## The Thorns in Rosy Active Ageing Study

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A new study on older folk's attitudes towards ageing released this week has plenty of good news.

A staggering eight in 10 of the respondents polled felt confident that their needs would be taken care of as they aged. They also appear to enjoy a good quality of life, with nearly seven in 10 saying they often looked forward to each day.

Nearly nine in 10 reported that their mobility was good to excellent and about two-thirds felt the same about their general health.

The study was commissioned by the Council for Third Age (C3A), a state-funded group that promotes active ageing, and conducted by senior research fellow Mathew Mathews from the Institute of Policy Studies at the National University of Singapore and Associate Professor Paulin Tay Straughan from NUS' Department of Sociology.

It polled 2,000 or so Singapore residents aged between 50 and 75, and aimed to provide data on the experience of ageing and the kinds of social activities that seniors were involved in or open to.

The respondents were also asked for their perception of successful ageing and their views of lifelong learning and employability.

Singapore is one of the fastest-ageing societies in the world, with nearly 405,000 people aged 65 and above, up from around 250,000 a decade ago.

This number is projected to grow to 900,000 by 2030. In a field dominated by gloomy narratives - think the "silver tsunami" - the study will no doubt bring cheer to policymakers and the public alike.

But there are a couple of caveats that need to be kept in mind while digesting the 75-page report. First, it does not include two key groups of older folk who are more likely to be less positive: those aged above 75 and those who live in one- and two- room HDB flats, primarily the elderly poor.

The study will no doubt help in formulating active-ageing policies for future cohorts of the elderly. The authors say the two groups mentioned above were excluded because they live in "rather different contexts compared to seniors of the future".

That may well be true, but leaving these groups out makes the study incomplete - and possibly a tad skewed. Studies by the Housing Board in 2008 showed that a disproportionate number of older folk lived in subsidised rental flats.

Of the overall HDB population, 3 per cent lived in such flats, compared to 8.9 per cent of those aged 65 and above. The numbers may well have gone up since.

Meanwhile, research from Europe and the United States shows that subjective well-being - or how satisfied people are with their lives - tends to increase in older adults, before declining sharply from the mid-70s.

Excluding the "old-old" - those aged above 75 - from the C3A survey may also have predisposed it to rosier results.

Second, and perhaps more importantly, it is worth noting that the study measures attitudes and while positive attitudes are a big gift as people age - there can be a gap between perception and reality. There may also be differences between what respondents say and what they do.

For instance, the report notes that voluntary work was viewed by about eight out of 10 respondents as a good way to stay socially connected, and lead a meaningful life. However, less than half of the respondents reported that they would consider volunteering in the next few years.

Yet, despite the largely sanguine results, there are some concerns which need to be fleshed out by more studies. Finances and employability are two key areas. Although the study excluded the poorest groups of the elderly - those living in HDB rental flats - nearly four in 10 respondents listed the state of their finances as "average" and one in 10 listed it as "below average" or "poor". And while the vast majority said staying employed would help them remain independent and engaged, about half also expressed apprehensions about whether there would be enough job options for them.

This study will no doubt be useful in formulating policies to keep older folk active and engaged. But since they are based largely on subjective self-assessments, they must be complemented regularly by those that look at data on the actual state the elderly are in.

While Singapore's health indices are generally good - life-expectancy rates are among the highest in the world - it would be useful to have studies that measure whether with people living longer, they continue to be independent well into old age.

More detailed data and information on finances and sources of income support for the elderly would also help.

This is especially necessary after the latest National Survey of Senior Citizens, in 2011, found that 60 per cent of older folk who worked did so primarily for financial reasons. The study noted that the proportion of elderly who listed transfers from children as the main source of income fell by about 20 per cent between 1995 and 2011, while those who cited income from paid employment rose by about 10 per cent.

Was this because the parents willingly eschewed their children's help in favour of working? Or were they forced to work because their children could not or would not help them? We don't know.

Finally, while periodic research studies are good, the Government also needs to make public more data on the state of the elderly.

As people live longer and more remain employed, it is particularly important to track income levels vis-a-vis the hours worked. Data from the Ministry of Manpower shows that while the number of workers aged 65 and above who earn more than \$1,000 per month has quadrupled over the past decade, the vast majority - 70 per cent - still earn less than \$2,000.

Are their earnings low because the majority prefers to work part-time? How many of them earn so little despite working full-time? We don't know as the data is not publicly available.

As Singapore ages, it needs not just more research but also more state data to ensure that the generation that helped build this nation has enough resources to live out their last years in comfort and contentment.