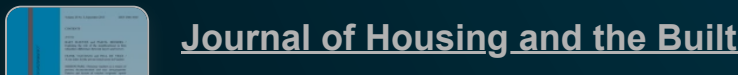


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Housing and the elderly in Singapore – financial and quality of life implications of ageing in place

Published: June 2001

Volume 16, pages 153–178, (2001) [Cite this article](#)



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life. Since 85% of the population of Singapore live in public housing, this paper examines the types of home modifications that could be carried out to the existing stock of public housing so as to create a suitable living environment for the elderly. In addition, the paper considers the housing finance predicaments of the elderly Singaporean and explores possible financing instruments that could be implemented to support home modifications for Singapore's greying population. The paper concludes that since home modification(s) could improve the quality of life of the elderly persons more than specialised housing, public funds should be diverted from building new specialised housing to home modification(s) for elderly home owners.

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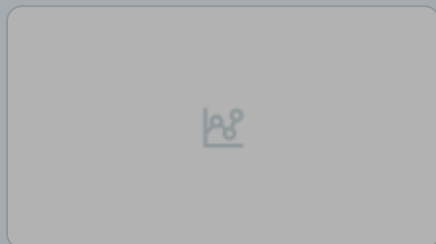
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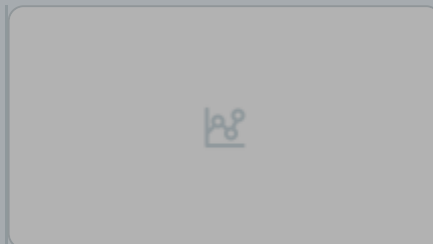
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Addae-Dapaah, K., Wong, G.K.M. Housing and the elderly in Singapore – financial and quality of life implications of ageing in place. *Journal of Housing and the Built Environment* **16**, 153–178 (2001).

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