

Research Brief Series: 20

Innovation and
Collaboration in the
Eldercare Sector:
Addressing the Care
Needs of Middle and
Upper-Income Seniors
in Singapore

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Roundtable Report: Innovation and Collaboration in the Eldercare Sector: Addressing the Care Needs of Middle and Upper-Income Seniors in Singapore

Arthur Chia, Ad Maulod & Wong Yunjie Jacky

Executive Summary:

This report highlights key findings and recommendations from a roundtable discussion with nineteen leaders from government, private developers, corporate organizations, senior living operators, private and community-based organizations, and academia in the eldercare sector. The discussion held on 09 October 2024 at Duke-NUS Medical School explored the evolving landscape of eldercare in Singapore, focusing on the needs and expectations of middle and higher-income older Singaporeans.

Changing Expectations of Ageing

- The 2014 Institute of Policy Studies (IPS) study revealed that Singaporeans aged 50-70 seek more than financial stability as they age, emphasizing lifelong learning, employability, and security in family relationships, health, and finances.

Emerging Trends and Innovations

- New products and services are being developed to cater to the complex needs of an ageing population, including luxury assisted living facilities and community-based care options.
- Social, family, and emotional care aspects are increasingly recognized as crucial in addressing loneliness and enhancing quality of life.
- Innovative housing models, such as co-living spaces and integrated assisted living complexes, are emerging to address these diverse needs.

Collaborations in Eldercare

- Cross-sector partnerships, including public-private initiatives, are driving innovation in the sector.
- Collaborations between healthcare providers, hospitality companies, and community businesses are creating more comprehensive care solutions.

International Lessons

- Nordic countries offer insights into collaborative approaches to eldercare, emphasizing service integration and co-production.
- China's integrated senior living facilities provide examples of successful continuum-of-care models and personalized attention to residents' emotional well-being.

Recommendations

- Develop more diverse and high-quality eldercare options that cater to varying needs and preferences.
- Encourage and support cross-sector collaborations to drive innovation and improve service delivery.
- Explore the implementation of integrated care models, such as Continuing Care Retirement Communities (CCRCs), adapted to the Singaporean context.
- Invest in infrastructure and systems that enable resource sharing and facilitate community engagement.
- Continue to refine policies and regulatory frameworks to support the development of innovative eldercare solutions.

By addressing these key areas, Singapore can create an eldercare ecosystem that not only meets the basic needs of older persons but also provides comprehensive, integrated, and quality options for leading fulfilling lives in later years.

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Introduction

A 2014 study conducted by the Institute of Policy Studies (IPS) on “successful ageing” in Singapore found that Singaporeans aged 50-70 seek more than financial stability as they age. Among other things, it was found that older Singaporeans seek autonomy to make choices about their ageing process. The IPS study also identified three crucial aspects of successful ageing in the Singaporean context: firstly, it emphasized lifelong learning, indicating a desire for continued personal growth and development; secondly, optimism regarding their employability, suggesting a willingness to remain active in the workforce; lastly, a sense of security in family relationships, health, and financial well-being as a key factor (Mathews & Leong, 2014).

Looking ahead, IPS researchers anticipate a shift in the interests and pursuits of future generations of older Singaporeans. As more cohorts with middle-class backgrounds and higher education enter the 50-70 age-group, they expect a greater focus on self-actualization. This trend suggests that upcoming generations of older Singaporeans may seek more diverse and fulfilling activities in their later years, moving beyond basic needs to pursuing personal growth and meaningful experiences.

In 2023, the Centre for Ageing and Education (CARE), Duke-NUS conducted a focus group study to understand the needs of middle- and higher-income older Singaporeans (above 65 years old) to age well. Entitled the Care Needs of Middle and Upper-Income Seniors (CAMUS), the study echoes IPS’s findings. Both studies highlight the evolving nature of ageing in Singapore and underscores the importance of policies and support systems that cater to these changing expectations about ageing. As Singapore’s population ages, understanding and addressing older persons’ desire for choice, better quality of life and self-actualization will be crucial in enabling/supporting the well-being of older Singaporeans. On the supply side, more conducive conditions, new governance frameworks, and initiatives are needed to spur greater public-private-academia partnerships and innovations in offering better care options.

The Roundtable on The Missing Middle: Addressing the Care Needs of Middle and Upper-Income Seniors in Singapore was convened on 09 October 2024 by CARE. The roundtable brought together nineteen leaders from the government, private developers, corporate organizations, senior living operators, private and community-based organizations, and academia, to explore the feasibility of providing products and services that cater to this growing segment of the older adult population, and develop recommendations for the eldercare sector. The report summarises the roundtable discussions and is supplemented by desk research where necessary. Under the Chatham House Rule, the content of the discussion is summarised without attribution to the speakers¹.

Insights from CAMUS

The CAMUS study (Chia & Maulod, 2024) revealed that middle and higher-income Singaporeans prioritize the following: maintaining their identity, staying socially connected, seeking meaning and purpose through volunteering and (lifelong) learning, and enjoying leisure activities including travel, hobbies, dining, and being close to nature. They expressed a strong desire for personalized care and meaningful

¹ Chatham House. Chatham House Rule | Chatham House – International Affairs Think Tank. Accessed 10 Feb 2025. <https://www.chathamhouse.org/about-us/chatham-house-rule>

interactions, demonstrated in their seeking trusted caregivers who can provide companionship beyond assistance in activities of daily living (ADLs). Notably, many older persons, particularly women, were open to the idea of assisted living communities with like-minded peers. However, the study highlighted limited or no options in the current market that cater specifically to this demographic's preferences and needs.

This insight underscores the potential for developing higher quality facilities and personalized care services tailored to middle- and higher-income older persons who value independence, expect highly personalized customer service and hospitality, and are willing to pay. It raises questions not just about what the market can potentially offer, but also its capacity to recognise, innovate, and collaborate to meet the individual older person's tastes and preferences.

CAMUS study findings and industry-level questions were tabled for the roundtable discussion on 09 October 2025. Several recommendations of new products and services, alternative care and living arrangements — innovations and collaborations that address the rising expectations for quality and choice emerged. This brief presents the outcomes of the roundtable, organised into the following sections:

- Exploring demands for new care services and programs
- Innovations: novel products and services
- Collaborations in the eldercare sector
- Lessons from overseas

Exploring Demands for New Care Services and Programs

“There should be more hope and life within a care or ageing facility. Even if I’m fully dependent on nursing care, or on wheelchair for example- I’m still a living person. So, how do we then bring the kind of care that truly matters?”

The eldercare sector in Singapore is evolving to meet the complex needs of an ageing population, including developing new products and services that cater to middle and high-income seniors' demands for personalized care, social engagement, independence, and meaning and purpose in later life. Several products and services have recently emerged, ranging from luxury assisted living facilities that provide personalised care and premium lifestyle experiences, to community-based assisted living facilities, and public works to build age-friendly facilities and amenities in housing estates.

However, it was suggested at the roundtable discussion that these “hardware” developments may not be sufficient in addressing the needs of middle and high-income older persons. Addressing pressing concerns linked to ageing and loneliness, roundtable participants highlighted social, family, spiritual or emotional care as particularly salient, and discussed ways in which these aspects of care have been addressed by the market. Companionship for leisure activities and trips to shopping malls, supermarkets, and parks have been found to be in demand, as they enable an enjoyment which is social in nature, and constitutes an essential part of the human experience.

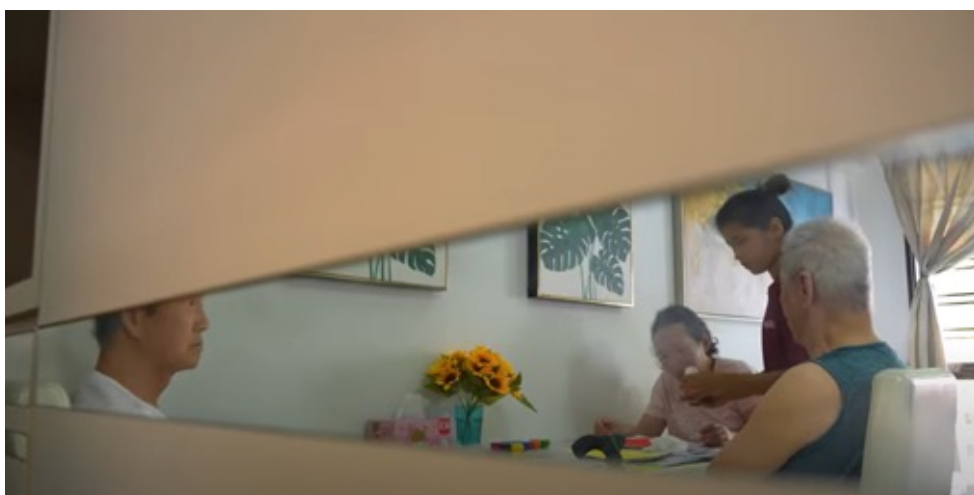
Family care, particularly intimate and meaningful intergenerational engagements, was raised as an important source of meaningful experience for older persons. By facilitating cross-generational familial interactions that include teenagers and children, care operators like [Joo Chiat Social Club](#) aim to inject love and vitality into their facilities and activities by enabling a diverse and inclusive “permaculture” or care culture.



Joo Chiat Social Club. Accessed 10 Feb 2025 (source: <https://www.youtube.com/watch?v=dCMaaD0i0gs&t=6s>)

While providing diverse life-style experiences through novel products and services that enable enjoyment, engagement, and self-actualisation is important, ensuring quality service remains key. It was mooted that recognising older persons as individuals, treating them with respect and care, should be the norm regardless of older person’s economic status. On the other hand, it was collectively recognised that efforts to provide highly personalised services to the middle and high-income can be costly to service providers.

Thus, embracing innovation and collaboration to address rising demand for life-style experiences and quality care are essential for service operators in the eldercare sector. Innovations in policy making include concepts and frameworks such as active ageing, ageing-in-place, and assisted living, coupled with development of new products and service offerings to address current gaps and care needs. But a more significant shift is occurring in the market as private service providers discover and attend to care as culture, comprising social, familial, and relational aspects beyond the needs-based approach of public welfare and prognosis-driven medical services.



Red Crowns Senior Living. Accessed 10 Feb 2025 (source: <https://www.youtube.com/watch?v=gMvvltrldo&t=1s>)

Innovations: Novel Products and Services

Novel products and services typically leverage technology to improve efficiency and care quality. Examples are AI-powered monitoring systems, robotics for tasks like medication delivery, and data analytics for predictive health insights. While automation and digital equipment may have been useful in alleviating manpower constraints, the roundtable highlighted several challenges that include data integrity issues, concerns over personal privacy, high operating cost (to maintain system and workflow, and interpret data), and the risk of “over-specification” with too many features or requirements that are not essential to its (core) function. Technology-driven solutions are important (for efficiency and productivity gains) but they are not the be-all and end-all of care innovation.

Innovative housing models have emerged to address the diverse needs of older persons, including co-living spaces and integrated assisted living complexes that allow for ageing in place. Models such as community-based care housing focus on creating engaging social environments and providing personalized attention to residents, and new developments are led by both public and private assisted living operators. Public assisted living facilities include a range of housing options from Studio Apartments, 2-Room Flexi units, Community Care Apartments, Integrated Care Communities, to Senior Group Homes that cater to different needs of older persons. Home-based primary care and assisted living services comprise of home visits by medical professionals or therapists, personal and home care by visiting care workers, meals on wheels, and medical escort and transport. Community-based services include social and recreational activities, elderly gyms, fitness classes, rehabilitation, and nursing care, offered at public and non-profit eldercare centres such as senior activity centres, day care centres, community rehabilitation centres, and active ageing centres (Chia et al., 2022).

With increasing range and variety of care services, the integration, navigation, and transparency of these services have remained a challenge- likely resulting in “fragmented care” (Ko & Wong, 2019) for older persons. Thus, innovations have to be accompanied by better coordination, accountability, and quality assurance within and between various stakeholder organisations in the sector. All these efforts compound on the already limited resources available and exacerbate the cost of doing business in Singapore. To address the high cost of land and manpower constraints, [Red Crowns Senior Living](#) offer older persons shared rental apartments with live-in domestic helper, and care coordinator services. Care coordinators who are retired or semi-retired older persons function as befriender, relationship manager, and activity organiser for residents living in the same apartment. They work part-time and live nearby these apartments. Through sharing of resources such as apartments and services, the company seeks to bring down the cost of senior living, with transparency in its service offerings, prices, and reviews to their clients.

Other innovations such as social wellness clubs for older persons that offer various health and fitness programs, services, and facilities, can incorporate or enable social interaction through the design of their physical environments and facilitation of programs, and remain financially viable through an annual subscription rather than a pay-for-service model. Identifying and tapping on community resources such as social networks to disseminate information, educate, and nudge behavioural changes towards health for example, also provide opportunities for co-creation and innovation towards more effective and sustainable outcomes.

Collaborations in the Eldercare Sector

Collaborations are key to achieve common goals, solve problems, and/or create new ideas. Collaborations can occur at different scales such as community collaboration that involves working with individuals or other businesses within one's community. Strategic alliance between two or more enterprises seek to achieve specific business objectives that leverage on each other's strengths, enable risk sharing, and access new sectors. Strategic collaborations include:

- Cross-sector partnership where hospitality companies with expertise in delivering customer experiences collaborate with medical service providers, nursing homes, and assisted living operators to provide service offerings
- Tapping on local community businesses such as hair salons to provide services for residents in their facilities, schools and child care operators to facilitate intergenerational interaction, contributing to local economy and wellbeing of the community

Cross-sector partnerships are emerging as a powerful catalyst for innovation in eldercare, bringing together diverse expertise to address complex challenges. These collaborations often involve public-private partnerships, combining government resources with private sector innovation to develop comprehensive solutions. For example, St. Luke's Elder Care and SingHealth's recent Memorandum of Understanding (MOU) leverages on the latter's extensive network and expertise to improve service delivery across multiple areas. The MOU focuses on enabling care coordination through joint care planning and case management processes, and other joint initiatives including training, programming, research, community engagement and quality improvement².

Other forms of collaboration that can be considered include network collaboration where a group of enterprises with shared goals and values (who may or may not be competitors) work together on mutually beneficial projects, provide access to each other's resources, share skills, knowledge, and/or technologies to achieve common objectives such as to gain economies of scale, raise overall industry standards and productivity levels, and/or develop new product and service offerings.

Building and maintaining collaborations may be demanding, as it requires resources for planning, coordination, monitoring and reporting, and feedback systems to sustain these partnerships, as well as unwavering commitment from partners in order to bear fruit.

Collaborations require investments in infrastructure that enable resource sharing including data, provisioning of coordination and facilitation between (potential) collaborators, and exploration of other mechanisms or processes for engagement with stakeholders in the community to drive more ground-up initiatives. Public and philanthropic funders in particular may consider ways to support infrastructural development including capital expenditures for land, equipment, systems, and research.

² St. Luke's Eldercare and MOH MOU: <https://www.slec.org.sg/our-stories/slec-singhealth-mou/>

Lessons from Overseas

“I was in Copenhagen last year to learn about how the environment and social connections impact health. We visited a site situated at the edge of the town with existing buildings which are undergoing redevelopment. The developers had converted a huge storehouse into an area where they started engaging the residents living there to do activities together and learn with each other. There was an education panel to inform and explain to residents about concepts and practices of healthy living, and then getting them to talk and cook amongst themselves.

The residents even started to plan and build other infrastructures like roads for cycling”

Experiences from other countries offer valuable insights for Singapore’s eldercare sector. Nordic nations have been at the forefront of collaborative approaches to eldercare where service recipients are regarded as active partners rather than passive beneficiaries. This approach aligns with the principles of “New Public Governance” (NPG), emphasizing service integration, co-production, and cross-sectoral co-creation (Vabø et al., 2022).

To support this collaborative model, Nordic policymakers have focused on:

- o Integrating health and social care services to provide holistic support
- o Encouraging public-private partnerships that leverage diverse expertise and resources
- o Developing community-based care systems that involve multiple stakeholders
- o Implementing proactive care outreach programs better understand and address older persons’ needs
- o Promoting active aging initiatives that empower older persons towards better health

These policy frameworks aim to create a more responsive and efficient eldercare system while fostering a sense of agency among older persons. However, challenges remain in balancing cost-effectiveness with quality of care provision, necessitating ongoing evaluation and refinement of collaborative care policies.

In China, service providers have successfully implemented integrated senior living facilities that offer a continuum of care — from independent living to nursing care — within the same complex. These facilities provide personalized attention, cater to resident’s emotional wellbeing and incorporate spatial elements purposefully designed to encourage social engagement. Such developments have been well-received (Zhang & Yang, 2019). Keppel Land’s senior living facility in China, for example, assigns a counselling-trained staff to help would-be residents pack while attending to their emotional needs as they transition from their homes into the facility. Staff are adept at building rapport and trust, exercise a willingness to listen to older persons’ stories and memories associated with their belongings, and respect their lived experience — all to ease the stressful move from home to the facility. When onboarded, the resident would be assigned both a staff buddy and a resident buddy. Buddies would form the resident’s initial support system that helps them navigate their new environment and feel part of the community. The emphasis on staff engagement with new residents, prioritizing social interaction over other tasks, further reinforces Keppel Land’s commitment to the emotional well-being of its residents. The company’s integrated senior living facility’s partnership with local hospitals for on-site medical services demonstrates a commitment to convenience and comprehensive health management. The collaboration with alumni groups and clubs to organize activities like photography exhibitions not only provides enriching experiences for residents but also opens the community to older persons from the surrounding neighbourhood, fostering a broader sense of connection and engagement.

This holistic approach to transitioning and supporting seniors in assisted living reflects a deep understanding of the complex emotional and practical challenges they face. By providing personalized support, fostering social connections, and offering diverse activities, Keppel Land has been able to create an environment where older persons can truly thrive in a welcoming, enriching, and supportive home with support for personal growth, learning, and enjoyment.



Keppel Land's senior living facility in Nanjing, China. Accessed 10 Feb 2025. (source: <https://www.businesstimes.com.sg/companies-markets/keppel-sets-sights-senior-living-market-opens-its-first-facility-asia>)

The evolution of eldercare in China over the past twenty years reflects a growing sophistication in the market and a shift towards more comprehensive care models that better meet the diverse needs of older persons. Several key trends and developments are evident in the following areas:

Market Segmentation and Branding

The eldercare market in China has matured significantly, evolving from primarily mid-to-lower tier offerings to now encompassing a range of segments, including luxury options. This diversification caters to the varying preferences and financial capacities of China's aging population.

Public-Private Partnerships

Operators are increasingly collaborating with local governments to develop innovative eldercare models. This partnership approach allows for the integration of public resources and private sector expertise to create more holistic care solutions.

Integrated Care Environments

A notable development is the creation of integrated care facilities that combine independent living units within nursing homes. This model addresses a critical issue faced by ageing couples with different care needs. The integrated model specifically tackles the problem of spousal separation when one partner requires nursing home care. By offering independent living options within the same complex, these new nursing home developments allow couples to remain in close proximity even when their care needs diverge. While housed separately, couples can easily visit each other. Care transitions as needs change, such as adjustments to living arrangements, can also be made within site, without separation from spouse.

The evolving and responsive eldercare market in China demonstrates a growing recognition of the importance of maintaining spousal relationships even as care needs change in later life. It also reflects a person-centred approach to eldercare that prioritizes social and emotional well-being alongside physical health.

The success of these models highlights the potential demand for similar high-quality, holistic, and integrated senior living options in Singapore. The [Parry Avenue](#) site is slated for the development of an integrated eldercare complex by Perennial Holdings. It will comprise 200 assisted living apartment units, a nursing home with 100 beds, a wellness clubhouse and a geriatric care centre offering various lease holdings. It seeks to cater to healthy residents, those with mild dementia, as well as seniors requiring nursing needs. However, challenges in replicating such an integrated model in Singapore include high land costs, regulatory hurdles, and the need to find collaborators. New approaches and policy framework revisions addressing these challenges will be needed to support the development of diverse senior living options in the Singapore market.

Singapore can also consider adopting independent living models that support seniors who are able to live independently with minimal or no assistance. Unlike assisted living, independent living facilities do not provide help with activities of daily living or medical care. Independent living models could then integrate facilities that cater to a physically and socially active, maintenance and care-free lifestyle. Facilities could include housekeeping and maintenance services, dining options, social and recreational activities, fitness centres and programs, beauty salons, spas, wellness clinics and 24-hour security.

In the United States, some independent living communities are part of Continuing Care Retirement Communities (CCRCs)³, also known as life plan communities. These facilities offer a comprehensive approach to senior living that adapts to residents' changing needs over time. They provide a seamless continuum of care, ranging from independent living to skilled nursing care, all within a single location. This unique model allows seniors to age-in-place without the need to relocate as their health evolve. CCRCs are distinguished by their extensive array of amenities and organized activities that foster an engaging and vibrant lifestyle for residents. The membership-based fee structure of these communities ensures that residents have priority access to higher levels of care when needed, providing peace of mind and long-term security.

³ <https://www.aarp.org/caregiving/basics/info-2017/continuing-care-retirement-communities.html>

To become a resident of a CCRC, applicants must meet specific eligibility criteria, including physical and cognitive health requirements. This screening process helps ensure that new residents can fully participate in and benefit from the independent living facilities at the initial phase, with the assurance of additional care services when needed in the future⁴.

Independent living in eldercare offers older persons the opportunity to maintain their autonomy while enjoying the benefits of a supportive community environment. It provides a balance between independence and convenience, allowing older adults to focus on enjoying their retirement years without the burdens associated with maintaining their own home, and the risks of social isolation.



Parry Avenue by Perennial Holdings. Accessed 10 Feb 2025.

<https://www.straitstimes.com/singapore/pilot-200-unit-private-assisted-living-project-for-independent-seniors-to-include-nursing-home-clubhouse>

Conclusion

The eldercare sector in Singapore is undergoing significant transformation to meet the evolving needs and expectations of an ageing population. As highlighted by the CAMUS study and roundtable discussion, middle and higher-income Singaporeans are seeking more than just basic care in their later years. They desire personalized services, meaningful social connections, and opportunities for continued growth and self-actualization.

In response to these changing demands, the eldercare sector is implementing various innovative care approaches that emphasize personalized care and emotional well-being of older persons. These include the development of new private housing models such as high-end assisted living facilities (e.g. Parry Avenue), the implementation of technology-driven solutions for improved care and efficiency, the creation of social wellness clubs and community-based care programs.

⁴ https://www.dfs.ny.gov/consumers/health_insurance/long_term_care_insurance/about_ccrc

Collaborations have emerged as a crucial strategy to address complex challenges in eldercare. Cross-sector partnerships, public-private initiatives, and community-based collaborations are fostering innovation and improving service delivery. The MOU between St Luke's Elder Care and SingHealth, aiming to enhance care coordination and service delivery across multiple areas of care, is an example.

Singapore can draw valuable lessons from other countries. Nordic countries have been pioneering collaborative care models that view seniors as active partners rather than passive beneficiaries. In China, integrated senior living communities offer a continuum of care which includes providing personalized attention to residents and creating environments conducive to various forms of social engagement.

As Singapore continues to refine its eldercare landscape, the focus on creating diverse, high-quality options that cater to varying needs and preferences remains. This includes exploring models like independent living communities and CCRCs, which have shown success in U.S.

The goal is to create an eldercare ecosystem that not only meets the basic needs of older persons but provides various comprehensive, integrated, and quality options to lead fulfilling, dignified lives in our later years. This will require ongoing innovation, collaboration, and a deep commitment to understand and respond to the changing aspirations of Singapore's ageing population.

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Centre for Ageing Research and Education (CARE) is an academic research centre based in Duke-NUS Medical School, Singapore. Drawing on its interdisciplinary expertise and collaborations across medical, social, psychological, economic, and environmental perspectives, CARE conducts research on the social and medical determinants of successful ageing and actively engages with government and industry partners to identify needs and strategies to enhance the experience of ageing in Singapore. CARE also conducts educational programmes to build competencies on ageing research amongst researchers, policy and programme professionals.

CARE's vision is to achieve health, social inclusion and high quality of life for older persons.

CARE's mission is to:

- Provide an environment that promotes multidisciplinary research and education on ageing
- Inform policy and practice on ageing in Singapore

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