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**PATTERNS IN AWARENESS AND UPTAKE
OF THE LASTING POWER OF ATTORNEY
AMONG OLDER ADULTS IN SINGAPORE**

KEY FINDINGS

Findings from a survey with 7910 Singapore Life Panel members reveal that awareness of the Lasting Power of Attorney (LPA) was relatively high, but actual uptake remained low, with only one in three having made an LPA and pronounced gaps among lower socioeconomic groups. Despite this, attitudes towards LPA were generally positive, with perceived benefits centered on peace of mind and reducing burdens on family members. A major barrier to adoption is the misconception that children automatically have the legal authority to make decisions if parents lose mental capacity. Structural and psychological barriers, including cost, complexity, and limited guidance, further hinder uptake, especially among the less educated and lower-income individuals. Based on these findings, we recommend targeted community-based outreach, clearer and simpler application support, cost subsidies for low-income groups, and sustained public education to dispel misconceptions and normalise LPA planning earlier in life.

Key Findings

1. Among the 7,910 respondents surveyed in November 2025 ($M = 65.84$ years), approximately 7 in 10 (69.23%) were aware of the Lasting Power of Attorney (LPA)¹. However, only around 1 in 3 respondents (31.34%) currently have one.
 - a. 41.06% of respondents do not have an LPA and have no plans to make one, while 27.60% of respondents intend to in the future.
2. Across demographic variables, education and housing type consistently demonstrated the strongest associations with both LPA awareness as well as LPA uptake. A smaller proportion of respondents with lower educational attainment and living in smaller public housing flats were aware of the LPA or had an LPA.
 - a. While nearly 9 in 10 (87.73%) of respondents with university education or higher were aware of the LPA, less than half (44.56%) of respondents with no formal education or only primary education were aware. Similarly, 87.97% of respondents residing in private housing were aware of the LPA, compared with 58.85% among those residing in 1- to 3-room HDB flats.
 - b. In terms of LPA uptake, while around 2 in 10 respondents (20.55%) with no formal education or only primary education had an LPA, this proportion was nearly double (39.81%) among those with university education or higher.

¹ The Lasting Power of Attorney (LPA) is a legal document and a deed, which allows a person who is at least 21 years old to voluntarily appoint one or more persons to make decision on his/her behalf regarding personal welfare and/or property and affairs matters if he/she loses mental capacity.

Likewise, only 23.73% of respondents residing in 1- to 3-room HDB flats had an LPA compared to 46.70% among those residing in private housing.

3. Overall attitudes towards the LPA were assessed using 14 statements, each rated on a 5-point Likert scale, with larger values indicating more positive attitudes. Respondents had a mean score of 3.57, suggesting generally favourable attitudes towards the LPA. Housing type and education were significantly associated with LPA attitude scores.
 - a. Higher socioeconomic indicators, such as residing in private housing, attaining secondary education or higher, and being employed full-time, were associated with significantly more positive LPA attitude scores.
4. The main reasons respondents applied or intended to apply for an LPA were to gain peace of mind (81.58%) or to minimise the burden on their family (81.15%).
5. Family members were the most common donee type among respondents who have an LPA (97.17%) and among those who intend to make one (93.58%).
 - a. Among those with an LPA, only 4.04% appointed non-family members and 1.05% appointed professional donees or a licensed trust company.
 - b. Among those who intend to make an LPA, only 6.10% intend to appoint non-family members and 9.18% intend to appoint professional donees or a licensed trust company.
6. Marital status was significantly associated with the type of donee appointed, both among respondents with an existing LPA and among those who intend to make one. A greater proportion of single or unmarried respondents selected non-kin alternatives such as non-family members, professional donees, and licensed trust companies compared to their married counterparts.
 - a. Among those with an LPA, 12.52% of single or unmarried individuals appointed a non-kin donee, compared with only 2.72% of married respondents.
 - b. Among those who intend to make an LPA, 24.76% of single or unmarried respondents indicated a preference for a non-family donee, compared with 12.20% of married respondents.
7. The top reason for not making an LPA was the misconception that one's children would automatically have the right to make decisions on one's behalf (50.80%). This was

followed by perceptions that the LPA process is too complex (40.19%) or that formal legal arrangements are unnecessary (31.59%).

8. More than half (51.30%) of respondents with no intentions to make an LPA indicated that lower or waived costs would make them more inclined towards making an LPA. This was followed by greater information or assistance (43.09%) and more information about the benefits of LPA (40.62%).
9. Among those with an LPA, slightly more than half (56.55%) applied online, and among those who applied online, almost half (44.96%) still required help with the application.
10. Slightly under 1 in 5 respondents (17.88%) were donees, with a significantly higher proportion among those with higher educational attainment.

Policy Implications

1. Address structural and psychological barriers
 - Target outreach to lower socioeconomic backgrounds through familiar community touchpoints such as ComLink+ and family service centres
 - Regulate and subsidise certificate issuer fees for low-income individuals
 - Provide structured guidance on the LPA application process through simple visual explainers or step-by-step clinic sessions
2. Dispel persistent misconceptions and normalise LPA adoption at earlier ages
 - Expand nationwide efforts to explicitly dispel misconceptions that children automatically have legal authority upon loss of mental capacity and that planning is only necessary in old age
3. Increase support for non-family donee arrangements
 - Increase the number of registered professional deputies/donees and licensed trust companies, and ensure greater regulation and transparency of fees
 - Explicitly normalise non-family donees in public LPA guidance (e.g. non-family settings for public communications and advertising)
 - Encourage philanthropic efforts to provide deputy services for those who are in need
4. Enhance support and oversight for donees
 - Provide clear guides, scenario-based training, and frequent refreshers about donee responsibilities

- Improve support for donees to address concerns about mismanagement of assets and disputes among family members
- Strengthen regulatory frameworks to govern LPAs and prevent abuse by appointed donees

INTRODUCTION

Adult guardianship has become an increasingly salient issue in rapidly ageing populations. As life expectancies rise, more individuals face cognitive decline and age-related conditions such as dementia, which can compromise decision-making capacity. With one in four Singaporeans expected to be aged 65 or older by 2030, adult guardianship becomes crucial for safeguarding older adults' future autonomy (Ministry of Social and Family Development, 2026b).

In Singapore, the adult guardianship system is primarily supported by the Lasting Power of Attorney (LPA), a legal document and a deed which allows an adult donor to voluntarily appoint one or more donee(s) to make decisions and act on their behalf regarding personal welfare and/or property and affairs matters if they lose mental capacity (Ministry of Social and Family Development, 2026a). It is governed under the Mental Capacity Act (MCA) 2008 and is administered by the Office of the Public Guardian (OPG). Since the LPA was launched in 2010, the government has taken active steps to encourage legacy planning, and as of January 2026, about 410,000 Singapore citizens have made an LPA (Ministry of Social and Family Development, 2026c). These efforts include amending the MCA in 2016 to allow the appointment of professional deputies and donees in cases of incapacity (Mental Capacity (Amendment) Bill, 2016) and launching an inter-agency campaign in July 2023 to promote awareness and uptake (Ministry of Social and Family Development, 2024). Most recently, the Ministry of Social and Family Development (MSF) has announced that some LPA applications can be permanently free of charge for all Singapore citizens (Shafeeq, 2026), following waivers since 2014 (Ang, 2023).

Similar to other Asian countries, such as Japan, responsibilities of care for vulnerable persons are shared between the individual, their families, and the community, rather than the state or institutions (Chua et al., 2025; Tang, 2022; Tang et al., 2025). Singapore's social support system is heavily anchored on the principle of self-reliance, with the family serving as the primary source of care. A poll by the Institute of Policy Studies (IPS) revealed that over seven in 10 respondents believed that the family bears primary responsibility for older relatives (Ng, 2018). Moreover, Singaporeans typically choose family members as their adult guardians (Tang et al., 2025), allowing them to play a central role in medical decision-making processes (Tang, 2022).

However, rapid demographic shifts, such as the rise in couples with no children, dwindling birthrates, and the growth of single adults (Department of Statistics, 2025), could complicate decisions about appointing donees. Such groups may look to friends or extended family members, but this may be compounded by worries of being a burden, or taboos about death that could deter conversations on legacy planning (Leong, 2024). The daunting responsibility may also deter individuals from stepping up as adult guardians (Nwakasi & Roberts, 2022). Additionally, misconceptions surrounding legacy planning remain. Many assume that it is too expensive to make an LPA or that family members automatically inherit the right to act on behalf of a loved one (Tan, 2024). Furthermore, while the LPA system is widely accessible, awareness and adoption may not be uniform across demographic groups. Gender differences, financial literacy, and guardianship knowledge can affect adoption rates. Males, individuals with low financial literacy, and low-income individuals were more likely to have lower adult guardianship knowledge (Kadoya et al., 2021), suggesting gaps in policy awareness.

As such, this study aims to examine existing levels of awareness and adoption of LPA across various socio-demographic groups among older Singaporeans. This report also attempts to identify barriers, motivations, and misconceptions influencing their decision to apply for an LPA. Understanding these trends enables policymakers and community partners to develop more targeted intervention strategies to support vulnerable older adults and ensure their autonomy and access to legal protection in later life.

METHOD

Data and Participants

Data from the Singapore Life Panel® (SLP), a population-representative online panel survey administered to Singaporeans (Vaithianathan et al., 2021), was utilised for this study. As of 2025, the SLP has over 10,000 respondents and an average response rate of over 70%. Surveys have been administered monthly since 2015 and quarterly since July 2025. This study draws on survey data collected in November 2025 from respondents aged between 49 and 80 years old, and their spouses, yielding a sample size of 7,910 respondents.

Table 1 presents the demographic breakdown of the participants. The mean age of respondents was 65.84 years ($SD = 7.75$). Most respondents were married (76.66%) and lived in a 4-room HDB flat or larger (60.73%). About a third of respondents were working full-time (35.60%), and another third were retired (31.83%). Respondents were generally evenly

distributed across education levels, with those with no formal education or primary education forming the largest group (30.08%).

Table 1

Demographic Breakdown of Respondents

| Characteristic | Total (N = 7,910) n (%) |
|----------------------------|-------------------------------|
| Gender | |
| Male | 3,660 (46.27) |
| Female | 4,250 (53.37) |
| Ethnicity | |
| Chinese | 7,014 (88.67) |
| Malay | 338 (4.27) |
| Indian | 396 (5.01) |
| Others | 159 (2.01) |
| Age group | |
| Below 50 years | 40 (0.51) |
| 50 to 54 years | 633 (8.00) |
| 55 to 59 years | 972 (12.29) |
| 60 to 64 years | 1,781 (22.52) |
| 65 to 69 years | 1,882 (23.79) |
| 70 to 74 years | 1,414 (17.88) |
| 75 to 79 years | 953 (12.05) |
| 80 and above | 232 (2.93) |
| Marital status | |
| Married | 6,064 (76.66) |
| Single never married | 780 (9.86) |
| Separated/divorced/widowed | 1,066 (13.48) |
| Housing type | |
| 1- to 3-room HDB flat | 1,492 (18.86) |
| 4- to 5-room HDB flat | 4,804 (60.73) |

| | |
|---------------------------------|---------------|
| Private housing | 1,529 (19.33) |
| <hr/> | |
| Education level | |
| No/primary education | 2,379 (30.08) |
| Secondary education | 1,918 (24.25) |
| Post-secondary education | 1,811 (22.90) |
| University and above | 1,801 (22.77) |
| <hr/> | |
| Employment status | |
| Working full-time | 2,816 (35.60) |
| Working part-time/flexibly | 1,015 (12.83) |
| Unemployed/temporarily laid off | 393 (4.97) |
| Retired | 2,518 (31.83) |
| Homemaker | 972 (12.29) |
| Others | 193 (2.44) |

Note. Percentages are column percentages and may not add up to 100% due to missing data.

Measures

LPA Awareness and Uptake

Respondents were asked whether they had heard of the term LPA before and whether they currently have one. These measures allow for comparison between general awareness of LPA and actual application, highlighting potential gaps between awareness and action.

Attitudes Towards LPA

All respondents were asked to indicate the age they believed was the appropriate time to have an LPA by selecting one of seven 10-year age categories ranging from “Below 30 years old” to “80 years old and above”.

Overall attitudes towards the LPA were also assessed using 14 statements rated on a 5-point Likert scale (1 = *strongly disagree* to 5 = *strongly agree*). The statements evaluated perceived benefits of LPA planning, social expectations, perceived barriers, emotional resistance, trust-related concerns, and common misconceptions about the necessity and consequences of making an LPA. Negatively worded items were reverse coded such that higher values indicated more favourable attitudes toward the LPA. An exploratory factor analysis (EFA) was conducted on the 14 items ($N = 5,637$). Sampling adequacy was acceptable, as indicated by the Kaiser-Meyer-Olkin (KMO) measure ($KMO = .89$). A likelihood-ratio test of

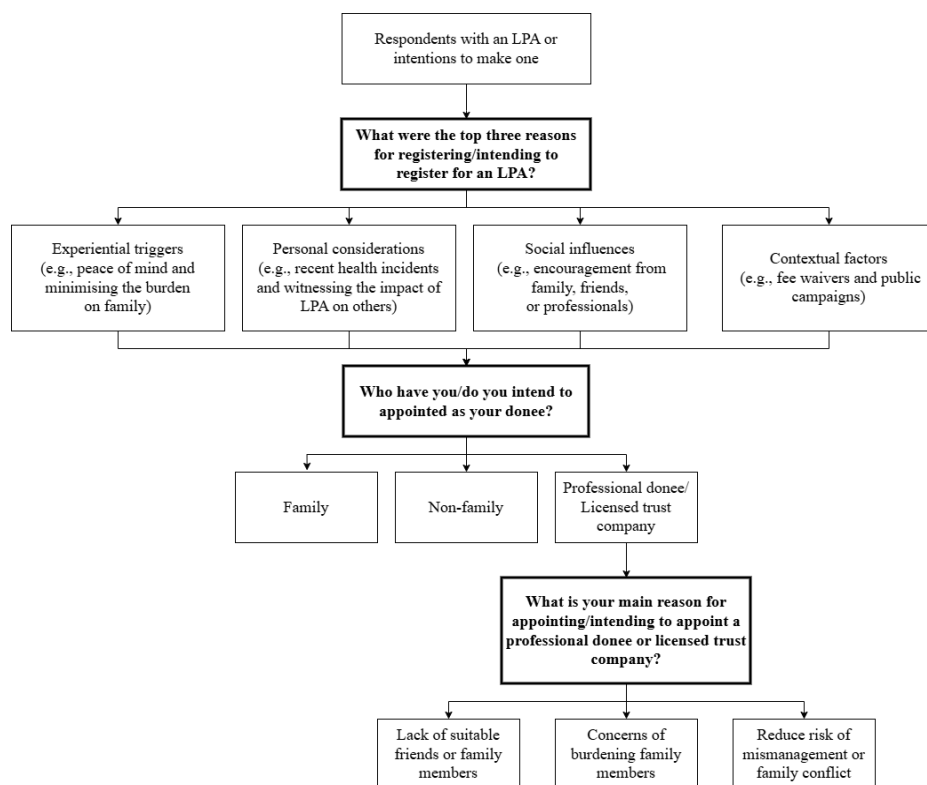
the correlation matrix, $\chi^2(df = 91) = 33,000, p < .001$, suggested that the data were sufficiently correlated for factor analysis. Using principal axis factoring, two factors emerged with eigenvalues greater than 1. However, the second factor (eigenvalue = 1.08) lacked substantive loadings and interpretability. As such, a one-factor solution was retained for parsimony (see Table A1 in the Appendix for eigenvalues and variance explained by all 14 factors). The single factor had an eigenvalue of 5.16 and accounted for 81.4% of the common variance, with factor loadings ranging from .46 to .73 (see Table A2 in the Appendix for factor loadings). Additionally, the scale demonstrated good internal consistency in the present sample (Cronbach's $\alpha = .87$).

Motivations for and Barriers Towards LPA Registration and Donee Appointment

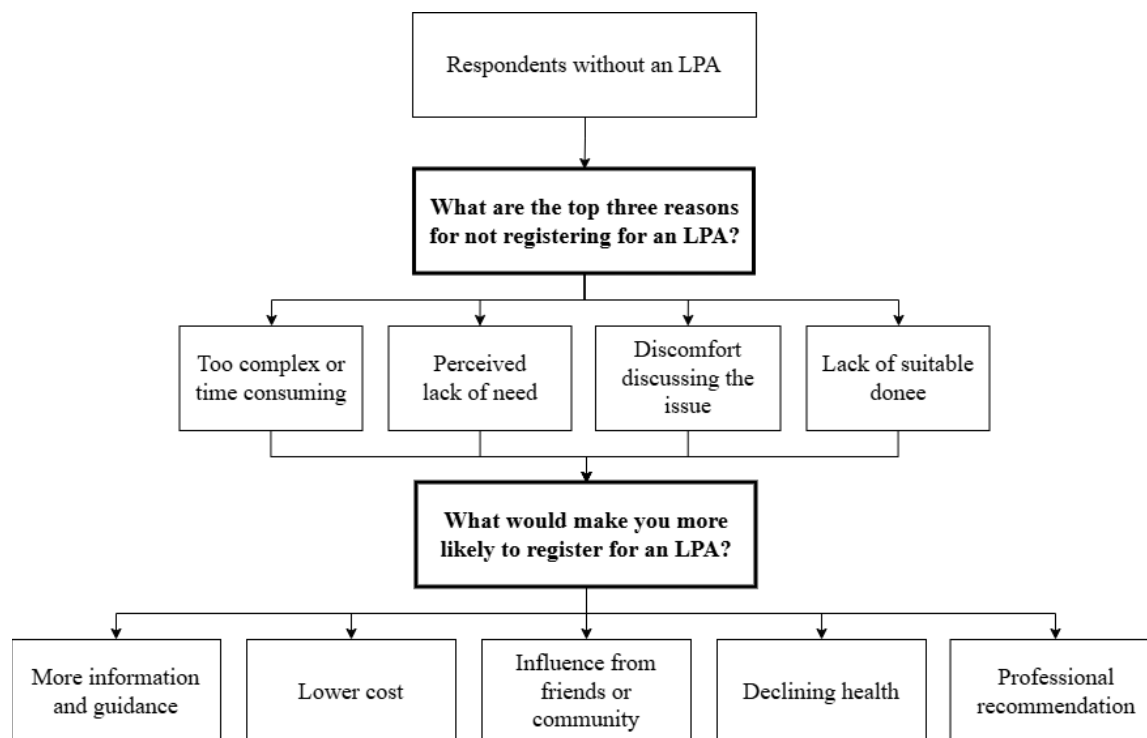
Respondents who have an LPA or intend to apply were asked about their motivations to apply for one and their donee choices (Figure 1). Those who have not applied and do not intend to were asked about factors that influenced their decision not to do so (Figure 2).

Figure 1

Flowchart of Questions on Motivations for LPA Registration and Donee Appointment



Note. The flowchart presents a simplified overview and does not reflect the full set of survey questions and response options.

Figure 2*Flowchart of Questions on Barriers Towards LPA Registration*

Note. The flowchart presents a simplified overview and does not reflect the full set of survey questions and response options.

Application Mode and Online Platform User Experience

The mode of application was assessed among individuals who have an LPA by asking whether they submitted their application through the Office of the Public Guardian Online (OPGO) platform. Those who used the OPGO platform were further asked whether they required assistance in completing their application. Those who did not apply through the OPGO platform were asked to indicate the main reason they had not. Response options captured digital literacy barriers, lack of access to a digital device, eligibility or administrative constraints, platform availability at the time of application, and other reasons. These items help identify usability barriers and structural factors affecting the adoption of the online LPA application.

Experience as a Donee

Among those who reported being a donee, respondents indicated their extent of agreement with the statement: "In exercising authority under a Lasting Power of Attorney, the donee must act in the best interest of the person (P) who lacks capacity, with respect to decisions relating to P's personal welfare and property and affairs." Responses were recorded on a 5-point

Likert scale (1 = *strongly disagree* to 5 = *strongly agree*). Confidence in performing their duties as a donee was also assessed using a 4-point Likert scale (1 = *very confident* to 4 = *not confident*).

Analytical Approach

To examine associations between variables, we applied statistical tests suited to the scale of measurement. For relationships between nominal variables or nominal and ordinal variables, we used Pearson's chi-square tests as well as Cramér's V to assess the strength of association. For associations between two ordinal variables, we used Kendall's tau-b to capture monotonic trends (Hahs-Vaughn, 2023). All significant associations with the strongest effect sizes are discussed below.

RESULTS

LPA Awareness

Approximately seven in 10 respondents (69.23%) were aware of the LPA. 15.94% were not aware of the LPA while 14.83% were unsure. Chi-square tests of independence were conducted to examine associations between demographic characteristics and LPA awareness. All demographic variables, except gender, were significantly associated with LPA awareness ($p < .001$) (Table 2).

Table 2

Demographic Characteristics of Respondents by LPA Awareness

| Characteristic | Aware $n = 5,473$ (69.23%) | Not aware $n = 1,260$ (15.94%) | Not sure $n = 1,172$ (14.83%) | p -value Cramer's V |
|----------------|----------------------------------|--------------------------------------|-------------------------------------|----------------------------|
| Gender | | | | $p = .409, V = .0150$ |
| Male | 2,555 (46.68) | 562 (44.60) | 541 (46.16) | |
| Female | 2,918 (53.32) | 698 (55.40) | 631 (53.84) | |
| Ethnicity | | | | $p < .001, V = .0800$ |
| Chinese | 4,972 (90.85) | 1,067 (84.68) | 972 (82.94) | |
| Malay | 166 (3.03) | 79 (6.27) | 92 (7.85) | |
| Indian | 229 (4.18) | 83 (6.59) | 83 (7.08) | |
| Others | 105 (1.92) | 30 (2.38) | 24 (2.05) | |
| Age group | | | | $p < .001, V = .0600$ |
| Below 50 years | 23 (0.42) | 10 (0.79) | 7 (0.60) | |

| | | | |
|---------------------------------|-----------------------------------|-------------|-------------|
| 50 to 54 years | 497 (9.08) | 71 (5.63) | 65 (5.55) |
| 55 to 59 years | 703 (12.84) | 156 (12.38) | 113 (9.64) |
| 60 to 64 years | 1,219 (22.27) | 292 (23.17) | 270 (23.04) |
| 65 to 69 years | 1,290 (23.57) | 298 (23.65) | 292 (24.91) |
| 70 to 74 years | 982 (17.94) | 223 (17.70) | 208 (17.75) |
| 75 to 79 years | 618 (11.29) | 160 (12.70) | 173 (14.76) |
| 80 and above | 140 (2.56) | 49 (3.89) | 43 (3.67) |
| <hr/> | | | |
| Marital status | <i>p</i> < .001, <i>V</i> = .0501 | | |
| Married | 4,151 (75.85) | 978 (77.62) | 931 (79.44) |
| Single never married | 613 (11.20) | 84 (6.67) | 83 (7.08) |
| Separated/divorced/widowed | 709 (12.95) | 198 (15.71) | 158 (13.48) |
| <hr/> | | | |
| Housing type | <i>p</i> < .001, <i>V</i> = .1480 | | |
| 1- to 3-room HDB flat | 878 (16.04) | 319 (25.32) | 294 (25.09) |
| 4- to 5-room HDB flat | 3,198 (58.43) | 831 (65.59) | 771 (65.78) |
| Private housing | 1,345 (24.58) | 96 (7.62) | 88 (7.51) |
| <hr/> | | | |
| Education level | <i>p</i> < .001, <i>V</i> = .2625 | | |
| No/primary education | 1,060 (19.37) | 706 (56.03) | 609 (51.96) |
| Secondary education | 1,370 (25.03) | 256 (20.32) | 291 (24.83) |
| Post-secondary education | 1,462 (26.71) | 179 (14.21) | 170 (14.51) |
| University and above | 1,580 (28.87) | 119 (9.44) | 102 (8.70) |
| <hr/> | | | |
| Employment status | <i>p</i> < .001, <i>V</i> = .0824 | | |
| Working full-time | 2,033 (37.15) | 422 (33.49) | 359 (30.63) |
| Working part-time/flexibly | 654 (11.95) | 198 (15.71) | 163 (13.91) |
| Unemployed/temporarily laid off | 257 (4.70) | 68 (5.40) | 68 (5.80) |
| Retired | 1,842 (33.66) | 330 (26.19) | 346 (29.52) |
| Homemaker | 568 (10.38) | 203 (16.11) | 199 (16.98) |
| Others | 118 (2.16) | 38 (3.02) | 37 (3.16) |

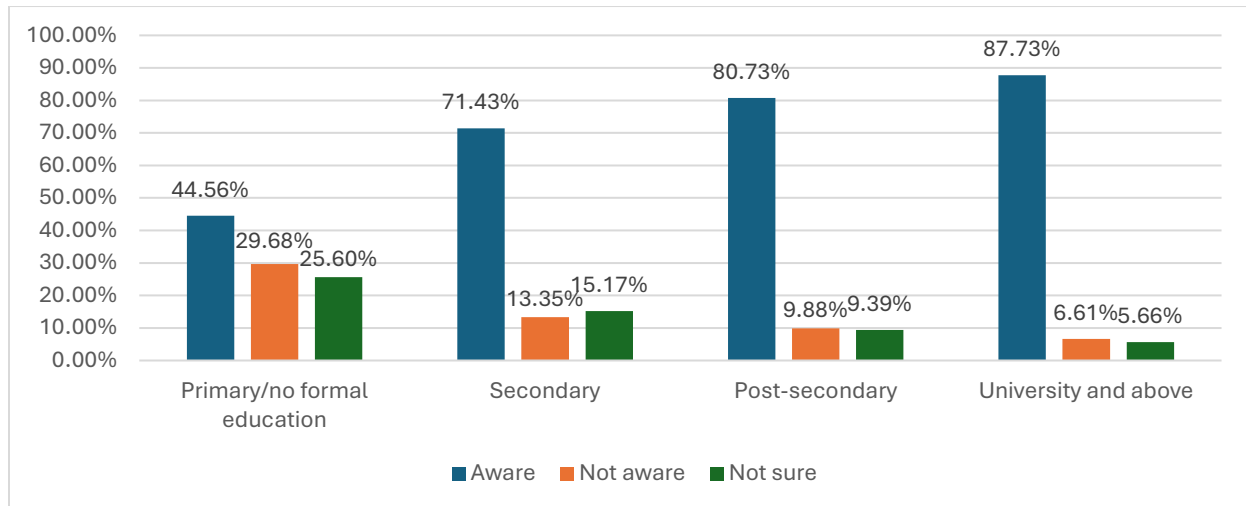
Note. Percentages are column percentages and may not add up to 100% due to missing data.

Although effect sizes were generally small, Cramer's *V* indicated that education level and housing type showed the largest associations. A significant and moderate association was found between education level and LPA awareness, $X^2(6, N = 7,904) = 1100.00, p < .001, V = 0.26$. Fewer respondents with lower educational attainment were aware of the LPA compared to those with higher education. While 87.73% of respondents who received university or higher

education were aware of the LPA, only 44.56% of those with no formal or only primary education were aware (Figure 3).

Figure 3

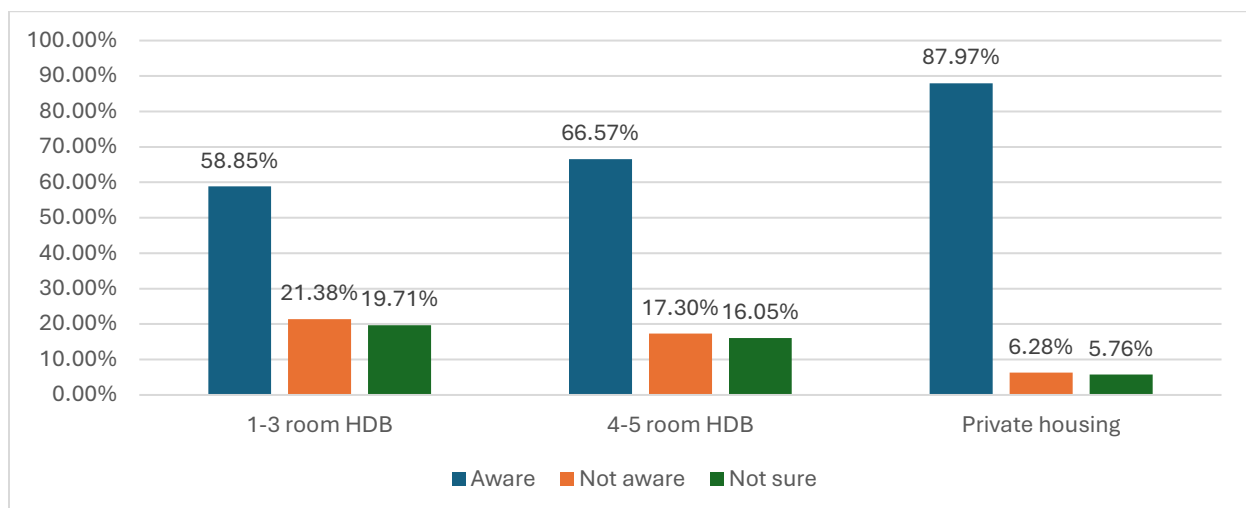
LPA Awareness Across Education Level



Housing type had the second-largest significant association with LPA awareness, $X^2(4, N = 7,820) = 342.69, p < .001, V = .15$. While 87.97% of respondents residing in private housing were aware of the LPA, only 58.85% of respondents living in 1- to 3-room HDB flats were aware of the LPA (Figure 4).

Figure 4

LPA Awareness Across Housing Type



LPA Uptake

Despite relatively strong levels of LPA awareness, only approximately one in three respondents (31.34%) currently have one. While 27.60% of respondents do not have an LPA but intend to in the future, 41.06% do not have one and have no plans to make one. Chi-square tests of independence were also conducted to examine associations between demographic characteristics and LPA uptake. All demographic variables were significantly associated with LPA uptake at 5% confidence level (Table 3).

Table 3

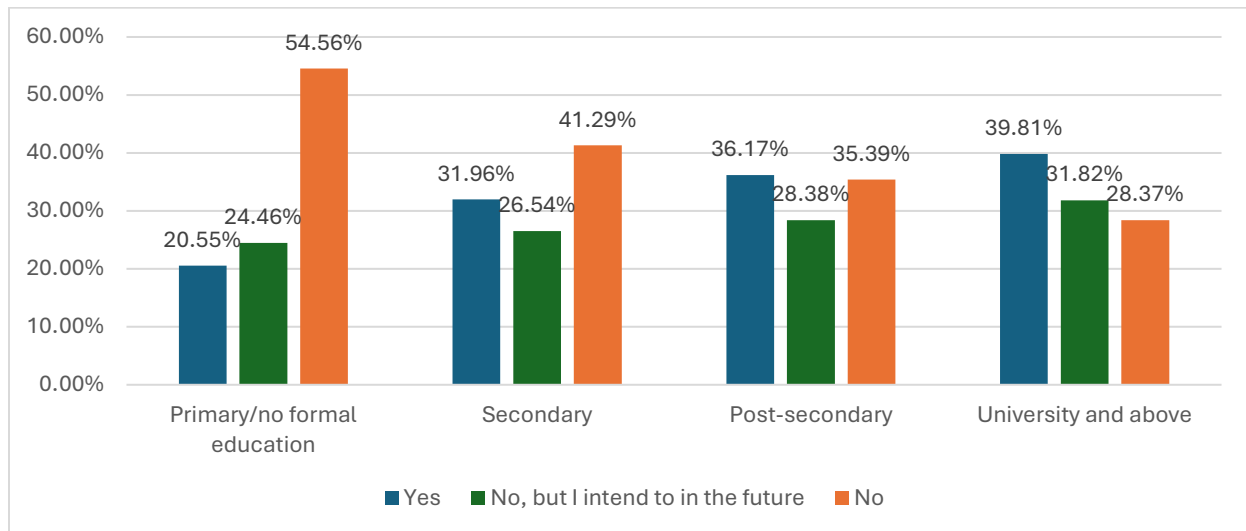
Demographic Characteristics of Respondents by LPA Uptake

| Characteristic | Yes | No | No, but I intend to in the future | <i>p</i> -value |
|----------------------|------------------------------|------------------------------|--------------------------------------|-----------------------------------|
| | <i>n</i> = 2,474 (31.34%) | <i>n</i> = 3,242 (41.06%) | <i>n</i> = 2,179 (27.60%) | Cramer's <i>V</i> |
| Gender | | | | <i>p</i> = .005, <i>V</i> = .0366 |
| Male | 1,079 (43.61) | 1,551 (47.84) | 1,022 (46.90) | |
| Female | 1,395 (56.93) | 1,691 (52.16) | 1,157 (53.10) | |
| Ethnicity | | | | <i>p</i> < .001, <i>V</i> = .0912 |
| Chinese | 2,323 (93.90) | 2,740 (84.52) | 1,938 (88.94) | |
| Malay | 39 (1.58) | 196 (6.05) | 102 (4.68) | |
| Indian | 80 (3.23) | 220 (6.79) | 95 (4.36) | |
| Others | 31 (1.25) | 84 (2.59) | 44 (2.02) | |
| Age group | | | | <i>p</i> < .001, <i>V</i> = .0920 |
| Below 50 years | 3 (0.12) | 18 (0.56) | 19 (0.87) | |
| 50 to 54 years | 157 (6.35) | 238 (7.34) | 238 (10.92) | |
| 55 to 59 years | 239 (9.66) | 386 (11.91) | 347 (15.92) | |
| 60 to 64 years | 542 (21.91) | 741 (22.86) | 496 (22.76) | |
| 65 to 69 years | 598 (24.17) | 785 (24.21) | 496 (22.76) | |
| 70 to 74 years | 521 (21.06) | 564 (17.40) | 325 (14.92) | |
| 75 to 79 years | 325 (12.14) | 412 (12.71) | 210 (9.64) | |
| 80 and above | 89 (3.60) | 96 (2.96) | 47 (2.16) | |
| Marital status | | | | <i>p</i> < .001, <i>V</i> = .0370 |
| Married | 1,875 (75.79) | 2,530 (78.04) | 1,646 (75.54) | |
| Single never married | 275 (11.12) | 260 (8.02) | 245 (11.24) | |

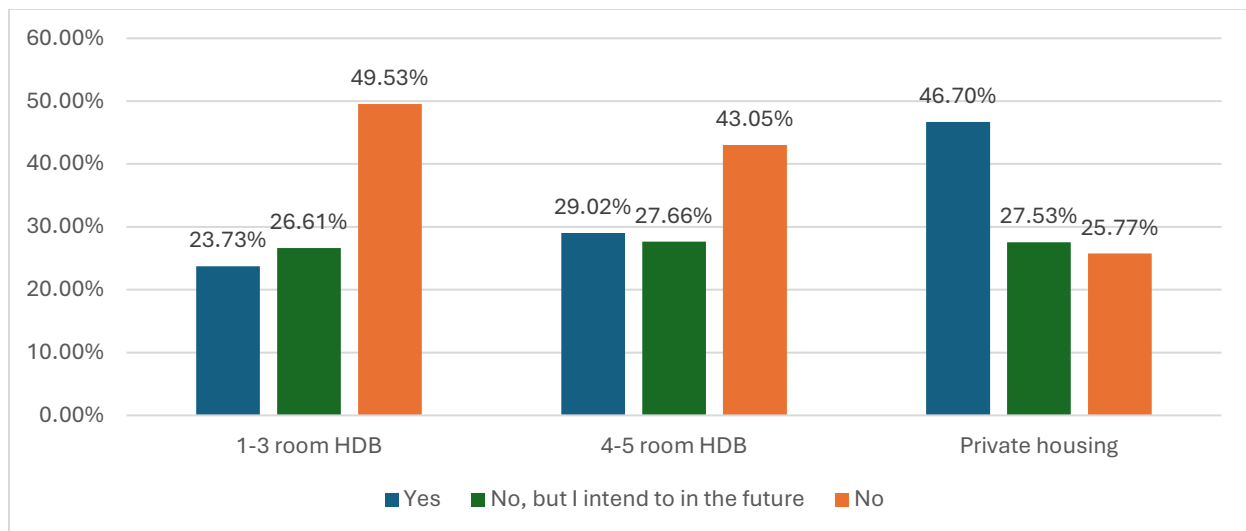
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|---------------------------------|---------------|---------------|---------------|-----------------------|
| Separated/divorced/widowed | 324 (13.10) | 452 (13.94) | 288 (13.22) | |
| <hr/> | | | | |
| Housing type | | | | $p < .001, V = .1311$ |
| 1- to 3-room HDB flat | 354 (14.31) | 739 (22.79) | 397 (18.22) | |
| 4- to 5-room HDB flat | 1,394 (56.35) | 2,068 (63.79) | 1,329 (60.99) | |
| Private housing | 714 (28.86) | 394 (12.15) | 421 (19.32) | |
| <hr/> | | | | |
| Education level | | | | $p < .001, V = .1501$ |
| No/primary education | 489 (19.77) | 1,298 (40.04) | 582 (26.71) | |
| Secondary education | 613 (24.78) | 792 (24.43) | 509 (23.36) | |
| Post-secondary education | 655 (26.48) | 641 (19.77) | 514 (23.59) | |
| University and above | 717 (28.98) | 511 (15.76) | 573 (26.30) | |
| <hr/> | | | | |
| Employment status | | | | $p < .001, V = .0996$ |
| Working full-time | 791 (31.97) | 1,118 (34.48) | 904 (41.49) | |
| Working part-time/flexibly | 303 (12.25) | 429 (13.23) | 282 (12.94) | |
| Unemployed/temporarily laid off | 99 (4.00) | 172 (5.31) | 122 (5.60) | |
| Retired | 988 (39.94) | 942 (29.06) | 583 (26.76) | |
| Homemaker | 241 (9.74) | 488 (15.05) | 239 (10.97) | |
| Others | 52 (2.10) | 93 (2.87) | 48 (2.20) | |

Note. Percentages are column percentages and may not add up to 100% due to missing data.

Although all effect size estimates were small using Cramer's V , education level and housing type once again demonstrated the largest associations with LPA uptake. Education level was significantly associated with LPA uptake, $X^2(6, N = 7,894) = 355.67, p < .001, V = 0.15$, whereby a smaller proportion of respondents with lower education had an LPA, compared to respondents with higher educational attainment. Specifically, only 20.55% of respondents with no formal education or only primary education had an LPA, compared to nearly double at 39.81% among respondents with university education or higher (Figure 5).

Figure 5*LPA Uptake Across Education Level*

Housing type was also significantly associated with LPA uptake, $X^2(4, N = 7,810) = 268.52, p < .001, V = 0.13$. While 46.70% of respondents residing in private housing had an LPA, only 23.73% of respondents residing in 1- to 3-room HDB flats had an LPA (Figure 6).

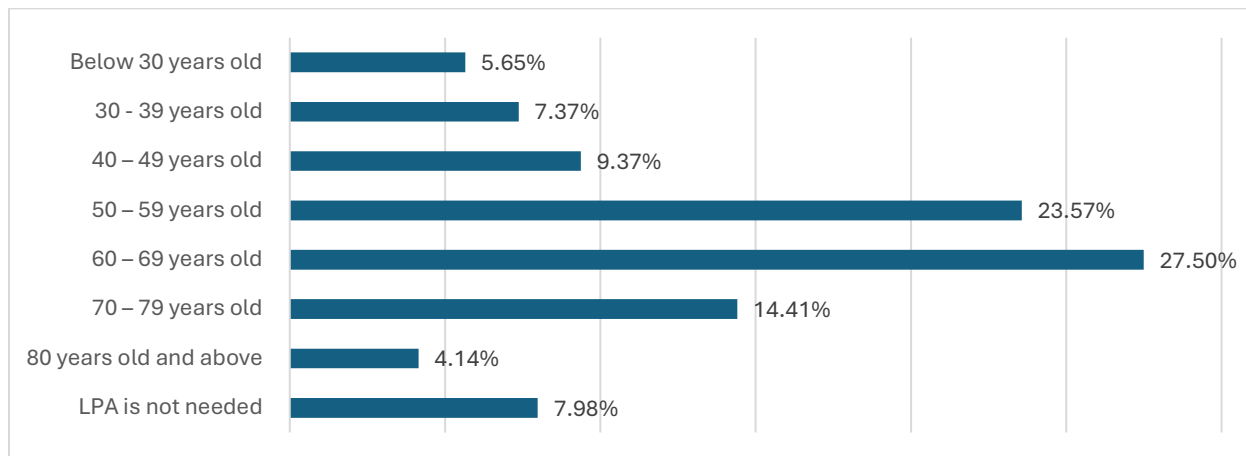
Figure 6*LPA Uptake Across Housing Type*

Attitudes Towards LPA

To better understand the gap between LPA awareness and uptake, we examined respondents' attitudes towards the LPA. The distribution of responses to the question about the right time to have an LPA was generally skewed towards older age bands, with close to seven in 10 respondents (69.62%) selecting an age group of 50 years or older (Figure 7).

Figure 7

Perceived Right Time to Have an LPA



Note. $N = 7,841$.

Further analysis was conducted among respondents without an existing LPA but with intentions to make one to understand their views on the ideal time to do so in the future. Kendall's tau-b correlation revealed a significant, positive, and moderate association between respondents' perceived ideal age to make an LPA and their age at the point of survey completion, $\tau_b = .23$, $p < .001$, indicating that older respondents tend to select older age bands as the ideal timing to make an LPA.

For the 14-item LPA attitude index, respondents' mean scores were 3.57 ($SD = 0.55$). Multiple linear regression was run to predict LPA attitude scores from gender, ethnicity, age, marital status, housing type, education level, and employment status. For policy relevance and ease of interpretation, we categorised respondents' age based on existing generational packages: Pioneer generation (75 years and older), Merdeka generation (65 to 74 years) and young seniors (all remaining respondents below 65 years).

The overall model was significant, $F(18, 7,442) = 48.18$, $p < .001$, with a $R^2 = .103$, indicating that the predictors explained approximately 10% of the variance in LPA attitudes. Regression coefficients and associated statistics are presented in Table 4.

Table 4*Multiple Linear Regression Predicting LPA Attitude Scores From Demographic Variables*

| Predictor | <i>b</i> | <i>SE</i> | 95% CI | | <i>p</i> |
|---|----------|-----------|-----------|-----------|----------|
| | | | <i>LL</i> | <i>UL</i> | |
| Gender (ref: Male) | | | | | |
| Female | .0360 | .0137 | .00916 | .0627 | .009 |
| Ethnicity (ref: Chinese) | | | | | |
| Malay | -.171 | .0302 | -.230 | -.112 | < .001 |
| Indian | -.104 | .0311 | -.165 | -.0432 | .001 |
| Others | -.121 | .0450 | -.210 | -.0331 | .007 |
| Generation (ref: Pioneer generation) | | | | | |
| Merdeka generation | -.0141 | .0214 | -.0561 | .0280 | .512 |
| Young seniors | 0.0384 | .0230 | -.0835 | .00675 | .096 |
| Marital status (ref: Married) | | | | | |
| Single never married | -.0105 | .0210 | -.0517 | .0307 | .617 |
| Separated/divorced/widowed | .0278 | .0188 | -.00912 | .0646 | .140 |
| Housing type (ref: 1- to 3-room flat) | | | | | |
| 4- to 5-room HDB flat | .725 | .0171 | .0391 | .106 | < .001 |
| Private housing | .223 | .0223 | .179 | .267 | < .001 |
| Education level (ref: No/primary education) | | | | | |
| Secondary education | .181 | .0170 | .148 | .214 | < .001 |
| Post-secondary education | .253 | .0178 | .218 | .288 | < .001 |
| University and above | .342 | .0202 | .302 | .381 | < .001 |
| Employment status (ref: Working full-time) | | | | | |
| Working part-time/flexibly | -.0186 | .0204 | -.059 | .0214 | .362 |
| Unemployed/temporarily laid off | -.146 | .0299 | -.205 | -.0876 | < .001 |
| Retired | .0197 | .0167 | -.0131 | .0524 | .239 |
| Homemaker | -.0494 | .0220 | -.0925 | -.00624 | .025 |
| Others | -.163 | .0377 | -.0901 | .0576 | .665 |

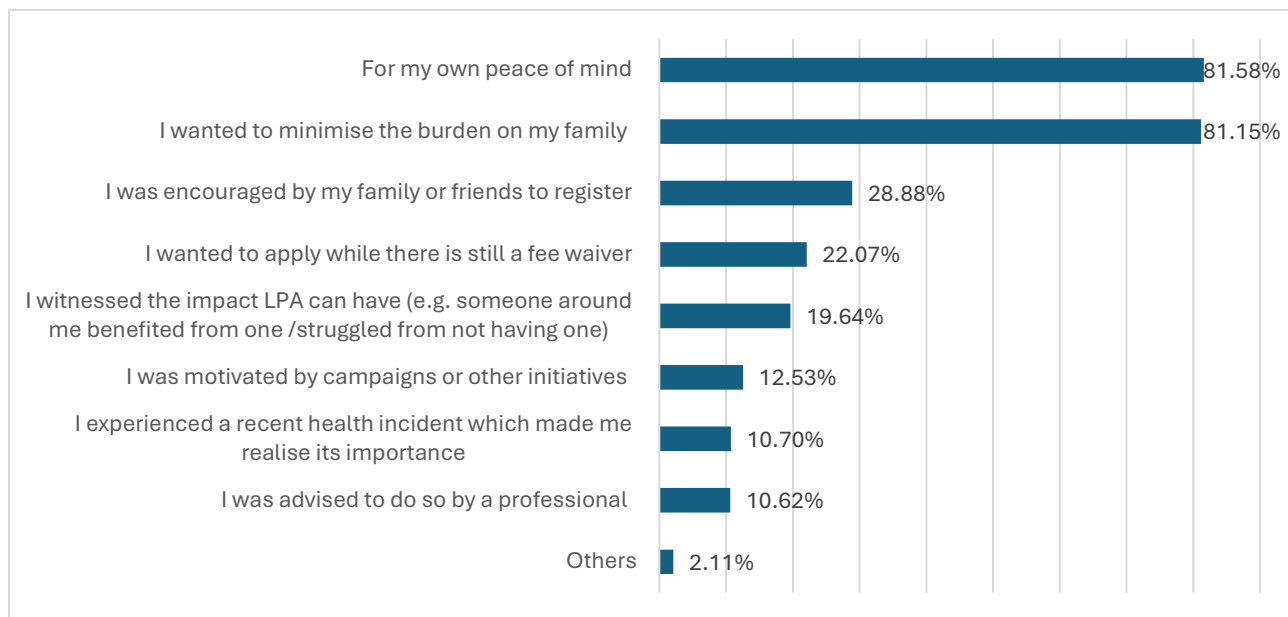
Housing type and education once again showed significant associations with LPA attitudes. Compared with respondents living in 1-3 room HDB flats, those living in 4-5 room HDB flats reported significantly higher LPA attitude scores ($b = .725, t = 4.25, p < .001, 95\% \text{ CI } [.0391, .106]$). Respondents living in private housing also had higher LPA attitude scores ($b = .223, t = 10.01, p < .001, 95\% \text{ CI } [.179, .267]$). In terms of education, secondary education ($b = .181, t = 10.64, p < .001, 95\% \text{ CI } [.148, .214]$), post-secondary education ($b = .253, t = 14.26, p < .001, 95\% \text{ CI } [.218, .288]$), and university degree and above ($b = .342, t = 16.89, p < .001, 95\% \text{ CI } [.302, .381]$) predicted higher scores compared to respondents with no formal or only primary education.

Motivations for LPA Registration

The main reasons respondents applied or intended to apply for an LPA were to gain peace of mind (81.58%) or to minimise the burden on their family (81.15%). As seen in Figure 8, over 80% selected one or both reasons, while the other categories had significantly lower percentages.

Figure 8

Motivators for the Application of an LPA



Note. Respondents selected their top three factors. The percentages indicate the proportion of respondents with an existing LPA, or no existing LPA but intentions to make one, who selected the factor. $N = 4,653$.

Donee Appointment

Among the same group, a majority indicated that they prefer to appoint a family member (97.17% of those with an LPA and 93.58% of those intending to make an LPA). A smaller proportion indicated a preference for non-family members, accounting for 4.04% of those with an LPA and 6.10% of those intending to make one. Professional donees or licensed trust companies were selected by 1.05% of respondents who already had an LPA and by 9.18% of those intending to make one (Figure 9).

Figure 9

Distribution of Appointed and Intended Donee Types

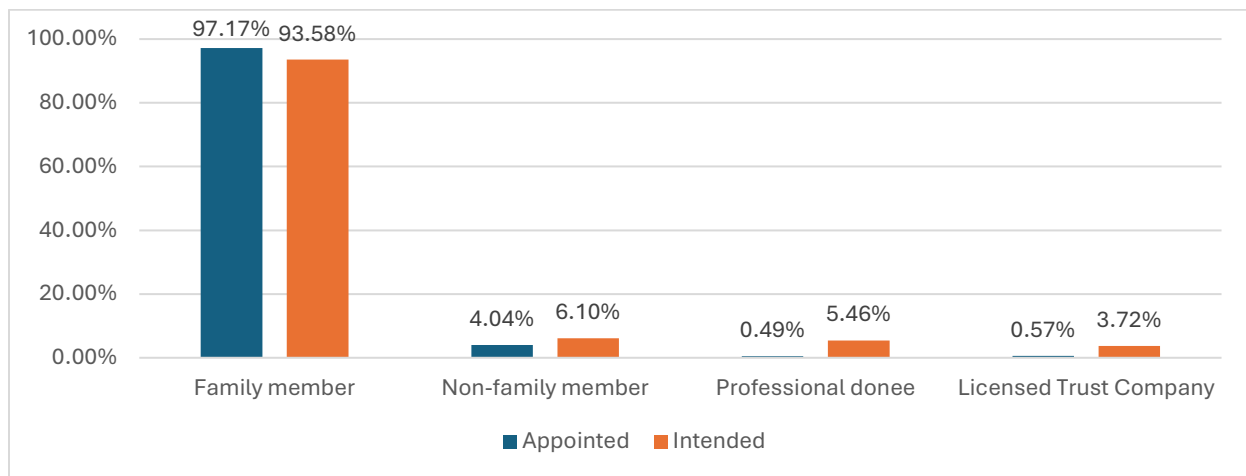
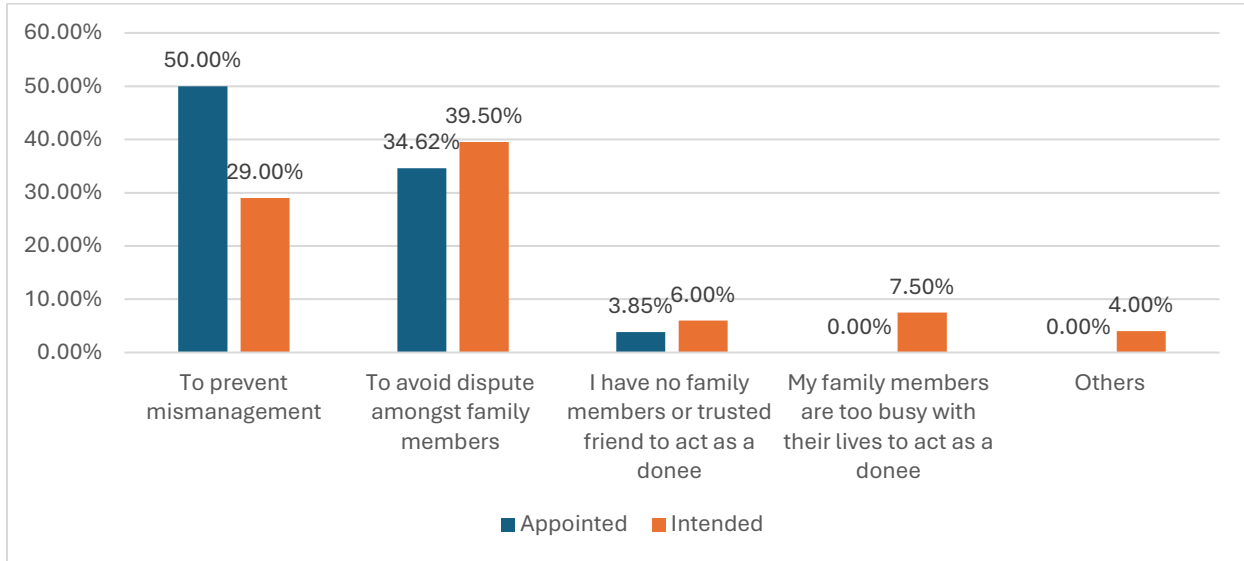


Figure 10 shows the reasons for appointing a professional donee or a licensed representative. Preventing mismanagement was cited by 50.00% of respondents who had appointed a professional donee or licensed trust company, and by 29.00% of those intending to appoint one. Avoiding family disputes was cited by 34.62% of those with an LPA and by 39.50% of those intending to obtain one.

Figure 10

Reasons for Appointing or Intending to Appoint a Professional Donee or Licensed Trust Company

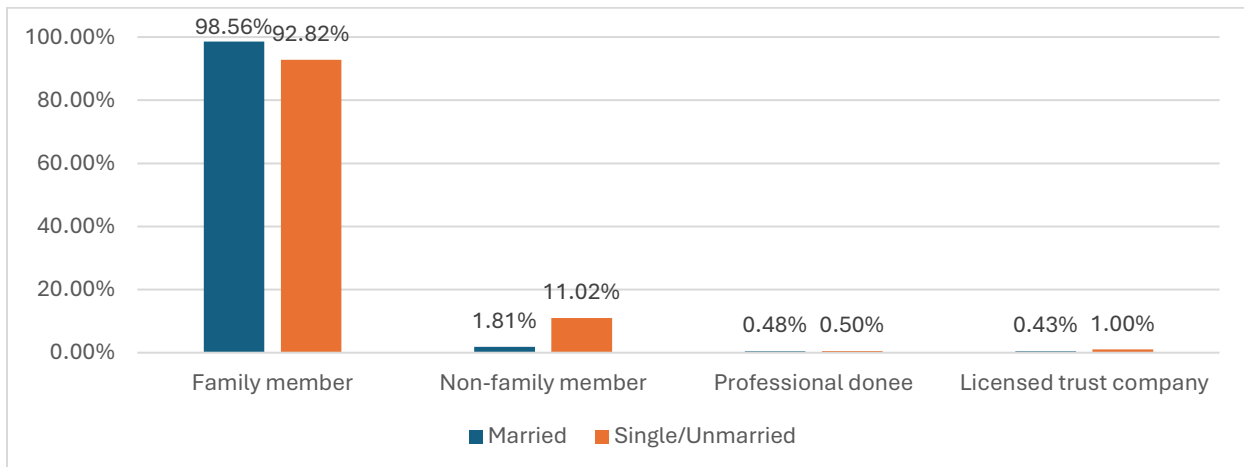


Marital Status and Donee Appointment

To account for singles or unmarried adults, we additionally examined respondents’ choice of appointing a donee by marital status, which was significantly associated with certain donee appointments. Among respondents who had already made an LPA, most singles or unmarried individuals still selected family members (92.82%) over non-family members to be their donees. However, a higher proportion of them appointed a non-family member, professional donee, or licensed trust company compared to married respondents (Figure 11).

Figure 11

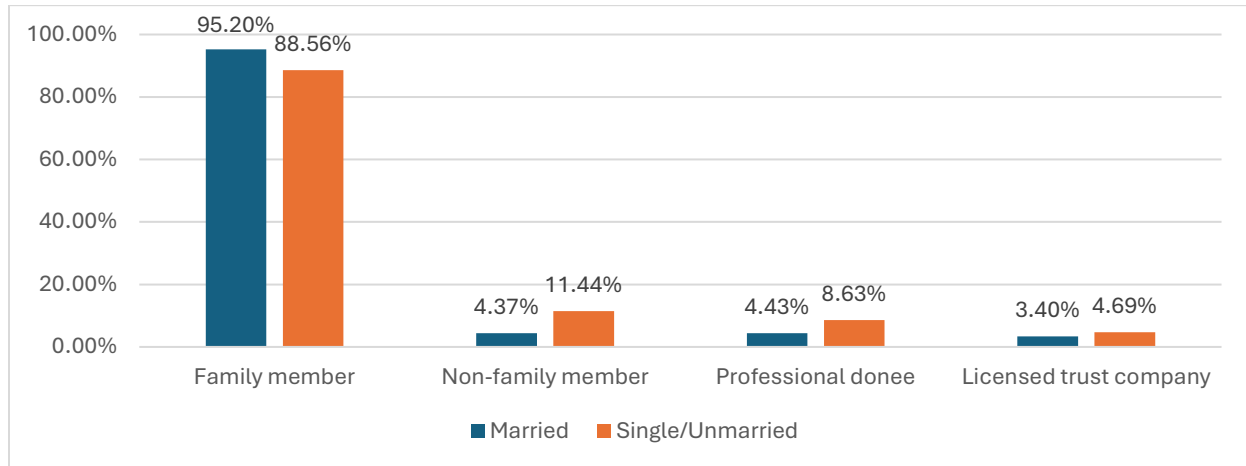
Distribution of Donee Appointed by Marital Status Among Those With an LPA



For unmarried or single individuals who intend to make an LPA, most likewise still opt to appoint a family member as donee (88.56%). Similar trends were observed with a greater proportion of them indicating a preference for non-family members, professional donees, or licensed trust companies compared to married respondents (Figure 12).

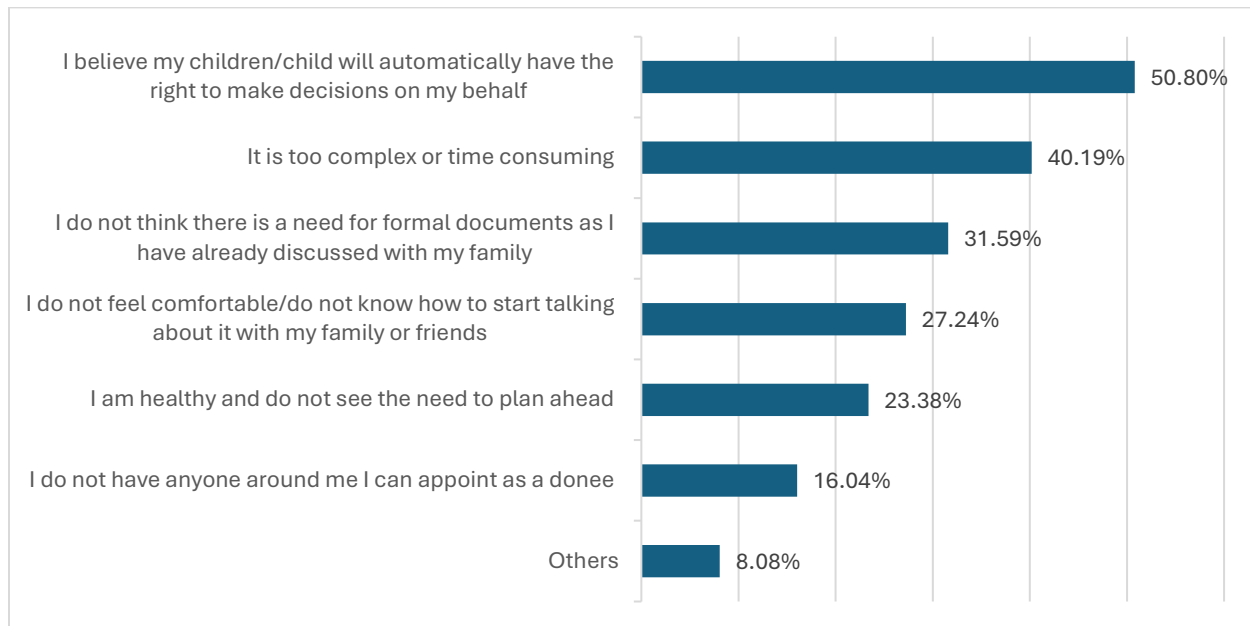
Figure 12

Distribution of Intended Donee by Marital Status Among Those Intending to Make an LPA



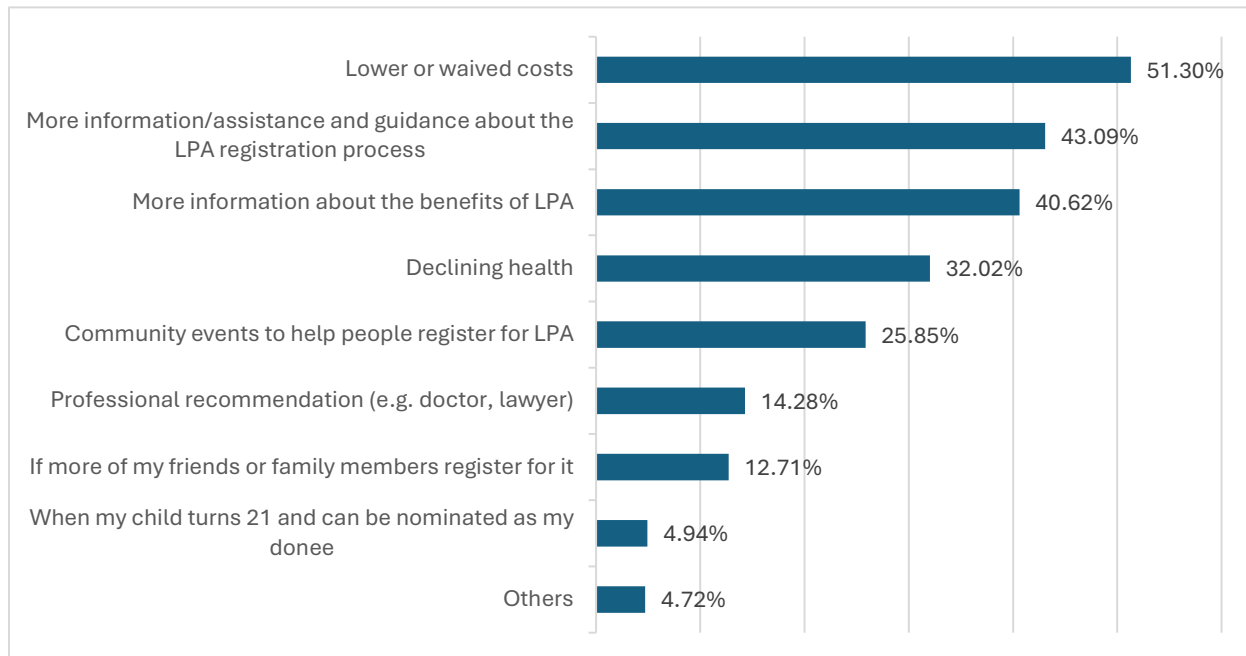
Barriers Towards LPA Registration

Among respondents who do not have an LPA and do not intend to apply for one, we examined barriers towards LPA registration. The top barrier (50.80%) was the misconception that their children would automatically have the right to make decisions on their behalf. This was followed by perceptions that the LPA process is too complex (40.19%) and the view that formal legal arrangements are unnecessary (31.59%). The full distribution is shown in Figure 13.

Figure 13*Perceived Barriers Towards Registering for an LPA*

Note. Respondents selected their top three factors. The percentages indicate the proportion of respondents with no existing LPA and no intention to make one who selected the factor. $N = 3,242$.

When asked about the top three factors that may encourage them to register for an LPA, more than half (51.30%) of respondents selected lower or waived costs. This was followed by greater information or assistance (43.09%) and more information about the benefits of LPA (40.62%). The full distribution may be seen in Figure 14.

Figure 14*Perceived Facilitators of LPA Registration*

Note. Respondents selected their top three factors. The percentages indicate the proportion of respondents with no existing LPA and no intention to make one who selected the factor. $N = 3,242$.

Application Mode and Online Platform User Experience

Among those who have an LPA, slightly more than half (56.55%) applied online. Almost half who applied online (44.96%) required help. The need for assistance was likewise found to be significantly associated with age, $\chi^2(5, N = 1,397) = 79.54, p < .001, V = .24$, and employment status, $\chi^2(5, N = 1,397) = 58.58, p < .001, V = .20$. Education, $\chi^2(3, N = 1,397) = 190.00, p < .001, V = .37$, and housing type, $\chi^2(2, N = 1,388) = 27.15, p < .001, V = .14$ were found to be significantly associated as well. Older respondents with lower educational attainment, those residing in smaller housing types, and retirees or homemakers were overrepresented among those who reported requiring help to apply online. Table 5 presents the proportion of respondents requiring assistance across demographic groups.

Table 5

Demographic Characteristics of Respondents by Assistance Required for Online LPA Application

| Characteristic | Required help | Did not require help | <i>p</i> -value |
|----------------------------|-------------------------|-------------------------|-------------------------------------|
| | <i>n</i> = 629 (44.96%) | <i>n</i> = 768 (54.90%) | Cramer's <i>V</i> |
| Gender | | | <i>p</i> = .0001, <i>V</i> = -.0870 |
| Male | 250 (39.76) | 372 (48.44) | |
| Female | 379 (60.25) | 396 (51.56) | |
| Ethnicity | | | <i>p</i> < .726, <i>V</i> = .0307 |
| Chinese | 582 (92.53) | 722 (94.01) | |
| Malay | 13 (2.07) | 12 (1.56) | |
| Indian | 26 (4.13) | 25 (3.26) | |
| Others | 7 (1.11) | 9 (1.17) | |
| Age group | | | <i>p</i> < .001, <i>V</i> = .2386 |
| Below 50 years | 0 (0.00) | 2 (0.26) | |
| 50 to 54 years | 26 (4.13) | 89 (11.59) | |
| 55 to 59 years | 47 (7.47) | 109 (14.19) | |
| 60 to 64 years | 125 (19.87) | 182 (23.70) | |
| 65 to 69 years | 151 (24.01) | 189 (24.61) | |
| 70 to 74 years | 147 (23.37) | 116 (15.10) | |
| 75 to 79 years | 104 (16.53) | 66 (8.59) | |
| 80 and above | 29 (4.61) | 15 (1.95) | |
| Marital status | | | <i>p</i> = .005 <i>V</i> = .0867 |
| Married | 488 (77.58) | 596 (77.60) | |
| Single never married | 48 (7.63) | 90 (11.72) | |
| Separated/divorced/widowed | 93 (14.79) | 82 (10.68) | |
| Housing type | | | <i>p</i> < .001, <i>V</i> = .1399 |
| 1- to 3-room HDB flat | 104 (16.53) | 103 (13.41) | |
| 4- to 5-room HDB flat | 388 (61.69) | 403 (52.47) | |
| Private housing | 132 (20.99) | 258 (33.59) | |
| Education level | | | <i>p</i> < .001, <i>V</i> = .3688 |
| No/primary education | 213 (33.86) | 69 (8.98) | |
| Secondary education | 177 (28.14) | 155 (20.18) | |

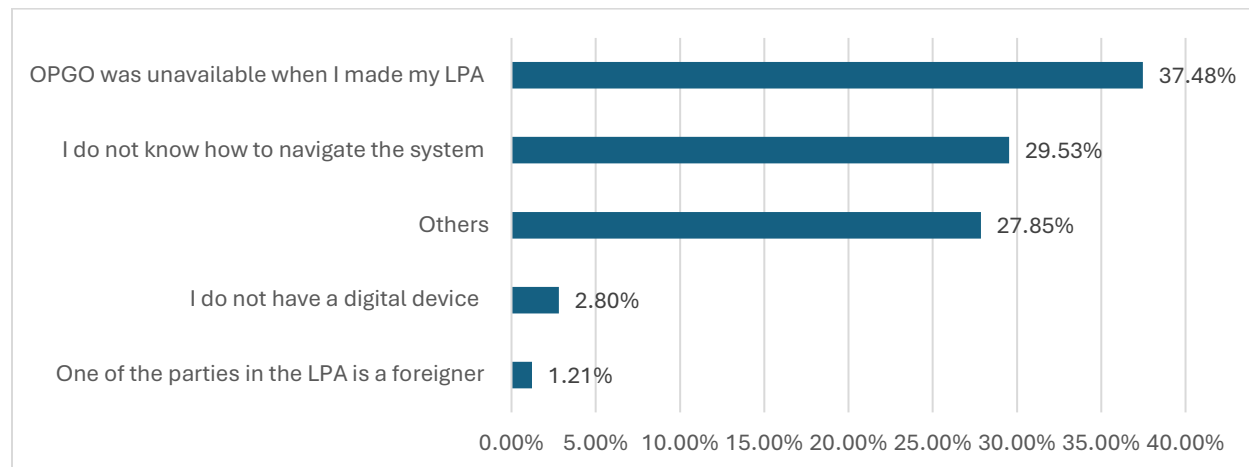
| | | |
|---------------------------------|-------------|-----------------------|
| Post-secondary education | 127 (20.19) | 224 (29.17) |
| University and above | 112 (17.81) | 320 (41.67) |
| Employment status | | $p < .001, V = .2048$ |
| Working full-time | 167 (26.55) | 327 (42.58) |
| Working part-time/flexibly | 83 (13.20) | 94 (12.24) |
| Unemployed/temporarily laid off | 21 (3.34) | 40 (5.21) |
| Retired | 255 (40.54) | 249 (32.42) |
| Homemaker | 89 (14.15) | 47 (6.12) |
| Others | 14 (2.23) | 11 (1.43) |

Note. Percentages are column percentages and may not add up to 100% due to missing data.

As for those who did not apply for their LPA through the online platform, the most cited reason, aside from OPGO not being available at the time of application (37.48%), was not knowing how to navigate the system (29.53%). This was followed by “Others” (27.85%), which includes facilitation by intermediaries, such as financial or legal advisers and community centres, upon their recommendation. Figure 15 reflects the distribution of these reasons.

Figure 15

Reasons for Not Applying for an LPA Through the OPGP Online Platform



Experience as a Donee

The majority (82.12%) of respondents have never been appointed as a donee by another individual. Chi-square tests of independence were conducted to examine associations between demographic characteristics and donee status. All variables except gender were significantly associated with donee status at 5% confidence level (Table 6).

Table 6*Demographic Characteristics of Respondents by Donee Status*

| Characteristic | Donee | Not donee | <i>p</i> -value |
|----------------------------|---------------------------|---------------------------|------------------------------------|
| | <i>n</i> = 1,413 (17.88%) | <i>n</i> = 6,488 (82.12%) | Cramer's <i>V</i> |
| Gender | | | <i>p</i> = .556, <i>V</i> = -.0066 |
| Male | 644 (45.58) | 3,013 (46.44) | |
| Female | 769 (54.42) | 3,475 (53.56) | |
| Ethnicity | | | <i>p</i> < .001, <i>V</i> = .0594 |
| Chinese | 1,305 (92.36) | 5,700 (87.85) | |
| Malay | 31 (2.19) | 307 (4.73) | |
| Indian | 50 (3.54) | 346 (5.33) | |
| Others | 26 (1.84) | 133 (2.05) | |
| Age group | | | <i>p</i> < .001, <i>V</i> = .1543 |
| Below 50 years | 8 (0.57) | 32 (0.49) | |
| 50 to 54 years | 190 (13.45) | 443 (6.83) | |
| 55 to 59 years | 246 (17.41) | 726 (11.19) | |
| 60 to 64 years | 352 (24.91) | 1,428 (22.01) | |
| 65 to 69 years | 325 (23.00) | 1,557 (24.00) | |
| 70 to 74 years | 181 (12.81) | 1,229 (18.94) | |
| 75 to 79 years | 94 (6.65) | 855 (13.18) | |
| 80 and above | 17 (1.20) | 215 (33.14) | |
| Marital status | | | <i>p</i> < .001, <i>V</i> = .0670 |
| Married | 1,146 (81.10) | 4,912 (75.71) | |
| Single never married | 146 (10.33) | 633 (9.76) | |
| Separated/divorced/widowed | 121 (8.56) | 943 (14.53) | |
| Housing type | | | <i>p</i> < .001, <i>V</i> = .1512 |
| 1- to 3-room HDB flat | 180 (12.74) | 1,310 (20.19) | |
| 4- to 5-room HDB flat | 768 (54.35) | 4,029 (62.10) | |
| Private housing | 446 (31.56) | 1,083 (16.69) | |
| Education level | | | <i>p</i> < .001, <i>V</i> = .2176 |
| No/primary education | 191 (13.52) | 2,181 (33.62) | |
| Secondary education | 301 (21.30) | 1,616 (24.91) | |
| Post-secondary education | 366 (25.90) | 1,444 (22.26) | |

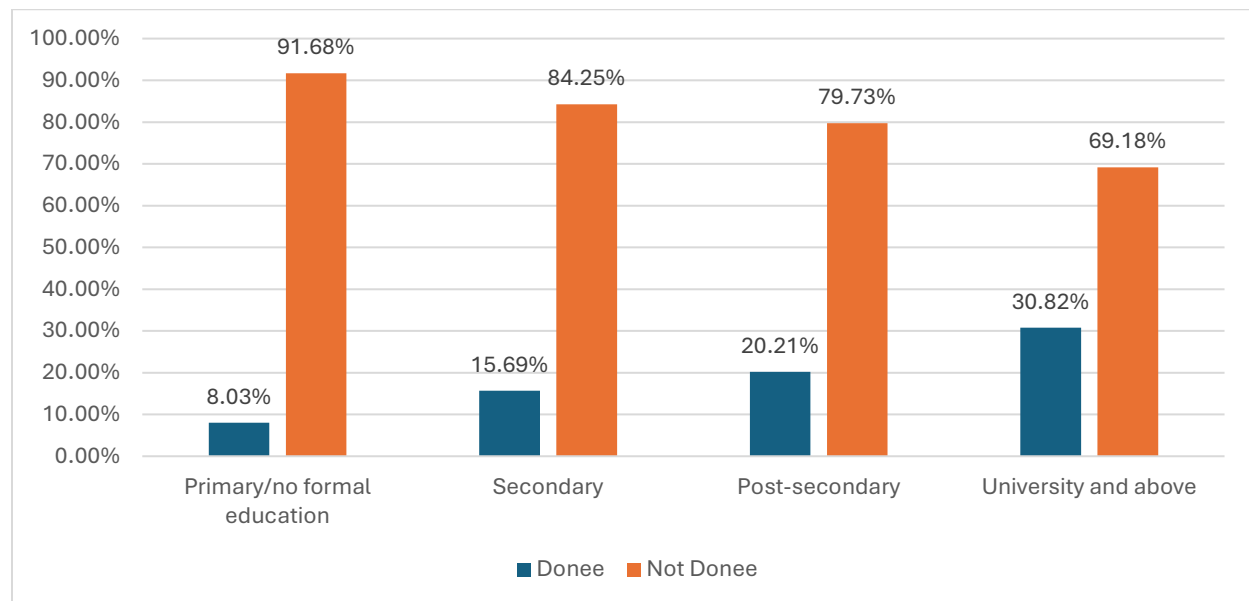
| | | | |
|---------------------------------|-------------|---------------|-----------------------|
| University and above | 555 (39.28) | 1,246 (19.20) | |
| Employment status | | | $p < .001, V = .0695$ |
| Working full-time | 589 (41.68) | 2,226 (34.31) | |
| Working part-time/flexibly | 195 (13.80) | 820 (12.63) | |
| Unemployed/temporarily laid off | 71 (5.02) | 322 (4.96) | |
| Retired | 391 (27.67) | 2,124 (32.73) | |
| Homemaker | 141 (9.98) | 828 (12.76) | |
| Others | 26 (1.84) | 167 (2.57) | |

Note. Percentages are column percentages and may not add up to 100% due to missing data.

Moderate effect sizes were found in the association between education level and being a donee, $X^2(3, N = 7,900) = 374.14, p < .001, V = 0.22$. A larger proportion of respondents with higher education reported being donees. While 30.82% of respondents with university education or higher were a donee, only 8.03% of respondents with no formal education or only primary education were a donee (Figure 16).

Figure 16

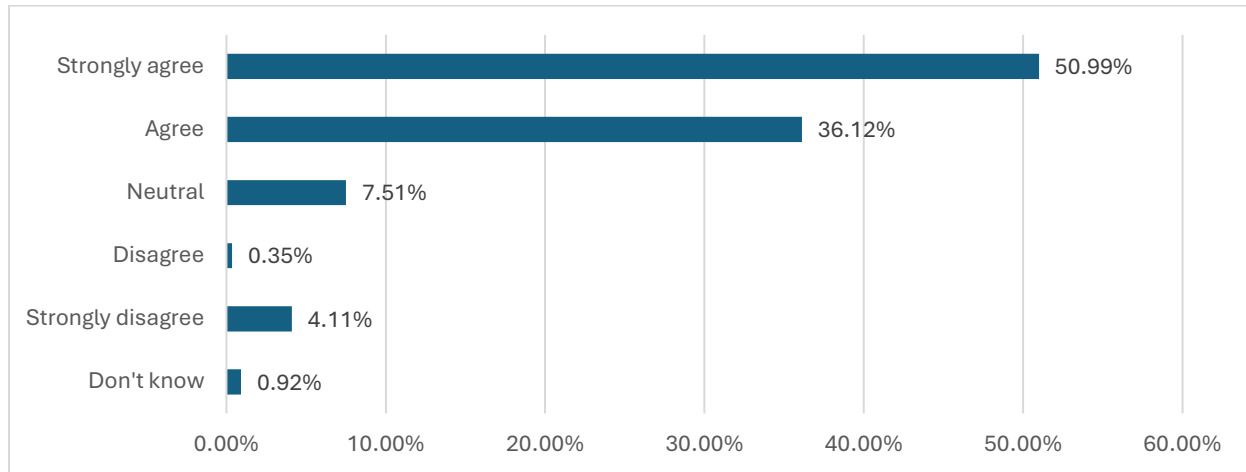
Donee Status Across Education Level



As for the 1,412 respondents who have been appointed as donees, nearly nine in 10 (87.11%) agree or strongly agree with the need to act in the donor's best interest (Figure 17).

Figure 17

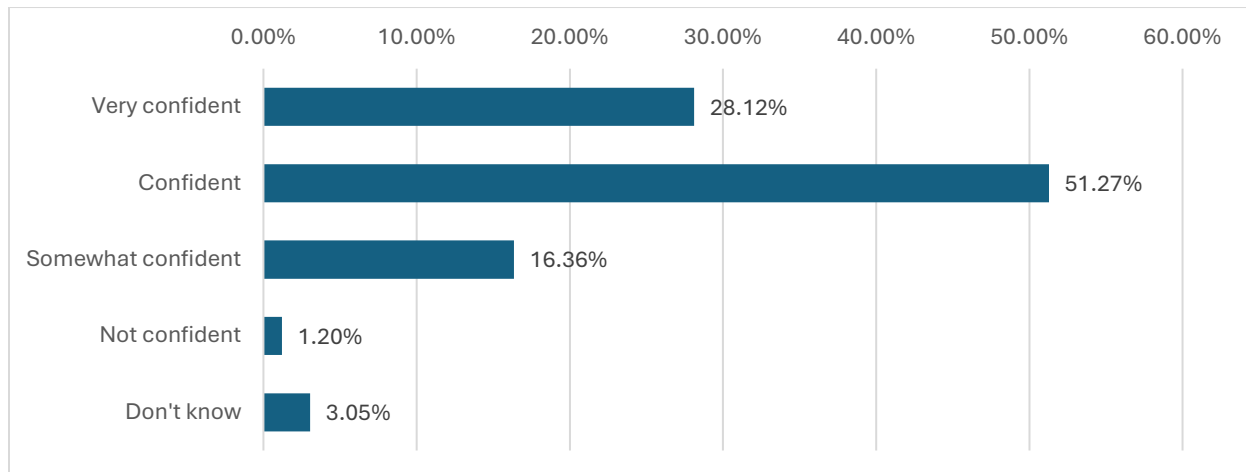
Respondents' Extent of Agreement on the Need for Donees to Act in the Best Interest of the Donor



Confidence in performing their duties as a donee was slightly lower, with nearly eight in 10 (79.39%) being confident or very confident (Figure 18).

Figure 18

Respondents' Confidence Towards Performing Their Duties as a Donee



DISCUSSION

While awareness of LPA was relatively high, with approximately seven in 10 respondents reporting familiarity with the term, actual uptake remains substantially lower. Only 31.34% of respondents currently have an LPA, while 41.06% neither have one nor intend to apply for one. This gap between awareness and action suggests that structural and perceptual barriers continue to determine which segments of the population adopt an LPA and which remain outside formal planning. It also highlights the need for more targeted public education that clearly communicates the tangible consequences of not having an LPA in place. In the absence of an LPA, individuals who lose mental capacity may face delays or inability to access timely medical interventions (including newer or alternative treatment options), as well as constraints in mobilising financial resources for care and daily needs. Family members, in turn, may encounter significant administrative and legal hurdles, such as the need to apply for deputyship, resulting in delays, higher costs, and uncertainty in decision-making authority. These challenges may lead to suboptimal care arrangements, disruptions in financial and asset management, and increased emotional and caregiving burdens. Collectively, these implications reinforce the importance of policy and outreach interventions that move beyond raising awareness to driving earlier uptake and stronger commitment to advance care and financial planning.

Socioeconomic Stratification in Legal Preparedness

Socioeconomic status (SES) emerged consistently as a significant correlate of LPA awareness, attitude, and uptake. Respondents with lower educational attainment and those residing in smaller public housing flats were disproportionately represented among those unaware of LPA and without one. Furthermore, respondents of lower educational status and who reside in smaller housing tend to show less favourable attitudes toward making LPAs. Respondents with lower educational levels could find the LPA process too complex or time-consuming. This is consistent with the administrative burden theory, which argues that lower SES groups tend to face greater barriers in accessing public programmes, citing limited access to resources (Moynihan et al., 2015). In addition, respondents with lower educational attainment indicated a greater need for help with online applications, highlighting digital divides across income groups. The full digitisation of the LPA application process since 2022 (Ministry of Social and Family Development, 2022) may further exacerbate these inequalities.

Marital Effects on Donee Selection Within Family-Centred Norms

Consistent with Singapore's family-centric welfare and legal framework (Tang, 2022; Tang et al., 2025), many respondents appointed or intended to appoint family members as donees. This reflects enduring normative expectations that family or even extended family should assume caregiving and decision-making responsibilities (Ng, 2018). This underscores the centrality of family ties for making an LPA. In fact, even singles and unmarried individuals still overwhelmingly opt for family members as donees. However, as society gradually faces the rise of singlehood, delayed marriages, and dual-income families with no children, the context for forging an LPA may need to change (Department of Statistics, 2025; Teerawichitchainan, 2026). More singles or unmarried individuals may need to consider licensed professionals or non-kin as donees. These findings suggest that Singapore's guardianship framework continues to rely heavily on familial norms, but demographic transitions may gradually increase demand for alternative donee models.

Procedural Barriers and Need for Guidance

Among those who have an LPA, slightly more than half applied through the online platform (56.55%). However, nearly half of those who applied online reported requiring assistance. Evidently, older respondents with lower educational attainment or lower digital literacy will require more assistance. While digitalisation may make the process efficient, it may inadvertently widen access gaps if complementary support mechanisms are not maintained.

Among respondents without an LPA, 40.19% cited the process as too complex or time-consuming, suggesting that perceived administrative burden may discourage adoption. Individuals may feel more confident completing forms in person with opportunities for in-person guidance (Beckett et al., 2014). Even respondents with no intention to apply for an LPA also cited the need for more information, assistance, and guidance on the LPA registration process. Our findings suggest that structured guidance remains important in reducing uncertainty and bridging the gap between awareness and action.

Misconceptions and Emotional Resistance

Among respondents without an LPA and no intention to apply for one, misconceptions appear to play a significant role. The most cited barrier was the belief that one's children would automatically have the legal right to make decisions on one's behalf (50.80%). This

misconception of the MCA framework has also been noted in public reporting (Tan, 2024), and highlights that public knowledge about default legal arrangements remains incomplete.

Besides information gaps, emotional resistance was also notable. About one in three respondents who do not intend to apply for an LPA believed that formal documentation was unnecessary if prior discussions had already taken place (31.59%), while a comparable proportion cited discomfort in discussing LPA matters with family (27.24%). Additionally, nearly a quarter (23.38%) indicated that they did not see the need to plan because they are currently healthy. Findings on the perceived appropriate time to make an LPA reinforce this pattern. Most respondents selected older age bands as the right time to make an LPA, and the perceived ideal age was positively correlated with respondents' current age. This suggests a tendency to defer planning to later life, corroborating existing findings of individuals delaying such decisions till they experience illness due to emotional resistance (Beckett et al., 2014). Thus, there is a need to normalise conversations about incapacity and address other emotional inertia among those who intend to apply for an LPA but have not done so.

Interestingly, when asked what might motivate registration, over half (51.30%) cited lower or waived costs despite the LPA Form 1 fee already being waived for all Singaporeans. 43.09% of respondents indicated that greater information or guidance would help. When planning is viewed as not immediately relevant, even modest costs (e.g. time, money) can result in hesitancy (Moynihan et al., 2015). The existence of legal mechanisms alone does not ensure uptake, as engagement is also shaped by perceived relevance, social norms and individual readiness (Beckett et al., 2014; Tang et al., 2025). Thus, administrative clarity alone may be insufficient unless paired with efforts that increase perceived relevance and psychological readiness to engage in advance planning.

Social Patterning and Preparedness of Donees

Although most respondents had never been appointed as donees (82.12%), higher education was associated with being appointed. This suggests that individuals with higher levels of education may be seen as not only trustworthy, but also more capable of navigating the complex administrative procedures involved in being a donee. Among those who were donees, the majority (87.11%) agreed that a donee must act in the donor's best interest, and most reported being at least somewhat confident. However, studies have shown that donees can feel overwhelmed and may lack formal or informal support when they must execute their duties

(Nwakasi & Roberts, 2022). Ensuring that appointed donees are equipped with clear guidance, accessible reference materials, and avenues for consultation may therefore be important for individual confidence and functional integrity within the guardianship framework. In turn, this may also increase donors' confidence in appointing a donee and proceeding with an LPA.

Policy Recommendations

We propose the following policy recommendations to address gaps in existing LPA awareness and uptake.

Reduce Structural and Psychological Barriers

First, improve equity in LPA awareness and adoption, particularly among those from lower socioeconomic backgrounds. Awareness could be increased through targeting outreach to vulnerable groups through familiar community touchpoints such as ComLink+, social service organisations, family service centres, and polyclinics. These settings already serve individuals navigating financial or caregiving stressors and may therefore provide more relevant and timely entry points for conversations about future planning. To address cost concerns, certificate issuer fees could also be regulated and subsidised, especially for low-income individuals, in addition to the existing LPA Form 1 fee waiver.

At the same time, outreach at community touchpoints should be accompanied by measures to address the low perceived urgency and emotional resistance towards LPA planning. Structured guidance on the LPA process, such as using plain-language and visual LPA explainers, facilitated conversations, or step-by-step clinics on the online application process, would help reduce uncertainty, normalise conversations about incapacity, and increase psychological readiness to make an LPA. This can be further extended to account for religious or other cultural practices, clarifying taboos or other misconceptions to normalise conversations about LPAs.

Address Persistent Misconceptions

Second, there is a need to address persistent misconceptions observed about the LPA. The belief that children automatically have legal authority upon loss of mental capacity was the most cited barrier among those without an LPA. While MSF has begun addressing this misconception using infographics on their website, such efforts can be expanded through roadshows, advertisements on television and tapping on existing points of contact such as the Silver Generation Office or Active Ageing Centres. Communication efforts could also explicitly

address the common perception that planning is only necessary in old age. Since the perceived appropriate age for making an LPA shifts upward with respondents' age, campaigns may need to reframe LPA as part of routine adult planning rather than a late-life measure, and to normalise its adoption at earlier ages.

Strengthen Support for Non-Family Donee Arrangements

Third, increase support for non-family donees to keep up with the growing trends of singlehood and childlessness. While family members remain the most commonly appointed donees, future cohorts of older adults may need to rely more on non-traditional arrangements, considering Singapore's demographic shifts. Singapore's guardianship framework has evolved in recent years to incorporate non-family networks by allowing the appointment of professional deputies and donees in cases of incapacity (Mental Capacity (Amendment) Bill, 2016). However, such arrangements involve financial costs that may limit accessibility. Comparative evidence from Japan suggests that higher costs associated with professional guardianship have been linked to lower uptake of such arrangements locally (Tang et al., 2025). It is therefore crucial to not only increase the number of registered professional deputies or licensed trust companies, but also enforce guidelines on guardianship and deputyship fees to ensure greater transparency and affordability. The growing demand for non-kin donees also presents an opportunity for philanthropic organisations to step in and provide affordable deputy services to those in need.

In parallel, public communications can shift away from existing family-centric narratives and explicitly normalise non-family donees by representing diverse, non-family caregiving arrangements in outreach materials and guides. This helps shift implicit norms that equate decision-making authority solely with children or close kin.

Enhance Support and Oversight for Donees

Finally, efforts to increase LPA uptake should be complemented by measures that strengthen donee preparedness. Although our data suggests that donees are relatively confident, this self-report may be biased. For instance, when facing immediate life-or-death situations, decision-making about legal and financial consequences can be overwhelming. Emotional disturbance can shape confidence and reasoning, which could affect the decision-making process (Moynihan et al., 2015). Targeted resources with clear guides, scenario-based decision training,

and frequent refreshers about donee responsibilities could help mitigate some of these difficulties.

In addition, professional donees or licensed trust companies were reportedly appointed largely to prevent mismanagement and to avoid disputes among family members. Such concerns about abuse of power can be addressed through strengthening regulatory guidelines of LPA duties and ensuring consistent enforcement for all donees. With adequate safeguards and support systems in place, individuals may feel more confident in appointing a donee.

Limitations

We note several limitations in this study. First, the data is cross-sectional and does not allow causal inference or observation of changes over time. Differences observed between current LPA holders and prospective applicants reflect group variation rather than longitudinal progression. Second, self-reported responses may be subject to recall bias or social desirability bias. Third, although statistically significant associations were identified, many effect sizes were small, suggesting that demographic factors explain only part of the variance in LPA awareness and behaviour. Future research could explore qualitative dimensions of LPA decision-making, particularly among singles, and examine how perceptions evolve over time as individuals move from intention to implementation.

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Appendix A

Exploratory Factor Analysis Results for LPA Attitude Index

Table A1

Eigenvalues, Percentages of Variance and Cumulative Percentages for 14 items

| Factor | Eigenvalue | % of variance | Cumulative % |
|--------|------------|---------------|--------------|
| 1 | 5.16 | 0.81 | 0.81 |
| 2 | 1.08 | 0.17 | 0.98 |
| 3 | 0.72 | 0.11 | 1.10 |
| 4 | 0.16 | 0.025 | 1.12 |
| 5 | 0.13 | 0.020 | 1.14 |
| 6 | 0.067 | 0.011 | 1.15 |
| 7 | -0.004 | -0.0007 | 1.15 |
| 8 | -0.049 | -0.008 | 1.15 |
| 9 | -0.086 | -0.014 | 1.13 |
| 10 | -0.13 | -0.021 | 1.11 |
| 11 | -0.15 | -0.024 | 1.09 |
| 12 | -0.16 | -0.026 | 1.06 |
| 13 | -0.19 | -0.029 | 1.03 |
| 14 | -0.20 | -0.032 | 1.00 |

Table A2

Factor Loadings for Retained Single Factor

| | Factor loading |
|--|----------------|
| Making an LPA protects my dignity and independence. | .59 |
| Making an LPA ensures that my wishes will be carried out in case I lose mental capacity. | .62 |
| My friends and/or family think that having an LPA is normal and expected. | .48 |
| Registering for an LPA is likely to create conflict or jealousy among family members. | .57 |

| | |
|--|-----|
| I do not know where to start on how to make an LPA. | .62 |
| Making an LPA is a simple process. | .54 |
| Making an LPA is an inexpensive process. | .47 |
| I worry that making an LPA will result in giving up control over my life once I lose mental capacity. | .68 |
| I do not like to think about unpleasant things like making an LPA. | .62 |
| I do not need an LPA if I lose mental capacity because I have an informal arrangement with my children, relatives or a trusted friend. | .67 |
| I do not need an LPA if I lose mental capacity because the government will take care of me. | .72 |
| I know I should do an LPA but I have not found the time to do so. | .46 |
| I do not have someone I can trust to appoint if I lose my mental capacity. | .63 |
| Making an LPA will invite bad luck into my life. | .73 |

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ABOUT THE CENTRE FOR RESEARCH ON SUCCESSFUL AGEING (ROSA)

ROSA is a multidisciplinary research centre based in SMU. It was established with an MOE Tier 3 social sciences research grant, as well as the generous support of The Ngee Ann Kongsi. Research at ROSA seeks to define and measure a holistic construct of well-being and to identify the factors that impact Singaporeans' well-being as they progress through the later phases of life. Through close collaboration with government and other partner agencies, ROSA also aims to translate research insights into policy innovations that advance the well-being of older adults holistically and promote successful ageing in Singapore. ROSA brings together a diverse team of leading international and local researchers in ageing and age-related issues from various disciplines. Through empirical evidence derived from a longitudinal methodological approach, the multidisciplinary and multi-institutional research team advances propositions that promote successful ageing in Singapore.

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