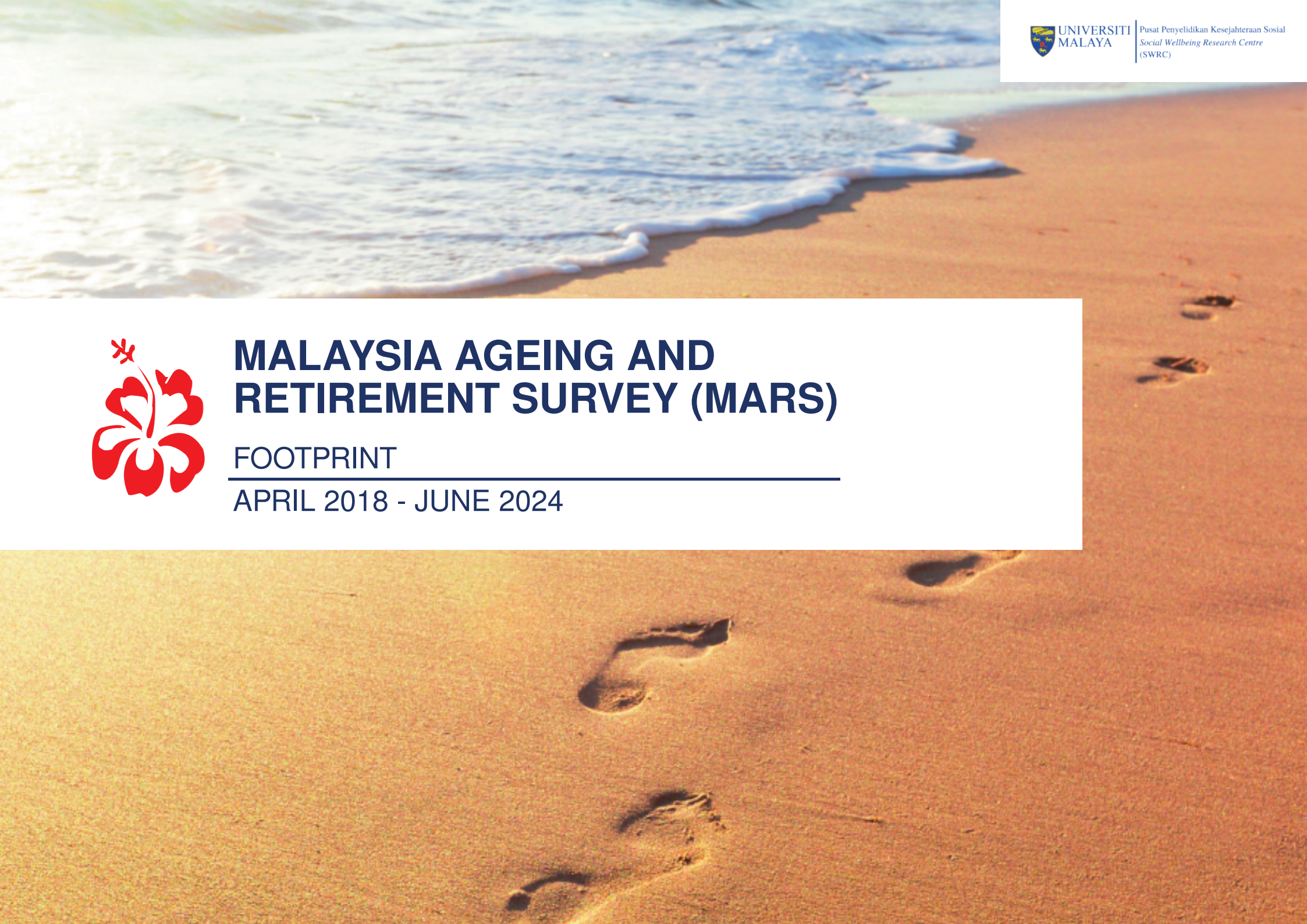
UNIVERSITI MALAYA
Pusat Penyelidikan Kesejahteraan Sosial
Social Wellbeing Research Centre
(SWRC)



MALAYSIA AGEING AND RETIREMENT SURVEY (MARS)

FOOTPRINT

APRIL 2018 - JUNE 2024

MALAYSIA AGEING AND RETIREMENT SURVEY (MARS)

FOOTPRINT

APRIL 2018 - JUNE 2024

A compilation of Malaysia Ageing and Retirement Survey (MARS) research activities, publications and media appearances between April 2018 and June 2024.

UNIVERSITI MALAYA
Pusat Penyelidikan Kesejahteraan Sosial
Social Wellbeing Research Centre
(SWRC)

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Introduction

MARS is one of the research undertakings by the Social Wellbeing Research Centre (SWRC), Universiti Malaya (UM), to produce nationwide longitudinal data on ageing and retirement involving personal interviews of individuals aged 40 years and older in Malaysia.

MARS collects information on vital issues impacting their lives which include personal, family, health, economic and social factors. MARS is adapted from the Health and Retirement Study (HRS) in the United States carried out by the Survey Research Centre (SRC), University of Michigan. SRC provides support in the development of MARS study design, training and technical assistance prior to data collection, during and post-production of MARS data. To ensure quality data, regular monitoring of the fieldwork and random callbacks were conducted throughout the production period.

Data collection for MARS Wave 1 and Wave 2 were completed in May 2019 and April 2022, with a total sample of 5,613 and 4,821 respondents, respectively. Of the MARS Wave 2 sample, 75% consisted of panel respondents who had participated in Wave 1.

This footprint highlights the journey of MARS from its humble beginning to some of its achievements in terms of expansion of research collaborations, extended research projects, users and uses of MARS data, and dissemination of MARS findings through presentations and publications within the scientific community as well as policy makers and other stakeholders.

MARS Team Members

Principal Investigators, SWRC

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Halimah Awang

Research Team, SWRC

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Holly Ackerman
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Zhou Cheng
Lih Shwu Ke
Sarah Broumand

MARS Journey

17-20 APRIL 2018
MARS Wave 1
Field Interviewers Training

AUG 2018 - MAY 2019
Data Collection for
MARS Wave 1

7-14 APRIL 2018
HRS Training Observations &
Personnel Technical Training

20 SEPTEMBER 2019
Townhall Meeting for
MARS Wave 1

18 JANUARY 2021
Virtual Launch of the MARS
Wave-1 Snapshot Report

7 MARCH 2018
MoU Signing between SWRC
and University of Michigan

14 JUNE 2021
MoA signing with Asian Development Bank (ADB)

7-9 DECEMBER 2021
SWRC - ADB Capacity Building Workshop: Conducting a Large-Scale Survey on Older Persons - Experience from MARS

OCTOBER 2020 - APRIL 2022
Data Collection for MARS Wave 2

17 NOVEMBER 2022
Townhall Meeting for MARS Wave 2

13 SEPTEMBER 2022
Roundtable Discussion for MARS Wave 2

15 FEBRUARY 2023
SWRC - ADB Joint Panel Session
Building an Inclusive Pension System for the Ageing Population

29 AUGUST 2023
Launching of MARS Wave-2 Survey Report

MARS FUNDERS/ STATEGIC PARTNERS

Asian Development Bank (ADB)

Employees Provident Fund (EPF)

Social Security Organisation (ADB)

Institute for Social Research (ISR), University of Michigan

MARS PARTNERS

The World Bank

Department of Statistics Malaysia (DOSM)

National Population and Family Development Board (LPPKN)

National Institute on Aging

World Health Organization (WHO)

Institute for Public Health @ NIH

MARS INTERNATIONAL SISTER STUDIES

MARS is also part of the Health and Retirement Studies Around the World project, which fosters a cross-country research agenda by encouraging the development of new health and retirement studies around the world and their harmonisation with existing studies that are comparable to the HRS. Tools and resources for sister study harmonisation are available from the University of Southern California (USC)'s Gateway to Global Aging Data

Health and Retirement Study (HRS) - USA

English Longitudinal Study of Ageing (England)

Costa Rican Longevity and Healthy Aging Study (CRELES) - Costa Rica

Health, Aging and Retirement in Thailand

China Health and Retirement Longitudinal Study (CHARLS) - China

Estudo Longitudinal da Saude e Bem-Estar dos Idosos Brasileiros (ELSI BRASIL) - Brazil

Japanese Study of Aging and Retirement (JSTAR) - Japan

Mexican Health and Aging Study - Mexico

Cohort for the Longitudinal Study of Ageing (NICOLA) - Northern Ireland

The Irish Longitudinal Study in Ageing (TIL) - Ireland

Study of Global Ageing and Adult Health (SAGE) - WHO

Healthy Ageing in Scotland

Gateway to Global Aging Data

The Gateway to Global Aging is a platform for population survey data on ageing around the world. The site provides access to data from 11 longitudinal studies, which is hosted by the University of Southern California's Program on Global Aging, Health, and Policy. The project's goal is to provide the resources to support cross-national research on ageing: a comprehensive digital library of survey questions, a search engine that finds concordance information across surveys, and a set of harmonised or identically defined variables for analysis. MARS is one of the studies featured in the Gateway to Global Aging Data platform.

The Gateway indexes and extensively documents study designs and survey questionnaires. So far, the Gateway has catalogued surveys from 18 studies in 45 countries from 1992 to 2020. Additionally, for many of these surveys, the Gateway also creates and releases harmonised datafiles which are comprised of variables representing a subset of the original survey data and have been defined to be as comparable as possible across different studies. The Gateway is funded by the National Institute on Aging and all data and documentation are available to researchers without cost.

GATEWAY TO
GLOBAL
AGING
DATA

Objectives of MARS

To produce a comprehensive baseline data on the individual, family, social, economic and health of middle-aged and older persons.

To collect longitudinal data on life histories and experiences of middle-aged and older persons over time to gain a deeper understanding of the issues and challenges related to retirement and ageing.

To offer evidence-based recommendations on opportunities and policies, to address the trends that emerge in the midst of population ageing in Malaysia.

To be part of the global platform on retirement and ageing research, comparable with similar longitudinal surveys that can provide the basis for policymaking and academic studies.

Methodology

Selection of sample was done by the Department of Statistics Malaysia (DOSM) based on the 2010 Population and Housing Census using a multi-stage sampling procedure. Each state was stratified by urban and rural enumeration blocks (EBs) followed by the selection of EBs in each stratum, selection of living quarters or households in selected EBs, and selection of members in the selected households.

A maximum of three members aged 40 or older were selected as possible respondents from each household based on age, willingness and ability to participate.

MARS data was collected via face-to-face computer assisted personal interview (CAPI) by trained enumerators using a structured questionnaire. Questionnaire development was guided by the Japanese Study on Aging and Retirement (JSTAR) and the Health and Retirement Survey (HRS) in the US, and modified to ensure its applicability, suitability and practicality in the local context. The questionnaire which was originally written in English was translated into Malay, Mandarin and Tamil to cater for the major ethnic groups of MARS respondents.

MARS was conducted based on the following principles and methodology:

Sampling framework that ensures a nationally representative sample of current and future cohorts of older people (40 years and older at a given cut-off point)	Questionnaires that are internationally comparable, as they contain standard questions adopted by the Health and Retirement Survey (United States) and other family surveys	Questionnaires adapted to the Malaysian context and validated through pretesting at sample sites
The survey was conducted by qualified and trained enumerators under the guidance of experienced survey coordinators and survey management team	The survey was conducted in compliance with ethical standards and privacy consent	Collected data were compiled and cleaned according to specified guidelines

The comprehensive task consisted of:

I Designing national and regional sampling frameworks

II Developing the survey questionnaire

III Training of survey enumerators

IV Implementing survey/data collection

V Performing data cleaning and analysis

VI Writing the survey results report

The questionnaire includes the following nine modules:

Module 1: Family Roster and Background

Module 2: Family Support and Transfers from/to Respondents and to/from Children, Parents and Siblings

Module 3: Health, which includes Health Status, Risk Factors, Psychosocial, Physical Activity, Cognition and Health Care Utilisation

Module 4: Employment and Retirement

Module 5: Income and Expenditure

Module 6: Housing and Assets

Module 7: Social Protection

Module 8: Impact of COVID-19 (MARS Wave-2)

Module 9: Physical Measurement

MARS at a Glance

Covering **13** States and **3** Federal Territories in Malaysia

Respondents

5,613 (Wave 1)

4,821 (Wave 2)

100+ Field Interviewers (Wave 1)

60+ Field Interviewers (Wave 2)

Data Collection:

August 2018 - May 2019 (Wave 1)

October 2020 - April 2022 (Wave 2)

Research Projects Using MARS Data

Challenges and Opportunities of Population Aging in Asia: Improving Data and Analysis for Healthy and Productive Aging

Challenges and Opportunities of Population Aging in Asia: Improving Data and Analysis for Healthy and Productive Aging is a research project carried out by the Asian Development Bank (ADB). Through this initiative, ADB provides technical assistance and support to generate policy-relevant knowledge on population ageing by:

- supporting the development of internationally comparable survey-based panel databases on ageing in selected Asian countries; and
- coordinating comparative and demonstrative studies in selected Asian countries to provide the region's governments with information to reform health and social security policies and to craft policies to adapt to population ageing.

There are four main outputs outlined under this project:

1. To produce quality datasets on healthy and productive ageing for targeted developing member country (DMCs).
2. To promote and disseminate innovative research on healthy and productive ageing.
3. To develop a standardised and comparable cross-country evidence-based knowledge on ageing-related policy measures and assessment techniques.
4. To strengthen knowledge dissemination and capacity building on healthy and productive ageing.

PROJECT FUNDERS/ PARTNERS

ADB

Asian Development Bank (ADB)

OUTPUT

- MARS Wave 2 Report
- ADB Publication

RESEARCHER(S)

Norma Mansor, Halimah Awang, Yamunah Devi Apalasamy, Lih Yoong Tan, Kama Firdaus Subbahi, Tan Chin Lung, Muhammad Amirul Ashraf Abd Ghani

Constructing an Active Ageing Index for Malaysia

Active Ageing Index (AAI) measures the contributions of older people and the extent to which older people are empowered to participate in the economy, and the society and to live independently. Evaluation of the status of active ageing using a country specific index, namely Malaysia Active Ageing Index (MAAI) offers a robust tool to monitor societal perspective of the ageing phenomenon which is valuable for top-down policy design and appropriate for the efforts towards building public policy capacities to assess and stimulate practices of active and healthy ageing for the older population.

The AAI indicators adapted to Malaysian context is essential as living together in multigenerational households, cultural norms of extended families and receiving financial support from children in Malaysia are common practices in contrast to western countries. The adaptation of EU AAI in Malaysian context would generate a global instrument for bench marking. Hence, the study undertakes quantitative and qualitative approaches to develop MAAI as the relevant data have been scant. For the quantitative analysis, the longitudinal data collected by Malaysia Ageing and Retirement Survey (MARS) Wave 1 conducted between 2018-2019 will be used to construct MAAI in addition to other relevant databases. Meanwhile, the qualitative data will be obtained via focus group discussions or round table discussions or in-depth interviews. Promoting quality of life, social investment and empowerment of older population could be more cost-effective in the long run.

As there are various domains involved such as employment, participation in society, independent, healthy and secure living as well as capacity and enabling environment for active and healthy ageing, the index could provide insight into the area for further improvement and attention. This could lead to public policy reactions in order to generate more opportunities and providing a conducive environment for active ageing in Malaysia.

PROJECT FUNDERS/ PARTNERS

MINISTRY OF HIGHER EDUCATION

under Fundamental Research Grant Scheme (FRGS)

OUTPUT

- Doctoral thesis

RESEARCHER(S)

Norma Mansor

Halimah Awang

Rohana Jani

Nik Noor Ainoon Nik Osman

Azmah Othman

Yamunah Devi Apalasamy

Tan Chin Lung

Late Life Inactivity and Risk of Cognitive Decline: Evidence from MARS Data

Malaysia is undergoing a demographic transformation, with its elderly population set to rise significantly. As the nation ages, preserving cognitive health among older adults will be critical for individual well-being and societal stability. While policies like *Dasar Kesihatan Warga Emas Negara* promote active ageing, they neglect the crucial role of occupational and non-occupational activities in maintaining cognitive function.

This study, based on the Malaysian Ageing and Retirement Survey (MARS), highlights that cognitive decline is not inevitable but influenced by behaviours and opportunities. Engaging in cognitively demanding work, especially roles involving problem-solving and social interaction, fosters cognitive resilience. However, jobs requiring physical strain or advanced technologies may not benefit older workers. Non-occupational activities like volunteering, social interactions, and moderate exercise also enhance cognitive reserve, improving quality of life regardless of work history.

To leverage these insights, policy must act. Promoting cognitively stimulating work through flexible arrangements, retraining, and employer incentives can keep older adults economically active and mentally sharp. Supporting informal workers and caregivers with safety nets and protections is equally vital. Investing in cognitive health through engagement and comprehensive support will enable Malaysia to transform its ageing challenge into an opportunity for progress.

OUTPUT/IMPACT

A policy brief entitled "**The Role of Occupational and Non-occupational Activities in Promoting Cognitive Health in Aging Populations**" was published by SWRC in 2024.

RESEARCHER(S)

Norma Mansor

Diana Abdul Wahab

› The Fit-for-Purpose Social Protection Policy: Targeted Those in Need

This research uses data from the Malaysia Ageing and Retirement Survey to identify and address the diverse needs of retirees aged 60 and above. Machine learning techniques cluster retirees based on shared characteristics, revealing the influence of family support, healthcare, and socio-demographic factors on their wellbeing. Policy recommendations include enhancing family support, tailoring education initiatives, improving healthcare access, and providing support for older workers to ensure equitable resource distribution among retirees.

OUTPUT

A policy brief entitled "**The Fit -for-Purpose Social Protection Policy: Targeted Those in Need**" was published by SWRC in 2024.

RESEARCHER(S)

- **Shueu Li Ong**
- **Chin Mui Yin**
- **Nur Hairani Binti Abd Rahman**
- **Wong Tee Hao**
- **Ho Chong Mun**
- **Datuk Norma Mansor**

› The Influence of Psychosocial among Malaysian Retirement Readiness

This policy brief addresses the critical need for comprehensive retirement planning among Malaysians aged 45 to 60. The findings reveal a substantial gap in retirement preparedness, influenced by factors such as education, health status, income stability, social support networks and work environment quality. To mitigate these challenges, the brief proposes targeted policy interventions to enhance financial literacy, promote health and wellness, support income and employment, strengthen social networks, and improve work environments. Effective implementation requires collaborative stakeholder engagement, robust monitoring and evaluation mechanisms, adaptation to emerging trends, capacity building and targeted communication strategies.

OUTPUT

A policy brief entitled "**Enhancing Retirement Planning through Comprehensive Strategies**" was published by SWRC in 2024.

RESEARCHER(S)

Rajenthyran Ayavoo

Ezlika Mohd Ghazali

Norbani Che Ha

› Health Capacity to Work among Older Malaysians

This paper uses two methodologies to explore the extent to which greater labour force participation among older Malaysians can expand Malaysia's labour supply. The Milligan–Wise method estimates the potential to increase the labour force participation rate of older Malaysians by estimating how much they would work if they were to work as much as those with the same mortality rate in the past. The Cutler, Meara, and Richards-Shubik (2013) method estimates the same potential by estimating how much older Malaysians would work if they worked as much as their younger counterparts with similar health. We made further simulations to quantify the capacity of older Malaysians to work after they are 60 years old. The results show significant additional work capacity among older people in Malaysia, particularly males, urban dwellers and those with low educational attainment.

PROJECT FUNDERS/ PARTNERS

ADB

Asian Development Bank (ADB)

OUTPUT

- Policy recommendations on capacity to work using MARS data
- A journal article entitled "**Health Capacity to Work among Older Malaysians**" was published in Asian Development Review.

RESEARCHER(S)

Norma Mansor

Halimah Awang

Tan Chin Lung

Nur Fakhrina Ab Rashid

Subjective Well-being among Older Malaysians

The rapid ageing of Malaysia's population is a critical social phenomenon that warrants an in depth investigation. Understanding the subjective well-being (SWB) of older persons is crucial for sound policymaking in ageing societies. The existing literature emphasises the importance of including noneconomic factors to understand one's wellbeing more holistically.

The current study uses data from the Malaysia Ageing and Retirement Survey to investigate their satisfaction with their lives using arrays of variables, including demographic, socioeconomic, living arrangements, social engagement and health. The analysis reveals that the SWB increases with age, especially among male older persons. The results show that the level of SWB is different for different living arrangements: living alone or with a spouse, living with a child and living with other family members as well as that the way various factors influence the SWB of older persons depends on their living arrangements. Specifically, the results suggest that older persons who are living independently experience higher SWB potentially because they have the capability to live without the support from their younger family members.

The findings of this study underscore the importance of catering to older persons with different levels of independence in terms of economic and health status to ensure the most effective and efficient support for older persons in Malaysia.

PROJECT FUNDERS/ PARTNERS

Asian Development Bank (ADB)

OUTPUT

- A background paper entitled "**Subjective Well-Being of Older Persons in Malaysia**" was published by the Asian Development Bank (ADB).
- A journal article was published in the Japanese Economic Review (JER)
- Presentation at the Japanese Economic Review (JER) Conference

RESEARCHER(S)

Maki Nakajima

Aiko Kikkawa

Norma Mansor

Halimah Awang

The Psychological Distress, Coping Patterns and Social Support during COVID-19 Pandemic among Malaysian Older Adults

The coronavirus disease (COVID-19) pandemic poses a threat in which people with the most severe symptoms and the greatest risk of death are the elderly and those with chronic illness. During the COVID-19 pandemic, the world experienced a shutdown in daily activities where people are required to practice social distancing to reduce new infections. Isolation may have caused mental health deterioration among older adults.

This study examined the impact of the COVID-19 pandemic on the mental health of older Malaysians living in two urban states (Kuala Lumpur and Selangor) during the movement control order (MCO). The study was conducted on 274 older adults who participated in Malaysia Ageing and Retirement Survey (MARS) Wave 2 which was conducted between September 2020 and March 2022.

About 45% of respondents agreed that they felt alone during the MCO, while 59% stated that they felt sad due to no participation in social or religious activities which was higher among males compared to females. In terms of family relationships, about 53% stated that MCO did not strain their family relationship, while almost 60% were sad due to no physical meet-up with their family during the MCO. Only 37% stated that they felt anxious and stressed living in a confined space, the proportion was higher among the males. In a stressful situation such as the COVID-19 pandemic, it is crucial to pay attention to the mind of older people. Future public health initiatives should prioritise the development of timely and effective interventions to mitigate psychological distress among older adults during and following public health emergencies like the COVID-19 pandemic

PROJECT FUNDERS/ PARTNERS

LPPKN
LEMBAGA PENDUDUK DAN PEMBANGUNAN KELUARGA NEGARA

National Population and Family Development Board (LPPKN)

OUTPUT

A paper entitled "**Impact of COVID-19 Pandemic on Mental Health of Older Malaysians**" was presented at Persidangan Kependudukan Kebangsaan (PERKKS) 2022 organised by LPPKN.

RESEARCHER(S)

Noran Naqiah Hairi

Halimah Awang

Yamunah Devi Apalasamy

Tan Chin Lung

Study on Enhancing Social Assistance to Improve Fiscal Sustainability

Kajian Penambahbaikan Bantuan Sosial untuk Meningkatkan Kemampanan Fiskal

The Ministry of Finance (MOF), in collaboration with the Department of Statistics Malaysia (DOSM), the Implementation Coordination Unit (ICU) of the Prime Minister's Department (JPM), and the Social Wellbeing Research Centre (SWRC), Universiti Malaya, conducted a study focusing on improving the social assistance system to enhance fiscal sustainability. The sample of the project is obtained from the subset of MARS respondents.

The government's social protection interventions were delivered in various forms, including cash, goods, guarantees, and services, through programmes such as *Bantuan Sara Hidup* (Cost of Living Assistance), the School Supplementary Food Program (RMT) and others. The primary objective of the study was to provide policy intervention recommendations for implementing a more comprehensive and sustainable social protection policy to improve the wellbeing of the population.

PROJECT FUNDERS/ PARTNERS

Ministry of Finance (MOF)

Department of Statistics Malaysia (DOSM)

Implementation Coordination Unit (ICU), JPM

OUTPUT

Completed pilot study using subset of MARS respondents. Pilot data was submitted to MOF.

RESEARCHER(S)

Norma Mansor

Halimah Awang

Yamunah Devi Apalasamy

Simulation of Long-Term Care for Older Persons in Malaysia (MyLTC)

Malaysia is expected to be an ageing nation by 2030, resulting in a high demand for informal caregivers for older people. The caregiving burden can be significant and can impact the mental wellbeing of caregivers in the absence of sufficient support. This study aims to identify determinants of economically productive caregivers with sadness/ depressive symptoms.

This study uses the Malaysia Ageing and Retirement Survey (MARS) Wave 1-2018/2019 data, focusing on economically productive individuals aged 40-60, providing care to parents and/or parents-in-law requiring care, either as primary caregiver or non-primary caregiver. We conducted binary logistic regression and included the following variables in our analysis: gender, age, marital status, education level, employment status, responsibility of care, presence of disease/illness, and perceived availability of help. The analysis was performed using SPSS 28 with sampling weight applied.

In total, 12.4% (n=414) of individuals aged 40-60 had parents or in-laws in need of care. Among them, 260 individuals (62.8%) reported experiencing sadness/depressive symptoms, ranging from rare to always, over the six months preceding the survey. After adjusting for other variables, the likelihood of experiencing sadness/depressive symptoms was higher among divorcee/widower, individuals with primary education level, homemaker, primary caregiver, with disease/illness and individuals who perceived help was available occasionally.

A high proportion of individuals who provided caregiving for their parents and/or parents-in-law experienced feelings of sadness or depressive symptoms, with a notably higher likelihood observed among primary caregivers. This highlights the importance of offering sufficient support to caregivers in the provision of aged care. Further research focusing on the specific challenges faced by these economically productive individuals is necessary to safeguard their wellbeing.

PROJECT FUNDERS/ PARTNERS

Institute for Public Health @ NIH

OUTPUT

- Stakeholder presentation at *Mesyuarat Teknikal Warga Emas*
- Manuscripts using MARS data
- Presented at 54th Asia Pacific Academic Consortium for Public Health (APACPH) Conference 2023

RESEARCHER(S)

- **Norma Mansor**
- **Halimah Awang**
- **Yamunah Devi Apalasamy**
- **Tan Lih Yoong**
- **Kama Firdaus Subahi**
- **Fun Weng Hong**
- **Shakirah Md.Sharif**
- **Nur Balqis Zahirah Ali**

The Impact of COVID-19 Pandemic on Individual Income, Expenditure and Savings Decisions

The COVID-19 pandemic changed the trajectory of the world, causing permanent changes to the world economy. Various studies have been conducted to identify the macroeconomic impact of COVID-19; however, little is known about how individual economic behaviour has been affected. Understanding the impact of the COVID-19 pandemic on individual income, expenditure and their saving decisions is crucial for economic recovery.

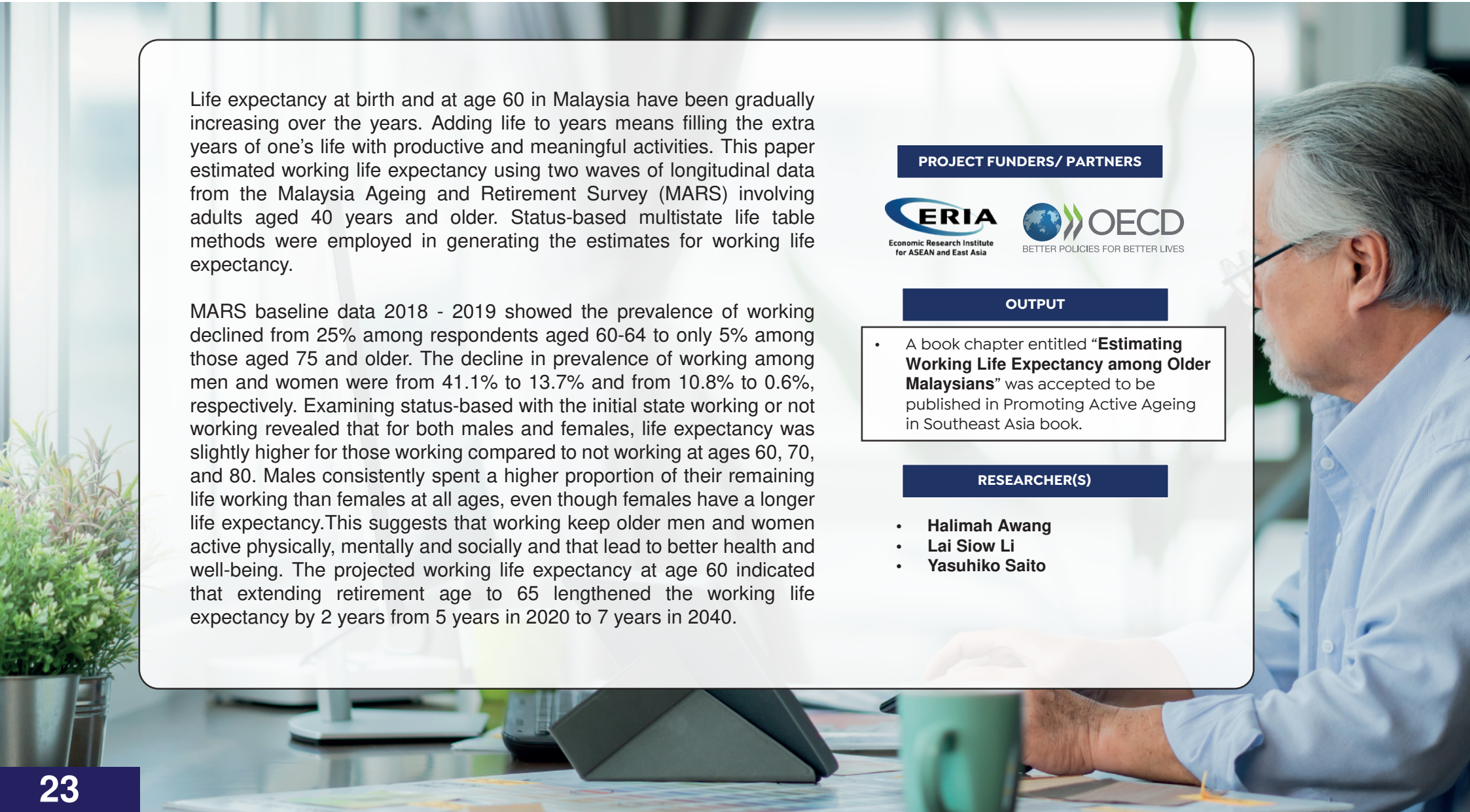
This research aims to examine the relationships between income, expenditure, and individual savings during the COVID-19 pandemic. While prior studies, particularly in developed countries have extensively examined the linkages between income, expenditure and household savings, the impact of this unforeseen pandemic on Malaysians' savings behaviour remains largely unexplored. Given the current economic challenges facing Malaysians, understanding these pandemic-induced shifts in savings decisions is crucial. In addition, this study seeks to identify the economic and psychological factors influencing the individuals' decision to save during this period.

The findings will enrich the literature on the socioeconomic impacts of income, expenditure, and savings decisions during the occurrence of the COVID-19 pandemic. The government as policymakers, financial planning professionals, as well as the general public, would be better informed about the factors that influence a person's savings in the pandemic era. This research is particularly important considering the issues of inadequacy in savings among Malaysians and possibly identifying the factors in improving the level of savings among these individuals.

This research will utilise data from the second wave of the Malaysia Ageing and Retirement Survey (MARS) conducted in 2021-2022 by the Social Wellbeing Research Centre (SWRC), Universiti Malaya. The survey consists of cross-sectional nationally representative household survey data sources that cover a large number of households across a few major cities in Malaysia. It captures the information that is needed for this study as the survey has been collected from Malaysians across a broad spectrum of socio-economic backgrounds. Based on these data, this study will conduct a series of empirical analyses on residents' wealth, income, and savings, which will enable us to examine the link between the COVID-19 pandemic and individual savings.

OUTPUT	RESEARCHER(S)
• Stakeholder presentation at *Mesyuarat Teknikal Warga Emas* • Manuscripts using MARS data	• **Noor Sharoja Sapiei** • **Mazni Abdullah**

Estimating Working Life Expectancy in Malaysia



Life expectancy at birth and at age 60 in Malaysia have been gradually increasing over the years. Adding life to years means filling the extra years of one's life with productive and meaningful activities. This paper estimated working life expectancy using two waves of longitudinal data from the Malaysia Ageing and Retirement Survey (MARS) involving adults aged 40 years and older. Status-based multistate life table methods were employed in generating the estimates for working life expectancy.

MARS baseline data 2018 - 2019 showed the prevalence of working declined from 25% among respondents aged 60-64 to only 5% among those aged 75 and older. The decline in prevalence of working among men and women were from 41.1% to 13.7% and from 10.8% to 0.6%, respectively. Examining status-based with the initial state working or not working revealed that for both males and females, life expectancy was slightly higher for those working compared to not working at ages 60, 70, and 80. Males consistently spent a higher proportion of their remaining life working than females at all ages, even though females have a longer life expectancy.This suggests that working keep older men and women active physically, mentally and socially and that lead to better health and well-being. The projected working life expectancy at age 60 indicated that extending retirement age to 65 lengthened the working life expectancy by 2 years from 5 years in 2020 to 7 years in 2040.

PROJECT FUNDERS/ PARTNERS

ERIA Economic Research Institute for ASEAN and East Asia

OECD BETTER POLICIES FOR BETTER LIVES

OUTPUT

- A book chapter entitled "**Estimating Working Life Expectancy among Older Malaysians**" was accepted to be published in Promoting Active Ageing in Southeast Asia book.

RESEARCHER(S)

- **Halimah Awang**
- **Lai Siow Li**
- **Yasuhiko Saito**

› Empirical Assessment of Economic and Social Well-Being After Retirement: A Proposal for Enhancing Well-Being and Retirement Age Extension Consideration

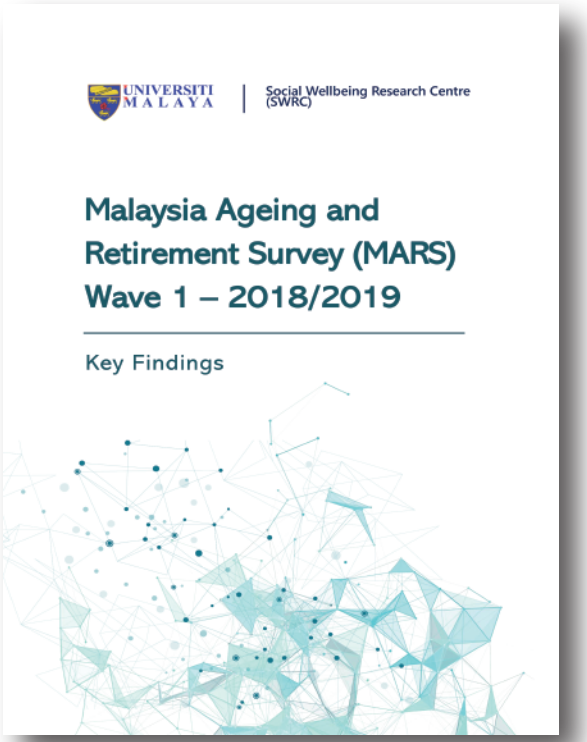
OUTPUT	RESEARCHER(S)
Journal Publication	• Elya Nabila Abdul Bahri • Wye Chung Khain

› Effect of Demographic Factor, Social Behavior of Low Income Household on Social Well-being & Quality of Life: Evidence from Malaysia

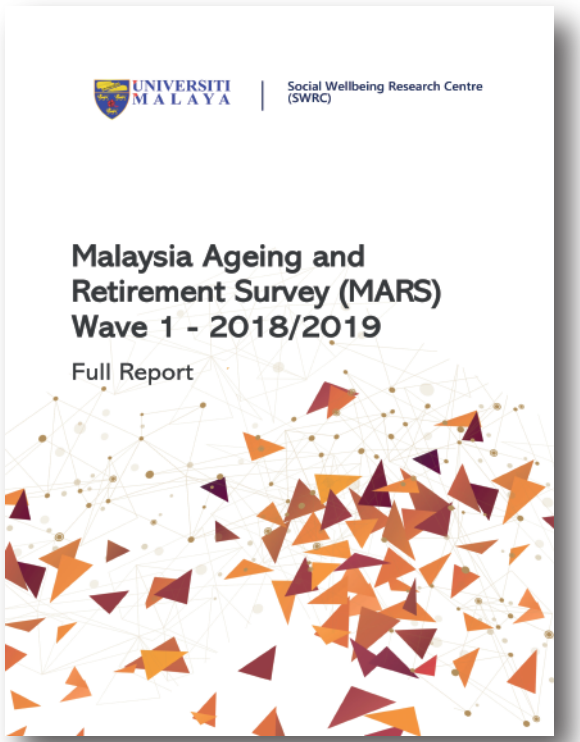
OUTPUT	RESEARCHER(S)
Policy Brief	• Sedigheh Moghavvemi • Norbani Che Ha

Publications Using MARS

Project Reports



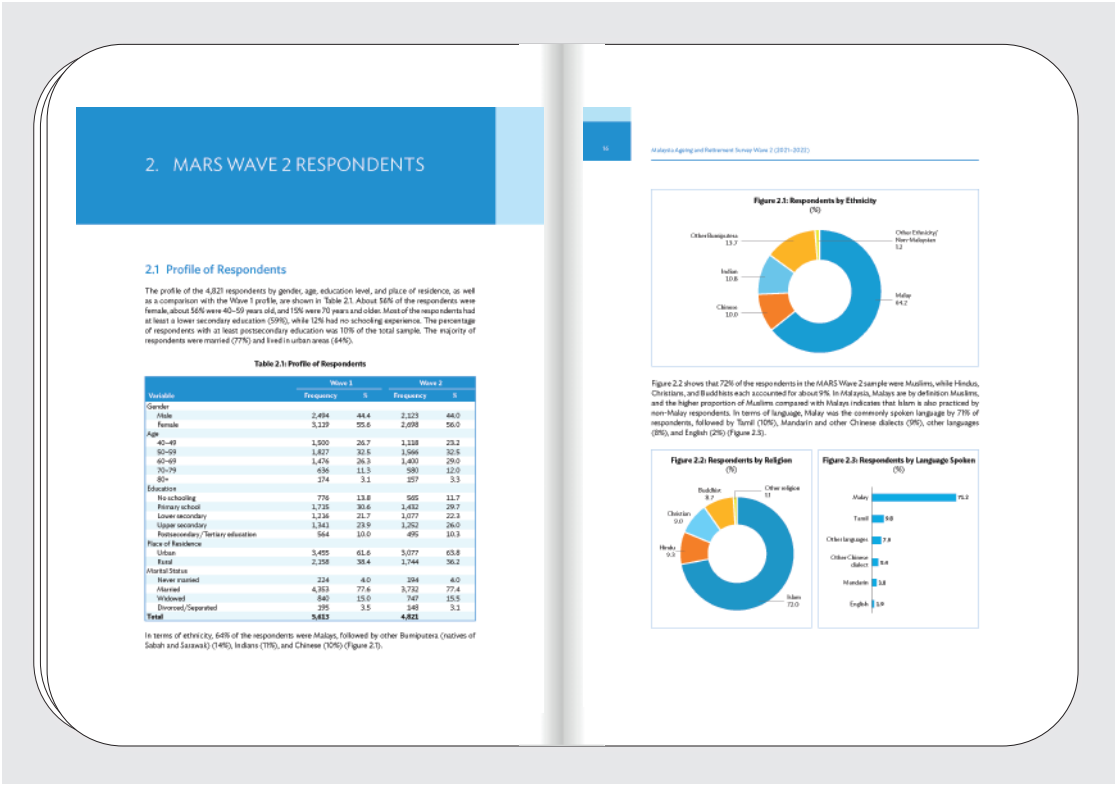
MARS Wave 1 - 2018/2019
Key Findings



MARS Wave 1 - 2018/2019
Full Report

MARS Wave 2 (2021–2022)
Key Findings

Malaysia Ageing and Retirement Survey
Wave 2 (2021–2022): Survey Report



2. MARS WAVE 2 RESPONDENTS

2.1 Profile of Respondents

The profile of the 4,821 respondents by gender, age, education level, and place of residence, as well as a comparison with the Wave 1 profile, are shown in Table 2.1. About 56% of the respondents were female, about 56% were 40–59 years old, and 15% were 70 years and older. Most of the respondents had at least a lower secondary education (59%), while 12% had no schooling experience. The percentage of respondents with at least postsecondary education was 10% of the total sample. The majority of respondents were married (77%) and lived in urban areas (64%).

Table 2.1: Profile of Respondents

Variable	Wave 1 Frequency	Wave 1 %	Wave 2 Frequency	Wave 2 %
Gender				
Male	2,494	44.4	2,123	44.0
Female	3,129	55.6	2,698	56.0
Age				
40–49	1,500	26.7	1,118	23.2
50–59	1,827	32.5	1,566	32.5
60–69	1,476	26.3	1,400	29.0
70–79	636	11.3	580	12.0
80+	174	3.1	157	3.3
Education				
No schooling	776	13.8	565	11.7
Primary school	1,715	30.6	1,432	29.7
Lower secondary	1,236	21.7	1,077	22.3
Upper secondary	1,341	23.9	1,252	26.0
Postsecondary/Tertiary education	564	10.0	495	10.3
Place of Residence				
Urban	3,455	61.6	3,077	63.8
Rural	2,158	38.4	1,744	36.2
Marital Status				
Never married	224	4.0	194	4.0
Married	4,353	77.6	3,732	77.4
Widowed	840	15.0	747	15.5
Divorced/Separated	195	3.5	148	3.1
Total	**5,613**		**4,821**	

In terms of ethnicity, 64% of the respondents were Malays, followed by other Bumiputera (natives of Sabah and Sarawak) (14%), Indians (11%), and Chinese (10%) (Figure 2.1).

16 Malaysia Ageing and Retirement Survey Wave 2 (2021–2022)

Figure 2.1: Respondents by Ethnicity
(%)

Figure 2.2 shows that 72% of the respondents in the MARS Wave 2 sample were Muslims, while Hindus, Christians, and Buddhists each accounted for about 9%. In Malaysia, Malays are by definition Muslims, and the higher proportion of Muslims compared with Malays indicates that Islam is also practiced by non-Malay respondents. In terms of language, Malay was the commonly spoken language by 78% of respondents, followed by Tamil (10%), Mandarin and other Chinese dialects (9%), other languages (8%), and English (2%) (Figure 2.3).

Figure 2.2: Respondents by Religion
(%)

Figure 2.3: Respondents by Language Spoken
(%)

Journal Articles

No.	Authors (Year)	Title	Journal
1.	Yamunah Devi Apalasamy, Halimah Awang, Norma Mansor, Nurfakhrina Ab Rashid, Nurul Diyana Kamarulzaman & Tan Lih Yoong (2021)	Factors Associated with Obesity and Abdominal Obesity Among Malaysia Older Adults	Asia Pacific Journal of Public Health
2.	Halimah Awang, Nur Fakhrina Ab Rashid, Norma Mansor, Yamunah Devi Apalasamy, Tan Lih Yoong & Tan Chin Lung (2022)	Determinants of Loneliness among Mid-aged and Older Adults	International Journal for Studies on Children, Women, Elderly and Disabled
3.	Halimah Awang, Nurul Diyana Kamarulzaman, Tan Chin Lung, Yamunah Devi Apalasamy & Norma Mansor (2022)	Factors Affecting Psychosocial Well-being of the Elderly in Malaysia	Southeast Asian Journal of Tropical Medicine and Public Health
4.	Muhammad Aizat Alam, Yong Chen Chen & Norma Mansor (2022)	Predicting Savings Adequacy using Machine Learning: A Behavioural Economics Approach	Expert Systems with Applications
5.	Norma Mansor, Halimah Awang, Nur Fakhrina Ab Rashid & Yamunah Devi Apalasamy (2022)	Malaysia Ageing and Retirement Survey (MARS): A Longitudinal Study for Older Persons	Malaysian Journal of Medicine & Health Sciences
6.	Naohiro Ogawa, Taiyo Fukai, Norma Mansor & Nurul Diyana Kamarulzaman (2022)	Cognitive Functioning among Older Adults in Japan and Other Selected Asian Countries: In Search of a Better Way to Remeasure Population Aging	Asian Development Review
7.	Muhammad Aizat Alam, Yong Chen Chen & Norma Mansor (2023)	Mental Accounting and Savings Behavior: Evidence From Machine Learning Method	Journal of Financial Counseling and Planning
8.	Tan Chin Lung, Noran Naqiah Hairi & Halimah Awang (2023)	Does Active Aging Reduce Mortality Risk Among Older Adults? A Survival Analysis in Malaysia	Asia Pacific Journal of Public Health

9.	Halimah Awang, Tan Chin Lung, Nur Fakhrina Ab Rashid, Norma Mansor, Tan Lih Yoong & Kama Firdaus Subbahi (2024)	Preparedness to Age in Place Among Older Adults in Malaysia	Ageing International
10.	Norma Mansor, Halimah Awang & DongHyun Park (2024)	Health Capacity to Work among Older Malaysians	Asian Development Review
11.	Halimah Awang, Muhammad Amirul Ashraf Abd Ghani & Norma Mansor (2024)	Examining Intergenerational Transfers in Malaysia	International Journal of Population Studies

Book Chapters

No.	Authors (Year)	Title	Book
1.	Norma Mansor, Halimah Awang & Nur Fakhrina Ab Rashid (2022)	Malaysia Ageing and Retirement Survey (MARS)	Encyclopedia of Gerontology and Population Aging

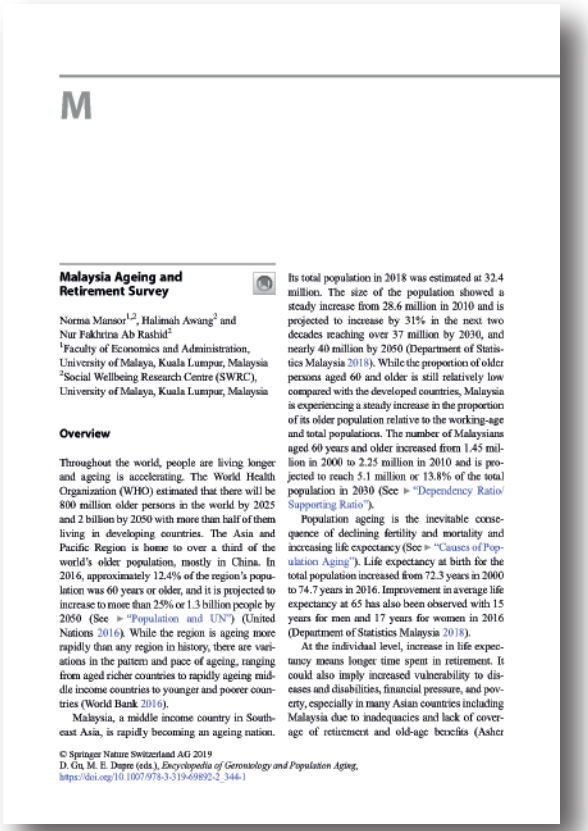
Other Publications

No.	Title (Year)	Type	Publication Title
1.	The Role of Family and Community in Promoting Healthy Ageing in Place (2021)	Box article	Decade of Healthy Ageing: Baseline Report by World Health Organization (WHO)
2.	The Case for Parental Act in Malaysia (2021)	Article	Social Protection Insight 2021 by Employees Provident Fund (EPF)
3.	Social Assistance: Evidence from the Malaysia Ageing and Retirement Survey (MARS) (2023)	Article	Social Protection Insight 2023 by Employees Provident Fund (EPF)

Malaysia Ageing and Retirement Survey (MARS)

Norma Mansor, Halimah Awang & Nur Fakhrina Ab Rashid (2022)

In: Gu, D., Dupre, M.E. (eds) Encyclopedia of Gerontology and Population Aging. Springer, Cham



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Malaysia Ageing and Retirement Survey

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Overview

Throughout the world, people are living longer and ageing is accelerating. The World Health Organization (WHO) estimated that there will be 800 million older persons in the world by 2025 and 2 billion by 2050 with more than half of them living in developing countries. The Asia and Pacific Region is home to over a third of the world's older population, mostly in China. In 2016, approximately 12.4% of the region's population was 60 years or older, and it is projected to increase to more than 25% or 1.3 billion people by 2050 (See ▸ "Population and UN") (United Nations 2016). While the region is ageing more rapidly than any region in history, there are variations in the pattern and pace of ageing, ranging from aged richer countries to rapidly ageing middle income countries to younger and poorer countries (World Bank 2016).

Malaysia, a middle income country in Southeast Asia, is rapidly becoming an ageing nation. Its total population in 2018 was estimated at 32.4 million. The size of the population showed a steady increase from 28.6 million in 2010 and is projected to increase by 31% in the next two decades reaching over 37 million by 2030, and nearly 40 million by 2050 (Department of Statistics Malaysia 2018). While the proportion of older persons aged 60 and older is still relatively low compared with the developed countries, Malaysia is experiencing a steady increase in the proportion of its older population relative to the working-age and total populations. The number of Malaysians aged 60 years and older increased from 1.45 million in 2000 to 2.25 million in 2010 and is projected to reach 5.1 million or 13.8% of the total population in 2030 (See ▸ "Dependency Ratio/ Supporting Ratio").

Population ageing is the inevitable consequence of declining fertility and mortality and increasing life expectancy (See ▸ "Causes of Population Aging"). Life expectancy at birth for the total population increased from 72.3 years in 2000 to 74.7 years in 2016. Improvement in average life expectancy at 65 has also been observed with 15 years for men and 17 years for women in 2016 (Department of Statistics Malaysia 2018).

At the individual level, increase in life expectancy means longer time spent in retirement. It could also imply increased vulnerability to diseases and disabilities, financial pressure, and poverty, especially in many Asian countries including Malaysia due to inadequacies and lack of coverage of retirement and old-age benefits (Asher

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https://doi.org/10.1007/978-3-319-69892-2_344-1

ABSTRACT

Throughout the world, people are living longer and ageing is accelerating. The World Health Organization (WHO) estimated that there will be 800 million older persons in the world by 2025 and 2 billion by 2050 with more than half of them living in developing countries. The Asia and Pacific Region is home to over a third of the world's older population, mostly in China. In 2016, approximately 12.4% of the region's population was 60 years or older, and it is projected to increase to more than 25% or 1.3 billion people by 2050 (See "Population and UN") (United Nations 2016). While the region is ageing more rapidly than any region in history, there are variations in the pattern and pace of ageing, ranging from aged richer countries to rapidly ageing middle income countries to younger and poorer countries (World Bank 2016).

Number of citation: 1 (*as of December 2024*)

Determinants Of Loneliness Among Mid-Aged And Older Adults

Norma Mansor, Halimah Awang, Tan Lih Yoong, Yamunah Devi Apalasamy & Nur Fakhrina Ab Rashid (2022)

International Journal for Studies on Children, Women, Elderly and Disabled, Vol. 15

International Journal for Studies on Children, Women, Elderly and Disabled, Vol. 15, (Jan) 2022
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DETERMINANTS OF LONELINESS AMONG MID-AGED AND OLDER ADULTS

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ABSTRACT

Loneliness is a growing public health and societal concern, its prevalence being more common and at an elevated degree among older adults, imposing greater risk on cognitive function, psychosocial wellbeing, and quality of life. This study investigated the determinants of loneliness among mid-aged and older adults in Malaysia. Data were obtained from the Malaysia Ageing and Retirement Survey (MARS) conducted in 2018-2019, a nationally representative sample consisting of 5613 respondents aged 40 years and over. Loneliness was measured using a 5-point Likert scale on a single self-rated statement about how often the respondents feel lonely which was grouped into a dichotomous variable, often feel lonely and rarely or never feel lonely. About 32% of the respondents reported they often experienced loneliness. Chi-square tests were performed on the experience of loneliness across socio-economic and demographic characteristics, health conditions, family, and social connectedness, followed by logistic regression analysis incorporating these variables as possible predictors. The results showed that factors contributing to the likelihood of experiencing loneliness include being a female compared with male, ethnic Indian and other Bumiputera compared with Chinese, experience of feeling depressed and having diagnosed illnesses compared with respondents having no such experience and staying with other family members as opposed to living alone. In contrast, having a spouse, being more educated, being employed, having good self-reported health, good perceived family relationships and high social connectedness, and having young children living with the respondents were associated with significantly less likely to experience loneliness compared with their respective counterparts. The findings suggest the need for policies and strategies that would promote participation in the labour market, healthy living, strengthen family relationships and social connectedness. These factors are important considerations as the country is heading towards an aged population status.

Keywords: MARS, loneliness, social isolation, older Malaysians

INTRODUCTION

Loneliness has emerged as a growing public health and societal concern in recent years because of its impact on health and wellbeing, particularly affecting the ageing societies throughout the world. Although feelings of loneliness can occur at any phase in an individual's life, it is more common and at an elevated degree among older adults, imposing greater risk on cognitive function, physical and psychosocial wellbeing, and quality of life (Yang & Victor, 2011; Luo & Waite, 2014; Hsieng et al., 2021). With longer life expectancy, older individuals may experience life changes such as relocation, widowhood, and disability that are associated with increased vulnerability to loneliness and its prevalence hence increasing the burden of loneliness as well as its impact on them (Beal, 2006; Singh & Kiran, 2013). Without early and effective interventions, this could affect one's emotional and mental wellbeing as well as other health outcomes which can be costly (Hall, Savage & Rochon, 2019; Hsiang, Chi, Kuo, Wu & Chuang, 2021). Additionally loneliness was found to be one of the symptoms of psychological disorders such as depression

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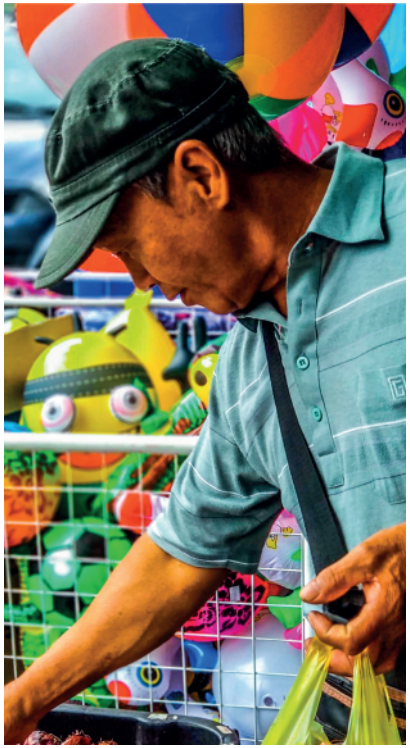
ABSTRACT

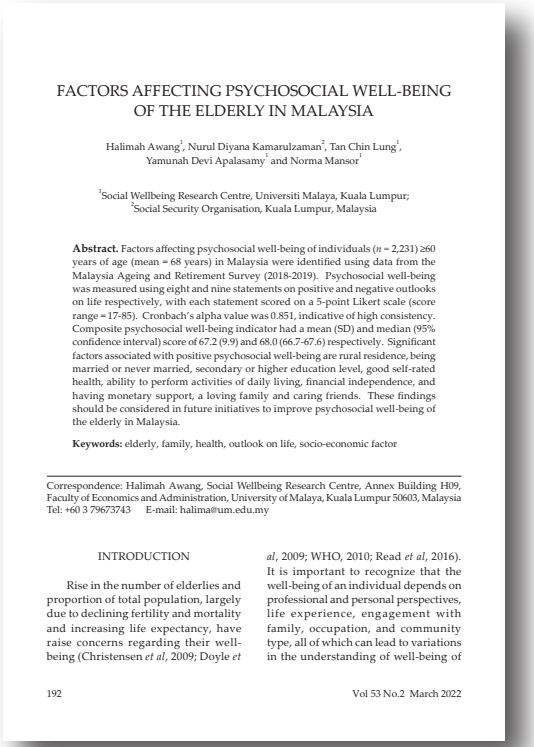
Loneliness is a growing public health and societal concern, its prevalence being more common and at an elevated degree among older adults, imposing greater risk on cognitive function, psychosocial wellbeing, and quality of life. This study investigated the determinants of loneliness among mid-aged and older adults in Malaysia. Data were obtained from the Malaysia Ageing and Retirement Survey (MARS) conducted in 2018-2019, a nationally representative sample consisting of 5613 respondents aged 40 years and over. Loneliness was measured using a 5-point Likert scale on a single self-rated statement about how often the respondents feel lonely which was grouped into a dichotomous variable, often feel lonely and rarely or never feel lonely. About 32% of the respondents reported they often experienced loneliness. Chi-square tests were performed on the experience of loneliness across socio-economic and demographic characteristics, health conditions, family, and social connectedness, followed by logistic regression analysis incorporating these variables as possible predictors. The results showed that factors contributing to the likelihood of experiencing loneliness include being a female compared with male, ethnic Indian and other Bumiputera compared with Chinese, experience of feeling depressed and having diagnosed illnesses compared with respondents having no such experience and staying with other family members as opposed to living alone. In contrast, having a spouse, being more educated, being employed, having good self-reported health, good perceived family relationships and high social connectedness, and having young children living with the respondents were associated with significantly less likely to experience loneliness compared with their respective counterparts. The findings suggest the need for policies and strategies that would promote participation in the labour market, healthy living, strengthen family relationships and social connectedness. These factors are important considerations as the country is heading towards an aged population status.

Number of citations: 2 (*as of December 2024*)

Factors Affecting Psychosocial Well-Being Of The Elderly In Malaysia

Halimah Awang, Nurul Diyana Kamarulzaman, Tan Chin Lung, Yamunah Devi Apalasamy & Norma Mansor (2022)
Southeast Asian Journal of Tropical Medicine and Public Health, 53(2), 192-208.





FACTORS AFFECTING PSYCHOSOCIAL WELL-BEING OF THE ELDERLY IN MALAYSIA

Halimah Awang[1], Nurul Diyana Kamarulzaman[2], Tan Chin Lung[1], Yamunah Devi Apalasamy[1] and Norma Mansor[1]

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Abstract. Factors affecting psychosocial well-being of individuals (*n* = 2,231) ≥60 years of age (mean = 68 years) in Malaysia were identified using data from the Malaysia Ageing and Retirement Survey (2018-2019). Psychosocial well-being was measured using eight and nine statements on positive and negative outlooks on life respectively, with each statement scored on a 5-point Likert scale (score range = 17-85). Cronbach's alpha value was 0.851, indicative of high consistency. Composite psychosocial well-being indicator had a mean (SD) and median (95% confidence interval) score of 67.2 (9.9) and 68.0 (66.7-67.6) respectively. Significant factors associated with positive psychosocial well-being are rural residence, being married or never married, secondary or higher education level, good self-rated health, ability to perform activities of daily living, financial independence, and having monetary support, a loving family and caring friends. These findings should be considered in future initiatives to improve psychosocial well-being of the elderly in Malaysia.

Keywords: elderly, family, health, outlook on life, socio-economic factor

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INTRODUCTION

Rise in the number of elderlies and proportion of total population, largely due to declining fertility and mortality and increasing life expectancy, have raise concerns regarding their well-being (Christensen *et al*, 2009; Doyle *et al*, 2009; WHO, 2010; Read *et al*, 2016). It is important to recognize that the well-being of an individual depends on professional and personal perspectives, life experience, engagement with family, occupation, and community type, all of which can lead to variations in the understanding of well-being of

ABSTRACT

Factors affecting psychosocial wellbeing of individuals (n = 2,231) ≥60 years of age (mean = 68 years in Malaysia were identified using data from the Malaysia Ageing and Retirement Survey (2018-2019). Psychosocial wellbeing was measured using eight and nine statements on positive and negative outlooks on life respectively, with each statement scored on a 5-point Likert scale (score range = 17-85). Cronbach's alpha value was 0.851, indicative of high consistency. Composite psychosocial wellbeing indicator had a mean (SD) and median (95% confidence interval) score of 67.2 (9.9) and 68.0 (66.7-67.6) respectively. Significant factors associated with positive psychosocial wellbeing are rural residence, being married or never married, secondary or higher education level, good self-rated health, ability to perform activities of daily living, financial independence, and having monetary support, a loving family and caring friends. These findings should be considered in future initiatives to improve psychosocial wellbeing of the elderly in Malaysia.

Mental Accounting and Savings Behavior: Evidence From Machine Learning Method

Muhammad Aizat Alam, Yong Chen Chen & Norma Mansor (2023)

Journal of Financial Counseling and Planning, Vol. 34, Issue 2, July 2023

ABSTRACT

This article proposes a machine-learning-based method that can predict individuals' savings behaviour in the presence of mental accounting. The proposed predictive model perceives wealth and consumption as each being divided into three nonfungible distinct classes, as posited by the mental accounting theory. The predictive model found that mental accounting categories do have predictive power on savings behaviour where expenditure on discretionary items and current income are most important. Savings behaviour is best predicted by the random forest model based on the Malaysia Ageing and Retirement Survey data.

Number of citation: 1

(*as of December 2024*)

Does Active Aging Reduce Mortality Risk Among Older Adults?
A Survival Analysis in Malaysia

Tan Chin Lung, Noran Naqiah Hairi & Halimah Awang (2023)
Asia Pacific Journal of Public Health, 35(5), 366-372.

Original Manuscript

Does Active Aging Reduce Mortality Risk Among Older Adults? A Survival Analysis in Malaysia

Chin Lung Tan, MAppStats[1,3], Noran Naqiah Hairi, MPH, PhD[2], and Halimah Awang, PhD[3]

Abstract
Active aging is important for promoting the health, wellbeing, and participation of older adults. This study investigated the association between active aging and mortality risk among 2 230 respondents aged 60 and older. Principal component analysis extracted a five-factor structure from 15 indicators of active aging. The mean active aging score was 55.57 and the median was 53.33. The Kaplan-Meier curves showed that individuals with active aging scores of 53.33 and above had significantly longer survival than those below the median. Cox regression analysis indicated the significance of active aging in reducing mortality risk by 2.5% after adjusting for sex, marital status, age, ethnicity, chronic diseases, and risk factors. The active aging approach comprising health, economic, and social factors is crucial in improving survival among older adults. Hence, policies and programs that promote active aging should be encouraged to enhance the health and wellbeing of older adults and their engagement in society.

Keywords
active aging, mortality risk, survival, principal component analysis, Kaplan-Meier curve

What We Already Know
- Active aging is an emerging concept in European countries.
- Active aging has the potential to reduce mortality risk among older adults.
- At present, there are limited studies in Malaysia on active aging, particularly regarding mortality risk.

What This Article Adds
- In this study, a five-factor structure was found to explain active aging.
- The mean active aging score of the study sample is 55.57.
- Active aging remains a significant factor in predicting mortality risk after adjusting for socioeconomic and demographic characteristics, diagnosed diseases, and risk factors.

Introduction
The world's population is aging rapidly, with advances in public health contributing to increased longevity. The population of Eastern and South-Eastern Asia is expected to decline from 2 342 million in 2022 to 2 317 million in 2050. At the same time, the percentage of persons aged above 65 years will increase from 12.7 to 25.7 in this region.[1] Longevity is a triumph of public health, and advances in medicine are one of the contributors in this regard.[2,3] Longevity has led to a growing number of older adults, and a new perspective has emerged which views them as potential human resources and assets. They continue to make significant contributions to their families, communities, and the nation.[4] Active aging has emerged as a positive way to promote the contribution of older adults to society.

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ABSTRACT

Active ageing is important for promoting the health, wellbeing and participation of older adults. This study investigated the association between active ageing and mortality risk among 2,230 respondents aged 60 and older. Principal component analysis extracted a five-factor structure from 15 indicators of active ageing. The mean active ageing score was 55.57 and the median was 53.33. The Kaplan-Meier curve showed that individuals with active ageing scores of 53.33 and above had significantly longer survival than those below the median. Cox regression analysis indicated the significance of active ageing in reducing mortality risk by 2.5% after adjusting for sex, marital status, age, ethnicity, chronic diseases and risk factors. The active ageing approach comprising health, economic and social factors is crucial in improving survival among older adults. Hence, policies and programmes that promote active ageing should be encouraged to enhance the health and wellbeing of older adults and their engagement in society.

Number of citation: 1 (*as of December 2024*)

Factors Associated with Obesity and Abdominal Obesity Among Malaysian Older Adults

Yamunah Devi Apalasamy, Halimah Awang, Norma Mansor, Nur Fakhrina Ab Rashid, Nurul Diyana Kamarulzaman & Tan Lih Yoong (2021)

Asia Pacific Journal of Public Health, 33(5), 547-554.

ABSTRACT

Obesity is a rising concern globally. This study investigated the prevalence and factors associated with obesity and abdominal obesity (AO) among 5613 Malaysians aged 40 years and older via computer-assisted personal interviewing and anthropometric measurements. Obesity and AO prevalence were 37.8% and 63.1%, respectively. Significant associations were observed between: obesity with higher risk in patients aged between 40 and 49 years, odds ratio (OR) = 2.58 (95% confidence interval [CI] = 2.06-3.23); Indians, OR = 1.69 (95% CI = 1.34-2.12); females, OR = 1.64 (95% CI = 1.45-1.86); income ≥RM 2000, OR = 1.22 (95% CI = 1.05-1.43); and health status, OR = 0.74 (95% CI = 0.61-0.89); and AO with higher risk in patients aged between 50 and 59 years, OR = 1.39 (95% CI = 1.13-1.77); Indians, OR = 2.41 (95% CI = 1.87-3.12); females, OR = 1.28 (95% CI = 1.09-1.51); never married, OR = 0.47 (95% CI = 0.34-0.65); income ≥RM 2000, OR =1.22 (95% CI = 1.03-1.43); and vigorous physical activity, OR = 1.27 (95% CI = 1.11-1.46). Hence, age, sex, income, and ethnicity are associated with both obesity and AO. Promoting healthy body mass index and waist circumference is essential for healthy ageing.

Number of citations: 9 (*as of December 2024*)

Predicting Savings Adequacy Using Machine Learning:
A Behavioural Economics Approach

Muhammad Aizat Zainal Alam, Yong Chen Chen & Norma Mansor (2022)

Expert Systems with Applications, 203, 117502.

Expert Systems With Applications 203 (2022) 117502

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Predicting savings adequacy using machine learning: A behavioural economics approach

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ARTICLE INFO

Keywords:
Behavioural finance
Economics
Human decision-making
Psychology

ABSTRACT

This paper proposes a machine-learning-based method that can predict individuals' savings adequacy in the presence of mental accounting. The proposed predictive model perceives wealth and consumption, each of which is being divided into three non-fungible distinct classes. The predictive model has found that the mental accounting categories have predictive power on savings adequacy, whereby the emphasis is that the expenditure on luxury items is followed by the total current asset. Savings adequacy is best predicted by the decision tree model based on the Malaysian Ageing and Retirement (MARS) survey data. Surprisingly, it was found that future income and necessities had a lower predictive power on savings adequacy. The findings suggests that individuals, financial professionals, and policymakers should be cognisant that higher likelihood of achieving savings adequacy can be achieved by focusing on accumulation of current asset while lowering expenditure on luxury items.

1. Introduction

The issue of savings adequacy has always been part of the ongoing discussion on social protection policies alongside coverage and the cost of social protection provision. Worldwide, countries are pushing towards eliminating poverty, and it remains imperative that ideal living standards are achieved within limited government fiscal capabilities. As such, the promotion of achieving adequacy should also come from fellow individuals where policies should be crafted towards encouraging individuals to save enough reserves to finance their consumption in later years. The inclusion of individuals should be part of the more extensive conversation on protection against financial risks, prevention against reduced financial well-being levels, and promoting of good living standards for individuals.

Among the challenges, Malaysians also face an inadequate amount of financial capability to prepare against financial 'shocks' such as job loss or facing illnesses. Moreover, most Malaysians are unaware of the benefits of subscribing to insurance policies. All this would naturally point to the weak level of capability of Malaysians to save.

While the savings rate among Malaysians has been historically on the low side (Khazanah Research Institute, 2020), the COVID-19 pandemic has brought new concerns given the contraction of global economic growth and the rising unemployment rate. The impact of COVID-19 on Malaysians is compounded with a finding in a recent survey by the Department of Statistics Malaysia (DOSM), where most working Malaysians have savings equivalent to less than 2–4 months' worth of their monthly salary (Goh, 2020). This goes against the recommended rule of thumb by financial planners, which encourages an individual to have at least 3–6 months' worth of a monthly salary in preparation of emergency or financial shocks (Anong & DeVaney, 2010). This fact brings forth a more relevant need for policymakers to re-assess factors that contribute towards adequate savings for Malaysians.

Against this backdrop, the current paper proposes a machine-learning-based method to understand how different wealth and consumption categories are framed under mental accounting bias effect savings adequacy (i.e., among the individuals' savings decision-making), which relatively would be a more relevant objective considering the current economic challenges that are faced by Malaysians. While the relationships between income, expenditure and household savings have been shown, the influence of mental accounting is not clear from previous studies. A deeper look into how mental accounting influences savings adequacy is one of the key objectives in this study.

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ABSTRACT

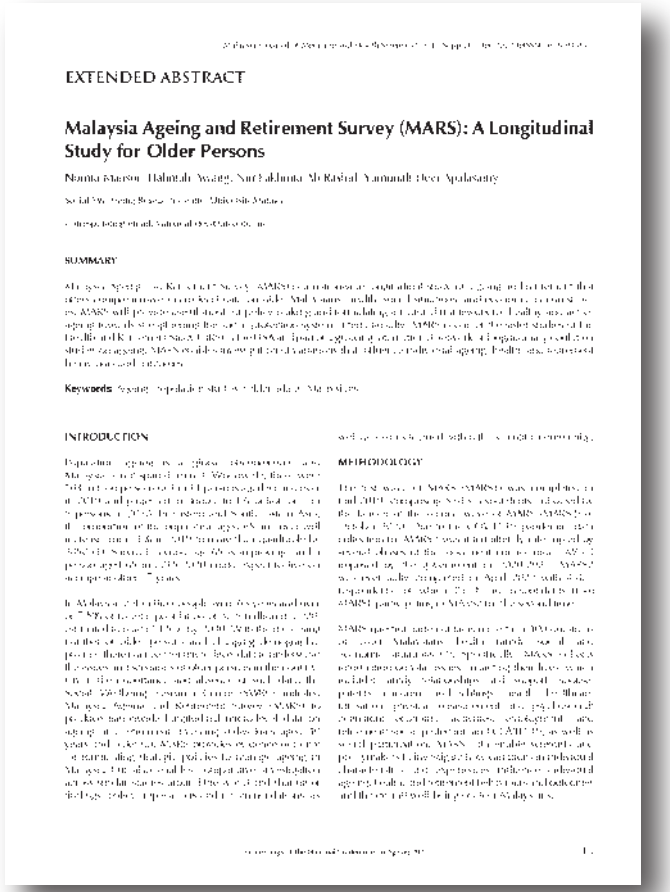
This paper proposes a machine-learning-based method that can predict individuals' savings adequacy in the presence of mental accounting. The proposed predictive model perceives wealth and consumption, each of which is being divided into three non-fungible distinct classes. The predictive model has found that the mental accounting categories have predictive power on savings adequacy, whereby the emphasis is that the expenditure on luxury items is followed by the total current asset. Savings adequacy is best predicted by the decision tree model based on the Malaysian Ageing and Retirement (MARS) survey data. Surprisingly, it was found that future income and necessities had a lower predictive power on savings adequacy. The findings suggests that individuals, financial professionals, and policymakers should be cognisant that higher likelihood of achieving savings adequacy can be achieved by focusing on accumulation of current asset while lowering expenditure on luxury items.

Number of citations: 5 (*as of December 2024*)

Malaysia Ageing and Retirement Survey (MARS):
A Longitudinal Study for Older Persons

Norma Mansor, Halimah Awang, Nur Fakhrina Ab Rashid & Yamunah Devi Apalasamy (2022)

Malaysian Journal of Medicine & Health Sciences, 2022, Vol 18, p13



EXTENDED ABSTRACT

Malaysia Ageing and Retirement Survey (MARS): A Longitudinal Study for Older Persons

Norma Mansor, Halimah Awang, Nur Fakhrina Ab Rashid, Yamunah Devi Apalasamy

SUMMARY

INTRODUCTION

METHODOLOGY

ABSTRACT

Malaysia Ageing and Retirement Survey (MARS) is a nationwide longitudinal study on ageing and retirement that offers comprehensive micro-level data on older Malaysians' health, social situations and economic circumstances. MARS will provide useful input for policymaking and formulating a national framework for healthy and active ageing towards strengthening the social protection system. Internationally, MARS is one of the sister studies of the Health and Retirement Study (HRS) in the USA and part of a growing international network of longitudinal population studies on ageing. MARS enables investigation of variations that influence individual ageing, health and retirement behaviours and outcomes.

Number of citation: 1

(*as of December 2024*)

Preparedness to Age in Place Among Older Adults in Malaysia

Halimah Awang, Tan Chin Lung, Nur Fakhrina Ab Rashid, Norma Mansor, Tan Lih Yoong & Kama Firdaus Subbahi (2024)

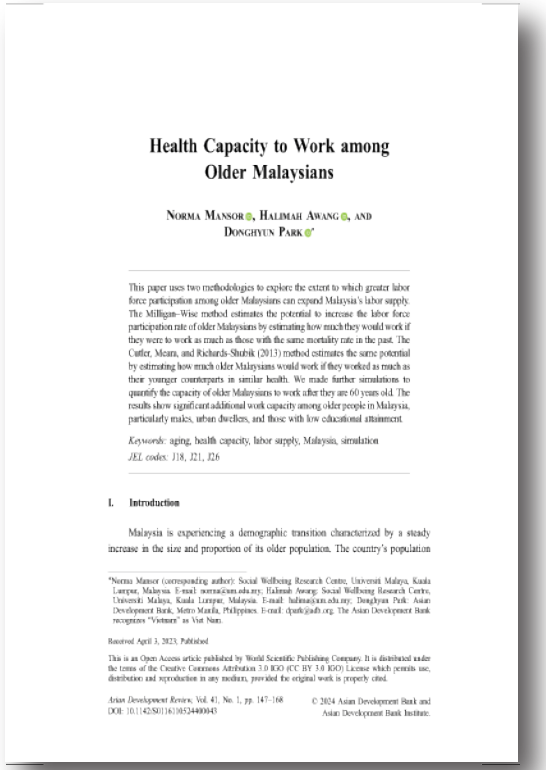
Ageing International, 1-16.

ABSTRACT

The rapid pace of ageing raises concerns regarding financial security, health and long-term care and place for older people to live as they age. This paper examined the factors associated with preference to age in place (AIP) among 2231 respondents aged 60 and older from the Malaysia Ageing and Retirement Survey (MARS). The Categorical Principal Component Analysis (CATPCA) was utilised to identify variables that represent family supports, social connectedness and social participation. 75% of the respondents indicated that they would like to age in place with the binary logistic regression showing a greater likelihood among respondents with strong family and social connectedness, having a spouse, being non-Chinese and being in a good health condition. Urban respondents, with a high individual capacity and social participation, are less likely to age in place. There is a need to strengthen the family institutions and communities, providing incentives and support to promote ageing in place and empower them to remain sustainable for future generations.

Health Capacity to Work Among Older Malaysians

Norma Mansor, Halimah Awang & DongHyun Park (2024)
Asian Development Review, 41(01), 147-168.



Health Capacity to Work among Older Malaysians

NORMA MANSOR, HALIMAH AWANG, AND DONGHYUN PARK*

This paper uses two methodologies to explore the extent to which greater labor force participation among older Malaysians can expand Malaysia's labor supply. The Milligan–Wise method estimates the potential to increase the labor force participation rate of older Malaysians by estimating how much they would work if they were to work as much as those with the same mortality rate in the past. The Cutler, Meara, and Richards-Shubik (2013) method estimates the same potential by estimating how much older Malaysians would work if they worked as much as their younger counterparts in similar health. We made further simulations to quantify the capacity of older Malaysians to work after they are 60 years old. The results show significant additional work capacity among older people in Malaysia, particularly males, urban dwellers, and those with low educational attainment.

Keywords: aging, health capacity, labor supply, Malaysia, simulation
JEL codes: J18, J21, J26

I. Introduction

Malaysia is experiencing a demographic transition characterized by a steady increase in the size and proportion of its older population. The country's population

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Asian Development Review, Vol. 41, No. 1, pp. 147–168
DOI: 10.1142/S0116105244004 3

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ABSTRACT

This paper uses two methodologies to explore the extent to which greater labour force participation among older Malaysians can expand Malaysia's labour supply. The Milligan–Wise method estimates the potential to increase the labour force participation rate of older Malaysians by estimating how much they would work if they were to work as much as those with the same mortality rate in the past. The Cutler, Meara, and Richards-Shubik (2013) method estimates the same potential by estimating how much older Malaysians would work if they worked as much as their younger counterparts in similar health. We made further simulations to quantify the capacity of older Malaysians to work after they are 60 years old. The results show significant additional work capacity among older people in Malaysia, particularly males, urban dwellers and those with low educational attainment.

Number of citations: 1 (*as of December 2024*)

Cognitive Functioning among Older Adults in Japan and Other Selected Asian Countries: In Search of a Better Way to Remeasure Population Aging

Naohiro Ogawa, Taiyo Fukai, Norma Mansor & Nurul Diyana Kamarulzaman (2022)
Asian Development Review, Vol. 39, No. 1, pp. 91–130

ABSTRACT

Japan is the oldest society in the world. It has the highest proportion of the population aged 65 and over, a demographic indicator that has been used by demographers for more than a century. One of the main objectives of this study is to apply a new indicator—the cognition-adjusted dependency ratio (CADR)—to remeasure the level of population ageing from an innovative point of view. To compute this new index, we apply the mean age-group-specific immediate recall scores for Japan and four other Asian countries and we compare the results with those derived from the United States and various developed nations in Europe. Our analysis shows that Japan's pattern and level of age-related decline in cognitive functioning are highly comparable to those of many other developed nations, particularly in Continental Europe. Among the other Asian countries, Malaysia shows a pattern of change similar to countries in Southern Europe, although Malaysia has slightly lower scores than Southern Europe in all age groups. More importantly, these comparative results based on CADR are astonishingly different from the corresponding results obtained from conventional old-age dependency ratios. The Japanese case is the most salient example.

Number of citations: 2 (*as of December 2024*)

Examining Intergenerational Transfers in Malaysia

Halimah Awang, Muhammad Amirul Ashraf Abd Ghani & Norma Mansor (2024)

International Journal of Population Studies

ABSTRACT

With the demographic changes toward the ageing population, the role of intergenerational support and transfers has become increasingly prominent in the family support network. Using the Malaysia Ageing and Retirement Survey Wave 1 conducted in 2018/2019, this study analysed the flow and factors associated with the amount of intergenerational financial transfers across three generations via multiple regression analysis. The results showed an upstream flow of financial support from younger to older generations. Variables with significant capability in determining the amount of intergenerational financial transfers include age, gender, ethnicity, education level, marital status, employment, health status, number of living children or parents, income and financial assistance received from the government. Findings from this study are useful for policymakers to understand the issues of old-age financial security in Malaysia and thus implement relevant policies such as improving the coverage and adequacy of existing social protection programmes, strengthening family support networks, as well as educating the public on the importance of having sound financial knowledge.

MARS Mentioned in Publications/Presentation

No.	Authors (Year)	Title	Publication/Type
1.	Asghar Zaidi & Jinpil Um (2019)	The Asian Active Ageing Index: Results for Indonesia and Thailand	Social Development Working Papers - 2019/05 by the United Nation's Economic and Social Commission for Asia and the Pacific (ESCAP)
2.	Suzanah Abdul Rahman & Wan Azdie Mohd Abu Bakar (2021)	Malaysia Towards an Ageing Nation: Nutritional Balance and the Golden Years	Social Protection Insight 2021 by Employees Provident Fund (EPF)
3.	Deboshree Ghosh & Diana Abdul Wahab (2021)	Suggesting Measures to Reap Malaysia's Silver Demographic Dividend	Social Protection Insight 2021 by Employees Provident Fund (EPF)
4.	Norma Mansor, Lilibeth Poot & Halimah Awang (2023)	Learning from a Crisis: How to Protect the Elderly during a Pandemic	Asian Development Blog by ADB
5.	Nurfazlina Kamarulbahrin (2024)	Enhancing Financial Literacy among Older Malaysians	Social Protection Insight 2024 by Employees Provident Fund (EPF)
6.	Sabreena Zahri, Nadhirah Ibrahim & Aida Jaslina Jalaludin (2024)	Spurring the Silver Economy: Exploring Policy Solutions	Social Protection Insight 2024 by Employees Provident Fund (EPF)
7.	Jinkook Lee, Drystan Phillips & Jenny Wilkens (2021)	Gateway to Global Aging Data: Resources for Cross-National Comparisons of Family, Social Environment, and Healthy Aging	The Journals of Gerontology: Series B, Volume 76, Issue Supplement_1, June 2021, Pages S5–S16
8.	James Smith (2022)	The HRS Around the World Surveys - A Review	Journal of the Economics of Ageing, Vol. 18
9.	Anne Gasteen, Elaine Douglas & David Bell (2022)	Linking Longitudinal Studies of Ageing with Administrative Data - First Interim Report	Linking Longitudinal Studies of Ageing with Administrative Data - First Interim Report

10.	Normalina Hasim (2022)	Statement at the General Debate of the 12th Session of the Open-ended Working Group on Ageing	Speech by the H.E. Dato' Syed Mohamad Hasrin Aidid, Permanent Representative of Malaysia to the United Nations
11.	Japan Spotlight (2023)	Pursuing Well-Being in Asia with Knowledge of Aging	Interview article by Japan SPOTLIGHT
12.	Fikri Fisal (2023)	Housing an Ageing Nation, Part 1	Article by The Centre
13.	Yana Rodgers, Joseph E. Zveglich, Khadija Ali & Hanna Xue (2024)	The role of family support in the well-being of older people: Evidence from Malaysia and Viet Nam	ADB Economics Working Paper Series No. 730
14.	Noran Naqiah Hairi (2023)	Health Coverage and Protection among Older Adults in Malaysia	Presented at the Certified Social Protection Analyst (CSPA) programme on 13 June 2023
15.	Maki Nakajima (2024)	Subjective Well-being among Older Malaysians	Japanese Economic Review (JER) Conference on Demographic Change and Wellbeing in Japan and Asian Economies, presented by on 2 February 2024

MARS Data Users

MARS Data Users by Category

10

Researchers

11

Academic Staff

10

Undergraduate/ Master's/ PhD student

List of MARS Data Users

No.	Name	Category	Organisation	Project Title/Area
1.	Abdul Hafiz Mohd Hatta	Undergraduate/ Master's student	Victoria University of Wellington	The Dynamics of Family Support and Malaysia's Pension Scheme, and Their Impact on Late-Life Happiness in Malaysia
2.	Sedigheh Moghavvemi	Academic Staff	Universiti Malaya	The Impact of Social Behavior on Social Well-being and Quality of Life: Evidence from Low-Income Household in Malaysia
3.	William Chopik	Researcher	Department of Psychology College of Social Science Michigan State University	The Effects of Retirement and Ageing on Wellbeing and Inform National-level Policymaking
4.	Calvin Cheng	Researcher	Institute of Strategic and International Studies (ISIS) Malaysia	The Effects of Retirement and Ageing on Wellbeing and Inform National-level Policymaking
5.	Adilah Abdul Ghapor	Academic Staff	Universiti Malaya	Financial Wellbeing of Older Adults in Malaysia
6.	Diana Abdul Wahab	Academic Staff	Universiti Malaya	Loneliness and Cognition in Older People: the Malaysian Ageing and Retirement Survey
7.	Elya Nabila	Academic Staff	Universiti Malaya	Empirical Assessment of Economic and Social Wellbeing after Retirement: A Proposal for Enhancing Wellbeing
8.	Fun Weng Hong	Researcher	Centre for Health Outcomes Research (CCORE), Ministry Of Health (MOH)	Simulation of Long-term Care for Elderly in Malaysia (MyLTC)
9.	Hang Yu	Researcher	Monash University	Global Climate Change and the Health Among the Elderlies
10.	Hiziani Hidzir	PhD Student	Universiti Malaya	Prevalence and Correlates of Frailty Among Community Dwelling Middle-Aged and Older Adults in Malaysia
11.	Muhammad Aizat Zainal Alam	Academic Staff	Universiti Malaya	Retirement Preparedness among Malaysians
12.	Ng Yin Mei	Academic Staff	Universiti Malaya	Family Relationships and Psychosocial Health: Evidence from MARS

13.	Nur Hairani Abd Rahman	Academic Staff	Universiti Malaya	Predictors of Health Care Utilisation among Elderly
14.	Nurul Liyana Mohd Kamil	Academic Staff	Universiti Malaya	Gender and Marital-History Differences in Emotional and Social Loneliness
15.	Ong Sheue Li	Academic Staff	Universiti Malaya	Machine Learning-based Approach to Formulate Sustainable Social Protection Policies in Malaysia
16.	Paul Kowal	Researcher	Health Data Analytics Team (HDAT), College of Health and Medicine, Australian National University (ANU)	Gender and Marital-History Differences in Emotional and Social Loneliness
17.	Yafeng Wang	Researcher	Jiangnan University	Socioeconomic Inequalities in Functional Limitations and Disability in Middle-aged and Older Adults in 33 countries: A Cross-sectional Study
18.	Farisha Rachmy Aulina	Undergraduate/ Masters student	Universiti Malaya	The Effect of Loneliness on Cognitive Functioning Among Individuals in Late-Life: Evidence From the Malaysia Ageing and Retirement Survey (MARS)
19.	Kioh Sheng Hui	Undergraduate/ Masters student	Universiti Malaya	Association between Adiposity Measures and Non-communicable disease
20.	M. Showkat Gani	PhD student	Universiti Malaya	Prevalence of Falls, Factors Associated with It and Its Consequences: A Study of Older Adults in Malaysia
21.	Maki Nakajima	Researcher	Asian Development Bank (ADB)	Multidimensional Wellbeing of Older Persons
22.	Nur Aisyah Abdul Rahim	PhD student	Universiti Malaya	Social Frailty Index: Incidence, Transitions, Determinants and Predictive Effects of Social Frailty Among Community-Dwelling Middle-Aged and Older Adults in Malaysia
23.	Nuryasmin Wahida Hamil	PhD student	Universiti Malaya	An Improved Approach in Handling Imbalanced Data
24.	Park Sung Min	Researcher	Asian Development Bank (ADB)	Comparative Study
25.	Angelina Sulin	Academic Staff	Florida State University College of Medicine	Psychological Well-being and Health

26.	Lee Chia Yu	Academic Staff	National Yang Ming Chiao Tung University	Not Just Alone, its Loneliness: Antecedents and Pathways in the Risky Society
27.	Tan Chin Lung	PhD student	Institute for Advanced Studies (IAS), Universiti Malaya	Active Ageing among Older Malaysians
28.	Timothy Low	Undergraduate/ Master's student	National University of Singapore (NUS)	State-level Disparity of Resources between Races Predicts Health Outcomes for Older Malaysian
29.	Wen Yanchao	Researcher	Shanxi Medical University	Use of Cross-lagged Panel Analysis to Initially Explore the Causal Relationship between Cognitive Function and Health Outcomes in Middle-aged and Elderly People
30.	Wilson Lim	Undergraduate/ Master's student	Universiti Malaya	Alzheimer and Aging Cognition
31.	Yana Rodgers, Joseph E. Zveglich, Khadija Ali & Hanna Xue	Researcher	Asian Development Bank (ADB)	The Role of Family Support in the Well-being of Older People: Evidence from Malaysia and Viet Nam

Activities Related to MARS

Events Related to MARS Organised by SWRC

7 March 2018

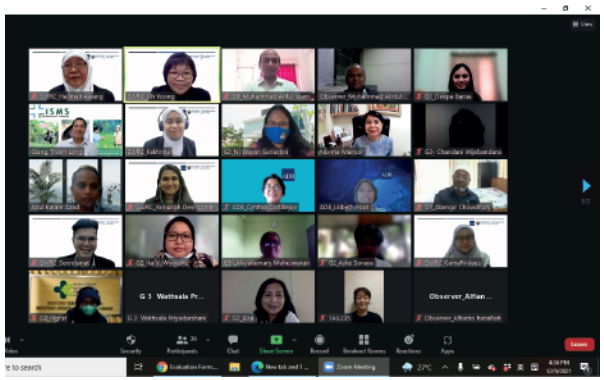
Signing of Memorandum of Understanding (MoU) between Social Wellbeing Research Centre (SWRC), Universiti Malaya and University of Michigan, USA

20 September 2019

MARS Wave-1 Townhall Meeting for Preliminary Findings

18 January 2021

Virtual Launch of the “Malaysia Ageing & Retirement Survey (MARS) - A Snapshot” report by UM Vice Chancellor, Professor Dato' Ir. Dr. Mohd Hamdi Abd Shukor



7-9 December 2021

SWRC - ADB Capacity Building Workshop: Conducting a large-Scale Survey on Older Person - Experience from MARS

1 March 2022

Gateway Introduction to MARS, organised by SWRC & Gateway to GLobal Aging, University of Southern California

17 November 2022

Roundtable Malaysia Ageing & Retirement Survey (MARS) Wave 2

17 November 2022

Townhall Malaysia Ageing & Retirement Survey (MARS) Wave 2

29 August 2023

The Launch of Malaysia Ageing and Retirement Survey Wave 2 (2021-2022) Survey Report

Presentations

In seminars, forums, meetings, conferences and others

No.	Title	Date	Programme's Name and Presenter
1.	The Health and Aging Study in Africa: A Longitudinal Study of an INDEPTH Community in South Africa (HAALSI)	14 October 2019	Harmonisation meeting in Johannesburg, South Africa, presented by Norma Mansor
2.	Malaysia Ageing and Retirement Survey (MARS): Implications for Long-Term Care	18 October 2019	Roundtable of Asia Health and Wellbeing Initiative (AHWIN) in Tokyo, Japan, presented by Halimah Awang
3.	Malaysia Ageing and Retirement Survey	20 November 2020	Health and Retirement Studies (HRS) Around the World Meeting, presented by Norma Mansor
4.	Psychosocial Wellbeing of Older Adults in Malaysia	7 September 2021	ADB Regional Conference on Health and Socioeconomic Well-Being of Older Persons in Developing Asia: Role of Individual and Household Data, presented by Norma Mansor
5.	Malaysia Ageing and Retirement Survey (MARS)	9-11 October 2021	First Working Life Expectancy Workshop in Singapore organised by Economic Research Institute for ASEAN and East Asia (ERIA), presented by Halimah Awang
6.	Self-rated Health and Loneliness among Older Malaysians: Analysis of Panel Respondents Using Generalized Estimating Equations	11 October 2022	SWRC Research Seminar 2022, presented by Kama Firdaus Subbahi & Tan Lih Yoong
7.	Examining Intergenerational Transfers across Three Generations in Malaysia	11 November 2022	12th APRU Population Ageing Virtual Conference 2022, presented by Halimah Awang
8.	Does Active Ageing Predict Greater Work Capacity Among Older Adults? A Simulation Study in Malaysia	1 June 2023	LSE SEAC-KRI Forum 2023: Malaysia Futures, presented by Tan Chin Lung
9.	The Benefits of Sharing Malaysia Ageing and Retirement Survey (MARS) Findings	6 June 2023	Launching of Universiti Malaya Open Science, presented by Norma Mansor
10.	Malaysia Ageing and Retirement Survey	22-23 August 2023	The 2023 Health and Retirement Studies (HRS) Around the World (ATW) Meeting at Dublin, Ireland, presented by Norma Mansor
11.	Ageing and Retirement: Sharing of MARS Findings	16 August 2023	Wokshop on Developing Retirement Preparation Profiling System (SARA) Instrumen by Ministry of Home Affairs (KDN), presented by Halimah Awang

12.	Survey Insights on Aging and Retirement in Malaysia	8 September 2023	Webinar - Asian Impact: ADB Research in Action, presented by Norma Mansor
13.	Malaysia Ageing and Retirement Survey Wave 2 Key Findings	10 September 2023	EPF EXCO Meeting, presented by Norma Mansor
14.	Updates from Planned Studies - MARS	12 October 2023	5th Annual Meeting of the Harmonized Cognitive Assessment Protocol (HCAP) International Network, presented by Norma Mansor
15.	Mental Health Well-being of Main Caregivers for Parents: Analysis of Labour Productive Individuals	30 October 2023	54th Asia Pacific Academic Consortium for Public Health (APACPH) Conference 2023, presented by NIH, MOH
16.	Simulation of Long-Term Care for Older Persons in Malaysia (MyLTC)	30 October 2023	54th Asia Pacific Academic Consortium for Public Health (APACPH) Conference 2023, presented by NIH, MOH
17.	Issues and Challenges on Ageing Nation Agenda	2 November 2023	Mesyuarat Jawatankuasa Kluster Model Insan dan Pendidikan di bawah Agenda Negara Menua, presented by Norma Mansor
18.	Improving Long Term Retirement Planning and Savings Behaviour	6 November 2023	Improving Long Term Retirement Planning and Savings Behaviour Forum organised by Securities Commission (SC) Malaysia, presented by Norma Mansor
19.	Health Capacity to Work Among Older Malaysians	19 January 2024	Economist Forum 2024 Session 5A Healthy and Productive Aging in Asia, presented by Norma Mansor
20.	Issues on Ageing: Malaysia Ageing and Retirement Survey (MARS)	27 February 2024	Fundamental of Social Protection (FSP) 2024, presented by Halimah Awang
21.	Presentation of MARS Wave-2 Key Findings to the EPF Strategy Committee	15 February 2024	Mesyuarat Jawatankuasa Strategi KWSP Bil.1/2024, presented by Norma Mansor
22.	Estimating Working Life Expectancy for Malaysia	22 - 24 April 2024	Workshop on Promoting Active Ageing in Southeast Asia in Paris, France. Presented by Halimah Awang
23.	Exploring the Wellbeing of Older People in Malaysia, using MARS	15 May 2024	Sharing Session with Monash University, presented by Norma Mansor
24.	Policy inputs using MARS data	16 May 2024	National Ageing Blueprint: Validation Workshop, presented by Norma Mansor
25.	Estimating Working Life Expectancy for Malaysia	12-14 June 2024	Regional Consultative Meeting on Active Ageing in Southeast Asia organised by OECD and ERIA in Jakarta, Indonesia

Training Programmes

1. Conducted by Survey Research Center (SRC), Institute for Social Research (ISR), University of Michigan

The Social Wellbeing Research Centre (SWRC) inked a MoU with Survey Research Center, Regents of the University of Michigan in March 2018. The collaboration has enabled SWRC's researchers to participate in several workshop and training with the Survey Research Center (SRC), Institute for Social Research (ISR), University of Michigan.

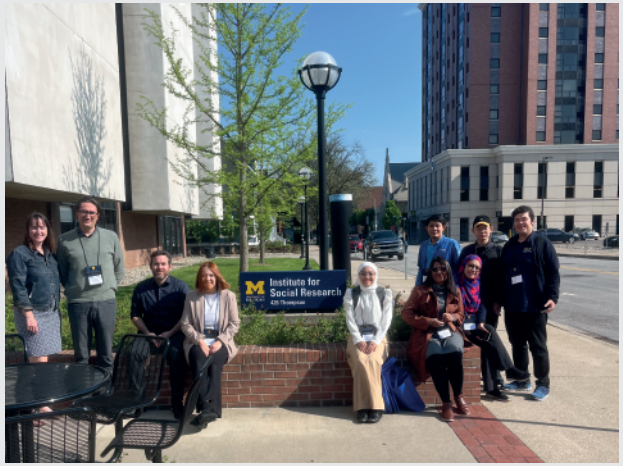
MARS Training Workshop
27-30 November 2017

MARS Training Workshop was led by the Survey Research Center (SRC), University of Michigan, USA. The training was held at the Social Wellbeing Research Centre (SWRC) between 27-30 November 2017. The main objective of the training workshop is to assist SWRC in preparing for MARS.

HRS Training Observations Personnel Technical Training

7-14 April & 16-20 April 2018

In order to prepare MARS for large scale data collection for longitudinal study and the usage of computer-assisted interviewing MARS team members were invited to attend the Health and Retirement Study (HRS) interviewer training on 7 – 14 April, 2018 in Detroit, Michigan and computer personnel technical training in Ann Arbor, Michigan, USA, from 16 – 20 April, 2018. The training programme was attended by SWRC's Principal Research Fellow, Halimah Awang and SWRC's Research Officers, Nur Fakhrina Ab Rashid and Tan Lih Yoong.



Health and Retirement Study 2024, April 2024 Interviewer Training

23-29 April 2024

Health and Retirement Study 2024 Interviewer Training was held from 23-29 April 2024, in Michigan, USA. This training programme was organised by the National Institute on Aging (NIA) and the Institute for Social Research (ISR) at the University of Michigan. Attendees included Yong Zulina Zubairi (SWRC Senior Research Fellow), Yamunahh Devi Apalasamy (SWRC Social Research Officer), and Kama Firdaus Subbahi (SWRC Social Research Officer).

2. Conducted by the Social Wellbeing Research Centre (SWRC) to train MARS enumerators

MARS CAPI Training Workshop

24-27 July 2018

To ensure survey readiness, SWRC recruited and provided comprehensive training sessions for over 100 enumerators from across Malaysia for MARS Wave 1 survey. The initial training in July 2018, was conducted in collaboration with technical experts from the Survey Research Center, University of Michigan. Subsequent trainings were conducted in smaller batches for enhanced focus and individualised support. On-site coaching was provided to assist enumerators who encountered challenges during fieldwork. During these training sessions, field interviewers received comprehensive instruction on utilising and managing the computer-assisted personal interviewing (CAPI) system.

MARS Wave-2 Production Training
16–18 March 2021

Over 60 enumerators, including returning interviewers from MARS Wave 1 and new candidates, were trained from across Malaysia during the MARS Wave 2 period. Each potential interviewer underwent a rigorous selection process involving assessments and interviews. During training, candidates received comprehensive instruction on using various instruments for physical measurements, including blood pressure, handgrip strength, height, hip circumference, waist circumference and weight. Following successful completion of the final assessment, candidates were offered positions as field interviewers. Due to the COVID-19 pandemic, several subsequent training sessions were conducted virtually.

MARS Media Presence

A crying need for a Department of Ageing to take care of our elderly

By LILY FU

FAMILY

Wednesday, 12 Apr 2023 6:00 PM MYT

Unless we have prepared well, the years after retirement can be far from golden. — 123rf.com

Working folks envy their colleagues who have retired. No more nine to five, no more taking orders from the boss, no more stress from meeting deadlines or worrying about ROI.

They have all the time now to do what they like, go where they want and be able to finally pu their dreams, whether it's to travel, take up a new hobby or get a degree.

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A Crying Need for a Department of Ageing to Take Care of Our Elderly

written by Lily Fu, as featured in The Star on 12 April 2023

Based on findings of the ongoing Malaysia Ageing and Retirement Survey (MARS) conducted by Universiti Malaya's Social Wellbeing Research Centre, and involving 5,613 respondents, Malaysia will be classified as a super-aged nation by 2056 when 20% of the population is aged 65 and above.

Academicians and researchers on ageing have conducted countless surveys over the years. It is such a waste of time, money and effort when nothing much happens after they have presented their findings to the government.

The proposal to introduce legislations against elder abuse and abandonment has been brought up now and then over the past two decades. Each time the issue raises a storm of controversy, then it buzzles out till the next time it is mentioned again in Parliament.

Poverty after retirement?

By Sharen Kaur - January 1, 2024 @ 10:03am

Will Malaysia soon face a retirement crisis, given that almost 40 per cent of its citizens do not have a retirement plan?

KUALA LUMPUR: Will Malaysia soon face a retirement crisis, given that almost 40 per cent of its citizens do not have a retirement plan?

Only 4.0 per cent of Malaysians could afford retirement, according to the Employees Provident Fund (EPF) calculations from the previous year.

Increased expense of living in today's world and withdrawals of substantial portion of their savings from the EPF during the pandemic had caused some members to experience poverty even before they can retire, a market insider said.

"This is today's harsh reality. It's not just a matter of depleted funds now for those who took withdrawals from their EPF accounts during the pandemic. The interest that their accounts would have paid from the profits of their EPF investments represents an opportunity cost," the observer added.

FEATURED VIDEOS

Anwar calls on UM alumni to contribute to university's endowmen... ▶ 0:22

Gang Heri crippled: Police arrest 5 in RM9.5k armed robbery... ▶ 0:40

Two passengers hurt in five-vehicle crash in Kesinggu ▶ 0:35

Manager remanded allegedly accepting bribe for Datuk Seri ▶ 0:45

EPF members have received an average annual return of about 6 per cent since 2011.

The return on a RM100,000 EPF account would be RM6,000, and it would rise annually. However, the interest rate is RM600 annually if you currently only have RM10,000 as a result of the different withdrawals you made.

"Rebuilding the EPF account's wealth will take time," the insider told Business Times.

To lessen the effects of the pandemic, 8.1 million Malaysians withdrew RM145 billion from the pension fund over the course of four rounds of Covid-19 withdrawals between 2020 and last year.

As early as February 2021, the EPF reported that about 30 per cent of members had nearly depleted their retirement funds in Account 1, which is typically not withdrawable before age 55.

About 6.7 million members under the age of 55 had less than RM10,000 in their accounts at the end of 2022, accounting for 51.5 per cent of all members.

According to statistics, 33 per cent or 94,827 of 274,715 EPF members aged 54 years, have less than RM10,000 in savings, while only 2.0 per cent or 4,877 members from the same age group, have over RM1 million.

"I think one solution to the low retirement savings crisis is to raise the retirement age from 60 to 65 years old. The government ought to consider providing a safety net to people who don't have a sizable enough retirement fund. Malaysia ought to follow other nations' lead," the industry insider said.

In Thailand, all citizens over 60 receive a monthly allowance of 600 baht (RM79.26), unless they work for the government. Every 10 years, recipients will receive an additional 100 baht a month until their allowance reaches 1,000 baht (RM132.10).

Poverty after Retirement?

written by Sharen Kaur, as featured in NST on 1 January 2024

Based on Malaysia Ageing and Retirement Survey (MARS) Wave 2, some 37 per cent of the 4,821 respondents said they had not given much thought towards retirement while 23 per cent said they may opt to change the nature of their work. At least 21 per cent of respondents said they would continue to work until their health failed, while only 10.8 per cent of interviewees said they would stop work altogether.

Also, 71 per cent of respondents who rarely or never think about retirement had no schooling or only had a kindergarten education, while 76 per cent had religious or primary education. The trend was opposite among respondents with increasing education levels. Furthermore, among respondents aged 60 and above, 26 per cent said they would work as long as their health held out. The study was conducted by the EPF-endowed Social Wellbeing Research Centre (SWRC) of Universiti Malaya. Respondents comprised three age groups; 40-49, 50-59, and 60 years and older. Data was collected from October 2020 to April 2022, involving face-to-face interviews with individuals aged 40 years and older residing in all states of the peninsula, as well as Sabah and Sarawak.

Retirement crunch looming

By GERARD GIMINO

NATION

Saturday, 09 Dec 2023

Common pastime: (From left) Frankie Cheah, 76, Ng Kam Choon, 71, and Chin Kong Poon, 59, meeting up for a chit-chat over breakfast at a kopitiam in Taman OUG in Kuala Lumpur. — AZHAR MAHFOF/The Star

PETALING JAYA: The numbers paint a worrying picture – nearly 40% Malaysians do not have a retirement plan, which has experts calling for government intervention to forestall a crisis.

In the Malaysia Ageing and Retirement Survey (MARS) Wave 2, some 37% of the 4,821 respondents said they had not given much thought towards retirement while 23% said they may opt to ch... nature of their work.

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Retirement Crunch Looming

written by Gerard Gimino, as featured in The Star on 9 December 2023

The numbers paint a worrying picture – nearly 40% Malaysians do not have a retirement plan, which has experts calling for government intervention to forestall a crisis.

In the Malaysia Ageing and Retirement Survey (MARS) Wave 2, some 37% of the 4,821 respondents said they had not given much thought towards retirement while 23% said they may opt to change the nature of their work.

At least 21% of respondents said they would continue to work until their health failed, while only 10.8% of interviewees said they would stop work altogether.

Also, 71% of respondents who rarely or never think about retirement had no schooling or only had a kindergarten education, while 76% had religious or primary education.

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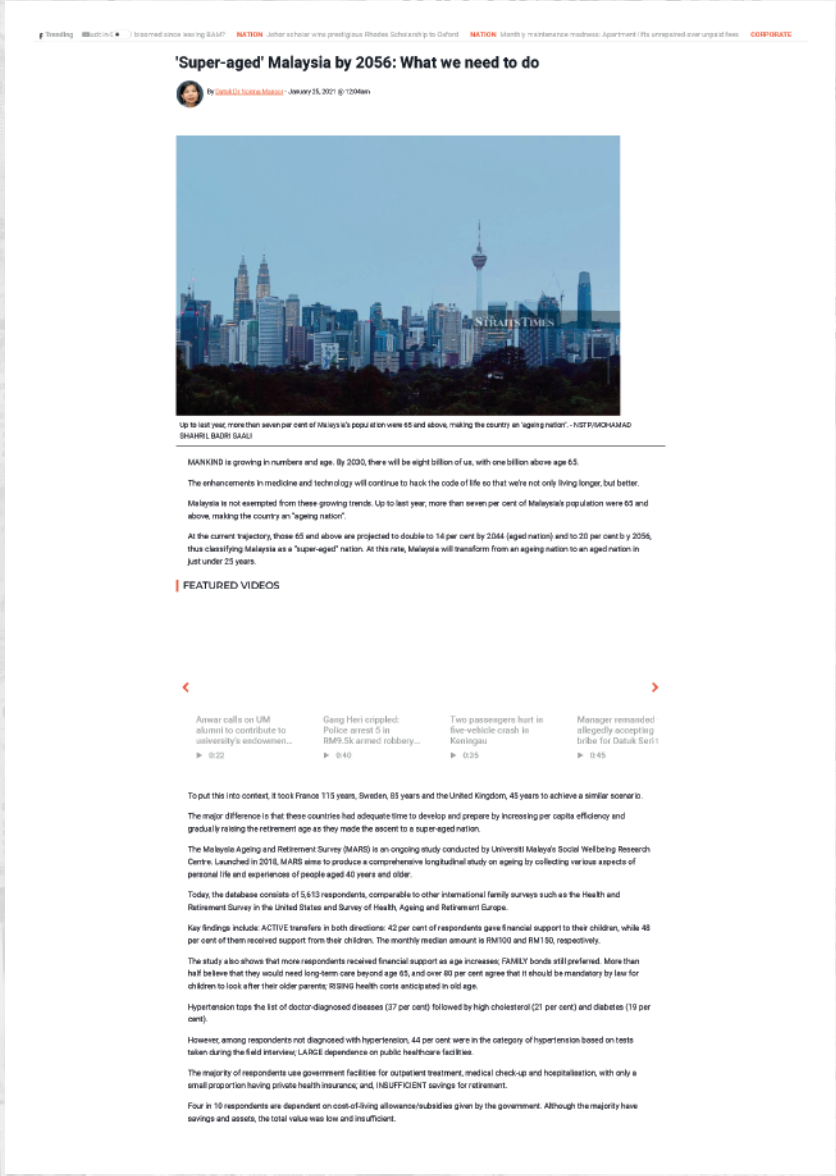

'Super-aged' Malaysia by 2056: What we need to do

By Datuk Dr Norma Mansor - January 25, 2021 @ 12:04am

Up to last year, more than seven per cent of Malaysia's population were 65 and above, making the country an 'ageing nation'. - NSTP/MOHAMAD SHAHRIL BADRI SAALI

MANKIND is growing in numbers and age. By 2030, there will be eight billion of us, with one billion above age 65.

The enhancements in medicine and technology will continue to hack the code of life so that we're not only living longer, but better.

Malaysia is not exempted from these growing trends. Up to last year, more than seven per cent of Malaysia's population were 65 and above, making the country an "ageing nation".

At the current trajectory, those 65 and above are projected to double to 14 per cent by 2044 (aged nation) and to 20 per cent by 2056, thus classifying Malaysia as a "super-aged" nation. At this rate, Malaysia will transform from an ageing nation to an aged nation in just under 25 years.

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To put this into context, it took France 115 years, Sweden, 85 years and the United Kingdom, 45 years to achieve a similar scenario.

The major difference is that these countries had adequate time to develop and prepare by increasing per capita efficiency and gradually raising the retirement age as they made the ascent to a super-aged nation.

The Malaysia Ageing and Retirement Survey (MARS) is an ongoing study conducted by Universiti Malaya's Social Wellbeing Research Centre. Launched in 2018, MARS aims to produce a comprehensive longitudinal study on ageing by collecting various aspects of personal life and experiences of people aged 40 years and older.

Today, the database consists of 5,613 respondents, comparable to other international family surveys such as the Health and Retirement Survey in the United States and Survey of Health, Ageing and Retirement Europe.

Key findings include: ACTIVE transfers in both directions: 42 per cent of respondents gave financial support to their children, while 48 per cent of them received support from their children. The monthly median amount is RM100 and RM150, respectively.

The study also shows that more respondents received financial support as age increases; FAMILY bonds still preferred. More than half believe that they would need long-term care beyond age 65, and over 80 per cent agree that it should be mandatory by law for children to look after their older parents; RISING health costs anticipated in old age.

Hypertension tops the list of doctor-diagnosed diseases (37 per cent) followed by high cholesterol (21 per cent) and diabetes (19 per cent).

However, among respondents not diagnosed with hypertension, 44 per cent were in the category of hypertension based on tests taken during the field interview; LARGE dependence on public healthcare facilities.

The majority of respondents use government facilities for outpatient treatment, medical check-up and hospitalisation, with only a small proportion having private health insurance; and, INSUFFICIENT savings for retirement.

Four in 10 respondents are dependent on cost-of-living allowance/subsidies given by the government. Although the majority have savings and assets, the total value was low and insufficient.

'Super-aged' Malaysia by 2056: What We Need to Do

written by Norma Mansor, as featured in The Star on 25 January 2021

The Malaysia Ageing and Retirement Survey (MARS) is an ongoing study conducted by Universiti Malaya's Social Wellbeing Research Centre. Launched in 2018, MARS aims to produce a comprehensive longitudinal study on ageing by collecting various aspects of personal life and experiences of people aged 40 years and older. Today, the database consists of 5,613 respondents, comparable to other international family surveys such as the Health and Retirement Survey in the United States and Survey of Health, Ageing and Retirement Europe.

It is the hope that the MARS study will provide data that can be used by researchers, ministries and agencies to propose forward looking policies for an ageing Malaysia.

Pursuing Well-Being in Asia with Knowledge of Aging

an interview article with MARS Principal Investigator, Norma Mansor as featured in the Japan SPOTLIGHT on December 2023

> *An aging society is not necessarily a threat to the economy. Depending on relevant policies, it could add benefits to the economy. We could take full advantage of such benefits or get to know how to minimise their costs through an international mutual learning process with evidence-based information.*

Interview with Professor Datuk Dr. Norma Mansor, Director of the Social Wellbeing Research Centre at Universiti Malaya, former Secretary of the National Economic Advisory Council of Malaysia

Pursuing Well-Being in Asia with Knowledge of Aging

By *Japan SPOTLIGHT*

An aging society is not necessarily a threat to the economy. Depending on relevant policies, it could add benefits to the economy. We could take full advantage of such benefits or get to know how to minimize their costs through an international mutual learning process with evidence-based information.

Dr. Norma Mansor is one of the most distinguished experts on this issue with her experience of working for some prestigious international organizations such as the UNDP, ILO, OECD and ADB. Our interview with her follows.

(Interviewed on Sept. 7, 2023)

Her Working Experience on Aging Societies

JS: You are one of the world's experts when it comes to aging societies. Could you talk about your work related to aging societies with various international organizations?

Dr. Norma Mansor

Mansor: My work on aging started two decades ago when I began looking at social security issues among older persons in Asia, especially post-retirement. The OECD commissioned this study and it highlighted the gaps in income security, especially among older Malaysians. I continue to study this area with some other work funded by our local university and the Malaysian government, but the more intense work on aging was when I joined the Social Security Research Centre.

This center was established specifically to look at income and old-age financial protection. The main task was to advance research on aging and social protection.The Malaysia Employees Provident Fund (EPF) is the provider of the endowment for the financing of the center, and the interest is to see whether the savings – the employees provident fund – is sufficient for the people's needs after retirement. That is when we got more involved in the work on aging, as we felt that there were inadequate studies, data and information on aging. The center seeks to have an inventory of work related to aging and that is when we embarked on the Malaysia Ageing and Retirement Survey which is a longitudinal study and is nationally representative. That is one of our efforts to fill in the gap for evidence-based policymaking.

JS: You mentioned work for international organizations such as the OECD and ADB, and have already answered my second question regarding the center. Aging used to be considered a domestic issue but now seems to be a global issue. When do you think this issue became global in nature?

Mansor: Well, the aging population has mainly happened in developed countries but for the past decade I would say developing nations have started to experience it. In Asia, for example, it started with Japan and then China, South Korea, and then Singapore. This made us feel that we had to focus on aging and we had to share experiences between different countries in order for us to learn from each other. The demographic transition or demographic shift where older people form a larger portion of the population is becoming a problem not just among the advanced countries but also among the developing nations. So that's when aging research started to come to the front of the research focus.

JS: According to your explanation of your career, I thought that you started your academic career as a sort of microeconomist because you focused on social security policy. However, aging is now a macro policy issue, so I guess perhaps the aging issue has become a macro policy issue, and then it becomes a global issue because macro policy must have international repercussions for the global economy.

TV3 Malaysia Hari Ini (MHI): The Malaysia Ageing and Retirement Survey (MARS)

as featured in TV3 on 21 January 2021

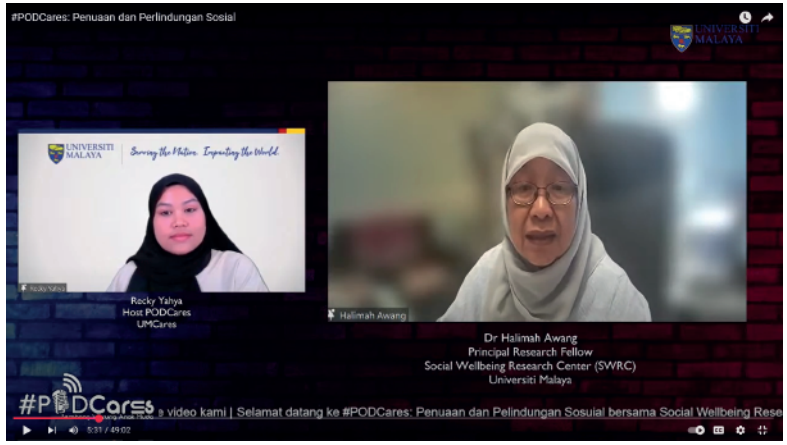
SWRC's Principal Research Fellow, Halimah Awang was interviewed by Malaysia Hari Ini (MHI) TV3 on 21 January 2021 to share some key findings from the Malaysia Ageing and Retirement Survey Wave 1.

UMPodcares: Ageing and Social Protection

as featured in UMPodcares by Universiti Malaya Community Engagement Centre (UM Cares) on 28 November 2023

SWRC's Principal Research Fellow, Halimah Awang appeared in an episode of podcast by Universiti Malaya Community Engagement Centre (UM Cares) on 28 November 2023. The session, titled "Ageing and Social Protection," highlighted some of the critical issues surrounding the ageing population and the urgent need for comprehensive social protection policies.

In the podcast, Halimah Awang shared key insights from MARS. She highlighted some of the pressing challenges faced by older adults in Malaysia, including financial insecurity, access to quality healthcare, housing needs and social inclusion. Halimah emphasised the implications of Malaysia's rapidly ageing population, urging stakeholders to implement policies that ensure the dignity, security and wellbeing of older adults.



Moving Forward

The Malaysia Ageing and Retirement Survey (MARS) represents a groundbreaking effort in understanding the dynamics of ageing and retirement in Malaysia. Since its inception in 2018, MARS has established itself as a vital resource for longitudinal data, capturing the multifaceted lives of middle-aged and older Malaysians. With two waves completed, the initiative has documented various aspects of ageing, including socio-economic, health, income, employment and psychological, creating a robust foundation for policy formulation and global collaboration.

This journey has been one of resilience and innovation. Despite challenges such as the COVID-19 pandemic, the MARS team has managed to adapt to ensure the integrity and continuity of its research. Strategic partnerships with international organisations such as the University of Michigan, Asian Development Bank (ADB), World Health Organization (WHO) and others have elevated MARS to a global platform, enabling comparative analyses and enriching Malaysia's contributions to international ageing studies.

Looking ahead to MARS Wave 3, preparations are already underway to build on this legacy. The next wave promises to integrate enhanced methodologies, expand datasets and introduce new modules to address emerging issues in ageing. Emphasis will be placed on fostering active and healthy ageing, refining social protection mechanisms and exploring innovative policy solutions to support Malaysia's ageing population.

The success of MARS lies in its commitment to inclusivity, evidence-based policymaking and its dedication to improving the quality of life for older Malaysians. As we move forward, MARS remains poised to lead the conversation on ageing, providing insights that will shape Malaysia's journey into becoming a super-aged society in the next few decades.

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MARS FOOTPRINT

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