



ROSA Research  
Brief Series

**OCT 2023**

**AN OVERVIEW ACROSS THREE  
GENERATIONAL PACKAGES:  
PIONEER GENERATION, MERDEKA  
GENERATION, AND YOUNG SENIORS**

## SUMMARY OF KEY FINDINGS AND RECOMMENDATIONS

### *Key findings*

#### **1. Demographic distributions across generations**

Older adults in the Pioneer Generation are more likely to live in smaller housing types, live alone, be widowed, and have lower education levels than those in the Merdeka Generation or young seniors.

- a. 28.01% of older adults in the Pioneer Generation live in 1-3 room HDBs, compared to 19.95% and 17.41% of Merdeka Generation and young seniors respectively.
- b. Over 1 in 10 (11.88%) of older adults in the Pioneer Generation live alone, compared to 9.19% and 6.29% of Merdeka Generation and young seniors respectively.
- c. Almost 2 in 10 (18.95%) of older adults in the Pioneer Generation are widowed, compared to only 7.60% and 3.55% of the Merdeka Generation and young seniors respectively.
- d. Only 1 in 4 (25.34%) of older adults in the Pioneer Generation have post-secondary education and above, compared to 35.19% and 43.84% of the Merdeka Generation and of young seniors respectively.
- e. Broadly, CPF amounts decrease with increase in age cohorts across generations, but healthcare expenditure increases.
- f. As expected, chronic diseases and disability also increase with age across cohorts. However, it is worth noting that approximately 20% of young seniors experience some form of disability of varying severity.

#### **2. Young senior retirement preparedness**

Most young seniors were somewhat engaged in some form of retirement planning, with a fair amount of confidence in their plans.

- a. We found that 1 in 4 (27.83%) do not have a retirement plan, and approximately 50% had some form of retirement plan, while the remaining 28% do not have a retirement plan.
- b. We found that about 38% of our respondents felt their retirement preparedness was 'fair' and 34% reported that their preparedness was 'good'.
- c. Broadly about 80% of the respondents agree or slightly agree that they have sufficient knowledge about how to conduct their retirement plans. A similar percentage of our respondents agree to slightly agree that they regularly save for their retirement.
- d. Among our respondents about 1 in 4 commented that they slightly disagree or disagree that their retirement savings are on track.
- e. Approximately 36% of participants felt that they slightly disagree or disagree that they have enough endowment plans needed for retirement.

## ***Policy and research recommendations***

Based on our findings, there are clear demographic differences and immediate challenges that each generation may face in the coming years. We hope to contribute to a larger discourse on what we can do for each generation, beyond the government policies and support that have been announced.

### **1. Pioneer Generation**

Pioneer generation may experience greater sense of isolation from a smaller social circle as their peers pass on, more likely to live alone, or be widowed or separated. Policies must be able to support social initiatives to combat isolation and empower this group with their self-agency. Also, there needs to be consideration of how the built environment supports their social inclusivity.

### **2. Merdeka Generation**

Approximately half of the Merdeka cohort is employed, offering potential societal benefits. To promote gainful employment, policies should promote part-time work, retraining, and financial incentives. Skill development programs and tailored initiatives can empower them for suitable job opportunities and community engagement through volunteering.

### **3. Young Seniors**

As young seniors are actively preparing for retirement, this needs a balance between their needs and prevailing narratives of extended employment. Policymakers and researchers need to consider the changing meaning of work and retirement and consider broader psycho-social implications. Additionally, there is a need to move away from traditional legacy insurance and educate this group about more up to date wealth management strategies. Both qualitative and quantitative research can be conducted to gain deeper insights to the themes highlighted above and the potential to engage each generation based on their unique needs.

## INTRODUCTION

In Singapore, there has been a concerted effort to implement diverse programs and initiatives to cater to the needs of the ageing demographic. In Singapore, it is expected that those aged 65 and above will make up 27% of the population by 2030 (Soh et al., 2020). It is also crucial to acknowledge that within this ageing population, each cohort follows a distinct life trajectory (Hooyman & Kiyak, 2010). For instance, older generations in Singapore may have navigated through unique events like World War II, profoundly impacting their life trajectories. Meanwhile, newer generations are likely to experience remarkable economic growth alongside increased living standards over time. In response, the government has introduced tailored packages for the unique needs of these groups. It is therefore important to assess the health and economic characteristics of each generational group in accordance with these tailored schemes. This allows policy makers to have a general sense of retirement adequacy across groups, which may aid them in their policy decisions.

### **Generational policies**

#### ***Pioneer Generation***

The Pioneer Generation in Singapore refers to the older adults born on or before 1949, and those who became a Singapore citizen in or before 1986. As Singapore continues its rapid advancement towards achieving first-world status, this generation witnessed profound changes in their social milieu. Generally, members of the Pioneer Generation often encountered limitations in accessing education, and fluctuations in housing prices over the years have contributed to increased wealth inequality (Christopher, 2018). In response, the government introduced the Pioneer Generation Package in 2014 as a comprehensive support mechanism for this demographic, alongside the Pioneer Generation Office (PGO) to oversee the scheme.

The package was to provide affordable healthcare, which includes Medisave top-up to help with future healthcare expenses (Lim, 2017). The package includes subsidies for outpatient care, specialist outpatient care, medication, and support for chronic conditions or long-term care needs (Lim, 2017). Furthermore, those born before 1934 can have their annual premiums fully covered. There is also the Pioneer Generation Disability Assistance Scheme, which provides financial assistance to seniors with disabilities (Mokhtar, 2018).

In August 2016, the Pioneer Generation Office (PGO) launched the Support Schemes for Seniors (SFS) program. This educated older adults on Government schemes like the Community Health Assistant and GST Voucher schemes. Within a year, the PGO engaged over two-thirds of the elderly population, along with backing a Community Networks for Seniors (CNS) pilot for those with complex needs. The PGO regularly collaborates with organizations in Singapore to recruit more volunteers, inspiring individuals to become PG Ambassadors and contribute to senior outreach.

#### ***Merdeka Generation***

The term Merdeka Generation refers to those born between 1950 and 1959, and who became a Singapore citizen in or before 1996. Despite growing up in a period of relative stability, this cohort still faces significant challenges like low literacy levels and unemployment (Mokhtar, 2018). In 2018, the government introduced the Merdeka package to provide economic

assistance for this demographic. Its policies regarding active ageing are unique to this package. For instance, this initiative embraces the concept of lifelong learning, extending financial support to enhance their skill development. This approach is oriented for skill development and workforce integration, with the overarching objective of promoting economic self-sufficiency.

Broadly, it allows an annual Medi-Save top-up of \$200 between 2019 and 2023. The scheme provides 25% subsidies for healthcare services, and an additional 5% subsidy of annual premiums can increase to 10% from age 75 onwards for MediShield life. It also provides for a one-off participation incentive for Care Shield Life, which is a national long-term care insurance scheme targeted at severe disability. Aside from health care benefits, it boasts social benefits such as providing discounts for groceries and other services.

To extend the reach of the package, Prime Minister Lee Hsien Loong has announced that Singaporeans born in 1949 or earlier who missed out on the Pioneer Generation Package but obtained citizenship by 1996 are eligible for this package (Tay, 2019). Outreach efforts were also extended at workplaces and community gatherings. This approach recognises this cohort tends to be more educated, healthier, and active in the community compared to the Pioneer Generation.

### ***Young Seniors and the Majulah Package***

Singapore's changing society has brought better education, prosperity, and longer life. Those born in the 1960s and 1970s have seen their earnings surpass the 6.2% annual GDP per capita growth from 1980 to 2010. (Gee, 2023). However, rising inflation, living costs, and longer life expectancies can pose retirement challenges. To address this, the Majulah Package released in 2023 is a new initiative targeting retirement adequacy for Singaporeans aged 50 and above, particularly those with lower and middle incomes. The aim of the scheme is to encourage these 'young seniors' to continue working to be self-sufficient in their retirement needs (Gee, 2023).

The Majulah Package is designed to assist low and middle-income individuals through means-tested criteria based on income, residence value, and savings. It offers a one-time Medisave top-up of \$1,000 and targets CPF savings with an annual top-up ranging from \$400 to \$1,000 based on age, and the option for a one-time CPF retirement account top-up of \$1,000 to \$1,500. This package is expected to benefit around 80% of citizens aged 50 and above in 2023. Its goal is to support retirement needs, encourage older seniors to work longer, and promote their long-term economic well-being in retirement. Table 1 outlines a comparison between generational packages.



# Generational Packages

	<b>PIONEER</b>	<b>MERDEKA</b>	<b>MAJULAH</b>
<b>Eligibility</b>	Born in or before 1949, and obtained citizenship in or before 1986	Born between 1950 and 1959, and obtained citizenship in or before 1996	Born in 1973 or earlier; means tested in accordance with income and assets
<b>Aim</b>	Affordable healthcare for life	Affordable healthcare and active ageing	Encourage employment and support retirement needs
<b>MediSave Top-up</b>	Annual top-up between \$250 and \$900 for life; higher top-ups for older cohorts	Annual top-up of \$200 from 2019 to 2023	One-time top-up of up to \$1,000
<b>Outpatient Care Subsidies</b>	Additional 50% off for subsidized medication and services; subsidies provided at CHAS clinics depending on illness or service	Additional 25% off for subsidized medication and services; subsidies provided at CHAS clinics depending on illness or service	
<b>CareShield Life</b>	One-off participation incentive of \$4,000	One-off participation incentive of \$4,000	
<b>MediShield Life Premium Subsidy</b>	Between 40% to 60% depending on age	Additional 5% to 10% depending on age	
<b>Disability Assistance Scheme</b>	Monthly assistance of \$100 for pioneers who require assistance in 3 ADLs		
<b>PAssion Silver Card Top-up</b>		One-off top-up of \$100	
<b>Earn and Save Bonus</b>			Annual top-up between \$400 to \$1,000 into CPF account for lower- and middle-income workers
<b>Retirement Savings Bonus</b>			One-off top-up between \$1,000 to \$1,500 into CPF account, depending on age

Table 1. Comparison between generational packages as of 2023<sup>1</sup>.

<sup>1</sup> Source for Pioneer and Merdeka Generation: [Merdeka Generation And Its Major Benefits Explained - How Does It Affect You? \(seedly.sg\)](#)

Source for Majulah Package for young seniors: [Commentary: From Pioneer and Merdeka to 'young seniors', Singapore shifts away from generational support packages - CNA \(channelnewsasia.com\)](#)

## STUDY

The objective of this research brief is to provide an overview of health and economic characteristics across generation of Singaporeans. This is important to policymakers, as it empowers them to devise tailored solutions that align with the priorities of each cohort. We hope that this report may serve as a reference guide for policymakers and researchers to further their work. This will be cross examined with the Merdeka, Pioneer, and Majulah generation (young seniors).

We aim to:

1. Report socio-demographic characteristics across different generations
2. Examine health characteristics between generations
3. Cross-examine financial adequacy and characteristics across generations
4. Focus on 'young seniors' and provide a brief overview of their retirement plans

### Participants

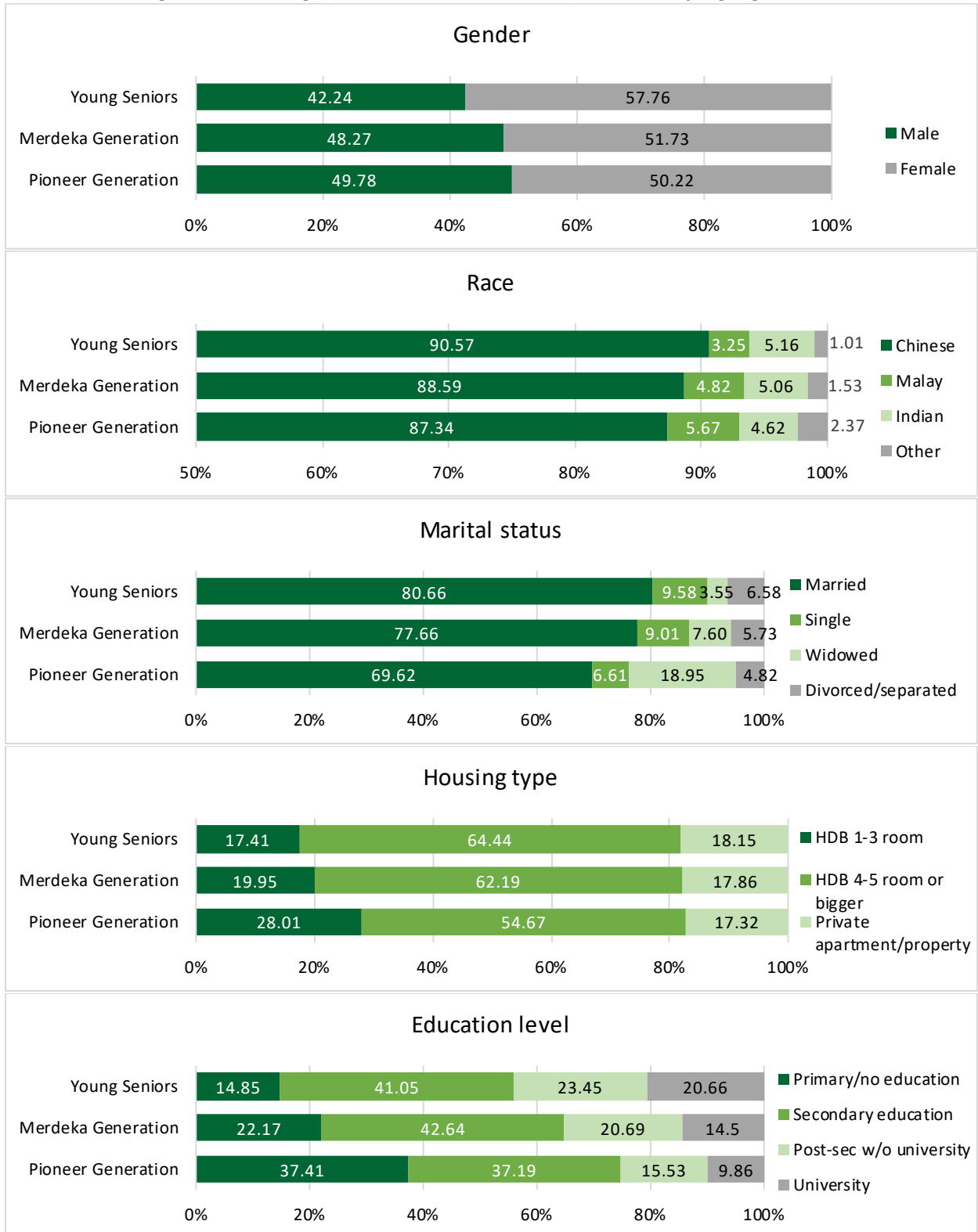
This study uses data from the Singapore Life Panel (SLP), a population representative monthly panel survey that has been conducted since 2015 (see Vaithianathan et al. (2018) for details regarding sample recruitment). Respondents are part of a large sample of Singaporeans aged 53 to 78 and their spouses. This study uses the survey data collected in July 2023, where a total of 6,430 respondents fell within the inclusion criteria of ages between 53 and 78.

We categorised three age groups in accordance with the age parameters of generational policies as of 2023. There were 2,275 young seniors, born between 1960 to 1970 (aged 53 to 63 years) with a mean age of 60.1 (SD=2.05). There were 3,263 respondents included in the Merdeka Generation, born between 1950 to 1959 (aged 64 to 73 years) with a mean age of 67.5 (SD=2.87). Lastly, the Pioneer Generation consisted of 892 adults, born between 1945 to 1949 (aged 74 to 78 years), with an average age of 75.2 (SD=1.39).

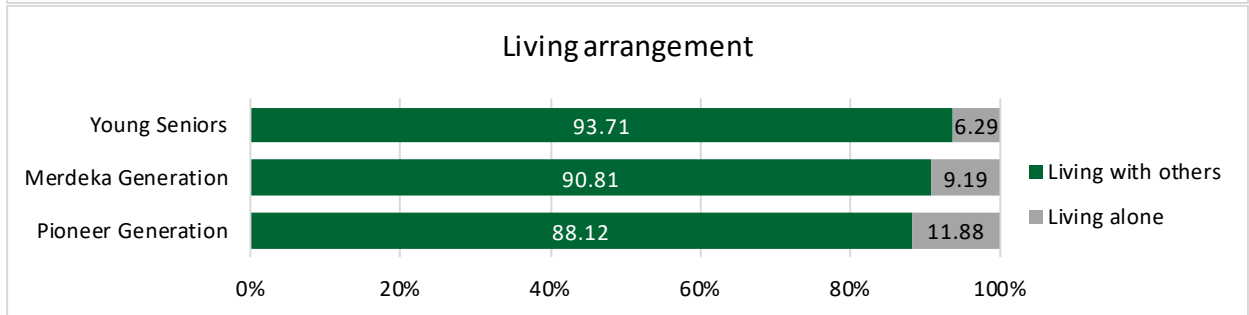
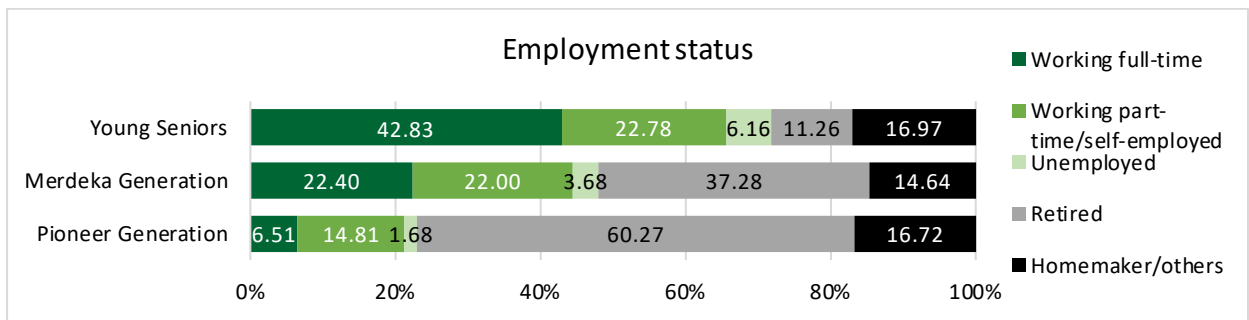
### Socio-demographic characteristics

Figure 1 displays the demographic breakdown of the respondents by their generational group. Approximately 37% of the Pioneer Generation has primary or no education, and this gradually decreases across generations where only 14.58% of young seniors have no or primary education. Approximately 28% of the Pioneer Generation reside in 1-3 room HDB flats, which may coincide with proportions of their living arrangements. The Pioneer group had the highest percentage of living alone (11.88%), and a larger proportion of being widowed (18.95%). Employment was also within expectation, where retirement gradually increases from young seniors (11.26%) to the Pioneer Generation (60.27%) (See Annex 1 for a summary of demographic findings).

Figure 1. Demographic breakdown of respondents by age group.







## FINDINGS

### Income and expenses across generations

To assess financial adequacy, we provide an overview of expenses and income across groups in Table 2. We estimate the average household income and expenditure for each generation over the past 12 months preceding July 2023. As expected, with a higher proportion of retirees among the Pioneer group, this group also had the lowest income and household expenses.

Table 2. Average monthly household income and expenditure across cohorts as of July 2023.

	Young Seniors	Merdeka Generation	Pioneer Generation
Average monthly household income	\$6,285.06	\$4,040.19	\$2,532.61
Average monthly household expenditure	\$3,589.13	\$2,523.60	\$1,825.23

### CPF across generations

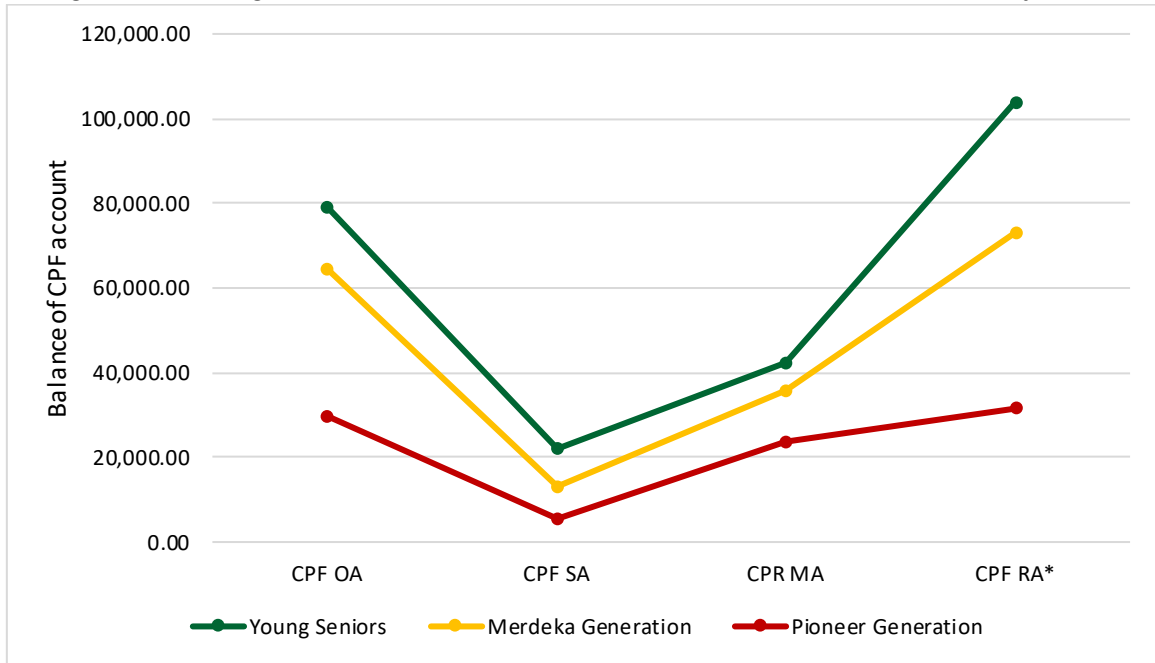
Table 3 presents the balance of CPF ordinary account, retirement account, special account, and Medisave account across generations. These figures are recorded as of February 2023, and averaged across each generation.

Table 3. Average balance of CPF accounts across cohorts as of February 2023.

	Young Seniors	Merdeka Generation	Pioneer Generation
Balance of CPF Ordinary account	\$78,965.95	\$64,455.24	\$29,788.78
Balance of CPF Special account	\$22,038.22	\$13,129.75	\$5,500.03
Balance of CPF MediSave account	\$42,420.82	\$35,911.40	\$23,933.27
Balance of CPF Retirement account*	\$104,009.80*	\$73,088.48	\$42,420.82

\*CPF RA for young seniors was averaged for those 55 to 63 years of age.

Figure 2. Average balance of CPF accounts across cohorts as of February 2023.

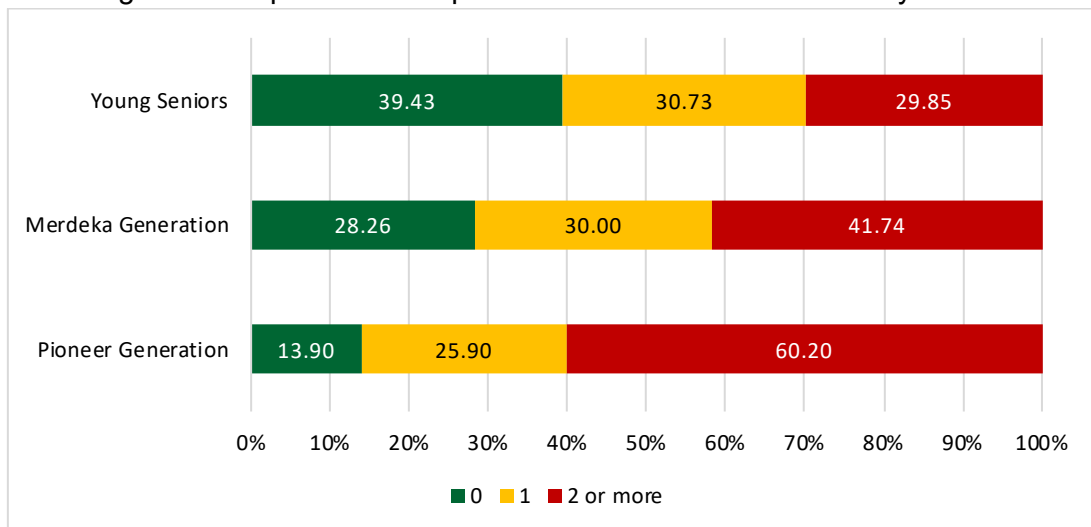


\*CPF RA for young seniors were averaged for those 55 to 63 years of age.

### Chronic disease

In our sample, as of July 2023, 60.58% of young seniors have at least one chronic disease. This figure increases to 71.74% for those in the Merdeka Generation and 86.10% for those in the Pioneer Generation. Chronic diseases are assessed as the presence of one or more of the following disorders: hypertension, diabetes, cancer, heart problems, stroke, arthritis, or psychiatric problems.

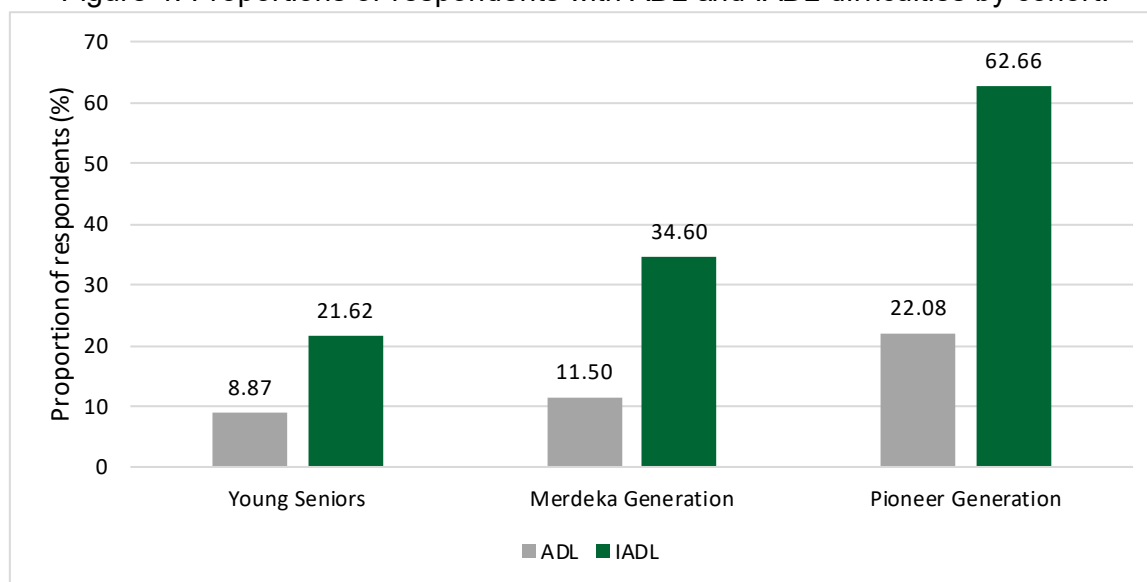
Figure 3. Proportion of respondents with chronic diseases by cohort.



## Disability

This is assessed according to assessments of daily living (ADL) with these items: dressing, walking, bathing, eating, toileting, ambulating, and getting out of bed. Instrumental daily living activities (IADL) were assessed by these items: meal preparation, managing medication, money management, using the phone, housework, taking public transport, taking medication, and using the internet. Responses are on a scale of 1 'Not difficult' to 4 'Very difficult'. We determine the percentage of respondents experiencing difficulties in at least one of these items (i.e., score of >6 for ADL, and >8 for IADL) in May 2023. Meaning, 21.62% of young seniors reported experiencing some difficulties with at least one item from IADLs. As expected, severity of ADL and IADL increases with older cohorts (Figure 4).

Figure 4. Proportions of respondents with ADL and IADL difficulties by cohort.



## Health expenses

Table 4 displays the amount spent over the past 12 months preceding July 2023 on healthcare expenses for each generation. These include insurance, medications, outpatient services, hospital visits, or hiring a medical assistant.

Table 4. Average monthly household expenditure on healthcare across cohorts as of July 2023.

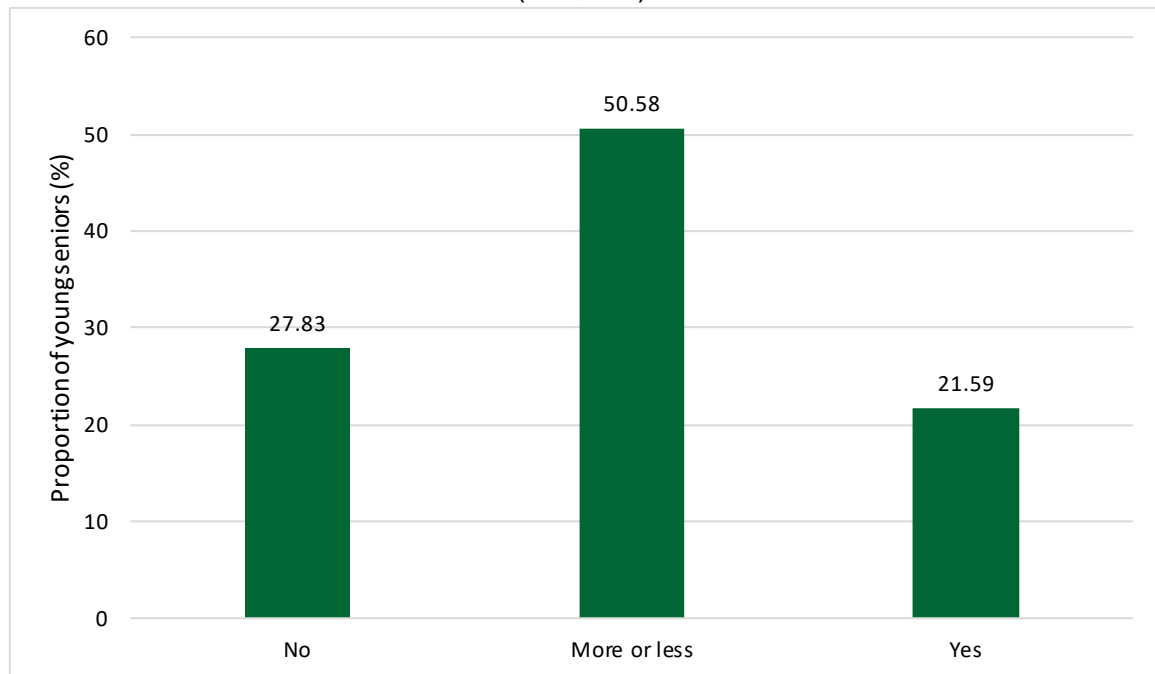
	Young Seniors	Merdeka Generation	Pioneer Generation
Average monthly healthcare expenditure	\$172.31	\$202.59	\$264.88

## Young seniors' retirement plans

### **Retirement plans**

This section focuses on young seniors, and we asked this group 'Did you [or your spouse] develop a plan for retirement', with responses of 'Yes', 'No', or 'More or less'. Data for retirement plans were extracted from January 2023. Approximately 50% of young seniors 'more or less' have developed a retirement plan. In contrast, 27.83% do not have a retirement plan, and the remaining 21.59% have a retirement plan (Figure 5).

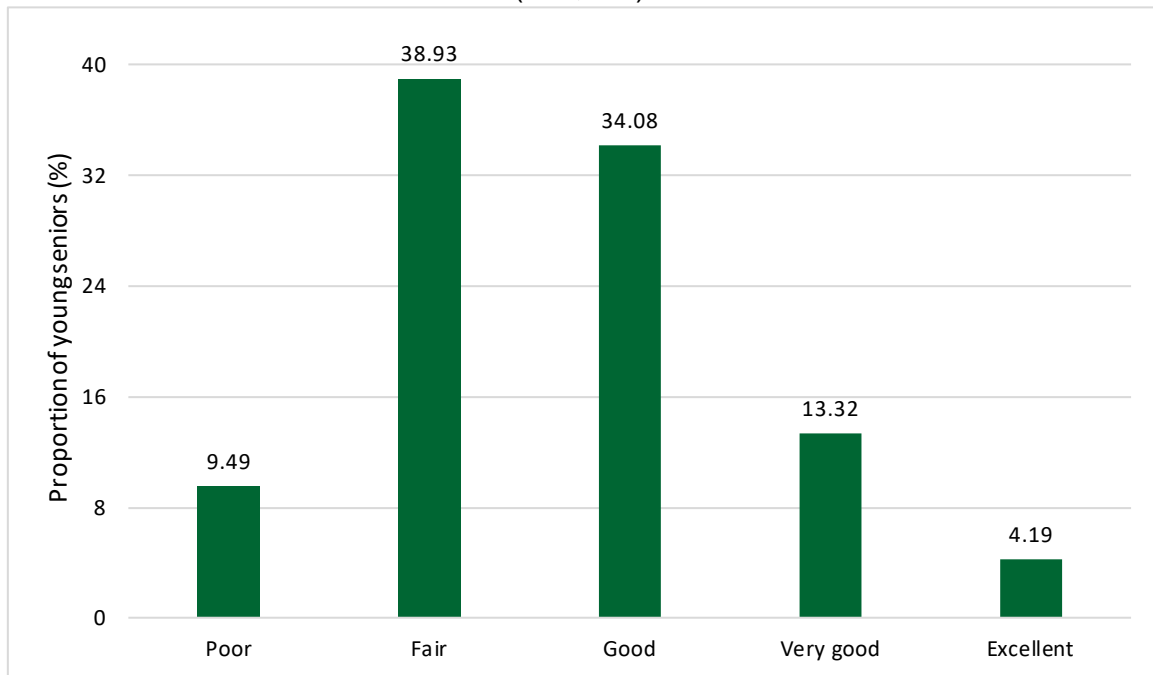
Figure 5. Proportion of young seniors with or without a retirement plan in January 2023 (n=2,246).



### **Retirement preparedness**

Additionally, respondents in the young seniors age category were asked to rate their financial preparation for retirement on a scale of 1 'Poor' to 5 'Excellent'. Almost 1 in 2 young seniors rated their financial preparation as 'poor' or 'fair', with less than 1 in 5 young seniors who rated 'very good' or 'excellent'. About 1 in 3 young seniors rated their financial preparation as 'good'.

Figure 6. Self-rated financial preparation for retirement of young seniors in January 2023 (n=2,245).

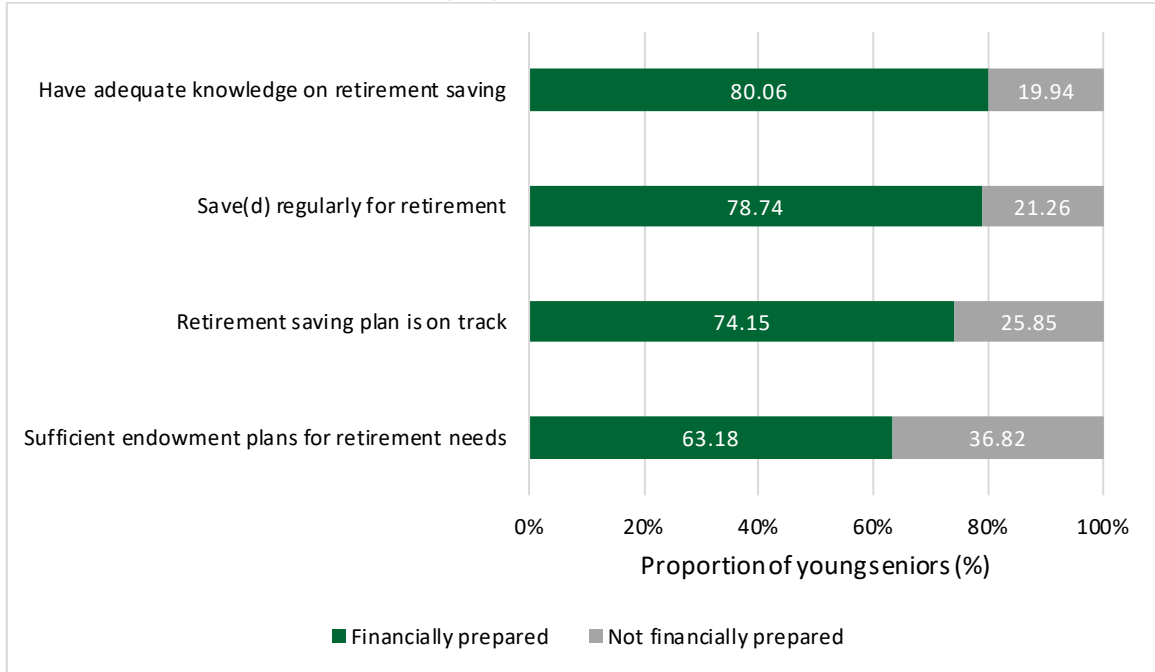


### ***Retirement and financial resilience***

We asked participants if they ‘have adequate knowledge to make decisions on retirement saving’, are ‘confident my retirement saving plan is on track to fund my retirement sufficiently’, ‘have sufficient endowment plans that help to take care of my retirement needs’ and if they ‘regularly save (if non-retired) / saved (if retired) for retirement’. Responses were recorded on a 6-point Likert Scale (1=Strongly disagree to 6=Strongly agree). For parsimony, we combined three responses (Strong Agree, Agree and Slightly Agree) into a single category.

While most young seniors are financially prepared, about 1 in 5 young seniors strongly disagree, disagree, or slightly disagree that they have adequate knowledge to make decisions on retirement saving (19.94%) and do not save (did not save) regularly for retirement (21.26%). Furthermore, about 1 in 4 young seniors disagree to some extent that their retirement saving plan is on track to fund their retirement sufficiently (25.85%). Lastly, over 1 in 3 young seniors disagree to some extent that they have sufficient endowment plans that help to take care of their retirement needs (36.82%) (Figure 7).

Figure 7. Proportions of young seniors who are self-assessed to be financially prepared or not prepared for retirement.



Overall, 1 in 3 young seniors appear to remain unprepared for their retirement, with no retirement plan, and about 1 in 2 rating their financial preparation for retirement as fair or poor, as well as 1 in 5 who are not financially prepared in terms of retirement saving knowledge, saving practices and supplementary plans for their retirement needs.

## DISCUSSION

Our research brief seeks to shed light on the economic and health profiles of three generations of Singaporeans: The Pioneer, Merdeka, and Majulah (young seniors) cohorts. This approach is intended to ensure the relevance of our findings to policy makers involved in shaping retirement policies. Our study is exploratory, aiming to offer a comprehensive overview of these characteristics. Our goal is to serve as a foundational resource that can inspire further research and inform future policy development in this domain. Policy makers must also understand that there are unique needs among each cohort.

### **Pioneer Generation**

We found that a higher percentage of Pioneer Generation individuals living independently, and more likely to be widowed or separated. With the potential loneliness faced by this generation due to the loss of loved ones, there is a need to integrate them into communities that prioritise social engagement. Social initiatives like Project Silverlight, which aim to empower older adults, can promote social interaction and foster intergenerational relationships. Policy should prioritise boosting social inclusivity and empowering this demographic's self-agency. Previous research has indicated that older age groups feel more connected to their communities when they are satisfied with the built environment (Ngu, Tan & Tov, 2023). Therefore, policy makers can also assess how the built environment impacts their social connectivity.

### **Merdeka Generation**

Our data reveals that approximately half of the Merdeka cohort remains gainfully employed, representing a potential asset in society. To further tap into this resource, policies should encourage part-time and flexible work arrangements, retraining initiatives, and financial incentives to foster sustainable economic stability within this demographic. Additionally, skill development programs, like Skills Future SG, can empower them to expand their job prospects. Crucially, policies aimed at their work engagements should consider their skills and interests, aligning them with suitable employment opportunities. Furthermore, tailored programs can be designed to involve them as volunteers, leveraging their considerable capacity for community engagement.

### **Young Seniors**

We found that most young seniors are somewhat actively preparing for their retirement, emphasising the need to balance their retirement goals with prevailing narratives of extended employment. This requires understanding their retirement aspirations, both in work and leisure, especially in relation to community engagement. Policymakers and researchers should broaden their focus beyond financial remuneration, such as considering psycho-social factors, and explore the meaning of retirement for this group. This may require a qualitative inquiry into the social construction of retirement and work for young seniors. Additionally, it's crucial to address the health challenges and costs this group will likely face and tailor policies to support their economic sustainability.

With longer life expectancy, increasing costs and inflation, financial retirement security for this group demands a fresh perspective. Traditional retirement savings may no longer suffice. Rather, innovative approaches like advanced wealth preservation strategies have become essential. Older adults, particularly those with low financial resources or risk-averse tendencies may require low-risk alternatives that diverge from conventional legacy insurance



and may need to be educated about other strategies like endowment plans and investment-linked policies.

Additionally, there is an opportunity for governments to collaborate with the public sector to maximise the social benefits from this demographic. These partnerships can involve initiatives like discounts on goods and services, or other activities that can recognise the emergence of young seniors. Furthermore, we previously found that this group is likely to experience lower social integration and neighborhood satisfaction (Ngu, Tan & Tov, 2023). Therefore, there is a need to address how the evolving built environment supports co-created programs that meet the specific needs of this group of individuals.

### **Summary of policy recommendations**

In summary, it is crucial for policymakers and researchers to recognise that each generation has unique needs, making the direct transfer of policies across cohorts impractical. Older cohorts may grapple with loneliness and necessitate increased social integration and personal agency. The Merdeka Generation holds untapped work potential, but this requires support in terms of continuous skill development, alignment of interests with employment. Conversely, young seniors are a new demographic with distinct requirements, potentially requiring more intricate retirement strategies. Importantly, the meaning of work is likely to evolve for this group. It is therefore crucial to assess their social circumstances to better cater to their retirement needs.

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**Annex A.** Socio-demographic characteristics of each generational group as of July 2023.

Demographic group	Young Seniors (N=2,275)	Merdeka Generation (N=3,263)	Pioneer Generation (N=892)
Gender			
Male	42.24	48.27	49.78
Female	57.76	51.73	50.22
Race			
Chinese	87.34	88.59	90.57
Malay	5.67	4.82	3.25
Indian	4.62	5.06	5.16
Other	2.37	1.53	1.01
Marital Status			
Married	80.66	77.66	69.62
Single	9.58	9.01	6.61
Widowed	3.55	7.60	18.95
Divorced/separated	6.58	5.73	4.82
Housing Type			
HDB 1-3 room	17.41	19.95	28.01
HDB 4-5 room or bigger	64.44	62.19	54.67
Private apartment/property	18.15	17.86	17.32
Education Level			
Primary/no education	14.85	22.17	37.41
Secondary education	41.05	42.64	37.19
Post-secondary w/o university	23.45	20.69	15.53
Post-secondary with university	20.66	14.50	9.86
Employment Status			
Working full-time	42.83	22.40	6.51
Working part-time/self-employed	22.78	22.00	14.81
Unemployed	6.16	3.68	1.68
Retired	11.26	37.28	60.27
Homemaker/others	16.97	14.64	16.72
Living Arrangement			
Living alone	6.29	9.19	11.88
Living with others	93.71	90.81	88.12

### **Research Team**

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Please contact the ROSA team at [rosa@smu.edu.sg](mailto:rosa@smu.edu.sg) for any questions or queries regarding this report.

### ***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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