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Ready to care? 4 in 5 Singaporeans feel underprepared for the realities of caregiving

The AIA Live Better Study (Wave 10) reveals a significant gap between how Singaporeans prepare for caregiving and the realities of what it demands. While financial preparedness remains a key focus, many are less prepared for the emotional, social and practical realities of caregiving and recognise that they cannot navigate these challenges alone, highlighting the need for ecosystem support that extends beyond the family.

SINGAPORE, 5 November 2026 — Seven in 10 (72%) Singapore residents are connected to caregiving or care-receiving in some form, according to the recently released AIA Live Better Study (Wave 10)[1]. As Singapore moves towards becoming a super-aged society, caring for elderly family members is expected to remain a significant responsibility, with 61% of current caregivers primarily caring for elderly family members today. Additionally, 57% of Singaporeans who expect to take on caregiving responsibilities in the future (future caregivers) anticipate they will also care for elderly loved ones.

However, despite caregiving being an eventual reality for most, only 20% of future caregivers feel well prepared for what lies ahead, while just 31% of current caregivers felt prepared when they first took on the role. Part of this preparedness gap may stem from a reactive approach to caregiving. Among future caregivers who feel underprepared, one in five (20%) believe caregiving should only be addressed when the need arises, rather than planned for in advance. Yet, as current caregivers' experiences suggest, once caregiving begins, finding the time and headspace to prepare can become even more challenging.

“Caregiving is deeply personal, and no two care journeys are the same. The unpredictability of each journey can make it difficult for even the most proactive Singaporeans to feel fully prepared for the emotional, social and financial demands of caregiving,” said Irma Hadikusuma, Chief Marketing and Healthcare Officer, AIA Singapore.

The full cost of caregiving goes beyond finances

When asked about the challenges they anticipate, Singaporeans are more concerned about the emotional toll of caregiving than the financial one. Emotional strain ranks as the top challenge for both future caregivers (31%) and current caregivers (31%), ahead of direct financial strain (28% for future caregivers and 23% for current caregivers respectively).

- **The disconnect on relationships and social life:** While future caregivers anticipate day-to-day logistical hurdles, lesser recognise the impact of caregiving on social relations and how long-term care could quietly encroach on personal wellbeing, friendships, and family dynamics. The impact on relationships and social life does not feature among the top five concerns for future caregivers despite this being a lived challenge for one in five (21%) current caregivers.

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[1] The tenth wave of the AIA Live Better Study is an independent study conducted from 13 to 29 June 2026 with a sample size of 1,000 respondents (Singapore Citizens, Permanent Residents, and Expatriates holding Employment Passes aged 18 and above) representing Singapore's general population. Designed and formulated by AIA Singapore, the study leverages the Holistic Wellness Index to investigate the state of wellness in Singapore across five aspects—physical, mental, financial, social, and spiritual—alongside dedicated deep dives into the Caregiver and Care Recipient journeys.

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- **The hidden financial reality of caregiving:** While emotional pressure weighs heaviest, financial preparedness remains a significant challenge. Among those expecting to take on caregiving responsibilities, 26% are unsure how much caregiving will cost, while 22% do not feel financially prepared to set aside resources. Many are also uncertain whether their existing insurance coverage will be sufficient, with 77% expressing uncertainty around caregiving costs and insurance adequacy.

  Current caregivers are also more likely to rely on personal savings, financial support from family members and government assistance than future caregivers anticipate, suggesting that the financial demands of caregiving are often greater and more complex than expected.

Overall, being financially prepared for caregiving goes beyond having savings or insurance. It also means understanding the potential costs of care and knowing what sources of financial assistance and support are available to help meet these needs when they arise.

Caregiving is no longer just a family affair

In Asian societies, caregiving has traditionally been viewed as a family responsibility and an expression of filial piety. However, the AIA Live Better Study has found that Singaporeans are increasingly recognising that caring for a loved one may require support beyond the immediate family. This shift is reflected in both the care arrangements people are experiencing today and those they envision for the future.

Rather than relying primarily on their family, 81% of current care recipients and 71% of Singaporeans who expect to receive caregiving in future (future care recipients) prefer future care arrangements that draw on a broader care ecosystem. Having experienced care firsthand, or witnessed the demands it places on loved ones, care recipients may be more conscious of the financial, emotional, practical and time commitments involved — and the importance of sharing these responsibilities beyond the family.

Caregivers, too, are embracing a broader approach to care. Nearly one in two (46%) current caregivers have already moved beyond purely family-led care in practice. Additionally, more than half (56%) of future caregivers expect care arrangements to extend beyond the family, combining family support with external support such as domestic helpers, paid professional services, and care facilities.

Care recipients are also taking active steps to plan for their future needs. Around half are already looking into caregiving services and support options (49% of current care recipients; 51% of future care recipients), while many are thinking about or planning their future living arrangements (41% of current care recipients; 37% of future care recipients).

Together, these findings highlight a shift in how Singaporeans view caregiving. Family remains at the heart of care, but many recognise that effective caregiving often requires support beyond the immediate household.

As more Singaporeans navigate caregiving responsibilities, access to trusted guidance and support will become increasingly important. Having a reliable source of advice (37%) and a centralised platform for caregiving information and resources (25%) are among the most valued forms of support. This highlights the need for a more connected caregiving ecosystem that helps individuals and families access support with greater confidence.

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The workplace: A critical, underutilised part of the caregiving equation

For many Singaporeans, managing caregiving responsibilities and professional life is already a reality. Yet while the workplace can play an important role in helping employees navigate caregiving, it remains an underutilised source of support.

While flexibility in work arrangements is the top workplace priority for both future (38%) and current caregivers (39%), respondents also highlighted the need for clear caregiving policies, caregiving leave and a supportive workplace culture.

Employers can play a critical role in helping employees navigate caregiving responsibilities by providing flexibility, practical support and an environment that recognises the realities of balancing work and caregiving.

A shared responsibility that calls for a shared support system

The AIA Live Better Study highlights that caregiving cannot be managed by individuals and families alone. As Singapore's population continues to age, supporting caregivers will require a holistic ecosystem that addresses the emotional, financial, social and professional dimensions of care.

"In a rapidly ageing society like Singapore, preparing holistically for caregiving is essential to helping people live Healthier, Longer, Better Lives. Meeting the realities of caregiving requires a wider, shared support system. Insurers play an important role beyond providing financial protection. By helping Singaporeans prepare earlier, understand potential care costs, and navigate available support options, we can help Singaporeans feel more informed and confident about the road ahead," added Irma.

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About AIA

AIA Group Limited and its subsidiaries (collectively "AIA" or the "Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets – wholly-owned branches and subsidiaries in the Chinese Mainland, Hong Kong SAR[2], Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR[3], and a 49 per cent joint venture in India. In addition, AIA has a 24.99 per cent shareholding in China Post Life Insurance Co., Ltd.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in Asia (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US$360 billion as of 30 June 2026.

[2] *Hong Kong SAR refers to the Hong Kong Special Administrative Region.*
[3] *Macau SAR refers to the Macau Special Administrative Region.*

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AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia, AIA serves the holders of more than 45 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock codes "1299" for HKD counter and "81299" for RMB counter with American Depositary Receipts (Level 1) traded on the over-the-counter market under the ticker symbol "AAGIY".

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