

4 siblings are intellectually disabled and...

SHE'S THEIR MOTHER, SIBLING,



"My parents could take care of so many children when we were growing up, so why can't I help my siblings who are less fortunate?"

- Miss Eileen Seng



GUARDIAN

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TAKING care of one person with intellectual disability is tough enough.

Multiply that by four and you'll have an idea of what Miss Eileen Seng goes through on a daily basis.

That is because Miss Seng, 54, has been caring for four siblings with special needs since 1993, when her father died of liver cancer.

Her mother, who suffered from dementia, died three years ago from a stroke.

Her four siblings, aged 49 to 57, have low IQs.

The part-time cook, who is single, lives with her siblings in a five-room flat in Pasir Ris. The flat has been fully paid for by their parents.

Said Miss Seng: "I have five other brothers who are born healthy, but they are married and have to take care of their own families. I am the only one left."

Caring for her siblings and doing the household chores daily takes up all her energy, said Miss Seng.

One of her siblings, Beng Tee, 51, throws tantrums occasionally, and had even hit her a few times (a few years ago), leaving bruises on her arms.

She added: "Nobody can understand what I go through. Other people are not in my position. But with each challenge cropping up, I become stronger."

TNP PICTURE: GARY GON

THEIR EVERYTHING: Since 1993, Miss Eileen Seng (above) has been taking care of her intellectually disabled siblings after their father died. (From left) Mr Seng Beng Keong, Mr Seng Beng Tee, Miss Seng Siew Thim and Mr Seng Bin Hoe.

Her biggest worry is what will happen to her siblings if she dies unexpectedly, and whether they will get cheated of their savings.

The Ministry of Community Development, Youth and Sports (MCYS) unveiled the Special Needs Savings Scheme (SNSS) last month, which helps parents with intellectually disabled children put aside and manage the disbursement of their CPF funds should they die.

The scheme kicks in next year.

But Miss Seng doesn't qualify for this scheme because it doesn't apply to siblings.

Explaining the parent-child requirement, an MCYS spokesman said: "We would like to keep the scheme simple so that it can be administered at a low cost."

Learning to be positive

When The New Paper on Sunday visited the family at their flat, Miss Seng said she used to feel bitter about being the sole caregiver.

But she has learnt to stay positive.

"My parents could take care of so many children when we were growing up, so why can't I help my siblings who are less fortunate?"

Miss Seng is the eighth of 10 children.

The first five children - all sons - and Miss Seng were born healthy, but the other four have low IQ.

The five able brothers - a retired auditor, a retired hardware dealer, a tailor, a property agent and a manager - used to give their mother and other siblings more than \$1,000 each month.

But financial support from her brothers eventually dwindled because they had to support their own families, said Miss Seng.

The siblings under her care do what they can to help with household expenses.

POLICIES FOR CAREGIVERS, WARDS



Special Needs Savings Scheme (SNSS)

■ Announced by MCYS last month, in collaboration with the Ministry of Manpower and the Central Provident Fund Board

■ A parent can nominate his child with special needs to receive monthly disbursements from his CPF savings after his death

■ Existing CPF interest rate applies.

■ Additional 1 per cent interest will also be given for the first \$60,000 of the savings

Scheme to kick in next year

Special Needs Trust Company (SNTC)

■ Together with SNTC's social workers, caregivers work out how they want their loved ones with special needs to be cared for after their deaths.

■ Upon the client's death, SNTC will handle the disbursement for the beneficiary's expenditure, such as paying medical bills or giving monthly payouts to the appointed guardian.

■ Minimum set-up sum: \$5,000.

■ The Insolvency & Public Trustee's Office puts the funds into low-risk financial instruments.

Mental Capacity Act

■ Parents of children with intellectual disabilities may apply to the Court to be appointed as deputies to make decisions for their children about their healthcare, welfare and finances, after the children turn 21.

■ The Court may also appoint successor deputies to be the children's future decision-makers when the original deputies are no longer around or able to make those decisions.

■ For more information on enhancing financial security of persons with special needs, call the Centre for Enabled Living at 1800-362 2533.

Miss Seng Siew Thim, 57, the sixth child, works in a sheltered workshop run by the Movement for the Intellectually Disabled of Singapore (Minds), packing airline headsets. She receives a monthly allowance of \$100.

The seventh child, Mr Seng Beng Keong, 56, works as a cleaner, earning about \$600 a month.

Mr Seng Beng Tee, 51 – the ninth child – also works at the sheltered workshop run by Minds. Beng Tee needs the most supervision as he tends to throw tantrums. He also suffers from hepatitis B.

The youngest brother, Mr Seng Bin Hoe, 49, works in a fast-food restaurant clearing tables. He earns \$850 a month.

Over the years, relatives and friends have also given the four siblings red packets. Miss Seng said all these gifts have been saved up. Their savings add up to thousands of dollars.

When the Special Needs Trust Company (SNTC) was launched by MCYS last October, Miss Seng promptly set up accounts for her siblings with \$20,000. (See other report).

"My elder brothers will find it easier to care for my siblings with special needs should anything happen to me," she said.

According to Miss Seng, SNTC has advised her to eventually set aside \$400,000 for her four siblings, based on calculations of expected lifespan and expenditure.

It is not clear how long the money is expected to last. That's why Miss Seng is now looking for a full-time job to earn more. But the job search has been difficult because of her family commitments and age, she said.

And at least one sibling is appreciative of his sister's prudence. Bin Hoe said: "My sister is very smart. She takes good care of us."