



12 October 2015

**Annual Report of ILC Singapore
From November 2014-October 2015
Submitted by Susana Concorde Harding, Director**

1. Research

1.1 Progress to date of the Build Your Own Nest or BYON.

The Build Your Own Nest Matched Savings Programme employs an experimental design to examine the relative effects of the following three independent variables on savings behaviours (the dependent variables), amount saved, matching ratio and framing of the matching ratio. This study aims to prove that a matched savings programme is effective in inculcating a savings behavior amongst low income women in Singapore which will help in ensuring that they meet the Minimum Sum requirement in their Central Provident Fund (CPF) accounts which would contribute towards a more adequate income in old age.

Preliminary analysis reveals the following key findings.

EFFECTS ON RETENTION RATE

Finding # 1:

Overall, about four-fifths (79%) of the women who agreed to participate in the matched savings scheme continued to stay on the scheme after five savings time points over 11 months (Jan to Nov 2014).

Finding # 2:

Retention rate is affected by several main effects and interaction effects.

Taken together, the interim findings from this study provided evidence that, for the population of women represented by this sample, a matched savings scheme structured similarly to the one used in this study can be effective in encouraging and sustaining savings behaviour at a relatively high retention rate.

The study findings showed that, in general, retention rate on the matched savings scheme is higher when the amount saved is higher (\$100 vs \$50), when the objectively same match is framed as “matching percentage” rather than “expansion of amount”, and when matching ratio is higher. However, do note that these are still the preliminary results and therefore cannot be publicly shared yet.

1.2 Progress to date of the Community for Successful Ageing or ComSA@Whampoa

This is a pilot programme of the Tsao Foundation that aims to develop a community based system to support ageing in place. Overall, the ComSA aims to use grassroots and volunteer led initiatives to: improve primary care detection for better Care Management (CM), while at the same time building social capital and cohesion through Community Development (CD)- toward the better health and Quality of Life (QoL) of older people in Whampoa. The initiative follows the City for All Ages (CFAA) vision by the Ministry of Health of a successful ageing. The Saw Swee Hock School of Public Health is conducting the evaluation of the two components of this latest initiative of the Tsao Foundation.

1.2.1 Progress to date on the Community Development component of ComSA

After a series of meetings, the following were the agreement between us and the research team on how the CD component will be evaluated. The researchers aim to assess ComSA CD complex intervention initiatives by monitoring its implementation and evaluating related processes and outcomes over three years, 36 months (from April 2015 to March 2018). The aims and objectives of this impact evaluation are summarized in Figure 2.

Figure 2: Research aims and objectives

Target groups for survey	Intervention participants' (over 55s) to recruited through one of three methods (<u>that can potentially change all of our outcomes of interest</u>): <ol style="list-style-type: none"> (1) SCOPE / SWING (n=250) (2) Life Review (n=100) (3) ComSA community events participants – potentially joining upcoming SWING activities (n=100)
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Aim: to evaluate efficacy of activities and communication initiatives, on outcomes and pathways influencing successful ageing (over 55 years of age, those recruited into interventions for the elderly)

(I) Outcome Evaluation (before/ after) objectives	<ol style="list-style-type: none"> (a) Examine <i>change</i> in intervention participants' with respect to behavioural outcomes, including: <ul style="list-style-type: none"> ▪ Self-care and wellness ▪ Social capital ▪ Pathway variables (post-survey views on communication strategy; pre/post survey social norms, self-efficacy, intentions) (b) Examine <i>change</i> in intervention participants' with respect to successful ageing outcomes <ul style="list-style-type: none"> ▪ Biopsychosocial health/risk ▪ Quality of life ▪ Perceptions of ageing
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Target groups for qualitative work (three time points: T1, T2, T3)	Intergenerational participants' to be recruited through one of 2 methods <ol style="list-style-type: none"> (1) Up to 3 FGDs per time point [T1,2 &3] with intervention participants' from SCOPE, life review and SWING (over 55s) within diverse ethnic groups (n≤30) (2) Up to 2 FGDs per time point [T2 & 3] with community members (over 21) exposed to ComSA intergenerational activities such as the community museum (n≤20)
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Aim: to evaluate the efficacy of activities and communication initiatives, on experiences and perceptions of successful ageing from participants (over 55years old), and from community members (over 21s) that have been exposed to

ComSA in some way.

- (2) Process Evaluation objectives**
- (a) To explore intervention participants' perceptions of taking part in SCOPE, Life Review and SWING.
(T1, total: up to 3 FGDs for intervention participants)
 - (b) To unpack the mid-term processes [views on communication strategies, social capital, self-care and other initiatives] that lead to (i) successful ageing initiatives and (ii) changes in perceptions of ageing among intervention participants' and community members.
(T2, total: up to 5 intergenerational FGDs)
 - (c) To unpack the completed processes [views on communication strategies, social capital, self-care and other initiatives] leading to (i) changes in behaviors and perceptions of ageing among ComSA participants' and community members, as well as (ii) sustaining these changes.
(T3, total: up to 5 intergenerational FGDs)

1.3 State of Ageing (book)

Tsao Foundation is taking stock of the state of ageing in Singapore and will publish a book on this by first quarter of 2016. Through this book, Tsao Foundation wants a community-based study to identify, to provide opportunities to understand and to measure the work done for the older persons. The goal of the book project is to cover the main policies and interventions to ensure that the older person's well-being is maintained and enhanced. The research will be shared with practitioners, older persons, policy makers so that we can all work together for the future of Singapore. The study will achieve the goal by identifying specific factors that impact on quality of life of the older person and by recognizing efforts done for older persons and by also putting forth suggestions for programme enhancement, community-building and policy change.

2. Collaborative Platforms and Capacity Building

Events organized to date include the following:

2.1 First Multi-Partite Regional Meeting on the Financial Security of Older Women in East and Southeast Asia (15 January 2015)

The First Multipartite Regional Meeting on the Financial Security of Older Women in East and Southeast Asia on 15-16 January 2015 gathered more than 50 participants from 7 countries and governments all over the region: Brunei Darussalam, Hong Kong, Indonesia, Malaysia, Philippines, Singapore and Vietnam representing policymakers, programme practitioners and researchers in the areas of ageing, finance, economy and population planning.

2.2 Launch of Regional Learning Network on Women's Financial Security in Old Age (16 January 2015)

The **Regional Learning Network on Women's Financial Security in Old Age** aims to bring together key policymakers from the 10 member countries and country partners of the ASEAN Plus 3, relevant NGOs, policy think tanks and international organizations and leading academics, to bring attention and action on the issue of financial security among older women. The network is mapping out current policies and programs on financial security in old age using a standard framework that can be used in all countries in the region to be able to produce a comparative study. It is also building a database of resources that will support advocacy effort. Such will pave the way for further collaborations for research, programme adaption and piloting, and policy advocacy.

Over the long-term, the network aims to build its partnership with broader regional organizations such as the ASEAN Committee for Women (ACW) and the ASEAN Confederation of Women's Organizations (ACWO) for advocacy and funding. Workgroups also aims to initiate study visits to

learn about successful models of policy and practice. It will also work on engaging more stakeholders around the region and further enhance its capacity to serve as a learning hub.

Since the launch, the following country-specific meetings has been organized as leverage to gather strategic stakeholders; share learnings from the regional meeting; support research on country policies and programs; and assist each country in drawing its own action plans: Multi-stakeholder National Meeting on Financial Security of Women in Indonesia in partnership with Asosiasi Pusat Pengembangan Sumberdaya Wanita (Association of PPSW) (15 April 2015); Old Age Financial Security of Women in Vietnam in partnership with Vietnam National Committee on Ageing (VNCA) and UNFPA (19 May 2015); Conference on Financial Security of Older Women in the Philippines in partnership with the National Council of Women of the Philippines (NCWP) (16 June 2015); and Women and Ageing in Singapore Research Roundtable Discussion in partnership with AWARE (09 September 2015).

2.3 Ageing Research Forum (27 May 2015)

ILC Singapore organized its inaugural **Ageing Research Forum 2015** on May 27, 2015 to share results and learnings from the evaluation conducted of various Tsao Foundation programmes and create a platform to improve and broaden practice for community-based research. More than 80 participants from the academe, policy and practice were in attendance.

3. Conference Presentations

3.1 Public Policy Forum on the State of Financial Literacy in Thailand (3 March, Bangkok). Susana presented on 'Strategies for Promoting Good Financial Behaviour Among Low Income Women for Retirement: Lessons from Singapore.'

3.2 Berlin Demography Forum (20 March, Berlin). Susana presented on Retirement in Singapore 2015 Ideation Program Design Thinking Challenge: Care@Home, (23 April, Singapore). Susana presented on 'Longevity as an opportunity: How ageing in Singapore can be transformed?'

3.3 Agency for Integrated Care or AIC Care Forum 2015, (15 May, Singapore). Susana presented on 'Desiring and Designing Care: Developing Strategies for Empathy for Users.'

3.4 Citi-Singapore Management University Financial Literacy Festival (12 June, Singapore). Susana was one the panellists in the symposium organised as part of the Festival.

3.5 Ministry of Education Learning Programme (15 July, Singapore). Susana presented on 'Preparing for the Third StAge: Longevity is opportunity.'

3.6 Malaysia-OECD High-Level Global Symposium on Financial Well-being, (1 October, Kuala Lumpur). Susana was in the panel on 'addressing the financial literacy needs of seniors', together with David Sinclair from ILC-UK.

3.7 HelpAge International and NACSCOM (from Malaysia) Regional Symposium on Income Security of Older Persons in an Ever Changing World, (11 October, Kuala Lumpur). Susana presented on 'Financial Inclusion and Older Persons.'

4. Reports published

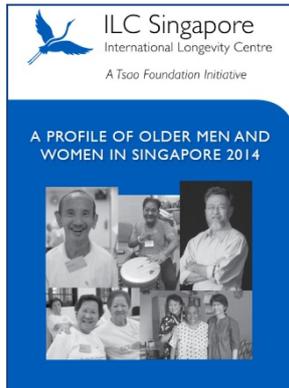
4.1 Background Brief: Financial Capability and Economic Security of Older Women in East and Southeast Asia, January 2015



Background Brief: Financial Capability and Economic Security of Older Women in East and Southeast Asia is a scoping study commissioned by ILC Singapore and conducted by the Center for Economic and Social Research (East), University of Southern California to provide a background on policies that have impacts on old age financial security of women as well as researches on women's

financial literacy and on financial education programmes that target women.

4.2 Profile of Older Men and Older Women in Singapore 2014



A Profile of Older Men and Women in Singapore 2014 is an update of the study by the same name, prepared in 2011 by the Tsao-NUS Ageing Research Initiative, National University of Singapore, and Tsao Foundation's International Longevity Centre Singapore.

It looks at six areas behind Singapore's demographic change as one of the fastest ageing societies in the world – 'The Ageing Population', 'Living Arrangements', 'Intergenerational Transfers', 'Health Status', 'Mental Health', and 'Social Participation'.

4.3 Older Women in Singapore: Changes and Challenges Between 2005-2015



Older Women in Singapore: Changes and Challenges between 2005-2015 is a policy brief developed by the Center for Economic and Social Research (East), University of Southern California, as commissioned by ILC Singapore, as part of a recent study that aims to update the groundbreaking Tsao-AWARE Report, "Beyond Youth: Women Growing Older and Poorer."

5. Outputs of the Tsao-NUS Ageing Research Initiative

5.1 Final report on the SingaPACE (EPICC), November 2014

5.2 Final report on Self-Care for Older Persons, November 2014

5.3 Publication on SCOPE

- Chan, Angelique et al. (2015). 'Self-care for older people (SCOPE): A cluster randomized controlled trial of self-care training and health outcomes in low-income elderly in Singapore', *Contemporary Clinical Trials* 41: 313-324.

5.4 Social Isolation and Mortality

This study aims to assess the impact of loneliness and social isolation on the risk of all cause mortality over a two year period, controlling for demographic characteristics and health status at baseline. Loneliness is a significant risk factor for mortality among older adults. There are several pathways through which loneliness may operate to increase mortality risk, ranging from biological responses and individual perceptions to social interactions and environmental factors. The proportion of single older (65+) person households has doubled in the last ten years in Singapore. Yet little is understood about the relationship between loneliness, social isolation, and mortality risk among older adults, in Singapore and in Asian contexts in general. The study concluded that loneliness is associated with higher mortality risks among Singaporean elderly. Mental health among the older population is a major public health concern and community interventions are needed to more efficiently identify, raise awareness of, and increase care for the lonely elderly in the community.

Media coverage:

- 'Loneliness shortens lifespan of the elderly', the Sunday Times, 7 January 2015
- 'Seniors socialize less after retirement', My Paper, 26 January 2015

Publication:

- Chan, Angelique et al. (2015), 'Loneliness and all-cause mortality in community-dwelling elderly Singaporeans,' *Demographic Research* 32: 1361-1382.

5.5 Intergenerational Transfers among Older Singaporeans

The primary aim of this study is to assess the relationship of gender and marital status with receipt from and provision to, elderly Singaporeans of four complementary types of intergenerational support: monetary, material, emotional, and time. We are particularly interested in the effect of being female and single. This subgroup is typically hypothesized to be mainly recipients of support. We test this hypothesis using the 2011 Panel on Health and Aging of Elderly Singaporeans (PHASE). Our results show that women are more likely to both receive and provide all four types of support. The effect of being "single" on intergenerational flows differs by whether the older person is widowed, divorced/separated or never married. Though widowed elderly are mainly recipients of monetary support they are an important source of time support for their family members. Never married elderly are the least likely to receive and provide monetary support.

Output

Presentations:

- Chan, Angelique and Bina Gubhaju, 'Intergenerational transfers among older Singaporeans', Invited presentation at the Conference on Singapore Families and Population Dynamics, Centre for Family and Population Research, 28 April 2015.
- Gubhaju, Bina 'Intergenerational transfers among older Singaporeans', Presentation at the Tsao Foundation, 10 June 2015.
- Gubhaju, Bina et al., 'Gender, marital status, and intergenerational support to and from older Singaporeans: Results from the Panel on Health and Ageing of Singaporean Elderly'. Paper presented at the 2015 Association of Pacific Rim Universities (APRU) Ageing in the Asia Pacific Research Symposium, 27-29 September 2015.

Publication:

- Gubhaju, Bina et al. 'Intergenerational support to and from older Singaporeans: Results from the Panel on Health and Ageing of Singaporean Elderly', Paper submitted to a special issue from the Conference on Singapore Families and Population Dynamics, Centre for Family and Population Research.
- Gubhaju, Bina et al. 'Intergenerational support among older Singaporeans', Policy brief (draft in progress).

5.6 Status of Single Elderly in Singapore

Although low, the proportion of elderly living alone or one-person households in Singapore has been increasing. Many previous studies have highlighted the negative consequences of living alone. However, recent studies have shown a more nuanced and mixed view that is not always negative. The objectives of this study are twofold: 1) to identify the key predictors of living alone among older Singaporean men and women; 2) to examine the social and health consequences of living alone among older Singaporean men and women. We use the 2009 Social Isolation, Health and Lifestyles Survey (SIHLS) and the 2011 Panel on Health and Aging of Elderly Singaporeans (PHASE). Our results show that elderly Singaporean females are more likely to live alone compared to males but that varies by demographic characteristics. Though elderly females living alone are more likely to perceive their income as inadequate they are more likely to own their own homes, participate in social activities, and less likely to have an ADL or IADL difficulty. However, both elderly

males and females living alone are more likely to be depressed and have weak personal mastery.

Output

Presentation:

- Gubhaju, Bina. 'Predictors and consequences of (not) living alone', Presentation at the Tsao Foundation, 15 July 2015.

Ongoing Work Plan

- Gubhaju, Bina et al. 'Elderly and living alone: predictors and consequences', Journal submission (draft in progress)
- Gubhaju, Bina et al. 'Predictors and consequences of (not) living alone', Policy brief (draft in progress)

5.7 Global Comparison on Healthy Ageing

Output

Presentation:

- Harding, Susana, 'Retirement and Health in Singapore,' Presentation at the Berlin Demography Forum, 20 March 2015.

Ongoing Work Plan

- Presentation at the Berlin Demography Forum, March 2016.

5.8 Caregiving in Singapore

The aim of this project is to examine profiles of 3 groups of caregivers in Singapore: 1) Elderly spouses; 2) Single men and women; 3) Middle income (caregivers who live in 3-4 bedroom HDB/JTC Flats). We also examine caregiver characteristics by care-recipient health needs. Data from 1190 dyads comprising care recipients (community-dwelling adults aged ≥ 75 years with at least one activity of daily living (ADL) limitation) and caregivers (family member/friend most involved in providing care/ensuring provision of care to care recipient), who were interviewed through the Singapore Survey on Informal Caregiving (2010-2011) are used. The project is ongoing and still in preliminary phase.

Ongoing Work Plan

- A profile of elderly spouse, single men and women, and middle-income caregivers (draft tables/report in progress).