

# Living Independently, Living Well : Seniors Living in Housing and Development Board Studio Apartments in Singapore

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## **Living Independently, Living Well: Seniors Living in Housing and Development Board Studio Apartments in Singapore**

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While living with the family remains a widely accepted norm among the seniors in Singapore, in reality, we are witnessing a shift in living arrangements for seniors, where more are living with only a spouse or alone. One indication of this shift is reflected in the launch of the Housing and Development Board (HDB) studio apartments at the end of the 1990s, catering to residents age 55 and above. Referred to as an exception in the nuclear-family-focused public housing policy, the HDB studio apartments opened up not only an alternative to senior housing, but also a viable option to financing one's well-being by downsizing housing type. Moving to a HDB studio apartment thus suggests independence not only in living arrangement, but also in the financing of one's later life. How does living in a studio apartment impact the well-being of its residents? This paper focuses on the pressures from and responses to the social environment. Through an exploration of the daily experiences of the residents and their concerns, practices, and strategies, the present paper attempts to shed light on the meanings they envisage for the studio apartments they live in as a form of "senior housing" affecting one's well-being in old age.

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## 1. Introduction

In a workshop relating to senior housing and its design at a conference entitled “Ageless in Singapore: Towards an Age-friendly World” in early September 2012, the speaker asked the participants, who were mainly from Singapore, what they considered to be the preferred form of living arrangement in old age. “Living with the family” was the answer. “And what is the common form of living arrangement in Singapore for seniors?,” the speaker asked next. The response remained the same: “Living with the family.”

Singapore can be considered unique among modern industrialized countries by maintaining a high percentage of seniors “living with the family,” and in particular, seniors “living with children” in the population. Despite the trend toward nuclear-family households, the 2010 census shows that 66.7 percent of seniors age 65 and above are living with their children in the same home. The proportion of seniors living with their spouses, children, or both is higher, at 86.1 percent (Wong and Teo 2011). For seniors in Singapore, living with their children is generally regarded as the preferred form of living arrangement, in tune with the response at the senior-housing workshop and the norm that elderly people should live with their children in Asian societies (Wong and Verbrugge 2009). Such a preference has also been sustained through state policy that encourages the integration of seniors with the younger generations of their families (Inter-Ministerial Committee 1999).

However, a gradual shift in the trends of senior living arrangements is observed in recent years. The census data has shown that compared with 2010, the proportion of seniors living with their children in 2000 was slightly higher, at 73.7 percent. Over the course of the decade, the percentages of seniors living with a spouse and living alone have shown further increases: while those living with a spouse or alone constituted respectively 13.9 and 6.6 percent in 2000, by 2010 the proportions had increased to 19.4 and 8.2 percent (Department of Statistics Singapore (DOS) 2000; Wong and Teo 2011). In the more recent report of the 2011 National Survey of Senior Citizens comprising 5000 respondents from age 55 year and above, while the researchers highlighted on the jump in one-person households from 5.6 percent in 2005 to 14.9 percent in 2011, they noted a marked increase especially among the 75 years and older group, which has shown a rise from 7.4 percent in 2005 to 16.6 percent in 2011 (Kang et al. 2013: 12).

Moreover, the older population also shows an emerging trend toward smaller households. According to the 2009 Social Isolation, Health and Lifestyles Survey (SIHLS) with 5000 respondents aged 65 years and above, 27 and 24 percent of them were living in two-person and three-person households, respectively. The survey also indicated that 54 percent of the seniors were living with one adult child, while 14 percent were living together with two adult children. As there are more older women who are widowed, more women (62 percent) were living together with a child, compared with older men (45 percent). In the SIHLS sample, 22 percent of older females and 32 percent of older males live alone (International Longevity Centre Singapore 2011)<sup>1</sup>.

The percentage of seniors living alone as reflected in the SIHLS, although a relatively high proportion compared with census figure and National Survey of Senior

Citizens, parallels a 2005 survey where 24.3 percent of seniors expressed the intention of living alone, an increase from 15.2 percent in 1998 (Tan 2005). The emerging trend among seniors toward the preference of living alone implies a shift in attitudes toward housing among seniors in Singapore. While in the past, “housing the seniors” was usually referred to as the provision of residential or institutional care for underprivileged seniors—defined as those without family—more and more seniors are opting to live alone for reasons that are not necessarily due to forced circumstances, but to other various reasons such as the desire to maintain one’s independence and freedom, or the avoidance of intergenerational conflicts with children. In addition, better economic means among older persons have contributed to more financial resources for living on one’s own. In recent years, new housing-related policies and housing options have also facilitated more opportunities for seniors to live alone<sup>2</sup>). Among these options is the concept of studio apartments specifically for seniors, introduced as part of the landscape of public housing in 1998.

Referred to as a “landmark in the history of Singapore’s public housing program” at the launch of the first set of studio apartments by then-National Development Minister Lim Hng Kiang (*The Straits Times* 1998), the studio apartments for seniors were indeed a “landmark” because of their exception for single people (that is, those who are single, divorced, or widowed) to purchase directly from the Housing and Development Board (HDB), as long as they were at least 55 years old. As a public housing program providing for more than 80 percent of its population, HDB had adhered steadfastly to a pro-family policy in which only nuclear families (e.g., husband and wife or parent and child) were allowed to purchase the apartments firsthand<sup>3</sup>). The exception opened up new housing options for seniors. As I will show later, the studio apartment housing scheme for seniors is also integrated with retirement-oriented financing in an attempt to cater to one’s financial security in retirement. Thus, moving to a HDB studio apartment suggests independence not only in living arrangement, but also in the financing of one’s later life.

As a new concept for senior housing in Singapore, what are the characteristics of such HDB studio apartments for seniors? How does living in a studio apartment impact the well-being of its residents? Through an exploration of the daily experiences of the residents and their concerns, practices, and strategies, this paper attempts to shed light on the meanings they envisage for the studio apartments they live in as a form of “senior housing” affecting one’s well-being in old age.

The population discussed in this paper consists entirely of seniors who have downsized from bigger apartments to the HDB studio apartments (Photo 1). They are mostly participants from a qualitative research project<sup>4</sup>) on seniors living alone in Singapore (Thang and Lim 2012), in which 120 seniors living alone and 30 seniors living with their families were interviewed between 2008 and 2011. Semi-structured, in-depth interviews were conducted, mostly in the homes of the older respondents; questions were centered on living arrangements, social networks, sources of support and care, and daily life and activities. In this paper, I focus on 13 respondents who were living in studio apartments at the time of the interview. The data also includes interviews with the staff of senior activity centers, usually located on the lower level of the block of studio



**Photo 1** A block of HDB comprises of only studio apartments (taken by Leng Leng Thang)

apartments.

In August and December of 2012, further fieldwork on the studio apartments was conducted, during which informal interviews took place with another 10 respondents to further understand the lived experiences of the studio apartment residents<sup>5</sup>).

### **1.1 The Person-environment Perspective**

In focusing on living arrangement, the social and physical environment with which the individual interacts, this paper adopts the person-environment perspective (Hendricks and Hendricks 1981, Schwartz 1974) as a conceptual framework. As succinctly summarized by Hooyman and Kiyak (1998: 5), this approach suggests that “the environment is not a static backdrop but changes continually as the older person takes from it what he or she needs, controls what can be manipulated, and adjusts to conditions that cannot be changed. Adaption thus implies a dual process in which the individual adjusts to some characteristics of the environment and brings about changes in others.” Two useful concepts relating to this approach are “environmental press” and “individual competence,” first developed by Lawton and Nahemow (1973). “Environmental press” refers to the demands that social and physical environments make on the individual to adapt, respond, or change (Hooyman and Kiyak, 1998: 6). One’s living arrangements and environment may generate environmental press, or demands, depending on one’s ability to adapt. It is

important to note that a low level of environmental press is not necessarily the most desired, as it can lead to boredom and a lack of stimulation; on the contrary, a high level far exceeds what an individual can cope with will lead to excessive stress. Maximum comfort results when the environmental stress is of a mid- to moderate level just below the individual's adaptation level (Hooyman and Kiyak 1998: 6). One's ability to adapt can be expressed with the concept of "individual competence," defined by Lawton and Nathmow (1973) as the "theoretical upper limit of an individual's abilities to function in the areas of health, social behavior, and cognition" (Lawton and Nathmow 1973). Hence, higher individual competence will enable one to tolerate higher levels of environmental press.

For seniors living in the HDB studio apartments, there are certainly environmental pressures as they move to a new environment and neighborhood. With the presence of elder-friendly fixtures inside the homes, the move may lead to less physical environmental press compared to the previous living environment. However, as one moves to live alone and away from a familiar environment, the level of social environmental stress may elevate. This paper will focus on the issues of social environmental stresses and responses. The experiences of residents in studio apartments, including their strategies to adapt, adjust, and make changes to their lives and everyday practices provide a window to our understanding of one's responses, especially to social environmental demands and those of well-being in later life.

In the following, I begin with a brief overview of the relevant aging population and policies in Singapore. This is followed with a discussion of the development and characteristics of HDB studio apartments for seniors, and then an exploration of the main issues.

## **2. The Aging Population and Policies in Singapore**

Parallel with developments in Japan and other Northeast Asian societies, Singapore is experiencing an unprecedented rate of demographic change as a result of higher life expectancy and a very low rate of birth in recent decades. With economic prosperity, better public health, and medical advancements, the life expectancy in Singapore has risen considerably, from 65.8 years to 81.8 years, in the span of four decades (1970–2010). This increase contrasts with a persistent low total fertility rate (TFR), which fell from 3.07 in 1970 to 1.60 in 2000, and further declined to a crucial level of 1.15 in 2010 (Wong and Teo 2011). As a consequence, the proportion of the population 65 years and above rose from 3.4 percent in 1970 to 7.2 percent in 2000, and subsequently to 9 percent in 2010. With the crossing-over of the pioneer group of post-World War II baby boomers (those born between 1947 and 1964) into the 65-year age bracket in 2012, the rate of aging is expected to accelerate rapidly, reaching almost 19 percent by 2030 (DOS 2011, Committee on Aging Issues (CAI) 2006). By the year 2030, the number of people 65 years and older is expected to reach about 900,000 in absolute numerical terms, approaching a threefold increase from 378,600 in 2012 (DOS 2012). Overall, there are more females among the older population (0.8 males to every 1.0 female); among the

one-third of the population that is widowed, most are females (50 percent female and 12 percent male). Within the older population, the group that is 85 years and above has grown most rapidly, at an annual average of about 6 percent in the last decade (Wong and Teo 2011).

As a multi-ethnic society, Singapore has 74.2 percent Chinese, 13.4 percent Malay, 9.2 percent Indian, and 3.2 percent other races among its residents. Among those 65 years and older, the composition of Chinese descent increases to 83.7 percent, and both Malay and Indian elderly ethnic populations decline to 9.1 and 5.9 percent, respectively (DOS 2011).

For a typical Asian country that regards the family as pivotal in providing for the well-being of their older members, the dramatic rise in the number of older people in Singapore's population is a serious challenge to both the family and the state, especially in financial and care provisions. Rapid sociocultural changes, such as the high level of women's participation in the labor force and the advent of the nuclear family pattern, have led to the squeeze experienced by the middle generation, which is burdened with the need to care for both the old and the young. This has led to a call for policies to better address both the needs of the seniors and their families, who often assume the role of caregivers.

The state's welfare approach of "Many Helping Hands" has long been the attitude toward the needy and the aged. As the 1999 Inter-Ministerial Committee (IMC) Report states, ensuring the well-being of older people should start with the individual, who has a personal responsibility to plan and prepare for his or her old age, with the family to come in as the first line of support, and community the second for those who need care. The role of the state is to set the policy framework and provide the infrastructure and resources necessary for the other sectors to play their part (IMC 1999). With the urgency of a fast-aging society, the race to set up more infrastructure and services to meet the demands of an aged population is now underway. For example, the Central Provident Fund (CPF) was set up in 1955 as a compulsory savings plan to address the needs of retirement, and has now turned into a complex financing system also serving the housing, education, and healthcare needs of its members, as well as setting up the Minimum Sum (MS) Scheme to ensure that members have a monthly income to meet a modest standard of living during retirement. In 2009, an annuity plan called CPF Lifelong Income Scheme for the Elderly (CPF LIFE) is further introduced to provide basic financial security in old age.

In line with the expectation for children to provide for their elderly parents, Singapore passed the Maintenance of Parents Act in 1995, providing an avenue for Singapore residents age 60 and above to claim maintenance funds from their children if they are unable to maintain themselves adequately. In November 2010, the act was amended to strengthen the conciliatory aspects, in hopes that families could resolve their differences through conciliation sessions before resorting to the law (Saad 2010).

In the field of aged care, the Age Care Plan 2020 was revealed in January 2012 by the Minister for Health<sup>6</sup>, with the objective of enhancing care services to support seniors at home or close to home, and is targeted at increasing the various home-based care



**Table** Age care plan 2020

	2010 (actual)	2020 (target)
Home-based healthcare services outreach capacity	4,000	8,000–10,000
Home-based social care outreach capacity	2,000	7,500
Day social and rehabilitative care places	2,100	6,200
Senior activity centers serving vulnerable seniors (number of seniors)	18,000	48,000
Nursing home beds	9,000	15,600

facilities at least twofold in the next few years (see Table). The Age Care Plan 2020 reinforces the concept of “aging in place,” which was first recommended by the 1999 Inter-Ministerial Committee on Aging Population (IMC) to be a key principle in housing and land-use policies for seniors, and defined as growing old in the home and community with which one is familiar, amidst family and community support (IMC 1999: 57).

Nonetheless, the concept of “aging in place” could be regarded as a typical later-life arrangement among seniors and their families, in which the elderly are expected to be cared for at home by the family. In earlier inter-ministry platforms for discussion of aging issues in Singapore—such as the 1984 Report of the Committee on the Problems of the Aged and the 1989 Report of the Advisory Council on the Aged—although the term “aging in place” was not mentioned, there has been strong encouragement for incentives to enable adult children to stay with or near their parents. Such measures to encourage intergenerational cohabitation where possible, or staying nearby to enable care in close proximity, have always been important and accepted measures in elder living arrangements and family care for seniors. Besides tax relief for children in the form of parental care incentives (through which those who support their parents who live with them receive a higher amount of relief compared with those whose parents live separately), with a higher amount for those with parents who have disabilities, grants are available for children who choose to purchase a resale HDB flat near their parents’ house. There are also schemes allowing those who apply for new HDB flats to receive priority if they live with or live near their children. The most recent new initiatives in 2012 are, first, the Married Child Priority Scheme (MCPS), which gives higher ballot odds to married children who apply to live with their parents in a new HDB flat, and second, the Multi-Generation Priority Scheme (MGPS), which allows married couples and their parents to priority when the children buy a flat together with their parents, who purchase a nearby studio or two-bedroom flat (Chin 2012a).

In terms of measures to help seniors continue to live in their own homes, the reverse mortgage plan called the “Lease Buyback Scheme” was implemented in 2009: this plan allows elderly flat owners to keep their housing leases for another 30 years and sell the remainder of their 99-year leases back to HDB. With little popularity (only 466 households participated by end 2012), the scheme was enhanced in late 2012. While it



was previously compulsory for all net proceeds from the sale of the remaining lease to go toward purchasing a CPF annuity, with only \$5,000 in cash allowed, the enhanced scheme now allows the flat owners to keep up to \$100,000 of the proceeds in cash as long as they fulfill the requirements of the CPF Retirement Account (Chin 2012b).

With these policies and measures, “aging in place” is mostly expected of seniors (as children move to live near or with them), although the availability of HDB studio apartments for seniors has somewhat shifted the meaning of the term. The HDB’s Aging-in-Place Priority Scheme (APPS) gives precedence to seniors who wish to move to a studio apartment in the same town or estate, or within 2 km of where they currently reside (Ministry of National Development (MND) 2012), and thus it may still be considered “aging in place” for those who sell their existing HDB flat to move to a new studio apartment within the general vicinity. However, for others who move further, it will mean an uprooting from their familiar precinct to “age in place” in a new environment which now comes with age-friendly features that are more conducive for aging.

### **3. Housing for Seniors: Mainstreaming the HDB Studio Apartments Option**

The HDB studio apartment (SA) is a public housing option available only to Singaporeans age 55 and older. Compared with the usual public flats, which have a 99-year lease, the studio apartments come only with a 30-year lease (with the option to renew for an additional 10 years), and are therefore priced quite affordably, between \$63,000 and \$86,500 when first launched in 1998 (*The Straits Times* 1998). The price is often emphasized as an attraction, as it allows those who sell their larger flats for the smaller units to enjoy capital gains that would add to their retirement nest eggs. Besides providing a way to “cash out” their assets, the studio apartments are attractive to seniors who wish to maintain an independent lifestyle with a smaller area to maintain. Moreover, the age-friendly features in and around such housing blocks facilitate their mobility.

First started as four independent blocks in the pilot phase within the existing public housing estates of Bedok, Jurong, Tampines, and Yishun, the studio apartments have diversified in subsequent phases. In addition to the independent blocks, where the whole block consists of only studio units, the apartments now include mixed-block units where studio apartments are integrated with housing units of other sizes, such as three-bedroom types of varying sizes for families within the same block. Studio apartments are also included in new housing precinct plans and offered as an option for those who are selecting new units in replacement of their old ones that have been acquired by HDB for redevelopment. Since 2010, the studio apartments have become “mainstreamed,” and are often included as one of the housing options in the new HDB Built-to-Order (BTO) scheme, in which the flats are built according to housing demand<sup>7)</sup>. In addition, studio apartments in the form of dual-key units adjoining to larger two- or three-bedroom units (similar to the idea of *nisetai jūtaku*) were also piloted in certain estates. In 2011, such a dual-key concept was also introduced in the executive condominium (EC)—a hybrid between private and public housing—and private condominium projects. At least 10

private condominiums have since adapted the concept for some of their units, too, where its versatile configurations were highlighted.

In 2012, there were 2,000 HDB studio apartment units, with another 4,800 in construction over the next three years (Onn and Leow 2012). This make studio apartments one of the housing options in most house estates. In the same year, an additional 2,000 units were also launched, making studio apartments one of the housing options in most housing estates (Cheam 2011).

### 3.1 Features of an HDB Studio Apartment

The specifications of the studio apartments have remained relatively constant since they were first launched, as stated in the HDB website (<http://www.hdb.gov.sg>). They include the following features:

- There are two sizes available: 35 m<sup>2</sup> (studio) and 45 m<sup>2</sup> (one-bedroom).
- They come in ready-to-occupy condition, including tiled floors, built-in wardrobe, window grilles, built-in kitchen cabinets, cooker hood, stove, and tiled walls in the bathroom, WC, and kitchen.
- There are senior-friendly features in each apartment, such as lever-handled taps, nonslip tiles, level flooring throughout, support bars, and emergency pull-cords linked to an alert system.



**Photo 2** Benches and tables where residents can gather and socialize

Besides these published attributes, other universal design features include safe clothes drying systems, lever handles, and rocker switches at low heights (Yap 2009).

The studio apartments are often nestled within housing estates, so their residents can enjoy the convenience of nearby amenities. They look no different from other housing types; those where studio apartments are concentrated in one block typically have drop-in activity centers for seniors. While some drop-in centers may be located in nearby blocks, many are located on the second level, leaving the ground level (known as the “void deck”) empty, usually with some benches and tables for the residents to gather and socialize (Photo 2). As such, it is common for residents to refer to the drop-in centers as the “second floor.” These centers had been operated solely by voluntary welfare organizations (VWOs), but HDB and the Ministry of Community Development, Youth and Sports (MCYS, the former Ministry of Social and Family Development) have also piloted centers that allow “market-driven” organizations to run some of these centers in order to offer more new and creative services. A pioneer of such private health-care providers is a health and wellness center located at the void deck of a stand-alone block of studio apartments in Bishan town.

### **3.2 Eligibility for Owning an HDB Studio Apartment**

As the HDB website states, the current eligibility requirements for applicants to own HDB studio apartments are as follows:

- They must be at least 55 years old at the time of application.
- The applicant’s spouse must be included in the application; a single application is allowed for those who are single, divorced, or widowed.
- Gross monthly household income must not exceed \$10,000.

When HDB studio apartments were first launched in the late 1990s, the income ceiling was \$8,000, but it was revised upward in 2011 so as to be in tandem with the income ceiling revision for applications for other housing types. Depending on the demand for studio apartments, rules have relaxed slightly in the past to facilitate their purchase. For example, during the pilot phase, conditions were more stringent, such as requiring the buyers to be current flat owners who wished to downgrade to these smaller apartments (*The Straits Times* 1998). When there were still available units after the original application period, HDB changed the rule to allow non-HDB flat owners to apply for these flats, and halved the amount of time HDB flat owners were required to have stayed in their current flats, from 10 to five years (*The Straits Times* 2011). Conditions for ownership were further relaxed in the latter half of 2005<sup>8</sup>). These changes have been important in sustaining interest in senior apartments as not only do they allow the owners to enjoy their elderly-friendly features, but more importantly, the opportunity to downsize serves as a viable strategy for unlocking asset wealth and enhancing financial independence in retirement.

#### 4. Moving into a Studio Apartment and the Enhancement of One's Financial Well-being

With the government's emphasis on the advantage of the studio apartment scheme as a device to unlock one's asset wealth, studio apartments have stereotypically been perceived as being occupied by those who are "asset-rich, cash-poor," or as one news report described it, "Often, they own the flats they live in, but lack family and financial support, and need more cash to cope with daily expenses" (Chin 2012). While this did tend to be the case for most of the SA residents we met in fieldwork, it is important to recognize that there is diversity among the SA residents.

A relatively young resident, who had just turned 55 and sold her five-room flat (three-bedroom, two living-room model) to move into a studio apartment with her husband once commented, "You know, people living in studio apartments are *atas* [a Malay word meaning 'high class']." As a resident, she has observed an emerging group of highly educated and cash-rich young-old residents who chose to downsize for a better life style. Although studio apartments have limited space, with either one bedroom or none, there are also occasionally large families living in them who have squeezed into such a small space out of the need to cash out their bigger unit. Whatever the configuration of the households, it seems inevitable that financial enhancement is an important reason leading to such a move.

Several residents we met explicitly stated their reason for buying a studio apartment as being "in need of money." 65-year-old Mrs. Z, an Indian Catholic who was widowed with two adult children, was one of them. Having "no job, no money," she sold her three-room flat situated on the Western side of Singapore to move to a studio apartment in the same town, and she receives \$297 a month from the CPF annuity she bought with the net proceeds. Her son gives her another \$50 a month to supplement her monthly spending.

70-year-old Mr. A, who was single and living in the same block, faced a similar situation. He had been living with his mother in a three-bedroom unit (two bedrooms and a living room) in the Northeastern part of Singapore. When she passed away, Mr. A was left alone. He had already retired from a blue-collar job and had soon spent all his savings. Mr. A was a typical case of the asset-rich and cash-poor resident: when he attempted to apply for Public Assistance, he was unsuccessful because the officer who came to evaluate him said, "You stay in a three-room flat...it means you have money."

Eventually, Mr. A had to sell the flat and it was recommended that he purchase the current studio apartment in order to monetize his asset. He was initially reluctant to move to the Western part of the country because it was far from his familiar environment: "All my friends and relatives are there. If I moved here, there wouldn't be a single person I know."

He has since moved to the current apartment and lived there for three years, and has made new friends. With the move, the money from the net proceeds was put into a CPF annuity plan, enabling him to receive a modest payout of \$250 a month.

Although the downsizing allowed Mr. A to own his apartment and secure a monthly

annuity income, \$250 is really a very meager amount. Currently, a person on the Public Assistance program would receive \$400 a month, although the rate was only \$260 in 2007. Without children to offer additional help, like Mrs. Z had, Mr. A had to watch his spending carefully and constantly look for other sources of income.

66-year-old Mr. B, who lived in the same block of apartments, was similar to Mr. A in that he was a widower and also childless, and also sold a three-room flat (in the Central district of Singapore, which fetched a better price) to move into his current apartment. He received a monthly payout of \$400 after putting the net proceeds into a CPF annuity plan. To supplement his income, he began to work as a part-time cleaner in the neighborhood and was able to earn \$600 a month, giving him a total of \$1,000 in monthly income. Although the work was tiring, he considered it a form of daily exercise. We also met another 65-year-old resident, Mr. C, who received \$1,000 in monthly income from two annuities that he joined—one with his CPF retirement account upon retirement, and the other after he sold the five-room flat upon the demise of his parents to move to the studio apartment.

The cases above show that although downsizing is a strategy for enhancing one's financial well-being in later years, there are in fact various factors that affect the size of the nest egg. The sense of financial security obviously varied among Mr. A and the other residents. While Mr. B and Mr. C still lamented that their income was not quite enough when they had to pay for medical expenses, they were considered well-to-do when compared with Mr. A, who still needed to rely on occasional forms of assistance that the drop-in center provided. Mrs. Z was quite a common example among those who have children to rely on, as the children's contributions could supplement their finance.

In fact, for individuals like Mr. A, he would benefit from the Silver Housing Bonus Scheme (SHB) if he had downsized after the scheme started in 2012. Eligible for Singaporeans age 55 and above with household incomes of not more than \$3,000 a month, the scheme is introduced as a form of financial incentive of up to \$20,000 for those who choose to downgrade to a three-room (two bedrooms) or smaller HDB flat or studio apartment. However, the scheme was not very attractive, as it required the net proceeds to be used for topping up the CPF retirement account (for the purchase of a CPF LIFE annuity plan), which means the seniors would be left with little cash aside from the bonus. This has led to an enhanced version of SHB from February 2013, where the amount transferred to the retirement account was reduced to \$60,000 (half the minimum sum required previously). This allows seniors to keep up to \$100,000 in cash, and to receive all \$20,000 of the bonus in cash instead of the previous scheme of \$15,000 in cash and \$5,000 in a Central Provident Fund account (MND 2012).

In general, this change—announced together with the Enhanced Lease Buyback Scheme mentioned earlier—will help those like Mr. A, with too modest amount of disposable income even after switching from a three-room to a studio apartment. Nonetheless, there are also concerns that without careful planning, seniors retiring with a large amount of cash may misuse their funds and end up poorer. Further, those with children may also be financially exploited by them if they asked their elder parents for money and never returned it. Some real-life cases of such abuse were recently highlighted

in a television documentary on “My Parents, My A-T-M” (*Channel News Asia*, 7 January, 2013). Nevertheless, financial well-being is certainly one of the expected outcomes for those who have downsized to the studio apartments, although the extent to which it is adequate is another concern.

## 5. The Significance of Family as One’s Social Network

Family—especially adult children—continue to contribute to the social and financial well-being of seniors who live independently in studio apartments. 76-year-old Mr. D, a Chinese widower, decided to move and live on his own in a studio apartment because he was tired of living in rotation among his three sons’ homes—a common arrangement for shared responsibility of care among adult children. His sons contributed a big sum toward the purchase of Mr. D’s current apartment, and they also furnished it, as well as continuing to give him a monthly allowance of approximately \$700–\$800. They also kept in touch with him frequently, and usually met him during the weekends to take him out for meals. Mr. D found his current arrangement comfortable because he was able to enjoy the freedom of independent living, having his own schedule, and meeting up with old friends; he also continued to maintain close relationships with his children through frequent phone calls and visits.

75-year-old Mrs. Y, a Chinese widow who had lived with her son and taken care of her grandchildren, decided to move to a studio apartment because of the desire for a carefree life, mentioning that “it is always harder to relax totally when living with a daughter-in-law.” She chose to move to a studio apartment block near to her daughter’s flat, facilitating frequent contact with her children and grandchildren despite the separate living arrangement. Mrs. Y found the close proximity combined with independent living comfortable. Her grandchildren would sometimes drop by her place as they liked, and her children would take turns taking her out on weekends. She gratefully thanked her children for always including her in their overseas family trips. However, having established her own active lifestyle after moving, she now preferred to stay in Singapore and go for short trips with friends she had made around the neighborhood. While maintaining close relationships with her children and grandchildren, living independently enabled Mrs. Y to enhance her well-being as her social circle expanded with new friends and activities offered by the drop-in center on the second floor of her apartment block.

The limited space in studio apartments affects the continuity of traditional practices, such as having reunion dinners in the elders’ homes, a common practice among Chinese families. The staff of a drop-in center mentioned that they tried to accommodate the tradition by allowing residents to have Chinese reunion dinners with their families using the larger space available at the drop-in centers instead.

Seniors with children are generally better off than those without children. Adult children are indeed the first line of support for many residents: besides offering financial help, children provide instrumental assistance such as transportation to doctor’s appointments, help with repairs, and the purchase of necessary household items. Mrs. X, a 70-year-old Malay widow who sold her HDB four-room-flat (three bedrooms and one

living room) to monetize her assets, was living in a studio apartment on her own. Her children would visit her often, and she received \$350 a month from her two daughters (only the daughters contributed, as her two sons had financial difficulties themselves), of which \$200 was used to pay for bills and \$150 for meals and spending, which she deemed as insufficient. She paid her own medical bills from her savings, which she gathered from the proceeds of selling her flat, CPF, and Medisave. Mrs. X complained that her medical costs were expensive, as she spent \$500 each month visiting a specialist for her heart condition. Stating that some of her grandchildren had started working, she said, "My grandchildren are very stingy. They never give me money, only during Hari Raya." Her expectation for contributions from the children and grandchildren reflects an informal norm in Singaporean families, where children are expected to provide some monetary allowance, normally referred to as "pocket money," to their parents as they become financially independent, which is considered a gesture of filial respect towards their parents. In addition to an allowance, Mrs. X's children provided her with a sense of security in care provision: whenever she felt unwell, she would stay in one of her children's homes until she felt ready to move back on her own.

Even for Mr. D, a bubbly 78-year-old widower who did not appear to be on good terms with most of his children (he had four sons and one daughter), saying that his children only visited him once a year, two of them still provided him with a regular allowance. He appeared upset that his other children, especially the one who was the wealthiest, had not provided him with a regular allowance. Mr. D suggested that the government should ensure that children provide for their parents and visit them often. The wish for more frequent contact with children implies the significance of family network and contacts in later-life well-being.

For seniors who co-reside with their spouses in the studio apartments, spouses are most often regarded as the main source of support, serving as the main caregiver for the frailer partner. Sometimes, live-in foreign domestic workers are employed to take up the caregiver role. With high female labor participation rate, a lack of resources in professional caregiving, foreign domestic workers have become an important caregiving resource in Singapore families. When residents were asked if they considered requesting more help from their children, many said that they didn't want to trouble them since they already had busy schedules and their own families to take care of. Although the adult children may have visited their parents regularly and provided help whenever it was needed, it was hard for them to play the full-time caregiver role living apart. As an alternative, it is common for the children to combine their resources and pay for a foreign domestic worker to live with their parents instead.

The availability of studio apartments also afforded spaces for seniors who wish to avoid their spouses. For Mr. E, an 86-year-old retired businessman, he decided to buy a studio apartment with his retirement savings so that he could live by himself away from his wife, who now lives with a daughter, because "my wife loves to nag...she would nag for the whole day from morning till night and from night till daybreak. I like to watch TV and sleep as and when I please. If [I am] hungry, I can go to eat at the coffee shop."



## 6. The Significance of Neighbors and Drop-in Centers

Living independently, while preferred by seniors as shown in earlier examples—where some seniors chose to move out of a living arrangement with their family (or spouse) to live independently—also implies new challenges that require one to rebuild their social networks and ties in a new, unfamiliar environment. More men than women whom we spoke with tended to express loneliness while living alone. To overcome this loneliness and his boredom, Mr. A said he would listen to songs by his favorite singer, Zhou Xuan. Mr. E, an 85-year-old Chinese male resident, who suffered from visual impairment, said that he would spend time listening to the radio. As his children would come infrequently to visit him, he relied on the help of neighbors, the drop-in center, and volunteers to facilitate his daily life. His meals, for example, were provided by a daily delivery service from a food stall in the nearby coffee shop. A neighbor helped him shop for necessities, and several volunteers were arranged for to visit him a few times a week and befriend him. When he needed to visit the doctor, a staff member from the drop-in center would accompany him, along with a volunteer. But Mr. E stayed at home most of the time, saying that he did not like to frequent the drop-in center as he was afraid people would ask him too many questions.

Among the SA residents, the fear that one may die alone without anyone's knowledge is a serious concern. Although each unit is fitted with four emergency cords



Photo 3 An Emergency Board

in different parts of the apartment, there are still worries that people may not make it to the pull-cord when in danger. If the cord is pulled, although the unit number will appear on the emergency board situated outside an elevator, residents worried that they might not be attended to in time (Photo 3). Occasional cases of seniors who have died alone without being discovered for days have further aggregated their fears.

To prevent such a tragedy from happening to them, some residents derived their own indigenous systems for mutual help to ensure one another's safety. Mrs. X set up a system with a neighbor living on another level: "Every day, she will call me and I will call her. I gave her my key. I told her if she calls me and I never answer, she will have the key to my house. I told her my mobile phone has all my children's contact numbers, she can call them if I have problem." Another single female resident who used to be a nurse regarded herself as the nurse for the block, offering nursing help to residents when relevant. But she was worried for her own health and that she might suffer an unexpected attack in the middle of the night. Thus she would invite a good friend to sleep at her apartment at night, so that she could call an ambulance immediately in case of emergency.

The residents generally regarded the drop-in centers situated within the same block as necessary in facilitating their well-being. For the active residents, it was a space that could enrich their lives considerably. Volunteer opportunities were available for them through these drop-in centers. Free from grandparent duty, Mrs. Y became an active participant at the drop-in center, getting involved with various intergenerational activities such as arts and crafts or games with visiting school children, as well as going for outings and singing. After becoming widowed, 72-year-old Mrs. W, a Eurasian resident who was previously forbidden by her husband to socialize with others in the same block, reported feeling that she had been "released from the house", and had since become an active participant at the drop-in center. Her fellow residents had observed the changes in her and noted that she dressed differently, had a different hairdo, and had turned into a sociable person after her husband's demise.

However, women tended to dominate the activities at drop-in centers and were seen as enjoying each other's company more. When asked why there was a gender imbalance, the female residents felt that the men found the women too noisy, so they preferred to chat among themselves at the neighborhood coffee shops<sup>9</sup>). Some male residents did find the center too noisy, and perhaps nosy and populated with gossips. But for Mrs. X, when she was asked if she felt lonely staying by herself, she replied that she didn't: "If I get bored, I will go downstairs and find the ladies to chat." The drop-in centers not only provided games, exercise, different classes, and trips outside the center, but they also acted as referral centers, information hubs, and even call centers for all types of help for the seniors, who would ask the staff for help with changing light bulbs and other small jobs.

The men did observe the gender difference and noticed that fewer men were willing to interact socially with others, compared to the women. Mr. C, who considered being elderly to be very lonely, suggested that more forms of communication should be made available to engage the men. He observed that many residents, especially the men, tended

to stay at home the whole day, citing the example of his elderly neighbor on wheelchair, whose disability has further confined him to the small apartment the whole time while his wife worked everyday at McDonald's.

## 7. Conclusion

In Singapore, the HDB studio apartments could be said to be a first attempt at offering a "senior housing"-like environment within the housing estates and towns. Over the years, they have become an acceptable alternative form of housing for seniors who may move for various reasons, among which is the ability to unlock their asset wealth by downsizing.

While the physical elderly-friendly features equipping the apartments and the surrounding environment facilitate mobility and independent living, the social environment plays a equally important role to promoting the residents' well-being in later life. By giving preferences to seniors to move to new studio apartments within their own familiar estates whenever available, HDB already plays a role in easing the social environment stress that one faces in an entirely new environment. For seniors aware of the pressures in social isolation and loneliness, they show optimistic solutions ranging from devising a mutual help system to adopting an open attitude, widening one's social network through becoming immersed in activities catering for the seniors at the drop-in centers, foster new friendships and acquire new skills. However, older women are shown to have higher level of 'individual competence' socially, as compared to men, whose less proactive response in the face of environmental barriers may lead to further isolation and impact negatively on their well-being. This suggests the need for gender-sensitive approaches and activities to better integrate the male residents into the daily life of senior housing.

Finally, returning to the perceived norm that seniors tend to live with their families in Singapore: on the one hand, the emergence of the HDB studio apartments as a form of independent housing for seniors suggests a reality check, but on the other hand, the accompanying efforts to promote integration with different types of housing within a block, along with policies to encourage adult children to live with or near their parents, suggest the studio apartments could possibly lead to a new hybrid style of living for seniors who desire independence and a comfortable distance from their children, yet continue to maintain close familial relationships. This means that the design of studio apartments and their surrounding environment will perhaps prove beneficial beyond a person-environment perspective, to one that also considers the *family-environment* fit, because when a senior moves in to senior housing, it will become a space that is frequented not only by the elderly, but also by their children and grandchildren. It thus suggests the consideration of more appropriate spaces and amenities for intergenerational interaction to promote more frequent visitations and interactions.

## Notes

- 1) Note that among the total households in Singapore, the proportion of households with three people or less has seen an increase from 45.5 to 51.2 percent between 2000 and 2010 (DOS 2011: 12).
- 2) For example, the Housing Development Board's (HDB) Lease Buyback Scheme introduced in March 2009 (*The Straits Times* 2009), along with a 20 percent increase in the stock of rental flats in HDB by 2017 (Chang 2013) are making it more affordable and accessible for older people to live alone.
- 3) Although singles over the age of 35 are now allowed to purchase smaller flats, they are restricted to either resale flats from the open market or new two-room flats built in suburban estates (referred to as non-mature estates).
- 4) The research project "Seniors Living Alone in Singapore" was funded by Singapore's Voluntary Welfare Organization (VWO)-Charities Capability Fund (VCF) and Tote Board Social Service Fund (both administered by the National Council of Social Service).
- 5) Further research for this paper was conducted partly as a member of the core research project of NME: Anthropology of Care and Education for Life, 2011–2013 (representative: Nanami Suzuki). This article is an extended version of my lecture presented in the symposium "Living in a Community of Resilience: A Comparative Study on the Search for Well-being in Multicultural Aging Societies," held February 25, 2012, at the National Museum of Ethnology (NME).
- 6) Speech by Mr. Gan Kim Yong, Minister for Health, at the Ministerial Committee on Aging (MCA) Aged Care Sector Stakeholder's Dialogue, 20 January 2012, at the Concorde Hotel (See [http://www.moh.gov.sg/content/moh\\_web/home/pressRoom/speeches\\_d/2012/speech\\_by\\_mr\\_gankimyongministerforhealthattheministerialcommitte.html](http://www.moh.gov.sg/content/moh_web/home/pressRoom/speeches_d/2012/speech_by_mr_gankimyongministerforhealthattheministerialcommitte.html)).
- 7) The scheme was introduced in April 2001 to better cater to housing demands as compared with the old Registration for Flat System (RFS), which has seen a decline in the number of people queuing for new flats. Under the BTO scheme, HDB will start building the flats when demand reaches above 70 percent and a tender for construction will only begin when more of the flats have been booked (see <http://libguides.nl.sg/content.php?pid=816688&sid=606112>, accessed 5 July 2012).
- 8) Several previous limitations were relaxed, such as allowing seniors to use their Central Provident Fund savings to buy these flats after they have set aside at least the Minimum Sum (an amount required for retirement funds). Those who have bought two subsidized HDB flats no longer have to pay a 20 percent premium when they buy a studio flat; buyers also no longer need to top up their Medisave accounts to \$27,500 before they can buy studios (Sim 2005).
- 9) The neighborhood coffee shops in Singapore are more affectionately called *kopitiam*, which means coffee shop in the Chinese Hokkien dialect. These ubiquitously located neighborhood spaces which offer local style beverages and multicultural cuisines are popular for their reasonable prices and good food. They are often a hangout spot for residents, among which are groups of older men who are often seen gathering in coffee shops chatting, watching TVs and simply to pass time (see Lai (2010) for more details of the topic).

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