

Key Findings of Sample Household Survey 2008

By
Research Section
Research & Planning Department
Housing and Development Board

Introduction

This article highlights the key findings, as presented in the monographs¹ and related press releases, of the Sample Household Survey (SHS) of residents living in HDB flats conducted by the Housing and Development Board (HDB) in 2008.

The SHS has been conducted by HDB on a quinquennial basis since 1968. Its research coverage was refined over time to reflect the shift in emergent and contemporary concerns related to public housing. Such five-year intervals have facilitated trend analysis as well. Trend analysis is a pertinent and valuable aspect of the SHS, as will be illustrated below in relation to some of the key findings. The continuity of the surveys is important as they provide statistical trends relating to public housing over the years.

SHS 2008, which is the ninth survey in the series, provides a more comprehensive look into the physical and social aspects of public housing in Singapore. It also includes a new topic on Social Capital, bearing witness to the greater emphasis placed on the social aspects of HDB living. As such, SHS 2008 is in line with its two key objectives, namely:

- i) To obtain the demographic and socio-economic profile of residents and identify changing needs and expectations; and
- ii) To monitor residents' level of satisfaction with various aspects of public housing, and identify areas for improvement to the physical and social environment in HDB towns.

The information gathered is useful in providing inputs for the assessment of HDB's operations and policies.

In 2008, HDB set up a Research Advisory² Panel, chaired by Dr Aline Wong, its former Chairman. Comprising prominent academics in sociology, economics, psychology and geography, the Panel's role is to advise the HDB on critical research projects and socio-economic studies relevant to its work. The panel was actively involved in SHS 2008, lending their expertise on the research scope and analysis of the survey findings to further enhance the utility of the findings for HDB.

The related topics in SHS 2008 were presented in four parts to provide a more comprehensive understanding of the different aspects of HDB community, namely: Profile of HDB Resident Population and Households,

1 The monographs can be accessed online at <http://www.hdb.gov.sg/>, under HDB Publications. The hard copy of the monographs can also be purchased using the form from the same website.

2 The panel members are Associate Professor Tan Ern Ser (National University of Singapore), Professor Phang Sock Yong (Singapore Management University), Professor Euston Quah (Nanyang Technological University), Associate Professor Chay Yue Wah (SIM University), the late Professor Ooi Giok Ling (Nanyang Technological University) (from 2008 to 2009), and Dr Lai Ah Eng (National University Singapore) (who joined the panel in 2010).

Housing Satisfaction and Preferences, Social Well-Being of HDB Communities, and Family Ties and Elderly Well-Being.

Profile of HDB Resident Population³ and Households⁴

Of the total population living in HDB flats, 96 per cent were residents (comprising 88 per cent Singapore citizens and 8 per cent permanent residents), while the remaining 4 per cent were foreigners. Between 2003 and 2008, the HDB resident population increased by 2.7 per cent to 2.9 million. During this period, the average age of the HDB resident population increased to 37 years old, from 34 years old. Further, with a longer life expectancy, the proportion of elderly residents (aged 65 years and over) increased from 7.6 per cent to 9.8 per cent.

The educational profile of the HDB resident population had also improved. The proportion of employed HDB residents with tertiary education grew from 20 per cent in 1998 to 31 per cent in 2008. Not only were more HDB residents in white-collar jobs (from 30 per cent in 1998 to 35 per cent in 2008), the average gross monthly household income from work had also risen from \$3,719 in 1998 to \$5,680 in 2008. This reflected the growing affluence of HDB households.

Housing Satisfaction and Preferences

One of HDB's key functions lies in the development and provision of public housing that meets the expectations of the people.

In line with that, the SHS 2008 surveyed the residents on their satisfaction with the physical living environment. Information on the changing preferences of the public with regard to housing serves as an important input for HDB policy reviews and for identifying areas for improvement.

High Satisfaction with Flats, Neighbourhood and Estate Facilities

Over 96 per cent of all HDB households were satisfied with their flats, and around 95 per cent were satisfied with their neighbourhoods. These findings were presented across households of different flat types, lengths of stay, tenure of flat, age groups, ethnicity, educational qualifications and household incomes. Comparisons with SHS results over the last few decades have also shown consistently high satisfaction levels, at above 90 per cent (Table 1).

TABLE 1 HOUSING SATISFACTION, 1977 - 2008

Year	Per Cent of Households Satisfied	
	With Flat	With Neighbourhood
1977	92.1	97.2
1987	93.4	95.7
1993	93.3	95.3
1998	94.3	95.5
2003	94.2	93.3
2008	96.4	95.1

The top three aspects of HDB living environment that households liked most were location (29 per cent), transportation network (12 per cent) and provision of estate

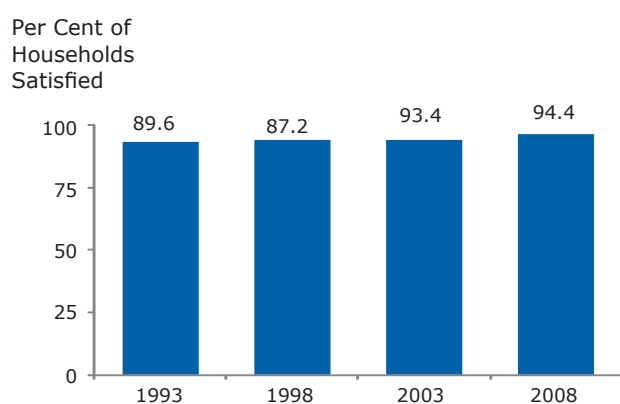
3 HDB resident population refers to Singapore citizens and permanent residents residing in HDB flats. It excludes maids and subtenants who rent rooms or the whole flat from the lessees.

4 A household is defined as an entire group of persons, who may or may not be related, living together in a housing unit. The household is equated with the housing unit and there is usually one household per housing unit. Subtenants or maids living in the same housing unit as the lessee(s) or registered tenants do not constitute part of the household. This definition is often known as the household-dwelling unit concept.

facilities (11 per cent). On the other hand, cleanliness and maintenance (20 per cent) and noise (17 per cent) were the two aspects residents disliked most about their housing environment.

Findings on the overall provision of estate facilities found 94 per cent of residents to be satisfied with this aspect. Comparisons with past satisfaction levels of 87 per cent in 1998 and 93 per cent in 2003 (Chart 1) showed an increase in satisfaction with the overall provision of estate facilities.

CHART 1 SATISFACTION WITH OVERALL PROVISION OF ESTATE FACILITIES, 1993 - 2008



High satisfaction levels were recorded for the various categories of estate facilities, ranging from 84 per cent for transportation facilities to 97 per cent for educational facilities (Table 2). These figures suggest that the residents' basic needs were being met adequately.

Households Took Pride in their Homes

About 81 per cent of households were proud of being able to own a flat. Other reasons for making the households house-proud included location and good design/layout of their flats. Residents living in newer flats of 5 years and below also indicated higher pride levels.

TABLE 2 SATISFACTION WITH VARIOUS TYPES OF ESTATE FACILITIES, 2003 AND 2008

Types of Estate Facilities	Per Cent of Households Satisfied	
	2003	2008
Commercial Facilities		
(i) General Retail Shops	85.6	93.3
- at HDB Shops/Neighbourhood Centres	-	89.1
- at Shopping Centres/Shopping Malls	-	89.9
(ii) Markets or Market-Produce Shops/Stalls	83.6	87.5
(iii) Eating Facilities	85.5	89.0
Transportation Facilities	84.1	84.1
Sports Facilities	81.8	85.2
Recreational & Leisure Facilities	86.3	89.1
Precinct Facilities	} 88.5	88.7
Community Facilities		94.3
Educational Facilities	96.0	96.5
Health/Medical Facilities	87.8	90.1
Financial Facilities	80.7	85.5
Overall Satisfaction	93.4	94.4

Majority Found HDB Flats Value for Money

Appreciation in flat value, good location, proximity to facilities and affordability were the main reasons for 86 per cent of residents who considered their flats to be worth the money spent. In particular, residents in newer blocks (i.e. 5 years and below) and older flats (i.e. 21 years and over) were more likely to feel that their homes were value for money due to flat location, price appreciation or potential for high resale value.

More had Upgraded

Married household heads' average length of residence in their previous housing units increased from 8.7 years in 1998 to 10 years in 2008. Among households who indicated at least one change in residence since the marriage of the household heads, 70 per cent had upgraded from smaller to bigger flats or moved from rental to purchased flats. This was an increase from the corresponding proportion of 66 per cent who had upgraded in 2003. Those who upgraded cited reasons such as preference for bigger flats or increase in family size or income.

Social Well-Being of HDB Communities

The SHS 2008 findings showed high levels of social capital, community bonding and satisfaction with personal well-being among

HDB residents and affirmed the presence of active and cohesive communities in public housing.

Healthy Levels of Social Capital among Residents

Social capital refers to the accumulation of people's trust, confidence, and shared relationships with each other in both formal (e.g. community and government agencies) and informal (e.g. family, relatives, friends, neighbours) settings. Residents surveyed were found to have extensive informal networks with healthy levels of mutual trust, reciprocity, and confidence in institutions (Table 3).

Almost All Residents Felt a Sense of Belonging

HDB residents' sense of belonging remained high between 2003 and 2008. In 2008, 99

TABLE 3 SOCIAL CAPITAL SCORES OF HDB RESIDENTS, 2008

Components of Social Capital	Average Score ⁵ (Scale: 0-10)
Trust in informal & generalised network - trust in family, relatives and friends (including colleagues) and other generalised relationships	6.4
Reciprocity in informal & generalised network - willingness among residents to help one another in their informal and generalised networks	6.6
Confidence in institutions - ability to leverage on formal institutions to get things done	6.8
Size of informal networks - the average number whom the residents had in their social circle	61 persons

⁵ To compute the scores for "Trust in informal & generalised network", "Reciprocity in informal & generalised network" and "Confidence in institutions", residents were asked to give a score, ranging from zero (representing no trust/reciprocity/confidence) to ten (representing complete trust/reciprocity/confidence). These scores indicate the extent of trust they would place on family members; relatives and friends; the extent of their willingness to help each other out in times of need; and the extent of confidence they had for formal institutions, respectively.

per cent of residents developed a sense of belonging to the estate/town they lived in, higher as compared to 90 per cent in 2003. In general, residents' sense of belonging increases with their length of residence in the estate/town, which shows that the HDB living experience remains a point of emotional reference for residents (Table 4).

TABLE 4 HDB RESIDENTS' SENSE OF BELONGING TO TOWN/ESTATE BY LENGTH OF RESIDENCE, 2003 AND 2008

Length of Residence (Years)	Per Cent of Households	
	2003	2008
Less than 2	81.9	98.1
2 - <5	86.3	97.5
5 - <10	90.3	98.6
10 and over	96.3	99.1

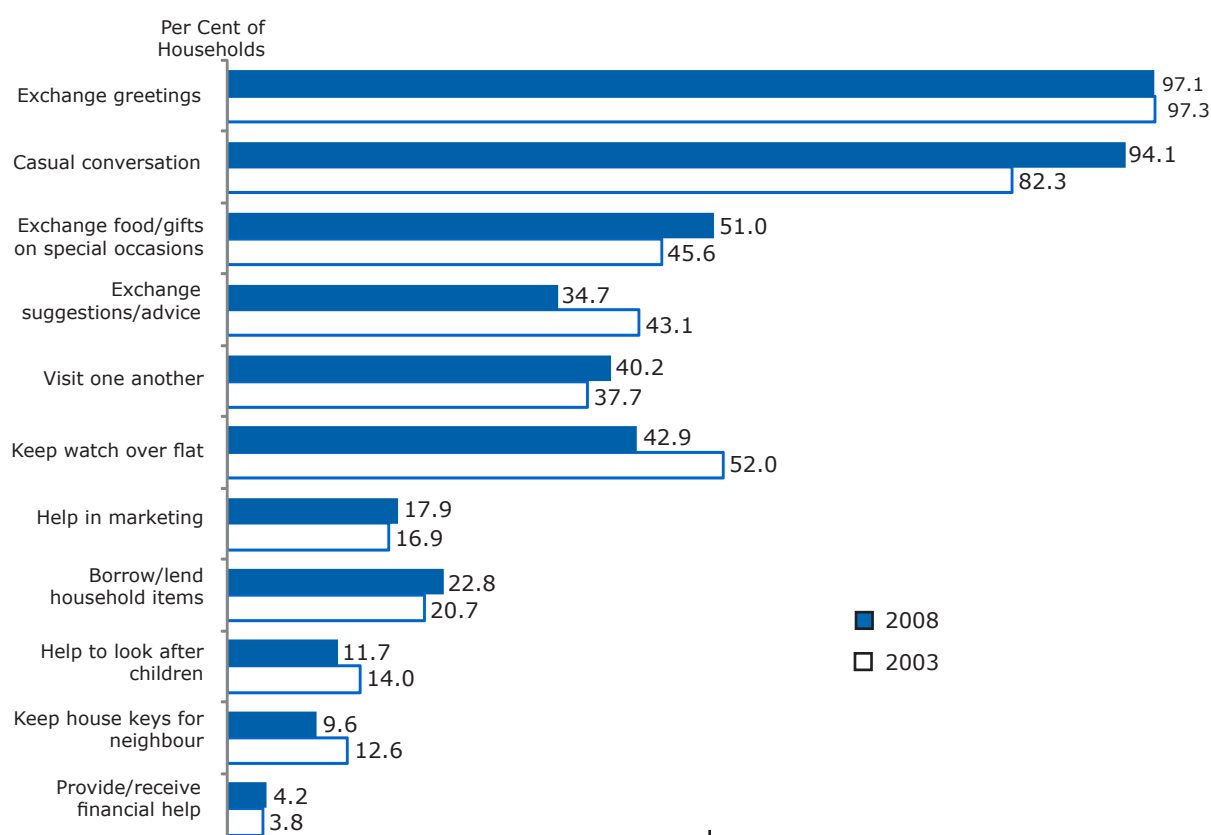
Increased Participation in Community Activities

There had also been a sustained increase in participation rates of residents in community activities from 13 per cent in 1998, to 29 per cent in 2003 and 40 per cent in 2008. This increase could be attributed to continued efforts of community agencies in encouraging active participation among residents. For example, HDB organizes welcome parties for residents to facilitate the seamless settlement into newly completed projects.

High Interaction Levels among Neighbours

A high proportion (97 per cent) of residents engaged in some form of neighbourly interactions in 2008 (Chart 2). Compared to 2003, there was an increasing trend of

CHART 2 TYPES OF NEIGHBOURLY INTERACTION, 2003 AND 2008



residents going beyond mere exchange of greetings, towards more intense forms of neighbourly interaction e.g. casual conversations, exchange food/gifts on special occasions.

In addition, residents' networks exhibited the presence of diversity, with more than three quarters of the residents interacting with neighbours of other ethnic groups or nationalities.

Family Ties and Elderly Well-Being

The SHS 2008 provides pertinent insights into social issues such as the extent of familial support and the depth of interaction. Family ties are viewed from two perspectives - younger married residents' ties with their parents and parents' ties with their married children. Younger married residents are defined as those aged between 21 and 54 years while older residents are those aged 55 years and over.

More Children Living Close to their Parents

More married children lived together or within the same estate as their parents (36 per cent) in 2008 compared to 29 per cent a decade ago (Table 5).

Family Ties Remained Strong

Family ties had remained strong over the past decade, with 91 per cent of older residents receiving visits or visiting their married children at least once a month (Chart 3). About 91 per cent of married residents visited their parents at least once a month in 2008. In particular, 18 per cent of married residents paid daily visits to their parents.

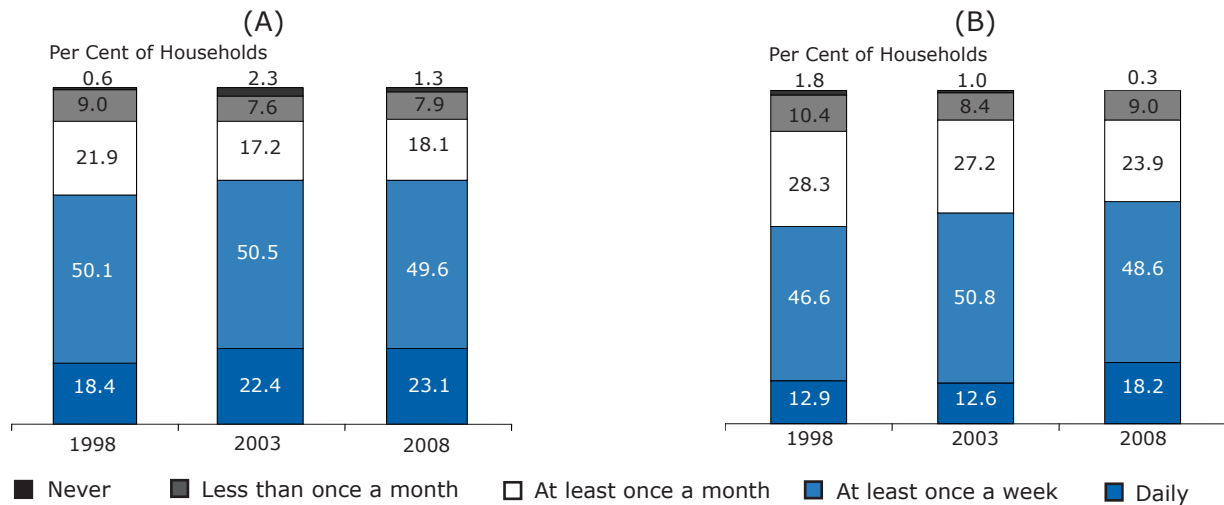
The most common activities engaged in during these visits included having meals together, exchanging suggestions and advice about personal problems, as well as going on outings together.

TABLE 5 YOUNGER MARRIED RESIDENTS' PRESENT PHYSICAL LIVING VIS-À-VIS THEIR PARENTS, 1998 - 2008

Physical Living Arrangement	1998	2003	2008
Together or within the same estate	29.3	31.4	35.5
<i>In the same flat</i>	10.7	11.2	14.0
<i>Next door</i>	1.2	1.2	0.6
<i>In the same block</i>	1.8	2.1	2.1
<i>In a nearby block</i>	7.2	6.1	9.0
<i>In the same estate</i>	8.4	10.8	9.8
In a nearby estate	23.2	21.2	16.9
Elsewhere in Singapore	45.4	44.7	45.1
Short-term stay with different children	2.1	1.4	1.2
Each parent staying at a different place	-	1.3	1.3
Total	100.0	100.0	100.0
	%		
	Number	318,556	335,129*
			303,846*

* Excluding non-response cases

CHART 3 FREQUENCY OF VISITS (A) BETWEEN OLDER RESIDENTS AND THEIR MARRIED CHILDREN, AND (B) FROM YOUNGER MARRIED RESIDENTS TO THEIR PARENTS, 1998 - 2008



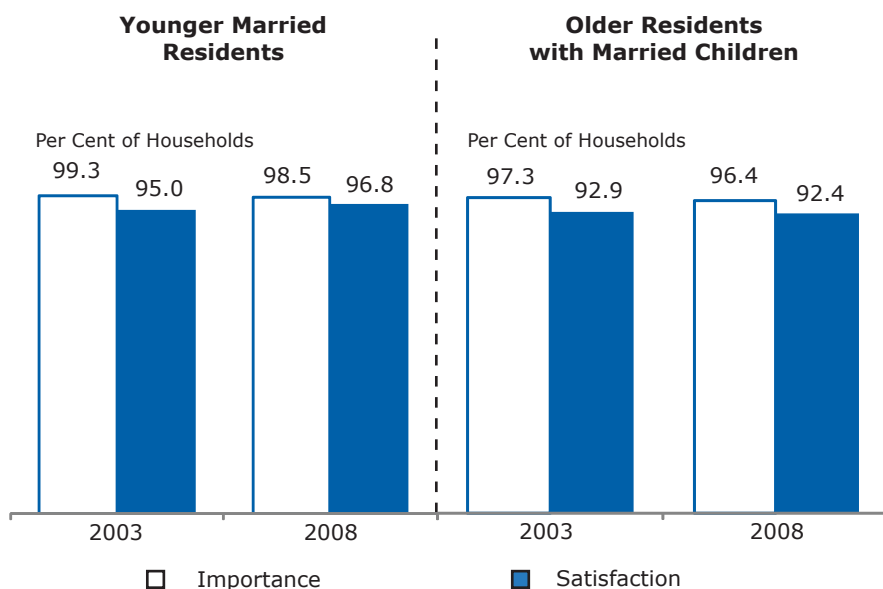
Residents Well Taken Care of by Family Members

About 80 per cent of older residents received financial support from their married children in 2008, up from 51 per cent in 1987. A large proportion (94 per cent) also had family members to take care of them when they fell ill. Family ties are strong as demonstrated

by the high levels of trust and willingness to help each other among family members.

Overall, more than 9 in 10 younger married residents and older residents felt that family life was important and were satisfied with theirs in 2008 (Chart 4). These results were comparable to findings in 2003.

CHART 4 IMPORTANCE AND SATISFACTION WITH FAMILY LIFE AMONG HDB HOUSEHOLDS, 2003 AND 2008



Elderly Active in Engaging their Communities

Over 90 per cent of the elderly households⁶ engaged in exchanging greetings or casual conversations with their neighbours (Chart 5). Almost all (99.5 per cent) felt a sense of belonging to their estate, up from 90 per cent in 1998. Their sense of community remained strong, with a score of 72.5 out of 100.

The elderly households were also active in community activities in 2008, with 47 per cent engaging in these activities in the last 12 months compared to 17 per cent a decade ago (Table 6). A majority of them carry out their lifestyle activities outside their homes, such as eating out and leisure shopping, with only 6.7 per cent engaging solely in home-based activities.

CHART 5 NEIGHBOURLY INTERACTION AMONG ELDERLY HOUSEHOLDS, 2003 AND 2008

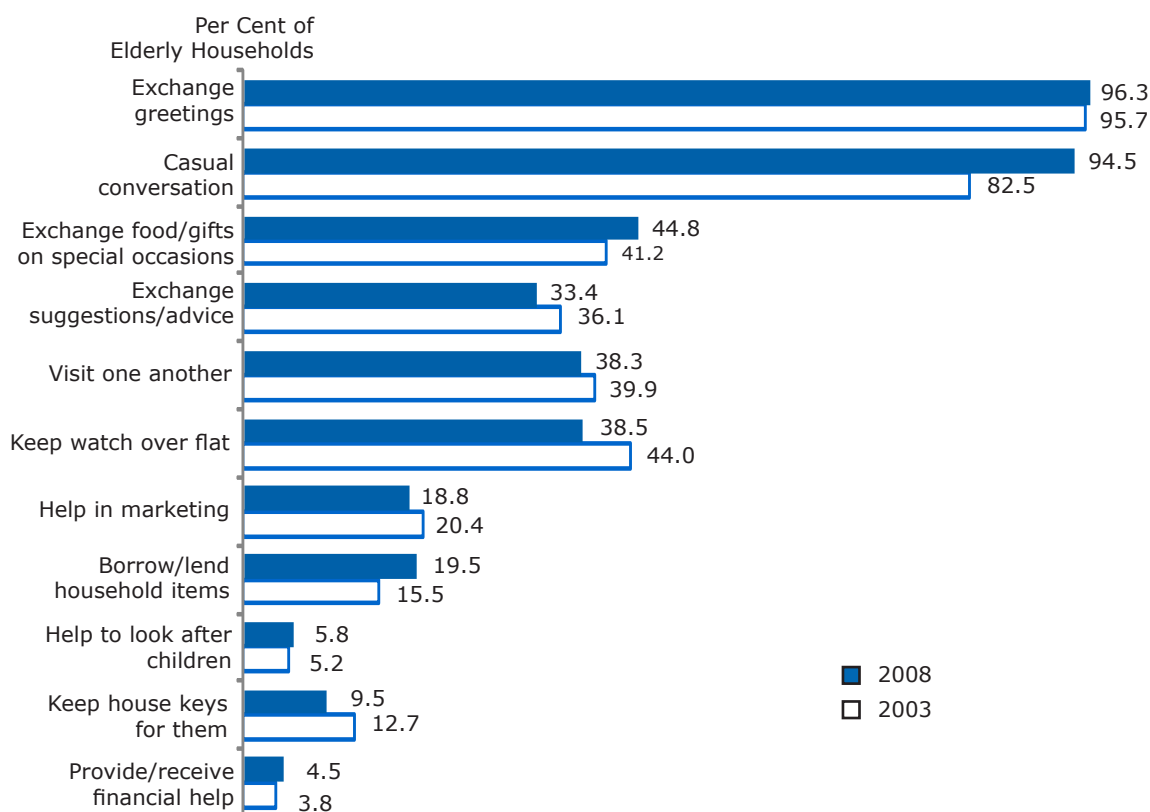


TABLE 6 COMMUNITY PARTICIPATION OF ELDERLY IN THE LAST 12 MONTHS, 1998 - 2008

Community Participation	1998		2003		2008	
	Elderly	All	Elderly	All	Elderly	All
Yes	16.8	13.2	40.7	38.0	46.9	45.3
No	83.2	86.8	59.3	62.0	53.1	54.7
Total	%	100.0	100.0	100.0	100.0	100.0
	Number*	67,015	728,815	66,503	817,530	92,870

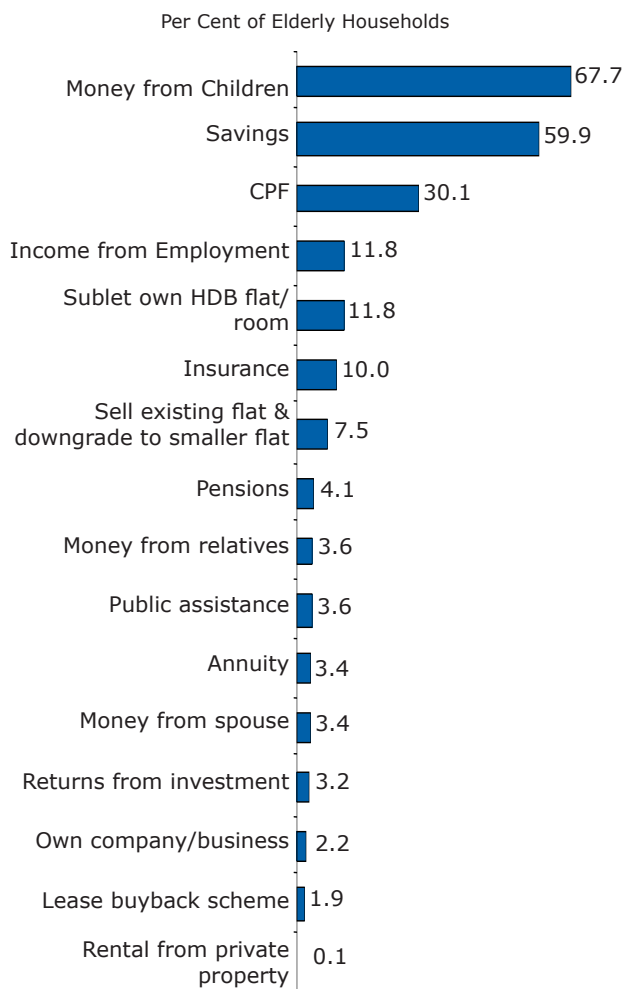
* Excluding non-response cases

⁶ An elderly household refers to a household in which the head (i.e. lessee or registered tenant) is aged 65 years and over.

More Elderly Planned Financially for Their Old Age Needs

About 55 per cent of the elderly planned financially for their old age needs in 2008, up from 49 per cent in 2003. Almost all (99.6 per cent) had at least one financial source as compared to 80 per cent in 2003. Their main financial sources were money from children, personal savings, and CPF savings (Chart 6). About 81 per cent felt that their sources of income were sufficient to meet their daily expenses. Those who felt otherwise were concerned with the high cost of living and cost of healthcare.

CHART 6 FINANCIAL SOURCES FOR ELDERLY TO MEET OLD AGE NEEDS, 2008

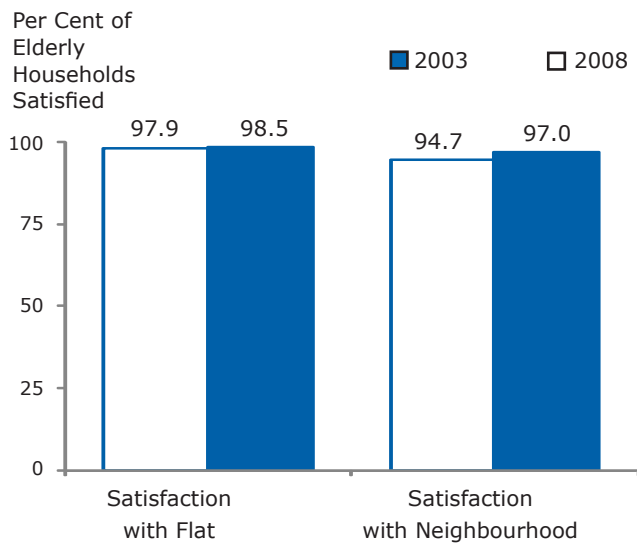


Note Elderly residents were asked to identify one or more current sources of income from a list of possible financial sources to meet their old age needs.

Most Elderly Satisfied with their Physical Living Environment

Over 97 per cent of the elderly expressed satisfaction with their flats, and neighbourhood (Chart 7). More than 95 per cent were satisfied with the provision of estate facilities. About 94 per cent viewed their flats as being value for money and 83 per cent were proud of their home. The majority were content with their current flat type, and had no intention to move within the next five years.

CHART 7 SATISFACTION WITH FLAT AND NEIGHBOURHOOD AMONG ELDERLY, 2003 AND 2008



Conclusion

The large-scale SHS serves as an important tool for observing ground sentiments and feedback. Not only does the SHS investigate tangible issues such as satisfaction with the physical built environment and related opinions on pride and aspirations, it also looks into the social issues concerning social capital, community bonding and state of health of families and the elderly. Further, combined with the historical continuity of the data, the results remained crucial in determining the pulse of pertinent issues in society that HDB plays a role in moulding.