



**SMU**  
SINGAPORE MANAGEMENT  
UNIVERSITY

Centre for  
**Research on  
Successful Ageing**

# Fostering Active and Inclusive Ageing



義安公司  
THE NGEE ANN KONGSI

This report is the third instalment of a series of annual reports published by the Centre for Research on Successful Ageing (ROSA). The purpose of this series is to outline the yearly advancements made by ROSA in the research being conducted on the well-being of older adults in Singapore.

We would like to thank The Ngee Ann Kongsi for their generous support and contribution towards ROSA, enabling us to produce this series of reports for dissemination to the public and key stakeholders.

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# Introduction

The past year was an important one for ageing policy in Singapore. Most significantly, the Ministerial Committee on Ageing (MCA) led by Minister for Health Ong Ye Kung announced a ‘refreshed’ 2023 Action Plan for Successful Ageing in January 2023 that lays the foundation for the government's policy responses to an ageing population over the next five years. It comprises of three key ‘thrusts’ that are vital to helping older adults age successfully in Singapore; empowering older adults to take care of their own physical and mental well-being, enabling older adults to continue to contribute their knowledge and expertise and to remain engaged in society, and finally supporting older adults in staying connected to their loved ones and society. As part of the Action Plan, other policies targeted at enabling successful ageing were also launched and implemented over the past year, such as the Healthier SG strategy that was announced by the Ministry of Health in September 2022 and launched in July 2023.

The introduction of these new policies and strategies reflects the shift in focus of the government to enacting long-term changes that will enable Singapore to adapt to an ageing population. Such changes will be far-reaching and will likely change the very fabric of society. Given this, over the past year the team at ROSA has worked to support such efforts in two key areas. Firstly, by discovering and studying new ways in which we can evolve as a society to meet the needs of a greying population. One prominent example of this is Project Silverlight, a pilot study of a novel model for the social engagement of older adults in Singapore that just concluded this year. Such research is important in identifying effective ways in which policymakers can achieve the goals set out by the Action Plan for Successful Ageing. Secondly, ROSA’s research also strives to understand how the changes that are being enacted by these policies may impact older adults in Singapore. This includes research that has examined how the built and social neighbourhood environment, as well as how increased digital literacy can influence well-being among older adults, two important aspects that the government is targeting as part of the Action Plan for Successful Ageing. Such work is important given the need to ensure that these new policies are well implemented and benefit all older adults in Singapore equally. The ROSA team is happy to be able to present snapshots of this research in this year’s annual report.

The ROSA team has also been working hard to enable our researchers to continue carrying out such research through several organisational developments that have taken place over the year. This includes the expansion of the Singapore Life Panel® to include middle-aged adults in Singapore aged between 52-57 in 2023 to complement the existing sample of older adults aged between 58-78, as well as the establishment of new partnerships with organisations such as Income Insurance and the Agency for Integrated Care that will enable new areas of research at ROSA. This report will also highlight these developments that will go a long way towards supporting meaningful research that will help Singapore adapt to an ageing population.

Overall, we hope that this third instalment of our annual report will give you a glimpse of the different ways in which the work that we do at ROSA aims to support policymakers and other stakeholders as we strive to adapt as a society to a rapidly ageing society. We would like to once again express our gratitude to The Ngee Ann Kongsi and the Ministry of Education for supporting our important work, to our loyal SLP members (both new and old) without whom our research would not be possible, and finally to our ROSA team for making this past year a successful one.

# INSTITUTIONAL UPDATES AND ORGANISATIONAL DEVELOPMENTS

With the end of the COVID-19 pandemic and the complete lifting of restrictions on group activities, ROSA was finally able to complete many activities and projects that were either halted or postponed due to the restrictions over the past year. In this section, we give you a snapshot of some of these projects or activities and provide you with other organisational updates that have taken place.



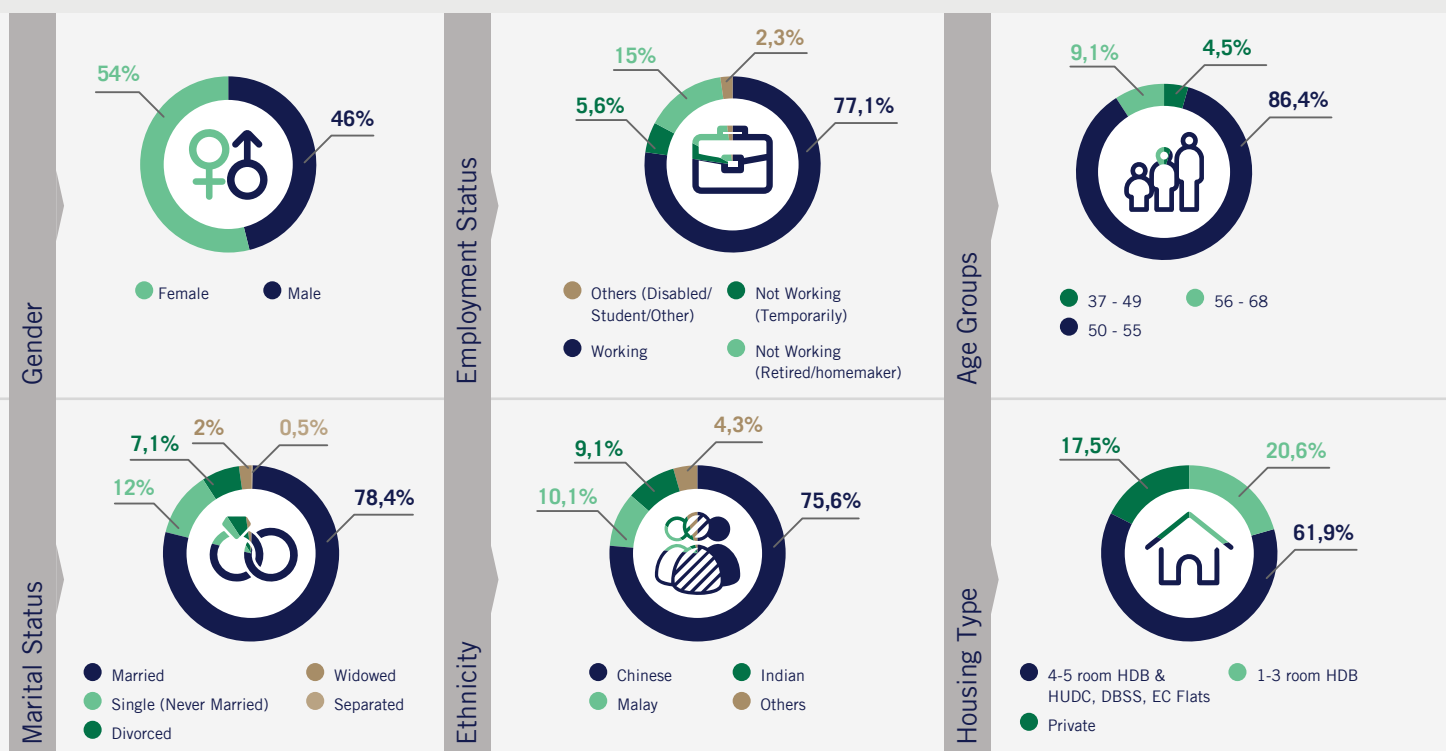
## Recruitment for the Singapore Life Panel® (SLP)

When the SLP first began in July 2015, it comprised a representative sample of middle-aged and older adults born between 1 March 1945 and 1 March 1965 who were aged between 50-70 in 2015, as well as their spouses. Today, this same sample is now aged between 58 and 78 in 2023. It is incredible to think that our SLP members have been with us for more than 8 years at this point, a fact that the ROSA team is very grateful for.

However, as ageing trends change and the profiles of the ‘young-old’ and the ‘old-old’ evolve over time, it is also necessary for us to understand how younger cohorts of Singaporeans are ageing. Having a younger cohort also enables us to make more pre- and post-retirement comparisons of well-being, an especially important point given how significant retirement is in the process of ageing for working adults. For these reasons, in 2021 the decision was made to recruit a new, younger sample of Singaporeans aged between 50-55 in 2021 (or 52-57 in 2023). This exercise was originally intended to be completed over a period of 6 months by the end of 2021. Unfortunately, due to various restrictions that were imposed because of the COVID-19 pandemic, the recruitment exercise took longer than intended.

Nevertheless, the team is grateful to be able to announce that the recruitment exercise was completed in March of 2023! A total of 2,062 new respondents have been recruited into the SLP and will form a new ‘refreshed’ sample that will be surveyed by the team on a quarterly basis in the months of February, May, August, and November. (The original core sample will continue to be surveyed monthly). The ROSA team is extremely grateful that so many individuals have made the decision to join the SLP, and we look forward to working with this new sample of middle-aged Singaporeans over the years to come!

### SLP Panel Refresh Demographics (n=2,086)



Note: \*Spouses of participants aged 50-55 were also eligible to join the panel, and account for the small proportion of participants beyond the 50-55 age band

## Project Silverlight

In last year's report, we announced that we were embarking on a pilot study<sup>1</sup> of a novel model of social engagement which we had titled "Project Silverlight". The purpose of the study was to see if the well-being of older adults in the community would benefit more from social engagement projects that position them as stewards of their own social engagement initiatives, both for themselves and for others within the community, rather than as passive recipients of such initiatives. Based on this premise we teamed up with En Community Services Society and the SMU Centre for Social Responsibility (C4SR) to trial this model of social engagement with a group of older adults in the Tampines North neighbourhood.

After 12 months and a total of 19 events that were co-organised by the participants of the study and student volunteers from C4SR, we are glad to announce that the project has concluded with much success! Each of the events that was organised was the result of a joint effort between the participants of the study and our student volunteers, and we at ROSA have learnt much from the experience of running the pilot study.

As a way to commemorate the conclusion of this project that we have grown very fond of, as well as to share some of the key takeaways from the study, please enjoy some photos of the different events that were organized as part of the study, as well as the reflections of participants and student volunteers involved in the project.



**Group photo of participants at the Van Gogh Immersive Experience Exhibition.**

<sup>1</sup> The pilot programme is supported by the National Research Foundation Singapore under its Healthy Longevity Catalyst Awards (HLCA) (NMRC Project No.HLCA21Jan-0029) and administered by the Singapore Ministry of Health's National Medical Research Council.

## Participants

Sally, a 70-year-old single woman, reflects on her favourite experience as a participant of Project Silverlight: "It is the sincere care and concern, accompanied with a genuine smile, from most of the young students in every step we took together in each activity... I can feel the genuine warmth, love from them in each activity and outing." Likewise, Leon and Sandra, husband and wife aged 73 and 75, expressed their gratitude for "the enthusiasm and willingness of all the SMU students' [in] providing care, guidance, and assistance during this incredible journey".

Evidently, these seniors cherish the positive interactions and experiences with the SMU student volunteers. Moreover, it even changed their impression of young people for good. "I am less inclined to think they are self-centred, have no patience, unwilling to spend time with elderlies as no common interests," Sally expressed, while Leon and Sandra felt that "being seniors we are not forgotten and... the younger generation still cares".

On interacting with their peers, both Leon and Sandra felt that "Project Silverlight helped us to

interact with other seniors to form camaraderie and fellowship during the course of this project," while Sally "made more friends and learnt to accommodate the different personalities which [she had] encountered". Additionally, for Sally who is single and cares for her elderly mum, she adds: "It is an avenue for me to go out and have fun with old and young alike, aside from my normal daily activities."

Nonetheless, when it comes to the thought of self-initiating these activities, these seniors are not very confident and still feel like they will need support on the ground. Leon and Sandra share: "It will be an uphill task for us seniors to self-initiate these activities ourselves as we lack logistical support and organisational skills to kick start these projects." In a similar vein, Sally shares: "It is indeed not easy to organise any activities in-view of the different interests, time constraint, needs, et cetera," and feels that she personally does not have the patience and time to organise such activities due to her caregiving responsibilities.



Sandra (left) and Leon (right)  
at Bird Paradise in May 2023.



Sally (second from the right)  
at a Terrarium Workshop in February 2023.

## Student Volunteers

Looking back, the student volunteers found the bonding experience with the senior participants to be one of their favourite experiences of their time spent in Project Silverlight. Pei Shan, a year two student volunteer remarked that the “shared joy and laughter, as well as learned priceless lessons from their experience and wisdom, made the relationships that developed between the elderly participants and the student volunteers truly special.”

The student volunteers also found it heart-warming to see the positive impact of the activities on the senior participants. Be it witnessing their smiles of joy during each outing or listening to them chatter excitedly about the next activity, both Pei Shan and Shu May, another year two student volunteer, found their joy and excitement “a testament to the positive impact that Project Silverlight has on the lives of the elderly”.

Despite the initial difficulties and awkwardness in interacting with the seniors, both Pei Shan and Shu May realised the importance of empathy and active listening in overcoming the gap between them and the seniors. “Project Silverlight has taught me the value of empathy and the significance of understanding things from the viewpoint of others by having me put myself in their shoes,” Pei Shan shares. “It helps to build a stronger sense of connection and trust when you genuinely listen to them and identify with their emotions and experiences.”

On how this has impacted the way they interact with older adults, Shu May felt that “bridging the intergenerational gap is not as difficult as it seems” and Pei Shan observed that she has learned to “set aside any preconceived notions or



Shu May (second row, second from left)  
at the National Museum of Singapore  
in August 2022.



Pei Shan (first from the right)  
at SMU campus in August 2022.

stereotypes about older adults and approach each interaction with an open heart and mind.”

Both student volunteers agreed that the time spent with the seniors has shown them not to judge others based on stereotypes. “I may have held certain assumptions or stereotypes about older adults based solely on their age before participating in this project,” Pei Shan reflects. “However, through meaningful interactions and listening to their stories, I’ve learned about the depth and richness in people that lies beneath the surface.”

When asked about the challenges in encouraging older adults to engage in community activities, Shu May noted that many older adults were more likely to participate with friends than alone. “Many seniors may not be participating in community activities as they may be quite reserved and do not want to participate in such activities alone and are more likely to do so under the companionship of their peers or someone they

trust.” Pei Shan also highlighted that the older adults may believe they are “too old” to participate in such activities which discourages them from seeking new experiences.

To overcome this, Shu May suggests that organisers “actively reach out to the seniors” to befriend them so they would be more encouraged to attend the activities with someone familiar involved. Pei Shan also brings up how “the presence of volunteers to assist the elderly who might need assistance... may also encourage more older adults to participate” by fostering an inclusive environment.

We would like to thank everyone who was part of this amazing project for their valuable contributions. We look forward to having more opportunities to work directly with older adults in Singapore to discover and develop more ways to support sustainable communities and successful ageing!



Group photo of participants, student volunteers and ROSA staff members at the Sembawang Hot Springs.

## Meet-ups with SLP Members

With the end of the COVID-19 pandemic and the removal of restrictions on group and in-person events, the team has taken the opportunity to start holding regular ‘meet-up’ sessions with members of the SLP on a monthly basis. These sessions serve as a way for the ROSA team to interact with and get to know our SLP members better. This is tremendously valuable for our team because it allows us to better understand the needs and concerns of our SLP members, and thus helps us to make being a part of the SLP both a more meaningful and comfortable experience for our respondents. These sessions usually comprise of a short tour of our SMU

premises so as to give our respondents a look ‘behind-the-scenes’ at ROSA, before a group discussion is held to garner the views of our respondents about issues that may be of concern to them.

One of the key issues that we have been discussing during these meetings has been our respondents’ responses towards the newly launched Healthier SG initiative. To give you an idea of what we have managed to learn from these sessions, a summary of just some of the valuable insights that our respondents have provided to us during our meetings is provided on page 12.

**A group photo of our SLP members and ROSA staff during the meet-up sessions!**



More photos of our SLP members during the meet-up sessions!



# Insights about Healthier SG from our SLP Respondents

## Introduction

Healthier SG is a multi-year strategy to transform the Singapore healthcare system. It was first announced in March 2022 and launched in July 2023. Through a series of system reforms and incentives, Healthier SG aims to promote proactive, preventive healthcare and to empower

citizens to chart their own journey in healthcare. A key hallmark of this initiative is getting residents to commit to seeing one doctor annually for preventive health screenings and health plan review sessions

## Insights

Based on conversations with our SLP respondents, we have identified several concerns they have about the upcoming implementation of the Healthier SG initiative.

Particularly, we have identified the lack of awareness of and about Healthier SG as a key factor that could hinder the successful implementation of this initiative.

Respondents have reflected to us that there is a general lack of awareness of this initiative among their peers as most of the information can only be found online. More alarmingly, we found that there was a general lack of understanding of what the Healthier SG initiative entails as well as the various benefits of enrolment into Healthier SG.

Aside from the lack of awareness of the Healthier SG initiative, there were also concerns among the

respondents we spoke to surrounding the receptiveness of the initiative. A common concern brought up was that many older adults might not want to visit the doctor for health checkups unless they are ill for various reasons such as the avoidance of discovering new diagnoses and the general dislike of being in a clinic environment.

SLP respondents were also particularly concerned about the cost of medical consultations through the Healthier SG initiative, especially since they will need annual visits to their doctors to review the health plan. Lastly, concerns with regards to the availability of medical resources required to support this initiative in the long run also surfaced during our discussion sessions. Several respondents were concerned that there would be insufficient doctors to be allocated to each patient, especially if most people typically prefer the more experienced doctors.

## Suggestions

As such, the key issue of the lack of awareness must be addressed.

We suggest a comprehensive awareness campaign to be launched to educate the older adults of Singapore, who are the main target audience of the first wave of enrolment, on the various details and procedures of Healthier SG. Building upon the success of the War on Diabetes, Healthier SG can adopt a similar multi-channel awareness campaign. This includes context and language specific advertisements about the initiative and the utilisation of common dialects to advertise it. These advertisements can focus on the incentives of Healthier SG and the various schemes that will aid with affordability. This will address the concerns that have been brought up in the previous section.

Dissemination of information should not be restricted to online and social media. Instead, mainstream media and physical ambassadors

should be utilised to ensure that older adults understand the initiative thereby making full use of it. Subsequently, reducing the number of times a resident can change their Healthier SG doctor would also help to address concerns about the availability of manpower.

Partnerships between healthcare clusters and the community for activities relating to healthy living should be clearly publicised so that residents can join their preferred activities with ease. Through these suggestions, we believe that older adults will gain a better understanding of the Healthier SG initiative and be able to take charge in managing their health, thus achieving one of the key aims of Healthier SG.

While the Healthier SG is a promising initiative, common concerns could possibly be addressed to better accommodate the upcoming enrolment exercise.

Since October 2022, we have held a total of 7 sessions, and a total of 77 respondents have taken the opportunity to visit the campus and meet the team. We would like to thank all of our respondents who have taken the time to share their views with us in person, and invite more of our respondents to visit our offices and have their views and concerns heard. These meetings are very important to the ROSA team as meeting and

hearing directly from our respondents helps us to understand the issues that older adults face. Invitations for our meet-up sessions are sent out to segments of our SLP respondents monthly on a rotating basis via email. SLP members who have yet to receive an invitation may also reach out to us via our centre hotline or send us an email at [slp@smu.edu.sg](mailto:slp@smu.edu.sg).

## 2022 ROSA Annual Symposium on Successful Ageing

The second ROSA Annual Symposium on Successful Ageing was held on the 1st of November 2022 at the newly opened School of Social Sciences/College of Integrative Studies building. A total of 266 people participated in the event, and of these, 59 were our very own SLP members. Structured to be a more interactive event with multiple discussions taking place through the day, the symposium was not only an opportunity for stakeholders to learn from the research being conducted at ROSA, but it was also an ideal opportunity for researchers and policymakers to learn from our valued SLP members that attended.



**Professor Paulin Straughan,  
Director of ROSA,  
welcoming participants  
to the symposium.**



**Professor Lily Kong,  
President of SMU, who graced  
the event as Guest of Honour,  
providing her welcome remarks.**

A total of 7 presentations were given throughout the symposium addressing topics related to the theme of “Advancing Healthy Ageing – Nurturing the Health Capital of Older Adults”. Two discussion sessions were also held during the symposium that allowed participants to share their reflections on the presentations. During the lunch break, participants also had the opportunity to join a campus tour led by the SMU Ambassadorial Corps which gave participants a chance to get to know our campus and our new building better.



Participants of the symposium in deep discussion during one of the sharing sessions during the symposium.

An SLP member who participated in the symposium shares her views on the presentations with the rest of the audience.



Participants of the symposium on a campus tour during the lunch break!

A group photo of one of the tour groups!



**The ROSA team would like to thank all our participants once again for having made the symposium such a success. We would especially like to thank all our SLP members who took the time to join us as we are always happy to have more opportunities to interact with and hear from you directly. We hope that you will join us once again for the next symposium!**

For the full summary of the presentations and the symposium on our website, you may scan the QR code below.



## Inaugural SIGMA Research Conference

On 11th and 12th May 2023, Hitotsubashi University (HU) hosted the Inaugural Annual SIGMA Research Symposium 2023, a joint event that also included the 19th International Conference on Pensions, Insurance and Savings, organised by the Universite Paris Dauphine PSL and HU. As part of the SIGMA (Societal Impact and Global Management) Alliance, ROSA both co-organised and participated in this symposium.

The symposium featured

**35**  
**Presentations**

from researchers across

**>25**  
**Global Institutions**

Delivered both in-person and virtually, focusing on the theme "Ageing and Well-being over the Life Course". The presentations addressed four key dimensions of well-being - economic, mental, physical, and social well-being and aimed to discuss and identify the key determinants of well-being across the life course. In total, the ROSA team delivered 5 presentations regarding aspects of economic, mental and social well-being based on findings from the SLP.

**Overall, the ROSA team found the symposium to be meaningful and productive. We would like to thank HU for being wonderful hosts, and we look forward to attending the next Annual SIGMA Research Symposium!**

For a full summary of the presentations on our website, please scan the QR code below.



## Singapore Resilience Study

In 2022, ROSA collaborated with Income Insurance Limited to conduct a study titled “Singapore Resilience Study” to understand the state of resilience of among a broader population of Singaporeans. The study aimed to expand on ROSA’s existing mental resilience measurements and develop new measures for resilience pertaining to the social, physical and financial domains, and establish the baseline levels of Singaporeans’ resilience across these domains. The four domains of resilience align with the four domains of well-being which form the core of ROSA’s primary research focus. Developing these measures will enable us to better assess resilience and uncover the factors that support the capacity to weather against uncertainties that may arise in different aspects of life.

In addition to the participation of 969 SLP respondents, 1,062 participants aged 26-52 were also recruited to participate in this study over the course of 2 months. Findings from the study were released in a joint media launch on 5 September 2023. A summary of the study’s findings can also be found below on page 26.



## RESEARCH DEVELOPMENTS

In the first two years of ROSA's operations, researchers paid much attention to expanding the repertoire of well-being measures that were being fielded to SLP to be able to capture the social, physical, and mental well-being of our respondents in addition to the many economic well-being measures that had already been included. Over the past year, efforts have shifted to focus more on analysing the data being collected, rather than identifying new measures to be included. However, several new topical modules (i.e, sets of questions) were included into the SLP surveys this year that asked respondents about current events so as to be able to understand how these events were affecting them in real time. In this section, we thus present snapshots of these new modules that were fielded to give you an idea of the kinds of analysis we are currently conducting at ROSA.



## New modules fielded

### Financial security

Singapore's core inflation index has been rising rapidly in the last years, hitting 5.3% in September 2022, and meeting the highest recorded level in 14 years previously observed in June 2008. Inflationary pressures have led to a palpable rise in the cost of living, and ramifications on the personal finances of Singaporeans. The rising cost of living is expected to have a significant impact on older adults, specifically, as they prepare to exit the work force and enter retirement. With rising inflation rates, those without an incoming source of income may find their savings depleting at a much faster rate than they anticipated, hence impacting their financial security.

Thus, an in-depth look into the financial security of older adults was examined in the module. In addition to identifying the financial impact of COVID-19, older adults' income adequacy, and outlook towards future cost of living, the module also examined older adults' perceptions towards their past saving behaviour to identify how COVID-19 has impacted the financial position of Singaporean households. This module was designed alongside researchers from the RAND American Life Panel who have fielded similar questions to older adults in the US. Findings from this module will enable researchers to conduct cross-cultural comparisons between Singapore and the US on financial security and preparedness.

### Silver Zones

First introduced in 2014, Silver Zones aim to enhance the road safety of neighbourhoods with a high population of seniors. These zones include innovative features to encourage motorists to drive more safely, lowered speed limits, and more community spaces within the area. As of 2021,

22 Silver Zones have been implemented across the various residential estates in Singapore, and the Land Transport Authority aims to increase this to 50 zones by 2025.

Through this module, researchers are able to identify if silver zones have had any perceptible impact on older adults' well-being, and shed light on both positive and negative effects which may have resulted from the implementation of Silver Zones.

### Resilience

The concept of resilience has gained increasing pertinence within academic and public spheres in light of COVID-19 and the precarity of contemporary life. Referring to the dynamic process wherein the individual displays positive adaptation despite experiences of significant adversity or trauma, resilience, thus, enables individuals to better face and overcome life's challenges and maintain well-being in spite of difficulties.

The module expanded upon ROSA's existing mental resilience measure to also examine older adults' resilience in the social, financial, and physical domains. Importantly, this module will enable ROSA researchers to identify the factors which support the development of resilience across the different domains, which similarly correspond to ROSA's four domains of well-being, and propose policy interventions that will enable older adults to be better buffered against stressors experienced over the life course.

## COVID-19

The year 2022 saw the stepping down of Singapore's remaining's COVID-19 safe management measures and move towards an endemic COVID-19. This was, however, also accompanied by new infection waves and emergence of new variants. Fielding this module at several points across the year, ROSA sought to identify the extent to which older Singaporeans were concerned about the local COVID-19 situation and their mental preparedness for an endemic COVID-19. Questions from this module were developed in hopes of aiding local policy makers identify vulnerable groups who may require greater assistance in Singapore's transition to the endemic phase.

## Digital Literacy

Despite the high level of digital connectivity in Singapore, a marked digital divide remains between the younger and older generations of Singaporeans. With digital connectivity being identified as a key facilitator of successful ageing, the Ministry of Health has bolstered efforts in recent years to improve the digital literacy of older Singaporeans. These efforts have led to the fruition of the Senior Go Digital programme in May 2020. This module was fielded to gain an understanding of older adults' attitudes towards technology, their confidence in utilising different digital platforms, as well as the support systems which have supported the development of their digital skills 2.5 years on from the launch of the programme. Descriptive findings from this module are shared in the following section on page 27.

## Conclusion

In the past year, ROSA has developed an extensive repertoire of new modules primarily dedicated to topical matters important to older adults. The modules have enabled ROSA to continue the pursuit of conducting research that can be translated and effect meaningful change for the betterment of older adults. Findings and recommendations from these modules have been communicated to the Singapore government and its agencies, and has stimulated discussions on how to better address the concerns of older adults moving forward.

## Research topics

Research conducted by ROSA in the past year has been targeted at 1) discovering and studying new ways in which we can evolve as a society to meet the needs of a greying population, and 2) understanding how the changes that are being enacted by policies under the 2023 Action Plan for Successful Ageing may impact older adults in Singapore. The overall aim of carrying out such research was to be able to provide translational findings from our research that can support the implementation of policies aimed at enabling successful ageing. In this section, we provide you with a summary of some of the kinds of research that the ROSA team has been conducting towards this end across several key themes relevant to the action plan, in particular; social connectedness, resilience, digitalisation, and financial stability. While the projects that will be summarised here are only a portion of the projects that ROSA researchers are currently working on, we hope that they will nevertheless give you an idea of the value of the work that ROSA researchers have been carrying out.

### Social Connectedness

One of the key thrusts of the 2023 Action Plan for Successful Ageing is “Connectedness” and involves ensuring that older adults can stay connected to society and to their loved ones. Two ROSA studies related to this theme are summarised here. The first sought to understand how we can measure the levels of satisfaction that middle-aged and older adults have with their social connections through a study of their ‘social well-being’. Such research is important in establishing standardised measures of social connectedness that can guide policymakers by directing efforts to increase social connectedness appropriately. We elaborate in further detail below the findings of study. The second study sought to trial a novel model of social engagement for middle-aged and older adults in Singapore that would potentially be a more effective way to increase social connectedness among this demographic. The full report for this pilot study will be available in early 2024.

#### Measuring the satisfaction of older adults with their levels of social connectedness - The Social Well-Being of Older Adults in Singapore

ROSA researchers conducted an exploratory study on the social well-being of middle-aged and older adults in Singapore. This research was unique given that existing research on the concept has mostly regarded social well-being as a predictor of health rather than a component of health which the team sought to do. The ROSA team thus focused on (1) identifying the distribution of social well-being in Singapore, (2) factors that influence social well-being and the (3) importance of social well-being among middle aged and older adults on a preliminary level.

Keyes’ Social Well-being Framework and Instrument were utilised to study social well-being. Figure 1 below provides a brief understanding of how social well-being is conceptualised by Keyes, as well as what it comprises of. To enhance the cultural suitability of the instrument used to measure the different aspects of social well-being, questions were adjusted and adapted to the local context before it was fielded to the Singapore Life Panel (SLP).

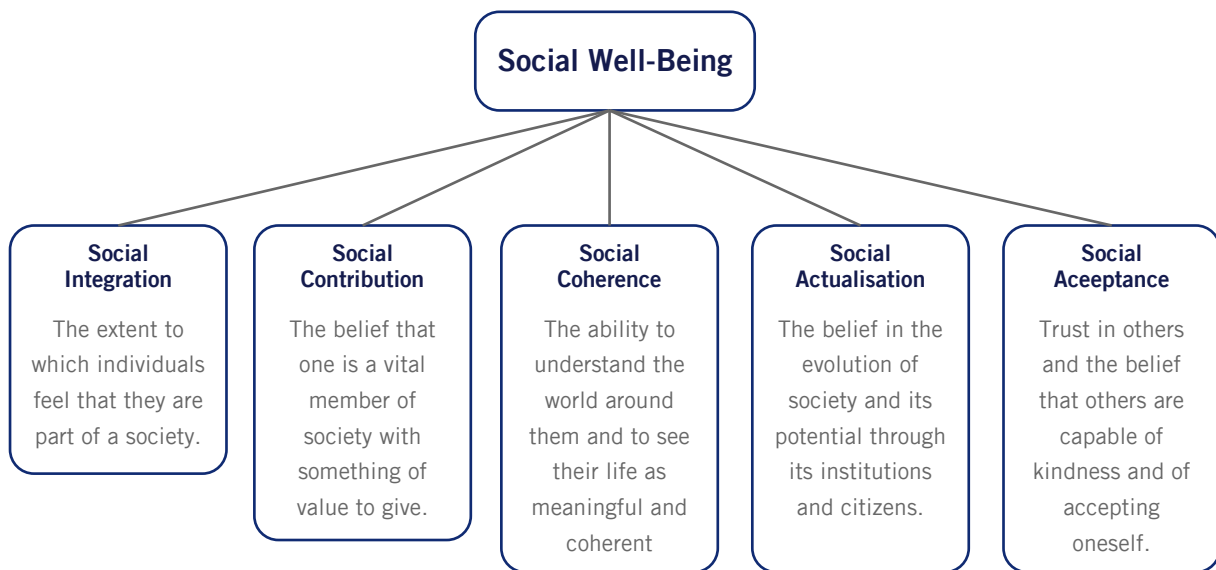


Figure 1: Keyes' Social Well-being framework

The team found that respondents scored highest for Social Actualisation and lowest for Social Coherence. This suggests that while there is confidence about Singapore's progress as a society, respondents are less likely to feel as though they can fully comprehend the changes taking place around them. The team also found that among respondents, those with higher education and bigger housing types tended to report higher levels of social well-being. This suggests socioeconomic status may play an important role in shaping social well-being for middle-aged and older adults.

Building upon previous research, the availability of neighbourhood amenities within a 10-minute walk was also associated with higher social well-being. In particular, the availability of parks, greenspaces or exercise spaces was most strongly associated with increases in social well-being. The increased participation in social activities have also been found to produce the same positive effect on social well-being. Interestingly, researchers discovered that digital contact with others was the strongest predictor of social well-being. This suggests that the social well-being of older adults can be improved by keeping them digitally connected.

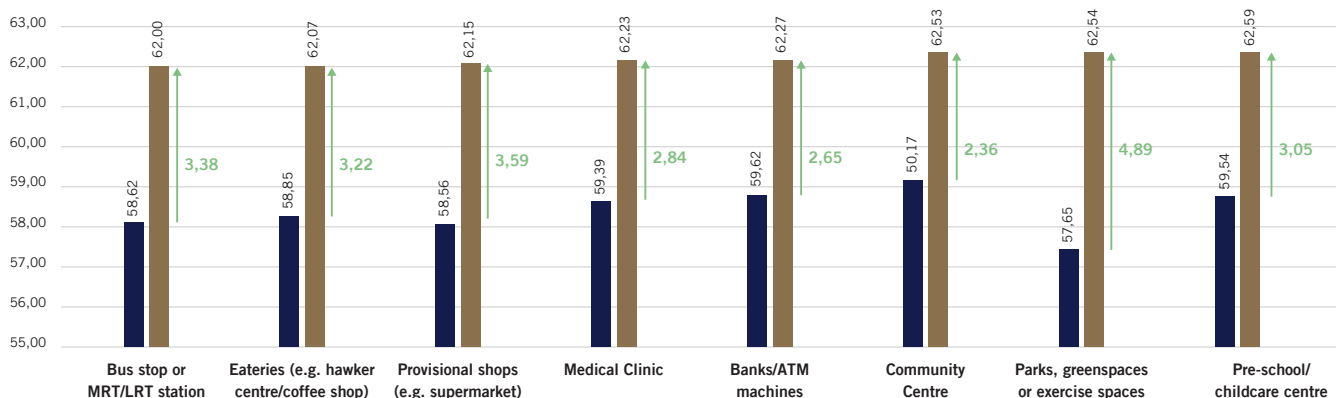


Figure 2: Average social well-being scores based on availability of amenities

Finally, given ROSA's objective of studying well-being as a multi-dimensional construct, we found a positive correlation between mental well-being and social well-being. Of all the dimensions of social well-being, social integration appears to have the strongest correlation with mental well-being.

The research thus shed light on the usefulness of the concept of social well-being for understanding and improving the well-being of middle-aged and

older adults in Singapore. While further research is needed to elaborate on the preliminary findings identified, our results offer policy insights into the specific efforts that should be adopted and implemented to improve various aspects of social and mental well-being among middle-aged and older adults in Singapore. In this way, our research provides preliminary insights into how policymakers can best achieve the goals set out by the 2023 Action Plan for Successful Ageing.



[To read the full report titled 'The social well-being of older adults in Singapore', please scan the QR code here.](#)

## Resilience

Another key thrust of the 2023 Action Plan for Successful Ageing is “Care”, with an important component of this thrust involving the ability of older adults in Singapore to be able to stay independent and care for their own mental and physical well-being. One area of research that ROSA researchers have been examining in their work that is closely related to this concept of self-care is that of the resilience of older adults in Singapore, referring to their ability to withstand or recover quickly from difficulties. Again, two studies closely related to this theme that were carried out over the past year are summarized in this section; the first pertained to the role that resilience played in enabling older adults in Singapore to weather the effects of the pandemic on their well-being, and the second pertained to the factors that shape levels of resilience among Singaporeans in general, including the ownership of insurance plans as well as other social factors.

## The importance of resilience in overcoming difficult times - The effects of SES, social support, and resilience on older adults' well-being during COVID-19: Evidence from Singapore

While the worst of the COVID-19 pandemic is now over, much is still to be understood about how it affected and continues to affect us, particularly in terms of understanding how the availability of certain resources, such as resilience and social support, may have helped vulnerable older adults weather the effects of the pandemic on their well-being. Recent studies showed that older adults of a lower Social Economic Status (SES) were more likely to experience poorer mental and physical outcomes and declines in overall well-being during the Covid-19 pandemic. However, as Singapore moved towards an endemic Covid-19, an absence of a credible roadmap to address the holistic needs of vulnerable older adults to build their resilience and ensure their wellbeing remained. Through this study, the ROSA team thus aimed to investigate the importance of social support and resilience in bolstering the well-being of older adult Singaporeans with lower SES during the pandemic.

The study had two specific aims. Firstly, researchers aimed to examine the extent to which SES had shaped well-being among older adults in

Singapore during the COVID-19 pandemic. Secondly, they aimed to identify and assess potential pathways through which older adults with low SES could benefit from greater levels of well-being in the post-COVID-19 era, particularly through the accretion of resources like social support and resilience.

Researchers found that SES had a significant impact on well-being through both direct and indirect effects during the pandemic. Secondly, the influence of SES on resilience was found to be mediated by the presence of social support and resilience. Specifically, it was found that SES was positively associated with the availability of social support which was, in turn, positively associated with levels of resilience (see Figure 3 below). This suggests that affluent socio-economic backgrounds do not intrinsically build resilience; instead, it is through the access to social resources, which SES affords and facilitates, that resilience is developed. Lastly, it was also found that social support had both significant direct and indirect effects on well-being through resilience.

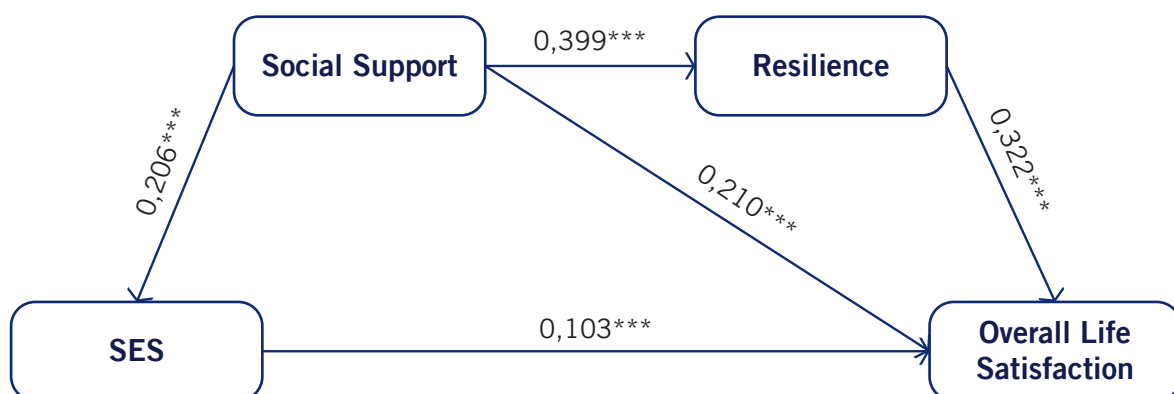


Figure 3: Path model examining the relationship between SES and overall life satisfaction

Overall, the results provide evidence for the pivotal role that social support and resilience can play in the relationship between SES and the well-being of older adults, with social support being an important resource in ensuring for the resilience of older adults in times of adversity. Unfortunately, due to the presence of the COVID-19 pandemic, the opportunities to maintain interactions with others and receive social support in the community were hindered by the social restrictions intended to reduce the spread of the virus. In a post-COVID world with more physical interactions moving towards the digital space, older adults who are relatively less digitally literate may find it hard to adapt to these new technologies to maintain their social interactions. On top of that, the access to such

technologies is once again segregated based on SES, compounding disparities in the availability of important resources for well-being.

In light of these findings, what may be lacking in Singapore's policy response to COVID-19 is the provision of social resources to reduce the differences in well-being due to SES levels among older adults. However, as the present study has highlighted, it is not so much access to financial resources but access to social resources that helps to build resilience and safeguard the well-being of older adults and which is therefore lacking. A key implication for policymakers is the reimagining of our social infrastructure to reduce the SES inequalities in well-being caused by the COVID-19 pandemic.



[To read the full manuscript titled 'The effects of SES, social support, and resilience on older adults' well-being during COVID-19: Evidence from Singapore', please scan the QR code here.](#)

### Insurance, social resources, and resilience. Do they go hand-in-hand?

The Singapore Future Resilience Index 2022 for Singapore Residents Aged 25 to 78 is a collaborative research study between ROSA and Income Insurance Limited. This study examined the resilience profiles of 2,021 Singaporeans aged 26 to 78, focusing on four domains of resilience: mental, social, physical, and financial resilience, as well as their insurance coverage for four types of policies: life, health, wealth, and legacy insurance.

The findings suggest that the respondents are generally resilient across all four domains, as the median and mean resilience scores for all four measures of resilience were above the mid-point of the resilience scale. Nonetheless, it was found that age, gender, housing type, marital status, and employment status were significantly

correlated with resilience levels, and there were differences in resilience levels between different demographic groups. For example, respondents who were unemployed reported significantly lower resilience across all domains than those who were employed, and respondents living in smaller housing types reported lower levels of resilience in social, physical and financial than those living in larger housing types. Similarly, respondents who were older (between ages 56 to 78) had lower levels of social resilience than those aged 26 to 35 and 46 to 55.

To further examine the relationship between resilience and resources within one's environment, structural equation modelling (SEM) was conducted. This analysis identified social engagement, social support, and financial

literacy as factors that contribute to the development of resilience within individuals. ROSA researchers also identified groups of respondents with relatively low levels of social support and social engagement, and thereby low levels of resilience. For example, respondents from lower socioeconomic backgrounds, based on housing type and education, and those who were unemployed reported lower levels of social support, lower levels of participation, and poorer financial literacy.

In terms of insurance coverage, over three-quarters of respondents reported having some form of insurance coverage. The greatest proportion of respondents reported own health insurance, followed by life insurance, legacy insurance, and wealth insurance. The demographic factors which were found to be significantly associated with insurance coverage were employment status, age group, and housing type. More specifically, respondents who were (i) employed, (ii) living in larger housing types, and

(iii) younger in age tended to have significantly greater insurance coverage than those who were unemployed, living in smaller housing types, and older in age.

In line with the objectives of the study to inform policies for potential interventions and raise awareness in strategies to boost Singaporeans' resilience, the report outlines the specific demographic profiles that may need more assistance, and provides a few recommendations: policy interventions to focus on improving the social support for lower socioeconomic class and unemployed Singaporeans, encourage shifts in how formal and informal work is viewed and compensated such that everyone has access to social activities, interventions to target financial literacy programs towards those in demographic groups that score lower on financial literacy, and lastly, local insurers to better cater to the needs of those with lower levels of financial literacy by offering comprehensive low-risk and low-cost insurance policies.

## Digitalisation

A key strategy that will be adopted by policymakers in achieving the goals outlined in the Action Plan for Successful Ageing is to leverage on technology and digitalisation to equip older adults with the necessary resources required. For instance, older adults will be encouraged to adopt technological interventions to maintain their social connectedness in later life, such as in using smartphones or other mobile devices to communicate and stay in touch with friends and family. Given the relevance that digital and technological literacy had for the well-being of older adults during the COVID-19 pandemic, ROSA researchers have been conducting studies on both the factors that shape digital literacy among older adults, as well as the impact that digitalisation can have on the well-being of older adults. Two such studies are briefly discussed in this section.

### Who is more digitally savvy, and why? – Digital Literacy Among Older Adults in Singapore

Over the years, there has been a rising proportion of older adults who have reported smartphone or internet usage in Singapore. However, this increased usage may not necessarily correspond to the actual level of digital literacy of older adults as usage does not always imply savviness. Additionally, the digital divide remains as older adults are outpaced by the younger generation, resulting in shallow participation in the diverse

digital space. This is an important issue given that the use of technology can afford many benefits to older adults, especially with regards to helping them remain socially connected. Through this study, researchers at ROSA thus aimed to examine how digitally connected and proficient older adult Singaporeans are at present and to identify how to better support older adults who are less proficient in adopting digital technologies,

ultimately safeguarding their overall wellbeing.

Respondents in the Singapore Life Panel (SLP) were fielded questions relating to digital literacy to examine 4 main areas. These were (1) the ownership of digital devices, (2) the usage of

digital applications and functions, (3) perceptions on ease of use, confidence, and social support in learning to use new digital technologies and (4) the effects of the use of technology on mental well-being and social isolation.

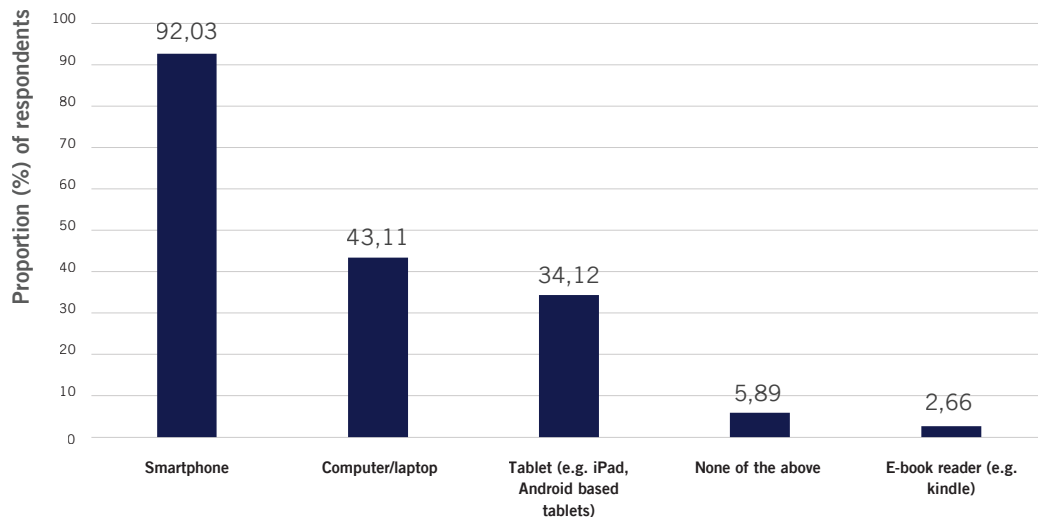


Figure 4: Ownership of digital devices

Results illustrate that digital ownership is generally high among older adults with over 90% owning at least 1 digital device and a further 50% owning 2 or more. However, researchers found that respondents that owned 2 or more devices (versus only 1 or no devices) tend to be younger, male, reside in more affluent housing types, and be more educated. This suggests that a digital divide exists among older adults between those who are more and less socioeconomically advantaged, and that more can be done to bridge this divide.

In terms of usage of digital applications and functions, the team found that usage levels were generally low, especially for non-leisure applications like government or functional

applications (e.g, Healthy 365 or online banking applications). This possibly indicated that older adults are generally less confident in using functional applications on their mobile devices that can benefit their daily lives, and as such use their devices predominantly for the purpose of leisure (for instance in watching YouTube or using Social Media). Researchers then compared the usage of functional applications like mobile banking between respondents who reported feeling confident versus not confident that they could protect themselves from scams. Those feeling confident were twice as likely to use online banking and shopping applications (see Figure 5 below).

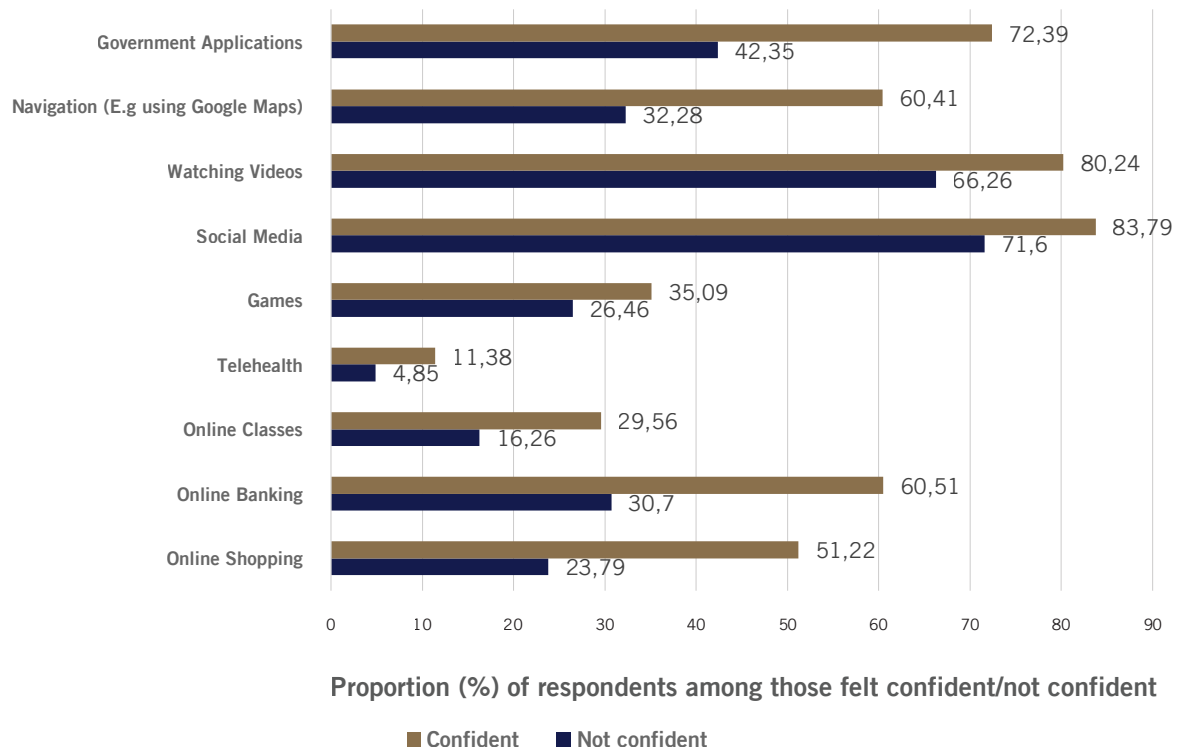


Figure 5: Proportion (%) of respondents who used each application type among those who felt confident or not confident about protecting themselves from scams

With regards to older adults' perceptions on learning to use new digital technologies, researchers found that technology use can be shaped by social factors. A large majority of respondents reflected that they could seek help from someone should they face difficulties using their digital devices. On top of that, the team also found that on average, respondents were more confident about learning how to use new digital technologies with assistance from others, as opposed to on their own. As such, researchers concluded that technology can be a social process as well.

Lastly in terms of mental well-being, researchers found that lower digital ownership and usage of digital applications was linked to both lower mental well-being scores and higher social isolation scores among respondents. The interplay between digital literacy and older adult well-being is thus supported by these results and once again opens the door on future research into the nature of these relationships.

All in all, closing the gaps in technology use among older adults in Singapore has the potential to improve their well-being. This would need consistent governmental and societal efforts towards digital inclusion and literacy for digital applications that enhance older adult well-being.



[To read the full report titled 'Digital literacy among older adults in Singapore', please scan the QR code here.](#)

## How can smartphone use influence the mental performance and well-being of older adults? – Smartphone-use profiles and cognitive and socioemotional outcomes in middle-aged and older adults: a latent profile analysis

The versatility of smartphones and their ability to access the internet have transformed the handheld device into a vital tool for social connection, accessing information, entertainment and even a tool for financial planning. Given the increasingly pivotal role of such devices in our daily lives, numerous studies have been done to observe the relationship between smartphone usage and cognitive and socioemotional outcomes. However, current studies yield inconsistent results often due to limitations such as the reduced scope and simplified definition of smartphone usage. As such, to plug this knowledge gap, ROSA researchers aimed to identify a range of smartphone use profiles among SLP respondents and examine how these different profiles would relate to the three critical outcomes of (1) depressive symptoms, (2) life satisfaction and (3) cognitive failures.

To uncover distinct usage profiles, members of the Singapore Life Panel (SLP) were fielded questions on the usage frequency of ten major smartphone activities such as messaging, taking photos or gaming. Based on usage habits obtained from the responses, five profiles were created ranging from (1) non-use (14.3% of respondents), (2) basic and restrained use (20.1% of respondents), (3) social interaction and entertainment use (21.3% of respondents), (4) traditional communication use (26.1% of respondents), and (5) advanced maximisation use (18.3% of respondents) (see Figure 6 below for a description of usage profiles). In addition, respondents were also presented with questions relating to the three critical outcomes to determine the relationship with the various smartphone use profiles.

User Profile	Description
“Non-use”	Did not own smartphones or reported only very limited calling activities.
“Basic and restrained use”	Used smartphones for low to moderate calling and messaging, but little to no other smartphone activities.
“Social interaction and entertainment use”	Primarily used smartphones for highly frequent calling and messaging, and relatively frequent social networking activities, and leisure and pastime activities.
“Traditional communication use”	Largely used smartphones for calling and messaging activities but relatively less for social networking or leisure/pastime activities.
“Advanced maximisation use”	Reported highly frequent and active use across most smartphone activities including calling, messaging, social networking and entertainment activities, along with a moderate level or advanced activities such as online banking/shopping.

Figure 6: Usage profiles of smartphone users

Researchers found that the traditional communication profile and the advanced maximisation profile had a relatively lower levels of depressive symptoms as compared to the other profiles. In terms of life satisfaction, the advanced maximisation profile and the social interaction and entertainment profiles were found to have higher levels of life satisfaction than other profiles. It was observed that individuals with smartphone profiles characterised by communication activities experience reduced depressive symptoms, whereas those with smartphone profiles featured by active social interaction and entertainment and more wide-ranging and advanced functions experience higher life satisfaction. The findings support and extend current studies that demonstrate a positive link between social technology use, greater internet access and well-being in older adults.

Interestingly, however, no distinct differences with respect to cognitive failures were found between profiles. This suggests that the various smartphone-use profiles did not influence older

adults cognitive functioning, contrary to other studies that showed older adults' communicative technology use was significantly associated with better memory performance and executive functions in subsequent years. The difference in definition of cognitive function between this study and previous studies may be a reason for the differential results. On top of that given that this study's measure of cognitive function is self-reported, there may be a potential of self-serving bias which results in respondent's refusal to admit cognitive failures and affecting the results. Lastly, the team utilised a shortened measure which may not be comprehensive enough to capture the wide spectrum of cognitive failures.

To conclude, this study highlights how specific smartphone uses are conducive to reducing depression and promoting life satisfaction in the ageing population. Thus, useful interventions can be implemented to help older adults gain greater socioemotional benefits from their usage of smartphones.



[To read the full manuscript titled 'Smartphone-use profiles and cognitive and socioemotional outcomes in middle-aged and older adults: a latent profile analysis', please scan the QR code here.](#)

## Financial stability

A final key theme of research conducted at ROSA that was closely related to the goals of the 2023 Action Plan for Successful Ageing focused on understanding the factors that shape levels of financial stability among older adults. One aspect of the action plan that was highlighted involved 'enhancing retirement readiness' among Singaporeans to ensure that older adults enter retirement with sufficient financial resources to support them. Such efforts are important not just in ensuring that older adults are able to afford necessities in retirement, but also in terms of ensuring that they have sufficient resources to support their healthcare needs and to weather various financial shocks that may arise out of health-related complications. Given the importance of this, over the past year ROSA researchers have also been conducting research on the factors shaping financial stability, both in response to rising costs of living due to rapidly increasing inflation rates, and in terms of whether they had purchased long-term care insurance that would enable them to financially weather future health shocks. In this final section, we briefly discuss these studies.

## How were older adults faring amid rapidly rising prices due to inflation? - Concerns over the cost of living among older adults in Singapore

As both global and local inflation rises, the rising cost of living has been among the top concerns of Singaporeans. Additionally, Singapore's goods and services tax was increased in 2023 and will be further increased in 2024. Despite the implementation of support measures to cushion the impact of this simultaneous increase, Singaporeans are still likely to experience a financial impact. It is within these circumstances that the ROSA team examined how such developments impacted older adult well-being in Singapore, as well as how they may shape the financial situations of older adults. Given that older adults are especially vulnerable to increases in the cost of living, it is important for researchers to identify groups that are particularly vulnerable to such financial developments in order to provide policy recommendations intended to support older adult well-being during these challenging times.

Respondents of the Singapore Life Panel (SLP) were fielded questions relating to the two key

aspects of economic expectations as well as cost of living. Economic expectations are a key predictor for well-being and is defined as the perceived likelihood that an individual anticipates experiencing a negative financial impact. To examine the change in economic expectations, researchers compared the current responses with responses previously fielded in May 2020. Separately, questions relating to the cost of living also allowed researchers to identify specific areas of concern given the current wave of inflation.

Results illustrated that levels of concern among older adults about their financial position has increased in August 2022 as compared to May 2020 with almost half of respondents reflecting concern over their financial situation. One possible factor contributing to this rise could be the fact that more of the respondents would be retired and hence be more financially vulnerable as compared to May 2020. This rise could also be explained by increasing costs of living, supporting previous studies in this area.

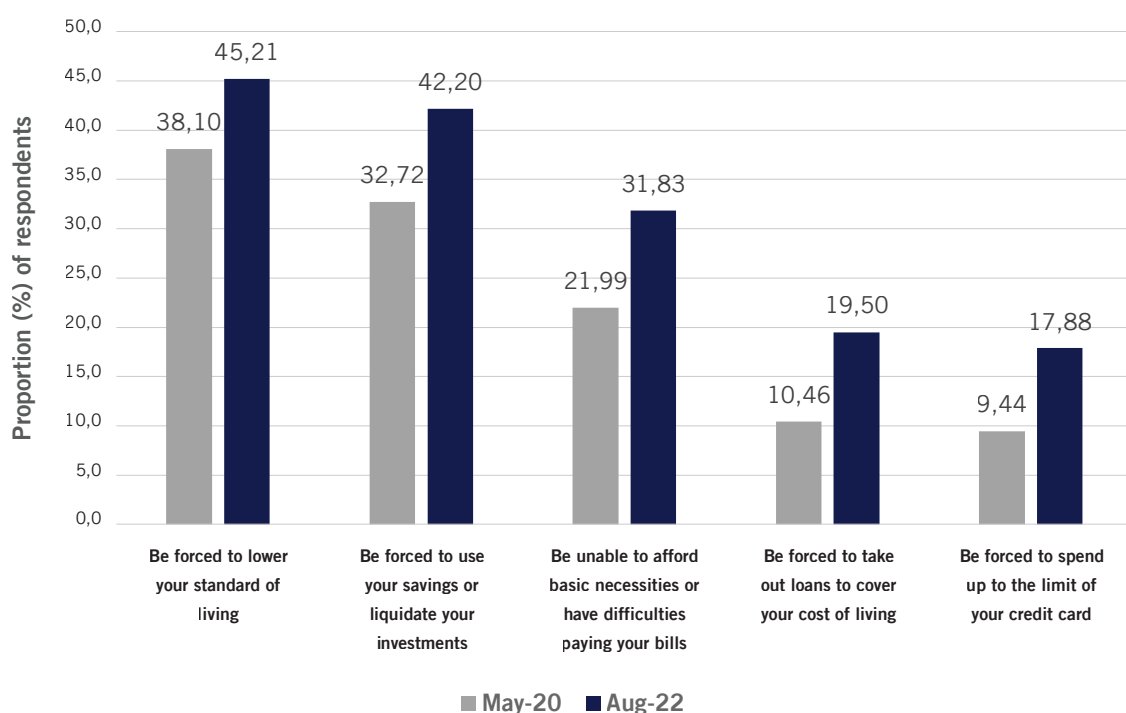


Figure 7: Economic expectations in May 2020 and August 2022

ROSA researchers also found two main groups that appear most vulnerable to the rising cost of living and are most likely to anticipate experiencing financial impacts in the current climate. They are respondents of lower SES and respondents who are unemployed, laid off, or on

sick leave. In fact, a majority of respondents in the second group have anticipated being forced to lower their standards of living or to use their savings or liquidate their investments to support themselves.

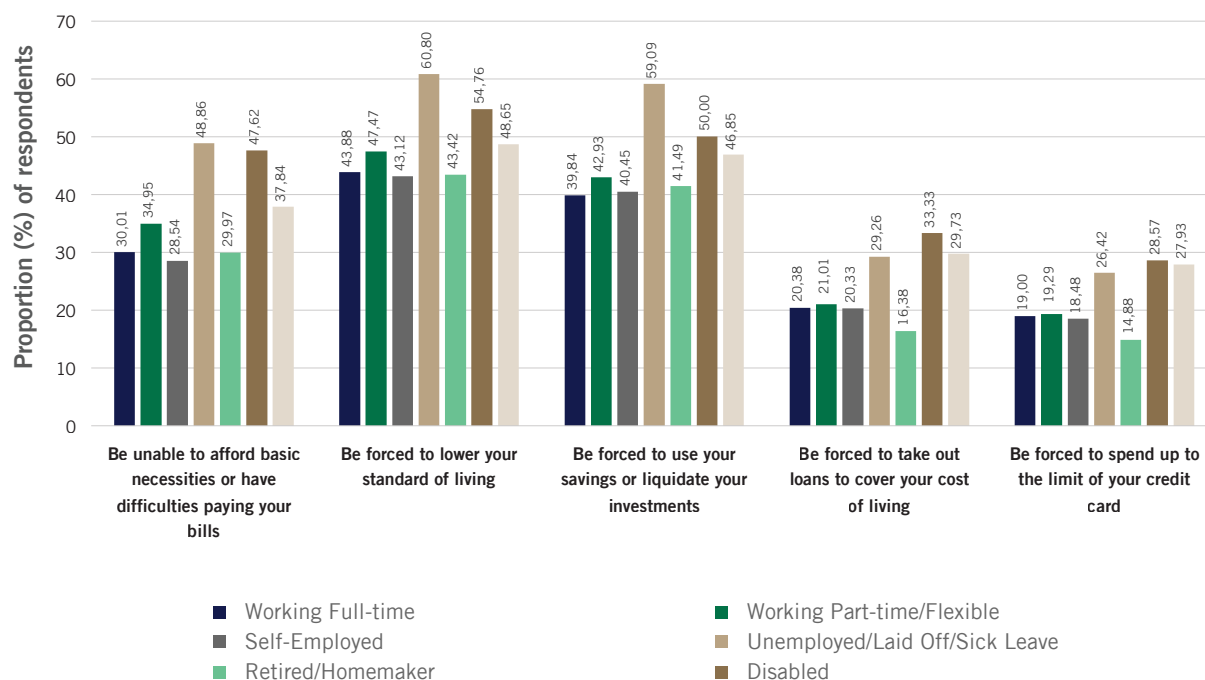


Figure 8: Economic expectations based on work status (August 2022)

This finding highlights that older adults who are in need of work but are unable to find work are especially vulnerable to negative impacts due to the rise in the cost of living. This suggests that they likely must absorb the financial impact without the presence of an income source or the accompanying salary adjustments. It is likely that the same is true for older adults who are retired and fully reliant on their savings. In this way, researchers thus highlighted the availability of a steady income, as well as sufficient savings, as an important factor shaping whether older adults are able to maintain their financial stability in the

face of hostile financial developments such as rising costs of living.

This research thus emphasises the importance of various initiatives being introduced under the 2023 Action Plan for Successful Ageing in supporting older adult well-being in later life, such as the Silver Support Scheme or the Matched Retirement Savings Scheme. Such initiatives are likely to be vital in ensuring for the financial stability of Singaporeans as they age, as well as in ensuring that Singaporeans are ready for retirement.



[To read the full report titled 'Concerns over the cost of living among older adults in Singapore', please scan the QR code here.](#)

## What drives the ownership of private long-term care insurance? - Private long-term care insurance ownership in a simple choice environment: does financial literacy matter?

Older adults face a greater likelihood of developing chronic diseases like hypertension or dementia. Treatments for such diseases can be extremely costly, especially given that such treatments are administered over a prolonged period of time due to the nature of the disease. Keeping older adults financially stable will thus have to involve helping older adults prepare for such expenditures by providing them with appropriate and sufficient resources. One such resource is Long-Term Care Insurance (LTCI) which provides financial coverage in the event of large expenses arising from severe disabilities for a prolonged duration, especially during old age. Possessing LTCI not only reduces the risk of depleting personal savings and wealth in the event of severe disability, but also the reliance on family and state support. However, despite its many benefits, private LTCI markets around the world remain small and underdeveloped.

In Singapore, private LTCI presents itself as the voluntary Eldersshield scheme which was designed to be simple and standardised for all Singaporeans. Given its relatively high take up rate, the team at ROSA sought to understand if financial literacy affects LTCI ownership in the simplified LTCI marketplace of Singapore. To establish the financial literacy levels of respondents, SLP respondents were fielded with questions relating to the two aspects of financial

literacy: financial knowledge and financial skills such as managing the household finances.

Results show that almost half of the respondents had Eldersshield LTCI coverage. Researchers found that older adults who are more financially knowledgeable are much more likely to have private LTCI coverage. This remained true across different demographic groups. Researchers note, however, that it is important to note that it is financial knowledge and not day-to-day practical financial skills that affect ownership rates of LTCI.

Based on these findings, researchers recommended that future policy efforts should focus on strengthening the understanding and knowledge of fundamental financial concepts among older adults, rather than of skills-based aspects such as budgeting. This would aid consumers in navigating the private LTCI market, resulting in the increase of both demand and ownership for LTCI. Overall, these findings highlight the importance of promoting financial education and literacy among consumers in LTCI markets and the potential role it can play in markets with little or no product standardisation. Increasing financial literacy among Singaporeans can thus go a long way in ensuring that older adults in Singapore remain financially stable despite experiencing potential financial shocks such as developing a chronic condition.



[To read the full manuscript titled 'Private long-term care insurance ownership in a simple choice environment: Does financial literacy matter?', please scan the QR code here.](#)

## Conclusion

The studies that have been summarised in this section serve as just a snippet of the research that the ROSA team has been able to work on over the past year. Nevertheless, they illustrate ROSA's commitment to conducting translational research that can provide direct insights in support of Singapore's transition into an age-friendly society through the implementation of wide-reaching policies under the 2023 Action Plan for Successful Ageing. Moving forward, the ROSA team will continue to identify key themes and areas of research related to this transition that will be able to provide policymakers with relevant insights as they formulate and extend Singapore's roadmap to enabling successful ageing in Singapore.



# LOOKING AHEAD AT THE COMING YEAR

As we move forward into the fourth year of ROSA's work since being founded in July 2020, the team has identified several key objectives for ROSA's research over the next year.



## 1. Continuing the development of a holistic well-being index

One of the overall aims that the ROSA team set out to achieve through its tenure is to develop a holistic well-being index, referring to an instrument that can be used to measure well-being over the physical, social, economic, and psychological dimensions among older adults in Singapore. Such a tool has yet to be developed anywhere in the world, let alone one that can be used within the localised context of Singapore. The development and subsequent implementation of this instrument to measure the holistic well-being of Singaporeans as they age will be incredibly valuable for further efforts to enable successful ageing. Among other things, it will enable researchers and policymakers to obtain better understandings of how Singaporeans of different backgrounds are ageing and thus identify inequalities in opportunities for successful ageing, as well as the factors that shape whether individuals are able to age successfully.

In ROSA's fourth year, the team will continue advancing efforts to develop this well-being index. Thus far, the team has placed emphasis on identifying relevant areas and aspects of well-being to be included in the holistic index – for example by including social network factors and social well-being as a component of holistic well-being to be measured. The team has done a thorough assessment of the components and instruments that we have developed and included and will now begin fine-tuning these instruments to construct the final holistic well-being index. This will involve conducting statistical analyses that will guide researchers on which components should be included in the final index, as well as how these different components may relate to each other. The team at ROSA will also be exploring alternative ways to construct the final index, such as through the use of machine learning algorithms that can aid in identifying components of well-being that should or should not be included.

## 2. Advancing collaborations

Another key focus of ROSA's work has been to identify various partners in the community that the ROSA team can work with to further advance successful ageing in Singapore. This includes both research institutions, such as the Geriatric Education & Research Institute (GERI), as well as implementation partners such as Agency for Integrated Care, En Community Services Society, the Centre for Social Responsibility at SMU, and Income Insurance that ROSA works with on more applied and translational research. Such partnerships are vital to ROSA's work as it enables the team to plug any knowledge gaps that may exist, as well as to develop and test actionable interventions with partners on the ground who can provide practical insights into the findings that ROSA generates.

Over the next year, ROSA will focus on advancing these existing collaborations to foster deeper ties between organisations, as well as work towards identifying more community partnerships that can support ROSA's efforts to carry out applied and translational research that can have direct impacts on ageing policy. Specifically, in-line with the shift towards policy implementation (versus development) that the government has made as is evidenced by the launch of the 2023 Action Plan for Successful Ageing, ROSA will search for implementation partners with whom the team can work with to develop and test specific interventions that can improve well-being among older adults in Singapore.

## 3. Identifying shocks, moderators, and mediators shaping well-being

As the international landscape evolves and different events take place across the globe, Singapore's social, economic, political, and demographic landscape will also continue to change. A clear and recent example of this is how the Russia-Ukraine war contributed to rapid inflation rates across the globe, making the cost of living in Singapore increase substantially as well. Such events are difficult to anticipate or predict, both in terms of how they may influence Singapore society as well as in terms of when they may occur. For this reason, it remains imperative that we continue to study and understand how different events can shape or influence older adult well-being, as well as the different resources that older adults can rely on in order to buffer these effects. In this light, another key focus for ROSA will be to continue tracking older adult well-being over time through the longitudinal surveys administered through the SLP. Doing so will allow researchers to understand in real-time how such events may influence well-being and hence be able to offer insights to policymakers on how best to support older adults through such periods.

#### 4. Enhancing our survey scope and infrastructure

A final key objective for the next year will be to explore ways in which the SLP can be expanded to include Singaporeans of younger ages as well. An important factor to consider in understanding population ageing in Singapore is the fact that, due to the rapid modernisation that took place in Singapore over the past 50 years, the demographic profiles of Singaporeans has significantly changed over time. One result of this has been that younger cohorts of Singaporeans are more likely to have received a university education as compared to older cohorts. Differences in levels of digital literacy is another key difference between cohorts, with younger cohorts having grown up with access to digital technologies from a very young age. Such differences in the profiles of Singaporeans across cohorts can influence the ways in which they are able to respond to the changes that take place as they age – for instance, younger cohorts who are more technologically savvy may be less vulnerable to social isolation due to their ability to use social media or other technologies to communicate with their friends and loved ones. As such, approaches to enabling successful ageing for different cohorts will likely change over time based on the specific profiles of each cohort.

For this reason, understanding these differences across age cohorts will be an important step in preparing Singapore to adapt to the different needs of these cohorts as they age in the future. To support such efforts, ROSA will aim to include younger cohorts into the SLP which currently only includes Singaporeans aged between 52-78 in 2023. Additionally, to support the larger sample, ROSA will concurrently work on improving our survey infrastructure so as to be able to support the administering of surveys to a much larger sample.

To conclude, we would like to thank our stakeholders, collaborators, and beneficiaries once again for the productive relationships that we have fostered over the past year. We are also immensely grateful to our SLP members who continue to amaze us with their enthusiasm for contributing to enabling successful ageing in Singapore. You are a constant source of inspiration for the ROSA team, one that we are very thankful for. At ROSA, we remain ever committed to contributing to national efforts to support older adults such as the 2023 Action Plan for Successful Ageing, and we look forward to continuing to do so over the coming year.

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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.

The work at ROSA is supported by The Ngee Ann Kongsi and the Ministry of Education, Singapore, under its Academic Research Fund Tier 3 program award reference number MOE2019-T3-1-006.



## Our Supporters



### The Ngee Ann Kongsi

The Ngee Ann Kongsi is a non-profit Teochew philanthropic organisation focused on educational, cultural and charitable activities in Singapore, while placing a deep emphasis on preserving the Teochew heritage. The organisation is an active advocate in education. It was founded in 1845 by Teochew immigrants from China to provide welfare services for its members, and was formally incorporated under the Ngee Ann Kongsi (Incorporation) Ordinance in 1933.



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### The Ministry of Education, Singapore

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