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Triumphs and Tribulations of Older Workers:
Findings from a focus group inquiry into
work-related motivations, skills and
challenges among older Singaporeans



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Findings from a focus group inquiry into work-related motivations, skills and challenges among older Singaporeans

Suen Johan and Normala Manap

Key Findings:

- Older persons associate working and earning incomes with (i) physical and mental health benefits; (ii) achieving financial autonomy to age on their own terms; and (iii) activities that are meaningful and socially generative.
- Older persons perceive institutional knowledge and strong communication skills as valuable attributes they distinctly possess.
- Employment conditions for older workers were perceived as precarious and unfair due primarily to age discrimination.
- Age-inclusive employment policies and organizational practices should align with older workers' expectations, retirement policies, and address intergenerational tensions at the workplace.
- Empowering the productive capacities of older persons must involve increasing age-diversity in organizations and ensuring equitable work conditions.

1. Introduction

In the past two decades, the number of older workers aged 55 and above in Singapore has more than quadrupled from 120,400 in 2000 to 553,300 in 2019 (Ministry of Manpower, 2020). Older workers currently constitute a quarter of the total number of employed residents in Singapore. This rising trend in the labour force participation rate of older persons has coincided with the government's efforts at promoting the employment of older workers. Apart from planning to raise the mandatory retirement age from 62 to 63 in 2022, and then to 65 in 2030 (Tripartite Workgroup on Older Workers, 2019), the state has also provided financial incentives for both older workers and their employers and implemented other policies to create age-friendly jobs and practices, promote lifelong learning, and re-skill the labour force.

Factors such as sociodemographic trends, Singapore's retirement system, and pro-employment ageing policies will almost certainly see the proportion of older workers in the labour force continue to increase. However, research on the motivations, skills, and challenges of older workers in Singapore, particularly from the perspectives of older persons themselves, remains scant. This research brief aims to address the gap by presenting findings from focus groups conducted with older persons.

2. Profile of Singapore's older workforce

Most older workers in Singapore belong to the younger-old age group of 55-64 (70%). As for older workers aged 65 years and above, their numbers have slightly more than doubled over the last decade from 59,700 in 2010 to 159,700 in 2019 (Ministry of Manpower, 2020). This stark increase was also reflected in the rapid growth of their proportion among all employed residents aged 15 and above, from 3% in 2010 to 7.2% in 2019 (ibid.). In terms of gross monthly incomes, the most common salary range across the cohorts of older workers 55 years and above was between \$1,000 to \$1,499 (ibid.). Occupationally, younger older workers had a larger proportion of PMETs¹ (39.7%) than the older age group (33.3%). Consistent with these occupational differences between the two cohorts, the percentage of individuals in the older age group (26.9%) who were employed as cleaners as well as labourers and related workers was twice that of their younger counterparts (13.6%) (ibid.).

Further, the last decade has seen a significant rise in the percentages of women aged 55 years and older in employment – with the highest increase in percentage coming from women aged 65 years and older, which doubled from 10% to 20.2% (ibid.). There were also notable differences in the professions held by male and female older workers. There was a higher percentage of older men holding PMET jobs (38.8%) compared to older women (30.8%) who had a large proportion employed as cleaners, labourers, and related occupations (38.7%). This difference seemed to have persisted even among the younger cohorts of older persons (55-64 age group) with 58% of the men in PMET jobs compared to only 42.7% among the women (ibid.).

¹ Professionals, Managers, Executives, and Technicians

3. Background and methodology

The focus group discussion (FGD) was undertaken as part of the Singapore Business Federation's (SBF) initiative on sustainable employment to obtain a deeper understanding of the positions of older persons in relation to work and employment (Singapore Business Federation, 2020).

A total of ten FGDs with older persons aged 55 and above (see appendix) were held in the month of July 2019. The focus groups were facilitated by members of the SBF Project Mature Worker Subcommittee or their associates experienced in FGD facilitation. A total of 99 older persons recruited through contacts and word of mouth were involved in the FGDs. To ensure that a diversity of older persons were represented in the FGDs, the following key recruitment categories were used:

- i) Age groups: 55-64 years; 65 years and above
- ii) Language: English and Mandarin
- iii) Employment status: Employed and unemployed
- iv) Types of occupations held as main careers: PMET/Non-PMET

During the FGDs, participants were asked to discuss work-related motivations, strengths and contributions, problems, and aspirations.

4. Findings of FGDs

4.1 Older persons' motivations for work

4.1.1 Achieving health outcomes

The physical and mental health benefits they derived from being employed were consistently raised by participants across the FGDs including those who were currently unemployed. The younger among the older workers highlighted preventative benefits of employment for mental health:

"You cannot be living for the next five years doing... nothing. You will go into dementia... You don't work and you don't do anything for a month you just find that suddenly that things have slowed down, and you don't realise that you've gone into depression because half the time you wonder why I wake up you know and you'll be staring at the 4 walls and if you have elderly parents it's like Oh my God...you know they'll get on your nerves..."

– Younger, employed, PMET participants

Older mature workers reported experiencing improvements to their physical health, which they attributed to the physical demands of the work they engaged in. Interestingly, not only was employment perceived as a remedy to declining mental faculties and psychological ailments, such as stress, but was viewed as an integral part of realising happiness in old age:

“Every day you don’t know what to do. You wake up, you go read newspapers, then you nap, then I realized after one year, my blood pressure went up”

“...because if you stay home ah, the health, you press the lift and you go down, work sometimes got the staircase, climb up and climb down, force you to exercise already. Carrying computer, install for people, so I think that is good for me”

“Why I continued working was because ... [I was] not working some time when I was 58, 60? About that age. Then what happened was that I feel like I’m dying, at home... really, then I become like ‘what’s this’, so that motivated me to start working and continue working. Because it does not just overcome all the stresses and all those sicknesses, feelings, everything, and you enjoy life. You meet somebody outside there, and it makes me feel younger. From 72 to 58 (laughs)”

– Older, employed, PMET participants

Studies have shown involvement in work provide opportunities for social interaction and mental stimulation, which are protective factors against the deterioration of physical functioning and mental health and wellbeing (Schwingel et al., 2009; Wickrama et al., 2013). However, it is important to consider that the characteristics of certain jobs – specifically non-professional and service sector jobs – may place older workers at greater risk of developing physical and mental health problems (Bohle et al., 2010; Zwerling, 1996). This is because older workers tend to undertake contingent forms of work, such as temporary, part-time, and fixed-term contract jobs (Platman, 2003), which are associated with poorer employment conditions and occupational safety and health outcomes due to factors including job insecurity and nonstandard working hours (i.e., night shifts) that are known to cause adverse psychosocial and physiological effects (Bohle et al., 2010). Additionally, non-professional and service jobs carry a greater risk of injury for older workers (Ibid; Zwerling, 1996). Our focus group participants in non-PMET occupations also indicated experiencing similar negative effects on their health because of the nature of their jobs.

“My eyesight slowly deteriorated because the job was very demanding. After that I simply left”

“We don’t get any breaks for meals in my job. We only get a break when there are fewer customers. But that’s not good for us, it affects our digestion”

– Older, employed & unemployed, non-PMET participants

Thus, to fully understand the health benefits of working on older persons, we must also consider the impact of the physically demanding nature of certain jobs, particularly non-PMET jobs such as in the retail and services sectors, as well as cleaners, which would likely be more detrimental to older individuals' health in the long term.

4.1.2 Financial independence and autonomy in later life

(i) Resisting self-perceptions of becoming 'burdensome'

Financial anxieties arising from the high cost of living in Singapore was another recurrent theme especially for the older participants (64 years and above). Being older, they seemed more conscious about the need to prolong their savings, maintain their current standard of living, and stay self-sufficient for as long as possible to avoid realising their fears of becoming 'burdensome' in old age. To participants, financial security meant they did not have to rely on support from their children or other family members for survival.

"Well, income is important for me, and I don't want to depend on my children, they've got their own lives to live and they are not getting fantastic pay or what. Even if they are, I do not want to depend on them. I rather be having my own income, it's not too much, but it's enough for me and myself. We have little pleasures and so on, it's enough, and it's okay. And of course, you can't depend on the government right, not at this age"

"I have 5 children, I raised them. The bond is very strong.... but I don't know my in-laws. Can you stand to hear your children and in laws quarrel about you?"

"My age is catching up with me. I have 3 children, but they have their own financial burdens. I cannot ask them for a monthly sum. I put myself in their position"

– Older, employed/unemployed, PMET/non-PMET participants

Participants viewed employment as an attempt to obtain financial security in old age and to establish a buffer to protect them against any long-term health problems. Work was a means to avoid the dreaded prospect of becoming a 'burden' and not having the autonomy over their long-term care arrangements.

"When we grow old, got [no] money, your children can't take care of you, [cannot] employ a maid... You end up in old folks' home. Look at the state of old folks home. Quite frightening. If we... still capable, we look after ourselves... that will be a more meaningful life. Not dependent on people.... Not bedridden. It's terrible. Talking about working, you work for money, look after ourselves"

– Older, unemployed, PMET participant

Participants commonly saw financial support from their children or family members as a “bonus” to their livelihood and believed that demanding support from their children would risk causing familial conflict. Additionally, several participants perceived that as parents, they should not only refrain from financially burdening their adult children but should also be able to support them financially in times of need. More importantly, autonomy in later life should not be taken to mean ‘complete independence’, but must be understood within the context of an older persons’ long-term care relationships and their capacities for providing (not just receiving) resources and support to their socio-familial networks (Agich, 2003).

(ii) The ability to continue providing support and fulfil familial roles

The need to support their adult children who were facing challenging life circumstances and being able to financially contribute - and thus participate - in raising their grandchildren were also strong impetuses for work among the participants.

“My husband has retired, and my son is not really doing well in his work. So, I need to support the family”

– Older, employed, Non-PMET participant

“...work all the time because of family needs. And I was the only one who could earn a living for the family. I started out with selling food in the coffee shop because I had an intellectually disabled child to look after”

“Also, I can spoil my grandchildren without any pressure. This gives me some dignity”

– Older, unemployed and employed, Non-PMET participants

For these participants, the motivation to work and continue generating an income stemmed largely from their fears as parents that their adult children might not be able to cope with the high cost of living in Singapore. The financial freedom to spend on their grandchildren also had a positive effect on their sense of self-worth. These statements highlight how participation in paid work facilitated the performance of role maintenance among older persons as parents and grandparents, which were fundamental facets of their social identities. Furthermore, the motivation to reciprocate appears to be central to family life as older Singaporeans not only give time and effort to their family members in exchange for monetary and material support, but they also frequently reciprocated support with financial resources (Verbrugge and Ang, 2018).

4.1.3 Maintaining meaningful social engagement through socially generative activities

Across all the FGDs, work was viewed as a key facilitator to developing and maintaining social relationships that extended beyond their usual circle of friends and family members. Participants mentioned how work colleagues served as an additional and alternative option for social support and how their jobs allowed them to experience social interactions that made them feel integrated with society.

“We need to have somewhere to go every day. I need to eat with different people to have lunch with...You need a friend to support you”

– Younger, unemployed, non-PMET participant

“As a promoter, you meet lots of youth. I really enjoy these interactions with them. I have no miscommunication with them. You also pick up more new things...”

– Older, employed, non-PMET participant

Social interactions and engagements afforded through work were also pathways for meaning and purpose for many of the FGD participants. These connections were also their platforms for generative activities. Many participants considered the use of their experiences in guiding and educating younger colleagues as well as fellow older workers to be an important aspect of their social roles. Beyond work-related skills and competencies, they also expressed a desire to share their knowledge on heritage, culture, and history.

The importance of productively participating in society was evident in the participants' wishes to stay “relevant” and have the “value” of their contributions recognised by society.

“I think the why we work ... is of course financial reasons of course but I think other than that... I believe we are very relevant... and especially I work in the technology industry...I would say more stereotyping there but... I think the recognition is critical. We can contribute... as a person you know to the community...to our families and everybody...”

– Younger, employed, PMET participant

“If you have certain skills and you are good at it, you want to share that or you want someone else to benefit from what you acquire, knowledge wise or skills over the years. If you can share whatever you learn and teach somebody else, and they do well, you will feel good”

– Younger, unemployed, non-PMET participant

“The consideration for me would be trying to bridge the generational gap, and how we can share some experiences with the young. I was thinking to write some books because there are a lot of things we can pass down. Being brought up during kampong days and to see what it’s like now... It’s really amazing, extraordinary. I love to share on our past heritage”

– Older, employed, non-PMET participant

“For me, I would like to see something meaningful that we as senior can contribute back to the society in terms of our wisdom, in terms of experience, so we can connect with the juniors”

– Older, unemployed, PMET participant

Employment therefore represents an opportunity for social engagement and economic participation, which together are key dimensions of social wellbeing, an integral component of both health and quality of life (Rowe and Kahn, 1997; Waite, 2018).

4.2 How older workers perceived their value to employers

Most of the participants were strongly affirmative about their ability to make substantial contributions to the labour market and society. They highlighted qualities they possessed that were key to organisational success. These include loyalty, a good work ethic, and being resilient and consistent workers.

When asked which of their skills would be the most valuable to employers, all groups – except the older, unemployed, non-PMET participants – mentioned institutional knowledge and strong communication skills. Participants stated that their institutional knowledge – derived from tenure and experience – allowed them to be adept at assessing, diagnosing, and solving problems at work. They also highlighted their ability to manage staff effectively by being able to identify and harness the strengths and talents of fellow workers. Having strong communication skills was crucial for managing relationships, resolving conflicts, and mentoring other colleagues. They asserted that experience coupled with strong interpersonal and communications skills have enhanced their capacity for knowledge sharing and skills transfer; competencies which make them competent mentors and counsellors to junior colleagues.

“In a building, even if you have a roof and a ceiling, you still need the floors and pillars to support it. We are the floors and the pillars. Loyalty and wisdom cannot be outsourced”

“For me, I’m willing to listen to the younger people... to show them the way of how to do the job. And I’m very happy, they say to me...I’ve never come across such an older person like you, because so open minded and very patient to teach them how to step by step”

“In my line of work you know you have reporters who are so young they have not covered general elections for instance and ... when they go out to cover the next general election they really don’t know what the issues are...who the people who are running...who to actually watch out for... what gives satisfaction is when you are able to make the difference like you know when you are relevant ... you mentor I think that motivate us to want to continue working...”

– Older, employed, PMET & non-PMET participants

“Due to my years of expertise and exposure so I can solve problems quicker than others; problem solver...what they realised is that the younger ones do not have interpersonal skills. We have this soft skill, and this can be our biggest contribution to any company”

– Younger, employed & unemployed, non-PMET participants

However, participants were also quick to add that the low and drastically reduced salaries most older workers received were reflective of how their productive skills, efforts, and potential were often insufficiently valued and recognised by employers. An older, employed, and non-PMET participant succinctly expresses this sentiment of feeling devalued in the employment sphere:

“My motivation is being side by side with my friends, but if the pay scale is too low, I also have to turn it down. It is also about dignity”

– Older, employed, non-PMET participant

Research in the Netherlands on the perceptions of older and younger workers’ productivity reveal that both employers and employees (younger and older) regard the productivity of older workers substantially lower than that of younger workers because “hard qualities” (i.e., flexibility, physical and mental capacity, and willingness to learn new technologies) are prioritized over “soft qualities” (i.e., commitment to the organization, reliability, and social skills) when evaluating the productivity of workers (Van Dalen et al., 2010: 325).

4.3 What were the challenges faced by older workers?

4.3.1 Age discrimination

“After expiry date... low market value”

Participants across the discussion groups raised numerous experiences of unfair treatment by employers and inequitable employment conditions, which they attributed both directly and indirectly to age discrimination. The following excerpts from participants illustrate instances of ageist practices that older persons encountered with various aspects of their experiences at work including the job application process; employment conditions such as remuneration packages and job scopes; as well as intergenerational dynamics at the workplace.

(i) Job application process

"After expiry date... low market value"

Due to sensitivities of the topic, age discrimination remains underexplored in the field. While some scholars argue there is insufficient evidence to prove that employers who hold age stereotypes will practice age discriminatory actions during the job selection process (Morgeson et al., 2008), current research on age discrimination conclusively shows that older job-seekers – particularly applicants in the near-retirement age groups – are discriminated against by employers during the application process (Neumark, Burn, & Button, 2019). Moreover, qualitative studies on the experiences of older persons during job interviews reveal how they practice age concealment by altering their résumés, physical appearance, and speech, as well as change work-related expectations to counteract age discriminatory attitudes and behaviours of potential employers (Berger, 2009). Participants in our FGDs also shared similar encounters in their search for employment:

"[After the third round of a job interview] I was sitting in the reception area, waited for nearly two hours. nobody come and talk to me, so I get a bit pissed off...I went to ask to see the boss again... and the secretary told me is that they selected the other guy and after much pushing she said because the other guy is younger"

"I'm doing a part-time work, I mean I just do some finance data, but I still feel that there should be an opportunity for me, for my qualification, experience... I don't see why not, maybe because of the age... I really believe so, because I went for interview, that company, I told them, I actually lower my salary based on experience but they said they'll get back to me they never get back to me, but when I went back to the company, I saw a very young lady doing the job [that I applied for] but they pay her very low, and she's a Malaysian... so I say, these are the people who they will hire, not us..."

– Younger, employed & unemployed, PMET participants

Such experiences in the labour market have made the participants feel demoralized and insecure about their self-worth – as they derived a sense of dignity through their capacity to be economically productive. Thus, the failure and difficulties encountered in trying to find work among older job seekers tended to be detrimental to their self-esteem. Compounding this issue further, is the tendency for older persons to hold negative age stereotypes themselves:

"Once we are older, we definitely get slower. We can't deny that. It's a law of nature".

"From a boss's position, it's also very difficult for them to take on this burden...I am Chinese educated. I feel I must do better in other aspects like being punctual, taking initiative to clean the toilets, or I probably wouldn't be employed any longer"

"The government subsidizes companies when they hire mature workers. Only then can we keep our rice bowl. If we are healthy and don't make too many mistakes, then we can keep going on in spite of our low salary"

– Older, employed & unemployed, PMET & non-PMET participants

(ii) Employment conditions

Many participants held negative age stereotypes and believed that their inability to adapt to the demands of employers compelled them to accept inequitable work arrangements and conditions which they felt were incommensurate with their work experience, abilities, and preferences. These included settling for drastic reductions in salary and work benefits while being expected to deliver on the same responsibilities and job scope. Participants also cited insufficient health and medical insurance coverage when they joined a new company or even when they were re-employed by their current employers.

"It is a drastic change when you switch from being a full-timer to a contract staff, not to mention the sudden dip in salary and benefits"

– Older, employed, non-PMET participant

"Exactly, and the pay is like half-half of what I used to draw... I mean we are willing to lower our expectations, but I mean we are not given a single chance"

– Younger, unemployed, PMET participant

"[Employers look at older workers] as a liability! ... As "low market value" persons... only want to hire us under obligation rather than sincerity. I gauge that from the types of compensation they offer us... You don't have bargaining power. You accept what they offer you. At our age... they offer us [a job] considered lucky. Take it or leave it"

– Older, employed & unemployed, PMET & non-PMET participants

"They'll say, 'For your salary, I can get two younger ones.' Certain HODs are very direct. Then how do you feel?"

– Older, employed, non-PMET participant

"You [receive] half the salary, but the job scope [remains] the same, work same [number of] hours. I feel it is a bit unfair...Being older, [I know] I have my shortcomings... but... it's more of [employers] bullying more mature workers"

– Older, unemployed, PMET participant

"[Despite having a lot of work experience] they [employers] are paying us peanuts, which I feel is not fair... They employ us as hourly rated worker, so we don't enjoy any company benefits like insurance coverage. If we need to take leave, it's no-pay leave. We fall sick, we are not covered... we are all human beings, so we want to be treated fairly"

"When the contract ends, I got nothing at all, and I have to search for a new job. There is no employment assured, so no benefits at all"

-Younger, employed, non-PMET participants

Worryingly, studies found that the internalization and exposure to negative age stereotypes adversely influence the cognitive and physical health of older persons – resulting in lower memory performance (Hess et al., 2002) and greater cardiovascular stress (Levy et al., 2000). At the workplace, older employees who held negative age stereotypes would feel insecure about their belongingness, and this lead to negative motivational consequences and poorer work-related outcomes (Rahn, Martiny & Nikitin, 2021). Lower levels of motivation at work was also cited as a key reason for lower compliance with safety procedures and therefore resulted in more workplace accidents and injuries (Probst and Brubaker, 2001). Overall, the participants felt that management and human resource personnel should play a greater part in ensuring employment conditions were more equitable and employment policies by the government should provide more support and protection for older workers.

(iii) Intergenerational dynamics

Another manifestation of ageism is evident in the statements on intergenerational differences between younger and older workers. Some participants described feeling "at odds" with younger co-workers and perceived younger job applicants as having a strong advantage in the competition for scarce jobs. Participants highlighted a distinct 'in-group' versus 'out-group' dynamic as they detected hostility from younger colleagues, who they considered to be lacking in "soft skills, impatient and were disrespectful because they are better qualified". They perceived current organisational and work cultures as suited for younger employees who have a "different skillset and mindset" citing examples such as the preference for virtual over face-to-face modes of communications. Several participants also reported they had nothing in common with the younger generations, in addition to feeling irrelevant, outdated, and incompetent. There were also accounts of bullying by their younger superiors.

“Past employers used to respect the elderly more. Nowadays, they seem to want to replace the elderly. They want younger and more tech savvy people. There have been a lot of scenarios of employers turning away the old due to miscommunication”

-Older, unemployed, non-PMET participant

Research on interactions within multigenerational workplaces explained how problems between different age groups were caused by perceived resentment, lack of relatability, reduced communication, and which ultimately results in lowered productivity (Hillman, 2014 in Sanner-Stiehr & Vandermause, 2017).

4.3.4 Training challenges and the lack of training-to-job conversion

Many of the participants pointed out that much of the training did not translate into “real work” opportunities. They also mentioned a disjuncture between the jobs that there were being trained for and their own competencies and past work experience. For those that did utilise the Skills Future credit, there was a consensus that the amount of \$500 was largely insufficient for them to keep up with the changes and developments in the labour market. As the jobs available to older workers are likely to differ from the jobs they have spent a substantial part of their lives training for and acquiring expertise in, the provision of effective and relevant training continues to be a major challenge (Kraiger, 2016).

4.3.5 The bane and boon of technology

Technology was highlighted by many as a particularly challenging aspect of the workplace. Several participants felt excluded, overwhelmed, and that their skills were outdated – as they were unable to keep up with the pace of technological advancements. Despite this, there were no expressions of resignation. Participants accepted technological change as something that was necessary, which they needed to learn to adapt to. They raised the need for better work-place assistance with technology and advocated for technological changes at the workplace to be phased-in gradually to minimise displacements of not only older workers but other fellow workers who are not technologically savvy. With age-appropriate training and instruction in the use of new technologies, age differences in effectiveness with technology can be minimized (Charness, 2006).

4.3.6 Reconciling work with caregiving responsibilities

The need to care for one or several dependents such as their elderly parents, spouses, and other dependents including adult children and grandchildren, were cited as one of the key impediments for older workers to remain employed. Several participants reported having to leave their jobs because of caregiving issues while those who continued to work found it extremely difficult to juggle work and their caregiving tasks. Studies have extensively documented the caregiver role strain experienced by older workers and the dilemma of requiring more financial resources to but at the same time feeling compelled to stop work due to caregiving responsibilities (Schroeder, Macdonald, & Shamian, 2012; Carr et al., 2016; Alpass et al., 2017; Beitman et al., 2004).

In summary, the FGD findings indicate that older persons across various sociodemographic and employment-related characteristics (men and women, the younger-old and older-old; employed and unemployed; PMETs and Non-PMETs) have strong and complex motivations to continue working. However, in pursuing meaningful and equitable forms of work, they encounter significant challenges arising from the interrelated issues of (i) negative age stereotypes and age discrimination; (ii) the devaluation of their productive skills and work experiences; (iii) lack of support for age-appropriate training and achieving training-to-job conversion.

5. Discussion and Policy Implications

5.1 Building an age-empowering policy framework for employment and retirement

5.1.1 Rethinking mandatory retirement

Across most of the FGD groups, a mandatory retirement age was viewed as an obstacle towards achieving financial security in later life. Given the insufficiency of retirement savings among Singaporeans in general (Lee, 1998; Asher & Nandy, 2008; Ramesh, 2005; Aw, 2020), stipulating a fixed retirement age would legitimize age discriminatory practices as well as limit the bargaining power of older workers who have a financial need to work in later life. Studies in the UK and Europe have demonstrated how retirement policies constitute a form of indirect age discrimination because it became acceptable to promote the exit of older workers in order to reduce the size of the workforce (Sargeant, 2014; Drury, 2003). Nevertheless, to effectively combat age discrimination and improve working conditions for older workers, it is insufficient to simply abolish the compulsory retirement age; there should also be cultural, structural, and long-term demand for older workers (Kulik, et al., 2014). In the absence of such demand, firms' actual practices would likely still be challenging for older workers as research by Harper et al., (2006) report a significant difference between employers' intentions to hire older workers, and what they actually offer (i.e., lack of flexible working hours and new kinds of work). Moreover, employers may persist in their usage of 'performance management' processes to unfairly support HR decisions to remove or downgrade older employees (BBC, 2011).

5.1.2 Aligning the goals of training and employers' demands for productivity

Skills upgrading, re-skilling, and lifelong learning have been well-established approaches to increasing the employability of older workers (Mehta, 2020). The participants, however, pointed out certain problems with such approaches. First was the lack of applicability and marketability of the skills and certification obtained from the training courses they had attended. Secondly, the participants viewed reskilling as having the unintended effect of rendering their field-specific experience and knowledge irrelevant because this usually entailed a change in industry or job. Thirdly, participants perceived the financial costs involved in training and skills upgrading would ultimately serve to make them less employable as they believed employers would prefer to 'invest' in training younger employees.

Taking a leaf from the approaches of some major German employers, the upgrading of mature workers should be complemented by key changes to work structures and processes within organisations that would empower older workers and allow employers to leverage on their strengths – specifically their institutional knowledge and communication skills. Mercedes Benz and Bosch, for instance, have developed video sharing platforms, joint training apprenticeships with younger colleagues, and senior experts' programmes to facilitate the sharing of expertise and troubleshooting by their older employees.

5.2 Enhancing age-inclusivity within organizations

5.2.1 Empowering work conditions for older workers

Based on the participants' accounts of the challenges they faced with employment and the improvements they hoped to see, we recommend five work conditions that are crucial for achieving equity and empowering the productive capacity of older workers.

- (i) Employment tenure to be determined by performance and ability instead of age.
- (ii) Remuneration to commensurate with clearly defined job scopes and responsibilities.
- (iii) More comprehensive medical benefits and health insurance.
- (iv) Employers to offer more flexible work hours and job-sharing options to accommodate greater diversity in work-life circumstances of older workers.
- (v) Employers to grant paid leave for older workers to care for dependent family members.

5.2.2 Increasing age-diversity to improve future-oriented productive outcomes

The issue of conflict with younger co-workers was raised in all the focus group sessions. Such intergenerational tension could arise from an organization's inability to leverage, in an integrative manner, on the diverse competencies and skill sets of different age groups among its staff. Intergenerational relations among staff would also be strained in organizational cultures where age-related differences and stereotypes serve to emphasize boundaries between age groups. Research has shown that organizations with greater age diversity and diversity-supportive management and human resource policies tend to experience better corporate performance and higher employee retention and productivity (Gomez and Bernet, 2019). The key lies in how well organisations can harness the diverse qualities of their staff.

In conclusion, work constitutes one of the most preferred means through which older persons age productively. However, opportunities for work tend not to positively and fairly harness their competencies and experiences. Employment conditions should be equitable, inclusive, and diverse in order to propel growth and development. It is well established that successful organisations are those adept at cognitively and emotionally engaging the entirety of their staff to maintain high levels of wellbeing and business outcomes (Harter, Schmidt, and Keyes, 2003). With the world's population ageing rapidly over the coming decades, it is almost certain that an organization's capacity for empowering and engaging older workers would be a determining factor for its growth and survival.

Annex

Profiles of focus group discussions conducted between 1 to 17 July 2019 under the Singapore Business Federation's project on Sustainable Employment.

S/N	Occupational Background & Age Group	FGD Facilitator (Agency/ Individual)	No of Participants	Ethnicity	Gender	Educational Status
1	Working non PMETS (55-64 years old)	Centre for Seniors	10	All Chinese	5 Females, 5 Males	1 Primary, 7 Secondary, 2 Tertiary and above
2	Working PMETS (55-64 years old)	Radha Basu	13	1 Indian, 1 Malay, 11 Chinese	6 Females, 7 Males	1 Primary, 11 Secondary, 1 tertiary and above
3	Non-working non PMETS (55-64 years old)	Centre for Seniors	6	1 Indian, 1 Malay, 4 Chinese	6 Females, 4 Males	5 Secondary, 4 Tertiary and above
4	Non-working PMETS (55-64 years old)	Tsao Foundation	13	1 Thai, 12 Chinese	9 Females, 4 Males	Data unavailable
5	Working non-PMETS (64 years and older)	Tsao Foundation	10	Indians, Malay, Chinese	5 Females, 5 Males	1 Primary, 6 Secondary, 3 Tertiary and above
6	Working non-PMETS (65 years and older) (FGD Conducted in Chinese)	Tsao Foundation	8	All Chinese	4 Females, 4 Males	1 Primary, 3 Secondary, 4 Tertiary and above
7	Non- working non- PMETS (65 years and older)	Tsao Foundation	9	All Chinese	5 Females, 4 Males	2 Primary, 6 Secondary, 1 Tertiary and above
8	Non- working non- PMETS (65 years and older) (FGD Conducted in Chinese)	Tsao Foundation	10	All Chinese	6 Females, 4 Males	2 Primary, 8 Secondary
9	Working PMETS (65 years and older)	Centre for Ageing Research and Education	10	1 Indian, 2 Malay, 7 Chinese	3 Females, 7 Males	3 Secondary, 7 Tertiary and above
10	Non- working PMETS (65 years and older)	Retired Seniors Volunteer Programme	10	1 Arabic, 9 Chinese	5 Females, 5 Males	7 Secondary, 3Tertiary and above

All FGDs were conducted in English except where indicated.

For more information, please contact:

Dr Johan Suen

Research Fellow, Centre for Ageing Research and Education
Duke-NUS Medical School
8 College Road, Singapore 169857
johan@duke-nus.edu.sg

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Authors

Dr Johan Suen

Research Fellow, Centre for Ageing Research and Education
Duke-NUS Medical School

Ms Normala Manap

Director, Age Matters

Publisher

The Centre for Ageing Research and Education (CARE) is an academic research centre based in Duke-NUS Medical School. It aims to harness the potentials of population ageing both in Singapore and the region through its interdisciplinary expertise and collaborations across medical, social, psychological, economics and environmental perspectives. Recognising the need for a consolidated and long term approach towards longevity, CARE spearheads educational programmes to build competencies in ageing among researchers, policy and programme professionals. CARE also actively engages with government and industry partners to meet the needs of population ageing.

CARE's vision is an ageing population that is healthy, socially included and enjoys a high quality of life.

CARE's mission is to:

- Provide an environment that enables interdisciplinary research and education on ageing
- Implement and evaluate best practices to improve health and function of older adults
- Inform policy and practice agenda on ageing

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Ms Henrietta Chong

Mr Koh Juay Meng, Chairman, RSVP Singapore

Ms Lim Sia Hoe, Executive Director, Centre for Seniors

Ms Normala Manap, Director, Age Matters Consultancy and Training (Normala was involved in the SBF project in her capacity as Senior Associate Director, Centre for Ageing Research and Education, Duke-NUS Medical School)

Mr Victor Mills, Chief Executive, Singapore International Chamber of Commerce (SICC)

Mr Shaik Mohamed, Director, Mini Environment Service Pte Ltd

Mr Ng Cher Pong, Chief Executive, Skills Future Singapore (SSG) Deputy Secretary (Skills Future), Ministry of Education

Dr Lily Phan, Research Manager, Marsh & McLennan Insights

Mr Edwin Tiah, Partner & Managing Director, Elitez & Associates Pte Ltd

Dr Mary Ann Tsao, Chairman, Tsao Foundation

**Centre for Ageing Research and Education (CARE)
Duke-NUS Medical School**

8 College Road, Singapore 169857
www.duke-nus.edu.sg/care
Tel: 6601 1131