

Stories by YUEN MEIKENG
meikeng@thestar.com.my

AS the saying goes, nobody is getting any younger. And neither is our nation.

In the next three years, one in 10 Malaysians will be aged 60 and above.

By 2040, the ratio is projected to be one in five Malaysians, and the country would have already reached ageing nation status.

Nevertheless, Malaysians are living longer too, with the average life expectancy for Malaysian women being 77 years and 72 for men.

However, more senior citizens are living alone or with their spouses only, based on a report on population ageing by the International Council on Management of Population Programmes and the International Planned Parenthood Federation.

The proportion of older adults living alone in Malaysia spiked from 5.1% in 2004 to 9% in 2014, with women more likely to live by themselves compared to men.

With all these factors at hand, the need to live well in our golden years becomes more important, paving way for the development of retirement villages here.

While its concept is still relatively new in Malaysia – there are currently about four retirement villages nationwide – such living settlements for senior citizens are poised to grow to cater to the ageing population.

Differing from nursing homes for residents who require more care, a retirement village mainly caters to more independent senior citizens. To ensure they are accessible and age friendly, the Government will come up with guidelines on the physical planning of such elderly living settlements.

The proposed guidelines are expected to be presented to the National Council for Local Government by this year, before being brought to each state to be adopted.

Under the proposed guidelines, a senior citizen or retirement village is defined as a planned area where within its boundaries, are elements of accommodation and support services.

It has been proposed that such villages should accept residents aged above 55, who can live there voluntarily, whether on a long-term or temporary basis. The guidelines are being

Growing demand for retirement villages

The demand for retirement villages in Malaysia can only go up in view of the increasing number of senior citizens in need of a home to live out their golden years.

Where there is demand, developers will want to fulfil that need.



Real Estate And Housing Developers' Association patron and immediate past president Datuk Seri Michael Yam

drafted by the Urban Wellbeing, Housing and Local Government Ministry, through its Town and Country Planning Department (PlanMalaysia).

"It will be a reference point for government agencies, local authorities, developers, private companies and non-governmental organisations in preparing settlements and facilities for senior citizens," the department tells *Sunday Star* recently.

Such proposed guidelines will enhance the quality of life for senior citizens, in tandem with the Health Ministry's soon-to-be tabled Aged Healthcare Act. The proposed Act, among others, will prevent squalid conditions in old folks homes by punishing operators that provide inadequate care and facilities.

But even now, developers are already noticing the potential in building more retirement villages to cater to a growing market.

Real Estate And Housing

Developers' Association patron and immediate past president Datuk Seri Michael Yam foresees an increase in demand for properly planned and managed retirement homes in the next five years.

"Indeed, by 2030 when an estimated 15.3% of the Malaysian population or 4.9 million are aged 60 and above, we will be an ageing nation.

"By then, the stigma of staying in retirement homes or villages would be overcome. The demand for better lifestyles by the 4.9 million citizens would lead to a surge in retirement villages.

"And where there is demand, developers would want to fulfil that need," he says.

Assuming that the 4.9 million senior citizens are couples, he foresees there will be a latent demand for about 2.5 million units of retirement homes.

Yam says as Malaysia is becoming an ageing population, many big developers have been planning to include retirement homes as one of the components in their large mixed developments.

"Currently, most are either at the market research stage or getting their designers and stakeholders to understand and support this diversification," he says.

But even he admits that the cost of such projects may be proportionately higher as such projects would need to be elderly-friendly, accessible and require special fittings.

"Hence, it is probably necessary for specialised nursing and geriatric care to be made available. To ensure proper maintenance of these homes, a substantial sinking fund needs to be in place," Yam points out.

Like all property assets, there will be different grades and varying levels of services for

different products.

According to PlanMalaysia's preliminary observation, there are four retirement villages in Malaysia – two in Selangor, one in Ipoh, and another in Kuching. Highlighting that the ageing population phenomenon is happening globally, Aged Care Group chief executive officer Carol Yip agrees that retirement facilities will definitely be in demand in Malaysia.

She says the Aged Care Group, an organisation that provides aged care services, is discussing with business associates who are looking into sustainable living conditions that are integrated with care.

"There will be a market for people who want to downsize their current home due to personal reasons, 'empty nesters' (parents whose children have left home) and individuals or couples who want to have hassle-free services for their domestic needs.

"In case they need care, the services are available at their door step," Yip says.

She points out that while there are a lot of service apartments and condominiums, many are not age-friendly in terms of its design and amenities.

"Having proper facilities and retirement villages in every township is important, because it is part of the social needs of individuals within the community.

"By incorporating facilities that include needs of the elderly, we will be able to promote active ageing, integrating generations, cultures, communities, economic and social growth," she says.

THE idea of living in a convenient, peaceful community after retiring is much welcomed by Malaysians.

And while many are receptive towards retirement villages, they want the price to be reasonable.

National Council of Senior Citizens Organisations (Nascom) president Datuk Dr Soon Ting Kueh lauds the idea of more retirement villages which will cater to a growing number of senior citizens.

"But the price should be affordable to the middle or lower income groups. These villages must also be easily accessible through public or other means of transport," he urges.

Dr Soon, however, regrets that currently, property developers are more willing to cater to higher income groups with upscale projects.

For some senior citizens, he says income security needs to be addressed given the higher cost of living and number of older persons being left to fend for themselves.

A newly-retired businesswoman, who wishes to be known only as Ming, says she would consider settling in a retirement village if living alone poses a health risk.

In such a case, she says a retirement village based on the "assisted living" model would be an ideal fit.

"There is no one-size-fits-all for retirement villages. There should be different tiers and categories based on personal budgets and needs," says Ming who is in her 50s.

She says the private sector could build high-end retirement villages with smaller, one-bedroom units in urban locations.

"Meanwhile, the Government can

MOST senior citizens in Malaysia do not wish to move from their current residence.

This shows that older persons prefer to "age in place", or remain living in a community with some level of independence rather than in residential care, says former Deputy Women, Family and Community Development Minister Datin Paduka Chew Mei Fun, whose senatorship ended on June 24.

"Some 77.6% of senior citizens indicated that they did not want to move from where they were living," she says, quoting statistics from a survey conducted by the Malaysian Research Institute on Ageing (MyAgeing) in Universiti Putra Malaysia in January.

However, the survey also showed that over 80% wished to be taken care

Yes to villages, no if it's expensive

build lower cost retirement villages, similar to the PRIMA schemes," Ming proposes.

All major developers should also consider allocating a small segment of their township projects for retirement villages within the same area, she adds.

And while she is a single lady, Ming believes that retirement villages are also a good option for couples and parents whose children may be living separately.

To Ming, an ideal retirement village should be easily accessible and close to the city, equipped with modern accommodation and cleaning services.

"It would be good if medical care is available on-site and also an in-house kitchen with catered meals," she says.

Some Malaysians are also mulling the option of living in retirement villages when they are older.

Teacher S. Meena Kumari, 40, says it is not a bad idea, especially for those who are single, divorced or widowed.

"Communities in retirement villages may reduce the chances of people feeling lonely because, at least, they have people surrounding them, with friends who may be able to take care of them when they are ill.

Senior citizens prefer to 'age in place'

of by their children, followed by their spouses.

"The findings concluded that older persons in Malaysia can be categorised into four main groups – "poor and unable", "poor and healthy", "not poor and healthy" and "not poor and unhealthy".

"So, various categories of homes are needed to cater for different groups," says Chew, adding that the ministry welcomes the concept of retirement villages but says that they must be in line with the guidelines and legislations set by the Government.

She says the Government will continue to ensure the wellbeing of older persons and encourage ageing in place and independence.

"The ministry will expand community-based programmes, advocate volunteerism and strengthen collaborations with stakeholders in ensuring the welfare of older persons.

"The well-

being of the elderly should be a shared responsibility between the Government, local authorities, private sector, NGOs and the community," says Chew, who is also MCA vice-president.

And when it comes to taking care of the elderly, some have previously proposed that Malaysia come up with laws similar to that in Singapore and China to compel children to take care of their aged parents.

But the National Council of Senior Citizens Organisations (Nascom) says it is not in favour of this.

"Instead, we wish that the Asian value and culture of filial piety and taking care of elderly folks will be maintained and cultivated in our children," says Nascom president Datuk Dr Soon Ting Kueh.

"At the same time, we also encourage older persons to maintain good health, have an active mind, and be financially independent. Retirement villages can also be a new trend of quality living for older persons in Malaysia," he adds.

Living arrangements for Malaysians aged 60 and above

Demographic and social trends show that more older adults in Malaysia are living alone or with their spouses only.



Source: "Ageing: Thailand, Malaysia, Indonesia and Cambodia: Demographic Transition, Policy and Programmatic Responses" published by the International Council on Management of Population Programmes

villages.

Julian Ding, father of a two-year-old daughter, says while he is not ruling out the option, he is leaning away from it.

"I would prefer to stay in a mixed community with all ages.

"As a parent, of course I would like my daughter to visit me often, but there is no pressure on her to take care of me and my wife daily when we are in our golden years," says the 32-year-old.

He suggests that instead of retirement villages, perhaps more senior citizen activity centres could be set up close to homes so that they can mingle with each other and still stay in existing housing developments.

"That way, the elderly can still be surrounded by friends of a similar generation and interact with people of other ages in their community," Ding adds.

A bank senior manager, who wishes to be known only as Deena, says she would consider living in a retirement village in future if the prices are affordable.

"But given the option, I would rather retire in my own home and in a familiar neighbourhood, particularly near a mosque.

"Hopefully, by then, our housing loan will be settled and we will be able to enjoy the fruits of our labour," says the 42-year-old mother of three.

She finds that living in a retirement village would be akin to paying for another housing loan, with its eating into her retirement fund.

"But I may reconsider if I am all alone at that time," Deena says.

Physical Planning Guidelines for the Elderly

Being drafted by the Urban Wellbeing, Housing and Local Government Ministry, through the Town and Country Planning Department

To focus on the physical planning, namely site planning, building design and provision of facilities. It covers three types of settlements for the elderly.

- New housing construction and retrofitting of existing homes through the concept of "ageing in place"
- Retirement villages.
- Senior care centres.

The principles for planning for settlements for the elderly are as follows:

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Layout

- The layout of the settlement should be compact with a variety of land use and integrated facilities.
- All development components should interconnect, with walkways and bicycle lanes, linking neighbourhood units and public areas such as shop units and parks.

3

Harmony, Interaction and Image

The layout and design of the settlement should have a local image and contain elements of harmony and encourage social interaction.

Design

- The building design should also portray local images and be in harmony with the environment.
- Building features must be elderly-friendly such as suitable height levels for electrical switches and windows and grab bars or handrails on staircases.
- It must also adopt green building elements by promoting rainwater harvesting, solar installation and centralised cooling system in the buildings.

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Practical and User-Friendly

- Support facilities such as parking lots and lifts should be user-friendly, not physically burdensome and easily understood by everyone including for people with temporary or permanent disabilities, children or active adults.
- Elderly-friendly pedestrian crossings whereby the crossing time signals take into account the ability of senior citizens to cross the street.

Accessibility

Easily accessible and can be reached by public transport and near other facilities such as hospitals, parks and shop units.

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Safety and Comfort

The development of the senior citizen settlement should be safe from the risk of disasters such as erosion, landslides, floods, not close to electrical transmission lines and high-risk industry or factory areas.

Growing old together

The percentage of Malaysians aged 60 and above has been steadily increasing over the years and is projected to continue its upward trend.



Malaysians are living longer

Women
Life expectancy in 1970: 65.5 years
Life expectancy in 2015: 77.4 years

Men
Life expectancy in 1970: 61.6 years
Life expectancy in 2015: 72.5 years

Most senior citizens wish to be taken care of by their children (88.8%), followed by their spouse (34.1%) and other family members (16.1%). 8.6% say they will take care of themselves.

77.6% of senior citizens do not wish to move from their current residence. They prefer to "age in place", or remain in the community with some level of independence.

Sources: Town and Country Planning Department (PlanMalaysia), Malaysian Research Institute on Ageing, State of Households II report by the Khazanah Research Institute, Women, Family and Community Development Ministry.