

National Survey of Senior Citizens 2005

EXECUTIVE SUMMARY

1 With the continued decline in fertility and the improvement in health of Singaporeans, Singapore faces a greying population. In 1983, the first comprehensive National Survey of Senior Citizens was carried out to evaluate the impact of ageing on Singapore, and to recommend measures to meet and cope with the challenges posed by the ageing of the Singapore population. Since then, the Survey was repeated in 1995 and 2005 to provide updated information on the physical and mental health of senior citizens in Singapore, and to monitor changes in profile and status of senior citizens over time. The 2005 Survey was commissioned by the Ministry of Community Development, Youth and Sports (MCYS) to map the financial, physical and social health of senior citizens in Singapore.

2 As the Survey served to monitor changes over the years, the 2005 Survey included persons aged 55-64 years, as had been performed in the 1995 and 1983 Surveys. Information on this age group, who are the next cohort of elderly, would provide insights into the needs and profiles of future senior citizens.

3 Households with at least one person aged 55 and above were randomly selected from a sampling frame provided by the Department of Statistics (DOS). The Survey had a response rate of 64%. A total of 4,591 senior citizens aged 55 and above were interviewed.

4 An over-sampling of senior citizens aged 75 and above was drawn to ensure a sufficient number of respondents in this age group for analysis. This was essential to provide representative information on additional needs of this group of older senior citizens, who are projected to grow significantly in future.

Personal Characteristics

1 47.4% and 52.6% of senior citizens aged 55 years and above were male and female respectively. Chinese comprised 81.4%, Malays 9.9% and Indians, 7.3%. About half of these senior citizens were in the age group 55-64 years, and one-third were in the age group 65-74 years. Those aged 75 and above formed 17.8% of all senior citizens.

2 Widowhood was higher among females. About 4 in 10 (42.4%) women aged 55 and above were widowed, compared to about one-tenth (10.9%) of the men. The proportion widowed increased with age, with 78.0% of females and 29.1% of males in the older age group of 75 years being widowed.

3 Majority of senior citizens (56.9%) had no formal educational qualification, defined as either having no education at all or not completing primary education. Senior citizens in younger age groups were better qualified than their older counterparts. There were proportionately more senior citizens aged 55 to 64 with at least secondary qualifications (24.4%) than those aged 75 and above (10.4%).

Household Characteristics

1 Almost 9 in 10 (87.0%) senior citizens aged 55 and above lived in public flats. 34.6% resided in 1- to 3-room public flats and while 52.5% lived in 4-room or larger public flats.

2 The proportion of senior citizens residing in 1- to 2- room public flats increased with age, from 6.0% among those aged 55 to 64, to 8.0% and 11.2% among the older age groups of 65-74 years and 75 years and above respectively.

3 73.7% of senior citizens aged 55 and above were owners or co-owners of the homes they lived in. Home ownership decreased with age. Home ownership among those aged 65 to 74 (70.5%) and 75 and above (53.1%) was lower.

4 On average, there were 3.73 persons living in households with senior citizens aged 55 and above. A small proportion (5.6%) of senior citizens aged 55 and above lived in one-person households. About one-fifth (20.7%) of senior citizens aged 55 and above lived in two-person households while the rest (78.6%) lived in households of three or more persons.

5 More than half (55.9%) of senior citizens aged 55 and above cited themselves to be the head of their household. Males were more likely to indicate that they were the head of household (79.5%) than their female counterparts (34.6%).

6 The proportion of senior citizens citing themselves to be the head of the household decreased with age. Senior citizens in the older age groups were more likely to cite their son or daughter-in-law to be the heads of the household (34.6% among those aged 75 and above, compared to only 9.6% among those aged 55 to 64).

Finance

1 63.1% of senior citizens aged 55 and above had their own source of income. More than three-quarters (79.4%) of male senior citizens aged 55 and above had their own source of income. For females aged 55 and above, only about half (48.4%) had their own income.

2 A little more than a quarter (26.2%) of senior citizens aged 55 and above received salaries or income from business. A higher proportion (40.3%) of those aged 55 to 64 had income from employment compared to those who were more elderly (13.8% for those aged 65-74 and 4.4% for those aged 75 and above).

3 2.5% of senior citizens aged 55 and above received income generated by their assets in the form of dividends or rent, as part of their income. The proportion receiving income from assets in all age groups was lower than those with income.

4 Children provided regular cash contribution to 66.0% of senior citizens aged 55 and above. Women were more likely (77.3%) to receive cash support from their children compared to men (54.0%).

5 Dependence on financial support from children increased with age of senior citizens. For senior citizens aged 55 to 64, 56.3% received financial support from their children. This increased to 77.9% for those aged 75 and above.

6 About one-tenth (11.9%) received income from their spouse. In the more elderly age groups, relatively lower proportions (8.4% for those aged 65 to 74 and 3.1% for those aged 75 and above) received cash support from their spouse.

7 Of the 36.0% of senior citizens aged 55 and above who had no income of their own, 2.8% of males and 1.4% of females did not receive any cash support from their children or relatives.

8 Children were the most important source of financial support for the majority (44.7%) of senior citizens aged 55 and above. Women (77.3%) were more likely to rely on their children than men (54.0%).

9 Reliance on children as the most important source of income increased with age of senior citizens, from 31.9% among those aged 55 to 64 to 55.8% for those aged 65 to 74 and 63.7% for those aged 75 years and above.

10 Overall, the majority (70.4%) of senior citizens received total monthly incomes of less than \$1,000 or no income (from all sources). More than a quarter (29.6%) received more than \$1,000.

11 Most (79.2%) senior citizens aged 55 and above considered their total income 'Adequate' or 'More than adequate' for their expenses. Senior citizens in lower income groups had similar feelings of adequacy towards income as those with higher incomes, except those with incomes of '\$1,500 and above'. Those who fell under that income range had a higher proportion of senior citizens finding their incomes 'More than Adequate'.

12 Of the 7.7% who found their income usually inadequate, the most common reasons stated were the high cost of living (39.7%), low incomes (29.9%) and high medical costs (16.4%).

13 79.7% of senior citizens aged 55 and above mentioned having savings/ fixed deposits, while 73.7% cited their owner-occupied house among their assets. Relatively lower proportions of senior citizens aged 55 and above had insurance policies (18.4%) or stocks, shares and bonds (13.9%).

14 68.0% of senior citizens aged 55 and above cited their own house as their most important asset. For another 17.4%, savings and fixed deposits were their most important assets. The proportion that cited savings and fixed deposits to be their most important assets decreased from 33.9% in 1995 to 17.4% in 2005.

15 Of senior citizens aged 55 and above who had made a lump-sum withdrawal from their CPF savings, 57.4% had placed their withdrawn CPF funds in the bank as deposits. 44.6% had used the funds for household expenses and another 12.0% had purchased property with the funds.

Employment and Retirement

1 65.9% of senior citizens aged 55 and above were economically inactive – they were not working, and were not actively seeking work. 5.8% were unemployed – not working, but actively looking for work – while the remaining 28.2% were working.

2 Of the males aged 55 to 64, only 29.4% were economically inactive compared with 67.4% of their female counterparts.

3 The proportion of senior citizens who were economically inactive rose with age. The majority (80.1% of those aged 65-74 and 94.3% of those aged 75 and above) of senior citizens aged 65 and above were economically inactive compared with 48.6% among those aged 55 to 64.

4 A slightly larger proportion of senior citizens were working in 2005 as compared to 1995. This increase is mainly due to the larger proportion of females aged 55 to 64 working (from 19.5% in 1995 to 27.7% in 2005).

5 The main reason for stopping work among male senior citizens aged 55 and above was retirement. 41.9% of males aged 55-64 cited 'reaching retirement age' as the main reason for stopping work. Although 'reaching retirement age' was also one of the main reasons cited by females, the figure was significantly lower at 14.8% for those aged 55-64, 25.0% for those aged 65-74 and 29.4% for those aged 75 and above.

6 About 1 in 10 (10.8%) males aged 55-64 stopped work because they were retrenched from their last job. This figure is slightly lower (7.6%) for males aged 65-74 and (4.3%) those 75 and above. Females were more likely to cite 'enough financial support' (from their children, spouse and their own financial means) as their main reason for stopping work.

7 Of those who are working, 74% are employed, 24% are self-employed and 2% work in a family business.

8 Most of the employed senior citizens aged 55 to 64 were sales and service workers (36.3%), and cleaners and labourers (23.4%). A fair proportion was also in the professional/managerial role (16.4%). More males (21.0%) than females (8.1%) held a professional/managerial position within the age group 55 to 64.

9 The proportion of males in professional/managerial roles has doubled from 10.6% (for those aged 55-64) in 1995 to 21.0% in 2005. Similarly, the proportion of females in professional/managerial roles has increased from 6.2 % (for those aged 55-64) to 8.1% in 2005.

10 The main reasons that senior citizens worked after retirement were because they needed the money (62.0%), wanted to lead an active life (14.1%) and needed something to occupy their time (7.0%).

11 Only 16% of senior citizens aged 55 and above felt that there should be a mandatory retirement age. About 4 in 10 (42%) senior citizens aged 55 and above felt that there should not be any mandatory retirement age.

12 Most senior citizens (74%) above the age of 55 received an income that was lower during post-retirement, while 16% received similar incomes. 82.7% of males received less income compared to before retirement, as compared to their female counterparts (42.3%).

13 The main issues faced by senior citizens who were working include not being as strong as before (16.2%), feeling tired more easily (15.4%) and not being as fast as they used to be (14.3%).

14 Unemployed job seekers aged 55 to 64 were seeking work mainly for financial reasons (54.4%), to lead an active life (18.3%) and to have something occupy their time (15.6%).

15 More than 9 in 10 (92.5%) senior citizens above the age of 55 were willing to accept a salary lower than their last drawn salary, with more than two-thirds (70.8%) willing to accept 50% or less of their last drawn salary. Female senior citizens aged 55 to 64 (48.8%) were less likely to accept up to a 50% reduction in their last drawn salary than their male counterparts (76.8%).

16 92.7% of senior citizens aged 55 and above expected to face difficulties when seeking a job. The main obstacle they expected to face was their age (88.1%).

Health Status

1 Among senior citizens aged 55 and above, only 35.8% reported a clean bill of health. The most commonly reported medical ailments were high blood pressure (39.6%), bone or joint problems (23.6%), diabetes (17.0%) and sight problems (13.6%). In general, the proportion of senior citizens suffering from each common medical ailment increased with age.

2 Compared to males, female senior citizens above the age of 55 were more likely to suffer from bone or joint problems (15.5% of males, 30.9% of females) and high blood pressure (37.9% of males, 41.2% of females). For the other common ailments, males had similar or higher incidence rates.

3 13.5% of senior citizens aged 55 and above reported that they had been hospitalized in the past year.

4 Most senior citizens who suffered from common medical ailments received treatment for their medical condition. However, there was a lower incidence of senior citizens receiving treatment for hearing problems (41.0% among males and 32.0% among females) and depression, anxiety and emotional problems (36.7% among males and 34.8% among females).

5 Senior citizens aged 55 and above mainly sought care from government clinics (47.0%) and private medical practitioners (42.6%) when feeling unwell. Only a small proportion (3.1%) would seek the services of traditional medical practitioners.

6 The most common reason cited by senior citizens for not seeing the doctor during these episodes of illness was that their illness was usually very mild or not serious, and that they knew what medicine or drugs to take. However, 0.4% of all senior citizens indicated that they did not have the money to see a doctor.

7 More than half (64.2%) of senior citizens above the age of 55 went for regular health screening. The proportion of females aged 55 to 64 going for regular health screening (64.0%) was higher than their male counterparts (57.7%).

8 More than 6 in 10 (62.3%) of senior citizens above the age of 55 paid for their own healthcare expenses, while another 26.9% depended on their children to provide for their healthcare. The dependence on children to finance their healthcare expenditure increased with age, from 17.6% for those aged 55 to 64, to 29.2% for those aged 65 to 74, to 50.8% for those aged 75 and above. Health insurance provided for only 0.4% of senior citizens aged 55 and above.

9 As compared to males (74.9%), only half (50.9%) of female senior citizens above the age of 55 provided for their own healthcare. About one-third (37.4%) of females depend on their children to finance their healthcare. Reliance on children to provide for healthcare expenses was lower for males (15.2%).

Mobility and Coping with Daily Living

1 Almost all (92.2%) senior citizens above 55 years were fully ambulant and physically independent. However, the proportion of senior citizens who were fully ambulant and physically independent decreased with age. Female senior citizens were generally less ambulant than male senior citizens in all age groups.

2 Less than 1% (0.9%) of senior citizens aged 55 and above required total physical assistance or was bedridden. 6.7% of senior citizens aged 65-74 and 7.4% of senior citizens aged 75 and above could be considered as 'at-risk', as they were living in 2-member households, and require physical assistance or were bedridden. None of the senior who required physical assistance in walking or were bedridden lived alone.

3 The ability of senior citizens to attend to their personal care needs with regards to their ability to control their bladder and bowel functions, to attend to their own toileting needs, to and feed, bathe, dress or groom themselves was assessed. Most senior citizens were able to live independently, although this decreases with age.

Well-Being

1 The proportion of volunteerism among senior citizens was low in general. Only 5.9% of senior citizens aged 55 and above participated in volunteer work in the last 12 months.

2 The majority (67.8%) of senior citizens aged 55 and above 'Agreed' or 'Strongly Agreed' that they were less stressed and worried about less as they aged. The proportion of senior citizens who felt this way increased with age.

3 Family support was an important factor in helping senior citizens feel less stressed and worried about things. On the other hand, independence and a perceived lack of importance to their friends contributed more towards a stress-free ageing process.

4 Almost three-quarters (74.4%) of senior citizens above 55 years old did not feel that ageing was a depressing stage of life. This proportion was similar across all age groups and gender.

5 Perceived importance to friends did not contribute significantly towards senior citizens' outlook towards ageing and depression, but perceived importance to family helped them feel less depressed about ageing.

Family and Support

1 The majority of senior citizens (76.4%) lived with their children.

2 94.8% of senior citizens aged 55 and above had contact with their children at least once a week. A further 3.0% had contact with their children at least once a month.

3 Daily contact with children was more frequent among senior citizens aged 55 to 64 (76.0%) than those aged 65 to 74 (70.1%) and 75 and above (73.3%).

4 For senior citizens aged 55 and above, contact was maintained mainly through talking to children (99.3%), having meals together (96.4%), spending leisure time together (79.8%) and discussing important family matters (69.9%). About one-third (34.4%) of senior citizens also

assisted in taking care of their grandchildren on a regular basis. This has increased as compared to 19.0% in 1995.

5 Compared with the 1995 Survey, the involvement of senior citizens in family interaction (talking to children, having meals together, spending leisure time together and discussing family matters with their children) had remained largely status quo.

6 The majority (62.1%) of senior citizens aged 55 mentioned that they had close friends. More than half of them (79.7%) met up with friends at least once a week, including 20.3% who met friends daily. A further 13.2% met with friends at least once a month. 66.3% of males mentioned that they had close friends as compared to 58.4% of females.

7 Family was a very important source of help for senior citizens in times of need. Among senior citizens aged 55 and above, 92.1% depended on their family for help when they were ill, 87.5% turned to family for financial help, and 91.4% spoke to family when they had a need to speak to someone. About one-third (36.2%) of senior citizens also turned to friends when they needed someone to speak to. However, 1 in 10 (10.1%) senior citizens felt that they had no one to turn to for financial assistance.

Community-based Support Services

1 Awareness of one or more community-based services was quite high. Of those who were aware of at least one service, 44.4% were aware of residential services, 43.8% were aware of community-based centres, and 35.5% knew of home-based services.

2 However, utilization of these services in actual practice was low (1%). The main reason cited for not using the facilities available, was because they did not require the service (97.0%). Only 2.0% of all senior citizens mentioned that they could not afford the use of community-based support services.

PERSONAL CHARACTERISTICS

This chapter describes the basic personal characteristics of senior citizens. The characteristics examined include fundamental demographics and educational attainment.

HOUSEHOLD CHARACTERISTICS

This chapter describes the household characteristics of senior citizens. Income, type of dwelling, home ownership, household size and the profile of the head of household are examined.

FINANCE

This chapter delves into senior citizens' income, savings and investment, and their use of CPF savings. Some of the fundamental issues examined include whether senior citizens are financially independent, the level of dependency on children's financial support, as well as the adequacy of their income. To quantify their expenditure, respondents were asked to describe their expenditure patterns and payments towards liabilities.

EMPLOYMENT AND RETIREMENT

In this chapter, the employment status of senior citizens is examined. The characteristics of the economically inactive, employed and unemployed are described, with greater focus placed on those aged 55 to 64, as they are more likely to be in the labour force compared to those above the retirement age of 62.

HEALTH STATUS

The state of health of senior citizens living in the community and their common medical ailments are described in this chapter. The chapter also examines the types of health services used, and senior citizens' provision for healthcare financing.

MOBILITY & COPING WITH DAILY LIVING

This chapter examines the mobility status of senior citizens, and assesses their ability to attend to their own activities of daily living. Their mobility status is a key consideration in planning institutional care for senior citizens, while their ability to cope with daily activities could be used as a gauge of senior citizens' ability to live independently. These determinants contribute towards establishing the necessary resources required to care for senior citizens.

WELL-BEING

This chapter examines the overall social well-being of senior citizens by measuring the extent of active contribution to society, and their outlook on stress and depression.

FAMILY AND SOCIAL SUPPORT

This chapter looks into the characteristics and degree of support received by senior citizens from their family, friends and the community at large. Such support is vital in sustaining senior citizens' ability to live independently. Some main areas analyzed include interaction with children, social interaction with friends and sources of help for senior citizens.

COMMUNITY-BASED SUPPORT SERVICES

This chapter describes the awareness and use of various community-based health and support services among senior citizens. Reasons for non-usage are examined as well.

National Survey of Senior Citizens 2005

CHAPTER 1 - INTRODUCTION

1 BACKGROUND

With the continued decline in fertility and the improvement in health of Singaporeans, Singapore faces a greying population. Senior citizens aged 65 years and above, who formed 6.8%¹ of the population in 1995, increased to 8.4%² of the population in 2005. This is projected to increase to 18.7%³ of the population by the year 2030. In the last 5 years, the dependency ratio of residents aged 65 and over to those aged 15-64 years rose from 10.2 in 2000 to 11.6 in 2005⁴.

In 1983, the first comprehensive National Survey of Senior Citizens was carried out to evaluate the impact of ageing on Singapore, and to recommend measures to meet and cope with the challenges posed by the ageing of Singapore's population. Since then, the Survey was repeated in 1995 and 2005 to provide updated information on the physical and mental health of senior citizens in Singapore, and to monitor changes in the profile and status of senior citizens over time.

The 2005 Survey was commissioned by the Ministry of Community Development, Youth and Sports (MCYS) to map the financial, physical and social health of senior citizens in Singapore.

¹ Yearbook of Statistics Singapore, 1995, Singapore Department of Statistics (DOS)

² General Household Survey, 2005, Singapore Department of Statistics (DOS)

³ Singapore Department of Statistics (DOS).

⁴ General Household Survey, 2005, Singapore Department of Statistics (DOS)

2 OBJECTIVES OF THE SURVEY

The main objectives of the 2005 Survey were to determine:-

- i) the socio-economic profile, living arrangements, the family, financial and care support systems of senior citizens in Singapore;
- ii) their health, physical, mental and functional status;
- iii) the types of problems they face and how they are coping;
- iv) their awareness and use of existing services for senior citizens;
- v) their employment status and their attitude towards employment and retirement issues; and
- vi) their social health and contributions to family and society (involvement in leisure, grandparenting, volunteering and community activities), and the extent of active ageing in Singapore.

Objectives (v) and (vi) were included for the first time in the 2005 Survey.

As the Survey was to monitor changes over the years, the 2005 and 1995 Surveys included persons aged 55-64 years, as did the 1983 Survey. Information on this age group, who is the next cohort of elderly, would provide insights into the needs and profiles of future senior citizens and show how they correlate or differ from those of the present senior citizens.

In this Report, findings on senior citizens in the relevant age bands are presented to give indicative findings to meet anticipated planning needs. The following age bands were used: (i) 55-64 years, (ii) 65-74 years and (iii) 75 years and above. For the purposes of this report, persons aged 55 – 64 years will be called senior citizens too.

3 METHODOLOGY

3.1 Questionnaire Design

The preliminary draft of the questionnaire for the 2005 Survey was drawn up by survey consultants, Associate Professor Paulin Tay-Straughan and Associate Professor Tan Ern Ser of the Department of Sociology, National University of Singapore. Reference was made to the questionnaires of the 1995 National Survey of Senior Citizens to allow comparisons to be drawn where appropriate.

The final questionnaire comprised 6 sections and covered the following areas:

- a) Household Composition and Family Structure
- b) Perceived Health and Social Support
- c) Active Ageing
- d) Work and Retirement
- e) Financial Status
- f) Demographics

3.2 Coverage, Sample Design and Selection

The sampling frame for the Survey was provided by the Department of Statistics (DOS). Only households containing at least one person aged 55 and above who was a Singapore Citizen or Permanent Resident were included in the sampling frame.

The scope of the Survey was confined to senior citizens residing in the community. Those residing in institutions were excluded from the Survey.

An over-sampling of senior citizens aged 75 and above was drawn to ensure a sufficient number of respondents in this age group for analysis. This was essential to provide representative information on additional needs of this group of older senior citizens, which is projected to grow significantly in future.

3.3 Field Survey and Data Collection

A survey company was commissioned by MCYS to undertake the fieldwork and data processing, and to generate the statistical tabulations.

Interviewers for the Survey were briefed, trained and provided with instructions for the fieldwork. They were issued with official authorisation letters from MCYS for verification of their identity.

The Survey was carried out through face-to-face interviews with selected senior citizens at their homes using the structured questionnaire drawn up by the survey consultants. At least three visits (at different times of the day and day of the week) were made before a selected household was treated as a non-response case. In the situation where the respondent had difficulties in understanding and answering interviewers, the interviews were completed with the assistance of caregivers or family members.

3.4 Pilot Survey

Prior to the Survey proper, a pilot test was conducted by the survey company on a convenience sample of 60 respondents (approximately 1% of the final sample). Findings from the pilot test were reviewed by MCYS and refinements were made to the questionnaire where required. The final questionnaire was then translated into Chinese, Malay and Tamil.

4 RESPONSE RATE

Fieldwork for the Survey took approximately 7 months, from 22 November 2004 to 3 June 2005.

A total of 4,591 senior citizens were successfully interviewed. This gave a response rate of approximately 64%. This compares favorably with the response rate of approximately 60% obtained in the 1995 survey.

5 DATA ANALYSIS

All completed questionnaires were edited and checked for completeness, accuracy and consistency, before the required statistical tabulations were generated. About 30% of the completed interviews were further validated by the survey company through telephone call-backs.

To enable the findings from the sample to be applied to the target population, the sample was weighted by age group, ethnic group and gender during analysis, using the 2000 Census of Population.

CHAPTER 2 - PERSONAL CHARACTERISTICS

1 INTRODUCTION

This chapter describes the basic personal characteristics of senior citizens. The characteristics examined include fundamental demographics and educational attainment.

2 AGE, GENDER AND ETHNIC DISTRIBUTION

In the 2005 Survey, 47.4% of senior citizens aged 55 years and above were males and 52.6% were females (Table 2.1). Chinese comprised 81.4%, Malays 9.9% and Indians 7.3%. About half of these senior citizens were in the age group 55-64 years, and close to one-third were in the age group 65-74 years. Those aged 75 and above formed 17.8% of the senior citizens surveyed.

TABLE 2.1 – COMPARATIVE AGE, GENDER & ETHNIC DISTRIBUTION, 2005 VERSUS 1995 SURVEY

Characteristics	2005 Survey	1995 Survey
Total	100.0	100.0
Gender		
Male	47.4	47.4
Female	52.6	52.6
Ethnic group		
Chinese	81.4	79.5
Malay	9.9	11.5
Indian	7.3	7.7
Age Group		
55-64	52.2	52.7
65-74	30.0	30.1
75 & above	17.8	17.2

3 MARITAL STATUS

The majority (81.1%) of the males aged 55 and above were still married (Table 2.2). In comparison, a lower proportion (48.8%) of their female counterparts was married. This shows a higher proportion of married senior citizens as compared to the 1995 survey, where 78.2% of males and 39.1% of females aged 55 and above were married. The present survey also shows that the proportion married amongst males and females declined with age, to 62.9% and 17.2% respectively for those aged 75 and above.

The rate of widowhood was higher among the females. About 4 in 10 (42.4%) women aged 55 and above were widowed, compared to about one-tenth (10.9%) of the men. The proportion widowed increased with age, to 78.0% and 29.1% amongst women and men respectively, in the older age group of 75 years and above.

TABLE 2.2 – MARITAL DISTRIBUTION OF SENIOR CITIZENS

Marital Status	Total	Age Group			%
		55-64	65-74	75 & above	
Total	100.0	100.0	100.0	100.0	100.0
Male					
Married	81.1	86.1	81.3	62.9	
Widowed	10.9	5.3	11.5	29.1	
Never married	4.6	4.7	4.3	5.0	
Divorced / Separated	3.4	3.8	2.9	3.0	
Total	100.0	100.0	100.0	100.0	100.0
Female					
Married	48.8	65.0	42.4	17.2	
Widowed	42.4	23.4	50.7	78.0	
Never married	4.6	5.9	3.6	2.5	
Divorced / Separated	4.2	5.6	3.3	2.3	

4 EDUCATIONAL ATTAINMENT

Among senior citizens aged 55 and above, 56.9% had no education and 23.7% had at least completed primary education (Table 2.3). Senior citizens in younger age groups were better educated than their older counterparts. There were proportionately more senior citizens aged 55 to 64 with at least secondary qualifications (24.4%) than those aged 75 and above (10.4%). This is an improvement from the educational qualifications of elderly in the 1995 survey, where secondary qualifications and above were obtained by 16.8% of those aged 55-64 and 6.4% of those aged 75 and above.

Male senior citizens were better educated than their female counterparts (Table 2.4). The proportion with at least secondary qualifications was 27.2% among males and 12.4% among females. This is an increase from the 1995 figures of male (19.8%) and female (6.3%) who have at least secondary education.

TABLE 2.3 – EDUCATIONAL ATTAINMENT BY AGE GROUP, 1995 and 2005

Educational Attainment	Total		Age Group						%
			55-64		65-74		75 & above		
Year of Survey	2005	1995	2005	1995	2005	1995	2005	1995	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
No Qualification	56.9	61.5	45.0	53.0	66.2	67.6	76.1	77.0	
Primary	23.7	25.8	30.5	30.2	17.9	23.1	13.5	16.6	
Secondary & above	19.4	12.7	24.4	16.8	16.0	9.3	10.4	6.4	

TABLE 2.4 – EDUCATIONAL ATTAINMENT BY GENDER, 1995 and 2005

Educational Attainment	Total		Gender				%
			Male		Female		
Year of Survey	2005	1995	2005	1995	2005	1995	
Total	100.0	100.0	100.0	100.0	100.0	100.0	
No Qualification	56.8	61.5	43.0	44.4	69.4	76.9	
Primary	23.8	25.7	29.8	35.7	18.2	16.8	
Secondary & above	19.4	12.7	27.2	19.8	12.4	6.3	

CHAPTER 3 - HOUSEHOLD CHARACTERISTICS

1 INTRODUCTION

This chapter describes the household characteristics of senior citizens. Income, type of dwelling, home ownership, household size and the profile of the head of household were examined.

2 TYPE OF DWELLING

Almost 9 in 10 (87.1%) senior citizens aged 55 and above lived in public flats in 2005 (Table 3.2). There were 34.6% residing in 1- to 3-room public flats and another 52.5% in 4-room or larger public flats. Compared with 1995, the proportion living in 1- to 2-room public flats declined from 10.5% in 1995 to 7.5% in 2005.

The proportion of senior citizens residing in 1- to 2- room public flats in 2005 increased with age, from 6.0% among those aged 55 to 64, to 8.0% and 11.2% among the older age groups of 65-74 years and 75 years and above respectively.

TABLE 3.2 – TYPE OF DWELLING OF SENIOR CITIZENS

House Type	Total 55 & above	Age Group			%
		55 to 64 years	65 to 74 years	75 & above	
Total	100.0	100.0	100.0	100.0	100.0
Public Flat	87.1	87.8	87.4	84.3	
<i>1-2 Room</i>	7.5	6.0	8.0	11.2	
<i>3 Room</i>	27.1	24.9	31.5	26.2	
<i>4 Room or larger</i>	52.5	56.9	47.9	46.9	
Private Flat/House	13.0	12.2	12.5	15.6	

3 HOME OWNERSHIP

In 2005, 73.7% of senior citizens aged 55 and above were owners or co-owners of the homes they lived in (Table 3.3). Home ownership decreased with age. A total of 82.3% of senior citizens aged 55 to 64 in 2005 were owners or co-owners of their homes. In comparison, home ownership among those aged 65 to 74 (70.5%) and 75 and above (53.1%) was lower.

TABLE 3.3 – HOME OWNERSHIP AMONG SENIOR CITIZENS

Home Ownership	Total 55 & above	Age Group			%
		55 to 64 years	65 to 74 years	75 & above	
Own (or co-own)	73.7	82.3	70.5	53.1	

4 HOUSEHOLD SIZE

On average, there were 3.73 persons living in households with senior citizens aged 55 and above (Table 3.4). A small proportion (5.6%) of senior citizens aged 55 and above lived in one-person households. About one-fifth (20.7%) of senior citizens aged 55 and above lived in two-person households while the rest (73.7%) lived in households of 3 or more persons.

As compared to 1995, the average household size had decreased from 4.3 persons to 3.73 persons in 2005.

TABLE 3.4 – HOUSEHOLD SIZE OF SENIOR CITIZENS

Household Size	Total 55 & above	Age Group			%
		55 to 64 years	65 to 74 years	75 & above	
Total	100.0	100.0	100.0	100.0	100.0
1	5.6	4.2	7.2	7.4	
2	20.7	17.0	25.2	24.0	
3	23.2	24.7	22.5	20.0	
4	20.6	25.2	16.3	14.2	
5	15.0	16.2	13.7	13.7	
6 or more	14.9	12.8	15.3	20.6	
Average Household Size (Persons)	3.73	3.79	3.59	3.8	

5 HEAD OF HOUSEHOLD

More than half (55.9%) of senior citizens aged 55 and above cited themselves to be the head of their household (Table 3.5). Males were more likely to indicate that they were the head of household (79.5%) than their female counterparts (34.6%). The proportion of senior citizens citing themselves to be the head of the household decreased with age. While 60.1% of senior citizens aged 55 to 64 were the head of the household, only 55.4% and 44.4% of those aged 65 to 74 and 75 and above respectively were the head of their households. Instead, senior citizens in the

older age groups were more likely to cite their son or daughter-in-law to be the heads of the household (34.6% among those aged 75 and above, compared to 22.5% among those aged 65 to 74 and 9.6% among those aged 55 to 64).

TABLE 3.5 –HEAD OF HOUSEHOLD

Head of Household	Total 55 & above	Age Group			%
		55 to 64 years	65 to 74 years	75 & above	
Total	100.0	100.0	100.0	100.0	100.0
Myself	55.9	60.1	55.4	44.4	
My spouse	19.0	26.2	14.0	6.4	
My Son	17.7	9.6	22.4	33.8	
My daughter	5.7	3.5	6.1	11.5	
My son-in-law	1.5	0.7	1.9	3.0	
My daughter-in-law	0.2	0.0	0.1	0.9	

CHAPTER 4 - FINANCE

1 INTRODUCTION

This chapter delves into senior citizens' income, savings and investment, and use of CPF savings. Some of the fundamental issues examined include whether senior citizens had their own sources of income, the level of financial support they receive from their children, as well as the adequacy of their income. To quantify their expenditure, respondents were asked to describe their expenditure patterns.

2 INCOME

2.1 Sources of Income

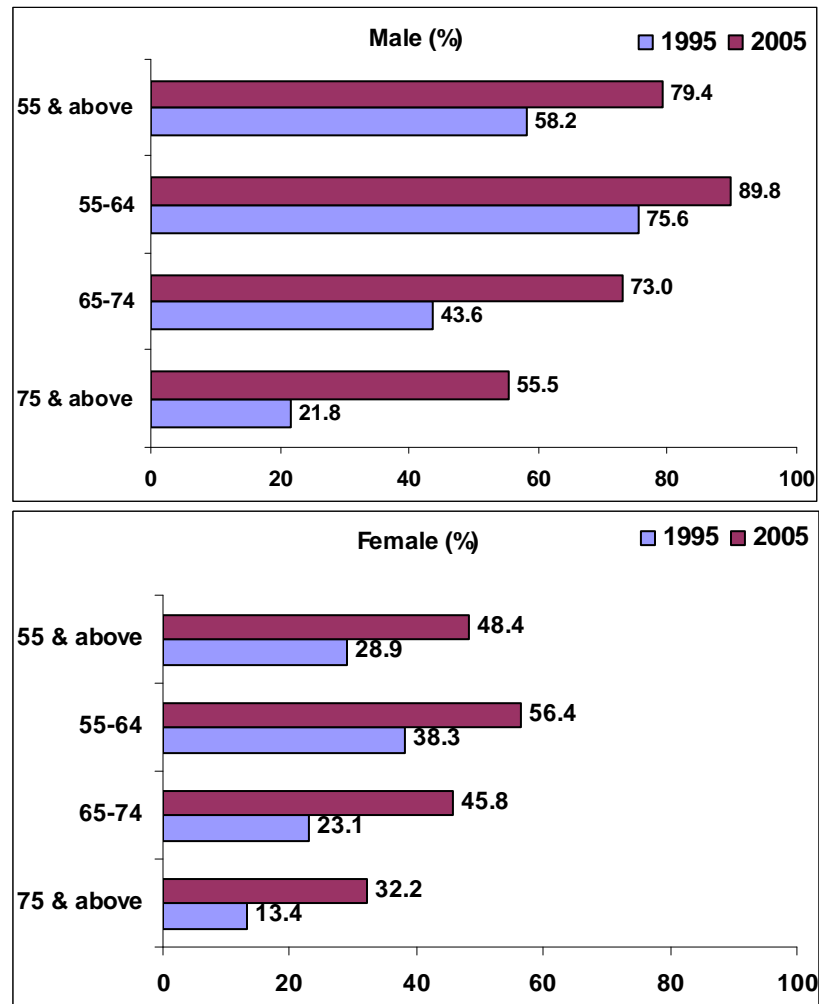
Own Income

There were 63.1% of senior citizens aged 55 and above who had their own income.

More than three-quarters (79.4%) of male senior citizens aged 55 and above had their own source of income in 2005 (Figure 4.1). For females aged 55 and above, only about half (48.4%) had their own income.

When compared with 1995, the proportion of men with their own income increased from 58.2% to 79.4% in 2005. This was due to a large increase in the proportion of male senior citizens aged 65-74 (from 43.6% in 1995 to 73.0% in 2005) and those aged 75 and above (from 21.8% in 1995 to 55.5% in 2005) having their own source of income. Male senior citizens aged between 55-64 having their own source of income also increased, but at a slower rate than the other age groups (from 75.6% in 1995 to 89.8% in 2005). The proportion of female senior citizens aged 55 and above with their own income increased from 28.9% in 1995 to 48.4% in 2005. This increase was seen in all the age categories of female senior citizens, most markedly among those aged 65 to 74.

FIGURE 4.1 – SENIOR CITIZENS WITH OWN SOURCES OF INCOME



A little more than a quarter (26.2%) of senior citizens aged 55 and above received salaries or income from business (Table 4.1). The proportion was lower for women (31.2%) than men (68.8%).

As the current official retirement age is 62, a much higher proportion (40.3%) of those aged 55 to 64 had income from employment compared to those in the other age groups - 13.8% for those aged 65-74 and 4.4% for those aged 75 and above.

Some 2.5% of senior citizens aged 55 and above received income generated by their assets in the form of dividends or rent, as part of their income. The proportion receiving income from assets in all age groups was lower than those with income from employment.

TABLE 4.1 – OWN SOURCES OF INCOME

Income Source	Total 55 & above	Age Group %		
		55 to 64 years	65 to 74 years	75 & above
Salaries/Business Income	26.2	40.3	13.8	4.4
Dividend	1.2	1.2	1.2	1.3
Rent	1.3	1.3	1.5	0.8

Income from Children and Spouse

While some senior citizens had their own source of income, the majority of senior citizens had financial support from their children. Children provided regular cash contribution to 66.0% of senior citizens aged 55 and above (Table 4.2). Women were more likely (77.3%) to receive cash support from their children as compared to men (54.0%).

Support from children increased with age of senior citizens. For senior citizens aged 55 to 64, 56.3% received financial support from their children. This increased to 77.9% for those aged 75 and above.

About one-tenth (11.9%) received their income from their spouse. In the more elderly age groups, however, relatively lower proportions (8.4% for those aged 65 to 74 and 3.1% for those aged 75 and above) received cash support from their spouse.

TABLE 4.2 – INCOME FROM SPOUSE AND CHILDREN

Source	Total 55 & above	Age Group %		
		55 to 64 years	65 to 74 years	75 & above
Children	66.0	56.3	76.0	77.9
Spouse	11.9	16.7	8.4	3.1

Senior Citizens without Income of their Own or Support from Children/Relatives

Of the 36.0% of senior citizens aged 55 and above who had no income of their own, 2.8% of males and 1.4% of females did not receive any cash support from their children or relatives (Table 4.3).

When compared with 1995, a lower proportion of those without income did not receive cash support from their children or relatives. This proportion decreased from 8.3% to 2.8% for males, and from 6.2% to 1.4% for females.

TABLE 4.3 – SENIOR CITIZENS WITHOUT INCOME OR SUPPORT FROM CHILDREN/RELATIVES

	Total	Age Group %		
		55 to 64 years	65 to 74 years	75 & above
Male	2.8	2.9	1.7	5.0
Female	1.4	1.0	1.8	1.9

Most Important Source of Income

Children were the most important source of financial support for the majority (44.7%) of senior citizens aged 55 and above (Table 4.4). Women (77.3%) were more likely to rely on their children than men (54.0%).

Reliance on children as the most important source of income increased with age of senior citizens, from 31.9% among those aged 55 to 64 to 55.8% for those aged 65 to 74 and 63.7% for those aged 75 years and above.

Reliance on children as the main source of financial support decreased when compared to 1995 (from 64.0% to 44.7%). This reliance had decreased for senior citizens of all age groups.

TABLE 4.4 – MOST IMPORTANT SOURCE OF FINANCIAL SUPPORT

Main Source of Financial	Total 55 & above	Age Group %		
		55 to 64 years	65 to 74 years	75 & above
1995				
Total	100.0	100.0	100.0	100.0
Children	64.0	48.5	79.0	85.7
Salaries/ Business Income	25.7	39.8	13.5	3.9
Spouse	3.7	5.8	1.8	0.9
Others	6.6	5.9	5.8	9.5
2005				
Total	100.0	100.0	100.0	100.0
Children	44.7	31.9	55.8	63.7
Salaries/ Business Income	24.8	38.9	12.7	3.7

Spouse	6.3	9.1	4.1	1.6
Personal savings	12.1	11.0	15.0	10.7
CPF	3.5	3.9	3.7	1.8
Pension	1.4	0.5	2.0	2.7
Others	8.6	4.7	6.7	15.8

2.2 Amount of Income

An analysis of the monthly income distribution of senior citizens aged 55 and above showed that 1.9% have no income and about one-third (36.2%) received less than \$500 a month. A further 31.6% received \$500 to \$999. The majority (70.4%) of senior citizens, therefore, received incomes of less than \$1,000 or no income. More than a quarter (29.6%) received more than \$1,000.

Among the senior citizens, a slightly higher proportion of women (61.1%) had a monthly income of less than \$500 than men (38.9%).

TABLE 4.5 – MONTHLY INCOME LEVEL

Monthly Income (All Sources)	Total	Age Group			%
		55 to 64 years	65 to 74 years	75 & above	
Total	100.0	100.0	100.0	100.0	100.0
None	1.9	0.7	1.2	6.7	
Less than \$500	36.2	25.3	44.1	55.8	
\$500-999	32.3	33.1	35.0	24.9	
\$1,000-1,999	20.6	28.2	14.2	8.7	
\$2,000 and above	9.0	12.6	5.5	3.9	

2.3 Adequacy of Income

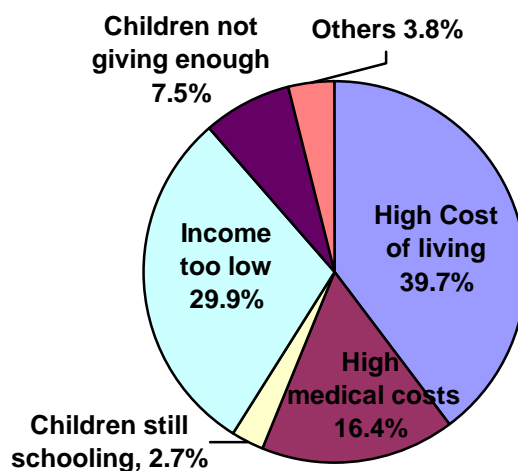
Most (79.2%) senior citizens aged 55 and above considered their total income 'Adequate' or 'More than adequate' for their expenses. Senior citizens in lower expenditure groups had similar feelings of adequacy towards income as those with higher expenditure except those with monthly expenditure of '\$1,500 and above'. Those who fell under that expenditure range had a higher proportion of senior citizens finding their incomes 'More than Adequate' (19.1%).

TABLE 4.6 – INCOME ADEQUACY OF SENIOR CITIZENS AGED 55 AND ABOVE

Monthly Expenditure	Total	Income Adequacy %			
		More than Adequate	Adequate	Occasionally Inadequate	Usually Inadequate
Total	100.0	5.2	74.0	13.0	7.7
Below \$500	100.0	2.5	71.5	15.7	10.4
\$500-999	100.0	3.4	77.4	12.6	6.7
\$1,000-1,499	100.0	7.7	77.8	9.7	4.9
\$1,500 and above	100.0	19.1	66.6	8.4	5.9

Of the 7.7% who found their income usually inadequate, the most common reason stated was the high cost of living (39.7%) (Figure 5.2). When compared with 1995, the proportion of those aged 55 and above who found their income usually inadequate had increased from 2.1% to 7.7%.

FIGURE 4.2 – REASONS FOR INADEQUATE INCOME



3 SAVINGS AND INVESTMENT

79.7% of senior citizens aged 55 and above mentioned savings/ fixed deposits, while 73.7% cited their owner-occupied house among their assets (Table 5.9). The proportion who reported owning

houses was higher for men (37.8%) than women (35.9%). Relatively lower proportions of senior citizens aged 55 and above had insurance policies (18.4%) or stocks, shares and bonds (13.9%).

While ownership of assets was lower among older age groups, the majority still had savings/ fixed deposits or owned their homes. 77.9% of those aged 65 to 74 and 74.3% of those aged 75 and above had deposits. Among the same age groups, 70.5% and 53.1% respectively reported that they owned their homes among their assets.

Given the high level of home ownership, it was not surprising that 68.0% of senior citizens aged 55 and above cited their own house as their most important asset. For another 17.4%, savings and fixed deposits were their most important assets, a decrease in proportion compared to 33.9% in 1995.

TABLE 4.7 – OWNERSHIP OF ASSETS

Assets	Total	Age Group			%
		55 to 64 years	65 to 74 years	75 & above	
Savings/ Fixed Deposits	79.7	82.5	77.9	74.3	
Owner-occupied House	73.7	82.3	70.5	53.1	
CPF Savings	41.3	53.9	31.1	20.6	
Insurance Policies	18.4	26.9	11.7	4.5	
Stocks, shares and bonds	13.9	17.0	11.7	8.3	
Others	18.2	25.7	11.3	5.3	
Most Important Asset					
Total	100.0	100.0	100.0	100.0	
Owner-Occupied house	68.0	76.0	66.0	48.3	
Savings/ Fixed Deposits	17.4	12.1	19.1	30.1	
No Response	6.7	3.1	7.4	15.7	
Others	7.9	8.8	7.5	5.9	

4 USE OF CPF FUNDS

Of senior citizens aged 55 and above who had made a lump-sum withdrawal from their CPF savings, 57.4% had placed their withdrawn CPF funds in the bank as deposits (Table 5.10). 44.6% had used the funds for household expenses and another 12.0% had purchased property with the funds.

TABLE 4.8 – USE OF CPF FUNDS WITHDRAWN

Use of CPF savings (those who had made a lump-sum withdrawal)	Total	Age Group		
		55 to 64 years	65 to 74 years	75 & above
% who had used funds on				
Deposits in Bank	57.4	58.0	56.2	57.7
Household expenses	44.6	45.5	44.8	40.7
Purchase of property	10.9	10.6	11.3	11.5
Purchase of children's property	1.1	1.1	1.1	1.5
Children's education	8.2	10.4	6.0	4.0

CHAPTER 5 - EMPLOYMENT AND RETIREMENT

1 INTRODUCTION

In this chapter, the employment status of senior citizens is examined. The characteristics of economically inactive, employed and unemployed were described, with greater focus placed on those aged 55 to 64, as they are more likely to be in the labour force compared with those who are older.

2 EMPLOYMENT STATUS

Almost half (48.7%) of senior citizens aged 55 to 64 were economically inactive, that is, they were not working, and not actively seeking work (Table 5.1). This figure had decreased as compared to the 1995 Survey, where 56.0% of senior citizens aged 55 to 64 were economically inactive. The percentage of unemployed – not working, but actively looking for work – in the 55 to 64 age group (7.5%) had increased as compared to the percentage of unemployed (2.0%) in the same age group in 1995. The remaining elderly aged 55 to 64 (43.8%) were working.

More males were economically active. Of the males aged 55 to 64, only 29.4% were economically inactive compared with 67.4% of their female counterparts.

The proportion of senior citizens who were economically inactive rose with age. The majority (80.1% of those aged 65-74 and 94.3% of those aged 75 and above) of senior citizens aged 65 and above were economically inactive compared with 48.7% among those aged 55 to 64.

When compared to 1995 (Table 5.2), a slightly larger proportion of senior citizens were working in 2005 (from 27.4% to 28.2%). While the proportion of males who were employed decreased from 44.3% in 1995 to 40.9% in 2005, the proportion of females who were employed had increased from 12.1% in 1995 to 16.7% in 2005. This increase is mainly due to the increase in proportion of females aged 55 to 64 working from 19.5% in 1995 to 27.7% in 2005.

TABLE 5.1 – EMPLOYMENT STATUS OF SENIOR CITIZENS

Employment Status	Total	Age Group %		
		55 to 64 years	65 to 74 years	75 & above
Total	100.0	100.0	100.0	100.0
Employed	28.2	43.8	14.6	4.2
Unemployed	5.8	7.5	5.3	1.5
Economically Inactive	65.9	48.7	80.1	94.3
Male	100.0	100.0	100.0	100.0
Employed	40.9	60.2	22.2	8.0
Unemployed	7.9	10.1	6.8	2.4
Economically Inactive	50.8	29.4	71.0	89.6
Female	100.0	100.0	100.0	100.0
Employed	16.7	27.7	7.8	1.5
Unemployed	3.8	4.9	4.0	0.9
Economically Inactive	79.5	67.4	88.2	97.6

TABLE 5.2 – PROPORTION OF EMPLOYED SENIOR CITIZENS, 1983 & 1995

Employment Status	Total	Age Group %		
		55 to 64 years	65 to 74 years	75 & above
1995				
Total	27.4	42.0	15.1	4.3
Male	44.3	64.8	24.5	7.9
Female	12.1	19.5	6.4	2.1
2005				
Total	28.2	43.8	14.6	4.2
Male	40.9	60.2	22.2	8.0
Female	16.7	27.7	7.8	1.5

3 ECONOMICALLY INACTIVE SENIOR CITIZENS

Of the economically inactive senior citizens aged 55 to 64, 63.2% were females and 36.8% were males. Within this age group, the proportion of females who had no qualifications (60.6%) was higher than males (43.6%) (Table 5.3).

TABLE 5.3 – PROFILE OF ECONOMICALLY INACTIVE SENIOR CITIZENS

Educational Level	Total	Male			Female			%
		55 to 64 years	65 to 74 years	75 & above	55 to 64 years	65 to 74 years	75 & above	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
None	64.9	43.6	51.8	60.0	60.6	78.3	87.2	
Primary	19.7	30.1	21.6	22.6	25.7	12.4	7.2	
Secondary & above	15.3	26.1	26.5	17.1	13.7	9.2	5.3	

The main reason for stopping work among male senior citizens aged 55 and above, was retirement. 41.9% of males aged 55-64 cited 'reaching retirement age' as the main reason for stopping work. Although 'reaching retirement age' was also one of the main reasons cited by females, the figure was significantly lower at 14.8% for those aged 55-64 (Table 5.4).

About 1 in 10 (10.6%) males aged 55-64 stopped work because they were retrenched from their last job. The figure is slightly lower for males aged 65-74 (7.6%) and those 75 and above (4.3%). Females were more likely to cite 'enough financial support' (from their children and spouse) as their main reason for stopping work. 28.5% of females aged 55-64 cited this compared with 8.3% of males of the same age range. Another 11.6% of females stopped work to look after their spouse, children or grandchildren. Only 1.8% of males cited this as a reason.

Compared to the 1995 Survey, the 2005 survey saw fewer economically inactive senior citizens cited retirement as a reason for leaving their last job. In 1995, 73.5% of males aged 55-64 cited 'reaching retirement age' as their main reason for stopping work as compared to 41.9% in 2005. Similarly, in 1995, 35.7% of females aged 55-64 cited 'reaching retirement age' as their main reason for stopping work as compared to 14.9% in 2005.

TABLE 5.4 – MAIN REASONS FOR STOPPING WORK

Reasons for Stopping Work	Total	Male			Female			%
		55 to 64 years	65 to 74 years	75 & above	55 to 64 years	65 to 74 years	75 & above	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Reached retirement age	35.7	41.9	56.0	49.8	14.9	25.0	29.4	
Retrenched	8.0	10.6	7.6	4.3	8.9	8.1	5.9	
Sufficient own financial means	6.1	9.8	5.6	3.0	6.7	4.9	3.4	
Enough financial support from Children	12.3	8.3	8.8	10.6	15.2	14.1	20.6	
Enough financial support from Spouse	5.1	--	--	0.3	13.3	8.1	7.8	
Look after spouse/child/grandchildren	5.9	1.8	1.2	3.0	11.6	12.0	4.9	
Others	26.8	27.7	20.8	29.0	29.4	27.9	27.5	

4 EMPLOYED SENIOR CITIZENS

Of all the senior citizens surveyed, 28% are currently working, 54% have worked before but are currently not working, and 18% have never worked before. Of those who are working, 74% are employees, 24% are self-employed and 2% work in a family business.

The percentage of employed senior citizens who had no educational qualification was lower among males than females. Only 26.5% of males aged 55-64, 54.2% of males aged 65-74 and 50.0% of males aged 75 and above had no educational qualification as compared to 47.8%, 78.6% and 85.7% of females in the corresponding age groups (Table 5.5).

TABLE 5.5 – EDUCATIONAL LEVEL OF EMPLOYED SENIOR CITIZENS

Educational Level	Total	Male			Female			%
		55 to 64 years	65 to 74 years	75 & above	55 to 64 years	65 to 74 years	75 & above	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
None	38.2	26.5	54.2	50.0	47.8	78.6	85.7	

Primary	33.0	39.1	26.8	23.1	26.2	16.0	14.3
Secondary & above	28.9	34.4	19.0	26.9	26.0	5.4	0.0

4.1 Occupations of Senior Citizens

Most of the employed senior citizens aged 55 to 64 were sales and service workers and cleaners and labourers. 16.4% were holding higher skilled jobs in professional/managerial roles. More males (21.0%) than females (8.1%) held a professional/managerial position within the age group 55 to 64 (Table 5.6).

The proportion of employed senior citizens aged 65 and above who worked as cleaners and labourers was higher as compared to their younger counterparts. This was possibly in line with the lower educational attainment of older senior citizens (Table 5.5).

The proportion of senior citizens in professional/managerial roles has increased for both males and females as compared to 1995. The proportion of males aged 55-64 years old in professional/managerial roles has doubled from 10.6% in 1995 to 21.0% in 2005. The proportion of females aged 55-64 in professional/managerial roles has increased from 6.2 % to 8.1% in 2005.

TABLE 5.6 – EMPLOYED SENIOR CITIZENS BY MAJOR OCCUPATION GROUPS

Occupational Group	Total	Male		Female %	
		55 to 64 years	65 years & above	55 to 64 years	65 years & above
Total	100.0	100.0	100.0	100.0	100.0
Professional/Managerial	16.4	21.0	16.9	8.1	9.4
Technical	5.3	6.6	5.2	3.0	1.6
Clerical	4.3	3.1	1.2	9.3	0.0
Sales & services	36.3	36.4	35.0	39.0	25.0
Production	7.8	8.4	5.2	8.7	3.1
Cleaners & Labourers	23.4	17.1	31.0	26.7	54.7
Others	6.5	7.4	5.3	5.2	6.3

4.2 Reasons for Working after Retirement

Only 14.6% of employed senior citizens aged 55 to 64 were working after their retirement. Their main reasons were that they needed the money (62.0%), wanted to lead an active life (14.1%) and needed something to occupy their time (7.0%) (Table 5.7).

Only 16% of senior citizens aged 55 and above felt that there should be a mandatory retirement age, while about 4 in 10 (42%) did not see the need for mandatory retirement age.

TABLE 5.7 – MAIN REASONS FOR WORKING AFTER RETIREMENT AND PROBLEMS FORESEEN IF STOP WORKING

Reasons to Work after Retirement	Total	Male			Female			%
		55 to 64 years	65 to 74 years	75 & above	55 to 64 years	65 to 74 years	75 & above	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Need money for current expenses	62.0	66.9	62.0	40.7	54.5	51.8	42.9	
Need money for future financial security	4.9	5.3	4.2	3.7	4.8	3.6	0.0	
Do not want to be financially dependent	5.6	4.6	2.1	0.0	9.2	8.9	0.0	
No one to depend on for money	1.2	1.1	0.7	3.7	1.5	0.0	14.3	
Want to lead an active life	14.1	11.2	20.4	25.9	14.9	21.4	28.6	
Need something to occupy my time	7.0	4.8	6.3	25.9	9.5	14.3	0.0	
Others	4.2	4.5	3.5	0.0	4.8	0.0	14.3	
Don't know/ Refused	1.1	1.5	0.7	0.0	0.9	0.0	0.0	

Most employed senior citizens (74.2%) above the age of 55 received an income that was lower during post-retirement, while 17.4% received similar incomes. 82.7% of males received less income compared to before retirement, as compared to their female counterparts (42.3%) (Table 5.8).

TABLE 5.8 – POST-RETIREMENT SALARY OF EMPLOYED SENIOR CITIZENS

Senior's Characteristics	Total	Current Salary Compared to Before Retirement			%
		Higher	Same	Lower	
Gender					
Male	100.0	4.8	12.5	82.7	
Female	100.0	23.1	34.6	42.3	
Age Group					
55 to 64	100.0	9.8	19.6	70.7	

55 and above	100.0	8.3	17.4	74.2
65 and above	100.0	5.3	10.5	84.2
Education Level				
None	100.0	5.0	30.0	65.0
Primary	100.0	4.5	13.6	81.8
Secondary & above	100.0	13.0	8.7	78.3

Compared to pre-retirement, the working hours of 49.2% of employed senior citizens aged 55 and above was shorter, while 36.4% worked similar hours as before. 16.3% of male senior citizens aged 55 and above worked longer hours than before, as compared to their female counterparts (7.7%). Senior citizens with lower educational qualifications were more likely to work longer hours during post-retirement than those with higher educational levels. 29.5% of senior citizens with primary qualifications worked longer hours during post-retirement compared to those with at least secondary education (11.1%) (Table 5.9).

TABLE 5.9 – POST-RETIREMENT WORKING HOURS OF EMPLOYED SENIOR CITIZENS

Working hours of Employed after Retirement	Current Working Hours Compared to Before Retirement			
	Total	Longer	Same	Shorter
Gender				
Male	100.0	16.3	27.9	55.7
Female	100.0	7.7	69.2	23.1
Age Group				
55 to 64	100.0	15.2	37.0	47.8
55 and above	100.0	14.4	36.4	49.2
65 and above	100.0	13.2	34.2	52.6
Education Level				
None	100.0	0.0	48.8	51.2
Primary	100.0	29.5	29.5	40.9
Secondary & above	100.0	11.1	31.1	57.8

4.3 Challenges faced by Employed Senior Citizens

Of the employed senior citizens, 28.7% faced difficulties in their daily work. The main issues faced by them include not being as strong as before (16.2%), feeling tired more easily (15.4%) and not being as fast as they used to be (14.3%). Males in the older age group of 65 and above were more likely to face problems at work than those in the 55 to 64 years age group (Table 5.10).

TABLE 5.10 – PROBLEMS FACED BY EMPLOYED SENIOR CITIZENS

Problems faced by Employee	Total	Male		Female		%
		55 to 64 years	65 & above	55 to 64 years	65 & above	
Not as strong as before	16.2	14.9	20.1	17.3	14.3	
Feel tired easily	15.4	15.8	17.8	13.7	12.7	
Not as fast as before	14.3	12.9	18.9	13.1	17.5	
Cannot think as fast as before	6.4	6.6	8.3	5.4	4.8	
Poor eyesight	4.9	4.5	6.5	5.4	3.2	
Feel out of breath	3.9	4.6	5.4	2.7	0.0	
Lower opportunities given	3.4	2.4	4.8	4.8	4.7	
Younger colleagues tend to mix with their peers	3.2	1.8	4.7	5.4	1.6	
Younger colleagues do not provide much support to me in my work	2.6	2.4	4.2	2.7	0.0	

5 UNEMPLOYED SENIOR CITIZENS

5.1 Characteristics of Unemployed Senior Citizens

10.1% of male senior citizens aged 55 to 64 were looking for work, as compared to 4.9% of females in the same age group (refer to Table 5.1). Fewer (19.3%) senior citizens with at least secondary education were unemployed compared to those with lower educational attainment (Table 5.11)

TABLE 5.11 – PROFILE OF UNEMPLOYED SENIOR CITIZENS

Characteristics	Total	Male			Female			%
		55 to 64 years	65 to 74 years	75 & above	55 to 64 years	65 to 74 years	75 & above	
Educational Attainment	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
None	50.6	42.8	46.2	57.1	48.1	84.6	100.0	
Primary	30.0	32.4	38.5	42.9	26.9	15.4	0.0	
Secondary and above	19.3	24.8	15.4	0.0	25.0	0.0	0.0	

Job seekers aged 55 to 64 were seeking work mainly for financial reasons (66.1%), to lead an active life (18.3%) and to have something occupy their time (15.6%) (Table 5.12).

TABLE 5.12 – MAIN REASONS FOR SEEKING WORK

Reasons for seeking job	Total			Male			Female		
	55 to 64	65 to 74	75 &	55 to 64	65 to 74	75 &	55 to 64	65 to 74	75 &

	years	years	above	years	years	above	years	years	above
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Need money for current expenses	54.4	52.1	50.0	63.9	50.0	50.0	36.7	51.7	40.0
Need money for future financial security	6.1	2.7	0.0	4.2	0.0	0.0	10.0	6.9	0.0
Do not want to be dependent on others for money	3.9	5.5	8.3	2.5	6.8	0.0	6.7	3.4	20.0
No one to depend on for money	1.7	2.7	8.3	2.5	0.0	12.5	0.0	6.9	0.0
Want to lead an active life	18.3	16.4	18.1	16.0	18.2	25.0	21.7	13.8	20.0
Need something to occupy my time	15.6	17.8	15.8	10.9	25.0	12.5	25.0	10.3	20.0
DK/RF	0.0	2.7	0.8	0.0	0.0	0.0	0.0	6.9	0.0

5.2 Salary Expectations of Senior Citizens Actively Seeking Work

More than 9 in 10 (92.5%) senior citizens above the age of 55 were willing to accept a salary lower than their last drawn salary, with more than two-thirds (70.8%) willing to accept 50% or less of their last drawn salary. Female senior citizens aged 55 to 64 (48.8%) were less likely to accept up to a 50% reduction in their last drawn salary than their male counterparts (76.8%) (Table 5.13).

TABLE 5.13 – SALARY EXPECTATIONS OF SENIOR CITIZENS SEEKING WORK

Salary Expectations	Total	Male		Female	
		55 to 64 years	65 & above	55 to 64 years	65 & above
Total	100.0	100.0	100.0	100.0	100.0
At least 25% of last drawn salary	21.8	26.8	14.3	17.7	19.4
At least 50% of last drawn salary	49.0	50.0	63.3	31.1	51.6
At least 75% of last drawn salary	21.8	18.8	18.4	31.1	22.6
Equal or higher salary	7.5	4.5	4.1	2.2	6.5

92.7% of senior citizens aged 55 and above expected to face difficulties when seeking a job. The main obstacle they expected to face was their age (88.1%). More male senior citizens aged 65 and above (98.0%) expected to face difficulties in their job search due to their age, as compared to their younger counterparts aged 55-64 years old (86.1%). Fewer female senior citizens aged 65 (80.0%) expected to face difficulty in seeking jobs due to their age as compared to males of the same age group (98.0%) (Table 5.14).

TABLE 5.14 – DIFFICULTIES FACED BY SENIOR CITIZENS SEEKING WORK

Difficulties in seeking work	Total	Male	Female
------------------------------	-------	------	--------

	55 & above	55 to 64 years	65 & above	55 to 64 years	65 & above
Foresee difficulties in job search	100.0	100.0	100.0	100.0	100.0
Yes	92.7	90.8	96.1	93.2	90.9
No	7.3	9.2	3.9	5.1	6.1
Difficulties faced in job search					
Difficulties faced in job search	100.0	100.0	100.0	100.0	100.0
My age	88.1	86.1	98.0	88.9	80.0
Job available too physically demanding	2.5	0.9	0.0	1.9	6.7
Job available too mentally demanding	1.2	0.0	0.0	1.9	0.0
Under-qualified	0.4	0.0	0.0	1.9	0.0
Job available too far from home	0.4	0.9	0.0	0.0	0.0

CHAPTER 6 - HEALTH STATUS

1 INTRODUCTION

The state of health of senior citizens living in the community and their common medical conditions are described in this chapter. The types of health services used and senior citizens' provision for healthcare financing is also examined.

2 STATE OF HEALTH

2.1 Common Medical Conditions

Among senior citizens aged 55 and above, only 35.8% reported a clean bill of health. The remaining 64.2% reported having at least one medical condition. The most commonly reported medical conditions were high blood pressure (39.6%), bone or joint problems (23.6%), diabetes (17.0%) and sight problems (13.6%). In general, the proportion of senior citizens suffering from each common medical condition increased with age (Table 6.1).

TABLE 6.1 – COMMON MEDICAL CONDITIONS OF SENIOR CITIZENS

Common Medical Conditions	Total 55 & above	Age Group			%
		55 to 64 years	65 to 74 years	75 & above	
High Blood Pressure	39.6	33.2	45.9	47.9	
Bone or joints problem	23.6	18.7	26.2	33.9	
Diabetes	17.0	13.9	20.1	20.8	
Eye/ vision (sight) problem	13.6	8.9	15.6	24.1	
Heart problem (weak heart, palpitation, etc)	10.6	7.5	12.9	16.1	
Hearing problem	6.7	2.8	7.0	18.0	
Lung/ breathing problem	5.4	3.1	6.8	10.0	
Stroke	3.3	1.5	3.8	7.5	
Depression/ anxiety/ emotional problem	3.3	2.6	4.1	3.8	
Cancer	1.4	1.1	1.5	1.8	

Compared to males, female senior citizens above the age of 55 were more likely to suffer from bone or joint problems (15.5% of males, 30.9% of females) and high blood pressure (37.9% of males, 41.2% of females) (Table 6.2). For the rest of the common conditions, males had similar or higher incidence rates.

TABLE 6.2 – COMMON MEDICAL CONDITIONS BY GENDER

Common Medical Conditions	Total 55 & above	Age Group			%
		55 to 64 years	65 to 74 years	75 & above	
Male					
High Blood Pressure	37.9	32.6	42.7	47.2	
Bone or joints problem	15.5	11.4	17.7	25.8	
Diabetes	16.6	13.6	19.3	22.3	
Eye/ vision (sight) problem	11.6	7.1	15.4	20.2	
Heart problem (weak heart, palpitation, etc)	11.8	8.3	15.6	16.9	
Hearing problem	6.3	2.6	7.1	17.8	
Lung/ breathing problem	5.7	3.5	6.6	11.6	
Stroke	3.5	2.0	4.8	6.5	
Depression/ anxiety/ emotional problem	2.8	2.4	3.2	3.3	
Cancer	1.3	1.0	1.2	2.7	
Female					
High Blood Pressure	41.2	33.8	48.7	48.4	
Bone or joints problem	30.9	25.8	33.8	39.6	
Diabetes	17.3	14.2	20.8	19.9	
Eye/ vision (sight) problem	15.5	10.8	15.9	27.0	
Heart problem (weak heart, palpitation, etc)	9.5	6.5	10.5	15.5	
Hearing problem	7.1	3.0	6.9	18.0	
Lung/ breathing problem	5.2	2.6	7.0	8.8	
Stroke	2.9	1.1	2.8	8.0	
Depression/ anxiety/ emotional problem	3.7	2.7	5.0	4.2	
Cancer	1.3	1.1	1.8	1.1	

2.2 Receiving Treatment for Long Standing Illness

Most senior citizens who suffer from common medical conditions receive treatment for their medical condition. However, there is a lower incidence of senior citizens receiving treatment for hearing problems (41.0% among males and 32.0% among females) and depression, anxiety and emotional problems (36.7% among males and 34.8% among females) (Table 6.4).

TABLE 6.4 – SENIOR CITIZENS CURRENTLY RECEIVING TREATMENT FOR SOME LONG STANDING ILLNESS

Receiving medical treatment	Total 55 & above	Age Group		
		55 to 64 years	65 to 74 years	75 & above
Male				
High Blood Pressure	94.8	93.0	96.0	96.9
Bone or joints problem	65.4	58.5	70.4	69.3
Diabetes	94.7	95.1	93.6	95.9
Eye/ vision (sight) problem	51.2	51.8	51.0	50.7
Heart problem (weak heart, palpitation, etc)	95.0	96.0	96.0	91.2
Hearing problem	41.0	54.8	36.2	37.7
Lung/ breathing problem	83.1	88.1	83.7	76.9
Stroke	92.3	95.8	87.5	95.5
Depression/ anxiety/ emotional problem	36.7	28.6	52.4	27.3
Cancer	93.1	91.7	87.5	100.0
Female				
High Blood Pressure	96.3	96.1	95.8	97.4
Bone or joints problem	67.4	66.0	71.5	64.4
Diabetes	95.9	96.5	96.7	93.7
Eye/ vision (sight) problem	46.0	48.5	42.6	46.5
Heart problem (weak heart, palpitation, etc)	85.2	79.7	89.5	86.5
Hearing problem	32.0	44.4	34.0	25.6
Lung/ breathing problem	71.7	68.8	76.9	67.4
Stroke	87.5	69.2	90.0	92.3
Depression/ anxiety/ emotional problem	34.8	30.3	38.9	35.0
Cancer	78.8	78.6	92.3	50.0

2.3 Hospitalization

13.5% of senior citizens aged 55 and above reported that they had been hospitalized in the past year. The percentage who was hospitalized in the past year increased with age, from 9.0% among those in the age group 55-64 years to 15.9% among those 65-74 years and to 22.7% among those 75 years and above (Table 6.3). The comparative proportion of senior citizens aged 55 and above who were hospitalized in 1995 was 7.0%.

TABLE 6.3 – HOSPITALIZATION IN THE PAST ONE YEAR

Hospitalization in the past year	Total 55 & above	Age Group			%
		55 to 64 years	65 to 74 years	75 & above	
Total	13.5	9.0	15.9	22.7	
Male	13.5	9.5	15.7	23.1	
Female	13.5	8.5	16.0	22.3	

3 MEDICAL FACILITIES USED

Information was sought from senior citizens on the type of medical facility or service that they usually use when sick.

Senior citizens aged 55 and above mainly sought care from government clinics (47.0%) and private medical practitioners (42.6%) when feeling unwell. Only a small proportion (3.1%) would seek the services of traditional medical practitioners (Table 6.5).

TABLE 6.5 – MANAGEMENT OF ILLNESS BY SENIOR CITIZENS

Management of Illness	Total 55 & above	Age Group			%
		55 to 64 years	65 to 74 years	75 & above	
Government clinic	47.0	40.7	54.2	53.5	
Private clinic	42.6	47.4	37.7	36.6	
TMP*	3.1	3.	3.2	2.3	
Self-medicate	4.5	5.8	3.1	3.1	
Do nothing	0.6	0.6	0.5	0.6	
Others	2.3	2.3	1.4	3.8	

*Traditional Medicine Practitioner

A small proportion (5.1%) of senior citizens aged 55 and above cited that they normally self-medicate or do nothing when they were sick. Such practices are noted to be higher among those in the age group 55-64 years (6.4%) than those aged 65 to 74 (3.6%) and those aged 75 and above (3.7%). The most common reason cited by senior citizens for not seeing the doctor during these episodes of illness was that their illness was usually very mild or not serious, and that they knew what medicine or drugs to take. However, 7.9% among this group of senior citizens indicated that they did not have the money to see a doctor. This is equivalent to 0.4% of all senior citizens aged 55 and above.

3.2 Health Screening

More than half (64.2%) of senior citizens above the age of 55 went for regular health screening. The proportion of females aged 55 to 64 going for regular health screening (64.0%) was higher than their male counterpart (57.7%).

TABLE 6.6 – SENIOR CITIZENS GOING FOR REGULAR HEALTH SCREENING

Regular Health Screening	Total 55 & above	Age Group			%
		55 to 64 years	65 to 74 years	75 & above	
Total	64.2	60.9	68.6	66.5	
Male	62.2	57.7	67.0	68.8	
Female	65.9	64.0	69.9	64.7	

4 PROVISION FOR HEALTH CARE

In view of the importance for individuals to make provisions for medical care expenses particularly in old age, senior citizens were asked about the main type of provision that they had made to meet such expenditures and the reason if such provision had not been made.

4.1 Type of Provision

More than 6 in 10 (62.3%) of senior citizens above the age of 55 paid for their own healthcare expenses, while another 26.9% depended on their children to provide for their healthcare. The dependence on children to finance their healthcare expenditure increased with age, from 17.6% for those aged 55 to 64, to 29.2% for those aged 65 to 74, to 50.8% for those aged 75 and above. Health insurance provided for only 0.4% of senior citizens aged 55 and above (Table 6.6).

TABLE 6.6 – PROVISION FOR HEALTHCARE FINANCING

Healthcare Financing	Total 55 & above	Age Group			%
		55 to 64 years	65 to 74 years	75 & above	
Total	100.0	100.0	100.0	100.0	
Myself	62.3	69.0	62.3	41.5	
My Children	26.9	17.6	29.2	50.8	
My Spouse	4.0	5.2	2.8	2.2	
Employer	3.4	5.7	1.0	0.4	
Others	2.9	1.9	3.7	4.5	
Health Insurance	0.4	0.3	0.7	0.1	
Never seen a doctor	0.2	0.1	0.2	0.5	

As compared to males (74.9%), only half (50.9%) of female senior citizens above the age of 55 provided for their own healthcare. About one-third (37.4%) of elderly females depend on their children to finance their healthcare. Reliance on children to provide for healthcare expenses was lower for males (15.2%) (Table 6.7).

TABLE 6.7 – PROVISION FOR HEALTHCARE FINANCING BY GENDER

Healthcare Financing	Total 55 & above	Gender %	
		Male	Female
Total	100.0	100.0	100.0
Myself	62.3	74.9	50.9
My Children	26.9	15.2	37.4
My Spouse	4.0	1.3	6.4
Employer	3.4	4.5	2.3
Others	2.9	3.4	2.4
Health Insurance	0.4	0.5	0.3
Never seen a doctor	0.2	0.2	0.2

CHAPTER 7 - MOBILITY & COPING WITH DAILY LIVING

1 INTRODUCTION

This chapter examines the mobility status of senior citizens, and assesses their ability to attend to their own activities of daily living. Their mobility status is a key consideration in planning institutional care for senior citizens, while their ability to cope with daily activities could be used as a gauge of senior citizens' ability to live independently.

2 MOBILITY STATUS

A very high proportion (92.2%) of senior citizens above 55 years was fully ambulant and physically independent (Table 7.1).

However, the proportion of senior citizens who were fully ambulant and physically independent decreased from 96.8% among those aged 55 to 64 years, to 92.9% for those aged 65 to 74 and 77.7% for those aged 75 and above.

TABLE 7.1 – MOBILITY STATUS OF SENIOR CITIZENS

Mobility Status	Total 55 & above	Age Group			%
		55 to 64 years	65 to 74 years	75 & above	
Total	100.0	100.0	100.0	100.0	
Ambulant & physically independent	92.2	96.8	92.9	77.7	
Ambulant & physically independent but require walking aids	5.2	2.8	4.8	12.9	
Require some physical assistance to move around	1.7	0.3	1.3	6.2	
Not bedridden but require total physical assistance	0.4	0.1	0.4	1.2	
Bedridden and require regular turning in bed	0.5	0.0	0.5	2.0	

Female senior citizens were generally less ambulant than male senior citizens in all age groups. 90.3% of all female senior citizens aged 55 and above were fully ambulant and physically independent compared to 94.2% in the corresponding group of male senior citizens (Table 8.2).

TABLE 7.2 – MOBILITY STATUS OF SENIOR CITIZENS BY GENDER

Mobility Status	Total	Age Group %		
		55 to 64 years	65 to 74 years	75 & above
Male				
Total	100.0	100.0	100.0	100.0
Ambulant & physically independent	94.2	97.9	93.7	82.5
Ambulant & physically independent but require walking aids	3.7	1.5	4.2	10.7
Require some physical assistance to move around	1.2	0.4	0.8	5.0
Not bedridden but require total physical assistance	0.4	0.1	0.9	0.6
Bedridden and require regular turning in bed	0.4	0.1	0.5	1.2
Female				
Total	100.0	100.0	100.0	100.0
Ambulant & physically Independent	90.3	95.8	92.0	74.0
Ambulant & physically independent but require walking aids	6.5	3.9	5.4	14.7
Require some physical assistance to move around	2.0	0.2	1.8	6.9
Not bedridden but require total physical assistance	0.5	0.1	0.1	1.9
Bedridden and require regular turning in bed	0.7	0.0	0.7	2.5

The proportion of senior citizens who were fully ambulant and physically independent decreased from 95.9% in 1995 to 92.2% in 2005.

Senior citizens who (i) require total physical assistance and (ii) are bedridden and require regular turning, can be used to estimate the need for institutional care. This group comprised less than 1% (0.9%) of senior citizens aged 55 years and above in 2005. This rose to 3.2% in the 75 and above age group. This rising trend was observed for both sexes, with more females than males requiring physical assistance or were bedridden.

Senior citizens who required assistance in walking and either living alone or in 2-member households with another senior citizen aged 65 years and above are often deemed a 'high-risk' group. None of the senior citizens in the 1995 and 2005 survey who required physical assistance in walking or were bedridden lived alone. However, 6.7% of senior citizens aged 65-74 and 7.4% of senior citizens aged 75 and above can be considered as 'at-risk', as they are living in 2-member households, and require physical assistance or are bedridden (Table 7.3).

TABLE 7.3 – HOUSEHOLD SIZE OF SENIOR CITIZENS WHO REQUIRED PHYSICAL ASSISTANCE OR WERE BEDRIDDEN

Household Size (including self)	Total	Age Group		
		55 to 64 years	65 to 74 years	75 & above
Total	100.0	100.0	100.0	100.0
1	-	-	-	-
2	6.7	-	6.7	7.4
3	28.9	33.3	13.3	37.0
4	24.4	66.7	26.7	18.5
5	11.1	-	20.0	7.4
6 or more	28.9	-	33.3	29.6

3 COPING WITH DAILY LIVING

3.1 Activities of Daily Living (ADL)

In this section, the ability to carry out Activities of Daily Living (ADL) by senior citizens is examined. ADL comprise being able to attend to toileting, feeding, bathing and dressing needs of the individual. In addition, the continence status of senior citizens is examined.

3.1.1 Toileting

Only 2.7% of all senior citizens reported that they required some form of assistance with toileting. This proportion increased to 10.1% among those aged 75 and above (Table 7.4). 64.1% of those who required some form of assistance with toileting were over 75 years old.

TABLE 7.4 – TOILETING NEEDS OF SENIOR CITIZENS

Toileting Capability	Total 55 & above	Age Group		
		55 to 64 years	65 to 74 years	75 & above
Total	100.0	100.0	100.0	100.0
Totally independent	97.2	99.5	97.5	89.9
Require some assistance in toileting	1.5	0.4	1.0	5.8
Require total assistance in toileting	1.2	0.0	1.5	4.3

3.1.2 Feeding

Only a small proportion (1.4%) of all senior citizens needed assistance in feeding. This proportion increased to 5.3% among those aged 75 and above (Table 7.5). Of those who required assistance in feeding, 66.2% were aged over 75 years.

TABLE 7.5 – FEEDING STATUS OF SENIOR CITIZENS

Feeding Capability	Total 55 & above	Age Group			%
		55 to 64 years	65 to 74 years	75 & above	
Total	100.0	100.0	100.0	100.0	100.0
Totally independent	98.6	99.7	98.8	94.7	
Require some assistance in feeding	0.8	0.3	0.7	2.8	
Require total assistance in feeding	0.6	0.0	0.5	2.5	

3.1.3 Dressing

Only 3.2% of all senior citizens required some form of assistance in clothing themselves. This proportion increased to 11.2% among those aged 75 and above (Table 7.6). More than half (61.9%) of all senior citizens who needed total assistance in dressing were aged 75 and above.

TABLE 7.6 – PERSONAL GROOMING CAPABILITY OF SENIOR CITIZENS

Personal Grooming Capability	Total 55 & above	Age Group			%
		55 to 64 years	65 to 74 years	75 & above	
Total	100.0	100.0	100.0	100.0	100.0
Totally independent	96.8	99.3	97.2	88.8	
Require some assistance in dressing	1.2	0.2	0.8	4.7	
Require total assistance in dressing	2.0	0.5	2.0	6.5	

3.1.4 Continence Status

Only 3.7% of all senior citizens reported that they had a problem with continence. This proportion increased to 3.9% among those aged 65 to 74 and 10.7% among those aged 75 and above (Table 7.7). 60.4% of females had a problem with continence. About half (51.5%) of senior citizens who reported a problem of continence were above 75 years old.

TABLE 7.7 – CONTINENCE STATUS OF SENIOR CITIZENS

Continence Status	Total 55 & above	Age Group			%
		55 to 64 years	65 to 74 years	75 & above	
Total	100.0	100.0	100.0	100.0	
Total continence	96.3	98.8	96.1	89.3	
Occasional incontinence	2.7	1.1	2.8	7.1	
Incontinence, or needing supervision	1.0	0.0	1.1	3.6	

CHAPTER 8 - WELL-BEING

1 INTRODUCTION

This chapter examines the overall social well-being of senior citizens by measuring the extent of active contribution to society, and their outlook on stress and depression.

2 VOLUNTEERISM AMONG SENIOR CITIZENS

The rate of volunteerism among senior citizens was low in general. Only 5.9% of senior citizens aged 55 and above participated in volunteer work in the last 12 months. Their demographic and educational characteristics are described below.

TABLE 8.1 – CHARACTERISTICS OF SENIOR CITIZENS WHO VOLUNTEER

Characteristics	% Volunteered
Total	100.0
Age Group	
55 to 64 years	64.2
65 to 74 years	29.1
75 & above	6.7
Gender	
Male	52.6
Female	47.4
Educational Attainment	
No qualification	21.7
Primary	28.5
Secondary & above	49.9

The results of their perceived social well-being showed that seniors who enjoy strong family support and social support from friends were more likely to be active volunteers. Similarly, those who enjoy positive outlooks towards ageing were also more likely to volunteer. Volunteers were more likely to perceive ageing as a stage of life where stressors were lower, and that growing older was not a depressing stage of life.

TABLE 8.2 – PERCEIVED SOCIAL WELL-BEING OF SENIORS WHO VOLUNTEER

%

Social Well-Being	Total	Strongly Agree	Agree	Disagree	Strongly Disagree
I believe I am very important to my family	100.0	53.1	42.7	2.3	1.9
I believe I am very important to my friends	100.0	25.2	55.3	17.5	2.0
As I grow older, I feel less stressed and worry less	100.0	15.0	56.2	23.9	5.0
Aging is a very depressing stage of life	100.0	5.0	18.2	60.0	17.1

3 PERCEIVED STRESS AND AGEING

We asked respondents if they felt less stress and worried less as they aged. As expected, those 75 year and older were less likely to agree than the younger age groups. Neither gender difference, education, ethnic difference nor difference in marital status was statistically significant in explaining variation in perceived stress.

TABLE 8.3 – PERCEIVED STRESS AMONG ELDERLY

Characteristics	Total	As I grow older, I feel less stressed and worry less about things			
		Strongly Agree	Agree	Disagree	Strongly Disagree
Age Group					
55 and above	100.0	6.5	61.3	28.4	3.8
55 to 64 years	100.0	5.3	59.6	30.8	4.3
65 to 74 years	100.0	8.4	61.1	27.2	3.3
75 & above	100.0	6.9	67.2	22.8	3.1
Gender					
Male	100.0	7.7	59.0	29.4	3.9
Female	100.0	5.5	63.4	27.4	3.7

Social support from friends was important in lowering perceived stress, but perceived support from family was not statistically significant. As psychological well-being is close correlated with physical well-being, it is not surprising that those with current health ailments and those who had been hospitalized recently were more likely to disagree with the statement that there is less stress as one gets older.

TABLE 8.4 – PERCEIVED STRESS AND SOCIAL SUPPORT

%

Characteristics	Total	As I grow older, I feel less stressed and worry less about things			
		Strongly Agree	Agree	Disagree	Strongly Disagree
I am important to my friends					
Strongly Agree	100.0	20.4	39.5	32.5	7.6
Agree	100.0	3.6	62.6	30.5	3.3
Disagree	100.0	5.3	70.0	22.7	1.9
Strongly Disagree	100.0	18.2	52.4	18.2	11.2
I am important to my family					
Strongly Agree	100.0	11.1	53.3	31.3	4.3
Agree	100.0	3.3	69.7	23.9	3.0
Disagree	100.0	3.3	48.1	43.6	5.0
Strongly Disagree	100.0	14.0	37.2	37.2	11.6

4 PERCEIVED DEPRESSION AND AGEING

The results were a little different when we analyzed responses to the statement, “Ageing is a very depressing stage of life”. Reactions to this statement on perceived depressions did not vary significantly across age groups, gender, education, ethnicity or marital status. While support of friends was not significantly associated with perceived depression, support from family was. Those who felt that they were important to their family were less likely to agree that ageing was a very depressing stage of life.

As in perceived stress, those in better health were less likely to think that ageing is depressing.

TABLE 8.5 – PERCEIVED DEPRESSION AMONG ELDERLY

%

Characteristics	Total	Ageing is a very depressing stage of life			
		Strongly Agree	Agree	Disagree	Strongly Disagree
Age Group					
55 and above	100.0	3.3	22.3	66.2	8.2
55 to 64 years	100.0	3.5	22.9	65.8	7.8
65 to 74 years	100.0	2.8	22.0	66.6	8.6
75 & above	100.0	3.6	21.0	66.9	8.5
Gender					
Male	100.0	4.2	22.3	65.0	8.5
Female	100.0	2.5	22.4	67.3	7.8

TABLE 8.6 – PERCEIVED DEPRESSION AND SOCIAL SUPPORT

Characteristics	Total	Ageing is a very depressing stage of life			
		Strongly Agree	Agree	Disagree	Strongly Disagree
I am important to my friends					
Strongly Agree	100.0	8.7	22.1	52.8	16.5
Agree	100.0	1.8	21.9	69.0	7.2
Disagree	100.0	2.8	20.5	71.6	5.1
Strongly Disagree	100.0	11.6	22.6	47.0	18.9
I am important to my family					
Strongly Agree	100.0	4.1	23.5	62.3	10.1
Agree	100.0	1.3	18.8	72.7	7.2
Disagree	100.0	12.6	42.6	42.1	2.7
Strongly Disagree	100.0	25.0	29.5	34.1	11.4

CHAPTER 9 - FAMILY AND SOCIAL SUPPORT

1 INTRODUCTION

This chapter looks at the characteristics and degree of support received by senior citizens from their family, friends and the community at large. Such support is vital in sustaining senior citizens' ability to live independently. Some main areas analyzed include interaction with children, social interaction with friends and sources of help for senior citizens.

2 INTERACTION WITH CHILDREN

The majority of senior citizens (76.4%) lived with their children. There were 12.7% of senior citizens aged 55 and above with one or more children living overseas.

2.1 Contact with Children

94.8% of senior citizens aged 55 and above had contact with their children at least once a week. A further 3.0% had contact with their children at least once a month (Table 9.1). Nearly all (99.3%) of senior citizens aged 55 and above were in contact with their children.

73.7% talked to their children everyday, and 94.9% communicate with their children at least once a week. 96.4% have meals with their children, and 81.6% do so at least once a week. 79.8% spent leisure time with their children, and 39.1% do so at least once a week. 69.9% discuss important family matters with their children. While contact with children is generally healthy among our respondents, cross-tabulation results show that those above 75 years tend to talk to their children less frequently when compared to the young elderly. They are also less likely to have meals with their children, and also less likely to discuss important family matters with their children.

TABLE 9.1 – FREQUENCY OF TALKING TO CHILDREN

Frequency	Total 55 & above	Age Group			%
		55 to 64 years	65 to 74 years	75 & above	
Total	100.0	100.0	100.0	100.0	
Daily	73.7	76.0	70.1	73.3	
2-3 times a week	13.5	13.7	13.8	12.2	
Once a week	7.6	6.6	9.2	8.1	
2-3 times a month	2.1	1.3	2.9	3.0	
Once a month	0.9	0.5	1.3	1.3	
Less than once a month	1.4	1.2	2.1	1.1	

No contact for the past 1 year	0.7	0.7	0.6	1.1
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3 SOCIAL INTERACTION WITH FRIENDS

The majority (62.1%) of senior citizens aged 55 and above mentioned that they had close friends. More than half of them (79.7%) met up with friends at least once a week, including 20.3% who met friends daily. A further 13.2% met friends at least once a month (Table 9.3). 66.3% of males mentioned that they had close friends as compared to 58.4% of females.

TABLE 9.3 – FREQUENCY OF MEETING FRIENDS

Frequency of Meeting Friends	Total 55 & above	Age Group			%
		55 to 64 years	65 to 74 years	75 & above	
Total	100.0	100.0	100.0	100.0	100.0
Daily	20.3	18.0	23.7	22.7	
4-6 times a week	11.9	12.7	10.6	11.5	
2-3 times a week	23.4	25.0	22.2	19.0	
Once a week	24.1	23.0	25.4	26.3	
2-3 times a month	7.5	7.7	8.3	5.0	
Once a month	5.7	6.2	4.9	5.0	
Less than once a month	7.0	7.4	4.9	10.4	

Interaction with friends was influenced by mobility status. Contact with friends on a daily or weekly basis declined from 80% among those who were fully ambulant and physically independent to 77.4% among those who required walking aids, and to 72.4% among those who were less ambulant.

4 SOURCES OF HELP

Table 9.4 shows the perception of senior citizens about whom they would turn to for help in times of illness, when in need of financial help, and when in need for someone to talk to.

Family was a very important source of help for senior citizens in times of need. Among senior citizens aged 55 and above, 92.1% depended on their family for help when they were ill, 87.5% turned to family for financial help, and 91.4% turned to family when they needed to talk to someone. About one-third (36.2%) of senior citizens also turned to friends when they needed

someone to talk to. However, about 1 in 10 (10.1%) of senior citizens felt that they had no one to turn to for financial assistance (Table 9.4).

TABLE 9.4 – SOURCES OF HELP FOR SENIOR CITIZENS AGED 55 AND ABOVE

Sources of Help	Total 55 & above	Age Group		
		55 to 64 years	65 to 74 years	75 & above
When ill				
Family	92.1	93.0	91.3	90.6
Friends	4.2	4.5	4.3	3.2
No one	5.6	5.5	5.9	5.6
When in need of financial help				
Family	87.5	86.5	88.2	89.2
Friends	4.4	5.8	3.3	2.0
No one	10.1	10.9	9.6	8.5
When in need for someone to talk to				
Family	91.4	93.3	89.5	89.1
Friends	36.2	36.3	39.3	30.3
No one	2.2	2.0	1.8	3.4

CHAPTER 10 - COMMUNITY-BASED SUPPORT SERVICES

1 INTRODUCTION

This chapter examines the awareness and use of various community-based health and support services among senior citizens. Reasons for non-usage are examined as well.

2 COMMUNITY- BASED SERVICES

Awareness of one or more of the following types of community-based service was quite high. Of those who were aware of at least one service, 44.4% were aware of residential services, 43.8% were aware of community-based centres, and 35.5% knew of home-based services. In general, male senior citizens had a higher level of awareness across all age groups as compared to females (Table 10.1).

TABLE 10.1 – AWARENESS OF COMMUNITY-BASED SERVICES

Types of community-based services	Total	Male			Female		
		55 to 64 years	65 to 74 years	75 & above	55 to 64 years	65 to 74 years	75 & above
Residential Services	44.4	51.0	48.2	40.2	44.4	39.9	31.6
Community-based centres	43.8	49.7	50.5	40.7	42.7	41.1	28.4
Home-based services	35.5	43.8	39.1	25.8	36.1	32.1	19.2

However, utilization of these services in actual practice was low (1%). The main reason cited for not using the facilities available was because they did not require the service (97.3%). Only 2.0% of all senior citizens mentioned that they cannot afford the use of community-based support services (Table 10.2).

TABLE 10.2 – REASONS FOR NOT USING COMMUNITY-BASED SUPPORT SERVICES

Reasons	Total 55 & above	Age Group			%
		55 to 64 years	65 to 74 years	75 & above	
Total	100.0	100.0	100.0	100.0	100.0
Do not require the service	96.8	97.5	96.3	94.8	
Cannot afford	1.6	1.3	1.8	2.7	
Don't know how to go about using the service	0.5	0.3	0.9	0.4	
None nearby	0.3	0.2	0.1	1.0	
Others	0.8	0.7	0.9	1.1	