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

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## Abstract

In spite of the unprecedented success of public housing in Singapore, the rapid rate at which the population is greying is causing housing stress in the matured Housing and Development Board (HDB) estates. Although new housing options such as studio apartments are being provided by the public sector while a recently formed housing cooperative is developing a retirement village, the majority of the elderly in Singapore prefer to age in place, notwithstanding the imbalance between the demands of their homes and the functioning level of the elderly persons' physical and biological systems. This implies that home modification,

rather than new-built elderlyhousing, may be a more pragmatic solution tothe elderly Singaporeans' housing problems thatcould also improve their quality of life. Since85% of the population of Singapore live inpublic housing, this paper examines the typesof home modifications that could be carried outto the existing stock of public housing so asto create a suitable living environment for theelderly. In addition, the paper considers thehousing finance predicaments of the elderlySingaporean and explores possible financinginstruments that could be implemented tosupport home modifications for Singapore'sgreying population. The paper concludes thatsince home modification(s) could improve thequality of life of the elderly persons morethan specialised housing, public funds shouldbe diverted from building new specialisedhousing to home modification(s) for elderlyhome owners.

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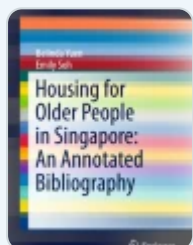
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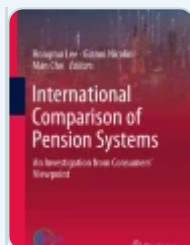
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