

Public Housing in Singapore: Social Well-Being of HDB Communities and Well-Being of Seniors and Singles (Occupiers)

HDB Sample Household Survey 2023/24



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**PUBLIC HOUSING IN SINGAPORE:
Social Well-Being of HDB
Communities and Well-Being of
Seniors and Singles (Occupiers)**

HDB Sample Household Survey 2023/24

FOREWORD

For 65 years, HDB has been more than just a provider of public housing – we have been creators of homes and communities that shape the very fabric of Singapore. Our mission has always been clear: to build not just affordable and quality homes, but to create vibrant, sustainable and liveable towns where our residents and communities can thrive.

The Sample Household Survey (SHS) 2023/24 marks a significant milestone in our journey of understanding and serving our residents better. This 12th edition covers 7,023 households and 1,661 singles (occupiers) across Singapore. Continuing a tradition that began in 1968, the SHS serves as our compass, guiding us in our building and upgrading programmes, housing policy reviews and community engagement efforts, to meet the evolving needs and aspirations of Singaporeans.

As society progresses, and demography shifts, residents' housing needs and expectations will also change. Residents seek not just quality homes, but spaces that nurture community bonds and enhance their overall well-being. Our latest survey delved into various aspects of HDB living – from flat designs and accessibility to the strength of community ties. We also explored contemporary trends like residents' mental well-being and their preference to age in place.

I am pleased to share that the SHS 2023/24 findings continued to show high satisfaction with HDB living environments. This validates our approach, while highlighting the crucial link between physical spaces and social bonds. The insights gained have reinforced our commitment to strengthen social resilience, particularly among vulnerable households, and to prioritise residents' health and wellness in planning, design and development of our public housing estates.

These findings are detailed in two comprehensive monographs:

- i) **Public Housing in Singapore: Residents' Profile, Housing Satisfaction and Preferences**
- ii) **Public Housing in Singapore: Social Well-Being of HDB Communities and Well-Being of Seniors and Singles (Occupiers)**

To every resident who participated in this survey – thank you. Your candid feedback is invaluable in helping us design better homes, provide convenient and accessible amenities, create meaningful and enjoyable communal spaces, and develop strategies that deepen your sense of belonging. As we look to the future, we remain committed to building not just flats, but homes where communities flourish and memories are made.

Tan Meng Dui
Chief Executive Officer
Housing & Development Board

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Key Indicators

NOTES

- 1) Unless otherwise stated, data on demographic characteristics of HDB resident population are provided by Department of Statistics (DOS), compiled based on administrative sources and as at June of the reference year.
- 2) Data on economic characteristics of HDB resident population are provided by Manpower Research and Statistics Department (MRSD) of Ministry of Manpower (MOM), based on Comprehensive Labour Force Survey of the reference year.
- 3) Data on demographic characteristics of HDB households are compiled based on results from Sample Household Survey of the reference year.
- 4) Survey estimates are subject to sampling variation.
- 5) Figures may not add up to the totals due to rounding.

Key Indicators of HDB Resident Population by Flat Type (2013, 2018 & 2023)

	Total			1- & 2-Room			3-Room			4-Room			5-Room & Bigger			
	2013*	2018	2023	2013	2018	2023	2013	2018	2023	2013	2018	2023	2013	2018	2023	
Demographic Characteristics																
Resident Population																
Persons	('000)	3,148	3,149	3,182	143	171	190	612	585	561	1,304	1,331	1,355	1,081	1,062	1,076
	(%)	100.0	100.0	100.0	4.6	5.4	6.0	19.4	18.6	17.6	41.4	42.3	42.6	34.4	33.7	33.8
Sex (%)																
Male		49.4	49.1	48.8	52.4	51.9	51.5	48.3	47.7	47.0	49.5	49.2	48.9	49.5	49.3	49.2
Female		50.6	50.9	51.2	47.6	48.1	48.5	51.7	52.3	53.0	50.5	50.8	51.1	50.5	50.7	50.8
Mean Age	(Years)	38.5	40.7	42.7	43.7	45.8	48.2	42.6	44.9	47.6	37.8	39.6	41.5	36.3	38.8	40.7
Median Age	(Years)	38.6	40.8	42.8	46.9	50.4	53.2	43.6	46.4	49.6	37.3	39.0	40.9	36.6	38.9	40.5
Age Group (%)																
Below 15 Years		15.8	14.3	13.3	15.2	13.6	12.2	12.3	11.1	9.2	15.7	14.9	14.2	18.2	15.5	14.6
15-54 Years		60.5	56.8	53.5	48.1	43.4	40.1	57.0	52.6	49.0	62.2	58.4	55.5	62.1	59.2	55.9
55-64 Years		13.2	14.9	14.9	16.4	18.5	17.6	15.5	16.7	17.1	12.9	14.3	14.1	11.9	14.2	14.5
65 Years & Above		10.4	14.0	18.2	20.3	24.4	30.0	15.2	19.6	24.7	9.2	12.5	16.3	7.8	11.2	15.1
Ethnic Group (%)																
Chinese		72.3	71.8	71.2	51.4	48.6	49.6	71.8	70.8	70.3	72.8	72.8	72.7	74.8	74.9	73.6
Malay		15.8	16.4	16.9	35.0	37.9	37.4	15.8	16.8	17.3	15.8	15.9	16.0	13.3	13.2	14.1
Indian		9.2	9.2	9.1	11.8	11.5	10.6	9.7	9.6	9.4	8.9	8.7	8.6	9.0	9.2	9.4
Others		2.7	2.6	2.8	1.8	2.0	2.4	2.7	2.8	3.1	2.5	2.5	2.7	2.9	2.8	2.9

Source: DOS

* Including residents living in non-privatised Housing and Urban Development Company (HUDC) flats

Key Indicators of HDB Resident Population by Flat Type (2013, 2018 & 2023) (cont'd)

	Total			1- & 2-Room			3-Room			4-Room			5-Room & Bigger			
	2013	2018	2023	2013	2018	2023	2013	2018	2023	2013	2018	2023	2013	2018	2023	
Economic Characteristics																
Persons Aged 15 Years & Above	(’000)	2,613	2,723	2,777	111	131	161	512	514	511	1,102	1,154	1,175	888	925	930
Sex	(%)															
Male		48.7	48.5	48.3	49.1	49.6	50.5	47.4	46.8	46.4	49.1	48.8	48.3	49.0	48.9	48.9
Female		51.3	51.5	51.7	50.9	50.4	49.5	52.6	53.2	53.6	50.9	51.2	51.7	51.0	51.1	51.1
Labour Force	(’000)	1,749	1,833	1,894	62	73	92	338	331	333	747	797	833	603	633	636
Employed		1,678	1,758	1,826	57	66	87	323	316	318	717	768	806	581	607	615
Unemployed		71	75	68	5	6	6	14	15	14	30	28	26	22	26	22
Labour Force Participation Rate (LFPR)	(%)	66.9	67.3	68.2	55.7	55.5	57.4	65.9	64.5	65.1	67.8	69.0	70.8	67.9	68.4	68.4
Male LFPR		76.0	75.3	74.8	65.6	63.0	65.2	75.6	73.0	72.7	77.0	77.5	77.2	76.1	75.6	74.6
Female LFPR		58.4	59.8	62.0	46.2	48.1	49.5	57.2	57.0	58.5	58.9	61.0	64.9	60.0	61.4	62.6

Source: MRSD, MOM

Key Indicators of HDB Households by Ethnic Group (2013, 2018 & 2023)

	Total			Chinese			Malay			Indian			Others		
	2013	2018	2023/24	2013	2018	2023/24	2013	2018	2023/24	2013	2018	2023/24	2013	2018	2023/24
Demographic Characteristics															
Total Number of Households	908,499	1,013,542	1,099,742	702,366	773,953	834,633	113,489	132,029	154,608	78,759	88,151	92,788	13,885	19,409	17,714
Type of Family Nucleus (%)															
Nuclear Family	76.3	75.6	72.2	76.6	74.9	71.0	72.5	75.7	74.0	79.7	82.6	76.3	80.8	70.9	87.3
Extended Nuclear Family	8.3	6.4	5.7	7.9	6.0	5.7	10.6	8.9	7.2	8.3	4.2	4.2	7.5	15.6	-*
Multi-Nuclear Family	6.2	4.6	5.2	5.4	4.0	4.3	11.2	7.8	8.7	6.1	5.3	7.9	6.4	-*	-*
Non-Family Based Households	9.2	13.5	17.0	10.1	15.1	19.0	5.7	7.5	10.1	5.9	7.9	11.7	5.3	11.4	8.5
Household Size (%)															
1 Person	8.4	12.6	15.6	9.3	14.3	17.4	5.3	6.8	9.3	5.0	6.9	11.5	4.8	9.1	6.4
2 Persons	20.4	25.7	27.3	22.1	27.0	28.3	12.0	21.6	24.5	18.4	22.0	24.7	16.1	18.5	19.7
3 Persons	23.6	23.0	22.6	24.7	24.0	23.1	18.4	18.3	20.2	21.8	21.8	20.7	25.2	21.4	29.6
4 Persons	26.7	23.6	20.6	26.9	22.6	20.2	20.4	22.2	19.5	33.4	33.8	26.2	30.7	27.2	22.8
5 Persons	13.5	10.0	9.2	12.1	8.7	8.0	21.7	16.4	14.1	13.6	9.8	11.2	13.6	19.8	12.2
6 or More Persons	7.4	5.0	4.8	4.9	3.4	3.2	22.2	14.6	12.4	7.8	5.6	5.8	9.6	4.0	9.3
Mean Household Size (Persons)	3.4	3.1	3.0	3.3	3.0	2.8	4.2	3.7	3.5	3.6	3.4	3.2	3.7	3.4	3.4
Median Household Size (Persons)	2.9	2.5	2.3	2.8	2.4	2.0	3.7	3.1	3.0	3.1	3.0	3.0	3.1	3.0	3.0
Flat Type (%)															
Rental	5.4	5.0	4.9	4.2	3.6	3.4	11.7	11.9	12.2	7.3	6.8	7.0	5.0	2.5	4.8
1- & 2-Room	1.1	2.4	4.1	1.1	2.3	4.1	1.2	3.2	4.7	0.8	2.3	3.2	1.0	1.0	-*
3-Room	23.8	22.9	22.1	24.2	23.0	22.4	22.5	22.3	21.6	22.6	23.4	20.7	19.9	20.7	20.6
4-Room	39.0	40.0	40.1	39.1	40.6	40.8	38.9	38.2	38.0	38.3	38.0	38.2	38.7	37.2	38.7
5-Room & Bigger	30.7	29.7	28.8	31.4	30.4	29.4	25.8	24.4	23.5	31.0	29.6	30.9	35.4	38.5	33.5

* Values with high coefficient of variation (CV) were dropped

Key Indicators of HDB Households by Flat Type (2013, 2018 & 2023)

	Total			Rental			1- & 2-Room			3-Room			4-Room			5-Room & Bigger		
	2013	2018	2023/24	2013	2018	2023/24	2013	2018	2023/24	2013	2018	2023/24	2013	2018	2023/24	2013	2018	2023/24
Demographic Characteristics																		
Total Number of Households	908,499	1,013,542	1,099,742	49,162	50,345	54,168	9,662	24,674	44,693	216,163	232,351	243,054	354,526	405,163	441,425	279,033	301,308	316,402
Ethnic Group (%)																		
Chinese	77.3	76.4	75.9	59.9	55.9	51.7	78.0	73.6	76.0	78.7	76.7	76.9	77.5	77.5	77.1	79.0	78.2	77.6
Malay	12.5	13.0	14.1	26.9	31.3	34.8	14.2	17.3	16.3	11.8	12.7	13.7	12.4	12.4	13.3	10.5	10.7	11.5
Indian	8.7	8.7	8.4	11.8	11.8	11.9	6.4	8.3	6.6	8.2	8.9	7.9	8.5	8.3	8.0	8.8	8.6	9.1
Others	1.5	1.9	1.6	1.4	1.0	-*	1.4	0.8	-*	1.3	1.7	1.5	1.5	1.8	1.6	1.8	2.5	1.9
Type of Family Nucleus (%)																		
Nuclear Family	76.3	75.6	72.2	63.1	60.4	56.1	56.1	57.6	39.4	69.9	66.9	61.4	79.5	78.3	78.9	80.5	82.7	78.4
Extended Nuclear Family	8.3	6.4	5.7	3.7	4.1	1.5	-*	1.6	1.5	6.0	4.2	4.1	9.5	7.7	5.6	9.4	7.1	8.5
Multi-Nuclear Family	6.2	4.6	5.2	-*	0.7	-*	-*	-*	-*	4.0	3.0	2.8	6.7	5.0	5.8	8.1	6.1	7.5
Non-Family Based Households	9.2	13.5	17.0	31.6	34.8	41.6	39.4	39.4	58.0	20.1	25.9	31.7	4.3	8.9	9.8	2.0	4.2	5.7
Household Size (%)																		
1 Person	8.4	12.6	15.6	23.6	26.8	36.4	37.9	38.8	55.2	19.2	24.8	29.9	3.9	8.7	8.9	2.0	3.9	4.7
2 Persons	20.4	25.7	27.3	41.7	39.8	32.6	33.0	37.3	32.9	27.8	32.0	31.8	18.3	23.5	28.0	13.1	20.4	21.1
3 Persons	23.6	23.0	22.6	20.0	15.8	14.0	15.9	13.5	7.4	23.6	21.7	20.5	25.4	24.7	26.1	22.3	23.8	22.9
4 Persons	26.7	23.6	20.6	8.4	9.9	7.4	-*	6.1	3.0	18.8	13.8	10.9	29.2	27.3	23.4	33.6	30.0	29.1
5 Persons	13.5	10.0	9.2	3.4	4.9	5.5	-*	2.2	1.5	6.9	4.7	5.0	14.9	10.9	9.5	18.9	14.4	13.6
6 or More Persons	7.4	5.0	4.8	2.9	2.8	4.1	-*	2.1	-*	3.8	2.9	1.9	8.3	4.9	4.2	10.0	7.6	8.7
Mean Household Size (Persons)	3.4	3.1	3.0	2.4	2.4	2.3	2.2	2.0	1.6	2.8	2.5	2.4	3.6	3.3	3.1	3.9	3.6	3.6
Median Household Size (Persons)	2.9	2.5	2.3	1.6	1.6	1.4	1.4	1.3	1.0	2.1	1.8	1.6	3.1	2.7	2.5	3.4	3.1	3.0

* Values with high coefficient of variation (CV) were dropped

Glossary of Terms and Definitions

Glossary of Terms and Definitions

Resident Population

Resident population comprises Singapore citizens and permanent residents residing in HDB and non-HDB dwellings. Singapore permanent residents refer to non-citizens who have been granted permanent residence in Singapore.

HDB resident population refers to Singapore citizens and permanent residents residing in HDB flats.

Highest Education Level Attained

Highest qualification attained refers to the highest grade or standard a person has passed or the highest level where a certificate, diploma, or degree is awarded. The Singapore Standard Educational Classification (SSEC) 2020 is used to classify persons by highest qualification attained. Persons aged 15 years and above who are not attending educational institutions as full-time students are classified into the following main categories:

- (i) **Below Secondary** includes persons with no qualification (i.e., those who have never attended school, have primary education but without Primary School Leaving Examination certificate (PSLE), Certificate in Basic Education for Skills Training (BEST) 1-3 or their equivalent), primary education (i.e., those who have PSLE, Certificate in BEST 4 or at least 3 Employability Skills Systems (ESS) Workplace Literacy and Numeracy (WLPN) Statements of Attainment at Level 1 or 2 or equivalent standard) or lower secondary education (i.e., those who have secondary education without a General Certificate of Education (GCE) Normal ('N')/Ordinary ('O') Level pass, Certificate in Worker Improvement through Secondary Education (WISE) 1-3, basic vocational certificates, at least 3 ESS WPLN Statements of Attainment at Level 3 or 4, or equivalent).
- (ii) **Secondary/Post-secondary** includes persons with secondary education (i.e., those who have at least 1 GCE 'N'/O' Level pass, National ITE Certificate (Intermediate), ITE Skills Certificate (ISC), or at least 3 ESS WPLN Statements of Attainment at Level 5 and above); or post-secondary

(non-tertiary) education (i.e., those who have at least 1 GCE Advanced ('A')/Higher 2 ('H2') Level pass, Nitec/Higher Nitec/Master Nitec, Workforce Skills Qualifications (WSQ) Certificate/Higher Certificate/Advanced Certificate, International Baccalaureate/High school diploma, or other certificates/qualifications of equivalent standard).

- (iii) **Diploma and Professional Qualification** includes persons who have polytechnic diplomas, advanced diplomas or post-diploma certificates; as well as persons who have qualifications awarded by professional bodies, or NIE diploma, ITE diploma and other diploma qualifications (e.g., SIM diploma, LASALLE diploma, NAFA diploma, WSQ diploma/specialist diploma).
- (iv) **Degree** includes persons who have bachelor's degree, or postgraduate diploma (including NIE postgraduate diploma), or master's degree, or doctorate. It also includes persons with WSQ graduate certificate/graduate diploma.

Labour Force Status

Labour force refers to persons aged 15 years and above who were either employed (i.e., working) or unemployed (i.e., actively looking for a job and available for work) during the reference period.

Employed persons refer to persons aged 15 years and above who, during the reference period:

- (i) worked for one hour or more either for pay or profit; or
- (ii) have a job or business to return to but were temporarily absent because of illness, injury, breakdown of machinery at workplace, labour management dispute or other reasons.

Members of the Singapore Armed Forces including full-time National Servicemen were included in the persons employed, unless otherwise specified.

Unemployed persons refer to persons aged 15 years and above who were not working but were actively looking for a job and available for work during the reference period. They include persons who are not working but are taking steps to start their own business or taking up a new job after the survey period.

Outside the labour force refers to persons who are neither working nor unemployed during the reference period. They also include persons before schooling-age, full-time students, homemakers, retirees, etc.

Labour force participation rate is defined as the percentage of the labour force to the population.

Tenure

Tenure of an HDB dwelling unit refers to the status of the property, which can either be sold or rental. The unit is with respect to the dwelling in which the household members live.

Rental refers to property units designated as subsidised HDB rental flats.

Sold refers to property units designated for sales. This includes households renting from HDB homeowners.

Role

Role describes the involvement of an HDB resident in his/her dealings with HDB. HDB residents are classified into the following four main categories:

- - **Owner/Co-owner** refers to persons who have ownership rights to a purchased HDB flat (i.e., sold flat) and must be Singapore citizens or permanent residents who meet HDB's eligibility conditions.
- **Registered Tenant** refers to persons who are officially on the Tenancy Agreement with HDB to stay in the Public Rental flat and must meet HDB's eligibility criteria for Public Rental Scheme.
- **Open-market Tenant** refers to persons who rent HDB rooms or entire flat from open market and whose particulars have been submitted to HDB by the flat owners.
- **Occupier** refers to persons other than those stated above, i.e., not owner or co-owner of an HDB sold flat, not registered tenant of an HDB rental flat and not an open-market tenant.

Households

A **household** is defined as an entire group of persons, who may or may not be related, living together in a housing unit. There may also be one-person households, where a person lives alone in a single housing unit. The household is equated with the housing unit and there is usually one household per housing unit. Foreign domestic workers or room tenants dwelling in the same housing unit as the owner/co-owner(s) or registered tenant do not constitute part of the household. This definition is often known as the household-dwelling unit concept.

Type of Family Nucleus

Family-based households refer to nuclear, extended nuclear and multi-nuclear families.

Nuclear family refers to:

- (i) a married couple with or without children; or
- (ii) a family consisting of immediate related members, without the presence of a married couple, e.g., one parent only with their unmarried child(ren).

Extended nuclear family comprises a nuclear family with one or more relatives who, by themselves, do not form a nuclear family.

Multi-nuclear family refers to a family comprising two or more nuclear families.

Non-family based households refer to:

- (i) one-person households (i.e., a person living alone regardless of marital status);
or
- (ii) unrelated or distantly related persons staying together.

Number of Generations in Family-Based Household

One generation refers to households where family members are from the same generation, such as a married couple or siblings living together.

Two generations refers to households where family members are from two different generations, such as parents and children, or grandparents and grandchildren living together.

Three or more generations refers to households where family members are from three or more different generations, such as grandparents, parents and children all living together.

Note: Number of generations is not considered for non-family based households.

Resident Life Cycle Stage

For resident life cycle stage, the respondent is used as the reference point:

A family without children refers to a couple without children.

A family with young children refers to a family in which the eldest child is aged 12 years and below.

A family with teenaged children refers to a family in which the eldest child is aged between 13 and 20 years.

A family with unmarried grown-up children refers to a family in which the eldest unmarried child is aged 21 years and above.

A family with married children refers to a family with at least one married child.

Non-family refers to a single person, a divorced/separated or widowed person without children.

Household Life Cycle Stage

For household life cycle stage, the oldest member living in the household is used as the reference point:

A family with young children refers to a family in which the eldest child is aged 12 years and below.

A family with teenaged children refers to a family in which the eldest child is aged between 13 and 20 years.

A family with unmarried grown-up children refers to a family in which the eldest unmarried child is aged 21 years and above.

A family without children refers to a married couple who are aged below 55 years.

A young senior couple living alone refers to a married couple with at least one spouse aged 55 to 64 years.

A senior couple living alone refers to a married couple with at least one spouse aged 65 years and above.

A non-family household refers to:

- (i) a one-person household (i.e., a person living alone regardless of marital status); or
- (ii) unrelated, siblings or distantly related persons living together.

Category of Towns

Towns/Estates are grouped based on average age of blocks in the respective town/estate. The age of block is computed based on number of years from when the block was handed over as at June 2023.

< 20 Years includes towns that were developed in the 1990s, where development may be ongoing.

20 - 30 Years includes towns where the average age of blocks was between 20 and 30 years.

> 30 Years includes towns and estates where the average age of blocks was above 30 years.

Towns and Estates by Category

< 20 Years	20 – 30 Years	> 30 Years
1. Punggol	1. Bukit Batok	1. Ang Mo Kio
2. Sembawang	2. Bukit Panjang	2. Bedok
3. Sengkang	3. Choa Chu Kang	3. Bishan
	4. Hougang	4. Bukit Merah
	5. Jurong West	5. Bukit Timah
	6. Pasir Ris	6. Central Area*
	7. Tampines	7. Clementi
	8. Woodlands	8. Geylang
	9. Yishun	9. Jurong East
		10. Kallang/Whampoa
		11. Marine Parade
		12. Queenstown
		13. Serangoon
		14. Toa Payoh

* Covering areas such as Tanjong Pagar Plaza, Cantonment Road, Jalan Kukoh, Chin Swee Road, York Hill, Upper Cross Street, Chinatown Complex, Selegie Road

1

Introduction

Chapter 1

Introduction

1.1 Background

HDB has conducted Sample Household Surveys (SHSes) of residents living in HDB flats since 1968, at intervals of five years. SHS 2023/24 is the 12th survey in the series. It covers a comprehensive range of topics and is an in-depth survey of both physical and social aspects of public housing in Singapore. These large-scale surveys with their historical continuity have facilitated trend analysis over time, even as the research coverage of the SHS changes in tandem with the evolving roles and mission of HDB. In this SHS, the focus continues to be on the HDB lived experience, ageing-in-place, social diversity and community cohesion/resilience.

Through the various stages of the study, the research team has consulted the HDB Research Advisory Panel (RAP), which was formed in 2008. The panel, chaired by Associate Professor Tan Ern Ser, comprises academics in sociology, psychology, geography, economics and statistics. Its main role is to provide advice on research projects and socioeconomic studies undertaken by HDB. The panel has, as in previous series, contributed to SHS 2023/24 by providing valuable inputs from research design, questionnaire construction, sampling, data analysis to report writing.

With regard to the specific scope and contents of the study, the research team has consulted with various government agencies and Groups in HDB. The latter's inputs were sought on the type of data and findings that could contribute to HDB's policy reviews as well as identify any aspects of HDB planning, policy and operations which could be enhanced or improved.

1.2 Objectives

The two key objectives of the SHS are as follows:

- a) Obtain demographic and socioeconomic profile of residents and identify changing needs and expectations. This information is useful in the assessment of HDB's policies and operations; and
- b) Monitor residents' level of satisfaction with various aspects of public housing and identify areas pertaining to the physical and social environment in HDB towns that could be enhanced or improved.

Since SHS 2003, the coverage of the survey has been expanded to include the collection of data and feedback on the needs of residents living in various towns.

1.3 Sampling Design

The target population comprised households living in HDB sold and rental flats occupied by Singapore citizens and permanent residents as at June 2023. Each household occupying an HDB dwelling unit forms a sampling unit.

A total of 7,023 households and 1,661 single occupiers were successfully interviewed, yielding a sampling error of $\pm 6.0\%$ at 95% confidence level for each stratum. Non-response and post-stratification adjustments were applied to the final sampling weights to reduce sampling errors and render the sample more representative of the target population.

A multi-modal data collection method was used, predominantly through online surveys and face-to-face interviews as well as telephone surveys. Fieldwork was carried out by Media Research Consultants (MRC) Pte Ltd from October 2023 to April 2024.

1.4 Outline of Monograph

This monograph will present the following topics in the survey:

- a) Social Well-Being of HDB Communities
- b) Well-Being of Seniors
- c) Well-Being of Singles (Occupiers)

The first part focuses on the degree of social well-being among HDB communities through examining well-being on the personal, family and community levels. The second part analyses the well-being of seniors and singles (occupiers). Each of these population segments constitutes a significant demographic which entails special attention in regard to their housing needs and living arrangements.

In the other monograph, *Public Housing in Singapore: Residents' Profile, Housing Satisfaction and Preferences*, the findings are presented in two parts. The first part analyses the profile of HDB resident population and households, specifically, the demographic and socioeconomic profile of HDB residents. The second part focuses on residents' physical living environment, in terms of their housing satisfaction and preferences as well as their housing mobility and aspirations. Monitoring residents' assessment of their physical living environment would provide regular inputs for purposes of planning and policy aimed at enhancing the HDB living environment.

Part 1

Social Well-Being of HDB Communities

Part 1

Social Well-Being of HDB Communities

Introduction

HDB places great importance on the creation of community-centric towns. They are planned, designed and constructed with the well-being of residents in mind. These towns are envisioned not merely as residential areas but as vibrant communities that foster interactions and relationships. The unique living experience provided by HDB is shared by many residents, thereby forming a substantial component of the nation's social and cultural life. This monograph focuses on the well-being of HDB residents on three levels – personal, family and the community. It also reports trends on individual and community development indicators to assess whether HDB residents are resilient and inclusive with regard to the community in which they live.

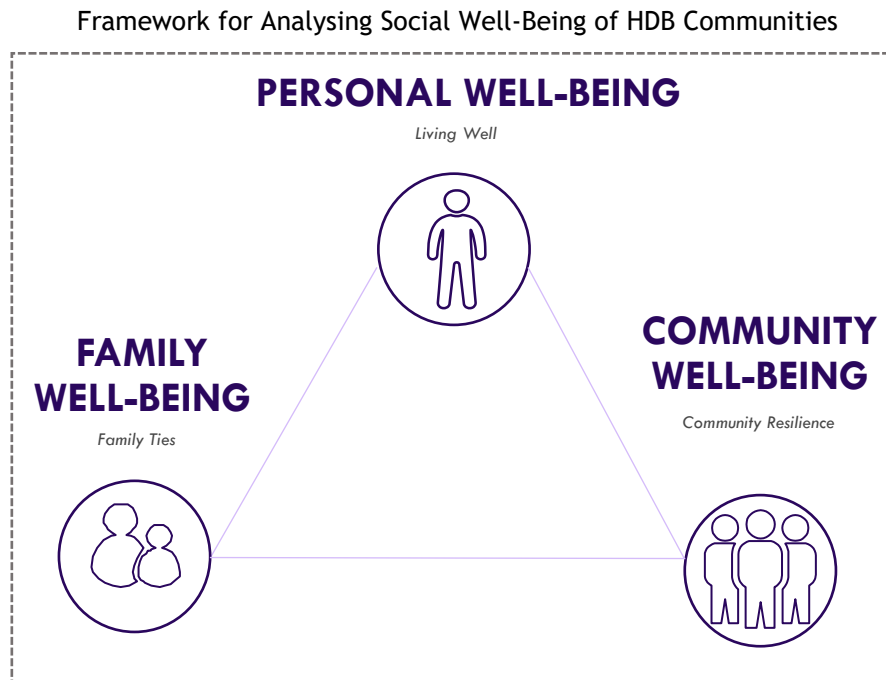
Objectives

The objectives are as follows:

- a) To examine residents' current and perceived future well-being;
- b) To examine the physical living arrangements and current state of family ties; and
- c) To provide insights on trends in community development by monitoring changes reflected in the indicators of community resilience.

Analytical Framework

The analyses in this chapter are based on several dimensions of the social well-being of residents living in the HDB community. These include examining residents' outlook on life, relationships with family members, community ties with neighbours, social capital level within both formal and informal networks as well as their resilience as reflected in their response to the COVID-19 pandemic.



The personal well-being of residents is gauged in terms of their subjective self-evaluation across major aspects of life, as well as perceived outlook and adaptability towards future life challenges. Chapter 2 examines both residents' current and perceived future personal well-being. The former seeks to ascertain their current level of life satisfaction, happiness, mental and physical well-being, while the latter looks at personal resilience in the face of challenges.

Families are key social units in the community. As the main housing provider for many families, HDB's suite of mutual care and support policies helps families who wish to live near each other to be able to do so. Chapter 3 examines the well-being of families by understanding their living arrangements, frequency of visits, level of support between family members and their attitudes towards the family.

Chapter 4 provides insights on trends in community development by monitoring changes in the indicators of community resilience. The chapter begins by looking at relationships with neighbours and places where neighbourly activities occur, support from the community through engagement and participation, and lastly on a broader level, social bonds and collective action based on networks of relationships, trust, reciprocity and community norms, i.e., social capital. For the first time in the SHS series, sentiment questions pertaining to the COVID-19 pandemic were posed. The trends illustrate how the built environment and social capital contribute to community resilience and overall community well-being.

2

Living Well

Chapter 2

Living Well

Given that approximately 80% of Singapore residents reside in HDB flats, the HDB built environment plays a significant role in their well-being. A primary area of interest is the subjective well-being of HDB residents, with a particular focus on their social well-being. Social well-being is regarded as a person's self-evaluation of how well one's circumstances and functioning are within the society (Keyes, 1998)¹. In this monograph, it is examined at the personal, family and community level. Starting with personal well-being, this chapter examines individuals' current and future outlook on life by looking at current satisfaction and happiness levels, mental and physical well-being, as well as perceived ability in coping with future challenges.

2.1 Satisfaction with Various Aspects of Life

Majority of households expressed high satisfaction with life

The majority of residents were satisfied with life in general, and almost all domains had high satisfaction levels of more than 90% except for financial situation (Table 2.1). Compared with 2018, residents' financial situation declined by nearly five percentage points due to higher cost of living.

¹ Keyes, Corey, L.M. 1998. "Social Well-Being". *Social Psychology Quarterly*, 61(2): 121-140. Retrieved May 5, 2020, (<https://pdfs.semanticscholar.org/0a1e/7b05ac6ea40e77dfa0642a7b34e4e64c8434.pdf>).

Table 2.1
Satisfaction with Aspects of Life among HDB Households by Year

Aspects of Life	Households Satisfied* (%)		
	2013	2018	2023/24
Religion	97.2	99.9	99.9
Personal Relations	94.4	99.2	97.7
Family Relations	96.6	98.2	96.5
Housing Situation	94.0	98.1	96.5
Neighbourly Relations	N.A.	96.9	94.4
Work Situation	83.2	91.6	90.9
Health Situation	89.5	91.1	90.8
Financial Situation	N.A.	92.2	87.5
Overall Satisfaction	91.1	96.7	94.3

* Excluding non-response cases

Overall life satisfaction was higher among older residents and those living in bigger flat types

Residents' overall life satisfaction was further examined by age, education level and flat type. Each attribute was analysed by the proportion of satisfied residents and levels of satisfaction. Residents' level of satisfaction was measured on a 4-point scale (1 = very dissatisfied to 4 = very satisfied), with higher scores indicating greater levels of satisfaction with life.

More than 90% of residents across all age groups were satisfied with life in general. Comparatively, higher proportions of older residents expressed satisfaction and had higher average satisfaction scores (Table 2.2). Further analysis showed that a higher proportion of seniors (aged 65 years and above) were satisfied with their financial situation compared with younger cohorts. Being older, a larger proportion of seniors would have retired from work and could be receiving the Central Provident Fund (CPF) Lifelong Income for the Elderly (LIFE) payout.

The proportion of satisfied residents was more than 90% across all education levels. Average satisfaction scores were similar across education levels.

In terms of flat type, a higher proportion of residents living in 4-room and bigger flat types were satisfied, as compared with smaller flat types. Higher average satisfaction scores were also observed among those living in bigger than smaller flat types.

Table 2.2
Overall Life Satisfaction among HDB Households by Attributes

Attributes		Satisfaction with Life*	
		%	Mean Score (1 to 4)
Age Group (Years)	Below 35	92.2	3.00
	35 – 44	93.2	3.02
	45 – 54	92.5	3.01
	55 – 64	95.0	3.07
	65 & Above	96.0	3.08
Education Level	Below Secondary	94.5	3.04
	Secondary/Post-Secondary	95.4	3.08
	Diploma & Professional Qualification	93.4	3.04
	Degree	93.4	3.02
Flat Type	Rental	87.5	2.94
	1- & 2-Room	90.8	3.00
	3-Room	93.0	3.03
	4-Room	95.7	3.06
	5-Room & Bigger	95.1	3.07

* Excluding non-response cases

Satisfaction with family relations was higher among older residents, those living in bigger flat types, or among family-based households

Residents' satisfaction with family relations was further analysed by age, education level and flat type. In addition, the proportion and extent of satisfaction with family relations between family-based and non-family-based households were explored (More details on family relations can be found in Chapter 3: Family Ties).

The proportion of residents who were satisfied with family relations was high (over 90%) across all age groups and education levels. Average satisfaction scores for family relations were higher among those aged 55 years and above (Table 2.3).

In terms of flat type, households living in bigger flat types were observed to have higher proportions of residents who were satisfied with family relations than those in smaller flat types. Higher average satisfaction scores for family relations were also observed among those living in bigger rather than smaller flat types.

When analysed in terms of types of family nucleus, the proportion of residents satisfied with family relations was more than 90% across all types of family nucleus. Higher proportions of satisfied residents were observed among nuclear, extended nuclear and multi-nuclear households (i.e., family-based households) as compared with one-person and unrelated/distantly related households (i.e., non-family-based households). Average satisfaction scores for family relations were also higher among family-based households than non-family-based households.

Table 2.3
Satisfaction with Family Relations among HDB Households by Attributes

Attributes	Satisfaction with Family Relations*		
	%	Mean Score (1 to 4)	
Age Group (Years)	Below 35	93.5	3.16
	35 – 44	95.4	3.16
	45 – 54	97.1	3.18
	55 – 64	97.1	3.23
	65 & Above	96.6	3.22
Education Level	Below Secondary	96.3	3.21
	Secondary/Post-Secondary	97.4	3.23
	Diploma & Professional Qualification	95.8	3.18
	Degree	96.1	3.17
Flat Type	Rental	91.8	3.08
	1-& 2-Room	93.5	3.09
	3-Room	95.7	3.21
	4-Room	97.0	3.20
	5-Room & Bigger	97.5	3.22
Family Nucleus	Nuclear Family	97.3	3.22
	Extended Nuclear Family	96.3	3.18
	Multi-Nuclear Family	98.1	3.31
	One-Person	92.8	3.11
	Unrelated/Distantly Related	94.2	3.07

* Excluding non-response cases

Satisfaction with neighbourly relations was higher among households living in bigger flat types or with no intention to move in the next five years

Residents' satisfaction with neighbourly relations was analysed by age, education level and flat type as well as intention to move. Both the proportion of satisfied residents and levels of satisfaction were examined (More details on neighbourly relations can be found in Chapter 4: Community Resilience).

The proportion of residents who reported satisfaction with neighbourly relations were similar across all age groups. Over 90% of residents within each age group reported satisfaction with neighbourly relations. Average satisfaction scores for neighbourly relations were also similar across the age groups (Table 2.4).

Similar findings were also observed across education levels. Satisfaction levels with neighbourly relations were above 90% across all education levels. Average satisfaction scores for neighbourly relations were also similar across the different education levels.

In terms of flat type, households living in bigger flat types were observed to have higher proportions of residents satisfied with neighbourly relations than those residing in smaller flat types. Higher average satisfaction scores for neighbourly relations were also observed among those living in bigger than in smaller flat types.

When analysed by intention to move within the next five years, households who did not intend to move had a higher proportion of residents satisfied with neighbourly relations as compared with households who were unsure or keen on moving within the next five years. Average satisfaction scores for neighbourly relations were also higher among households that did not intend to move or were unsure of moving compared with households who had indicated an intention to move.

Table 2.4
Satisfaction with Neighbourly Relations among HDB Households by Attributes

Attributes	Satisfaction with Neighbourly Relations*		
	%	Mean Score (1 to 4)	
Age Group (Years)	Below 35	93.5	3.01
	35 – 44	92.9	2.98
	45 – 54	94.1	2.99
	55 – 64	94.7	3.02
	65 & Above	95.4	3.02
Education Level	Below Secondary	95.6	3.02
	Secondary/Post-Secondary	94.4	3.01
	Diploma & Professional Qualification	93.9	2.98
	Degree	93.4	2.99
Flat Type	Rental	90.3	2.93
	1-& 2-Room	91.9	2.96
	3-Room	92.9	2.98
	4-Room	95.2	3.01
	5-Room & Bigger	95.5	3.03
Intention to Move	Yes	90.8	2.96
	Unsure	93.9	2.98
	No	95.6	3.02

* Excluding non-response cases

Satisfaction with housing situation was higher among older residents or those living in bigger flat types

Satisfaction with housing situation was further analysed across age and socio-economic attributes such as education level and flat type.

The proportion of residents who reported satisfaction with housing situation was above 90% across all age groups. Higher proportion of satisfied residents was observed among older residents aged 65 years and above. Average satisfaction scores for housing situation were also higher among older residents (Table 2.5).

Similar findings were also observed across education levels. The proportion of residents who reported satisfaction with housing situation was more than 90% across all education levels. Average satisfaction scores for housing situation were also similar across all education level.

In terms of flat type, households living in bigger flat types were observed to have higher proportions of residents satisfied with housing situation than those residing in smaller flat types. Higher average satisfaction scores for housing situation were also observed among those living in bigger than in smaller flat types.

Table 2.5
Satisfaction with Housing Situation among HDB Households by Attributes

Attributes	Satisfaction with Housing Situation*		
	%	Mean Score (1 to 4)	
Age Group (Years)	Below 35	95.4	3.05
	35 – 44	94.2	3.01
	45 – 54	96.2	3.05
	55 – 64	96.8	3.07
	65 & Above	98.0	3.09
Education Level	Below Secondary	97.5	3.08
	Secondary/Post-Secondary	97.0	3.07
	Diploma & Professional Qualification	95.2	3.04
	Degree	95.6	3.05
Flat Type	Rental	91.4	2.92
	1- & 2-Room	95.3	3.05
	3-Room	95.3	3.04
	4-Room	97.0	3.07
	5-Room & Bigger	97.9	3.09

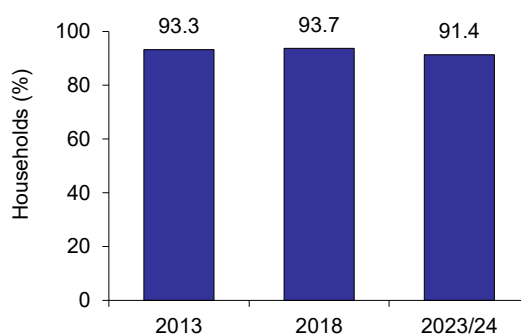
* Excluding non-response cases

2.2 Overall Level of Happiness

Majority of households expressed happiness with life

Besides satisfaction, residents' happiness with life in general was also measured. The proportion of residents who reported that they were happy with life had largely remained the same at 91.4% compared with 2018 (Chart 2.1). There was also a positive correlation observed between happiness and overall life satisfaction.

Chart 2.1
Happiness with Life among HDB Households by Year



Happiness level was higher among those aged below 35 years and older residents or those living in bigger flat types

The proportion of residents who were happy and their average happiness scores were examined across the different age groups, education levels and flat types. Residents' level of happiness was measured on a 4-point scale (1 = not at all happy to 4 = very happy), with higher scores indicating greater levels of happiness with life.

The proportion of residents who reported being happy with life was above 90% across all age groups except those between the ages of 35 to 54 years, where lower average happiness scores were observed (Table 2.6).

Across all education levels, more than 90% of residents indicated happiness with life. Average happiness scores were also similar across all education levels.

Among households living in bigger flat types, higher proportions of residents were happy with their life compared with those living in smaller flat types. Similarly,

residents living in bigger flats had higher average happiness scores than residents in smaller flats.

Table 2.6
Overall Happiness with Life among HDB Households by Attributes

Attributes		Happiness with Life*	
		%	Mean Score (1 to 4)
Age Group (Years)	Below 35	92.0	3.05
	35 – 44	89.5	3.00
	45 – 54	88.6	2.99
	55 – 64	92.7	3.06
	65 & Above	93.3	3.08
Education Level	Below Secondary	92.1	3.04
	Secondary/Post-Secondary	92.0	3.07
	Diploma & Professional Qualification	90.7	3.03
	Degree	90.3	3.00
Flat Type	Rental	83.6	2.91
	1-& 2-Room	86.0	2.98
	3-Room	90.1	3.02
	4-Room	92.7	3.05
	5-Room & Bigger	92.6	3.08

* Excluding non-response cases

2.3 Mental Well-Being

This section focuses on residents' current mental well-being. Mental well-being was measured using the World Health Organisation-Five Well-Being Index (WHO-5)².

Majority of households reported positive mental well-being

Mental well-being scores were derived by summing residents' ratings based on five statements (measured on a scale ranging from 0 = None of the time to 5 = All the time) adapted from the WHO-5³. The total raw score, ranging from 0 to 25, was then multiplied by a factor of 4 to give the final score, with 0 representing the worst imaginable mental well-being and 100 representing the best mental well-being. A score below 50 indicates poor mental well-being and is an indication for further testing.

Further analysis to identify at-risk factors for mental well-being showed that mental well-being among residents was influenced by various personal and social factors. The average mental well-being score of 62.9 indicated that, on average, residents were experiencing a relatively positive state of mental health. However, among individuals with lower personal and social resources, dissatisfaction with their work, health, and financial situation, lack of physical activity, lower resilience⁴, and less intense social interactions with neighbours were factors associated with poorer mental well-being (Table 2.7).

These insights highlight the importance of addressing these at-risk factors to improve overall mental well-being. For example, by promoting physical activity, and fostering stronger social connections, it is possible to support residents in achieving better mental health outcomes.

² World Health Organisation. 2024. The World Health Organization-Five Well-Being Index (WHO-5). World Health Organisation. Geneva. Retrieved March 20, 2025 (<https://www.who.int/publications/m/item/WHO-UCN-MSD-MHE-2024.01>).

³ The five statements include: Over the last two weeks, 1) I have felt cheerful and in good spirits; 2) I have felt calm and relaxed; 3) I have felt active and vigorous; 4) I woke up feeling fresh and rested; and 5) My daily life has been filled with things that interest me.

⁴ More details on resilience can be found in Section 2.5

Table 2.7
Mental Well-Being Scores among HDB Households by Personal and Social Resources

Aspects	Attributes		Mental Well-Being Scores* (0 to 100)
Personal	Work Situation	Satisfied	64.4
		Dissatisfied	44.9
	Health Situation	Satisfied	64.6
		Dissatisfied	46.3
	Financial Situation	Satisfied	65.1
		Dissatisfied	47.3
	Participation in Physical Activities	Yes	63.7
		No	57.9
Personal Resilience**	Higher level	68.3	
	Lower level	54.3	
Social	Interaction with Neighbours***	More intense	64.4
		Less intense	60.0
	Network Size (Friends)	0	58.6
		1-10	61.8
		11-20	67.1
		21-30	60.0
Overall		62.9	

* Excluding non-response cases

** The mean score for personal resilience among HDB households was 75.1. Those who scored 75.1 and above were classified as having a higher level of personal resilience, and those who scored below the mean were classified as having a lower level of personal resilience

*** Less intense forms of interaction refer to exchange of greetings and casual conversations. More intense forms of interaction refer to the remaining type of interactions in Chapter 4, Section 4.1, Table 4.1

Older residents or those living in bigger flat types had higher mental well-being scores

The level of mental well-being was further analysed across the different age groups, education levels and flat types. Higher mental well-being levels were observed among the older age groups. Mental well-being scores were the highest among residents aged 65 years and above, and lowest among residents aged 35 to 44 years (Table 2.8).

No significant difference was observed for mental well-being scores across education levels. This could be influenced by age. While seniors had less formal education, a larger proportion of them would have retired from work, affording themselves a more relaxed lifestyle and better mental health than their younger counterparts, who generally had higher levels of education but were still shouldering the responsibilities of raising their families and making a living.

In terms of flat type, households living in bigger flat types reported higher levels of mental well-being than those residing in smaller flat types. Mental well-being scores were highest among residents living in 5-room and bigger flats, and lowest among those residing in rental flats.

Table 2.8
Mental Well-Being Scores among HDB Households by Attributes

Attributes		Mental Well-Being Scores* (0 to 100)
Age Group (Years)	Below 35	61.6
	35 – 44	60.1
	45 – 54	60.8
	55 – 64	64.1
	65 & Above	65.2
Education Level	Below Secondary	62.3
	Secondary/Post-Secondary	64.5
	Diploma & Professional Qualification	62.4
	Degree	62.0
Flat Type	Rental	57.5
	1-& 2-Room	59.8
	3-Room	62.2
	4-Room	63.4
	5-Room & Bigger	64.0

* Excluding non-response cases

2.4 Physical Well-Being

Majority cited participation in physical activities and preference to exercise alone; Majority perceived themselves to be fit

To establish a baseline sensing of HDB residents' physical well-being, residents were asked about the frequency and intensity of physical activities carried out over the past four weeks. Overall, the majority (85.7%) of residents participated in some form of physical activity (Chart 2.2). Over one-third of them participated regularly in low intensity exercises at least three times a week (Chart 2.3). The majority (63.4%) of residents engaged in physical activity by themselves (Chart 2.4). In terms of self-perceived fitness level, only 13.5% perceived themselves to be unfit (Chart 2.5).

Chart 2.2
Whether Participated in Physical Activities

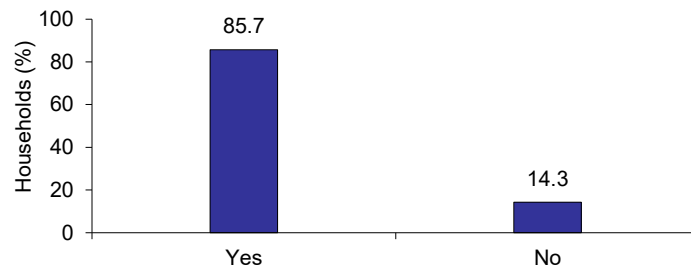
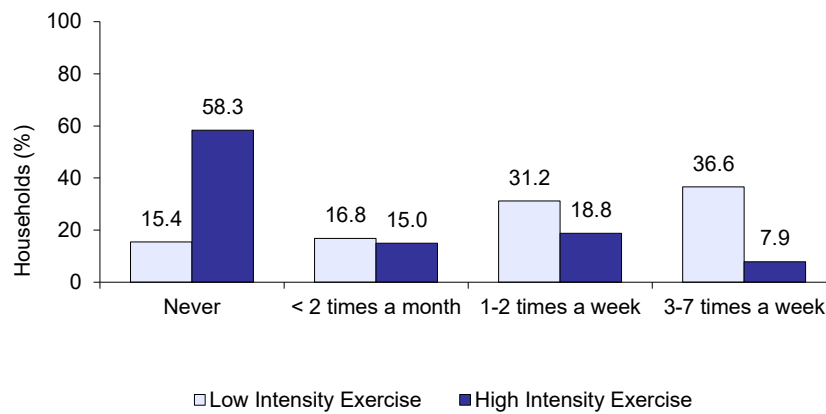


Chart 2.3
Frequency of Physical Activity by Intensity of Activity



Note: Low intensity exercise includes walking, brisk walking etc. High intensity exercise includes jogging, strength and agility exercises etc.

Chart 2.4
Participation in Physical Activities Alone or with Group

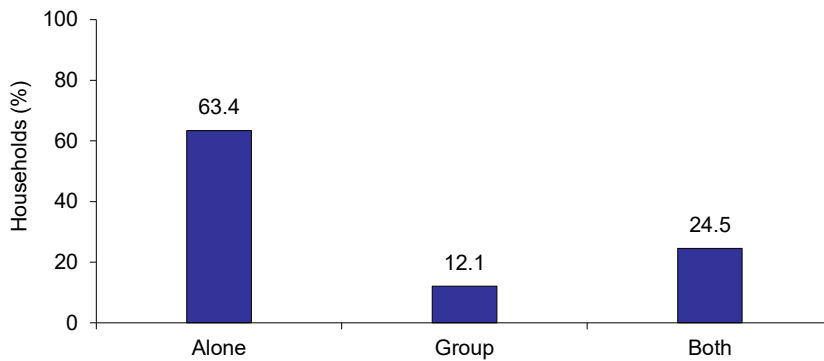
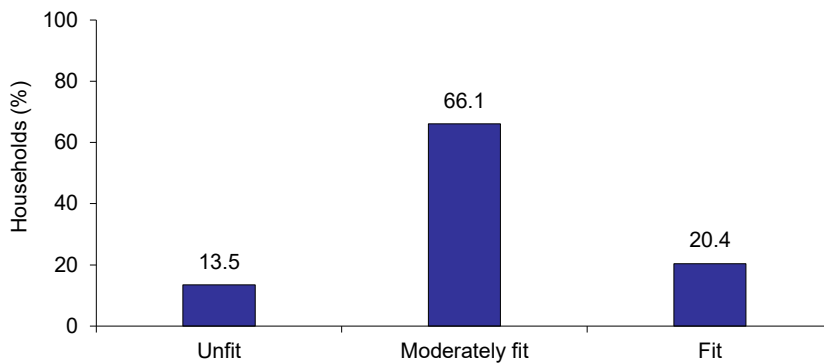


Chart 2.5
Self-Perceived Fitness Level



Participation in physical activity higher among older residents, females, those with higher education level or living in bigger flat types

Residents' participation in physical activity was further analysed across the different age groups, sex, education levels and flat types (Table 2.9).

Participation in physical activity was lower among residents aged 45 years and above. Residents aged 65 years and above had the lowest physical participation while residents aged below 35 years had the highest physical participation. In terms of sex, more females than males participated in physical activity. It was observed that households with below secondary and secondary/post-secondary qualifications had lower proportions who participated in physical activity. In terms of flat type, households living in smaller flat types, particularly those living in 1- and 2-room flats, were observed to have lower participation in physical activity.

Table 2.9
Participation in Physical Exercise among HDB Households by Attributes

Attributes		Participation		Total	
		Yes	No	%	N*
Age Group (Years)	Below 35	91.0	9.0	100.0	57,604
	35 – 44	90.0	10.0	100.0	179,382
	45 – 54	85.7	14.3	100.0	243,296
	55 – 64	85.7	14.3	100.0	278,585
	65 & Above	82.5	17.5	100.0	340,875
Sex	Female	87.3	12.7	100.0	597,360
	Male	83.7	16.3	100.0	502,382
Education Level	Below Secondary	77.4	22.6	100.0	322,979
	Secondary/Post-Secondary	84.8	15.2	100.0	332,957
	Diploma & Professional Qualification	89.4	10.6	100.0	161,227
	Degree	94.0	6.0	100.0	282,580
Flat Type	Rental	75.7	24.3	100.0	54,168
	1- & 2-Room	80.8	19.2	100.0	44,693
	3-Room	82.2	17.8	100.0	243,054
	4-Room	86.4	13.6	100.0	441,425
	5-Room & Bigger	85.7	14.3	100.0	316,402

* Excluding non-response cases

2.5 Personal Resilience

This section focuses on personal resilience, which is an indicator of future personal well-being. The concept of personal resilience is defined as an individual's capacity to adapt and recover from stressful events or life challenges (Lyons, Fletcher, Bariola, 2016)⁵.

Majority indicated preparedness for future changes/challenges

Resilience scores were derived by summing residents' ratings on four statements (measured by a scale from 1 = strongly disagree to 5 = strongly agree) adapted

⁵ Lyons, A., Fletcher, G., & Bariola, E. 2016. "Assessing the well-being benefits of belonging to resilient groups and communities: Development and testing of the Fletcher-Lyons Collective Resilience Scale (FLCRS)". *Group Dynamics: Theory, Research, and Practice*, 20, 65 - 77.

from the Fletcher-Lyons Collective Resilience Scale⁶. The total raw score, ranging from 4 to 20, is multiplied by a factor of 5 to give the final score, with 20 representing the lowest personal resilience score and 100 being the highest.

Based on the analysis of resilience scores, it was evident that personal resilience among residents was generally high, with a computed score of 75.1. This score indicates strong preparedness for future changes and challenges, comparable with SHS 2018's score of 76.8. Further analyses revealed that individuals with lower levels of personal and/or social resources, such as those expressing dissatisfaction with financial or work situations, those experiencing a weaker sense of community⁷, those having poorer family relations, and those with poorer relationships with friends, were more likely to display lower resilience scores (Table 2.10).

In brief, while the overall resilience level was generally high, interventions to improve personal and social resources could enhance resilience among those at risk, ensuring that all residents would be better equipped to handle future challenges and changes.

⁶ The four statements are:
1. I am able to handle challenges when they arise.
2. I am able to obtain what I need to do well in life.
3. I am able to recover from difficult challenges.
4. I am able to adapt to changes.

⁷ More details on Sense of Community (SOC) can be found in Chapter 4: Community Resilience.

Table 2.10
Mean Resilience Scores among HDB Households by Personal and Social Resources

Aspects	Attributes		Mean Resilience Scores (0 to 100)
Personal	Financial Situation	Satisfied	76.2
		Dissatisfied	67.4
	Work Situation	Satisfied	76.6
		Dissatisfied	68.5
Social	Sense of Community (SOC)**	Higher	76.9
		Lower	71.9
	Personal Relations	Satisfied	75.4
		Dissatisfied	63.2
	Family Relations	Satisfied	75.4
		Dissatisfied	67.0
	Reciprocity Among Family Members***	Higher Extent	75.9
		Lower Extent	73.1
	Network Size (Friends)	0	71.4
		1-10	74.7
11-20		77.1	
21-30		80.0	
Overall*			75.1

* Excluding non-response cases

** The mean SOC score was 70.3. Those who scored 70.3 and above were classified as having a higher SOC score and those who scored below the mean were classified as having a lower SOC score

*** Reciprocity is rated on a scale of 0 to 10, where 0 refers to "Not at all" and 10 refers to "Always". The mean score for reciprocity with family members among HDB residents was 7.3. Those who scored 7.3 and above were classified as having a higher extent of reciprocity with family members, and those who scored below the mean were classified as having a lower extent of reciprocity with family members

Younger residents, those with higher education level, or living in bigger flat types indicated higher personal resilience scores

The level of personal resilience was further analysed across the different age groups, education levels and flat types. Higher personal resilience levels were observed among the younger age groups. Personal resilience scores were the highest among residents aged below 35 years, and lowest among residents aged 65 years and above (Table 2.11).

Higher personal resilience levels were observed among those with higher education levels. Personal resilience scores were highest among residents with tertiary qualifications, followed by those with secondary/post-secondary education levels, and lastly residents with below secondary education levels.

In terms of flat type, households living in bigger flat types reported higher levels of personal resilience than those residing in smaller flat types, possibly due to the availability of more resources to cope with difficulties. Personal resilience scores were the highest among residents living in 5-room and bigger flats, and lowest among those residing in rental flats.

Table 2.11
Mean Resilience Scores among HDB Households by Attributes

Attributes		Mean Resilience Scores* (0 to 100)
Age Group (Years)	Below 35	77.2
	35 – 44	75.9
	45 – 54	75.3
	55 – 64	75.1
	65 & Above	74.1
Education Level	Below Secondary	73.1
	Secondary/Post-Secondary	75.2
	Diploma & Professional Qualification	75.5
	Degree	76.9
Flat Type	Rental	72.7
	1- & 2-Room	73.4
	3-Room	74.4
	4-Room	75.1
	5-Room & Bigger	76.2

* Excluding non-response cases

2.6 Summary of Findings

Residents' outlook on life was generally positive, with high levels of life satisfaction and happiness reported. Most individuals possessed positive mental well-being, participated in physical activities, and perceived themselves to be moderately fit or fit. However, those with poorer mental well-being tended to have lower levels of personal and social resources represented by dissatisfaction with work, health, and financial situations, lack of physical activity, lower resilience, and had less intense social interactions with neighbours. Addressing these risk factors would be crucial to improving overall mental well-being. By promoting an active lifestyle/physical activity, and fostering stronger social connections, it could be possible to support residents in achieving better mental health outcomes.

While the overall resilience level was generally high, interventions to improve personal and social resources could further enhance resilience among those at risk, equipping them to better handle future challenges and changes.

3

Family Ties

Family Ties

The family is a key social institution. Among its many important functions, the family provides care and support for its members. The well-being of the family and its ability to support one another also reflect to some extent the well-being of the wider community. In line with priorities to nurture strong families and community spirit, HDB's housing policies are formulated with families and communities in mind.

The objectives of this chapter are to examine the current state of family ties through understanding the living arrangements of families, frequency of interaction between family members, level of support available within the family and attitudes towards the family. It also examines the relationship between proximity of homes of parents and children, and family ties. The analyses focus on two different sets of family ties: younger married residents' family ties with their parents and parents' ties with their married children.

The details on the different groups of residents covered are as follows:

- a) **Younger married residents with parents.** This group comprises married residents aged below 55 years who have parents living in Singapore. There are presently about 248,930 of such households, and they provide a basis to examine family ties from the perspective of younger married residents with their parents. This group comprises 22.6% of all HDB households.
- b) **Older residents with married children.** This group comprises residents aged 55 years and above who have married children. There are presently about 335,335 of such households, making up 30.5% of all HDB households. The analysis examines family ties from the viewpoint of these older residents with married children.

The profiles of these two groups of residents are shown in Table 3.1. The average age of younger married residents with parents was 42.0 years. The majority lived in bigger flat types, with 48.9% in 4-room and 36.7% in 5-room or bigger flat types. The average age of older residents with married children was 70.0 years. Close to four in ten (38.8%) of them lived in 4-room flats.

Table 3.1
Socio-economic Characteristics of Younger Married Residents with Parents
and Older Residents with Married Children

Attributes	Younger Married Residents	Older Residents with Married Children
Proportion of All Households (%)	22.6	30.5
Number of Households (Persons)	248,930	335,335
Age (Years)		
Mean	42.0	70.0
Median	41.6	69.2
Sex (%)		
Male	62.4	50.3
Female	37.6	49.7
Marital Status (%)		
Single	-	-
Married	100.0	67.6
Widowed	-	23.7
Divorced/Separated	-	8.6
Flat Type (%)		
Rental	2.6	5.2
1- & 2-Room	0.6	5.1
3-Room	11.2	21.8
4-Room	48.9	38.8
5-Room & Bigger	36.7	29.2
Household Size (Persons)		
Mean	3.7	2.7
Median	3.2	1.8

Note: Figures may not add up to 100.0% due to rounding

The age distribution of the two groups of residents is shown in Table 3.2. The majority of younger married residents were aged between 35 and 54 years, while seven in ten of older residents with married children were aged 65 years and above.

Table 3.2
Age Distribution of Younger Married Residents and
Older Residents with Married Children

Age Group (Years)	Younger Married Residents	Older Residents with Married Children
Below 35	18.3	-
35 – 44	41.7	-
45 – 54	40.0	-
55 – 64	-	29.5
65 – 74	-	42.1
75 & Above	-	28.4
Total	%	100.0
	N	248,930
		335,335

3.1 Physical Living Arrangement

Physical living arrangement refers to the geographical proximity between parents' and their children's residence. Housing decisions are often multi-faceted and for some, living near family may feature as a key factor in deciding where to live. The present and preferred living arrangements of residents vis-à-vis their parents or married children are examined.

High proportion of younger married residents satisfied with where they live in relation to parent; caregiving the main reason for those who wished to be nearer

More than eight in ten younger married residents (86.1%) were satisfied with where they lived in relation to that of their parents' residence, an increase from 81.0% in SHS 2018 (Table 3.3). Where the preferred living arrangement matches their present living arrangement, it indicates satisfaction with their physical living arrangement, as shown in the summation of percentages in the diagonal unshaded cells of the matrix. There were slight increases in the proportion who lived in the same flat, within close proximity or in a nearby town/estate compared with 2018.

The HDB's policies⁸ continue to support families who wish to live near each other for mutual care and support.

Table 3.3
Present and Preferred Physical Living Arrangements of Younger Married Residents vis-à-vis Their Parents

SHS 2023/24 (SHS 2018)		Present Living Arrangement (%)				
		In the Same Flat	Within Close Proximity*	In a Nearby Town/Estate	Elsewhere in Singapore	Total
Preferred Living Arrangement (%)	In the Same Flat	11.6 (11.7)	-** (0.6)	-** (1.0)	-** (1.8)	12.4 (15.1)
	Within Close Proximity*	1.2 (-)**	26.3 (23.6)	2.0 (4.4)	7.2 (7.9)	36.6 (36.4)
	In a Nearby Town/Estate	-** (-)**	- (-)	22.1 (15.1)	1.9 (2.3)	24.4 (17.6)
	Elsewhere in Singapore	-** (-)**	-** (-)**	-** (-)**	26.1 (30.6)	26.6 (30.9)
	Total	13.3 (12.5)	26.6 (24.3)	24.6 (20.6)	35.6 (42.6)	100.0 (100.0)

* Within close proximity refers to living next door, in the same block, in a nearby block, or in the same town/estate
 ** Values with high coefficient of variation (CV) were dropped

Note: Figures in parentheses are from SHS 2018 and all figures may not add up to 100.0% due to rounding

Among those whose preferred living arrangement differed from their present one, a total of 11.9% (a summation of the percentages in the top right triangle, shown with a darker shade of blue) wished to live closer to their parents than they currently do. The main reasons cited for their preference were to facilitate mutual caregiving or to facilitate them in providing care for their parents. Only 2.1% (a summation of the percentages in the bottom left triangle, shown with a lighter shade of blue) preferred to live further from their parents.

⁸The Married Child Priority Scheme (MCPS), Senior Priority Scheme (SPS) and Multi-Generation Priority Scheme (MGPS) were policies which help married children and parents live with or close to each other for mutual care and support. 3Gen flats, introduced in September 2013, are designed to meet the needs of multi-generation families. The Proximity Housing Grant (PHG), introduced in August 2015, helps more families to buy a resale flat to live with or close to each other for mutual care and support. Enhancements to the PHG made in 2018 include a higher grant provided for extended families living together; a new PHG for singles living near parents; and simplified proximity conditions for more housing choices. From the July 2025 sales exercises, both married and single children will enjoy priority access when they apply for a new flat to live with or near their parents, under the new Family Care Scheme (FCS), replacing the MCPS, SPS and MGPS. For FCS (Proximity), parents and child(ren) will have priority access if they are applying for a new flat to live with or near each other, regardless of marital status. For FCS (Joint Balloting), from October 2025 sales exercises, parents and their child(ren), regardless of marital status, will be able to jointly apply for two units in the same BTO project, where there are 2-room Flexi or 3-room flats in the BTO project.

For those whose parents were living in the same flat, the main reasons were because their parents required caregiving (38.3%), to facilitate mutual caregiving (27.2%) or that their parents provided help with childcare (24.1%).

Higher proportion of those with ageing parents lived nearer their parents, likely to support parents' caregiving needs

Among younger married residents, higher proportion of residents with older children lived together or within close proximity to their parents, compared with residents with younger children, and compared with 2018 (Table 3.4), reflecting the increasing caregiving needs of an ageing population with increasing longevity.

Table 3.4

Present and Preferred Physical Living Arrangements of Younger Married Residents vis-à-vis Their Parents by Resident Life Cycle Stage

Physical Living Arrangement	Family without Children		Family with Young Children		Family with Teenaged Children		Family with Grown-Up Children		All Younger Married Residents		
	2018	2023/24	2018	2023/24	2018	2023/24	2018	2023/24	2018	2023/24	
In the Same Flat	15.7	9.7	14.2	12.2	11.6	16.6	6.6	17.4	12.5	13.3	
Within Close Proximity*	19.8	24.5	27.0	29.0	23.8	24.3	21.6	26.1	24.3	26.6	
In a Nearby Town/Estate	25.9	34.8	17.0	22.0	23.1	21.2	22.4	23.0	20.6	24.6	
Elsewhere in Singapore	38.7	31.0	41.9	36.8	41.4	38.0	49.4	33.5	42.6	35.6	
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	N*	30,761	50,232	101,502	107,303	53,429	59,315	39,116	32,003	224,808	248,930

* Within close proximity refers to living next door, in the same block, in a nearby block, or in the same town/estate

Note: Figures may not add up to 100.0% due to rounding

Similar to younger married residents, high proportion of older residents with married children satisfied with where they live in relation to married children

More than eight in ten older residents with married children (88.0%) were satisfied with their living arrangements, where their present living arrangement was also their preferred living arrangement, comparable to 86.3% in 2018 (Table 3.5), as shown in the summation of the percentages in the diagonal unshaded cells in the table below.

Table 3.5
Present and Preferred Physical Living Arrangements of Older Residents with Married Children vis-à-vis Their Married Children

SHS 2023/24 (SHS 2018)		Present Living Arrangement (%)					
		In the Same Flat	Within Close Proximity*	In a Nearby Town/Estate	Elsewhere in Singapore	Overseas	Total
Preferred Living Arrangement (%)	In the Same Flat	11.7 (11.0)	-.** (0.6)	-.** (0.6)	0.2 (0.6)	10.8 (10.8)	12.5 (13.0)
	Within Close Proximity*	0.5 (1.7)	25.7 (22.3)	2.7 (1.8)	5.6 (5.3)	-.** (-.**)	34.9 (31.1)
	In a Nearby Town/Estate	-.** (0.8)	- (-)	19.4 (18.2)	1.0 (1.2)	-.** (-.**)	20.8 (20.3)
	Elsewhere in Singapore	-.** (-.**)	1.2 (2.8)	-.** (-)	29.2 (32.5)	-.** (-.**)	29.9 (33.2)
	Overseas	- (-)	- (-)	- (-)	- (-)	2.0 (2.3)	2.0 (2.3)
	Total	12.9 (13.8)	25.9 (22.9)	22.4 (20.6)	36.0 (39.7)	2.9 (3.1)	100.0 (100.0)

* Within close proximity refers to living next door, in the same block, in a nearby block, or in the same town/estate

** Values with high coefficient of variation (CV) were dropped

Note: Figures may not add up to 100.0% due to rounding

Mirroring the younger married residents, there was an increase in the proportion of older residents who lived within close proximity or in a nearby town/estate to their married children, from 43.5% in 2018 to 48.3% in 2023/24. More could have benefitted from enhancements to the Proximity Housing Grant (PHG) in 2018, which provided support for families to live with/near one another. For the 12.9% of older residents whose married children were living with them, this was a temporary situation for about half of them (54.5%) as their married children were awaiting their new homes to be completed or renovated. The next main reason for living together was to facilitate mutual caregiving (17.0%) and that the older residents themselves required caregiving from their married children (12.9%).

3.2 Depth of Interaction

Interaction with family members is a vital part of building and sustaining long-term relationships. Maintaining such ties is not only important for personal well-being, but also essential for familial support, especially in times of need.

This section examines the frequency and depth of interactions between family members who were not living together in the same flat. Residents who lived in the same flat as their family members would have more opportunities to interact with one another. Hence, they were excluded from the analyses in this section. These findings provide insights on residents' interaction and bonding with family members, as well as the strength of family ties.

High frequency of visits between parents and married children indicating strong intergenerational relationships

Visiting patterns refer to the frequency of visits between children and their parents who are not living together. Visits between married children and parents are opportunities for family interaction and bonding and these mirror the strength of family ties. Besides visits, technology has also enabled other ways of keeping in touch with family members (e.g., chat apps or video calls). Nonetheless, living within close proximity to family brings with it convenience. The relationship between living close by and frequency of visits will be further examined in Section 3.5.

For younger married residents who were not living with their parents, there was a slight dip in the proportion who visited each other daily, at least once a week or at least once a month, with 84.1% doing so compared with 89.9% in 2018 (Table 3.6). While visiting patterns may have dipped slightly post COVID-19, family interactions could also have evolved to include other ways of non-face-to-face interaction.

Table 3.6
Frequency of Visits between Younger Married Residents and Their Parents
by Year

Frequency of Visits	2013	2018	2023/24
Daily	19.5	19.7	16.2
At Least Once a Week	50.3	50.9	43.7
At Least Once a Month	20.5	19.3	24.2
Less Than Once a Month	9.2	9.1	14.3
Never	0.5	0.9	1.6
Total	% 100.0	100.0	100.0
	N* 231,742	195,677	214,268

* Excluding those who lived with their parents and non-response cases

Note: Figures may not add up to 100.0% due to rounding

Analysing frequency of visits by different attributes (Table 3.7) showed that residents without children or those with young children had more frequent visits with their parents as they were likely to have meals at their parents' home or to pick up their children from their parents' home after work.

Table 3.7
Frequency of Visits between Younger Married Residents and Their Parents by
Resident Life Cycle Stage

Resident Life Cycle Stage	Visited At Least Once a Month	Visited Less Than Once a Month or Never	Total	
			%	N*
Family without Children	83.0	17.0	100.0	44,847
Family with Young Children	88.2	11.8	100.0	93,571
Family with Teenaged Children	81.9	18.1	100.0	49,479
Family with Grown-Up Children**	75.9	24.1	100.0	26,296

* Excluding those who lived with parents and non-response cases

** Family with grown-up children refers to a family in which the eldest child is aged 21 years and above

About eight in ten older residents visited or had visits from their married children, a proportion that has remained fairly constant over the years. Compared with past trends, the proportion who visited one another at least once a month had increased while the proportion who visited daily dipped (Table 3.8).

Table 3.8
Frequency of Visits between Older Residents and Their Married Children by Year

Frequency of Visits	2013	2018	2023/24
Daily	24.3	17.7	15.1
At Least Once a Week	49.0	50.8	47.1
At Least Once a Month	15.3	18.4	21.8
Less Than Once a Month	9.5	12.1	13.7
Never	1.9	0.9	2.4
Total	%	100.0	100.0
	N*	181,916	255,950

* Excluding those who lived with their married children and non-response cases

Note: Figures may not add up to 100.0% due to rounding

A higher proportion of older residents living in bigger flat types had more frequent interactions with their married children (Table 3.9).

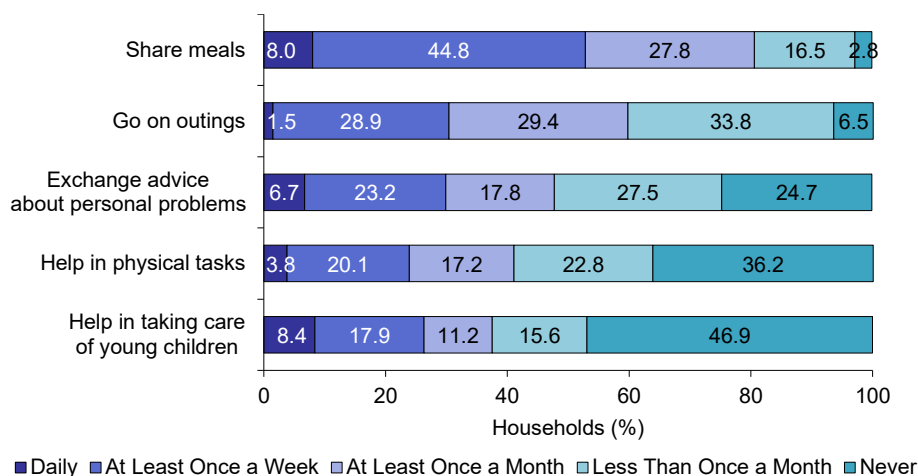
Table 3.9
Frequency of Visits between Older Residents and Their Married Children by Flat Type

Flat Type	Visited At Least Once a Month	Visited Less Than Once a Month or Never	Total	
			%	N*
Rental	61.1	38.9	100.0	16,078
1- & 2-Room	70.1	29.9	100.0	16,552
3-Room	82.1	17.9	100.0	65,771
4-Room	87.1	12.9	100.0	107,409
5-Room & Bigger	88.4	11.6	100.0	79,933

* Excluding non-response cases

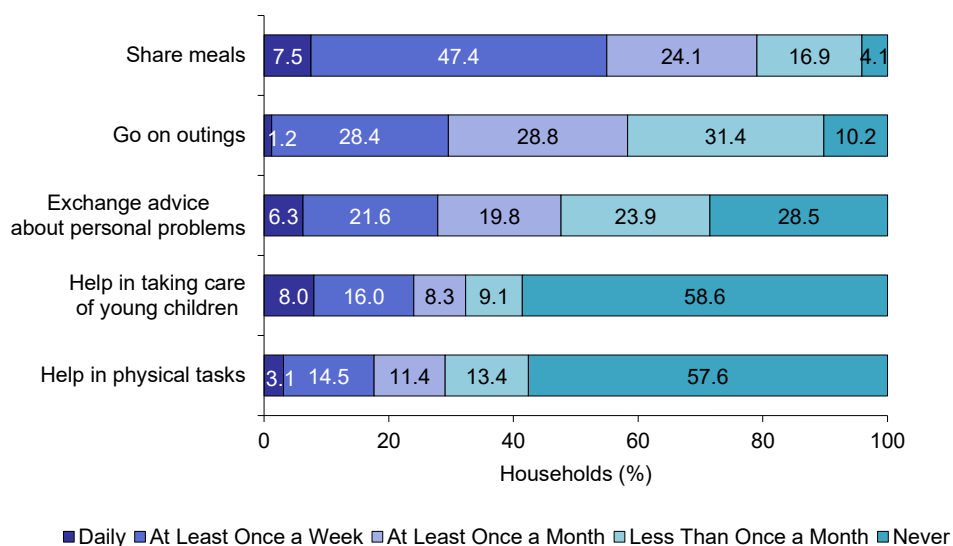
The activities most frequently carried out by younger married residents with their parents when visiting each other were sharing meals, going on outings and exchanging suggestions and advice about personal problems (Chart 3.1). Helping with physical tasks (e.g., household chores/marketing) occurred less frequently, suggesting that the interactions largely centred on leisure activities. Similar observations could be made of the interactions between older residents with married children (Chart 3.2).

Chart 3.1
Types of Activities Carried Out between Younger Married Residents and Their Parents



Note: Figures may not add up to 100.0% due to rounding

Chart 3.2
Types of Activities Carried Out between Older Residents and Their Married Children



Note: Figures may not add up to 100.0% due to rounding

Mothers remained as main childcare provider for younger children; proportion who used childcare centres/babysitters as main childcare provider continued to increase

Among younger married residents with children aged 12 years and below, mothers were the main childcare providers (Table 3.10). More fathers were also reported to be the main childcare provider (4.6%), with the proportion doubling since 2013.

The proportion of children cared for mainly by childcare centres/babysitters continued to grow steadily, from 18.3% in 2018 to 23.6% in 2023/24, overtaking grandparents (18.3%) as the next most common main childcare provider. This trend could have been facilitated by the increase in the availability of childcare places and enrolment rates in recent years. Grandparents could also have their own work commitments or other interests, which means they would likely be seen as secondary caregivers rather than primary caregivers to their grandchildren.

Table 3.10
Childcare Arrangements of Younger Married Residents with Children Aged 12 Years and Below by Year

Main Childcare Provider	2013	2018	2023/24
Mother*	42.7	40.7	39.9
Father*	2.1	2.5	4.6
Grandparents*	27.7	23.8	18.3
Childcare Centre/Babysitter	12.4	18.3	23.6
Migrant Domestic Worker	11.6	12.5	9.3
Others (e.g., relatives, children themselves)	3.5	2.2	4.3
Total	%	100.0	100.0
	N**	148,484	127,763

* The relationship is with reference to children aged 12 years and below

** Excluding non-response cases

3.3 Forms and Extent of Family Support

The family performs many functions. Caring and supporting one another are among some of the integral roles played by the family. This section examines the different types of support rendered to and received from family members. These include financial, physical, and emotional support.

Seven in ten older residents with married children received regular financial support in cash from children; slight increase in proportion of those who did not receive any regular financial support

In many Asian cultures, including Singapore, children who have started working typically give their parents a regular allowance as a way of looking after their parents' needs. This act of giving money to one's parents is seen as a sign of filial

piety. This next segment examines the regular forms of financial support received by older residents with married children.

From the perspective of older residents with married children, more than seven in ten (71.0%) received regular cash transfers from their children as a form of financial support and 8.4% received support in kind from their children (Table 3.11). While the proportion who did not receive financial support (20.5%) increased compared with 2018, most of them (79.5%) had adequate sources of income to cover their daily expenses.

Table 3.11
Regular Financial Support Received by Older Residents with Married Children by Year

Regular Financial Support Received from Children	Households (%)		
	2013	2018	2023/24*
Received Regular Financial Support in Cash	77.7	73.8	50.6
Received Regular Financial Support Both in Cash and in Kind	N.A.	N.A.	20.4
Received Support in Kind (e.g., paying for their expenses)	N.A.	11.4	8.4
Did Not Receive Financial Support	22.3	14.8	20.5

* Excluding non-response cases

Note: Figures may not add up to 100.0% due to rounding

Older residents with married children who received regular financial support from their children were more likely to be female, older, outside the labour force, living in 3- or 4-room flats, or had more children (Table 3.12).

Table 3.12
Regular Financial Support Received by Older Residents with Married Children by
Attributes

Attributes		Received Financial Support in Cash/ in Cash and in Kind	Received Support in Kind	Did Not Receive Any Financial Support	Total	
					%	N*
Sex	Male	66.7	8.7	24.5	100.0	165,622
	Female	75.3	8.1	16.5	100.0	166,036
Age Group (Years)	55 – 64	57.5	13.2	29.4	100.0	96,871
	65 – 74	73.6	6.8	19.6	100.0	139,596
	75 & Above	81.0	6.0	13.0	100.0	95,190
Labour Force Status	In Labour Force	59.7	11.1	29.2	100.0	137,118
	Outside Labour Force	79.0	6.6	14.4	100.0	194,540
Flat Type	Rental	50.4	17.4	32.2	100.0	17,034
	1- & 2- Room	56.8	7.7	35.5	100.0	16,820
	3-Room	74.9	7.7	17.4	100.0	72,587
	4-Room	74.8	7.6	17.6	100.0	128,043
	5-Room & Bigger	69.3	8.6	22.1	100.0	97,173
Number. of Children	1	55.9	6.7	37.4	100.0	34,810
	2	68.9	8.6	22.5	100.0	132,259
	3	76.7	6.9	16.4	100.0	105,999
	4 or More	74.5	11.8	13.7	100.0	58,590

* Excluding non-response cases

Note: Figures may not add up to 100.0% due to rounding

Majority of younger married residents able to rely on family and friends for support when needed; lower proportion able to rely on family members for emotional support, could have chosen to approach other sources of professional support instead

This section examines whether residents were able to rely on various family members for financial, physical and emotional support when needed⁹. In SHS 2023/24, besides family members, other sources of support such as relatives and friends were also included.

⁹ Physical support refers to helping with housework/home maintenance, marketing, transport arrangements, accompanying one for doctors' visit etc. Emotional support refers to being able to discuss important matters with someone; having someone to confide in when feeling down. Financial support refers to financial help in times of need.

Younger married residents were able to rely on their family and friends when needed. For financial support (in times of need), half of younger married residents were able to rely on their parents (50.7%) and siblings (51.1%) for support (Table 3.13). For physical support, they tended to be able to rely on their siblings (50.6%), parents (42.3%) and to a lesser extent, unmarried children (25.5%) and friends (21.6%). Comparing the findings with SHS 2018, it was observed that the proportion who said that they were able to rely on their family for emotional support dropped significantly on the whole – from parents (from 85.9% in 2018 to 46.9% in 2023/24) and siblings (from 86.5% in 2018 to 49.0% in 2023/24). Some 45.0% were able to rely on their friends for emotional support. Greater awareness of the importance of mental and emotional health especially during the COVID-19 pandemic period could have resulted in the shift. Post COVID-19, some might have felt that they could not rely on family for support in this area but instead reached out to their friends who might be in similar situations, or professional health practitioners for emotional support. This could reflect an evolving pattern of support expected of and received from family among the younger married residents. Overall, 94.9% of younger married residents had at least someone to rely on for support when in need. For younger married residents who were not able to rely on their parents for any form of support, the main reason was because their parents were too old or not in good health. Those who were not able to rely on their siblings for any form of help cited that their siblings were too busy/did not have time to help.

Among these various sources of support, 40.0% of them indicated that their parents would be the first person that they would approach for help. Another 31.5% of them would turn to siblings as their first line of support, and 17.3% of them would approach friends at the first instance.

Majority of older residents able to rely on their children for support

For older residents with married children, the majority were able to rely on both their married and unmarried children for all three forms of support, reflecting a strong support system from their children (Table 3.14). Among these various sources of support, 63.9% said that their married children would be the first whom they would approach for help and another 24.3% would turn to their unmarried children first. For physical support, they relied mainly on their children, with 78.7%

of them being able to rely on their married children and 74.4% of them being able to rely on their unmarried children when needed. Similarly, for financial support in times of need, older residents were able to rely on their married children (80.3%), unmarried children (67.4%) and to a lesser extent, their siblings (16.9%). For emotional support, besides their married children (75.9%) and unmarried children (66.8%), they were also able to rely on siblings (31.1%). Among the older residents with married children, 95.5% of them had at least someone to rely on for support when in need.

For the minority who were not able to rely on children for any form of support, they mainly cited it was because their married children and unmarried children were too busy or had no time.

Table 3.13

Whether Younger Married Residents were Able to Rely on Family/Friends for Financial, Physical and Emotional Support in Times of Need

Whether Younger Married Residents Able to Rely on Family/Friends for Support in Times of Need (%)*												
Types of Support	Parents		Siblings		Unmarried Children		Friends		Relatives		Able to Rely on At Least One Person in Social Network** for Support	
	2018	2023/24	2018	2023/24	2018	2023/24	2018	2023/24	2018	2023/24	2018	2023/24
Financial Support (in Times of need)	56.9	50.7	70.7	51.1	13.0	8.3	N.A.	17.5	N.A.	9.9	N.A.	82.9
Physical Support	49.1	42.3	51.3	50.6	49.3	25.5	N.A.	21.6	N.A.	11.1	N.A.	86.3
Emotional Support	85.9	46.9	86.5	49.0	45.6	19.2	N.A.	45.0	N.A.	10.1	N.A.	90.9

* Excluding non-response cases

** Social network includes parents, married children, unmarried children, siblings, relatives, friends, others (e.g., neighbours, colleagues)

Table 3.14

Whether Older Residents with Married Children were Able to Rely on Family/Friends for Financial, Physical and Emotional Support in Times of Need

Whether Older Residents with Married Children Able to Rely on Family/Friends for Support in Times of Need (%)*														
Types of Support	Married Children		Unmarried Children		Parents		Siblings		Friends		Relatives		Able to Rely on At Least One Person in Social Network** for Support	
	2018	2023/24	2018	2023/24	2018	2023/24	2018	2023/24	2018	2023/24	2018	2023/24	2018	2023/24
Financial Support (in Times of Need)	88.0	80.3	82.7	67.4	25.6	7.1	51.7	16.9	N.A.	5.1	N.A.	2.9	N.A.	90.1
Physical Support	70.3	78.7	85.2	74.4	16.8	4.7	32.5	16.1	N.A.	6.8	N.A.	4.4	N.A.	91.7
Emotional Support	95.2	75.9	93.0	66.8	58.0	8.3	74.6	31.1	N.A.	18.6	N.A.	6.7	N.A.	91.7

* Excluding non-response cases

** Social network includes parents, married children, unmarried children, siblings, relatives, friends, others (e.g., neighbours, colleagues)

3.4 Relationship between Proximity, Frequency of Visits, and Family Support

The HDB's policies encourage mutual care and support by granting eligible new flat buyers priority in their application to live with or near their parents/children. For eligible resale flat buyers, they can apply for the Proximity Housing Grant if they choose to live with or near their parents/children. Geographical proximity between parents and married children provides convenience and access to support more readily. This section examines the relationship between proximity and frequency of visits between parents and children and the availability of physical, emotional and financial support in times of need.

Closer proximity encouraged frequent visits between parents and married children

Living in closer proximity facilitated frequent visits between parents and married children. The nearer the younger married residents lived in relation to their parents, a higher proportion would visit more often on a daily basis or at least once a week (Table 3.15). In nearby town/estate or beyond, frequency of visits declined as a higher proportion of them tended to visit on a weekly or monthly basis, rather than daily.

Table 3.15
Frequency of Visits between Younger Married Residents and Their Parents by Proximity

Frequency of Visits	Live Within Close Proximity*	Live in Nearby Town/Estate	Live Elsewhere in Singapore
Daily	27.1	16.6	7.9
At Least Once a Week	48.0	47.2	38.0
At Least Once a Month	12.2	24.6	32.8
Less Than Once a Month	11.1	10.2	19.5
Never	_*	_*	1.8
Total	%	100.0	100.0
	N***	65,326	60,856

* Within close proximity refers to living next door, in the same block, in a nearby block, or in the same town/estate

** Values with high coefficient of variation (CV) were dropped

*** Excluding those who lived with parents and non-response cases

Note: Figures may not add up to 100.0% due to rounding

A similar pattern was observed for older residents with married children (Table 3.16). These findings indicated that proximity was an important factor in prompting

more frequent visits between parents and married children, promoting interactions between them, potentially deepening intergenerational familial relations.

Table 3.16
Frequency of Visits between Older Residents and Married Children by Proximity

Frequency of Visits	Live Within Close Proximity*	Live in Nearby Town/Estate	Live Elsewhere in Singapore
Daily	22.1	18.4	8.0
At Least Once a Week	51.4	49.0	43.1
At Least Once a Month	17.7	21.1	25.2
Less Than Once a Month	7.1	10.6	20.0
Never	**	**	3.7
Total	%	100.0	100.0
	N***	85,293	73,363

* Within close proximity refers to living next door, in the same block, in a nearby block, or in the same town/estate

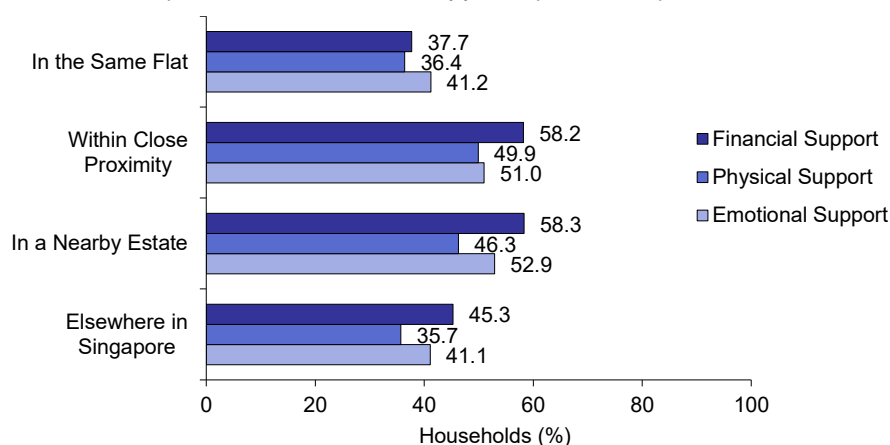
** Values with high coefficient of variation (CV) were dropped

*** Excluding those who lived with married children and non-response cases

Closer proximity facilitated support between parents and married children

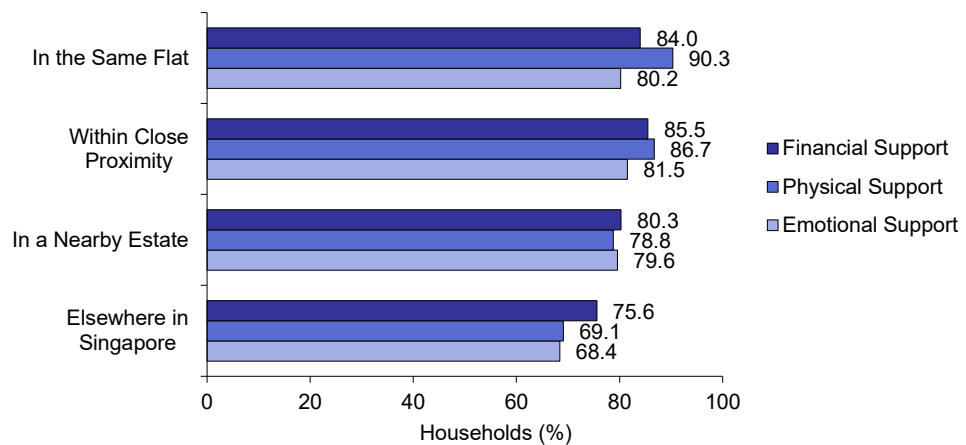
Living in closer proximity was also useful and convenient in terms of the availability of support from family members. It was observed that a higher proportion of younger married residents living nearer to their parents could rely on them for support in times of need (Chart 3.3). For those whose parents were living in the same flat as them, a lower proportion were able to rely on their parents. This could be because these younger married residents were themselves the caregivers and source of support to their parents. Hence, they felt that they were less likely to be able to rely on their parents for such support.

Chart 3.3
Whether Younger Married Residents were Able to Rely on Parents for Financial, Physical and Emotional Support by Proximity



Similarly, for older residents and their married children, a higher proportion of those who lived nearer to their married children could rely on them for support, especially for physical support (Chart 3.4). Compared with the younger married residents, older residents with married children seemed to be more reliant on their married children for all forms of support due to their age or health conditions and a higher proportion reported that they were able to do so.

Chart 3.4
Whether Older Residents with Married Children were Able to Rely on Married Children for Financial, Physical and Emotional Support by Proximity

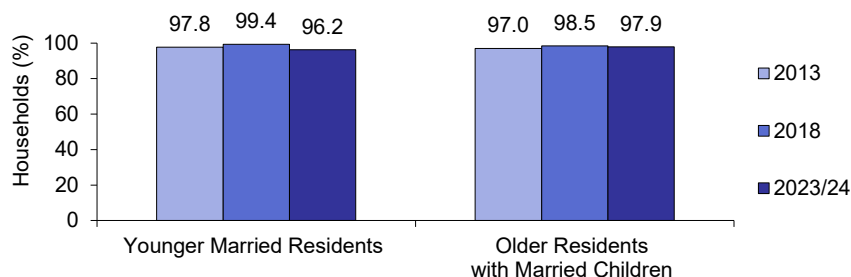


3.5 Attitudes towards Family

High levels of satisfaction with family relations

One’s satisfaction with family relations also sheds light on the quality of family ties. Satisfaction with family relations remained high for both groups of residents, with almost all reporting high satisfaction (Chart 3.5).

Chart 3.5
Satisfaction with Family Relations by Year



High trust and reciprocity among family members

The extent of trust and reciprocity among family members was high, reflecting the presence of strong family ties and mutual support (Table 3.17). It was also comparable across the years.

Table 3.17
Norms of Trust and Reciprocity with Family Members

With Family Members	Younger Married Residents			Older Residents with Married Children		
	2008	2018	2023/24	2008	2018	2023/24
Trust (Mean score: 0 - 10)	9.2	9.3	9.2	9.2	9.0	9.2
Reciprocity (Mean score 0 – 10)	9.3	9.2	9.2	8.9	8.9	9.1

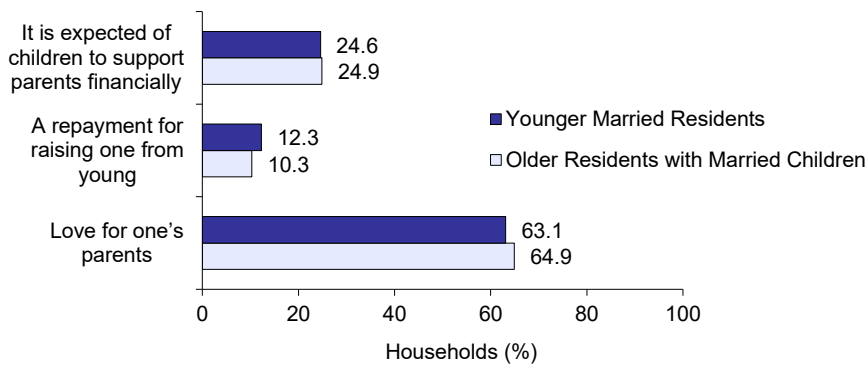
Love was the main reason behind supporting parents in old age and having children

Many regard the family unit as a main source of intergenerational support. This segment examines the motivations and family values behind intergenerational exchanges such as providing financial support to parents in old age and reasons for raising children. Compared with reasons such as filial piety or social norms¹⁰, a higher proportion of both younger married residents and older residents with

¹⁰ Tan, ES (2015), Class and Social Orientations: Key Findings from the Social Stratification Survey 2011. *IPS Exchange Series, no. 4.*

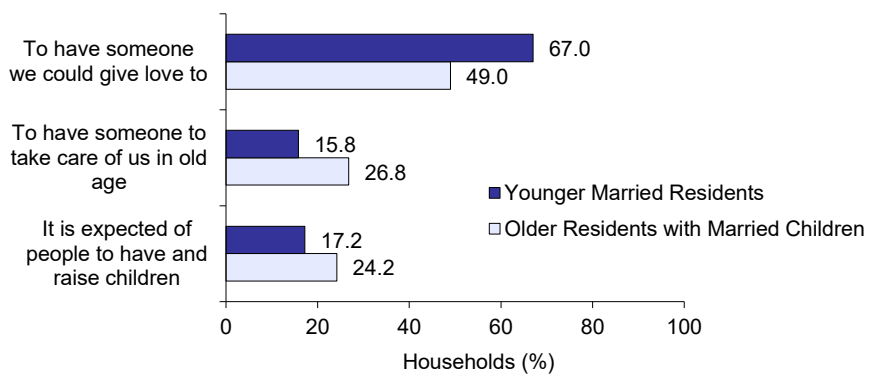
married children chose love as the main reason for providing financial support to parents in old age (Chart 3.6).

Chart 3.6
Main Reason for Providing Financial Support to Parents in Old Age



While love was also the main reason for raising children, some generational differences were observed (Chart 3.7). Among the younger married residents, 67.0% of them cited having someone to give love to as the main reason for having children, compared with 49.0% of older residents with married children. A higher proportion of older residents with married children cited social norms and filial piety as the main reason for having children compared with younger married residents.

Chart 3.7
Main Reason for Raising Children



3.6 Summary of Findings

Family ties between parents and children remained strong as seen from the high satisfaction with family relations, high trust and high reciprocity between family members. More than eight in ten younger married residents (86.1%) were satisfied

with where they lived in relation to their parents, with their preferred living arrangement being the same as their present living arrangement, an increase from 81.0% in 2018. For those whose parents were living with them, the main reason for the living arrangement was to provide caregiving to elderly parents. More than eight in ten older residents with married children (88.0%) were satisfied with their living arrangement, which was also their preferred living arrangement, comparable to 86.3% in 2018.

Intergenerational visits between parents and married children remained high. Over eight in ten younger married residents (84.1%) and older residents with married children (84.0%) saw interactions with their parents and married children respectively, at least once a month, albeit a dip in the proportion who would visit daily comparing across a ten-year period from 2013 to 2023/24. Younger married residents without children or those who had young children were more likely to visit their parents or vice versa more frequently. Proximity played an important role in facilitating interaction between family members (e.g., increasing the frequency of visits), affirming the relevance and importance of housing policies that enable and support families to live with or near one another.

Proximity also played a role in facilitating the provision of support. Younger married residents were more able to rely on their parents for physical and emotional support if they lived within close proximity compared with those who lived further away. Similarly, a higher proportion of older residents who lived with or near their married children reported that they were able to rely on them for physical, emotional and financial support in times of need.

Regarding support, younger married residents were able to look to their family and friends for support when needed. Compared with 2018, a lower proportion felt that they could rely on family members for emotional support. Having experienced the COVID-19 pandemic, during which they had to keep a social distance, they could have learnt about professional health practitioners or approached their friends for emotional support. This could reflect an evolving pattern of support expected of and received from family among the younger married residents. For older residents with married children, their children were the main sources of support. The majority were able to rely on their married children for various forms of support, especially for those who lived closer to their married children.

More than seven in ten (71.0%) older residents with married children received regular financial support in cash from their children on a monthly basis, and another 8.4% had regular support in kind from their children, reflecting the prevalence of the practice of filial piety in Singapore society. A higher proportion of those who were young seniors (55 to 64 years old) and those who were in the labour force did not receive regular financial support from their children, which could be a reflection that they were able to support themselves.

Strong family ties could be seen from the high levels of trust and reciprocity present among family members for both younger married residents and older residents with married children. Over nine in ten among both younger married residents and older residents with married children were satisfied with family relations. Overall, amidst an evolving pattern of family interaction and support, family ties remained strong.

4

Community Resilience

Chapter 4

Community Resilience

HDB towns and estates play an important role in community formation by enabling residents to forge ties with one another. Residents in HDB towns and estates live in planned neighbourhoods with shared amenities where people may meet as neighbours, as co-users of the amenities, or as participants in organised or informal activities. Through routines or activities in their everyday lives, they may interact and engage with others, thereby forging social ties with other residents in their neighbourhood. This in turn, contributes to community building and a sense of shared identity and belonging. The transformation of neighbourhoods into communities could bring about social cohesion and social resilience. The latter is best manifested in times of crises, such as the COVID-19 pandemic. In SHS 2023/24, sentiments pertaining to the recent pandemic were also asked for the first time.

This chapter derives insights on trends in community development and monitoring its impact, while observing changes in the indicators of community resilience. Community resilience is the capacity for communities to bounce back from shocks and stresses, enabled by both social and physical infrastructure. It examines the relationships with neighbours, places where neighbours interact and community participation. At a broader level, social capital – social bonds and collective action based on networks of relationships, trust, reciprocity and community norms – was also examined.

4.1 Neighbourly Relations

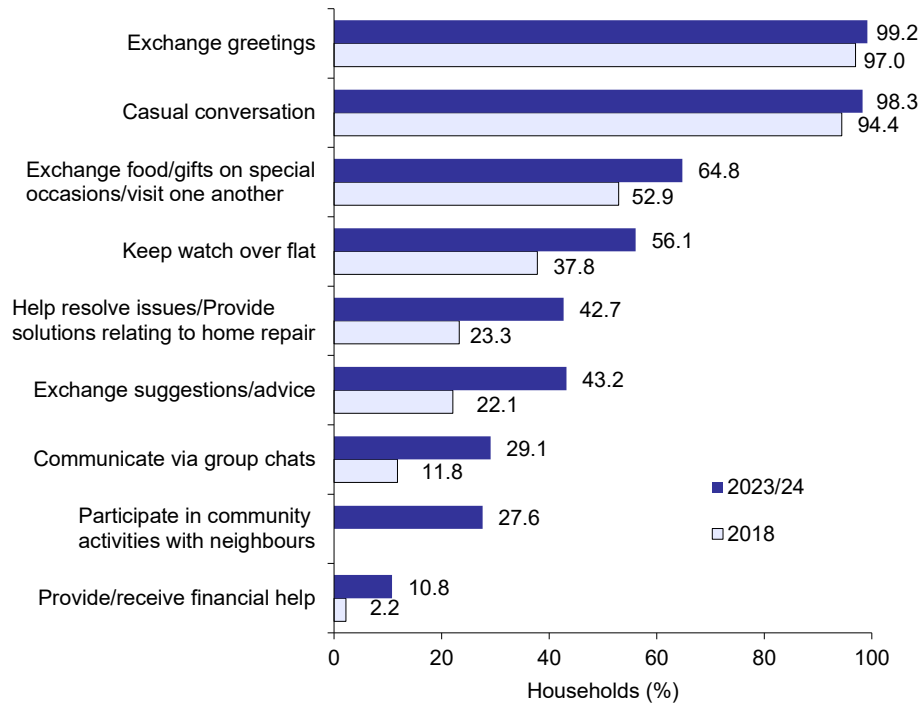
Maintaining positive neighbourly relations is essential for fostering a harmonious living environment and enabling access to urgent assistance and mutual support among residents. Unlike family members and friends who may reside elsewhere in Singapore, neighbours who live nearby are often better positioned to provide immediate help during emergency situations.

Higher proportion of residents engaged in more intense interactions with neighbours

Nine types of neighbourly engagements were used to assess the intensity of interactions among HDB residents. These ranged from less intense interactions, such as exchanging greetings, to more intense interactions, such as providing or receiving financial help. Residents who engaged in more intense forms of interaction, such as exchanging suggestions or advice about personal issues and participating in community activities with neighbours, were presumed to have forged deeper and closer relationships with their neighbours.

Almost all residents interacted with their neighbours in at least one of the nine ways (Chart 4.1), and the findings showed that neighbourly interactions improved in general compared with five years ago. The increase in the proportion of residents who engaged in more intense interactions was noteworthy. This could have been due to greater opportunities for residents to engage in more intense interactions such as visiting one another, forming social media chat groups and participating in community activities with neighbours brought about by work-from-home arrangements since the COVID-19 period. SHS 2023/24 introduced a new category measuring collective community engagement with neighbours. Community bonds strengthen more effectively when residents organise their neighbours to join community activities, rather than simply participating in them.

Chart 4.1
Proportion of Households who Engaged in Different Types of Neighbourly Interactions by Year



Less intense forms of neighbourly interaction, such as exchanging greetings and engaging in casual conversations, occurred more frequently than the more intense forms of interaction (Table 4.1). This is comparable with findings from the Gracious Survey 2019¹¹ that was conducted by the Singapore Kindness Movement where respondents were generally happy with a fairly casual relationship with their neighbours. Such exchanges or weak ties are equally important as they still create connections between diverse networks, potentially contributing to cohesiveness among people from different walks of life, amid an increased preference to maintain a certain level of privacy among neighbours. Less intense forms of neighbourly interaction are also first steps to the formation of more intense forms of interaction; hence their importance should not be understated.

¹¹ Chiu, Christie. 2019. "Young people are too embarrassed to show kindness in public: Poll." *The Straits Times*, Jun 19

Table 4.1
Frequency of Neighbourly Interaction among HDB Households

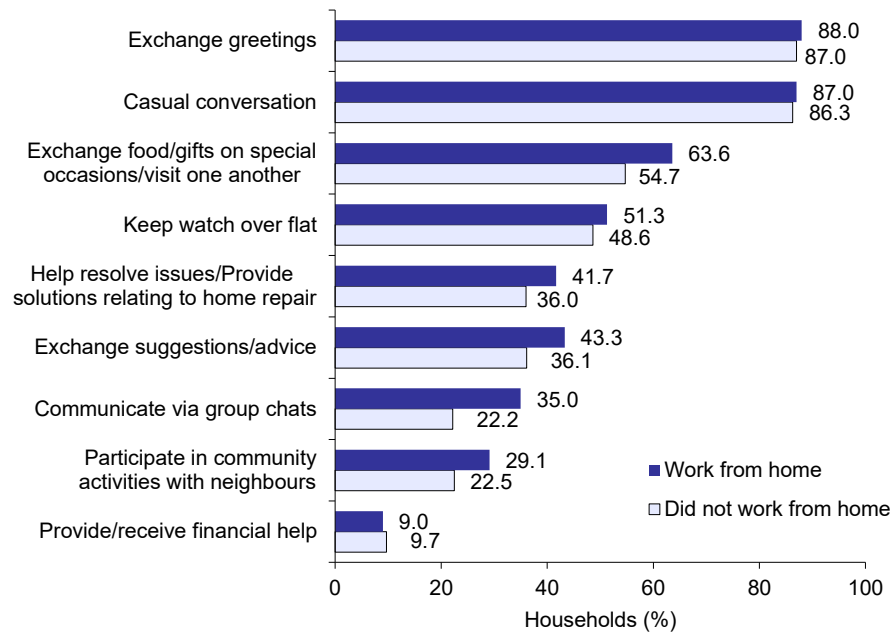
Types of Neighbourly Interaction	Daily	At Least Once a Week	At Least Once a Month	Occasion-ally	None at All	Total	
						%	N*
Exchange Greetings	35.6	38.6	5.1	19.9	0.8	100.0	967,409
Casual Conversation	23.1	40.4	8.4	26.4	1.7	100.0	967,409
Visit One Another/Exchange Food/Gifts on Special Occasions	1.6	6.7	7.2	49.3	35.2	100.0	967,409
Keep Watch Over Flat	4.6	6.2	3.8	41.5	43.9	100.0	967,409
Help to Resolve Issues/Provide Solutions Relating to Home Repair	0.9	2.8	2.6	36.4	57.3	100.0	967,409
Exchange Suggestions/Advice	1.1	3.3	3.5	35.3	56.8	100.0	967,409
Communicate via Group Chats	2.6	4.1	3.1	19.3	70.9	100.0	967,409
Participate in Community Activities with Neighbours	0.5	3.0	2.9	21.2	72.4	100.0	967,409
Provide/Receive Financial Help	0.2	0.9	1.3	8.4	89.2	100.0	967,409

* Excluding non-response cases

Working from home provided opportunities for neighbourly interactions

Further analysis showed that working from home increased opportunities for residents to engage in almost all the neighbourly interactions, both lower and higher intensity ones, as more time was spent at home and at the vicinity.

Chart 4.2
 Proportion of Households who Engaged in Different Types of Neighbourly Interactions
 by Work Arrangement Status



Types of interactions differed for residents living in different flat types

Residents living in 3-room or bigger flat types were found to interact with neighbours more, especially more intense interactions such as visiting one another, exchanging advice/suggestions and keeping watch over each other’s flats (Table 4.2). They were more likely to render assistance or provide gifts to neighbours on special occasions. Residents living in 1- and 2-room flat types had higher incidences of providing or receiving financial assistance from neighbours.

Table 4.2
Neighbourly Interaction by Flat Type

Types of Neighbourly Interaction	Households (%)*				
	Rental	1- & 2-Room	3-Room	4-Room	5-Room & Bigger
Exchange Greetings	99.4 (93.2)	98.6 (96.2)	99.1 (96.7)	99.2 (97.2)	99.2 (97.6)
Casual Conversation	98.3 (85.6)	97.9 (92.7)	98.4 (93.8)	98.3 (95.0)	98.3 (95.8)
Visit One Another/Exchange Food/Gifts on Special Occasions	58.3 (41.5)	56.9 (40.1)	59.8 (50.8)	65.6 (52.6)	69.5 (57.9)
Keep Watch Over Flat	49.6 (25.6)	49.9 (22.0)	47.4 (33.7)	57.3 (38.2)	58.9 (43.8)
Help to Resolve Issues/Provide Solutions Relating to Home Repair	39.2 (18.4)	34.8 (19.0)	42.7 (22.4)	42.5 (22.3)	44.4 (16.5)
Exchange Suggestions/Advice	35.1 (21.6)	35.0 (16.0)	40.7 (20.1)	43.6 (21.9)	46.7 (24.7)
Communicate via Group Chats	19.5 (7.7)	22.8 (7.8)	21.1 (6.7)	31.5 (12.8)	34.1 (15.4)
Participating in Community Activities with Neighbours	25.2	24.7	22.6	27.7	31.7
Provide/Receive Financial Help	19.6 (8.5)	9.0 (2.4)	9.8 (1.4)	10.8 (1.9)	10.4 (2.3)

* Excluding non-response cases

() Figures in brackets are SHS 2018 findings

Residents who knew neighbours of different ethnicity tended to engage in higher intensity interactions

Ethnic diversity refers to the presence of individuals from various ethnic backgrounds within a community, reflecting a mix of traditions, languages and identities that contribute to a richer and more inclusive community.

Embracing ethnic diversity promotes a more inclusive and harmonious living environment where everyone feels valued and respected. Exposure to different cultures and perspectives can also foster greater understanding and tolerance, even acceptance, among individuals. In SHS 2023/24, it was found that 52.9% of residents had neighbours who belonged to different ethnic groups, a big increase from 24.1% in 2018. Satisfaction with neighbourly relations was higher for residents who knew neighbours of a different ethnicity (96.7%) as compared with residents who only knew neighbours of the same ethnicity as themselves (91.8%).

Table 4.3 shows that a higher proportion of residents who knew neighbours of a different ethnicity tended to engage in neighbourly interactions, especially in higher intensity interactions. HDB's Ethnic Integration Policy¹² may have contributed to enhancing social mixing and interactions among residents.

Table 4.3
Neighbourly Interaction by Ethnic Diversity

Types of Neighbourly Interaction	Households (%)*	
	Only know neighbours of same ethnicity	Know neighbours of different ethnicity
Exchange Greetings	98.7	99.2
Casual Conversation	97.6	98.4
Visit One Another/Exchange Food/Gifts on Special Occasions	46.9	67.4
Keep Watch Over Flat	40.2	58.4
Help to Resolve Issues/Provide Solutions Relating to Home Repair	31.3	44.3
Exchange Suggestions/Advice	34.6	44.4
Communicate via Group Chats	20.0	30.4
Participating in Community Activities with Neighbours	22.9	28.2
Provide/Receive Financial Help	11.2	10.8

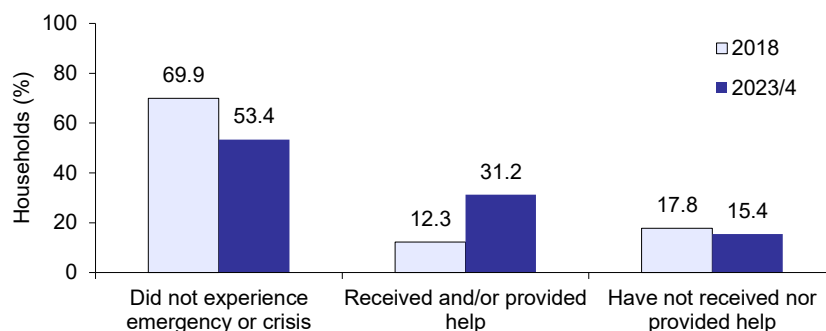
* Excluding non-response cases

More had experienced emergency or crisis that required help from neighbours

In emergency situations, neighbours can be an essential source of assistance due to their proximity, unlike family members or friends who may reside further away. Compared with 2018, the proportion of residents who received and/or provided help to neighbours has risen (Chart 4.3), probably because more people were working from home arising from the COVID-19 pandemic. It could also mean that residents were increasingly open to seeking or rendering help since there were more intense interactions among them.

¹² The Ethnic Integration Policy is put in place to preserve Singapore's multi-cultural identity and promote racial integration and harmony. It ensures that there is a balanced mix of the various ethnic communities in HDB towns. The EIP limits are set at block and neighbourhood levels based on the ethnic make-up of Singapore.

Chart 4.3
Whether Received and/or Provided Help in Times of Emergency



Among the 31.2% of households who had received or rendered help, more than a quarter rendered help with household matters such as borrowing or lending household items or watching over the flat when neighbours went overseas. Another 22.2% of them provided general help, such as helping someone up after a fall (Table 4.4).

Table 4.4
Types of Help Received/Provided among HDB Households who Received/
Rendered Help

Types of Help	All
Helped with household matters (e.g., provide storage space for neighbours during renovation, technical issues/water supply issues during upgrading, borrow/lend household items, take care of older neighbours/ neighbours' child, watch over flat when overseas)	26.7
Provided general help (e.g., helped to write letters, helped someone up after a fall)	22.2
Helped to seek immediate medical assistance (e.g., call for ambulance, send neighbour to hospital)	14.9
Overcame emergencies at home (e.g., fire, forgot to turn off gas cooker, washing machine pipe burst, power trip, break-in)	11.9
Received help during difficult times (e.g., neighbours helped to buy meals after surgery, received help on funeral preparations/after robbery)	6.6
Overcame occasional inconveniences in the block (e.g., blackouts, lift breakdowns)	5.0
Provided emotional help (e.g., family issues, gave advice when child was sick)	4.7
Helped to inform one another in times of emergency	4.1
Helped to inform authorities in times of emergency	2.2
Provided/Received financial help	0.9
Mediated fights/quarrels with neighbours	0.8
Total	100.0
	N* 337,608

* Excluding non-response cases

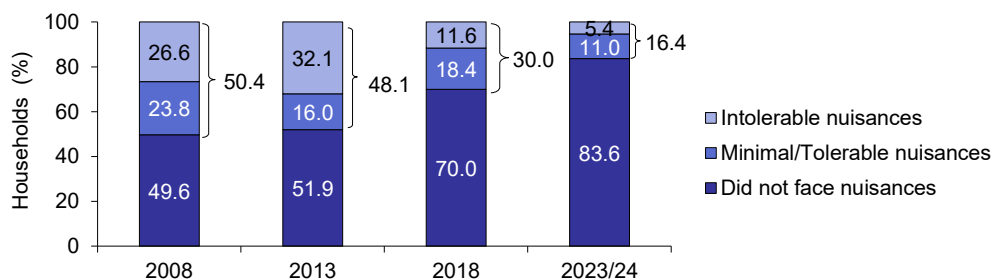
Fewer faced nuisances from neighbours, especially intolerable ones

Accommodating individuals from diverse cultural backgrounds and lifestyles in a high-rise, high-density environment can be challenging. Differences in attitudes and behaviours may emerge and be perceived as nuisances by some residents. Such differences could also lead to potential conflicts and disputes, impacting neighbourly relationships and community bonding. To achieve a harmonious living environment, it is essential for residents to demonstrate civic-mindedness and tolerance.

The proportion of residents reporting varying degrees of nuisances from neighbours, ranging from minimal and tolerable to intolerable, had decreased over the years (Chart 4.4). Minimal or tolerable nuisances encompass behaviours that do not affect residents' daily living, whereas intolerable nuisances include behaviours that adversely impact residents' daily lives or cause significant disturbance.

Overall, about eight out of ten households reported no nuisances in their living environment, an improvement observed over the past 15 years. Additionally, 11.0% of households experienced minimal or tolerable nuisances. Notably, there was a marked decline in residents experiencing intolerable nuisances, from 11.6% in 2018 to 5.4% in 2023/24.

Chart 4.4
Nuisances Faced from Neighbours by Year



The main types of nuisances faced were noise from neighbours, littering and smoking at common areas (Table 4.5). Almost all nuisances faced had decreased significantly over the last five years, except for neighbours found to be rude or unfriendly.

Table 4.5
Tolerance Level for Types of Nuisances Faced by Year

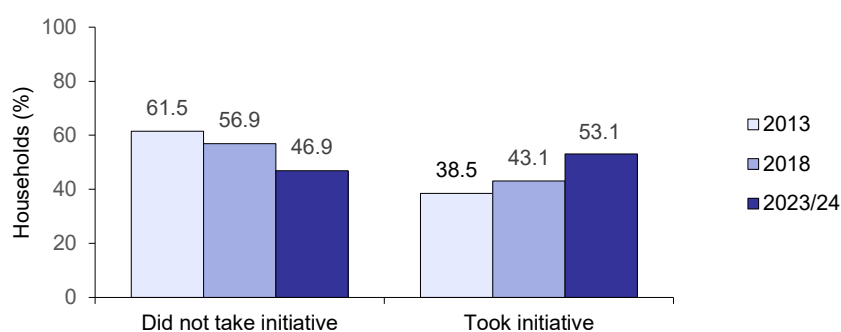
Types of Nuisances Faced	2018				2023/24			
	Tolerance Level		All who Encountered Nuisances		Tolerance Level		All who Encountered Nuisances	
	Minimal/Tolerable	Intolerable	%	N*	Minimal/Tolerable	Intolerable	%	N*
Noise from Neighbours	14.4	9.9	24.3	125,035	5.7	4.2	9.9	107,507
Littering	9.6	7.6	17.2	88,281	2.8	2.3	5.1	55,068
Smoking in Common Areas	5.4	5.0	10.4	53,357	1.4	3.4	4.8	52,697
Rude/Unfriendly/Irritable Behaviours of Neighbours	1.3	1.2	2.5	12,894	2.0	1.9	3.9	42,346
Placing Belongings Along Corridor	2.4	2.1	4.5	23,255	1.5	1.7	3.2	35,520
Water Dripping from Wet Laundry/Air-Conditioner Compressor	3.7	3.3	7.0	35,755	1.0	1.4	2.4	26,221
Irresponsible Pet Owner	2.9	2.9	5.8	29,748	0.8	1.1	1.9	20,401
Urine in Public Places	2.1	3.6	5.7	29,075	0.2	0.7	0.9	10,100
Spitting	1.1	1.5	2.6	13,191	0.2	0.5	0.7	8,004
Killer Litter	1.5	2.3	3.8	19,612	0.2	0.5	0.7	7,557
Illegal Parking	0.8	0.6	1.4	7,293	0.4	0.3	0.7	7,261
Theft/Crime/Fights	1.0	1.8	2.8	14,591	0.2	0.3	0.5	5,854
Vandalism	0.6	0.8	1.4	7,400	0.1	0.2	0.3	3,549

* Excluding non-response cases

More made efforts to resolve nuisances, revealing signs of a self-reliant community

Of the 16.4% of residents who faced nuisances in their neighbourhood, it was observed that a higher proportion of residents had taken initiatives to resolve the nuisances compared with past years (Chart 4.5).

Chart 4.5
Whether Households who Faced Nuisances Took Initiative to Resolve Them by Year



The more common initiatives taken to resolve the nuisances included reporting the nuisances to authorities (43.0%) or to the police (12.1%) (Table 4.6), facilitated by the convenience of submitting feedback through government agencies' website portals or the OneService App¹³. This was followed by approaching neighbours directly, which required engaging their neighbours and having knowledge on how to resolve disputes themselves.

Table 4.6
Types of Efforts to Resolve Nuisances among Households who Faced Nuisances

Types of Efforts	All
Report to relevant government agencies (e.g., Town Council/ HDB/ OneService App)	43.0
Approach neighbour directly	34.3
Report to police	12.1
Rectify the situation personally (e.g., help to pick up litter, wash the corridor to get rid of other pets' urine smell)	7.0
Approach Member of Parliament for help	3.6
Total	% 100.0
	N* 96,074

* Excluding non-response cases

¹³ The OneService App is a convenient way for the public to give feedback on municipal issues anytime, anywhere, without having to find out which agency and Town Council is responsible for the issue.

Conflict avoidance was the main barrier to resolving nuisances between neighbours

While neighbourly ties had been healthy and friendly, 8.7% of residents reported experiencing nuisances but had not addressed the issues themselves. The primary reason cited for not confronting their neighbours directly was the fear of exacerbating the conflicts (56.9%) as shown in Table 4.7. Additionally, 26.9% did not believe the issues would be resolved, while 14.6% found the nuisances tolerable.

Table 4.7
Reasons for Not Taking Initiative to Resolve Nuisances among Households who Faced Nuisances but Did Not Take Action

Reasons	All
Avoid conflicts/Maintain peace	56.9
Do not believe issues will be resolved	26.9
Still tolerable	14.6
Others (e.g., did not know who the culprit was)	1.6
Total	% 100.0
	N* 84,942

* Excluding non-response cases

Increasingly, residents tended to meet neighbours within block

The communal spaces and facilities within the precinct and neighbourhood allow residents to engage with one another promoting neighbourly relationships. These communal areas are strategically located to offer opportunities for residents to meet, either by chance or through planned gatherings, thereby facilitating community bonding.

Interactions between neighbours typically occurred in public spaces or areas within the block, followed by facilities within the precinct or town. Within the block, residents commonly met and interacted with their neighbours along corridors or in areas outside flats and at lift lobbies, and usage of these spaces for interactions had increased over the past decade. It was observed that the use of void decks for neighbourly interactions had decreased slightly, but a higher proportion had met at the corridor/area outside the flat or at the lift lobby/lift. Beyond the block, residents often met and interacted at eating places or markets (Table 4.8). Almost

all (93.6%) agreed that there were sufficient places for neighbourly interactions to occur.

Table 4.8
Places Where Neighbours Meet for Interaction by Year

Places Where Neighbours Meet	2013	2018	2023/24
Within the Block			
Corridor/Area outside flat	30.9	39.1	44.6
Lift lobby/Lift	25.8	25.0	27.2
Void deck	18.9	19.1	14.4
Others (e.g., community living room, mid-level deck, sky garden, drop-off porch, inside flat)	N.A.	0.6	1.0
	75.6	83.8	87.2
Outside the Block but within the Town			
Eating facilities (e.g., coffee shop/eating house/hawker centre)	6.0	4.7	3.7
Market	4.4	3.1	2.7
Playground	1.5	1.2	1.2
Pathways/Linkways to blocks	3.6	1.7	0.9
Carpark	1.5	0.6	0.9
Park/Garden	1.1	0.5	0.6
Commercial facilities (e.g., shopping mall, provision shops/minimart, clinics)	-	1.1	0.5
Fitness corners	-	0.3	0.4
Transport facilities (e.g., bus stop/interchange/MRT station)	1.8	1.6	0.4
Community Club/Centre	-	0.4	0.3
Others (e.g., religious institution, community garden, library)	3.2	1.0	1.2
Total	100.0	100.0	100.0
Responses	N	2,516,053	2,301,626

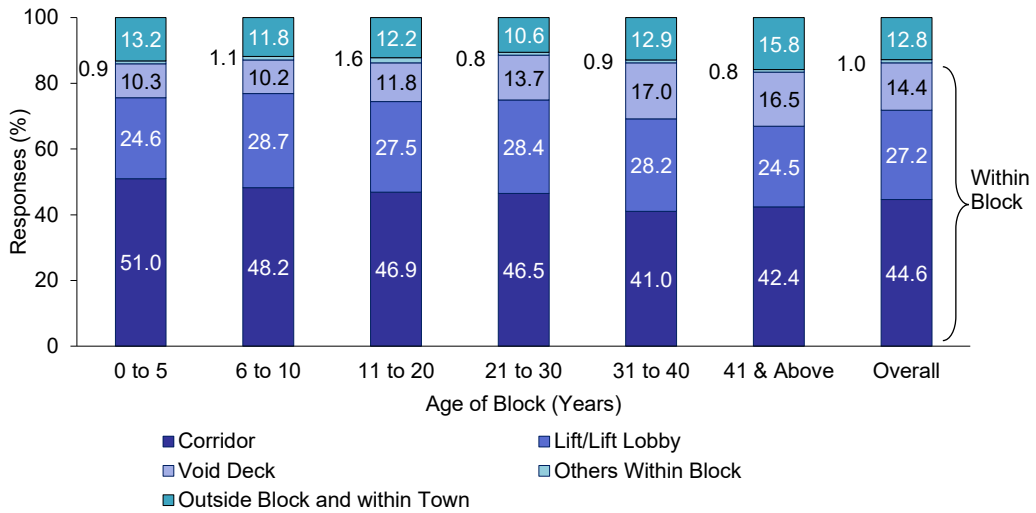
Note: Each household was asked to provide up to three responses

Newer block design continued to facilitate interactions and building of ties

The design of HDB blocks has changed significantly to keep up with the changing needs of Singaporeans, evolving from blocks with long common corridors, to hybrid designs in the 1990s, and more recently, to block typologies that include features such as mid-level sky decks and sky gardens. HDB has always prioritised building communities, focusing on designs that can continue to create conducive spaces for neighbourly interactions to occur, thus enhancing neighbourliness

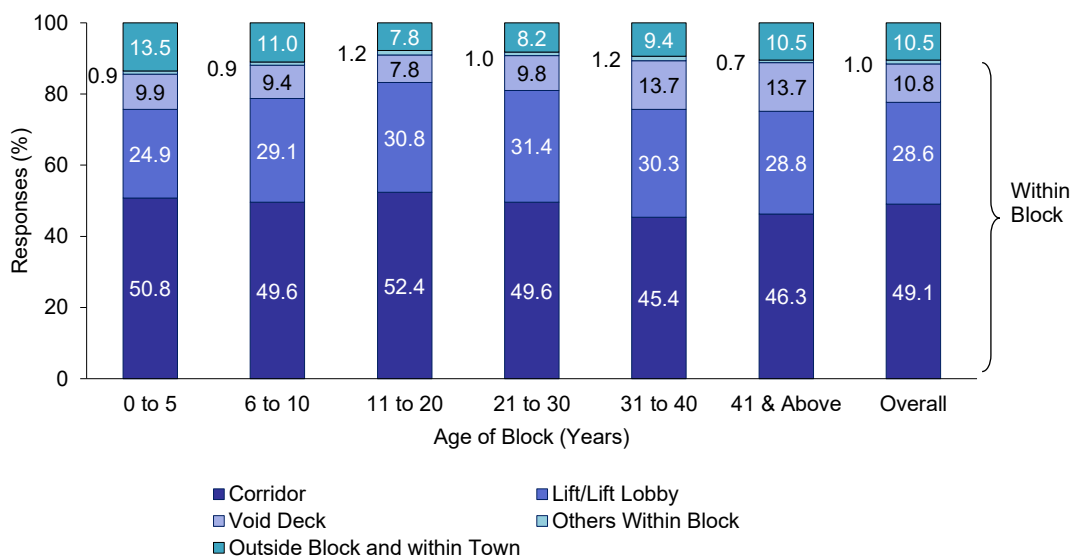
within the block. Further analysis by age of blocks showed that the places where residents interacted at were similar across blocks of different ages (Chart 4.6). This was also the case when the analysis involved households with length of residence five years and below (Chart 4.7), affirming that newer block designs continue to facilitate neighbourly interactions.

Chart 4.6
Place of Interaction by Age of Block



Note: Each household was asked to provide up to three responses

Chart 4.7
Place of interaction by Age of Block among Households with Length of Residence 5 Years and Below



Note: Each household was asked to provide up to three responses.

Additionally, analysis by age of block indicated a high proportion of residents in newer blocks (e.g., below 10 years old) engaged in neighbourly activities like those in older blocks with long common corridors (Table 4.9). This suggests that newer block designs also promote neighbourly interactions.

Table 4.9
Neighbourly Interaction by Age of Block

Types of Neighbourly Interaction	Households (%)*			
	Age of Block (Years)			
	0 – 5	6 – 10	11 – 20	21 & Above
Exchange Greetings	98.7	98.3	100.0	99.8
Casual Conversation	96.4	97.0	99.3	98.1
Visit One Another/Exchange Food/Gifts on Special Occasions	68.3	70.4	65.3	67.5
Keep Watch Over Flat	50.5	61.6	47.4	52.4
Help to Resolve Issues/Provide Solutions Relating to Home Repair	35.6	46.1	43.6	39.1
Exchange Suggestions/Advice	42.7	48.3	48.6	35.1
Communicate via Group Chats	43.8	37.2	37.5	28.1
Participating in Community Activities with Neighbours	30.4	24.9	32.3	22.2
Provide/Receive Financial Help	8.1	15.5	14.0	12.4

* Excluding non-response cases

Note: The analysis was based on households with length of residence 5 years and below.

4.2 Rootedness

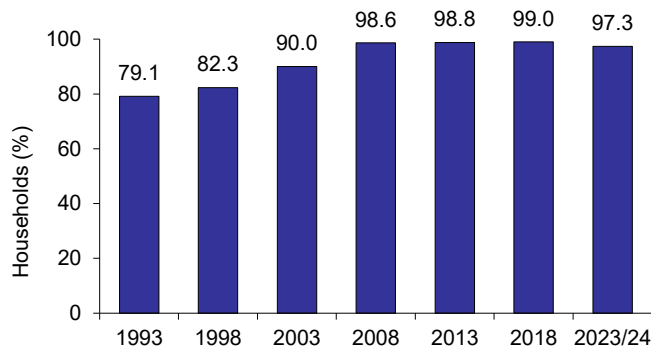
Rootedness arises from familiarity achieved through continuous residence¹⁴. Such familiarity instils a sense of belonging and pride in residents, rooting them to the town and making them less likely to move. Rootedness also prompts residents to contribute to the community, which further enhances the community's well-being overall.

¹⁴Giuliani, Maria Vittoria (2016), *Psychological Theories for Environmental Issues*, New York: Ashgate Publishing, pp. 137 – 169.

Sense of belonging remained high; increased in intensity with length of residence

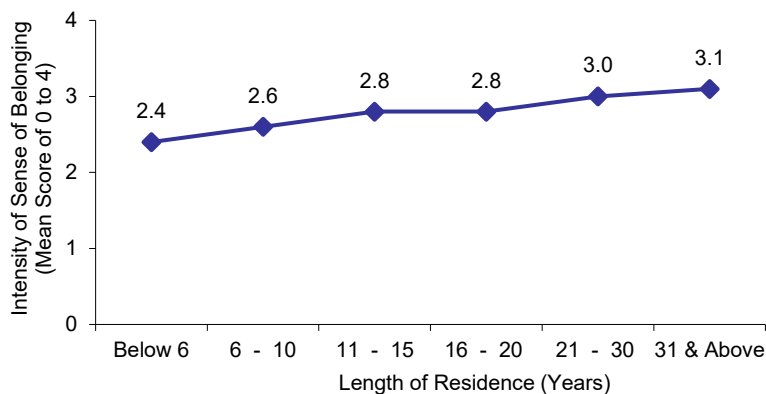
The sense of belonging to a town/estate is not shaped just by the place, but by one's familiarity with the people who live there, culminating in a sense of ownership of the living environment. Since 2008, over 95% of residents had consistently felt a sense of belonging to their town or estate (Chart 4.8).

Chart 4.8
Sense of Belonging by Year



Sense of belonging strengthened with a longer length of residence (Chart 4.9). On a scale of 0 to 4 (from '0' representing did not have a sense of belonging to '4' representing having a very strong sense of belonging), the intensity increased from a mean score of 2.5 for those living in their towns/estates for less than ten years to a mean score of 3.0 for those whose length of residence was more than 20 years.

Chart 4.9
Intensity of Sense of Belonging among HDB Households by Length of Residence



The majority of residents (74.0%) developed a sense of belonging to both people and place (Table 4.10), and the proportion also increased with longer length of residence.

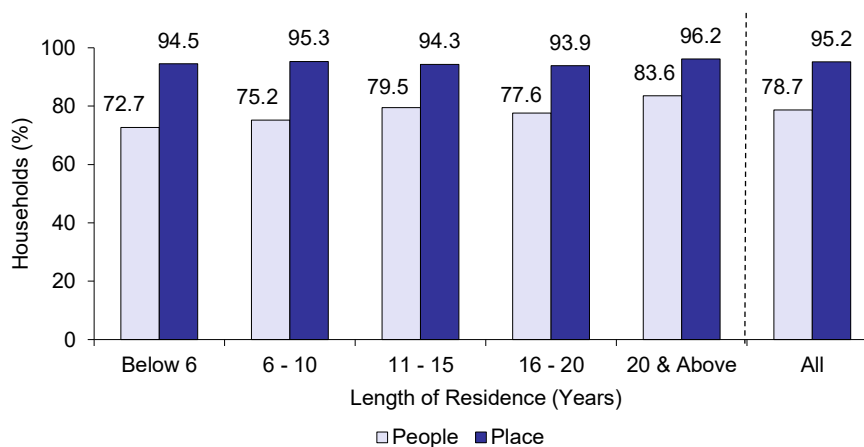
Table 4.10
Sense of Belonging among HDB Households by Length of Residence

Sense of Belonging	Length of Residence (Years)						All
	Below 6	6 – 10	11 – 15	16 – 20	21 – 30	31 & Above	
To Place	27.3	24.8	20.5	22.4	16.5	16.3	21.2
To People	5.5	4.7	5.7	6.1	4.4	2.9	4.8
To Place & People	67.2	70.5	73.8	71.5	79.1	80.8	74.0
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
	N*	209,874	188,418	132,225	113,075	247,875	178,179

* Excluding non-response cases

In general, sense of belonging to people, e.g., relationship with neighbours, would require more time to develop and strengthen (Chart 4.10) as residents gradually become more acquainted with their neighbours and others in the neighbourhood in their everyday life. However, sense of belonging to a place could be high even at the onset, as residents would likely have exercised their choice of locality when purchasing their flat. This showed that length of residence is an important factor in community building.

Chart 4.10
Sense of Belonging to Place or People by Length of Residence



Sense of Community remained high, albeit a slight dip

Sense of community (SOC) refers to shared sentiments among residents, which influence how they feel about the people living in their neighbourhood. Sense of community, measured by six indicators¹⁵, had fallen slightly compared with 2018 (Table 4.11). Sense of belonging to the housing estate/town, as well as tolerance towards noise nuisances, experienced a greater decline. The decrease in tolerance of noise nuisances was also earlier noted in Table 4.5.

Table 4.11
Sense of Community Score among HDB Households by Year

SOC Indicators	2008	2013	2018	2023/24
a. "It is very easy to talk to people living in my HDB estate."	75.0	75.0	73.4	73.5
b. "Noise from my neighbours is not annoying."	65.0	66.0	68.7	64.0
c. "I can always get help from my neighbours when in need."	72.5	74.3	72.2	71.8
d. "Residents in this block can recognise one another easily."	72.5	74.3	73.1	72.3
e. "Residents here care about the maintenance of their block."	70.0	71.8	72.5	71.3
f. "I feel a sense of belonging to this housing estate/town."	72.5	77.5	78.8	69.3
Overall Mean Score (Over maximum of 100)	71.3	73.2	73.1	70.3

Where sense of belonging is categorised into three levels, i.e., no sense of belonging (scale 0), weak sense of belonging (scale 1 and 2), and strong sense of belonging (scale 3 and 4), it was observed that lower proportion of residents had strong sense of belonging as compared with five years ago (Table 4.12). This indicated an overall decline on the intensity of sense of belonging, with a higher proportion indicating a weaker sense of belonging (scale 1 and 2), though the

¹⁵ Based on the dimensions discussed in "Oddvar, S., Garling, T. and Maeland, J.G., "A Multi-dimensional Measure of Neighbouring", in American Journal of Community Psychology, Vol. 24, No.3, (1996), an additional statement was appended to the initial five statements. The residents were asked how strongly they agreed or disagreed with the following six statements:

- a) "It is very easy to talk to people living in my HDB estate."
- b) "Noise from my neighbours can be very annoying."
- c) "I can always get help from my neighbours when in need."
- d) "Residents in this block can recognise one another easily."
- e) "Residents here care about the maintenance of their block."
- f) "I developed a sense of belonging to the estate/town I am living in."

The average scores of all five statements, together with the question on sense of belonging, were summed up and expressed as a percentage of a maximum score of 100. Any score above 50 would indicate that residents had positive and shared community sentiments.

overall proportion who felt a sense of belonging to their housing estate/town remained high at 97.3%.

Table 4.12
Categories of Intensity of Sense of Belonging by Year

Intensity of Sense of Belonging		2018	2023/24
No sense of belonging (Scale = 0)		1.0	2.7
Weak Sense of Belonging (Scale = 1 and 2)		14.8	30.1
Strong Sense of Belonging (Scale = 3 and 4)		84.2	67.2
Total	%	100.0	100.0
	N	2,516,053	2,301,626

Length of residence has consistently been a crucial element in the social living environment, as a longer length of residence typically enhances individuals' sense of community. Sense of community strengthened with length of residence (Table 4.13), as did sense of belonging. Sense of community also strengthened with age of residents. Senior residents had developed a stronger sense of community that made them less inclined to uproot and relocate from their current living environment, compared with younger residents.

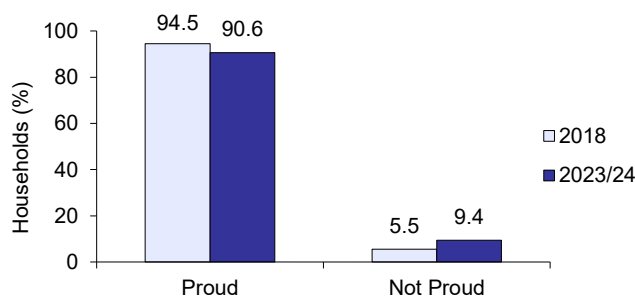
Table 4.13
Sense of Community Scores among HDB Households by Attributes

Attributes		Mean SOC Score (Over maximum of 100)	
		2018	2023/24
Length of Residence (Years)	Below 6	71.1	67.5
	6 – 10	72.7	68.4
	11 – 15	73.1	70.8
	16 – 20	73.4	70.1
	21 & above	74.5	72.7
Age Group (Years)	Below 35	70.9	67.4
	35 – 44	71.7	67.9
	45 – 54	72.4	68.8
	55 – 64	73.6	70.5
	65 & Above	74.9	73.2

Majority proud to be part of the community

Nine in ten residents felt proud to be a part of their community although this proportion has dipped slightly compared with 2018 (Chart 4.11). Nonetheless, the proportion who felt proud remained high.

Chart 4.11
Sense of Pride to Community by Year



There was, however, a small proportion of residents who were not proud of their community. These residents tended to be more educated, younger, and with shorter length of residence (Table 4.14). Over time, this sense of pride to the community may increase.

Table 4.14
Sense of Pride to Community among HDB Households by Attributes

Attributes		Proud	Not Proud	Total	
				%	N*
Length of Residence (Years)	Below 6	86.1	13.9	100.0	222,153
	6 – 10	87.3	12.7	100.0	195,019
	11 – 15	91.2	8.8	100.0	135,584
	16 – 20	91.7	8.3	100.0	115,388
	21 – 30	93.8	6.2	100.0	251,292
	31 & Above	94.3	5.7	100.0	180,306
Age Group (Years)	Below 35	82.9	17.1	100.0	57,604
	35 – 44	86.7	13.3	100.0	179,382
	45 – 54	88.8	11.2	100.0	243,296
	55 – 64	91.4	8.6	100.0	278,585
	65 & Above	94.6	5.4	100.0	340,875
Education Level	Below Secondary	94.5	5.5	100.0	212,067
	Secondary/Post-Secondary	92.8	7.2	100.0	441,809
	Diploma & Above	86.6	13.4	100.0	445,161

* Excluding non-response cases

4.3 Community Engagement & Community Resilience

Community engagement and resilience involves actively including community members in addressing their own situations, developing skills, and participating in solutions, rather than simply receiving assistance. This approach aims to foster a strong social fabric that enables the community to effectively respond to and recover from challenges or disasters effectively, ultimately creating a more resilient community.

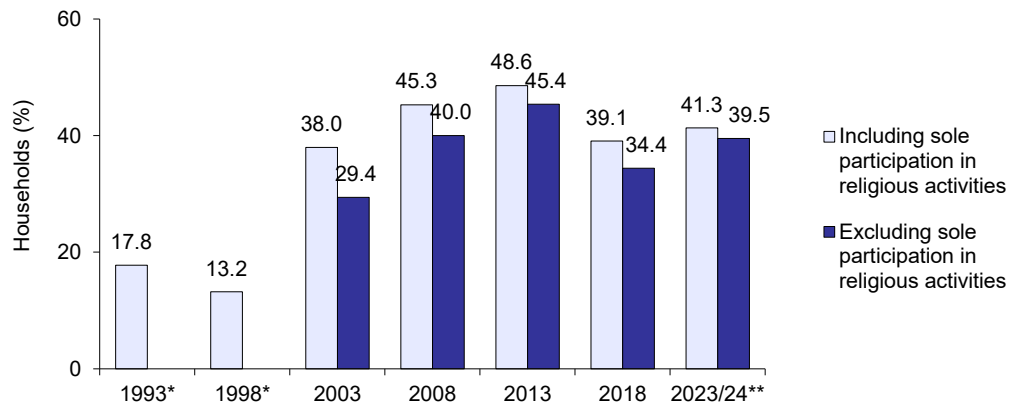
Community participation increased, enhancing community resilience

Engagement in community activities is essential for enhancing community resilience. It promotes social connections, fortifies networks, and empowers individuals to actively participate in the community's capacity to withstand and recover from challenges such as disasters or economic disruptions. By engaging in community activities, individuals feel more empowered to take ownership of their community's well-being, leading to proactive problem-solving and preparedness.

In past SHSes, residents were asked whether they participated in agency-based activities organised by the Community Centres/Clubs (CC), Residents' Committees (RC) or Voluntary Welfare Organisations (VWO), etc. For SHS 2023/24, we sought to find out residents' participation in the types of activities as listed in Chart 4.13, regardless of the organising agency.

Compared with 2018, overall community participation has increased from 39.1% to 41.3% (Chart 4.12). In 2023/24, sole participation in religious activities only was 1.8% while 39.5% of the residents participated in community activities other than religious activities.

Chart 4.12
Community Participation Over Past 12 Months by Year



* Prior to 2003, no differentiation was made between community and religious activities

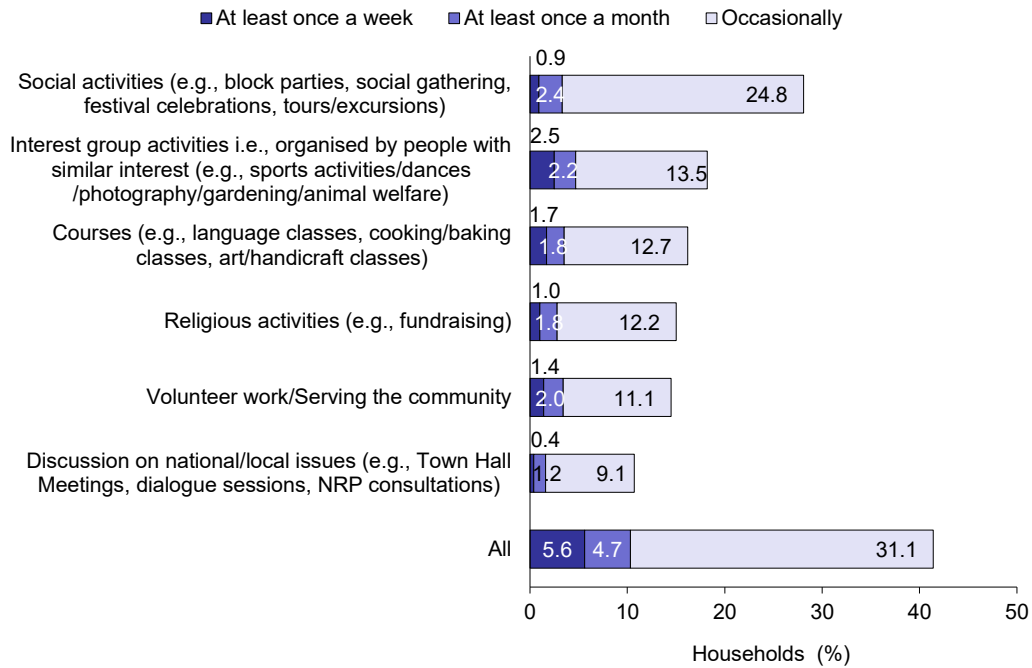
** Types of activities instead of agency-based activities were asked

Among these community activities, social activities like block parties, festival celebrations and tours/excursions seemed to be most popular (Chart 4.13). This was followed by interest group activities organised by like-minded individuals e.g., cycling, dancing, courses for hobbies or skills upgrading purposes.

The frequency of residents participating in community activities in general was found to be low. Frequency of participation was highest among residents who have taken part in interest group activities, followed by courses. These activities have the potential to attract more frequent participation as they are of interest to the residents.

Chart 4.13

Types and Frequency of Community Activities Participated in Over Past 12 Months



Community participation rates were higher among residents who held diplomas or higher educational qualifications

Community participation was found to be higher among those who received higher education (Table 4.15). Specifically, volunteering activities were more popular among residents with higher education levels (20.8% among diploma/degree holders compared with 11.5% and 8.3% for secondary/post-secondary and below secondary level, respectively).

Table 4.15
Community Participation among HDB Households Over Past 12 Months by Education Level

Education Level	Participated	Did Not Participate	Total	
			%	N*
Below Secondary	33.9	66.1	100.0	212,067
Secondary/Post-Secondary	36.5	63.5	100.0	441,809
Diploma & Above	49.7	50.3	100.0	445,161

* Excluding non-response cases

Closer relationships with neighbours were developed through community activities

Two-thirds of the residents agreed that they have developed close relationships with their neighbours through community activities (64.7%). Among those who agreed with this statement, their participation levels in community activities were higher as compared with those who disagreed with the statement (participation levels of 47.1% vs 33.5%). This shows that participation in community activities helped in the development of close relationships with neighbours.

Contribution of services have increased significantly, with age, flat type and community participation

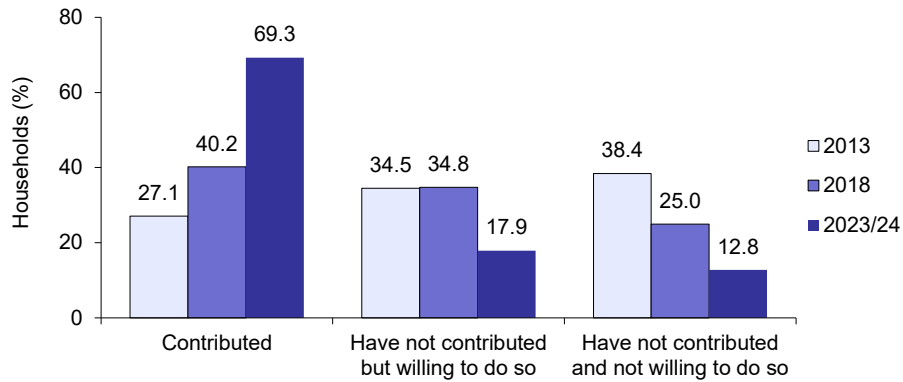
Community contribution plays a pivotal role in fostering a sense of belonging and shared responsibility among individuals. Active participation in community activities, especially activities that are carried out for the benefit of the community, not only strengthens social connections but also enhances the overall well-being. By contributing time, skills, or resources, community members help to build a more resilient and vibrant society.

On 27 September 2024, the People's Association (PA) announced its new Community 2030 (C2030) plan, which aims to spark and nurture community participation for a caring and united Singapore. The plan is intended to encourage greater community and civic participation and engender a stronger sense of responsibility towards fellow Singaporeans. These efforts will help to cultivate a more caring and united Singapore¹⁶.

Bearing the importance of such community and civic participation in mind, it was observed that there was a substantial increase in the proportion of residents who had performed community services or contributed towards the benefit of the community (Chart 4.14). This suggests that an increasing number of residents have demonstrated concern for the community and would be willing to take responsibility for the needs of their community.

¹⁶ People's Association, 29 Sep 2024. "People's Association's Community 2030 plan expands community participation to build a caring and united Singapore". Retrieved 26 February, 2025 (<https://www.pa.gov.sg/pa-s-community-2030-plan-expands-community-participation-to-build-a-caring-and-united-singapore/>).

Chart 4.14
Contribution of Services for Benefit of Community by Year



A higher proportion of younger residents contributed their services for the benefit of the community compared with older residents (Table 4.16) and expressed a willingness to devote their time if given the opportunity. For older residents, the likelihood of them contributing decreased as they age, likely due to health or mobility-related issues.

A higher proportion of residents from bigger flat types were found to have contributed their services to the community, probably due to them having more resources and capacity to help. Additionally, contributions were much higher among individuals who were actively engaged in community activities. This may be attributed to their increased awareness of opportunities to offer their support and services.

Table 4.16
Contribution of Services for Benefit of Community among HDB Households by
Attributes

Attributes	Contribution of Services			Total		
	Have Contributed	Have Not Contributed but Willing	Have Not Contributed and Unwilling	%	N*	
Age Group (Years)	Below 35	68.4	22.5	9.1	100.0	57,604
	35 – 44	76.5	15.6	7.9	100.0	179,382
	45 – 54	72.8	18.0	9.2	100.0	243,296
	55 – 64	68.4	20.0	11.6	100.0	278,585
	65 & Above	64.0	16.4	19.6	100.0	340,875
Flat Type	1- & 2-Room	61.0	17.0	22.0	100.0	98,734
	3-Room	64.4	17.6	18.0	100.0	243,181
	4-Room	70.1	18.8	11.1	100.0	441,425
	5-Room & Bigger	74.6	17.0	8.4	100.0	316,402
Participation in Community Activities	Participated	82.8	11.4	5.8	100.0	454,638
	Did not participate	59.8	22.4	17.8	100.0	645,104

* Excluding non-response cases

Residents tended to contribute by keeping surroundings clean and providing general help to neighbours

Of the 69.3% who had contributed their services to the community, about half indicated that they had helped to clear litter and kept the common areas clean (Table 4.17), which was an increase from five years ago. This could be attributed to the circuit breaker period during COVID-19 where people were asked to stay home and work remotely when possible. Since many could have spent more time at home during this period, they had more opportunities to care for their surroundings. On the contrary, due to the restrictions during the pandemic, we saw a decline in those who made donations or volunteered their services to social service agencies (6.8% and 6.3%, respectively).

One in five would provide general help to their neighbours such as receiving incoming parcels or watering their plants (19.2%), similar to five years ago. It was observed that there was a slight increase in the proportion of residents reporting issues to the authorities as a form of service to the community (15.2%), especially with the ease of reporting through avenues like the OneService App.

Table 4.17
Types of Help/Services Rendered

Types of Help/Services	2018	2023/24
Keep common areas clean/Pick up litter	23.2	37.3
General help (e.g., receive parcel, water plants)	19.4	19.2
Report issues to authorities	11.3	15.2
Look after one another	7.3	11.9
Make donation	14.3	6.8
Being a volunteer/Volunteer to help if needed	18.3	6.3
Help neighbour with household matters (e.g., fixing household appliances, change light bulbs)	2.4	3.3
Others (e.g., request authorities for additional facilities, educate residents on correct recycling or mosquito prevention, etc.)	3.8	0.0
Total	% 100.0	100.0
	N* 399,976	762,268

* Excluding non-response cases

Among the 12.8% who had neither contributed their services to the community nor expressed willingness to do so, 5.9% cited work and/or family commitments as reasons for their inability to contribute (Table 4.18). Other reasons mentioned included a lack of interest in contributing, old age, etc.

Table 4.18
Contribution of Services among HDB Households and
Reasons for Not Contributing/Unwillingness to Contribute

Reasons	All
Contributed	69.3
Have not contributed but willing to do so	17.9
Have not contributed and not willing to do so	12.8
No time/busy	5.9
Not interested/Did not see the need	2.7
Old age	1.8
Not informed of the activities	1.4
Health issues	1.0
Total	% 100.0
	N* 1,099,742

* Excluding non-response cases

4.4 Social Capital & Sentiments towards Singapore

The increasing diversity and growth of Singapore's population may present challenges in maintaining and enhancing social cohesion, national pride, identity, and unity. This section will analyse residents' social health and their sentiments towards the nation.

Concept of Social Capital

Social capital is a multi-dimensional concept which has relevance for assessing the general social health in Singapore. Based on Robert Putnam's (1995) paper "Bowling Alone: America's Declining Social Capital", social capital could be understood along the following dimensions in the context of Singapore's public housing:

- a. Social networks among residents based on the norms of trust and reciprocity that are oriented towards the pursuit of common goals; and
- b. Goodwill or confidence residents had towards key governmental institutions. The level of confidence or goodwill hinges, for instance, on whether the performance of formal agencies could meet the expectations of citizens with regards to enhancing their quality of life.

Social capital could be understood on two levels. At the individual level, it refers to resources that individuals could access via their social ties to, for instance, secure a job or achieve upward social mobility. At the collective level, social capital refers to resources embedded in co-operative and mutually supportive relations in communities which could be mobilised in the pursuit of public good.

Dimensions of Social Capital

There are three types of social capital:

- a. **Bonding Capital:** Resources that come from **close informal ties**, often involving people from socially homogenous groups, such as family, relatives and friends. They often have similar characteristics, such as attitudes and the kind of information and economic resources they possess.

- b. **Bridging Capital:** Resources derived from generalised relationships between **heterogenous groups**, such as neighbours, colleagues and acquaintances, which enable network members to access a more diverse range of people with characteristics which differ from those in their own close circles.

- c. **Linking Capital:** Resources that could be drawn from **institutional relationships**, such as formal institutions and government agencies. Linking capital is thus viewed as a form of vertical or hierarchical relations.

Measurement of Social Capital

The four components used to gauge the level of social capital among the residents are as follows:

- a. **Trust:** The level of generalised interpersonal trust residents place in their social networks comprising family, relatives, friends, neighbours, colleagues, and acquaintances. Trust is rated on a scale of 0 to 10, where 0 refers to “Not at all” and 10 refers to “Completely”.

- b. **Reciprocity:** The extent to which residents and the people in their network groups are willing to help each other in times of need. Reciprocity is rated on a scale of 0 to 10, where 0 refers to “Not at all” and 10 refers to “Always”.

- c. **Confidence in Institutions:** Residents’ level of confidence in formal institutions, such as the Police, Legal System and Government. It serves as a measure of linking capital. Confidence is rated on a scale of 0 to 10, where 0 refers to “No confidence” and 10 refers to “Full confidence”.

- d. **Network Size:** A gauge of the total number of people in a resident’s six main social network groups – family members, relatives, friends, colleagues, neighbours and acquaintances. Counting the number of social ties in each type of social network group broadly measures the extensiveness of residents’ social network groups.

Social capital scores have stabilised

Overall, residents' social capital scores have stabilised, with a slight increase in trust compared with 2018 (Table 4.19). This score represents the level of trust residents place in their networks of family, relatives, friends, neighbours, colleagues and acquaintances. A score of 7.1 can be considered relatively high.

Reciprocity, or the willingness among residents to help one another in their social networks, was also evident in HDB towns/estates. The average score registered was 6.8, similar to the average score in 2018.

Residents showed confidence in the key formal institutions. The level of institutional confidence by all HDB residents averaged 8.0, higher than the levels of trust and reciprocity within their own social networks.

The average size of residents' social networks was 28 persons in 2023/24, much lower than that of 55 persons in 2018. This apparent decline in network could likely be related to the strict circuit breaker lockdown measures in 2020.

Table 4.19
Social Capital Scores among HDB Households by Year

Components of Social Capital	Mean Score	
	2018	2023/24
a. Trust (Scale: 0-10)	6.9	7.1
b. Reciprocity (Scale: 0-10)	6.8	6.8
c. Confidence in Institutions (Scale: 0-10)	8.0	8.0
d. Total Network Size (Persons)	55	28

Increased trust levels with social networks

Table 4.20 illustrates that trust levels within bonding social networks were higher than those within bridging networks. Trust levels for family members (9.1) and relatives (7.6) were the highest, followed by friends (6.9). The trust scores for colleagues and neighbours were both 6.3, with the trust score for neighbours showing an improvement compared with 2018. Trust among acquaintances was lower (4.6) compared to the other networks.

Table 4.20
Norms of Trust in Informal and Generalised Networks among
HDB Households by Year

Networks	Trust (Mean Score: 0 – 10)	
	2018	2023/24
a. Family members	9.1	9.1
b. Relatives	7.4	7.6
c. Friends	6.8	6.9
d. Colleagues	6.3	6.3
e. Neighbours	6.0	6.3
f. Acquaintances	4.4	4.6
Overall Score	6.9	7.1

Norms of reciprocity in informal and generalised networks remained

Table 4.21 illustrates that, similar to trust scores, family members and relatives achieved the highest average reciprocity scores, with values of 9.0 and 7.3 respectively. These were followed by friends (6.7), colleagues (6.1), neighbours (6.0), and acquaintances (4.2). Compared with 2018, the data indicated a slight increase in trust and reciprocity scores among neighbours, suggesting an improvement in neighbourly relations.

Table 4.21
Norms of Reciprocity in Informal and Generalised Networks among HDB Households by Year

Networks	Reciprocity (Mean Score: 0 – 10)	
	2018	2023/24
a. Family members	9.0	9.0
b. Relatives	7.2	7.3
c. Friends	6.7	6.7
d. Colleagues	6.2	6.1
e. Neighbours	5.9	6.0
f. Acquaintances	4.2	4.2
Overall Score	6.8	6.8

Decrease in size of informal and generalised networks, possibly due to reduced social interactions arising from the COVID-19 pandemic

Residents had an average of 28 persons in their social network whom they usually interacted with at least once a year (Table 4.22). Compared with 2018, a dip in the number of networks for all categories of networks was observed. This could reflect behavioural changes from COVID-19 social restrictions, where residents prioritised key networks and maintained less contact with others even post-pandemic.

Table 4.22
Size of Informal and Generalised Networks among HDB Households by Year

Networks	Mean Network Size (Persons)	
	2018	2023/24
a. Family members	10	6
b. Relatives	16	7
c. Friends	14	8
d. Colleagues	11	6
e. Neighbours	7	5
f. Acquaintances	5	2
Overall Score	55	28

Ethnic diversity in informal and generalised networks observed

In addition to evaluating the network size, which provides insight into the extent of residents' social networks, the diversity of both informal and generalised network groups was also analysed. Diversity within these networks contributes to the formation of bridging ties, connecting individuals from different cultures and backgrounds, thereby enhancing social cohesion and harmony.

Residents were asked if their networks comprised individuals of ethnicities different from themselves. The findings showed that there was ethnic diversity in residents' networks. It was found that compared with 2018, there had been a significant increase in these proportions (Table 4.23). In addition to having more opportunities to meet friends and colleagues of different ethnicities, there were also more family members and relatives of diverse backgrounds. It was also observed that there has been an increase in inter-ethnic unions over the years¹⁷.

Table 4.23
Diversity of Informal and Generalised Networks among HDB Households by Year

Networks	Residents' Network of Persons from Different Ethnicity (%)	
	2018	2023/24
a. Family members	2.0	10.9
b. Relatives	2.3	12.2
c. Friends	12.4	45.6
d. Colleagues	24.8	62.0
e. Neighbours	24.1	52.9
f. Acquaintances	21.1	25.6

Residents in smaller flat types and those with higher education levels were observed to have ethnic diversity in their neighbourly networks (Table 4.24).

¹⁷ Department of Statistics Singapore. 2023. *Statistics on Marriages and Divorces, Reference Year 2024*. Retrieved Oct 14, 2025 (<https://www.singstat.gov.sg/-/media/files/publications/population/smd2024.ashx>).

Table 4.24
Diversity of Informal and Generalised Networks of Neighbours among HDB Households by Attributes

Attributes		Residents' Network of Neighbours from Different Ethnicity (%)	N
Flat Type	Rental	67.2	29,561
	1- & 2-Room	63.1	23,633
	3-Room	57.5	121,484
	4-Room	59.5	232,640
	5-Room & Bigger	61.5	174,525
Education Level	Below Secondary	54.5	105,510
	Secondary/Post-Secondary	63.1	242,701
	Diploma & Above	60.1	233,175

Confidence in institutions remained strong

Formal institutions provide an organised structure that safeguards rights and entitlements. These institutions also participate in decision-making processes that affect individuals or groups, which define the relationship between individuals and formal institutions. Additionally, they offer potential resources that individuals or groups can utilise to achieve their goals or address problems¹⁸.

This section aims to understand residents' perception of key institutions, using "Confidence in Institutions" as an indicator. Three primary institutions were selected – "The Police Force", "The Legal System", and "The Government" – due to their influence on peace and order, social justice and equality, particularly regarding the distribution of wealth, opportunities, and privileges within society.

Overall, it was found that residents' confidence in institutions was generally high, with an average score of 8.0 (Table 4.25). The police and the government scored the highest in residents' confidence (8.1), followed by the legal system with 7.9. Confidence in these institutions remained stable when compared with 2018.

¹⁸ Bhandari, Humnath. and Yasunobu, Kumi. 2009. "What is Social Capital? A Comprehensive Review of the Concept." *Asian Journal of Social Science*, 37(3), 480-510.

Table 4.25
Confidence in Institutions among HDB Households by Year

Institutions/Organisations	Confidence (Mean Score: 0 – 10)	
	2018	2023/24
a. Police Force	8.0	8.1
b. Legal System	7.9	7.9
c. Government	7.9	8.1
Overall Score	8.0	8.0

Married residents had higher social capital level

The following sections examine how social capital varied across the various economic and socio-demographic profiles.

Residents who were married had higher trust and reciprocity scores within their social networks (Table 4.26). The overall network size grew to an average of 30 individuals with marriage. This increase can be attributed to a combined network consisting of families, relatives, and friends, including those of the husband, wife, and children (Table 4.27). In contrast, single, divorced, or separated residents scored lower on all social capital indicators and had smaller total network sizes. Widowed residents reported the smallest total network size on average, suggesting potentially reduced social support for them during times of need.

Table 4.26
Level of Social Capital among HDB Households by Marital Status

Components of Social Capital (Mean Score)	Single	Married	Divorced/ Separated	Widowed	All
a. Trust (Scale: 0-10)	6.7	7.2	6.7	7.2	7.1
b. Reciprocity (Scale: 0-10)	6.4	7.0	6.4	7.0	6.8
c. Confidence in Institutions (Scale: 0-10)	7.8	8.1	7.8	8.1	8.0
d. Total Network Size (Persons)	25	30	26	24	28

Table 4.27
Size of Networks among HDB Households by Marital Status

Mean Network Size (Persons)	Single	Married	Divorced/ Separated	Widowed	All
a. Family Members	5	6	5	6	6
b. Relatives	6	8	5	7	7
c. Friends	7	8	7	6	8
d. Colleagues	6	6	6	2	6
e. Neighbours	4	5	4	5	5
f. Acquaintances	2	2	2	2	2
Overall Number*	25	30	26	24	28

* Excluding non-response cases

Residents with a higher education level had higher trust and reciprocity levels

Table 4.28 shows that social capital scores varied directly with the education level attained by residents. Levels of trust and reciprocity as well as size of networks were found to be highest among residents with a diploma or higher education. The scores for trust, reciprocity and total network size were lower for residents who attained secondary level education and below. It was observed that residents' average mean scores for confidence in formal institutions ranged from 8.0 to 8.3 across the different education levels.

Table 4.28
Level of Social Capital among HDB Households by Highest Education Level Attained

Components of Social Capital (Mean Score)	Below Secondary	Secondary/ Post-Secondary	Diploma & Above	All
a. Trust (Scale: 0-10)	7.1	7.0	7.2	7.1
b. Reciprocity (Scale: 0-10)	6.8	6.8	6.9	6.8
c. Confidence in Institutions (Scale: 0-10)	8.3	8.0	8.0	8.0
d. Total Network Size (Persons)	25	27	32	28

Residents with secondary school education levels and below had fewer friends and colleagues in their social networks (Table 4.29). Residents across all education levels reported similar sized neighbour networks, averaging five persons each.

Table 4.29
Size of Networks among HDB Households by Highest Education Level Attained

Mean Network Size (Persons)	Below Secondary	Secondary/ Post-Secondary	Diploma & Above	All
a. Family Members	6	6	6	6
b. Relatives	6	7	8	7
c. Friends	6	7	9	8
d. Colleagues	4	5	8	6
e. Neighbours	5	5	5	5
f. Acquaintances	2	2	3	2
Overall Number*	25	27	32	28

* Excluding non-response cases

Residents in larger flat types had higher trust, reciprocity and network size

Analysis by flat type revealed that residents living in bigger flat types had higher trust, reciprocity and network size than those living in smaller flat types (Table 4.30).

Table 4.30
Level of Social Capital among HDB Households by Flat Type

Components of Social Capital (Mean Score)	Rental	1- & 2-Room	3-Room	4-Room	5-Room & Bigger	All
a. Trust (Scale: 0-10)	6.8	6.8	6.9	7.1	7.2	7.1
b. Reciprocity (Scale: 0-10)	6.4	6.5	6.7	6.9	7.0	6.8
c. Confidence in Institutions (Scale: 0-10)	8.2	8.0	7.9	8.1	8.0	8.0
d. Total Network Size (Persons)	21	23	26	29	31	28

Residents living in bigger flat types, i.e., 4-room and bigger, had a larger network size comprising mainly relatives, friends and colleagues (Table 4.31).

Table 4.31
Size of Networks among HDB Households by Flat Type

Mean Network Size (Persons)	1- & 2-Room	3-Room	4-Room	5-Room & Bigger	All
a. Family Members	5	6	6	6	6
b. Relatives	5	6	7	8	7
c. Friends	6	7	8	9	8
d. Colleagues	4	5	6	6	6
e. Neighbours	4	5	5	5	5
f. Acquaintances	2	2	2	3	2
Overall Number*	22	26	29	31	28

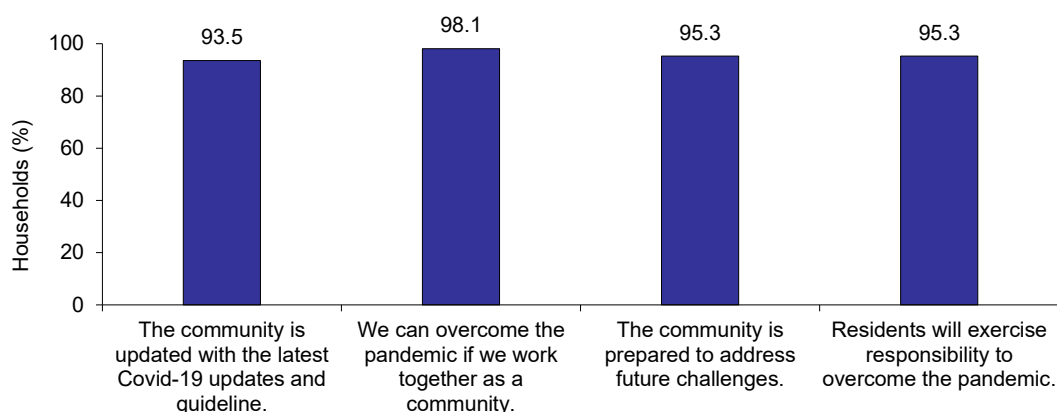
* Excluding non-response cases

Positive sentiments towards COVID-19 outcomes

The pandemic has undeniably posed challenges on relationships among family members, friends, and neighbours. It has altered social practices within various everyday settings, such as in eating places and public and transportation spaces. Within this context, it would be important for our HDB communities to develop greater social resilience to deal with similar future challenges by strengthening social cohesion.

With reference to Chart 4.15, over 90% of residents agreed with all four statements, indicating confidence that if a pandemic were to occur, the community would have the necessary knowledge and ability to work together to address and overcome the challenges ahead. Such confidence was reinforced with the government's ability to handle crises, as shown in residents' sentiments towards Singapore.

Chart 4.15
Sentiments towards COVID-19 Outcomes



Greater positivity among older residents towards COVID-19 outcomes

Analysis by age showed that sentiments towards COVID-19 outcomes were more positive among older residents, demonstrating general confidence in the authorities' ability to overcome the pandemic.

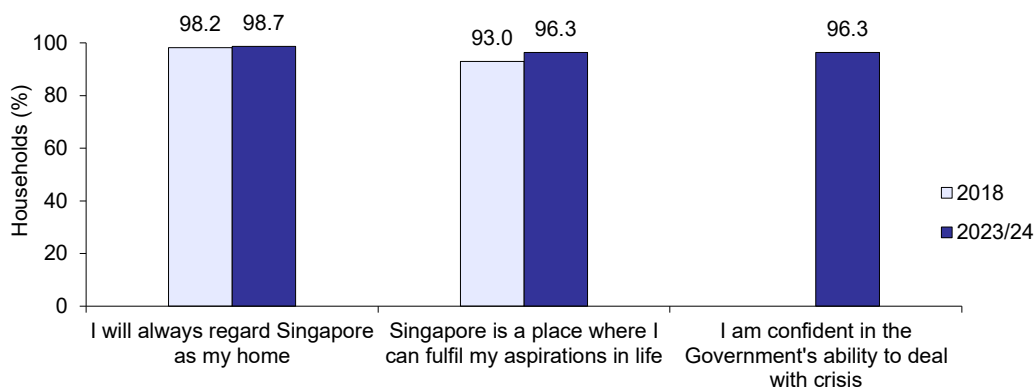
Table 4.32
Sentiments towards COVID-19 Outcomes by Age

Statements	Households Agreed (%)					
	Age Group (Years)					
	Below 35	35 – 44	45 – 54	55 – 64	65 & Above	All
The community is updated with the latest COVID-19 updates and guidelines.	90.5	91.1	92.6	93.6	95.9	93.5
We can overcome the pandemic if we work together as a community.	97.6	97.1	97.9	98.4	98.5	98.1
The community is prepared to address future challenges.	93.6	93.9	93.1	96.0	97.3	95.3
Residents will exercise responsibility to overcome the pandemic.	93.1	93.1	94.4	95.6	97.1	95.3

Sentiments towards Singapore remained strong

Among HDB residents, sentiments towards Singapore and the government's capability to navigate the country through periods of crises have been consistently high, as evidenced by the responses to the three statements shown in Chart 4.16.

Chart 4.16
Sentiments towards Singapore by Year



Positive sentiments towards Singapore across all age groups

In general, more than 90% of residents had positive sentiments towards Singapore across all age groups, especially in terms of considering Singapore as their home.

Table 4.33
Sentiments towards Singapore by Age

Statements	Households Agreed (%)					
	Age Group (Years)					
	Below 35	35 – 44	45 – 54	55 – 64	65 & Above	All
I will always regard Singapore as my home	96.0	97.8	98.7	98.8	99.4	98.6
Singapore is a place where I can fulfil my aspirations in life	92.9	93.2	95.2	97.2	98.6	96.3
I am confident in the government's ability to deal with crisis	93.4	93.7	96.1	96.8	97.8	96.3

4.5 Summary of Findings

The HDB community exhibited a commendable level of neighbourliness. Nearly all residents participated in neighbourly interactions, which varied from low-intensity exchanges, such as greeting each other, to higher intensity engagements, including providing or receiving financial assistance. The increase in higher intensity interactions revealed that neighbours were also engaging in different forms of interaction, for example, on social media chatgroups with neighbours. Additionally, the increased practice of working from home provided more opportunities for interaction to take place within the neighbourhood.

Neighbours serve as an alternative support system for residents who have forged social ties with others in the neighbourhood. Trust and reciprocity among neighbours had improved, making this informal network a crucial support system due to their proximity. The diversity of networks contributes to bridging ties across various profiles, thereby strengthening social cohesion. Residents can tap on the community for support and become more self-reliant.

Residents tended to meet their neighbours within the block, mainly at corridors/areas outside flats, lifts/lift lobbies and void decks. The proportions who met at these three locations had increased over the past ten years. Majority (93.6%) agreed that there were sufficient places for neighbourly interactions to occur. Newer block designs continued to facilitate neighbourly interactions.

The proportion of residents encountering nuisances had fallen from 30.0% in 2018 to 16.4% in 2023/24. Some of these nuisances included noise from neighbours and littering and smoking at public places. Among those who faced nuisances, a higher proportion took the initiative to resolve these nuisances themselves compared with 2018.

Participation in community activities had increased compared with 2018, from 39.1% in 2018 to 41.3% in 2023/24. More than a quarter participated in social activities which was most popular, followed by interest group activities.

A higher proportion of residents contributed help/services for the benefit of the community, increasing from 40.2% in 2018 to 69.3% in 2023/24. Some examples

of the help rendered included keeping common areas clean, providing general help to neighbours or being a volunteer.

Community resilience at the national level appeared robust. Alongside strong community ties at the neighbourhood level, a sense of belonging to the country was prevalent and nearly all considered Singapore their home and a place for achieving life aspirations. In addition to strong community ties at the neighbourhood level, sense of belonging to the country remained strong, with almost all regarding Singapore as their home and a place to fulfil aspirations in life. Lastly, confidence in the government's ability to manage crises and positive views on the community's preparedness for current and future pandemics contributed to residents' community resilience.

Part 1 - Conclusion

Social Well-Being of HDB Communities

Part 1

Social Well-Being of HDB Residents

Conclusion

Personal Well-Being

The majority of residents were satisfied and happy with their current state of life.

Most reported having positive mental well-being and active lifestyles. High self-reported personal resilience level was also observed, indicating strong preparedness for future challenges. Individuals with lower-than-average resilience levels tended to be dissatisfied with their financial or work situations, experienced a weaker sense of community and/or reported a lower extent of reciprocity among family members and friends. Enhanced financial support, as well as initiatives to encourage stronger familial support and the formation of more robust connections with friends, neighbours, and the broader community might help these individuals.

Family Well-Being

The majority of younger married residents were satisfied with where they lived in relation to their parents, with one in ten wanting to live nearer. For those who were currently living together with their parents, and those who preferred to live nearer to their parents than at present, caregiving was the main impetus for doing so. Likewise, among older residents with married children, majority were satisfied with where their married children lived in relation to them. Those who lived in closer proximity to their married children were more likely to visit each other daily or at least once a week. They were more able to rely on their married children for support, as compared with those whose married children lived further away,

especially for physical support. These findings affirmed the importance of HDB's mutual care and support policies in enabling parents and their married children to live closer to one another. Proximity remained important for family interaction and caregiving.

On the availability of support when needed, an evolving pattern of support was observed especially for emotional support; with a lower proportion saying that they were able to rely on family members for emotional support when needed, perhaps as more turned to professional sources for emotional support or help with mental health aspects. Overall, family ties remained strong between married children and parents, with nine in ten satisfied with family relations and having high levels of trust and reciprocity among family members.

Community Resilience

The HDB community was found to be resilient based on their neighbourly interactions, the capacity to engage with social networks during times of need, and a willingness to provide help and support to the community in both normal and crisis situations.

SHS23/24 revealed that neighbours took on an important role in the community. Almost all interacted with neighbours, and the level of engagement in higher intensity interactions also increased.

In addition to HDB block designs that provide opportunities for neighbourly interactions, being able to work from home since the COVID-19 pandemic has also allowed residents to spend more time within their neighbourhoods, resulting in higher neighbouring activities. The use of social media and being part of chatgroups with neighbours have also encouraged neighbours to interact with each other on a deeper level. Though network sizes have decreased post-pandemic, networks have become more diverse, connecting people from different backgrounds and cultures.

Over the years, there has been a significant increase in the proportion of residents who have contributed or are willing to contribute services for the benefit of the community. Localised and small-scale activities like keeping common areas clean

might be ideal ways in which residents could contribute amidst their busy schedules, encouraging greater involvement. Residents' willingness to contribute could also be leveraged to foster greater self-reliance among HDB residents.

Part 2

Well-Being of Seniors and Singles (Occupiers)

5

Well-Being of Seniors

Well-Being of Seniors

Introduction

The proportion of seniors in Singapore has been rising over several decades. In 2023, some 594,456 (14.3%) of Singapore's resident population were aged between 55 and 64 years, while 717,843 (17.3%) were aged 65 years and above¹⁹. Within the HDB resident population, data from Singapore Department of Statistics (DOS) showed that the proportion of HDB residents aged 65 years and above had increased from 14.0% in 2018 to 18.2% in 2023, while remaining similar for HDB residents aged 55 to 64 years at 14.9% in the same period. The old-age support ratio in Singapore had also declined from 7.4 residents in 2010 to 3.5 in 2024²⁰, with significant implications on older Singaporeans' well-being.

In line with Age Well SG²¹, HDB has launched the Silver Upgrading Programme (SUP), to help seniors age in place more comfortably by upgrading existing HDB precincts with higher densities of seniors to include senior-centric features, such as therapeutic gardens and fitness trails, barrier-free access, rest areas along pathways, as well as dementia-friendly elements to aid in navigation²². Within the flat, the number of senior-friendly features offered under the enhanced EASE 2.0

¹⁹ Department of Statistics Singapore. 2023. *Singapore Resident by Age Group and Type of Dwelling, Annual*. Retrieved April 3, 2025 (<https://data.gov.sg>).

²⁰ The old-age support ratio is defined as the ratio of residents aged 20-64 years to residents aged 65 years and above. Department of Statistics Singapore 2024. "Understanding Old-Age Support Ratio". Retrieved March 20, 2025 (<https://www.singstat.gov.sg/modules/infographics/old-age-support-ratio>).

²¹ Age Well SG is a national programme led by MOH, MND and MOT to support seniors to age well in their homes and their communities.

²² The Silver Upgrading Programme (SUP) targets precincts with that had undergone upgrading in the past, but do not qualify for the current Neighbourhood Renewal Programme (NRP). SUP will be implemented in towns with a higher proportion of seniors such as Ang Mo Kio, Bukit Merah, Queenstown, and Toa Payoh, from 2024 to 2029. Housing Development Board, 2024. "Silver Upgrading Programme to be Rolled Out in 26 Precincts in Ang Mo Kio, Bukit Merah, Queenstown, and Toa Payoh to Support Ageing-in-Place." Retrieved March 20, 2025 (<https://www.hdb.gov.sg/about-us/news-and-publications/press-releases/Silver-Upgrading-Programme-to-be-Rolled-Out-in-26-Precincts-to-Support-Ageing-in-Place>).

programme has been increased from 3 to 11²³; while within the neighbourhood, the number of Active Ageing Centres (AACs)²⁴ island-wide will be scaled up from 154 centres in 2023 to 225 by 2025²⁵. Harmony Village Community Care Apartments (CCAs), the first public housing assisted living project for seniors, was also completed in Bukit Batok in October 2024²⁶.

Building social connections with family members and the community is vital to successful ageing. The Proximity Housing Grant²⁷ was introduced in August 2015 to encourage parents and their married children to live closer to one another for mutual care and support and under the Silver Guardian programme²⁸, the number of senior volunteers recruited as of March 2025 was at 1,400 and the number is expected to rise to 2,400 by 2028²⁹. These schemes and initiatives would help to create a supportive physical and social environment for seniors to age comfortably.

²³ The Enhancement for Active Seniors (EASE) programme enables households who have senior members to install improvement items such as grab bars, slip-resistant treatment to bathroom floor tiles and ramps, to make the flat more senior-friendly. As of June 2024, about 293,000 households had installed such items within their flat. Since April 1, 2024, under the EASE 2.0 programme, the number of fittings has been increased from three to 11. The new fittings include foldable shower seats, bidet sprays and lowered toilet entrance kerbs. Housing Development Board, 2024. "Making our Homes and Neighbourhoods Safer for Seniors." Retrieved March 20, 2025 (<https://www.hdb.gov.sg/about-us/news-and-publications/press-releases/Making-our-Homes-Neighbourhoods-Safer-for-Seniors>).

²⁴ Active Ageing Centres (AACs) are usually located at the void decks of HDB flats where seniors living in the neighbourhood can take part in programmes and activities to stay active while ageing; such as talks on healthy education, nutrition and exercise; along with arts and crafts and community befriending activities. Support GoWhere. 2025. "Active Ageing Centres (AAC)." Retrieved March 20, 2025 (<https://supportgowhere.life.gov.sg/services/SVC-AAACAAACHASACS/active-ageing-centres-aac#sp-header>).

²⁵ Ministry of Health. 2025. *Ministry of Health Committee of Supply 2025 Initiatives: Improving our Health in The Next Bound*. Ministry of Health. Singapore. Retrieved March 20, 2025 (<https://file.go.gov.sg/mohcos2025booklet.pdf>).

²⁶ The CCA is a public housing assisted living concept jointly developed by the Ministry of National Development (MND), Ministry of Health (MOH) and HDB, to expand the continuum of residential options for seniors. It integrates senior-friendly housing with care services that can be customised according to the individual's care needs, thus enabling seniors to age in place independently. Housing Development Board, 2023. "Keeping Public Housing Accessible for Singaporeans." Retrieved March 20, 2025 (<https://www.hdb.gov.sg/cs/infoweb/about-us/news-and-publications/press-releases/02032023-Keeping-Public-Housing-Accessible-for-Singaporeans>).

²⁷ Applicants buying a resale HDB flat within 4km of their parents or married child would receive a grant of \$20,000 or for single applicants, a grant of \$10,000. If living with parents or married child, the grant is \$30,000, for singles, \$15,000.

²⁸ The Silver Guardian programme, which was officially launched by the Agency of Integrated Care (AIC) in April 2024, aims to have volunteers assist with the implementation of AAC activities, such as befriending seniors, organising and facilitating activities. Ministry of Health. 2024. "Speech by Mr Ong Ye Kung, Minister for Health at Launch of the Silver Guardian Programme on 5 April 2024." Retrieved March 20, 2025 (<https://www.moh.gov.sg/newsroom/speech-by-mr-ong-ye-kung--minister-for-health-at-launch-of-the-silver-guardian-programme-on-5-april-2024>).

²⁹ Ministry of Health. 2025. *Ministry of Health Committee of Supply 2025 Initiatives: Improving our Health in The Next Bound*. Ministry of Health. Singapore. Retrieved March 20, 2025 (<https://file.go.gov.sg/mohcos2025booklet.pdf>).

Objectives

The objectives of this chapter are to examine the well-being of both senior and young senior³⁰ households across the following aspects:

- a) Personal well-being in terms of their outlook on life, physical and mental well-being;
- b) Social well-being through analysing their ties with family members and the community; and
- c) Preference to age in place and the types of caregiving and social support they require.

5.1 HDB Senior and Young Senior Households

This section focuses on the socio-economic characteristics of both senior and young senior households living in HDB flats, who are either:

- (i) The owner, co-owner of HDB sold flat or registered tenant of HDB rental flat; or
- (ii) Spouse of owner or co-owner or registered tenant.

A senior household is defined as one where the decision maker of the household is aged 65 years and above, while a young senior household is one aged between 55 and 64 years.

5.1.1 Demographic Characteristics

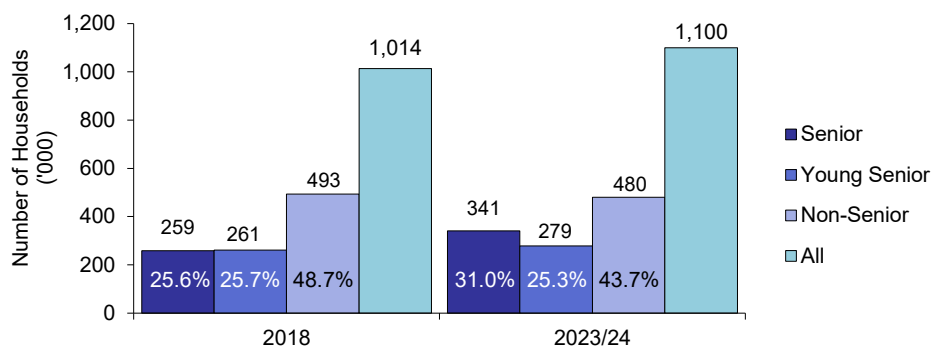
Number of senior and young senior households continued to increase

In 2023/24, senior households accounted for 31.0% of all resident households in HDB flats (Chart 5.1). Their numbers rose from 259,283 in 2018 to 340,875 in 2023/24 (an increase of 5.4 percentage points), driven by Baby Boomers aged 65

³⁰ The terms 'Senior' and 'Young Senior' have been adopted with effect from SHS 2023/24. In previous SHSes, 'Elderly' and 'Future Elderly' were used to refer to the same groups respectively.

years and above³¹. Young senior households also increased from 260,815 in 2018 to 278,585 in 2023/24, with the proportion (25.3%) lower than that of senior households.

Chart 5.1
HDB Senior and Young Senior Households by Year



Note: Figures are rounded to nearest 1000

Six in ten senior and young senior households residing in 3 and 4-room flats

The majority of senior households lived in 3-room (27.4%) and 4-room (34.5%) flats (Table 5.1). Compared with 2018, the proportion of senior households living in sold 1- and 2-room flats had increased from 4.3% in 2018 to 6.7% in 2023/24. Corresponding to the increase in proportion living in sold 1- and 2-room flats, there was a decline in the proportion of senior households living in 3-room flats, from 32.0% in 2018 to 27.4% in 2023/24.

Among young senior households, the proportions living in sold 1- and 2-room flats had risen slightly from 2.9% in 2018 to 3.9% in 2023/24 (Table 5.1). The proportion residing in 3- and 4-room flats were comparable to 2018. There was a slight decrease in the proportion living in 5-room and bigger flats, suggesting that some might have right-sized to smaller flats.

³¹ Chan, Angelique. and Yap Mui Teng. 2009. *Baby Boomers Survey*. Ministry of Social and Family Development. Singapore. Retrieved March 20, 2025 (https://www.nas.gov.sg/archivesonline/data/pdfdoc/20090116004/baby_boomer_survey_7jan09.pdf)

Table 5.1
HDB Senior and Young Senior Households by Flat Type and Year

Flat Type	Senior		Young Senior		Non-Senior		All		
	2018	2023/24	2018	2023/24	2018	2023/24	2018	2023	
Rental	7.1	6.7	5.0	5.0	3.8	3.6	5.0	4.9	
1- & 2-Room	4.3	6.7	2.9	3.9	1.2	2.3	2.4	4.1	
3-Room	32.0	27.4	23.0	23.4	18.1	17.6	22.9	22.1	
4-Room	33.4	34.5	37.7	37.3	44.6	45.8	40.0	40.1	
5-Room & Bigger	23.2	24.7	31.4	30.4	32.3	30.7	29.7	28.8	
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	N	259,283	340,875	260,815	278,585	493,444	480,282	1,013,542	1,099,742

Increase in proportion of one-person senior households

The proportion of senior households comprising nuclear families had declined since 2018. The proportion was higher for young senior households at 71.3% and non-senior households at 77.9%, compared with 64.8% of senior households (Table 5.2). The proportion of one-person households among senior households had risen from 22.8% in 2018 to 24.8% in 2023/24, higher compared with young senior (14.7%) and non-senior households (9.5%).

There was an increase in the proportion of extended and multi-nuclear families and the average household size of both senior and young senior households increased from 2.3 and 3.0 persons in 2018 to 2.4 and 3.1 persons in 2023/24 respectively. A higher proportion of non-senior households were family-based households, resulting in a larger average household size of 3.4 persons.

Table 5.2
HDB Senior and Young Senior Households by Type of Family Nucleus and Year

Type of Family Nucleus	Senior		Young Senior		Non-Senior		All		
	2018	2023/24	2018	2023/24	2018	2023/24	2018	2023/24	
Family-Based Household	75.8	73.5	85.6	84.0	92.7	89.4	86.6	83.0	
Nuclear	68.3	64.8	74.8	71.3	79.8	77.9	75.6	72.1	
Extended nuclear family	3.2	3.7	6.0	6.8	8.3	6.5	6.4	5.7	
Multi-nuclear family	4.3	5.0	4.8	5.9	4.6	5.0	4.6	5.2	
Non-Family Based Household	24.2	26.5	14.4	16.0	7.3	10.6	13.5	17.0	
One-person	22.8	24.8	13.3	14.7	6.9	9.5	12.6	15.6	
Unrelated/Distantly related	1.4	1.7	1.1	1.3	0.4	1.1	0.9	1.4	
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
	N*	259,283	338,987	260,815	276,499	493,444	475,855	1,013,542	1,091,340
Household Size (Persons)**									
Mean		2.3	2.4	3.0	3.1	3.6	3.4	3.1	3.0
Median		1.6	1.6	2.5	2.5	3.1	2.9	2.5	2.3

* Excluding non-response cases

** Excluding foreign domestic workers and tenants

Note: Figures may not add up to 100.0% due to rounding

5.1.2 Economic Characteristics

Higher proportion of seniors and young seniors in labour force

The proportion of seniors in the labour force saw an increase from 30.1% in 2018 to 33.7% in 2023/24 and the proportion that was working full-time also rose from 14.9% in 2018 to 17.6% in 2023/24 (Table 5.3). Nearly eight in ten (77.9%) young seniors were in the labour force, up from 71.3% in 2018, with more than half (53.4%) working full-time. The rise in the proportion of seniors and young seniors in the labour force could be due to the raising of the retirement age from 62 to 63 years old and the raising of the re-employment ages from 65 to 68 years old since the introduction of the Retirement and Re-employment Act (RRA) in 2012; which made it mandatory for employers then to offer re-employment to eligible employees who

had turned 62 years old³². The number of seniors and young seniors in the labour force is expected to increase as the retirement and re-employment ages will be raised to 64 and 69 years old respectively in 2026³³.

Table 5.3
HDB Senior and Young Senior Households by Labour Force Status and Year

Labour Force Status	Senior		Young Senior		Non-Senior		All		
	2018	2023/24	2018	2023/24	2018	2023/24	2018	2023/24	
In Labour Force	30.1	33.7	71.3	77.9	87.9	92.5	68.8	70.6	
Working Full-Time (Single Job Holder)	14.9	17.6	47.4	53.4	72.0	77.4	51.0	52.8	
Working Part-Time (Single Job Holder)	10.7	11.0	11.0	11.8	4.5	4.0	7.8	8.2	
Own Account Worker (Single Job Holder)	3.3	3.2	8.1	8.4	6.5	6.6	6.1	6.0	
Other Employed Persons*	0.1	0.5	0.6	0.5	1.5	0.9	0.9	0.7	
Unemployed	1.1	1.4	4.2	3.8	3.4	3.6	3.0	2.9	
Outside Labour Force	69.9	66.3	28.7	22.1	12.1	7.5	31.2	29.4	
Retiree/Pensioner	59.0	50.6	12.3	11.7	0.4	0.7	18.5	18.9	
Homemaker	10.2	15.0	13.7	9.0	10.8	5.6	11.4	9.4	
Others**	0.7	0.7	2.7	1.4	0.9	1.2	1.3	1.1	
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
	N***	259,283	340,766	260,756	278,180	493,058	480,098	1,013,097	1,099,044

* Including employers and contributing family workers holding one job, full-time National Servicemen and all employed persons holding two or more jobs

** Including persons before schooling-age, full-time students, those who are disabled/hospitalised, waiting for NS or exam results, in prison/drug rehabilitative centre, etc

*** Excluding non-response cases

³² Ministry of Manpower. 2019. *Tripartite Guidelines on the Re-Employment of Older Workers*. Ministry of Manpower. Singapore. Retrieved March 20, 2025 (<https://www.mom.gov.sg/-/media/mom/documents/employment-practices/guidelines/tripartite-guidelines-on-re-employment-of-older-employees.pdf>).

³³ Ministry of Manpower. 2025. "Supporting Singaporeans' Careers at Every Life Stage." Retrieved March 20, 2025 (<https://www.mom.gov.sg/-/media/mom/documents/budget2025/cos-2025-life-stages-infographic.pdf>).

Higher proportion of seniors and young seniors with secondary education or above

In 2023/24, 43.8% of seniors and 68.2% of young seniors had attained secondary education or above, increasing from 33.7% and 55.5% in 2018, respectively (Table 5.4).

Table 5.4
HDB Senior and Young Senior Households by Education Level and Year

Highest Education Level Attained	Senior		Young Senior		Non-Senior		All		
	2018	2023/24	2018	2023/24	2018	2023/24	2018	2023/24	
Below Secondary	66.3	56.2	44.5	31.8	14.8	8.9	35.6	29.4	
Secondary/ Post-Secondary	26.7	31.7	40.1	38.8	29.6	24.4	31.6	30.3	
Diploma & Above	7.0	12.1	15.4	29.4	55.6	66.7	32.8	40.3	
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	N*	258,714	340,862	260,267	278,585	492,253	479,025	1,011,234	1,098,472

* Excluding non-response cases

5.2 Personal Aspects

Given that seniors and young seniors are more likely to encounter challenges such as a decline in socio-economic status due to retirement or health problems related to ageing³⁴, it is important for them to maintain a positive outlook on life to support their health. This section analyses the personal well-being of both seniors and young seniors by examining their perceived outlook on life, levels of personal resilience, as well as physical and mental well-being. Monitoring these aspects could help relevant agencies in developing suitable initiatives aimed at enhancing the personal well-being of senior and young senior residents.

³⁴ World Health Organisation. 2023. "Mental health of older adults." Retrieved March 20, 2025 (<https://www.who.int/news-room/fact-sheets/detail/mental-health-of-older-adults>).

5.2.1 Living Well

This section examines the well-being of seniors and young seniors. The indicators of well-being include satisfaction with various aspects of life such as health, finances, family life; as well as overall life satisfaction and happiness, factors influencing overall life satisfaction and personal resilience.

Most seniors and young seniors satisfied with almost all aspects of life

Over 90% of senior and young senior households were satisfied with almost all aspects of life, showing similar levels to 2018 (Charts 5.2 and 5.3).

Chart 5.2
Satisfaction with Aspects of Life among Senior Households by Year

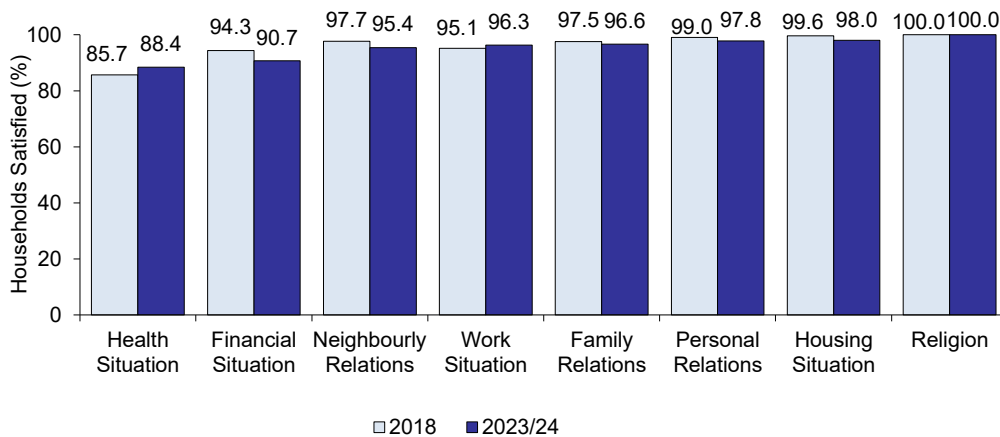
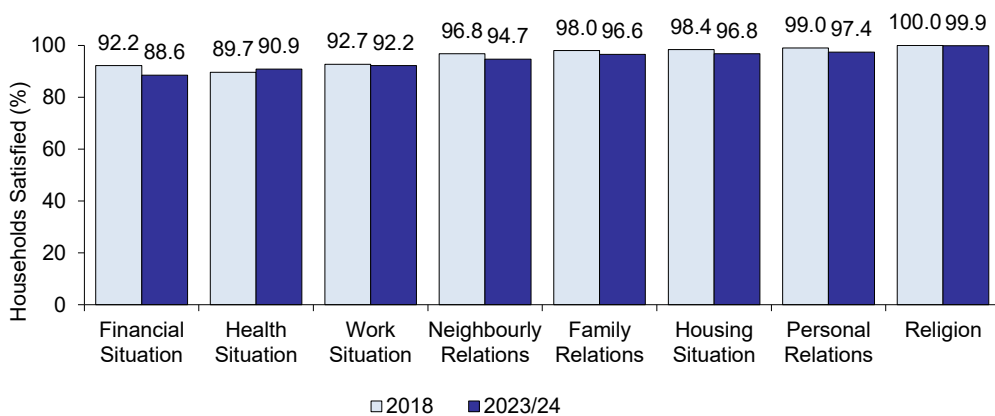
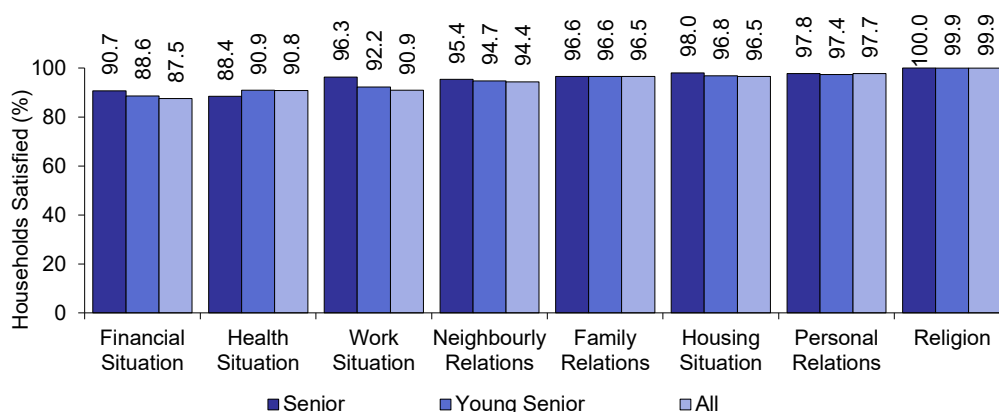


Chart 5.3
Satisfaction with Aspects of Life among Young Senior Households by Year



Satisfaction levels regarding various aspects of life among senior and young senior households were comparable to or higher than those of all HDB households, except for satisfaction with health situation for seniors (Chart 5.4). Seniors were less likely to be satisfied with their current health situation, possibly due to their increased vulnerability to chronic illnesses³⁵.

Chart 5.4
Satisfaction with Aspects of Life among Senior and Young Senior Households



Proportion of seniors and young seniors satisfied with life remained high

In 2023/24, overall life satisfaction was high among senior and young senior households, at 96.0% and 95.0% respectively (Table 5.5), similar to the levels observed in 2018. These satisfaction levels were higher compared with those of all households.

Table 5.5
Overall Life Satisfaction of Senior and Young Senior Households by Year

Overall Satisfaction with Life	2018			2023/24		
	Senior	Young Senior	All	Senior	Young Senior	All
Very Satisfied	7.8	6.2	7.1	12.5	11.9	10.9
Satisfied	89.9	90.5	89.6	83.5	83.1	83.4
Dissatisfied	2.2	3.2	3.1	3.5	4.6	5.0
Very Dissatisfied	0.1	0.1	0.2	0.5	0.4	0.7
Total	%	100.0	100.0	100.0	100.0	100.0
	N*	259,283	260,815	1,013,223	339,370	276,931

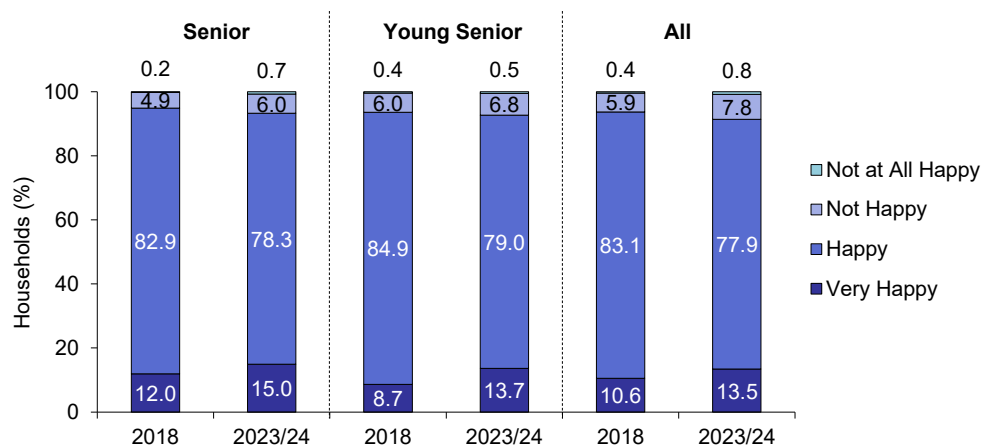
* Excluding non-response cases

³⁵ Forward SG. 2024. *Enabling Seniors to Age Well*. Ministry of Culture, Communication and Youth. Singapore. Retrieved March 20, 2025 (<https://www.forwardsingapore.gov.sg/chapter5.pdf>).

Happiness with life continued to be high among seniors and young seniors

The overall level of happiness remained similar between 2018 and 2023/24 for both senior and young senior households. The proportion of senior households who were happy were comparable with young senior households and all households (Chart 5.5).

Chart 5.5
Overall Level of Happiness among Senior and Young Senior Households by Year



Seniors and young seniors with fewer personal and social resources demonstrated lower levels of resilience

This section focuses on personal resilience, which is defined as an individual's capacity to adapt and recover from stressful events or life challenges (Lyons, Fletcher, Bariola, 2016)³⁶. Resilience scores were derived by summing residents' ratings (from 1 = strongly disagree to 5 = strongly agree) on four statements adapted from the Fletcher-Lyons Collective Resilience Scale (Lyons, Fletcher, Bariola, 2016). Higher scores indicate greater levels of self-reported personal resilience. For both senior and young senior households, the average personal resilience score was 74.1 and 75.1 respectively, which was a slight decline from 2018 (Table 5.6). Compared with young seniors and all households, seniors also had slightly lower personal resilience scores.

³⁶ Lyons, Anthony., Fletcher, Gillian. and Emily Bariola. 2016. "Assessing the well-being benefits of belonging to resilient groups and communities: Development and testing of the Fletcher-Lyons Collective Resilience Scale (FLCRS)". *Group Dynamics: Theory, Research, and Practice* 20 (2): 65 - 77. doi:10.1037/gdn0000041.

Table 5.6
 Mean Resilience Scores among Senior and Young Senior Households by Year

	2018			2023/24		
	Senior	Young Senior	All	Senior	Young Senior	All
Mean Resilience Scores (0 to 100)	74.8	76.1	76.8	74.1	75.1	75.1

Further analysis showed that those with lower levels of personal and social resources reported lower personal resilience scores (Table 5.7). Both seniors and young seniors who were dissatisfied with their financial and health situation as well as family relations had lower personal resilience scores compared with those who were satisfied.

In terms of reciprocity from their social networks, both seniors and young seniors who had a lower extent of reciprocity from friends and family members had lower personal resilience scores. Both seniors and young seniors with lower levels of education or a weaker sense of community reported lower personal resilience scores (see Chapter 4, Section 4.2 for more details on Sense of Community).

Table 5.7
Mean Resilience Scores among Senior and Young Senior Households by Personal, Social and Demographic Aspects

Aspects	Mean Resilience Scores (0 to 100)		
	Senior	Young Senior	
Personal			
Financial Situation	Satisfied	75.1	76.4
	Dissatisfied	64.7	65.3
Health Situation	Satisfied	75.1	76.0
	Dissatisfied	66.3	67.0
Social			
Family Relations	Satisfied	74.4	75.4
	Dissatisfied	64.5	65.8
Reciprocity (Family Members)*	Higher Extent	74.9	76.3
	Lower Extent	72.1	72.8
Reciprocity (Friends)**	Higher Extent	76.0	76.7
	Lower Extent	73.4	73.8
Sense of Community (SOC)***	Higher	75.4	77.3
	Lower	69.6	71.2
Demographic			
Education Level	Below Secondary	72.7	73.8
	Secondary/ Post-Secondary	75.4	75.5
	Diploma & Above	77.4	76.2

* The mean score for reciprocity with family members was 9.1 and 8.9 for seniors and young seniors respectively (refer to Section 5.3.1, Table 5.19 for more details). Those who scored the same or above the mean were classified as having a higher extent of reciprocity with family members, and those who scored below the mean were classified as having a lower extent of reciprocity with family members

** The mean score for reciprocity with friends was 6.4 and 6.5 for seniors and young seniors respectively (refer to Section 5.3.2, Table 5.34 for more details). Those who scored the same or above the mean were classified as having a higher extent of reciprocity with friends, and those who scored below the mean were classified as having a lower extent of reciprocity with friends

*** The mean score for SOC was 73.2 and 70.5 for seniors and young seniors respectively (refer to Section 5.3.2, Table 5.27 for more details). Those who scored the same or above the mean were classified as having a higher SOC, and those who scored below the mean were classified as having a lower SOC

5.2.2 Physical and Mental Well-Being

The physical and mental well-being of older residents affects their life satisfaction, happiness, life expectancy, and personal resilience. Therefore, it is important to assess the health status of both seniors and young seniors in terms of their ambulant status, frequency of physical activity and mental well-being; in order to better support their overall well-being and improve their outlook on life.

Proportion who was fully ambulant decreased with age

Overall, the proportion of residents aged 55 years and above who were fully ambulant had declined from 2018 (Table 5.8). More than seven in ten (77.3%) of those aged 75 years and above were fully ambulant, a decline from 80.9% in 2018. For those aged 65 to 74 years, the proportion who were fully ambulant remained similar, however the proportion of those aged 55 to 64 years who were fully ambulant declined from 98.0% in 2018 to 95.9% in 2023/24.

Table 5.8
Whether Senior and Young Senior Households were Fully Ambulant by Age and Year

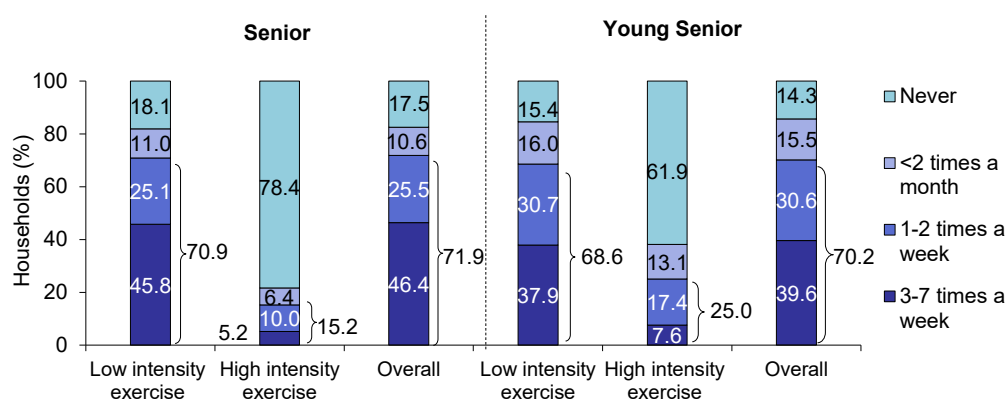
Whether Fully Ambulant	2018			2023/24		
	55-64	65-74	75 & Above	55-64	65-74	75 & Above
Yes	98.0	95.9	80.9	95.9	94.6	77.3
No	2.0	4.1	19.1	4.1	5.4	22.7
Total	%	100.0	100.0	100.0	100.0	100.0
	N*	260,815	176,356	82,927	277,649	222,282

* Excluding non-response cases

High proportion of seniors and young seniors engaged in physical activities at least once a week

More than seven in ten seniors (71.9%) and young seniors (70.2%) participated in physical activities at least once a week. A higher proportion of seniors (70.9%) participated in low-intensity exercises (e.g., walking/brisk walking) at least once a week compared with young seniors (68.6%) (Chart 5.6). However, one in four young seniors (25.0%) participated in high-intensity exercises (e.g., jogging, strength and agility exercises) at least once a week compared with 15.2% of seniors.

Chart 5.6
Frequency of Participation in Physical Activities among Senior and Young Senior Households



Note: Excluding non-response cases

Seniors had higher levels of mental well-being compared with their younger counterparts

In addition to physical well-being, mental well-being is also an important component in the overall well-being of residents. Mental well-being is measured using the World Health Organisation-Five Well-Being Index (WHO-5)³⁷. A score below 50 indicates poor mental well-being and is an indication for further test, with 0 representing the worst imaginable mental well-being score and 100 representing the best mental well-being score. Please refer to Chapter 2, Section 2.3 for more details on how the mental well-being score was derived.

For both senior and young senior households, the mental well-being score was 65.2 and 64.1 respectively, which was higher compared with 62.9 for all households (Table 5.9).

Table 5.9
Mental Well-Being Scores among Senior and Young Senior Households

	Senior	Young Senior	All
Mental Well-Being Scores (0 to 100)	65.2	64.1	62.9

³⁷ World Health Organisation. 2024. *The World Health Organization-Five Well-Being Index (WHO-5)*. World Health Organisation. Geneva. Retrieved March 20, 2025 (<https://www.who.int/publications/m/item/WHO-UCN-MSD-MHE-2024.01>).

It was found that those with higher levels of personal resources were more likely to report higher mental well-being scores (Table 5.10). Both seniors and young seniors who were satisfied with their financial and health situation had higher mental well-being scores. Seniors and young seniors who scored higher in personal resilience also reported higher mental well-being scores.

Table 5.10
Mental Well-Being Scores among Senior and Young Senior Households by Personal Resources

Aspects		Mental Well-Being Scores (0 to 100)	
		Senior	Young Senior
Financial Situation	Satisfied	66.9	66.2
	Dissatisfied	48.4	47.4
Health Situation	Satisfied	67.6	65.7
	Dissatisfied	46.8	47.8
Personal Resilience*	Higher level	70.0	69.4
	Lower level	55.6	55.3

* The mean score for personal resilience was 74.1 and 75.1 for seniors and young seniors respectively (Refer to Section 5.2.1, Table 5.6 for more details). Those who scored the same or above the mean were classified as having a higher level of personal resilience, and those who scored below the mean were classified as having a lower level of personal resilience

5.3 Social Aspects

Family ties greatly influence the well-being of seniors and young seniors through frequent interactions and regular support from family members. Additionally, it is also important to examine their interactions with neighbours and participation in community activities. The following sections assess family ties, community resilience, and social capital as indicators of the social well-being of seniors and young seniors in HDB estates.

5.3.1 Family Ties

This section explores family ties among seniors and young seniors (more details on the family ties between parents and children can be found in Chapter 3: Family Ties). The aspects examined include living arrangements, family interactions and support, views on family values, and caregiving for family members.

Most seniors and young seniors satisfied with where they live in relation to their married children

Of the total of 340,875 senior households, 69.9% had married children. Among them, 89.3% were satisfied with where they live in relation to their married children, as shown by the summation of percentages in the diagonal unshaded cells of the matrix (Table 5.11), up from 87.7% in 2018. Around 9.9% (top triangle in darker shade of blue) preferred to live closer to their married children than where they currently were, for better caregiving support and ease of visitation, comparable to 10.4% in 2018. Only 0.8% (bottom triangle in lighter shade of blue) preferred to live further away from their married children, compared with 1.9% in 2018.

Table 5.11
Present and Preferred Physical Living Arrangements of Senior Households vis-à-vis Their Married Children by Year

SHS 2023/24 (SHS 2018)		Present Living Arrangement (%)					Total
		In the Same Flat	Within Close Proximity*	In a Nearby Town/Estate	Elsewhere in Singapore	Overseas	
Preferred Living Arrangement (%)	In the Same Flat	9.9 (9.5)	-.** (0.6)	-.** (0.6)	-.** (0.8)	-.** (-)**	10.9 (11.8)
	Within Close Proximity*	-.** (0.9)	26.3 (23.7)	2.0 (1.7)	5.2 (5.2)	-.** (-)**	34.1 (31.5)
	In a Nearby Town/Estate	-.** (0.8)	- (-)	19.8 (17.5)	1.2 (1.0)	-.** (-)	21.5 (19.3)
	Elsewhere in Singapore	-.** (-)**	- (-)	- (-)	30.9 (34.9)	-.** (-)**	31.1 (35.3)
	Overseas	- (-)	- (-)	- (-)	- (-)	2.4 (2.1)	2.4 (2.1)
	Total	10.7 (11.4)	26.6 (24.3)	22.1 (19.8)	37.6 (41.9)	3.0 (2.6)	100.0 (100.0)

* Within close proximity refers to living next door, in the same block, in a nearby block, or in the same town/estate

** Values with high coefficient of variation (CV) were dropped

The proportion of seniors living in the same flat with their married children was largely the same from 11.4% in 2018 to 10.7% in 2023/24, and the preference to do so was also comparable from 11.8% to 10.9% in the same timeframe. Meanwhile, those living in close proximity to their married children or in nearby town/estates increased from 44.1% in 2018 to 48.7% in 2023/24, with this preference rising from 50.8% to 55.6% over the same period.

Of the total of 278,585 households of young seniors, 36.1% had married children. Among them, 85.0% were satisfied with where they lived in relation to their married

children, as shown by the summation of percentages in the diagonal unshaded cells of the matrix (Table 5.12), comparable to 84.2% in 2018. Meanwhile, 13.0% (top triangle in darker shade of blue) preferred to live closer to their married children, an increase from 11.1% in 2018. Only 2.0% (bottom triangle in lighter shade of blue) preferred to live further away, down from 4.7% in 2018.

Table 5.12
Present and Preferred Physical Living Arrangements of Young Senior Households vis-à-vis Their Married Children by Year

SHS 2023/24 (SHS 2018)		Present Living Arrangement (%)					
		In the Same Flat	Within Close Proximity*	In a Nearby Town/Estate	Elsewhere in Singapore	Overseas	Total
Preferred Living Arrangement (%)	In the Same Flat	16.9 (14.9)	- (-)**	-** (-)**	-** (-)**	- (-)	17.3 (16.4)
	Within Close Proximity*	-** (3.0)	23.9 (19.1)	4.2 (1.8)	6.6 (5.2)	-** (-)**	36.0 (29.2)
	In a Nearby Town/Estate	-** (-)**	- (-)	18.1 (19.0)	-** (1.6)	- (-)**	19.0 (21.9)
	Elsewhere in Singapore	-** (-)**	-** (-)	- (-)	24.7 (28.3)	-** (-)**	26.3 (29.5)
	Overseas	- (-)**	- (-)	- (-)	- (-)	1.4 (2.9)	1.4 (3.0)
	Total	18.8 (19.6)	24.0 (19.5)	22.6 (21.5)	32.0 (35.5)	2.6 (3.9)	100.0 (100.0)

* Within close proximity refers to living next door, in the same block, in a nearby block, or in the same town/estate
** Values with high coefficient of variation (CV) were dropped

The proportion of parents and married children living together was comparable from 19.6% in 2018 to 18.8% in 2023/24, and the preference for this arrangement was also similar from 16.4% to 17.3% over the same period.

These findings affirmed the importance of HDB's policies for parents and married children to live closer. The enhancements made to the Proximity Housing Grant in August 2018 for resale flat buyers, along with existing housing policies/schemes, have allowed more families to achieve their preferred living arrangement.

Most seniors and young seniors had regular visits with their married children

Of seniors and young seniors who were not living with their married children, most had visited one another in the last 12 months. In 2023/24, 2.6% of seniors and their married children did not visit each other, up from 1.0% in 2018 and 1.6% in 2013.

Among those who visited, 85.5% did so at least monthly, down from 86.9% in 2018 (Table 5.13). For young seniors, 1.7% did not visit each other, similar to the 1.4% in 2018 and 2.2% in 2013. Among those who visited each other, 87.7% did so at least monthly, lower than the 90.8% in 2018. Daily visits also declined, from 18.2% in 2018 to 16.4% in 2023/24 for seniors, and from 18.2% to 15.2% over the same period for young seniors. While the frequency of visits among seniors and young seniors with their married children had decreased, it could have been supplemented by non-face-to-face interactions.

Table 5.13
Frequency of Visits between Senior and Young Senior Households with Their Married Children by Year

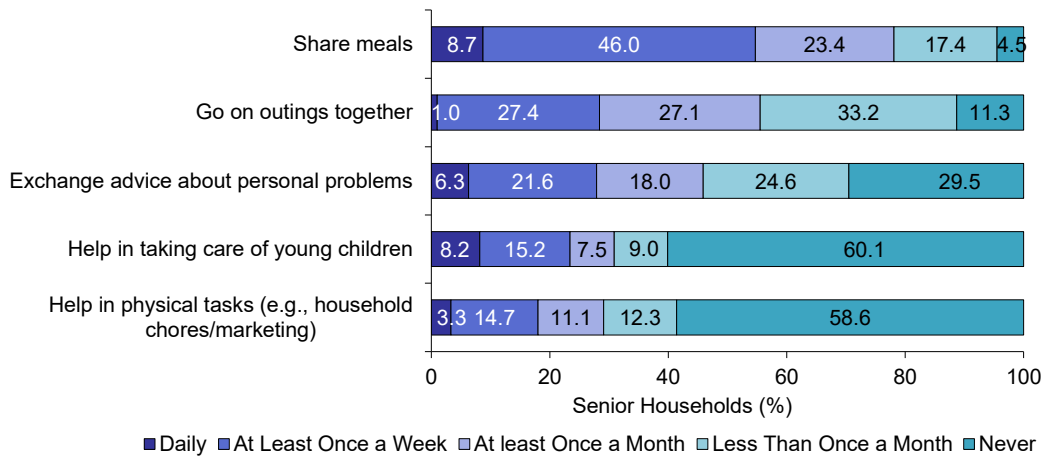
Frequency of Visits	Senior			Young Senior		
	2013	2018	2023/24	2013	2018	2023/24
Daily	23.7	18.2	16.4	26.2	18.2	15.2
At Least Once a Week	49.1	50.2	47.7	50.9	52.8	49.4
At Least Once a Month	16.4	18.5	21.4	14.6	19.8	23.1
Less Than Once a Month	10.8	13.1	14.5	8.3	9.2	12.3
Total	%	100.0	100.0	100.0	100.0	100.0
	N*	98,001	188,260	220,280	81,372	94,651

* Excluding those who never visit, living together and non-response cases

Sharing of meals and going on outings together were most common activities seniors and young seniors carried out with their married children

Chart 5.7 shows the types and frequency of activities seniors engaged in with their married children. The most common activities carried out at least once a month were having meals together (78.1%), going on outings (55.5%), and exchanging personal advice (45.9%). On a daily basis, having meals together was the most frequent activity, followed by helping in taking care of young children.

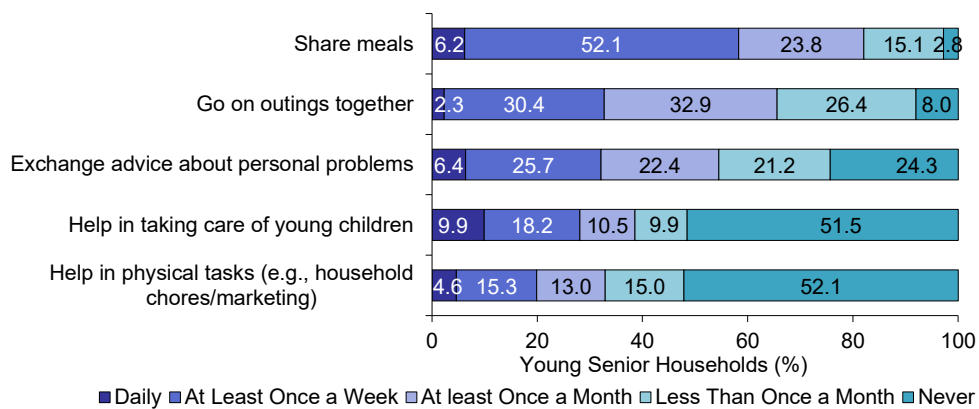
Chart 5.7
Types of Activities Carried Out between Senior Households and Their Married Children



Note: Excluding those who never visit, living together and non-response cases

Young seniors' contact with their married children mirrored that of seniors (Chart 5.8). The most common daily activity was helping in taking care of young children, followed by exchanging personal advice and sharing of meals.

Chart 5.8
Types of Activities Carried Out between Young Senior Households and Their Married Children



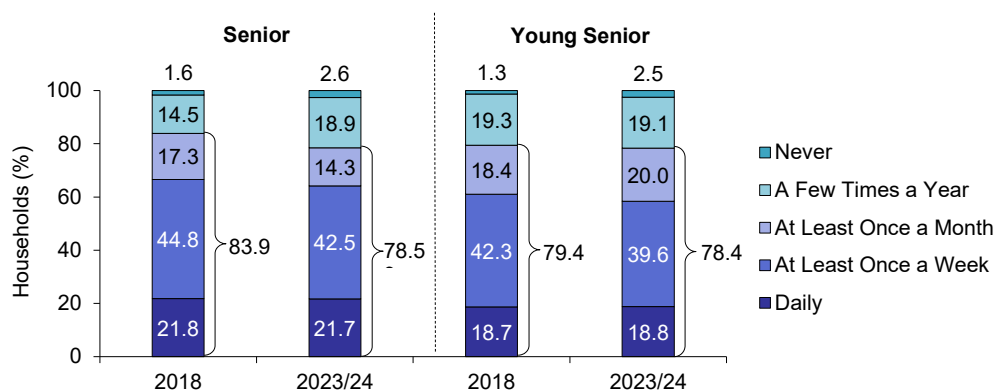
Note: Excluding those who never visit, living together and non-response cases

Around eight in ten seniors and young seniors kept in touch at least once a month with family members not living with them

In addition to regular visits that seniors and young seniors had with their married children, close to eight in ten seniors and young seniors kept in touch with family members who were not living with them either daily, at least weekly or at least monthly (Chart 5.9). While the proportion of seniors who kept in touch with family

members daily remained largely the same, from 21.8% in 2018 to 21.7% in 2023/24, the proportion who kept in touch at least once a week declined from 44.8% in 2018 to 42.5% in 2023/24. The proportion of seniors who kept in touch with family members at least once a month also declined from 17.3% in 2018 to 14.3% in 2023/24. Among young seniors, 18.8% kept in touch daily, which was similar to the proportion in 2018 (18.7%). However, the proportion who kept in touch at least once a week declined from 42.3% in 2018 to 39.6% in 2023/24.

Chart 5.9
Whether Senior and Young Senior Households Kept in Touch with Family Members not Living with Them by Year



Note: Excluding those living together, with no family members and non-response cases

As a higher proportion of seniors remained in the labour force compared with 2018, as shown earlier in Section 5.1.2, Table 5.3, the frequency of keeping in touch with family members at least once a week decreased accordingly. It was found that 59.0% of seniors in the labour force kept in touch with family members at least once a week, lower compared with those outside the labour force, where 66.8% kept in touch with family members at least once a week (Table 5.14). This trend was also similar for young seniors.

Table 5.14
Whether Senior and Young Senior Households Kept in Touch with Family Members not Living with Them by Labour Force Status

Frequency	Labour Force Status				
	Senior		Young Senior		
	In Labour Force	Outside Labour Force	In Labour Force	Outside Labour Force	
Daily	21.4	21.8	17.6	23.1	
At Least Once a Week	37.6	45.0	39.7	39.6	
At Least Once a Month	15.7	13.6	20.8	16.8	
A Few Times a Year	21.1	17.8	19.2	18.8	
Never	4.2	1.8	2.7	-.*	
Total	%	100.0	100.0	100.0	100.0
	N**	111,979	219,051	210,161	60,857

* Values with high coefficient of variation (CV) were dropped

** Excluding those living together, with no family members and non-response cases

Majority of seniors and young seniors could rely on at least one person in their social network to provide financial, physical and emotional support in times of need

More than eight in ten seniors (87.0%) and young seniors (84.4%) could rely on at least one person in their social network for financial support in times of need (Table 5.15). A high proportion (90.1% of seniors and 87.3% of young seniors) could rely on at least one person in their social network for physical support (e.g., help with housework, marketing, transport arrangement, accompany for doctor's visit, etc.). Close to nine in ten (89.2% of seniors and 89.1% of young seniors) could rely on at least one person in their social network for emotional support (e.g., to confide in when feeling down or discuss important matters with).

Table 5.15

Whether Senior and Young Senior Households were Able to Rely on At Least One Person in Social Network for Support in Times of Need

Types of Support	Senior				Young Senior			
	Able to Rely on At Least One Person in Social Network* for Support			Total	Able to Rely on At Least One Person in Social Network* for Support			Total
	Yes	No	%		Yes	No	%	
Financial Support (in Times of Need)	87.0	13.0	100.0	340,440	84.4	15.6	100.0	278,585
Physical Support	90.1	9.9	100.0	340,440	87.3	12.7	100.0	278,585
Emotional Support	89.2	10.8	100.0	340,440	89.1	10.9	100.0	278,585

* Social network includes parents, married children, unmarried children, siblings, significant others, relatives, friends, others (e.g., neighbours, colleagues)

** Excluding non-response cases

Among seniors, a majority could rely on their married and unmarried children for all three forms of support (Table 5.16). For financial support in times of need, a higher proportion of seniors could rely on married children (82.7%) compared with unmarried children (72.6%). The proportion of seniors who could rely on their children for financial support had declined from 2018, which could be due to a higher proportion of them in the labour force and hence being more financially self-sufficient.

Similarly for emotional support, close to eight in ten seniors (77.5%) could rely on married children, with a lower proportion able to rely on unmarried children (69.8%). The proportion of seniors able to rely on children for emotional support had decreased significantly from 2018 and possible reasons could be due to a paradigm shift and greater awareness about how people view mental and emotional health, especially during the COVID-19 pandemic period, as they could have felt they were better able to approach professional practitioners for emotional support. While the proportion of seniors who could rely on unmarried children for physical support remained comparable to 2018, the proportion of seniors who could rely on married children had risen from 70.9% in 2018 to 81.2% in 2023/24.

With regard to support from siblings, only two in ten could rely on siblings for financial and physical support, and around three in ten for emotional support, which was a decline from 2018 (Table 5.16).

Table 5.16
Whether Senior Households were Able to Rely on Family Members for Financial, Physical and Emotional Support in Times of Need

Types of Support	Whether Senior Households Able to Rely on Family Members for Support in Times of Need (%)*					
	Married Children		Unmarried Children		Siblings	
	2018	2023/24	2018	2023/24	2018	2023/24
Financial Support (in Times of Need)	89.6	82.7	82.8	72.6	49.9	21.8
Physical Support	70.9	81.2	81.9	78.5	30.9	21.7
Emotional Support	94.9	77.5	91.3	69.8	72.6	32.4

* Excluding non-response cases

Around seven in ten young seniors could rely on married children for all three forms of support, lower than that of seniors (Table 5.17). However, only slightly more than half of young seniors were able to rely on unmarried children for financial support (54.9%) and emotional support (59.4%). Compared with seniors, more than three in ten (33.2%) could rely on siblings for physical support, with around four in ten able to rely on siblings for financial support (37.4%) and emotional support (42.0%). Similar to their older counterparts, the proportion of young seniors who could rely on children and siblings for the various forms of support had declined from 2018.

Table 5.17
Whether Young Senior Households were Able to Rely on Family Members for Financial, Physical and Emotional Support in Times of Need

Types of Support	Whether Young Senior Households Able to Rely on Family Members for Support in Times of Need (%)*					
	Married Children		Unmarried Children		Siblings	
	2018	2023/24	2018	2023/24	2018	2023/24
Financial Support (in Times of Need)	84.8	72.6	69.1	54.9	66.3	37.4
Physical Support	69.6	70.5	87.0	70.4	44.5	33.2
Emotional Support	95.0	69.7	92.4	59.4	83.6	42.0

* Excluding non-response cases

For both seniors and young seniors who could not rely on married children for any form of support, married children being too busy was cited as the main reason.

Other reasons included not being close to married children or not in contact with them, as well as married children living too far away from them.

Seniors cited unmarried children being too busy as the main reason for not being able to rely on them for support. The next most common reason was that unmarried children were too young to provide support. For young seniors, the main reason was that unmarried children were too young to provide support, followed by them being too busy to offer support.

Siblings' poor health, as well as living too far away, were cited by seniors as the main reasons for siblings' lack of support. A higher proportion of young seniors mentioned their siblings being too busy or living too far away as main reasons for not able to rely on them for any form of support.

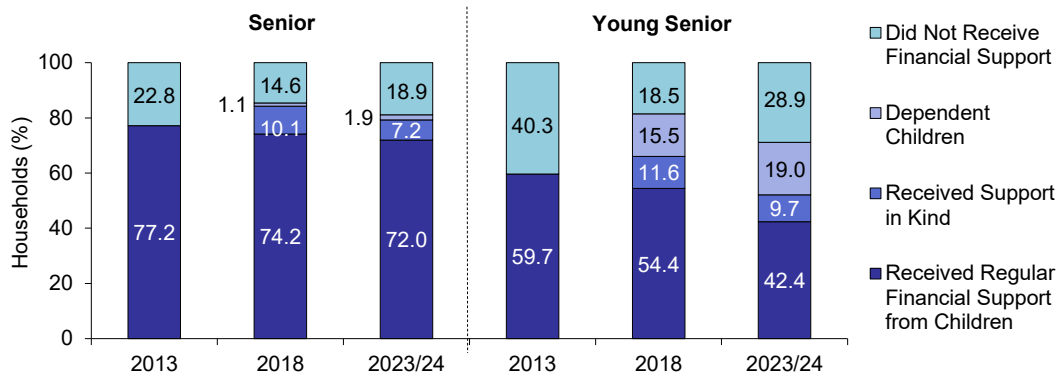
Proportion of seniors and young seniors who received regular financial support from children continued to decline

Regular financial support from children is an indicator of intergenerational support. Among seniors with children (83.4%), 72.0% received regular financial support, down from 77.2% in 2013 and 74.2% in 2018 (Chart 5.10). This decline may be due to an increase in labour force participation for seniors from 30.1% in 2018 to 33.7% in 2023/24 (refer to Section 5.1.3, Table 5.3), hence they may be more financially self-reliant. For those not receiving regular financial support, 7.2% of seniors had children helping in kind (e.g., paying for expenses), while 1.9% had dependent children who were unable to provide financial support.

Among young seniors with children (75.7%), 42.4% received regular financial support from their children in 2023/24, a decrease since 2013 (Chart 5.10). Additionally, 9.7% received support in kind, and 19.0% had dependent children who were unable to contribute financially. Similar to seniors, the increase in labour force participation from 71.3% in 2018 to 77.9% in 2023/24 for young seniors (refer to Section 5.1.3, Table 5.3) may have led to them being able to rely more on income from work, rather than on financial support from children.

Chart 5.10

Regular Financial Support Received by Senior and Young Senior Households by Year



Note: SHS 2013 did not capture whether senior and young senior households received support in kind or if their children were still dependent

A higher proportion of seniors receiving financial support from their children were outside the labour force or female (Table 5.18). This could be due to more females than males being outside the labour force (73.1% vs. 59.8% for seniors; 32.7% vs. 14.2% for young seniors). Similar trends were observed for young seniors, with a higher proportion of females and those outside the labour force receiving financial support.

Table 5.18

Regular Financial Support Received by Senior and Young Senior Households from All Children by Attributes

Attributes		Senior				Young Senior			
		Financial Support Received		Total		Financial Support Received		Total	
		Yes	No	%	N*	Yes	No	%	N*
Labour Force Status	In Labour Force	58.8	41.2	100.0	91,230	37.3	62.7	100.0	162,467
	Outside Labour Force	78.3	21.7	100.0	189,794	60.6	39.4	100.0	46,178
Sex	Male	65.9	34.1	100.0	133,766	32.0	68.0	100.0	123,321
	Female	78.7	21.3	100.0	147,258	57.5	42.5	100.0	85,664

* Excluding non-response cases

Seniors and young seniors exhibited high levels of trust and reciprocity with family members

Social capital scores (please refer to Chapter 4, Section 4.4 for more details on Social Capital) for trust and reciprocity with family members and relatives among seniors and young seniors were generally higher compared with 2018 and comparable to all households (Table 5.19). However, there was a decline in the informal network size of relatives for both seniors and young seniors and all households (Table 5.20). The lower frequency of regular contact with family members not living with them, as shown in Section 5.3.1, Chart 5.9, may have contributed to the reduction in the size of extended family networks.

Table 5.19
Norms of Trust and Reciprocity with Family Members and Relatives among Senior and Young Senior Households

Networks	Trust (Mean Score: 0 - 10)						Reciprocity (Mean Score: 0 - 10)					
	Senior		Young Senior		All		Senior		Young Senior		All	
	2018	2023 /24	2018	2023 /24	2018	2023 /24	2018	2023/ 24	2018	2023/ 24	2018	2023/ 24
a. Family members	8.9	9.1	8.9	9.0	9.1	9.1	8.8	9.1	8.9	8.9	9.0	9.0
b. Relatives	7.3	7.8	7.3	7.6	7.4	7.6	7.1	7.5	7.2	7.2	7.2	7.3

Table 5.20
Size of Informal Network Size of Family Members and Relatives among Senior and Young Senior Households

Networks	Mean Network Size (Persons)					
	Senior		Young Senior		All	
	2018	2023/24	2018	2023/24	2018	2023/24
a. Family members	9	6	10	5	10	6
b. Relatives	13	6	15	6	16	7

Love for one's parents and children were main reasons for providing financial support to parents and raising of children

Seniors and young seniors were asked to choose the most important reason for providing financial support to parents in old age and raising children³⁸. More than six in ten stated that love for one's parents was the main reason for providing financial support to them, slightly higher among young seniors and non-seniors. Around one in four cited that it was expected of children to support parents financially, slightly lower among young seniors and non-seniors (Table 5.21).

Table 5.21
Main Reason for Providing Financial Support to Parents in Old Age among Senior and Young Senior Households

Main Reason for Providing Financial Support to Parents		Senior	Young Senior	Non-Senior
Love for one's parents		62.0	63.1	63.8
It is expected of children to support parents financially		26.5	23.9	23.9
A repayment for raising one from young		11.5	13.0	12.3
Total	%	100.0	100.0	100.0
	N*	340,140	278,585	479,761

* Excluding non-response cases

About half of seniors and young seniors mentioned that they wanted to have someone to give love to as the main reason for raising children, which was lower than that of non-seniors (Table 5.22). About one-quarter of them mentioned that they wanted to have someone to take care of them in old age or that it was expected of people to have and raise children. These proportions were higher compared with non-seniors.

³⁸ Tan, ES (2015), Class and Social Orientations: Key Findings from the Social Stratification Survey 2011. *IPS Exchange Series, no. 4.*

Table 5.22
Main Reason for Raising Children among Senior and Young Senior Households

Main Reason for Raising Children	Senior	Young Senior	Non-Senior
To have someone we could give love to	48.7	51.3	65.0
To have someone to take care of us in old age	26.0	27.2	16.8
It is expected of people to have and raise children	25.3	21.5	18.2
Total			
	%	100.0	100.0
	N*	340,140	278,585
		479,761	

* Excluding non-response cases

5.3.2 Community Resilience

This section examines seniors and young seniors' social interactions with neighbours, sense of attachment to their living environment, and participation in community activities. It also looks at trust and reciprocity levels and network size with non-family members.

Most seniors and young seniors exchanged greetings and casual conversations with neighbours; More also visited each other on special occasions and exchanged suggestions and advice

Almost all seniors and young seniors exchanged greetings and engaged in casual conversations with their neighbours (Table 5.23). More intense forms of neighbourly interaction such as helping to resolve issues relating to home repair and exchanging suggestions or advice had also increased from 2018. The proportion of seniors engaging in group chats with their neighbours increased significantly from 4.8% in 2018 to 19.9% in 2023/24, while that of young seniors rose from 8.7% to 27.2%; which could be due to more residents using digital media communication tools since the COVID-19 pandemic³⁹. Except for participation in community activities with neighbours, a higher proportion of young seniors engaged in neighbourly interactions compared with seniors.

³⁹ Nawaz, Saqib., Bhowmik, Jahar., Linden, Tanya. and Matthew Mitchell. 2024. "Adapting to the new normal: Understanding the impact of COVID-19 on technology usage and human behaviour." *Entertainment Computing* 51. <https://doi.org/10.1016/j.entcom.2024.100726>

Table 5.23
Types of Neighbourly Interaction among Senior and Young Senior Households by Year

Types of Neighbourly Interaction	Households (%)								
	2013			2018			2023/24		
	Senior	Young Senior	All	Senior	Young Senior	All	Senior	Young Senior	All
Exchange Greetings	98.9	98.5	98.6	97.5	97.9	97.0	99.2	99.4	99.2
Casual Conversation	98.0	97.0	97.0	95.1	95.2	94.4	98.3	99.3	98.3
Visit One Another/Exchange Food/Gifts on Special Occasions	47.1	55.1	57.8	48.2	50.9	52.9	56.8	63.9	64.8
Keep Watch Over Flat	35.7	43.5	44.6	30.6	37.4	37.8	52.9	58.5	56.1
Help to Resolve Issues/Provide Solutions Relating to Home Repair	N.A.	N.A.	N.A.	16.9	22.0	23.3	37.6	44.4	42.7
Exchange Suggestions/Advice about Personal Problems	21.8	27.6	27.5	17.9	21.3	22.1	37.1	44.9	43.2
Communicate via Group Chats	1.0	2.8	4.8	4.8	8.7	11.8	19.9	27.2	29.1
Participating in Community Activities with Neighbours	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	27.2	24.9	27.6
Provide/Receive Financial Help	2.0	3.1	2.5	1.4	2.5	2.2	9.9	11.1	10.8

Around four in ten (41.2%) seniors exchanged daily greetings with their neighbours and 28.9% had casual conversations with neighbours on a daily basis (Table 5.24). Though more intense forms of neighbourly interactions were less frequent, four in ten seniors and their neighbours visited one another and exchanged food or gifts on special occasions. They also helped watch over each other's flats on an occasional basis.

Table 5.24
Types and Frequency of Neighbourly Interaction among Senior Households

Types of Neighbourly Interaction	Daily	At Least Once a Week	At Least Once a Month	Occasionally	None at All	Total	
						%	N*
Exchange Greetings	41.2	35.3	3.8	19.0	0.7	100.0	307,402
Casual Conversation	28.9	40.9	5.2	23.2	1.8	100.0	307,402
Visit One Another/Exchange Food/Gifts on Special Occasions	1.6	6.2	5.6	43.4	43.2	100.0	307,402
Keep Watch Over Flat	4.3	5.6	3.3	39.7	47.1	100.0	307,402
Help to Resolve Issues/Provide Solutions Relating to Home Repair	0.9	2.6	2.0	32.1	62.4	100.0	307,402
Exchange Suggestions/Advice	1.3	2.7	2.7	30.4	62.9	100.0	307,402
Communicate via Group Chats	1.9	2.7	2.1	13.2	80.1	100.0	307,402
Participating in Community Activities with Neighbours	0.8	3.9	3.0	19.5	72.8	100.0	307,402
Provide/Receive Financial Help	-**	0.9	1.2	7.7	90.1	100.0	307,402

* Excluding non-response cases

** Values with high coefficient of variation (CV) were dropped

More than three in ten young seniors exchanged greetings (35.8%) and more than two in ten engaged in casual conversations (23.0%) with their neighbours, on a daily basis (Table 5.25). Close to half (48.6%) visited one another and exchanged food/gifts on special occasions, and more than four in ten (43.7%) helped to keep watch over each other's flat, on an occasional basis. Close to four in ten young seniors also helped to resolve issues or provided solutions relating to home repairs, as well as exchanged suggestions or advice, with neighbours on an occasional basis.

Table 5.25
Types and Frequency of Neighbourly Interaction among Young Senior Households

Types of Neighbourly Interaction	Daily	At Least Once a Week	At Least Once a Month	Occasionally	None at All	Total	
						%	N*
Exchange Greetings	35.8	38.3	4.1	21.2	0.6	100.0	241,901
Casual Conversation	23.0	40.8	7.2	28.3	0.7	100.0	241,901
Visit One Another/Exchange Food/Gifts on Special Occasions	1.9	6.7	6.7	48.6	36.1	100.0	241,901
Keep Watch Over Flat	4.8	6.3	3.7	43.7	41.5	100.0	241,901
Help to Resolve Issues/Provide Solutions Relating to Home Repair	1.0	2.6	2.2	38.6	55.6	100.0	241,901
Exchange Suggestions/Advice	1.2	2.6	3.3	37.8	55.1	100.0	241,901
Communicate via Group Chats	2.3	3.5	2.4	19.0	72.8	100.0	241,901
Participating in Community Activities with Neighbours	-**	2.3	2.1	20.2	75.1	100.0	241,901
Provide/Receive Financial Help	-**	-**	1.6	8.8	88.9	100.0	241,901

* Excluding non-response cases

** Values with high coefficient of variation (CV) were dropped

Most seniors and young seniors interacted with neighbours within the block, at areas such as corridors/areas outside flats or lift lobbies

Seniors frequently interacted with their neighbours within the block (84.6%), mainly at corridors/areas outside flats (42.1%), lift lobbies (24.5%), or void decks (17.2%), as shown in Table 5.26. They also commonly interacted at eating places within the precinct like hawker centres or coffee shops. Similar trends were found for young seniors and all households.

Almost all seniors (95.1%) and young seniors (93.1%) agreed that such places helped them to interact with more neighbours. Most seniors (96.9%) and young seniors (94.5%) also felt there were enough places for neighbourly interaction in their precinct.

Table 5.26
Places Where Neighbours Meet for Interaction among Senior and Young Senior Households

Places Where Neighbours Meet	Senior	Young Senior	All
Within the Block	84.6	87.3	87.2
Corridor/Area outside flat	42.1	45.2	44.6
Lift lobby/Lift	24.5	25.8	27.2
Void deck	17.2	15.5	14.4
Others (e.g., drop-off porch, community living room)	0.8	0.8	1.0
Within the Neighbourhood or Precinct	12.4	10.5	10.6
Hawker centre/Coffee shop	5.3	4.2	3.7
Market	4.5	2.8	2.7
Pathways/Linkways to blocks	0.7	1.0	0.9
Fitness corner	0.5	0.3	0.4
Carpark	0.4	1.1	0.9
Playground	0.4	0.6	1.2
Others (e.g., nursery/kindergarten, community garden)	0.6	0.5	0.8
Within the Town	3.0	2.2	2.2
Park/Garden	0.8	0.3	0.6
Residents' Committee/Residents' Network	0.6	-*	0.3
Transport facility (e.g., bus stop/bus interchange/MRT station)	0.4	0.6	0.4
Commercial facilities (e.g., shopping mall/provision shops)	0.4	0.5	0.5
Others (e.g., community club, religious institutions)	0.8	0.6	0.4
Total	%	100.0	100.0
	No. of Responses**	782,868	621,538
			2,460,587

* Values with high coefficient of variation (CV) were dropped

** Excluding non-response cases and each resident was asked to provide up to three responses

Decline in Sense of Community among senior and young senior households but higher compared with all households

Sense of Community (SOC) measures neighbourliness among HDB residents. Both seniors and young seniors experienced a slight decline in SOC from 2018, with scores of 73.2 and 70.5 respectively (Table 5.27). Despite this, their average scores were higher than those of all households, with seniors scoring the highest. Lower scores were noted for tolerance towards noise from neighbours.

Table 5.27
Sense of Community Score among Senior and Young Senior Households

SOC Indicators	2018			2023/24		
	Senior	Young Senior	All	Senior	Young Senior	All
a. "It is very easy to talk to people living in my HDB estate."	74.0	73.6	73.4	74.8	73.6	73.5
b. "I can tolerate noise created by my neighbours."	68.8	70.6	68.7	66.8	64.2	64.0
c. "I can always get help from my neighbours when in need."	73.1	72.2	72.2	72.5	72.1	71.8
d. "Residents in this block can recognise one another easily."	74.1	73.6	73.1	74.1	72.5	72.3
e. "Residents here care about the maintenance of their block."	73.8	72.8	72.5	73.3	71.1	71.3
f. "I feel a sense of belonging to this housing estate."	83.7	80.8	78.8	77.5	69.8	69.3
Overall Mean Score (Over maximum of 100)	74.9	73.6	73.1	73.2	70.5	70.3

Around four in ten seniors and young seniors participated in community activities like block parties, festive celebrations and interest group activities

The social ties of seniors and young seniors with the broader community are examined through their participation in community activities and their willingness to offer services for the community's benefit. The percentage of seniors who took part in community activities over the past 12 months was 39.3% in 2023/24, comparable to 38.1% in 2018 (Table 5.28). Similarly, 39.0% of young seniors participated in community activities in 2023/24 which was comparable to 38.3% in 2018.

Table 5.28
Community Participation of Senior and Young Senior Households Over Past 12 Months by Year

Community Participation	2013			2018			2023/24		
	Senior	Young Senior	All	Senior	Young Senior	All	Senior	Young Senior	All
Yes	47.0	48.3	48.6	38.1	38.3	39.1	39.3	39.0	41.3
No	53.0	51.7	51.4	61.9	61.7	60.9	60.7	61.0	58.7
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	N*	209,714	143,211	908,499	259,283	260,815	1,013,542	340,875	278,585

* Excluding non-response cases

Social activities such as block parties and festive celebrations were the more common types of community activities carried out by seniors, with 28.2% engaging in such activities over the past 12 months (Table 5.29). Close to two in ten (18.7%) seniors had also participated in interest group activities (e.g., sports/dance/gardening activities), followed by taking up courses such as language classes or cooking/baking classes (15.2%). Similar trends were also observed for young seniors.

Table 5.29
Types of Community Participation among Senior and Young Senior Households
Over Past 12 Months

Types of Community Participation	Households Participated (%)*		
	Senior	Young Senior	All
Social activities (e.g., block parties, social gathering, festival celebrations, tours/excursions)	28.2	24.2	28.1
Interest group activities (i.e., organised by people with similar interest e.g., sports activities /dance group/photography/gardening/animal welfare group)	18.7	17.6	18.2
Courses (e.g., language classes, cooking/baking classes, art/handicraft classes)	15.2	14.4	16.2
Community activities organised by religious institutions (e.g., fund raising, food distribution)	13.1	14.3	15.0
Volunteer work/Serving the community	10.8	13.5	14.5
Discussion on national/local issues (e.g., Town Hall Meetings, dialogue sessions, Neighbourhood Renewal Programme consultations)	9.0	10.1	10.7

* Excluding non-response cases

The proportion of seniors who participated in community activities did not differ significantly by labour force status, with 40.1% of seniors in labour force participating in at least one community activity, compared with 38.9% of seniors who were outside the labour force (Table 5.30). For young seniors, a slightly higher proportion outside the labour force (41.5%) had participated in community activities, compared with 38.2% of young seniors in the labour force. Both senior and young senior females were also more likely to participate in community activities.

Table 5.30
Participation in Community Activities among Senior and Young Senior Households
by Attributes

Attributes		Senior				Young Senior			
		Community Participation		Total		Community Participation		Total	
		Yes	No	%	N*	Yes	No	%	N*
Labour Force Status	In Labour Force	40.1	59.9	100.0	114,937	38.2	61.8	100.0	216,566
	Outside Labour Force	38.9	61.1	100.0	225,829	41.5	58.5	100.0	61,614
Sex	Male	35.0	65.0	100.0	175,168	37.2	62.8	100.0	159,245
	Female	43.9	56.1	100.0	165,707	41.4	58.6	100.0	119,340

* Excluding non-response cases

Significant increase in proportion of seniors and young seniors who contributed services to the community

More than six in ten seniors (64.0%) had contributed services for the community's benefit, a substantial increase from the 31.1% in 2018 (Chart 5.11). A similar trend was observed among young senior households. Contributions by seniors and young seniors included helping to keep common areas clean and providing general help (e.g., watering of plants) (Table 5.31).

Chart 5.11
Contribution of Services for Benefit of Community among Senior and Young Senior Households by Year

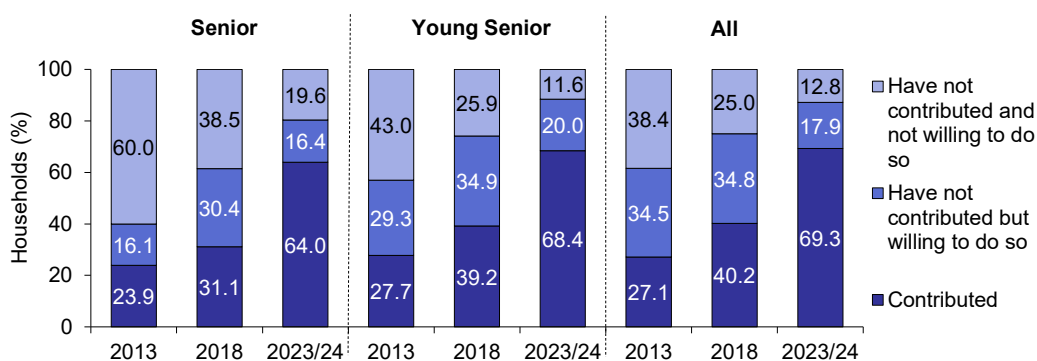


Table 5.31
Types of Help/Services Rendered by Senior and Young Senior Households

Types of Help/Service	Senior	Young Senior
Keep common areas clean/Pick up litter	40.7	35.9
General help (e.g., receive parcels/water plants)	22.5	20.0
Look after one another (e.g., look after neighbour's child/parents)	13.2	11.9
Report to authorities (e.g., safety/maintenance/emergency issues)	9.4	15.5
Being a volunteer/Volunteer to help if needed	6.6	5.8
Giving donations	4.7	6.2
Help neighbour with household matters	2.9	4.7
Total	%	100.0
	N*	217,986
		100.0
		190,593

* Excluding non-response cases

Among those who did not contribute, old age was cited by seniors (36.7%) as the main reason followed by a lack of time (25.0%) (Table 5.32). For young seniors, a lack of time (55.6%) was the main reason for not contributing services, while 18.8% mentioned that they were not interested in the activities.

Table 5.32
Reasons for Not Contributing Services among Senior and Young Senior Households

Reasons	Senior	Young Senior
Old age	36.7	4.1
No time/busy	25.0	55.6
Not interested in the activities	19.4	18.8
Health issues	13.1	9.6
Not informed of the activities	5.8	11.9
Total	%	100.0
	N*	122,889
		100.0
		87,992

* Excluding non-response cases

A higher proportion of seniors who had contributed their services for the benefit of the community resided in sold flats, possessed higher educational qualifications, or participated in community activities (Table 5.33). A similar trend was observed among young seniors. The high degree of willingness among both seniors and young seniors to offer their services represents a potential source of volunteers that agencies or organizations could utilise for community projects.

Table 5.33
Contribution of Services for Benefit of Community among Senior and Young Senior Households by Attributes

Attributes		Senior				Young Senior			
		Contributed		Total		Contributed		Total	
		Yes	No	%	N*	Yes	No	%	N*
Flat Type	Rental	55.3	44.7	100.0	22,995	55.8	44.2	100.0	13,887
	1- & 2-Room	63.8	36.2	100.0	22,739	61.3	38.7	100.0	10,834
	3-Room	57.6	42.4	100.0	93,243	67.0	33.0	100.0	65,135
	4-Room	64.8	35.2	100.0	117,678	66.6	33.4	100.0	103,933
	5-Room & Bigger	72.3	27.7	100.0	84,221	74.7	25.3	100.0	84,796
Education Level	Below Secondary	59.2	40.8	100.0	191,685	60.4	39.6	100.0	88,634
	Secondary/ Post-Secondary	69.7	30.3	100.0	108,034	69.0	31.0	100.0	107,951
	Diploma & Above	70.8	29.2	100.0	41,143	76.3	23.7	100.0	82,001
Community Participation	Yes	77.1	22.9	100.0	133,917	82.0	18.0	100.0	108,710
	No	55.5	44.5	100.0	206,959	59.8	40.2	100.0	169,875

* Excluding non-response cases

Seniors and young seniors' levels of trust and reciprocity with their community improved but network sizes experienced a decline

The trust scores of seniors and young seniors with regard to friends, neighbours, colleagues and acquaintances were generally higher in 2023/24 compared with 2018, and comparable to all households (Table 5.34). Among seniors, the reciprocity scores with friends, neighbours and colleagues had increased from 2018 and declined slightly with regard to acquaintances. For young seniors, the reciprocity scores with friends, neighbours and acquaintances were comparable to 2018 but declined slightly with regard to colleagues.

Seniors and young seniors had fewer friends, neighbours, colleagues, and acquaintances in their informal community networks compared with 2018 (Table 5.35). The decline registered could be due to the COVID-19 pandemic, when in-person social interactions were restricted⁴⁰.

⁴⁰ Kovacs, Balazs., Caplan, Nicholas., King, Marissa. and Samuel Grob. 2021. "Social Networks and Loneliness During the COVID-19 Pandemic." *Socius: Sociological Research for a Dynamic World, Special Collection: COVID-19*. <https://journals.sagepub.com/doi/full/10.1177/2378023120985254>

Table 5.34
Norms of Trust and Reciprocity with Informal Community Networks among Senior and Young Senior Households

Networks	Trust (Mean Score: 0 - 10)						Reciprocity (Mean Score: 0 - 10)					
	Senior		Young Senior		All		Senior		Young Senior		All	
	2018	2023/24	2018	2023/24	2018	2023/24	2018	2023/24	2018	2023/24	2018	2023/24
a. Friends	6.4	6.7	6.6	6.8	6.8	6.9	6.3	6.4	6.5	6.5	6.7	6.7
b. Neighbours	5.8	6.3	5.9	6.2	6.0	6.3	5.7	6.0	5.8	5.9	5.9	6.0
c. Colleagues	5.9	6.1	6.1	6.1	6.3	6.3	5.8	5.9	6.0	5.8	6.2	6.1
d. Acquaintances	4.3	4.5	4.2	4.5	4.4	4.6	4.2	4.0	4.0	4.0	4.2	4.2

Table 5.35
Size of Informal Community Networks among Senior and Young Senior Households

Networks	Mean Network Size (Persons)					
	Senior		Young Senior		All	
	2018	2023/24	2018	2023/24	2018	2023/24
a. Friends	10	7	11	7	14	8
b. Neighbours	6	5	6	4	7	5
c. Colleagues	4	2	9	6	11	6
d. Acquaintances	3	2	4	2	5	2

Almost all seniors and young seniors had positive sentiments towards Singapore and on community resilience during COVID-19

This section examines seniors' and young seniors' sentiments towards Singapore and their views on community resilience during the COVID-19 pandemic.

Almost all seniors and young seniors would always regard Singapore as their home and felt it was a place where they could fulfil their aspirations in life. Similarly, almost all seniors and young seniors were also confident that the authorities would implement suitable measures to guide the country through any crisis (Table 5.36).

Table 5.36
Senior and Young Senior Households' Sentiments towards Singapore

Statements	Senior		Young Senior		All*	
	Strongly Agree/ Agree	Disagree/ Strongly Disagree	Strongly Agree/ Agree	Disagree/ Strongly Disagree	Strongly Agree/ Agree	Disagree/ Strongly Disagree
I will always regard Singapore as my home.	99.4	0.6	98.8	1.2	98.6	1.4
Singapore is a place where I can fulfil my aspirations in life.	98.6	1.4	97.2	2.8	96.3	3.7
I am confident that the authorities will implement suitable measures to guide the country through any crisis.	97.8	2.2	96.8	3.2	96.3	3.7

* Excluding non-response cases

Regarding their views on the resilience of the local community during the COVID-19 pandemic, almost all seniors and young seniors agreed the community received timely updates on the latest COVID-19 guidelines. Almost all seniors and young seniors were also optimistic that the community would be able to work together to overcome future pandemics and was prepared to address future challenges; as well as exercise responsibility to overcome the pandemic (Table 5.37).

Table 5.37
Senior and Young Senior Households' Views on COVID-19 Outcomes

Statements	Senior		Young Senior		All*	
	Strongly Agree/ Agree	Disagree/ Strongly Disagree	Strongly Agree/ Agree	Disagree/ Strongly Disagree	Strongly Agree/ Agree	Disagree/ Strongly Disagree
The community is updated with the latest COVID-19 updates and guidelines.	95.9	4.1	93.6	6.4	93.5	6.5
We can overcome the pandemic if we work together as a community.	98.5	1.5	98.4	1.6	98.1	1.9
The community is prepared to address future challenges.	97.4	2.6	96.0	4.0	95.3	4.7
Residents will exercise responsibility to overcome the pandemic.	97.1	2.9	95.6	4.4	95.3	4.7

* Excluding non-response cases

Seniors and young seniors' sense of belonging to towns/estates remained high

A high proportion of seniors (98.6%) and young seniors (97.0%) felt a sense of belonging to their towns/estates (Table 5.38).

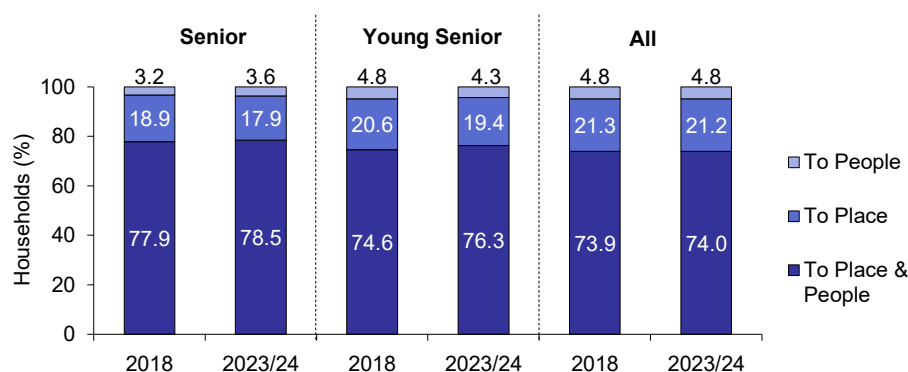
Table 5.38
Sense of Belonging among Senior and Young Senior Households by Year

Sense of Belonging	2013			2018			2023/24		
	Senior	Young Senior	All	Senior	Young Senior	All	Senior	Young Senior	All
Yes	99.2	99.0	98.8	99.8	99.3	99.0	98.6	97.0	97.3
No	0.8	1.0	1.2	0.2	0.7	1.0	1.4	3.0	2.7
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	N*	142,641	209,435	906,831	259,118	260,815	1,013,339	340,875	278,585

* Excluding non-response cases

Some 78.5% of seniors felt a sense of belonging to both place and people, similar to 2018. Only 17.9% attributed it solely to the place (Chart 5.12). This trend was also seen in young seniors and all households.

Chart 5.12
Sense of Belonging to Place and People among Senior and Young Senior Households by Year



5.4 Housing Aspects

The next section on housing examines seniors and young seniors' desire to age in place, whether their living environment meets their needs, and what facilities

and services are necessary for those requiring assistance with Activities of Daily Living.

To enable seniors and young seniors to age in place, it is vital to provide a conducive living environment within HDB towns and estates to meet their housing needs. As mentioned, HDB has made enhancements to EASE 2.0 and launched the Silver Upgrading Programme in 2024. The ongoing Neighbourhood Renewal Programme (NRP)⁴¹ also ensures seniors and young seniors benefit from improvements like additional residents' corners, community living rooms, and covered linkways. With more senior-friendly facilities and services to be carried out in the upcoming decades, it is important to examine the needs and preferences of both seniors and young seniors to facilitate timely reviews of their living environment and housing aspirations.

The analysis of housing aspects addresses four key areas: housing mobility and aspirations, physical living experience, satisfaction and usage levels of estate facilities and facilities for medical and social support.

5.4.1 Housing Mobility and Aspirations

This section investigates the preferences of senior and young senior residents regarding ageing-in-place. It analyses their intention to move within the next five years, their desire to remain in the same flat or town, and their preferred housing type for old age.

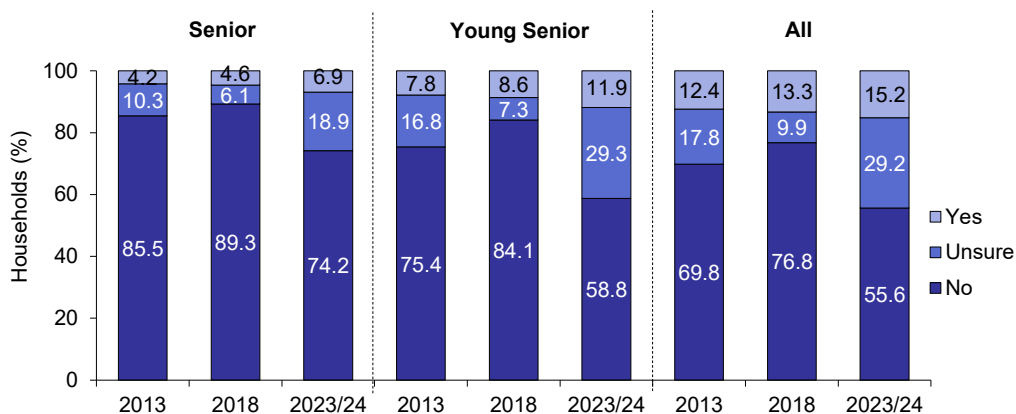
Increase in proportion of seniors and young seniors who were unsure if they would move within next five years, while proportion with no intention to move decreased

The majority of seniors and young seniors had no intention to move within the next five years (Chart 5.13). The proportion of seniors with the intention to move rose slightly from 4.6% in 2018 to 6.9% to 2023/24, while that of young seniors also increased from 8.6% to 11.9% over the same period. For those unsure of whether they would move within the next five years, the proportion of both seniors

⁴¹ Introduced in August 2007, the NRP focuses on improvements at the block and precinct level, for blocks built up to 1999. The improvement items for each project are tailored based on residents' feedback on the features they hope to see in their neighbourhood. Examples of block-level improvements that could be carried out under NRP include Residents' Corners and seating areas in the common spaces within the block. Precinct-level improvements could include drop-off porches, covered linkways, fitness corners, playgrounds and landscaping.

and young seniors increased significantly from 6.1% to 18.9% from 2018 to 2023/24, and from 7.3% in 2018 to 29.3% in 2023/24, respectively.

Chart 5.13
Intention to Move within Next Five Years among Senior and Young Senior Households by Year



For seniors who intended to move within the next five years, the main reason given was to right-size to a smaller flat. Young seniors also expressed similar reasons, with some also wanting a new unit or a bigger HDB flat to meet family needs.

For seniors and young seniors who were unsure of moving, the main reasons given were that much depends on other family members' decisions, or they had not thought about it. Some young seniors also mentioned that the decision to move would be dependent on their financial situation.

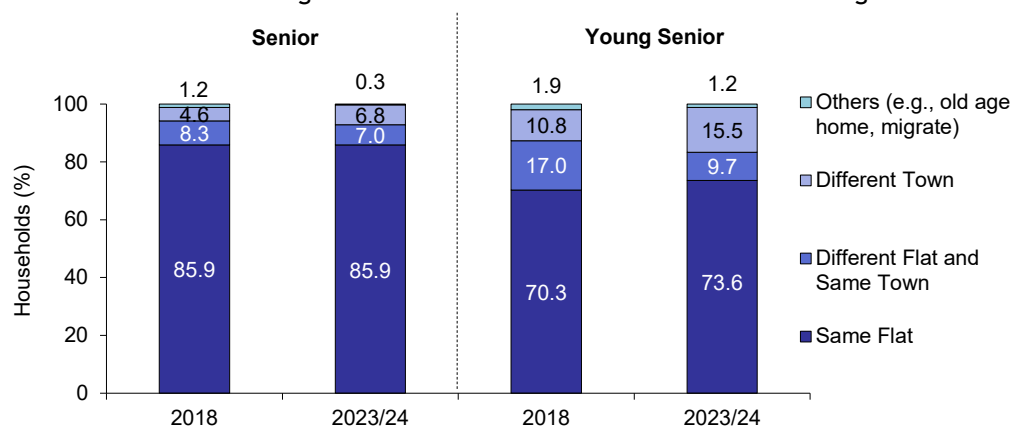
For seniors and young seniors who did not intend to move, the main reasons given were that they were comfortable with the current flat, or that the current flat was sufficient to meet their household's housing needs. Other reasons cited were that they had lived in the current place for many years and were familiar with the place or that it had good transportation networks.

Majority of seniors and young seniors intended to age in their current flat, similar to 2018

Seniors and young seniors were asked about their living preferences for old age. Most seniors (85.9%) and young seniors (73.6%) planned to live in their current flats, with a slight increase from 2018 for young seniors (Chart 5.14). Among

seniors, 7.0% wanted to move to a different flat within the same town, while 6.8% would move to a different town. Young seniors displayed higher mobility, where 9.7% intended to move to a different flat within the same town and 15.5% moving to another town. Overall, it was apparent that most seniors and young seniors preferred to age in place.

Chart 5.14
Where Senior and Young Senior Households Intended to Live for Old Age



Both seniors and young seniors expressed a preference to continue living in the same flat as they found it comfortable, had an emotional attachment to it, or wished for their children to inherit it.

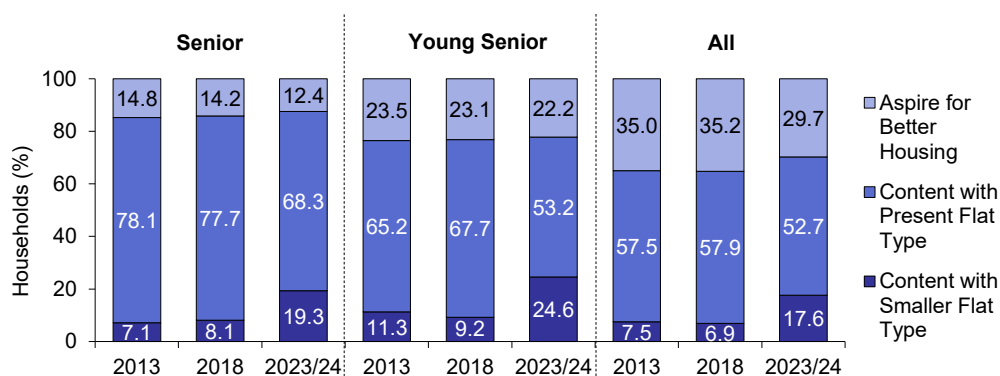
Among seniors and young seniors who wanted to move to a different flat but remain in the same town, both cohorts mentioned reasons such as moving into a smaller flat for easier upkeep, that their household size had decreased, or they wished to cash out their flats for additional income. They preferred to remain in the same town due to good transport networks, provision of facilities, familiar surroundings or sense of attachment to town, or proximity to children.

For seniors and young seniors wanting to move to a different town, they cited reasons such as wishing to move to a smaller flat for easier maintenance, cashing out for additional income, a decrease in household size, or moving to flats integrated with services for seniors for old age needs. They preferred to move to a different town with good transportation networks, near to children's homes, or near to facilities.

Higher proportion of seniors and young seniors content with smaller flat types compared with 2018

The majority of seniors (68.3%) and young seniors (53.2%) were content with the flat type that they were currently residing in, albeit lower than in 2018 (Chart 5.15). Meanwhile, the proportion content with smaller flat types had risen significantly from 2018 to 2023/24, from 8.1% to 19.3% for seniors and from 9.2% to 24.6% for young seniors. The proportions who aspired for better housing⁴² were largely similar from 2018 to 2023/24, with 12.4% of seniors and 22.2% of young seniors having such aspirations.

Chart 5.15
Housing Aspirations among Senior and Young Senior Households by Year



Higher proportions of seniors and young seniors were content with 4-room flats, followed by 3-room flats (Table 5.39). While the proportion who were content with 5-room flats remained similar for seniors from 2018 to 2023/24, this proportion had decreased from 21.2% to 15.7% for young seniors. The proportions who were content with 2-room and smaller flats had increased significantly from 2018 to 2023/24, from 12.9% to 20.1% for seniors, and from 8.8% to 15.2% over the same period for young seniors.

⁴² Aspiration for better housing refers to households who are content with a flat type that is bigger than their present flat type, a private property or rental households who aspire to own a flat.

Table 5.39
Housing Type Content with among Senior and Young Senior Households by Year

Housing Type Content with	2018			2023/24			
	Senior	Young Senior	All	Senior	Young Senior	All	
1- & 2-Room	12.9	8.8	6.6	20.1	15.2	12.1	
3-Room	29.2	18.5	17.1	27.5	21.8	19.0	
4-Room	31.0	34.6	30.3	28.7	30.4	28.5	
5-Room	16.4	21.2	22.9	15.7	15.7	20.2	
Executive	4.2	6.3	6.6	2.5	5.1	5.3	
Private Property*	5.8	9.8	0.6	2.3	5.5	9.2	
Others** (e.g., old-age home/nursing home)	0.5	0.8	15.9	3.2	6.3	5.7	
Total	%	100.0	100.0	100.0	100.0	100.0	
	N***	259,200	260,606	1,012,784	340,452	277,612	1,096,883

* Private property includes private apartment, private/executive condominium, terrace house, semi-detached house, bungalow and private studio apartment

** Including old-age home/nursing home, retirement villages, private assisted living development, private co-living space, overseas property

*** Excluding non-response cases

Increase in proportion of seniors and young seniors who preferred to reside in smaller flats for old age

In terms of preferred housing type for old age, for both groups of seniors, the preference for purchased 2-room flats rose from 11.8% in 2018 to 21.5% in 2023/24 for seniors, and from 16.7% in 2018 to 23.6% in 2023/24 for young seniors (Table 5.40). Conversely, the proportions who preferred to live in purchased 4-room and bigger flat types decreased from 2018 to 2023/24 for both seniors and young seniors. As indicated in the earlier section on type of dwelling by flat type (Refer to Section 5.1.1, Table 5.1), this increase could be attributed to a higher proportion of both seniors and young seniors residing in 2-room flats compared with 2018; hence their current flat type aligned with their preferences.

Table 5.40
Preferred Housing Type for Old Age among Senior and Young Senior Households by Year

Preferred Housing Type	2018		2023/24	
	Senior	Young Senior	Senior	Young Senior
Purchased				
1-Room	1.1	1.1	1.3	1.1
2-Room	5.1	7.6	8.0	9.1
Short-lease 2-Room Flexi Flat	6.7	9.1	13.5	14.5
3-Room	33.0	26.3	28.8	27.2
4-Room	28.6	28.3	23.2	23.1
5-Room & Bigger	16.8	18.9	13.7	10.9
Community Care Apartment (CCA)	N.A.	N.A.	1.4	2.2
Private Property*	0.4	1.3	0.5	0.9
Others** (e.g., nursing home)	1.6	3.8	3.6	6.9
Rent				
1-Room	3.6	1.4	2.8	1.3
2-Room	2.5	1.8	2.1	1.8
Others (e.g., rent 3-room & bigger flats)	0.6	0.4	1.1	1.0
Total	%	100.0	100.0	100.0
	N***	258,789	259,954	340,746

* Private property includes private apartment, private/executive condominium, terrace house, semi-detached house, bungalow and private studio apartment

** Including nursing home, retirement village, private assisted living development, rent a co-living space, overseas property

*** Excluding non-response cases

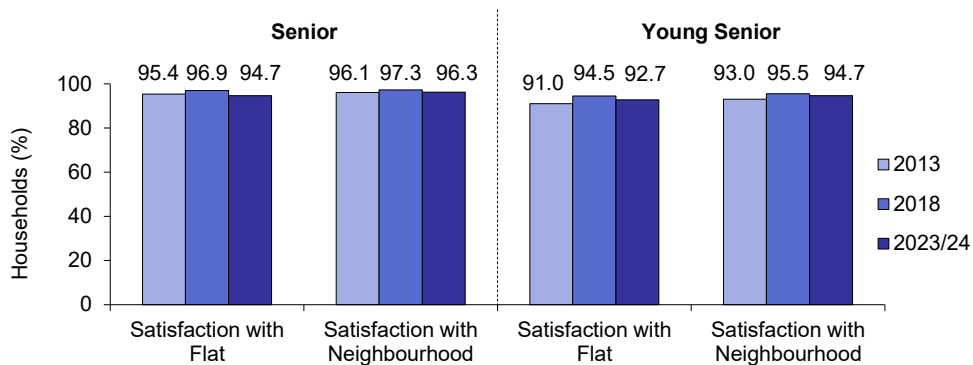
5.4.2 Physical Living Experience

As most older residents prefer to age in place, it is essential to assess if their living environment meets their needs. This section evaluates seniors and young seniors' satisfaction with their flat, neighbourhood and various aspects within HDB estates, issues faced within their flats, lift reliability, pride in their homes, and perceived value for money of their flats.

Most seniors and young seniors satisfied with both their flat and neighbourhood

More than 90% of both seniors and young seniors were satisfied with their flat and neighbourhood. However, there was a slight decrease in satisfaction levels for both groups compared with five years ago (Chart 5.16).

Chart 5.16
Satisfaction with Flat and Neighbourhood among Senior and Young Senior Households by Year



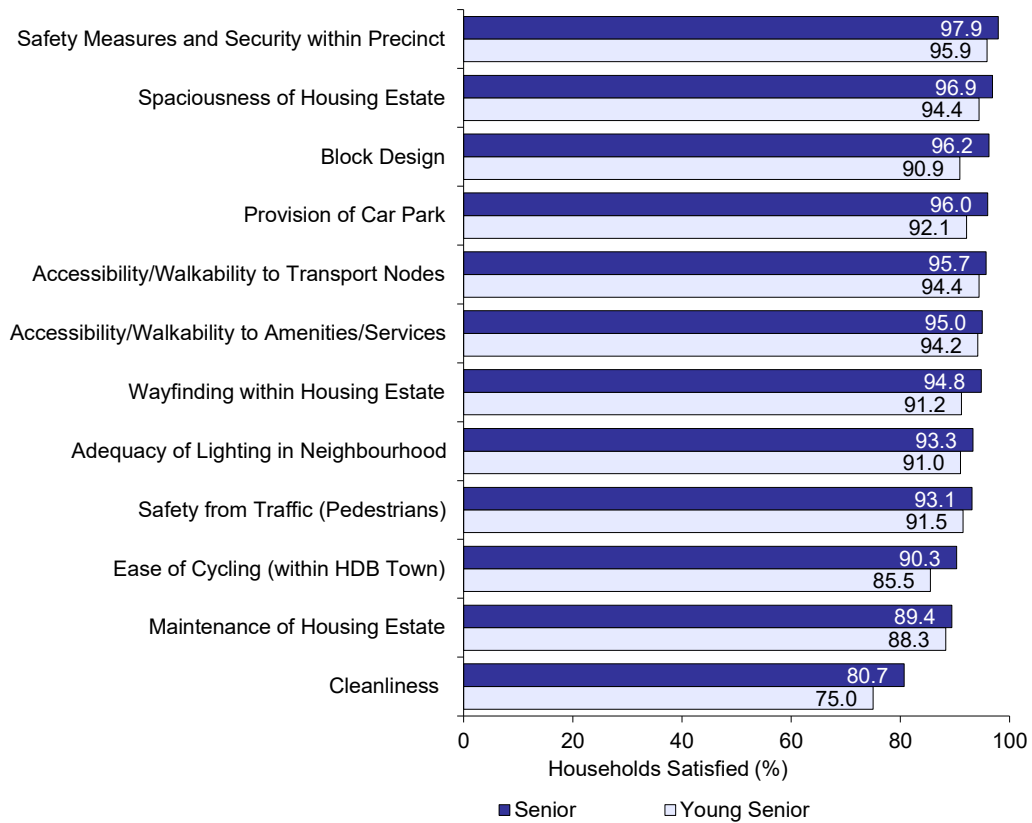
Seniors and young seniors who were satisfied with their flat cited its adequate size or no major problems within the flat. The small proportion who was dissatisfied mainly cited problems with the condition of the flat.

Seniors and young seniors who were satisfied with their neighbourhoods cited good transportation networks, a pleasant or peaceful environment, or friendly neighbours as the main reasons. Seniors and young seniors who were dissatisfied mentioned cleanliness issues or inconsiderate neighbours.

Seniors and young seniors were mostly satisfied with various aspects of HDB physical living environment except for cleanliness and noise

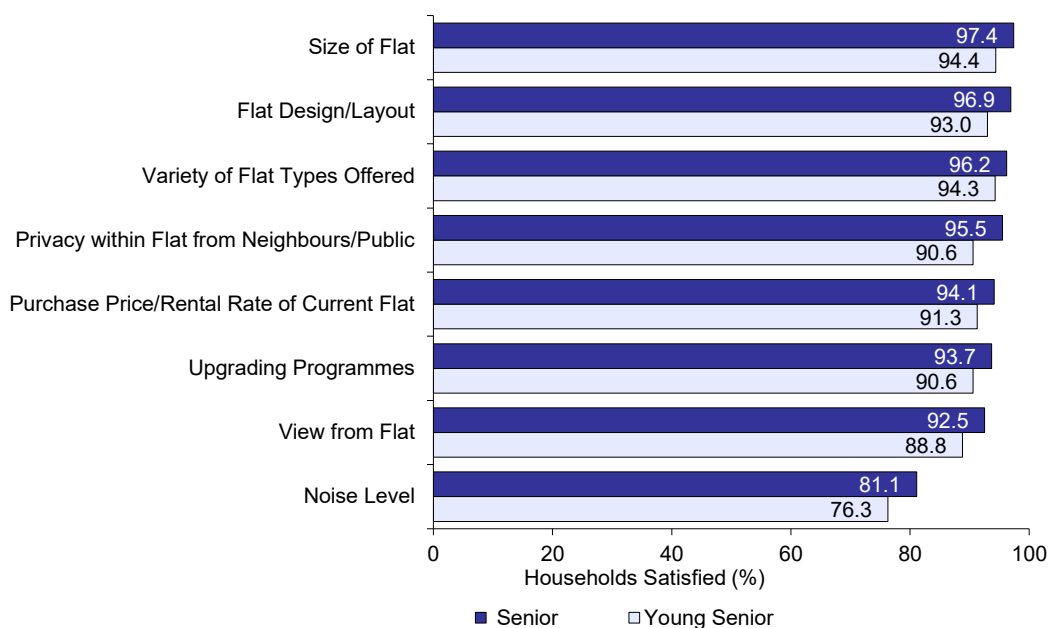
Residents were asked to indicate their satisfaction with various external and internal aspects of their HDB living environment. More than 80% of both seniors and young seniors expressed satisfaction with the external aspects, except for cleanliness issues cited by young seniors (Chart 5.17). A higher proportion of seniors, compared with young seniors, reported being satisfied with the external aspects.

Chart 5.17
Satisfaction with Aspects of External Living Environment among Senior and Young Senior Households



Both seniors and young seniors found noise to be the least satisfactory internal aspect of the HDB living environment. More than 80% were satisfied with most of the internal aspects such as flat size and flat design/layout (Chart 5.18). Seniors generally reported higher satisfaction with internal aspects than young seniors.

Chart 5.18
Satisfaction with Aspects of Internal Living Environment among Senior and Young Senior Households



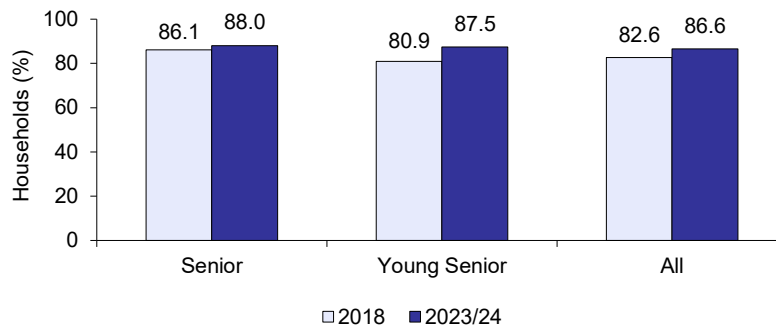
Close to nine in ten seniors and young seniors found lifts to be reliable

A high proportion (88.0%) of seniors agreed that the lifts were reliable, which was higher than in 2018 (Chart 5.19). This proportion was comparable to young seniors and all households. Initiatives such as the Lift Enhancement Programme (LEP)⁴³ and Lift Surveillance System (LSS)⁴⁴ would have improved lift reliability and performance in HDB blocks.

⁴³ Under the Lift Enhancement Programme (LEP) to enhance lift safety, lifts in HDB blocks that have been in operation for 18 years or less (as of 1 April 2017) and are not equipped with features such as unintended lift car movement protection (to guard against failure of lift components) and light curtain sensors (to enable better detection of objects between lift doors), would be eligible for the programme. About 20,000 existing lifts in HDB estates are eligible, and HDB co-funds the LEP substantially. The LEP is being carried out by respective Town Councils (TCs) over a period of 10 years, and the award of LEP works commenced in 1Q 2019.

⁴⁴ Lift Surveillance System (LSS) was first introduced under the Lift Upgrading Programme (LUP), where most TCs have opted to install the LSS. It is also provided for all new lifts in new BTOs which are installed from July 2016 onwards. Some TCs have also retrofitted LSS to some older lifts within their respective TCs. The LSS helps to deter vandalism to the lift and misuse of lift doors. It is now a regulatory requirement to provide LSS in lift cars and building owners (including TCs for lifts in HDB estates) are required to provide footage recorded by the LSS to relevant authorities, if necessary, to facilitate investigation into any lift-related incident.

Chart 5.19
 Proportion of Senior and Young Senior Households who Perceived Lifts to be Reliable

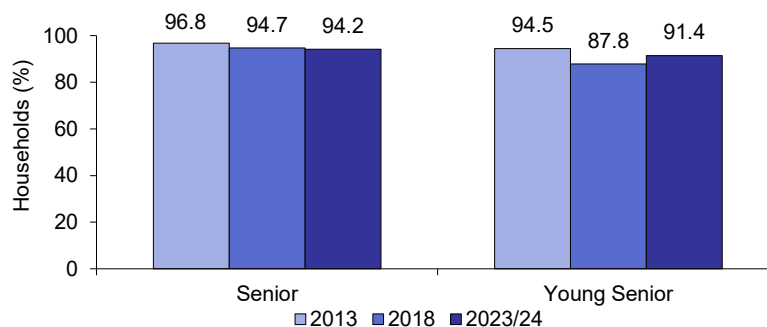


Most seniors and young seniors agreed their flat was value for money

The physical living experience encompasses more than just satisfaction with the environment; it also includes residents’ perceptions of the value of their flat.

Most seniors (94.2%) and young seniors (91.4%) residing in sold flats agreed that their flats offered good value for money (Chart 5.20). Among both seniors and young seniors who perceived their flats as value for money, the majority cited affordable flat prices at the time of purchase, good location, and appreciation in the value of the flat as main reasons. Conversely, those who disagreed attributed their views to the high purchase price and the lack of appreciation in flat value.

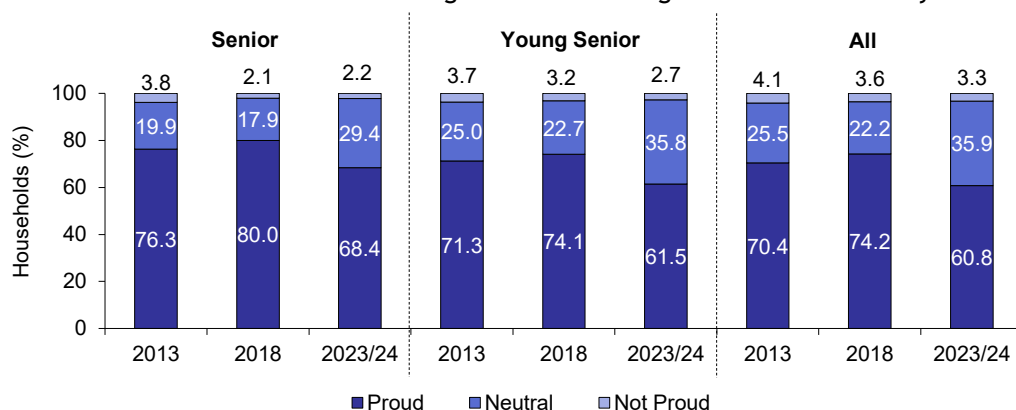
Chart 5.20
 Whether Flat was Value for Money among Senior and Young Senior Households in Sold Flats by Year



Decline in proportion of seniors and young seniors who were proud of their flat while proportion who felt neutral increased

A lower proportion of seniors and young seniors were proud of their flat compared with 2018 (Chart 5.21), with an increase in proportion of seniors (29.4%) and young seniors (35.8%) who felt neutral about their flat.

Chart 5.21
Sense of Pride towards HDB Flat among Senior and Young Senior Households by Year



Seniors and young seniors who were proud of their flat cited benefits derived from living in a convenient location, adequate flat size, and a sense of achievement in owning a flat. Seniors and young seniors who felt neutral about their flat viewed housing as a basic necessity. The minority among them who were not proud of their flat saw their HDB flat as a basic necessity or felt that it was poorly maintained.

5.4.3 Satisfaction with and Usage of Estate Facilities

To help older residents age in place, estate facilities should meet their daily needs. This includes convenient access to places for grocery shopping, coffee shops and hawker centres for meals and conducive places to bond with family and other members of the community, and recreational facilities for socialising and fun. Monitoring usage patterns and satisfaction with estate facilities is therefore essential to improve future design and provision of these facilities.

Most seniors and young seniors satisfied with provision of estate facilities

The majority 96.9% of seniors and 94.7% of young seniors were satisfied with the overall provision of estate facilities, showing a slight decline from 2018, as indicated in Table 5.41. Over 80% of both seniors and young seniors expressed satisfaction with various types of estate facilities provided.

Table 5.41
Satisfaction with Types of Estate Facilities among Senior and Young Senior Households by Year

Types of Estate Facilities	Households Satisfied (%)					
	2018			2023/24		
	Senior	Young Senior	All	Senior	Young Senior	All
General Retail Shopping	99.1	98.3	97.9	95.3	93.7	93.5
HDB shop/Neighbourhood centre	98.0	94.4	94.8	92.5	90.8	89.6
Shopping centre/mall	97.4	97.0	96.3	92.7	92.8	92.2
Market Produce (e.g., wet/dry markets, supermarkets)	98.5	97.6	97.4	95.1	92.9	92.9
Wet/Dry market	92.9	90.1	89.8	87.5	85.3	84.1
Supermarket	97.9	96.1	96.3	94.3	92.3	92.5
Eating Establishments	98.8	96.4	96.2	93.0	90.9	90.1
Hawker centre	94.4	89.9	89.5	87.4	84.2	83.4
Eating house/Coffee shop	96.7	92.3	92.5	88.4	87.1	84.5
Foodcourt	96.6	93.8	93.5	84.7	83.6	81.6
Other F& B outlet (e.g., fast food, café, restaurant)	98.4	97.3	97.1	91.3	92.7	90.7
Playground	97.6	96.8	94.7	94.3	92.8	90.8
Parks & Greenery	96.7	96.9	95.9	93.3	92.8	92.0
Transportation Facilities	96.0	92.5	91.4	95.3	94.3	91.9
Sports Facilities	96.5	95.3	93.6	91.8	90.0	87.8
Recreational & Leisure Facilities	98.4	96.3	95.7	92.0	90.7	89.0
Precinct Facilities	96.3	94.6	94.2	92.2	89.8	89.6
Community Facilities	98.5	97.7	97.3	93.5	90.5	90.5
Educational Facilities	99.3	99.2	97.7	98.2	97.3	96.1
Health/Medical Facilities	96.0	93.8	93.9	95.1	94.2	93.6
Financial Facilities	92.9	90.5	90.0	90.5	87.6	86.6
Postal Facilities	N.A.	N.A.	N.A.	93.4	91.2	90.7
Overall Satisfaction	99.6	99.3	98.6	96.9	94.7	94.5

Slight decline in seniors and young seniors' satisfaction with provision of senior-friendly facilities

As the proportion of seniors and young seniors residing in HDB towns increases, additional senior-friendly facilities have been added. These include ramps, hand bars in lifts and corridors, senior citizens' corners, fitness stations, and benches/seats/tables for social interactions among seniors and young seniors with their neighbours and friends.

Over 80% of both seniors and young seniors were satisfied with the senior-friendly facilities in their living environment, showing a slight decrease from 2018 (Table 5.42). The main reason for dissatisfaction was attributed to seniors and young seniors wanting more of such facilities.

Table 5.42
Satisfaction with Senior-Friendly Estate Facilities among Senior and Young Senior Households by Year

Facilities for Seniors	Households Satisfied (%)					
	2013		2018		2023/24	
	Senior	Young Senior	Senior	Young Senior	Senior	Young Senior
Ramp	97.2	97.6	96.1	94.7	93.0	91.6
Grab Bar in Lifts/Along Corridors	97.4	97.1	96.9	96.2	92.1	91.7
Fitness Station for Seniors	95.4	94.6	95.5	94.4	89.9	88.9
Senior Citizens' Corner	97.8	95.9	93.6	93.7	89.1	85.5
Benches/Seats/Tables	90.8	86.5	91.1	88.6	87.0	83.4

Higher proportion of senior households patronised commercial facilities on a weekly basis, young senior households more likely to patronise food courts, restaurants and cafes

The proportion of senior households who patronised commercial facilities at least once a week had increased from 2018 to 2023/24 (Table 5.43). However, the proportion of young senior households patronising wet/dry markets, supermarkets and HDB shops at least once a week had declined over the same period (Table 5.44). As shown in the next section regarding online shopping habits of seniors and young seniors, a higher proportion of young seniors were making online purchases for groceries and market produce, indicating a shift in shopping habits.

Notably, the proportion of young senior households patronising eating houses/coffee shops, food courts and other food establishments had increased, which could be due to a higher proportion remaining in the workforce and visiting these establishments during working hours.

Increase in usage of most sports and recreational facilities at least once a week among senior and young senior households

Among senior households, the proportion who utilised sports and recreational facilities at least once a week had increased compared with five years ago, except for community gardens and hard/multi-purpose courts (Table 5.43). Similarly, the proportion of young senior households who utilised these facilities at least once a week had increased (Table 5.44). Usage levels on an occasional basis among both senior and young senior households had generally increased, except for community gardens and hard/multi-purpose courts.

Overall, fitness corners/jogging tracks and neighbourhood parks/common greens were the two most popular facilities, with 28.9% and 24.0% of senior households frequenting these facilities at least once a week, respectively. Similar trends were observed for young senior households.

Usage of linkways remained high but more senior and young senior households also used drop-off porches at least once a week

The usage level of covered linkways at least once a week among both senior and young senior households remained high but declined slightly from 2018 (Tables 5.43 and 5.44). However, the proportion of senior and young senior households who utilised drop-off porches at least once a week increased significantly, from 17.1% to 33.8% between 2018 to 2023/24 for senior households and from 25.5% to 39.1% over the same period for young senior households. The increase in usage of drop-off porches could be due to a higher proportion of car ownership among senior households (2023/24: 14.7%, 2018: 12.0%) and young senior households (2023/24: 27.3%, 2018: 23.6%), as well as using private-hire vehicles, where there was an increase in the number of private-hire (chauffeur) cars from 45,342 in 2018 to 53,448 in 2023⁴⁵.

⁴⁵ Land Transport Authority. 2024. *Annual Vehicle Statistics 2024*. Land Transport Authority. Singapore. Retrieved April 17, 2025 (https://www.lta.gov.sg/content/dam/ltagov/who_we_are/statistics_and_publications/statistics/pdf/MVP01-1_MVP_by_type.pdf).

Precinct pavilions also saw higher usage levels at least once a week compared with 2018 for both senior and young senior households, while the proportion of senior and young senior households who visited community clubs occasionally had increased since 2018.

Table 5.43
Usage Level of Estate Facilities among Senior Households by Year

Type of Facilities	2018			2023/24		
	At Least Once a Week	Less Than Once a week	Never	At Least Once a Week	Less Than Once a Week	Never Use
Commercial Facilities						
Supermarket	73.4	23.3	3.3	77.4	21.4	1.2
Wet/Dry market	70.7	21.1	8.2	70.9	23.3	5.8
Hawker centre	57.2	35.1	7.7	63.7	31.5	4.8
Eating house/Coffee shop	55.2	35.5	9.3	61.1	33.5	5.4
HDB shop/Neighbourhood centre	44.5	46.8	8.7	54.5	39.7	5.8
Private shopping centres/malls	N.A.	N.A.	N.A.	37.7	56.5	5.8
Foodcourt	26.6	56.2	17.2	32.8	57.2	10.0
Other F&B outlet (e.g., fast food, café, restaurant)	9.5	53.2	37.3	12.9	71.7	15.4
Sports & Recreational Facilities						
Fitness station/Jogging track	24.0	26.2	49.8	28.9	26.7	44.4
Neighbourhood park/Common green	13.8	35.4	50.8	24.0	39.8	36.2
Regional/Town park	9.3	27.7	63.0	10.0	43.2	46.8
Community garden	6.8	20.4	72.8	4.3	14.8	80.9
Playground	6.2	13.0	80.8	7.5	14.1	78.4
Roof/Sky garden	3.9	13.1	83.0	4.1	13.8	82.1
Hard court/Multi-purpose court	3.5	17.2	79.3	3.4	12.3	84.3
Precinct & Community Facilities						
Covered linkway	80.5	17.2	2.3	77.1	18.4	4.5
Void deck				24.7	30.8	44.5
Community living room/Residents' corner	29.8	39.4	30.8	11.8	25.2	63.0
Shelter	20.2	39.1	40.7	11.3	32.4	56.3
Drop-off porch	17.1	57.6	25.3	33.8	50.7	15.5
Community club	7.4	35.5	57.1	7.0	53.8	39.2
Regional/Public/Community library	6.5	30.8	62.7	4.0	28.0	68.0
Trellis	6.4	25.6	68.0	6.2	22.2	71.6
Precinct pavilion	6.2	37.7	56.1	12.5	31.3	56.2

Note:

- Analysis was based on responses of households who were provided with the facility and were aware of the presence of such a facility in their estate/neighbourhood or town
- Void deck and community living room were analysed as a single variable in SHS 2018

Table 5.44
Usage Level of Estate Facilities among Young Senior Households by Year

Type of Facilities	2018			2023/24		
	At Least Once a Week	Less Than Once a Week	Never	At Least Once a Week	Less Than Once a Week	Never Use
Commercial Facilities						
Supermarket	81.6	17.3	1.1	78.7	20.9	0.4
Wet/Dry market	69.2	22.1	8.7	62.6	30.3	7.1
Eating house/Coffee shop	61.7	31.7	6.6	62.9	33.5	3.6
Hawker centre	60.1	31.2	8.7	60.6	33.2	6.2
HDB Shop/Neighbourhood centre	50.3	42.9	6.8	49.3	44.9	5.8
Private shopping centres/malls	N.A.	N.A.	N.A.	44.8	52.0	3.2
Foodcourt	35.6	52.2	12.2	39.0	53.0	8.0
Other F&B outlet (e.g., fast food, café, restaurant)	16.2	63.6	20.2	23.6	68.3	8.1
Sports & Recreational Facilities						
Fitness station/Jogging track	24.4	32.3	43.3	26.9	33.9	39.2
Neighbourhood park/Common green	16.6	40.9	42.5	22.2	44.3	33.5
Regional/Town park	7.9	41.5	50.6	11.6	50.4	38.0
Playground	6.1	13.0	80.9	6.7	17.9	75.4
Community garden	4.5	22.6	72.9	4.6	18.2	77.2
Hard court/Multi-purpose court	4.0	20.7	75.3	4.4	19.1	76.5
Roof/Sky garden	1.6	14.5	83.9	4.8	21.8	73.4
Precinct & Community Facilities						
Covered linkway	86.1	12.7	1.2	74.6	19.4	6.0
Void deck				14.7	31.6	53.7
Community living room/Residents corner	27.5	40.2	32.3	4.3	24.4	71.3
Drop-off porch	25.5	50.4	24.1	39.1	45.1	15.8
Shelter	22.3	35.9	41.8	10.7	34.0	55.3
Community club	7.6	39.1	53.3	5.0	52.3	42.7
Regional/Public/Community library	7.3	48.6	44.1	5.5	41.8	52.7
Precinct pavilion	6.6	33.6	59.8	9.1	34.3	56.6
Trellis	5.7	26.1	68.2	6.0	27.9	66.1

Note:

- Analysis was based on responses of households who were provided with the facility and were aware of the presence of such a facility in their estate/neighbourhood or town
- Void deck and community living room were analysed as a single variable in SHS 2018

More seniors and young seniors making purchases online

The proportion who had made at least one online purchase in the past 12 months increased significantly for seniors, from 5.2% in 2018 to 22.0% in 2023/24. Similarly for young seniors, this proportion also increased from 23.1% to 51.3% over the same period. The most commonly purchased online items among seniors were clothing and footwear (12.4%), mobile phones and computer products (7.7%), as well as household appliances and furniture (6.0%) (Table 5.45).

Among young seniors, the most commonly purchased items were general household goods (32.8%), clothing and footwear (28.3%) and groceries (21.2%). As mentioned in the section on usage of commercial facilities, the decline in frequency of patronising supermarkets, wet/dry markets and hawker centres on a weekly basis could be due to the rise in proportion of young seniors making online purchases for groceries and cooked food.

Table 5.45
Whether made Online Purchases in Past 12 Months for Senior and Young Senior Households by Year

Items	2018		2023/24	
	Senior	Young Senior	Senior	Young Senior
Clothing/Footwear	2.4	10.0	12.4	28.3
Mobile Phone/Computer & Electronic Products	1.9	4.8	7.7	13.7
General Household Goods	1.3	12.6	5.2	32.8
Groceries/Market Produce	1.2	8.9	3.4	21.2
Cosmetics/Toiletries	1.0	5.9	5.1	19.9
Books & Stationery/Toys	0.8	2.6	3.3	5.0
Household Appliances/Furniture	0.7	6.6	6.0	18.3
Specialised Goods (e.g., jewellery, watches, luggage)	0.7	0.9	2.2	3.2
Cooked Food	0.9	6.0	4.3	14.9
Sports Equipment/Sportswear	0.4	3.1	4.6	9.1

5.4.4 *Ideal Living Arrangement for Seniors and Young Seniors Who Require Assistance with Daily Living Activities*

As most seniors and young seniors wish to age in place, more medical and social support services will be needed if they become less mobile and require help with daily tasks. The last section looks at the ideal living arrangement for seniors and

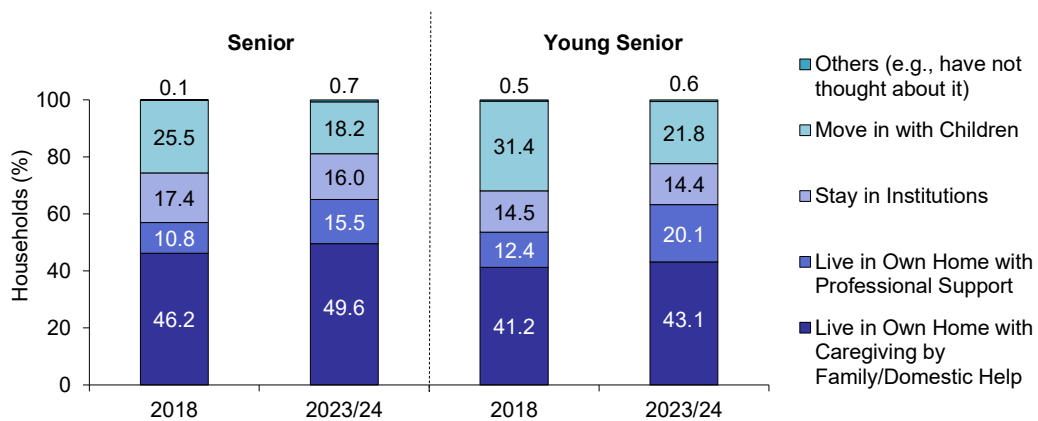
young seniors needing assistance with daily living or considering assisted living facilities, and which medical and social support services seniors and young seniors felt were most required in their living environment.

More seniors and young seniors felt remaining in own home with caregiving by either family members, domestic helpers or professional support was the ideal living arrangement for those requiring assistance with daily living activities

Residents were asked to choose the most suitable living arrangement for an older person who needed assistance with daily living. The most common choice for both seniors and young seniors was to remain in their current home with family members or a domestic helper as caregivers, which had increased from 2018 (Chart 5.22). There was also a rise in the proportion preferring to stay in their own home with professional support.

The proportion of seniors and young seniors selecting to move into their children’s homes decreased from 2018, while the proportions who chose moving into an institution as an ideal living arrangement were largely similar over the same period.

Chart 5.22
Perceived Ideal Living Arrangement for an Older Person Requiring Assistance with Daily Living among Senior and Young Senior Households

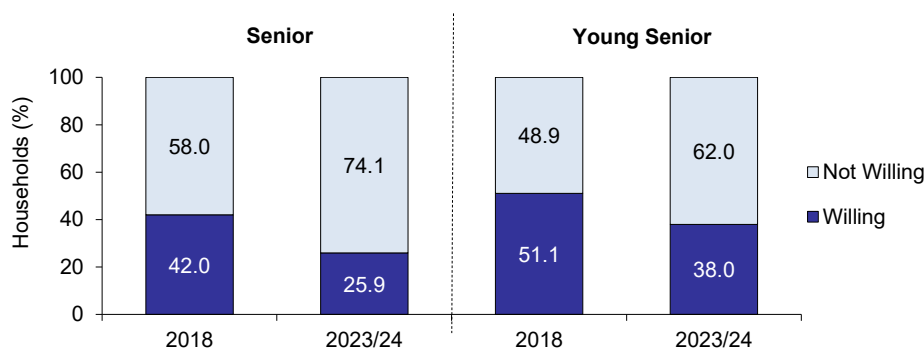


Young seniors more willing to live in assisted living facilities if they required help with daily living activities

With more seniors and young seniors living longer, it is crucial to determine their willingness to move into assisted living if needed. About 25.9% of seniors and

38.0% of young seniors indicated a willingness to do so, a decrease from 2018 (Chart 5.23).

Chart 5.23
Willingness of Senior and Young Senior Households to Live in Assisted Living Facilities by Year



Seniors and young seniors who were willing to live in assisted living cited reasons such as being able to have access to professional medical and nursing care, or that such facilities would allow them to live with privacy but still have access to medical care. For those not willing to live in assisted living facilities, the main reason cited was that they preferred to remain in their own home.

Home medical and meals/transportation services were the more commonly requested services seniors and young seniors would want in their living environment

Seniors and young seniors were asked which medical and social support services⁴⁶ they felt were required in their living environment (Table 5.46). Among seniors, a higher proportion felt home medical services and activity-based centres were required in their living environment, followed by meals/transportation services.

⁴⁶ Common eldercare services covered in the survey are:
a. **Home Medical Services** (e.g., home visits from doctors/nurses/therapists when required)
b. **Home Personal Care Services** (e.g., services provided by trained care professionals to assist clients and caregivers with Activities of Daily Living (e.g., baths, light housekeeping, supervise taking of medication)
c. **Meals/Transportation Services** (e.g., providing meal delivery to homebound clients unable to buy & prepare own meals, transportation to medical appointments and treatments)
d. **Befriending Services** (e.g., social visits from volunteers to take care of well-being of seniors)
e. **Activity-Based Centres for Seniors** (e.g., Active Ageing Centres (AACs)/Senior Activity Centres (SACs) that conduct activities for seniors such as karaoke, arts & crafts and exercise sessions)
f. **Active Ageing Centre (Care)** (e.g., Senior Care Centre, Dementia Day Care, Maintenance Day Care, community rehab)
g. **Home Monitoring and Community Response Services** (e.g., services provided by trained care professionals to attend to medical emergencies / accidents when required)
h. **Teleconsultation** (i.e., patients can consult healthcare professionals via video call or phone call from their own homes/other locations without visiting a medical institution. Medications can be delivered to patients' homes, medical certifications sent to patients and payment for consultation via payment platforms.)

For young seniors, the more commonly requested services were home medical services, along with meals/transportation services.

Table 5.46
Medical and Social Support Services Required in Living Environment
among Senior and Young Senior Households

Medical and Social Support Services	Senior	Young Senior
Home Medical Services	50.6	49.8
Activity-Based Centres for Seniors	45.7	37.1
Meals/Transportation Services	38.2	38.7
Active Ageing Centre (Care)	37.9	32.4
Home Personal Care Services	36.6	34.7
Home Monitoring and Community Response Centres	32.2	30.7
Befriending Services	26.5	21.8
Teleconsultation	16.3	23.4
Do Not Require Any of These Services	5.4	4.8

As Singapore's population ages, there will be an increased demand for medical and social support services within the community, especially among older adults without children who have fewer family support systems. Even seniors and young seniors with children may opt for professional assistance when their health needs become more complex and require intensive caregiving.

With home-based medical and care services being popular options among seniors and young seniors, further collaboration among agencies is required to refine existing senior-friendly housing typologies, such as the inclusion of more home-based services within Community Care Apartments service packages; or to consider situating medical and social support services in closer proximity to HDB residential blocks.

5.5 Summary of Findings

Demographic and Economic Characteristics

The proportion of senior households in HDB increased from 25.6% in 2018 to 31.0% in 2023/24, while the proportion of young senior households declined marginally from 25.7% in 2018 to 25.3% in 2023/24. The proportion of seniors in rental flats dropped to 6.7%, while it remained at 5.0% for young seniors. Additionally, 64.8% of senior households and 71.3% of young senior households were nuclear families. The average household size remained largely the same, at 2.3 in 2018 to 2.4 persons in 2023/24 for senior households, and from 3.0 to 3.1 persons for young senior households.

The proportion of seniors in the labour force grew from 30.1% in 2018 to 33.7% in 2023/24, and young seniors increased from 71.3% to 77.9%. Over four in ten (43.8%) seniors had attained secondary education or above, up from 33.7% in 2018. Similarly, young seniors with secondary education or above rose from 55.5% to 68.2%.

Personal Aspects

The proportion of seniors and young seniors satisfied with life was comparable to five years ago, with overall life satisfaction at 96.0% for seniors and 95.0% for young seniors. Most seniors and young seniors were satisfied with major aspects of life, and over 90% expressed happiness with their lives.

For those with children, 72.0% of seniors and 42.4% of young seniors received regular financial support from them, down from 74.2% and 54.4% in 2018. The decrease in the proportion of them receiving regular financial support could be due to more of them remaining in the workforce, hence they were more likely to be financially self-reliant as they could rely on income from work instead of receiving financial support from children.

The proportion who was fully ambulant had declined from 2018. For those aged 75 years and above, 77.3% of them were fully ambulant, compared with 80.9% in 2018. While the proportion who were fully ambulant remained the same for those

aged 65 to 74 years, the proportion aged 55 to 64 years who were fully ambulant had also declined from 98.0% in 2018 to 95.9% in 2023/24. The majority of seniors (71.9%) and young seniors (70.2%) participated in physical activities at least once a week. Both seniors and young seniors also had higher levels of mental well-being compared with all households.

Social Aspects

Ties between seniors and young seniors with their children remained strong, with high trust and reciprocity with family members. In 2023/24, 89.3% of seniors were satisfied with where they lived in relation to their married children, up from 87.7% in 2018. Similarly, 85.0% of young seniors were satisfied, a slight increase from 84.2% in 2018. Close to half of seniors (48.7%) and young seniors (46.6%) lived in close proximity or in a nearby town/estate to their married children, compared with 44.1% and 41.0% in 2018.

More than eight in ten seniors (85.5%) and young seniors (87.7%) whose married children lived separately from them had engaged in visits with one another at least once a month. More than eight in ten seniors and young seniors could rely on at least one person in their social network for physical, emotional and financial support in times of need.

On seniors and young seniors' ties with their community, there was a significant increase in the proportion who engaged in more intense forms of interactions such as visits and exchanging food and gifts on festive occasions. Common corridors, lift lobbies, void decks, markets and hawker centres were frequent interaction places for seniors and young seniors with their neighbours.

Community participation rate among seniors (39.3%) and young seniors (39.0%) increased slightly from 2018. Social activities such as block parties and festive celebrations, followed by interest group activities (e.g., sports/dance/gardening activities), were the more common types of community participation carried out by seniors and young seniors. Approximately 64.0% of seniors and 68.4% of young seniors had contributed services for the benefit of the community, higher than in 2018.

Trust and reciprocity scores for both seniors and young seniors regarding friends and neighbours were higher in 2023/24 compared with 2018. They also exhibited a strong sense of community, with almost all reporting a sense of belonging to their towns/estates.

On seniors and young seniors' sentiments towards Singapore, almost all would always regard Singapore as their home and felt that it was a place where they could fulfil their aspirations in life. Regarding their views on the resilience of the local community during the COVID-19 pandemic, almost all seniors and young seniors agreed the community received timely updates on the latest COVID-19 guidelines. They were also optimistic that the community would be able to work together to overcome future pandemics and was prepared to address future challenges; as well as exercise responsibility to overcome the pandemic.

Housing Aspects

Both seniors (85.9%) and young seniors (73.6%) preferred to age in place and were content with their current flat types (68.3% of seniors, 53.2% of young seniors). Over 90% were happy with their flat and neighbourhood, citing flat size, good transportation network and amenities as the main reasons. Most found their flats value for money and were proud of their homes. Satisfaction levels were high for both external and internal aspects of the HDB environment, except for noise and cleanliness.

Senior households frequently visited commercial facilities, where over 70% patronised wet/dry markets and supermarkets weekly, while around 60% visited hawker centres and coffee shops at least once a week. Higher proportions of young senior households also patronised wet/dry markets, supermarkets and coffee shops/eating houses at least weekly. Occasional patronage of other food establishments had increased since 2018 for both senior and young senior households.

Fitness stations/jogging tracks and neighbourhood parks had the highest weekly usage among recreational facilities. Covered linkways were the most utilised among precinct and community facilities. Drop-off porches and precinct pavilions were also frequently used by both senior and young senior households at least once a week.

The proportion who had made at least one online purchase in the past 12 months increased significantly for both seniors (2023/24: 22.0%, 2018: 5.2%) and young seniors (2023/24: 51.3%, 2018: 23.1%). The most commonly purchased online items among seniors were clothing and footwear, mobile phones and computer products as well as household appliances and furniture. Among young seniors, the most purchased items were general household goods, clothing and footwear and groceries.

More than six in ten seniors (65.1%) and young seniors (63.2%) felt that living in their own home with increased caregiving from either family members, domestic helpers, or professional support would be the ideal living arrangement for an older person who required help with activities of daily living. About one in four seniors and nearly four in ten young seniors were open to living in assisted living facilities if needed. On the types of medical and social support services seniors and young seniors would require in their living environment, the more popular services requested were home-based medical and personal care services, along with meals/transportation services and senior activity-based centres.

5.6 Conclusion

Most seniors and young seniors were generally satisfied with their lives, but as Singapore experiences a rapidly ageing population, it is expected that the proportion of seniors and young seniors who may be less physically mobile and have chronic illnesses may rise. With more than seven in ten seniors and young seniors participating in physical activities at least once a week, enhancing the provision of sports/recreational facilities could encourage seniors and young seniors to be more physically active and lead healthier lifestyles.

Seniors and young seniors with children often had regular interactions with them and could depend on them for physical, emotional, and financial support. For those who were not able to rely on family members for support, they should be encouraged to participate in community programmes to foster stronger social ties with their neighbours and the wider community, which would enable them to have accessible and localised support in times of need.

For older residents who are more mobile but still require some assistance with daily activities, professional medical and social support services could be provided within their homes, which is offered within new housing typologies such as Community Care Apartments (CCAs). Agencies could undertake more publicity efforts to build up public awareness and interest of CCAs to help older residents age comfortably in their living environment with proper care and social support.

6

Well-Being of Singles (Occupiers)

Well-Being of Singles (Occupiers)

Introduction

In 2023, singles (aged 15 years and above) made up 29.7% of Singapore's resident population⁴⁷. The number of singles decreased slightly from 1,057,200 in 2018 to 1,056,000 in 2023. However, the proportion of singles aged between 25 and 29 years among the resident population⁴⁸, rose by 4.3 percentage points from 72.8% in 2018 to 77.1% in 2023. There was also a 5.8 percentage point increase in the proportion of singles aged between 30 and 34 years from 33.5% in 2018 to 39.3% in 2023.

Over the years, studies have pointed to the trend of high levels of singlehood in Singapore⁴⁹ ⁵⁰ with latest population trends continuing to note larger increases in the proportion of singles among younger residents⁵¹. In response, public housing options for singles have continued to expand⁵². In 1991, the Single Singapore Citizen (SSC) Scheme was introduced to allow single Singaporeans aged 35 years and above to purchase 3-room and smaller resale HDB flats in selected locations. The scheme was further revised and relaxed over the years. By 2004, singles were allowed to purchase any flat type on the resale market in all locations. In 2013, singles were able to purchase new 2-Room Build-To-Order (BTO) flats directly from the HDB in non-mature estates. In 2022, the non-senior quota for

⁴⁷ Department of Statistics Singapore. 2024. "Resident Population Aged 15 Years and Over By Sex and Marital Status, Annual". Retrieved March 20, 2025 (<https://tablebuilder.singstat.gov.sg/table/Ts/M810601>).

⁴⁸ Department of Statistics Singapore. 2024. "Proportion of Singles Among Resident Population By Selected Age Group and Sex". Retrieved March 20, 2025 (<https://tablebuilder.singstat.gov.sg/table/Ts/M810581>).

⁴⁹ Jones, Gavin W., Zhang, Yanxia and Chia, Pamela. 2012. "Understanding high levels of singlehood in Singapore". *Journal of Comparative Family Studies* 43(5): 731-750. Retrieved March 21, 2025 (<https://www.jstor.org/stable/23267843>).

⁵⁰ Jones, Gavin. and Gu, Xiaorong. 2023. "Men's marriage trends in Asia: Changes and continuities." *Journal of Family Issues* 45(5): 1279-1304. Retrieved April 29, 2025 (<https://doi.org/10.1177/0192513X231155656>)

⁵¹ 2024. *Population Trends 2024*. Department of Statistics Singapore. Retrieved April 29, 2025 (<https://www.singstat.gov.sg/publications/population/population-trends>)

⁵² Housing and Development Board. 2025 *HDB Annual Report 2024/2025 Housing a Nation*. Singapore. Retrieved Nov 11, 2025 (<https://www.hdb.gov.sg/cs/infoweb/about-us/news-and-publications/annual-reports>).

first-timer singles applying for 2-Room Flexi BTO flats in non-mature estates was increased from 50% to 65%. In 2024 there was an increase in the Enhanced Central Provident Fund (CPF) Housing Grant from \$40,000 to \$60,000 for eligible first-timer singles. Most significantly, as of October 2024, location restrictions for singles were lifted, allowing singles to purchase 2-Room Flexi BTO flats in all locations. A new Family Care Scheme (FCS) was implemented in July 2025, aimed at strengthening intergenerational family support by promoting proximity living between parents and children. This was within the context of Singapore's ageing population, with more ageing parents likely to rely on children for caregiving and support⁵³.

In addition to the options provided by HDB, a range of private housing options are also increasingly available, including co-living model housing options that provide a balance of privacy and shared spaces.

Within the context of these expanding housing options, and the increasing proportion of younger singles, it is important to understand more about singles' housing preferences and aspirations to better cater to their needs.

In particular, this chapter examines the housing needs and preferences of singles who are currently occupiers living in HDB flats, as they consider their housing options. Beyond their housing needs, preferences, aspirations and sentiments, personal aspects are equally relevant to understanding the well-being of singles. This would enable an understanding of singles' attitudes, including their sentiments towards Singapore.

The chapter will also examine the social well-being of singles, to understand their access to various forms of support. This would enable a more holistic understanding of singles' well-being.

⁵³ Housing & Development Board. 2025. "Bringing Families Closer: New Family Care Scheme to Support Parents and Children to Live Closer Together." Retrieved March 28, 2025 (<https://www.hdb.gov.sg/about-us/news-and-publications/press-releases/New-Family-Care-Scheme-to-Support-Parents-and-Children-to-Live-Closer-Together>).

Objectives

The objectives of this chapter are to examine single occupiers’:

- a) Housing needs, preferences, aspirations and sentiments to assess housing intentions of single occupiers;
- b) Social well-being including their ties with family members and support to or from family; and
- c) Well-being in terms of happiness and satisfaction with life, sentiments towards Singapore and trust in institutions

6.1 Profile of Single Occupiers

This chapter focuses on single occupiers residing in HDB flats. This group is defined as single (i.e., never-married), citizens who are occupiers of HDB flats (inclusive of occupiers in HDB public rental flats), aged between 21 and 54 years. Consequently, this group does not include open market tenants in HDB as they were not the target group in the SHS. The lower age limit is based on the minimum age that one can apply for an HDB flat, subject to meeting the eligibility criteria. Occupiers aged 55 years and above were excluded as the proportion of occupiers in this age group were small. Furthermore, the housing options available for this group would vary as they might also be eligible for short-lease 2-room Flexi flats or Community Care Apartments. In 2023/24, there were 419,282 single occupiers (based on the definition above) residing in HDB flats.

The findings were compared between two age groups: younger single occupiers (aged 21 to 34 years) who are presently not eligible to purchase an HDB flat on their own, and older single occupiers (aged 35 to 54 years) who are eligible to purchase an HDB flat but continue to remain as occupiers. Where relevant, findings were also compared with single homeowners, defined as never-married, citizen HDB homeowners, aged between 21 and 54 years.

Majority of single occupiers were aged below 35 years

Table 6.1 shows the age, sex and household size of single occupiers and single homeowners. About eight in ten single occupiers (82.2%) comprised singles aged 21 to 34 years (Table 6.1) while the remaining 17.8% comprised singles aged 35 to 54 years. The median age of single occupiers was lower at 27.0 years, compared with a median age of 45.8 years for single homeowners.

Close to half of single occupiers (46.5%) were females, compared with 57.6% of single homeowners who were females.

The average household size for single occupiers was 3.9 persons. In contrast, the average household size for single homeowners was smaller, at 1.8 persons.

Table 6.1
Socio-demographic Attributes of Single Occupiers and Single Homeowners

Socio-demographic Attributes	Single Occupiers	Single Homeowners
Age Group (Years)		
21 – 24	28.7	-
25 – 29	32.9	0.5
30 – 34	20.6	3.7
35 – 40	9.7	19.0
41 – 54	8.1	76.8
		95.8
Sex		
Female	46.5	57.6
Male	53.5	42.4
Total	%	%
	100.0	100.0
	N*	
	419,282	66,497
Age (Years)		
Mean	29.2	45.5
Median	27.0	45.8
Household Size (Persons)**		
Mean	3.9	1.8
Median	3.3	1.1

* Excluding non-response cases

** Excluding tenants and foreign domestic workers

Note: Figures may not add up to 100.0% due to rounding

Majority of single occupiers lived in 4-room or bigger sold flats, had degree qualifications

The socio-economic attributes of single occupiers were analysed by age group (younger single occupiers aged 21 to 34 years and older single occupiers aged 35 to 54 years).

As shown in Table 6.2, the majority of single occupiers (81.6%) lived in 4-room or bigger sold flats, followed by 14.3% who lived in 3-room sold flats and 3.2% who lived in HDB rental flats. Among single homeowners, close to eight in ten (77.7%) lived in 3- and 4-room flats.

About eight in ten single occupiers (81.9%) were in the labour force, a lower proportion compared with single homeowners (94.3%). Almost all older singles (95.1%) were in the labour force, higher than the proportion of younger singles (79.0%). Some 20.9% of younger singles were outside of the labour force as they were still schooling.

In terms of the highest education level attained, the majority of the single occupiers who were no longer schooling had degree qualifications. Among single occupiers who were still schooling, more than eight in ten were currently pursuing their degree/postgraduate studies.

Table 6.2
Socio-economic Attributes among Single Occupiers and Single Homeowners by Age

Socio-economic Attributes	Single Occupiers			Single Homeowners
	Younger (21 - 34)	Older (35 - 54)	All	
HDB Sold Flats	97.0	95.6	96.8	100.0
1- & 2-Room	0.7	1.5	0.9	10.5
3-Room	13.7	17.4	14.3	35.1
4-Room	41.0	47.6	42.2	42.6
5-Room & Bigger	41.6	29.1	39.4	11.7
HDB Rental Flat	3.0	4.4	3.2	N.A.
Total	%	100.0	100.0	100.0
	N	344,612	74,670	419,282
In Labour Force	79.0	95.1	81.9	94.3
Employed	71.4	84.1	73.7	88.5
Unemployed	7.6	11.0	8.2	5.8
Outside Labour Force	20.9	4.9	18.1	5.7
Total	%	100.0	100.0	100.0
	N*	344,099	73,921	418,020
Education Level **				
Below Secondary	1.2	5.2	2.0	6.4
Secondary/Post-Secondary	16.1	22.0	17.3	20.8
Diploma & Professional Qualification	29.4	26.2	28.7	25.8
Degree	53.4	46.7	52.0	47.1
Total	%	100.0	100.0	100.0
	N*	274,431	72,810	347,241

* Excluding non-response cases

** Based on highest education level attained among those who were no longer schooling

Note: Figures may not add up to 100.0% due to rounding

As shown in Table 6.3, out of six statements, single occupiers were asked to choose the statement that best reflected their intention to get married in Singapore. Close to two in ten single occupiers (19.7%) were certain about their intention to marry in Singapore. About four in ten (41.6%) had some intention but no clear plans to marry in Singapore, while 38.7% had no clear intention or no intention to marry in Singapore. By age group, a higher proportion of younger singles had a clear intention to marry (22.8%) or had some intention to marry (44.5%), while a higher proportion of older singles had no clear intention or no intention to marry (66.6%).

Table 6.3
Intention to Marry in Singapore among Single Occupiers

Statements	Single Occupiers		
	Younger (21 - 34)	Older (35 - 54)	All
I certainly intend to get married, and I'm pretty certain of to whom	22.8	5.1	19.7
Have some intentions to get married, but no clear plans	44.5	28.3	41.6
I certainly intend to get married, but I am not sure to whom	16.6	12.3	15.8
I will most probably get married one day, but I am not yet giving it much thought	27.9	16.0	25.8
No clear intention/No intention to get married in Singapore	32.7	66.6	38.7
I am not at all sure about marriage; maybe, maybe not	24.7	42.7	27.9
I have no intention to get married ever	6.3	21.8	9.0
I certainly intend to get married, but not in Singapore/but cannot get married in Singapore	1.7	2.1	1.8
Total	%	100.0	100.0
	N	344,612	74,670
			419,282

6.2 Housing Aspects

Given that the housing needs, preferences and motivations of singles are likely to differ with age due to the varying options available, it is important to understand the residential mobility patterns and housing aspirations of both younger and older singles. This includes examining their intention to move, reasons for moving, and their housing preferences.

Majority of single occupiers presently lived with only parents or only immediate family members

Social living arrangement refers to the people who residents live with in the same flat. Among single occupiers, the majority presently lived with only their parents or only their immediate family members (93.4%) (Table 6.4).

By age group, a higher proportion of older singles (50.5%) were living with only their parents compared with younger singles (27.4%). This might be because the

siblings of older singles might have moved out of their parents' homes, while the siblings of younger singles might still be residing with their parents. In terms of preferred living arrangement (based on their status as occupiers), while most still preferred to live with their family in the current flat, a considerable proportion of younger (14.5%) and older singles (19.9%) also preferred to live alone. Among single occupiers who preferred to live alone, they mainly wanted to do so for independence and privacy. Nonetheless, close to seven in ten (68.5%) preferred to live with parents and immediate family members, mainly to facilitate caregiving and for companionship.

Overall, for 67.7% of singles, their current living arrangement was also their preferred arrangement, based on their current status as occupiers.

Table 6.4
Present and Preferred Social Living Arrangement of Single Occupiers

Social Living Arrangement	Single Occupiers						
	Younger (21-34)		Older (35 - 54)		All		
	Present	Preferred	Present	Preferred	Present	Preferred	
Live Alone	-*	14.5	-*	19.9	-*	15.5	
Live with Parents Only	27.4	20.7	50.5	38.2	31.5	23.9	
Live with Immediate Family Members Only	66.3	48.0	41.6	29.2	61.9	44.6	
Live with Fiancé/Fiancée/ Significant Other	-*	11.1	-*	6.6	-*	10.3	
Others (e.g., live with family and others, live with friends, live with relatives)	5.8	5.7	7.1	6.1	6.0	5.7	
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
	N	344,612	344,612	74,670	74,670	419,282	419,282

* Values with high coefficient of variation (CV) were dropped

Majority of single occupiers were satisfied with where they currently lived in relation to their parents

Almost all single occupiers (99.1%) had parents who were still living. Among them, 73.3% were satisfied with where they lived in relation to their parents, as shown in the summation of percentages in the diagonal unshaded cells of the matrix (Table 6.5). About seven in ten (71.7%) single occupiers presently lived in the same flat as their parents and preferred this living arrangement.

Some 0.8% of single occupiers (top triangle in darker shade of blue) preferred to live closer to their parents than they currently were.

About 25.9% of single occupiers (bottom triangle in lighter shade of blue) preferred to live further away from their parents than their present living arrangement, but generally still nearby (13.9% and 7.3% preferred to live within close proximity and in a nearby town/estate, respectively). Among those who preferred to live further away from their parents, this was mainly for privacy, to live independently and to avoid conflict with parents. This suggests that some singles might have preferred to have their own space while remaining close to their parents.

Table 6.5
Present and Preferred Physical Living Arrangement of Single Occupiers vis-à-vis their Parents

Preferred Living Arrangement (%)	Present Living Arrangement (%)					
	SHS 2023/24	In the Same Flat	Within Close Proximity	In a Nearby Town/Estate	Elsewhere in Singapore/Overseas	Total
In the Same Flat	71.7	0.8	0.4	0.1	1.1	72.0
Within Close Proximity	13.9	0.4	0.1	0.1	1.1	14.5
In a Nearby Town/Estate	7.3	0.4	0.1	0.1	1.1	7.7
Elsewhere in Singapore/Overseas	4.6	0.4	0.1	0.1	1.1	5.8
Total**	97.5	0.7	0.2	1.7	100.0	

* Values with high coefficient of variation (CV) were dropped

** Excluding non-response cases

Note:

a) Figures may not add up to 100.0% due to rounding

b) Within close proximity refers to living next door, in the same block, in a nearby block, or in the same town/estate

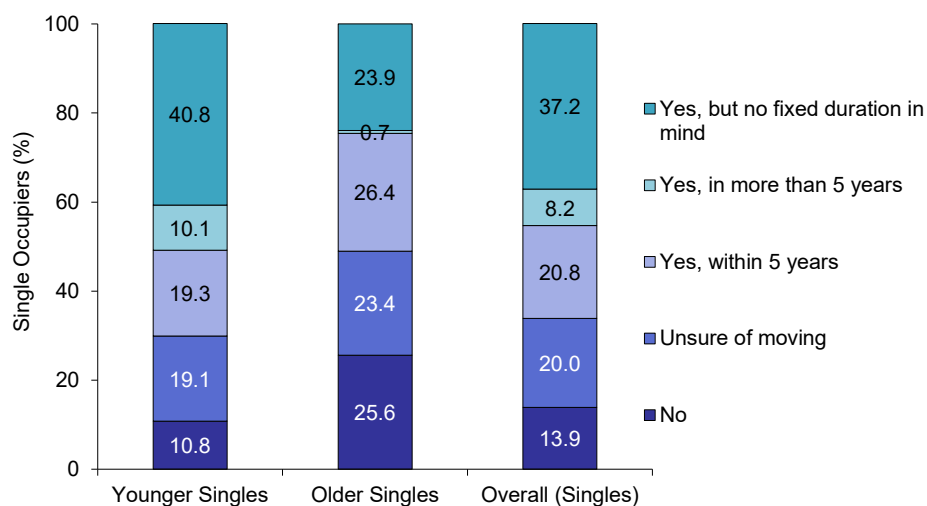
Two in ten intended to move out of their homes within the next five years; Intention to move was mainly attributed to preference for privacy

This section examines the potential residential movements among single occupiers. This includes their intention to move as well as the type and location of housing unit they intended to move to.

Current public housing policies and schemes are formulated and reviewed regularly to meet changing needs and aspirations of various segments of the population. Housing options offered can also vary depending on the profile of the group. This section focused on the housing intentions of 80.3% of single occupiers who had no clear intention to marry in Singapore or had some intention to marry in Singapore but no clear plans (Table 6.3). This was to better understand their potential housing choices⁵⁴.

Among single occupiers who had no clear intention to marry or had some intention to marry but no clear plans, more than six in ten intended to move (66.2%), with a higher proportion of older singles (26.4%) who intended to move within five years compared with younger singles (19.3%) (Chart 6.1). Two in ten (20.0%) were unsure about their intention to move, while 13.9% had no intention to move. Comparing by age group, a higher proportion of older singles (25.6%) had no intention to move compared with younger singles (10.8%).

Chart 6.1
Intention to Move within Next Five Years among Single Occupiers with No Clear Plans to Get Married



Note:
a) Excluding non-response cases
b) Figures may not add up to 100.0% due to rounding

⁵⁴ For the housing intentions and preferences of other population segments, please refer to the monograph on 'Public Housing in Singapore: Social Well-Being of HDB Communities and Well-Being of Seniors and Singles (Occupiers), Chapter 5 (Well-Being of Seniors) and the monograph on 'Public Housing in Singapore: Residents' Profile, Housing Satisfaction and Preferences', Chapter 6 (Residential Mobility and Housing Aspirations).

Among single occupiers who intended to move, the preference for more privacy, intention to start own family and wanting a pleasant/quiet living environment were main reasons for intending to move. By age, younger singles mainly cited privacy and the intent to start a family while older singles mainly cited privacy and avoidance of conflict with family members.

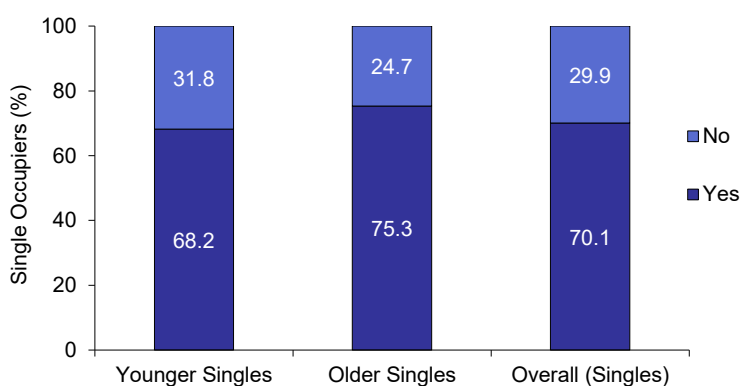
Among single occupiers who had no intention of moving, the comfort level with their current flat and familiarity with current location were the main reasons.

Among single occupiers who were unsure of moving, they cited that it would be dependent on factors such as their financial situation, housing market situation or availability of flats at their preferred location.

Majority would be moving to their preferred housing option

Among single occupiers who intended to move within the next five years, about seven in ten (70.1%) were moving to their preferred housing option (Chart 6.2). Among those who were not moving to their preferred housing type (29.9%), it was mainly because they felt that they were unable to afford their preferred housing type and due to current eligibility criteria (e.g., age limit, income ceiling).

Chart 6.2
Whether Single Occupiers Intending to Move Within the Next Five Years, were Moving to their Preferred Housing Option

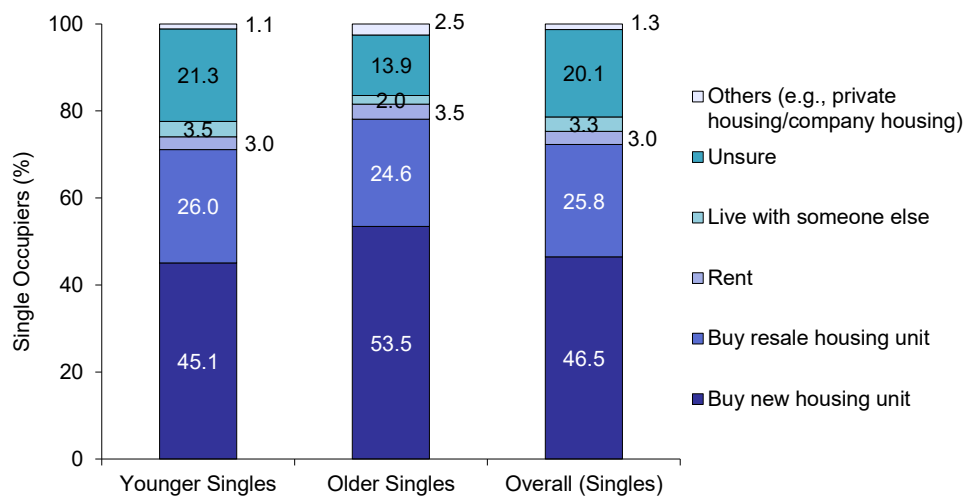


Strong homeownership aspirations among single occupiers, with a preference to purchase a housing unit rather than rent and a preference for new housing units over resale units

Among single occupiers who intended to move, majority (72.3%) intended to purchase a housing unit rather than rent one. Homeownership aspiration among singles was strong, with only a small proportion intending to rent or live with someone else. Close to half (46.5%) intended to purchase a new housing unit, while 25.8% intended to purchase a resale housing unit (Chart 6.3). Affordability and a newer living environment were main reasons for preferring to purchase a new housing unit. A higher proportion of older singles (53.5%), as opposed to younger singles (45.1%), intended to purchase a new housing unit.

In contrast, single occupiers who preferred to purchase a resale housing unit cited better flat design and layout, as well as not being eligible to purchase a new housing unit of their choice as the main reasons.

Chart 6.3
Intention to Buy, Rent or Live with Someone Else among Single Occupiers



Note: Excluding non-response cases

Among those who intended to move, 38.8% of single occupiers preferred to move within the same town/estate (Table 6.6). This was mainly due to proximity to their parents' homes and the convenient location or good transport network. This proportion was comparable among younger singles (38.6%) and older singles (39.9%). This suggests a preference to reside near parents and to live in a convenient location. Another two in ten (20.2%) single occupiers expressed a

preference to move to a different town or estate that offered a convenient location, good transport network, or a wide range of facilities.

Table 6.6
Location of Move among Single Occupiers who Intended to Move

Location of Move	Single Occupiers		
	Younger (21-34)	Older (35 - 54)	All
Same Town/Estate	38.6	39.9	38.8
Other Town/Estate	19.9	21.7	20.2
Unsure	37.7	37.5	37.7
Overseas	3.8	-**	3.3
Total	%	100.0	100.0
	N*	186,253	36,164

* Excluding non-responses cases

** Values with high coefficient of variation (CV) were dropped

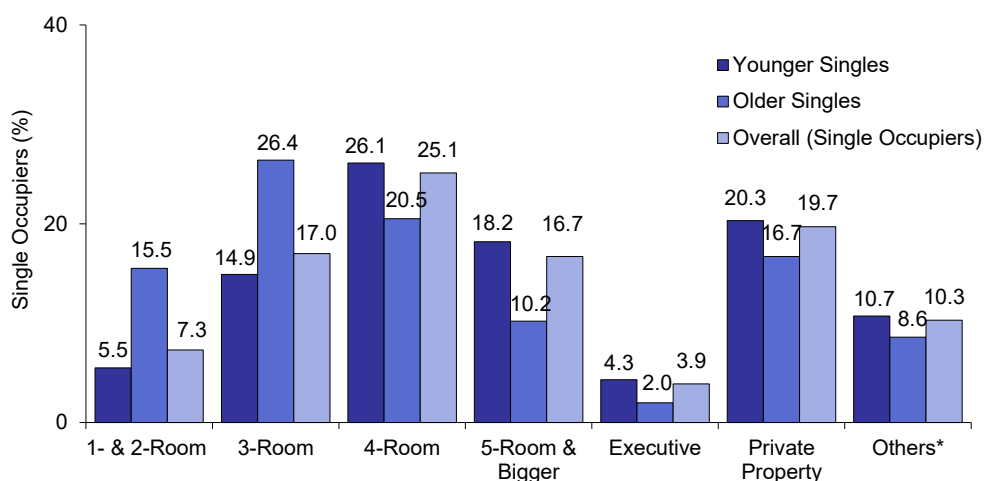
Single occupiers would generally be content with a 4-room flat, followed by private property in the long run

This section seeks to understand the housing aspirations and preferences of all single occupiers.

About one in four (25.1%) single occupiers would be content with a 4-room flat in the long run (Chart 6.4). Comparing by age group, a higher proportion of younger singles would be content with a 4-room flat (26.1%) or private housing (20.3%), while a higher proportion of older singles would be content with a 3-room (26.4%) or 4-room flat (20.5%).

Close to two in ten (19.7%) single occupiers would be content with a private property. The main reasons for being content with a private property were attributed to a pleasant living environment and preference for a more spacious unit. Those who would be content with a 4-room or bigger flat found the size suitable for their household needs, while those who would be content with a 3-room or smaller flat found the smaller units suitable for a small household size or for living alone.

Chart 6.4
Housing Type Content with among Single Occupiers



* Including private assisted living development, private co-living space and overseas properties
Note: Figures may not add up to 100.0% due to rounding

Proximity to transport nodes, affordability, size and proximity to parents' home were key factors in singles' housing choices

Several factors might influence singles' decisions in their housing choices. Overall, proximity to major transport nodes (72.7%), affordability of the housing unit (54.7%), size of flat (48.8%) and proximity to parents' home (34.4%) were key factors that mattered most in their housing choices (Table 6.7).

Table 6.7
Key Considerations of Single Occupiers in their Housing Choices

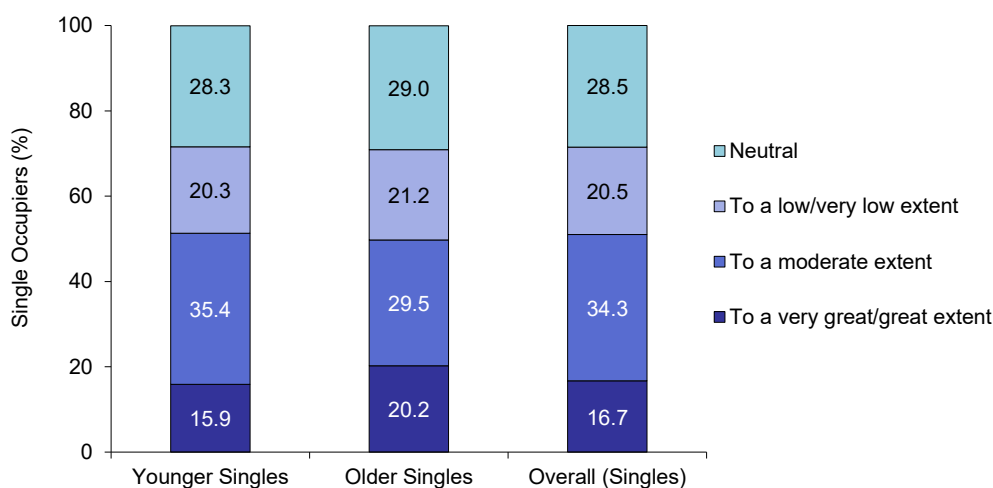
Factors that Mattered Most	% of Single Occupiers		
	Younger (21-34)	Older (35 - 54)	All
Proximity to major transport nodes	73.2	70.2	72.7
Affordability of housing unit	54.5	55.2	54.7
Size of flat	49.9	43.6	48.8
Proximity to parents' home	34.1	35.9	34.4
Proximity to workplace	30.3	22.8	29.0
Proximity to commercial facilities	17.8	13.8	17.1
Proximity to siblings' home	1.9	7.5	2.9
Total	N		
	344,612	74,670	419,282

Note: Figures do not add up to 100.0% as multiple responses were allowed

About half of singles satisfied to a moderate or great extent with enhancements to housing policies for singles while two in ten satisfied to a low/very low extent

In August 2023, it was announced that from the second half of 2024, eligible first-timer singles aged 35 years and older would be able to purchase 2-room Flexi BTO flats in all locations directly from the HDB, in a move to widen public housing options for this group⁵⁵. Before this revision, singles could only purchase 2-room Flexi BTO flats in 12 non-mature estates. Within the context of this announcement, satisfaction with the enhancements was assessed among single occupiers. About half (51.0%) of single occupiers were satisfied to a moderate or great extent and 20.5% were satisfied to a low or very low extent (Chart 6.5).

Chart 6.5
Satisfaction with Changes to Enhance Public Housing Access for Singles



Note: Figures may not add up to 100.0% due to rounding

Co-living as a potential housing option not popular among singles

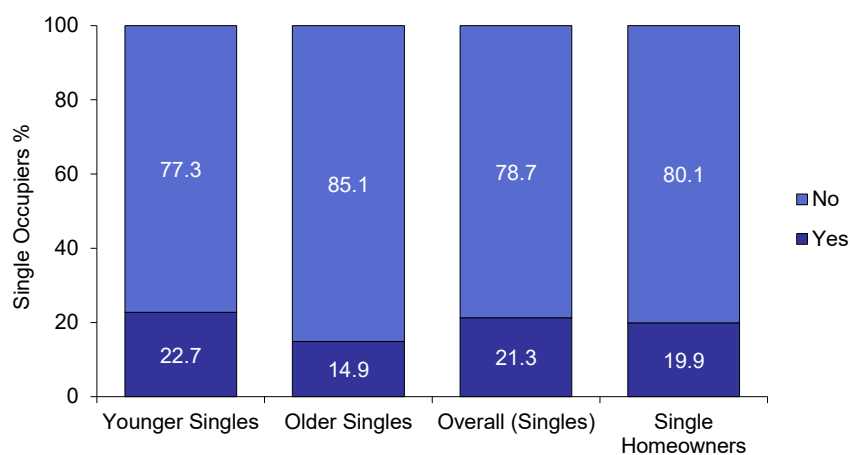
Over the years, especially post-pandemic, there have been increasing co-living options available in Singapore, offering housing options with a balance of private and shared spaces. This section assessed the willingness of singles to consider

⁵⁵ Lim, Joyce. 2023. "NDR 2023: Singles can buy 2-room flexi BTO flats in all locations from second half of 2024." *The Straits Times*, August 20.

co-living facilities as a potential housing option, if needed. A description of co-living facilities was included in the survey questionnaire for reference⁵⁶.

Co-living as a potential housing option was not popular among singles, with 78.7% of single occupiers and 80.1% of single homeowners indicating that they would not consider residing in co-living spaces as a potential housing option, if needed (Chart 6.6). The main reasons included privacy needs, a preference to own a flat, and concerns over potential conflicts with strangers.

Chart 6.6
Whether Single Occupiers would Consider Residing in Co-living spaces as Potential Housing Option If Needed



Among those who would consider residing in co-living spaces, the all-inclusive rentals, convenient location of such spaces and affordability compared with renting from the open market were cited as the main reasons.

⁵⁶ These co-living options are a form of communal residence typically with private bedroom/ensuite bathroom and shared spaces (e.g., kitchen/living areas). They may also have all-inclusive rentals that usually include Wi-Fi, utilities, housekeeping services. They allow for various tenure length which range from short to longer term leases. Social programming and activities are also usually provided (e.g., events). Co-living spaces can be typically found in the Central region with a monthly rent of about \$2,800 but also at city fringes and heartlands with an approximate monthly rent of about \$1,800.

6.3 Support

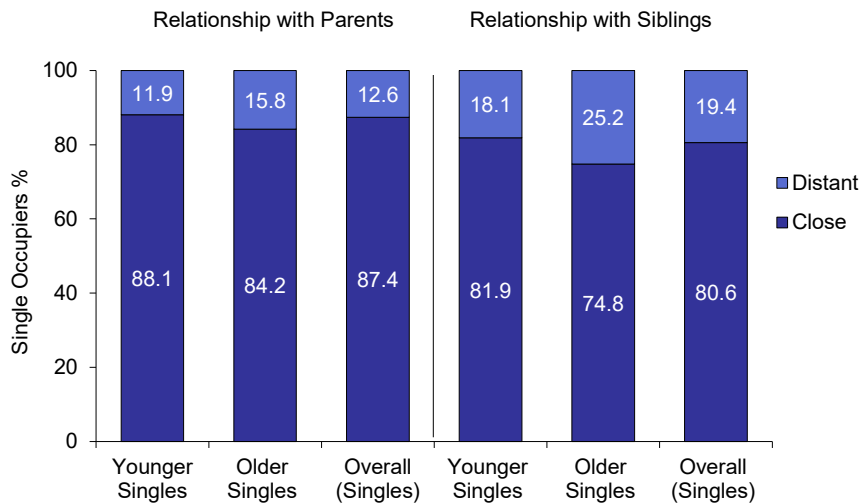
This section examines the social well-being of singles. As majority (93.4%) of single occupiers currently lived mainly with only parents or only immediate family members (Table 6.4), the quality of their family relationships and the extent to which they were able to rely on various networks for support were assessed. Therefore, this section focuses on the family ties and support networks of singles. Additionally, as some single occupiers intend to move out of their homes, this section also seeks to understand whether parents would continue to receive support.

Majority of single occupiers had strong family ties

Almost all (99.1%) single occupiers had parents who were still living, with this proportion being higher among younger singles (99.7%) compared with older singles (96.3%). The majority (89.1%) of single occupiers had siblings, with this proportion being slightly higher among older singles (92.8%) compared with younger singles (88.3%). The analysis for this section is based on single occupiers with parents and/or siblings.

Family ties among single occupiers were observed to be strong. More than eight in ten single occupiers had close relationships with their parents (87.4%) and siblings (80.6%) (Chart 6.7). A higher proportion of younger singles had close relationships with their parents (88.1%) and siblings (81.9%), compared with older singles.

Chart 6.7
Relationship of Single Occupiers with Parents and Siblings



Note: Analysis based on 99.1% of singles with parents and 89.1% of singles with siblings

Majority of singles were able to rely on family and friends for support when needed; Singles tended to rely more on family for financial and physical support and to discuss important matters with, and relied more on friends to confide in when feeling down

This section examines the extent to which singles were able to rely on various networks for financial, physical, and emotional support⁵⁷ when needed.

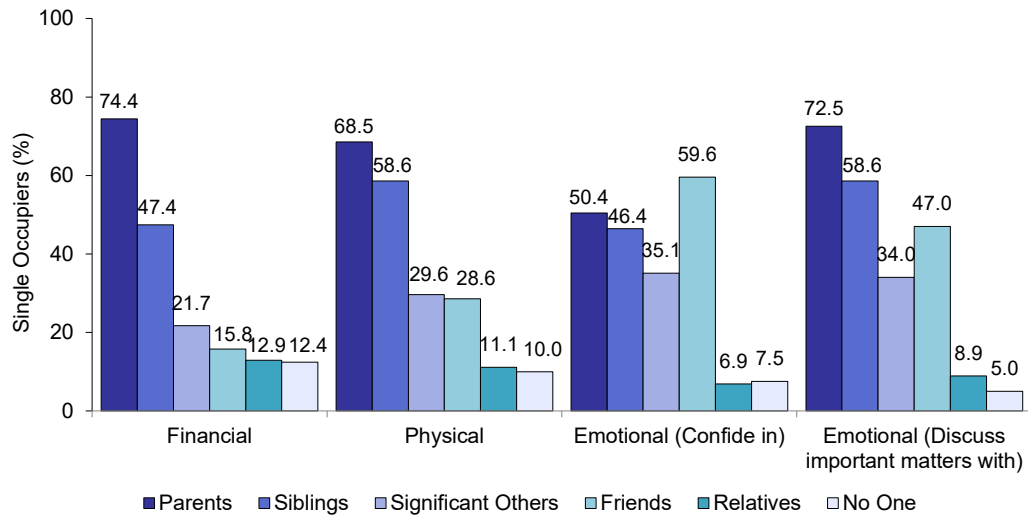
Single occupiers generally relied on their parents or siblings for financial and physical support. They also tended to discuss important matters with their parents or siblings. Conversely, they tended to turn to their friends to confide in when feeling down (Chart 6.8).

Overall, single occupiers were well supported with majority (97.7%) indicating that they were able to rely on at least one person for financial, physical or emotional support in times of need. This proportion was higher compared with single homeowners (90.4%).

⁵⁷ Physical support refers to helping with housework, marketing, transport arrangements, accompanying one for doctors' visit etc. Financial support refers to having someone to turn to for financial help during emergencies or in times of need. Emotional support refers to having someone to discuss important matters with and confide in when feeling down.

Chart 6.8

Whether Single Occupiers were Able to Rely on Various Support Networks in Times of Need

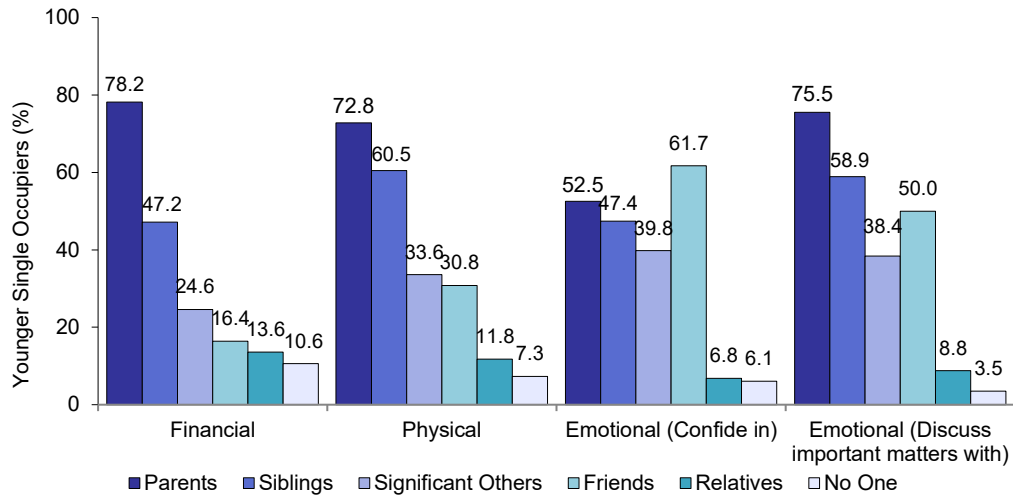


Note: Analysis based on 99.1% of singles with parents and 89.1% of singles with siblings

By age, a lower proportion of older singles could rely on parents or siblings for financial, physical and emotional support in times of need, compared with younger singles (Charts 6.9 and 6.10).

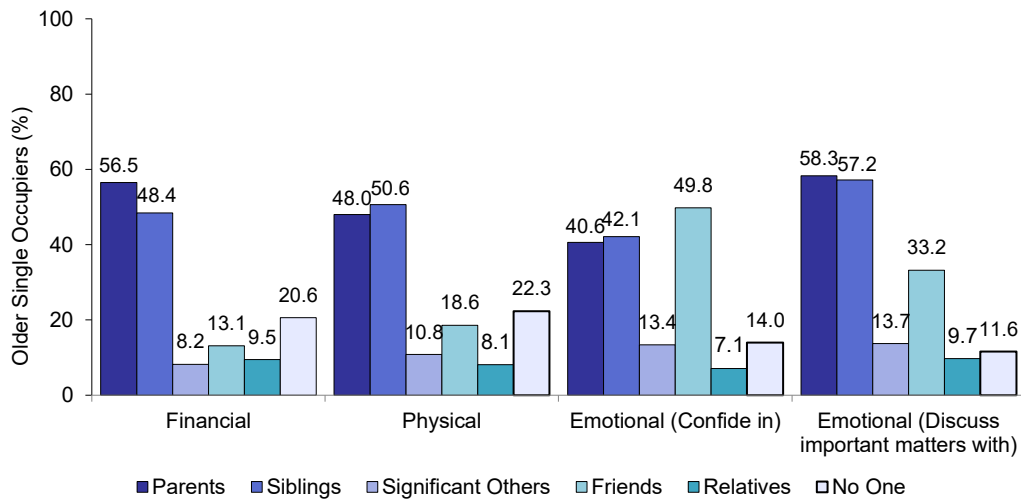
In addition, a slightly lower proportion of older singles were able to rely on at least one person for physical, emotional and financial support in times of need (94.9%), compared with younger singles (98.3%).

Chart 6.9
Whether Younger Single Occupiers were Able to Rely on Various Support Networks in Times of Need



Note: Analysis based on 99.7% of younger singles with parents and 88.3% of younger singles with siblings

Chart 6.10
Whether Older Single Occupiers were Able to Rely on Various Support Networks in Times of Need



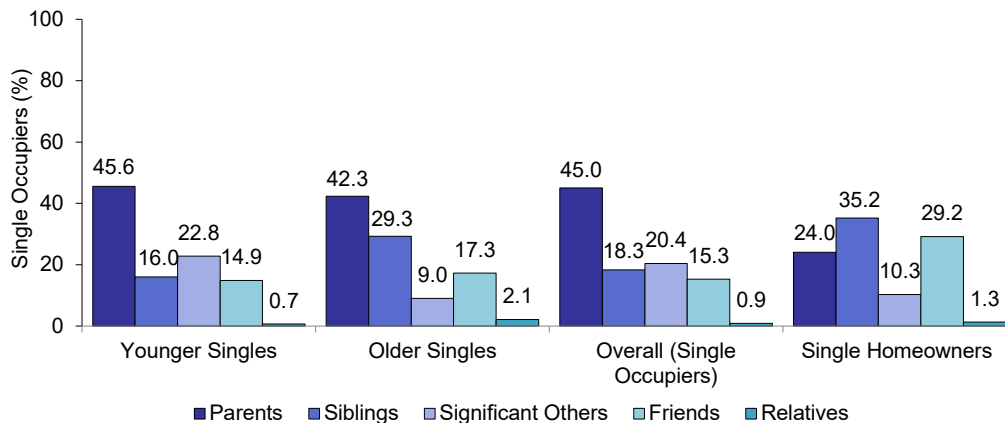
Note: Analysis based on 96.3% of older singles with parents and 92.8% of older singles with siblings

Parents would generally be the first person singles would turn to for support

Among the various sources of support, 45.0% of single occupiers indicated that their parents would be the first person they would turn to for support. A higher proportion of older singles would turn to siblings (29.3%) and friends (17.3%) as their first line of support. In contrast, 22.8% of younger singles would first seek

support from their significant others⁵⁸ (Chart 6.11). Single homeowners, who tend to be older and therefore have older parents, would turn to their siblings and friends as their first line of support.

Chart 6.11
First Person Single Occupiers Turn to for Support in Times of Need



Note: Figures may not add up to 100.0% due to rounding

The majority of singles were able to rely on their parents for at least one form of support. About 12.7% of single occupiers with parents indicated that they were not able to rely on their parents for any form of support. This was mainly due to old age or poor health of their parents, particularly among older singles. A higher proportion of younger singles indicated that they were not close or in contact with their parents compared with older singles.

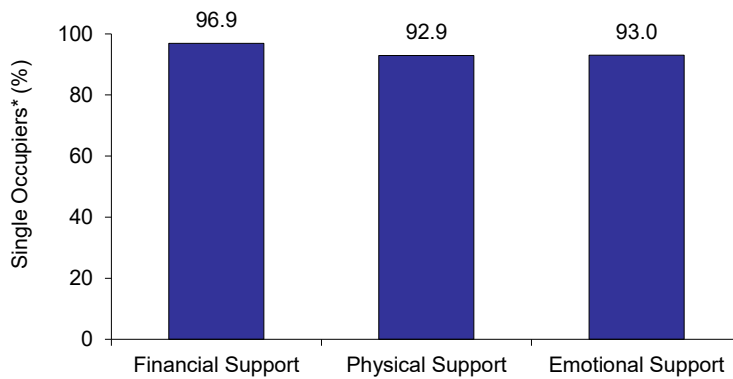
Similarly, the majority of singles were also able to rely on their siblings for at least one form of support. About 26.9% of single occupiers with siblings indicated that they were not able to rely on their siblings for any form of support. This was mainly because their siblings were too busy or had no time. A higher proportion of older singles indicated that they were not close or in contact with their siblings, compared with younger singles.

⁵⁸ Significant others refer to fiancés, fiancées, boyfriends, girlfriends or romantic partners

Majority of singles would provide various forms of support to parents after moving out

The majority of single occupiers indicated that they would provide support to their parents after moving out. Overall, majority of single occupiers would provide financial (96.9%), physical (92.9%) and emotional support (93.0%) to their parents after moving out (Chart 6.12).

Chart 6.12
Whether Single Occupiers Would Provide Support to Parents After Moving Out

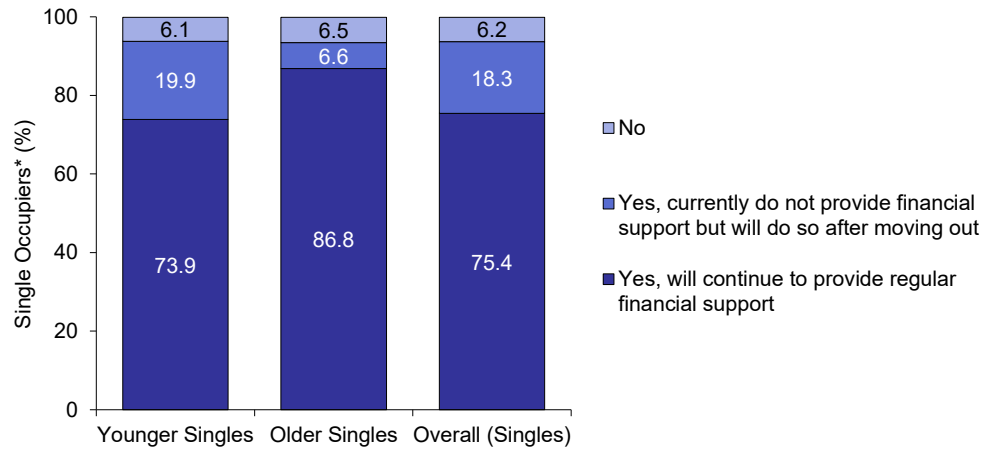


* Of single occupiers (with parents) who intended to move out/intend to move out after marriage

Majority of singles would provide regular financial support to parents after moving out

The majority of single occupiers (93.7%) also indicated that they would provide regular financial support to their parents after moving out. This is consistent across ages for both younger (93.8%) and older singles (93.4%) (Chart 6.13). These findings suggest that parents of singles would continue to receive regular financial support even after their children move out.

Chart 6.13
 Whether Single Occupiers Would Provide Regular Financial Support to Parents
 After Moving Out



*Of single occupiers (with parents) who intended to move out/intend to move out after marriage
 Note: Figures may not add up to 100.0% due to rounding

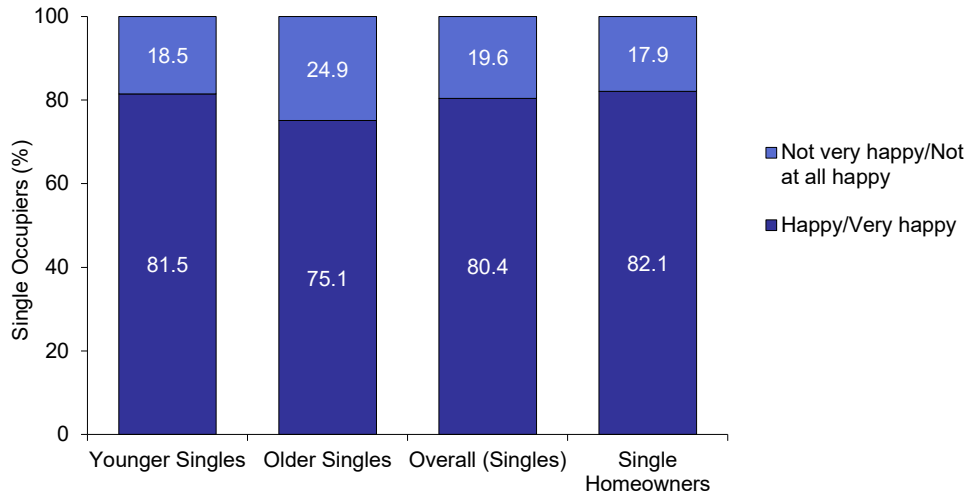
6.4 Well-Being

Beyond the housing aspirations, intentions, and support levels of single occupiers examined earlier, this section focuses on their personal well-being, covering aspects such as life satisfaction, sense of belonging, and confidence in institutions.

Majority of singles expressed happiness with life

The majority of single occupiers (80.4%) were happy with their lives, slightly lower than single homeowners (82.1%) (Chart 6.14). A higher proportion of younger singles (81.5%) were happy with their lives, compared with older singles (75.1%).

Chart 6.14
Overall Level of Happiness among Single Occupiers



Majority of singles expressed overall life satisfaction and satisfaction with various aspects of life

The majority of single occupiers (83.4%) were satisfied with life in general (Table 6.8). More than eight in ten were satisfied with various life aspects, except for financial situation. The rising cost of living was the main reason for singles' dissatisfaction with their financial situation.

Table 6.8
Satisfaction with Various Aspects of Life among Single Occupiers

Aspects of Life	Single Occupiers Satisfied (%)*			Single Homeowners (%)*
	Younger (21-34)	Older (35 - 54)	All	
Religion	98.2	98.1	98.2	99.9
Personal Relations	95.9	95.7	95.9	95.7
Family Relations	91.4	88.4	90.9	94.4
Health Situation	89.4	88.6	89.2	90.2
Neighbourly Relations	87.5	90.4	88.0	90.9
Housing Situation	83.0	83.7	83.1	93.5
Work Situation	82.1	79.4	81.6	83.1
Financial Situation	62.8	67.1	63.5	81.6
Overall Satisfaction	83.9	80.8	83.4	88.9

* Excluding non-response cases

On average, singles had a relatively positive state of mental health

This section focuses on singles' current mental well-being. Mental well-being was measured using the World Health Organisation-Five Well-Being Index (WHO-5)⁵⁹. A score below 50 indicates poor mental well-being and is an indication for further test, with 0 representing the worst imaginable mental well-being score and 100 representing the best mental well-being score. Please refer to Chapter 2, Section 2.3 for more details on how the mental well-being score was derived.

Results indicated that single occupiers had an overall score of 55.3, which was higher than 50. Single homeowners had a slightly higher score of 56.2 (Table 6.9). For more details on at-risk factors influencing mental well-being, please refer to Chapter 2, Section 2.3.

Table 6.9
Mental Well-being Scores among Single Occupiers

	Single Occupiers			Single Homeowners
	Younger (21-34)	Older (35 - 54)	All	
Mean Mental Well-being Score (Maximum of 100)	55.5	54.5	55.3	56.2

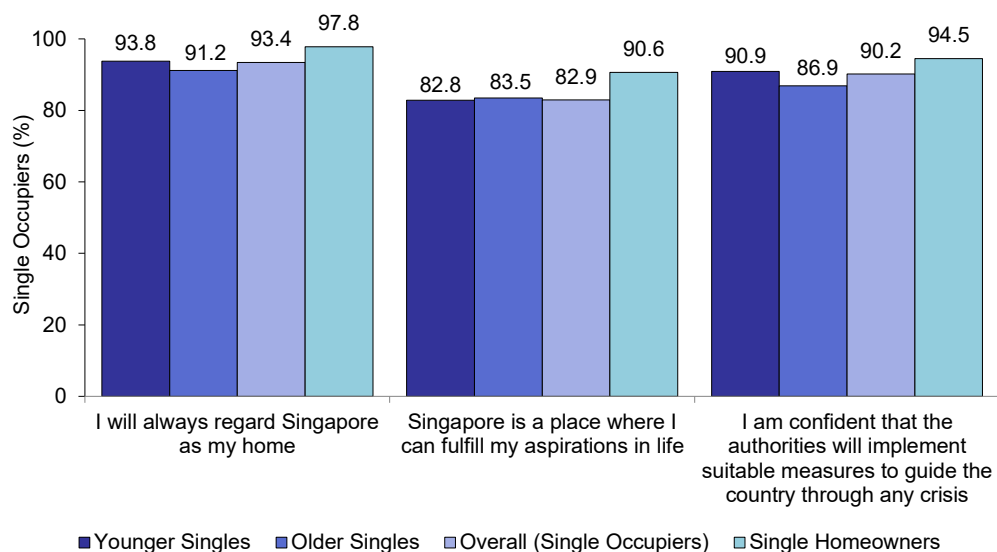
Strong sense of belonging to Singapore among singles

This section examines attitudes among single occupiers, in terms of their sentiments towards Singapore, as well as their confidence in institutions.

Overall, the majority of single occupiers and single homeowners felt a strong sense of belonging to Singapore (Chart 6.15). More than eight in ten single occupiers agreed that Singapore was a place where they could fulfil their aspirations in life. Nine in ten singles agreed that they would always regard Singapore as their home and that they were confident that the authorities would implement suitable measures to guide the country through any crisis.

⁵⁹ World Health Organisation. 2024. The World Health Organization-Five Well-Being Index (WHO-5). World Health Organisation. Geneva. Retrieved March 20, 2025 (<https://www.who.int/publications/m/item/WHO-UCN-MSD-MHE-2024.01>).

Chart 6.15
Sentiments towards Singapore among Single Occupiers



High level of confidence in key formal institutions among singles

Formal institutions provide an organised structure that safeguards rights and entitlements. These institutions also participate in decision-making processes that affect individuals or groups, which define the relationship between an individual and formal institutions. Additionally, they offer potential resources that individuals or groups can utilise to achieve their goals or address problems⁶⁰.

This section aims to understand residents' perception of key institutions, using "Confidence in Institutions" as an indicator. Three primary institutions were selected – "The Police Force", "The Legal System", and "The Government" – due to their influence on social justice and equality, particularly regarding the distribution of wealth, opportunities, and privileges within society. Confidence in formal institutions was measured on a scale of 0 (no confidence) to 10 (full confidence).

Overall, it was found that residents' confidence in institutions was generally high, with an overall score of 7.6 (Table 6.10). Confidence in the police force, the legal system and the government was high among single occupiers and single

⁶⁰ Bhandari, Humnath. and Yasunobu. .2009. "What is Social Capital? A Comprehensive Review of the Concept." *Asian Journal of Social Science*, 37(3), 480-510.

homeowners. The police force scored the highest in residents' confidence among single occupiers and single homeowners.

Table 6.10
Confidence in Institutions among Single Occupiers

Institutions/Organisations	Confidence (Mean Score: 0 – 10)			
	Single Occupiers			Single Homeowners
	Younger (21-34)	Older (35 - 54)	All	
Police Force	7.9	7.7	7.8	7.7
Legal System	7.7	7.5	7.6	7.6
Government	7.4	7.3	7.4	7.6
Overall Score	7.6	7.5	7.6	7.6

6.5 Summary of Findings

Socio-demographic & Socio-economic Attributes

Single occupiers residing in HDB flats were predominantly aged below 35 years, with a median age of 27.0 years. The majority of single occupiers were living with only their parents or with only their immediate family members in 4-room or bigger sold flats, with an average household size of 3.9 persons. The majority of single occupiers were holding a degree or postgraduate qualification.

Housing Aspects

Overall, the majority of single occupiers were satisfied with where they lived in relation to their parents. Specifically, seven in ten single occupiers currently lived in the same flat as their parents and preferred this living arrangement. About a quarter of single occupiers preferred to live further away from their parents than their present living arrangement, but generally still within close proximity. The main reasons for the preference to live further away was due to privacy, a desire to live independently and to avoid conflict with parents.

Among single occupiers who had no intention to marry or had some intention but no clear plans to marry, more than six in ten intended to move. A higher proportion

of older singles intended to move within five years compared with younger singles. Single occupiers who intended to move cited the need for more privacy, the intention to start their own family and a desire for a pleasant and quiet living environment as main reasons.

Homeownership aspirations were strong where the majority intended to purchase a housing unit instead of rent, with a preference for new housing units over resale units.

In terms of housing aspirations, most single occupiers would be content with a 4-room flat in the long run mainly due to the suitability of a bigger unit for their needs.

Proximity to major transport nodes, affordability of the housing unit, size of flat and proximity to parents' home were key factors that singles considered important in their housing decisions.

Co-living as a potential housing option was not popular among singles, with the majority indicating that they would not consider residing in co-living spaces due to a need for privacy, a preference to own a flat, and the concerns over potential conflicts with strangers.

About half of single occupiers were satisfied to a moderate or great extent with the move to allow eligible first-timer singles to purchase 2-room Flexi BTO flats in all locations directly from the HDB. About two in ten were satisfied to a low or very low extent, while close to three in ten single occupiers felt neutral about the policy enhancements.

Support from and/or to Social Networks

The state of family ties and support among single occupiers was generally healthy. More than eight in ten single occupiers maintained close relations with their parents and siblings. Single occupiers tended to rely on their parents or siblings for financial and physical support and to discuss important matters with. However, they tended to turn to their friends to confide in when feeling down. The majority of single occupiers who intended to move out or who intended to move after getting married indicated that they would still provide support to their parents after moving out.

Well-Being

The majority of single occupiers were happy and satisfied with their lives, with more than eight in ten expressing satisfaction across various domains, except financial situation. The rising cost of living was cited as the main reason for dissatisfaction with financial situation.

Attitudes

Overall, the majority of single occupiers expressed a strong sense of belonging to Singapore. More than 80% agreed that Singapore was a place where they could fulfil their aspirations in life. More than 90% of singles agreed that they would always regard Singapore as their home and were confident that the authorities would implement suitable measures to guide the country through crises. Confidence in institutions among single occupiers was high, towards the police force, the legal system and the government.

6.6 Conclusion

The findings showed that singles who intended to move out generally preferred to remain in the same town due to proximity to parents. The findings also indicated that allowing eligible first-timer singles to purchase 2-room Flexi BTO flats in all locations directly from the HDB aligned with the preferences of singles. Key factors that singles felt mattered most in their housing decisions included proximity to major transport nodes, affordability, flat size and proximity to parents' homes. With the lifting of the location restrictions, singles can now purchase BTO flats in their preferred locations.

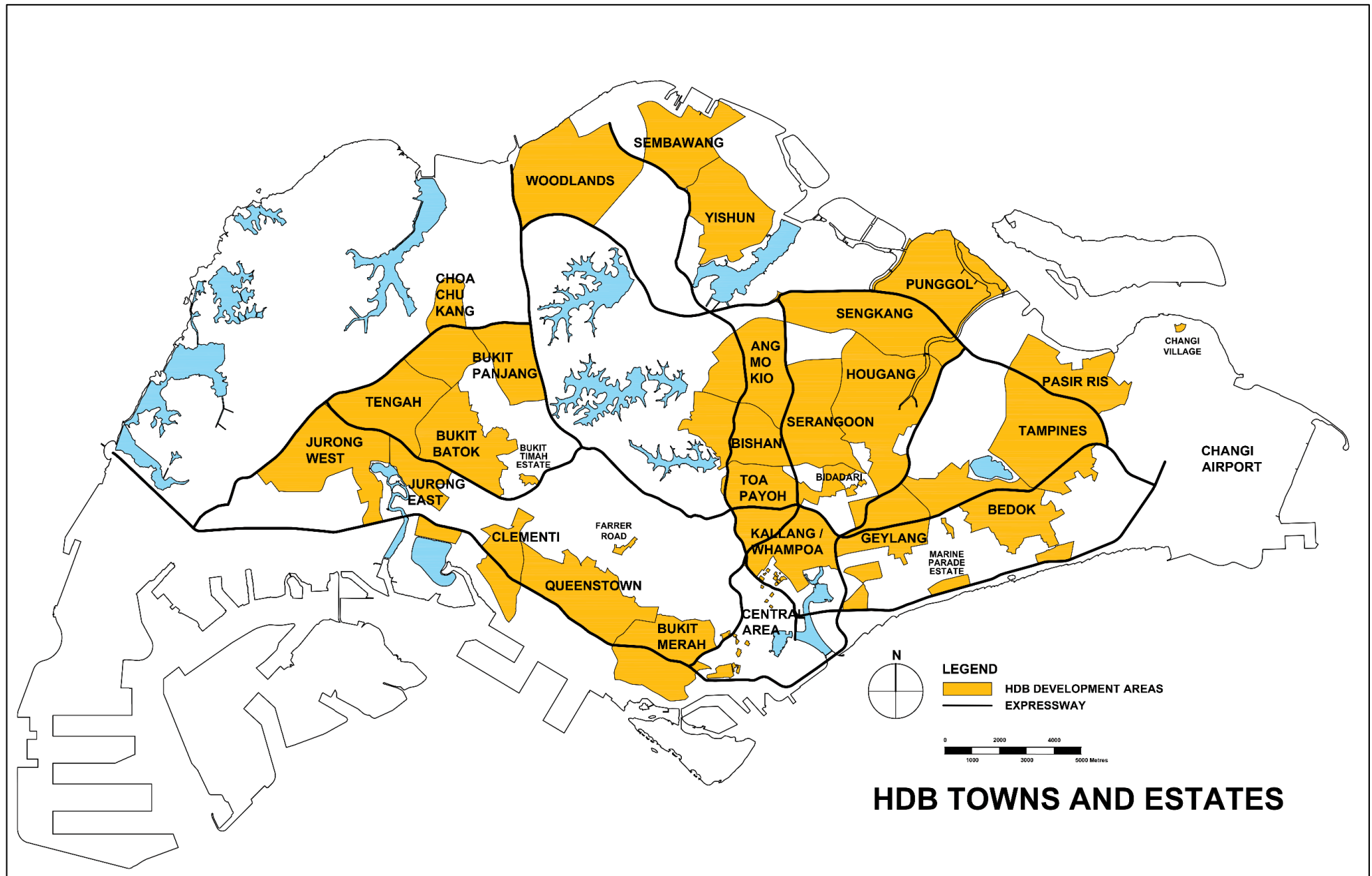
Homeownership aspirations were strong among single occupiers with most intending to own rather than rent or turn to alternative options such as co-living spaces. This was mainly due to a preference for privacy and homeownership.

There have been continued policy enhancements over the years to further enhance the housing access for singles. The latest round of enhancements to the

singles' housing policies were generally well received with half of single occupiers satisfied to a moderate or great extent. About two in ten were satisfied to a low or very low extent, while close to three in ten single occupiers felt neutral about the policy enhancements.

Support level for parents would continue to be strong even after single occupiers move out of their parents' homes, as they would continue to provide support to their parents. Single occupiers were also well supported and able to rely on various networks for different types of support.

Finally, in terms of well-being, majority were satisfied and happy with their lives. The majority of single occupiers also expressed a strong sense of belonging to Singapore.



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