



# MALAYSIA AGEING AND RETIREMENT SURVEY WAVE 2 (2021-2022) KEY FINDINGS

AUGUST 2023



UNIVERSITI  
MALAYA

Pusat Penyelidikan Kesejahteraan Sosial  
*Social Wellbeing Research Centre*  
(SWRC)

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ADB



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## Project Details

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Universiti Malaya

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### **Supported by**

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## Foreword

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The Asia and Pacific region has entered a new phase of accelerated population ageing. Life expectancy in the region has increased by more than 10 years over the past 4 decades. By 2050, the share of older persons aged 60 and older will account for a quarter of the population. In Malaysia, life expectancy has increased by 7 years and the proportion of people aged 60 and older has grown rapidly over the same period. Developing Asia must find ways to renew its commitment to affordable and adequate, but sustainable health care, social security and pensions for its growing older population.

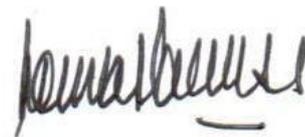
Addressing the challenges of population ageing requires a clear understanding of the socioeconomic consequences. The health and socioeconomic status of older people and the preparedness of future cohorts of older people for their old age must be accurately assessed. In this context, high-quality survey-based microdata, such as individual and household cross-sectional and panel data on older people; and rigorous analysis of such data will help governments monitor the condition of older Asians.

The Malaysia Ageing and Retirement Survey (MARS) showcases an effective collaborative effort between the Malaysian government and the academic community in conducting a high-quality longitudinal survey on ageing. This MARS Wave 2 report presents comprehensive and nationally representative data on key aspects of the wellbeing of older Malaysians. The survey highlights their needs, aspirations, preparedness, and expectations in old age, which vary widely by gender, generation and other characteristics; and identifies areas that may require policy attention. It should be noted that views and expectations about retirement change over time as lifestyles and values change with age. The central role of periodic and routine surveys in monitoring these significant changes cannot be overemphasized.

In addition to conducting MARS Wave 2, the Asian Development Bank and the Social Wellbeing Research Centre have also collaborated in creating a regional community of experts conducting similar surveys on ageing by organizing technical workshops and related events. We hope that this report can motivate more countries in developing Asia to undertake such surveys and perform ageing-related research activities.



**Albert Park**  
Chief Economist and Director General  
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Asian Development Bank



**Norma Mansor**  
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## Acknowledgement

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This report on the second wave of the Malaysia Ageing and Retirement Survey was prepared with support from the Asian Development Bank (ADB) knowledge and support technical assistance project, KSTA 6556: Challenges and Opportunities of Population Aging in Asia: Improving Data and Analysis for Healthy and Productive Aging and the Japan Fund for Prosperous and Resilient Asia and the Pacific.

The Social Wellbeing Research Centre (SWRC) team led the survey and report writing despite challenges posed by the coronavirus disease (COVID-19) pandemic and subsequent movement control order. The SWRC team was led by Norma Mansor and Halimah Awang and supported by Nur Fakhрина Ab Rashid, Yamunah Devi Apalاسamy, Lih Yoong Tan, Nurul Diyana Kamarulzaman, Kama Firdaus Subbahi, Chin Lung Tan and Muhammad Amirul Ashraf Abd Ghani.

Aiko Kikkawa and Donghyun Park led ADB's technical assistance project team that supported the survey and reviewed the report, with support from Lilibeth P. Poot, Gemma Estrada and Aileen Roxas Gatson.

Completing such a large endeavor requires the support of many other organizations and individuals. We are very grateful to all who contributed in one way or another; without them, this survey and report would not have been possible.

In particular, we would like to express our sincere appreciation to the Employees Provident Fund and the Social Security Organisation for funding MARS Wave 2 and to the Survey Research Center at the University of Michigan's Institute for Social Research for technical assistance, training and guidance. The team consisted of David Weir, Gina-Qian Cheung, Yu-Chieh (Jay) Lin, Margaret Hudson, Evanthia Leissou, Brad Goodwin, Peter Sparks, Marsha Skoman, Andrea Pierce, Emmanuelle Ellis, Genise Pattullo, Holly Ackerman, Ashwin Dey, Zhou Cheng, Lih Shwu Ke and Sarah Broumand.

We thank our enumerators for their tireless efforts and patience during data collection and our respondents for their trust and willingness to participate in the survey.

The editorial team consisted of Tuesday Marie Soriano, copy editor; and Mike Cortes, layout and composition artist. SWRC and ADB staff proofread the report. The team is grateful for the guidance and support provided by the Department of Communication and Knowledge Management.



## Abbreviations

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ADL	activity of daily living
BMI	body mass index
CAPI	computer-assisted personal interviewing
COVID-19	coronavirus disease
DOSM	Department of Statistics Malaysia
EB	enumeration block
EPF	Employees Provident Fund
IADL	instrumental activity of daily living
ISR	Institute for Social Research
MARS	Malaysia Ageing and Retirement Survey
MCO	movement control order
NGO	Non-governmental organization
SWRC	Social Wellbeing Research Centre

## Executive Summary

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The Malaysia Ageing and Retirement Survey (MARS) was conducted by the Social Wellbeing Research Centre (SWRC) to collect nationwide longitudinal micro-level data on ageing and retirement. This involved face-to-face interviews with individuals aged 40 years and older in Malaysia. MARS Wave 1 was completed in 2019 with 5,613 respondents successfully interviewed. MARS Wave 2 was built on MARS Wave 1, reinterviewing Wave 1 respondents and additionally visiting approximately 1,000 new households.

Data collection for Wave 2 took place from October 2020 to April 2022. Interviews were conducted in English, Malay, Mandarin and Tamil. Due to the coronavirus disease (COVID-19) pandemic and the subsequent movement control order (MCO), data collection was disrupted and had to be extended several times to ensure that all panels and new samples were attempted. A total of 4,821 respondents participated in the survey, of which 75% consisted of panel respondents who were participating for the second time.

MARS collected information on important issues affecting the lives of middle-aged and older adults, including socioeconomic and demographic characteristics, family relationships and support, health and health care, economic security and other social variables.

The mean and median age of respondents was 58 years, with 44% of respondents 60 years and older. The majority were Malays, married and had primary education. A high proportion of respondents lived in either a one-generation or multigenerational household; and about 6% lived alone. The proportion living alone was 4% among those aged 60 to 69, 7% among those aged 70 to 79 and another 7% among those aged 80 and older. There were active monetary and nonmonetary intergenerational transfers between respondents and their children and between respondents and their parents and/or parents-in-law.

Overall, 45% of respondents were still working, 62% of male respondents and 32% of female respondents. Among those aged 60 and older, the percentage working respondents ranged from 28% among those aged 60–69 to 5% among those aged 80 and older. However, three-quarters of male and 85% of female respondents worked in their own businesses and/or as own-account worker and/or self-employed. Nearly 80% of respondents reported having income, of which more than 70% had a net monthly income of less than RM2,000 or \$476 (RM4.20 = \$1.00) and nearly 50% cited public transfer payments as one of their sources of income.

About 60% of respondents had at least one doctor-diagnosed disease. The three most cited diseases were hypertension, high cholesterol, and diabetes. Of the respondents who did not have doctor-diagnosed hypertension, 30% had their high blood pressure reading measured during fieldwork, indicating that they were unaware of their condition. The proportion of respondents with obesity and abdominal obesity was alarmingly high at 42.4% (obesity) and 79.8% (abdominal obesity). Slightly more than half of the respondents reported that they had undergone medical checkup. Eighty percent of them had their medical examinations at government health facilities. In activities of daily living (ADLs), the proportion of respondents who needed assistance was highest for climbing stairs (10%), followed by getting in and out of bed (3%) and mobility around the house (3%).

The majority had a positive attitude towards life, especially towards having a loving family, friends and a meaningful purpose in life. More than 80% were not prepared to live in an assisted living facility. An equally high proportion agreed that the government should make it mandatory for adult children to care for their parents.

Slightly more than half of the respondents reported that their households received at least one type of social assistance (in cash or in-kind) and the majority received only one type of assistance. Among households that did not receive social assistance, nearly half indicated that their households needed such assistance. About one-third of households reported that they had never applied for social assistance or did not know how to apply for it. The COVID-19 pandemic and subsequent movement control order had affected respondents' economic, family and social lives to varying degrees. More than half of the respondents were financially affected by the pandemic. More male than female respondents and the younger age groups were financially affected.

## Malaysia Ageing and Retirement Survey (MARS)



MARS was initiated by the SWRC to conduct a large-scale, micro-level, nationally representative longitudinal survey on ageing, health and retirement. MARS will provide comprehensive data on older people to inform research and evidence-based policy making in Malaysia.

### Objective

The main objective of MARS is to produce comprehensive micro-level data on various aspects of ageing and retirement that affect the lives of middle-aged and older people, which will provide useful information for policy making and the formulation of a national framework for active and healthy ageing to strengthen the country's social protection system.

#### Longitudinal

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

#### Comprehensive data

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

#### Evidence-based

To provide evidence-based recommendations on opportunities and policies to address trends arising from population ageing in Malaysia.

#### Part of global platform

To be part of a global platform for research on retirement and ageing that is comparable to similar longitudinal studies and can serve as a basis for policy making and academic studies.

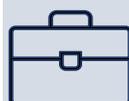
### Data Collection

	Wave 1	Wave 2
Study timeline	July 2018 – April 2019	October 2020 – April 2022
Coverage	Peninsular and East Malaysia	Peninsular and East Malaysia
Respondents	Aged 40 years and older	Aged 40 years and older
Total sample	5,613	4,821

### Components of MARS Wave 2



Family support and living arrangement



Work, employment and retirement



Income and consumption, housing, savings, assets, financial literacy



Health, health-care utilization, health insurance, long-term care

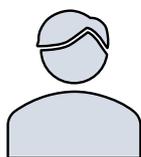


Psychosocial

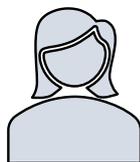


Impact of COVID-19 and social protection

Gender (%)

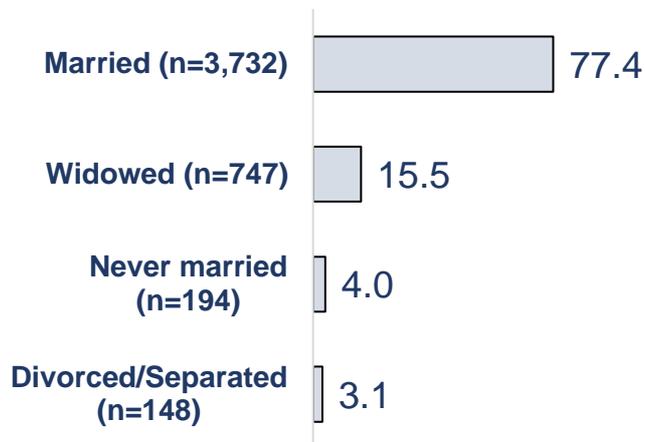


**Male**  
44.0  
n=2,123

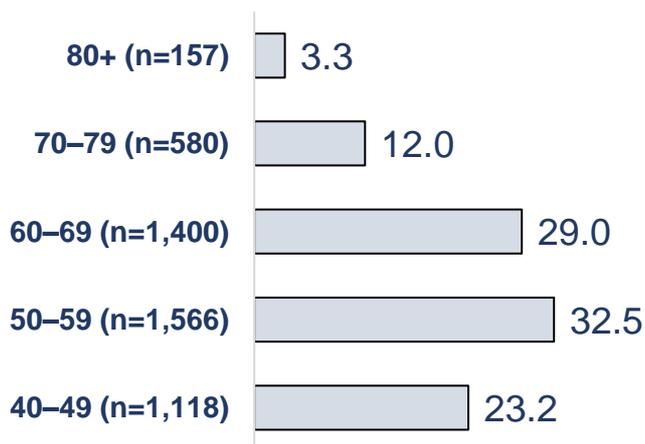


**Female**  
56.0  
n=2,698

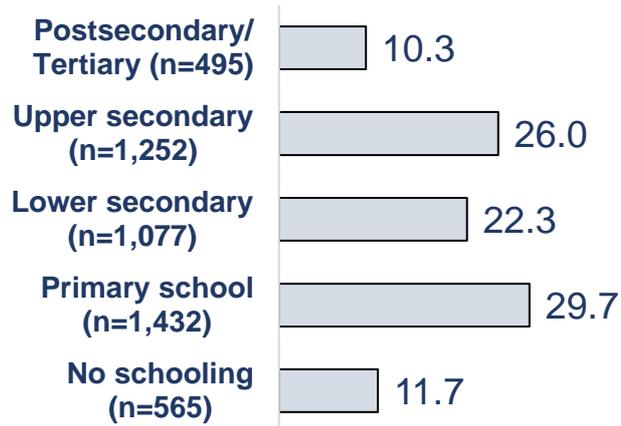
Marital status (%)



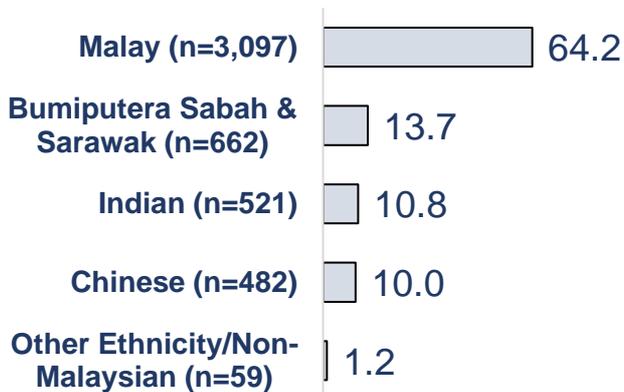
Age (%)



Education (%)



Ethnicity (%)



Place of residence (%)



**Urban**  
63.8  
n=3,076



**Rural**  
36.2  
n=1,745

01

## Family

- A high proportion of respondents lived with other family members, including spouses, children, parents/parents-in-law, siblings and others.
- Proportion of respondents living in multigenerational households increased with age.
- Active intergenerational transfers between respondents and their children and between respondents and their parents/parents-in-law.

**86%**

Lived in one-generation/  
multigenerational  
households

**82%**

At least one child stayed  
with respondents

**46%**

Had living parents and/or  
parents-in-law

**57%**

Received support from  
children

**55%**

Supported their children

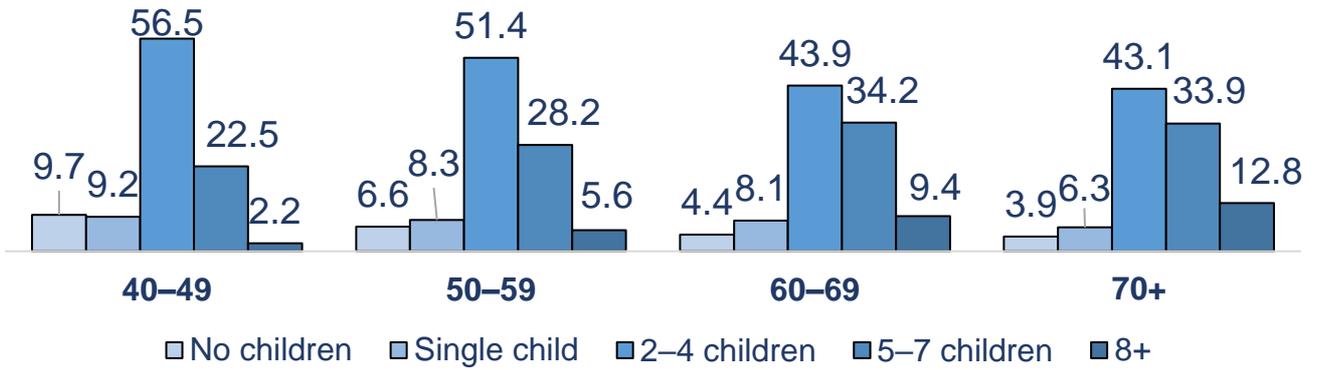
**12%**

Received support from  
parents and/or parents-  
in-law

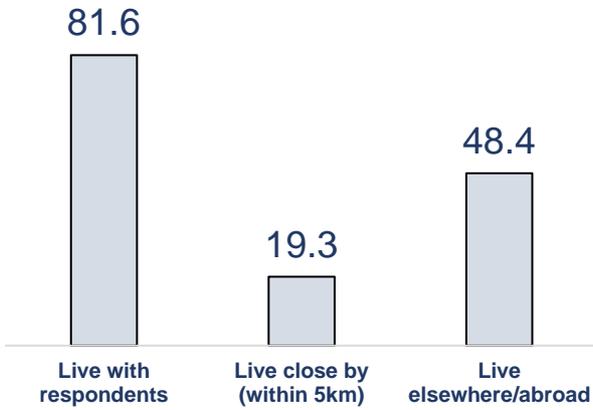
**70%**

Supported their parents  
and/or parents-in-law

Number of children (%)



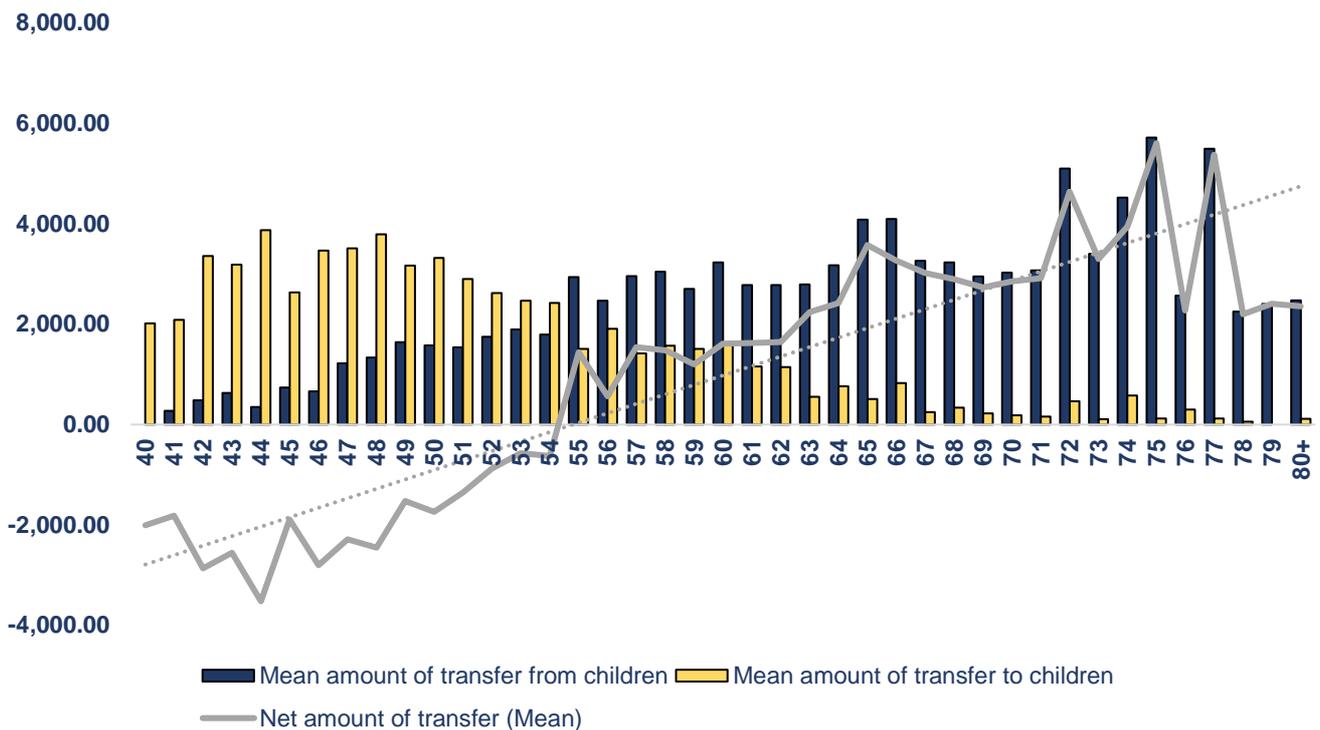
Children's living arrangement (%)



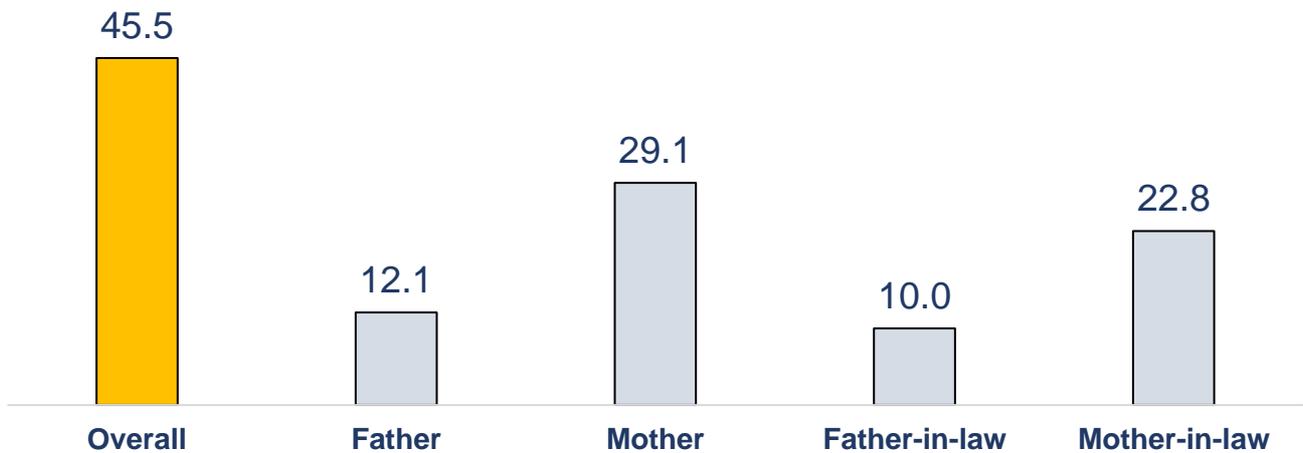
Support to & from children (%)

	From	To
Not at all	43.0	44.7
Monetary	7.1	3.8
Nonmonetary	10.7	18.3
Both	39.2	33.2

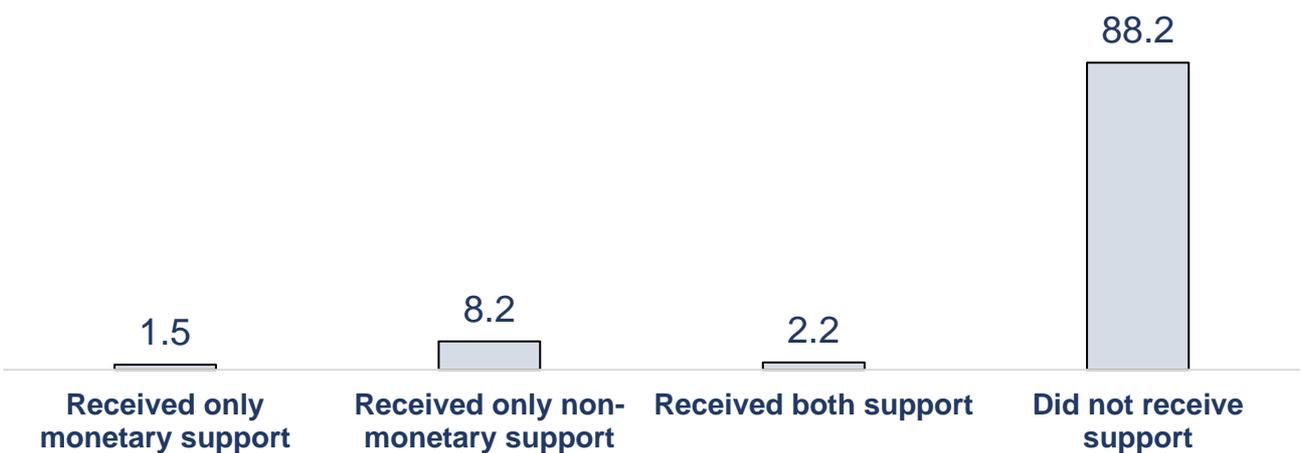
Mean amount of transfer (RM)



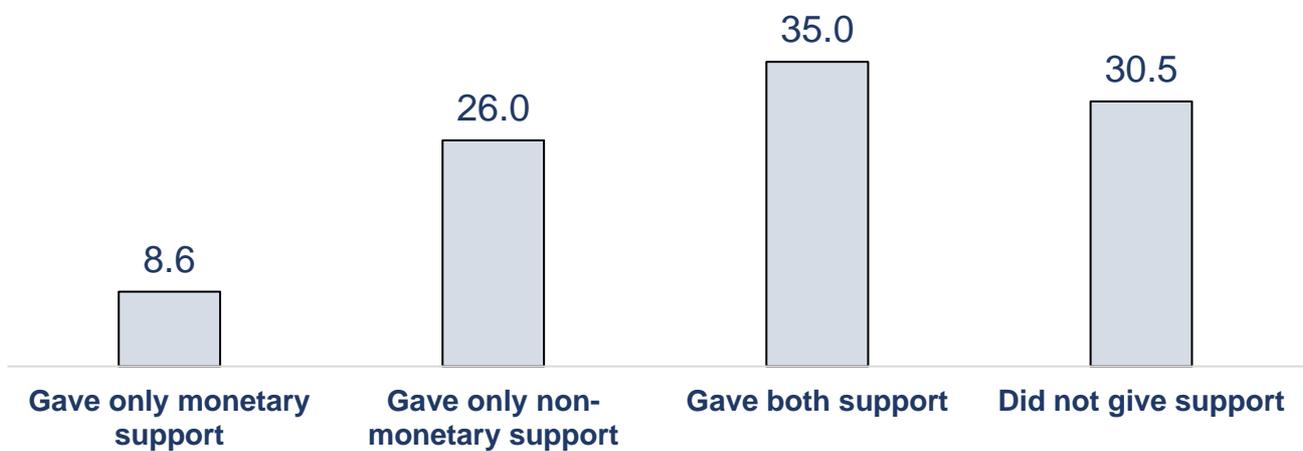
Living parents and parents-in-law (%)



Respondents receiving support from at least one parent and/or parent-in-law (%)



Respondents giving support to at least one parent and/or parent-in-law (%)



## 02

## Economic and Retirement

- Slightly less than half of all respondents described themselves as working.
- Proportion of working females was much lower than that of working males.
- The low proportion of working respondents may be due to the underreporting of respondents who were not working full time, were casual workers or were unpaid family workers.
- More than half of those currently employed were in elementary occupations, self-employed, business owners or own-account workers, mainly in agriculture and services-related activities.
- The majority rarely or never thought about retirement because their irregular or low monthly income required them to continue working for as long as possible.

**45%** Still working

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**32%** Not working due to retirement

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**55%** Business owners, own-account workers and self-employed

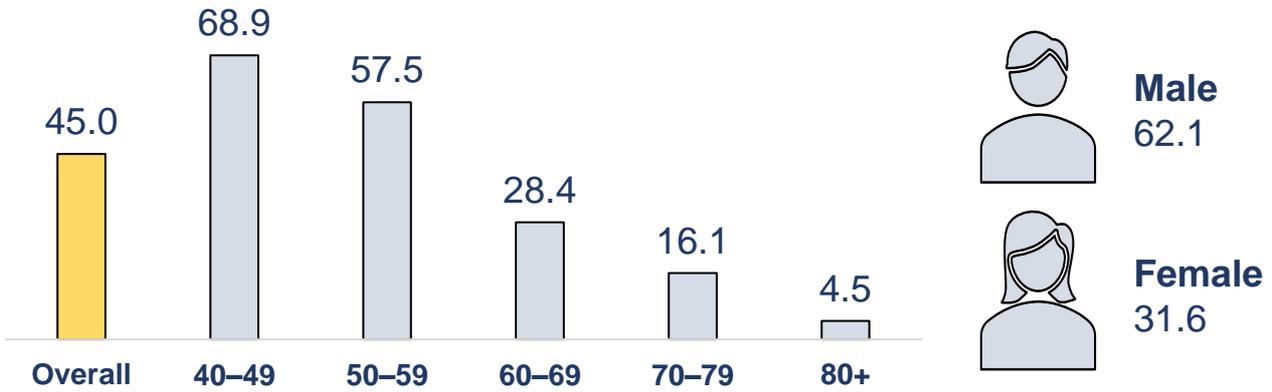
**23%** Worked in agriculture, forestry and fishery

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**64%** Rarely/never thought about retirement

**37%** No retirement plan

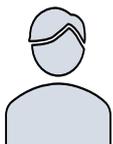
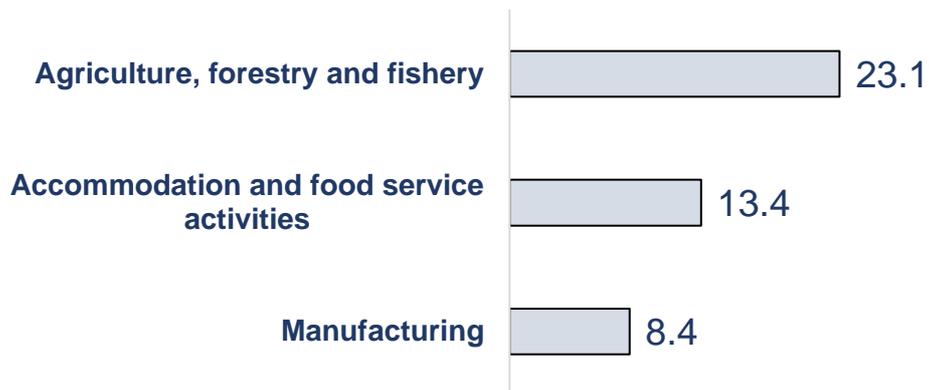
Working respondents (%)



Employment categories (%)



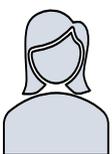
Top three industries (%)



**Male**  
29% working in agriculture, forestry and fishery

<60

**Below 60**  
18% working in agriculture, forestry and fishery

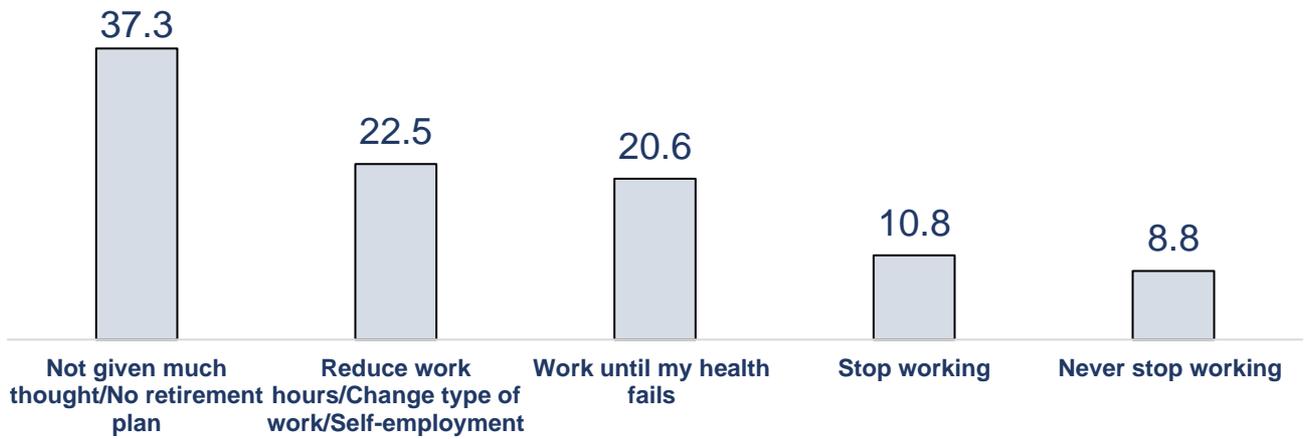


**Female**  
21% working in accommodation and food service activities

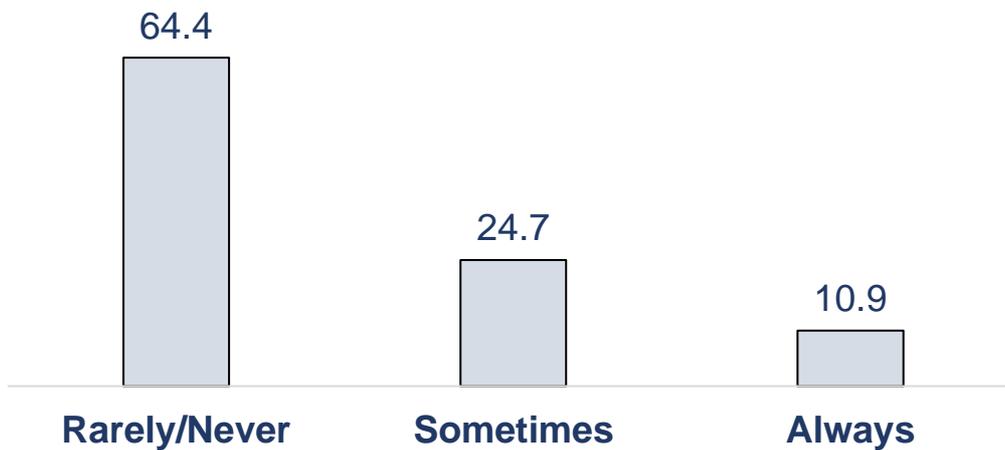
≥60

**60 and older**  
40% working in agriculture, forestry and fishery

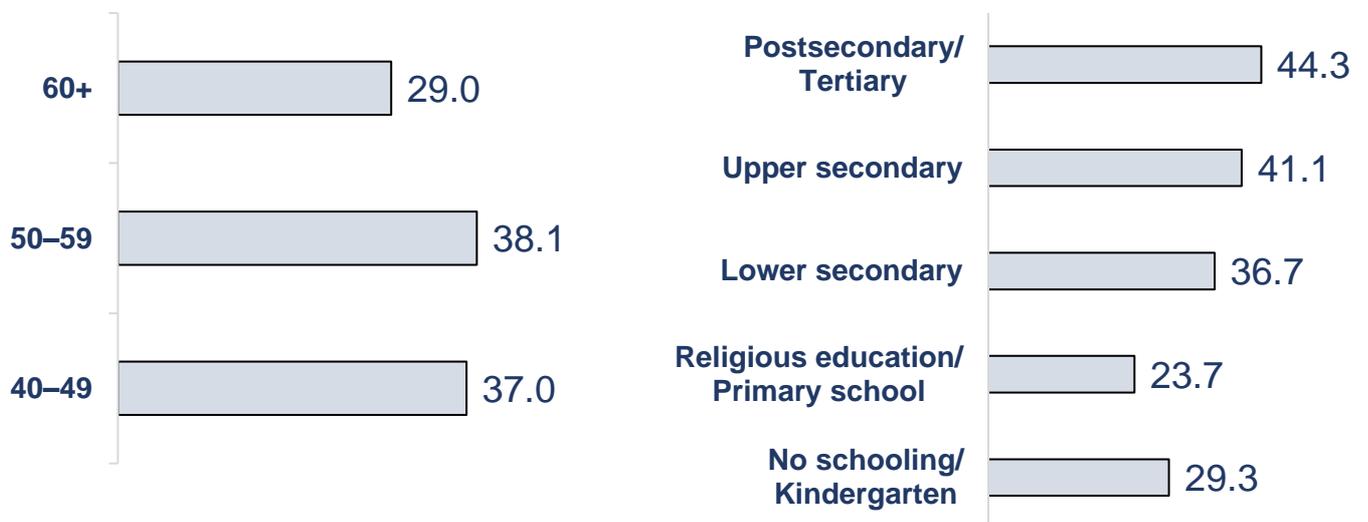
**Retirement plan (%)**



**Thinking about retirement (%)**



**Respondents always/sometimes think about retirement (%)**



# 03

## Income and Expenses

- Nearly 80% of the respondents reported having income, with the majority having a monthly income of less than RM2,000.
- The main source of income was public transfers, including cost-of-living allowances from the federal or state government, followed by private transfers mainly from family.

**79%**

Received some form of income in the past 12 months

**46%**

Received a cost-of-living allowance

**41%**

Received contributions from family members

**73%**

Received a monthly net income less than RM2,000

**67%**

Spent on household/personal care items

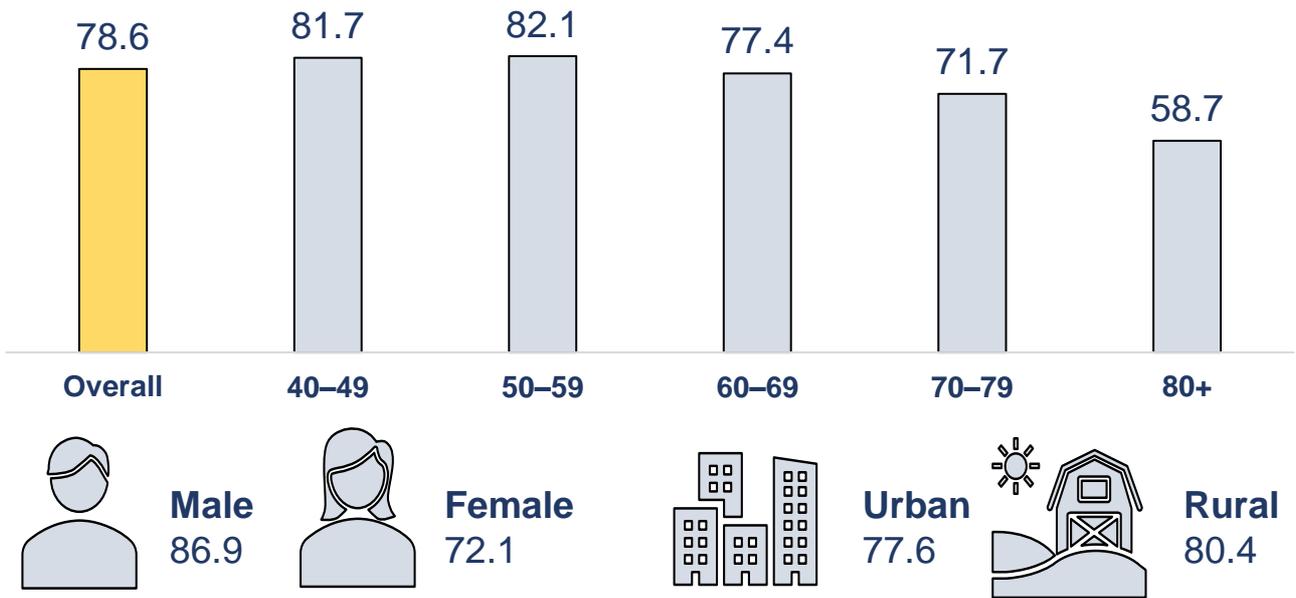
**16%**

Have no monthly expenses

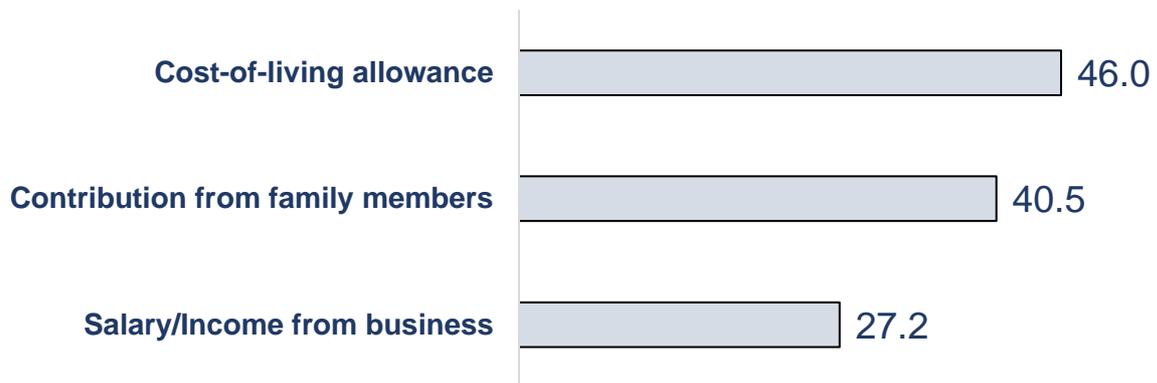
**44%**

Able to manage monthly expenses well/very well

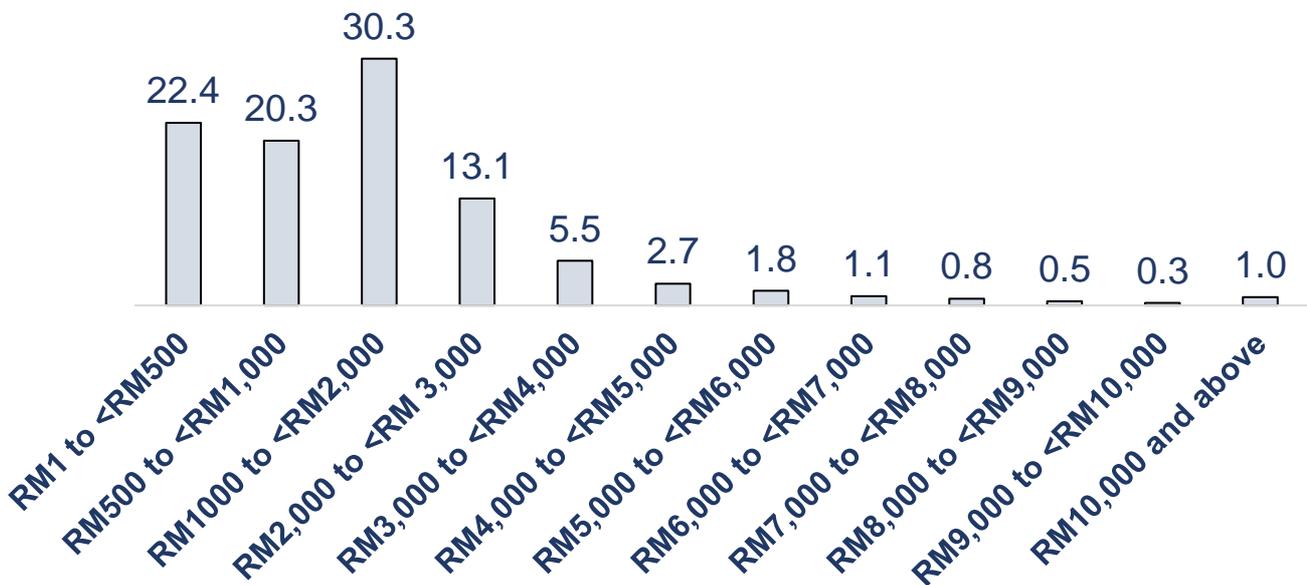
Receiving income (%)



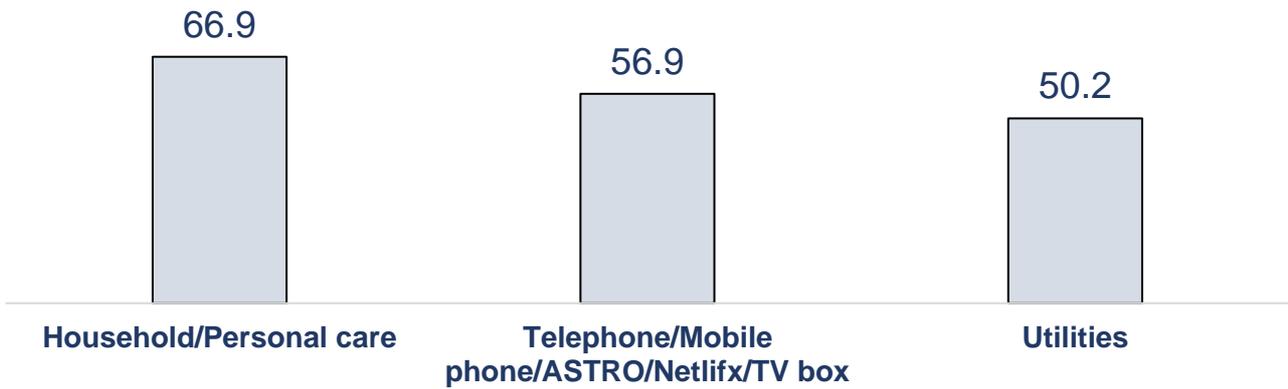
Top three sources of income (%)



Monthly net income including private transfers (%)

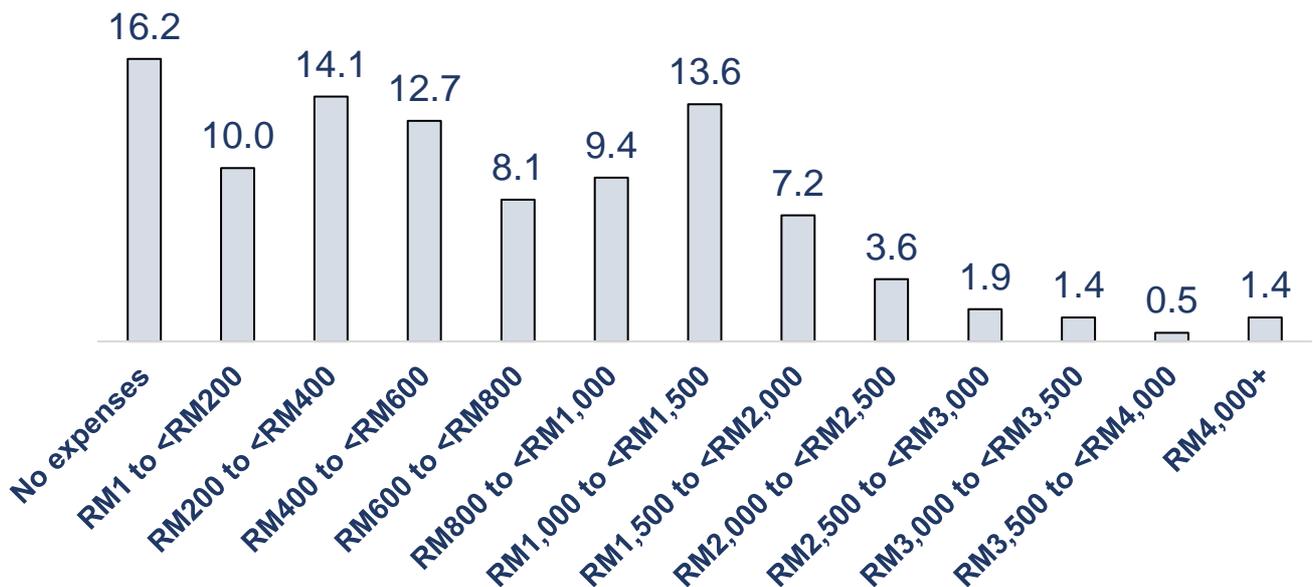


Top three monthly expenses (%)

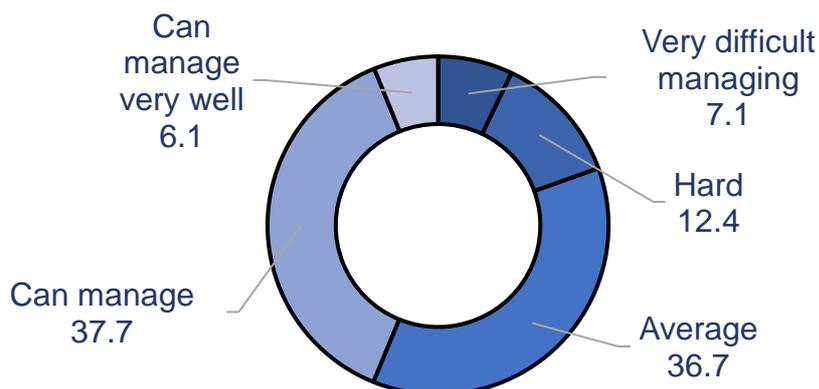


	Median (RM)
Household/Personal care	400.00
Telephone/Mobile phone/ASTRO/Netflix/TV box	60.00
Utilities	120.00

Respondents' monthly expenses (%)



Managing monthly expenses (%)



- Slightly more than 20% of respondents were still servicing loans, with a higher proportion among male respondents and those who were still working.
- The three most common loans were for vehicles, housing and personal loans.
- More than half of the respondents have assets, with a higher proportion among male respondents in all age groups.
- Assets include house, fully paid vehicle, land or other luxury items.

**22%** Still servicing loans

**11%** Vehicle loan

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**63%** Have savings and/or investments

**74%** Cash in hand

**72%** Bank savings

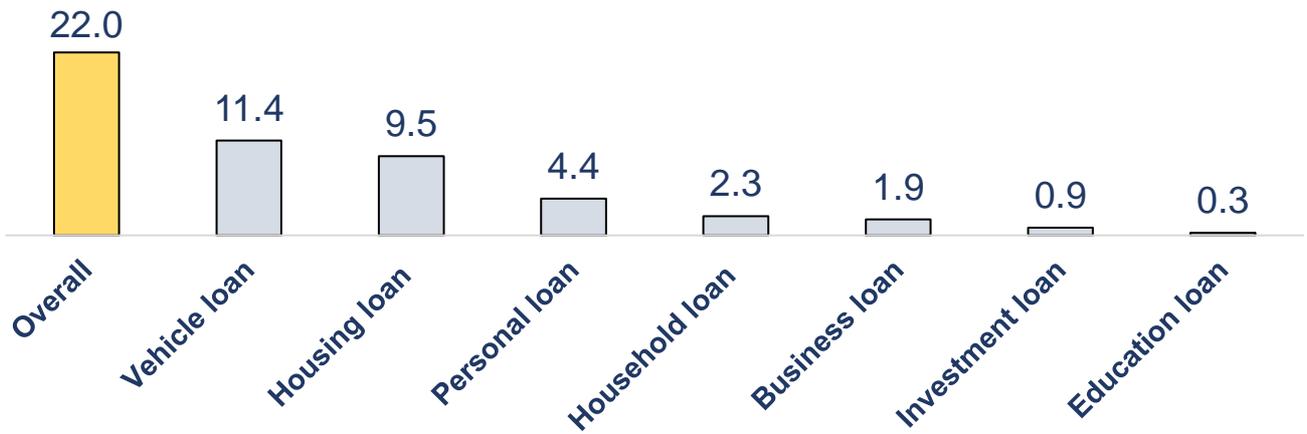
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**57%** Have assets

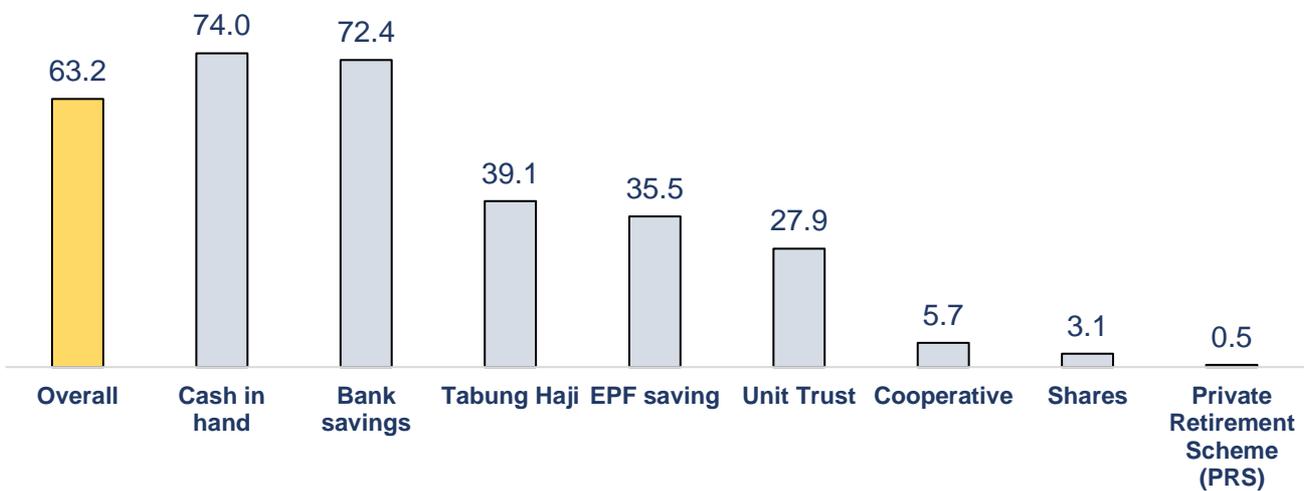
**74%** Houses

**61%** Vehicles

**Respondents with loans (%)**



**Respondents with savings and/or investments (%)**

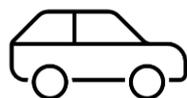


**Respondents with assets (%)**

**57%** Have assets



**Housing**  
73.9



**Vehicles**  
61.4



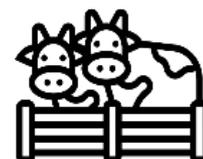
**Land**  
36.7



**Luxury Goods**  
34.2



**Insurance**  
12.1



**Livestock**  
8.4



**Other Property**  
1.9

- Slightly more than half of the respondents reported being in good health, with a higher proportion of respondents in good health among male respondents than female respondents.
- Approximately 60% of respondents were diagnosed with at least one medical condition.
- The three diseases most frequently diagnosed by doctors were hypertension, high cholesterol and diabetes.
- Higher proportion of women were diagnosed with hypertension and high cholesterol compared to men and the proportion increased with age.
- A high proportion of respondents diagnosed with diabetes, hypertension, high cholesterol, heart disease and stroke were undergoing treatment.

**51%** Rated themselves as in good health

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**60%** Have at least one disease diagnosed by a doctor

**67%** Hypertension

**51%** High cholesterol

**39%** Diabetes

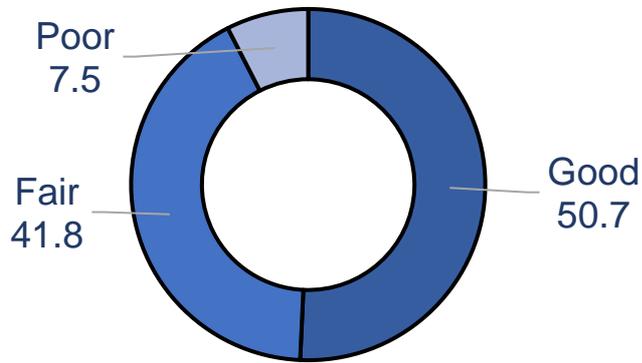
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**95%** Received treatment for diabetes

**94%** Hypertension

**91%** High cholesterol

Self-rated health (%)



**Male**  
53% in good health



**Female**  
49% in good health

Top three diseases (%)

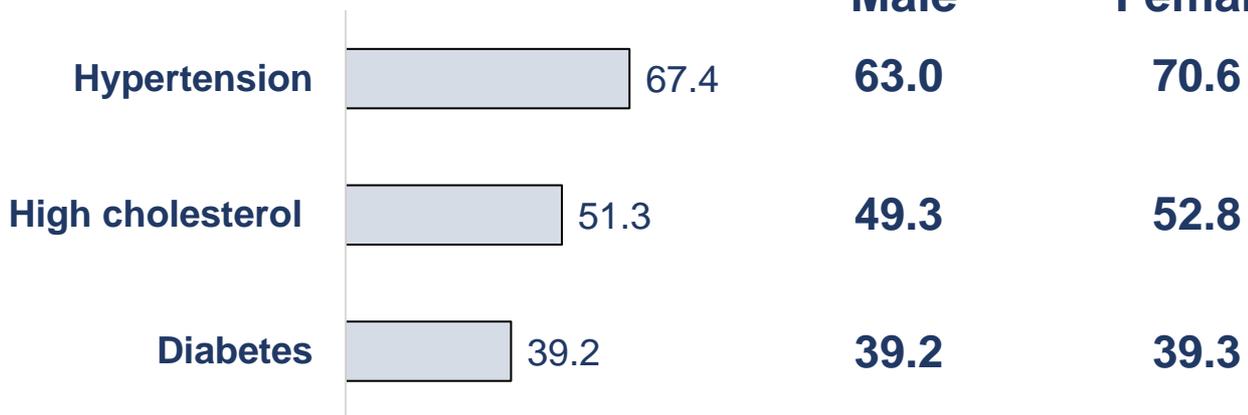
**60%** Have at least one disease diagnosed by a doctor



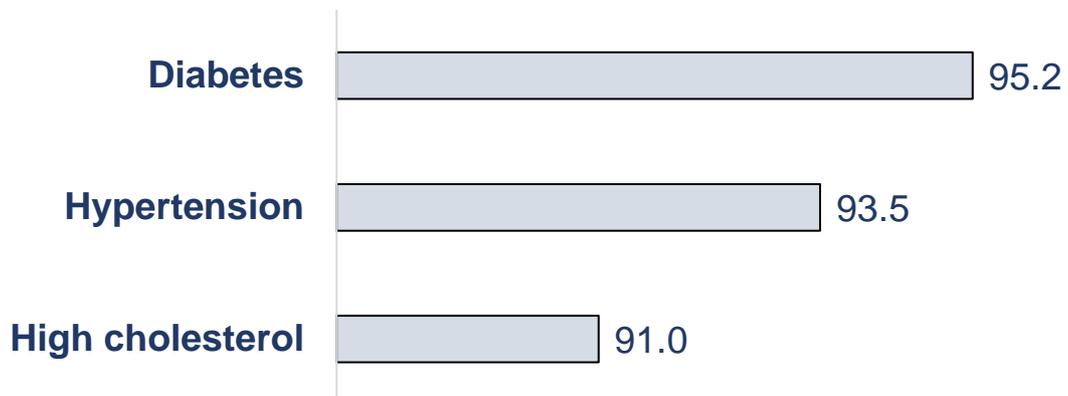
**Male**



**Female**



Respondents in treatment (%)



06

## Physical Measurement

- Blood pressure measured during the field interview revealed that 37% of the respondents had hypertension, while 21% were at risk of hypertension.
- The proportion of men who were at risk and had hypertension was slightly higher than that of women and increased with age.
- Among respondents who were diagnosed with hypertension and those who were screened showed that about 30% of respondents were unaware of their condition and were considered prone to undiagnosed hypertension.
- Measured body mass index (BMI) showed that more than 80% of female respondents were categorized as “pre-obese” and “obese,” while men registered about 74%.
- Abdominal obesity, as measured by waist circumference, revealed that 86% of female respondents and 59% of male respondents had abdominal obesity.

**91%** Right-hand dominant

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**37%** Having hypertension

**21%** At risk of hypertension

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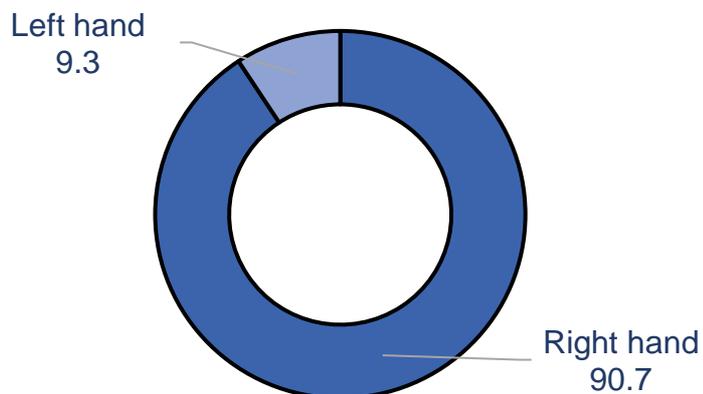
**42%** Classified as obese

**36%** Classified as pre-obese

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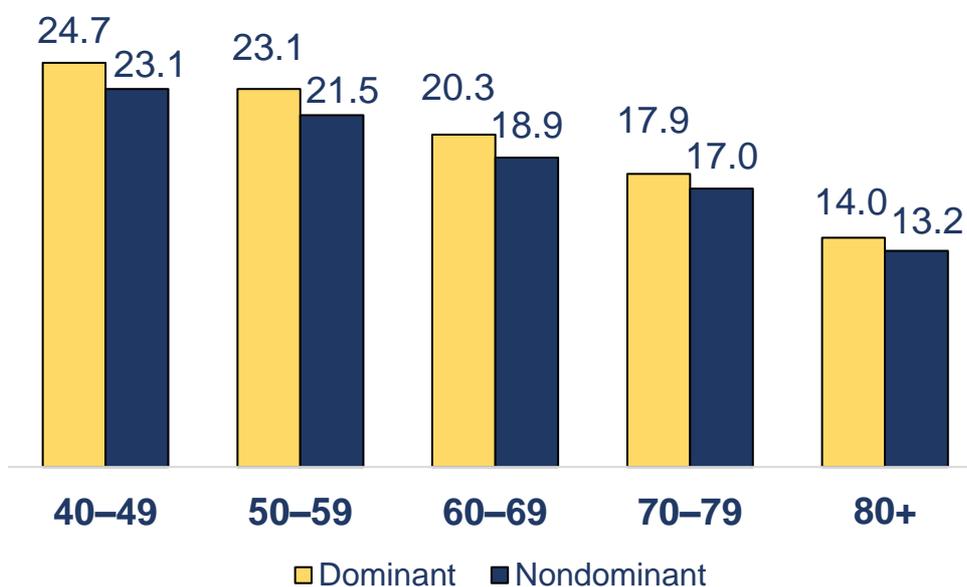
**75%** Classified as having abdominal obesity

Dominant hand (%)

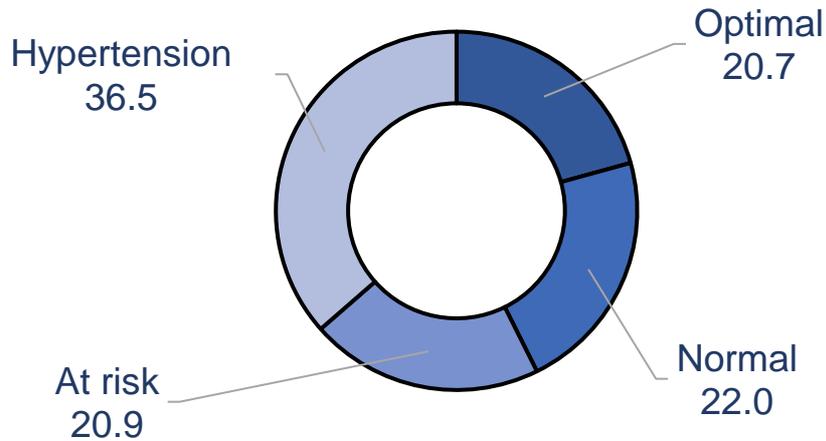


Mean handgrip strength (KG±S.D.)

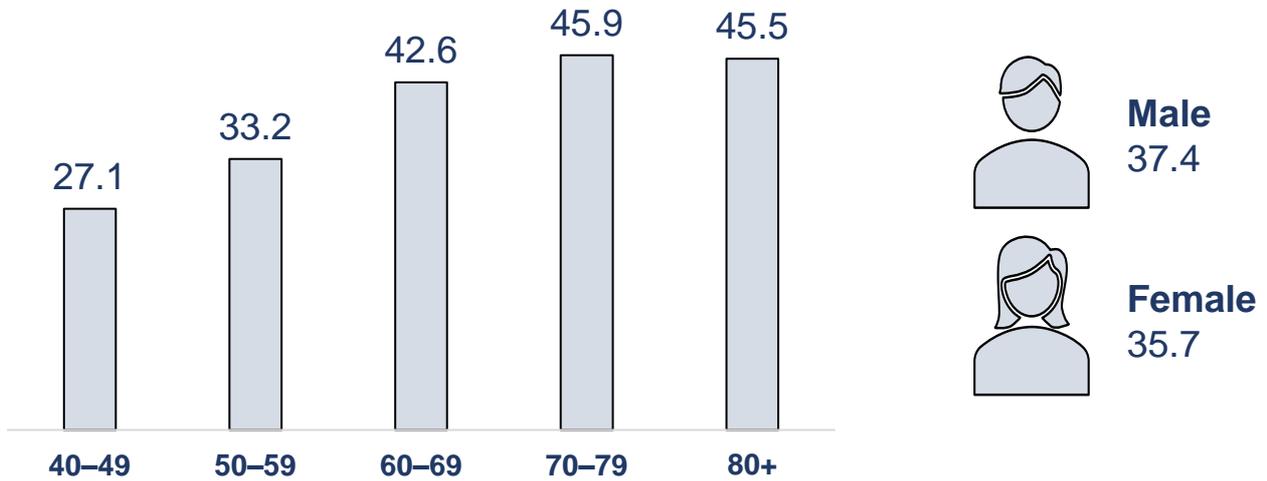
	Male	Female
Dominant hand	26.9 ± 9.5	17.7 ± 6.4
Nondominant hand	25.4 ± 9.3	16.3 ± 6.1



**Blood pressure classification (%)**

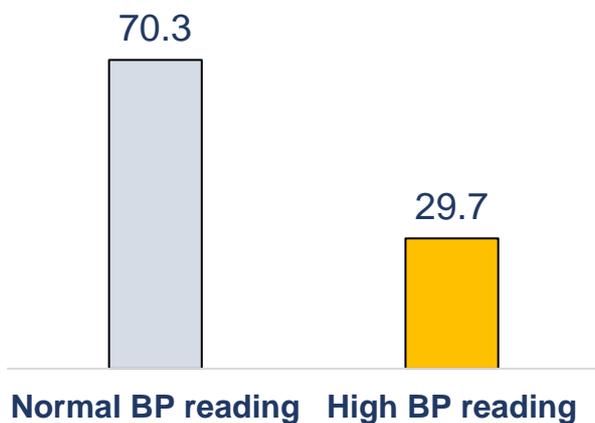


**Respondents with hypertension (%)**



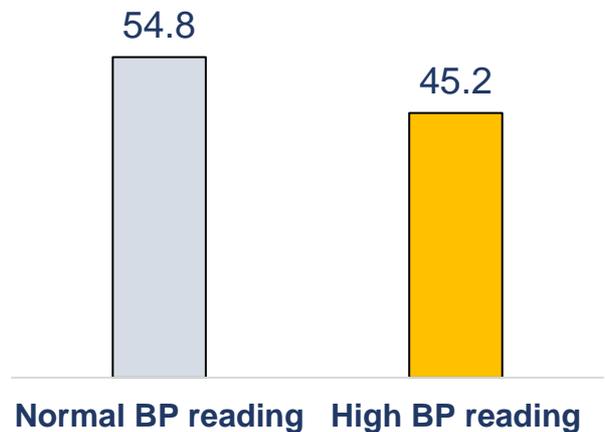
**Blood pressure readings of respondents (Without doctor-diagnosed hypertension) (%)**

**n=2,747**

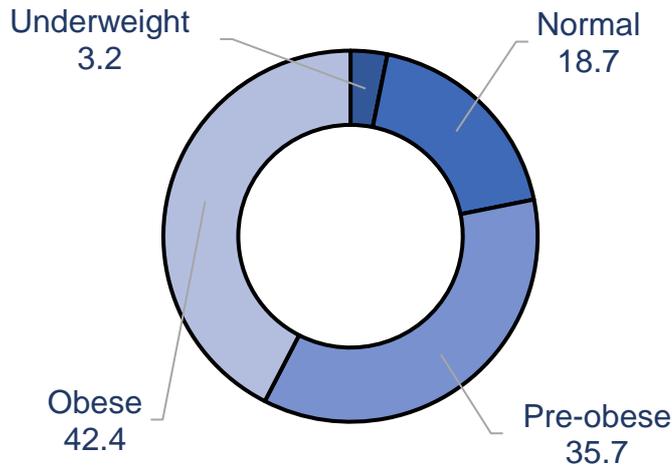


**Blood pressure readings of respondents (Doctor-diagnosed hypertension and currently on medication) (%)**

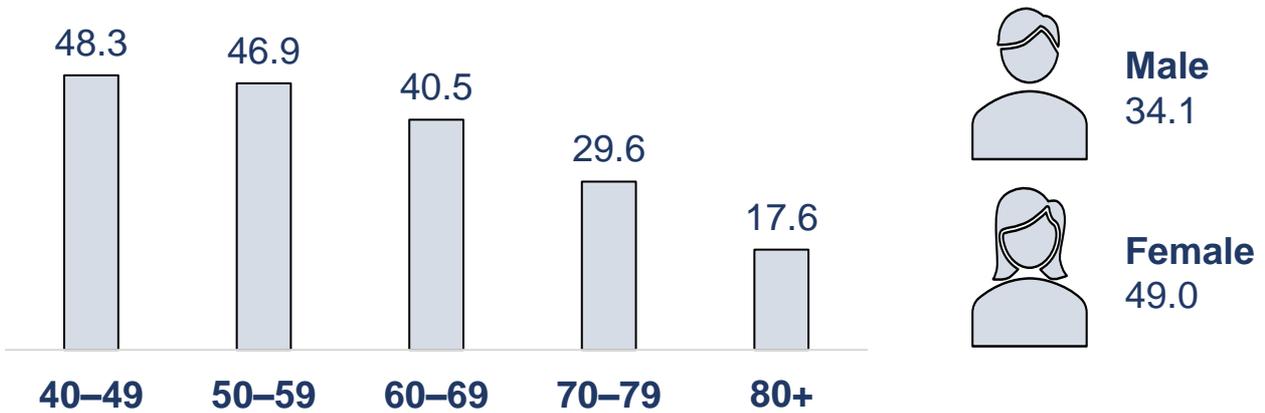
**n=1,729**



**BMI classification (%)**

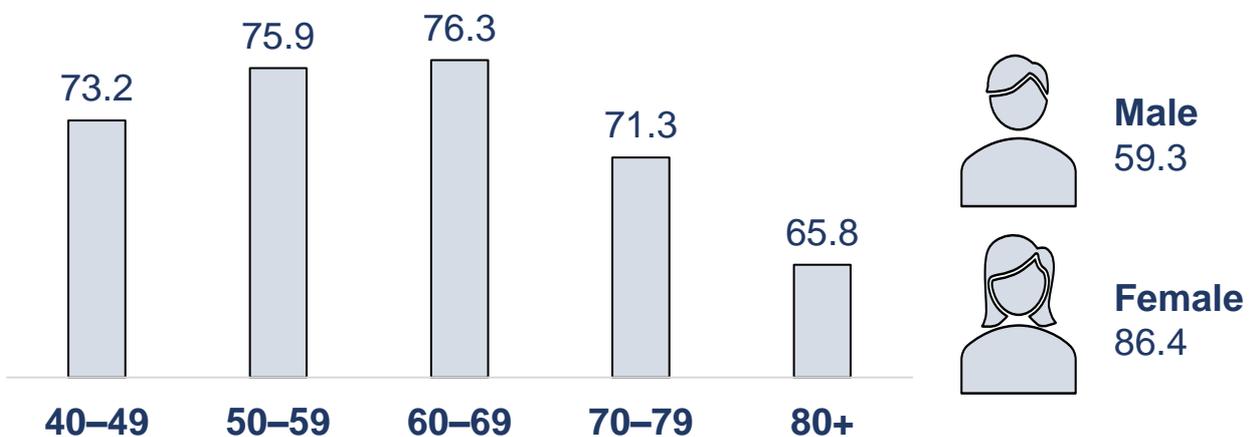


**Obesity (%)**



**Abdominal obesity (%)**

**75%** Have abdominal obesity



07

## Health-care Utilization

- More than 50% of respondents had undergone medical examination, with a high proportion having had general health screening.
- A high proportion of respondents had medical checkups at government health facilities.

**56%** Had undergone medical checkup

**80%** Chose government facilities for medical checkup

**97%** General health screening

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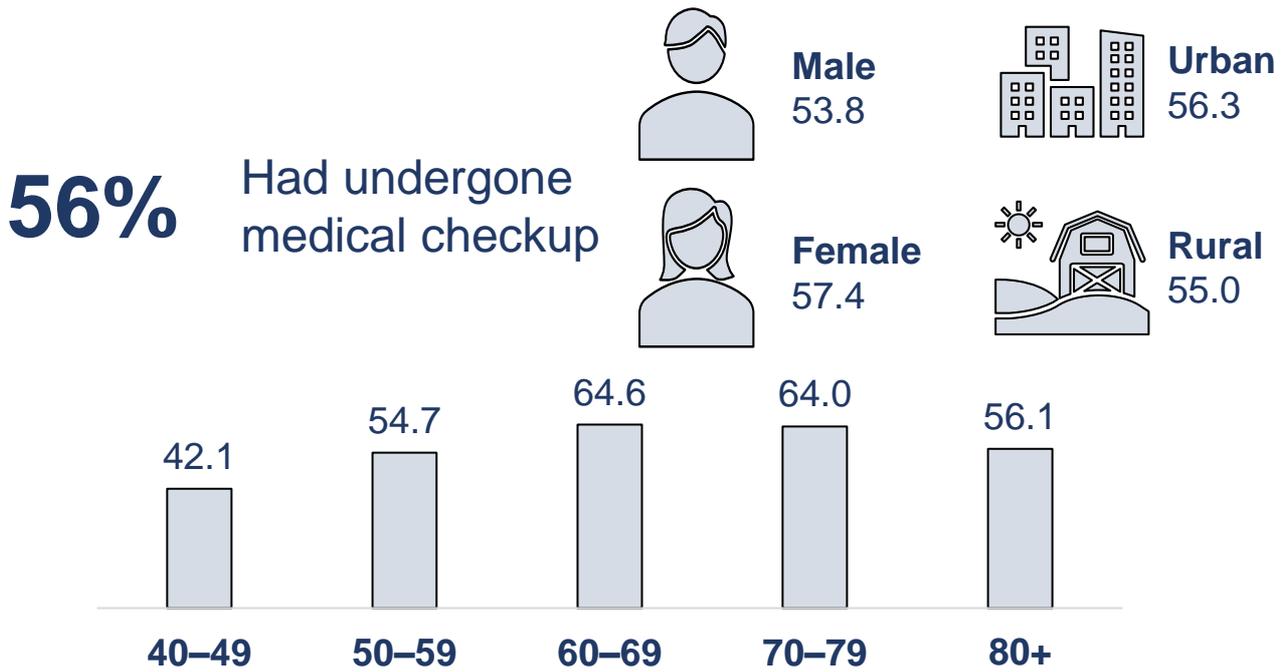
**9%** Hospitalized at some point

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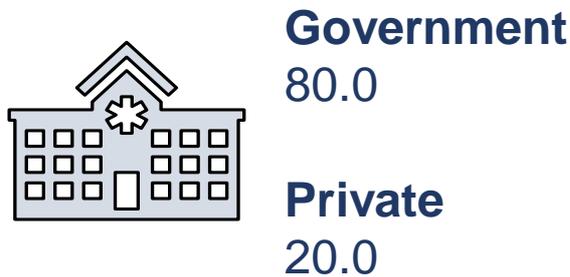
**63%** Visited a doctor

**70%** Chose government facilities for outpatient treatment

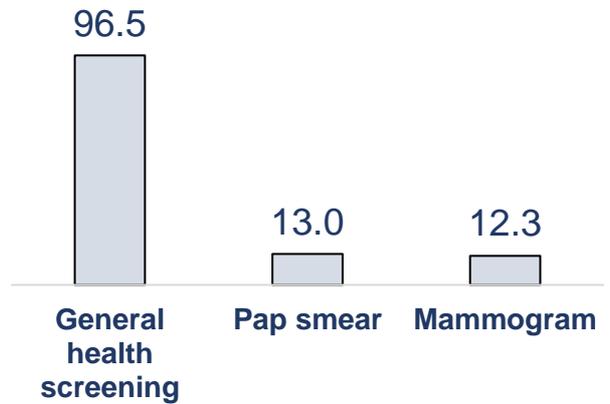
Respondents with medical checkup (%)



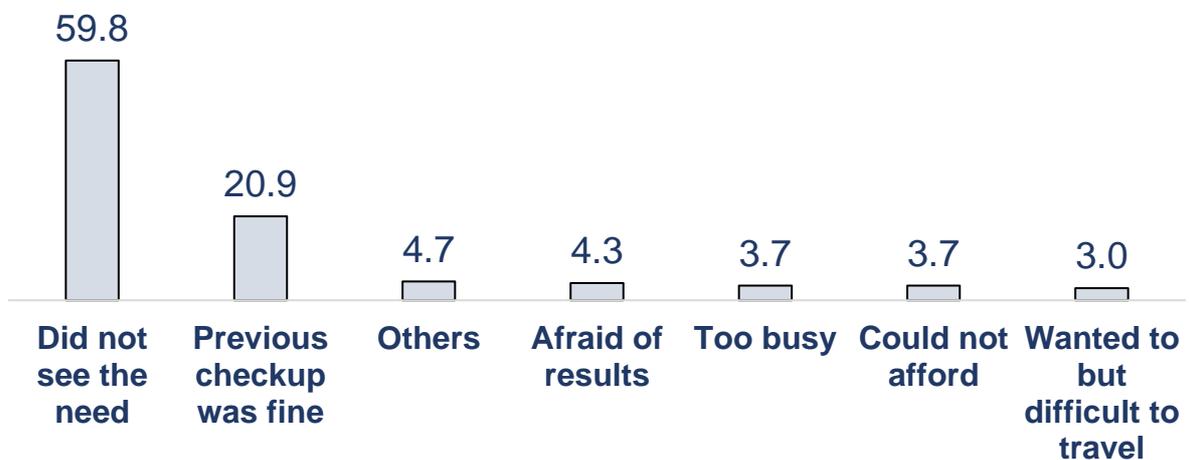
Facilities choice (%)



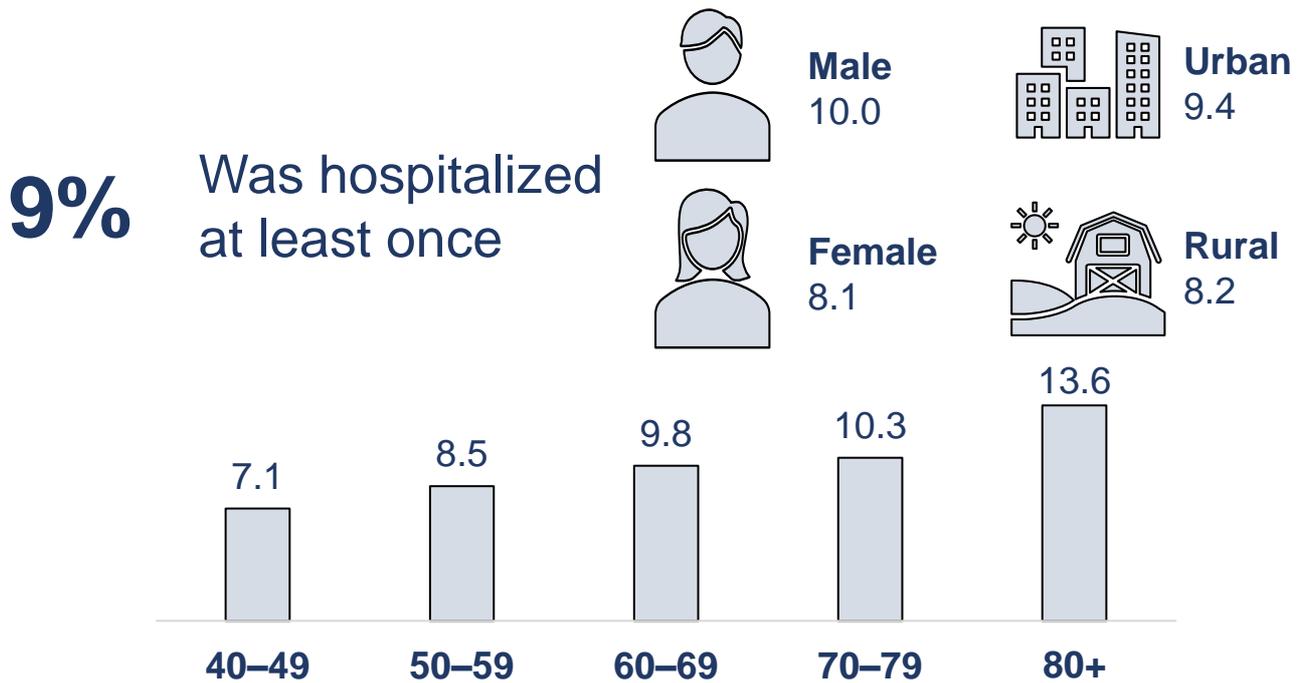
Top three types of medical checkups (%)



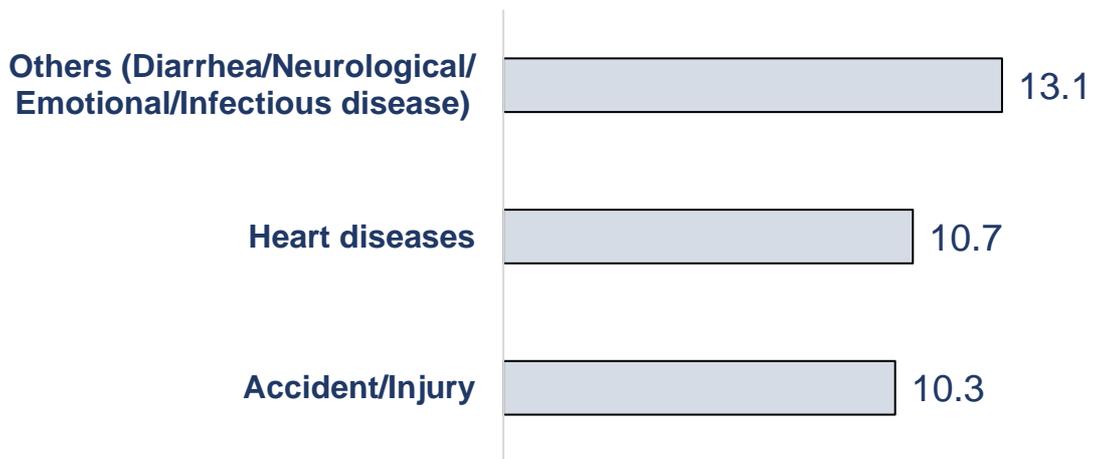
Reasons for not having medical checkup (%)



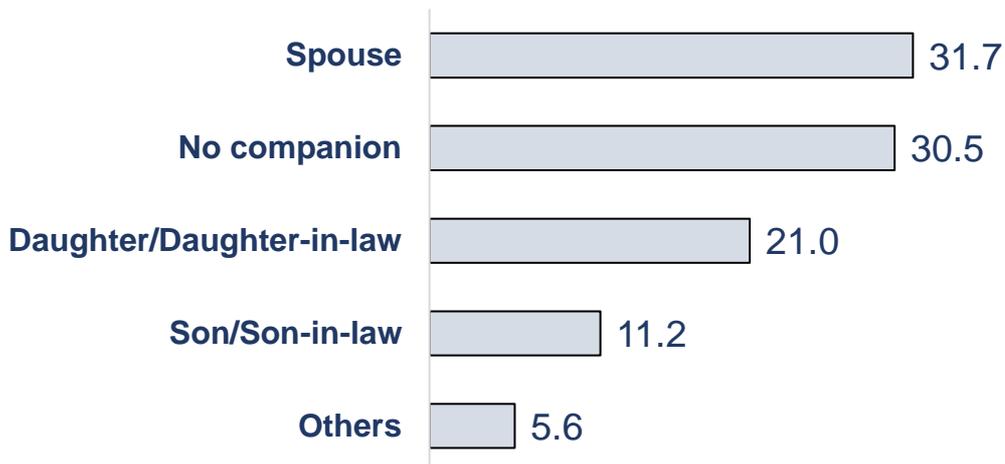
Hospitalization in the past 12 months (%)



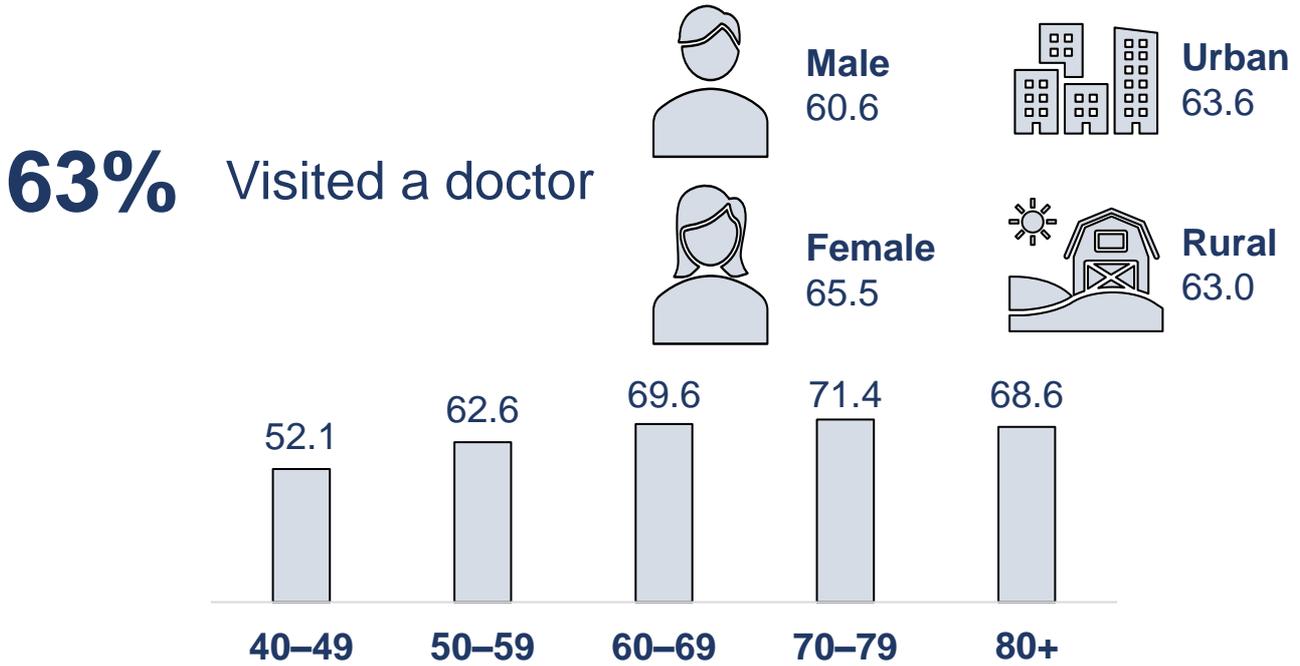
Top three reasons for hospitalization (%)



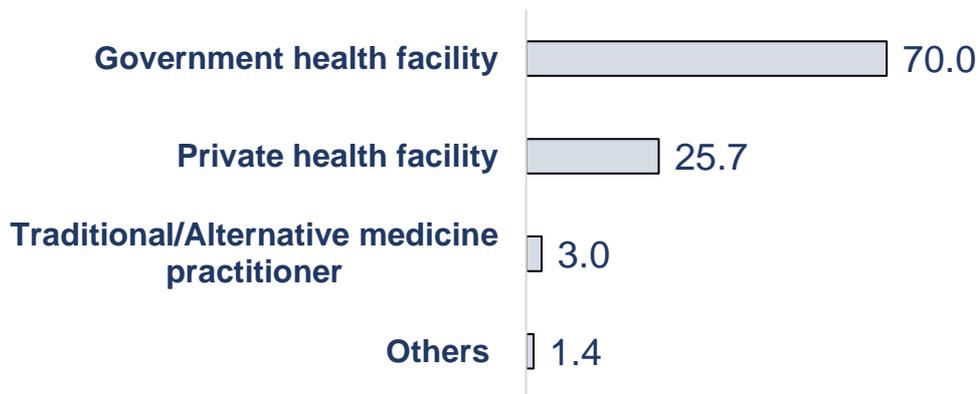
Accompanying person (%)



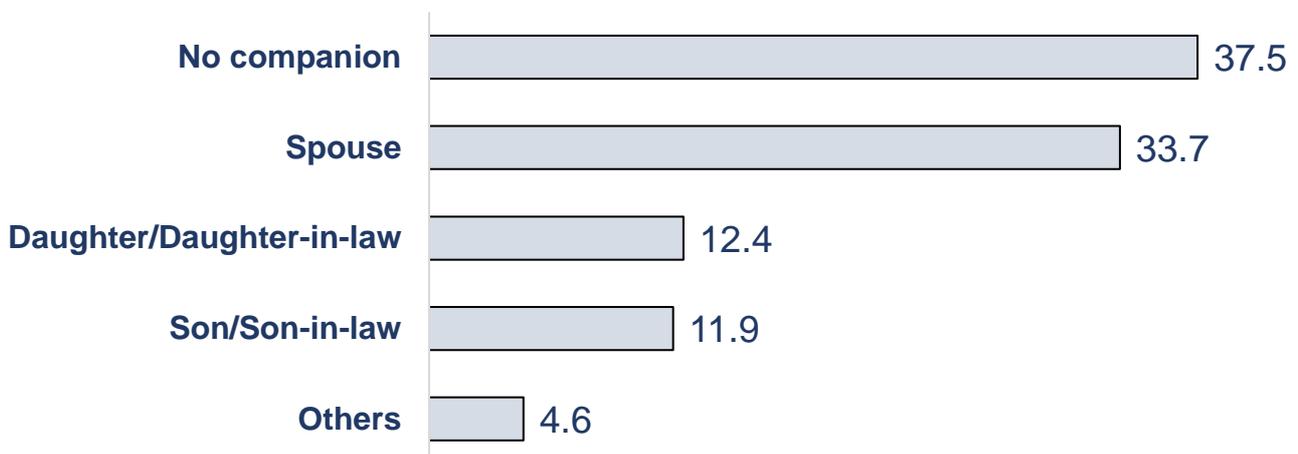
Visited a doctor in the past 12 months (%)



Outpatient health-care providers (%)



Accompanying person (%)



- The proportion of respondents who needed help with ADLs was highest for climbing stairs, getting in and out of bed and for mobility around the house.
- For all ADLs, the proportion of respondents who needed help increased with age.
- The highest proportion of respondents who needed help with IADLs was with driving, managing money and visiting family or friends and this proportion increased with age.
- With regard to cognitive abilities, about half of the respondents rated themselves as having a good memory.
- More than 90% were able to count backwards correctly and the percentage of correct answers was higher for male respondents than for females and decreased with age.
- On the serial 7's subtraction test, almost 90% answered the first subtraction of 7 from 100 correctly. However, on the second subtraction, the percentage of correct answers dropped significantly to 58% and on the third subtraction to 51%.
- A combined assessment of cognitive ability showed that the sample respondents generally performed quite well.

**50%** Had good memory

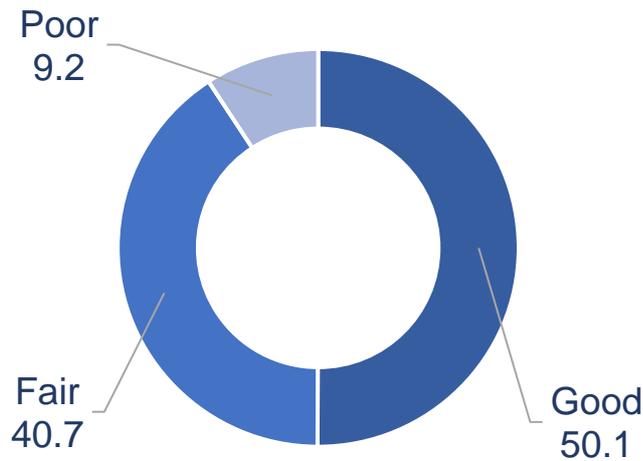
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**10%** Needed help with climbing stairs

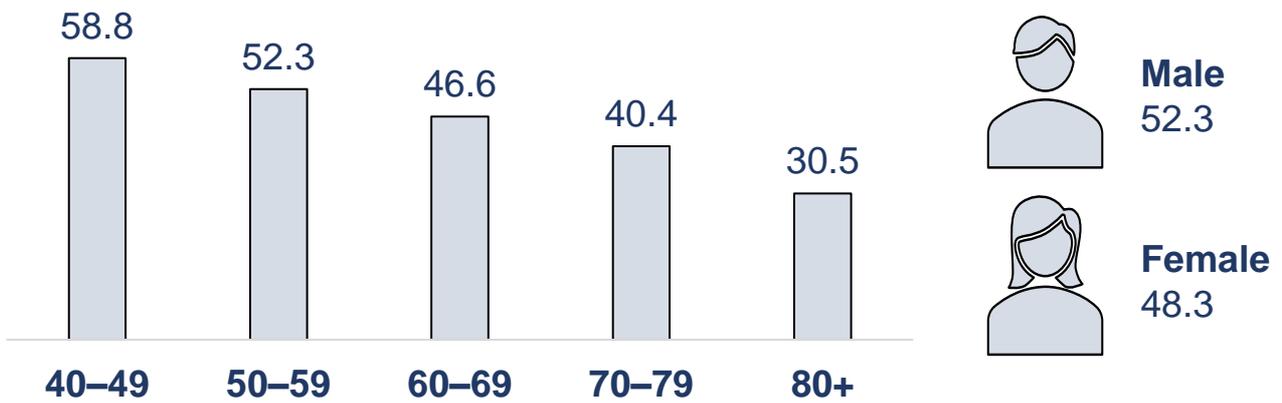
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**38%** Needed help with driving

Self-rated memory (%)



Respondents with good memory (%)



Top three ADLs requiring help (%)

Top three IADLs requiring help (%)

**Male**

- 6.4 Climbing stairs
- 2.1 In and out of bed
- 2.0 Bathing

**Female**

- 12.3 Climbing stairs
- 3.5 In and out of bed
- 3.4 Mobility in the house

**Male**

- 30.7 Preparing a meal
- 22.6 Doing laundry
- 20.3 Managing money

**Female**

- 57.0 Driving
- 45.1 Visiting friends/family
- 44.5 Managing money

Immediate words recall

5/10

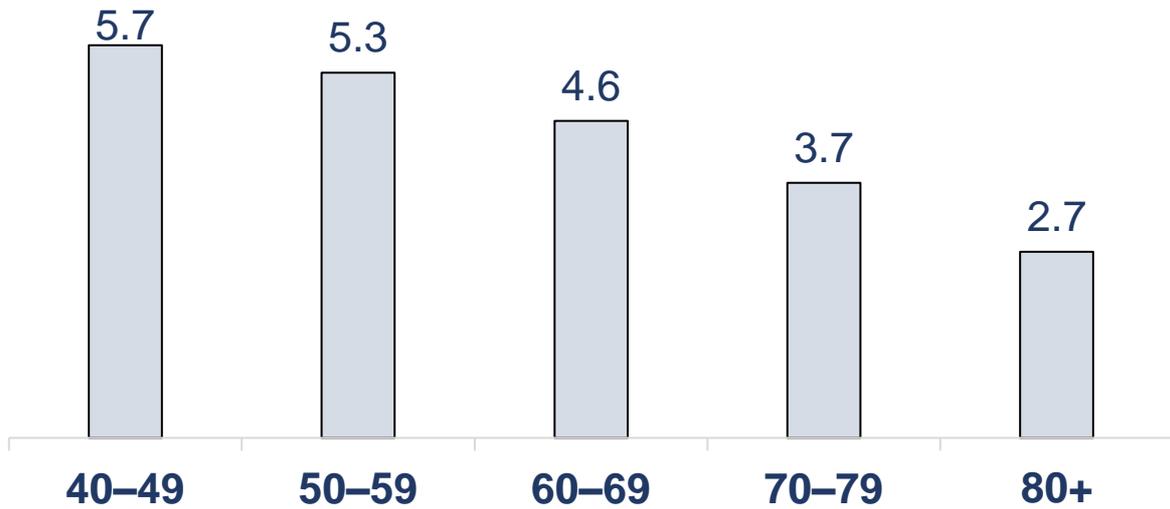
Average immediate words recall



Male  
4.8



Female  
5.0



Delayed words recall

5/10

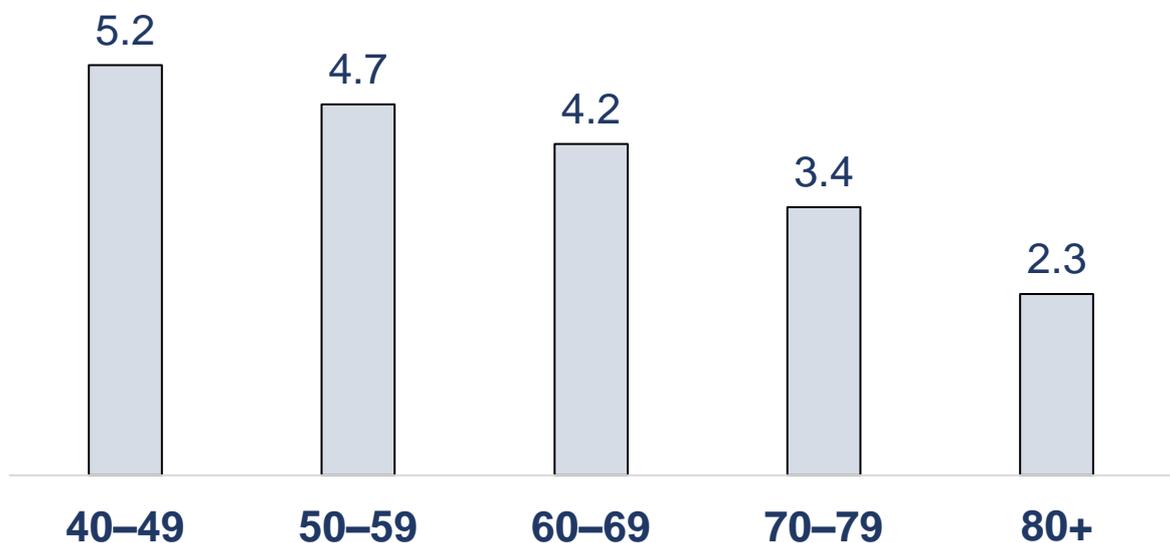
Average delayed words recall



Male  
4.3



Female  
4.6



Counting backwards correctly (%)

95%

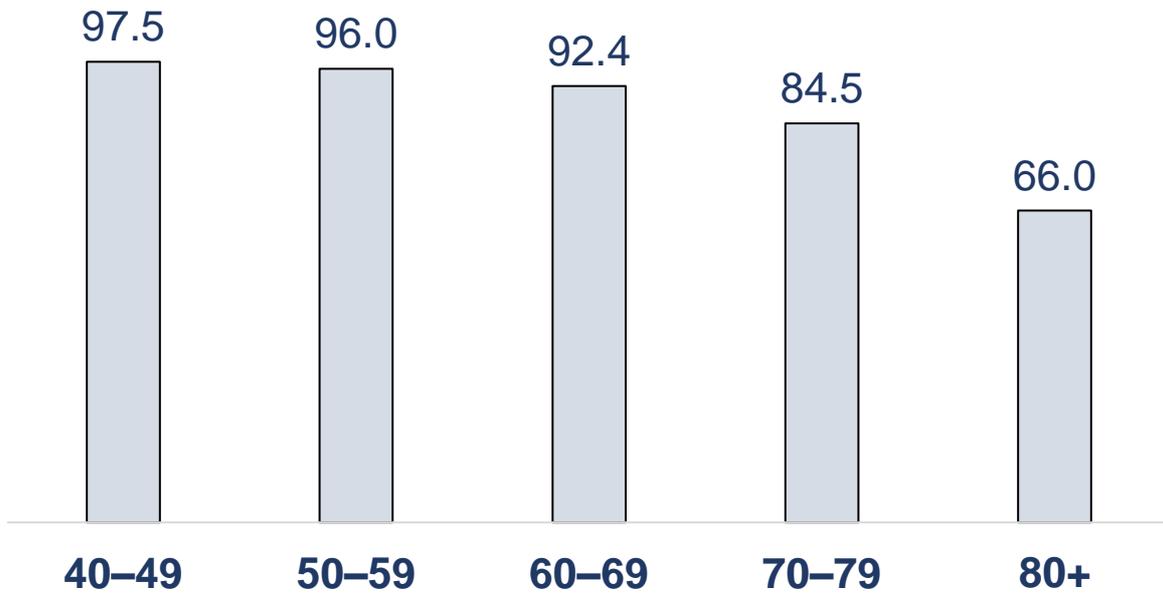
Counted backwards correctly



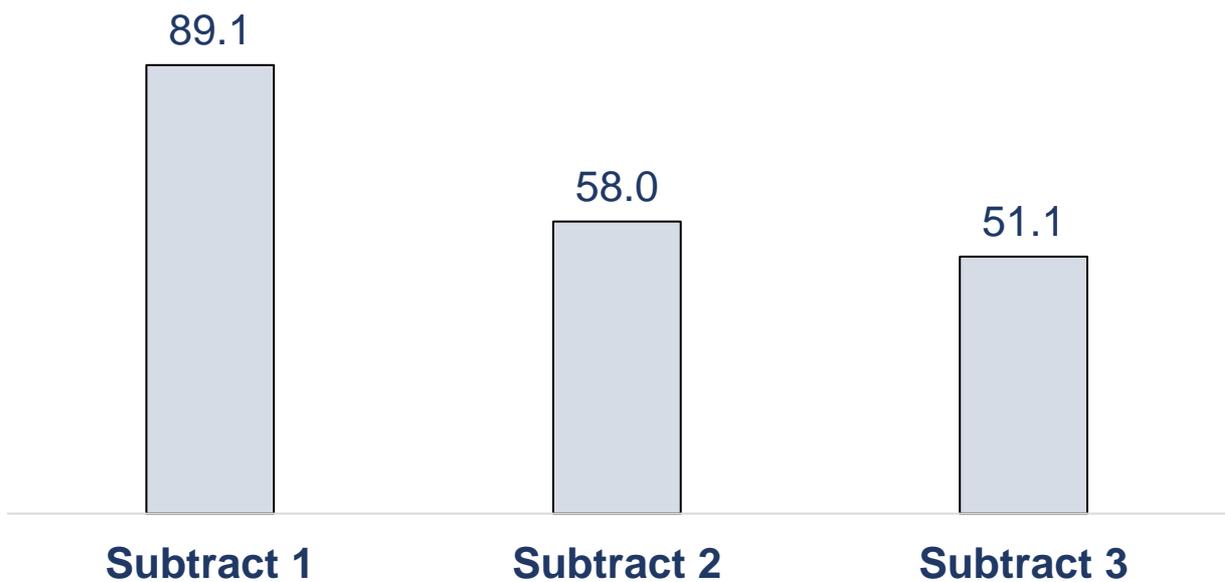
Male  
93.0



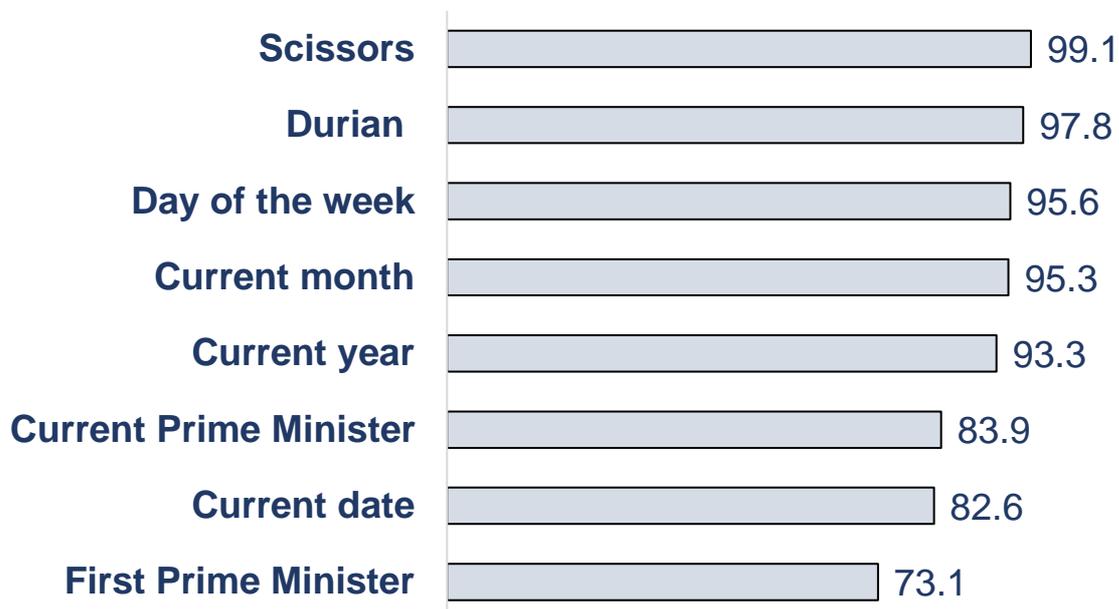
Female  
91.0



Answering serial 7's subtraction test correctly (%)



Answering general knowledge questions correctly (%)



Composite cognitive function score

**61/100**

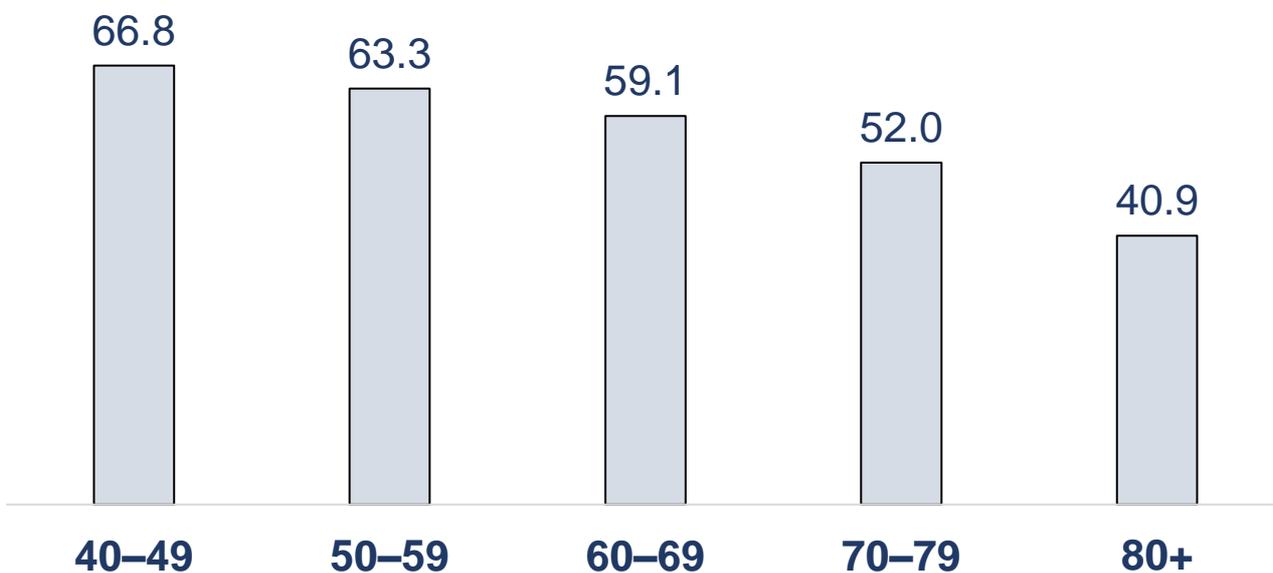
Average cognitive score



**Male**  
60.4



**Female**  
61.1



- The majority had a positive outlook towards life, especially in terms of people they could turn to and having good relationship with family members or friends.
- Men tend to be more positive than women in terms of their outlook towards life.

**81%** Felt there were people they feel close to

**70%** Satisfied with their life

**69%** Happy

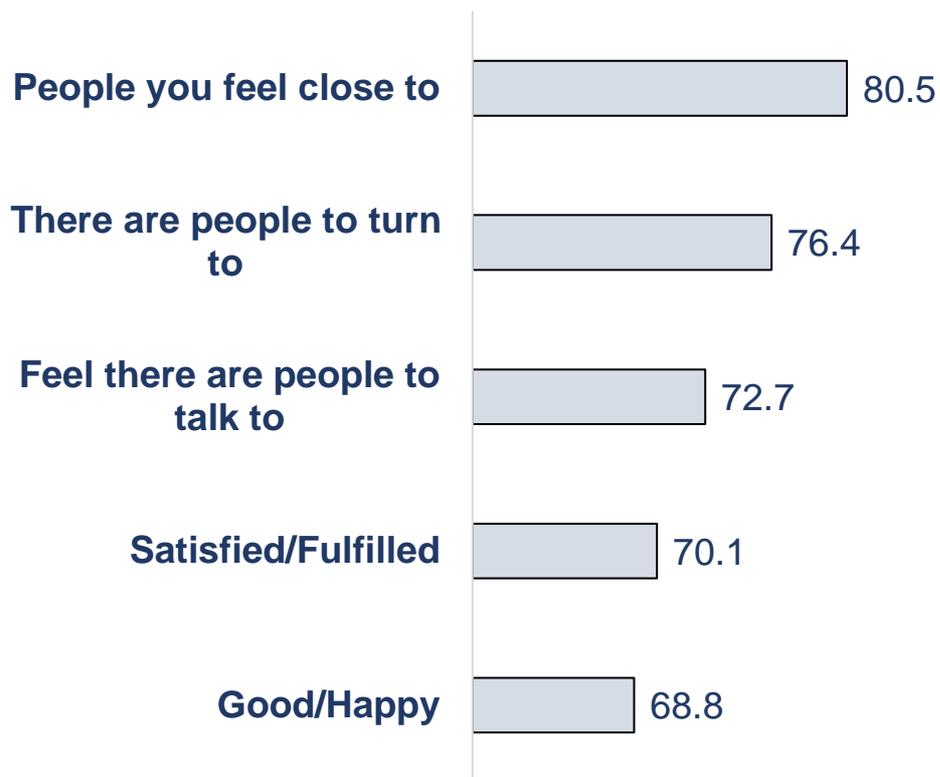
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**8%** Experienced anxiety/stress

**7%** Sad

**5%** Had trouble concentrating

Positive outlook statements - "often/always" answers (%)



Negative outlook statements - "often/always" answers (%)



10

## Social Assistance

- Slightly more than half of the sample respondents reported that their household members received social assistance, mainly in the form of cost-of-living allowance from the federal government.
- The majority of respondents reported that their households received only one type of social assistance, more than one-third reported receiving two to four types of assistance.
- One-third reported never applied or no knowledge of the existence of such federal assistance programs, which could lead to exclusion error. There was also evidence of inclusion error.

51%

Household received at least one social assistance

39%

Received more than one assistance

96%

Received cash assistance

48%

Received cost-of-living allowance

33%

No knowledge of available assistance or how to apply

Household receiving social assistance (%)

51%

Household received at least one social assistance

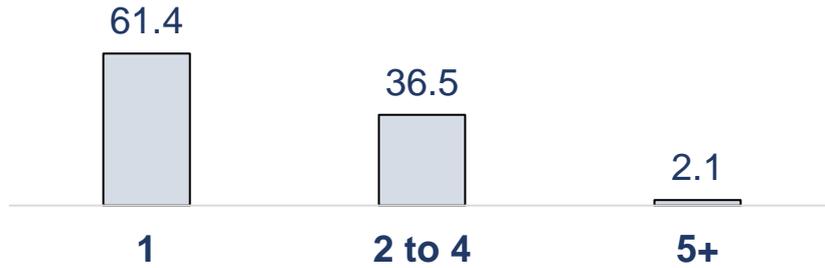


In-kind  
5.3

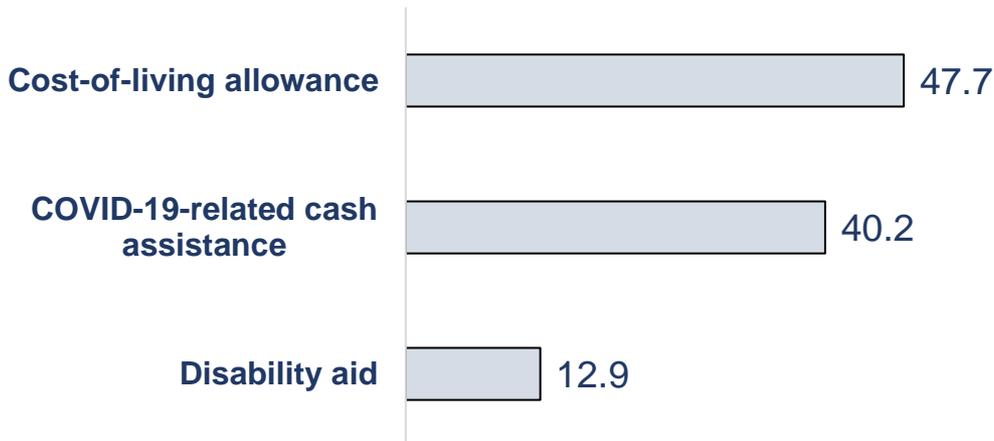


Cash  
96.0

Number of assistance (%)



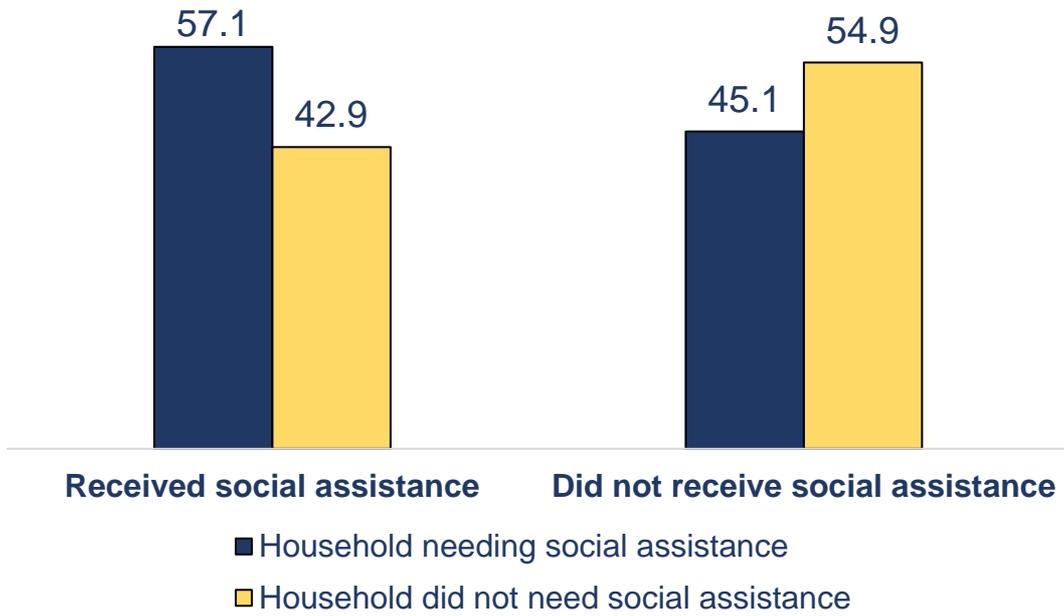
Top three social assistance (%)



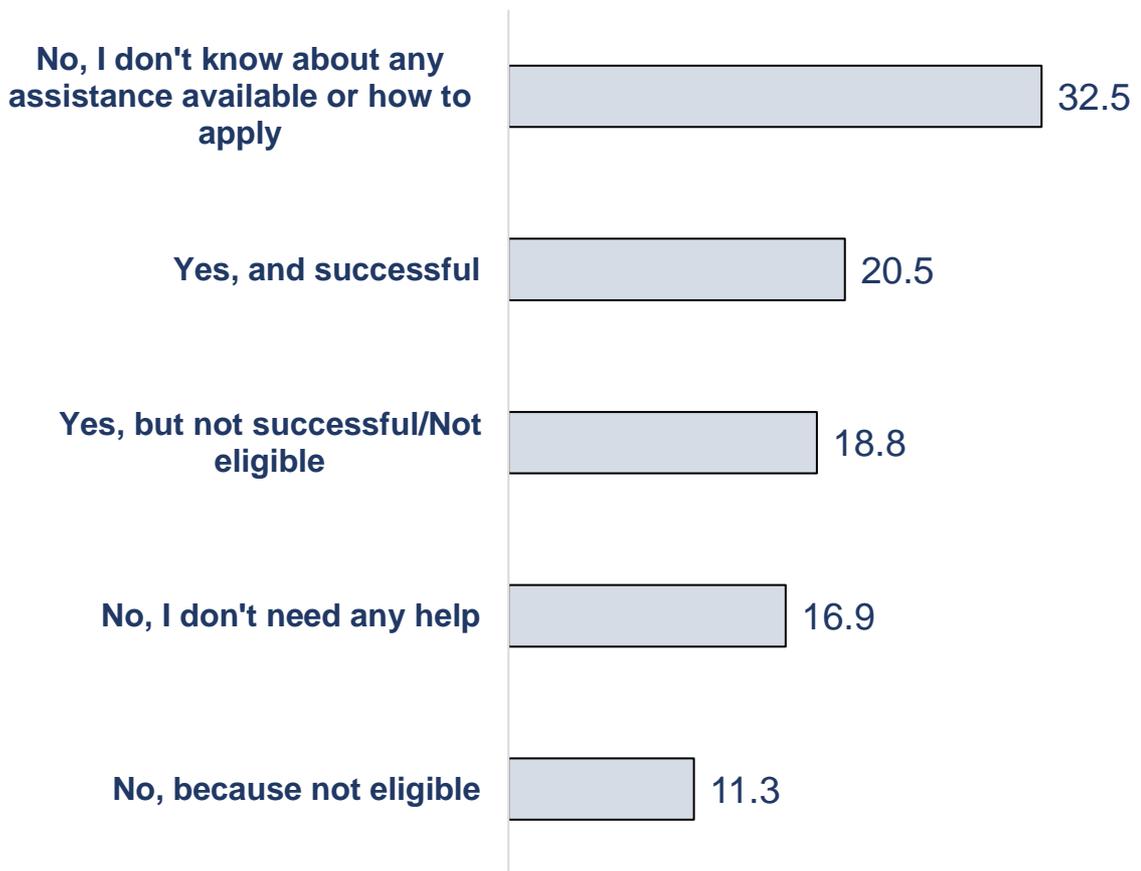
Financial assistance in a year (%)



Household needing social assistance (%)



Social assistance application experience (%)



- The COVID-19 pandemic and subsequent MCOs had affected respondents' economic, family, and social lives to varying degrees.

**43%**

Lonely during movement control order

**62%**

Sad due to not being able to meet family members

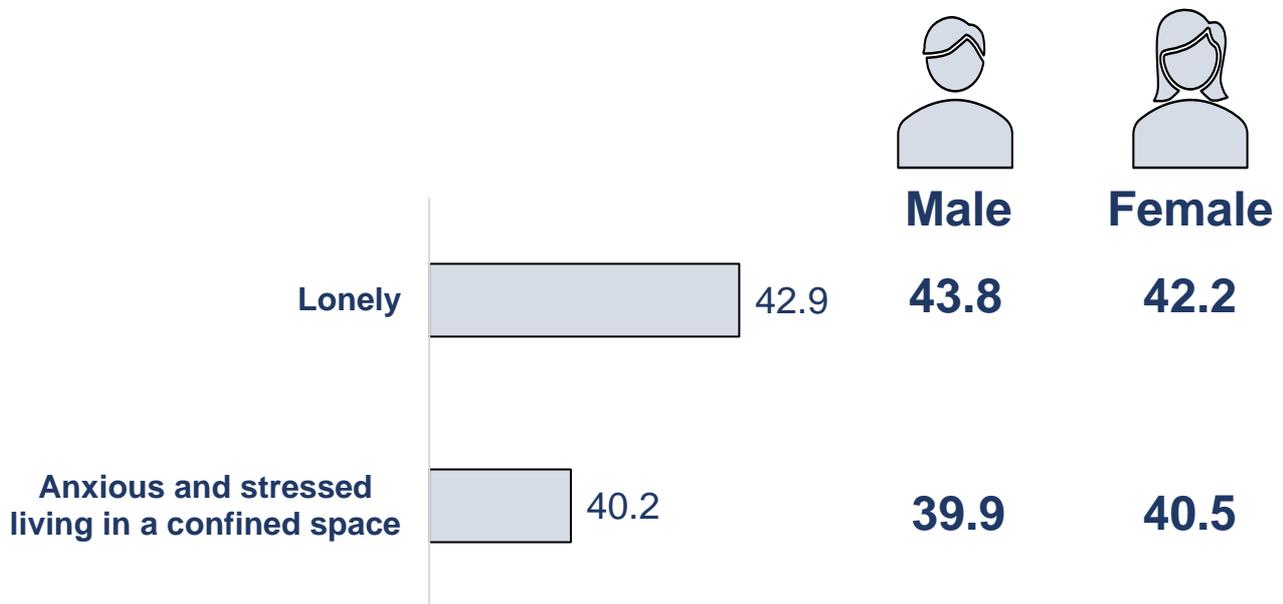
**60%**

Reduced income from business

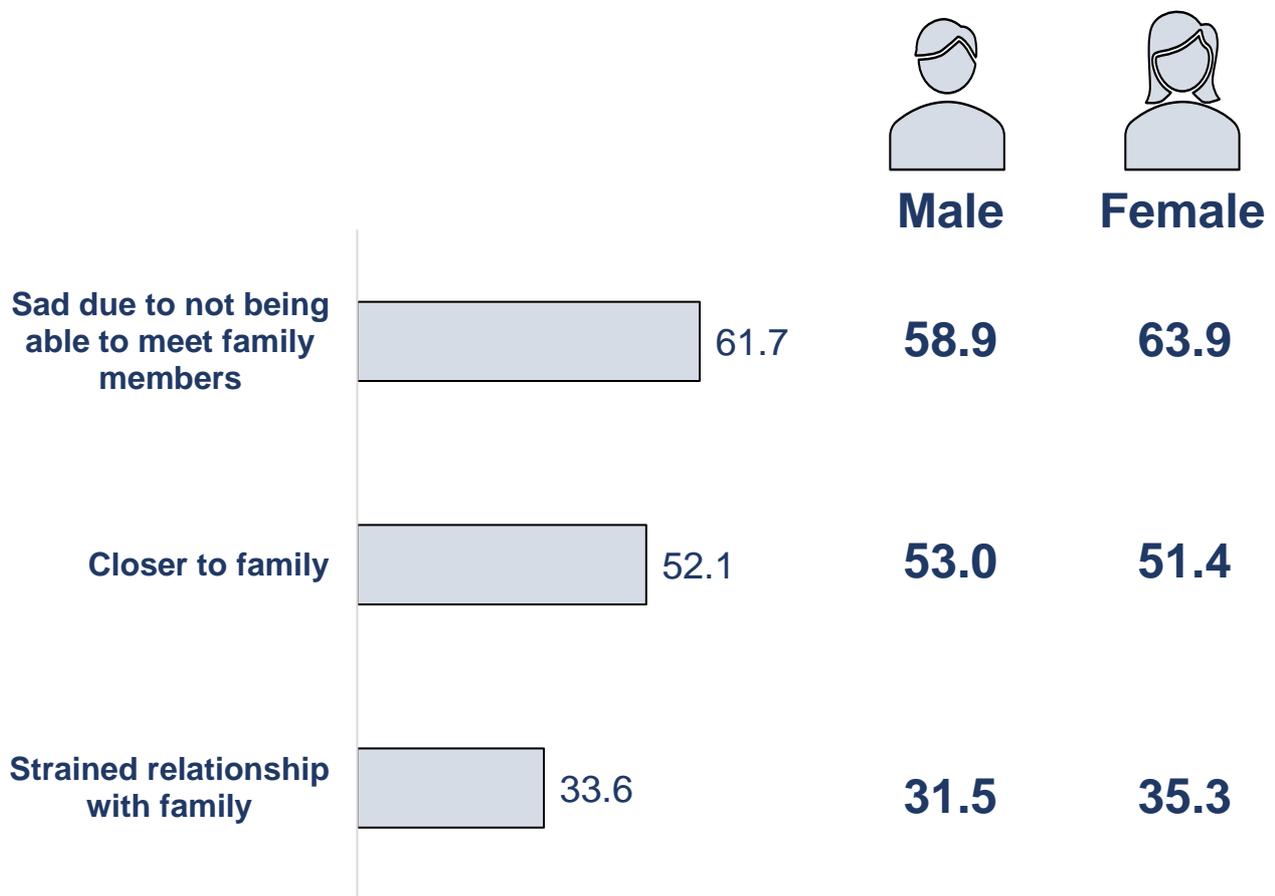
**90%**

Worried about own and family members' health

Psychological impact (%)



Family relationship (%)



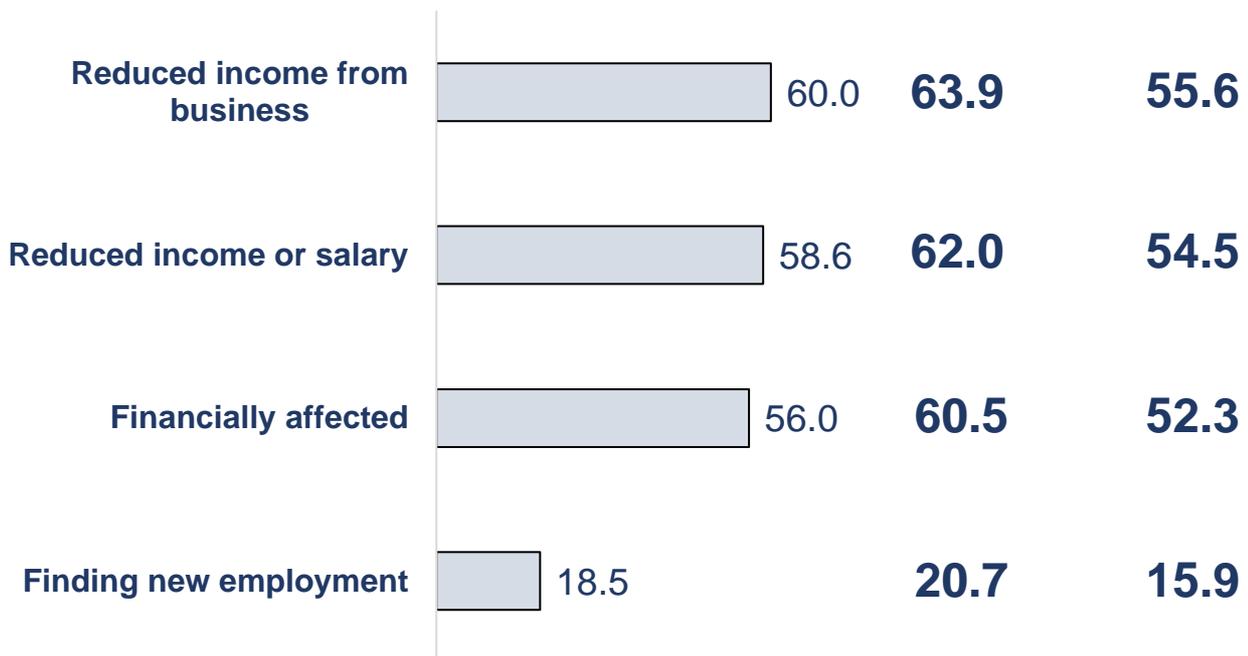
Financial impact (%)



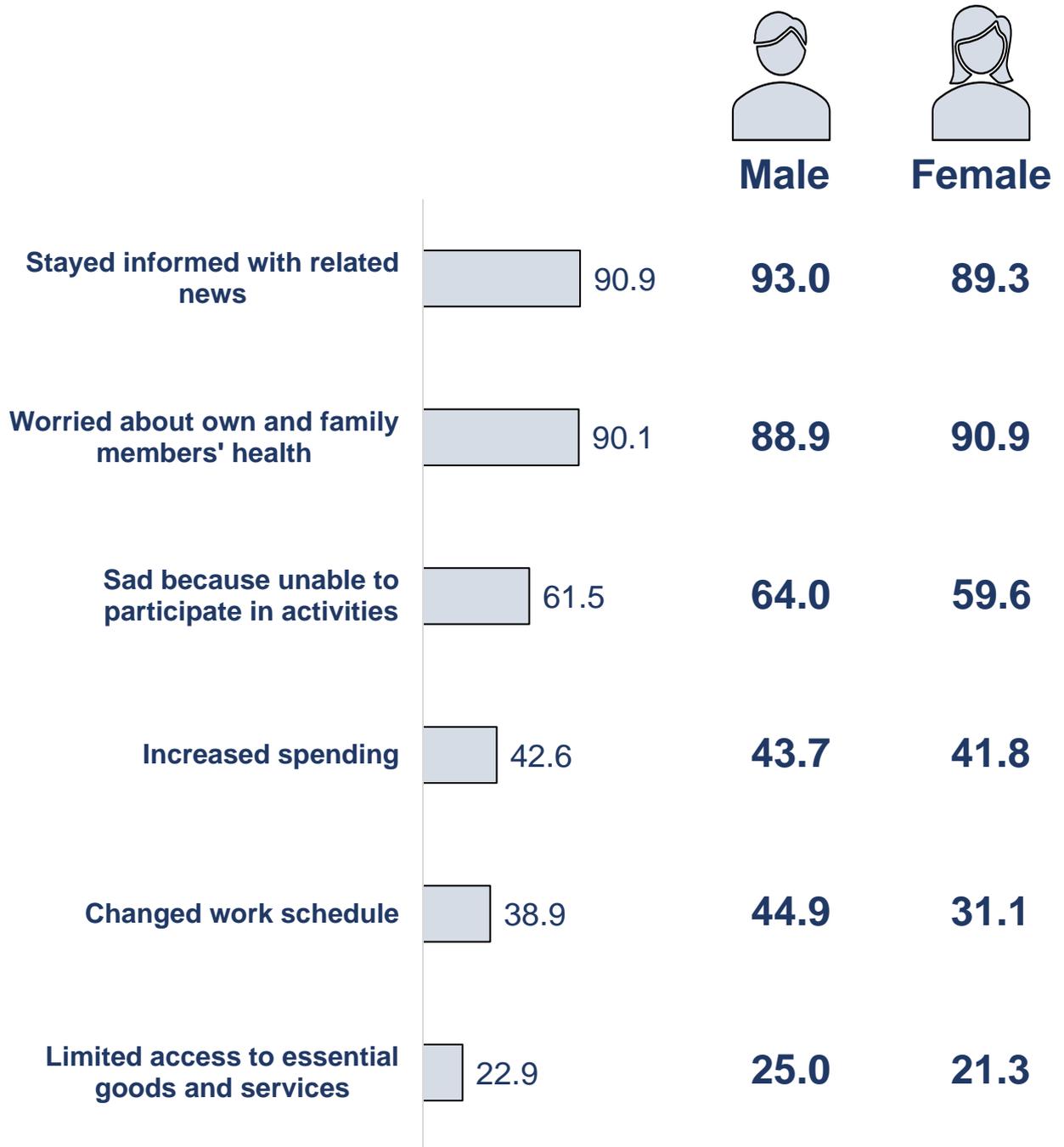
**Male**



**Female**



Impact on daily life (%)



## **Malaysia Ageing and Retirement Survey Wave 2 (2021-2022) Survey Report**

Drawing on the results of the Malaysia Ageing and Retirement Survey Wave 2, this report analyzes the health and socioeconomic wellbeing of older adults and recommends ways Malaysia can provide affordable care for its steadily ageing population. Based on face-to-face and telephone interviews with nearly 5,000 people aged over 40, it offers detailed information on their living arrangements, daily activities and economic security, to help understand the evolving needs and challenges of older people. It explains how introducing a basic universal pension, rolling out health campaigns and devising community incentive programs could help Malaysia support and protect its ageing population.

### **About the Social Wellbeing Research Centre, Universiti Malaya**

The Social Wellbeing Research Centre (SWRC) is an academic, multidisciplinary research centre, focused on research in social security and financial protection in old age. The Employees Provident Fund (EPF) has graciously provided SWRC with an endowment fund that enables a steady stream of innovative projects and revolutionary research on social security issues. SWRC has entered into partnerships and collaborative agreements with other prestigious institutions, including the Asian Development Bank, the Social Security Organisation (SOCSSO), the University of Michigan and government agencies locally and internationally. SWRC provides evidence-based expertise and consultation in the aforesaid areas to promote economic development and social cohesion in Malaysia.

### **About the Asian Development Bank**

ADB is committed to achieving a prosperous, inclusive, resilient, and sustainable Asia and the Pacific, while sustaining its efforts to eradicate extreme poverty. Established in 1966, it is owned by 68 members — 49 from the region. Its main instruments for helping its developing member countries are policy dialogue, loans, equity investments, guarantees, grants and technical assistance.

