

# Blueprint for stronger silver support

## Experts: M'sia should consider co-housing, social pension to aid ageing population

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**PETALING JAYA:** Creating a social pension and introducing co-housing arrangements for seniors will provide a boost to the country's growing elderly population, say experts.

Gradually raising the retirement age will also contribute positively as Malaysia approaches its status as an aged nation by 2040, they added.

Universiti Putra Malaysia's Malaysian Research Institute on Ageing senior researcher Chai Sen Tyng mooted social pensions, describing them as long overdue.

"The question is how to have one sustainably. Social pensions have broader coverage and are akin to a rights-based income security," he said, proposing legislation for it.

Regarding co-housing or social arrangements, he pointed out that Singapore is one of the countries that offers such options to support seniors.

In the republic, seniors may



**Planning for the future:** (From left) Chai, Yeah and Mohd Uzir.

consider co-living facilities on short-term leases, differing from assisted living or community care apartments.

This type of accommodation provides an independent living option for seniors who do not need medical care or mobility assistance.

Chai said senior homelessness is a growing issue in urban areas, stemming from poverty, family breakdowns, a lack of affordable housing, poor physical and mental health, and inadequate social support.

He said the homeless elderly are rather "invisible" to many,

pointing out that it is difficult to tell during the day whether they are involved in any activities.

At night, Chai said they might hide in cardboard boxes under flyovers or in alleyways to sleep and avoid being rounded up by enforcement authorities.

"A genuine effort is needed to understand the root causes of homelessness," he said, adding that in Malaysia, males are more affected by it.

On raising the retirement age, Chai said the decision is a matter of when, not if.

According to the Statistics Department's projections, over

17% of the population will be 60 years or older by 2040.

Chief statistician Datuk Seri Mohd Uzir Mahidin had said that 11.6% of the population, or 3.9 million, were 60 years and older as of last year, with the figure expected to rise to 17.3%, or 6.4 million, by 2040 with a projected total population of 37.1 million.

By 2057, Malaysia will reach super-aged society category, with 20.5% projected to exceed the age of 60.

Sunway University economics professor Yeah Kim Leng said a key policy response would be to raise the mandatory retirement age gradually in tandem with promoting active or productive ageing policies.

"An increase from 60 to 65 may be too drastic, as it would be lengthy for those who already have retirement plans in place.

"A gradual and progressive increase of two or three years allows for a smoother transition in organisation dynamics and manpower planning for both the private and public sectors," Yeah said, adding that it would allow

labour market supply and demand to adjust incrementally.

Reemployment and upskilling programmes, Yeah said, should also be part of the overall policy package in tackling ageing population challenges like old age income and health security.

Malaysian Coalition on Ageing chairman Cheah Tuck Wing mooted a Senior Citizens Bill to protect seniors against abuse, neglect, and abandonment, as well as a universal RM500 monthly pension for those aged 60 and above.

"Provide more affordable housing or rental for seniors, and retrain and upskill them," he said, adding that such initiatives will enable them to re-enter the job market to earn an income.

Singapore is also gradually increasing its retirement and re-employment ages to address an ageing population and workforce needs.

At present, the retirement age stands at 63, with eligible re-employment extending until the age of 68.

This will be adjusted to 64 and 69 by the following year.