

[Home](#) > [Journal of Housing and the Built Environment](#) > [Article](#)

# 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](#)



**[Journal of Housing and the Built Environment](#)**

[Aims and scope](#) →

[Submit manuscript](#) →



[Kwame Addae-Dapaah](#) <sup>1</sup> & [Grace Khei Mie Wong](#)<sup>1</sup>

**1248** Accesses **13** Citations [Explore all metrics](#) →

## 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 elderly housing, may be a more pragmatic solution to the elderly Singaporeans' housing problems that could also improve their quality of

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.

 This is a preview of subscription content, [log in via an institution](#)  to check access.

Access this article

Log in via an institution →

Buy article PDF 39,95 €

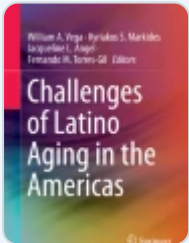
Price includes VAT (Poland)

Instant access to the full article PDF.

Rent this article via [DeepDyve](#) 

[Institutional subscriptions](#) →

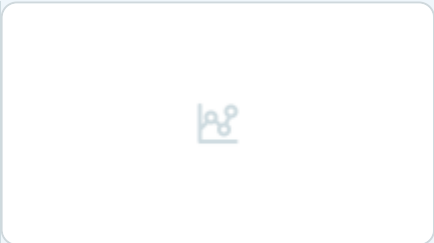
Similar content being viewed by others



**Texas Self-Help Informal Settlement and Colonia**



**Relationships between housing and health for older**



**Planning for active aging: exploring housing preferences**

## References

Addae-Dapaah, K. and Leong, K.M. (1996a) Housing Finance for the Ageing Singapore Population: The Potential of the Home Equity Conversion Scheme, Habitat International, 20, 109–120.

[Google Scholar](#)

Addae-Dapaah, K. and Leong, K.M. (1996b) Housing Finance for the Ageing Singapore Population: The Potential of Creative Housing Finance Schemes, Habitat International, 20, 625–634.

[Google Scholar](#)

Addae-Dapaah, K. (1999) Formal Housing Finance for the Elderly in Singapore. In: Housing and Finance in Developing Countries (Eds, Datta, K. and Jones, G.A.), Routledge, London.

[Google Scholar](#)

Advisory Council on the Aged (1988) Report of the Committee on Residential Care Programmes for the Aged, Advisory Council on the Aged, Singapore.

[Google Scholar](#)

American Association of Retired Persons (1990) Understanding Senior Housing, AARP, Washington, DC.

[Google Scholar](#)

American Association of Retired Persons (AARP) Webplace (1998) Universal Design Home Modification Devices, United States (<http://www.aarp.org/universalhome/>).

Anikeeff, M.A. and Mueller, G.R. (1997) Toward Standardizing Seniors Housing: Industry Definitions by Project Type. In: Seniors Housing: Research Issues in Real Estate, 4 (Eds, Anikeeff, M.A. and Mueller, G.R.), Kluwer Academic Publishers, Boston, MA.

[Google Scholar](#)

Blake, M. (1997) The Future Elderly (Inter-faculty Seminar on The Future Elderly, Department of Psychological Medicine, National University of Singapore).

Branson, G. and Swinson, H. (1991) The Complete Guide to Barrier-Free Housing: Convenient Living for the Elderly and Physically Handicapped, Betterway Publications, White Hall, VA.

[Google Scholar](#)

Building Control Department (1995) Code on Barrier-Free Accessibility in Buildings, Building Control Department, Singapore.

[Google Scholar](#)

Carlin, V. (1991) Practical Advice on Helping Aging Parents Stay in Their Own Home, Lexington Books, Lexington, MA.

[Google Scholar](#)

Case, B. and Schnare, A.B. (1994) Preliminary Evaluation of the HECM Reverse Mortgage Program, Journal of American Real Estate and Urban Economics Association, 22, 301-346.

[Google Scholar](#)

Chen, A.J. and Cheung, P.P.L. (1998) The Elderly in Singapore: Singapore Country Report, ASEAN Population Co-ordination Unit, Singapore.

[Google Scholar](#)

Chin, L. (1997) Financial Planning for the Elderly (Second Pacific Asia Property Research Conference, Singapore).

Chua, M.-H. (1997) Why This Doesn't Look Like an Old Folks' Home, The Straits Times, Singapore, 11 October.

Coelho, M.N. (1958) Old Man on Public Assistance: An Intensive Case Study of Two Individuals (Unpublished Academic Exercise, Dept. of Social Studies, University of Malaya).

Department of Statistics (1996) Singapore, 1965–1995 Statistical Highlights: A Review of 30 Years' Development, Department of Statistics, Singapore.

[Google Scholar](#)

Department of Statistics (1998) Singapore Yearbook of Statistics, Department of Statistics, Singapore.

[Google Scholar](#)

Fennel, G., Phillipson, C. and Evers, H. (1988) The Sociology of Old Age, Open University Press, Milton Keynes, U.K.

[Google Scholar](#)

Fire Safety Bureau (1997a) Code of Practice for Fire Precautions in Buildings, Singapore Civil Defence Force, Fire Safety Bureau, Singapore.

Fire Safety Bureau (1997b) Handbook on Fire Precautions in Buildings, Singapore Civil Defence Force, Fire Safety Bureau, Singapore.

[Google Scholar](#)

Foo, S.-C. (1995) Implications of Managing Housing for the Independent Elderly in Singapore (Unpublished Academic Exercise, School of Building & Estate Management, Faculty of Architecture & Building, National University of Singapore).

Golant, S.M. (1992) Housing America's Elderly-Many Possibilities and Few Choices, Sage Publications, Newbury Park, CA.

[Google Scholar](#)

Hammond, C.M. (1993) ReverseMortgages: A Financial Planning Device for the Elderly, The Elder Law Journal, 1, 75-111.

[Google Scholar](#)

Harrison, J.D. (1997) Housing for the Ageing Population of Singapore, Ageing International, 23(3/4), 32-48.

[Google Scholar](#)

Harrison, J.D. and Parker, K.J. (1999) The Inclusive City, Proceedings of World Conference on Model Cities, 19-21 April 1999.

Housing and Development Board (1999a) Housing and Development Board Annual Report 1998/99, Housing and Development Board, Singapore.

[Google Scholar](#)

Housing and Development Board (1999b) Selling Prices of Studio Apartments will be 25% Lower. <http://www.hdb.gov.sg/isoa029p.nsf/fbc3> (23 March).

Kaplan, R.L. (1993) Tapping the Equity of Homeowners with Reverse Mortgages, *Journal of Accountancy*, 175, 42-43.

[Google Scholar](#)

Kong, L., Yeoh, B. and Teo, P. (1996) Singapore and the Experience of Place in Old Age, *The Geographical Review*, 86, 529-549.

[Google Scholar](#)

Kua, E.H. (1994) Ageing and Old Age Among Chinese in a Singaporean Urban Neighbourhood, Singapore University Press, Singapore.

[Google Scholar](#)

LaPlante, M.P., Hendershot, G.E. and Moss, A.J. (1992) Assistive Technology Devices and Home Accessibility Features: Prevalence, Payment, Need, and Trends-Advance Data 217: 1-12, National Center for Health Statistics, Hyattsville, MD.

[Google Scholar](#)

Lawton, M.P. (1980) Housing the Elderly, Residential Quality and Residential Satisfaction, *Research on Aging*, 3, 217-233.

[Google Scholar](#)

Lawton, M.P. and Nahemow, L. (1973) Ecology and the Aging Process. In: *Psychology of Adult Development and Aging* (Eds, Eisdorfer, C. and Lawton, M.P.), American Psychological Association, Washington, DC.

[Google Scholar](#)

Leather, P. and Wheeler, R. (1988) Making Use of Home Equity in Old Age: Report of a Research Project on the Housing Needs of Owner-Occupiers, Building Societies Association, London.

[Google Scholar](#)

Lee, B.-G. (1997) Designing for the Elderly: Towards a Barrier-free Environment in Singapore, Unpublished Academic Exercise, School of Architecture, Faculty of Architecture & Building, National University of Singapore.

Leibrock, C. (1998) Beautiful Universal Design: A Visual Guide, John Wiley, New York, NY.

[Google Scholar](#)

Loh, Y.-C.M. (1997) Private Housing Needs of the Elderly in Singapore, Unpublished MSc.

Academic Exercise, School of Building & Real Estate, Faculty of Architecture & Building, National University of Singapore.

Lopez, C.M. (1954) The Problems of the Indigent Aged in Singapore: A Comparative Study with Great Britain, Unpublished Academic Exercise, Department of Social Studies, University of Malaya.

Mackintosh, S., Means, R. and Leather, P. (1990) Housing in Later Life, School of Advanced Urban Studies, University of Bristol, Bristol, U.K.

[Google Scholar](#)

MacLennan, D., Gibb, K. and More, A. (1990) Paying for Britain's Housing, Joseph Rowntree Foundation, York, U.K.



Mayer, C.J. and Simons, K. (1994) Reverse Mortgages and the Liquidity of Housing Wealth, *Journal of American Real Estate and Urban Economics Association*, 22, 235-255.

[Google Scholar](#)

Means, R. (1990) Allocating Council Housing to Older People, *Social Policy and Administration*, 24, 52-64.

[Google Scholar](#)

Means, R., Leather, P. and Mackintosh, S. (1993) Housing and Older People: Issues of Housing Finance. In: *Housing Finance and Subsidies in Britain* (Eds, MacLennan, D. and Gibb, K.), Avebury, Aldershot.

[Google Scholar](#)

Merrill, S.R., Finkel, M. and Knutty, W.K. (1994) Potential Beneficiaries from Reverse Mortgage Products for Elderly Homeowners: an Analysis of AHS Data, *Journal of American Real Estate and Urban Economics Association*, 22, 257-299.

[Google Scholar](#)

Ministry of Community Development (1982) Study Team on a Barrier-free Environment for the Disabled and the Aged Report, Ministry of Community Development, Singapore.

[Google Scholar](#)

Ministry of Community Development (1986) Guidelines on Minimum Standards of Care for the Homes for the Aged, Ministry of Community Development, Singapore.

[Google Scholar](#)

Pynoos, J., Cohen, E., Davis, L. and Bernhardt, S. (1987) Home Modifications: Improvements That Extend Independence. In: Housing the Aged: Design Directives and Policy Considerations (Eds, Regnier, V. and Pynoos, J.), Elsevier, New York, NY.

[Google Scholar](#)

Rostron, J. and Fordham, M. (1996) Adapting Housing for People with Disabilities, Ashgate Publishing Limited, Aldershot.

[Google Scholar](#)

Scholen, K. (1993) Home Made Money: Consumers Guide to HEC, 4th edition, Ballinger, Cambridge, MA.

[Google Scholar](#)

Shantakumar, G. (1994) The Aged Population of Singapore: Census of Population 1990, Monograph No. 1, Department of Statistics, Singapore.

[Google Scholar](#)

Social Welfare Department (1975a) Report on Action-research Project: Woodlands Home for the Aged, Ministry of Social Affairs, Singapore.

[Google Scholar](#)

Social Welfare Department (1975b) Report on Socio-demographic Study: Woodlands Home for the Aged, Ministry of Social Affairs, Singapore.

[Google Scholar](#)

Steven Winter Associates (1997) Accessible Housing by Design: Universal Design Principles in Practice, McGraw-Hill Inc, New York, NY.

[Google Scholar](#)

Struyk, R. and Katsura, H. (1987) Aging at Home: How the Elderly Adjust their Housing Without Moving, *Journal of Housing for the Elderly*, 4, 1-192.

[Google Scholar](#)

Struyk, R. and Soldo, B. (1980) Improving the Elderly's Housing: A Key to Preserving the Nation's Housing Stock and Neighbourhood, Ballinger Publishing Company, Cambridge, MA.

[Google Scholar](#)

Teo, P. (1997) Space to Grow Old In: The Availability of Public Spaces for Elderly Persons in Singapore, *Urban Studies*, 34, 419-439.

[Google Scholar](#)

Tham, S.C. (1989) Study of Ageing and Retirement in Singapore 1989. Preliminary Report submitted by the Multi-disciplinary Research Group on Ageing and Retirement, National University of Singapore, Singapore.

[Google Scholar](#)

Thomson, P., Itzin, C. and Abendstern, M. (1990). *I Don't Feel Out: The Experience of Later Life*, Oxford University Press, Oxford.

[Google Scholar](#)

Venti, S.F. and Wise, D.A. (1989) Aging, Moving, and Housing Wealth. In: *The Economics of Aging* (Ed., Wise, D.A.), University of Chicago Press, Chicago, IL, pp. 9-54.

[Google Scholar](#)

Vitt, L.A. and J.K. Siegenthaler (Eds) (1996) *Encyclopedia of Financial*

Walker, R. and Hutton, S. (1988) The Costs of Ageing and Retirement. In: Money Matters (Eds, R. Walker and G. Parker), Sage, London.

## Author information

---

### Authors and Affiliations

**Department of Real Estate, School of Design & Environment, National University of Singapore, 4 Architecture Drive, Singapore, 117566**

Kwame Addae-Dapaah & Grace Khei Mie Wong

### Corresponding author

Correspondence to [Kwame Addae-Dapaah](#).

## Rights and permissions

---

[Reprints and permissions](#)

## About this article

---

### Cite this article

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).

<https://doi.org/10.1023/A:1017960600667>

Issue Date

June 2001

DOI

<https://doi.org/10.1023/A:1017960600667>

[elderly.](#)

[finance](#)

[home modification](#)

[quality of life](#)

[Singapore](#)

## Search

Search by keyword or author



## Navigation

Find a journal

Publish with us

Track your research