Work or Leisure:
A false dichotomy in the case of Singapore's older persons

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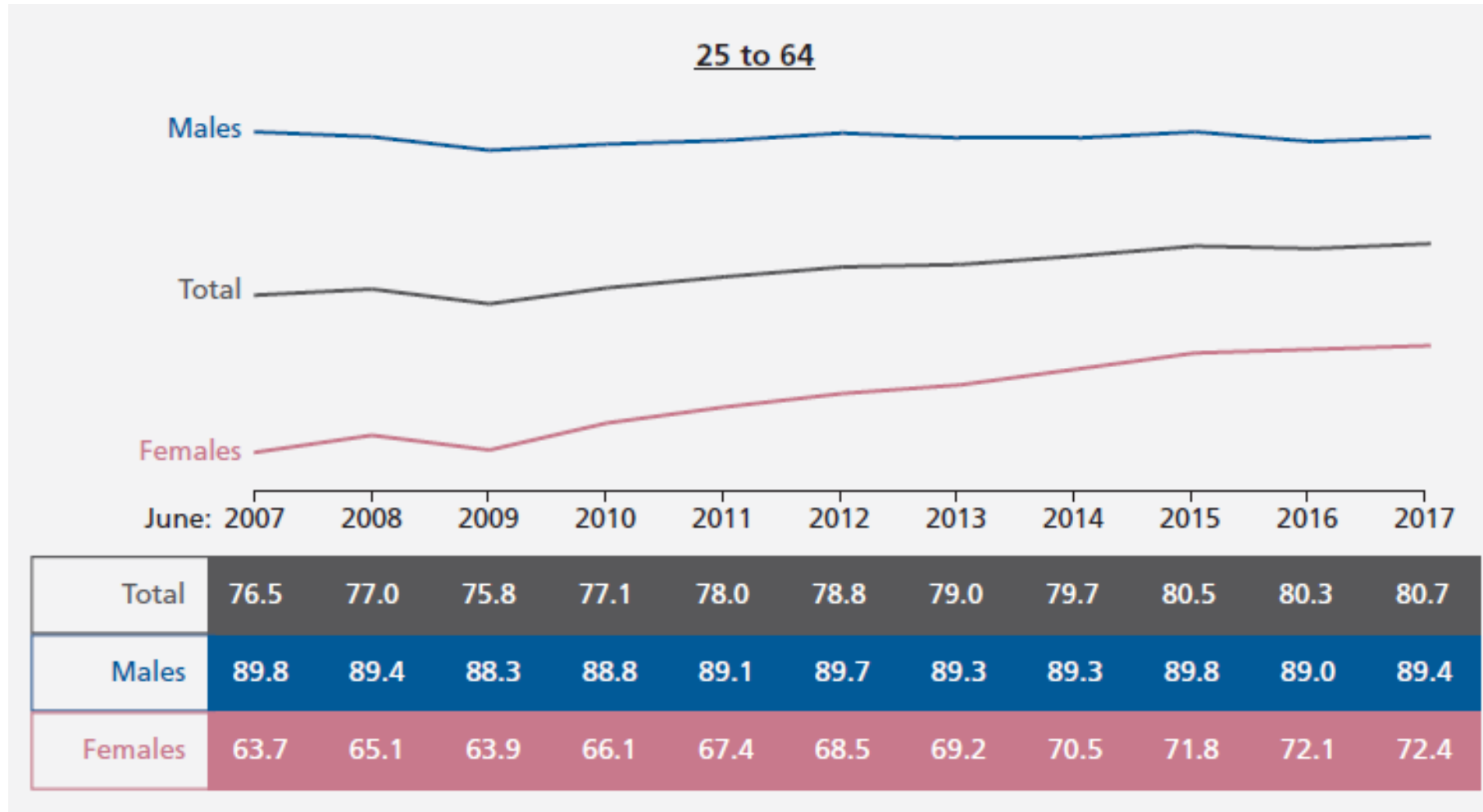Research Fellow, Centre for Ageing Research and Education

Why work at older ages?

- Opportunity to be engaged, productive, and generative
- Later retirement associated with higher self-rated health, better memory, lower risk of dementia, lower likelihood of clinical depression
- Involuntary job loss and perceived lack of control during retirement associated with higher stress and worse physical health post-retirement
- Pathways include cognitive stimulation, social networks, income adequacy
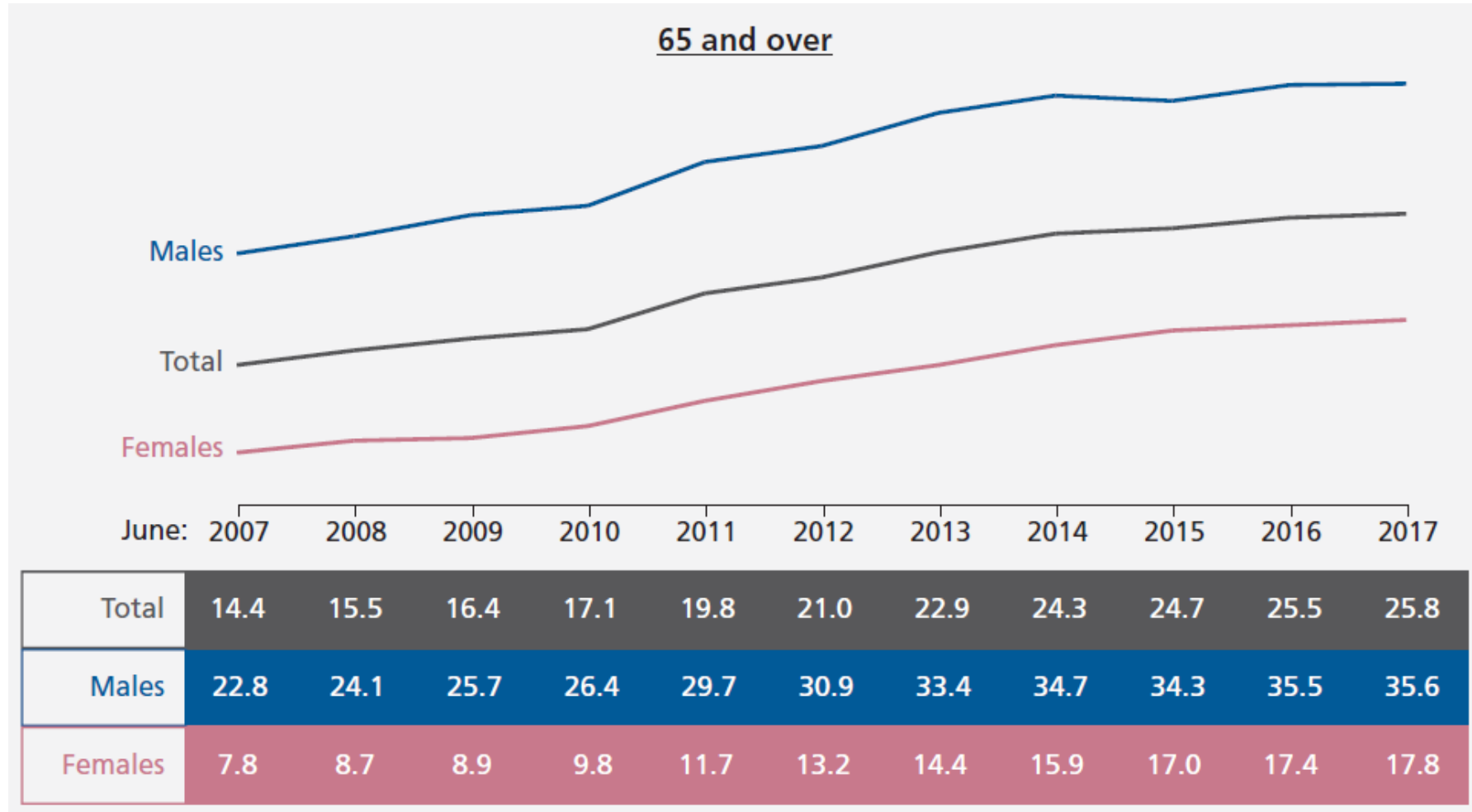
Significance of Older Workers to Singapore

- Rapidly ageing society
- Declining old age support ratio in Singapore
  - Number of persons in the age-group of 20-64 years per 1 person aged 65 years and older
  - In other words, ratio of population more likely to be economically active *(and therefore capable of providing support)* to older adults more likely to be economically inactive *(and therefore potentially dependent on others)*
  - Declined from 11.4 in 1980 to 8.4 in 2000, to 4.2 persons in 2018
  - Projected to decline to 2 in 2030
- If total fertility rate remains low, immigration remains constant, and labour force participation rates remain constant, Singapore likely to face a shrinking labour force within the next 20 years

Labour Force Participation

25 to 64

	June: 2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Total	76.5	77.0	75.8	77.1	78.0	78.8	79.0	79.7	80.5	80.3	80.7
Males	89.8	89.4	88.3	88.8	89.1	89.7	89.3	89.3	89.8	89.0	89.4
Females	63.7	65.1	63.9	66.1	67.4	68.5	69.2	70.5	71.8	72.1	72.4

Resident population of Singapore. Comprehensive Labour Force Survey 2017, Manpower Research and Statistics Department, Ministry of Manpower, Singapore

Labour Force Participation among Older Adults

65 and over

Males

Total

Females

June:	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Total	14.4	15.5	16.4	17.1	19.8	21.0	22.9	24.3	24.7	25.5	25.8
Males	22.8	24.1	25.7	26.4	29.7	30.9	33.4	34.7	34.3	35.5	35.6
Females	7.8	8.7	8.9	9.8	11.7	13.2	14.4	15.9	17.0	17.4	17.8

Resident population of Singapore. Comprehensive Labour Force Survey 2017, Manpower Research and Statistics Department, Ministry of Manpower, Singapore

Older Workers in Singapore

- Increase in labour force participation rates among older adults
  - Increase in statutory retirement age from 55 to 60 in 1993, to 62 in 1999
  - Legislation in 2012 mandated re-employment from 62 onwards
  - Increase in re-employment age from 65 to 67 years with RRA Amendment of 2017
  - Incentivized for employers through the Special Employment Credit
- Potential to improve rates even further

Distribution of Employment Status in THE SIGNS Study – 1

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				Weighted %	
Full Sample	**All**	**60-64 years**	**65-69 years**	**Male**	**Female**
Working full-time	24.3	43.7	31.8	35.7	14.3
Working part-time	12.5	17.1	15.4	11.8	13.1
Currently working	36.8	60.8	47.2	47.5	27.4
Retired/and or not working	54.8	37.4	48.2	52.2	57.1
Never worked	8.3	1.7	4.5	0.3	15.4
N	4549	980	1040	2117	2432
Among those currently not working:					
Retired early	38.6	60.6	44.3	25.8	48.9
Finding work	4.0	9.2	4.2	4.5	2.8
	2623	368	500	1209	1414

Compared to 2009...

Employment Status, 2009 (PHASE – I) and 2016-2017 (THE SIGNS Study – I)				
Distribution of employment status among older adults aged 60+, weighted %				
	2009	2016-2017	Absolute Difference	Relative Difference
Working full-time	17.6	24.3	6.8	38.4
Working part-time	8.9	12.5	3.5	39.4
Currently working	26.5	36.8	10.3	38.9
Retired and not working	47.0	54.8	7.8	16.6
Never worked^	26.5	8.3	-18.2	-68.6

^ Response option in PHASE was "Homemaker" to the question, "are you currently working?" whereas in THE SIGNS
Study, the response option was "never worked" to the question, "what is your current work status?"

Compared to 2009…

Distribution by gender, weighted %					
		2009	2016-2017	Absolute Difference	Relative Difference
Male	Working full-time	26.8	35.7	8.9	33.1
	Working part-time	10.8	11.8	1.0	9.2
	Currently working	37.6	47.5	9.9	26.3
	Retired and not working	62.2	52.2	-9.9	-16.0
	Never worked	0.3	0.3	0.0	0.0
Female	Working full-time	9.7	14.3	4.6	47.2
	Working part-time	7.4	13.1	5.7	76.6
	Currently working	17.1	27.4	10.3	60.2
	Retired and not working	34.2	57.1	22.8	66.7
	Never worked	48.7	15.4	-33.3	-68.4

Research Questions

- Who is currently working?
  - Among older adults in Singapore, what are the correlates of current employment? Which factors – demographic, socioeconomic, and health – are correlated with current work among older adults?

- Who retired early?
  - Among currently retired and non-working older adults, what are the correlates of early retirement?

- Who is looking for work?
  - What are the correlates of recently looking for work among ever-worked older adults who are currently retired or not working?

Measures of Employment

- ## Currently working
  - Response options on current work status included working full-/part-time, retired and/or not working, and never worked
  - Currently working in this analysis includes working full-time and working part-time

- ## Early retirement
  - Among those who report that they are currently retired and/or not working, respondents were asked, "Did you take early retirement, that is did you retire before the normal retirement age?"

- ## Looking for work
  - All currently retired and/or not working individuals were asked, "have you been doing anything to find work during the last four weeks?"

Explanatory Variables

- Demographic factors: current age, male/female, ethnicity, marital status, living arrangements
- Socioeconomic status: education, housing type, income adequacy
- Health: Chronic physical ailments, ADL and IADL limitations
- Work: Occupation in which respondent spent the longest time; and, in analysis for 'finding work': if respondent took early retirement, and total duration of employment in years

Methods

- Each of the three dependent variables (currently working, early retired, looking for work) is dichotomized as yes/no

- Multivariate logistic regression models

- Analysis for full sample, and two specific age-sub groups: ages 60-64 and 65-69
  - Age for formal retirement for most; recent retirees
  - Potentially higher possibility of retaining older adults in the workforce

- All analysis excludes individuals who reported that they had never worked (N=469) to ensure that the study of each of the three work variables is made among comparable individuals who have 'ever-worked'

Descriptives: % Currently Working

% Currently Working			
Gender	All ages	60-64 years	65-69 years
Male	45.0	72.9	59.4
Female	31.4	50.9	38.1
Education			
No formal education	27.5	55.8	49.3
Primary	38.0	58.2	47.7
Secondary/vocational/ITE	44.9	64.7	53.0
JC/Polytechnic/University and above	44.5	66.7	44.6
Income adequacy			
Enough	39.8	63.2	51.0
Some/much difficulty to meet monthly expenses	33.9	55.4	43.0
Physical/Functional Health			
No ADL limitations	40.4	62.9	50.5
Any ADL limitations	8.7	23.1	20.7
No IADL limitations	42.3	63.2	51.1
Any IADL limitation	19.1	43.5	37.3
No chronic conditions	54.4	69.8	56.7
Any chronic conditions	35.4	59.2	48.0
N	3615	923	946

% that Retired Early

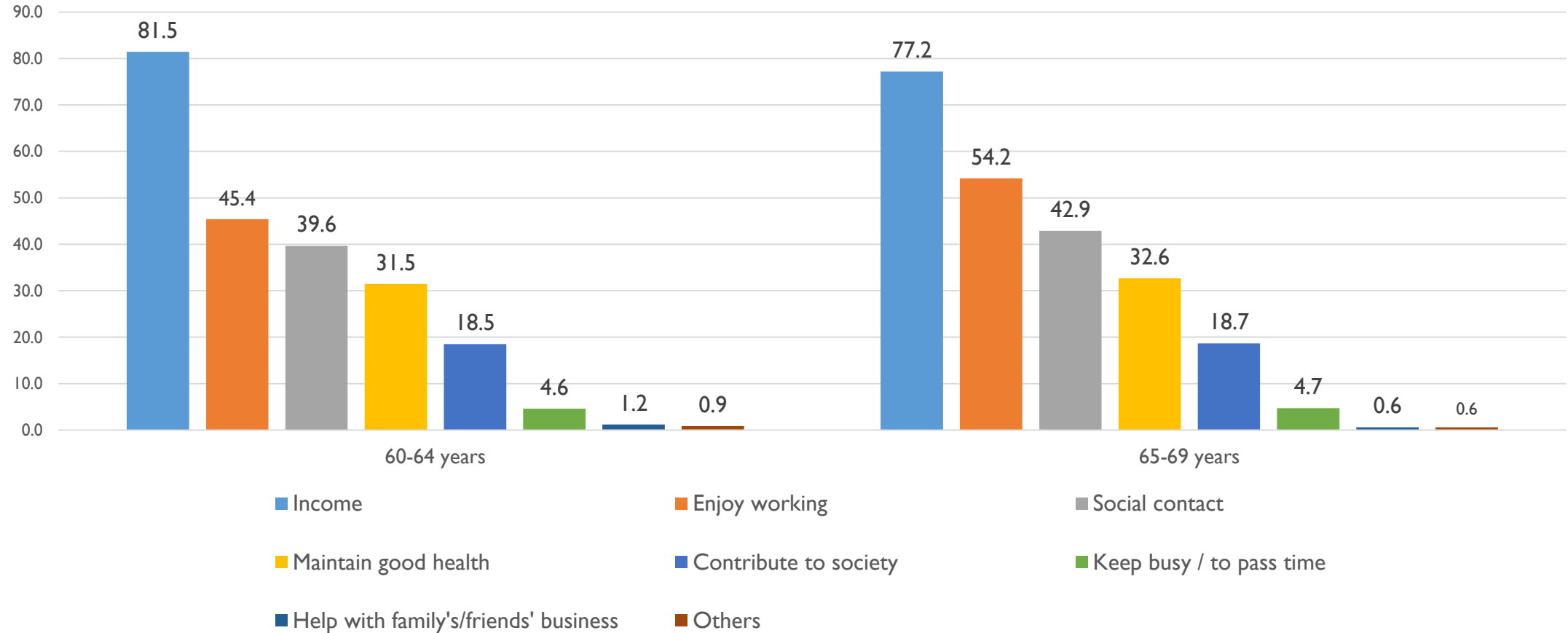|	All ages	60-64 years	65-69 years
Of those retired, % who reported that they retired early			
Gender			
Male	22.8	51.2	32.3
Female	52.8	71.3	56.3
Education			
No formal education	32.8	58.1	49.2
Primary	39.0	64.8	43.2
Secondary/vocational/ITE	40.2	65.9	45.4
JC/Polytechnic/University and above	41.4	62.2	49.3
Income adequacy			
Enough	38.3	65.2	47.0
Some/much difficulty to meet monthly expenses	37.1	60.0	40.5
Physical/Functional Health			
No ADL limitations	37.5	62.7	44.8
Any ADL limitations	44.3	85.0	63.6
No IADL limitations	38.6	63.7	45.3
Any IADL limitation	35.7	66.7	48.3
No chronic conditions	40.1	70.5	42.3
Any chronic conditions	37.7	62.6	46.4
N	2112	339	455

Reasons for currently working
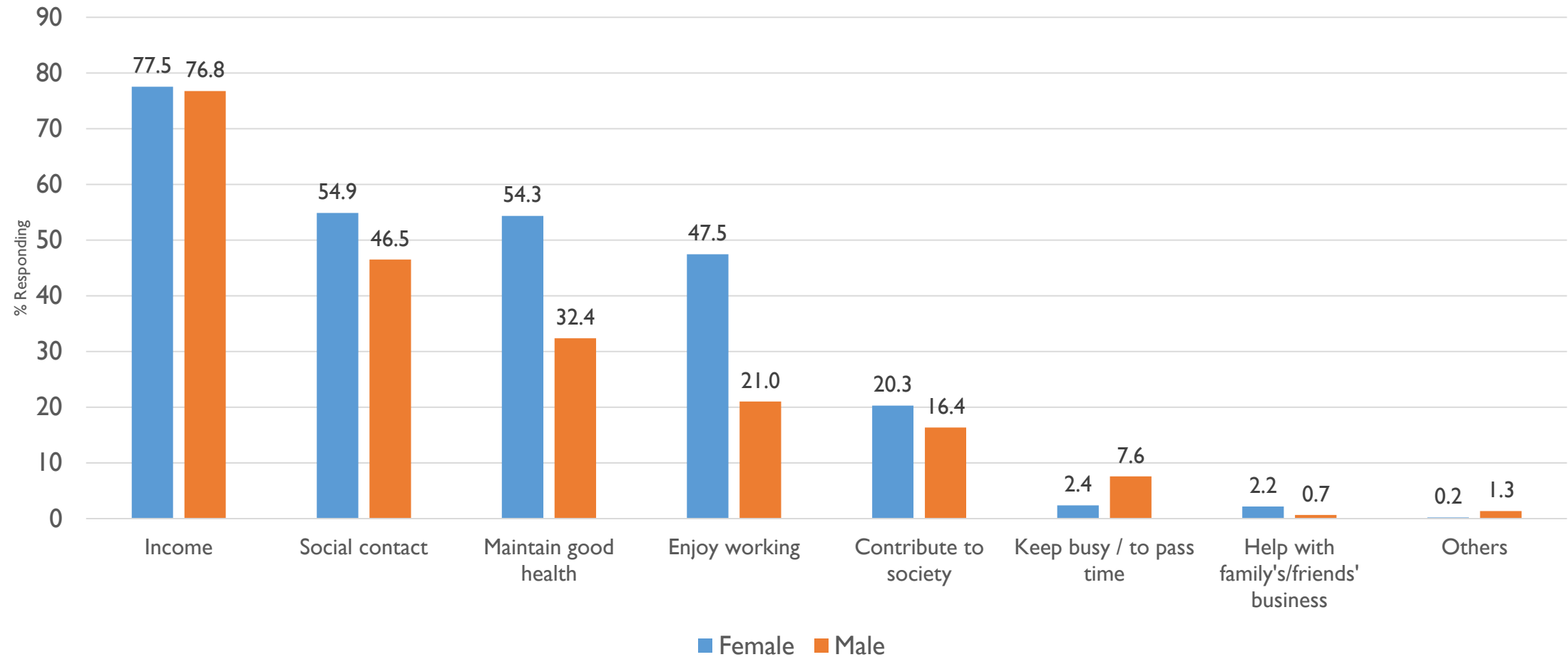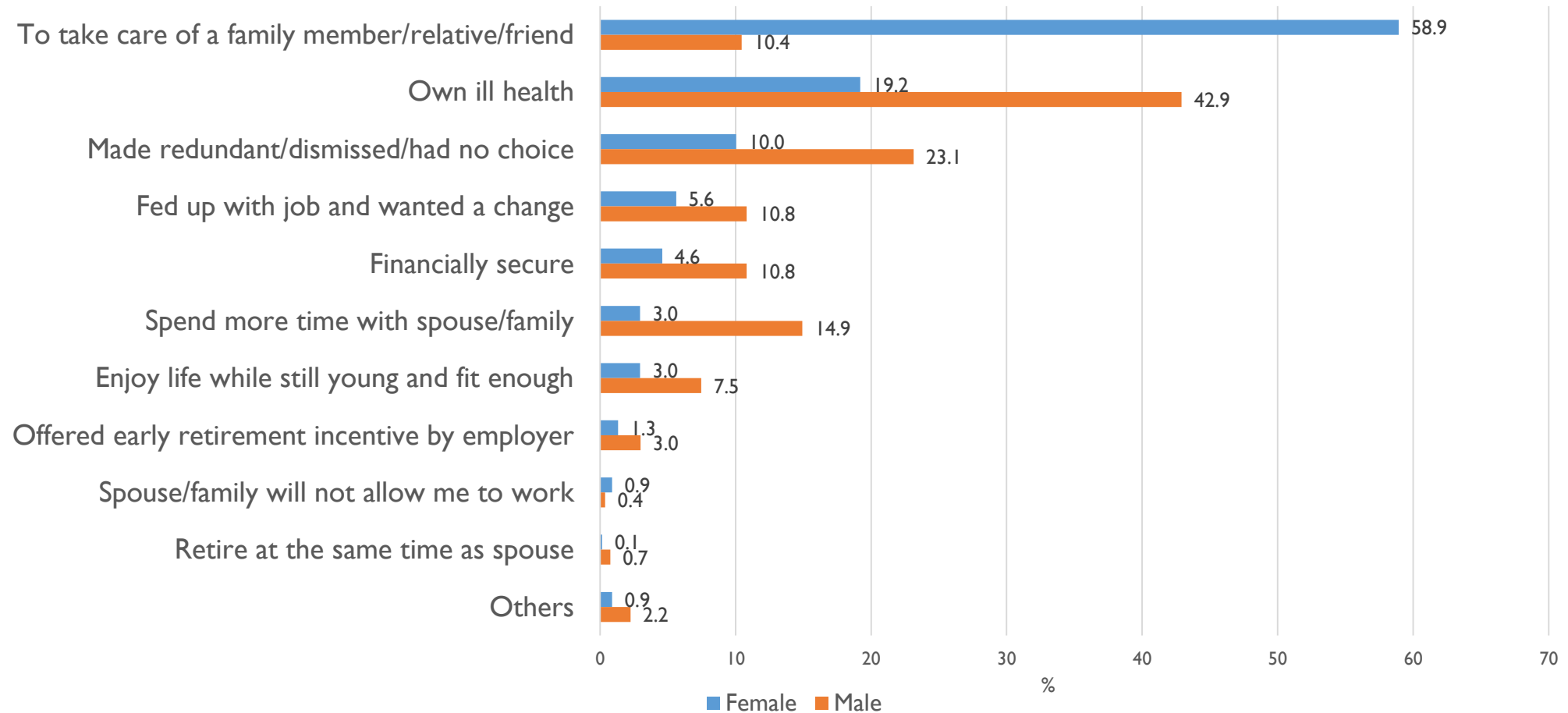

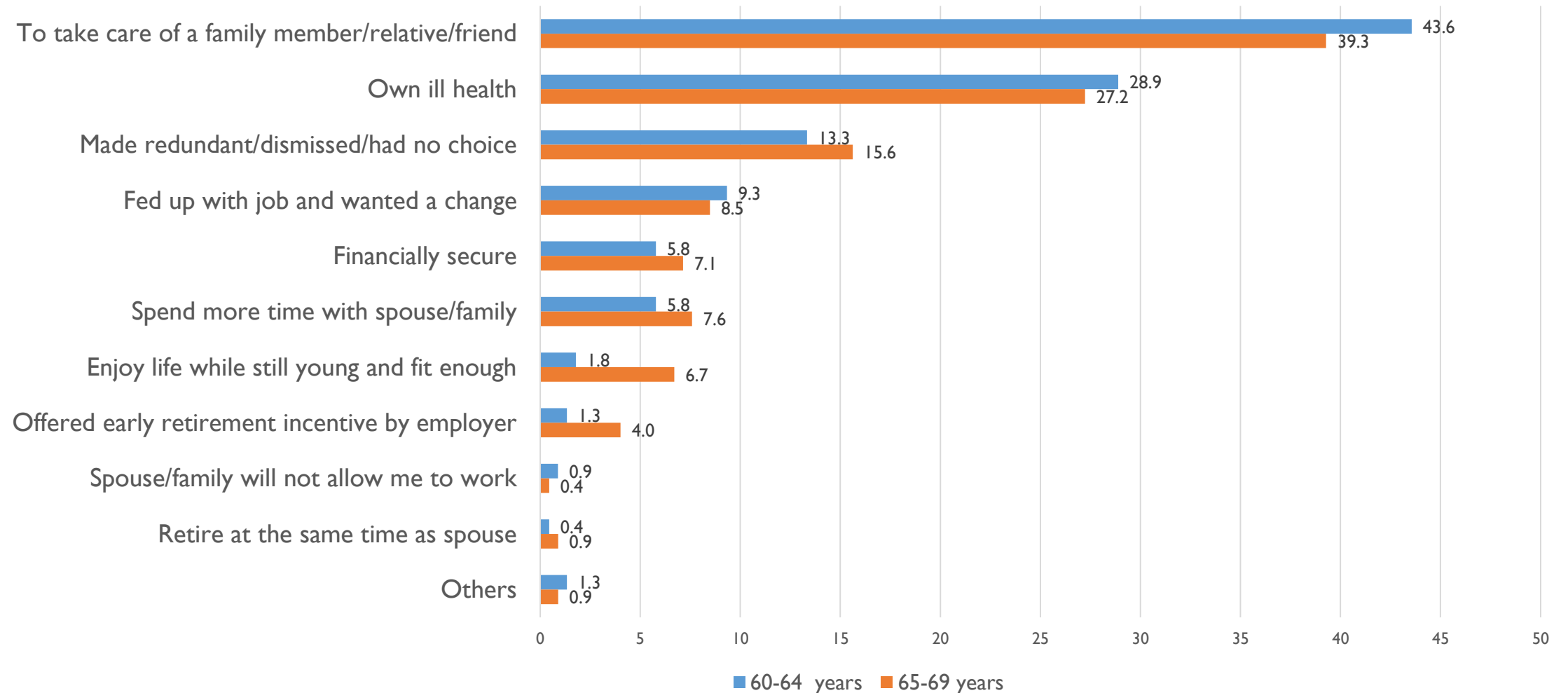Note: Multiple responses allowed.

Reasons for currently working

Note: Multiple responses allowed.

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Reasons for Early Retirement

Reasons for Early Retirement

Multivariate Results: Currently Working

	Odds Ratios		
	All Ages	60-64 years	65-69 years
Demographic Characteristics			
Gender (Ref. = Male)			
Female	0.50***	0.47***	0.41***
Ethnic group (Ref. = Chinese)			
Malay	0.81	0.78	0.91
Indian	1.35*	2.04**	0.97
Others	0.98	1.63	0.76
Marital status (Ref. = Currently married)			
Widowed/separated/divorced	0.80	0.79	0.78
Never married	0.62	0.58	0.64
Living arrangement (Ref. = with child and spouse)			
Alone	1.17	0.89	1.68
With spouse only	0.83	0.61*	0.95
With child only	0.86	0.88	1.10
With others	1.35	1.14	1.48

…cont'd

Less likely to work:

Women

Those living with a spouse only among the 60-64 year olds

More likely to work:

Indians

Multivariate Results: Currently Working

	Odds Ratios		
	All Ages	60-64 years	65-69 years
Socioeconomic Status			
Education (Ref. = No formal education)			
Primary	0.75*	0.75	0.64
Secondary/vocational/ITE	0.81	0.82	0.72
JC/Polytechnic/University and above	0.91	0.81	0.50*
Housing type (Ref. = HDB 3 rooms)			
HDB 1-2 rooms	0.86	1.52	0.47*
HDB 4-5 rooms	0.82*	0.93	0.73
Private housing and others	0.46***	0.57	0.37**
Income adequacy (Ref. = Enough)			
Some/much difficulty	0.74**	0.74	0.68*
Physical/Functional Health			
ADL limitations (Ref. = None)	0.33***	0.29*	0.40
IADL limitations (Ref. = None)	0.64***	0.58	0.69
Chronic conditions (Ref. = None)	0.57***	0.63**	0.82
N	3615	923	946

Note: *** p <0.001, ** p <0.01, * p <0.05.
All models also include age (in years) and social networks (tertiles of Lubben Social Network Scale – Revised scores), and occupation in which respondent spent the longest, not presented here.

Less likely to work:

At all ages, those with…

Primary education

Better-off in housing type

Difficulty in meeting household expenses

Worse health

Specifically 60-64: only those with worse health

Multivariate Results: Early Retirement

	Odds Ratios		
	All Ages	60-64 years	65-69 years
Demographic Characteristics			
Gender (Ref. = Male)			
Female	3.25***	2.46**	2.65***
Socioeconomic Status			
Education (Ref. = No formal education)			
Primary	1.46**	2.04	0.97
Secondary/vocational/ITE	1.42*	2.56*	1.26
JC/Polytechnic/University and above	1.91**	4.03*	2.04
Physical/Functional Health			
ADL limitations (Ref. = None)	1.63*	4.25	2.18
IADL limitations (Ref. = None)	1.12	1.07	1.05
Chronic conditions (Ref. = None)	1.00	0.77	1.15
N	2112	339	455

More likely to have retired early:

Women

All educational levels compared to no formal education

Those with ADL limitations

Note: *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$.
All models account for age (in years), ethnicity, marital status, living arrangements, housing type, income adequacy, social networks, not presented here.

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Multivariate Results: Looking for Work

Demographics	All Ages
Age group (Ref. = 60-64 years)	
65-69 years	0.26***
70-74 years	0.26***
75 and above	0.07***
Gender (Ref. = Male)	
Female	0.50*
Socioeconomic Status	
Housing type (Ref. = HDB 3 rooms)	
HDB 1-2 rooms	0.84
HDB 4-5 rooms	0.54*
Private housing and others	0.11**
Income adequacy (Ref. = Enough)	
Some/much difficulty	2.17**
Physical/Functional Health	
ADL limitations (Ref. = None)	0.13
IADL limitations (Ref. = None)	1.31
Chronic conditions (Ref. = None)	0.49*
Work	
Early retirement	0.30***
Duration of employment in total	1.01
N	2001

Less likely to be looking for work:

Older persons

Women

Better-off in housing type

Those with chronic health conditions

Those who retired early

More likely:

Difficulty in meeting household expenses

Summary

- Consistent and strong gender effects
  - Women less likely than men to be currently working
  - Ever-worked women more likely to have retired early
  - Women less likely to be currently looking for work
- Caregiving as the most cited reason for early retirement among women
- Most frequently cited reason for early retirement among men (and second most frequently by women) is own ill health
- Worse health associated with lower likelihood of current work or looking for work, and higher likelihood of early retirement

Summary

- Work-related factors among the second most cited reason for men to retire early
  - Being made redundant, fed up and seeking change, being offered retirement incentives
- Work associated with income adequacy
  - Individuals who report income inadequacy less likely to be currently working
  - Older adults who are currently looking for work are those who are financially worse-off

Summary

- Significant proportion of men (27%) and women (49%) in age group of 60-64 years not working
  - All would have been younger than 62 in 2012, and consequently would have been eligible for reemployment till 65, based on RRA 2012
  - Exit from the workforce likely to have happened before 62
  - Further research needed on extent to which RRA enables older workers to remain in workforce, for how long

Work or Leisure?

- Work and leisure are usually considered to be diametrically opposite activities
- However, income as major reason for work suggests that work is essential for many older adults
- At the same time, data shows that work is motivated by social contact, maintenance of health, and even by the fact work is enjoyed (albeit more by women than men!)
  - Work and leisure are complementary for some
- Work is intrinsic to the social, financial, and physical lives of older Singaporeans

Policy Implications

- Focus on young-old cohort aged 60-64
  - Education, housing type, income adequacy were not significant correlates of current work in this age group
- Work-place health and wellness initiatives that start at younger ages
- Workplaces more amenable to older workers
  - More flexible work arrangements, part-time work, job sharing
  - About one-third of those aged 60-64, 65-69, and men currently working are in part-time work, while nearly half of working older women are in part-time work
- Alternative viable caregiving resources such as daycare facilities for children and older family members need to be explored

Policy Implications

- Tripartite Workgroup on Older Workers: gradual increase in retirement age and re-employment age
- Need to highlight principles and showcase models of good industry practices that encourage older workers
  - Evaluate benefits of skills upgrading
- Opportunities for work for those who would like to work
- Conducive work environment for everyone

Thank you!

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