

## Ageing: Not Getting Any Younger

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Singaporeans need to start now to adjust to a rapidly ageing society.

Were you born between 1947 and 1964 in the heady post-war years? As a babyboomer, you would be better educated, enjoy more opportunities and have a better standard of living than your previous generation. You are likely to be optimistic, team-oriented and loyal. You comprise about a third of Singapore's population – and half the workforce. As you enter your senior years, you expect to spend it actively and meaningfully, pursuing hobbies and being with family and friends.

The generations after you – Generation X and the Millennials – comprise a much smaller proportion of the population, and have different values and aspirations. If you were born after 1981, it is likely that you were born in a period where fertility rates had already begun to dip in Singapore – and have continued dropping since. Whatever age group you fall into, your getting older will have a deep, lasting impact on society.

How does society cope with a large group getting older all at the same time? Who will take the place of half the workforce as it retires? What happens as the new generation comes into its own senior years if the potential support ratio – the people aged 15 to 64 for every older person aged 65 or older – dips even further?

The good news is that the groundwork has been laid, says Dr Kang Soon Hock, Research Fellow at the Institute of Policy Studies, in the areas of healthcare, financial security and social wellness. Age-friendly amenities in the heartlands to support "ageing in place" are also available.

Most significant is the move to make more efficient use of manpower and experience by promoting re-employment. This means re-training to enable older workers to work should they choose to.

Dr Kang notes that older babyboomers born before 1954 may have distinctly different skill sets and demographics from the post-1954 batch. He says: "Policymakers have to understand that different modes of training are needed to address these different needs. IT-based training solutions may be seen as 'better' but may not address the learning needs of the different demographic groups.

One key issue is ageism in the workplace. "Ageism may not be prevalent now, but policymakers need to be aware that it can become an issue," he says. Other studies concur that human resource policies and organisational culture need to nurture, not neglect, inter-generational relationships. One key example is managing with a team-based approach rather than a more individualistic mindset.

This calls for an inter-generational approach, what some experts call 'age management', that responds to the different learning needs, working styles and value priorities across age groups in a way that empowers every worker to achieve both organisational and personal goals – for example, acknowledging that some age groups tend to be more stable and work oriented for 'the greater good' compared with other groups who prioritise selfactualisation and fulfilment.

Organisational structure, job design and HR strategies should be tailored to optimise the talents and values of all age groups. Hence, experts agree that age and generational management training will become more important for HR managers and supervisors to understand the diverse needs of an inter-generational workforce.

Dr Kang believes that new courses specifically on gerontology (the study of social, psychological and biological aspects of ageing) are more pertinent than ever, but importantly this understanding should be applied in other fields such as healthcare, finance, engineering or design so that the spectrum of ageing needs can be better met.

Also, there needs to be more ageing research and more cross-sharing of data from public agencies to support the study of gerontology. Access to more data from the government can be helpful to support research or forecast trends.

Another pertinent issue is to consider how social relationships and networks will change as family size shrinks. "The parent-child relationship may evolve," says Dr Kang.

"Future generations may rely on siblings, cousins or friends. Policymakers need to be sensitive to the fact that there will be new and different social arrangements. Policies should support, not obstruct, new support structures."

Ageing preparedness should, most importantly, start young. At what age should one start planning for retirement? As work becomes less a 'job' and more a pursuit of passions – does the concept of retirement become less relevant? And how can everyone start to think about ageing and its related issues before age catches up?