

Unlocking the Potential of a Superaged Singapore



This report is the sixth 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 achievements 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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Director's Message

As Singapore advances towards becoming a super-aged society, the conversation on ageing must evolve beyond longevity itself to focus on longevity preparedness. Successful ageing is not merely about living longer; it is about ensuring that individuals, families, communities, institutions, and systems are prepared to support longer lives that are healthy, purposeful, financially secure, and socially connected. Longevity preparedness requires us to anticipate the opportunities and challenges that come with demographic change and to act early, so that added years of life become years of quality and fulfilment.

Singapore is fortunate to have a government that has consistently planned for population ageing. Significant investments have been made in policies and infrastructure that support ageing in place, including innovative housing typologies such as HDB's Community Care Apartments and the emergence of private assisted living options. These developments reflect an important recognition that the built environment plays a critical role in supporting independence and well-being in later life. Yet, as these physical spaces and community hubs are established, the next phase of enquiry becomes equally important: how do we encourage meaningful social participation, foster a sense of belonging, and strengthen emotional well-being? Understanding the behavioural nudges and community interventions that can encourage older adults to engage actively with their surroundings will be crucial in maximising the benefits of these investments.

Financial preparedness remains another key pillar of longevity readiness. We are encouraged by the efforts of the banking and financial services sector to adapt systems, products, and processes to better serve an ageing population. However, resilience in later life depends not only on institutional readiness but also on individual action. There is a continued need to strengthen financial literacy, cultivate healthy financial habits, and encourage early planning for both retirement and future care arrangements. Preparing for a long life requires citizens to make

informed decisions throughout the life course so that they can age with confidence and security.

The nature of work is also being transformed by demographic change. As life expectancy increases and careers lengthen, it is important that opportunities for meaningful employment remain available to those who wish to continue working. This responsibility does not rest solely on older workers. Employers, too, play a pivotal role by embracing flexible work arrangements, redesigning jobs to better match evolving capabilities, and investing in training and placement pathways that enable mature workers to remain productive and engaged. A longevity-ready workforce is one in which individuals and organisations adapt together.

While an ageing population is often framed as a challenge, it also presents important opportunities. Older adults contribute invaluable experience, knowledge, social capital, and community leadership. At the individual level, longer lives can create opportunities for lifelong learning, reinvention, and continued contribution. At the community level, intergenerational engagement can strengthen social cohesion and mutual understanding. At the national level, harnessing the strengths of older adults can support social resilience and economic vitality. The question before us is not simply how we manage population ageing, but how we can fully realise the advantages of longevity for the whole of society.

At the SMU Centre for Research on Successful Ageing (ROSA), our mission is to generate the evidence needed to answer these questions. Through rigorous research, data-driven insights, and collaborative partnerships, we seek to understand the factors that enable individuals to age well and to identify practical solutions that can support a rapidly ageing population. Equally important, we strive to bring together policymakers, industry leaders, community organisations, and researchers so that we can collectively learn, innovate, and prepare for the realities of a super-aged Singapore.

As we reflect on another year of progress, I would like to express my deepest appreciation to our partners, collaborators, donors, and supporters. Your generous support over the past six years has enabled ROSA to advance research, inform policy, and contribute meaningfully to conversations on ageing and longevity. We are grateful for your trust and partnership, and we look forward to continuing this journey together as we work towards a future where all Singaporeans can age successfully and thrive across longer lives.



Professor Paulin Straughan

Director, Centre for Research on Successful Ageing (ROSA)
Professor of Sociology (Practice)
Singapore Management University

Introduction

As Singapore enters a new era of longevity, our focus must shift from preparing for longer lives to unlocking their full potential as a societal advantage. This means going beyond adding years to life to ensuring that those years are lived in good health, with meaningful connections and a sense of purpose. Building a longevity-ready society will require communities and institutions alike to adapt, innovate, and create environments where older adults can continue to contribute and participate fully in society. Through research and collaboration, ROSA is committed to advancing knowledge and developing solutions that help Singapore realise the opportunities of a rapidly ageing society.

This report consists of three main sections highlighting ROSA's key progress and developments over the past year. The first section outlines our collaborations with key partners across the public and private sectors. Over the past year, we continued to strengthen our collaboration with longstanding government partners, including the Agency for Integrated Care and SkillsFuture Singapore, and successfully concluded another round of research with them. We also completed collaborative projects with industry partners, including Frasers Centrepoint Asset Management and the Association of Banks in Singapore, translating research into practical application. Our ongoing collaborations with Singlife and Tan Tock Seng Hospital continue to advance new areas of research in retirement planning and epidemic resilience.

We next showcase the events that ROSA organised and participated in. Our flagship Annual Symposium on Successful Ageing celebrated its fifth edition, bringing together academics and practitioners from government and non-governmental agencies. Our researchers also had the opportunity to present their latest findings at various conferences and symposiums on health and ageing, reflecting

our commitment to knowledge exchange and community engagement. ROSA was also involved in facilitating the SMU City Dialogues, which gathered industry experts to share best practices and explore solutions for achieving healthy and purposeful ageing. Notably, this year's event marked the launch of SMU's Longevity Societies and Economies Institute, which will work closely with ROSA in the coming years to advance its aim of enriching longevity research as Asia transitions to a 100-year life.

The final section highlights ROSA's continued commitment to generating impact through scholarly and policy-relevant outputs. This includes a recently published journal article on functional trajectories and depressive worsening among older Singaporeans, alongside two manuscripts currently under peer review on neighbourhood environments and intrinsic capacity, and lightweight language models for thematic analysis. We also published a research brief on Lasting Power of Attorney awareness and uptake, with a further brief on Singapore's ageing policies in development. Finally, our new collaboration with the National Cohort Office will enable the integration of Singapore Life Panel® (SLP) data with the Ministry of Health TRUST data platform.

We hope that this sixth instalment of our annual report provides useful insights into the challenges and opportunities that a longevity society brings. Such research will support policymakers and private enterprises in developing policies and practices that further the well-being of older Singaporeans.

The insights in this report were made possible through the invaluable contributions of past and present Singapore Life Panel members. We would also like to express our deepest gratitude to The Ngee Ann Kongsi and the Ministry of Education for supporting our vision to advance successful ageing in Singapore.

Research Collaborations



Agency for Integrated Care

The Agency for Integrated Care (AIC) is a longstanding partner of ROSA. Since 2022, we have collaborated on multiple research projects exploring emerging trends in older adult care communities, delving deeper into topics such as awareness and preferences towards private assisted living facilities, social isolation and loneliness, caregiver burden, and awareness and utilisation of active ageing centres. The government's recent efforts to expand housing care models such as Community Care Apartments (CCAs) present a timely opportunity to strengthen

our collaboration with AIC and advance research on older adults' subjective housing preferences and concerns. A one-off survey module was thus fielded in January 2026 to explore older adults' intended future housing and care arrangements, preferred CCA features and services, and barriers to choosing CCAs. Findings from our research were reflected in policy discussions on the affordability and accessibility of CCAs and provided evidence for recent policy refinements to lower basic service package fees and eligible age.

SkillsFuture Singapore

Building on our commitment to translating research into policy and practice, ROSA has partnered with SkillsFuture Singapore since 2024 to better understand older adults' perceptions of work and upskilling. In March 2026, we conducted three focus group discussions with young seniors aged 50 to 54 years old who were either full-time workers, career switchers, or working part-time or on a gig basis with flexible arrangements. These focus group discussions complemented

the quantitative survey findings from 2025 by providing deeper insights into young seniors' career and retirement intentions and the role of training and upskilling in workforce retention. Key insights from this study were published on the Skills and Workforce Development Agencies' Job-Skills Portal in June 2026, extending the study's impact to a wider audience of employers, job seekers, and policymakers.

Fraser's Centrepont Asset Management

Last year, ROSA collaborated with Fraser's to investigate the role of suburban malls in shaping well-being among older adults through a series of focus group discussions and a survey. The study found that suburban malls play an important social role in the everyday lives of older adults and identified opportunities to better meet seniors' needs through inclusive environmental

design and programming. These findings were disseminated to the public through a joint press release issued in April 2026 and directly informed Fraser's age-friendly initiatives under the FRx50+ campaign. This partnership demonstrates the value of academia-industry partnerships in driving evidence-based decision-making and business practices that create positive social impact.

The Association of Banks in Singapore

ROSA established a new partnership with the Association of Banks in Singapore this year, bringing an academic perspective to the industry's efforts to better support the banking needs of older adults. In June 2026, ROSA conducted three focus group discussion sessions to shed light on the banking experiences of seniors above 65 years old. Topics explored included participants' online and physical banking experience, preferences

for cash and cashless payments, experiences with scams, financial security, legacy planning, and engagement with banks. Qualitative findings from these focus group discussions, alongside literature reviews, were used to evaluate and supplement the "Banking a Longevity Society" playbook and its proposed initiatives, ensuring that the recommendations were grounded in seniors' lived experiences and ground sentiments.

Singlife

We began our partnership with Singlife in June 2026 to understand the retirement preparedness of older adults in Singapore. The research study seeks to identify different profiles of later-life economic preparedness, assess the associations between these profiles and health status and labour force attachment, and evaluate older adults' preparedness for future healthcare and long-term care costs. This ongoing yearlong study will adopt a two-phase mixed-methods approach. In the first phase, comprehensive literature reviews

and quantitative analysis of existing SLP data will be conducted. In the second phase, starting in September 2026, a new survey will be fielded to build a more comprehensive understanding of the barriers to and facilitators of retirement planning. The findings, alongside key actionable recommendations for financial institutions, will be presented in a forthcoming whitepaper, providing a foundation for future policy discussions and implementation.

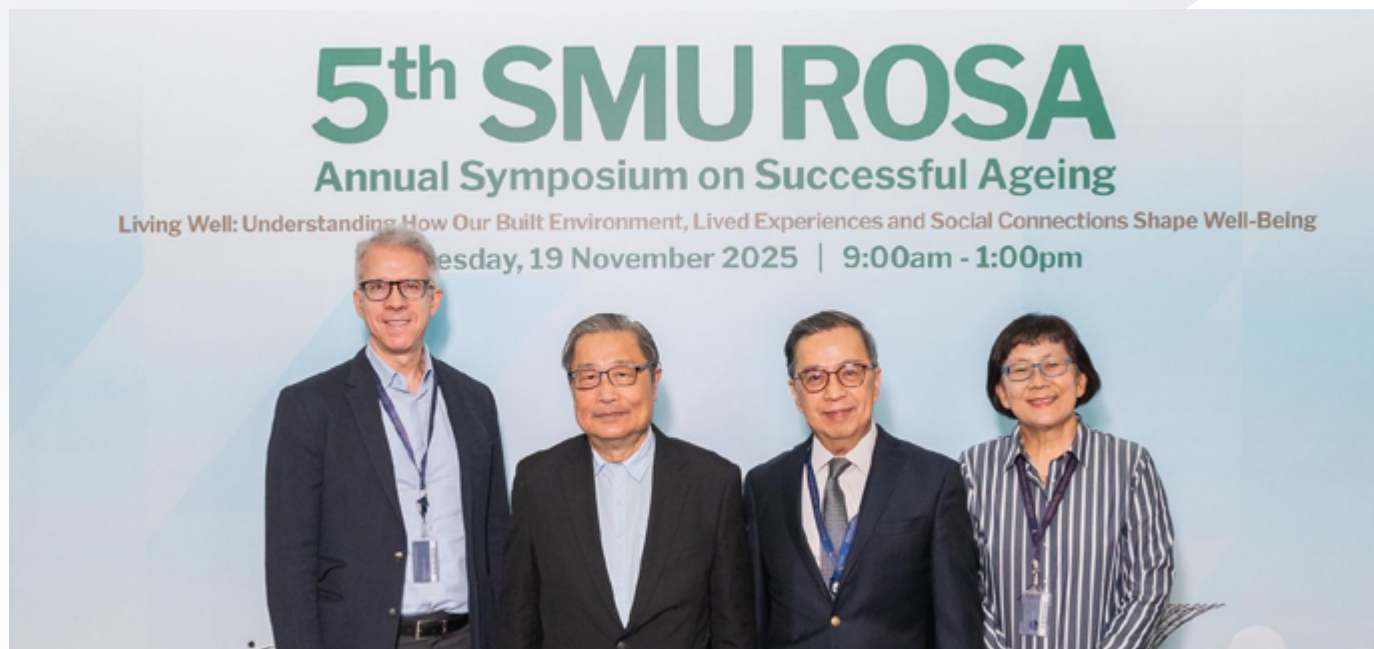
Tan Tock Seng Hospital

In May 2026, we signed a research collaboration agreement with Tan Tock Seng Hospital's Programme for Research in Epidemic Preparedness and Response (PREPARE) team, a national programme that strengthens Singapore's research capabilities, translational platforms, and expertise to detect, respond to, and contain future infectious disease threats. This ongoing collaboration brings together PREPARE's

extensive population-level administrative and clinical data and SLP's high-frequency longitudinal data on human behaviour and social well-being. By evaluating SLP's social and behavioural data assets, identifying key variables relevant to epidemic resilience, and formulating a triangulation framework, this project will enable SLP data to inform future national public health strategies.

Events

5th SMU ROSA Annual Symposium on Successful Ageing



L-R: Prof Kenneth Benoit, Dean, School of Social Sciences, SMU; Dr Wu Chiaw Ching, Vice President of The Ngee Ann Kongsi; Prof Alan Chan, Provost, SMU; Prof Paulin Straughan, Director, ROSA, SMU.



Several SLP members engaging in conversation at the 5th ROSA Annual Symposium on Successful Ageing.



Prof Alan Chan, Provost of SMU, delivering his opening remarks.

On 30 October 2025, we held the 5th SMU ROSA Annual Symposium on Successful Ageing, which was attended by over 250 participants, including practitioners from government and non-governmental organisations, academics, students, and members of the SLP. The symposium was themed *Living Well: Understanding How Our Built Environment, Lived Experiences, and Social Connections Shape Well-Being*. It focused on how environments can better support an ageing population by enhancing the lived experiences and social connections of older adults. The event featured a series of presentations by distinguished speakers who shared insights on key challenges and opportunities in supporting ageing populations.

Professor Alan Chan, Provost of SMU, delivered the opening address, highlighting the evolving demographic landscape and the implications of rapid population ageing. Prof Chan emphasised that policies must move beyond reactive approaches focused on healthcare and instead build resilience

early by redesigning environments and social systems to promote social participation and pro-health behaviours. He also highlighted the need for stronger coordination across sectors to better support longer life expectancies.



Prof James Raymo, professor of sociology at Princeton University, giving his presentation on “Low Fertility and Population Ageing: Japan at the Forefront”.

Our keynote speaker, Professor James Raymo, Professor of Sociology at Princeton University, presented on the demographic trajectory of Japan, one of the world’s most rapidly ageing societies. Drawing on the life course perspective, Prof Raymo discussed how sustained low fertility and increasing longevity are reshaping not only family structures but also labour force participation, social support systems, and built environments. His presentation highlighted both emerging challenges and policy responses to rapid population ageing and offered valuable comparative insights relevant to Singapore’s own ageing context.



Prof Paulin Straughan, director of ROSA, delivering her presentation on “Living Well: The Built, Lived, and Social Determinants of Well-being”.

Professor Paulin Straughan, Director of ROSA, presented ROSA’s latest research using data from the SLP. She showcased findings on the built, lived, and social determinants of well-being, with a focus on pro-health behaviours and Healthier SG adoption, a national initiative by the Ministry of Health (MOH) that supports healthier living across the life course.

Her findings indicate strong awareness and uptake of Healthier SG, with 53% enrolled. Most respondents recognise the importance of preventive care, although many still consult multiple doctors despite enrolment. Awareness of healthy behaviours is also high, with around 80% reporting that Nutri-Grade labels influence their beverage choices. However, a substantial proportion of respondents reported limited participation in physical activity.

Building on these findings, Prof Straughan introduced an index to measure “living well”, comprising Healthier SG enrolment and health behaviours. She presented a model showing that the built environment positively influences both the social environment and ageing in place, which in turn shape living-well behaviours and contribute to overall well-being. She emphasised the importance of intervening “from the roots” by strengthening the everyday environments in which older adults live, interact, and make health-related decisions.

The symposium concluded with a panel discussion that brought together the speakers to explore strategies for advancing successful ageing in Singapore and beyond. Panellists emphasised the need for more integrated and coordinated policy frameworks, noting that ageing-related challenges span multiple domains, including health, employment, and social support. They also highlighted the importance of strengthening community-based systems and leveraging research and data, such as insights from the SLP, to inform evidence-based policymaking.



Panel discussion moderated by Assoc Prof William Tov, Co-Deputy Director, ROSA, SMU (leftmost), with panellists (from left to right): Prof Nicolas Cherbuin, Associate Director (Research), National Centre for Epidemiology and Population Health, Australian National University; Prof Paulin Straughan, Director, ROSA, SMU; and Prof James Raymo, Professor of Sociology, Princeton University.

Overall, the 5th SMU ROSA Annual Symposium on Successful Ageing provided a platform for meaningful dialogue on the evolving challenges of population ageing. The symposium reaffirmed

the importance of a holistic and forward-looking approach that integrates health, financial security, and social participation to support older adults in leading meaningful and fulfilling lives.

Gerontological Society of Singapore Symposium on Longevity and Employment

On 27 September 2025, Professor Paulin Straughan spoke at the 2025 Gerontological Society of Singapore Symposium on Longevity and Employment. Her presentation, titled *Silver Workforce Strategies: A Challenge to Transform the Meaning of Work*, drew on findings from the SLP to examine how Singapore's employment landscape must adapt as people live and work for longer. Prof Straughan highlighted that extending working lives requires more than simply raising the retirement and re-employment ages. Work must also be redesigned to better reflect the changing needs, capacities, and aspirations of older adults. This includes providing greater flexibility and autonomy, creating meaningful roles, and ensuring that older workers have access to appropriate

training and opportunities for continued skills development. Such changes can help older adults remain economically active while maintaining their well-being and sense of purpose. The presentation also emphasised the importance of moving beyond deficit-based views of ageing, which often frame older workers mainly in terms of declining capacity. Instead, employers and policymakers should recognise the experience, knowledge, and contributions that older adults bring to the workplace. Prof Straughan's participation provided an opportunity to share ROSA's research with practitioners and stakeholders, contributing evidence to ongoing discussions on employment, financial security, and purposeful ageing in a longevity society.

Public Health and Occupational Medicine Conference

ROSA researchers presented two studies at the 19th Singapore Public Health and Occupational Medicine Conference, held on 23 and 24 October 2025. The conference reflects the rapidly shifting public health landscape, where achieving and maintaining population health requires innovation, collaboration, and adaptability. Dr Tan Yi Wen presented a poster titled *Profiling Older Caregivers: A Cluster Analysis of Psychosocial Resources and Health Outcomes*. Drawing on data from the SLP, the study identified four distinct caregiver profiles based on social support, social participation, and depressive symptoms. The findings demonstrated that older caregivers have diverse psychosocial circumstances and highlighted the need for caregiver-support initiatives tailored to their differing needs.

Dr Kaung Htet Tun Salai next presented a published manuscript examining the relationship between trajectories of functional difficulty and worsening depressive symptoms among community-dwelling older adults. The study identified stable, gradually worsening, and rapidly worsening functional trajectories, with greater deterioration associated with a higher risk of worsening depressive symptoms. Together, the presentations demonstrated how longitudinal SLP data can support the early identification of vulnerable groups and inform more targeted and preventive approaches to promoting healthy ageing.

Singapore Conference on Ageing and Health

On 2 and 3 February 2026, ROSA participated in the Singapore Conference on Ageing and Health 2026, organised by the Centre for Ageing Research and Education at Duke-NUS Medical School. The conference brought together researchers, policymakers, healthcare professionals, and community partners to discuss how older adults can be supported to live longer, healthier, and more meaningful lives. Dr Tan Yi Wen presented key findings from the *Intrinsic Capacity and Ageing-in-Place* project, which examined how Singapore's built and social environments jointly shape older adults' intrinsic capacity and holistic well-being. The findings

highlighted ageing-in-place as an important pathway linking supportive neighbourhood environments to stronger social connections and, subsequently, better intrinsic capacity. The presentation underscored that ageing-in-place involves more than enabling older adults to remain in their homes; it also requires neighbourhoods that support mobility, belonging, and meaningful relationships. The conference provided a valuable platform for ROSA to disseminate its research and exchange perspectives with local and international stakeholders working across ageing policy, healthcare, and community practice.

SMU City Dialogues

SMU City Dialogues 2026, themed *Investing in Longevity: Healthy Living, Purposeful Ageing and Ageing in Place*, brought together researchers, policymakers, and industry leaders to discuss how Singapore can respond to the challenges and opportunities of becoming a super-aged society. The event examined strategies for supporting healthy and purposeful ageing through smarter policies, industry innovation, and community design. It also marked the launch of SMU's

Longevity Societies and Economies Institute (LSEI), which will work closely with ROSA to examine how older Singaporeans must adapt work, economic markets, communities, and public systems to longer lives. The Institute was officially launched by Ms Indranee Rajah, Minister in the Prime Minister's Office, Second Minister for Finance, and Second Minister for National Development.



Assoc Prof Kim Seonghoon, Co-Deputy Director at ROSA, SMU, engaging in discussions with participants on social and economic resilience as the track lead.



Assoc Prof William Tov, Co-Deputy Director of ROSA, SMU, engaging in discussions with participants on health longevity as the track lead.

ROSA subsequently hosted a series of parallel dialogue sessions organised around four key themes. The first, ageing in place, explored how homes can be adapted to support longer lives, enabling older adults to retain greater autonomy and remain in their communities for as long as possible. The discussion also highlighted the importance of treating the community as part of the wider infrastructure of care.

The second theme, health and longevity, emphasised the need to make healthy behaviours a natural part of daily life. This requires supportive built and social environments, with attention given not only to creating spaces but also to ensuring that they are actively used. Also stressed was the importance of measuring both the immediate and longer-term impact of programmes and interventions.

Purposeful ageing was the third theme, focusing on how longer lives may transform the meaning of work, employment, and financial security. The discussion highlighted opportunities within the silver economy, alongside the need for continued training and upskilling. Meaningful engagement, however, was recognised as extending beyond paid employment to include volunteering and other forms of social contribution.

The final theme, building resilience, considered how older adults can be supported in strengthening their financial and social resilience. As healthcare costs increase, the need for more flexible, hybrid, and integrated models of preventive healthcare, with affordability and equity remaining central. The importance of palliative and person-centred care was also highlighted, particularly as palliative care remains relatively underrepresented in broader policy discussions.

Ageing Research Network Symposium

On 25 February 2026, Dr Kaung Htet Tun Salai showcased his presentation *Digital Inclusion and Safety among Older Singaporeans: Insights from the Singapore Life Panel* at the Ageing Research Network Symposium organised by the Duke-NUS Centre for Ageing Research and Education. The presentations broadly centred on

how digital technologies and innovations such as AI and chatbots can support the emotional and physical wellbeing of older adults. Crucially, they highlighted the importance of inclusion, ethics, and targeted interventions which are tailored to differing needs of older adults.

Healthy Ageing Symposium

Professor Paulin Straughan delivered a presentation titled *What Gives Rise to Resilience: Insights from the Singapore Life Panel (SLP)* at the Healthy Ageing Symposium organised by the Western Pacific Rim Consortium on 21 November 2025. Prof Straughan discussed the implications of a super-aged society for Singapore and the factors which give rise to resilience and overall

wellbeing among older adults. She highlighted the importance of combining social prescribing with preventative care, expanding community activation through Active Ageing Centres, and facilitating ageing in place by co-designing Age Well neighbourhood estates with amenities to foster social support and improve health.

World Cities Summit

SMU returned to the World Cities Summit this year as a Patron Sponsor, with ROSA participating at the exhibition booth on 16 June 2026. Prof Paulin Straughan presented on *Ageing-in-Place: Anchoring a Super-aged Society*, discussing how shared built and social environments can be curated to enhance social inclusion and support successful ageing in place. She highlighted that, while accessible housing and neighbourhood amenities matter, the quality of relationships and sense of belonging that older adults experience in their communities are often more important

than structural living conditions alone. As families become smaller and caregiving capacities are stretched, relationships beyond the family—including neighbours, friends, and community networks—will need to play an increasingly central role alongside kin ties. Supporting ageing in place therefore requires more than building accessible homes, it also calls for neighbourhood spaces that encourage regular interaction, community programmes that foster trust and participation, and local services that are easy for older adults to access.

Research Developments

Publication and Research Briefs

High-Frequency Functional Trajectories Predict Depressive Worsening in Singapore's Community-Dwelling Older Adults

A recently published study conducted by ROSA using data from the SLP provides a more granular understanding of how disability declines unfold among community-dwelling older adults. Unlike traditional studies that rely on annual snapshots, this research used high-frequency data to track “functional trajectories”—the specific paths individuals take as they lose the ability to perform Activities of Daily Living (ADLs) or Instrumental Activities of Daily Living (IADLs).

Across the globe, the intersection of physical ageing and mental health presents a mounting challenge for policymakers. Recent statistics indicate that a significant proportion of community-dwelling older adults experience functional difficulties, with approximately 15–20% of the older population requiring assistance with daily activities. Crucially, these physical limitations are not isolated; there is a documented 30% increase in the risk of developing clinical depression among those with functional disabilities compared to their peers.

The study identified three distinct groups of disability trajectories:

- ▶ **The Stable Group:** Individuals who maintain independence with minimal change.
- ▶ **The Medium Trajectory:** Those experiencing gradual decline.

- ▶ **The High Trajectory:** A critical group experiencing rapid increases in functional difficulty.

The main finding for policymakers is that the speed and pattern of functional loss predict depressive symptoms more strongly than the absolute level of disability. Specifically, those in the “High” trajectory experienced a significantly shorter time to onset for worsening depressive symptoms. The study found an approximate two-year window period before an increase in depressive symptoms for the “High” and “Medium” groups. This contrasted with the “Stable” group, whose corresponding period was about three to four years.

The policy implications suggest a shift from routine annual screenings to risk-stratified monitoring. For seniors showing rapid functional decline, quarterly mental health check-ins and immediate rehabilitative support, such as occupational therapy, are essential to prevent a secondary crisis of depression and loss of autonomy.

You may scan the following QR code to access the full journal article:



Neighbourhood Environments and Intrinsic Capacity: Mapping Ageing in Place, Social and Built Environments in Singapore

Population ageing has intensified the need to understand how neighbourhood environments can support functional ability in later life. This is especially important in dense urban societies such as Singapore, where ageing in place is a major policy priority and everyday life is shaped by planned neighbourhood infrastructure. While intrinsic

capacity is increasingly understood as dynamic and responsive to social and environmental conditions, existing studies often examine built environments, social environments, and ageing in place separately. This limits understanding of how neighbourhoods become health-supporting places for older adults. Using data from 6,010 respondents in the SLP, this

study examines how neighbourhood amenities, ageing-in-place experiences, social environments, and intrinsic capacity are interrelated. We applied causal discovery to identify plausible directional pathways.

Findings suggest that built environments do not directly influence intrinsic capacity (Figure 1). Instead, they operate indirectly through subjective ageing-in-place experiences and the social environment. Amenities such as parks, community centres, and shopping malls may therefore matter

not simply because they are nearby, but because they help older adults maintain routines, familiarity, and social connection. Social environments emerged as the most proximal determinants of intrinsic capacity, particularly in relation to psychological functioning and social isolation. However, some pathways showed directional instability, suggesting that relationships between place, social life, and intrinsic capacity are context-dependent rather than fixed. This manuscript has already been submitted for peer review.

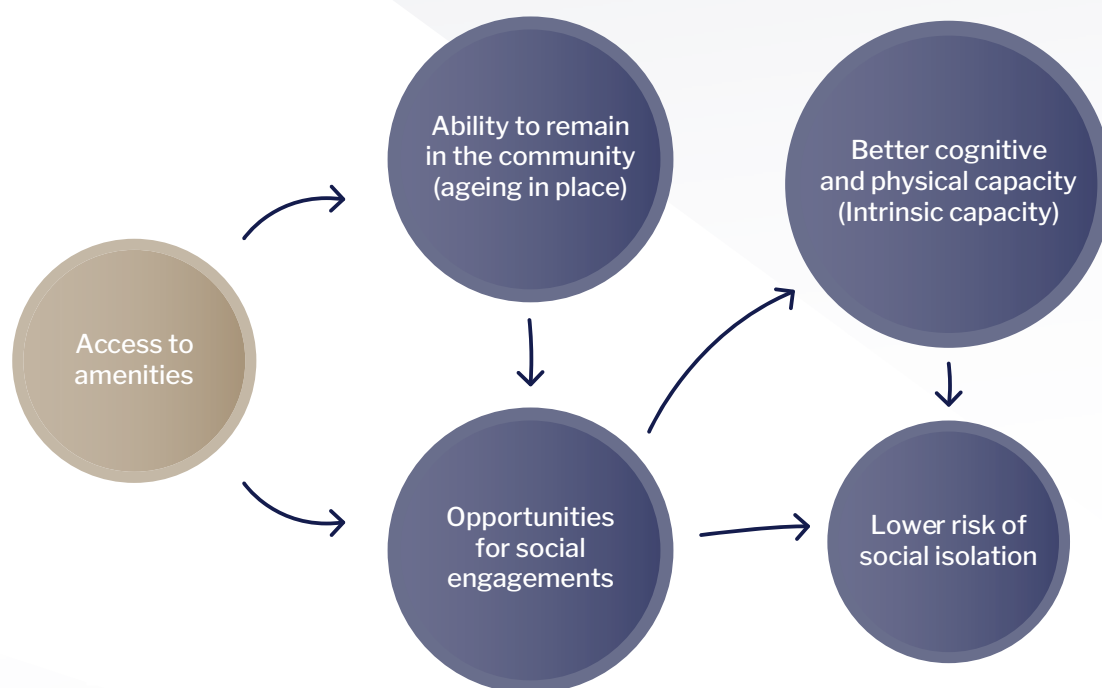


Figure 1. A summarised version of the causal discovery results. Ageing in place and social engagements moderates the relationship between access to amenities and intrinsic capacity. Social environments are most proximal to intrinsic capacity, with no direct link between amenity access and intrinsic capacity.

Leveraging Lightweight Language Models for Thematic Analysis in Social Sciences

This study, currently under peer review, examined whether lightweight, open-source language models could assist in analysing focus-group discussions with older adults about employment preferences, reskilling, and lifelong learning. Three models—Llama 3, DeepSeek R1 Distill Qwen, and Gemma—were evaluated using two analytical approaches: coding transcripts before consolidating themes and

clustering topics before generating codes. Their outputs were compared with themes developed through manual human coding. The models achieved high precision and recall in recovering human-identified themes, demonstrating that relatively compact models can generate meaningful qualitative insights without extensive computing resources. Importantly, these models can operate

locally and offline, allowing sensitive data to be analysed without transmission to external servers. Although they sometimes grouped nuanced concerns into broader categories, they also identified perspectives not initially captured by human coders. The study demonstrates how lightweight language models could complement researchers

by supporting initial coding and theme identification. This privacy-preserving approach could reduce the time and resources required for qualitative analysis and enable older adults' experiences to inform workforce, reskilling, and lifelong-learning policies more promptly.

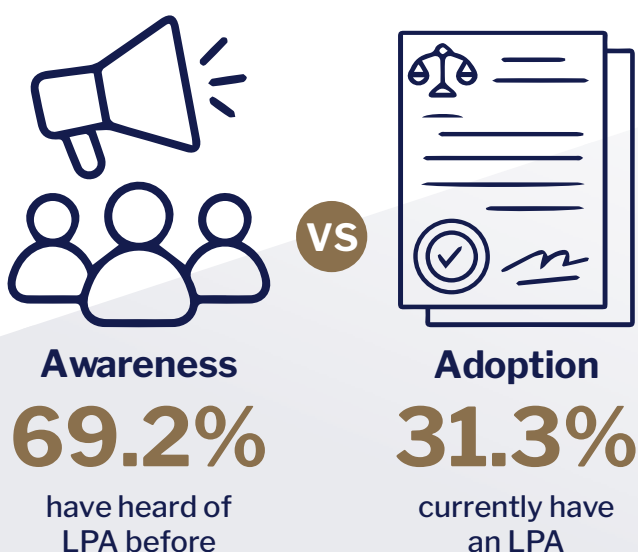
Patterns in Awareness and Uptake of Lasting Power of Attorney Among Older Singaporeans

Adult guardianship is increasingly important in Singapore as population ageing, longer life expectancy, and rising dementia risk make future decision-making arrangements more salient. The Lasting Power of Attorney (LPA) allows individuals to appoint donees to act on their behalf if they lose mental capacity. While Singapore has introduced measures to encourage LPA uptake, including fee waivers and public campaigns, the system remains shaped by family-centred norms. This study examines awareness, uptake, and donee preferences among older Singaporeans.

Using November 2025 data from the SLP, the study analysed 7,910 respondents aged 49 to 80 years and their spouses. While LPA awareness was relatively high, LPA adoption was much lower, suggesting that awareness alone is insufficient to translate into formal planning.

Family members remain the dominant donee choice across marital groups. 97.2% of respondents with an LPA appointed family members, while 93.6% of those intending to make an LPA planned to do so. Although singles were relatively more likely than married respondents to consider non-family or professional donees, the overall pattern remains strongly family centred. However, as family sizes shrink, marriages are delayed, and more individuals enter later life with smaller kin networks, professional donees and licensed trust companies may become more important. Such alternative arrangements were also primarily considered to prevent mismanagement and avoid family disputes.

The findings suggest that Singapore's guardianship framework remains reliant on familial decision-making, but demographic shifts may increase demand for alternative arrangements. Policy efforts should strengthen support for professional donees and licensed trust companies by expanding providers and developing clearer fee guidelines. Public communication should also normalise non-family donee arrangements, especially for singles, childless couples, and those with limited kin networks. More accessible guidance and interpersonal support are needed to reduce procedural barriers and move individuals from awareness to action.



You may scan the following QR code to access the full research brief:



Ageing Policies in Singapore: Recent Developments and Potential Future Directions

In a forthcoming research brief, we will investigate recent developments in policies about ageing. As of 2026, Singapore has officially attained “super-aged” status, with 1 in 5 residents aged 65 and above. In response, the government has introduced a comprehensive suite of ageing-related policies to support older adults and address the challenges of population ageing. This research brief reviews

policies introduced between 2019 and 2025 under four key themes: (1) empowering co-produced care, (2) sustaining engagement, (3) promoting pro-health behaviours, and (4) strengthening financial protection for medical care. Drawing on data from the SLP, we examined three areas for further policy attention.



Insurance coverage & healthcare affordability



Impact of retirement on social life



Predictors & barriers to volunteerism

First, regarding insurance coverage and healthcare affordability, approximately half of older adults had Integrated Shield Plan coverage, while 1 in 3 had private health insurance. However, clear socioeconomic and cohort differences were observed. Younger older adults, those with higher education, and those living in larger housing types were more likely to report both Integrated Shield Plan and private health insurance coverage. This suggests that affordability and access to supplementary protection remain uneven.

Second, retirement appears to reshape older adults' social lives. One year after retirement, older adults participated more frequently in a range of activities, with stronger effects among men. Men also showed a marginal increase in network size, while women did not. However, retirees reported lower levels of

perceived social contribution, particularly among men, suggesting that retirement may increase activity participation while weakening a sense of meaningful societal contribution.

Third, volunteerism among older adults has gradually increased over the past five years, but rates remain comparatively low. The main barriers include time constraints, preference for monetary donations, and inflexible volunteering schedules.

Overall, these findings suggest that ageing policy should move beyond service provision alone. Greater attention is needed to ensure equitable healthcare protection, meaningful post-retirement roles, and flexible volunteering pathways that support older adults' participation, contribution, and wellbeing.

Research Developments

Enhancing Ageing Research: SLP Integration with the MOH Trust Data Platform

In 2026, ROSA launched a new project supported by the National Cohort Office, titled Enhancing Ageing Research in Singapore: Integrating the Singapore Life Panel with TRUST Data. The project strengthens the research infrastructure surrounding the SLP by establishing a robust governance workflow,

improving data discoverability, and enabling secure linkage with administrative records through TRUST. Ultimately, this integration will allow approved researchers to analyse ageing processes and related social, economic, and health outcomes more comprehensively over time.

To facilitate accurate record matching between SLP survey records and administrative data, ROSA invited participants to consent to data linkage using their National Registration Identity Card (NRIC) numbers, securing 5,790 NRICs. Direct identifiers are managed under strict privacy protocols; NRICs will not form part of analytical datasets and will remain completely inaccessible to external researchers. Instead, robust technical workflows separate direct identifiers from research data, using anonymised linkage keys within a controlled, secure environment.

In tandem with privacy workflows, ROSA is enhancing dataset usability by developing a comprehensive, FAIR-aligned data dictionary, with plans for a publicly accessible online version. This dictionary standardises variable definitions, labels, response coding, value labels, missing-data conventions, and survey-wave availability across all waves. It further documents variable provenance, derived-variable logic, harmonisation standards, and complete version histories, ensuring that the dataset is thoroughly documented and findable for the scientific community.

Complementing the data dictionary, ROSA is constructing an analysis-ready longitudinal data frame spanning the first five years of SLP data. Designed to support both external and TRUST-based analyses, this dataset features harmonised variables, uniform missing values, quality-assurance checks, issue tracking, reproducible preparation scripts, and complete documentation. Together, these resources eliminate the need for individual research teams to reconstruct and clean raw survey waves independently, offering an immediate and reliable foundation for ageing research.



Looking Ahead at the Coming Year

As ROSA celebrates its sixth year as a research centre, we would like to express our heartfelt gratitude to the researchers, partners, and collaborators who have played a pivotal role in advancing successful ageing in Singapore. The data and insights generated from the SLP have informed the public, government, and industry on the challenges and opportunities that lie ahead, helping to build the foundations for a more inclusive and age-friendly society.

In the coming year, we look forward to enhancing the delivery of high-impact outcomes to inform and influence national policy on ageing. This will position ROSA as part of Singapore's future-ready ageing strategy and strengthen our research alignment with our stakeholders to empower older adults to thrive in a super-aged population. In mid-2026, ROSA will begin a new direction of research focused on how Singapore can transform into a society that better supports healthy longevity. Rather than relying only on individuals to make healthier choices, the programme will examine how the built, lived, and social environments can be shaped to make pro-health behaviours a more natural part of everyday life. This includes nudging regular health screening, physical activity, healthy eating, social participation, and stronger community connections. A central goal will be to improve health-adjusted life expectancy by narrowing the gap between how long people live and how many of those years are spent in good health. Using the SLP, administrative health records, geospatial data, and community insights, ROSA will study how neighbourhoods, social norms, and support systems can help older adults maintain their health, independence, and well-being for longer. The findings will be developed together with government, industry, and community partners to support practical changes as Singapore becomes a super-aged society.

We believe that this will amplify our research impact, alongside strategic collaborations with academic institutions, public agencies, and private sector organisations. These cross-sector partnerships will enable us to co-create solutions that are responsive to the evolving needs of our ageing population.



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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 address how factors at the intersection of the built, social, and lived environments can be leveraged upon to promote holistic well-being and healthy longevity in Singapore. 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 programme award reference number MOE2019-T3-1-006 (till 30 June 2026) and MOET32025-0006 (from 1 July 2026).

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