

# TOWARDS AGEING WELL: ASPIRATIONS, CHALLENGES AND INITIATIVES

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IPS Exchange. Number 2. September 2014  
Towards Ageing Well: Aspirations, Challenges and Initiatives  
Mathew, Mathews and Leong, Yoong Hwa Terence  
ISSN 2382-6002 (e-periodical)  
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Registration Number: 200604346E



number 2 . september 2014

# **TOWARDS AGEING WELL: ASPIRATIONS, CHALLENGES AND INITIATIVES**

**Mathew Mathews  
Terence Leong Yoong Hwa**



This research and publication was initiated and commissioned by the Council for Third Age.





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## PREFACE

This year both of us received our ElderShield insurance packages. It comes to us at the life stage when our focus is directed towards raising our young children and progressing in our careers. We are, however, not detached from considerations of ageing. Our parents and in-laws are of the Pioneer Generation and their ageing reminds us of how important it is to prepare for the third age<sup>1</sup> and beyond.

In his 2014 National Day Rally, Prime Minister Lee Hsien Loong acknowledged that many Singaporeans are concerned about how life would be like for them in their older years. For some time, Singaporeans have been troubled by rising costs of healthcare and the cost of living. Some are worried that as they age, they will be pushed out of the workforce because of immigration policies that allow younger foreigners to compete in the local job market. With changes in social norms and the perception that parents may not be able to rely on their children financially as in previous generations, more Singaporeans wonder whether their children will function as an effective safety net when they are older.

These are legitimate concerns and the government has attempted to address them. However, beyond the worries of ensuring a livelihood, there are aspirations that many of those in our generation and probably many in the baby boomer cohort share. Having lived our lives in reasonably prosperous conditions, we are looking forward to a fulfilling ageing experience. With longevity and the prospect that we will have nearly two decades of life after official retirement, we want to make the most out of life. Since tomorrow's seniors will look rather different from today's seniors — especially with a much larger proportion of them being better educated — what they hope to achieve will greatly differ from what many seniors today expect.

Singapore has taken steps to implement various measures to help our population age. From the monthly CPF contributions we make to ElderShield, many Singaporeans have accepted that preparing for ageing is a necessity. Yet, these steps need to be revisited from time to time. A case in point is MediShield. This scheme was started in 1990, but is already set to be revised as MediShield Life because of increasing longevity and higher healthcare costs.

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<sup>1</sup> According to Laslett (1991), the third age is a stage when self-actualisation and fulfillment gain greater importance and more financial capability, perhaps with less career or family responsibilities.



Going forward, seniors will expect not just financial sustenance, but quality of life as they age. As the previous Chairman for the Council for Third Age, Gerard Ee aptly put it, “Growing old means you are alive. But it is not good enough to be alive, you need to get a life!”<sup>2</sup> A big part of what seniors want in having quality of life is having choices and the ability to make them, in other words, to be able to *decide how* they want to age. Therefore, preparation for ageing has to be multi-faceted, which is why the government is seriously discussing Ageing-In-Place initiatives.

This publication focuses on three important aspects of ageing well. We present the voices of those involved in focus group interviews, as they tried to make sense of their current conditions, and what they felt was important for successful ageing. Lifelong learning, optimism in employability and the concept of successful ageing are discussed. A major portion of this publication also documents the number of initiatives that aim to promote successful ageing. The appendix at the end of the book categorises the many programmes along different domains, such as the health, finance, employment and other social aspects.

We hope that this book will be a useful resource to those who want to have a pulse of the sentiments of Singaporean seniors and need a quick overview of existing programmes. While the results of the study are mainly qualitative and thus not generalizable, and the landscape of ageing is quickly changing, we hope it provides a useful reference point. Research in the near future will certainly update some of these findings.

Mathew Mathews

Terence Leong

“In the end, it's not the years in your life that count. It's the life in your years.”

Abraham Lincoln

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<sup>2</sup> Quoted in Ministry of Community, Youth and Sports (2009), *Adding Life to Years*, p.33, <http://app.msf.gov.sg/portals/0/Summary/research/AddingLifetoYears.pdf>.



# Chapter 1

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## Introduction

## CHAPTER 1: INTRODUCTION

The rapidly ageing population in Singapore has been a cause for concern for the Singapore government. As early as the 1980s, government committees have been convened to examine the impact of the ageing population.

The resident population's median age in Singapore has increased from 38.4 years in 2012 to 38.9 years in 2013 and the proportion of residents at 65 years and older has grown from 9.9 per cent in 2012 to 11 per cent in 2013. The old-age support ratio (i.e., number of working-age persons from 15 to 64 years per older adult from 65 years and older) has dropped from 17.0 in 1970 to 7.0 in 2013. The life expectancy, which has continuously improved, is one reason for Singapore's ageing population. For females, life expectancy has gone up from 67.8 years in 1970 to 84.5 years in 2012. For males it has increased from 64.1 years in 1970 to 79.9 years in 2012 (Department of Statistics Singapore, 2013).

In a telling interview with Bloomberg, Singapore's Prime Minister Lee Hsien Loong identified the country's ageing population as his biggest concern. When pressed if there was anything he would have done differently since he became prime minister in 2004, he singled out how he should have pressed home to Singaporeans earlier how quickly the world would change and the challenges of an ageing population. He observed: "It's always been sort of there in the public discourse, but not something we have succeeded in bringing to the forefront of people's attention, to say: 'look if we don't do something in 20 years' time, the population is going to have an average age, say 60, and this is going to be a retirement home and not a vibrant city'" (Chan, 2012).

While the demographic transition of Singapore to an ageing population has been a consideration of state planners for several decades, it has in more recent years become a paramount concern. In as early as the 1980s the Committee on the Problems of the Aged was set up, chaired by the Minister for Health. Among its key recommendations was to improve societal attitudes towards ageing. This was further built on by the work of the Inter-Ministerial Committee on the Ageing Population (IMC) set up in the 1990s. This IMC worked on a "coordinated national response to the challenges of an ageing society" (Goh, 2006). It also cast a vision of successful ageing and adequate preparation for this demographic change. Then Prime Minister Goh Chok Tong, in his letter to the Chairman of the IMC reiterated that, "we want Singaporeans to age with dignity and to

remain involved in society... we must maintain a strong sense of cohesion between the generations. Singapore should be the best home for all ages.” (Goh, 2006)

In order to ensure that ageing issues are well managed, a number of initiatives were rolled out since the release of the IMC’s report. Efforts in preparing for an ageing population focused on health and disability to ensure that sufficient care agencies were available for older persons who will experience greater ailments and disabilities; and better housing, infrastructure and retirement financing.

Subsequently, the Committee on Ageing Issues was set up in 2004. It completed its report in 2006 where it noted that although much progress had been made over the years since the IMC, there was an urgent need to double efforts over the following five-year period before the baby-boomer generation reached 65. The committee also highlighted that the ageing of society should not be viewed negatively. It expressed confidence that “Singapore will be able to harness the economic and social possibilities” (Committee on Ageing Issues, 2006).

## **COUNCIL FOR THIRD AGE AND ITS ROLE**

The Council for the Third Age (C3A) was established in 2007, upon the recommendations of the Committee for Ageing Issues, to champion and advocate active ageing in Singapore.

From the recommendations of the Committee on Ageing Issues, the Council for Third Age (C3A) was established in 2007. As the Council positioned in a catalytic role, C3A acknowledges that its mission is to facilitate, encourage and promote the cause of active ageing in society, a step towards achieving the vision of the Committee on Ageing Issues to harness the economic and social possibilities of an ageing society. Rather than being involved in direct service delivery, C3A seeks to provide thought leadership to existing organisations, for example, through research and development of new initiatives that would encourage other industry players and interest groups to use their respective expertise to reach to the targeted population.

### **About Council for Third Age**

Vision – Fostering a society where seniors live full, active and meaningful lives.

Mission – To make active ageing a way of life

During the initial years, C3A commissioned a number of research studies to provide themselves and the community a better understanding of the ageing landscape in Singapore. These studies included the “Study on Public Perception and Attitudes towards Ageing and Seniors” in 2008 and the “Understanding Singapore’s Baby Boomers” survey in 2009. These contributions are significant, as prior to these studies, there had not been any comprehensive study focusing on the older adult population per se. Likewise, the focus on the baby boomer population in the 2009 study signalled recognition that the profile of older adults is changing.

Besides playing a supportive role in the background, C3A has also positioned itself in the forefront as a comprehensive one-stop portal for seniors seeking programmes and services. A cursory glance at their website (which underwent a significant revamp in 2012) reveals a slew of activities across the island that are available for older adults. Previously positioned with a corporate slant, C3A’s current website is one that caters to senior users to help them meet their lifestyle and learning needs. In this sense, C3A, while retaining its catalytic role and working in the background, has also positioned itself to be more visible and accessible to the end users. This is underlined by the launch of the C3A portal in 2012, which serves as an information and communication hub, connecting and collaborating to encourage interaction among older adults, the public and various stakeholders.



Currently C3A focuses on three areas in the promotion of active ageing: encouraging lifelong learning, instilling optimism on ageing and continued employment among mature workers and greater understanding within the Singaporean population about ageing well, or what is commonly referred to as social gerontology.

## **OVERVIEW OF CHAPTERS**

The above-mentioned focus areas form the bulk of the discussion in the subsequent three chapters. International and local research that examines these three areas will be discussed briefly followed by a presentation of findings from a C3A data collection effort. The final chapter will conclude with a discussion of past and on-going initiatives designed to address these areas, both at the policy and programme level.

## **METHODOLOGY**

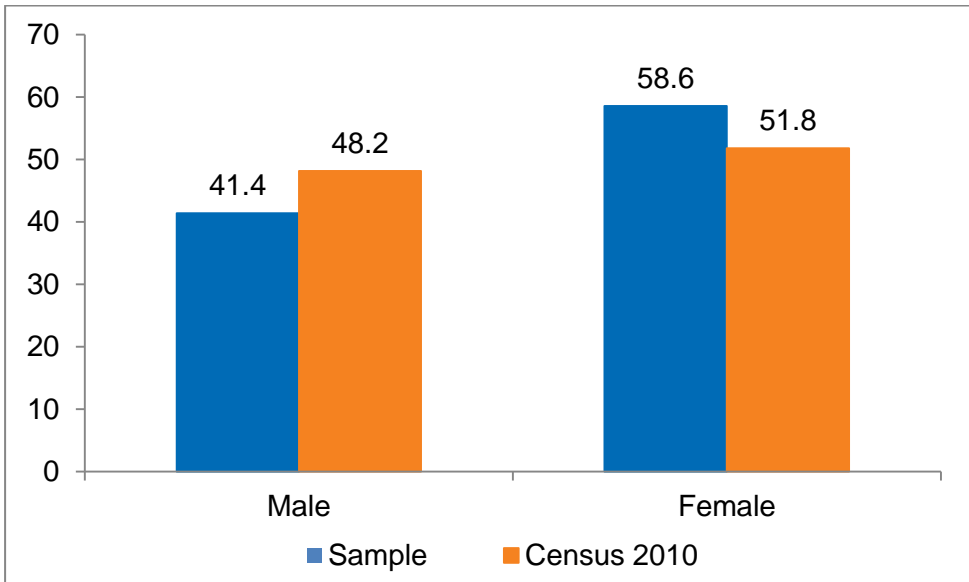
The data that will be presented in subsequent chapters was commissioned by C3A. The second author of this study worked with graduates and students from the Temasek Polytechnic's Gerontological Management Studies Diploma Programme to collect this data.

The qualitative data obtained was in the form of interviews with 54 older persons, conducted through 11 focus groups and in-depth interviews. This sample contained a mix of older persons: 23 of them were between 50 to 59 years of age, 24 between 60 to 70, and seven in their early 70s. Majority of respondents were Chinese by ethnicity, with four Indian and Malay respondents. Most respondents, around 93 per cent, attained at least secondary education, while around 46 per cent had tertiary or postgraduate education and therefore enjoyed a higher social economic status. The respondents were obtained via snowball or convenience sampling. At the same time, there was an intent to at least ensure some degree of representation across different ethnicity and socio-economic statuses, as indicated by their educational attainment.

To further complement these findings a small-scale household survey of 500 older respondents aged 50 to 75 was conducted. Approximately 50 Housing & Development Board (HDB) apartment blocks were picked randomly based on listings in [streetdirectory.com](http://streetdirectory.com). Quotas were adopted to select the residences to be surveyed by gender and ethnic group. In terms of housing types, only four- and five-room flats were surveyed, as these residents constitute those who could be best described as middle-class citizens and would certainly form the increasing bulk of older cohorts in the years to come.

The sample of survey participants comprised more females (See Figure 1.1). There were also a higher proportion of respondents in two age groups, namely (1) below 55 years of age and (2) aged 65 and older (See Figure 1.2). Most of the sample respondents have attained secondary education or lower (See Figure 1.3). Compared with Census 2010 numbers, the educational attainment of the sample comprised more people with secondary educational level as well as diploma and professional qualifications (See Figure 1.3).

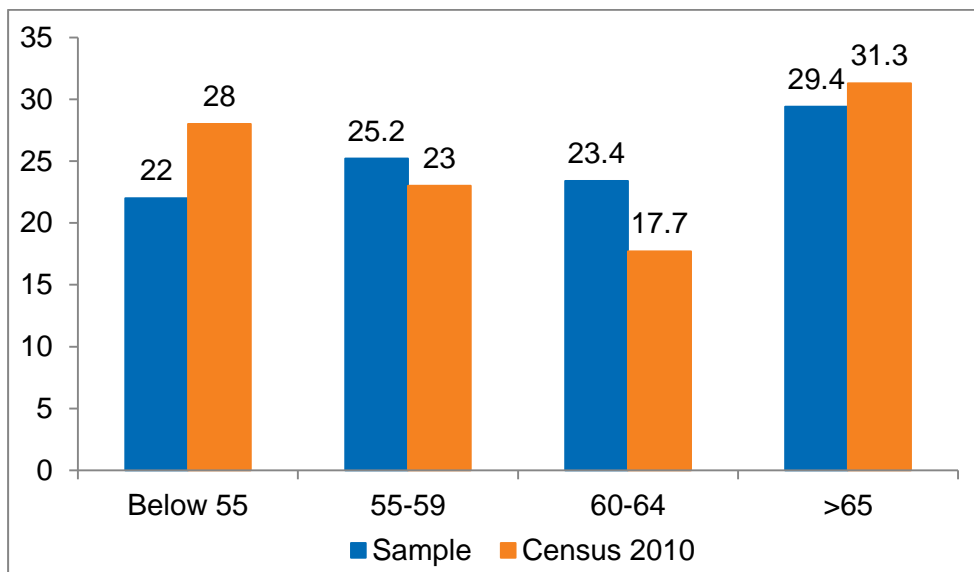
**Figure 1.1: Gender distribution, compared to Census 2010 (%)**



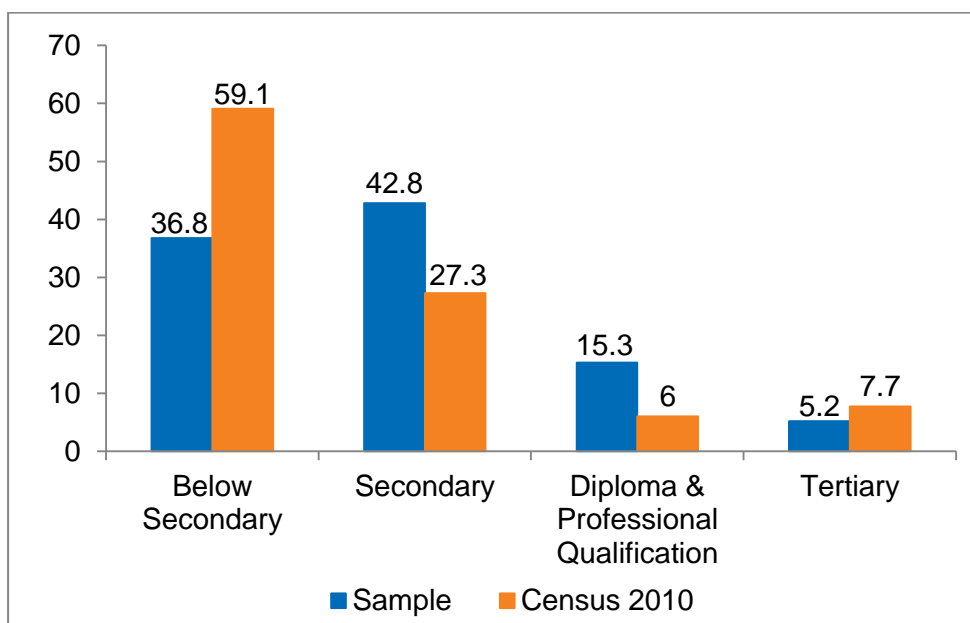
Source: Singapore Census of Population 2010: Administrative Report (2010), Department of Statistics Singapore.

Neither the qualitative nor survey data presented here is representative of the Singaporean population. Therefore these results should not be generalised. However, they do provide some indication of older person's attitudes and preferences in the three focus areas mentioned and could therefore be useful in further examining ageing issues.



**Figure 1.2: Age distribution, compared to Census 2010 (%)**

Source: Singapore Census of Population 2010: Administrative Report (2010), Department of Statistics Singapore.

**Figure 1.3: Distribution of highest education attained, compared to Census 2010 (%)**

Source: Singapore Census of Population 2010: Administrative Report (2010), Department of Statistics Singapore.



## Chapter 2

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# Lifelong Learning

## CHAPTER 2: LIFELONG LEARNING

In his 2007 budget speech, then Second Minister for Finance Tharman Shanmugaratnam pledged to invest upwards of \$170 million a year in Continuous Education and Training (CET) and outlined plans to increase annual expenditure on lifelong learning to \$500 million in the long term (Ministry of Finance, 2007). However, despite significant investments in senior learning programmes, there appeared to be a mismatch between the demand and supply of lifelong learning opportunities. A 2008 study by the Ministry of Community Development, Youth and Sports (MCYS) found that while 52 per cent of seniors were interested in learning, the participation rate was a disappointing 20 per cent (Tan, 2008). This echoed earlier warnings that organisations needed to avoid a “supply-led” concept of provision. Courses and opportunities had to be sensitive to the needs and desires of learners, and not be based solely on new technological possibilities or institutional interests (Pan, 1997).

Recent research has identified key factors that motivate or obstruct seniors from engaging in lifelong learning as well as the kinds of platforms that support their learning.

### MOTIVATORS FOR PARTICIPATION

Seniors have a range of motivators for participating in lifelong learning activities. These include the belief that one needs to continually be active; the desire to maintain or extend their social networks; learning for the purpose of both paid and volunteer work; the ability to teach and give back and through the encouragement of family members, particularly spouses (Rosenthal 2008; Chang & Lin 2011).

In Spain, seniors who participated in university programmes for example, did so because they (Villar et al., 2010):

- Wanted to remain active and fill time in a positive way
- Valued the therapeutic function that attending university courses might have, i.e., external benefits and escape from a problematic situation



- Saw it as a way of compensation for a lack of education in previous life stages
- Needed to know more for personal growth, i.e., learning for learning's sake

The motivations for engaging in lifelong learning opportunities must be differentiated between the older adults who are seeking employment (instrumental lifelong learning), and those who are not (expressive lifelong learning).

The above motivators are best classified by recent research conducted in Hong Kong into two specific types of motivators: instrumental and expressive motivation. Instrumental motivation is related to “work, career, and skills training” while expressive motivation is related to “personal development and social relations” (Tam, 2012)

Several studies point to expressive motivation as the main driver behind later lifelong learning. A study conducted by Leung et al. (2006a) found that seniors in Hong Kong valued “meeting people”, “filling up time”, “learning something new”, “develop[ing] personal interests and hobbies” and “making life more meaningful” most when participating in lifelong learning courses, whilst “courses leading to recognised qualifications” were less popular. This translated into courses related to hobbies and interests (such as painting and dancing) being significantly more popular than skills courses like computer operation and Internet surfing. A cross-cultural study by the same researchers found similar results across the United States, United Kingdom, Finland and China: older adults engaged in learning primarily for personal satisfaction and social network building (Leung et al., 2006b).

Expressive motivation might also be a better predictor of participation. Caro, Caspi, Burr and Mutchler’s (2005) model examining predictors of seniors taking classes determined that expressive educational motivation was positively associated with taking classes, while instrumental educational motivation was not associated with taking classes. They noted, however, that their study comprised retired seniors with an average age of 71 who were no longer working, while does not make the study representative of all age groups.

Instead, instrumental motivation tends to be a stronger driver for learning when older adults are still working or looking for re-employment. In a study on lifelong employability in Singapore, it was found that older workers were driven towards lifelong learning because of their interest in work and maintaining their employability. In interviews and focus groups, older

workers emphasised the need to learn to be capable in their work to sustain employment and have a strong sense of competence in what they do. Consequently, 84 per cent of these older workers were found to have participated or were willing to participate in CET (Billet, 2010).

This research points towards distinct differences in learning motivators between age groups. Older adults utilised the CET programmes less than the younger adults. The national survey on Adult Training (MSRD, 2001; as cited in Institute for Adult Learning Singapore [IAL], 2010) revealed that only 23% of older workers (aged 45 to 64) attended training, as opposed to 43% of younger adults (aged 15 to 34). Also, younger adults participated in longer training (approximately eight days) than older adults (approximately two days) annually. It was also found that there was a strong association between participation and educational qualification. People with tertiary level qualifications (56%) were five times more likely to engage in training than those with secondary school qualifications (12%). The training duration was also longer for those with tertiary level qualifications. In addition, white-collar workers attended training at a higher frequency and longer duration than blue-collar workers. Hence, despite the fact that the CET framework is intended to play a crucial role in improving lifelong employability, it seems to cater more to the younger adults who already have higher levels of educational attainment. There is a mismatch in older Singaporeans' educational profiles and the educational level that supports continued employability in a growing professional, managerial, executive and technician (PMET) workforce.

The MCYS survey on the learning needs of seniors divides seniors in Singapore into three age bands: 40–54 (post-baby boomers), 55–64 (baby boomers) and 65–74 (current seniors). Current seniors are driven by expressive learning and are interested in lifestyle and leisure courses, while post-baby boomers and baby boomers prefer job or career-related courses. Post-baby boomers also tend to be better educated and more willing to take up technology-related courses. The survey highlighted that development of courses for the elderly should therefore be tailored to the needs of specific age bands, rather than adopting a one-size-fits-all approach (Tan, 2008).

Other social demographic factors, other than age, that have an influence on seniors' participation on lifelong learning include gender, health, marital status, educational level, employment status as well as income (Chang and Lin, 2011; Boulton-Lewis, 2010; Rosenthal, 2008). Women, for example, are more likely than men to take classes, especially if they are married or religious (Caro et al., 2008). Those with higher education are also more



inclined to participate in job and career-related courses (Chan and Yap, 2009).

## **BARRIERS TO PARTICIPATION**

The American Council on Education identifies four types of barriers the elderly face:

- Situational barriers – these relate to age and include health, time, race and geography issues that impede the ability of seniors to gain access to or pursue education opportunities. The most frequently cited problems include family commitments, limited time, and distance from the learning opportunity.
- Attitudinal barriers – these relate to seniors' perceptions of their abilities or forms of ageism that can come from seniors themselves or other people. Examples include self-confidence, attitudes about the benefits of learning and attitudes about self that might negatively affect learning.
- Structural barriers – these relate to limitations present in the methods institutions use to design, deliver and administer learning activities that can be biased or ignorant towards the needs of seniors, such as the lack of transportation, convenient access or financing. Lack of funding, particularly, is cited as one of the top reasons why seniors do not pursue higher education.
- Academic barriers – these refer to skills essential to successful learning. These include literacy skills, numeracy skills, computer skills or even attention and memory skills.

MacKeracher et al. (2006) identify two additional barriers:

- Pedagogical Barriers – these refer to the methods or strategies adopted when teaching adult classes. Instructors in educational institutions may not be equipped with the skills needed to teach seniors, which may turn senior learners away from lifelong learning courses.
- Employment Training Barriers – these refer to problems faced by seniors during work-based training or professional development opportunities. For example, older workers receive fewer hours of work-related training than their younger counterparts.

Of particular interest is the role that course funding plays in learner participation. Funding for learning activities is a complex barrier as it includes multiple parties: the individual learner, the specific educational institution and the different levels of government. The lack of co-ordination between various groups responsible for providing funding and other support services is noted as a key barrier to accessing learning opportunities (OECD, 2005). Furthermore, complicated and restrictive application processes e.g. who is entitled to financial support and how much support is extended, discourages low-income seniors from participating in learning. The MCYS study notes that 85% of seniors took courses with full sponsorship, and that further support from employers and the government is needed to encourage lifelong learning.

Other barriers to participating in any form of lifelong learning have much to do with the individual's physical and mental abilities. Those with some form of physical disability are less likely to want to participate as well as those who are afflicted by pessimistic or depressive outlooks towards life (Villar et al., 2010). These could include personality traits such as stagnation, apathy, tiredness, or passivity. Furthermore, some seniors are wary of participating in learning activities as a result of personal insecurity or a lack of self-confidence.

These barriers impact senior learners differently depending on their socio-economic backgrounds. Situational barriers, such as family and work responsibilities, tend to be more intensely perceived by younger and middle-aged adults and impact women more severely than men (Rubenson and Desjardins, 2009). Seniors with lower education or incomes are likely to feel more pressure from institutional barriers, especially with regard to the affordability of learning activities. Finally, attitudinal barriers are also more prevalent among seniors with lower education and income, potentially because of negative initial schooling experiences (Roosmaa and Saar, 2011).

Within Singapore, the most cited reason for not participating in lifelong learning is the lack of time (Tan, 2008). Reasons for the lack of time are attributed to heavy workload, housework and family responsibilities. Courses with flexible schedules would therefore go a long way towards encouraging greater participation.

## **LEARNING STYLE PREFERENCE**

Seniors have different learning needs and preferences, and pedagogical methods and strategies that work for formal education may not be relevant when teaching the elderly. For example, older adults tend to prefer auditory



learning to visual learning, and active rather than passive learning. Older adults want a personal and humanised presentation that allows for interaction, as opposed to a video or a computer (Weinstein, 2008). When teaching older groups, teachers also need to maintain a slower pace, increase teaching time, and repeat and reinforce concepts (Wagner, 2001).

Similar to research elsewhere, the MCYS survey on the learning needs of seniors found that seniors preferred courses that were conveniently located and easily accessible, flexible in timing and availability, interactive, and well-funded. They also preferred courses that include socialising activities and networking opportunities.

Online platforms are increasingly viewed as optimum channels for the delivery of learning programmes to seniors since they can participate in them in the convenience of home. The Internet allows those who are home-bound a new avenue to engage in learning and plays a part in helping them to be socially integrated. Another use of the Internet is in connecting with others through online communication tools. Major life events such as the death of a spouse and retirement restrict an older adult's social network, resulting in a higher susceptibility to social isolation. One's connection with others is crucial to mental health and the Internet enhances their ability to remain connected (Chaffin and Harlow, 2005; Swindell, 2002; as cited in Githens, 2007).

Based on a study of University of the Third Age (U3A) online courses, it was revealed that many of the users were those who experienced health conditions and those who were less socially connected by circumstance, e.g., caregivers, which created a barrier to attending face-to-face programmes (Swindell and Thompson, 2000; as cited in Githens, 2007). Thus, reaching out to these groups via the Internet provided them with new opportunities to remain cognitively active.

In the Singaporean context however, it is important to consider the penetration of computer use among seniors. According to the Infocomm Development Authority's 2011 survey on Internet use in households and by individuals, 86% of households had access to at least one computer at home and 85% had household access to the Internet. Among younger older adults (50 to 59 years), 47% had used the computer in the past 12 months while 44% had used the Internet in the past 12 months. Among older adults 60 years and above, the percentages were 16% and 15%, respectively. Few used the Internet for working and learning purposes, at around 1% for each group of older adults, while social networking activities are more common, at around 19% for younger older adults and 12% for



older adults 60 years and above) in the past 12 months (IDA, 2012b). However, users still comprised a small proportion of the older population.

In the longer term there is still much promise for the use of the Internet to promote learning among older persons. This is because a greater number of older adults from the baby boomer cohort (born in 1946 to 1964) are more accustomed to the use of computers and the Internet, as compared to the generation before them. In years to come, there will naturally be a larger proportion of older adults who will utilise the Internet as part of their daily work and lives. The efforts to equip older adults with basic computer and Internet knowledge will hence be of lesser concern. Despite this, for those less familiar with technology e.g. the poor and the less educated, there is still a need to create solutions to assist them to prevent them from experiencing further social exclusion (Timmermann, 1998; as cited in Githens, 2007).

Another challenge for the delivery of learning programmes pertains to senior learners who resist being positioned as students. Billet (2010) notes that senior Singaporean workers prefer “dialogue forums” and other forms of reciprocal learning where they have the opportunity to learn and teach at the same time, over traditional forms of classroom teaching. This suggests that dignity and self-esteem are important factors for senior learners, especially during on-the-job training and career-related courses.

Regarding job and career-related courses, Billet stresses the importance of domain-specific training. Older workers are under severe time constraints as they juggle both work and family, and want effective and efficient courses that fit their specific occupational needs and translate to highly regarded certification. Interviewees cited the Advanced Certificate in Training and Assessment (ACTA) as an ideal example, as it provided recognised certification whilst allowing for flexible entry into the course.

A project titled “Toy Clinic Shop” in Taiwan is a novel but effective way to encourage learning through intergenerational interactions (Hwang et al., 2007). Seniors were invited to be toy doctors to repair children’s toys and teach children the appropriate attitude should their toys break again. This programme met both the instrumental and expressive needs of the seniors: fixing toys was a problem-solving exercise and inspired mental activity, and the elderly were also able to interact with other seniors or children. More importantly, the clinic provided fulfilment and satisfied their need for self-esteem and independence by giving them the opportunity to serve as a mentor to the younger generation.

## RESULTS FROM ANALYSIS OF QUALITATIVE DATA

There were at least two groups of elderly who sought lifelong learning opportunities — those who sought to keep active in their spare time as well as to take up opportunities previously not available to them. It was also observed that the lifelong learning participants were also motivated by the social connections and keeping mentally active in their old age. Such motivations for lifelong learning are often classified as expressive lifelong learning. This is in contrast to the motivations of another group of older persons who sought lifelong learning as an avenue to acquire skills for employment. Qualitative data revealed this form of instrumental lifelong learning as especially prevalent among younger old respondents. Some of them had embarked on re-training into areas that they felt had some resonance with their interests, for instance, real estate agent's license for people who had previous sales interests, counselling or social work training for those who had engaged in teaching type positions.

### **Motivations for Expressive Lifelong Learning**

The analysis of qualitative data revealed four broad areas for expressive lifelong learning. These included the desire to feel relevant in a fast-changing world, to continue to be socially connected, to keep mentally active in later life and a desire to engage in activities that they were previously unable to access.

#### ***To feel relevant in a changing society***

Many respondents agreed that they wanted to continue learning because they realised the importance of staying relevant. They often noticed that the world around them, including their children and other younger persons, had considerably changed particularly with the Internet revolution. As some expressed, they did not “want to be left behind” and they had to “keep up with the times”.

Keeping up with societal changes was believed to be necessary since this was essential in communicating with younger generations. The following quotes from two respondents articulate this well:

*I think our environment keeps changing and so we have to keep learning. As we learn new things, we are able to adapt to the environment around us. If we don't learn, we are less able to communicate with others.*

*Now the children are highly educated, we don't know what they are thinking. We may not agree with them [because we're from] different [generations]... there is a Chinese saying, “we have to*

*move with the times” [and] we have to upgrade ourselves. The people now are full of knowledge... because of Google.*

### **To be socially connected**

Some respondents emphasised the social dimension of lifelong learning, that it extended beyond acquiring knowledge but provided opportunities for interaction and community bonding.

As the following respondent noted, talking to friends was a way to engage in learning:

*I think for me, lifelong learning goes beyond employability. Like, even sitting at a coffee shop and [talking] to your friends is a form of lifelong learning also; because different things are happening every day, and we are learning along the way also.*

As such, these older adults believed that an important reason for their participation in learning activities outside their homes was to develop their friendship with others.

In a focus group interview, participants discussed how singing and attending calligraphy classes that was organised by their Residents' Committees were to “while time away” but also to “come down and make friends.”

### **To keep mentally active in later life**

Older adults believed that it was extremely important to keep their minds active in view of potential degenerative disorders.

*... As a matter of fact, I did a diploma course in TESOL [Teachers of English to Speakers of Other Languages]... going for such courses is to keep the mind active; otherwise, we'll get Alzheimer's disease.*

*You still need to update yourself so that... you will not be [at risk of] dementia.*

*I feel that if we as human beings [let] our brain stop learning new things, our reaction will become slower. It doesn't mean that we should stop learning at [old age]... although I [have not received] much education, I will still use the Internet. But, in my case, I have to use Mandarin... I just feel that when we continue to learn new things, it will prevent our brain from [slowing down].*

These older adults were aware of how age had the potential to affect their mental capabilities and believed that mental activity through learning new things would help them allay such problems.

***Opportunity to engage in activities that they were previously unable to access***

It seemed that the lack of time during their working years hindered some of the respondents in the C3A study from actively pursuing their interests. Common responses were along the lines of those articulated here:

*You look forward to taking up [lifelong learning opportunities] after your working life is over.*

*I'll just do what I want to do... while I'm working, I just don't have [the] time to pursue my passion.*

*I would like to learn how to play some musical instruments. We used to learn for a while previously but we had no time to continue learning.*

For some, lifelong learning did not merely constitute taking up opportunities to learn what they were unable to previously, it also was seen as an achievement. Peers encouraged one another to challenge themselves to pick up new skills.

**Motivations for Instrumental Lifelong Learning**

The analysis of the qualitative data also revealed how the motivation to learn was connected to keeping jobs, or finding new employment opportunities in their later years.

***To meet pre-requisites for employment***

Some older adults believed that having higher qualifications would eventually help them with employment options. The importance of formal qualifications and certifications were often stressed:

*It is easier to have a diploma certificate and an 'O' Level certificate. Lifelong learning [means] to upgrade yourself. It is easier to switch jobs or do whatever you want to do. I mean, people still look at your certificate.*

*I know of a friend who is in his 70s, a Taiwanese but a Singapore Permanent Resident. When he retired, he came back to Singapore to look for a job but was told that he's too old even when he tried to volunteer at the Youth Olympics. He was*

*thus surprised that my husband, who is of the same age, could get a job as a security guard. Initially, he too was rejected but [he] only got the job after taking up a security guard course. Hence, getting a qualification is also essential to landing a job.*

### ***To continue in a current employment***

Older persons were cognisant that they had to upgrade their skills if they were to stay in the competitive working environment they were part of. As one respondent mentioned, “I planned what I want to do and where I want to go. If I want to stay on in the competitive job and be promoted, I must go and upgrade myself.”

However, the same respondent stated the often mentioned concern that there was no guarantee that one would be allowed to remain in their original employment even with new skills. There were also concerns that employers practised age discrimination: “Actually, upgrading ourselves benefits us. But [bosses] hire you based on your age rather than your skills.”

### **Obstacles to Participation in Lifelong Learning**

Respondents in the focus groups discussed some of the barriers to participating in lifelong learning. These were based on either a misperception of lifelong learning or because of limited access to such programmes.

### ***Instrumental view of lifelong learning***

Some older adults were not able to appreciate the virtues of personal development that could be gained through lifelong learning activities. One respondent commented:

*[For courses that] improve your skills, [yes]. Naturally, if you were to use the course to have some financial gain, if there is a course and if that course is able to generate an income, I don't mind... definitely there must be some kind of [return].*

Another respondent also agreed by stating,

*[If] the course is free? At the end of the day, [it] must benefit you. [Taking courses for your] hobby will not benefit you ... if [there is a] benefit, [it is] not [a] direct benefit.*

To these respondents, the return and benefit of such programmes were only valued if they could increase financial well-being through greater

career opportunities. This mindset however restricted older persons from appreciating the other equally important benefits of lifelong learning.

### ***Ageist perceptions of learning***

A number of respondents were hesitant to join lifelong learning activities because they were not confident that they could absorb what was being imparted. One of the respondents mentioned:

*[For the] elderly to do lifelong learning, [we may be] a bit slow [in learning]. I think that is all. Even now, [when] I compare the job that I am doing now [with my work] previously, I find that now I am a bit slow in reaction [and] slower in absorbing [new things].*

Whether perceived or otherwise, this belief was an impediment to older adults venturing to learn new things.

### ***Bad experiences of learning, especially from younger persons***

Sometimes the concern that old persons had about not being able to learn new things is based on the feedback they received from younger persons both in their families and elsewhere. Older persons viewed their adult children as important sources of learning. However, the latter were often too busy to provide such assistance. When older persons turned to community training programmes they sometimes found younger trainers to be rather impatient. For instance, instead of explaining the step-by-step process of performing a particular task, younger trainers were eager to complete the whole process for the senior. Some responses included:

*... the younger people are very impatient and... if we asked a few more questions, [the young lecturers] will [become] very impatient.*

*Students [who taught] us how to use the computer were all impatient. I was using the computer [and when] I asked [about something], he just came over and helped me finished it. [I asked]: "How [did] you do that?" Then he managed to do all the things very quickly for me. After that, I asked him again. He said: "your computer at your house doesn't have this programme; if I tell you, you won't understand [anyway]" ... They don't have the patience.*

These negative experiences were a deterrent to older persons upgrading their skills.

**Accessibility (language use)**

Since a considerable number of older persons were not schooled in the English medium but in the other official languages, they found it difficult to access learning programmes.

*So, for the courses, the problem is language.... Language is the barrier. Like what you said, because it's [conducted in] English.*

*Because most of them are 60 [years old] and above, they don't have a lot of knowledge and they think [that the] computer [courses] are [taught only in] English... unless you are teaching [them in] Mandarin. Maybe [then], they would want to learn. Just like exercise; if you are going to use English to teach, they are not going to come. So when you want to teach them, you have to use the appropriate language. You must use the right language to communicate with them, like Cantonese [and] Hokkien [for some Chinese learners].... Language is very important.*

Some older respondents who were not fluent in English also conveyed that attending learning activities conducted in English left them feeling intimidated:

*There were no Chinese words at all. Furthermore, the people there were mostly English-educated. So it's more for the youngsters [present]. They do talk to us but it gave us the feeling that we don't belong there at all. We do get frightened at times; we do not dare to go to such places [where things are communicated in the] English language....*

**Accessibility (location)**

Learning programmes had to be conveniently located if older persons were to enrol in them. While respondents noted that public transport was generally affordable, locations that were not close to MRT stations could be rather inconvenient.

*Maybe some people want to attend [these courses] but transport is an issue, especially with the recent breakdown of the MRT trains. Even though these are small issues, you still need to take them into account.*

*My wife attended a training programme on computer basics at a centre located far away. It was not near an MRT station and*



*you have to take the bus, but the programme was very cheap. However, she did not attend the class after one session because of the inconvenience. If the training venue was near an MRT station, it wouldn't have been that bad.*

Respondents noted the inconvenience of locations that required them to walk longer distances and those where travelling time was longer.

### ***Lack of awareness of available programmes***

Respondents expressed that they were not aware of the available programmes. Thus, many highlighted the importance of good promotion for programmes.

*I think that other than location, whether it is convenient, you also need to take into account that some people don't read the papers. Some don't have TV at home. They want to participate but they don't know that there are such activities. So, promoting it is very important and it is important to have somebody promoting it on a large-scale basis. Some people are not even aware of such programmes.*

Other respondents also pointed out that they did not know how to locate programmes. A common remark was “We don't know. I want to learn but don't know where to go.” When the respondents are asked about the most effective channel to reach them, many commented to the effect that “[Advertising] through newspapers... would give a wider coverage.” They however, did not think favourably about publicity via the Internet, claiming that social media platforms are “meant for youngsters.” This probably represented the views of the older cohorts who were unfamiliar with Internet search. It is more likely that the younger cohorts would be much more able to use technology to find such information.

## **ANALYSIS OF SURVEY DATA**

Data analysis of the C3A survey revealed three broad set of motivators for older persons to engage in lifelong learning pursuits:

- To connect socially with family and friends
- For personal fulfilment and self-enrichment
- For instrumental reasons, i.e., career interests

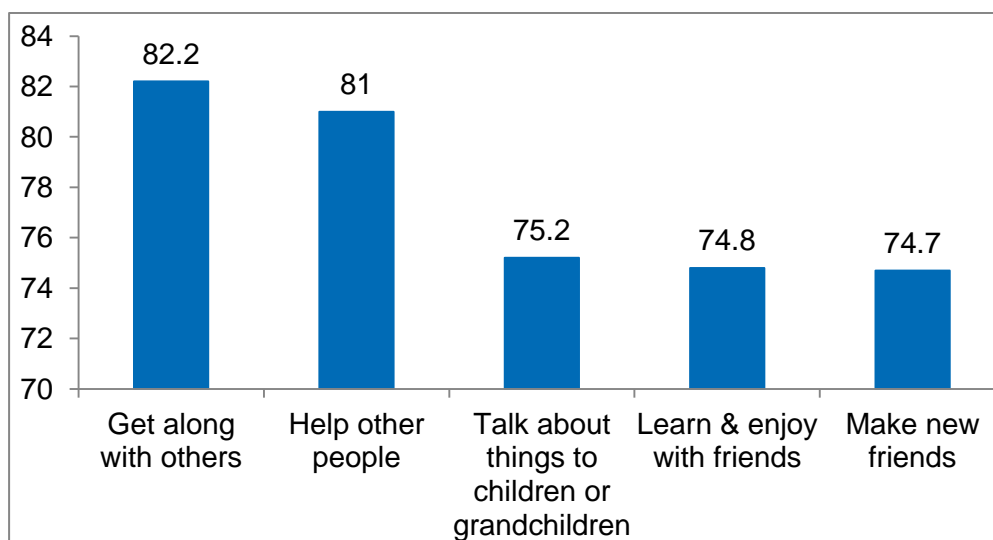


The items in each of these sets were grouped into scales together through a factor analysis technique.

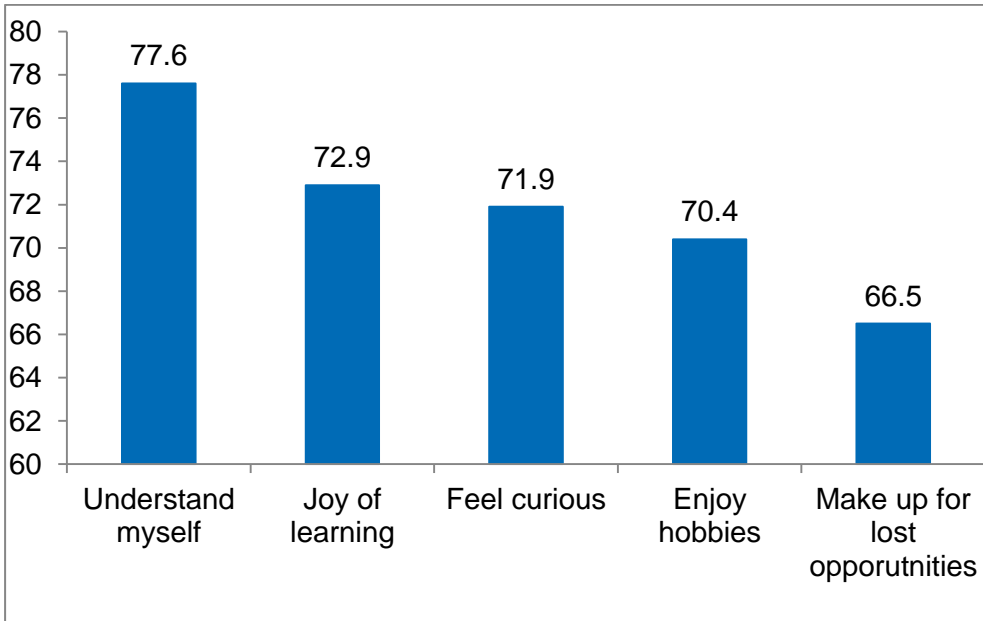
Items in the social connectedness scale seemed to have greater endorsement than the other scales. Around 82% of survey participants stated that their interest in understanding and getting along with others were important factors in their considerations about taking part in life-long learning activities (See Figure 2.1). As many as 75% endorsed that such learning would facilitate their conversations with their children or grandchildren, while around the same number (75%) stated that they would continue learning so that they could make friends. Around 81% would continue learning so that they could help other people (See Figure 2.1).

Self-enrichment and fulfilment was also an important motivator for lifelong learning. Nearly 78% of respondents believed that lifelong learning was important so that they could understand themselves better (See Figure 2.2). Around 72% saw such learning as a way to satisfy their curiosity while 73% viewed this as important for the joy of learning something new and interesting. Fewer respondents (67%) indicated that they would continue learning to make up for loss of learning opportunities in the past (See Figure 2.2).

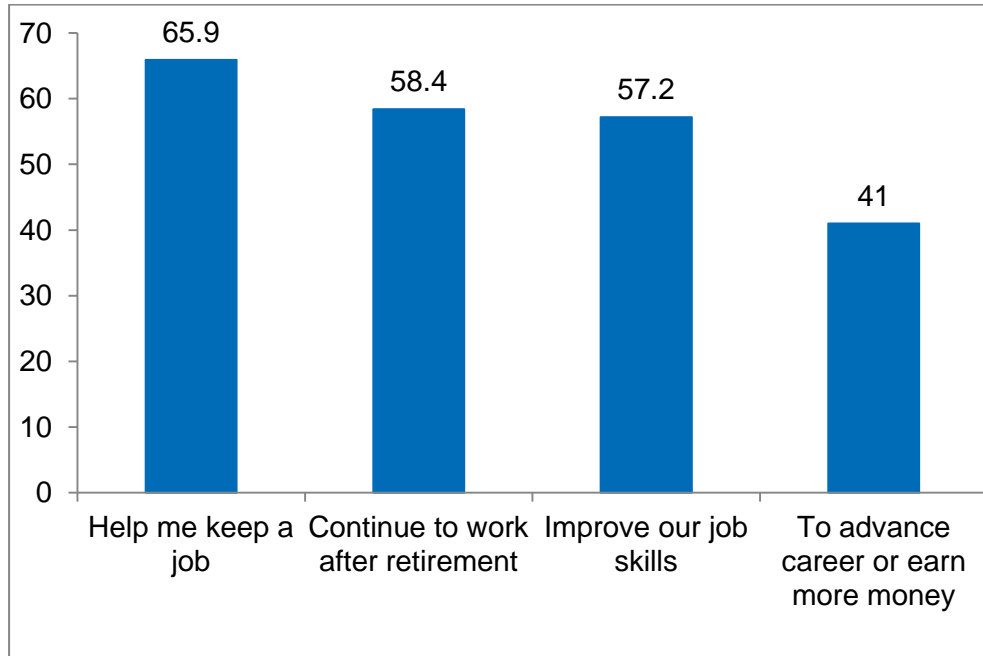
**Figure 2.1: Motivation for lifelong learning – maintaining social connectedness (%)**



**Figure 2.2: Motivation for lifelong learning – self enrichment (%)**



**Figure 2.3: Motivation for lifelong learning – instrumental (career) (%)**



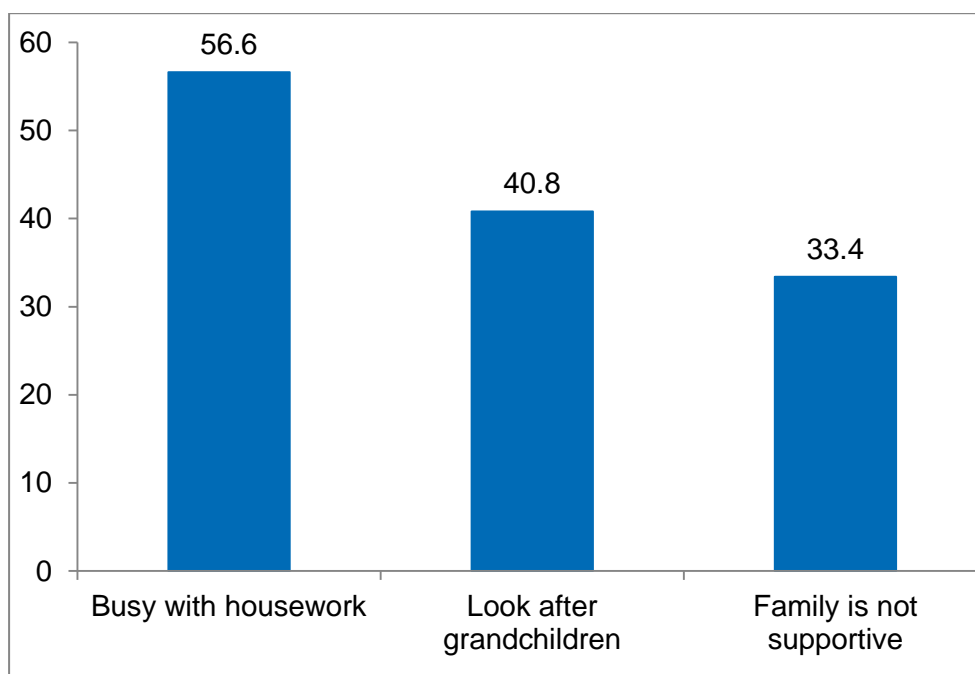
About 66% of survey participants noted that they would continue learning if courses could help them to keep a job (See Figure 2.3). Around 58% said they would do so in order to continue to work after their retirement, and about the same proportion (57%) would do so to improve their job skills (See Figure 2.3).

Such endorsements were often higher among those who were still employed and who were generally younger compared to those who had already retired. For the latter there was much less value to learn for employment purposes.

### **BARRIERS TOWARDS LIFELONG LEARNING**

Only 33% of survey participants agreed that their families were not supportive of their participation in lifelong learning endeavours, while 41% remarked that their grandparenting tasks were a barrier to such participation (See Figure 2.4).

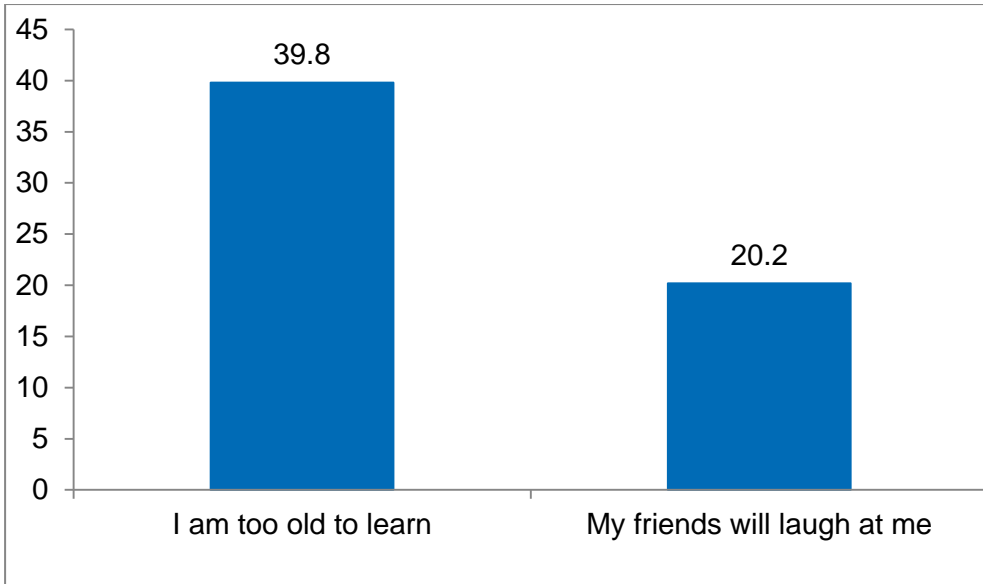
**Figure 2.4: Barriers towards lifelong learning – family concerns (%)**



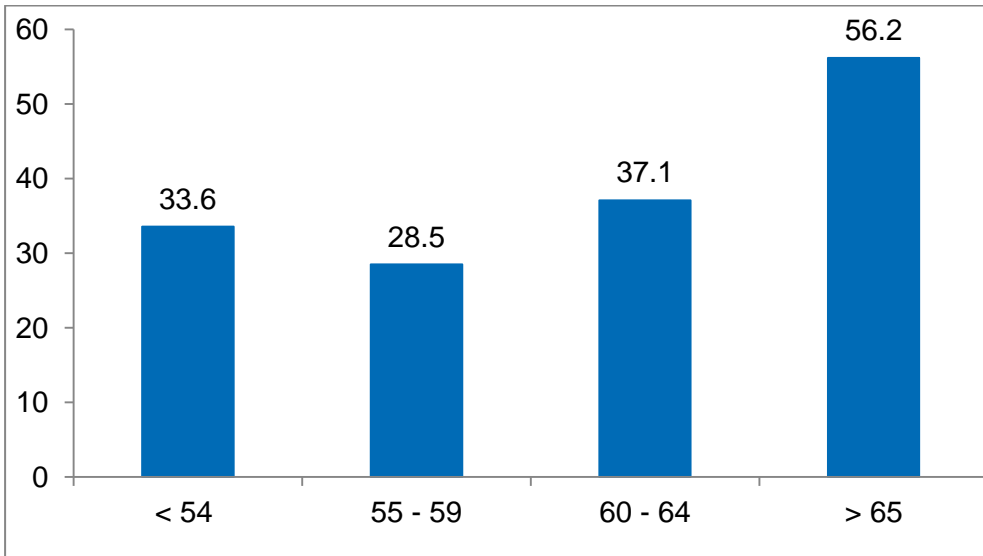
While comparatively fewer, a portion of older persons were not interested in lifelong learning because they themselves endorsed ageist beliefs. Around 40% of the survey participants agreed that they were too old to

learn new things, while 20% felt that their friends would laugh at them for trying to learn at this age (See Figure 2.5).

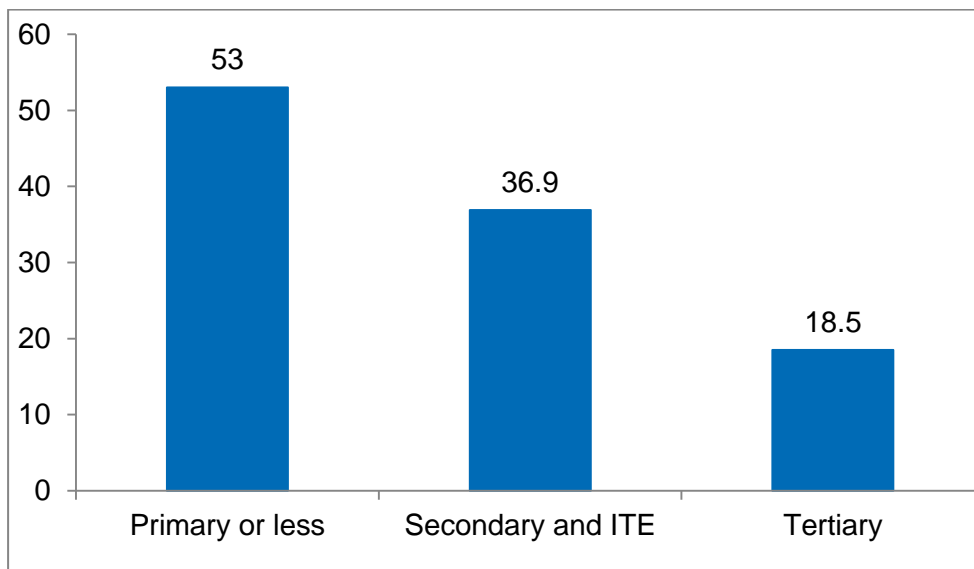
**Figure 2.5: Barriers towards lifelong learning – ageist views (%)**



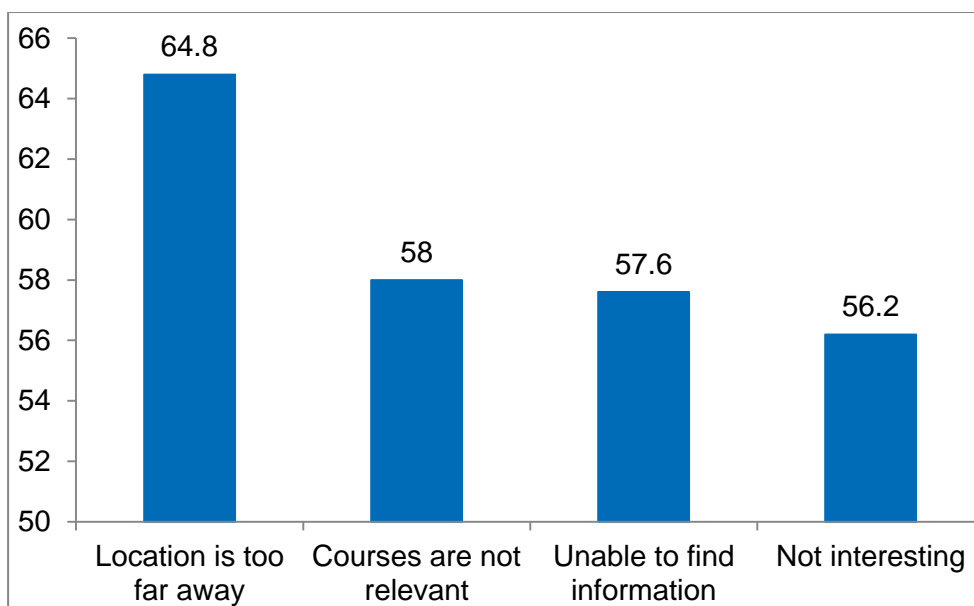
**Figure 2.6: Agreement to statement, “I am too old to learn new things”, by age group (%)**



**Figure 2.7: Agreement to statement, “I am too old to learn new things”, by education (%)**



**Figure 2.8: Barriers towards lifelong learning – unavailability of desirable programmes (%)**



These two reasons were more strongly endorsed by those who were older — 56% of those above 65 years compared to 34% of those who were

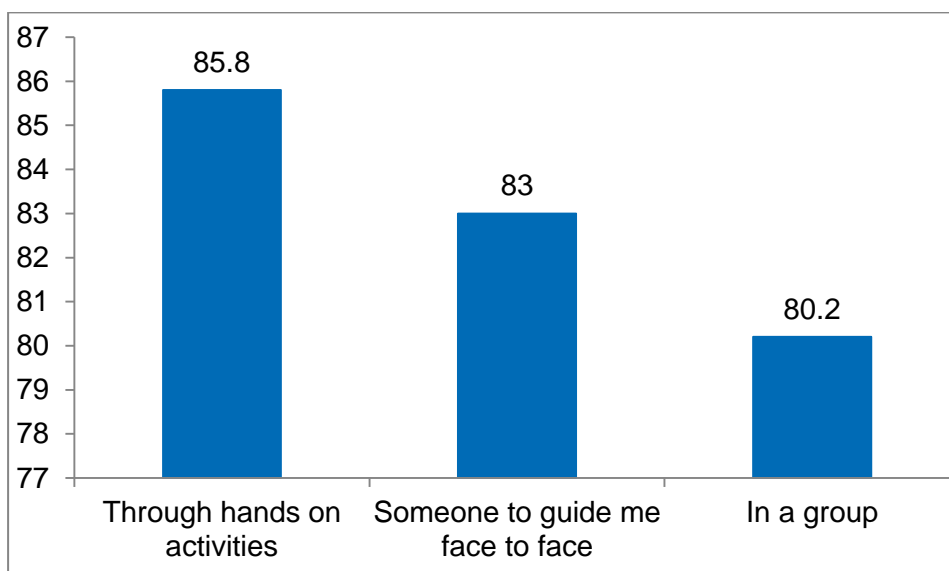
between 50 to 54 years old (See Figure 2.6). Further, the idea about being too old to learn was less endorsed by those with tertiary education — 18% of those with tertiary education endorsed this view compared to 54% of those with primary education (See Figure 2.7)

Issues surrounding the type of lifelong learning opportunities available were felt by almost half of the respondents as barriers to their participation. Around 58% of survey participants said that they could not find relevant information on lifelong learning, while 65% agreed that classes were located too far from their homes (See Figure 2.8).

How do older persons feel they best learn? Survey participants chose between the more traditional way of learning such as through classroom lectures, and newer ways of learning such as through tours.

Older persons tended to prefer learning platforms that were interactive in nature, compared to formal classroom lectures. As many as 80% of participants indicated the importance of learning in a group where they could share their ideas with others (See Figure 2.9). In addition, 83% believed that they learnt best with a guide or mentor and 86% through hands-on lessons (See Figure 2.9). All these figures of more participative learning were in contrast to the support for formal classroom activities endorsed by 61% of the survey respondents.

**Figure 2.9: Platforms for learning – participative/community learning (%)**

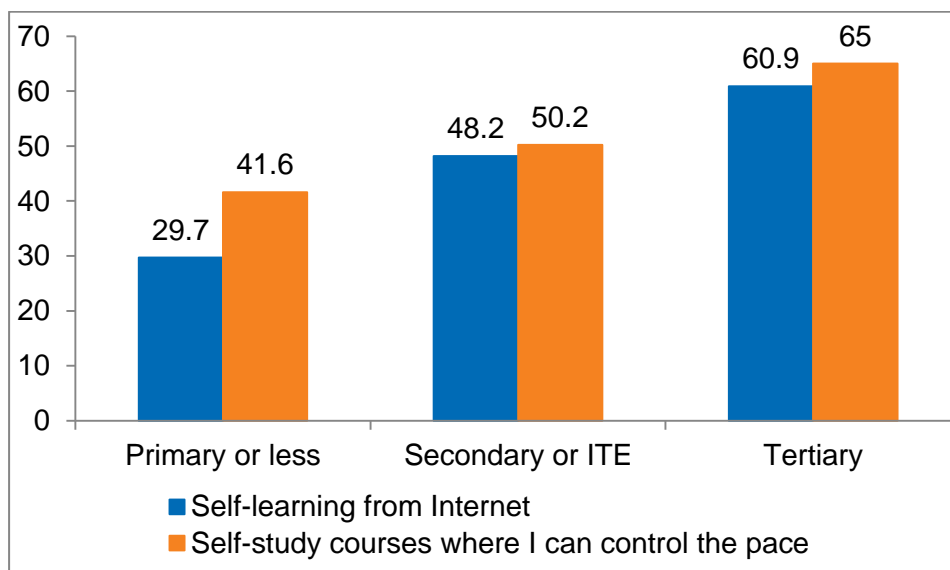


**Table 2.1: Platforms for learning – self-learning**

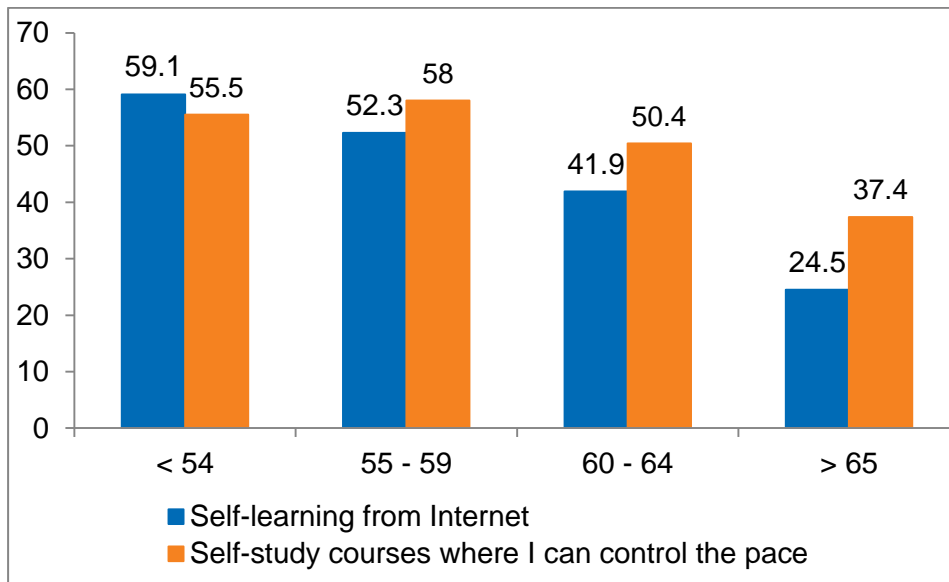
|  |       |
|--|-------|
| Through self-learning by gathering information from the internet                               | 43.2% |
| By finding self-study courses that let me set my own objectives and then moving at my own pace | 49.6% |

Self-learning through the Internet or self-study courses were also not well endorsed by survey respondents, where less than half of them were open to this idea (See Table 2.1). Those who were tended to be younger and better educated (See Figures 2.10 and 2.11). Nearly 60% of those who were between 50 to 54 years of age were open to learning through the Internet compared to 40% of those who were 65 year and older (See Figure 2.11).

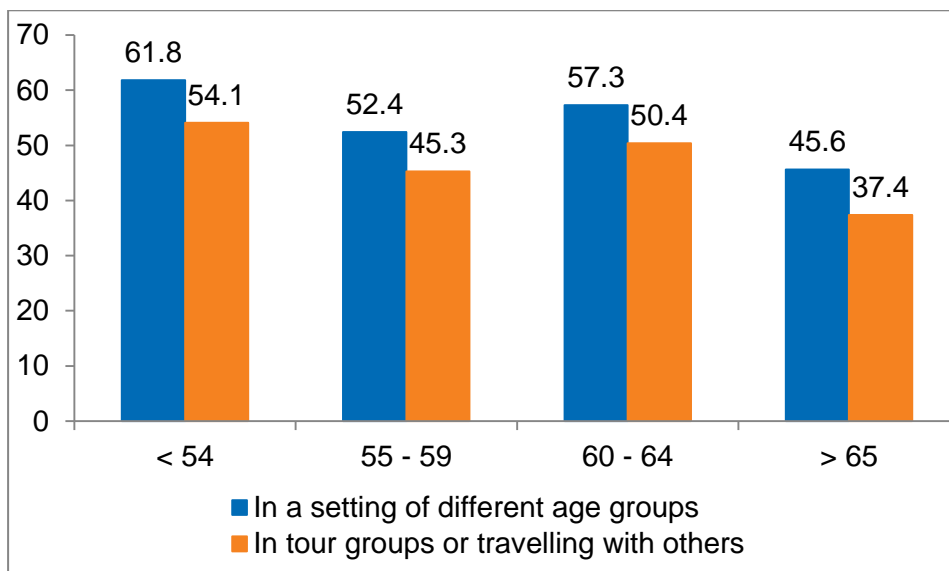
Innovative styles of learning such as being in a group where students came from different age groups were endorsed by 54%, while learning through tour groups or travelling was preferred by 46%. In general, for both these newer ways of learning, those who were younger were more open to such initiatives (See Figure 2.12).

**Figure 2.10: Agreement to statements on self study by education (%)**

**Figure 2.11: Agreement to statements on self study by age (%)**

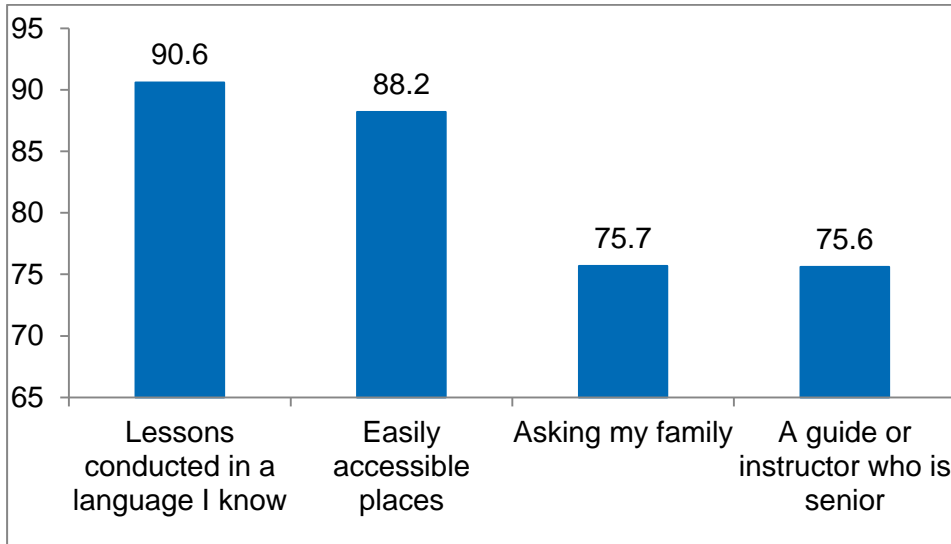


**Figure 2.12: Agreement to statements on innovative ways of learning by age (%)**



Across the board though, survey participants indicated the need for classes to be conducted in a language they were able to understand (91%) and in places that were accessible (88%) (See Figure 2.13).



**Figure 2.13: Platforms for learning – structures for learning (%)**

## DISCUSSION

There is a need for continued public education to help older persons embrace lifelong learning. This is in part due to various factors like prior experience in education and sometimes the lack of support from their family members.

The data from both the survey and qualitative interviews highlight that situational, attitudinal, structural and academic barriers keep older persons from lifelong learning opportunities.

A significant portion of older persons in this study felt that they were too old to learn, with one in five concerned that their friends would laugh at them for trying to learn new things. The hesitation towards learning was more pronounced among those who were older than 65 years although even among those who were between 50 to 54 years of old, more than a third felt that they were too old to learn.

This fact highlights the need for continued public education to help older persons embrace lifelong learning. Such a vision is probably hard for some older persons who recall the stressful experiences of learning or their poor performance in school and what they perceive now as a stressful endeavour.

This lack of confidence in learning is further heightened through their encounters with younger people, including their own children, who are

often impatient when teaching older persons. These negative experiences suggest to the older person their limited capacity to learn. This can and should be remedied through increased efforts to help both young and older

There is no one single learning method that appeals to all seniors, as they have different learning needs

persons to better learn and communicate with one another. To this end, C3A's Intergenerational Learning Programme, or ILP in short, is an important initiative to cultivate positive learning experiences between the young and old. With over 1000 seniors and many students going through the programme since 2011, preliminary evaluations of the programme show that it can have an impact on people's attitudes.

Situational barriers also need to be addressed in the effort to increase participation in lifelong learning. Nearly half of older persons claimed that busyness with grandparenting and family responsibilities was a barrier to their participation in lifelong learning. About a third also felt that their family was not supportive, probably because they perceived their children or other family members wanted them to concentrate their efforts on attending to family matters instead of lifelong learning pursuits.



(Above) Senior and junior participants from Ukelele ILP having photo moments with Mr Heng Chee How (Senior Minister of State, Prime Minister's Office), Ms Sim Ann (Minister of State, Ministry of Communications and Information & Minister of Education) and Mr Gerard Ee (Founding Chairman of Council for Third Age), upon recipient of the Certification of Completion.



(Above) A senior participant indulging in his learning moments with a junior participant during an ILP workshop

This raises questions as to whether family members, especially younger family members understand the value of their older parents participating in lifelong learning efforts. It becomes important for them to understand that such learning provides parents important alternate life possibilities and helps them keep up with changes in society. Further, when older persons are better involved in other pursuits other than their own family, it reduces the possibility of them being enmeshed in the lives of their children and grandchildren, an undesirable prospect especially for younger generations. Thus it becomes important that publicity on lifelong learning also encourages younger generations to promote lifelong learning among their seniors.

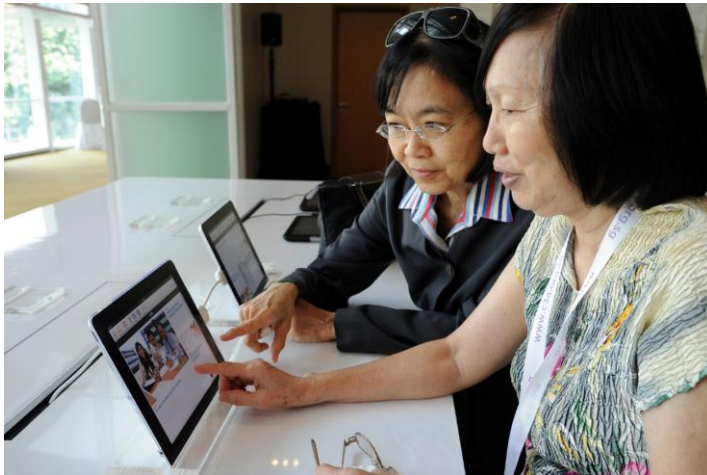
Ultimately changing attitudinal and situational barriers will require more opportunities for older persons to learn. While there are increasingly more programmes now, about half of the respondents to our survey were not informed of such options and a substantial group could not find relevant programmes. More recent efforts by the Council of Third Age to be a one stop portal to publicise many possible courses may be a step towards providing public information about the availability of such initiatives, especially among the younger old who may be computer literate. However there needs to be additional platforms to publicise such options considering the smaller number of those who are older and computer literate.

Besides the instrumental reasons for learning among older persons who were intent on staying on in the labour force for longer, another important motivator was their desire to maintain social connectedness. Lifelong learning can be an important force to promote social bonding and also greater social cohesion among young and old as these efforts can help

older people become more in tune with technology and what may be relevant to younger people.

The study also showed the diversity of methods and interests that appealed to older persons. Clearly there is no one single learning method that appealed to all seniors. As such, offering various learning platforms ranging from the University of the Third Age, courses in local higher learning institutes, and those which are done using participation and mentoring, need to find place. The current options for learning seem to have grown substantially with C3A having a list of these activities displayed prominently in its online portal.

Much of the discussion on lifelong learning focuses on structured learning, often provided by institutions. However substantial learning happens informally, through many channels including interaction with fellow seniors. If lifelong learning is to be embraced by older persons as a lifestyle, they have to maintain their curiosity and the desire to continue to be relevant in a rapidly changing world. Kindling such curiosity is a challenge which needs additional attention and is best attended to when people are at earlier stages of their lives.



(Above) Senior guest browsing the new C3A Portal during its launch on 1<sup>st</sup> Oct 2012



(Above) Senior guest browsing the new C3A Portal during its launch on 1<sup>st</sup> Oct 2012



## **Chapter 3**

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# Employability

## CHAPTER 3: EMPLOYABILITY

To eschew the possibility of a “retirement home” scenario, the Singapore Government has been actively encouraging companies to hire older workers and older workers to maintain their employability. Through

Older workers have weaker educational profiles and are concentrated in lower-skilled, non- PMET jobs that make them susceptible to low wages and unemployment.

extending the working lives of older workers, potential manpower shortages caused by the ageing demographic and declines in birth rates can be overcome. Like other rapidly greying countries, “we live longer, we have fewer children, so we have to work longer” appears to be the mantra (Znidarsic and Dimovski, 2010).

The Ministry of Manpower has outlined three key areas to focus on: raising the quality of the workforce, leveraging on the ageing work force, and enabling progressive workplace practices (Ramesh, 2010). This was reflected in the 2012 Budget, which sought to reward work for the elderly through tax relief and higher CPF contribution rates, and the Retirement and Re-employment Act, which required employers to offer re-employment to eligible employees who turn 62 (Ministry of Finance 2012; Ministry of Manpower, 2012a). New programmes such as the Accounts Assistant Place-and-Train Programme were introduced in 2013 to help elderly and mid-career job seekers (ICPAS to Train Mid-Career Job Seekers, 2012).

These efforts have largely been successful, and the employment rate of older Singaporeans has been rising steadily in the past few years. A record 61.2% of residents aged 55 to 64 worked in 2011, compared to 59% in 2010 (Woo, 2012). Likewise, a high 96.7% of those who retired in 2011 were offered employment after age 62 in private establishments (each with at least 25 employees). Of those offered employment, 66% continued to work under existing contracts. For the 30.6% that worked under new contracts, 29.2% worked in the same job and 1.4% worked in a different job (Ministry of Manpower, 2012b).

However, a simple increase in employment rates paints an incomplete picture. Older workers have weaker educational profiles and are concentrated in lower-skilled, non- PMET jobs that make them susceptible to low wages and unemployment. Furthermore, despite the number of PMET jobs increasing, the proportion of elderly males and females in cleaner and labourer positions has increased over the decade. They are also susceptible to long-term unemployment, and tend to be unable to find employment after losing a job. Finally, the employment rate of older women



is disproportionately lower compared to older men, and lags behind other developed countries (Ministry of Manpower, 2008).

Further efforts are thus required to understand what drives older workers and what can be done to promote lifelong employability. Special effort needs to go towards retaining mature-age workers and engaging them in PMET work. In this section we survey recent literature to explore what motivates older workers to seek employment, challenges they face, and how continued education and training (CET) might play a role in maintaining their employability.

## **THE CONCEPT OF EMPLOYABILITY**

Over the years, the nature of employability has changed. Older workers can no longer expect a secure lifetime job, predictable career advancements, and stable and progressive salary rises. Instead, they have to adapt to a rapidly changing and highly competitive working environment. Three trends in particular have serious implications for the long-term employability of mature and older workers (Wee et al., 2002):

- The interweaving of technology and jobs – workers are required to be familiar with recent IT developments such as social networking, greater access to databases, information and other IT-mediated work applications. Work performance is, to an increasing degree, determined by one's ability to leverage on IT to improve and drive performance. This ability is less likely to be present in the current generation of mature and older workers.
- The dynamic nature of jobs – the dynamic nature of the product and service markets means that job requirements are always changing. Some (Murphy and Jackson, 1999) contend that in future, there will be no fixed jobs, and work will be organised around projects and initiatives. Older workers whose mental models of work are grounded in well-defined job functions and classifications might not be able to function as well in such a climate.
- Increased emphases on continuous learning – employees have to learn and update their knowledge constantly in order to maintain and improve standards of efficiency. Opportunities to learn new skills and competencies might also be limited for older workers due to a preference for younger workers who are perceived as a better investment.



Workers unable to cope with these trends are likely to find themselves retrenched or unemployed. A willingness to learn and update skills and knowledge is therefore the key towards maintaining employability.

Today's work is also more likely to be organised into team activities with many teams acting as self-managing entities making decisions without a defined sphere of discretion. Team members need to be able to recognise the situation they are facing and respond accordingly and appropriately. They need to know what to do and to act without being told (Patrickson and Ranzijn, 2003). Essentially, this research highlights the need for seniors to adjust to newer practices that reward self-direction, initiative and opportunism.

Outside of individual skills and capabilities, the employability of older workers is highly contingent on external factors such as employer attitudes and the economic climate, both of which will be addressed later.

### **Motivations to Keep Working**

In order to understand the motives behind why certain older workers seek employment, a study in the United States utilised the Meaning of Work scale. The scale encompasses the following factors (Lui and Shultz, 2007):

- Social contact (receiving respect, status, prestige, as well as socialising)
- Personal (self-esteem, personal satisfaction, and a sense of pride in oneself)
- Financial (income and benefits associated with work)
- Generativity (teaching, training, and passing knowledge and skills to the younger generation)

Based on the research, it was observed that for older workers seeking employment in the US, they were mainly motivated to seek employment as a result of financial needs. This was particularly important to displaced workers who would seek to have a full-time position given the loss of income from employment disruption.

Similar to the findings in the US, the 2011 National Survey of Senior Citizens found older workers in Singapore to be primarily motivated by financial needs (MSF, 2013). Around 55% of older workers reported that they worked after retirement because they needed the money for current expenses; 10.7% did so because they wanted to lead an active life, and



6.0% did so because they needed something to occupy their time. While there is a drop from 62% (as polled in the 2005 survey) to 55.1% in 2011 for those who needed money for “current expenses”, it is significant to note that those who felt that they needed money for “future financial security” has risen from 4.9% to 19.4% over the same period. Therefore, the motivation to work for financial reasons continues to remain salient.

A separate study on lifelong employability in Singapore notes that while financial imperatives are an important motivator, personal satisfaction plays a key role (Billet, 2010). Older workers found satisfaction in the enactment of work, using their capacities effectively and having opportunities to develop their own and other workers’ skills. On the other hand, gaining promotion was reported as becoming less of a priority as workers got older.

### **Issues and Challenges in Older Workers’ Employment**

In Singapore, 84.3% of older workers expect to face difficulties when seeking employment, of which 76.1% anticipate age as their main obstacle (MSF, 2013). While the above figures remain high, it has come down from 92.7% and 88.1%, as polled in the 2005 survey. Understandably, the most immediate challenge facing older workers is their physical health. Employed senior citizens also noted that they were not as strong as before, felt tired easily, and were not as fast before. This is largely due to

Despite various physical challenges associated with ageing, the number of senior citizens looking for employment is rising.

physiological changes that occur when people age: Physically, they may lose muscle strength, have poorer vision and hearing, and find it harder to maintain good posture and balance. Mentally, fluid intelligence (such as short-term memory and processing of information) declines, but verbal tasks and vocabulary remain constant (American Psychological Association, 2012). This is a limiting factor when applying for physically demanding and fast-paced jobs. It is worth noting though, in Singapore’s case, the proportion of the older adults in

employment indicating that they had encountered “no problems” at work rose significantly from 28.5% in 2005 to 58.1% in 2011, suggesting that the work environment might have become more age-friendly over the years.

Despite these physical challenges, the number of senior citizens looking for employment is rising. Around 59% of Singaporeans aged 55 to 64 were working in 2010, and this number is expected to increase (Woo, 2012). These older workers face another set of challenges.

Commonly circulated myths depict older workers as outdated, incapable of learning new skills, poor with technology, rigid, inflexible, less productive

and less motivated than younger workers. This often translates into discriminatory practices, such as not hiring older workers, retrenching older workers first, or passing over older workers for a promotion or raise. A study in the United States conducted in 2007 found that 60% of workers aged 45 to 74 believed that they had “personally witness or experienced age discrimination on the job” (AARP, 2007). Several experimental studies also point to age-discriminatory hiring practices (Bendick et al., 1999; Bendick et al., 1996). In these experiments, resumes from younger job applicants were favoured over older applicants who were identical in all respects other than age.

Several of these stereotypes have been debunked. For example, the common myth that older people are less able or willing to learn technology-related tasks is not supported by research. A study involving the use of a simulated email-based customer service system found that older participants (66 to 80 years) were capable of learning the task, and with practice over a four-day period were able to closely match the performance of younger participants (Sharit et al., 2004).

Unfortunately, such myths are often believed by the older workers themselves. By internalising these negative stereotypes, older workers can develop emotional or psychological barriers that harm employment prospects. Retrenchment and extended periods of unemployment compound the problem by producing a loss of social status and subsequent damage to self-identity that can lead to feelings of worthlessness and insignificance. This can lead unemployed older workers to become “discouraged workers” who stop (or never begin) looking for work because they think that their age, lack of skills or education level will prevent them from finding a job (Rix, 2004).

Organisations are, however, aware of the benefits older employees bring. A survey in Australia found that the most frequently perceived benefits include “experience”, “knowledge”, “ability to mentor younger staff”, “commitment” and “stronger work ethic”. Conversely, the most frequently perceived costs were “higher on-going costs”, “resistance to organisational change”, “opportunity cost of losing potential long-term employees in favour of those with limited time left in the workforce”, “lack of adaptability in relation to training and technology” and “need for sophisticated training and study options” (Drew and Drew, 2005).

The Singapore Human Resources Institute conducted a survey on employers from 141 organisations across 20 different industries to examine the reasons for hiring older workers (Chartered Institute of Personnel and Development [CIPD], 2008). The response included experience (83%),

skills (76%), job fit (60%), maturity (57%) and discipline (17%). These findings supported the results from the focus groups conducted by the CIPD in 2008 with employers from seven industries. More than 80% of the employers did not perceive the lower CPF contribution and the funding from the ADVANTAGE!<sup>3</sup> scheme as appealing reasons, as compared to what older workers can bring to the job. However, the CIPD research discovered that while employers understood the importance of fair and inclusive employment, they were less aware of the business case for taking action. It was suggested that this could be a potential area for the Manpower Ministry to look into, by “[developing] the existing business benefits arguments further” (p.13).

Interestingly, several studies have identified an “employer paradox” regarding older workers (Van Loo, 2011; Van Dalen et al., 2009). While employers are aware that population ageing is an important trend that affects their business in terms of future skill shortages, they are not adapting their HR policies and business practices to the reality of an increasing average age of their staff. A common pattern is how older workers are significantly less likely than younger workers to receive training and learning opportunities. Furthermore, few employers implement or consider implementing age-friendly measures aimed at retaining personnel, in terms of easing the trade-off between leisure and work, reducing stress at work, and adjusting working conditions. This paradox also manifests itself in the form of employer attitudes. A study in Australia noted that “regardless of the perceived more positive qualities of older workers, employers appear to prefer to recruit employees in the younger age groups for most employee categories with minimal interest in recruiting anyone over 45 years old for any job and no preference for anyone 56 years or older” (Billet et al., 2011). Another survey of businesses in Australia found that while the organisations had positive views of mature workers, the participation level of workers aged over 50 in those organisations were below national averages (Drew and Drew, 2005).

In addition, in arguing for the employment of older workers, it is necessary to look at older consumers as well. A growing number of older consumers who have both the time and willingness to spend their greater amount of disposable income have brought about a silver economy (European Foundation, 2008; as cited in CIPD, 2008). In the CIPD research study, no employer surveyed seemed to be able to see a connection between the ageing workforce and the ageing consumer. The business benefits that have been experienced by organisations that employ older workers include “being able to use specific age groups for targeted sales” (p.13) and aiding

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3. Refer to Appendix C for more details.

in the creative improvement of products and services. For organisations in other countries such as the United Kingdom and the United States, this understanding has been among the most crucial reasons for employers to hire older workers to contribute to the organisation.

The seeming contradiction between positive employer attitudes towards older workers and discriminatory practices suggests that factors other than age bias may be at work. Ranzijin (2005) suggests that age discrimination is not a function of a negative attitude towards older workers, and is instead based on an implicit cost-benefit analysis. Factors outside of age bias, such as performance, trainability and return on investment may implicitly affect decisions managers make regarding older workers.

This research suggests that the employability of older workers is contingent on how capable they are and whether they possess the skills required for employability, as covered in the previous section. An Australian study found that older workers were valued as long as they could perform, add value and contribute to the organisation (Billet et al., 2011). Most respondents dismissed the proposition of being discriminated against, whilst some even claimed there was positive discrimination towards older workers. One worker noted: "It seems when there is a crisis of any sort, it always falls back on the older worker." A respondent working in a high school also reported that younger teachers were often "in absolute awe" of older teachers, because the latter knew so much. Intriguingly, a similar study in the Netherlands found that while older workers were generally capable, they experienced positive discrimination when underperforming. Older workers who did not perform up to standard were tolerated and no corrective measures were taken to improve their employability. Non-performing younger workers, on the other hand, were not tolerated and were usually dismissed. This research suggests that older workers are in a paradoxical situation where they occupy both a strong and a weak position in the labour market (Van Dalen et al., 2010).

At the same time, there will always be structural reasons regarding the challenges faced in employing older workers. Based on statistics from the Ministry of Manpower, the most commonly cited reasons for not offering employment were organisation-related. Around 44% mentioned the lack of suitable jobs and 40% cited leadership renewal (2012b).

Similarly, a study of older workers in Singapore found that mature workers believed they had the skills and attitudes necessary to be employable (Billet, 2010). Notably, the study found that older Singaporeans believed that they were less skilled, but compensated with better attitudes and



experience. They were also willing to adapt to change, open to learning, and regarded themselves as competent with IT.

These older workers, however, note that they desire more age-friendly work arrangements. The 2006 HSBC Retirement Research Survey (2006) found that 71% of Singaporeans regarded flexible work hours as the ideal way to achieve a balance among leisure, work, and the need for money in later life. This manifests itself in another survey by the Ministry of Manpower conducted in 2008, which asked economically inactive men and women aged 50 to 64 who had no intention to look for jobs in the next two years to give three factors that would motivate them to work. The first was the availability of part-time or flexible work arrangements, followed by having jobs nearer home and jobs with lower stress levels and age-friendly environments (2012a).

A study in Hong Kong acknowledges another potential problem: work-family conflict. As people get older, non-work roles, such as those relating to family, may become more important to the individual. Family obligations might make it difficult to comply with work responsibilities, which would in turn affect employment and the ageing process in the workplace. The researchers also found that the opposite was true: perceived organizational support and social support from friends and family was shown to be significantly related to occupational growth and personal security (Cheung and Wu, 2011).

Older women face a unique set of challenges in labour market. Between 1999 and 2009, women aged 50 to 54 have seen an increase in labour force participation rate (LFPR) from 46.7% to 63%; for the 55 to 59 age group, the LFPR increased from 32.4% to 49.5%; and for the 60 to 64 age group, the LFPR increased from 19.4% to 33%. Whilst this is a significant improvement, the participation rate still lags behind men and behind developed countries like Sweden and the United States (Thang, 2011). This is attributed to lower education compared to men and the tendency for older women to stay at home as homemakers.

### **Continued Education and Training**

A Dutch study found that from 2000 to 2009 employers increasingly recruited and retained older employees, but noted two caveats: First, labour shortages increased the likelihood of recruitment or retention of older workers. During the recession, there was a strong decline in efforts to

The main motivations for older adults to stay employed are to remain financially independent, to stay socially connected, and to be able to contribute back to society.

retain older workers. Second, organisations that rely heavily on highly skilled workers were more likely to recruit and retain older employees than organisations relying on low-skilled workers (Conen et al., 2011). This has significant implications for Singapore, where the majority of older workers are situated in non-PMET and low-skilled jobs.

Likewise, Billet (2010) stresses the importance of PMET work for older Singaporean workers. He notes a misalignment between many older workers' educational levels and capacities, and those required for PMET types of work. As such, continued education and training (CET) is required to bridge the gap and provide older workers with the skills and knowledge needed to take up higher-skilled jobs. He concludes that a successful CET programme cannot include one or two parties, but involve all contact points:

- Individual – the individual has to be willing to learn, pick up skills and manage family responsibility with work
- Workplace – the workplace needs to be able to accommodate older workers and avoid negative stereotypes
- Educational Institutions – courses have to link CET with PMET work, engage the mature-age population with flexible curriculum and pedagogic practices, and provide esteemed certification
- Community – the community has to commit to values that support lifelong employability and address societal sentiment that privileges youth over age

The same study noted that those with only primary school-level qualifications reported far higher levels of anxiety about new knowledge than their more educated counterparts. This is in line with the literature elsewhere which notes that the well educated are more willing and have better opportunities to be involved in training (Dymock and Billet, 2012). Consequently, special effort needs to go towards supporting lower-qualified workers to participate in CET programmes.

Another possible avenue is receiving new skills through their current workplace. However, as was observed in the previous discussion of lifelong learning, obstacles to job training similarly exist (Liu et al., 2011).



The research here reviews training participation at the workplace and identifies the following motivators:

- Self-efficacy
- Social support
- Training benefits
- Propensity to learn
- Career aspiration

And deterrents:

- Workload-related barriers
- Programme-related barriers

Finally, subsidising training is an established means of encouraging participation. Studies in Australia show that older learners undertake accredited training because of affordances provided (Dymock and Billet, 2012). In Singapore, 85% of seniors taking courses receive full sponsorship, and continued support from the government in terms of financing is central to the success of CET (Tan, 2008).

## **ANALYSIS OF QUALITATIVE DATA**

Among younger old respondents, employability in their older years was well accepted. Many acknowledged that they wished for such prospects. The main motivation was that employment would allow them to remain financially independent and stay plugged into society.

### **Motivations for Continued Employment**

#### ***To remain financially independent***

When asked about their reasons for working, many respondents said that they needed the money to cope with costs of living. As articulated by one respondent:

*Money and the high cost of living are my reasons for wanting to return to active employment. CPF does not provide enough for me to get by.*



*I work to supplement my income as the amount of pension received is only \$1,300, which is insufficient.*

There were older adults whose families were able to provide financially for them. However, many of them felt it was not right to impose on their children, who would then have to work longer hours to facilitate their parents' needs. A typical response is as follows:

*I think that the elderly don't want to rely on their children... some children are also not willing to give [money] to their parents. So, I think that it is important to give them an opportunity to support themselves.*

While the desire for financial independence was similar for older respondents, the motivations could be differentiated along different socioeconomic statuses (SES). Those from poorer backgrounds saw work as a necessity for survival while those who were better off pursued work so that they could remain financially independent and not strain their relationships with their children.

#### ***To remain socially connected***

Being socially connected was an important motivation to continue to seek work after retirement for some respondents. They believed that staying connected through the workforce would allow them not only to have friends, but also to be in touch with societal developments. As one respondent aptly put it:

*But if we work, our brain is more active. We will also have better reaction, faster [reaction]. Then, we will also know what's happening in the society and get to communicate with other people. At least you are not idling at home; you can make friends at work and will not go senile.*

#### ***To provide a sense of positive self esteem***

By working, respondents felt that older persons could have a greater sense of self-respect. They were not reliant on government welfare to help them, and were able to feel useful to society especially in their ability to contribute to the workforce. The following quotes from respondents express this clearly:

*You will feel useful [by] continuously contributing to the society, and less reliant on government's assistance and support. [It] is better to teach [a person] how to fish than to give him a fish.*



*The fact is that [when] they feel they are able to contribute, they feel that they are wanted. Sometimes it's not the money per se; it's how they live their lives.*

*Like for my case, my children are all grown up... and I have no more [liabilities]. My housing liability is almost settled already. What do you want me to do? Of course I will continue to do whatever I find meaningful. I still have [an] income [although it is] lesser than [what I received during] my active employment.... [Ultimately, it] is the kind of satisfaction I have.*

Although older persons were positive about work, there were a number of obstacles to them realising employment. This, if unchecked in the Singaporean landscape, could have the inadvertent effect of diminishing optimism that seniors have about work as a source of life satisfaction.

### **Perceived ageist attitudes by employers**

Respondents highlighted that employers were reluctant to employ those in their 60s and 70s. As this senior shares her experience:

*... I mean, when we go [to] YZX [supermarket], they want to hire people in their 40s; they don't want people in their 50s–60s. If we want to work, how [do we] find [employment]? How [do we] upgrade? I mean, we want to work, but... maybe if they [could] create a department that hires people in their 60s, 60s to 70s.*

Many respondents highlighted that age discrimination was prevalent and the only way to find jobs post-retirement was through recommendations.

*We know of many retirees who are healthy and looking for a job. The first thing that employers ask is their age and that's it.... [Either] you find work with the help of your friends or work for them. If not, it's difficult.*

In addition they felt that even if they pursued upgrading options, access to jobs were still limited as these quotes highlight:

*I planned what I [wanted] to do and where I [wanted] to go. If I want to stay on in the competitive job and be promoted, I must upgrade myself. But, eventually when I upgraded myself, I ended up with no job. [Having] no job is one thing; however they [employers] don't give you the opportunity at all.*

*The government [asks] us to keep learning and studying, etc. But, we don't even know if the employers would want [to hire] us. We spend so much [resources in learning] but sometimes, in the end, they really don't hire you. Now they keep asking people to go and learn. After spending money and time in studying, it is still so hard to find jobs. Singapore really has a lot of older adults.*

In general, the job market has not adjusted to making accommodation for workers who do not wish to conform to the demands of full-time employment.

Based on such experiences, some older respondents felt it was a waste to undertake training, even if they are fully self-funded, when there were no clear opportunities to work. This finding needs to be addressed since the public message often given is that training is the necessary road for employment, which unfortunately may not materialise en masse. It will be useful if more training programmes can be tied to internship possibilities with workplaces where older workers who are found suitable will be absorbed into the workforce. For those who are not, they will not have to pay for their training.

### **Limited job flexibility**

Financial well-being is not the only factor important in determining seniors' decision to work. If working conditions are perceived as unfavourable, older adults are less likely to continue working.

Respondents noted that many times employers were not able to make adjustments to suit the needs of older persons who were applying for jobs. Older persons, unless they were entirely motivated to work for survival, wanted to have flexibility in how they performed their job as well as the type of job they are engaged in as these quotes reveal:

*Another issue will be the working environment and timing. I think the timing should be adjusted to suit the elderly. [The timing] can be flexible.*

*They told me that after we [have] completed the course, they would help us to look for a job. I asked, "What types of job?" They told me the job would require me to work on weekends. The job also requires the worker to stand for long hours. I told him [I would take it up], but I need the job to allow me to talk because I love talking to people. The timing must also be in the afternoon and which only requires [me] to work [for] 2 to 3 times a week. He told me that that is no such job at all.*

The mismatch between expectations and what was available in the job market for seniors made it a formidable task to find suitable jobs for older persons. In general, the job market has not adjusted to making accommodation for groups of workers who do not wish to conform to the demands of full-time employment.

### ***Respectful work environments***

Although some respondents discussed how they were able to obtain work, they also expressed their dissatisfaction when their work places did not seem to validate or respect their experience. One respondent noted that the feedback he made to his work team was not given much thought by both colleagues and superiors. He concluded that:

*They look down on you because they would think that you are older.... It's like your contributions towards the company might be, when compared to others, lesser. And, your experiences are deemed as "old".... Not relevant for today. Sometimes, when you voice out some opinions, they don't even take it. So, sometimes, it will hurt [your] pride....They [older adults] thought... it's good because they want to contribute their experiences... [but] in the end, usually, people don't want their opinions or their skills.*

Advocates of retaining older workers in the workplace often argue of the value-add that older workers can provide because of their experience. To maximise this, such gaps between what older workers themselves feel and what the desired outcome is must be closed. Otherwise this will further discourage older workers from continuing on in the work place.

### ***Lack of support from family members***

Some respondents especially those without much education mentioned how their children preferred them not to work, as they believed that their parents should be able to retire and enjoy the fruit of their labours. This was partly because their children worried how their parents would be treated in the workforce.

Older persons recognised that their children's wishes were well-meaning. They expressed some of this:

*Of course like children just say, "relax, don't worry, I will give you pocket money" ..., which they do.... My children... they discourage me to work. They think that I'm working a lot already because... I have been through a lot.*

*Our children also wouldn't want us to go out and work... So [we] just look after the grandchildren.*

However, the outcomes are not always desirable. One respondent remarked:

*Nowadays, I have some relatives who don't want their parents to go out and work, to do this and to do that. [They] become not so active and then, the children [eventually] send them to [the] old folks' home. If you go out to work, you make more.*

The well-meaning intentions by children to keep their parents from the workforce may have unintended consequences, as older adults may be deprived of the opportunity to stay engaged mentally, socially and physically.

## **ANALYSIS OF SURVEY DATA**

The three most well endorsed items that gave survey participants optimism for employability were:

- ability to enjoy independence and productivity in later years
- to be socially connected
- to feel that they were able to contribute to society

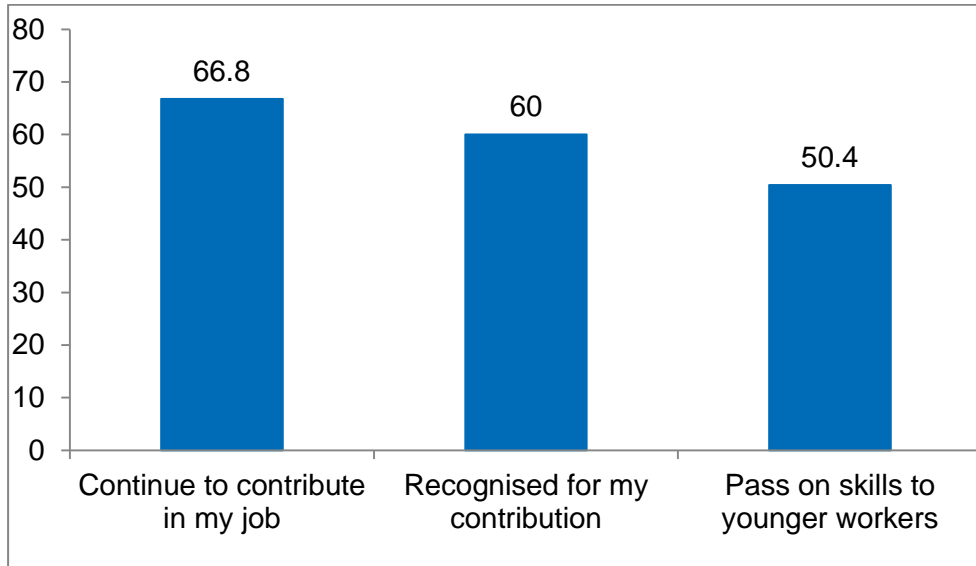
The need to be financially independent was important to 83% of survey participants while 79% believed that employability would help them remain active and productive.

While nearly 79% of the survey participants believed that employment could help them stay socially connected with society, only 43% of them said they would prefer employment because they enjoyed the company of younger colleagues.

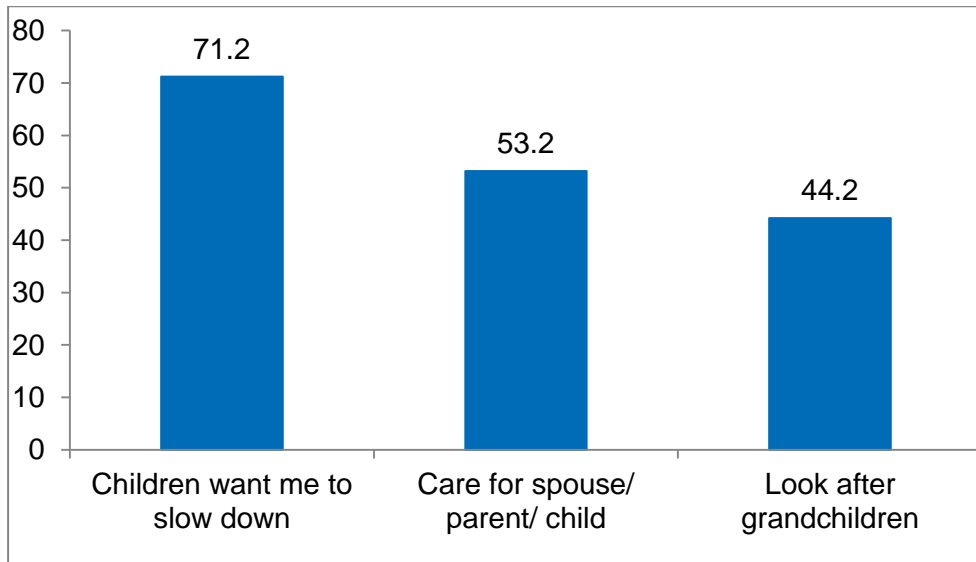
More than half of the survey participants viewed continued employment as an opportunity to continue to contribute their skills and be recognised for them. Around 67% of the participants believed that the fact that they could contribute in their current job was an important reason as to why they wanted to continue to work (See Figure 3.1). Some 60% also believed that being recognised for work contribution was an important factor in this decision to desire continued employment. However, only 50% wanted to

stay on in employment to pass on their skills to younger co-workers (See Figure 3.1).

**Figure 3.1: Motivations for continued employability – independence and productive lifestyle (%)**

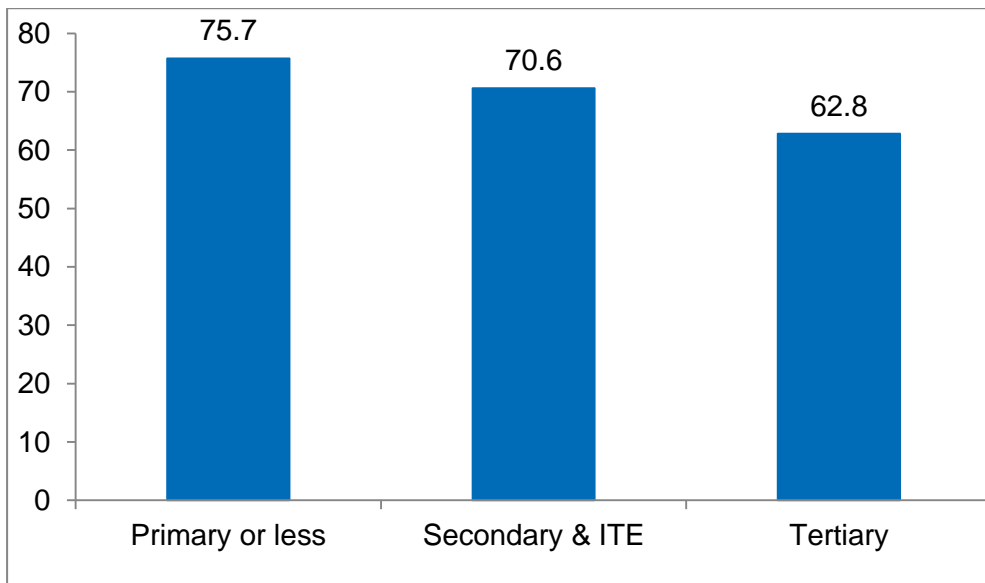


**Figure 3.2: Barriers to continued employability – family concerns/responsibilities (%)**



While survey participants saw the benefits in remaining employed primarily because they could ensure productive ageing, there were some potential obstacles to such optimism of continued employability. These included family objections and an unsupportive work environment for older workers. Some 71% of survey participants agreed that their children wanted them to take on a slower pace of life after their retirement (See Figure 3.2). This was particularly so among older persons who were less educated, where 76% agreed with them compared to 63% of those with tertiary qualifications (See Figure 3.3). About half of the survey participants highlighted their existing grandparenting and caregiving responsibilities as a barrier to employability (See Figure 3.2), although this was more often expressed by females (See Figure 3.4).

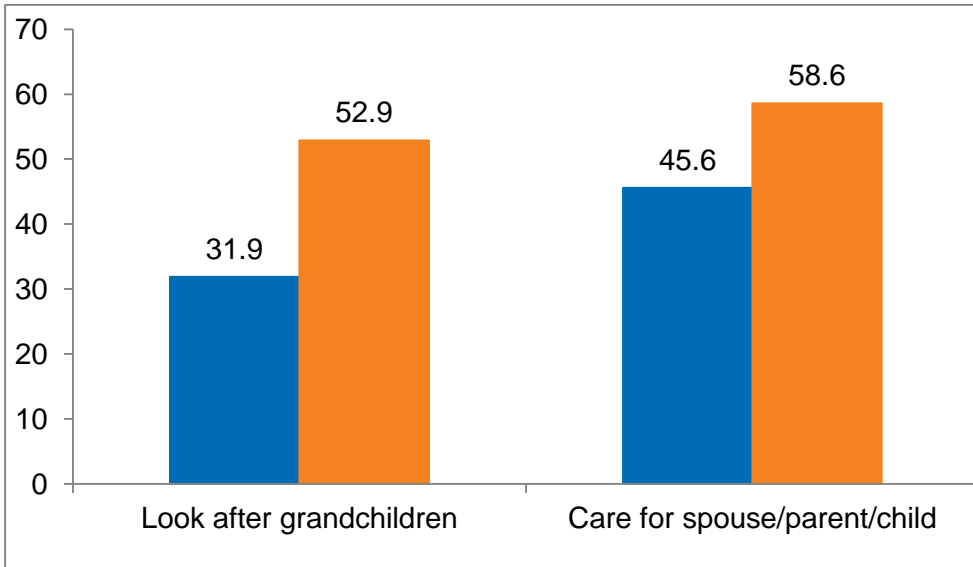
**Figure 3.3: Agreement to statement on “my children would like me to take a slower pace to life after retirement” by education (%)**



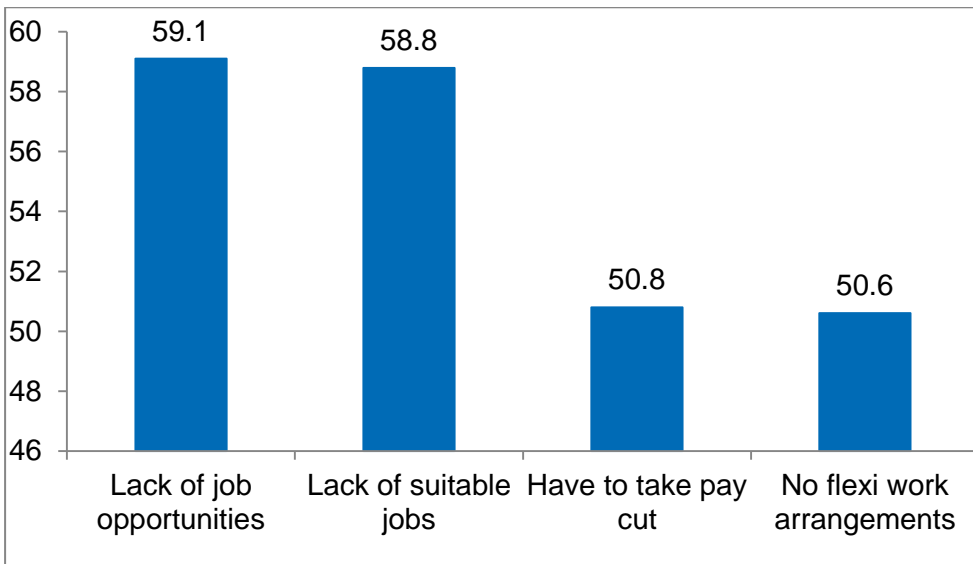
About 59% of survey participants agreed that there was a lack of suitable jobs to match their qualifications, experience or desired working arrangements and that this would affect their decisions for continued employment (See Figure 3.5).

Similarly, the same proportion of participants concurred that there was a lack of job opportunities in the job market. About half of survey participants (51%) agreed that there was a lack of flexible work arrangements in their workplace and this could hamper their decisions about employability (See Figure 3.5).

**Figure 3.4: Agreement to statements on caregiving by gender (%)**



**Figure 3.5: Barriers to continued employability – workplace environment (%)**



## DISCUSSION

The data from this study reiterates the importance of work for older people especially those from younger cohorts. The sense of being financially independent, continuing to be productive and staying connected with



society through work allows older persons to gain a sense of self-respect in their older years.

Yet despite this, there were expectations that work must not consume their energies. Their children wanted them to have a slower pace of life possibly concerned about the physical demands of work and whether work stress would negatively impact their parents' health. Moreover, especially for women, there was both interest and cultural expectation that they will be more involved in family work especially with grandparenting duties, which again would be difficult to juggle amidst full-time work schedules.

The reality then is that work for third agers has to be viewed through different lenses compared to work for younger persons. Work was no longer crucial for survival for most older persons but was a way to maintain a sense of independence especially with their interest not to become a liability to their children. Older persons were thus less likely to work if employment conditions were not favourable.

In general older persons wanted work that offered certain amounts of flexibility and recognised their contributions through equitable wages. However this logic often was contrary to human resource practices in many enterprises where head counts were kept to the minimum, requiring every employee to be maximally utilised for work. Many small and medium enterprises also found it hard to accommodate flexible arrangements since this made it hard for operations to function at maximum productivity.

Helping businesses identify realistic and sustainable human resource practices that can accommodate the needs of older workers is an important strategy for greater optimism in the employability of seniors. Finding appropriate ways of remunerating them is also important. On the other hand, older workers also need to be educated about the realities of businesses and the need to accept lower wages in line with the needs of the market and the larger goal of ensuring that the workforce is competitive and sustainable.

Grown children of older persons could also understand the role and benefits which work can play in their parents' life so as not to discourage their continued employment. Societal messages that seem to indicate that working older persons have unfilial children who have failed to provide for them financially must be checked. Rather, having older persons in the family in continued employment needs to be further normalised — and not based on their financial need but in their attempt to gain fulfilment, maintain social connectedness through work and provide valuable experience in the labour force.



In order to increase optimism for employment, it is also important to define sectors in the economy where older persons can be valuable assets. One possibility, that is increasingly common in developed societies, is for younger old persons to be involved in caregiving work for older people. Other caregiving options that continue to be possibilities include being confinement nannies. Apart from caregiving roles, other portions of the silver industry should also be tapped for older persons to venture into.

Ultimately though, older persons have to be better coached if they are to be optimistic about lifelong employability. Such coaching needs to assess their needs and what they require from work. They also need sufficient know-how to embark on plans realistically based on their needs, as well as the ability to better plug themselves into the economy.



## **Chapter 4**

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# Social Gerontology



## CHAPTER 4: SOCIAL GERONTOLOGY

Broadly defined, successful ageing refers to a pattern of well-being and adaptation to the challenges of the later years. It is a broad and complex concept that encompasses not only health, but also psychological well-being, role integration and social engagement (Crosnoe and Elder, 2002).

A 2008 study suggests that older Singaporeans might not be ageing well. Based on the Active Ageing Index, which captures dimensions of health, community participation and security, only 5% of Singaporeans aged 65 to 69 scored high for active ageing. That figure declined to 3.4% for those aged 70 to 74, and fell to 1% for those aged 75 and above (MCYS, 2008a). Older Singaporeans also fell short on community participation: only 5.5% took part in clubs or group activities, whilst 23.8% were in the workforce.

There have been significant efforts since to help Singapore's elderly, with initiatives ranging from getting companies to rehire the old to a \$20 million fund to cultivate interest groups, but further studies will be needed to evaluate the success of these measures (Li and Suhaimi, 2010).

### MODELS OF SUCCESSFUL AGEING

The World Health Organization (WHO) defines active ageing as “the process of optimising opportunities for health, participation, and security in order to enhance quality of life as people age” (WHO, 2002). This concept is a multi-dimensional approach taking into account health, psychological, social and economic factors. It is also a marked departure from earlier emphases on “healthy ageing” which considered successful ageing simply to be the lack of major pathologies. In this model, the WHO identifies six factors that predict how successfully individuals and populations age:

- Health and social determinants – these involve health promotion, disease prevention and curative services people have access to, such as vaccinations and affordable healthcare.
- Behavioural determinants – these refer to the lifestyles and activities people participate in; for example, individuals engaging in appropriate physical activity and healthy eating are more likely to age successfully than individuals who smoke or drink excessively.
- Personal determinants – these relate to psychological, biological and genetic factors.

- Social determinants – these relate to factors like social support, opportunities for education and lifelong learning, and protection from violence and abuse.
- Economic determinants – these refer to income, work, and social protection available to seniors.
- Physical environment – this refers to the degree to which physical environments are age-friendly. For example, older people who live in an unsafe environment or areas with multiple physical barriers are less likely to get out and therefore more susceptible to isolation, reduced fitness and increased mobility problems.

The WHO model of active ageing also identifies three key aspects of active ageing:

- Autonomy – which is the perceived ability to control, cope with, and make personal decisions according to one's own rules and preferences.
- Independence – which refers to the capacity to live independently in the community with little or no help from others.
- Quality of life – which is a broad-ranging concept that relates factors such as physical health, psychological state, social relations and personal beliefs to the general well-being of individuals.

Cultural values and traditions, for instance, determine to a large extent how society views older people and the ageing process. In most Asian countries, the cultural norm encourages extended families to live together in multi-generational households, thus providing more opportunities for social interaction and inter-generational activities.

Several studies expand on this multi-dimensional approach to successful ageing. Through structural equation modelling analysis, Taiwanese researchers developed a four-factor model for successful ageing. The four factors identified were physical (health, lack of disease); psychological (depression, stress, self-image); social (social support, religion, and active engagement with life); and leisure activities (exercise and going on vacations) (Lee et al., 2011). Interestingly, the researchers found that engagement in leisure activities was the best predictor of successful ageing in their four-factor model. A similar study in Brazil found successful ageing to be contingent on socioeconomic status and psychosocial variables (Chaves et al., 2009). Health, ability to manage finances, positive



outlooks on the ageing process and employment were all correlated with successful ageing.

Interestingly, the literature suggests a divide between objective and subjective definitions of successful ageing. Montross et al. (2006) found that nearly all the participants in their study rated themselves as ageing successfully (with a score  $\geq 7$  on a 1 to 10 scale), but only 5% met researcher-defined criteria that included the absence of disease, freedom from disability, and engagement with life. The absence of physical disease and functional limitations was also poorly correlated with self-assessed successful ageing; instead, higher levels of self-rated successful ageing was related to spending more time each week reading, listening to the radio, and visiting with family. Garcia et al. (2011) replicated these findings in Spain. 80% of participants rated themselves as successful agers, but only 41.4% were successful according to an objective measure that included health, autonomy, mental state and life satisfaction, and only 27.9% according to a measure including illness.

Similarly, researchers in the United States observed that elderly women had perceptions of successful ageing that differed from viewpoints established in the literature (Rossen et al., 2008). They described successful ageing to be a deliberate decision — a “mental choice to accept change and continue to engage with life and others”. Interviews with these women revealed three themes of successful ageing: accepting changes in life circumstances; engagement in life by staying involved in meaningful activities; and comportment through keeping a positive outlook and presenting a positive demeanour towards others. Based on this definition, 84% of the women rated themselves as ageing successfully.

The gap between objective and subjective views of successful ageing has led researchers to conclude that an ideal definition of successful ageing must be multi-dimensional and incorporate the perspective of older adults (Bowling, 2007; Ferri et al., 2009). While objective models of successful ageing are useful, this can only act as a basis for comparison and a means of identifying individuals who are doing better than their peers in health, function and social connectedness. On the other hand, subjective measures appear to be better predictors of objective outcomes. For example, older adults' perception of their health status is more related to successful ageing than their actual health status, and subjective perceptions of health predict mortality independent of disease and disability (Ferri et al., 2009).

## **DETERMINANTS OF SUCCESSFUL AGEING**

Research suggests that correlates of successful ageing vary between people of different cultures and social histories. A study of 3,403 seniors in Israel found that while successful ageing was generally indicated by life satisfaction and health, predictors of successful ageing varied among the different population groups. Among Arab-Israelis, going out on visits and trips was the strongest overall predictor of life satisfaction, while activities like doing crafts, going out with neighbours and reading books and newspapers were the strongest predictors for Jewish-Israelis (Litwin, 2005). Thus, the determinants of successful ageing were found to be in part universal and in part population-specific.

The relationship between economic status and subjective well-being is also stronger in developing countries than in developed countries. Researchers in Brazil observed that income had a protective effect on successful ageing — the higher the family income, the better the ageing process (Chaves et al., 2009). A study in Hong Kong also found that socio-economically deprived older Chinese people living there were more likely to perceive themselves as successfully ageing when they had enough money to support themselves in old age (Lee, 2009). That said, those supported by themselves and/or by family members, rather than government aid, were found to be happier. This contrasts with results for developed countries, where income is not observed to be an important predictor of successful ageing. Hsu attributes these differences to need theory: once basic needs are met, additional income does little to raise your sense of satisfaction with life (Hsu, 2010).

Social activities, in particular, are very conducive to successful ageing. Maier and Klumb (2005) noted that individuals with higher levels of social activity and with more time spent in the presence of others had lower mortality risk. Interestingly, their findings also suggest that the beneficial effects of social participation do not depend on social activities in the narrow sense, but can be achieved through the mere presence of other people. While participating in leisure activities like making crafts or exercise help with successful ageing, performing these activities in a group has a far larger effect.

## **SUCCESSFUL AGEING POLICIES**

A life course approach to policy formulation has had success in several countries, ranging from Hong Kong to the United States. Life course theory emphasises the value of linking life stages and examining transitions from one stage to another. It also recognises that older people are not a



homogeneous group, and that individual diversity increases with age (WHO, 2002). Subsequently, successful ageing policies have to reach out to younger age groups in order to motivate them to think of their own ageing sooner rather than later. Special emphasis should be given to the place of lifelong learning, employability and maintaining social connectedness as a part of successful ageing.

Research from the Australian situation points to some pitfalls where placing too much attention on the individual and in the process, “do little to challenge discriminating ageist stereotypes that effectively marginalise older people” (Angus and Reeve, 2006). The research suggests that if “ageing well programmes are merely concerned with individual behaviours and ignore the environment, including the broader culture of the society and social structures in which diverse individuals conduct their lives, they will not meet their own objectives.” The researchers advocate a life-course approach for policy formulations of “ageing well”.

Active ageing policies and programmes also run the risk of becoming counterproductive and oppressive (Stenner et al., 2011). Efforts to promote active ageing by “focusing on the positive features of old age” risk ignoring the “real bodies of old people” and can impose unrealistic standards the elderly cannot live up to. Notions of successful ageing also carry implicit normative standards, which can negatively affect the self-image and identity of older adults who cannot live up to these ideals. As such, the researchers suggest avoiding top-down one-size-fits-all policies, and stress the importance of diversity and inclusion of “understandings of activity that might deviate from those embodied in policy norms, many of which are oriented towards economics”.

Programmes to foster successful ageing are increasingly emphasising the importance of social connectedness among older persons. Since isolation increases risks of mental disorders such as depression and also has other deleterious health effects which increase the dependence of this population on health resources, some countries have rolled out nation-wide plans to enable older persons to be better integrated within the community. This has included plans for retirement communities and other infrastructure which allows older persons to meet others and remain socially connected.

Another way to ensure that older persons do not become excluded from community has been to facilitate intergenerational programming. There is at least some documented evidence about how such programmes can impact older persons’ successful ageing (Weintraub and Killian, 2007). In this study, two groups of older persons were observed, referred to as the “contact group” and “engaged group”. Those in the “contact group” had



some degree of interaction with the children at the centre while those in the “engage group” were active in seeking and participating regularly in intergenerational programming. It was observed that the contact group were “impacted through processes related to peer support, the freedom of choice, manners, and youth and enthusiasm as important dimensions of emotional well-being” (p. 376). The “engaged group” identified being needed as an important aspect of their experience of the programme. Both groups also reported the “importance [of] familial connection and feelings of calm” (p. 376).

The study revealed several best practices:

- Allowing older persons to choose their level of involvement with children was important to several participants in the study.
- Referring to older persons’ volunteer efforts as “work” communicated to them that their efforts were valuable contributions to the intergenerational community.
- Referring to older persons as grandmas and grandpas seemed to strengthen participants’ feelings of familialism.

## ANALYSIS OF QUALITATIVE DATA

### What Constitutes Successful Ageing?

When asked about their views on successful ageing, many respondents consistently mentioned outcomes such as happiness, being financially stable, being surrounded by a good social circle, and staying healthy. As one respondent said:

*[For] successful ageing, [money] and status [are not as important]. Those that are [successfully] ageing are those who have a healthy lifestyle. They are able to enjoy the golden years, to have a memorable one, [and] to be able to live together with their families. Look at many old folks, they have money and status. But, many of them do not have their family with them. Some [do] not have the health. [It is important] to be physically healthy and have a healthy body. To many old folks, the last 10 years of their life aren’t very pleasant. It’s [a] pretty hard life. Some are in sickness and pain. So, [it is important to] let these elderly people know that it is important to live happily*

*in the last 10 years of their lives, to be able to live and enjoy [time] together with their family members.*

As they age, these respondents put more emphasis on intangible assets rather than tangible ones. For example, to be able to have an active lifestyle and ample free time for themselves are particularly important, as many would like to have an enjoyable time in their golden years. An older adult summarised what was important in life as one aged:

*There are a few basic things that I think are important. First, financial independence; second, you must have a circle of good friends — build up and enlarge your circle of friends — as you cannot age alone. Finally, the most important [aspect] is family support. With money, you still need family and friends for successful ageing. These are the three main criteria.*

In general, participants in the focus groups tended to associate successful ageing with what has been traditionally construed as successful ageing — where they were financially secure, healthy and if they had children, contented with the well-being of their children. However such successful ageing depictions did not necessarily include components of volunteering or mentoring, which tended to be embraced by some highly educated and successful seniors.

### **Increasing Level of Preparedness for the Ageing Process**

Respondents agreed that preparation was needed for a successful ageing experience. Some respondents had prepared for this by volunteering to help others older than them. This allowed them to understand the problems they faced so they could allay being in the same boat as them.

Besides such volunteering efforts, respondents believed that public education to inform people about the needs to prepare for the future was much needed.

*I think to a certain extent it [government's efforts] help. If the people are not aware of this, they will just go through life one day at a time. I think [that this applies] not [only] for the elderly. You have to start young and start planning for your life. It is all very important. I believe financial stability is important.*

Although many respondents were positive about the need to inform older persons about the issues related to ageing, there was diversity of opinion as to whether a formal curriculum would be the best approach towards imparting such knowledge. While some agreed that such training was

Respondents agreed that preparation was needed for a successful ageing experience. important and had personally benefited from this, others felt that ageing was natural and the best learning was through observation rather than a formal programme. Those who supported formal programmes to train people about how to age successfully however believed that such training needed to be coupled with issues such as health, nutrition and financial planning since these areas were of greater concern for people. People would be more receptive to successful ageing messages if they were conveyed through training which emphasised their broader concerns. There was also an acceptance that successful ageing “curriculum” should not only be targeted at older persons but those who were younger. Their understanding of the issues involved with ageing would then better prepare them to deal with their own ageing later and the ageing of those in their family, workplace and society.

### **Interest in Role Modelling**

Some of the respondents in the C3A study, especially those who had been involved in community activities, acknowledged that a good motivation for adopting successful ageing practices was based on the individual’s interest in being a role model for the next generation. As one aptly put it:

*Although they [younger generations] know this information through the Internet, I feel that the information is not as complete. As for me, I feel that my role is to share whatever I know with friends and relatives. I will also give my advice on whatever I know to my children. They will also receive and know what we are doing during our free time. They will not think that we are doing [meaningless] things during our free time.*

Another respondent also concurred that one of her main motivations is to lead and be an example to the next generation:

*I feel that we, as [the] elderly, [should] lead [by] example to learn as we grow old. We can show it to the next generation of people. Our role is to lead the other generation [by setting] an example. Let them see that we, as mothers or grandmothers, who are already old [are] still learning. So, you all as [the] younger generation should do the same thing. Our role is to lead.*

The desire of at least a portion of older adults to contribute to society is evident, and their drive to lead the way to successful ageing is one such positive contribution.

### **Religious Underpinning to Understanding Successful Ageing**

Many respondents who had religious beliefs talked about the important of religious involvement in their lives especially as they were ageing. These seniors participated in activities that resonated with their personal religious beliefs. One stated:

*I think that joining the church... If I didn't join the church, I would not have known what to do. After attending the church, there're so many activities; [we] can read books [and we] can dance... So, during these 10 years, [I have been coming] to this church and wow, it's so fulfilling and [I'm] so happy. And [I] have learnt a lot of things, like reading, etc.*

Respondents called for better outreach efforts to raise awareness of possible avenues that older persons could use to find meaningful activities.

Another senior also agreed and mentioned, "If we don't come to church, then we will just stay at home [as we are] not working."

For this group of older persons who were religiously affiliated, successful ageing had to resonate with their religious beliefs. As such, curriculum that focused on inculcating visions of successful ageing had to be in line with religious ideals of ageing.

### **Promoting Successful Ageing**

The analysis of the qualitative data showed several ways in which respondents felt that successful ageing could be cultivated locally.

#### ***A lack of public awareness of available programmes***

Primary among these suggestions was the importance of effectively publicising programmes catering for the older adults. These older adults believed that the medium used currently is limited and inaccessible. Many mentioned the elusivity of such programmes details as they are primarily listed on the Internet. Computer literacy in Singapore among older persons was still not universal and information dissemination through this medium will therefore only target a portion of the Internet-savvy older population.

*They have a lot of programmes and activities, but it's all on the Internet. I've seen it on the Internet, but, the thing is, older*

*people don't know [about them]. Actually, I feel that [the] community centre is a good way [for promoting activities].*

Respondents called for better outreach efforts to raise awareness of possible avenues that older persons could use to find meaningful activities.

### **Support volunteerism with small financial incentives**

Many older adults enjoy volunteering. Some respondents suggested that if there were some form of assistance to help them with various out-of-pocket expenses, e.g., transport and meals, more older adults would be glad to volunteer to a greater extent. As one respondent puts it:

*I feel that for those elderly who don't wish to work but still want to do voluntary work, the government can [take the lead]. Since seniors like to do this, volunteer work can be treated like a job for the elderly. If the government wants to encourage the elderly to work, they must do their part to help. They can allow this type of voluntary work to be treated as a part-time job.*

These older adults were not looking for extra income when they volunteer. Rather, they were looking for reimbursements to cover for their transport costs or meals. One respondent commented:

*[This is if] we cannot find a proper job and we [would] like to do voluntary work. If we were provided with transport costs, we [would] be more willing to do it.*

Another also agreed to the transport costs and stated:

*We are just asking for transport cost to be covered, not a salary. They can be happy while doing the work because they can still get to have a meal and [have] transport provided too.*

### **Fellow seniors to steer efforts for other seniors**

Some respondents questioned why many activities geared at seniors were handled by younger persons. The respondents felt that the manner in which younger persons managed these programmes was not sufficiently sensitive to their needs.

*When they [i.e. the programmes] first started, all these were [managed by] young people to help older people. And then in my mind [I said], how much do you all young people know about old people? That's why it doesn't work.*

Another respondent in a focus group chipped in and elaborated:

*Why is it run by all the young people? Why...? They are putting the wrong people there... why [don't you] get people [who are] seniors and who know what they want.*

The respondents felt that older adults were more likely to be motivated to join such activities if they were taught by the seniors themselves. Another respondent also shared how peer impact should not be underestimated in facilitating successful ageing programmes.

*... do I have friends [who] will take me there, [to] encourage me [to go] there and so on, you see? So these are a lot of things [that] sometimes [come from our] peer's efforts... [If] you get youngsters to approach them, sometimes [it] is very difficult... I would think that [seniors encouraging one another] is one of the good things [because my peers] can show me.*



(Above) Sharing her life story to the mature staff of Health Promotion Board, Madam Amy Lee, an active ager, inspires fellow seniors to embrace active ageing and live gracefully.

The main reason they are attracted to such activities was because they felt that older adults who acted as their mentors could understand, cater to their needs and had better communication styles as compared to the younger ones.

**Conveying successful ageing messages through realistic role models**

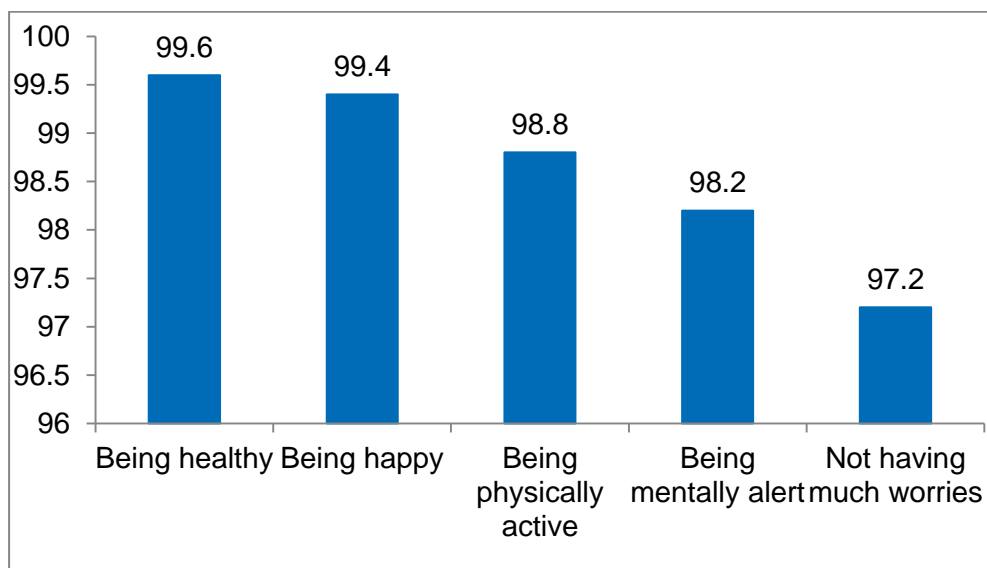
Respondents believed that successful ageing messages would be best conveyed through models that the general public could identify with (see picture above). They highlighted cases where successful agers were portrayed as “super-human” — in their ability to do highly athletic stunts or perform other tasks. More respondents felt that successful agers from the community — those who were able to contribute to society in small ways and live meaningful lives — should be highlighted. In fact, respondents believed that these individuals were well poised to share such successful ageing messages with others.

**ANALYSIS OF SURVEY DATA**

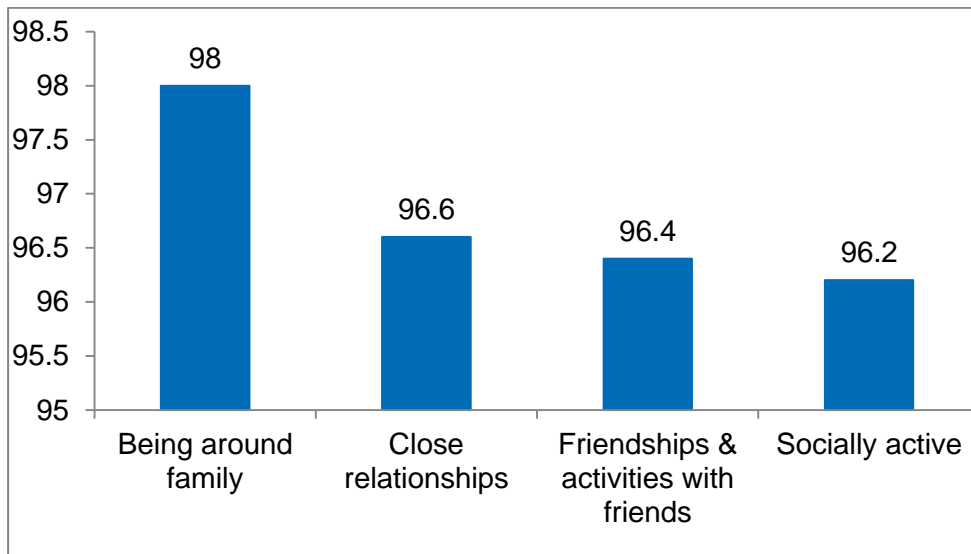
The data from the C3A survey showed that nearly all older persons believed that successful ageing entailed being healthy (100%); being physically active (99%); being mentally alert (98%); being happy (99%); and having less worries (97%) (See Figure 4.1).

Similarly, the same high levels of endorsement were observed for items which dealt with being socially connected: 98% of survey participants agreed that having family around them at most times was part of successful ageing (See Figure 4.2).

**Figure 4.1: Indicators of successful ageing – mental/physical well being (%)**



**Figure 4.2: Aspects of successful ageing – social connectedness (%)**



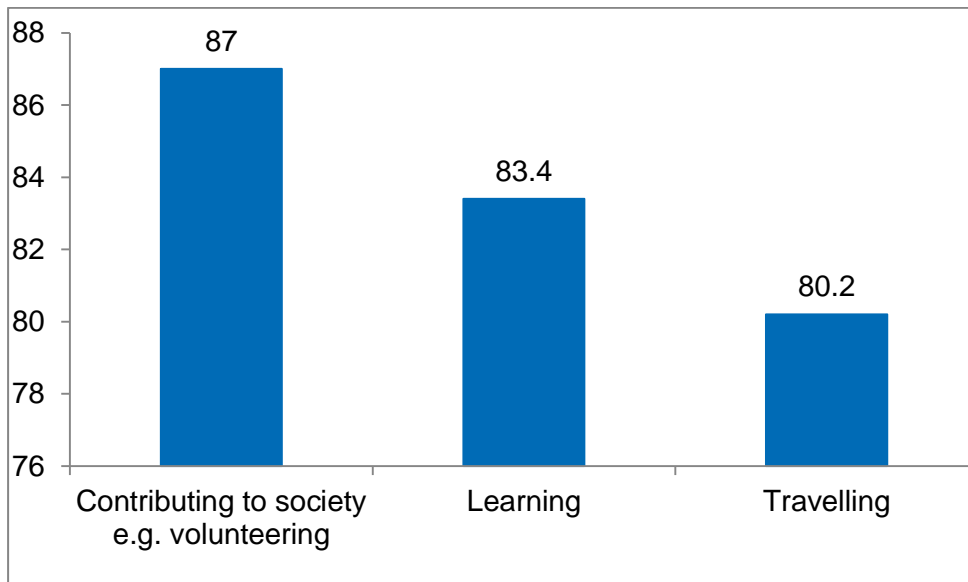
Ensuring greater social inclusion of older persons is critical for their successful ageing. The current emphasis of encouraging their involvement through intergenerational programmes is a step in the right direction.

In comparison, there was lesser endorsement for such items linked to self-actualisation pursuits such as travelling (80%) and gathering knowledge through learning (83%). In general, there was no difference between participants of different age groups or educational levels for these items.

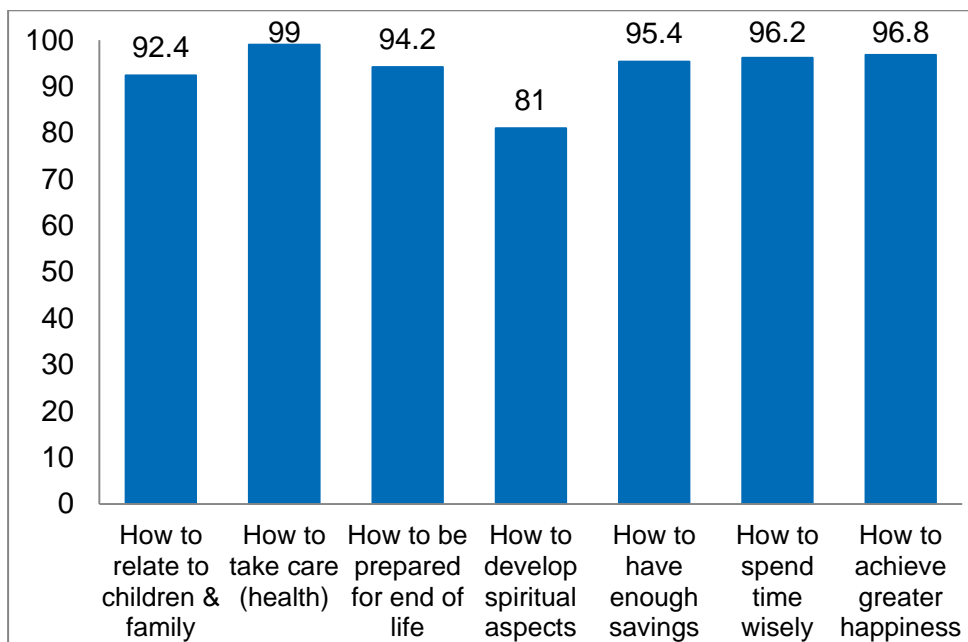
When participants were asked about how important knowing about various issues was in order to age successfully, there was high endorsement to a number of items. Participants were nearly unanimous that it involved knowing how to take good care of their health (99%); how to achieve greater happiness in life (97%); how to spend their time wisely (96%); and how to have sufficient savings for the rest of their life (95%) (See Figure 4.4). Around 94% believed that it was important as part of ageing successfully to know how to be better prepared for end-of-life issues. While only 81% felt it was important to know how to develop the spiritual/religious aspect of their lives, among those who had a religion, this proportion went up to nearly 95% (See Figure 4.4).



**Figure 4.3: Aspects of successful ageing – self actualisation (%)**



**Figure 4.4: Importance of knowing aspects related to ageing successfully (%)**





## DISCUSSION

With more cohorts of older persons having middle class socio-economic status (SES), there will be greater desire on their part to engage in pursuits of self-actualisation.

Successful ageing continues to be conceptualised in an Asian way with security — family, health and financial well-being of paramount interest. While the third age was not always recognised as a season for older persons to actualise themselves or engage in personal enrichment, there was a substantial portion of older persons who, at least, feel that such endeavours are important. We can expect that with more cohorts of older persons in the near future from middle-class backgrounds

and having higher levels of education, there will be greater interest on their part to engage in pursuits of self-actualisation.

While family continues to be an important aspect of older persons' conceptualisation of successful ageing, it was contrasted with the growing number of younger people preferring to live separately from their parents. As such, older persons are increasingly developing a life of their own separate from the needs of their grown children. As seen the research, older persons were interested in volunteering activities and learning. However, noting that voluntarism was still low among older persons compared to what is found in developed societies, more might need to be done to encourage this.

Ensuring greater social inclusion of older persons is crucial for their successful ageing, and the current emphasis of encouraging social connectedness through intergenerational programming is a step towards the right direction. Ultimately, younger persons also have to embrace older persons positively to ensure overall social cohesion. However, encouraging greater intergenerational interaction cannot be achieved merely by offering courses which allow such interaction between the generations — public messaging and education are also required. Older persons have to be better informed of the psychology and needs of younger people as much as younger people have to consider older persons' needs.

Successful ageing continues to be thought of in an Asian way with family, health and financial well-being of paramount importance.

Older persons have to be better informed of the psychology and needs of younger people as much as younger people have to consider older persons' needs.

The study revealed that older persons were not opposed to learning about successful ageing. While it is sometimes perceived that older persons disregard the importance of such learning since they have already acquired such wisdom through observation, older persons in our study had positive

views about being prepared for what they would face in the course of ageing. There was high endorsement for learning about personal health care measures, ensuring financial adequacy and achieving happiness.



# Chapter 5

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## Initiatives

## CHAPTER 5: INITIATIVES

Starting with the implementation of the Central Provident Fund (CPF) scheme prior to independence, concerns about the needs of seniors and an ageing population in Singapore has resulted in numerous other policies and programmes over the years. These initiatives have addressed issues

Strong emphasis is placed on personal responsibility when it comes to financing one's old age, hence the encouragement for seniors to work longer.

ranging from providing adequate infrastructure for the living needs of seniors and health care measures to programmes to foster community bonding. A list of these initiatives categorised by how they address the needs of seniors is provided in Appendix A. While many programmes listed cater exclusively to the needs of seniors, others target a broader population yet have great relevance to older persons.

This chapter considers the discussion of previous chapters about the attitudes and aspirations of older Singaporeans and specifically examines various Singaporean initiatives and services for older adults in the areas of employability, lifelong learning and social gerontology. This review of initiatives and the rationale for them cover both policy and programmes directed at addressing challenges in these areas.

### EMPLOYABILITY

In Singapore, strong emphasis is placed on personal responsibility when it comes to financing one's old age. To help individuals build up sufficient funds, working longer is encouraged. The government's implementation of the CPF system, where contribution to this fund is tied to a person's employment, aims to help individuals cover their fundamental living needs. An older adult's family is expected to be the next in line to provide financial support, before the community and government will step in to provide welfare to those who cannot depend on their family members or themselves (Yap, 2008). The demographic trends, in addition to Singapore's lack of natural resources, made it significant for older adults to remain in the workforce, as Singapore depends largely on human capital for economic growth (Teo et al., 2006). In the area of employment for seniors, Singapore has made efforts in terms of initiatives from businesses, legislation, funding support, training services and advisory services.

#### Initiatives by Businesses

In 2007, the Singapore government announced of its plans for a re-employment legislation that was to take effect by 2012. However, prior to



2007, some organisations already had their own schemes in place for the re-employment of older workers. The Singapore Post serves as one example (Kor and Wong, 2011). The Singapore Post, as a consequence of labour shortage, launched the Rehire of Retirees Scheme in 1994 for older workers to continue working (Teo, 2012). Another reason was that postal work is largely physical and therefore seemed less appealing to younger workers. This caused difficulties in recruiting and retaining younger workers. As reported in 2011, the Singapore Post has re-employed 91 retired workers since 1994 under its own scheme (Kor and Wong, 2011). Another similar act initiated by the organisation in 1996 was the Neighbourhood Postman scheme, targeted at homemakers and those seeking part-time work, where workers collect and deliver post within their residential areas (Teo, 2012).

Work arrangements, expectations, work efficiency, health status and technological literacy are amongst the numerous considerations that impact an older worker's employability. The Singapore Post, McDonald's and the National Healthcare Group (NHG) are three organisations that have expended laudable efforts that aim to increase older adults' employability in these respects. Singapore Post's Neighbourhood Postman scheme allows workers to work close to home, while its shorter work hours have made it appealing for retirees and homemakers to return to the workforce. NHG retrains, redesigns and re-scopes the job where relevant so as to provide employment to older adults. The Everglow programme, initiated by the Institute of Mental Health in 2008, reaches out to retired nurses by offering care-related training with work flexibility as part of its scheme for older workers. Finally, McDonald's has enhanced the workplace with modified systems and aids. For example, the company outfitted their cash registers with picture menus to facilitate with the taking of orders and faster service (Teo, 2012).

### **Impetus for Continuing Employment**

Prior to the enactment of the Retirement and Re-employment Act (RRA), the financial crisis of 2008, amongst many other things, highlighted the financial vulnerabilities of older adults as many lost their pensions and hard-earned savings through the crisis. A logical deliberation that arose from there was how older adults could find employment, or continue to stay employed to meet their financial needs. It was in this context that C3A partnered US-based AARP to host the "Reinventing Retirement Asia: Employment and Active Engagement Beyond 50 Conference" in 2009. While employment of older adults is neither a new topic of debate nor a new phenomenon, the financial crisis has helped to surface the discussion in a more urgent manner.

## Legislation

The Retirement Age Act was introduced in 1993, where the retirement age was raised from 55 to 60 years old. The Act enabled approximately 63,000 Singaporeans to continue contributing to the economy (Yap, 2008). In 1999, the retirement was raised once more to 62 years old. The Retirement Age Act was the only legislation that combats unfair practices towards older adults. In addition to the law, a set of guidelines was written up in 1999 by the Singapore National Employers Federation (SNEF), National Trades Union Congress (NTUC) and the Ministry of Manpower on job advertisements that deter age discrimination (Ministry of Manpower Singapore, 1999; as cited in Teo et al., 2006).

Two key legislative instruments which impact one's ability to work longer to finance his old age are the Central Provident Fund (CPF) system and the Retirement and Re-employment Act (RRA).

In January 2012, the Act was enhanced and renamed as the Retirement and Re-employment Act (RRA). Since then, the RRA required employers to offer re-employment to senior employees (Singapore citizens and Singapore Permanent Residents), when they turn 62 years old, up to the age of 65 (Ministry of Manpower, 2012c). Re-employment is deemed a better option over increasing the retirement age to provide flexibility where the needs of both employers and employees can be met, and sustainability where companies' competitiveness can be maintained by shifting wages and benefits based on the employees' contribution (Singapore National Employers Federation, 2012a). The enforcement has led to a rise in the number of seniors employed after the retirement age. According to the Department of Statistics Singapore (2012a), the percentage of seniors from the age of 60 to 64 participating in the labour force rose from 54.7% in 2011 to 58.1% in June 2012.

Employees eligible for re-employment have to meet two criteria. First, employees have to be evaluated by their employer to have at least a satisfactory work accomplishment. Second, they have to be medically fit enough for work. An employee is considered to be medically unfit if his or her health affects the work performance (Ministry of Manpower, 2012c).

Senior employees who are eligible but not offered employment after age 62 are eligible to receive pecuniary assistance under the RRA. Employers were urged to examine all re-employment avenues within their organisations, so as to locate suitable positions to allow eligible employees to continue working beyond retirement. Should there be no avenues to re-hire older workers, the RRA requires employers to provide a one-time

Employment Assistance Payment (EAP) to eligible employees. The aim of this payment is to provide older employees a basic sum of money to cover their expenses while they continue to search for other employment (Ministry of Manpower, 2012c). According to the Tripartite Guidelines on the re-employment of older employees, employers are encouraged to provide assistance to these employees in obtaining other forms of employment or to seek employment advice from the Employment and Employability Institute (e2i) and Community Development Councils (CDCs). Employers are also encouraged to provide assistance to senior employees, who are deemed ineligible but remained in need of employment, through career counselling or outplacement services to help them search and prepare for another job (National Trades Union Congress, 2010b).

Negative age stereotypes (such as the belief that older workers are less efficient) remain as the underlying factor that causes employers to implement pay cuts on older workers. Among seniors re-employed in the same job, 17% of seniors experienced a wage deduction, with a median wage cut of 12% (Ministry of Manpower et al., 2012). Although age-related declines may pose barriers in carrying out certain forms of work, this does not inevitably apply to every job or older person. Singh (2012) opined that the government could do more to support companies in giving older workers a medical examination, so as to ascertain their suitability.

However, challenges exist for some companies under the RRA. In the case of Singapore Post, its human resource noted that supervisors still required time to carry out the various mandated steps, e.g. offering the re-employment contracts early, assessing and spotting areas for upgrading, and notifying the human resource department should a need for a shift in departments be necessary, etc. (Kor and Wong, 2011). As such, companies struggling to factor in sufficient turnaround time may eventually lead to them provide EAP to eligible senior employees instead of re-hiring them, which is the less desirable option.

### **Central Provident Fund (CPF) system**

In 1988, CPF contribution rates for older workers above 55 years old were reduced for the first time. The age limit for reduction in contribution rates was lowered for those aged 50 to 55 years in 2005. The rationale behind the reductions was to alleviate the situation of the wage-based seniority system, which had made it costly for employers to hire older adults. The employability of seniors has improved with lower CPF contribution rates that were aimed to offset the higher cost. The employment rate for resident older workers from 50 to 54 years old increased from 69% to 77% between 2001 and 2011, while those in the 55 to 65 years age group increased from 44% to 61% in the same period (Central Provident Fund Board, 2012).



Deputy Prime Minister Tharman Shanmugaratnam mentioned in the 2012 Budget Speech that the increase in the number of seniors employed is expected to remain with the flattening of wage scales, a tight labour market, a better educated older population with each cohort and the re-employment legislation (Chuang, 2012).

Since 1 September 2012 though, the CPF contribution rates for older workers aged 50 to 65 years were raised in order to help older workers build up a stronger financial capacity for retirement. The total contribution rate has been increased by 2 percentage points for those aged above 50 to 60 years old; those aged above 60 to 65 years had their contributions increased by 0.5 percentage points (Central Provident Fund Board, 2012). For those aged above 50 to 55 years, the revised contribution rates (a total of 36%) will be at the same level as younger workers (Chuang, 2012). This, however, will be implemented in stages due to the economic slowdown. In order to ease the cost impact of the higher CPF contribution rates on employers, the increase was aligned with the extension and enhancement of the Special Employment Credit (SEC) scheme (Central Provident Fund Board, 2012).

However, there is no increase in the CPF contribution rates for older workers above the age of 65 as the employment rates for this group (at a rate of 20%) have been comparatively lower than that of younger workers (e.g., as compared to 61% for those age above 55 to 64 years). By not increasing the contribution rates of this category of workers, it sustains their employability and demand in the labour market by making them attractive to employers, which was the rationale when lowering CPF contribution rates for the first time in 1988. The more important factor for this group lies in getting employment (Central Provident Fund Board, 2012).

The Special Employment Credit (SEC) scheme, introduced as a 2011 Budget Initiative, aims to increase the employability of older Singaporeans (aged above 50 years) and of younger and older persons with disabilities (PWDs). Enhancements were made in 2012 and the enhanced SEC will apply up till 2017 (see Appendix A for details). It offers employers monetary incentives for hiring these two groups of employees. Employers are paid a higher SEC for hiring PWDs with a cap at \$240 in both scenarios. SEC is applicable for incomes up to \$4,000 monthly (Special Employment Credit, 2012). However, while the scheme encourages the retention and employment of older adults, there are concerns that this would inadvertently encourage the capping of salaries for these workers when the maximum SEC per worker is received (Chuang, 2012).



## **Funding Support**

Continuous employability of older adults has been promoted for some time now. There is the 1999 Back to Work Programme targeted at homemakers and retirees. Employers were encouraged to hire older workers and implement appropriate human resource systems and job redesign (Ministry of Manpower, 1999; as cited in Yap, 2008). Also, there is the 2001 People-for-Jobs Traineeship Programme (PJPT) to facilitate older adults in switching employment from one industry to another. The Skills Training and Employability Enhancement for the Retrenched and Unemployed Workers programme (STEER) connect trainees under this scheme to job placements (Yap, 2008). The Conservancy Job Redesign Programme and the Re-employment Assistance Programme (REAP) enhance efficiency and encourage job redesign. Schemes to fund training include the Skills Development Fund (SDF) and the Lifelong Learning Fund (LLF), while training programmes include the National Continuing Education and Training Framework (NCETF) and the Employability Skills Systems for older adults and those who possess a lower skill level (MOM, 2005a; as cited in Teo et al., 2006). Thus, there have been various efforts made to promote older adults' lifelong employment prior to the re-employment legislation.

In recent years, funding support has been targeted at organisations and seniors employees to prepare them for the re-employment legislation. The areas for funding include training courses (for senior employees and other employees in the organisation) and the enhancement of the “friendliness” of the workplace for senior employees, e.g., job redesign, appropriate human resource systems and training for senior employees' management. The ADVANTAGE! scheme, initiated and implemented by the Singapore Workforce Development Agency (WDA) and its tripartite partners between April 2010 and March 2013, sought to achieve both of the above areas stated. The objectives of this scheme were to provide aid to companies (registered or incorporated in Singapore) to establish human resource systems that facilitate re-employment practices, and to improve older workers' employment prospects. These are carried out through the Capability Development Grant, which defrays costs incurred when implementing systems for re-employment of senior employees. The Employability Enhancement Grant helps defray costs incurred in job redesign projects and in training for HR or supervisory staff and senior employees (See Appendix B for details).

To help companies support seniors' employability with the re-employment legislation, the scheme provides funding for the use of services or training programmes offered by other organisations. In doing so, WDA and its tripartite partners have connected users to services and have brought

relevant service providers together under one scheme. This enhances accessibility to and awareness of available programmes or other efforts that promote seniors' employability.

Workfare, which provides financial support in terms of funding for training programmes and monetary incentives for low-wage Singaporean employees, is an important aspect of Singapore's social security system. It consists of two schemes — the Workfare Income Supplement (WIS) Scheme and the Workfare Training Support (WTS) Scheme. The WIS scheme incentivises work by providing extra funds, on top of the income of low-wage workers, towards eligible citizens' CPF accounts to boost their retirement savings and as spare cash (Ministry of Manpower, 2013a).

The WTS scheme complements the WIS scheme. It provides funding for training programmes offered under the Singapore Workforce Skills Qualifications (WSQ) system and Employability Skills (ES WSQ) courses. It targets low-wage employees, the self-employed and also employers, to fund training for their low-wage employees. To further encourage eligible individuals to upgrade themselves, cash incentives such as the Training Commitment Award are applicable to WIS recipients and offered when they attend regular training. Milestone awards are also offered in the structured training programme for basic literacy in English (Workfare-Skill Up). Hence, in addition to remaining employed, low-wage Singapore workers are encouraged to attend training courses to enhance their work-related skills. By subsidising courses, Workfare enables low-wage workers greater access to training. This provides them with better chances of obtaining better employment and therefore, a higher income (Singapore Workforce Development Agency, 2012d).

From July 2013, the revised WTS scheme came into effect. An approximate additional 2,000 courses that are not covered under the WSQ system are included, and other aspects of this scheme are also amended to benefit more people. Around 60,000 older low-wage Singaporeans yearly are expected to gain from this revised scheme, which is a 10 per cent increase from previous years (Ramchandini, 2013).

### **Training Services**

Training service providers are mainly from the private and non-profit sector. The training programmes target mature workers, their colleagues and superiors within the organisation, with whom the older adult may have to work with (e.g. supervisors, human resource personnel). This approach considers the need for effort from both the older employee and from the employer/colleague. Otherwise, continuously improving employability of mature workers alone may not be as effective in facilitating the re-



employment of older adults if the employers or organisations remain ill-informed of the issues surrounding the re-employment of seniors.

A non-profit voluntary welfare organisation that specifically focuses on enhancing senior employability is the Centre for Seniors (CFS). Established in 2006, CFS develops and provides Seniors Employability Programmes™ (SEP). One aim of CFS training programmes is to support seniors in maintaining lifelong employability. For example, the Excellent Mentoring Skills programme by CFS trains senior employees in mentoring skills. The Centre works on the premise that senior employees are more experienced and have greater knowledge and skills as compared to younger employees, and that these programmes tap on their resources (Centre for Seniors, 2009).

Another aim of the CFS training programmes is for human resource personnel, management and union leaders to improve their understanding of the ageing process in order to enable greater effectiveness in managing and optimising the abilities of their older employees. Programmes include “Understanding & Communicating Effectively with Matured Employees” and “Essentials of Managing Mature Workers” (Centre for Seniors, 2009).

The Re-employment: Equipping & Developing Yourself (READY)™ programme is a pre-retirement course that targets adults 50 years and older. It helps participants review their own financial situation prior to their retirement, highlights the benefits of employment, and stresses the importance of maintaining good health to remain employable (Centre for Seniors, n.d.). The objective is to enable senior employees to be more aware of their options at the pivotal point of their lives and to make informed decisions approaching the statutory retirement age. This programme is available in the four main languages, English, Mandarin, Malay and Tamil.

The READY™ Programme, which trained 2,362 participants from April 2011 to March 2012, is supported by the ADVANTAGE! scheme. As mentioned earlier, training programmes offered by other service providers that are recommended under the ADVANTAGE! scheme receive subsidies. This has enhanced affordability and awareness, and hence a greater utilisation of the available services.

The Singapore Business Federation is another organisation that provides workshops for employers with regards to the legislation of the Retirement and Re-employment Act, concentrating on the impact of the legislation on the roles of the employers in adhering to the requirements (Singapore Business Federation, 2010). The 4R training programme offered by the

Singapore National Employers Federation equips human resource personnel and management staff with the necessary knowledge and skills to put in place recruitment, retention, re-employment and re-career strategies (Singapore National Employers Federation, 2012b).

Beyond Age is a private organisation that provides similar training services as well. Examples of their programmes include “Managing Mature Employees: A Tool-Box For Supervisors and HR Personnel and Counselling Mature Employees”, “Career Coaching for Seniors (Train the Coach programme)” and “Seniors As Mentors Programme” (Beyond Age, 2010).

### **Advisory Services**

Singapore has always had a tight labour force market, and policies are generally positioned to encourage workforce participation, especially among women, e.g. working mothers’ schemes, etc. With declining birth rates, the focus over workforce participation has been extended to the economically inactive older adults and the long-term unemployed. Advisory services may be especially helpful to these groups of people who want to participate in the labour force again, while having an intermediary that provides employment advice and connects the non-employed to employers increases the chances of successful employment.

WDA Career Centres can be found at Community Development Councils (CDCs). They provide employment assistance such as job referrals, career counselling and training advisory to Singaporeans and Permanent Residents (Singapore Workforce Development Agency, 2012b). As CDCs are located in different parts of Singapore, the services of WDA’s career centres are made more accessible.

Another organisation that provides such services is the Employment and Employability Institute (e2i). e2i seeks to understand job seekers’ preparedness for a job and to recommend possible training courses to improve their skills and employability. Another aspect of e2i is the job gallery, where those seeking employment can look up job vacancies. The services of this organisation also extend to employers seeking to recruit employees, to train workers, to improve work processes (through the Inclusive Growth Programme), and to manage employees (through the “Prepare to Receive” workshop) (Employment and Employability Institute, 2011).

Silver Spring is a social enterprise that seeks to help older Professional, Managers and Executives (PMEs) and also retired professionals to return to the workforce through job matching. The organisation also reaches out



to PMEs who had left the workforce as a result of caregiving duties. The Silver Spring CareGiver Career Club helps this group of older adults who have concerns about returning to employment after a period of absence (Silver Spring, 2013).

In 2006, a new organisation called the Tripartite Alliance for Fair Employment Practice (TAFEP) was formed by the government to foster partnerships between the three key stakeholders, namely, employers, unions and the government, to promote fair and responsible practices for all workers. TAFEP's advocacy role in fair employment practices is not restricted to the older workforce. However, there has been a strong emphasis on this segment of workers, especially since 2012. TAFEP has released at least ten publications since 2009, pertaining to the older workforce (Tripartite Alliance for Fair Employment Practices, 2013).

Based on the policies, programmes and initiatives assessed here, the efforts in promoting senior employability seem to be extensive. Firstly, various types of support, i.e., legislative support, funding support, monetary incentives, training services and advisory services, that are available complement each other when catering to needs in employment. For example, funding provided by the government allows low-wage employees affordable access to training services, e.g., the WTS scheme, and allows employers to prepare to offer mandatory re-employment to senior employees, e.g. the ADVANTAGE! scheme. Advisory services connect the unemployed to relevant training services and potential employers. Secondly, there are initiatives that cater to the different groups in the market — the employees, the unemployed and the employers. The Retirement and Re-employment Act helps senior employees remain employed for a longer period of time by requiring employers to provide re-employment, and the SEC encourages employers to hire the unemployed seniors. Thirdly, the efforts reach out to the different groups within the older population, especially the low-income groups, e.g. Workfare schemes, and persons with disabilities, e.g. the SEC, who may require more help in obtaining employment. The issue of senior employability seems to be well addressed in terms of the availability of initiatives that serve different needs and different groups of people.

However, it is unclear on the accessibility of such information to an average older adult. These initiatives are found in various organisations, from government to private and non-profit. More can be done to consolidate the information into a one and first stop platform for older adults to access.

At the same time, most of the various efforts made, thus by far, involve incentivising the stakeholders such as the employers. While this is the most enlightened approach to take, its effectiveness can also be curtailed, given that there is no legislation (with the exception of the Retirement and Re-employment Act) to safeguard the interests of the older workforce.

More could also be done to help the group of economically inactive and long-term unemployed older adults — especially older females who exited the labour force in their earlier adult years due to home responsibilities — to obtain employment successfully. Based on existing research, the initiatives put in place to help this group of older adults are incentives for employers to hire them, such as the SEC, and advisory services that provide guidance on employment and training and job referrals. There is no enforcement on employers to hire the unemployed older adults. Funding for training seems to be channelled more towards the low-wage employees and employers who wish to train their low-wage employees. One programme that surfaced in the research which caters to unemployed citizens is the Workfare-Skill Up programme. However, this is applicable only to those who possess low English literacy skills. Even so, unemployed older adults may not realise employment, despite being able to afford training to enhance their employability.

To enhance the support to the older unemployed adults, one can look to existing practices in other societies. In the United States, the Maryland Department of Ageing created the On-the-Job Experience Incentive Program where older adults go through work skills training on-the-job after being hired. Older adults are evaluated based on their interests and abilities, and are hired when these qualities fit the employers' needs. Funding support is received by the employers, where they are fully compensated of an employee's hourly pay while in training for up to four weeks and 50% of hourly pay for up to 12 weeks of training (Hoffman, 2007). This practice may be adopted to help the older unemployed Singaporeans to secure employment and the necessary training at the same time. This may eliminate the risk of going through training but not being able to ensure employment.

In sum, the various legislations mentioned above, together with the CPF system, aim to provide older workers with the opportunity to work longer, and to accumulate sufficient funds for retirement. However, employers are not bounded by other limitations such as imposing a pay cut and lowering CPF contribution rates of older workers. Despite the shift away from senior-based wages, the elements of age discrimination at work remains at a systemic level. What is therefore worth evaluating and monitoring is the



extent to which the above will attract older workers to remain in the workforce.

## **LIFELONG LEARNING**

In the area of lifelong learning, efforts are seen through programmes that help to enhance employability and promote personal enrichment. Technology is also utilised to engage learners. Learning is commonly thought of as an activity for upgrading in terms of job qualifications and skills, but less so as an exploration of personal interests and a social activity where people form interest groups. The latter form of learning has the potential to alleviate the issue of social isolation by keeping a person's mind engaged (MCYS, 2008b).

### **Lifelong Learning for Employability**

The Continuing Education and Training (CET) Master plan aims to prepare Singapore's labour force for the future and to maintain Singapore's competitive advantage. Two trends that will affect

In the area of lifelong learning, the available programmes are intended to enhance employability and promote personal enrichment.

the labour force include: i) a growing number of residents possessing the minimum of a diploma qualification (from 36% in 2007 to 50% in 2020), and ii) new growth industries, which create a necessity for Singaporeans to be trained with relevant skills to increase employability. This master plan lays the foundation of a lifelong learning system that is focused on enhancing employability (Ministry of Manpower, 2012b).

The Singapore Workforce Skills Qualifications (WSQ) system consists of approximately 33 frameworks that cater to training relevant to the 33 industries covered under the system. This system allows people to be trained through a WSQ industry framework, each of which is validated by respective industry stakeholders, to enter a new industry with no prior academic requirements. Through the Employability Skills (ES WSQ) training, workers can gain foundational skills that are relevant to the all forms of employment (Singapore Workforce Development Agency, 2012a).

### **Lifelong Learning for Personal Enrichment**

One service provider that caters to lifelong learning among older adults is the Age Management and Enrichment (AME) Pte Ltd. Established in 2007, it promotes lifelong learning and targets older adults 45 years and older. It offers six certificate courses aimed at both personal and professional development. The courses are structured and developed from the older



adult's viewpoint, with a focus on learning by doing, instead of just from the books (Age Management and Enrichment College, 2013).

Young at Heart (YAH!) Community College was launched in 2005 by the Marine Parade Family Service Centre. The programmes encourage learning and placing learning into practice by means of participating in service to the community. Similar to AME Pte Ltd, the organisation puts a strong emphasis on learning through practice. It is premised on the belief that such learning is most conducive to active ageing (YAH! Community College, 2013). This approach not only promotes intellectual or mental well-being of the participant, but also promotes greater social well-being. As of 2010, Yah! Community College, which started in 2005, had received 1,088 students (Sudderuddin and Kwong, 2010).

In 2008, the Active Ageing Academy (AAA) was launched by Fei Yue Community Services. The academy provides a six-month double certification programme in the areas of basic counselling and wellness in later life. The aim is to ensure seniors remain active while contributing actively to their families and communities. The programme was initially provided only in Mandarin but an English programme was launched in 2010 to cater to older adults from other ethnic groups who do not understand Mandarin. As of 2010, the academy has received 240 students (Sudderuddin and Kwong, 2010).

In 2014, Singapore Association for Continuing Education (SACE) established the University of the Third Age (U3A) Singapore, which is part of the International Association of Universities of the Third Age (IAUTA). U3A Singapore offers learning opportunities focused on the areas of self-enrichment and personal well-being, instead of learning or training related to enhancing employability. It supports learning as fuelled by personal interests (Singapore Association for Continuing Education, n.d.). Also, having no admission criteria or entry tests means greater accessibility of the courses available to different groups of third agers.

### **Online Learning**

As part of community development by the Infocomm Development Authority of Singapore (IDA), the Silver Infocomm Initiative (SII) seeks to help seniors pick up information technology and communication skills. Silver Infocomm Hotspots (SIHs) create free access to technological essentials (e.g., computers and Internet services). Access in terms of location is convenient as SIHs can be found across the country at Community Centres and Senior Citizen Connect areas (IDA, 2012c). To further improve its outreach efforts, IDA collaborated with the National Library Board to enable WIFI hotspots in 24 public libraries where senior



citizens gain access to one free hour of computer usage. Furthermore, iPads are available for loan for up to two weeks at two of the public libraries, though the loan includes a mandatory training session (Goh, 2012).

Silver Infocomm Junctions at IT learning hubs offer more advanced learning through infocomm courses and curriculum tailored for older adults, at a small fee. IDA also provides a Silver Infocomm Curriculum to enhance infocomm literacy via courses that focus on basic infocomm (e.g., navigating a computer and creating an email account), and digital lifestyle skills (e.g., purchasing an air ticket online and using iBanking services). IDA also enables older adults skilled in infocomm to become trainers to other older adults. This is with the intention of helping older adults learners feel more ease in learning from a peer who has experienced a similar situation. Under this initiative, the ownership of a personal computer is strongly encouraged through the Silver Gen PC Specials and Silver PC Incentive Programme. Older adults are entitled discounted prices on computers at IDA-appointed sellers. An incentive of \$100 for the purchase of computers is also provided upon completing a minimum of 30 hours of infocomm training (IDA, 2012c).

The Internet opens up a new door of opportunities that can influence the ageing experience of older adults. As evident in the low use of the Internet for learning among older adults despite the majority of households having access to a computer and Internet, this may point to a lack of age-friendly online learning programmes available to the different groups of older adults. For example, U3A has an online platform for third agers internationally and older adults can access resources that would help them engage in continuous learning. The basic tools that an older person requires are access to a computer and basic skills in navigating through a computer (U3A Online, n.d.). However, the courses provided are currently only available in English. Another online platform for learning is the one-stop online resource centre, launched by C3A in 2012, which allows seniors to access the portal to read and learn about new, events, programmes, etc. (Lim, 2012).

## **SOCIAL GERONTOLOGY**

A positive ageing experience constitutes maintaining well-being in the various domains (e.g., physical, social, emotional, cognitive, vocational, and spiritual) of one's life. Based on existing research, efforts have been made: i) to provide opportunities for the 'able' and the more vulnerable groups of older adults to remain active in later life, and ii) to improve the

perceptions of ageing among the population, especially the younger generation.

### **Programmes for Active Ageing**

Voluntary welfare organisations are the primary platforms where programmes for active ageing are championed. Those that cater to older adults have noted that a senior is likely to be able to comprehend the needs of another senior better than a younger volunteer would (Tay, 2012).

Established in 1998, the Organisation of Senior Volunteers (RSVP Singapore) seeks to train older adults interested in volunteering. The organisation also has volunteering programmes of its own, such as the learning journey and senior guiding programmes (RSVP Singapore, 2010).

The “Active Ageing” lifestyle is a habit that the government is keen to inculcate, by funding different agencies to develop educational and recreational programmes that engages the older adult population.

Other organisations that engage older adults as volunteers include the Asian Women’s Welfare Association (AWWA) Elderly Services, Senior Activity Centres of the various organisations, Lion Befrienders Service Association Singapore, and Women’s Initiative for Ageing Successfully (WINGS).

Women have longer life expectancies (84.3 years on average) than men (79.6 years on average). The difference in the number of male and female has grown over the years with the ageing population. There were 982 males per 1,000 females in 2007 and this figure dropped to 970 males per 1,000 females in 2012. Therefore, an increasing number of older married women are likely to experience widowhood. The loss of a spouse may take away with it a loss of financial and social support (Ng, 2013). WINGS is thus an important establishment in Singapore that empowers older women to be independent and to age well. Other similar organisations include the International Longevity Centre Singapore and the People’s Association’s (PA) Active Ageing and Family Life division. These organisations provide courses in financial literacy, health and wellness for older women. Significantly, they promote social involvement, and the female participants are able to provide social support to one another. The programmes in financial literacy are especially pertinent to older women who have been homemakers (Ng, 2013).

Collaboration between businesses and non-profit organisations enable resources to be pooled together. The Citi-Tsao Foundation Financial Education Programme for Mature Women is a programme that the Tsao Foundation initiated with Citigroup to help older females from lower income



groups to achieve financial independence. PA has since taken up this 20-week programme and is offering it at several Community Clubs (CCs) to reach out to more people (Tsao Foundation, 2013b). The government announced plans to provide this programme free of charge at every CC over a three-year period starting in 2012 (Toh, 2012). The programme's availability at every CC and the absence of a fee is intended to make this accessible to lower-income older women. For this initiative, Citigroup Foundation has stepped in on occasions to help raise donations for the programme. The Citi Information Technology and Partners Charity Golf 2010 and the Vertical Marathon in 2012 raised approximately \$500,000 and \$80,000, respectively (Citi golf event draws \$500,000 for Tsao Foundation, 2010; Citi steps up for a good cause, 2012).

PA's Active Ageing Council promotes community bonding through active ageing activities, in collaboration with the Senior Citizens' Executive Committees. These committees develop and conduct a variety of programmes, such as sporting activities, picking up a new language and technology skills (PA, 2013).

Another PA initiative in active ageing is the Wellness Programme. It encourages physical, mental and social activeness, and promotes health among older adults above the age of 50. It started out as a two-year pilot programme in 2008 in eight locations and has since grown in terms of the number of locations launched. The programme has attracted 148,000 seniors and increased the rate of participation in community activities since 2008. PA aims to reach out to 500,000 seniors through 87 constituencies across the country by 2015 (Ong, 2011). Under this programme, physical wellness is promoted primarily through brisk walks, qigong, tai chi and dance. Social health is promoted through interest groups that comprise seniors living in the vicinity of one another and meeting on a regular basis. Health screening is a main aspect of the programme and such services are heavily subsidised at all wellness centres, where each screening ranges from \$2 to \$5. Furthermore, the Health Promotion Board (HPB) has also initiated a General Practitioner Network at selected Wellness Centres (MSF, 2013). However, fewer men are taking part in the programmes, as seen where seven in every 10 participants are women (Sim, 2010).

NTUC promotes active and healthy living in later life among its union members aged 55 years and older through the 2009 U Live programme, which focuses on the domains of work, live and play. U Live helps seniors at retirement age to find employment by collating possible job opportunities suitable for the mature and experienced worker. The members also have the opportunity to engage in various interest groups such as bowling,

gardening, and photography (U Live, n.d.). Essentially, U Live is positioned as a comparable service provider to PA.

At the Ministry of Community Development, Youth and Sports' Committee of Supply Debates in 2012, it was announced that a Seniors Fitness Ecosystem will be developed under the Sports Vision 2030, to enable and encourage seniors to participate in sports while ensuring that safety concerns are taken care of (Singapore Government Press Centre, 2012).

The Singapore Sports Council seeks to improve the current sports and recreation centres to enhance their age-friendliness, so that the facilities can be more accessible to older adults and not only the younger generation. Age-friendly sports infrastructure for physical activity is only found in multi-generational areas within certain neighbourhoods, and the extent to which seniors can engage these facilities is limited. As of 2011, only three (which were more recently built) out of 21 sports and recreational centres in the country are built with age-friendly features. Based on a 2005 National Sports Participation Survey, only four out of 10 older adults aged 65 years and older participated in regular physical activity (Feng, 2011).

HPB initiated the Senior Health Ambassador Programme in 2011. Senior volunteers, upon being trained in the domains of healthy ageing, communication and mentoring, are to share their learning on healthy living with other community members. When HPB conducts events, these ambassadors play a role in recruiting new ambassadors, mentoring other seniors, co-ordinating events and training others at health workshops (Chew, 2011). As of 2012, the programme has produced 2,000 ambassadors and aims to train up to 10,000 ambassadors by 2015 (Chew, 2012).

At a 2012 HPB health carnival, HPB deployed their senior health ambassadors to front-line roles, e.g., handling activities relating to nutrition, physical activity, mental wellness, screening and chronic disease management (Chew, 2012). The Director of HPB's Healthy Ageing Unit commented that seniors "learn better when they socialise at the same time" and are therefore encouraged to engage their peers to share their knowledge. Furthermore, senior ambassadors fluent in the dialects of their peers are effective in reaching out to different groups of older adults (Chew, 2011).

Another key programme of C3A is the 'I'm Senior and I'm Loving It' curriculum, which seeks to promote successful ageing by having participants learning about the ageing process, the changes they can



its roots in Hong Kong, was started in Singapore in 2010 and has since become a mainstay programme. To make this programme more sustainable, the programme sought partnerships with educational institutions, e.g., secondary schools, junior colleges, polytechnics and universities.



(Above) A pair of senior and junior participant analysing the camera angle shot during their field trip in Photography ILP



(Above) A group photo taken during a Facebook ILP workshop, which was conducted in Mandarin

Based on a commissioned study by C3A in 2014 evaluating the effects of its programmes on participants, among the 227 persons who had previously participated in an ILP programme, 96% reported that the programme had improved their perception of the younger generation. At least 92% of the participants also agreed that the programme helped to

improve their communication and bonds with younger family members. More than two thirds of the participants reported keeping in touch with their junior buddies who they had befriended during the programme.

### **Ageing in Place**

“Ageing in Place is being developed through initiatives such as the Housing Development Board (HDB) policies, and the Building and Construction Authority (BCA) Accessibility Guidelines.

“Ageing in Place”, as defined by the Committee on Ageing Issues (2006), refers to “growing old in the home, community and environment that one is familiar with, with minimal change or disruption to one’s lives and activities” (p.16). Ultimately, this enables the seniors’ needs to be met within the community and encourages their integration into society in later life. It delays the need for institutional care, which may likely segregate them from society, for as long as possible (Committee on Ageing Issues, 2006). Singapore is promoting this concept through the strengthening of an older person’s social relationships, with relatives and friends, and the provision of care and social services (MCYS, 2009).

### **Infrastructure for Ageing in Place**

While the studio apartment scheme has been in existence since 1998, it has undergone a few revisions. In its most recent incarnation, the scheme involves purpose built public housing that is situated within the conventional housing estates (Ministry of National Development, 2013). The current approach is underpinned by a more inclusive philosophy, compared to the earlier approaches where certain housing estates were earmarked for the development of studio apartments.

Another initiative that contributed positively to ageing in place is the HDB policy regarding the building of lift landing at every floor of each block of flats. This is part of HDB’s master plan, to ensure that older adults and those with physical disabilities will be able to move about within their community with greater ease. This was launched in 2001, and is slated to be completed by 2014.

In due course, support for accessibility was extended beyond the home. As of 2007, the Building and Construction Authority (BCA) launched a revised set of guidelines that made it mandatory for all facilities to ensure that their building infrastructure is barrier free access, e.g., the presence of ramps and handicapped toilets. While this is not specific to the older adult population, it has the impact of increasing accessibility for those who are less ambulant.



In 2011, the Marine Parade constituency launched a five-year pilot project address the needs of an ageing population within the community (Fang, 2010). The intention is to conduct a more holistic study of the implications of an ageing community and their needs to see how a support system can be put in place, e.g., the ease of accessibility from one's home to nearby amenities, such as grocery stores and clinics. The project included seeking inputs from the older adult population, as well incorporating their feedback with regard to the types of facilities and changes that are needed.

As recent as 2012, the Ministry of Social and Family Development (MSF) published "The Spatial Provision Guidelines For Elderly And Disability Facilities". This is likely to be the only set of guidelines that focuses on building infrastructure for older adults. Prior to that, the BCA codes are the closest set of guidelines that gives some attention to the older adults segment. While this is certainly progress in the right direction, as a set of guidelines though, its effectiveness will remain limited, as the Ministry will not be able to enforce compliance by various facilities.

With the various piecemeal efforts effected, there was a significantly positive step taken by the government in 2011 that suggested a more strategic approach. "A City for All Ages" Project was set up to nurture the development of urban solutions for an ageing population (Ministry of National Development, 2012). This project is driven with a whole-of-government approach, as it brought together various government agencies, such as MSF, HDB, Ministry of National Development, Urban Redevelopment Authority, Economic Development Board and SPRING Singapore. Essentially, this project is one that consolidates the various initiatives already put in place by HDB, BCA, etc. The setting up of this project indicates a commitment by the government to take a strategic and holistic approach towards the ageing in place, rather than the piecemeal attempts of the past.

### **Capability Building**

Centres of specialisation are appointed by the National Council of Social Service (NCSS) to help and build capability in the non-profit sector, through building knowledge relevant to and disseminating that knowledge to organisations in that sector. NCSS also aids the centres of specialisation in related projects via grants, connecting them with relevant voluntary welfare organisation, government agencies and experts, while providing a means of disseminating project findings (NCSS, 2010a). In recent years, three organisations that were appointed as centres of specialisation are in the aged-care sector: Tsao Foundation (2007), TOUCH Senior Activity Centre (2010) and Moral Thye Hua Kwan (2011).

### **Programmes for Ageing in Place**

Several organisations such as NTUC Eldercare, AWWA and TOUCH operate Senior Activity Centres (SACs) in various neighbourhoods in the country. According to the performance progress report on SACs by NCSS (2012), Singapore had 42 SACs as of March 2012. This report defines SACs as “drop-in centres for poor/needy and vulnerable seniors staying in one- and two-room HDB rental flats in identified service cluster” (p. 1). The groups of seniors serviced by SACs are usually those from the lower-income groups, those living alone or with an older spouse, those without a caregiver, those less socially connected, and those who may need more attention as a result of physical, health or psychosocial issues.

The main forms of services provided include socio-recreational activities, monitoring of vulnerable older adults (e.g. less physically able), providing information and referring older adults to necessary services, befriending and attending immediately to distressed older adults via an emergency alert system. Such services enable older adults to age-in-place within their own communities, delay the need for institutional care when they are engaged in later life, and provide support for their more vulnerable needs (NCSS, 2012).

According to the 2011 NCSS Annual Report, the 42 SACs catered to 9,132 frail and vulnerable older adults living in HDB rental flats in that year. Around 680 home-bound seniors were visited and 98% of 1,970 users surveyed were satisfied with the services extended. One aim of the Ministerial Committee on Ageing (MCA) is to raise the number of SACs to serve the increasing number older adults susceptible to social isolation. Based on the 2009 MCYS Social Isolation Survey, the number of this group from all households would grow to 42,000 by 2015. The Minister of State (MCYS) reported in the Committee of Supply 2012 Debate that there would 58 SACs by 2016. Of these 58, 16 have been planned to be anchor SACs, which will act as a “social node” with coached volunteers to offer closer supervision and case management of vulnerable older adults. Case management services by social workers are provided to vulnerable older adults. The social workers would assess their needs, suggest relevant services, and aid in the older adults’ decision-making in handling obstacles (NCSS, 2012).

Such a platform is intended to empower vulnerable seniors, who may be less informed about available services that may meet their needs, and to make decisions by providing advice on possible choices. In one of the Committee of Supply 2010 speeches, it is articulated that those catering to older adults “must not place them in a dependency mode, but in an active mode to take charge of their own lives” (Singapore Government Press

Centre, 2010). This is premised on the notion that by giving older adults the opportunity to exercise individual autonomy, and that their active rather than passive stance will contribute positively to their overall attitude towards ageing. Furthermore, the services of SACs are set to cater to about 48,000 vulnerable older adults from all income groups by 2020, with the aid of greater manpower resources provided by the government. This is to enhance the capability of the organisations' eldercare services (NCSS, 2012).

Day care centres are similar to SACs in terms of the provision of socio-recreational activities. The distinction lies in the group of older population that they serve. Day care centres cater to older adults who have suffered from health conditions such as stroke and arthritis, and who require aid with maintenance programmes after treatment at Day Rehabilitation Centres (NTUC, 2010b). In the case of NTUC's day care centres, other services that are offered include nursing care and physiotherapy services (NTUC, 2010a).

The Lion Befrienders Service Association Singapore is another organisation that reaches out to seniors 65 years and older who are susceptible to social isolation. This is carried out through weekly visits to the older adults' residences. This group of older adults receives social and psycho-emotional support from trained volunteers who conduct house visits. The Lions Clubs of Singapore, a founder of Lion Befrienders, and other social service organisations create events and outings that older adults can participate in, enabling chances for them to be involved in the community. Other forms of support available include referral to relevant services, home improvement and the information sharing (e.g., government notifications). Since 2009, the Befriending Programme has been expanding, and by 2014, this programme aims to extent its services to an estimate of 8,000 lonely older adults (Lion Befrienders Service Association Singapore, 2012). Willing Hearts, a volunteer-based non-profit organisation, works for a similar cause.

Tsao Foundation, a prominent organisation in championing the cause of successful ageing, has formally launched the Hua Mei EPICC (Elder-centred Programme of Integrated Comprehensive Care) in 2013, after a three-year pilot, to enable frail elders to age at optimal health in the community (Ministry of Health, 2013). The pilot showed promising results, with respondents experiencing fewer admissions into acute care and shorter stays in hospitals. EPICC is modelled after the internationally recognised Program of All Inclusive Care for the Elderly (PACE). This philosophy of this programme challenges the notion that the nursing home is automatically the best option for frail older adults. As such, the approach



involves “team-managed, person-centred, integrated comprehensive care, with a day club programme” (Tsao Foundation, 2013a). This has the effect of keeping the older adult ageing in place for as long as he or she is able to.

As a Corporate Social Responsibility (CSR) initiative by SingTel, Project Silverline aims to improve the lives of seniors through smartphone technology. This initiative seeks for donations of used iPhones, which will be then installed with age-friendly applications. The applications are created to improve the social, emotional and physical dimensions of the seniors’ wellness. For example, the Well-Being App offers reminders to take medication and pointers on healthy living. The Connect App allows seniors to easily locate the numbers of those they wish to contact and the Emergency App allows seniors living alone to call the police or ambulance services in a simpler and faster manner. SingTel will sponsor the talk time and data plan for one year (SingTel, n.d.). Older adults from two voluntary welfare organisations, Lion Befrienders and Willing Hearts, are the beneficiaries of these phones until March 2013 (Singapore Round-up, 2012). This initiative leverages technology to engage and empower seniors, and to prevent them from slipping into social isolation.

The availability of such services to help older adults with a lower level of performance in areas such as physical well-being, social and emotional well-being, and financial well-being, and allows them to maintain a certain level of independence and to age-in-place. Also, the locations of SACs in neighbourhood settings make it easily accessible to these older adults. Thus, the concept or the opportunity to participate in successful ageing is not confined to just the healthy, able and ambulant older adults, but also very much applicable and accessible to older adults who are frail and less financially able.

As can be seen from the above, programmes promoting active ageing are typically championed by non-profit or government-linked organisations. The private sector has not yet entered the scene in any significant manner, as such programmes are perceived as a form of social outreach, rather than a highly profitable market. There are the isolated occurrences though, which may yet be indicative of how else the scene may evolve.

ProAge is a social enterprise that has brought in a US-based programme called Conductorcise. Conductorcise consists of a full body low impact exercise that simulates the conducting of music, and is said to be both physically and mentally engaging. It gets people to move a baton to the music’s sounds and rhythms, thereby training the older adults’ hand-eye co-ordination and response. ProAge has partnered nursing homes and day care centres to conduct this programme for their seniors. The company

also plans to collaborate with PA to engage a greater number of older adults in its programme (Wee, 2011). Beyond Age is private company that provides consultations to programme or service development, such as pilot-testing new programmes or new forms of outreach to older adults. Programme or service evaluations are also offered to help organisations assess the relevance of their existing services (Beyond Age, 2010).

### **Improving the Perceptions of Ageing and Seniors**

One means of improving the perceptions of old age is by recognising the endeavours of active agers with the Active Agers Award. Both the CEO of IDA and the Minister of Health commended the efforts of older adults in this area during the 2011 award ceremony. Other efforts that were highlighted included active participation in physical activities, volunteering and embracing continuous learning and sharing of their knowledge with others young and old (Beyond Age, 2010). The Active Agers Award is also one aspect of the Active Ageing Festival, initially titled Senior Citizens' Week. Other aspects of this initiative include Active Ageing Carnival and road shows at the five CDCs and Grandparents' Day. The aim is to showcase possibilities for seniors to engage in active living (MCYS, 2009).

An article titled "It's never too early to plan for active ageing" sought to surface the value of learning from the older generation (Wong, 2011). It argued that the younger generations who are caught up in their hectic working lives may give little regard to life after retirement. However, paying attention to and learning from the active agers would allow them to get an idea of what retirement may bring. Learning from positive examples may not only provide the young with role models to guide them, it can also improve perceptions of ageing and seniors when these positive real life examples correct any stereotypical views.

Another way of improving perceptions of older adults is through the Intergenerational Learning Programme (ILP), an initiative by C3A, as mentioned earlier. Elsewhere, it seems that the intergenerational learning platform can yield positive changes in perceptions (Simandiraki, 2005). Based on C3A's review, this programme has positively influenced not only the perceptions of seniors towards younger people but also has helped juniors who were involved in the programme. The feedback received on the programme highlights how ILP builds bonds between two generations. Apart from providing learning opportunities for seniors, the ILP also presents youths with an experiential learning platform whereby seniors can share valuable life experiences, knowledge and skills they possess on an informal basis.

The current programmes that promote active ageing consist of endeavours that reach out to seniors who are more 'able', as well as seniors who are more vulnerable. Furthermore, efforts are being made to engage a wider group of socially isolated seniors. In the area of improving the perceptions of ageing and seniors, intergenerational interaction allows youths to understand older adults on a first-hand basis instead of relying on hearsay.



(Above) Visitors taking part in the laughter yoga therapy and Zumba exercise organised in 50plus Expo, an annual exhibition hosted by Council for Third Age

It is worth noting that while the Active Agers Awards help to improve public perception about ageing, the awards are usually given to those who are

healthy and able. Organisers could consider extending such awards to older adults who are less able, but have demonstrated resilience to remain active. Recognising such endeavours could enhance a greater appreciation for the ageing process in a more holistic fashion.

The 50plus Expo is an annual event organised by C3A, which brings together the various service providers that cater to the needs and wants of older adults. The Expo is also filled with various public education showcases, e.g., talks and performances that are positioned along the three focus areas that C3A advocates (Soh, 2012).

The event reaches out to the target audience to create awareness of the various types of services, and to advocate a message of positive ageing. The number of participants has grown by approximately 45% since the first Expo in 2008 from 60,000 to 87,000 in 2012 (MSF, 2013).

## RECOMMENDATIONS

### Seniors to Serve Seniors

The notion of getting seniors to serve seniors is a philosophy that is increasingly gaining traction. It is already a common practice within voluntary welfare organisations through the engagement of older volunteers, while there are companies that are seeing the business case for hiring older workers. In the area of policymaking and operationalising of programmes and practices, there is an increasing call to heed the feedback of older adults themselves. Underlying this call is the criticism that the younger populace is formulating policies that impact older adults without a keen understanding of their needs. The larger concern expressed is that older adults feel their views are not sought, and they are seen as incapable of making decisions. Such comments are typically reflected even in articles submitted by the general public, arguing that “yet-to-be-seniors” may not possess the ability to empathise with the older adults they cater to and hence, the users do not receive effective service. Instead “people who have crossed the bridge can help show those who have not, how to do so” (Kung, 2012). Therefore, in formulating and rolling out initiatives affecting older adults, it should be noted that the “for seniors, by seniors” approach deserves greater attention.

### Facilitate Job Placement After Training

As mentioned earlier in the chapter, the Maryland Department of Ageing designed the scheme where training and job placement for older adults are

part of the same process. In Singapore, the process of undergoing training is delinked from the employment. Essentially, older adults exercise their personal responsibility to seek employment after receiving more training, based on the premise that after training, they are better candidates in the job market. However, as previously discussed, many respondents were dismayed that the efforts and resources spent on training could not translate easily into employment. A proposed approach could be to position the funding (for the companies and the older adults for their training courses), such that older adults undergo training in the form of internship at prospective employers. Those who do well through their training can thereafter secure permanent employment with the companies. There are already existing funding schemes (such as WorkPro) to encourage companies to hire older workers, or to improve their workplace processes and infrastructure to become more age-friendly (Ministry of Manpower, 2013b). What is suggested here is to align the funding available in a more targeted fashion.

### **Leveraging Social Connectedness for Greater Outcomes**

As mentioned in the literature, and substantiated by the primary research, social connectedness is a strong motivator and an outcome of participating in lifelong learning endeavours. A consideration for delivery of lifelong learning then, would be how this dimension can be more effectively utilised or highlighted to encourage greater participation in this area. This though would apply more to courses that cater to expressive lifelong learning. For those who are seeking to learn for instrumental reasons, the previous recommendation about closing the gap between employment and training will be relevant.

If the premise is that prior knowledge about ageing and its dynamics will better prepare one for successful ageing, it appears that the Singaporean population will be better served by being educated about ageing from an earlier age.

### **Encourage Learning about Successful Ageing at Younger Ages**

The primary data suggest that many adults are cognizant about what are important dimensions for successful ageing. Yet, based on the Active Ageing Index, Singaporeans can do better with regards to ageing successfully. If the premise is that prior knowledge about ageing and its dynamics will better prepare one for successful ageing, it appears that the Singaporean population will be appropriately served by being educated about ageing from an earlier age. Current cohorts of the older adult population who are now being

educated about ageing successfully may not reap the benefits of such preparation as fully.



In line with the lifecourse perspective on ageing, encouraging behavioural change and adoption of healthier lifestyles from an earlier lifestage will be beneficial. In that way, it is likely that one will be more cognizant to resume, intensify or take up new pro-social and positive lifestyle patterns when they are older. For example, it is easier to get people to start volunteering at an earlier rather than a later age.

### **Recognise Heterogeneity of Older Population**

Initiatives that target older persons — whether to improve their learning habits, chances of getting employed or knowledge on the ageing process — need to consider the heterogeneity of Singapore's older population. Besides differences that are based on socio-economic and educational factors, ethnic and religious diversities must also be taken into consideration when designing initiatives. How ageing is conceptualised is often cultural. Therefore practising sensitivity to the way ethnic and religious groups construct this life stage is essential towards programmes that address ageing issues. At least for now, sufficient initiatives need to be created to cater to those of different cultural backgrounds especially since linguistic and cultural differences are still salient for those of older generations.

### **Giving Credit to Senior Volunteers**

While the recent Pioneer Generation Package underscores that the Singapore government is committed to funding social programmes as the population ages, it is not conceivable that all future needs of the elderly will be provided for through state coffers. Many societies are encouraging volunteering among their elderly population not only because such efforts are personally enriching and allow seniors to be productive at their age, but also because it provides manpower to programmes which are unlikely to be viable if left to market forces alone. Several strategies that have worked in increasing volunteerism among the elderly internationally have included providing credit in various forms such as future services by other volunteers and reductions in insurance premiums.

## **CONCLUDING REMARKS**

As can be seen, many initiatives have only been introduced in recent years. The effectiveness of these initiatives in the long run thus remains to be seen. The public and non-profit sector organisations are the ones leading and setting the pace. Efforts by the private sector have been very modest. This is very likely a result of how the older adult population is perceived. Many initiatives thus far have been focused on levelling up a population of older adults that are lagging behind the rest of the population, be it in their educational or occupational statuses. As such, any schemes or initiatives



for the older adult population would seem to be for the “greater social good”. Thus the bulk of private sector companies, being profit motivated, have not stepped forward in an aggressive manner to participate in this process. However, with the profile of older adults changing, starting with the baby boomer generation, the possibilities for the private, public and non-profit sectors with regard to the older adult population would begin to expand. When the private sector recognises the market potential from this population segment, one may begin to expect that more products, services and programmes will be introduced for elderly consumers, even along the areas of employability, lifelong learning and social gerontology. Likewise, as the older adult population becomes more visible and vocal due to their changing profiles, one may reasonably expect considerable developments in these focus areas.

As many more initiatives arise to cater to the needs of a post-baby boomer generation of seniors, it is important that agencies such as the Council for Third Age articulate the values that undergird such initiatives. Programmes, especially those endorsed nationally, need to reflect values that are important to society. Such initiatives should transcend beyond merely reflecting materialistic or pragmatic values but also essential spiritual values such as love, compassion, mercy, justice and dependence. This is especially important as people confront mortality.

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## APPENDIX A: POLICIES AND PROGRAMMES ON AGEING

| Areas                            | Existing Schemes/<br>Policies/<br>Initiatives  | By  | Details   |
|----------------------------------|--|-----|---|
| Financing                        | Increased CPF contribution rates   | CPF | Contribution rates from employers to employees who are 50–65 years old are raised recently again in 2012: 50–55 years old (2% increase to 14%); 56–60 years old (1.5% increase to 10.5%); and 61–65 years old (0.5% increase to 7%).  |
|                                  | Workfare (includes the Workfare Income Supplement [WIS] Scheme and Workfare Training Support [WTS] Scheme) | MOM | To encourage Singaporeans earning up to \$1,900 per month to continue working and receiving training. WIS is intended to supplement wages, encourage older low-wage workers to work regularly and build their CPF savings, while WTS is intended for them to upgrade their skills through training so that they can improve their employability and have the opportunity to earn more.  |
| Financial Inadequacy/<br>Poverty | Public Assistance  | MSF | <p>This provides daily living expenses of up to \$450 per person per month, targeted at those who are unable to provide for their own needs. In the case of the elderly, which includes those whose payout from CPF and other retirement schemes are less than the amount provided by this assistance and whose children earn low incomes, with household income of \$1,700 or lower.</p> <p>Those who are placed on public assistance are also entitled to medical assistance and help with consumables such as adult diapers and dietary supplements as required.</p> |
| Health Care                      | CPF LIFE   | CPF | This is an annuity scheme that provides members with an income for life from their Draw-Down Age or when they join the  |

| Areas | Existing Schemes/<br>Policies/<br>Initiatives           | By  | Details   |
|-------|---|-----|---|
|       |   |     | scheme, whichever is later.   |
|       | ElderShield   | MOH | A disability insurance scheme targeted those 40 years and above, which provides basic financial protection to those who need long-term care, especially during old age. It provides a monthly \$300 cash payout to help pay the out-of-pocket expenses for the care of a severely disabled person.                              |
|       | Interim Disability Assistance Programme For The Elderly | CPF | This is a government assistance scheme that provides financial help to needy and disabled elderly Singaporeans who were not eligible to join ElderShield when it was launched because they had exceeded the maximum entry age or have pre-existing disabilities.  |
|       | Medifund Silver   | CPF | This is part of the Medifund. Medifund is an endowment set up by the government to help needy Singaporeans, who cannot afford their medical expenses, despite Medisave and MediShield coverage. Medifund Silver is focused on helping the needy elderly.  |
|       | MediShield  | CPF | This provides low-cost medical insurance. The coverage age was recently raised from 85 years old to 90 years old in early 2013 as a response to the ageing population.  |
|       | MediShield Life   | CPF | This is a medical insurance scheme that will be revised from the existing MediShield. It was announced in 2013 by the government that the ceiling age of 90 years old would be removed, to essentially provide lifelong coverage. Another key feature is that it will provide universal coverage, where there is no opting out. |
|       | General Practitioner Network                            | HPB | To help patients receive the needed follow-ups via nominating general medical practitioners near their homes to be their primary-care physicians. The follow up   |



| Areas              | Existing Schemes/<br>Policies/<br>Initiatives                            | By        | Details  |
|--------------------|--|-----------|--|
|                    |  |           | complements the one-stop screening service at subsidised rates, e.g. \$2 to \$5 for chronic diseases tests, as compared to \$30 at private clinics. Screenings for cervical and breast cancer cost \$10 & \$30 respectively, while the test for colorectal cancer is free. |
|                    | Hua Mei Elder-centred Programme of Integrated Comprehensive Care (EPICC) | Tsao      | To help seniors to continue living in the community in spite of their chronic conditions, physical frailty and weak family and social support networks. EPICC is team-managed, person-centred, integrated comprehensive care, with a day club programme.                   |
|                    | Pioneer Generation Package   | CPF       | To honour and thank Singaporean pioneers for their hardwork and dedication. This package includes subsidies for outpatient care, Medisave top-ups and free/reduced premiums for Medishield Life.   |
|                    | Seniors Fitness Ecosystem  | SSC       | To develop a framework for seniors to benefit physically and socially through sport. This includes identifying accessible sports for seniors to promote cardiovascular health, balance, strength and flexibility.  |
| Mental health care | Community Psychogeriatric Programme                                      | HPB       | To provide direct care and treatment to home-bound elderly with mental health conditions.  |
|                    | Dementia Eldersit  | HPB & ADA | To provide provides caregivers with respite while engaging dementia patients in one-to-one therapeutic activities.   |
|                    | Dementia Home Intervention Programme                                     | HPB & ADA | To provide counselling support, dementia management skills, and advice on environmental modifications to caregivers that will help ease the burden of caregiving.  |
|                    | Mental First Aid Kit   | HPB       | A psycho-social educational programme to engage seniors through therapies and games, in order to retain their cognitive functions and optimise their mental  |

| Areas      | Existing Schemes/<br>Policies/<br>Initiatives                      | By                | Details   |
|------------|--|-------------------|---|
|            | Positive Wellbeing Bus   | HPB               | wellbeing.<br>A mobile clinic to various housing estates that provides health screening to seniors on the risk of depression.   |
| Disability | Special Employment Credit (SEC) scheme                             | CPF               | To increase the employability of older Singaporeans (age above 50 years old) and of younger and older persons with disabilities.  |
|            | Spatial Provision Guidelines For Elderly And Disability Facilities | MSF               | To provide guidelines for stakeholders in the building and related industries, on how to build high-quality elderly and disability facilities in Singapore.   |
|            | Foreign Worker Grant   | MSF               | A reduced monthly foreign worker levy of \$120 for families who have an elderly who cannot perform three or more Activities of Daily Living (ADL) or has severe dementia.   |
| Housing    | “A City for All Ages” Project (multi-agencies)                     | Multiple agencies | To enhance the liveability of the built environment, develop age-friendly solutions and services, and enhance the integration of services with the built environment.   |
|            | Ageing-in-Place Priority Scheme                                    | HDB               | This scheme supports senior citizens who wish to right-size to a studio apartment while remaining in their current town, so they can age-in-place in a familiar environment. Elderly who applied for a Studio Apartment near/ with their married children also enjoyed additional ballot chances. |
|            | CPF Housing Grant for Family                                       | CPF               | This is a monetary grant of \$40,000 for flat buyers who are purchasing their flats within 2km of their parents or married child. This is to encourage families to stay close together.   |
|            | Lease Buyback Scheme   | HDB               | This is a monetisation option to help low-income senior households in 3-room and smaller flats to unlock part of their housing equity while living in their homes, and receive a lifelong income stream to  |



| Areas | Existing Schemes/<br>Policies/<br>Initiatives | By  | Details   |
|-------|---|-----|---|
|       |   |     | <p>supplement their retirement income. Essentially, elderly flat owners sell part of their flat lease to HDB and retain a 30-year lease. The proceeds will be used to top up their Retirement Accounts (RAs). Flat owners will use their full CPF RA savings to purchase a CPF LIFE plan to give them a monthly income for life.</p>  |
|       | Lift Upgrading Programme                      | HDB | <p>To improve the apartment's access and personal convenience so as to benefit families, children and the elderly.</p>  |
|       | Married Child Priority Scheme                 | HDB | <p>Further increases ballot chances for parents and married children who apply to live together under one roof.</p>   |
|       | Multi-Generation Living Scheme                | HDB | <p>Gives priority allocation to parents and their married children who submit a joint application to purchase paired flats in the same BTO project. Applicants have the option to select from a pool of pre-identified flats spread across various housing estates.</p>   |
|       | Silver Housing Bonus                          | HDB | <p>This scheme seeks to provide additional help for lower-income elderly households who right-size from a larger HDB flat or low-value private property to a 3-room or smaller HDB flat, or Studio Apartment (SA). These eligible elderly households can apply for the SHB and receive up to \$20,000 cash bonus per household by using some of their net sale proceeds to top up their CPF Retirement Account and join CPF LIFE.</p> |
|       | Studio Apartments                             | HDB | <p>This scheme is made available to the elderly as the flats are specially designed for the older population. Key features of the apartments include non-slip floor tiles and level flooring from one room to another, bathroom equipped with support bars, and pull cords located in rooms that are linked to an alert alarm system. These</p>   |



| Areas              | Existing Schemes/<br>Policies/<br>Initiatives   | By            | Details   |
|--------------------|---|---------------|---|
|                    |   |               | are sold on a 30-year lease.  |
| Social Interaction | Senior Health Ambassador Programme  | HPB           | This programme equips ambassadors with knowledge and skills on healthy ageing, communication and mentoring. The ambassadors also empower others to stay healthy through workshops, road shows, exercise classes or through their personal networks. |
| Employability      | Lifelong Learning Endowment Fund  | WDA           | To allow workers to learn new or upgrade existing skills to enhance their employability.  |
|                    | Re-employment: Equipping & Developing Yourself (READY)  | CFS           | This is a workshop conducted for older workers to encourage them workers to continue working beyond retirement age.   |
|                    | Retirement and Re-employment Act (includes the Employment Assistance Payment)                             | MOM           | This is to ensure that companies are obliged to offer re-employment to eligible workers after aged 62 years old, up to 65 years old.  |
|                    | Seniors Employment Guidance   | CFS           | To facilitate, promote and enable older employees to remain in employment for as long as possible.  |
|                    | Silver Spring CareGiver Career Club   | Silver Spring | To bring together caregivers who are seeking some form of gainful employment, by providing a resource-matching platform.  |
|                    | Skills Development Fund (SDF)   | WDA           | A pool of funds for employers to tap on to send their employees for training.   |
|                    | Skills Training and Employability Enhancement for the Retrenched and unemployed workers programme (STEER) | NTUC          | To provide employers grants to tap into for staff training.   |
|                    | Special   | CPF           | To help upgrade or retrain workers to   |



| Areas    | Existing Schemes/<br>Policies/<br>Initiatives  | By        | Details  |
|----------|--|-----------|--|
|          | Employment Credit (SEC) scheme   |           | secure new employment.   |
|          | Tripartite Committee on Employability of Older Workers   | MOM       | As mentioned earlier, this was set up to recommend measures to enhance the employability of older workers and help them stay employed longer so as to raise the effective retirement age beyond 62. It was based on the recommendations of this committee that led to the formation of Tripartite Alliance for Fair Employment Practice (TAFEP), which looks to work with employer organisations, unions and the government to create awareness and facilitate the adoption of fair employment practices across all ages of workers. |
|          | WorkPro (replacing ADVANTAGE! that comprises Capability Development Grant & Employability Enhancement Grant) | MOM & WDA | To augment local manpower, foster progressive workplaces and strengthen the Singaporean core in the workforce. This will provide funding support for employers and employees through two key strategies: to help employers improve their workplace practices and enhance work-life harmony, and to attract and retain back-to-work locals, as well as mature workers.  |
| Learning | Active Ageing Academy  | FYCS      | This provides a 6-month double certification programme for seniors in basic counselling skills and knowledge of third-age wellness. The academy also provides a range of social and human development skills to keep seniors actively engaged.   |
|          | Continuing Education and Training (CET) Masterplan   | MOM       | This is a comprehensive plan to prepare the Singapore workforce for the future and to maintain a competitive advantage for Singapore.  |
|          | Silver Infocomm Initiative - includes the Silver Gen PC  | IDA       | To bridge the digital divide for seniors by addressing their differences in education background, language and infocomm competencies. This includes providing  |

| Areas              | Existing Schemes/<br>Policies/<br>Initiatives                           | By          | Details  |
|--------------------|---|-------------|--|
|                    | Specials & Silver PC Incentive Programme                                |             | access to IT training and computer resources.  |
|                    | The Citi-Tsao Foundation Financial Education Programme for Mature Women | Citi & Tsao | To provide practical suggestions for understanding how money works and how women can take charge of their finances to be independent in their older years.   |
|                    | The Singapore Workforce Skills Qualifications (WSQ) framework           | WDA         | This is a national credentialing system. It trains, develops, assesses and recognises individuals for the key competencies that companies look for in potential employees. While this is framework is open to workers of all ages to tap into, it is also conceived as another tool as part of the CET masterplan, which is to enable older workers to keep upgrading and stay employable as long as possible. |
|                    | University of the Third Age (U3A) Singapore                             | SACE        | To provide continuing learning for seniors. Its main objectives are to facilitate third agers to maintain mental fitness and seek personal enrichment through learning.  |
|                    | Young at Heart (YAH!) Community College (MPFSC)                         | MPFSC       | To provide seniors an opportunity to pursue lifelong learning in the areas of culture, technology, health and humanities.  |
| Overall Well-Being | 50plus Expo (C3A)   | C3A         | An annual event comprising various service providers catering to the needs and wants of older adults. The Expo is filled with various public education showcases. The event is intended to advocate the message of positive ageing.  |
|                    | Active Ageing Festival (includes Active Agers Award)                    | PA          | This is a free, one-day event where seniors can try new activities and sample a range of lifestyle choices open to seniors.  |
|                    | Intergeneration-al Learning Programme                                   | C3A & FYCS  | To encourage intergenerational bonding by matching youths and seniors in a group learning environment. Through practical   |



| Areas | Existing Schemes/<br>Policies/<br>Initiatives | By         | Details   |
|-------|---|------------|---|
|       |   |            | lessons, seniors acquire new knowledge while youths share theirs and learn about character building.  |
|       | 'I'm Senior and I'm Learning It' Curriculum   | C3A & FYCS | To educate seniors about the importance of meaningful ageing, so that they are more aware of the issues they are about to face, and become more proactive in tackling to achieve active ageing.   |
|       | Project Silverline (SingTel)                  | SingTel    | To improve the lives of seniors through smartphone technology. This initiative seeks for donations of used iPhones, which will be then installed with age-friendly applications. The applications are created to improve the social, emotional, and physical dimensions of the seniors' wellness. |
|       | Wellness Programme (PA)                       | PA         | To provide opportunities for seniors to get involved in a range of activities that keeps them active and engaged.   |

Legend:

|       |  |
|-------|--|
| ADA   | Alzheimer's Disease Association            |
| C3A   | Council for Third Age                      |
| CEL   | Centre for Enabled Living                  |
| Citi  | Citi Foundation                            |
| CPF   | Central Provident Fund                     |
| FYCS  | Fei Yue Community Services                 |
| HPB   | Health Promotion Board                     |
| HDB   | Housing Development Board                  |
| IDA   | Infocomm Authority of Singapore            |
| MOM   | Ministry of Manpower                       |
| MSF   | Ministry of Social Services & Family       |
| MPFSC | Marine Parade Family Service Centre        |
| NTUC  | National Trade Union Congress              |
| PA    | People's Association                       |
| SACE  | Singapore Association Continuing Education |
| SSC   | Singapore Sports Council                   |
| Tsao  | Tsao Foundation                            |
| WDA   | Workforce Development Agency               |



## APPENDIX B: SPECIAL EMPLOYMENT CREDIT (SEC) SCHEME

Enhancements to the SEC were made in 2012 and will apply for the next five years from 1 January 2012. The SEC is payable only to employers who have made the necessary CPF contributions to eligible Singaporean employees.

Employers will obtain an SEC of 8% of an employee's monthly salary. A maximum SEC to be received by employers is imposed, where the SEC cap for each older Singaporean employee is at \$240 monthly (at a monthly salary of \$3,000). The following tables show the SEC formula and examples of the monthly SEC amounts employers may expect to obtain for each eligible employee based on the older employee's salary.

**Table B1: SEC formula**

| Monthly wage of eligible employee | Monthly SEC per eligible employee |
|-----------------------------------|-----------------------------------|
| Up to \$3,000                     | 8% of wage                        |
| Above \$3,000 to \$4,000          | \$960 – (0.24*wage)               |

Source: Special Employment Credit (2012)

**Table B2: Examples of monthly SEC amounts**

| Income of employee in a given month (\$) | SEC for the month (\$) |
|--|------------------------|
| \$500                                    | \$40                   |
| \$1,000                                  | \$80                   |
| \$1,500                                  | \$120                  |
| \$2,000                                  | \$160                  |
| \$2,500                                  | \$200                  |
| \$3,000                                  | \$240                  |
| \$3,500                                  | \$120                  |
| ≥ \$4,000                                | \$0                    |

Source: Special Employment Credit (2012)

Employers of PWDs are covered under the SEC scheme at a higher SEC of 16% of the eligible employee's salary, for those whose salaries are up to \$1,500. A similar cap of \$240 applies for employers of PWDs as well. The following tables show the SEC formula and examples of the monthly SEC amounts employers may expect to obtain for each eligible employee based on the employee's salary.



**Table B3: SEC formula in the case of PWDs**

| <b>Monthly wage of eligible employee</b> | <b>Monthly SEC per eligible employee</b> |
|--|--|
| Up to \$1,500                            | 16% of wage                              |
| Above \$1,501 to \$3,000                 | \$240                                    |
| Above \$3,001 to \$4,000                 | \$960 – (0.24*wage)                      |

Source: Special Employment Credit (2012)

**Table B4: Examples of monthly SEC amounts for employers of PWDs**

| <b>Income of employee in a given month (\$)</b> | <b>SEC for the month (\$)</b> |
|---|-------------------------------|
| \$500   | \$80                          |
| \$1,000   | \$160                         |
| \$1,500   | \$240                         |
| \$2,000   | \$240                         |
| \$2,500   | \$240                         |
| \$3,000   | \$240                         |
| \$3,250   | \$180                         |
| \$3,500   | \$120                         |
| \$3,750   | \$60                          |
| ≥ \$4,000                                       | \$0                           |

Source: Special Employment Credit (2012)

## APPENDIX C: ADVANTAGE! SCHEME

Under this scheme, funding support of a maximum of \$400,000 can be obtained by each company. The types of funding support available include the Capability Development Grant (for Small and Medium Enterprises [SMEs] only) and the Employability Enhancement Grant.

### **Capability Development Grant**

This grant provides a \$10,000 fixed payout to help reduce the costs incurred when companies begin to put in place criteria that are in line with the Tripartite Guidelines. Furthermore, SMEs have to put their human resource or supervisory staff through PREPARE™ (Programme for Re-employment Practices: A Roadmap for Employers) provided by the Association of Small and Medium Enterprises (ASME) and pass organisational audits (i.e., to successfully put in place the re-employment system after the PREPARE™ programme and an appraisal system) to be certain that the main criteria of the Tripartite Guidelines are in place. The key criteria include the following:

- To convey to all employees the Re-employment Act via collective agreement or other clear and specific means
- To offer re-employment to all eligible employees who are evaluated as having satisfactory work performance and who are medically fit to remain in employment
- To make available pre-retirement planning and re-employment consultation at least six months before an employee's re-employment
- To provide flexibility in the area of job arrangements for those who are re-employed
- To offer the re-employment contracts to eligible employees at least three months prior to retirement and to offer up to age 65 a renewable re-employment contract lasting at least one year

### **Employability Enhancement Grant**

This grant is used to defray the costs incurred from job, work process and workplace redesign. Some examples of these re-design efforts include industry-sponsored projects and the introduction of automation and productivity tools to the workplace to improve the senior employees' employability. The grant also subsidises training programmes provided by other organisations for employees (e.g., human resource personnel and



supervisory staff) and for senior employees of companies. Some of these programmes include the 4R (“Recruit, Retain, Re-employ & Re-career”) Programme by the Singapore National Employers Federation (SNEF), the Pre-Retirement Counselling – Re-employment: Equipping And Developing Yourself (READY)<sup>™</sup> by Centre For Seniors (CFS), and other courses listed under the Singapore Workforce Skills Qualifications (WSQ).



## ACKNOWLEDGEMENTS

The authors wish to acknowledge the support of the Council for Third Age (C3A) for supporting the research that has led to this publication. Soh Swee Ping, Nongluck Pussayapibul and Ryan Lau from C3A provided useful comments at various junctures of the research and the subsequent process of writing up this publication. Dr Kang Soon Hock was earlier on our project team and we thank him for his inputs. Dr Gillian Koh from the Institute of Policy Studies (IPS) was very helpful in providing us support for the publication process. Leong Wenshan did an excellent job editing the manuscript. We are also very thankful to the team of research assistants who helped us – Zhou Rongchen, Daniel Chang Zi Han, Leow Jia Hui, Nurhazimah Naharudin, Heather Lum and Zhang Jiayi.



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