SUCCESSFUL AGING IN SINGAPORE

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Master of Regional Planning

by
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Transition to aging society is a global scenario, but many countries and cities do not prepare well for the transition. Some countries face higher financial burden due to increase public expenditure and many cities are not suitable for senior living. Singapore has same demographic transition with rapid speeds, but its public expenditure keeps relatively low, and senior’s satisfaction is high. Its success is deeply associated with its different welfare regimes and compressive policies support system. Individual, family, and community are the direct supporter for the seniors. Singapore government is the maintainer and coordinator of the system that designs detailed policies to guarantee the basic mechanism and stimulates each sectors contribute more.
Xiao Tan was born in Changsha, China. She received a bachelor's degree in Landscape Architect from the University of Georgia in 2019 and then generated interest in planning policy and economic development after one year of working experience. In 2021, she joined a research group about the elderly care policy in China at Institute for China Sustainable Urbanization, Tsinghua University, and studied current Chinese elderly care policy and different long-term care models in other countries. She realized the hardship of the current government in front of urgent demand on increasing aging population and generated the interest in Singapore’s aging policy because of the similarity between the two countries. Therefore, she read papers, official reports, and government documents to explore Singapore’s aging policy in the paper to reveal the fundamental logic of the Singapore government’s aging policy and the reason of low public expenditures.
TO ANYONE INTERESTED IN THE TOPIC
ACKNOWLEDGEMENTS

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Finally, I must give my deep appreciation to my family members. They always stand behind me, trust me, and support me, regardless of what I do. I cannot finish the paper without support from my instructors, friends, and family members.
# TABLE OF CONTENTS

**BIOGRAPHICAL SKETCH** ........................................................................................................ III

**DEDICATION** ....................................................................................................................... IV

**ACKNOWLEDGEMENTS** ....................................................................................................... V

**TABLE OF CONTENTS** ....................................................................................................... VI

**LIST OF FIGURES** .............................................................................................................. VIII

**LIST OF TABLES** ................................................................................................................ IX

**LIST OF ABBREVIATIONS** ................................................................................................ X

**INTRODUCTION** .................................................................................................................. 1

**LITERATURE REVIEW** ....................................................................................................... 3

*Age-friendly City* .................................................................................................................. 3

*Welfare Pluralism* ................................................................................................................ 6

**BACKGROUND** .................................................................................................................. 9

*Welfare Pluralism and Singapore Welfare Regimes* ................................................................. 9

*Singapore as an age-friendly city-state* .................................................................................. 10

*Singapore Aging Policy Development* .................................................................................. 12

  *Current Policy Structure* .................................................................................................... 14

**RESPONSIBILITY AND POLICY FOR EACH SECTOR** ..................................................... 18

**INDIVIDUAL SELF-RELIANCE** .......................................................................................... 18

*Financial Independence* ....................................................................................................... 18

  *Financial Security* .............................................................................................................. 18

  *Employment* ........................................................................................................................ 24

*Living Independence* ............................................................................................................ 27

  *Housing* ................................................................................................................................ 27

  *Transportation* ...................................................................................................................... 29

  *Public space* .......................................................................................................................... 30

**FAMILY AS A ROOT FOR THE SOCIETY** .......................................................................... 32

**COMMUNITY AS THE SECOND LINE OF SUPPORT** ....................................................... 39

*Civic Participation* ................................................................................................................ 39

*Community Engagement and Support* ................................................................................ 40

  *Active Aging (Health Services + Social Engagement)* ......................................................... 42

  *Befriending (Communication and information)* .................................................................... 43

  *Community support and health services* ............................................................................. 44

**CONCLUSION** ..................................................................................................................... 48

*Welfare pluralism of supporting aging in Singapore* ............................................................... 48

*Policy strategy of Singapore government* ............................................................................. 50

*Equality* .................................................................................................................................. 52
DISCUSSION ........................................................................................................ 55
QUESTIONS FOR FUTURE RESEARCH ...................................................... 56
REFERENCE ..................................................................................................... 59
LIST OF FIGURES

FIGURE 1: AGING POPULATION IN METROPOLITAN AREA OF OCED COUNTRIES ............... 2
FIGURE 2: WHO AGE-FRIENDLY CITY ........................................................................ 4
FIGURE 3: SMART AGE-FRIENDLY ECOSYSTEM ..................................................... 5
FIGURE 4: CONCEPT OF AGE-FRIENDLY SMART ECOSYSTEM ............................. 5
FIGURE 5: SINGAPORE AGE STRUCTURE 2021 ..................................................... 11
FIGURE 6: THREE “WARES” ..................................................................................... 17
FIGURE 7: AVERAGE HEALTH SPENDING BY AGE IN US (US DOLLAR) ............... 21
FIGURE 8: AN EXAMPLE OF A 3Gen FLAT FLOOR PLAN BY HDB ....................... 36
FIGURE 9: AN EXAMPLE OF A DUAL-KEY CONDO IN THE MINTON APARTMENT .... 36
FIGURE 10: NUMBER OF HEALTH FACILITIES .................................................... 45
FIGURE 11: NUMBER OF NON-RESIDENTIAL CARE FACILITIES AND ATTENDANCE .... 46
FIGURE 12: RESPONSIBILITY OF EACH SECTOR ............................................... 50
FIGURE 13: SINGAPORE AGING POLICY DIAGRAM .......................................... 52
LIST OF TABLES

TABLE 1: COMPARISON BETWEEN ACTION FOR SUCCESSFUL AGING AND WHO AGE-FRIENDLY CITY ................................................................. 15
TABLE 2: THREE "WARE" CATALOG ........................................................................................................ 16
TABLE 3: CONTRIBUTION RATE OF THE CPF ....................................................................................... 19
TABLE 4: PAYOUT OF SILVER SUPPORT SCHEME .................................................................................. 23
TABLE 5: HDB FLAT TYPES IN SINGAPORE .......................................................................................... 35
TABLE 6: SUBSIDY POLICIES FOR THE LOW-INCOME GROUP ............................................................. 53
LIST OF ABBREVIATIONS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAHs</td>
<td>Active Aging Hubs</td>
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<td>AAPs</td>
<td>Active Aging Programs</td>
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<tr>
<td>AIC</td>
<td>Agency for Integrated Care</td>
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<tr>
<td>CDC</td>
<td>Community Development Councils</td>
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<td>CFP</td>
<td>Central Provident Fund</td>
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<td>CNS</td>
<td>Networks for Seniors</td>
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<td>CPF LIFE</td>
<td>CPF Lifelong Income For the Elderly</td>
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<td>DOS</td>
<td>Singapore Department of Statistics</td>
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<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
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<tr>
<td>HDB</td>
<td>Housing &amp; Development Board</td>
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<tr>
<td>IMC</td>
<td>Inter-Ministerial Committee</td>
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<tr>
<td>IPC</td>
<td>Institutes of Public Character</td>
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<tr>
<td>LBS</td>
<td>Lease Buyback Scheme</td>
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<tr>
<td>LTA</td>
<td>Land Transport Authority</td>
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<tr>
<td>MCYS</td>
<td>Ministry of Community Development, Youth and Sports</td>
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<tr>
<td>MND</td>
<td>Ministry of National Development</td>
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<tr>
<td>MOH</td>
<td>Ministry of Health</td>
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<tr>
<td>MOM</td>
<td>Ministry of Manpower</td>
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<tr>
<td>MSFD</td>
<td>Ministry of Social and Family Development</td>
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<tr>
<td>NCSS</td>
<td>National Council of Social Services</td>
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<tr>
<td>OECD</td>
<td>The Organization for Economic Co-operation and Development</td>
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<td>PA</td>
<td>People's Association</td>
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<td>SACs</td>
<td>Senior Activity Centers</td>
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<td>SHB</td>
<td>Silver Housing Bonus</td>
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<td>UN</td>
<td>United Nations</td>
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<td>VWOs</td>
<td>Voluntary Welfare Organizations</td>
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<td>WHO</td>
<td>World Health Organization</td>
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INTRODUCTION

Countries around the globe face unprecedented “silver tsunami”, due to the longer life expectancy. The developed countries face dual pressures from growing aging population and declining fertility rates; the developing countries have booming total number of aging population due to large base population number. According to World Population Prospect 2019, aging population (over age of 65) would be 1/6 total population in 2050, though the ratio is only 1/11 in 2019 (United Nations, 2019). Almost half of this aging population will live in urban areas, and today, in 17 of 28 OECD countries at least, the aging population in urban areas already exceeds that of rural areas (OECD, 2015) (Figure 1). Both national welfare systems and urban planning agencies face the challenges of aging population. The traditional welfare state system guaranteed mostly by government is unsustainable in an age of fluctuating economic performance. Also, most cities have been designed for working age populations, without much adequate attention given to preparation for this demographic change. Therefore, the advocacy for multiple sectors involved in helping aging populations increase globally and many cities take actions to become age-friendly cities. Singapore, as a city-state with a increasing aged population, advertises itself as a society that is addressing this challenge of aging society with low expenditure in welfare, giving a new aspect to investigate aging policy making. It highlights the responsibility of other social sectors other than the state to contribute to the aging city-state development. This paper analyzes the aging policy of Singapore to see how it promotes other social sectors contribute to the aging society.
Figure 1: Aging population in metropolitan area of OCED countries

*Source: OECD, 2015, P.7*
LITERATURE REVIEW

Age-friendly City

The definition and structure of age-friendly city is obscure, that different regions propose different constructions for it. However, the overall concept is to provide a safe, high quality, inclusive environment for seniors. The most popular and widely used definition of age-friendly city is built by World Health Organization (WHO) as follows:

‘An age-friendly city encourages active ageing by optimizing opportunities for health, participation and security in order to enhance quality of life as people age. In practical terms, an age-friendly city adapts its structures and services to be accessible to and inclusive of older people with varying needs and capacities.’ (WHO, 2007, p.1)

WHO invited representatives from cities overall the world to consult the health aging city development in 2006 and proposed *Global Aging-friendly Cities: A guide* in 2007. The guide is built on an active aging framework, where seniors should be supported, included, and respected in the city (WHO, 2002). To illustrate this aging-friendly approach, the guide proposed a practice model in eight domains: outdoor spaces and buildings, transportation, housing, social participation, respect and social inclusion, civic participation and employment, communication and information, and community support and health services (Figure 2 (WHO, 2007). Though these divisions are highly inclusive, some scholars have different suggestions for the eight domains (van Hoof et al., 2021). Some researchers insist that the respect and social inclusion should be the underlying value initiative rather than a domain (Menec et al., 2011). With technology developing, researchers point out that the WHO Aging-friendly Cities framework does not mention the field of technology, which is play much important role in current society, especially after the pandemic. Marston and van Hoof thus construct a Smart age-friendly ecosystem by dividing living environment into two layers: “the age-friendly physical space’ sphere, and “technology & associated ICTs”

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Information and Communications Technology
sphere (Figure 3) (Marston & Hoof, 2019). Marston and Shore enhanced the model during the COVID-19 pandemic and proposed ‘Concept of Age-Friendly Smart Ecology’ framework, which highlights that technology could enhance accessibility and connectivity and create multiple space scenarios (Figure 4) (Marston et al., 2020).

![Figure 2: WHO age-friendly city](source: Marston et al., 2020, P.11)
Figure 3: Smart age-friendly ecosystem
Source: Marston & Hoof, 2019, P.26

Figure 4: Concept of age-friendly smart ecology
Source: Marston et al., 2020 P.23
In real world practice, the domain and checklist of the WHO age-friendly guide would be adapted by governments to fit their local situations, as the Guide is too broad to recognize the diversity of aging groups and environment. Governments could change the domains through combination, division, elimination and addition. For example, Los Angeles regions adds the emergency preparedness and resilience as a main domain but merge social inclusion into other domains in its 2018 initiative (Villa et al., 2018). Also, the government would refer to the main domain in the Guide, but do not utilize the checklist. Compared to the “top-down” approach in WHO age-friendly guide (Barusch, 2013), the government usually mix “top-down” and “bottom-up” approaches to know local desire and design detailed tactics based on local survey, interview and participation processes. The Province of Ontario’s Age-friendly community planning guide aims to marry local person-environment fit with a tailored selection of various evidence-based community assessment guidelines, including WHO checklist (AFCOP). The detailed local application of age-friendly city is different.

Though the practical applications and research recommendations for the age-friendly city vary widely, the WHO age-friendly city guide is the most widely accepted framework for it. Thus, the main structure analysis would still follow the instruction of the WHO Guide, combining with local situation.

**Welfare Pluralism**

Welfare pluralism is also known as “the mixed economy of welfare”, which highlights that the state is not the only responder for social welfare, but other factors, such as informal aid, voluntary support and market, are also critical contributor (Beresford & Croft, 1983; Hadley & Hatch, 1981). *The Future of Voluntary Organization* was one of the first publicans mentions welfare pluralism specifically. The Wolfenden Committee mentioned that the voluntary sector should be an important part of welfare service system (Wolfenden et al., 1978). In following decades, many scholars have enriched and discussed the topic.
Rose concludes the welfare mix include three sources, state, market and household, which are complementary instead of competitive. Evans mentioned the society is built on “the market, the state, the public civil sphere with its (voluntary / non-profit) associate as well as on community and the family” (Evers, 1995). Though the detailed divisions of welfare provider are different based on various interpretation, the researchers have highlighted the economic unsustainability of sole statuary service and the importance of “third sector” as a complementary social welfare puzzle.

Johnson summarizes welfare pluralism with four sectors: informal sector, voluntary sector, commercial sector and state (Johnson, 1987). The state is the only public domain, which could conduct direct provision, indirect transfer through tax expenditure, and regularly transfer (Gilbert, 2009). The state shoulders both residual role to ensure safety net for citizen and regulation role to set universal standards, form justice redistribution and control social affair (Spicker, 2014). Though the state has large power in the welfare system, it cannot cover all individual daily demand. The centralized welfare system has four shortages: “non-compliance, inefficiency and ineffectiveness, bureaucratic ossification, and failure to gain public support and involvement” (Hadley & Hatch, 1981). Under such situation, the third parties in private domain can compensate the shortage and bridge the gap between state and individual welfare recipients.

The informal sector, voluntary sector and commercial sector can be included in the private domain. The informal sector contains relatives, friends and neighbors. The group “naturally” provides a considerable amount of welfare services, though their contribution is rarely quantified. The voluntary sector consists of organized groups compared to the informal sectors, though the degree of formality and scale can vary considerably. The market is the common ground / exchange place for social service delivery. In private markets, the commercial sector is the welfare service provider, though these social services usually are accompanied with interventions from the state. In different nations and fields, the degree of state interventions on social markets varies.
Aging policy is usually associated with social welfare. Many welfare states begin with the public pension system and service for the old, especially in Europe. Currently, welfare pluralism has been highly discussed in the area of senior health care, including health care privatization, long-term care systems and informal health care givers at the national level. However, such analysis in more general age-friendly city frameworks and city scale is rare. Age-friendly city construction requires structured top-town policy support, bottom-up civic participation, multi-layer involvement and multi-sector participation. Those characteristics match the core of welfare pluralism, multiple sector involvement, and reflect tendency of welfare pluralism from étatiste to decentralization, participation and privatization.
BACKGROUND

Welfare Pluralism and Singapore Welfare Regimes

Esping-Andersen notes in The Three Worlds of Welfare Capitalism that countries form welfare mechanisms based on their political, economic and historical background. He divides western countries into three different welfare regimes based political economy and illustrates their different welfare mix mechanisms. Singapore has a highly differentiated welfare regime compared to Euro-American models. Based on method built by Esping-Andersen, Holliday defines East Asian economies as ‘productivist’ welfare regimes, that social policy serves more as a supporter for economic growth rather than social protection (Holliday, 2002). Early economic development stage, political pressure, and traditional Confucianist are clues of the welfare regime. He catalogues Singapore as developmental-particularist, where “state directs social welfare activities of families” and “force individual provisions linked to productive activity”. In this context, the government spends less in social welfare but strongly intervene family and individual to shoulder the responsibility. The proportion of social expenditure to GDP in Singapore is so small compared to other OECD countries and reaches significant income, education and health achievements. The success of Singapore welfare regime depends on its a wide range of policy instruments and programs to facilitate different sector contribute to the social welfare (Lee & Qian, 2017a).

Singapore promotes a view of personal self-reliance that can be described as:

‘enabling a person to work, to provide for his family, to save for his rainy day and to do his best to build a better future. Self-reliance does not mean selfish individualism. It recognizes that we all have responsibilities to our families and to the community that sustains us' (Balakrishnan, 2010)

The state is not the main direct welfare provider, but the policy makes to enable individuals, families, and community self-sustain and provide mutual helps. Such different characteristics is caused by Singapore’s special history, economic, political, and social conditions. Singapore was expelled from Malaysia and formed an independent country in
1965. Near the one of the busiest waterways in the world, Malacca Strait, it developed an export-oriented economic growth strategy, and set low tax rates to attract foreign investment and stimulate productivity. Simultaneously, because of its relatively small economy and population, the government of Singapore set strict regulations on issuing currencies to ensure that the Singapore Monetary Authority’s assets must be less than currency in circulation to buffer against international financial risks ("Currency Act 1967," 2020; MAS, 2018). Therefore, the Monetary Authority usually avoided lend money to the government by issuing currency, and the government strictly controlled its expenditures within budget (Lee & Qian, 2017b). Instead of relying on large direct government social expenditures, the government, as the system coordinator, designed interdependent welfare institutions to initiate various sectors to support the self-reliance system.

**Singapore as an age-friendly city-state**

Singapore is one of the most rapidly aging societies in the world, though it has been an independent nation for less than years. It has one of the longest life expectancies and lowest fertility rates globally, supported by its robust economic success and comprehensive health system. Also, a “Stop-at-Two” program initiated in 1972 has encouraged families to have less than three children for 15 years, reinforcing this demographic trend. In 2021, the population aged 65 and older made up 16 percent of Singapore residents (DOS, 2021a). The aging ratio will climb quicker than before in the next two decades, due to the baby boomers born between 1947 and 1974 continuing to age beyond 65 years since 2012 (Figure 5). Based on UN’s aging population report in 2019, Singapore’s aging ratio would reach 22.5 percent in 2030 (UN, 2019). The demographic change is swift and significant.
Singapore’s policy framework for its aging population covers national welfare and city level development strategies simultaneously, as an island city-state (278.6 sq mi land areas and 5.45 million population) (DOS, 2021a). Singapore is a unitary state without governmental sub-units found in many other countries, such states and provinces, and their sub-units. Singapore instead is subdivided into the Community Development Council Districts, each managed by Community Development Councils (CDC). Then, below the CDC level, the district can be divided into town councils and constituencies. The town councils are the estate management units, while a constituency is the electoral unit of the CDC. One town council could include one or several constituencies in its spatial boundary. However, these subdivisions do not share administrative power with the national government.

There are five CDCs in Singapore authorized under the People’s Association Act to foster community bonding. They can organize social activities, set up social programs,
advise the board\textsuperscript{2} and carry out duties assigned by the board ("PEOPLE’S ASSOCIATION RULES 1997," 1997). Most of their work is to organize local entities, such as grassroots organizations, pro-profit entities, and Voluntary Welfare Organizations (VWOs), or initial activities by volunteers to provide programs for residents. Though the council could plan and develop new community and infrastructure projects, in reality, there are few examples of this in practice. The town councils’ function to control, manage, maintain and improve the common property of residential and commercial property, including routine repairs, cleaning work, cyclical maintenance works, horticulture, financial management, etc. The installation, demolition, and improvement require the approval of Minister\textsuperscript{3}. The CDCs and town councils’ function more as the policy implementors of different the different central government ministries at the community level and as a window for local residents to involve in some community-level decision-making processes and express requirements to the responsible ministry.

Therefore, the national aging policies covers both welfare and age-friendly city planning strategies. The two parts are intertwined and interactive. The ageing policy has the ‘self-reliance’ characteristics and detailed implementation similar to the age-friendly city framework proposed by the WHO. In next section, I will review development of Singapore’s aging policy and compare it to the recommendations in the WHO age-friendly city guide to form reveal the logic of Singapore’s aging policy.

**Singapore Aging Policy Development**

The high-level national attention on ageing and society began in the 80s. The Committee on the Problem of the Aged, the first high-level inter-ministerial committee, was established in 1982 to study the aging population. The Committee noticed the emerging ageism and possible future financial pressure, so it enhanced the advocating of the

\textsuperscript{2} Board of Management of the People’s Association
\textsuperscript{3} The HDB (House Development Board) is responsible to the residential flat, and Ministry of National Development (MND) is responsible for all the common prosperity.
traditional value of filial piety among the younger generations, appraised the value of active aging, restructured the disbursement of individual Central Provident Fund (CPF) savings (retirement fund), created diverse work opportunities for elderly, and recommended community-based programs (Howe, 1984). The main purpose of the actions in the 80s are strengthening the ability of seniors to self-maintain their retired life and fostering positive social attitude toward ageing. Thus, the ageing population would less rely on social welfare and the family as well community would be more willing to take care of aging adults.

In 1998, Minister of National Development, Mah Bow Tan⁴, led multiple departments, established Inter-ministerial Committee on the Aging Population, and published the first comprehensive aging population policy report. The report explicitly states the national guiding principles and strategy framework for an aging society, which is the foundation for further ageing policy design. The guiding principles include three rules: “contribution from senior citizens; care-giving primarily from family; collective responsibility from all sectors.” (IMC, 1999). Seniors should firstly positively keep active and contributing; their families always should be first primary supporters and care givers for them; the community is the second line of support to enable families giving care to seniors, and the state is responsible to set up a framework to enable community and family to perform their functions well. It is the first time the government explicitly stated the responsibility of each sector in supporting the ageing population cohort. To further the principle, the Inter-ministerial Committee has designed detailed policy follows framework within three developments: “heartware” that is attitude, mindset and value, “software”, that is intergenerational relationships and community and social infrastructure, “hardware” is the built environment. The three developments can conclude all the actions for aging population, though the subdivided domains and detailed policy has been adjusted in the following years. The basic tone of Singapore’s aging policy was established in the late 90s.

⁴ Mah Bow Tan is a Chinese Singaporean. Mah is the family name, Baw Tan is the given name
After 2000, the master plan for aging policy has gradually enriched more component of detailed support to community, family and individual. Especially the community program and physical environment improvement have been elaborated in the recent 10 years. Between 2000 and 2005, the master plan emphasizes the comprehensive and accessible community service delivery system, health service affordability and continuum of programs for elderly (MCDS, 2001). Between 2006 and 2010, the detailed policy application consisted of four categories: housing, accessibility, care, opportunity (CAI, 2006). “Age in place” became a prioritized strategy to support aging baby boomers living in their familiar social and physical environment. Therefore, the physical environment (housing, accessibility to service, transportation) and community service (health, program and activity) have been emphasized. In 2010, the government organized the City for All Ages project to initiate communities and organizations to explore potential improvements to the age in place approach and to voluntarily identify and implement improved service programs with support from the government. In 2015, Ministerial Committee on Aging published its Action Plan for Successful Aging with a vision of an age-friendly city at three levels: city, community, and individual. Seniors can gracefully live in city; community has cohesive intergenerational atmosphere; seniors have opportunities to learn and grow (MOH, 2016). More detailed policies and actions have been added into the ageing policy since 2010, and the responsibility of different sectors has also become clearer in the process.

Current Policy Structure

The fundamental structure/guidance for addressing the issue of an aging population was established in the 1990s. After 2000, the more detailed policies and implementation has occurred. The concentration of the ageing policy evolved from “heartware” to detailed “software” and “hardware”. The central theme of the importance of self-reliance, family care and community support however continued to be at the center of the policy. Consistent with Singapore’s ‘self-reliance’ welfare characteristics, the country’s aging policy has
designed strategies that enable individuals, families and communities sustain themselves instead of directly provide subsidies.

The newest policy document, Action Plan for Successful Aging, has the most detailed planning and very similar to the WHO age-friendly city framework. It divides new ageing policies into ten domains as shown in Table 1 below. Because Singapore’s plan mainly focuses on city and community level planning, without much mention of the national welfare system, the plan strongly overlaps with the WHO age-friendly framework (Table 1). The main difference between the two is that WHO includes lifelong learning in “social participation” and divides research on ageing as an action beyond the guide (WHO, 2007). Though there is no communication and information domain in Action for Successful Aging, the content of health and wellness is highly overlapped with that of communication and information in WHO.

Table 1: Comparison between Action for Successful Aging and WHO Age-Friendly City

<table>
<thead>
<tr>
<th>Action for Successful Aging</th>
<th>WHO Age-Friendly City</th>
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<tbody>
<tr>
<td>Employability</td>
<td>Civic participation and employment</td>
</tr>
<tr>
<td>Social engagement and inclusion</td>
<td>Respect and Social Inclusion</td>
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<tr>
<td>Aged care services</td>
<td>Community support and health services</td>
</tr>
<tr>
<td>Housing</td>
<td>Housing</td>
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<tr>
<td>Transport</td>
<td>Transportation</td>
</tr>
<tr>
<td>Public space</td>
<td>Outdoor spaces and buildings</td>
</tr>
<tr>
<td>Senior volunteerism</td>
<td>Social Participation</td>
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<tr>
<td>Health and wellness</td>
<td>Communication and information</td>
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<tr>
<td>Lifelong learning</td>
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<td>Research aging</td>
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</table>

Source: Author analysis based on MOH, 2016; WHO, 2007

Reference to the three developments in late 1990’s Report of the Committee on the Problems of the Aged and other actions in previous plan, I organized the WHO Age-Friendly framework into three categories and added financial security as a new domain (Table
2). Financial security should be a key pillar of the welfare system and the foundation for seniors to enjoy the various social services. Without mentioning financial security as a component of the welfare system, it is impossible to construct an integrated aging policy structure for Singapore.

<table>
<thead>
<tr>
<th>Table 2: Three &quot;ware&quot; catalog</th>
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<tbody>
<tr>
<td><strong>Heartware</strong></td>
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<tr>
<td>“Public education to change attitudes and promote lifelong planning”</td>
</tr>
<tr>
<td>“Ensuring personal security in old age”</td>
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<tr>
<td><strong>Software</strong></td>
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<tr>
<td>“Supporting Personal security in Old Age”</td>
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<tr>
<td>“Integrated and proactive service planning and delivery”</td>
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<tr>
<td><strong>Hardware</strong></td>
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<tr>
<td>“A built environment that fully integrates the older person into community”</td>
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</tbody>
</table>

*Source: Author analysis & IMC, 1999*

The three ‘wares’ are not totally isolated, but dependent on each other. Menec has argued that respect and social inclusion should be an underlying value initiative rather than a domain in the WHO age-friendly city framework (Menec et al., 2011). Similarly, Heartware is the foundation for Software and Hardware. A positive public attitude toward aging is the initiative for state and community to support aging groups and the guarantee for the aging group to actively enjoy Software and Hardware. Seniors that have the financial ability and a friendly social environment can safely and confidently enroll in social activities.

Hardware is the physical environment supporting individual lives and access to service. A well-planned Hardware framework also provides a stable place for the community to provide Software service. Software provides various services and activities to
aging groups and compromises some Hardware limitations. For example, for the elderly living in less serviced areas, the service delivery system could provide home care and daily care indoor. The Hardware and Software compensate each other and enable individuals to live conveniently in a community with multiple services and programs assistance. As Hardware and Software work well, both positively feedback to the Heartware. The aging groups can more confidently and comfortably live in the city and contribute to society. Other generations have a stronger connection to the aging groups and are more willing to support the aging group. The three “ware” forms a positive circle to support successful aging in Singapore (Figure 6).

![Diagram]

**Figure 6: Three “wares”**
RESPONSIBILITY AND POLICY FOR EACH SECTOR

INDIVIDUAL SELF-RELIANCE

As mentioned in the previous sections, Singapore emphasizes the individual’s responsibility to ensure a comfortable retirement life. In the mind of the government, people should save enough money for their retirement, to be able to continue living in their current place, and actively engage in social activities and contribute to society. Unlike the substantial welfare system in Euro-American countries, Singapore does not substantially directly subsidize the income of the aging population, and usually avoids intergenerational cross-subsidies. Instead, it has designed an institution to enforce individual saving behavior, and a variety of schemes encouraging seniors to utilize their own resources to actively age in place.

Financial Independence

Financial security indicates that the individual has enough savings or income resources to maintain the ordinary daily life after retirement. The security could be guaranteed by the government, as many Nordic countries, family members, or self. In Singapore, financial support from family members is common, but seniors themselves are expected to guarantee the major portion of their financial security. The government has designed an institutional framework to guarantee individuals' saving behavior, sets programs to help individuals against financial risk, and opens job opportunities for aging workers. Though there is almost no direct large financial subsidy to the healthy aging population, the detailed policies help individuals save enough or utilize existing resources for their life in retirement.

Financial Security

In Singapore, the financial support for the aging population after retirement heavily relies on the Central Provident Fund (CPF). It is a compulsory saving scheme that both
employers and employees contribute through deductions in salaries. The contribution rate ranges from 12.5% to 37%, depending on the age. The younger individuals (younger than 55-year-old) must take 37% of their monthly wage into the CFP. As individuals grow older, their total contribution percentage decreases, but the contribution by the employer increases, transferring major saving responsibility from the employee to their employer, and the interest rate of CPF rises (Table 3) (CPF Board, 2021, 2022a). A person’s savings in the CFP are available for retirement life, housing purchases, living costs during periods of unemployment, direct health payment, and premium of public insurance, but saving for retirement and health are prioritized to be guaranteed. The Special Account and the Medisave Account in CPF are specifically designed to hold funds and provide financial products for retirement and health payments with higher interest rates, guaranteeing the minimal proportion of saving necessary for health and retirement. Account-holders only can utilize money in their Ordinary Account for other usages. The CPF forms the basic financial guarantee for Singaporeans.

**Table 3: Contribution rate of the CPF**

<table>
<thead>
<tr>
<th>EMPLOYEE’S AGE (YEARS)</th>
<th>CONTRIBUTION RATES FROM 1 JANUARY 2022 (for monthly wages &gt; $750)</th>
<th>Interest rate (per annum)³</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>By employer (% of wage)</td>
<td>By employee (% of wage)</td>
</tr>
<tr>
<td>55 AND BELOW</td>
<td>17</td>
<td>20</td>
</tr>
<tr>
<td>ABOVE 55 TO 60</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>ABOVE 60 TO 65</td>
<td>10</td>
<td>8.5</td>
</tr>
<tr>
<td>ABOVE 65 TO 70</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>ABOVE 70</td>
<td>7.5</td>
<td>5</td>
</tr>
</tbody>
</table>

*Data Source: CPF Board, 2021, 2022a*

In order to ensure enough savings for an extended lifespan, the CFP board issues minimum saving rules, stimulating programs, and financial tools against risk. Upon reaching the age of 55, the money in an individual’s Special Account and Ordinary Account is

---

⁵ The interest rate is different among accounts. Ordinary account has the lowest interest rate and cap at $20,000
⁶ The $ in the paper indicates Singapore dollar (SGD), except with additional notification.
transferred to a new Retirement Account for retirement and cash withdrawal, to prevent the irrational usage of money by individuals after age 55, the CFP board sets the basic amount\(^7\), or the Basic Retirement Sum, as the minimum required saving amount in their account after withdrawals, and sets a safeguard amount, the Full Retirement Sum, as a target saving amount for retirement. Of CPF members who turned 55 in 2020, 63.6\% could set aside their Full Retirement Sum, or set aside at least their Basic Retirement Sum while owning at least one property (CPF Board, 2020a). For seniors with saving less than the Basic Retirement Sum, the government launched Matched Retirement Saving Scheme to encourage seniors or other supporters, such as family members and employers, to top off the retirement account. Under the scheme, the Singapore government matches every dollar of cash top-off from an individual, up to $600 per year. In addition, Singaporeans with at least $60,000 in retirement savings are automatically enrolled in national longevity insurance, CPF Lifelong Income For the Elderly (CPF LIFE). The insurance covers the insured's whole life until death and provides three different plans, so seniors can design their payout based on their desired life and premiums. The escalating plan provides a monthly payout increasing every year against the risk of inflation and higher expenditure at an older age; the standard plan provides an equal payout per month; the basic plan is for a lower payout per month. The CPF LIFE provides a safeguard for the aging population and prevents them utilize saving irrationally in a short time.

Due to the higher possibility of comorbidities and complications, seniors also have a higher demand for long-term care assistance, medicine, and hospital stays. Their health expenditure is higher than other age groups. Based on data in 2016, people over 65 in the USA spend almost three times more on health than people at age 18-44 (Figure 7) (AHRQ, 2016). To reduce the risk of the financial burden caused by health problems, the CPF gives the older generation subsidies to pay the premium of mandatory health insurance and

\(^7\) For people who own property at retirement age, the Basic Retirement Sum is the basic level of savings. If the senior however does not own property, the basic level is the Full Retirement Sum.
provides extra long-term care insurance for the aging population. Medishield Life is a national mandatory insurance program for Singaporeans of all ages. Unlike social insurance schemes in other countries, it only covers high-cost hospitalizations and sets higher premiums to older generations to avoid intergenerational cross-subsidies. To reduce the financial burden of insurance on the older generation, Singapore gives Merdeka Generation Package and Pioneer Generation Package to subsidize premium payments for the older generation (CPF Board, 2022c). Also, CPF provides CareShield, a long-term care insurance, only for seniors, that provides financial support six daily living activities: washing, dressing, feeding, toileting, mobility, and transferring. The CPF automatically enrolls people at age 40 into this insurance program. As a citizen completes all insurance premiums at age 67 (or ten years after joining the program), he/she could join the lifetime coverage program. All public health insurance premiums can be paid by money in Medisave, and extra money in Medisave can enjoy up to 6% interest rate. Health insurance alleviates the saving in the account and provides more resilient financial protection.

![Average Health Spending by Age in the United States](data:image/png;base64,\<base64-encoded-data\>)

**Figure 7: Average health spending by age in US (US Dollar)**

*Data source: AHRQ, 2016*

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8 Careshild replaced Elderlyshield in 2020. For people enrolled in Elderlyshield still keep in the Elderlyshield, but Elderlyshield does not accept new applicants.
Though the CPF requires mandatory savings for retirement, many senior Singaporeans, as do many seniors in developed countries, still face "asset-rich but cash poor" challenges (Phang, 2018). The high real return rate of investment in housing and low-interest loans for home acquisition encourage Singaporeans to use much of their savings in their Ordinary Account for the housing market (McCarthy et al., 2002). Finally, some seniors have substantial assets but do not have much financial liquidity to use. The reverse mortgage market is popular in many countries to help seniors monetize assets for enough cash flow. Unfortunately, it remains small in Singapore, due to previous negative publicity and commercial contract (Fong et al., 2021). Comparatively, the monetization tool provided by Housing & Development Board (HDB) is more welcome by residents.

In Singapore, the government is the largest landowner and developer. Eighty percent of Singapore residents lived in HDB flats in 2020 (HDB, 2021b) with 99-year leases. Only a few private sector projects provide a 999-year lease and freehold. Thus, the Singapore government can provide more flexible house financing tools than other countries. Currently, there are two monetization options, Silver Housing Bonus (SHB) and Lease Buyback Scheme (LBS). The SHB program allows the aging population to resize their large flats to smaller units (three-room or smaller flats) to monetize the space and earn extra bonus support from the government. The cash bonus can be up to 30,000 $ depending on the top-up amount into CPF Retirement Account. For individuals who add top-up less than $60,000, he/she will receive cash bonus based on a 1:2 ratio. LBS encourages seniors to sell the tail-end of their flat's lease to HDB while continuing to live in the original flat. In other words, an individual living in HDB flats could estimate the number of leasing years after their anticipated year of their death and sell these years to HDB for cash. The HDB will give a bonus to households depending on the housing size. Like the SHB, the leaseholder must use the proceeds to top off their Retirement Account, to ensure that the money is utilized for life in retirement. If there is only one homeowner leaseholder on the property, they must top up
their retirement account to Full Retirement Sum. If the housing is owned (leased) by two or more persons, both homeowners (leaseholders) should top up to their current age-adjusted Basic Retirement Sum. The monetization tool combined with the saving account in CPF gives seniors in Singapore financial support, while preventing irrational expenditure.

Because CPF highly depends on self-earnings, low-income wage-earners face a bigger challenge of having sufficient savings for retirement and needing extra support from the government (Chou, 2009). The government in Singapore directed attention to welfare and subsidies for the low-income group in the 2010s. The Silver Support Scheme, launched in 2016, is for adults over 65 years old who had low-income employment during their working years. The qualified receiver should have less than $140,000 in their CPF account by age 55 (different standard for self-employed), live in a small HDB flat, and have less than $1800 per person in household earnings (CPF Board, 2020b). The government will automatically identify qualified persons and renew the list annually. The payout depends on their household earnings and number of rooms in their home (Table 4). In addition, the low-income seniors also can apply for ComCare long-term assistance. The support of ComCare includes cash assistance, medical and care assistance, and supplementary community assistance (MSFD, 2021). The government also functions as a safety net for vulnerable aging groups.

<table>
<thead>
<tr>
<th>HDB FLAT TYPE</th>
<th>PAYOUT PER QUARTER</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Household earns ≤ $1300 per person</td>
</tr>
<tr>
<td>1-ROOM AND 2-ROOM</td>
<td>$800</td>
</tr>
<tr>
<td>3-ROOM</td>
<td>$720</td>
</tr>
<tr>
<td>4-ROOM</td>
<td>$540</td>
</tr>
<tr>
<td>5-ROOM (LIVE IN, BUT NOT OWNED)</td>
<td>$360</td>
</tr>
</tbody>
</table>

Source: CPF Board, 2020b
The Singaporean's financial security is thus primarily guaranteed by wealth accumulation during their working age. The government avoids intergenerational cross-subsidy through authentic structure and a mass of monetary contribution for retirement life. The CPF mechanism maximizes the importance of individual effort. Mandatory saving behavior forces individual wealth accumulation in working age; risk pooling utilize group effort to minimize individual lost; the asset monetization is still about use current individual asset. The schemes associated with direct subsidies from the government usually aim at individuals who potentially face financial challenges. The bonus for top-up is for seniors with saving amounts less than Basic Retirement Sum; the health packages are for relative old aged persons or persons with health issues; the monetization option is only for qualified groups of persons. The Singaporean government is both the mechanism designer as well as maintainer and assistant for vulnerable groups. Individuals and companies are the main financial contributors to retirement life.

Employment

In traditional Asian culture, the financial income of seniors is largely from their children, but today more seniors have a willingness to continue in paid employment and reduce their financial dependence on their children (Hock et al., 2013). The government of Singapore also highly encourages the aging population to keep working. From the government's perspective, extending the retirement age and encouraging labor force re-entry smooths the process of seniors transiting to lower income groups and enhances the financial sustainability of the welfare budget. Many companies however are reluctant to hire older persons, because of ageism bias that labels seniors as unproductive, with less incentive to work, and inability to improve skills (Harris et al., 2018; Nadler & Clark, 2011). To ensure fair employment, the Singapore government sets regulations to ensure basic employment benefits and partners with organizations to promote an age-friendly working environment.
Singapore firstly extended the retirement age in 1996, from age 60 to age 62. As the aging population continuing to increase and more seniors present a willingness to work longer, the Minister for Manpower announced raising the retirement age and re-employment age to 63 and 68 separately in July 2022 and will finally extend these to 65 and 70 respectively by 2030. Employers must obey re-employment obligations to offer a position to senior workers, who have served more than three years before retirement and had good performance are physically fit enough to continue working, in accordance with the Retirement and Re-employment Act 1993 ("RETIEMENT AND RE-EMPLOYMENT ACT 1993," 2020). Even though there may be no suitable position for senior workers, the employer must transfer their obligation to rehire to other employers, or offer an Employment Assistance Payment⁹ to help seniors’ tide over the job-seeking period. The law extends the retirement years and forces the company to provide re-employment choices for seniors. Therefore, both old employees and employers must accept and prepare for the fact of increasing aging workers.

Nevertheless, extending the working age cannot guarantee fair treatment for aging workers in the office. Without a fair working environment and positive atmosphere for aging workers, the retirement extension can be unpleasant for both employees and employers. To reduce social bias and create a more friendly work environment for the aging population, both employers and employees should adjust their traditional thinking and workforce. Thus, promoting an aging-friendly working environment under the consensus of both parties is critical.

Tripartism is a special collaboration in Singapore among unions, employers, and the government, aiming to maintain labor-management harmony and promote economic growth. The Ministry of Manpower (MOM), the National Trades Union Congress, and the Singapore National Employers Federation are the most prominent representatives of Tripartism. To

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⁹ A one-off payment equivalent to 3.5 months’ salary, subject to a minimum of $5,500 and maximum of $13,000.
support senior workers and reduce unfair treatment caused by agism, Tripartite Alliance formed the Tripartite Committee on Employability of Older Workers in 2005 (Yong et al., 2006). Collecting feedback from public consultation and referencing actions in other countries, the Committee guides companies and governments to promote institutional change and set up programs to encourage fair employment practices.

WorkPro, introduced in 2013, supports employers in implementing age management practices and flexible work arrangements. The scheme provides training opportunities for the employer to redesign workplace practices for senior workers and sets three grants up to $105,000 to award companies accomplishing certain achievements. The achievements include an age-friendly working environment, training employers, employee skill improvement opportunities, health management for senior workers, flexible work arrangements, and the number of senior workers. In 2020, the Senior Work Early Adopter Grant and Part-time Re-employment Grant replaced the grants in the WorkPro program. The requirement of the new grants is similar to WorkPro, but highlights higher internal retirement/re-employment age and part-time re-employment opportunities. Tripartite Alliance encourages all companies to adopt Tripartite Standard on Age-Friendly Workplace Practices (MOM, 2020).

Aging-friendly employment is not only about self-adjustment from employers but also about helping aged employees keep employability. The Singapore government provides numerous skill-related courses and subsidies for the working group to improve their skills. The Social Service Institute provides Continuing Education and Training as re-skill and up-skill opportunities for Singaporeans in all ages. Citizens aged 25 and above can receive $500 in credits from the SkillFuture project to pay for more than 1,000 skill-related courses, on top of other subsidies. Self-improvement keeps all Singaporeans competitive in the workforce regardless of aging, so aging workers can keep confidence in their skills, and employers reduce the concern about lack of skills.
Tripartism endorses all programs and policies for aging employment. In other words, the employment policy is widely concerned with suggestions proposed by employers and employees, and the implementation requires effort from all sectors. Currently, aging employment is a common scene in Singapore. From 2009 to 2021, the resident employment rate of 65 and above grew from 16.4 percent to 31.7 percent (MRSD & MOM, 2021). The climbing employment rate can be attributed to the effort of all participants: personal efforts of workers, companies’ adjustments, and government policy support are all critical to building an aging-friendly workforce.

**Living Independence**

The fast-graying population of Singapore has different requirements on the built environment, because of physical changes to the body and health, and the living habitat. Older people have less mobility as well as a higher falling risk, while tending to stay at home for a longer time than before. A physically adapted space is critical to enabling seniors to age in place gracefully and healthy, but older urban planning thinking has not comprehensively considered seniors' habitat and movement. To support more aging Singaporeans living in their home, Singapore promotes Aging in Place strategies to offer supportive built and social environments for seniors. The social environment links to social engagement held by diverse social sectors, so the article will articulate it in the community sector. This chapter emphasizes the government's efforts in physical environment improvement.

**Housing**

The home is the place where seniors spend the most time. The majority of seniors live in mature and middle-aged towns/estates, which are not adequately designed for seniors, and lack support systems that can enhance mobility or supportive services in the surrounding area. To ensure seniors live safely, conveniently, and independently, the Singapore government however provides an updating program for seniors wishing to live in their
original apartment, and new age-friendly, assisted living apartments for seniors who desire some extra help. Lift Upgrading Program and Enhancement for Active Senior Program are the two major programs for modifying living units.

Since 2001 the Lift Upgrading Program has added an elevator for apartments without lift access. Most buildings built before the 1990s do not equip with elevators, and age groups are the main residents of these older structure (Ping et al., 2021). Thus, the program enables seniors to keep living in their original homes without worrying about the accessibility of the building. Until 2021, over 5000 apartment blocks received renovations under Lift Upgrading Program (MND, 2021). The Enhancement for Active Senior Program (HDB, 2021a) provides upgrading services for households with active seniors 65 years and above. The program starts with a survey of the participant’s dwelling by a professional team which chooses and installs appropriate support facilities for aged persons in the senior's home. These can include such as slip-resistant treatment to floor tiles, and grab bars to prevent falls. The government covers more than 85% of the cost of these improvements, based on the number of rooms. In surveys some 96.9% of senior households have expressed satisfaction with the government improvements to their flats (Ping et al., 2021), which is the highest satisfaction rate among all ages.

For the aging group wishing to move into new apartments and continue living alone, HDB provides smaller apartment types with shorter leases for active elders, and more care-intensive apartments for those who need home assistance. In 2015, HDB merged studio apartments and 2-room flats under the 2-room Flexi Scheme. People aged 55 and above can take a shorter lease as long as it is covering their life. In addition, HDB works with MOH to create community care apartments. The first community care apartment, Bukit Batok, was completed in 2021. The development provides age-friendly flats, shared public spaces on each floor, and convenient daily life amenities, such as activity centers, health care centers,
and hawker centers\(^{10}\) (HDB et al., 2020). Residents can enjoy a private living space and easily interact with other neighbors. Also, the residents must sign a Basic Service Package or choose additional optional care services, depending on their needs. The community care apartment is prioritized for the elderly with more pressing care needs. The concept has gained favor in Singapore; more than four applicants apply for each unit (Lin, 2022). In response more community care apartments are under construction to meet this urgent demand.

**Transportation**

Seniors drive less frequently and even lose drivability due to declining physical and mental capacity. However, some street planning and transportation tools create obstacles to their access public transportation, and they face higher accident risks. To reduce the inconvenience, the Public Transportation Council and Land Transport Authority (LTA) consults with seniors and proposes policies from two perspectives: usage schemes and physical facilities. The aged 60 or older can apply for a Passion Silver Concession to enjoy fare discounts on riding trains and buses, and shopping in partnered shops. To reduce traffic/pedestrian accidents, Singapore established Silver Zones to enhance neighborhood walkability for seniors. In Silver Zone, the car speed should be limited to 40km/h as possible, and many safety features have been installed to slow down the car or extend the crossing time, such as two-stage crossings, chicane, and setback curb-cut ramps (LTA, 2022). The LTA prioritizes Silver Zone in areas with a higher population of seniors, higher accident rates involving seniors, or high-density senior facilities. Road accidents have decreased by 80% in the Silver Zone area. There were seventeen Silver Zone established before 2020, and the total number is projected to reach fifty by 2023 (LTA, 2020). Additionally, LTA adds more chairs on the street and in the stations to allow seniors to

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\(^{10}\) Hawker centers are open-air complexes that house many stalls selling a wide variety of affordably priced food.
easily find a sitting place, enlarge the text size of the sign, and adjust the bus service line to connect seniors' living area and health services.

The Green Man Plus program allows seniors to scan a card at Green Man Plus pedestrian crossings to give them longer crossing time. They can also enjoy unlimited basic bus and train services at off-peak hours with discounted Off-Peak Pass. These actions make public transportation more affordable for seniors and provide a more flexible usage scheme for seniors without substantial changes to physical facilities.

The programs for the improving the physical environment of transportation for seniors includes increasing accessibility, safety, and convenience. The bus and Metro systems have been reconfigured to make them wheelchair accessible. The construction of railings and elevators for overhead pedestrian bridges is in process. Most actions for public transportation are done by the government itself with reference to public consultation, because the train system, majority of buses, and infrastructure construction are under government control in Singapore. The precise application physical adjustment allows seniors easily and safely travel to their destinations.

Public space

The supportive design for seniors not only serves seniors but also benefits other groups. Singapore wishes to promote accessible environments for all people regardless of age through universal design guidelines. Universal design is a design for all people without adaptation or specialized design (Preiser & Smith, 2011). The building and construction authority published a universal design guide in 2007 and updated a universal design guide for public space in 2016 (BCA, 2016). The design guide for public space covers design recommendations for internal and external spaces, building access and linkage, and associated facilities. Though the guide is not a legislative requirement for public space construction, it provides detailed and comprehensive references for the designer and planner.
Many public and private projects adopt the recommendations on existing space and future design.

The government adds and updates facilities for the aging population intentionally. to support and enhance seniors’ enjoyment of public parks, National Parks Board has upgraded some current public facilities to adapt to seniors’ needs, and has added specifically for seniors, such as exercise equipment, shelters, and therapy gardens, to create more exercise and activity space for them. More community centers and health institutions are under construction to enable social service providers to give seniors comprehensive care and community support. Some underused indoor spaces in HDB flats have been converted to service spaces for seniors. More detailed plans for the social infrastructure are in the community section below.

The physical environment is the foundation for seniors to live in a place. The Singapore government owns most of the land in the country and shoulders the most responsibility for providing infrastructure and transportation management. Thus, it functions as an investor, a maintainer, and a builder of the physical environment improvement, and designs various schemes to improve the affordability of ameliorating the living environment and providing convenient transportation. Non-government developers are also encouraged to provide age-friendly built environments. The government sets basic regulations for basic barrier-free design and encourages universal design. Overall, the government takes the most responsibility for improvements to the physical environment of Singapore.
FAMILY AS A ROOT FOR THE SOCIETY

(R espect and Social Inclusion, housing, financial security)

Generational segregation commonly exists in industrialized societies. Socially constructed divisions isolate different age groups, such as retirement communities for seniors, and daycare for children, isolate different age groups (Thang, 2011). The family unit is the only 'truly age integrated' social institution where all generations live in the same shelter (Hagestad & Uhlenberg, 2005). Intergenerational communication and mutual help naturally occur among family members. Nearly one in five Americans provide unpaid care, most to family members (Whiting et al., 2020). In Singapore, the significance of family is even more obvious, due to the influence of Confucian philosophy. In Confucian philosophy, the family is the basic unit of society. Respect and taking care of family members is the primary moral requirement and responsibility, and the children should offer material and nonmaterial support for their aging parents (Canda, 2013; Tsai, 2005). Many Singaporeans treat filial piety as their moral imperative. Also, the Singaporean government has consistently highlighted and strengthened the value of enhancing social cohesion and reducing the public welfare burden. 75% of elderly Singaporeans received financial support from their family in 2011, while 40% of older Singaporeans received material support, and around 30% of older Singaporeans received time and emotional support. The older generation is also a support provider in that almost the same proportion of elderly residents provide time and emotional support to the younger generation (Gubhaju & Chan, 2016). The idea of family support has deep roots in cultural beliefs and functions in daily life.

Though the significance of family support is self-evident in Singapore, the proportion of the elder generation receiving family support is much less than that in 1995. The lack of time and generation segregation has caused family connections to be much weak.

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11 Singapore is a multi-ethnic and multi-religious state. Different ethnic groups bring their cultures to Singapore. Chinese is the dominant ethnic group in Singapore and deeply believe in Confucian philosophy, so Confucian philosophy widely spread in Singapore and influence the political ideology.
than they historically have been. In addition, women usually take large responsibility for caring for senior family members at home. As more women have joined the labor market, they have less time and less energy to provide service at home. In response to the decreasing support for seniors from families, the Singaporean government has designed a series of policy packages to encourage family care and to initiate community support to compensate for the loss of family care. This chapter is mainly about how the government enforces and stimulates family care, and the description of community support is in the next chapter.

Firstly, the government released legislative regulations to enforce filial piety, as adherence to pure moral persuasion has weakened. In 1996, Singapore released the "Maintenance of Parent Act" to require adult children to take care of their parents. Under this law aging parents can sue and seek maintenance from their children, if their children have ability to support them but abandoned them ("Maintenance of Parent Act 1995," 1996). However, the act has stimulated debate about its effectiveness. Some scholars think that it betrayed traditional Confusion values, because legislation actually reduced the moral value of filial piety in people's minds. Some scholars believe the act induces younger generations to treat seniors as burdens. Besides, most seniors are unwilling to insult their children even though they do not receive support due to moral considerations or love. The number of complaints or legal cases under the Act is not many. There were only 170 cases per year between 2008 and 2010. The number declined to 30 after 2017 due to the implementation in 2010 of an enhanced conciliation process between family members, prior to filing an order (Abdullah, 2022). Though the effectiveness of the Act is debatable, it represents the importance of family support in Singapore.

Besides, Singapore facilitates family support by encouraging adult children to live with or close to their parents. There are several housing purchase schemes to support this tactic. In 2013, HDB created a pilot program to provide a three-generation housing option for multi-generation families in which parent(s) and married child are co-applicants for a flat. The flat has more bedrooms and larger shared living space, such as dining and living
rooms (Table 5). Two main bedrooms in the flat with separated bathrooms enable married parents and elder couple have relatively private space (Figure 8). Also, the dual-key condo is another dwelling type suitable for multi-generational families, though it is not a major flat type. A dual-key condo includes two sub-units with a shared entry space (Figure 9). The elder generation can choose to live in a sub-unit near their married children to take care of each other easily without sharing the same space. In 2018, 17.3 percent of elderly were co-owners or occupiers of housing owned by their children/children-in-law, and 7.1 percent of households were three or more generation (Ping et al., 2021).
### Table 5: HDB flat types in Singapore

<table>
<thead>
<tr>
<th>HDB FLAT TYPES</th>
<th>FLAT FEATURES*</th>
<th>APPROX. FLOOR AREA (SQUARE METRES)</th>
</tr>
</thead>
<tbody>
<tr>
<td>COMMUNITY CARE APARTMENT</td>
<td>1 bedroom 1 bathroom Living/ dining/ kitchen</td>
<td>32</td>
</tr>
<tr>
<td>2-ROOM FLAT</td>
<td>1 bedroom 1 bathroom Living/ dining Kitchen Household shelter</td>
<td>35 to 47</td>
</tr>
<tr>
<td>3-ROOM</td>
<td>2 bedrooms, 1 of which is a master bedroom with attached bathroom 1 bedroom 1 bathroom Living/ dining Kitchen Household shelter</td>
<td>60 to 68</td>
</tr>
<tr>
<td>4-ROOM</td>
<td>3 bedrooms, 1 of which is a master bedroom with attached bathroom* 1 bedroom 1 bathroom Living/ dining Kitchen Service yard Household shelter</td>
<td>85 to 93</td>
</tr>
<tr>
<td>5-ROOM</td>
<td>3 bedrooms, 1 of which is a master bedroom with attached bathroom 1 bedroom 1 bathroom Living/ dining Kitchen Service yard Household shelter Suggested study</td>
<td>107 to 113</td>
</tr>
<tr>
<td>3GEN</td>
<td>4 bedrooms, 2 of which have attached bathrooms 1 master bedroom with attached bathroom Living/ dining Kitchen Service yard Household shelter</td>
<td>115 to 118</td>
</tr>
<tr>
<td>EXECUTIVE</td>
<td>1 master bedroom with attached bathroom 2 additional bedrooms 1 master bedroom with attached bathroom Living/ dining Kitchen</td>
<td></td>
</tr>
</tbody>
</table>

* Source: HDB, 2022c, 2022d
Figure 8: An example of a 3Gen flat floor plan by HDB
Source: Ryan, 2021

Figure 9: An example of a dual-key condo in the Minton Apartment
Source: Liew, 2020
For married children who cannot live with their parents, the government uses financial incentives and a priority scheme to encourage them to live close to their parents. If the extended family chooses to live with or near their parents within 4 km, it could apply for Multi-Generation Priority Scheme, Married Child Priority Scheme, and Proximity Housing grants. The Multi-Generation Priority Scheme and Married Child Priority Scheme programs prioritize the married children and parent to buy flats within the same precinct and area within 4 km (HDB, 2022a). The Proximity Housing Grant gives an extra financial subsidy to buy a nearby flat, up to $30,000 per family (HDB, 2022b). Families living with elder parents receive higher grants than those living near elder parents. Even for the adult children living far away from their parents, the Singapore government exempts parking fees for children visiting their parents to encourage family connections. Though living together does not equal taking care of each other, those policies provide more chances for intergenerational communication and interaction.

The Singapore government also uses tax deductions and financial subsidies to stimulate adult children to give support to their parents. Children giving support to low-income dependents (parents, grandparents, parents-in-law, grandparents-in-law) can receive Parent Relieve/Handicapped Parent Relief (IRAS, 2022). The adult children living with their parents can enjoy more tax deductions up to $14,000 per dependent. If the adult children do not live with their parents, they must demonstrate that they spend more than $2,000 in supporting their parents to get the relief. The tax deduction aims to share part of the cost of mutual help and encourage adult children to live with and take care of their parents. The government also highly encourages adult children to financially support their parents through CPF. The money in CPF is available to transfer between family members to top up the account. The individual could benefit from tax relief up to $8000 per calendar year, if

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12 These are meant to enhance your chances in the computer ballots that HDB conducts for flat applications. Although these ballots are randomly picked, HDB does have a system that gives different weights to certain ballots - it’s a balance between having an equal opportunity as everyone else, while also giving more priority to those in greater need.
he/she tops off loved ones' saving amount in their Retirement Account to full retirement sum or enhanced retirement sum. Also, under the Matched Retirement Saving Scheme, the government will match every dollar of top-up up to $600 per year (CPF Board, 2022b). Though the scheme is not only available to family members, it stimulates more adult children to give financial support to their parents through CPF.

Singapore government codifies filial piety, promotes proximate living, and financially stimulates financial support from adult children, as a way to encourage family members to provide care support to their aging parents. Indeed, the family continues to function as the main supporter of the seniors in Singapore that the informal caregiver provides an average of 36 hours of care to seniors per week (Azman, 2021). However, many family members face the challenge of balancing working and caring for family members, especially women. Some 9.8 percent of female residents of Singapore remain outside the labor market due to caring for families/relatives (MRSD & MOM, 2019). Many dual-income families need “extra pairs of hands”, such as foreign domestic workers, to assist the daily care of family members (Mehta & Leng, 2017). Some 49.15 percent of households with an ADL-limited elderly member have hired foreign domestic workers (Chan et al., 2012). In this context, support from companies is absent. Seventy-four percent of family caregivers keep working, but less than 10 percent of organizations offer paid family care leave in Singapore (Mehta & Leng, 2017; MOH, 2010). In the face of the pressure from working and caring for seniors, families need more support from other social sectors. Community support becomes even more important to complement family care.
COMMUNITY AS THE SECOND LINE OF SUPPORT

In Singapore, the family sizes shrink continuously, and more elder people prefer to live alone. The average household size has decreased from 3.7 to 3.15 (DOS, 2021b) and the proportion of household reference person aged 65 years and over living with children drop from 38% to 30% from 2000 to 2021. Family support is weak. To compensate for the reduction in family support, the government of Singapore wishes to enhance community involvement by promoting mutual help among neighbors and service support from non-governmental organizations. It aims to form an integrated community where seniors have an array of opportunities to engage in community activities, and easily enjoy required services in a harmonious intergenerational atmosphere.

Civic Participation

Active civic participation is conducive to social coherence and planning decisions\(^1\). The participation process enables seniors to express their actual demands, so the organizations and government can provide more accurate service. The Singapore government highly encourage the aging population to enroll in the public consultation process for the development of aging policies and encourages other organizations to organize participation processes to gain an accurate assessment of seniors' needs and provide fitted solutions to address issues. All national aging plans are thus built on extensive public consultation. The Action Plan for Successful Aging released in 2016 had consulted over 4,000 Singaporean from various walks of life, different communities, and self-help groups. There were almost 50 focus group discussions, "listening points" (mobile feedback booths) in public spaces, and online consultations (MOH, 2016) In ordinary life, people regardless of age can also express their requirements through Residential Committee and Neighborhood Committee\(^2\) to seek adjustments.

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\(^1\) Aging-friendly communities and social inclusion in the United States of America Scharlach and Lehning 2013.

\(^2\) The key neighborhood voluntary organizations to inform residents government policy, organize community activities, and give residents’ suggestion to ministries.
Sometimes, small-scale projects might give more precise help to localized requirements. Ministerial Committee on Aging has initiated the City for All Ages project to partner residents and communities creatively to build a more senior-friendly environment. The City for All Ages programs are people-centric and ground-up programs administered by interested local communities/groups. The community groups must reach out to designated populations through a town hall forum format, gain an understanding of local needs through surveys, town audits, or health screenings, and then address needs with available resources from the government or other social entities. Seniors expressed their opinion through the civic participation process and organizations could utilize this input to design their programs to better fit programs to needs. The projects are usually applied in relatively small precinct, which could act as creative and specified solution laboratories for implementation approaches. This enabled local communities to custom fit generalized policies in the overall plan, and provide more specific services to their constituents.

Community Engagement and Support

Many seniors face social isolation and loneliness due to a lack of communication with others and also being members of smaller social networks. They are thus susceptible to mental health issues, such as depression and dementia (SciVee, 2010), unhealthy behaviors (Hawkley et al., 2009), and also physical health issues (Luanaigh & Lawlor, 2008), such as dementia (Fratiglioni et al., 2004) and coronary heart disease (Valtorta et al., 2016). These mental and physical health challenges could negatively affect the elderly's willingness to enroll in social activities leading to further deterioration of health and living environment. The Singaporean government insists on a “multiple hands approach” through collaboration with other community stakeholders to provide surveillance, information sharing, health care services, social assistance, and community support to address the issue of isolation.

The community stakeholders include voluntary welfare organizations, grassroots social and civic organizations, institutes in regional health systems, etc. In Singapore,
voluntary organizations and social service organizations have strong linkages with the
government. Grassroots organizations are managed by volunteers appointed by the People’s
Association (PA) to serve and bridge communities. For example, local Residents'
Committees and Neighborhood Committees are the two representative organizations in most
communities that advise government recommendations based on residents' needs,
disseminate information, and organize activities for local residents, including age groups.
Senior Citizens' Executive Committees are the largest seniors' volunteer network under the
PA, and organize activities and courses for senior citizens. A number of social service
organizations also provide many services and activities to seniors in Singapore. These social
service organization are named Voluntary Welfare Organizations (VWOs) under the
National Council of Social Services (NCSS). They may be religious entities, ethnic
organizations, or other types of service organizations. The NCSS provides funding,
facilities, and common services to the VWOs. Simultaneously, most VWOs are also non-
profit organizations registered as Institutes of Public Character (IPC), so they enjoy tax
exemption and accept oversight from the government. The government also designs
guidelines for IPCs to enhance their management and accountability, such as the Code of
Governance of Charities and IPCs, which was published in 2011. In the Singaporean
context, the voluntary and non-profit organizations function as independent entities, but they
are under the government’s strong regulation, and rely on government funding and
assistance (Guo & Zhang, 2014).

To efficiently utilize the existing community resources and add resources accurately,
Singapore has proposed a community-based support system for seniors, Community
Networks for Seniors (CNS). The system brings community stakeholders and government
agencies together and aims to support seniors in active aging, befriending seniors, and
providing care and support.
Active Aging (Health Services + Social Engagement)

Active aging is premised on the elderly staying healthy and socially engaged. A healthy body is a foundation for other daily activities. Singapore thus has adopted preventive health strategies through health screening, health promotion, and early vaccination. Preventive action in the early stage has a more efficient influence against worse health issues caused by chronic disease. Project Silver Screen is a free functional screening session for Singaporeans aged 60 years and above to annually detect age-related eyesight, hearing, and oral health problems. For seniors who need extra assistance, the program also provides affordable devices and follow-up suggestions for further health screening. Over 7,000 seniors have attended these functional screening sessions. In addition, the Ministry of Health launched National Seniors’ Health Program in 2015 to educate older adults on adopting healthy habitats and preventing health issues. The program aims to reach over 400,000 older adults.

Engaging in social activities also is conducive to body health and social connections. Most community active aging activities and programs are center-based initiatives. Senior Activity Centers (SACs) and Active Aging Hubs (AAHs) are one-stop services and activity centers in HDB housing estates (Grey, 2022). SAC was the first type of activity hub for seniors in Singapore, created in 1995 and targeted vulnerable and low-income 60 years and above seniors that were residing in HDB rental flats. The AAH concept was unveiled in 2017 with more care services for existing and future HDB housing estates. In the Active Aging Hubs, seniors can consult information, organizations can hold activities and provide health care services, and government agencies can manage the elderly client’s personal well-being profile. For neighborhoods without SAC and AAH facilities, the local Community Club is a common location for these activities. There are also numerous Active Aging Programs (AAPs) in more than 360 neighborhoods, including group exercise sessions, health workshops, healthy cooking classes, and social activities (AIC). Neighborhood
grassroots organizations and social organizations under the People's Association (PA) and Health Promotion Board are key organizers of the activities.

**Befriending (Communication and information)**

Befriending is a communication strategy, in which voluntary befrienders and neighborhoods keep eyes on lonely seniors. Seniors living alone are more likely to experience social isolation and lack assistance from family members. Befrienders and neighborhood volunteers are responsible for knowing these seniors, and their needs, and assisting them to connect with neighbors and suitable service providers. Silver Generation Ambassadors from the Silver Generation Office are a professional befriender group with training. The Ambassador visits seniors living alone periodically to ask about and record the seniors' social, health, and financial situation, encourages them to join social activities, gives them flyers about programs within walkable distance of their home, and refers consenting seniors to appropriate service providers. Upon referral to a befriending service, seniors receive at least two home visits and two phone calls per month.

The Neighbor voluntary helper is more informal befriender. They are first responders to seniors in emergency and alert seniors' family members and relevant agencies to the situation. The Care Assistance from Neighbors Program is representative of a neighborhood mutual help system in Singapore. Senior Activity Centers (SAC) organize with other community partners to provide regular home visits to frail and vulnerable seniors, to identify any potential deterioration in health of senior residents and to provide emotional support for them (MSFD, 2013). Seniors can also use the 24/7 Care Line to call for a baseline level of social support, which provides medication reminders, tele-befriending, as well as urgent assistance. There are 2,900 seniors enrolled in the Care Line in 2018. Befriending gives company and information to seniors living alone and becomes the first-line response to help seniors while the family is absent.
Community support and health services

The befriending network functions as information sharing, social connection, and emergency responder. Care and support are true actions to empower seniors after they are enrolled in the befriending network. Aging populations however need more daily care, nursing, and medical assistance due to the higher risk of chronic disease and mobility issues. Nevertheless, the healthcare system in Singapore works inefficiently in terms of service to its aging society. City policy concentrates on episodic acute care through hospitals. Seniors with chronic diseases need more daily care and periodic health checks. Relying heavily on episodic acute care can cause over-hospitalization and waste hospital resources. Therefore, transferring to a more decentralized health delivery system and adding more daily support services at the community level would benefit the aging population.

In response to this issue, Singapore has expanded and built more health care facilities to provide intermediate and long-term care services for seniors. Before 2010, the government appointed VWOs to provide care services, and many for-profit organizations functioned complementarily in the market. The government regulated, financed, and set a direction for VWOs instead of directly owning the institutions and providing service. VWOs could receive grants from the government to cover up to 50% of their operating costs and 100% of their capital costs. Thus, there was no public-owned community hospitals and nursing homes in Singapore before 2010. In the recent decade, however, the government has invested more in the construction of community-level health care facilities, including five community hospitals, twenty-four nursing homes, and 109 center-based care facilities since 2010 (Figure 10)(MOH, 2021b). Although the number of public-owned institutions has increased, the government only operates the community hospitals and contracts out nursing home and non-residential care facilities to VWOs and private operators through its Build-Own-Lease program (Tan et al., 2021). VWOs and private operators are still the primary long-term care service providers. The Ministry of Health bears the cost of construction.
The non-residential care facilities are even more important for seniors, especially active seniors. They provide more daytime care, social and recreational activities, meals and transportation, and activities of daily living. The development of non-residential care facilities has ballooned rapidly. The number of center-based care facilities has grown by a factor of five since 2010, and attendance at center-based care services has increased almost at the same rate (Figure 11) (MOH, 2021a, 2021d). The regulation and prerequisite for non-residential care are much looser than residential care (MOH, 2021c). Many non-residential care centers combine with the activities centers to provide comprehensive service to seniors, such as AAHs.

Figure 10: Number of health facilities
Data Source: MOH, 2021b
The multi-leveled healthcare system needs an information-sharing system to improve efficiency and reduce mistakes. The MOH launched the Agency for Integrated Care (AIC) in 2009 to manage and integrate community health care and service providers (MOH, 2012a). The Agency for Integrated Care also promotes Regional Health System to link healthcare providers collaborative treatment to patients (MOH, 2012b). Seniors are more likely to have complex, multiple, and chronic health conditions. The information-sharing benefits patients by enabling treatment from multidisciplinary teams. Also, the care provider can easily and accurately know the patient’s condition from outpatient or inpatient.

Active aging, befriending, and support and health services form a complete service circle at the community level. In the CNS, active seniors enjoy health surveillance and activities to improve their quality of life, neighborhoods and volunteers share services information and give support to seniors, and seniors can easily get services from professional healthcare providers. Government and all community stakeholders are involved in the network. Government is the designer and maintainer of the network; all community

Figure 11: Number of non-residential care facilities and attendance
Data Source: (MOH, 2021a, 2021d)
stakeholders and residents are key contributors. The government designs the network, builds physical facilities, facilitates collaboration among organizations, and manages all services providers. Though its investment has increased dramatically in recent years, it nonetheless insists on a "multiple hands policy" to enable other social sectors to provide services. For-profit and non-profit organizations are the main health service providers under the supervision of the government. The non-profit organization enjoys more funding, management and surveillance from the government and provides more social activities as required. Residents function as volunteers to support all social sectors. The grassroots organizations are composed of volunteers. Many activities organized by the government or other organizations gain large support from volunteers, such as health screening, befriending, and organizing activities. These collaborative efforts form strong community support for seniors.
CONCLUSION

Welfare pluralism of supporting aging in Singapore

The “third sectors” in the private domain share a large amount of public expenditure for seniors and give strong support through various perspectives, so the aging support system in Singapore fits the welfare pluralism. The main responsibility of different sectors varies, due to the characteristics of sectors, institutional instruction, and culture.

Firstly, the individual and families’ responsibility has been magnified significantly in terms of economic support. The CPF, extended the statutory retirement age, and the Maintenance of Parents Act transfers the most financial responsibility to the informal sectors. In many countries, there are three pillars for financial security for the old:

“a publicly managed system with mandatory participation and the limited goal of reducing poverty among the old; a privately managed, mandatory savings system; and voluntary savings” (World Bank, 1994, p.xiv).

Singapore heavily relies on the first pillar, and the rest of the two are highly underused. Thus, the saving in CPF mostly represents seniors’ financial resource after retirement. In addition, because the government gives limited subsidies to health treatment and payment, the health expenditure still heavily relies on individual out-of-pocket payments and health insurance. The low public expenditure contributes to the individual saving in CPF and family support. In addition, taking care of the older generation is a tradition in East Asia. The younger generations have the moral responsibility to serve the older generations, so the family members provide considerable daily care, health care, and mental support. These family assistances reduce the demand for institutional assistance.

The neighbors also contribute substantially to helping aging in place. In addition to giving daily mutual help, they are essential participants in organized voluntary groups to provide supportive services, such as befriending and holding activities. Most of the supportive services do not requires professional skills, but greatly enhances the community harmony and enlightens the senior’s daily life. Seniors themselves are key participants in the
voluntary organizations, and government encourages more seniors to participate in voluntary service. The voluntary organizations serving for seniors can seek support from the government such as instruction and funding. Government itself is also initiator for some voluntary organizations. All the Grassroot Organizations are directly appointed by PAs, but the participants and managers are volunteers. The participant groups in the City for All Age program are voluntary, but they must follow the government’s requirement and they enjoy government’s support. The voluntary groups represent community mutual help and provide precise service to the neighborhoods.

Compared to other countries, the commercial sectors function less in Singapore, since the Singapore government has robust control over the public services. The government mostly controls housing, transportation, and infrastructure construction. For the health industry, the government controls the hospital system and leaves space for commercial sectors in intermediate and long-term care and clinics. The government has the intention to utilize the market to improve the efficiency and quality of health service and guarantee the public welfare through supporting VWOs, mostly nonprofit organizations. Nevertheless, the model does not fit the rapid aging speed. The demand for long-term care increases, but the large cost of new construction obscures the expansion of the health service. Thus, the government has used private-public partnerships to provide facilities for both VWOs and for-profit sectors to provide services in the recent decades.

The commercial sectors also play critical roles in financial independence and employment as employers. Employers must contribute almost half of the CFP and give age-friendly employment environments for seniors. Employers contribute to the employment policy decision-making through the Tripartite Alliance. Many detailed age-friendly actions require employers to implement them voluntarily. The commercial sectors work collaboratively with the government to provide services and benefits for the elderly.

Actions of each sector in the private domain actually map the government’s intention, though the traditional culture and special national situation lay the foundation of
the possibility of the mechanism. The state is the designer and maintainer of the whole system. It sets the framework of the welfare system and develops incentive programs to promote each sector's contribution. Financial security relies on CPF, voluntary organization gains support and guidance from the government, and commercial sectors function as a supplement. The welfare pluralism in Singapore shows strong state-intervention characteristics.

Figure 12: Responsibility of each sector

Policy Strategy of Singapore government

Singapore’s aging policy is based on the three premises that individual responsibility is the beginning point; that family and community are the first line of care and second line of support; and that the state provides an overall framework for the system. Thus, Singapore pays a significant amount of attention to detailed policy making and program design for different groups and fields to maintain this special system. The policy tools include legal mandates, subsidies, support or incentive funds, direct investment, regulation, guidance, and program design. Each of these policy tools functions differently.

The fundamental mechanism for self-reliance and family-centric support systems is implemented by the legal mandates, including the contributions by individuals and
companies to the CPF, financial support based on the moral obligation of filial piety, and extension of the retirement age. Companies, families, and individuals must contribute to the financial security of seniors in their retirement life instead of relying on government social expenditures. For key public service fields, the government and its agencies have direct control, such as housing, hospital, public infrastructure construction, and transportation systems. Therefore, government usually provides direct investment on the supply-side as well as flexible programs and multiple financing tools for users. The investment for “hardware” includes direct retrofits and other improvements to multiple types of housing, accessible transportation, safety public spaces, and more healthcare institutions. The “software” program contains monetization tools for existing housing, low public transportation fares, and long-term care insurance for seniors. The hardware programs - investments in housing and other infrastructure – secures the availability of quality housing and livable environment, while the software policies support seniors’ ability to enjoy the hardware improvements.

Support or incentive funds, program design, regulation, and guidance work in a complementary fashion with legal mandates to initiate all social sectors positively adapting active aging scenarios. The government promotes and regulates families and communities to provide more software services to seniors, and guides seniors in choosing a secure and active retirement plan. For example, the Relieve/Handicapped Parent Relief and Proximity Housing Grant attracts adult children to take care of their parent through tax deduction and subsidy. For VWOs providing long-term care services, the government covers up to half of the operating cost. Simultaneously, the government monitors all VWOs and gives support guides to improve their performance. The government uses these tools to intervene in the supply of services. Additionally, the government provides available space for software services, such as intergenerational playgrounds, AAHs, SACs and some long-term care institutes. These spaces enhance intergenerational interactions and service delivery.
Overall, intergenerational support and multi-sector contributions to the retirement system in Singapore undergird the discourse of aging policies in the country. The government uses the law to ensure the smooth function of fundamental mechanisms, control of critical sectors, and to shoulder the costs of physical environment improvement. To enhance family and community’s involvement, the government offers funds to stimulate innovation, create a suitable physical environment for living or activities, set up regulations to oversee the standards of quality for services, and design programs to coordinate different services and increase efficiency. These intertwined policies support the welfare pluralism in Singapore (Figure 13).

![Singapore aging policy diagram](image)

**Figure 13: Singapore aging policy diagram**

**Equality**

The self-reliance and family-centric aging policy raises questions of equality. Does the policy ignore the low-income groups? Would the policy increase ageism? Does the policy cause higher pressure on certain genders? Here we will discuss equality through an income, aging, and gender lens.
The self-reliance welfare regime in Singapore has many criticisms about its stringency and ruthlessness toward the low-income group. The costs of retirement life, including health expenditure and daily life support, mainly are out of the seniors' pocket through CPF. Without enough wealth accumulation during their working years, low-income workers are poorly positioned to guarantee their financial security after retirement. In fact, after reading the aging policy details, I realize that most policies associated with financial subsidies actually aim or prioritize the relative low-income disadvantaged group, though the government does not directly label them as for the low-income group. As shown in the Table 6, these schemes associated with tax relief or financial subsidies are for the low-income group through the pre-requirement, including income amount and housing value. The Singapore government realizes the disadvantaged situation of the low-income group and intentionally gives extra support to low-income households.

Table 6: Subsidy policies for the low-income group

<table>
<thead>
<tr>
<th>Policy</th>
<th>Income/Saving Prerequisite</th>
</tr>
</thead>
<tbody>
<tr>
<td>Silver Housing Bonus</td>
<td>Gross monthly household income is within $14,000</td>
</tr>
<tr>
<td></td>
<td>Gross monthly household income of $14,000 or less</td>
</tr>
<tr>
<td>Lease Buyback Scheme*</td>
<td>No concurrent ownership of second property</td>
</tr>
<tr>
<td></td>
<td>Total CPF contributions is not more than $140,000 by age 55</td>
</tr>
<tr>
<td>Silver Support Scheme*</td>
<td>Live in a 1- to 5-room HDB flat</td>
</tr>
<tr>
<td></td>
<td>Live in a household with a monthly income per person of not more than $1,800</td>
</tr>
<tr>
<td></td>
<td>Retirement Account savings is less than the Basic Retirement Sum</td>
</tr>
<tr>
<td>Matched Retirement Saving Scheme</td>
<td>Average monthly income is not more than $4,000 (most seniors qualify)</td>
</tr>
<tr>
<td></td>
<td>Annual value of residence is not more than $13,000 (Cover most HDB flats)</td>
</tr>
<tr>
<td></td>
<td>Own not more than one property</td>
</tr>
<tr>
<td></td>
<td>Average gross monthly income of not more than $2,300 for the past 12 months</td>
</tr>
<tr>
<td>Workfare (Workfare Skills Support Scheme)</td>
<td>Lives in a property with an annual value of less than $13,000</td>
</tr>
<tr>
<td>(Workfare Special Payment)</td>
<td>Owns less than two properties</td>
</tr>
<tr>
<td></td>
<td>Spouse's assessable income for the preceding Year of Assessment is less than $70,000</td>
</tr>
<tr>
<td>Parent Relieve/Handicapped Parent Relief</td>
<td>The dependent did not have an annual income exceeding $4,000.</td>
</tr>
</tbody>
</table>

* Tiered subsidies: higher bonus for smaller flat owners
Action against aging discrimination and inequality exists throughout the policies. Public advertisement and education about active aging lead the younger generation to treat the aging group respectfully. The reduced contribution rate of CPF increases companies' preference to hire aged workers. The stimulating funds for voluntary groups to recruit more aging volunteers increases socially welcoming environments for seniors and amplifies seniors' value. For advanced age, the government gives extra direct subsidies, the Pioneer Generation Package, to address their fragile health condition and mobility challenges. Empowering the aging groups is the underlying value of Singapore's aging policy.

Unfortunately, gender equality is hardly mentioned in the policy framework. In the family-centric context, females shoulder the most caring responsibilities. Professional women need to take care of family members and work simultaneously; the housewives lack income and social protection; the aging females have a higher risk of living alone due to longer longevities. The reason that 42.6 percent of females leave the labor force (add source) without seeking a job is family responsibilities. Women have been sacrificed and squeezed in the family-centric welfare system, but it is hard to see specific assistance for females in the aging policy. The Singapore government should pay more attention to this ignored group, such as extra protection for housewives, advertisement to encourage male contribution to housework, and a more flexible working schedule for the family caregiver. The family-centric welfare regime should not be based on a female sacrificed regime.

Based on the content of the aging policy, the Singapore government has done an excellent job against aging discrimination and gives actions to support low-income groups, but it lacks attention to females. Income, aging, and gender difference should not be the reason that certain groups of people have been marginalized in society. The government should always keep an eye on the disadvantaged groups and give support which recognizes differential constraints of different groups.
Discussion

Additionally, the Singapore model is not widely duplicated in other countries. The possibility of setting relative low welfare, detailed policymaking, and strong intervention in many social sectors in Singapore is linked to its strong government authority, traditional Asian culture, and small country size. One dominant political party also enables the government to keep policy consistent and reduce the threat of alteration from other parties. Normally, the party suggesting higher welfare support by the government would gain support from the public, so political competition could promote higher and higher welfare outlays (Tufte, 1980). But also, the Singaporean retirement system is based on solid family and community values strengthened by the government role. The traditional culture enables citizens to accept the strong reliance on non-state sectors, including individuals, family, and community.

The aging policy in Singapore is also extremely detailed compared to other countries. As a city-state, Singapore’s policies operate at both the nation and the city scale, and so its implementation is easier and more measurable. For larger countries, policy-making is usually divided into national, regional and local levels, and thus they face the challenge of inconsistency and lagged feedback from the lower levels (communities) to the higher levels. For the foregoing reason, the experience of Singapore as an aging society could provide a special reference for other countries, but it does not fit all circumstances.
QUESTIONS FOR FUTURE RESEARCH

This research paper’s conclusions on the aging policies in Singapore are based on literature reviews. However, it still cannot reveal the whole picture of aging in Singapore. More on-site research, such as field studies, interviews, and surveys, is needed to reveal the implementation effect and citizens' attitude toward the aging policy. Does the policy truly improve the elderly's retirement life? How do ethnic groups treat the policies differently? Do the community groups need more support from the government? In addition, the literature cannot reveal the true attitude and thinking of government officials. Some interviews with officials would be helpful to know their subjective attitudes. The questions could include what difficulties the government faces during the implementation and other underlying concerns under the current policy design. More detailed research about policy implementation is necessary.

Moreover, some country comparisons might be helpful for policymakers and researchers to rethink the current aging policy in their own countries. Singapore is a very special city-state with its unique political philosophy, so its experience helps other countries think about policy from different perspectives. Also, Singapore can learn from others' experiences through comparison.

I had the intention to reference Singapore's experience to rethink the aging society in China, though the paper does not cover this comparison. Many interesting similarities and differences between the two countries could make the comparison inspiring. Firstly, both countries have the highest aging population growth rates globally, and previously imposed limits on children have caused a dramatic decrease in the younger generation. Therefore, both countries should utilize national power to promote the market adapting to the swift change, instead of waiting for a natural market response. Besides, both countries have centralized governments and a strong ruling party. Both countries have higher power to execute mandatory or restrictive policies. Simultaneously, the two countries have very
similar cultural backgrounds, so there are fewer cultural misunderstandings and barriers. Moreover, both governments own the majority of land (all the land in China) in countries, so using land as a housing policy tool is highly efficient.

However, variation exists too. The countries have totally different land sizes and complexity of government structures. Singapore, as a city-state, has a very flat government structure, in which national ministries directly design policies for all layers of society. As the third largest country in the world, China has a very complex and hierarchal government structure, and the situation among different regions in China is dramatic. The reference value of aging policies in Singapore varies from central government to local governments in China. Also, Singapore is a high-income country in the world. Its per capita GDP reaches $59,797.8 USD in 2020 (World Bank, 2020b), so Singapore became rich and aging simultaneously. Comparatively, China’s population has become older without much money. Its per capita GDP is only $10,434.8 USD (World Bank, 2020a), one-fifth of Singapore’s. Chinese elderly even faces higher financial pressure, and the Chinese government would shoulder more significant public budget strain. Lastly, compared to Singapore, China lacks the involvement of non-profit organizations. Transferring the service to non-profit organizations is a key strategy of the Singapore government, but it does not work for China. There is almost no non-profit organization infrastructure in the Chinese market. Only 3.1% of registered social organizations involved in charitable activities are located in eastern China, where charities are most abundant (Corsetti, 2019). Also, the Chinese government is more cautious than Singapore toward non-profit organizations. Those differences mean that China can learn a lot from Singapore's experience, though it needs some adaptations.

Future research to compare these two countries can be divided into national welfare and city-level planning comparison. For the national welfare policy, it is inspiring to think that the possibility of the self-reliance and family-centric welfare regime could be a possible solution for the Chinese "aging before rich" dilemma, and what the Chinese government should change to fit the Chinese context and avoid the inequality. At the city level, some
experience about built environment improvement, such as universal design, definitely fits all the cities, but there are many topics to discuss. How would the local government utilize housing or land as a policy tool to support aging in place? Is Singapore's experience more valuable for first and second tier cities in China than third and fourth tier cities? Should the government encourage non-profit organizations to join the market? China will face unprecedented aging population growth in the following decades. It should learn from other countries and act quickly.
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62


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