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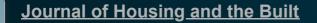
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Housing and the elderly in Singapore – financial and quality of life implications of ageing in place

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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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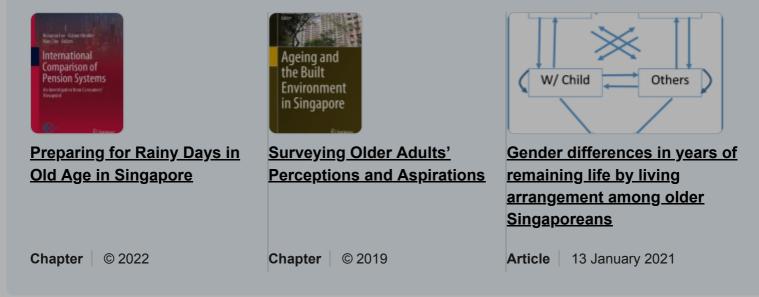
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