
Pros And Cons Of The Various Models Of Housing Options For The Seniors

There are various models of housing options available for the seniors with pros and cons discussed below.

HDB Studio Apartments

The concept of studio apartment (SA) is not new in Singapore. It has been introduced as part of the landscape of public housing in 1998 to integrate with retirement-oriented financing to cater to one's financial security in retirement. In 2015, the SA scheme has being replaced by 2-room Flexi Scheme. Under this new scheme, senior citizens can choose the lease based on their age, needs, and preferences. For example, those aged 55 and above who are eligible to purchase the SA can take up a lease of between 15 and 45 years in 5-year increments, as long as it covers them to the age of at least 95 years. With the short-lease option, the seniors will be able to have a new SA for life while monetizing more from their existing property.

The pros of living in the SA have the potential to provide an ideal model for the seniors to age in place comfortably and in a familiar community. The age-friendly features in the homes and around the housing blocks allow the seniors to move safely in their neighborhood. All the SAs are located closed to amenities and a neighborhood link operated by VWO that offer social and communal facilities to the seniors, so as to promote active lifestyle and interaction among the elderly residents. The cons of this type of age segregated housing may create barrier and discriminate against the seniors. The notion of one is old may give a person the impressions that this type of housing is just like nursing homes with total institutional quality. Compared with other types of public housing, residents at the SAs are more likely to be living alone, a situation that may lead to concerns of greater risk of social isolation. Not only that, some of seniors are force to relocate to a new place due to unavailability of SAs at their existing homes which may posed psychological stress to them due to unfamiliar environment. It was reported in a study that residents at the SAs preferred to be integrated with people of different ages in the community rather than being segregated within themselves. By segregating them in a dedicated apartment block, it bred a sense of "morbidity... rejection and despair" in them.

Hence, HDB should give preferences to potential seniors who wish to move to new SAs within their own familiar estates, so as to ease the social environment stress that one faces in an entirely new environment. Not only that, the consideration of building more appropriate spaces and amenities for intergenerational interaction will help to promote more frequent visitations and

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interactions from their children and grandchildren staying near to the seniors. This allows the seniors who desire independence and yet remain a comfortable distance from their children to continue to maintain close familial relationships. Kampung Admiralty, for example, is our first experimental model of retirement village in Singapore that has been attached with a medical center, public communal spaces, and a childcare center for the seniors to age with their peers. If this concept of 'Kampung spirit' model is successful to promote intergeneration and prevent isolation for the seniors, more of this SAs can be developed to other parts of Singapore without having the seniors relocate to a new place when they are downsizing their flats.

Assisted living facilities

Assisted living is community-based long-term living arrangements concept for seniors who need some form of help with their activities of daily living (ADLs), yet want to maintain as much privacy and independence as possible. Typically, the help seniors get in assisted living facilities (ALFs) are tailored to individualized care to meet each resident's needs instead of living in an institutionalized setting, such as a nursing home. Besides offering greater control and privacy for the residents, it also offers the seniors the opportunity to socialize with other residents staying in the same place. Some seniors may be at risk of fall, while others may feel lonely and isolated living alone at home. Hence, ALFs have offered them the chance to socialize daily with other seniors and implement a varieties of scheduled programs such as dancing, crafts, exercise, and outings, yet the staff can keep an eye on them to prevent falls.

Most of the ALFs are run by VWOs such as Lions Home for the Seniors, Babayan Home and Angsana Home, etc. Cost is a major drawback for many seniors. Medisave does not cover the costs of an assisted living facility. The living arrangements of AFLs are still few and far between in Singapore, due to strict regulations and limited funding, not to mention the concerns over affordability for the seniors. St Bernadette Lifestyle Village for example, is a high end assisted living catered mainly for middle to upper income retirees, located at Bukit Timah Road in a single-storey bungalow. The place provides a 24-hour medical concierge and meals, if required, with capacity of eight residents get help to live independently. The staff will help with the chores and monitor the seniors' health, including going on supervised trips to shopping malls. The monthly fees of \$3,650 a month may be a turn off for majorities of the seniors due to the high cost. Although the residents' privacy and independence are highly value, the affordability of long-term care option in this type of living arrangement may not be feasible when ones run out of savings due to longer life expectancy.

Nursing Homes

The current concept of nursing home model in Singapore is that of medicalized, dormitory-style

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Nursing Homes (NHs), more suitable for seniors who are largely dependent and with poor health conditions. On top of offering higher intensive nursing care for the seniors, NHs also provided assistance to their residents with daily activities such as feeding, showering and administrating of medications. Such elderly care facilities bring value because they not only have skilled healthcare professionals looking after residents with more serious health needs, it can also be an avenue to prevent family caregiver burnout. Aside from caregiving, NHs also provides a social environment where many seniors can find social support and network whenever they feel lonely or depressed. Since most NH residents are subsidized by our government, current standardized and cost efficient model stands up to public scrutiny due to issues like lack of manpower which compromised poor quality of nursing care and services, elderly abuse due to staff burnout, etc. As most of the staff are from foreign countries, language barriers is another issue the residents have encounter in NHs.

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