit on average for non-chronic attendances, including medications.

Before CHAS subsidies were applied, their average bill was \$45 per visit, about half of which was medication costs.

At our public healthcare institutions, including polyclinics, patients who have concerns about their medical bills, may apply for financial assistance, such as Medifund.

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NUMBER OF ELDERLY AGED 65 YEARS AND ABOVE WHO LIVE ALONE FROM 2013 TO 2017

20 **Ms Sun Xueling** asked the Minister for Health in the past five years, (a) what is the number of elderly aged 65 years and above who lived alone; and (b) what is the number of elderly found dead in their homes while living on their own.

Mr Gan Kim Yong: The number of Singapore residents aged 65 and above who lived alone in the past five years is shown in Table 1. We do not track the number of elderly found dead in their homes while living on their own.

Given the growing number of seniors living alone, MOH has been making additional efforts together with our community partners to engage and care for our seniors. We launched the Community Network for Seniors (CNS) in 2016, which aims to develop a strong system of community-based support to complement family support, so as to keep seniors healthy and socially engaged and help them age well in place. A key focus area is befriending. We work with our network of Pioneer Generation Ambassadors, grassroots leaders and community voluntary welfare organisations (VWOs) to connect seniors who are lonely or at risk of social isolation with befrienders or neighbour volunteers in their neighbourhood. To date, we have over 850 volunteers serving 2,500 vulnerable seniors in 47 constituencies. We are also leveraging on technology to better support our seniors. For example, Changi General Hospital is piloting Care Line, a 24/7 tele-befriending and tele-care service. This programme supports seniors living in the community through alerts on active ageing activities in their area, information about programmes and urgent assistance if seniors are unwell.

Building communities of care requires all of us to play our part. MOH will continue to work with our community partners, other agencies and our fellow Singaporeans to support our seniors.

Table 1: Number of Singapore Residents Aged 65 and Above Living Alone

Year	No. of Singapore Residents Aged 65 and above Living Alone
2012	31,200
2013	35,200
2014	42,100
2015	41,200
2016	47,400

Source: Department of Statistics

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PROPORTION OF BIRTHS VERSUS DEATHS OF THOSE AGED 65 YEARS AND ABOVE REGISTERED AT PRIVATE AND PUBLIC HOSPITALS

21 **Ms Sun Xueling** asked the Minister for Health for each of the last three years, what has been the proportion of (i) births registered and (ii) deaths registered for those aged 65 years and above, in private versus public hospitals.

Mr Gan Kim Yong: The proportion of births registered at public hospitals was 41.7%, 43.3% and 44.7% in 2014, 2015 and 2016 respectively. For private hospitals, the figures were 58.0%, 56.4% and 54.9% respectively. A small proportion of births occurred at other locations such as personal residences.

For elderly decedents aged 65 years and older, 57.7%, 59.0% and 59.1% of deaths were registered at public hospitals in 2014, 2015 and 2016 respectively. Less than 2% of elderly deaths were registered in private hospitals from 2014 to 2016. Other places of death, which include nursing homes, charitable institutions, and personal residences, comprised approximately 40% of elderly deaths in the period 2014-2016.

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ELDERSHIELD NAME AND PAYOUT ADEQUACY

22 **Miss Cheng Li Hui** asked the Minister for Health (a) whether it is appropriate to name

ElderShield as such when enrolment into the scheme starts at the age of 40; (b) whether the monthly payout of \$300 and \$400 for up to 60 and 72 months respectively is sufficient for a person meeting the criteria of severe disability; and (c) over the last decade, how many people have opted out of ElderShield.

Mr Gan Kim Yong: The ElderShield Review Committee (ESRC) is in the process of reviewing the ElderShield scheme, including the payout quantum and duration. It has consulted widely and obtained valuable inputs from stakeholders. The Health Government Parliamentary Committee has also submitted a report to the Committee. The ESRC will be making its recommendations to the Government by the middle of the year.

ElderShield is an insurance scheme that provides basic protection against the costs of long-term care arising from severe disability, especially in old age when such risks are higher. Enrolment to the current ElderShield scheme begins at age 40 to allow policyholders to pay their premiums during their working years from age 40 to 65. Coverage will start from age 40, with lifetime protection for the policyholders as they age and become elderly over time.

The opt-out rate for ElderShield was 11% in 2007 and this has decreased to 5% in 2016.

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PENSIONERS UNDER FIXED AMOUNT ON WARD MEDICAL BENEFITS SCHEME AND CO-PAYMENT ON WARD MEDICAL BENEFITS SCHEME

23 **Mr Png Eng Huat** asked the Minister for Health (a) what is the current number and percentage of pensioners under the Fixed Amount on Ward (FAW) medical benefits scheme who have withdrawn their Medisave completely; (b) what is the current number and percentage of pensioners under Co-payment on Ward (CPW) medical benefits scheme who have not met 30% of their cohort's applicable Basic Healthcare Sum (BHS); and (c) whether CPW pensioners can withdraw the excess amount above their required BHS from their Medisave accounts.

Mr Gan Kim Yong: FAW pensioners are entitled to comprehensive medical benefits at government healthcare institutions, and are hence not required to set aside any Medisave. However, they may opt to set aside Medisave. 1,236, or 99.6% of FAW pensioners, have zero Medisave balances.

CPW pensioners need to set aside 30% of their cohort's applicable Basic Healthcare Sum (BHS). In 2016, 8,200, or 50% of CPW pensioners have Medisave balances below 30% of their cohort's applicable BHS.

For all CPF members, any Medisave monies above their respective BHS is automatically transferred to their other CPF accounts. FAW and CPW pensioners will be able to withdraw these monies if they had met their applicable Retirement Sum.

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INDUSTRY TRANSFORMATION MAP FOR OFFSHORE MARINE AND OIL AND GAS INDUSTRIES

24 **Mr Kwek Hian Chuan Henry** asked the Minister for Trade and Industry (Industry) when will the industry transformation map for the offshore marine and oil and gas industries be ready.

Mr S Iswaran: The Economic Development Board, as the lead agency, has been working closely with industry stakeholders, trade associations such as the Association of Singapore Marine Industries, unions such as the Shipbuilding and Marine Engineering Employees' Union, and other government agencies (for example, the Agency for Science, Technology and Research, International Enterprise Singapore, JTC Corporation, Standards, Productivity and Innovation Board, SkillsFuture Singapore and Workforce Singapore) on the Marine & Offshore Engineering Industry Transformation Map (M&OE ITM). The M&OE ITM will be launched on 22 February 2018.

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STUDENTS IN INSTITUTES OF HIGHER LEARNING INVOLVED IN LEARNING MORE ABOUT INDUSTRY TRANSFORMATION MAPS

25 **Mr Desmond Choo** asked the Minister for Trade and Industry (Industry) (a) how are students in the Institutes of Higher Learning involved in learning more about Industry Transformation Maps (ITMs); and (b) what are the future plans to expose students to the ITMs that are relevant to their field of studies.

Mr S Iswaran: Industry Transformation Map (ITM) lead agencies have worked with the

Ministry of Education (MOE), SkillsFuture Singapore (SSG), and Institutes of Higher Learning (IHLs) to help IHL students learn about the changing nature of industries and provide them with mentorship and work opportunities.

First, the Skills Frameworks, which are an integral part of the ITMs, identify, amongst other things, the skills that are needed to meet changing industry needs. IHL staff, including Education and Career Guidance counsellors, factor relevant information on industry developments into career guidance to help their students make better-informed decisions. Since late 2017, such information is also available on the MySkillsFuture portal, which enables students and other Singaporeans to chart their own career and lifelong learning pathways.

Besides MOE/SSG, ITM lead agencies also reach out directly to IHL students. For example, as part of a series of student outreach initiatives for the Aerospace ITM, final-year students from our polytechnics and the Institute of Technical Education will visit aerospace companies to learn about their advanced manufacturing and repair capabilities at the inaugural Aerospace Day @ Seletar Aerospace Park.

Second, MOE/SSG have worked with the IHLs and the ITM lead agencies to enhance mentorship and work opportunities for students to learn more about their industry of choice, and facilitate their transition into the workforce. For example, since 2015, over 1,700 polytechnic and ITE graduates have participated in 76 SkillsFuture Earn and Learn Programmes. The Autonomous Universities have also rolled out 10 SkillsFuture Work-Study Degree Programmes since February 2017. The National Trades Union Congress, a key partner in the ITMs, also plays an active role. For example, it provides students from the Singapore University of Social Sciences and the Singapore Institute of Technology with career mentorship and guidance as part of its Youth Career Network programme.

We will continue the fruitful collaborations between ITM lead agencies, MOE/SSG, IHLs and other partners to prepare our IHL students for the future economy.

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PLAN TO INCREASE SUPPLY OF EXECUTIVE CONDOMINIUMS IN NEXT FIVE YEARS

26 **Mr Gan Thiam Poh** asked the Minister for National Development whether there is a plan to increase the supply of executive condominiums in the next five years on confirmed list of

land sales and what is the projected number of such units for each year.

Mr Lawrence Wong: In planning for the supply of Executive Condominiums (EC), the Government takes into consideration many factors, such as the existing unsold stock of ECs, take-up rate of new EC units, and prevailing market sentiments. These factors fluctuate from year to year. Hence, the Government monitors the EC market closely and calibrates the supply of ECs accordingly.

For the first half of 2018, there are three EC sites in the Government Land Sales Programme, which could yield a total of about 1,700 units. One of the sites is on the Confirmed List. The other two sites are on the Reserve List and could be triggered for sale if there is strong demand from developers.

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ADDITIONAL BUYER'S STAMP DUTY FEES AND QUALIFYING CERTIFICATE EXTENSION CHARGES PAID BY DEVELOPERS SINCE IMPLEMENTATION OF RULES

27 **Mr Gan Thiam Poh** asked the Minister for National Development (a) how much Additional Buyer's Stamp Duty (ABSD) fees and Qualifying Certificate (QC) extension charges have been paid by developers each year since the rules were implemented; (b) how many unsold residential property units have been subjected to both ABSD fees and QC charges, categorised by years of vacancy as at 31 December 2017; and (c) what is the projected number of unsold residential property units that will be subjected to these fees and charges in 2018.

Mr Lawrence Wong: As of 31 December 2017, developers have paid about \$200 million in Additional Buyer's Stamp Duty (ABSD) fees, and about \$180 million in Qualifying Certificate (QC) extension charges, since the regimes were implemented.

As of 31 December 2017, no residential development has been subjected to both ABSD and QC extension charges on their unsold units.

Around 80 developments (with a total of about 750 unsold units) could be subjected to these fees and charges in 2018 if either or both disposal conditions are not met.

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**BREAKDOWN OF CITIZENS, PRS AND FOREIGNERS IN SINGAPORE
OWNING ONE OR MORE PRIVATE RESIDENTIAL PROPERTIES AND ALSO
HDB FLATS AND NUMBER OF SUCH PROPERTIES OWNED**

28 **Mr Gan Thiam Poh** asked the Minister for National Development (a) what is the current number of citizens, PRs and foreigners in Singapore who own (i) one (ii) two (iii) three to ten and (iv) more than ten private residential properties respectively; and (b) how many of them also own a HDB flat.

Mr Lawrence Wong: About 381,000 Singapore citizens, Singapore Permanent Residents, and foreigners own one private residential property in Singapore. About 59,000 own two private residential properties; 20,000 own three to ten private residential properties; and fewer than 200 own more than ten private residential properties. Of these private residential property owners, 15% also own an HDB flat.

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**NUMBER OF HDB BLOCKS PROJECTED TO BE REDEVELOPED UNDER
THE SELECTIVE EN-BLOC REDEVELOPMENT SCHEME OVER NEXT 10-20
YEARS**

29 **Mr Pritam Singh** asked the Minister for National Development how many HDB blocks does the Ministry project to redevelop under the Selective En-Bloc Redevelopment Scheme over the next 10-20 years when many HDB flats will have less than 60 years left on their leases and progressively lose their value until the lease run-out date.

Mr Lawrence Wong: The Selective En bloc Redevelopment Scheme (SERS) is implemented on a highly selective basis. The Government will announce SERS for suitable precincts only where feasible, after a careful evaluation on a site-by-site basis, taking into consideration various factors such as the redevelopment potential, availability of suitable replacement sites, and the Government's financial resources. We do not share details on the blocks to be redeveloped or other related information ahead of the SERS exercise, as these are market-sensitive information.

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LAND SUBSIDENCE AND MITIGATION MEASURES PLANNED

30 **Mr Leon Perera** asked the Minister for National Development (a) whether the Ministry has evidence pertaining to whether land subsidence is taking place in Singapore; (b) if so, what are the future consequences of this; and (c) what policy actions are being planned to mitigate these consequences.

Mr Lawrence Wong: Land subsidence refers to the loss of surface elevation when soil gradually settles and compacts over time. Some degree of land subsidence happens in all countries, due to natural phenomena such as tectonic motion, as well as human action, such as building and construction. Singapore lies away from the margins of tectonic plates, and our ground predominantly consists of stable geological materials. Hence, we have not seen evidence of land subsidence in Singapore that would raise cause for concern.

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COST OF LIFT UPGRADING PROGRAMME FOR HOUGANG SMC

31 **Mr Png Eng Huat** asked the Minister for National Development (a) what is the cost of the Lift Upgrading Programme (LUP) for Hougang SMC, excluding the cost- sharing by residents and the town council; and (b) what is the amount paid by residents of Hougang for this town-wide LUP.

Mr Lawrence Wong: The Lift Upgrading Programme (LUP) was launched in 2001 to provide direct lift access to flats and enhance convenience for residents, especially the elderly and the less mobile.

The LUP is a heavily subsidised programme, with the Government paying 75% to 90% of the cost depending on flat type. For Hougang SMC, the cost of LUP works that have been completed so far is around \$77 million, and the Government share is around \$64 million. The remaining amount is shared between households and the Town Council. In particular, Singapore Citizen households pay 5% to 12.5% of the cost depending on flat type, subject to a cap of \$3,000 per household.

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UPDATE ON BUILDING OF NEW HAWKER CENTRE IN CHOA CHU KANG AND ALL REMAINING HAWKER CENTRES

32 **Mr Zaqy Mohamad** asked the Minister for the Environment and Water Resources (a) whether there are any updates on the proposed location and timeline for the building of a new hawker centre in Choa Chu Kang; and (b) when will the Ministry complete its study and announce the timeline for all remaining hawker centres that are part of this initiative.

Mr Masagos Zulkifli B M M: The Government has committed to building 20 new hawker centres by 2027, focusing on new HDB towns such as Punggol, Bidadari, Sengkang and Choa Chu Kang. So far, announcements have been made for 17 of these new hawker centres, of which seven have started operations.

The remaining hawker centres, which includes a new centre at Choa Chu Kang, are at various stages of planning and development. We will announce the location and development timelines for these centres as soon as they are ready.

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SINGAPOREAN STUDENTS COMMUTING FROM HOMES IN JOHOR BARU TO CLASSES IN SINGAPORE

33 **Ms Sylvia Lim** asked the Minister for Education (Schools) how many Singaporean students currently commute from homes in Johor Bahru to Singapore to attend classes at primary, secondary and pre-university levels.

Mr Ng Chee Meng: MOE has reviewed the release of such data. Guided by MHA, our decision is that such data should not be released.

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PRIMARY SCHOOL VACANCIES IN CHUA CHU KANG

34 **Mr Zaqy Mohamad** asked the Minister for Education (Schools) (a) whether the number of primary school vacancies in Chua Chu Kang is sufficient given the influx of new BTOs in the Keat Hong area, particularly for applicants seeking a school within 2 km of their home; (b) what proportion of primary 1 school applicants living in Keat Hong division have been

able to secure a school within 2km of their homes; and (c) what is the current waiting list of Southview Primary School, Concord Primary School and Chua Chu Kang Primary School.

Mr Ng Chee Meng: MOE regularly reviews the demand and supply trends at the national and regional levels to ensure that there are sufficient school places for school-going children, taking into account the current and projected population as well as planned housing development programmes.

Due to the families that are moving into the recently completed HDB BTO flats in Choa Chu Kang, we have projected a slight increase in the localised demand for primary school places. As such, we have increased the number of school vacancies in some of the schools in Choa Chu Kang. There should be sufficient primary school places to meet the increased demand from these families.

The proportion of P1-going children who secured a P1 place in their first-choice school or a school within two kilometres of their homes averaged about 98% nationally for the 2017 Primary One Registration Exercise. The outcomes for individual constituencies would typically hover close to the national average, and this is the case too for Keat Hong division.

South View Primary School, Concord Primary School and Chua Chu Kang Primary School currently have a wait list for some students who wish to be transferred there. These include children who are currently studying in other nearby primary schools. For information, there are available vacancies in other nearby primary schools, such as Teck Whye Primary School and Kranji Primary School.

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FEMALE STUDENTS TAKING UP ENGINEERING COURSES AT ITE, POLYTECHNIC AND UNIVERSITY

35 **Mr Melvin Yong Yik Chye** asked the Minister for Education (Higher Education and Skills) (a) in the past five years, what is the number of female students taking up engineering courses at the ITE, polytechnic and university levels; (b) how many of these female graduates eventually took up engineering jobs; and (c) whether the Ministry has any plans to encourage more female students to take up engineering courses.

Mr Ong Ye Kung: In the last five years, the proportion of female students who took up engineering courses at the ITE, polytechnics and universities has remained fairly stable, at around 20% of the total engineering cohort, or about 3,600 students each year. Based on the Graduate Employment Surveys conducted in 2016, around 70% of them who were in full-time permanent employment reported that they worked in engineering-related jobs after graduation.

We welcome more students, male and female to consider engineering as a career, and have various initiatives and programmes to encourage more to do so. For example, at the secondary schools, Applied Learning Programmes (ALP) in Science, Technology, Engineering and Mathematics (STEM) enable students to apply their knowledge and skills in authentic situations, to address real-world problems, and offer opportunities to interact with engineering professionals. More than 60% of our secondary schools offer ALP in STEM areas.

In addition, the polytechnics have pooled their efforts to promote engineering diploma programmes to secondary school students. The talks will feature industry practitioners who share about their passion for engineering and why they chose it as a career. The polytechnics also reach out to school teachers and involve them in industry learning journeys and experiential workshops.

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FOREIGN STUDENTS DEFAULTING ON REPAYMENT OF STUDY LOANS FROM LOCAL BANKS AND INSTITUTIONS

36 **Mr Dennis Tan Lip Fong** asked the Minister for Education (Higher Education and Skills) (a) what is the rate of default in the repayment of study loans taken out by foreign students from our banks and other local institutions in each of the past five years; (b) what actions have been taken to effect recovery against such defaulters; and (c) what is the rate of cases where full recovery has been made through such enforcement actions.

Mr Ong Ye Kung: To ensure that our Singaporean students are not denied a tertiary education due to their financial circumstances, the Government provides loans to students at our publicly-funded tertiary institutions. These loans are also extended to international students who need some assistance.

On average, over the last five years, 3.9% of the total outstanding Government loans taken

up by international students is in default and deemed unrecoverable, after exhausting all recovery efforts. For international students who default on their loans, they can face adverse consequences should they apply to work or reside in Singapore.

Commercial banks also offer study loans but based on the data reported by banks to the Credit Bureau, study loans granted to foreigners was less than 0.0001% of the total banking assets¹ in Singapore. As they make up only a very small share of total banking system exposure, MAS does not collect the data on these loans, including the default rate.

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HOLDERS OF WSQ ADVANCED CERTIFICATE IN TRAINING AND ASSESSMENT WHO SECURED JOBS AS TRAINERS OF WSQ PROGRAMMES WITHIN A YEAR OF COMPLETION

37 **Mr Leon Perera** asked the Minister for Education (Higher Education and Skills) in each of the last five years, what is the proportion of persons who obtained the WSQ Advanced Certificate in Training and Assessment (ACTA) had gone on to secure jobs as trainers of WSQ programmes within a year of obtaining their certificate.

Mr Ong Ye Kung: Based on a survey conducted by SkillsFuture Singapore in 2017, over 60% of the respondents who attained an ACTA between July 2015 and June 2016 were performing, on a full or part-time basis, one or more training-related roles, such as working as a trainer, adjunct adult educator, training management practitioner, or human capital management practitioner. A further 25% of respondents were employed in non-TAE related roles.

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NUMBER OF LASTING POWER OF ATTORNEYS REGISTERED WITH OFFICE OF THE PUBLIC GUARDIAN IN 2016 AND 2017

38 **Mr Sitoh Yih Pin** asked the Minister for Social and Family Development (a) how many Lasting Power of Attorneys (LPAs) have been registered by the Office of the Public Guardian (OPG) in 2016 and 2017 respectively; and (b) what further measures can OPG take to encourage more senior Singaporeans to execute LPAs.

¹ Based on November 2017 data for banking assets.

Mr Desmond Lee: In 2016, approximately 8,000 Lasting Powers of Attorney (LPAs) were registered by the Office of the Public Guardian (OPG). In 2017, this number increased by 50% to around 12,000.

To encourage more senior Singaporeans to make an LPA, OPG is working with various organisations to raise awareness on LPA in the community. These outreach activities include engaging eldercare service providers, conducting talks at senior activity centres and distributing collaterals at community touch points. We will also be promoting the importance of making an LPA through radio. There is currently an application fee waiver in place for Singaporeans making more straightforward LPAs using Form 1 until 31 August 2018. We urge more Singaporeans to make their LPA early.

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CHILDREN BORN IN 2016 AND 2017 WHOSE BIRTH CERTIFICATES DO NOT BEAR THE NAME OF A FATHER OR WHOSE PARENTS WERE NOT MARRIED AT DATE OF REGISTRATION

39 **Mr Louis Ng Kok Kwang** asked the Minister for Social and Family Development for each year from 2016 to 2017, what is the respective number of children born in Singapore who (i) do not have a father named on their birth certificates and (ii) have a father named on their birth certificates but the parents are not married on or before the date of registration of birth.

Mr Desmond Lee: The number of babies born to citizen mothers who were not married to the father at the point of birth registration is 843 in 2016, and 836 in 2017. The 2017 figure is provisional at this point and subject to change. The further breakdown by whether the father's name is reflected in the birth certificate is as follows:

Year	2016	2017*
(i) Single Parent Registration Births by citizen mothers	355	346
(ii) Births by citizen mothers who were not married to father named in the child's birth certificate at point of birth registration	488	490
Total	843	836

*Provisional figure

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CHILDREN AND FAMILIES IN THE KIDSTART PROGRAMME

40 **Ms Rahayu Mahzam** asked the Minister for Social and Family Development (a) to date, what are the numbers of children and families in the KidSTART programme; and (b) what is the breakdown of the number of children benefitting from the different components of the programme.

Mr Desmond Lee: As at end 2017, more than 500 children and their families are being supported under the KidSTART pilot programme. By components, about 150 children are on the home visitation programme, 125 children are in KidSTART playgroups and the rest are enrolled in preschools supported by KidSTART.

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CHILDREN CONCEIVED THROUGH SURROGACY OVERSEAS AND BORN TO SINGAPOREANS

41 **Assoc Prof Daniel Goh Pei Siong** asked the Minister for Social and Family Development regarding children born to Singaporeans who were conceived through surrogacy overseas (a) how many of such children are currently residing in Singapore; (b) what percentage of these children are being cared for by married couples who may not be their biological parents; (c) whether these couples are legal guardians of these children; and (d) what options are available to these couples to secure the children's well-being.

Mr Desmond Lee: The Government does not track the number of children that

Singaporeans have through overseas surrogacy procedures.

How the law treats the relationship between a couple and their child conceived through overseas surrogacy procedures varies from jurisdiction to jurisdiction. Such couples may wish to seek legal advice on their rights and responsibilities for the child under Singapore law.

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Office of the Clerk of Parliament
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