

## **REPORT OF RESEARCH RESULTS**

### **(a) Title**

Housing for Seniors in Singapore: Town planning and housing programme enhancing supporting networks of ethnic minority aging-in-place

### **(b) Primary Researcher**

Steve Kwok-Leung Chan, PhD

### **(c) Summary**

Singapore is one of the Asian countries consists of the highest ageing population. As a developed economy and a well-planned city-state, the long-established Central Provident Fund and public housing scheme have prepared for the changes in population structure. However, ethnic minorities and migrants constitute a significant number in its population. These vulnerable groups may have different needs and hardships not yet addressed by the existing ageing policies. This research investigates into the housing for a senior policy of Singapore with an emphasis on its ethnic minority population. "Aging-in-place" is the key principle for housing for seniors. It aims at achieving care in the community, with family being the principle care-giving unit. Whether the town planning and housing programme able to enhance the supporting networks in the neighbourhood determine the effectiveness of ageing-in-place. The fieldwork was conducted in HDB studio apartment and rental blocks in Jurong West and Pasir Ris by focus group and in-depth interviews. This research finds some mismatching in senior housing and neighbourhood design, isolation issues of the older adults, less engagement of residents in the rental block, and the benefits of the Downgrading Scheme. Besides, some worrying of retirement in Johor is heard. Improvements and policy suggestions are proposed.

### **(d) Aim of Research**

The study is an attempt to address the broad research questions of:

- 1) How does the housing programme enhance the ageing-in-place policy goal in Singapore
- 2) Does the social welfare services in public housing neighbourhood cope with caring needs of old age ethnic minorities
- 3) How do social networks in the neighbourhood facilitate ageing-in-place In a multiethnic context

Aging-in-place refers to "remain living in the community, with some level of independence". But not in "residential care" (Davey, Nana, de Joux, & Arcus, 2004). Institutional care should be the last resort. It is to enable older people to maintain independence, autonomy, and connection. The ultimate goal is to remain the elderly in their homes and communities for as long as possible. Previous studies in other countries found that senior housing program and supporting services are the determinants. Different care-givers play their roles, in facilitating the inclusion of older residents which make the community "age-friendly".

### **(e) Method of Research & Progression**

Qualitative methods are employed, namely, focus group and in-depth interview. Focus group is an ice-breaking measure between the researcher and the interviewees. Focus group

members are recruited and referred by Adventist Home at Jurong West and St. Vincent Home, Catholic Welfare Services at Pasir Ris. The two VWOs and two consistencies design help to minimize sample bias. Each group consists of 5-8 members living in these HDB housing blocks. Shortlisted interviewees are invited to join the in-depth interviews session which will be interviewed with a semi-structured questionnaire individually. Interviewees are from different ethnic groups, including Chinese, Malay and Indian, with 12 from Jurong West, ten from Pasir Ris. The breakdown details are as follows:

- Residential type: 6 are tenants, 16 are owner-occupiers
- Occupation: 4 working full-time, 4 working part-time, 14 retired
- Gender: 7 male, 15 female
- Age range: 59 years (min) – 84 years (max)
- Ethnicity: 9 Malays, 6 Chinese, 7 Indians
- Marital status: 16 married, 3 divorced, 3 widowed

## **(f) Results of Research**

### 1. Well-planned, with some mismatching

In general, the Senior Housing Program in Singapore is able to cater the needs of the elderly, in terms of design, facilities, and space. But they are not available in each district. Older people still need to relocate to an estate in hopefully, an adjacent district.

Also, there is mismatch in housing design and accessibility, even for senior housing block, let alone rental block. For example, the location of the senior housing block is a bit far away from the MRT station, the signage to locate the senior housing block in the housing estate neighbourhood is not clear, the location of the bus stop is, no escalator or ramp is connected to the footbridge, and the like. The main reason for these minor shortcomings is that the HDB estate and the senior housing block were designed and constructed in different phases. When the estate was built many years ago, HDB and the designers did not take into consideration of the erection of a separate senior block later. As such, a more bottom-up housing design (or renovation) manner should be adopted. The HDB designers should not stick to standardized design, but work flexibly and closely with VWOs and resident committees as well as take note cautiously to the feedback from the elderly.

### 2. Benefited from the Downgrading Scheme

Some of the owners in the senior housing block joined the Downgrading Scheme for existing HDB owner-occupiers. The Scheme allows flat owners to swap to their existing units with smaller units in senior housing blocks. The older households found the HDB flats too large for them after their children have grown up, got married and moved out. The Scheme is helpful for not just the flat swapping but also get some cash back to use during their retirement lives. Asset-rich, cash-poor is common for low-income households. These HDB flat-owners have used a portion of their CPF to purchase the unit. They are on high mortgage burden if their income is low. Little disposable income remains in hand during their working age.

From provision of subsidy, HDB provision of a studio apartment for senior is an option for some. As the population grows aging, the Government and HDB may consider shifting their role from provision to the subsidy. Incentive scheme caters the need to elderly in achieving aging in place and retain the family members to be care-givers of the older residents. At

present, the Enhancement for Active Seniors Scheme (EASE) provides a subsidy for items installed in homes of elderly residents, making them more elder-friendly, and improving mobility and comfort. Also, the Proximity Housing Grant (PHG) provides a small subsidy to help families who want to buy a resale public housing unit with a condition for living in with or near their parents (or married child). Incentive schemes of this kind should be strengthened.

### 3. Relocation and Isolation

Most, but not all residents stayed in the same or adjacent district before moving in senior housing blocks. For those who relocated to a district will have adaptation problems. Their original social networks may be broken. The children and relatives who are main care-givers become less convenient to access them. Some moved into smaller units, fewer relatives and family members came to visit.

In Jurong West, there is a senior activity centre on the ground floor of the senior housing block that the researcher visited. The facilities are tailor-made for the older adults as well as activities are organized for these residents. They generally have more interactions. On the contrary, there are no similar facilities attached to the blocks visited in this research in Pasir Ris. It is essential for senior housing blocks to have senior activities centres attached on the ground floor or within walking distance. The older residents do not just benefited from the facilities and activities provided by the centres, but also use the place as a meeting point for neighbours and new friends. New social networks can be built up, hence supporting and intimating networks formation. After all, the social workers of the centre can be accessed for information and help. Then, a senior activity centre should be part of a studio block in future design.

### 4. Multi-ethnic issues

Generally speaking, the ethnic relationship in Singapore is in harmony. Members of different ethnic groups are treated equally. As to prevent from segregated into ethnic enclaves, the Ethnic Integration Policy requires the HDB housing allocation to follow the ethnic quota. This is to maintain the ethnic composition of each block in comparable to the national average.

However, for the pioneer generation of Singapore, they have been grown up in an earlier stage of national building. Many are educated in diverse languages and Chinese dialects. In principle, ethnic ties and support are helpful for the ethnic minority elderly. They are not just the minority in the society, but also a small group in the block and the estate they resided. As neighbourhood activities are more cater for the majority, minority ethnic older people may not interested in community activities, such as Lunar New Year celebration. They are less integrated and engaged. Young members of the minority ethnic group may not experience the same issue. So that ethnic quota in housing blocks for should be flexibly enforced. More activities should be organized for elderly from different ethnic groups too.

### 5. Elderly in the rental block

There are a few rental apartments existed in HDB housing estates. As they are small in number, the public usually ignores this vulnerable group. These rental blocks are not especially designed for older adults. The flats can be shared by either a family or joint singles scheme - two individuals, like divorced, unmarried, widowed, and the like. The residents do

not own the flat, but pay a monthly rent of \$165 to \$200, depending on their income level. Rental housing is mean-tested, households with income less than S\$1500 per month are eligible to occupy the unit. The space of a flat in the rental block is much smaller than studio apartments for the senior. There is no room and partition inside which only comprises of one hall, kitchen area and toilet. Overall, there is more minority ethnic group resided in a rental flat.

People staying in rental flats tend to be more disadvantaged when compared to the rest of Singapore as they generally have a much lower income. Many of the older adults resided there to try to stay working in the retired age as to maintain some more income. They seldom have spare time for community involvement. The rental block visited in this research in Pasir Ris does not have a senior activity centre attached. The nearby one takes about 15 minutes walking distance. The older residents stayed there are more isolated. In the future, HDB may consider building rental apartments for the older adult only which the design and facilitates are able to cater directly to the residents similar to the studio apartments. In addition, more resource should be allocated to the more vulnerable.

## 6. Retirement in Johor

Malay ethnic Singaporeans may consider to relocated back to their home towns in the Johor State of Malaysia after retirement. Their considerations for the relocation are affordability for a new home in Johor, possible isolation issue for fewer relatives visiting them, security problems in Malaysia, and finally access to medical services.

For many countries, retirement in a rural area may be an option. Many urban dwellers are actually rural-to-urban, internal migrants. A relocation back to their rural home town can be a good idea. But Singapore has developed into a city state. Kampongs are almost urbanized and become indistinguishable with the urban area of Singapore. Johor is certainly the hometown for some Singapore Malays, but less likely a feasible option for the worrying stated above.

### **(g) Future Areas to Take Note of, and Going Forward**

It is a preliminary study of aging-in-place in Singapore with empirical research conducted in the studio and rental apartments in Jurong East and Pasir Ris. For the constrain of limited time and resource, a very small sample is taken. As to geographical bias, more consistencies should be sampled in the future. Besides, Quality methods are employed for this research, namely, focus group and in-depth interview. Finally, it is worth conduct a territory-wide survey to discover a full picture for the aging-in-place issue in public housing sector.

As to extend the research horizon and learn from experience in overseas, a comparative study can be considered to other aging societies with similar cultural background and public housing programs, namely, Japan and Hong Kong.

### **(h) Means of Official Announcement of Research Results**

Conference paper titled, “Aging in place: Housing for seniors in Japan and Singapore”, was presented at the 2nd European Association for Japanese Studies Conference, Kobe University, Japan, September 24-25, 2016.

Based on the research findings, an article will be submitted to an academic journal for publishing in late 2017 or 2018.