

# Living Arrangements and Intergenerational Networks of Older Malaysians: An Exploratory Analysis

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## 1.0 Introduction

Malaysia, classified as an upper-middle-income country with a GNI per capita of \$32,250 (PPP International Dollars) in 2022 (World Bank, 2023, Rank: 60), is currently experiencing a significant demographic shift. According to the Census 2020 report, 6.8% of Malaysia's total population consists of individuals aged 65 years or older, totalling 2.19 million persons (DOSM, 2022). Current trends and projections indicate that Malaysia is experiencing rapid population ageing at lower levels of development compared to wealthier nations. Malaysia is projected to double its 65 years or older population from 7% to 14% in just 23 years (UN, 2022). This rapid pace of ageing stands in contrast to the experiences of developed countries like France (115 years), Sweden (85 years), and Australia (73 years), which took significantly longer to undergo a similar demographic transition (Walker & Aspalter, 2014).

**Living arrangements and intergenerational networks refer to the ways in which individuals and families configure their living situations to facilitate connections with various generations within the family.** These arrangements can have significant implications for family and kinship dynamics, caregiving, as well as functioning of social support systems. In Malaysia, changes in population demographics and family structure, along with evolving housing trends, are influencing household composition across generations. Family sizes are shrinking as evidenced by a Total Fertility Rate (TFR) of 1.7 per woman of child-bearing age (15 - 49 years old) in 2020, compared to 3.9 in 1980 (Abdullah, 1993). People are marrying later, and some may choose not to marry at all, contributing to significant variations in TFR among different ethnic groups. Malays and Bumiputera recorded a TFR of 2.19 in 2020, followed by the Indians (1.18) and the Chinese (0.98) (DOSM, 2021). According to the 2020 Population and Housing Census, Malaysia's total population of 32.4 million is distributed across 8.2 million households. The average household size was 3.9 persons in 2020,

compared to 5.2 in 1980 (KRI, 2018; DOSM, 2022).

These changes in family demographics and household dynamics in Malaysia are redefining patterns of co-residence, and they are notably influenced by factors such as migration, urbanization, and economic mobility. The country's urbanisation rate has tripled from 28.4% in 1970 to 75.1% in 2020. While the rural (7.3%) population is ageing faster than urban (6.6%) areas, over two-third or 72.9% of the 65 years or older population in 2020 are living in towns and cities (DOSM, 2022). It should be noted that the rate of ageing varies significantly across different locations, influenced by housing availability and economic factors that drive population mobility within and between regions, states, or districts. Old neighbourhoods become naturally occurring retirement communities as younger populations seek better life opportunities outside of rural villages and small towns.

This paper focuses on the living arrangements of older persons and their social network across family generations. We posit that shifts in the co-residence patterns of the elderly are indicative of broader demographic trends, with household composition serving as a significant marker of population aging. Given that older persons in Malaysia are predominantly cared for by their families, changes in family household structure and living arrangements have consequences on intergenerational exchange and transfers. There remains substantial room for greater insights into how family dynamics affect filial responsibilities and kinship obligations in the form of companionship, financial and emotional support as well as care in later life. Secondary data from selected sources were analysed for this paper where a demographic approach in the definition of living arrangement was used to examine inter-household transfers.

## 2.0 Living Arrangements and Intergenerational Networks

### ***Living Arrangements***

Living arrangements refer to “the structure and composition of one’s household, including the number of household members and their relationships to each other.” (Russell & Breaux, 2019). This definition encompasses both single-person and multi-person households, where individuals with or without familial ties live together. Living arrangements have also been defined in terms of intergenerational co-residence.

Living arrangement categories in the context of family structures are typically categorized as "nuclear" and "extended" families. The United Nations Department of Economic and Social Affairs provided definitions for the distribution of older persons by household type<sup>1</sup>, living arrangement<sup>2</sup> and residence<sup>3</sup> patterns (UN, 2022). In Malaysia, the

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<sup>1</sup> One-person households; Couple only households; Couple with children households; Single parent with children households; Extended family households; Non-relative households; Unknown households (7)

<sup>2</sup> Alone; With spouse only; With children under 20 years of age; With children aged 20 years or over; Other household living arrangements (5)

<sup>3</sup> With their spouse or partner, irrespective of other; With a person under 20 years of age, irrespective of other; In a nuclear household; In a multigeneration household; In a three-generation household; In a skip-generation household (6)

analysis of household composition is typically defined into five (5) categories, 1) Single-member household; 2) Unrelated member household; 3) Nuclear family household; 4) Extended family household, and; 5) Other related member household (DOSM, 2005).

The operationalization of living arrangements or household composition traditionally revolves around familial ties and relationships, a categorization that can become unnecessarily intricate when compared to a more straightforward demographic approach based on age. While we often assess rates of ageing by calculating the percentage of older persons aged 60 or 65 years and over in relation to the total population, fewer comparisons are made in terms of household membership. For instance, the proportion of older persons aged 60 years and over within the Malaysian total population was 6.3% in 2000 (1.4 million), and this figure increased to 10.3% (3.3 million) in 2020 (DOSM, 2005; 2022). In 2000, it was reported that 16.7% of the then 4.78 million households in Malaysia contained at least one older person aged 60 years or over. Unfortunately, microdata from the latest 2020 Census has not yet been made available, although alternative national data sources can be utilized.

Table 1. Household Composition, Malaysia, 1999 - 2019

Household Composition	1999			2009			2019		
	n	%	Hh Size	n	%	Hh Size	n	%	Hh Size
<i>One-person Households</i>									
Non-older Person Living Alone	259	9.4	1.0	436	6.7	1.0	809	4.9	1.0
Older Person (60+) Living Alone	77	2.8	1.0	159	2.4	1.0	540	3.3	1.0
<i>Multi-person Households</i>									
Households without Older Person	1,861	67.4	4.8	4,350	67.0	4.6	9,530	58.3	4.3
Households with Older Person and Non-older Person	516	18.7	4.9	1,373	21.1	4.7	4,678	28.6	4.4
Households with only Older Person	48	1.7	2.0	177	2.7	2.0	797	4.9	2.0
<b>Total Sampled Households</b>	<b>2,761</b>	<b>100.0</b>	<b>4.3</b>	<b>6,495</b>	<b>100.0</b>	<b>4.2</b>	<b>16,354</b>	<b>100.0</b>	<b>3.9</b>
Total Households (in thousands)	5,047.0			6,557.9			8,001.7		

Source: Authors' Tabulation, Household Expenditure Survey 30% Microdata (DOSM, 2012; 2020)

By examining the 30% microdata from selected Household Expenditure Surveys, we can observe a notable rise in the percentage of Malaysian households that include at least one co-residing older person. This proportion increased from 23.2% in 1999 to 36.8% in 2019. Table 1 further illustrates that while the percentage of older persons living alone experienced a slight increase between 1999 (2.8%) and 2019 (3.3%), the most significant change over the past two decades was observed for the category of households with only older persons which expanded by 188% from 1.7% to 4.9%. For a better understanding on how household composition based on age differs from traditional categories of living arrangements, please refer to the detailed breakdown presented in Table 2.

Table 2. Crosstabulation of Household Composition by Age and Living Arrangements, 2019

Household Composition	Single Member Households	Unrelated Member Households	Nuclear Family Households	NFHh A (Hh Head & Spouse Only)	NFHh B (Hh Head, Spouse & Unmarried Offspring)	NFHh C (Hh Head with Unmarried Offspring)	NFHh D (Hh Head with Parents)	Extended Family Households	Other Related Member Households	Total	Hh Size
<i>One-person Households</i>											
1 Adult	809	-	-	-	-	-	-	-	-	809	1.0
1 Older Person	540	-	-	-	-	-	-	-	-	540	1.0
<i>Multi-person Households</i>											
Adults Only	-	360	2,016	960	800	174	82	275	202	2,853	2.9
Adults & Children	-	7	5,613	3	5,126	484	0	1,006	51	6,677	4.8
Adults, Children & Older Persons	-	0	250	1	238	11	0	1,716	13	1,979	5.9
Adults & Older Persons	-	13	1,491	269	604	137	481	976	103	2,583	3.3
Children & Older Persons	-	1	27	-	16	11	0	51	37	116	3.1
Older Persons Only	-	2	730	706	1	4	19	24	41	797	2.0
<b>Total</b>	<b>1,349</b>	<b>383</b>	<b>10,127</b>	<b>1,939</b>	<b>6,785</b>	<b>821</b>	<b>582</b>	<b>4,048</b>	<b>447</b>	<b>16,354</b>	
<b>Household Size</b>	<b>1.0</b>	<b>3.1</b>	<b>3.8</b>	<b>2.0</b>	<b>4.5</b>	<b>3.2</b>	<b>2.5</b>	<b>5.4</b>	<b>2.8</b>	<b>3.9</b>	

Source: Authors' Tabulation, Household Income and Expenditure Survey 2019 microdata (DOSM, 2020)

Note: Child = <18 years old; Adult = 18 - 59 years old; Older Person = 60+ years old

The HES2019 provides invaluable insights into the diverse living arrangements of older individuals. For instance, skipped generation households are traditionally defined as those in which grandparents assume the responsibility of raising grandchildren in the absence of parents. When utilizing a demographic approach with broad age groups, we find that 1.9% of households with older persons fit into this category. However, when we refer to Table 3c, we observe an increase in skipped generation household cases with the share of such households rising to 3.1%. This shift occurs because a grandchild can be above the age of 18, and a grandparent can be under the age of 60, causing potential misalignments between social relationships and age.

In addition, survey sampling as well as analytical strategies might also exaggerate the proportion of elderly living alone. Note that elderly living alone could be 9%, 6.3% or 3.3%, depending on which denominator is used. A percentage of all older households (n = 6,015) is not quite the same as a percentage of all older persons (n = 8,511) in the dataset. Acknowledging these discrepancies underscores the importance of maintaining consistency in household sampling, categorizations, and comparative interpretations for generalization.

Nonetheless, the HES2019 results have shown that older women (7.5%) are more likely to live alone compared to older men (5.1%) in Malaysia. Further analysis indicated that the opposite holds true when it comes to living with spouse only in old age. Older men (23.2%) are more likely to co-reside with their spouse than older women (16.7%). The remaining majority of older persons live with their adult children. We can see from Table 3b that older women are more likely to live in extended family Households than older men.

Table 3a. Distribution of Older Persons by Household Composition, 2019

Household Composition	Total Households		Older Households		Older Persons (60+)					
	n	%	n	%	Total		Male		Female	
					n	%	n	%	n	%
1 Adult	809	4.9	-	-	-	-	-	-	-	-
1 Older Person	540	3.3	540	<b>9.0</b>	540	6.3	206	5.1	334	7.5
Adults Only	2,853	17.4	-	-	-	-	-	-	-	-
Adults & Children	6,677	40.8	-	-	-	-	-	-	-	-
Adults, Children & Older P.	1,979	12.1	1,979	<b>32.9</b>	2,623	30.8	1,233	30.4	1,390	31.2
Adults & Older Persons	2,583	15.8	2,583	<b>42.9</b>	3,528	41.5	1,748	43.0	1,780	40.0
Children & Older Persons	116	0.7	116	<b>1.9</b>	192	2.3	84	2.1	108	2.4
Older Persons Only	797	4.9	797	<b>13.3</b>	1,628	19.1	790	19.5	838	18.8
Total Households	16,354	100.0	6,015	<b>100.0</b>	8,511	100.0	4,061	100.0	4,450	100.0

Source: Authors' Tabulation, Household Income and Expenditure Survey 2019 microdata (DOSM, 2020)

Table 3b. Distribution of Older Persons by Living Arrangements, 2019

Living Arrangements	Total Households		Older Households		Older Persons (60+)					
					Total		Male		Female	
	n	%	n	%	n	%	n	%	n	%
Single Member Households	1,349	8.2	540	<b>9.0</b>	540	6.3	206	5.1	334	7.5
Unrelated Member Hhs	383	2.3	16	<b>0.3</b>	18	0.2	8	0.2	10	0.2
Nuclear Family Households	10,127	61.9	2,498	<b>41.5</b>	3,786	44.5	2,105	51.8	1,681	37.8
Extended Family Hhs	4,048	24.8	2,767	<b>46.0</b>	3,903	45.9	1,655	40.8	2,248	50.5
Other Related Member Hhs	447	2.7	194	<b>3.2</b>	264	3.1	87	2.1	177	4.0
Total Households	16,354	100.0	6,015	<b>100.0</b>	8,511	100.0	4,061	100.0	4,450	100.0

Source: Authors' Tabulation, Household Income and Expenditure Survey 2019 microdata (DOSM, 2020)

Table 3c. Distribution of Older Persons by Generations Living Together, 2019

Generations Living Together	Total Households		Older Households		Older Persons (60+)					
					Total		Male		Female	
	n	%	n	%	n	%	n	%	n	%
Living Alone	1,349	8.2	540	<b>9.0</b>	540	6.3	206	5.1	334	7.5
1-Generation	2,770	16.9	1,124	<b>18.7</b>	1,928	22.7	1,050	25.9	878	19.7
2-Generations	9,822	60.1	2,487	<b>41.3</b>	3,456	40.6	1,752	43.1	1,704	38.3
3-Generations	2,134	13.0	1,622	<b>27.0</b>	2,220	26.1	900	22.2	1,320	29.7
4-Generations or more	64	0.4	54	<b>0.9</b>	98	1.2	37	0.9	61	1.4
Skipped Generations	215	1.3	188	<b>3.1</b>	269	3.2	116	2.9	153	3.4
Total Households	16,354	100.0	6,015	<b>100.0</b>	8,511	100.0	4,061	100.0	4,450	100.0

Source: Authors' Tabulation, Household Income and Expenditure Survey 2019 microdata (DOSM, 2020)

### ***Intergenerational Networks***

Thus far, this paper's analysis has focused more on the configuration of family households and not so much on the kinship network of older persons. Intergenerational networks specifically refer to the social connections and relationships that exist between individuals of different generations within a family or a community (Guadalupe & Vicente, 2021). It evolves and adapts to changing circumstances over the life course and can vary based on cultural norms, societal forces, and economic situation. In the field of gerontology or aging studies,

the term ‘intergenerational networks’ often encompasses the social connections with kin, neighbours, and friends that serve as key social support systems that gain becomes increasingly important as individuals age. In the family context, intergenerational networks typically involve traditional mutual support and exchange, a practice that is increasingly challenging to uphold due to the socio-economic difficulties encountered by contemporary families in Malaysia and across the globe.

Consider the evidence from past surveys with older persons in Malaysia using the Lubben Social Network Scale (LSNS-6, Table 4). Older persons surveyed has expressed a rather small network of reliable family members and friends that they talk about personal matters or to ask for help. While more research is needed, especially after the devastating post-COVID-19 outbreak, past studies have shown that the social network of the elderly shrinks as they grow older and there are significant gender and cultural differences (Hamid et al., 2021; Kempermen et al., 2019; Teh, Tey & Ng, 2014; Wrzus et al., 2013; Kooshiar et al., 2012). Life events, such as retirement, relocation, or the loss of family members, friends, and neighbours, undoubtedly have a significant impact on individuals.

Table 4. Social Network of Older Malaysians (60+), 2008, 2013 & 2014

LSNS-6	PSRPWB, 2008		TUA, 2013		MPFS-5, 2014	
	M	SD	M	SD	M	SD
<b>Family:</b> Considering the people to whom you are related by birth, marriage, adoption, etc.						
1. How many relatives do you see or hear from at least once a month?	2.64	1.753	3.04	1.613	2.93	1.424
2. How many relatives do you feel at ease with that you can talk about private matters?	1.52	1.578	1.50	1.508	2.04	1.472
3. How many relatives do you feel close to such that you could call on them for help?	1.39	1.547	1.65	1.604	1.96	1.470
<b>Friendships:</b> Considering all of your friends including those who live in your neighbourhood.						
4. How many of your friends do you see or hear from at least once a month?	3.53	1.668	4.08	1.414	3.02	1.714
5. How many friends do you feel at ease with that you can talk about private matters?	1.67	1.722	1.55	1.720	1.45	1.611
6. How many friends do you feel close to such that you could call on them for help?	1.52	1.675	1.81	1.742	1.42	1.586
<b>Total N (Sample)</b>	<b>1,880</b>		<b>2,274</b>		<b>4,054</b>	

Source: Authors' Tabulation, (Unpublished data from MyAgeing, UPM & NPFDB)

Note: PSRPWB - Patterns of Social Relationships and Psychological Well-being among Older Persons in Peninsular Malaysia (UPM, 2008)  
TUA - Towards Usual Aging - Neuroprotective Model for Healthy Longevity among Malaysian Elderly (UKM, 2013)  
MPFS-5 - Fifth Malaysian Population and Family Survey (NPFDB, 2014)

The data suggests that while older persons may have an average of two to three surviving adult children in old age, their perception on reliability to call upon relatives for help is on average lower than that of friends. The availability of social support is closely linked to the size of social network (i.e. the proximity or availability of adult offspring), but it would be a mistake to assume co-residence with adult children would be a universal panacea. Conflicts may arise due to differences in values, expectations, or caregiving responsibilities as adult children must balance the care for their ageing parents with their own work or career as well as familial responsibilities. After all, intergenerational networks and social relationships are dynamic and evolve over time.

Changes in living arrangements are inevitable in an increasingly mobile and connected world. As older generations age and younger generations grow, their roles and responsibilities within the kinship network may shift. In some cultures, the expectation of filial piety and strong family bonds is particularly emphasized, leading to different patterns of caregiving and support. We cannot design ageing-in-place solutions without recognizing the importance of living arrangement and intergenerational networks in social support.

### 3.0 Measuring Intergenerational Solidarity

Intergenerational networks and aging relationships are multifaceted and dynamic aspects of human society that hold profound implications on the well-being and support systems of older persons and their families. Understanding these relationships is essential for providing effective care and support for an aging population. While it is common to use dependency ratios (i.e. old age dependency ratio, ageing index), the general assumptions based on chronological age are imprecise and occasionally deceptive. A key consideration of intergenerational solidarity is the reciprocity and exchange of support between older persons and their family members.

A study among government employees and retirees in Klang Valley showed that co-resident status significantly affects the exchange of social support between elderly parents and their adult children (Hamid et al., 2017). Common tasks performed by the elderly include meal preparations (43.2%), performing household chores (42.1%), and looking after or babysitting grandchildren (17%). Pattern of intergenerational support also differ by level of education and age group of the respondents. Support from children increases as older retirees age.

Preliminary results from a separate study on caregivers of older persons diagnosed with dementia revealed that women often assume the role of primary caregivers by default. (Rahimah et al., 2023 [unpublished dataset]). The average age of adult daughters as family caregivers was 56 years old and over two-third (74%) co-reside with the older patients. On average, over half of the 106 female caregivers volunteered to assume the caregiving tasks and role, which are shared among siblings (37.9%), their own children (15.5%), and spouse (13.8%). This is consistent with past qualitative studies where co-resident adult children and older persons showed reciprocity in the form of emotional ties, financial support and care

(Abdul Aziz & Yusoff, 2012). Older persons in Malaysia are both providers as well as receivers of care and support. Parental support continues into the adulthood of their children, and it does not end even when the adult children have established their own households. Pazim (2019) noted that financial assistance from ageing parents to adult children can influence the elderly's decision to remain in the labour force. The more frequent or intense their financial support to their adult children, the more likely the ageing parents will remain working. Parental contributions in terms of caring for grandchildren has made it possible for many dual-income households to thrive.

Unfortunately, we lack in-depth and longitudinal data on the social convoy model to better understand the interaction between and within households when it comes to intergenerational support and exchange. A commonly used proxy indicator lies in the number of older persons receiving cash transfers from their children or relatives, and the data has been relatively stable. A majority (54.7%) of older Malaysians receive cash transfers from their children but the average value is low (M = RM448.06) (Hamid, Wan Sulaiman, Fagat & Chai, 2022). There are significant differences in the value and sources of income by gender, where the average personal monthly income of older men (M = RM1,463.73) is nearly double that of older women (M = RM768.65) (Table 5).

Considering that most older persons in Malaysia are also asset rich and income poor, the question of income security in old age is linked inherently to intergenerational equity. Where is the fairness and justice of resource allocation, decision-making, and policy formulation across different generations? How much does the State have to interfere with bequests and inheritance to ensure a fair redistribution in wealth over time?

Table 5. Sources of Income of Older Persons in Malaysia by Sex, 2017

Sources of Income (per month)	Total 60+			Male 60+			Female 60+		
	N	%	M (RM)	N	%	M (RM)	N	%	M (RM)
Salary / Wages	78	12.7	1,142.12	60	19.1	1,264.33	18	6.0	734.72
Business	60	9.8	1,720.83	38	12.1	1,936.84	22	7.4	1,347.73
Rental	16	2.6	934.38	11	3.5	1,050.00	5	1.7	680.00
Interest / Dividend	3	0.5	1,900.00	2	0.6	2,750.00	1	0.3	200.00
Welfare	76	12.4	309.01	36	11.5	306.53	40	13.4	311.25
Pension	109	17.8	1,406.20	80	25.5	1,421.45	29	9.7	1,364.14
Agriculture	65	10.6	679.85	41	13.1	871.46	24	8.1	352.50
Child(ren)	335	54.7	448.06	168	53.5	438.93	167	56.0	457.25
Other Sources	34	5.6	652.35	21	6.7	755.24	13	4.4	486.15
<b>Personal Income</b>	<b>535</b>	<b>87.4</b>	<b>1,141.53</b>	<b>287</b>	<b>91.4</b>	<b>1,463.73</b>	<b>248</b>	<b>83.2</b>	<b>768.65</b>
Household Income	560	91.5	2,449.42	294	93.6	2,680.98	266	89.3	2,193.48
Own House	437	71.4		260	82.8		177	59.4	
Own Land	322	52.6		188	59.9		134	45.0	

Source: Hamid, Wan Sulaiman, Bagat & Chai, 2022

Inter-household transfers refer to the exchange of economic resources, such as money, goods, or services, between different households or family units. These transfers play a significant role in the dynamics of family and social relationships, particularly in the context of ageing populations. The HIES2019 30% microdata also indicated that older

households are more like to receive than to make inter-household transfers, compared to younger households. While public household transfers usually refer to financial or social welfare assistance provided by the Government to individuals in a family household, private household transfers involve the exchange of economic resources based on personal relationships and kinship ties. Examples of public and private transfers according to household composition is shown in Table 6. These transfers reflect the interplay between family relationships, economic circumstances, and caregiving responsibilities, and they can have a profound impact on the well-being and stability of both older persons and their adult children.

Table 6. Share and Value of Selected Public and Private Transfers by Household Composition, Malaysia, 2019

Transfers (RM, Annual)	Households without Older Persons		Households with Older Persons & Non-older Persons		Households with ONLY Older Persons		Total Households	
	%	M (RM)	%	M (RM)	%	M (RM)	%	M (RM)
<i>Examples of Private Transfers</i>								
Remittance Received	95.4	2,163.70	96.7	4,244.89	98.9	10,090.83	96.0	3,407.09
Transfers to Other Households	43.7	1,847.03	16.3	673.52	6.7	275.84	32.8	1,382.90
<i>Examples of Public Transfers</i>								
Social Welfare & Assistance Rec'd	47.5	605.72	61.8	979.82	78.1	1,412.14	54.1	778.66
Income Tax & Zakat Paid	18.8	1,216.01	12.3	920.03	3.9	371.99	15.7	1,062.34

Source: Authors' Tabulation, Household Income and Expenditure Survey 2019 microdata (DOSM, 2020)

Measuring intergenerational solidarity is a complex but important task for understanding the dynamics of support and relationships between different age groups within a Society. It provides valuable insights into how societies can enhance support systems and adapt to demographic changes, ultimately improving the well-being of individuals across generations. Perhaps much could be done by beginning with the recognition that older persons do not live on islands of their own and statistics need to be set within the context of households to better understand key differences by country/region, ethnicity or income class.

#### 4.0 Policies to Promote Intergenerational Solidarity in Malaysia

The role of the family in supporting older persons is well-recognized within Malaysia's social policy framework. Older Malaysians have traditionally relied on family members such as the spouse and adult children as the primary source of financial and caregiving support in old age. However, the rapidly changing demographic shifts are affecting the family and kinship structure, thus affecting its ability to fulfil traditional kinship roles and filial responsibilities. It has become evident that the State is falling behind in making aged care provisions

available with the emergence of private facilities and services to meet the gap in care needs. While significant reforms are underway, it is difficult to shake the traditional notion of the State as a provider of last resort.

Eligibility for aid and assistance is still fairly limited to the very poor and vulnerable. These include public cash transfer programs for the elderly, for carers of bedridden family members and incentives for the productive and unproductive persons with disabilities. Tax reliefs and rebates under the Inland Revenue Board include deductions for adult children who pay for their parents' medical expenses or purchase of basic medical devices or equipment, but this is not especially meaningful for low-income households who are not taxed in the first place. Respite care services at the public old folks' home in Cheras was introduced in 2015 but apart from limited home help services (*Khidmat Bantuan Di Rumah*) delivered in partnership with civil society organizations, the biggest success touted by the Department of Social Welfare is the nearly 170-strong Older Person Activity Centres or PAWEs (*Pusat Aktiviti Warga Emas*) to promote healthy, active, and productive ageing. Perhaps the singular contribution of delay in the onset of diseases and disability is a reduced dependency on others. It is, however, worth noting that Malaysia abolished inheritance tax with the repeal of the Estate Duty Enactment 1941 in November 1991, which raises significant questions on wealth redistribution across generations in the country.

While the Ministry of Women, Family and Community Development is the custodian for the second National Policy for Older Persons (2011), the Ministry of Health remains a key actor with its own National Health Policy for Older Persons (2008) aimed at ensuring the elderly in Malaysia have access to quality medical and geriatric services. Does the government have a ready answer for the changing values in kinship support and intergenerational solidarity as familial relationships give way to commodified care arrangements? How do low-income households afford to pay for previously unpaid family work performed by women and how do we mitigate the incessant call for higher female labour force participation rates as a way to give the national GDP a boost? We are simply not doing enough to help families help themselves, especially in the care of the young and the old. If we add poor monitoring and weak regulatory oversight to the mix, it should come as no surprise we will be needing more and more laws to prevent elder abuse, neglect and maltreatment as inadequate support is given to strengthen families in need.

## 5.0 Conclusion and Recommendations

The family structure in Malaysia has undergone significant transformations, primarily driven by low fertility rates and increased longevity. These demographic shifts have resulted in the emergence of bean-pole families, where there are fewer children in each generation. While the tradition of living with family members persists, there has been a shift from multigenerational living arrangements to nuclear households. Additionally, there is a growing trend in single-person household living arrangements. Living arrangements and intergenerational relationships and networks continue to play critical roles in providing

reciprocal support, particularly in the functioning of families and caregiving. Family remains the primary social protection mechanism for older individuals in Malaysia, as the country's social protection system is still evolving and not universally accessible. It's important to note that Malaysia's unique ethnic dimension also influences family structures and functions.

Despite the enduring importance of family support, kinship structures and functions are evolving. Understanding these changing family dynamics and networks is crucial for informing effective policy measures. Currently, policies are in place to assist families in covering medical treatment costs and acquiring devices to meet the healthcare needs of elderly dependents. Limited financial support is also provided to eligible caregivers who care for older family members. However, there is a need for additional policy initiatives to address the needs of caregivers who may have to sacrifice their careers to provide care to older family members. Community-based services, including transitional and respite care, are also essential to support family caregivers. Additionally, offering career training and certifications in the context of the silver or care economy pathways can further enhance the support system for both caregivers and older individuals.

We are not doing nearly enough to mitigate the cumulative impact of rapid modernisation and economic growth on families and social networks. In order to fix this, we must first shine the light on the problem and utilize corresponding indicators that can help us assess the magnitude of the problem. Living arrangements and intergenerational networks vary from place to place and we need to understand the evolving phenomena by setting it within its proper context. This means that we need to look at the percentage of households with older persons and variables that assess the proximity or availability of living siblings, adult children and/or grandchildren as an alternative measure of intergenerational networks.

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