

Forum on Older Workers

Wednesday, 9 January 2019

Halls 2 and 3

Devan Nair Institute for Employment and Employability

IPS Forum on Older Workers
SESSION I: Setting the Scene

Speaker

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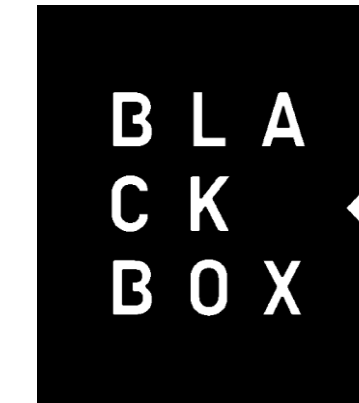
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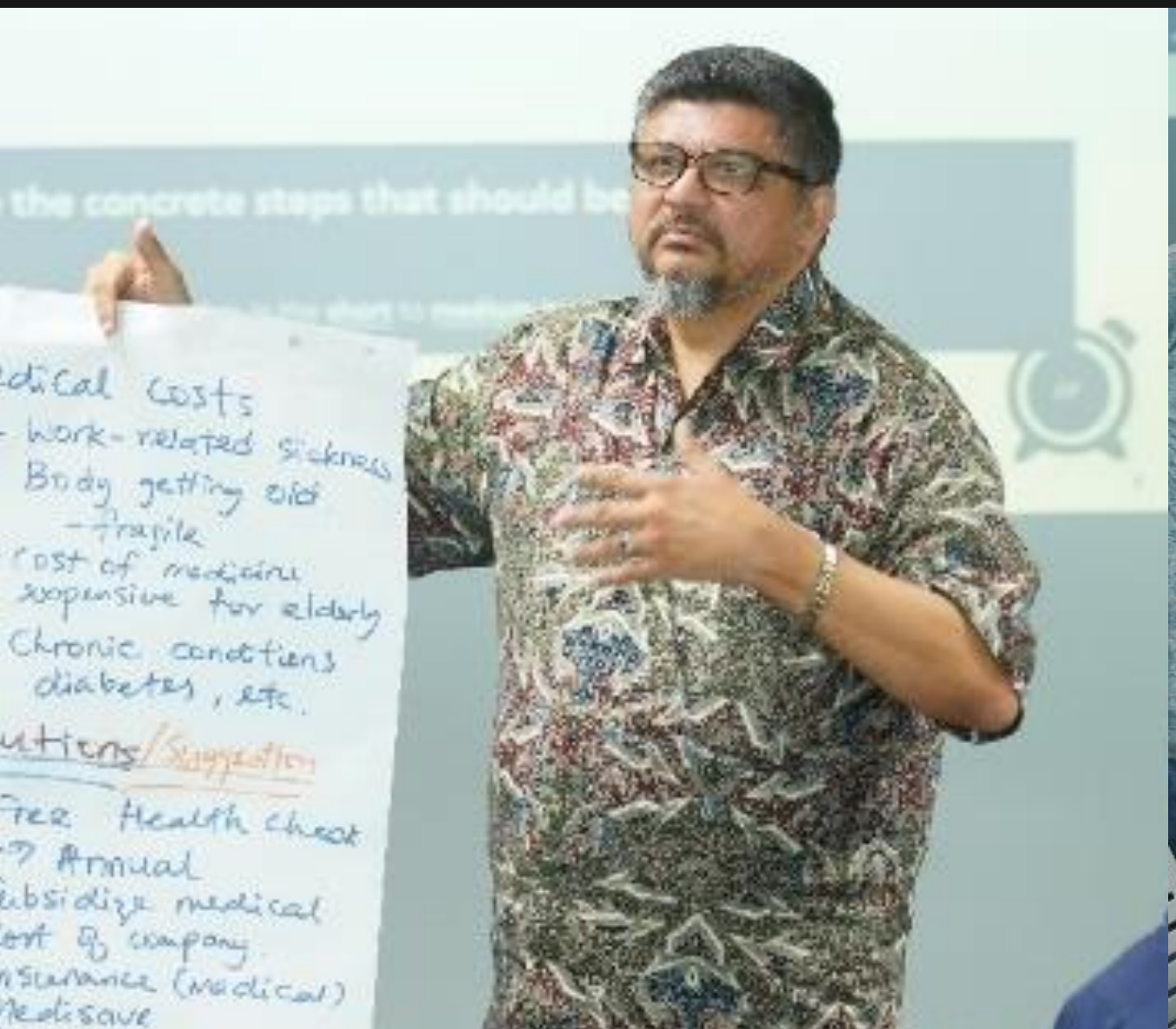
Background

- Blackbox Research was commissioned by the Tripartite Workgroup on Older Workers (TWG-OW) to be an independent partner in its public engagements
- The TWG-OW spoke to the general public, public officers, union leaders, employers and HR professionals to understand their aspirations and concerns on the issues around the employment and employability of older workers

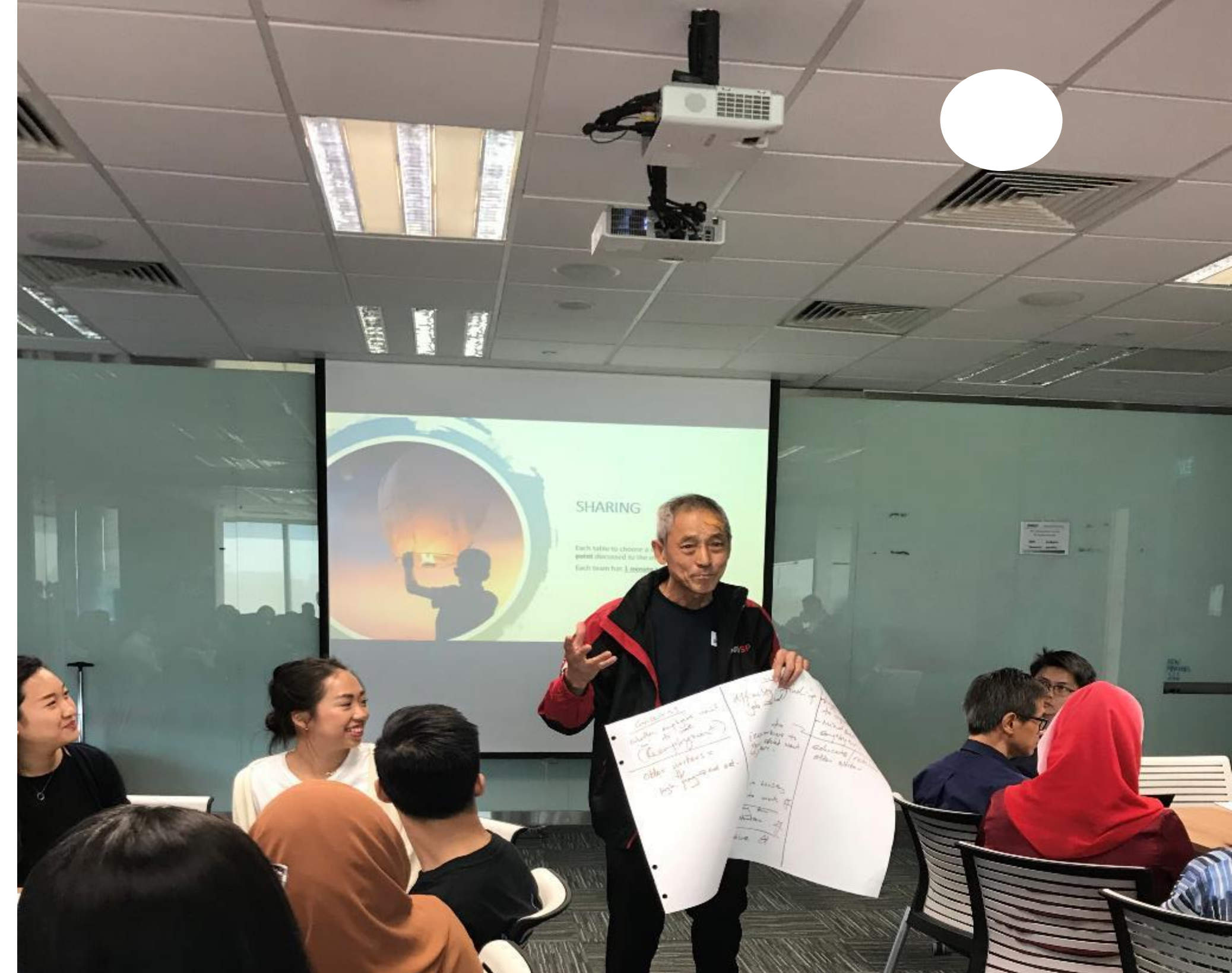
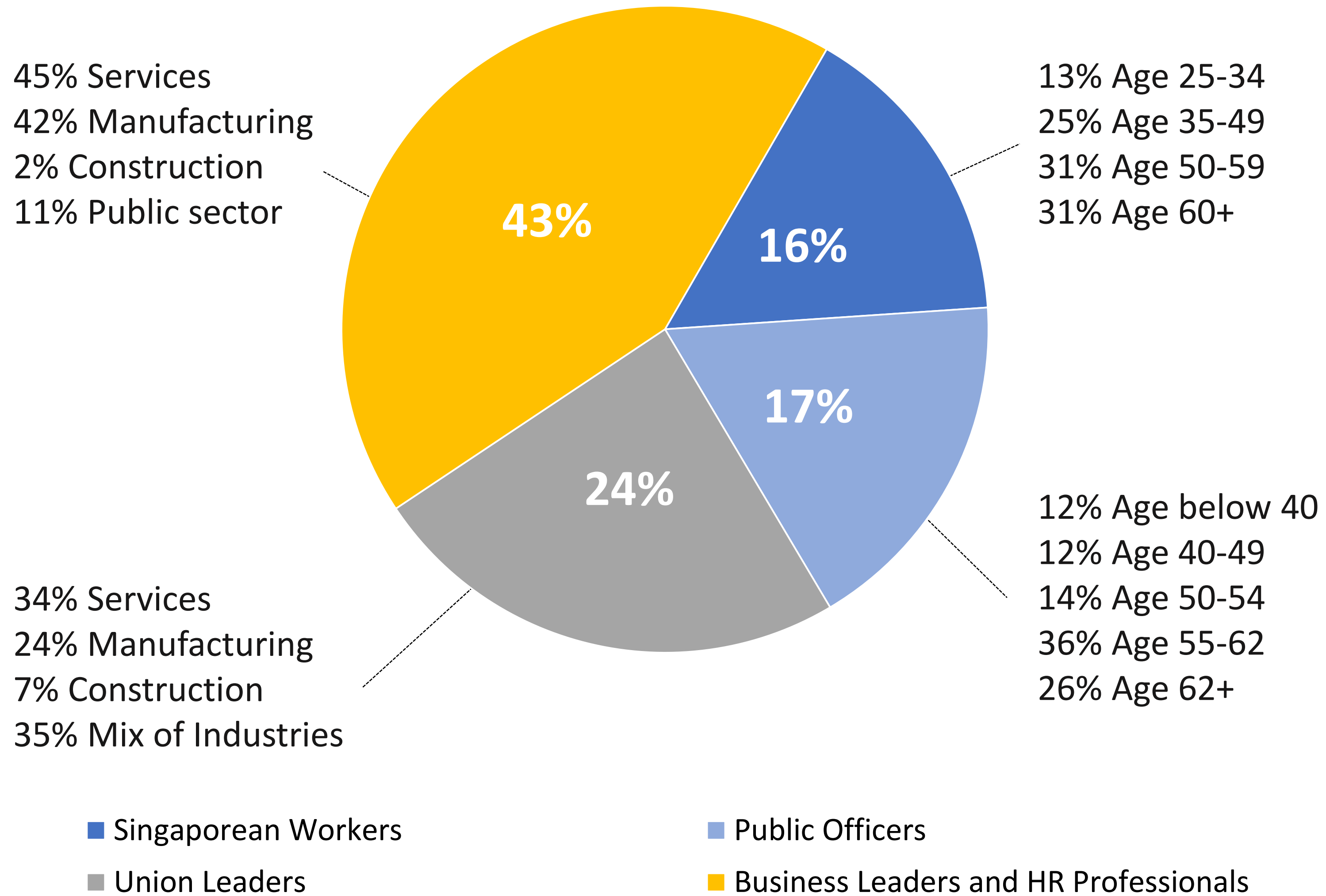




500 participants were engaged over 12 focus groups and dialogues from Sep to Nov 2018



Participants engaged were broadly representative of their groups





Singaporeans' aspirations for their old age

Singaporeans' aspirations for their old age

“Don't have a number, it's not about age. It's about financial independence, so if you can achieve that then you can retire earlier.” (union leader)

“I want to retire quite early between the ages of 45-60, after which I hope to resume working with flexible working arrangements like part-time, fewer working days, maybe assume a mentoring role. Want to impart knowledge rather than grinding out hours.” (25-34 year old worker)

“At this age, I want to work, because I want to stay healthy and alert with friends around.” (60+ year old worker)

“Age is just a number. As long as physically still fit and healthy, still can work. Some people are healthy even in their 80s.” (union leader)

“Some of them work for companionship or friendships, some actually want to continue work past their retirement after 67.” (employer)

Most workers see themselves working longer – into their 60s and beyond – while some picture an earlier retirement.

Singaporeans' aspirations for their old age

“I want to be self-sufficient, financially independent, and don't want to be burden to children.” (60+ year old worker)

“If I stop work, then I won't know what to do. There is no mental stimulation.” (60+ year old worker)

“We want to work because we want to, not because we have to.” (50-59 year old worker)

“Most of us would expect to retire at 55, to withdraw CPF, but if we are fit, then we work, but then that we can still live and fulfil your dreams, go for hobbies or studies, this should be the way, not to keep working.” (60+ year old worker)

“Need to continue working to making life purposeful.” (union leader)

Workers want control over how long to work. Their decision is influenced by a wide range of personal motivations.

Singaporeans' aspirations for their old age

“I spend my whole life 5 days a week working, hard to transition to retirement to a zero day work week.” (union leader)

“When we are ageing, we want to work less a bit, not say stop completely.” (60+ year old worker)

“If we can work after that [retirement age], depends if we can work on flexible schedule, if we can get part time job or not.”
(25-34 year old worker)

“Because we have already slowed down, the job has to slow down also.” (50-59 year old worker)

Workers of all age groups share a common desire for flexibility in changing the intensity of work as they age.

Part-Time Work

Flexible Schedules

Mentoring roles



What areas of concern do workers have as they grow older?

Area of concern: Re-employment

“We want more job security. It’s a very big concern for those who can’t find a job if no renewal.” (50-59 year old worker)

“Older workers don’t have job security. They cannot plan ahead when they get year-by-year contracts.” (union leader)

“[Yearly contract] creates stress and anxiety. You need to worry every year about pay cut and continuation of job. The contract doesn’t secure you till you're 67.” (25-34 year old worker)

“My company already employs workers on equal terms up to age 67, and only starts to re-contract after age 67.” (employer)

Workers are worried about annual re-employment contracts and feel insecure about staying employed in their older years.

Area of concern: Skills & Training

“Some older workers are not given priority to upskill so they are stuck with their current skills and can’t keep up.” (union leader)

“I was sent to Advanced Excel course when I was being promoted, but there was never an opportunity to put the skills into practice.”
(older worker)

“[Older workers] cannot have this mindset – “I old already, only going to be here for two more years, what for I need to go for training?” (employer)

“There is psychological fear of change, you spent long years doing the same thing. If a person is highly skilled in that particular field, and has a lot of pride, then if he goes for this modern training and it challenges him, he might be fearful of that.” (union leader)

“They fear training also due to language concerns and worries about costs. To many, English is rare for them.” (union leader)

Workers and employers both have a role to play in the continual development of skills of older workers.

- **Some workers are reluctant to test themselves with new training or resistant to change. However, there are also workers who are willing to undergo training but perceive a lack of support from employers.**

Area of concern: Skills & Training

“No matter how much you re-skill them, it is difficult for them to keep up with the pace.” (employer)

“Employers need to bring older workers the changes in technology slowly. This takes a lot of tact and effort to roll out, and depends on how progressive the management is. The good management will assimilate the workers and ease them in.” (union leader)

“We should not expect the older workers to be so independent in keeping up and learning new things. Some guidance should be provided, like a buddy system, and on-the-job-training is essential.” (employer)

“Bring awareness to employers, as to how to educate employees who are seniors there, not by just telling them that they are not performing, but also how to upgrade their skills.” (60+ year old worker)

Workers and employers both have a role to play in the continual development of skills of older workers.

- **Some employers underestimate the ability of older workers to learn the latest skills quickly, and could be more flexible and creative in providing support.**

“Employers perceive older workers to move slower and have lower productivity. Employers have concerns about profits and productivity...Employers prefer to cut cost and hire cheaper, younger workers.” (35-49 year old worker)

“They are cutting off old workers because they need to give the younger workers an incentive to stay with the company. Employers know that they are about to retire anyway. And they know that the younger workers like to move around because they are young. So they need a way to keep the younger workers.” (50-59yrs old worker)

“If the older workers do something bad or wrong, the younger managers don't think they can scold them; they don't know how to manage older workers.” (60+ year old worker)

“We should not be put on the wrong side of the bell curve because of our age” (60+ year old worker)

“Depending on the workers' generations, they form teams differently. Younger ones may communicate over WhatsApp, OWs may have to interact by giving instructions in the office.”
(union leader)

Area of concern: Workplace Attitudes

Older Workers are concerned with ageist attitudes at the workplace which undervalue their contributions.

Younger managers and peers may struggle to work with older workers as reporting structures change and new forms of communication are preferred.

“News of job design comes in very late which leaves workers no time to change.” (union leader)

“If the company wants a particular employee to leave, they will find means and ways to do it.” (union leader)

“Workload still the same, sometimes even heavier. If you ask for less workload, at the back of their minds they are already thinking of replacing you. (older worker)

“The challenge is to find what jobs they [older workers] can do. New jobs in the market may not be suitable for older workers.” (employer)

“At retirement age, workers may not have the right skills to perform re-designed roles.” (employer)

“In certain industries there is need for physical labour redesign. But if change in nature of job or re-designing the job occurs, older workers are seen as cost and liability to the company compared to the younger workers.” (union leader)

Area of concern: Job Redesign

Job redesign is generally recognised as important.

However, without clear and early communication, workers are uncertain of steps to re-employ them in redesigned roles.

Employers may find it difficult to implement job re-design for older workers.

Area of concern: Health

“More health issues surface when workers grow older, increasing cost on the company. Especially medical costs, and insurance premiums.” (employer)

“Companies are less likely to hire older workers as their medical cost is higher, and they are less versatile.” (union leader)

“Check-ups take time. Older workers don’t want to take MC because a lot of the time the employers are not understanding. They are afraid that they will be penalized for taking MC.”
(50-59 year old worker)

“Older workers should also be responsible for their health. Sometimes infrastructure is provided (e.g. gym) in the company but it is underutilized. Solution is to figure out a way that motivates older workers to care for their own health.” (employer)

“Encourage them to keep healthy. Gym for elderly tailored to elderly and their needs. Mandatory health screening that is free.”
(union leader)

Employers are concerned about the rising cost of company medical and insurance coverage for older workers.

Employers are also concerned that poor health would make it difficult to justify re-employing the workers.

Workers are concerned about being unable to work due to deteriorating physical and mental health. There were suggestions for more support in managing health issues at the workplace.

Area of concern: CPF Contribution Rates

“We talk about different tiers, with the tiering of the CPF rate, is already branding the older workers as being expensive, there’s a discrimination from the start, it gives employers the bullet to say older workers are more expensive”

(60+ year old worker)

“I heard one of the older workers saying, “Why is my CPF cut? Younger workers and older workers should have the same CPF contribution as we are working the same job.” (union leader)

“Why do you have lower CPF by virtue of age? Why should the employee get a lower CPF if it’s the same job? If the person is doing the same job as everybody else, then the CPF should be the same.” (union leader)

“Most companies have age inclusive practices: older workers can keep their title, benefits and salary. However, despite all these good things of older workers being treated equally, they are upset. This is because they are contributing the same work as younger workers but have lower CPF contribution.”

(employer)

Workers are concerned that lower CPF contribution rates for older workers reinforce age bias, as they are performing the same job but rewarded less.

On the other hand, employers find that lower CPF contribution rates are important to supporting employability of older workers.

Employability of older workers is a shared responsibility

- Workers can be more proactive about upgrading their skills so they can continually contribute at a high level in their work.
- Employers can build age-friendly workplaces and invest in their older workers.
- Career conversations well in advance of retirement age to prepare for re-employment will help employers and employees prepare for work changes and build trust in the process.