

# AGEING FAMILIES IN SINGAPORE, 2010 - 2020

**INSIGHT SERIES**

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## **INSIGHT SERIES**

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## DEFINITIONS

### Household

A household refers to (i) a group of two or more persons living together in the same house and sharing common food or other essential arrangements for living; or (ii) a person living alone or a person living with others but having his own food or other essential arrangements for living. Although persons may be living in the same house, they may not be members of the same household. A resident household refers to a household where the household reference person is a resident (i.e. Singapore citizen or permanent resident). An **aged resident household** is defined as a resident household with at least one member aged 65 years and above.

### Generation

Generation in this report refers to the number of unique generations present in the household.

### Nuclear Families

Nuclear families consist mainly of two-generation couple-based (i.e. with a married household reference person and spouse) household either living with parents or with children, or where the household reference person lives with his/her married parents.

### 3G Households

A 3G household refers to a household with three or more generations.

### Single Parents with Children

A single parent with children household refers to a two-generation household where the household reference person is a divorced/separated, widowed or never-married parent living with at least one child in the same household.

### Married without Co-Residing Children

A married without co-residing children household refers to a one-generation couple-based household with no children living in the household. Such couples may be childless or have children who are not residing with them.

### One-Person Households

A one-person household refers to a person living alone, such as a widowed person whose children have moved out, or a never-married person who has moved out from his/her parents' home.

### Other Households

This refers to households that do not fall into any of the above categories<sup>1</sup>.

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<sup>1</sup> Examples include households comprising siblings only, households comprising a widowed grandparent and his/her grandchildren only, as well as households composed of a divorced/separated, widowed or never-married aunt/uncle living with his/her nieces/nephews only.

## EXECUTIVE SUMMARY

- 1 This report, *Ageing Families in Singapore, 2010 – 2020*, is the third in a series of publications. It provides an overview of families and households with elderly members in Singapore, focusing on the demographic characteristics and the role of family as a key source of physical, emotional, and financial support for the elderly.
- 2 The following key findings are highlighted in this report:
  - a. Number and proportion of aged households is increasing as population ages
    - i. There has been a steady increase in the size of Singapore's elderly population over the years. In 2020, residents aged 65 years and above constituted 15.2% of the total resident population, an increase from 9.0% in 2010.
    - ii. At the same time, the proportion of aged resident households (i.e. resident households with at least one member aged 65 years and above) also increased from 24.0% of all resident households in 2010 to 34.4% in 2020.
    - iii. The composition of aged resident households is also changing. Among aged resident households between 2010 and 2020, the proportion of:
      - Married without co-residing children households increased from 13.7% to 19.0%;
      - One-person households also increased from 10.1% to 13.5%;
      - 3G households declined from 31.4% to 22.5%;
      - Single parents with children households also declined from 8.5% to 4.6%; and
      - Nuclear families have increased in proportion from 22.9% to 24.4%.
  - b. Family is a key source of physical, emotional, and financial support for the elderly
    - i. Families remain a key source of support for the elderly. In the Housing Development Board (HDB) Sample Household Survey (SHS) 2018 survey, a majority of elderly aged 65 years and above were able to rely on their married children for physical (70.9%), emotional (94.9%), and financial support (89.6%); likewise for their unmarried children too (81.9% for physical support, 91.3% for emotional support and 82.8% for financial support).
    - ii. A small proportion of the elderly require state intervention to obtain financial support from their children. While 98 cases were lodged with the Commissioner for the Maintenance of Parents in 2020, this number is lower than the number of cases lodged from 2017 to 2019 which ranged between 143 and 176.
    - iii. Majority of our elderly also have a strong sense of closeness to their family with 93% of elderly aged 65 years and above reported having a close-knit family, from MSF's Social Attitudes of Singaporeans (SAS) 2019 survey.

- c. Elderly members have an important role in their families
  - i. MSF's SAS 2019 survey revealed that elderly members play an important role in the ageing family, either as confidants (95%) or helping with physical and caregiving tasks (92%).
  
- d. Majority hold positive attitudes towards the older generation
  - i. Family support for the elderly may be affected as people have fewer children. In 2020, 35.1% of ever-married women aged 70 years and above had at least four children while the corresponding proportion was lower for younger cohorts, with only 9.7% of those aged 65 to 69 years having at least four children. Nonetheless, societal attitudes towards the elderly are mostly positive. Majority of Singaporeans value the importance of intergenerational ties as 97% of respondents from MSF's SAS 2019 survey agreed it is important for grandparents and their grandchildren to maintain close ties with each other.

# AGEING FAMILIES IN SINGAPORE

## Introduction

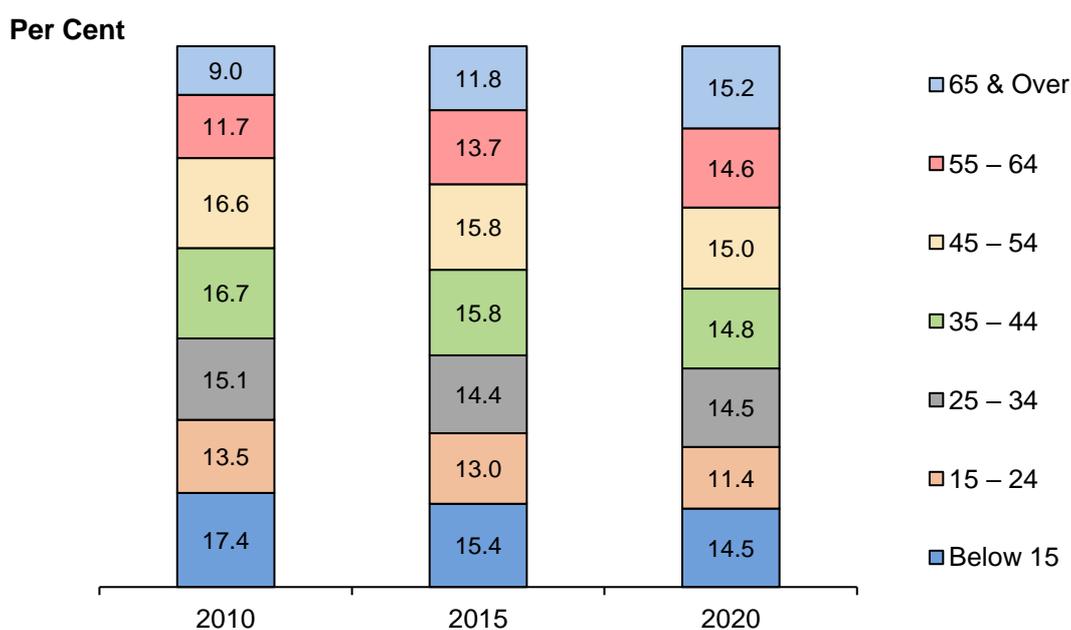
1 This report provides an overview of families and households with elderly members in Singapore, focusing on the demographic characteristics and the role of family as a key source of physical, emotional, and financial support for the elderly.

## How have families in Singapore aged?

### Number and proportion of aged households are increasing as population ages

2 There has been a steady increase in the size of Singapore's elderly population over the years. In 2020, those aged 65 years and older increased to 15.2% of the resident population from 9.0% in 2010 (Chart 1). It is projected that 22.1% of the resident population will be aged 65 years and over in 2030<sup>2</sup>. These changes may have implications on the family unit.

**Chart 1: Age Distribution of Resident Population, 2010 – 2020**



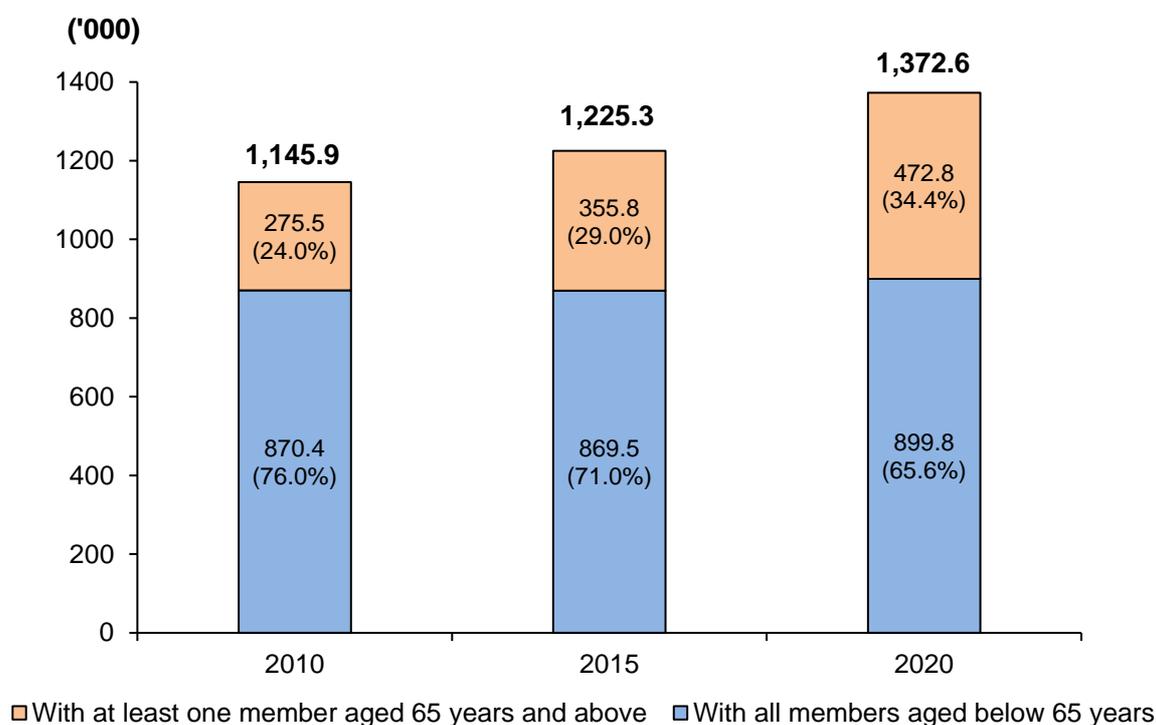
Note: Proportions may not add up to 100 per cent due to rounding.

Source: Department of Statistics

<sup>2</sup> Source: Department of Statistics. The resident population as at end-Jun 2019 was used as the base population for the resident population projections. These projections are not predictions or forecasts, or reflections of future policy changes. The projections are based on the midpoint of a range of scenarios to illustrate the possible growth and change in population that could occur if certain demographic assumptions prevail over the projection period. These assumptions may or may not be realised.

3 The ageing population has resulted in an increase in the number and proportion of aged resident households, which are defined as resident households with at least one member aged 65 years and above. From 2010 to 2020, the number of aged resident households in Singapore increased from 275,500 (24.0% of all resident households) to 472,800 (34.4% of all resident households) (Chart 2).

**Chart 2: Resident Households by Presence of Member Aged 65 Years and Above, 2010 – 2020**



Source: Department of Statistics

### What does an ageing family in Singapore look like?

#### More married couples without co-residing children and one-person aged resident households

4 The composition of aged resident households has shifted over the years (Chart 3):

(i) The proportion of households comprising a married couple without co-residing children increased considerably from 2010 to 2020, from 13.7% to 19.0% of aged resident households. These couples could be childless or have children who are not living with them.

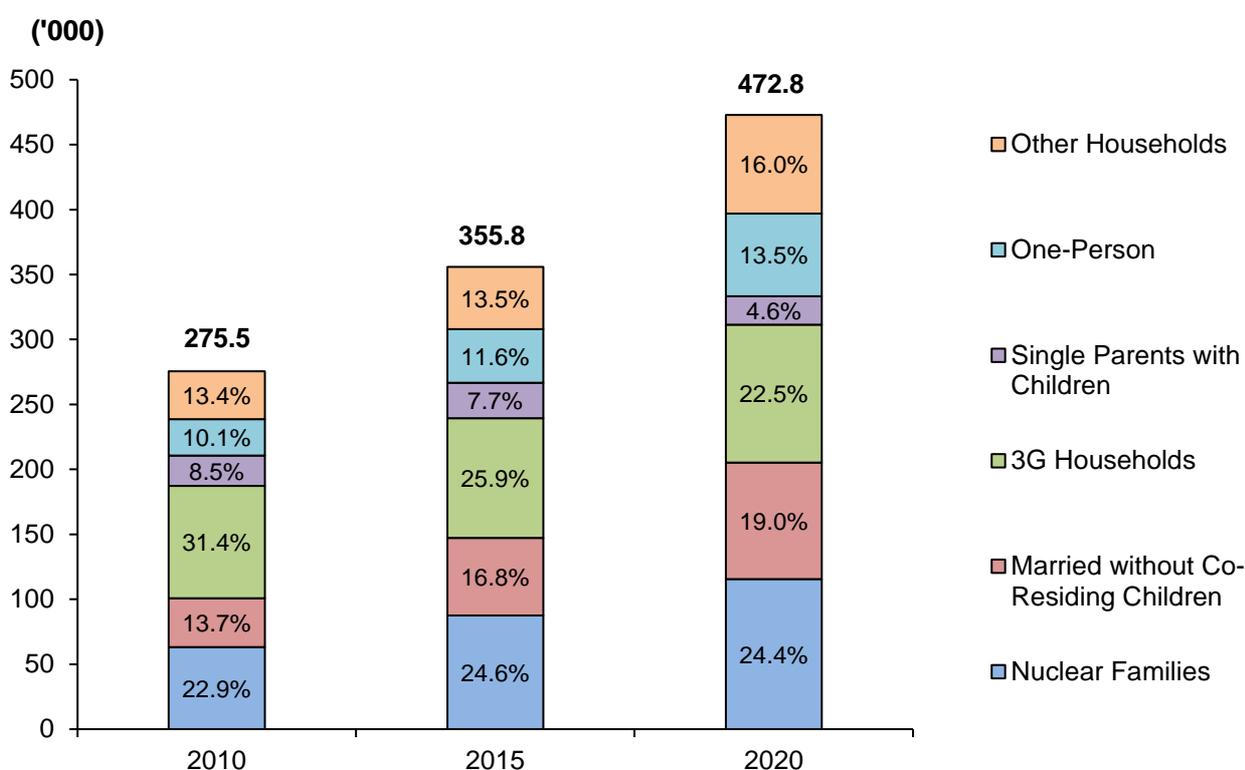
(ii) The proportion of one-person resident households among aged resident households rose from 10.1% in 2010 to 13.5% in 2020.

(iii) Among aged resident households, three-generation (3G) households have declined in proportion. They comprised 22.5% of aged resident households in 2020, compared to 31.4% in 2010.

(iv) The proportion of single parents with children among aged resident households decreased from 8.5% in 2010 to 4.6% in 2020.

(v) The proportion of nuclear families among aged resident households have increased in proportion from 22.9% in 2010 to 24.4% in 2020.

**Chart 3: Aged Resident Households by Household Structure, 2010 – 2020**



Note: Proportions may not add up to 100 per cent due to rounding.

Source: Department of Statistics

## How does the family support its elderly members?

### Family is a key source of physical, emotional, and financial support for the elderly

5 Family is an important source of support for most elderly persons. In the Housing and Development Board (HDB) Sample Household Survey (SHS) 2018, a majority of elderly households<sup>3</sup> indicated that they could rely on their married and unmarried children for physical, emotional, and financial support<sup>4</sup>. Additionally, about three out of four elderly households revealed that they could depend on their siblings for emotional support (Table 1).

**Table 1: Whether Elderly Households Are Able to Rely on Family Members for Physical, Emotional and Financial Support, 2018**

Types of Support	Married Children	Unmarried Children	Grand-Children	Siblings
<b>a) Physical support</b>	<b>70.9%</b>	<b>81.9%</b>	<b>18.7%</b>	<b>30.9%</b>
Help with housework	64.6%	79.7%	17.3%	28.4%
Help with marketing/ transport/ accompany for doctors' visits	70.4 %	81.3%	18.2%	30.4%
<b>b) Emotional Support</b>	<b>94.9%</b>	<b>91.3%</b>	<b>22.0%</b>	<b>72.6%</b>
Discuss important matters/ make important decisions	94.1%	91.2%	20.4%	70.4%
Confide in when feeling down	93.2%	89.7%	22.0%	71.5%
<b>c) Financial Support (In Times of Need)</b>	<b>89.6%</b>	<b>82.8%</b>	<b>13.4%</b>	<b>49.9%</b>

<sup>3</sup>Excluding non-response cases

<sup>4</sup>Total percentages for physical, emotional, and financial support do not tally to 100% as they include multiple responses from respondents.

Source: HDB (SHS 2018)

### Physical/Caregiving Support

6 Family members are the main source of caregiving support for our elderly. Based on MSF Survey on Social Attitudes of Singaporeans (SAS) 2019, 89% of respondents aged 65 years old and above reported that they will turn to their families for help when they need physical support such as caregiving or assistance with running errands, comparable to 86% in 2016. There is also strong consensus among younger family members about their role in caring for their elderly parents. Findings from SAS 2019 revealed that 96% of respondents aged 15 to 64 years old

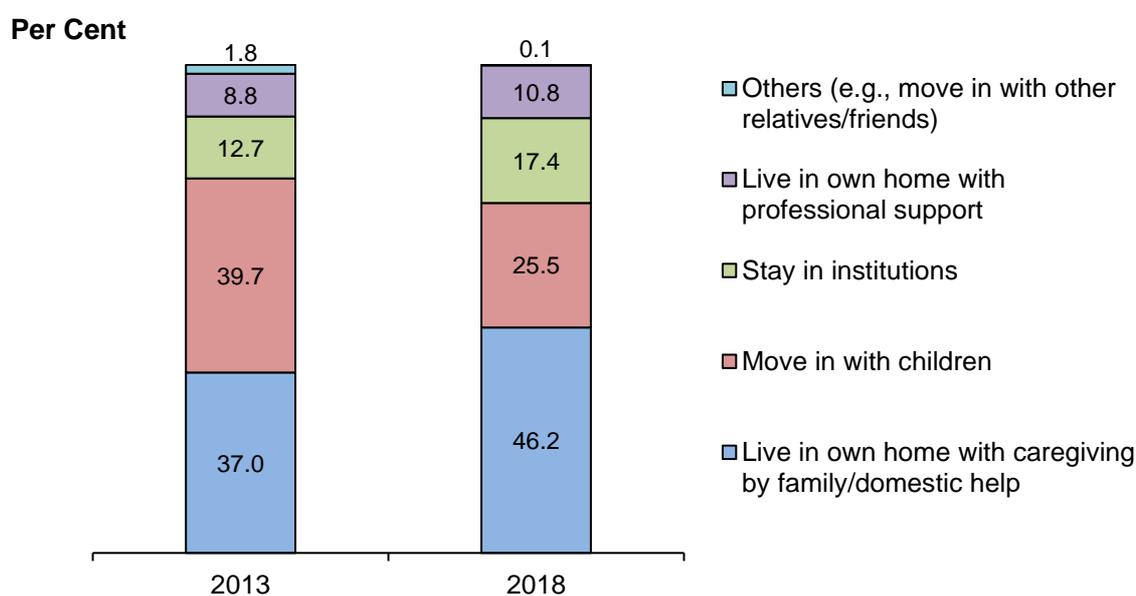
<sup>3</sup> Elderly households in HDB SHS 2018 refer to Singapore citizens and permanent residents aged 65 years and above, who are mainly the owners, co-owners of HDB sold flats, registered tenants of HDB rental flats, or are the spouses of owners, co-owners or registered tenants.

<sup>4</sup> Physical support refers to helping with buying groceries, transportation, accompany to see doctor, housework/home maintenance, help in taking care of health (e.g., medicine management, aid in moving around). Emotional support refers to being able to discuss important matters with someone/having help in making important decisions, having someone to confide in when feeling down. Financial support refers to financial help in times of need.

agreed that it is their duty to take care of their parents regardless of their qualities and faults, comparable to 98% reported in 2016.

7 In the HDB SHS 2018, the elderly were asked to select the living arrangement that they felt was the most ideal for an elderly person who required assistance with daily living. The most preferred option of residence for the elderly was to live in their own homes with family members or domestic helpers as caregivers. This preference has increased from 2013. Additionally, while the proportion of elderly who chose moving into their children’s homes as an option decreased from 2013, those who saw institutional care as ideal increased over the same period (Chart 4)<sup>5</sup>.

**Chart 4: Perceived Ideal Living Arrangement for Elderly Persons Requiring Assistance with Daily Living among Elderly, 2013 and 2018**



Source: HDB (SHS 2018)

### Financial Support

8 Family members provide financial support to our elderly in times of need. Based on MSF’s SAS, the majority (75% in 2019 and 76% in 2016) of respondents aged 65 years and above reported that they will turn to their families for help when faced with financial difficulties. In addition, adult children do provide regular financial support to their parents. Findings from MSF’s SAS suggested that among respondents aged 25 and above with living parents, the majority (70% in 2019 and 74% in 2016) provided an allowance to their parents.

9 While a majority of adult children reported providing an allowance to support their parents, there may be a small segment of the elderly who require state intervention to have their children support them. Under the Maintenance of Parents Act (MPA), parents aged 60 years and above and who are unable to financially provide for themselves can claim for maintenance from their adult children. In 2020, 98 of such cases had been lodged with the Commissioner for the

<sup>5</sup> HDB’s SHS 2018 also asked the elderly if they themselves were willing to live in assisted living facilities should the need arise. More than 4 in 10 indicated a willingness to do so, citing access to professional medical and nursing care as the main reason.

Maintenance of Parents (Table 2). This was lower than the number of cases lodged from 2017 to 2019 despite the increasing ageing population over the years.

10 Among the cases lodged in 2020, 59.2% were by fathers while 40.8% were by mothers (Table 2). The majority (71.4%) were between 60 to 79 years old and less than half (40.8%) were living with at least a family member. A higher proportion were divorced (50.0%) compared to those who were widowed (24.5%), married (20.4%) and separated (5.1%).

**Table 2: Number of Cases with the Commissioner for the Maintenance of Parents, 2017 – 2020**

Years	2017	2018	2019	2020
Number of cases	176	146	143	98
<b>a) By Sex of Parent who Lodged Case</b>				
Female (Mother claiming)	72 (40.9%)	39 (26.7%)	48 (33.6%)	40 (40.8%)
Male (Father claiming)	104 (59.1%)	107 (73.3%)	95 (66.4%)	58 (59.2%)
<b>b) By Age Group</b>				
Below 60 years	8 (4.5%)	5 (3.4%)	3 (2.1%)	3 (3.1%)
60 to 79 years	132 (75.0%)	121 (82.9%)	106 (74.1%)	70 (71.4%)
80 years & above	36 (20.5%)	20 (13.7%)	34 (23.8%)	25 (25.5%)
<b>c) By Living Arrangement</b>				
Alone/Homeless	51 (28.9%)	49 (33.5%)	40 (27.9%)	30 (30.6%)
Living with Family Members	88 (50.1%)	63 (43.2%)	67 (46.9%)	40 (40.8%)
Living with Non-Family Members	31 (17.6%)	29 (19.9%)	26 (18.2%)	20 (20.4%)
Living in Institutions	6 (3.4%)	5 (3.4%)	10 (7.0%)	8 (8.2%)
<b>d) By Marital Status</b>				
Married	47 (26.7%)	28 (19.2%)	41 (28.7%)	20 (20.4%)
Divorced	68 (38.7%)	82 (56.2%)	62 (43.3%)	49 (50.0%)
Widowed	53 (30.1%)	30 (20.5%)	34 (23.8%)	24 (24.5%)
Separated	8 (4.5%)	5 (3.4%)	5 (3.5%)	5 (5.1%)
Single	0 (0.0%)	1 (0.7%)	1 (0.7%)	0 (0.0%)

Source: Commissioner for the Maintenance of Parents

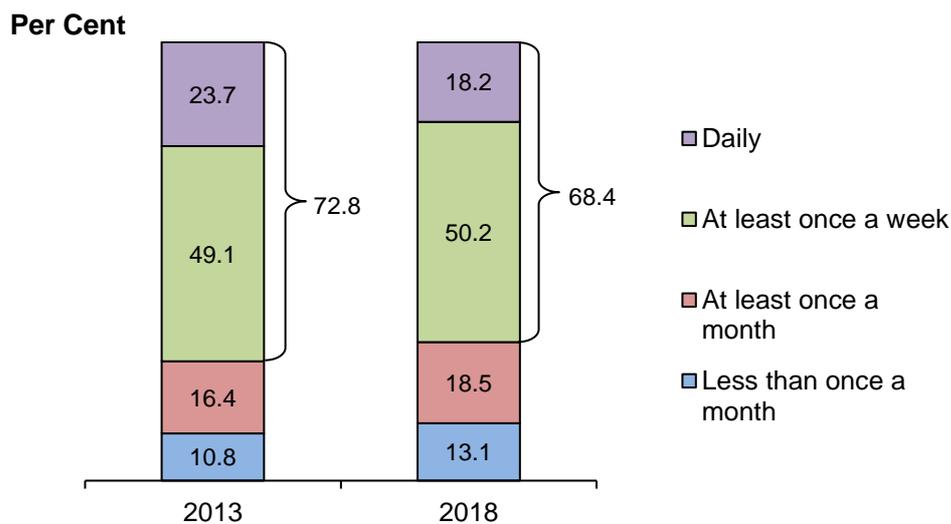
### Emotional Support

11 Family members also provide emotional support to the elderly. Findings from MSF's SAS showed that the majority of respondents aged 65 years and above (78% in 2019 and 79% in 2016) will turn to their family members for emotional support such as advice or a listening ear when troubled. Most of the elderly also have a strong sense of closeness to their family. According to MSF SAS, the majority of respondents aged 65 years and above (93% in both 2016 and 2019) reported that they have close-knit families.

12 A good proportion of the elderly have frequent interaction with their families. From the HDB SHS 2018, among elderly with married children not living with them, only 1.0% did not visit

each other, lower than 1.6% in 2013. Among the elderly who exchanged visits with their married children not living with them, the majority (68.4% in 2018 and 72.8% in 2013) did so daily or at least once a week (Chart 5). In addition, the same survey found that the majority of the elderly (66.6% in 2018 and 67.0% in 2013) kept in touch with other family members who were not living with them either on a daily or weekly basis. An additional 17.3% and 15.7% kept in touch at least once a month in 2018 and 2013 respectively (Chart 6).

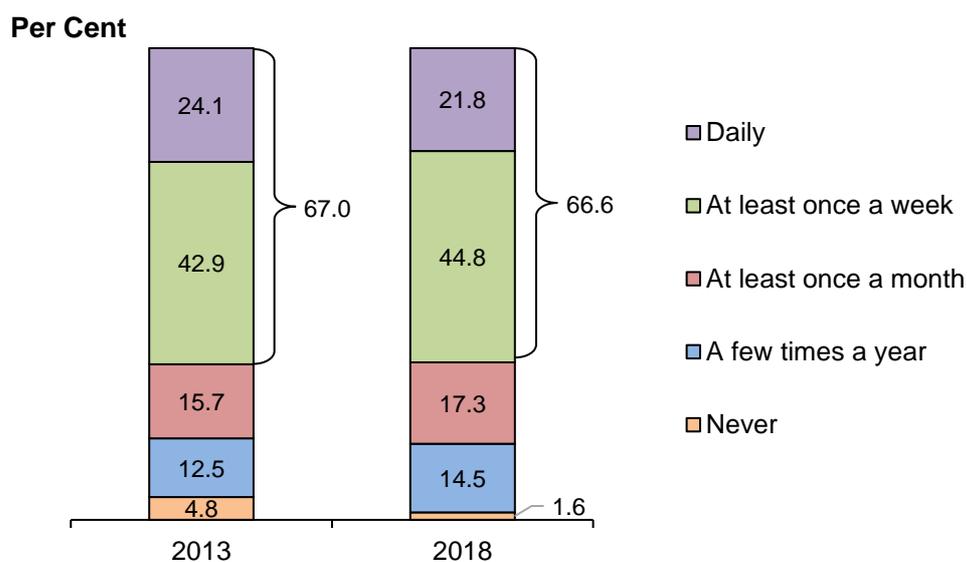
**Chart 5: Frequency of Visits between Elderly and their Married Children, 2013 and 2018**



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

Source: HDB (SHS 2018)

**Chart 6: Frequency of Elderly Keeping in Touch with Family Members They Do Not Live With, 2013 and 2018**



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

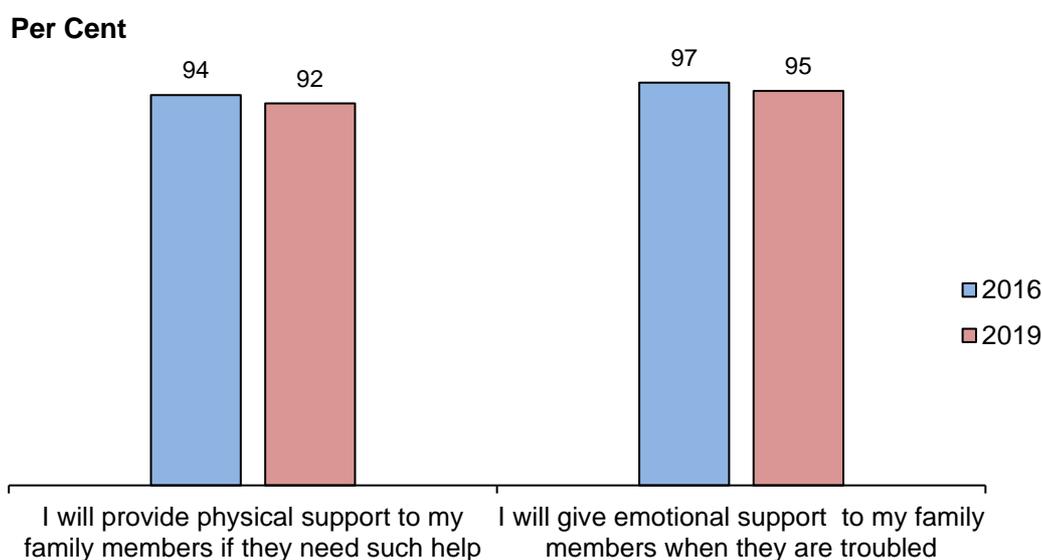
Source: HDB (SHS 2018)

## What roles do the elderly play in the ageing family?

### Elderly willing to help with physical and caregiving tasks as well as offer emotional support to their families

13 Findings from MSF's SAS revealed that most of the elderly respondents aged 65 years above (92% in 2019 and 94% in 2016) will provide physical and caregiving support to their families when needed, such as providing care, helping to pick up their grandchildren from school or running errands. The majority (95% in 2019 and 97% in 2016) also provides emotional support to their family members, through lending a listening ear or giving advice. (Chart 7).

**Chart 7: Proportion of Respondents Aged 65 Years and Above Who Provide Physical and Emotional Support to Family Members When Needed, 2016 and 2019**



Source: MSF (Survey on Social Attitudes of Singaporeans, 2016 & 2019)

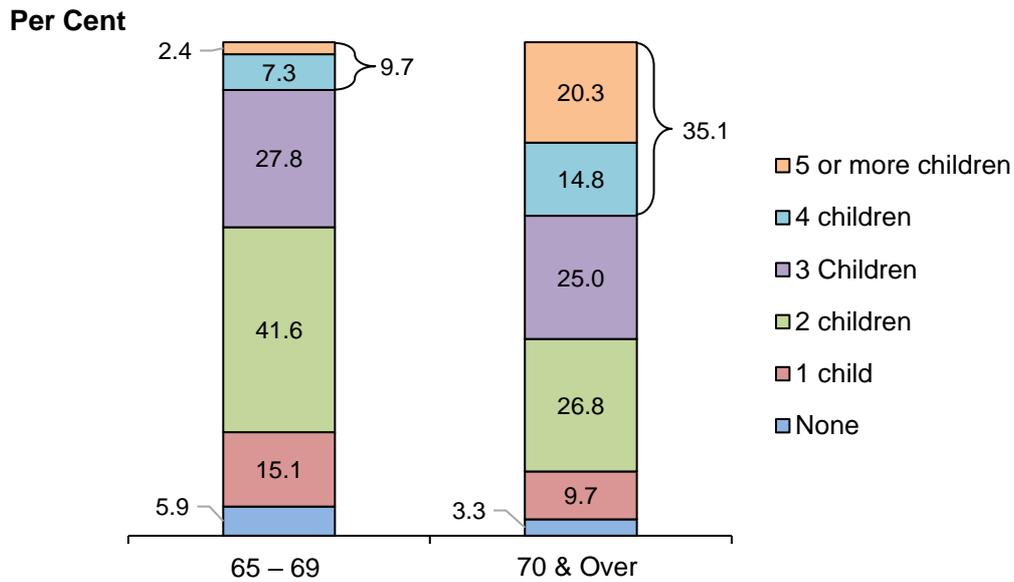
## Can the immediate family continue to be the main source of support for the elderly?

### Younger cohorts of elderly persons have fewer children to rely on for support

14 There are fewer children now to support parents in their old age. In 2020, 35.1% of ever-married women aged 70 years and above had at least four children (Chart 8). The corresponding proportion was lower for younger cohorts, with only 9.7% of those aged 65 to 69 years having at least four children. With more recent cohorts having even smaller families, there will be fewer children for parents to rely on in their old age. Nonetheless, each successive cohorts of elderly persons is likely to save more during their working years with continuing wage growth, labour force participation, the enhancements made to the Central Provident Fund (CPF) system, and increased Government support over the years<sup>6</sup>. These members are expected to receive higher CPF payouts in retirement.

<sup>6</sup> These enhancements include the introduction of 1% Extra Interest on the 1st \$60,000 of balances and 1% Additional Extra Interest on the 1st \$30,000 of balances for members aged 55 and above, Workfare Income

**Chart 8: Resident Ever-Married Females Aged 65 Years and Above, by Age Group and Number of Children Born, 2020**



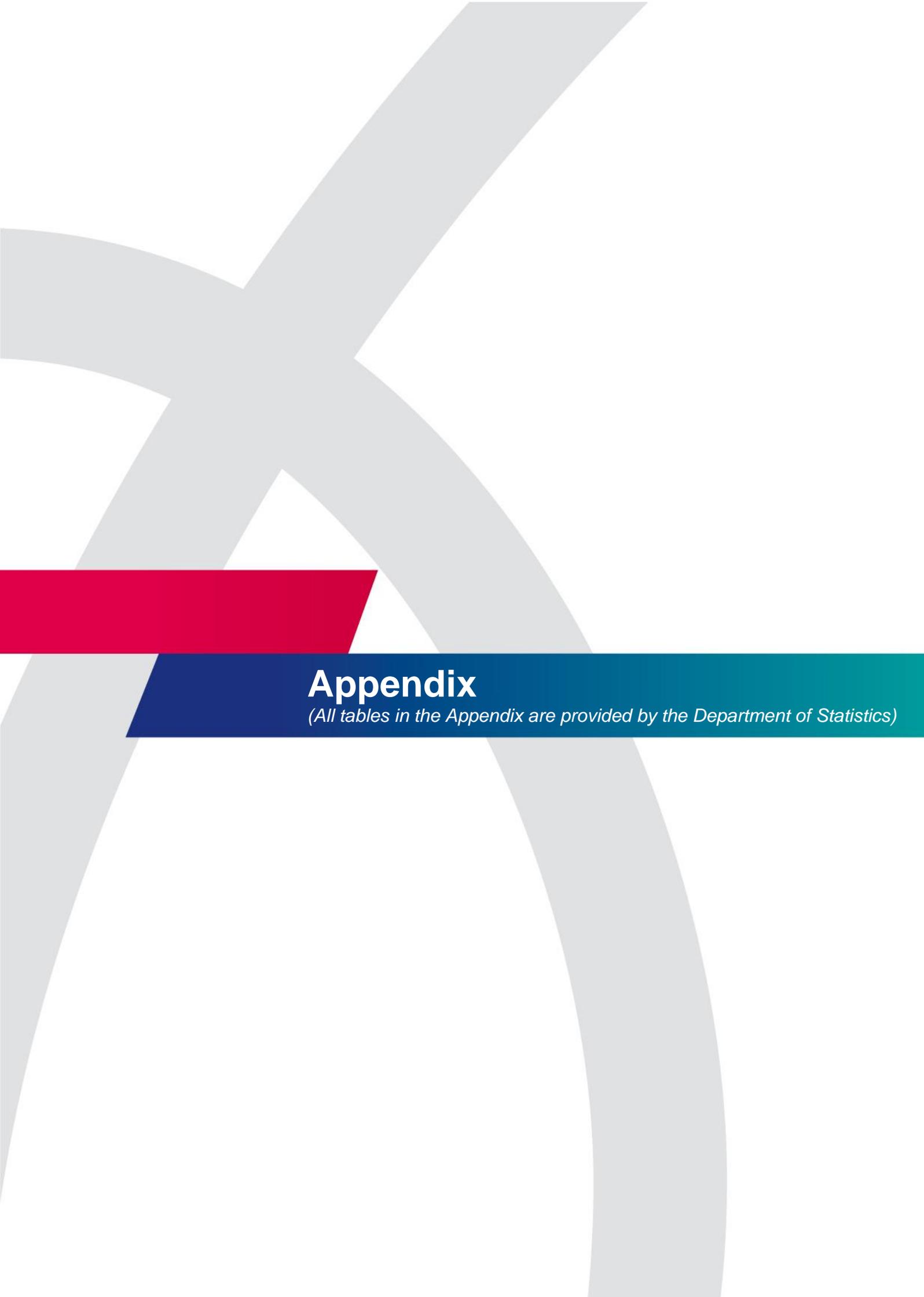
Note: Proportions may not add up to 100 per cent due to rounding.

Source: Department of Statistics

### Singaporeans hold a positive attitude towards the older generation

15 Despite smaller family sizes, Singaporeans continue to value strong intergenerational ties. Findings from MSF’s SAS show that the share of respondents who agreed that it is important for grandparents and their grandchildren to maintain close ties with each other is consistently high at 97% in both 2016 and 2019. This bodes well for the ageing members in Singapore society.

Supplement, which provides cash and CPF top-ups for seniors who work, and incentivising CPF cash top-ups through the Matched Retirement Savings Scheme. We expect 7 in 10 actively employed persons turning age 55 in 2021/2022 to be able to set aside their Basic Retirement Sum, significantly more than the 4 in 10 about a decade ago.



# Appendix

*(All tables in the Appendix are provided by the Department of Statistics)*

**Table A: Age Distribution of Resident Population, 2010 – 2020**

<b>Age (Years)</b>	<b>Number ('000)</b>			<b>Per Cent</b>		
	<b>2010</b>	<b>2015</b>	<b>2020</b>	<b>2010</b>	<b>2015</b>	<b>2020</b>
Total	3,771.7	3,902.7	4,044.2	100.0	100.0	100.0
Below 15	654.4	602.4	588.2	17.4	15.4	14.5
15 – 24	510.9	507.0	459.8	13.5	13.0	11.4
25 – 34	571.3	561.6	584.8	15.1	14.4	14.5
35 – 44	629.5	617.8	598.8	16.7	15.8	14.8
45 – 54	626.5	618.5	607.8	16.6	15.8	15.0
55 – 64	440.7	535.6	590.5	11.7	13.7	14.6
65 & Over	338.4	459.7	614.4	9.0	11.8	15.2

Note: Proportions may not add up to 100 per cent due to rounding.

**Table B: Resident Households by Presence of Member Aged 65 Years and Above, 2010 – 2020**

<b>Presence of Member Aged 65 Years and Above</b>	<b>Number ('000)</b>			<b>Per Cent</b>		
	<b>2010</b>	<b>2015</b>	<b>2020</b>	<b>2010</b>	<b>2015</b>	<b>2020</b>
Total	1,145.9	1,225.3	1,372.6	100.0	100.0	100.0
With all members aged below 65 years	870.4	869.5	899.8	76.0	71.0	65.6
With at least one member aged 65 years and above	275.5	355.8	472.8	24.0	29.0	34.4

**Table C: Aged Resident Households, by Household Structure, 2010 – 2020**

<b>Household Composition</b>	<b>Number ('000)</b>			<b>Per Cent</b>		
	<b>2010</b>	<b>2015</b>	<b>2020</b>	<b>2010</b>	<b>2015</b>	<b>2020</b>
Total	275.5	355.8	472.8	100.0	100.0	100.0
Nuclear Families	63.2	87.5	115.5	22.9	24.6	24.4
Married without Co-Residing Children	37.6	59.7	89.8	13.7	16.8	19.0
3G Households	86.6	92.3	106.2	31.4	25.9	22.5
Single Parents with Children	23.3	27.2	21.7	8.5	7.7	4.6
One-Person	27.9	41.2	63.8	10.1	11.6	13.5
Other Households	36.9	47.9	75.8	13.4	13.5	16.0

Note: Proportions may not add up to 100 per cent due to rounding.

**Table D: Resident Ever-Married Females Aged 65 Years and Above, by Age Group and Number of Children Born, 2020**

<b>Age (Years)</b>	<b>Number ('000)</b>						
	<b>Total</b>	<b>None</b>	<b>1 Child</b>	<b>2 Children</b>	<b>3 Children</b>	<b>4 Children</b>	<b>5 or More Children</b>
Total (65 & Over)	309.2	12.8	35.7	98.2	80.3	38.0	44.2
65 – 69	103.7	6.1	15.7	43.1	28.8	7.5	2.4
70 & Over	205.5	6.7	20.0	55.1	51.5	30.5	41.8
	<b>Per Cent</b>						
65 – 69	100.0	5.9	15.1	41.6	27.8	7.3	2.4
70 & Over	100.0	3.3	9.7	26.8	25.0	14.8	20.3

Note: Proportions may not add up to 100 per cent due to rounding.