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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 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.

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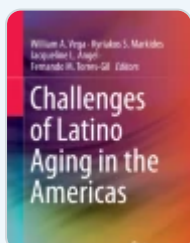
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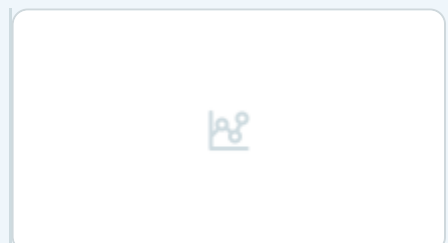
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