



# Persatuan Pengguna Pulau Pinang Consumers Association of Penang

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## Press Statement

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### **A new outlook for the Malaysia's elderly population needed**

In anticipation of the International Day of Older Persons which falls on 1 October, the Consumers Association of Penang (CAP) urges the government to prioritise the drafting of a bill to safeguard the rights of the elderly. In September 2019, the Malaysian government had wanted to draft the bill basing on the outcome of a 15-month study conducted by Universiti Malaya and the study should have been ready this year.

Senior population must be given the opportunity to live independently in their own homes with dignity. Sending them to elderly homes is not an option unless they are no longer able to care for themselves.

Anticipating a general population life expectancy increase, many governments are raising the retirement age. In 2020, the World Bank urged Malaysia to slowly increase the retirement age to 65. We believe that many people worked past retirement age because they do not have enough savings to meet the increase in the cost of living and the decline of earning power with age.

As a protection of the elderly, children can be fined, jailed or both for not providing maintenance, abandoning, or abusing their parents in some countries. Parents can claim maintenance from their children under the Maintenance of Parents Act (MPA) 1995 in Singapore. In India, children failing to provide financial maintenance, abandoning or abusing their parents can be jailed up to six months, a fine of an equivalent of RM570, or both under its Senior Citizens (Amendment) Bill 2019.

Meanwhile, the theme for the International Day of Older Persons 2021 is "Digital Equity for All Ages" to look into "the need for access and meaningful participation in the digital world by older persons". CAP is concerned because the government's pursuit of digital technology has inadvertently side-lined a segment of the elderly population who have muscle weakness, joint problems, pain, and neurological difficulties. Any of such impairment contributes to limited dexterity, discouraging them from using electronic devices such as smartphones.

Elderly people with declining dexterity and memory will find online banking a challenge in switching between screens and retrieving the One-Time Password (OTP). The online banking security features will lock the user out if he fails to key in the correct password thrice within a given timeframe.

Failing which he/she has to contact the bank to reactivate his online account. It is a hassle because banks' automated calling system requires the caller to punch answers to questions posed within a limited timeframe on the keypad. It can be stressful and frustrating to the elderly.

Moreover, the elderly in the lower income groups need to allocate their limited savings on electronic gadgets and subscribing to internet access. There are non-electronic methods available in other countries that Malaysia can adopt as an alternative option.

On the issue of financial independence for the elderly, we urge the government to seriously consider salaries basing on the cost of living rather than a minimum monthly salary of RM1,200 that the government implemented in 2019. The low minimum salary is the reason for little or no savings and

why people have to take up multiple jobs to survive, working past their retirement age.

A person is likely to go into debt the moment he enters the job market to pay off vehicle and housing loans that may take up to 35 years to pay off. The average life expectancy of a Malaysian is 74.9 years and thus, even when a person retires at age 60 he may hardly have time to enjoy quality life because age-related diseases would have started to manifest.

The elderly needs a caring government and society to engage them in community projects or the opportunity to work on a freelance or part-time basis. They have invaluable experience to contribute and this can be achieved by starting a job register by the government.

Healthcare is another area of concern as hospital statistics show more than half of those using outpatient services at public hospitals or clinics were 60 years-old and above. Many of them were from the lower income group and hence, treatment cost is an important factor for the elderly to consider. Private medical facilities should charge heavily subsidised rates for a number of poor elderly patients as their Corporate Social Responsibility (CSR).

In the meantime, the Ministry of Higher Education (MoHE) must identify areas of medical specialisation needed by the country such as having doctors to specialise in geriatrics, gerontology, physiotherapy, psychology, cardiology, and urology as needed by an ageing population.

It is important that the government plays its role in ensuring all buildings and facilities are disabled person friendly by with the adoption of the Universal Design (UD). UD ensures that these places are accessible by people of all ages and physical condition. Malaysia already has the Persons with Disabilities Act 2008 and it needs to extend on buildings and facilities built before the introduction of the Act.

The elderly population is disadvantaged by the decline of the entire public transport system over decades of poor planning, pressuring them into private vehicle ownership. Roads were built and widened, disconnecting housing estates, making it hazardous for pedestrians to cross the roads. The gross lack of feeder buses to take commuters from the bus stops into the housing estates is another reason.

Penang has about 12 underutilised pedestrian bridges because disabled persons, elderly persons with mobility problems, or pregnant women will have problem using the stairs of the pedestrian bridges. Why don't the government consider the more effective and cheaper pedestrian crossings with traffic lights close to bus stops?

One often overlooked problem is the uneven and deplorable condition of pavements and walkways that pose as a potential hazard to pedestrians instead. Curb cuts are not easily found for wheelchair access and thus wheelchairs are forced to compete with other vehicles on the road.

Sometimes elderly people are forced to walk on the road because pavements are obstructed by parked vehicles. Therefore, authorities should not hesitate to book vehicles obstructing the traffic or parking on pavements to instil the respect and obedience to laws by the people.

We urge the government to work closely with various non-government organisations (NGOs) in tackling various issues concerning Malaysia's ageing population as it is likely to become an ageing nation by 2030. The government has less than a decade to address the problems which have been left festering for too long. A long-term plan is needed as much groundwork is needed to prepare and the current pandemic is not making it easier.

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