

Chapter 13

Retire or Rehire: Learning from the Singapore Story

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Introduction

Overview

To begin, there is an interesting global phenomenon today in population demographics. The world population is aging. Recent demographic figures have for some time showed an increasing trend toward an aging population in both Eastern and Western societies (Kim et al. 2000: 5).

In 2000, at least 10–15% of the population in the Russian Federation, Australia, the People’s Republic of China (PRC); Hong Kong, China, New Zealand, the Republic of Korea, and Singapore was 60 years old and above (Nizamuddin 2003: 111–112). In 2010, 13–14% of the United States and Canada’s population was above 65 years old (Weeks 2002: 340–341). In 2025, at least 14% of the population of Japan, the PRC, the United States, and the Republic of Korea will be above 65 years old (Bengtson and Putney 2000: 265–266).

In 2040, the population of people who are above 65 years old in Australia, France, Germany, the United Kingdom, the Republic of Korea, Japan, and the United States will range from 22.5 to 35.3% (The OECD Health Project: Long-term Care for Older People 2005: 101). In 2050, the Russian Federation, Australia, the PRC, Hong Kong, China, New Zealand, the Republic of Korea, and Singapore will each reach the point where at least 22–37% of its population is above 60 years old (Nizamuddin 2003: 111–112).

In short, universally our human population is aging. If one were to look at the proportion of the aging population in each country in relation to its population, one

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can conclude that the proportion that is 65 years old and above will form an increasingly significant section of each major society.

The reason for this phenomenon is mostly attributed to the declining birth and death rate in each society (Andrews 1992: 6–10). Simply put, while there is a lower birth rate, people's life span is also at the same time getting longer.

A Demographic Challenge in Singapore

Aging population as a demographic phenomenon is usually associated with developed countries, but this phenomenon is currently of concern to Singapore (Teo 1992: 65–79; Report on the Ageing Population – Five Year Masterplan 2006). According to a report prepared by the National Population Secretariat in Singapore, as of 2008, there were already more than 300,000 people who were above 65 years of age (out of a total of less than five million population size). Singapore had only a narrow window of opportunity in the last few years to put in place elderly-friendly infrastructure and programs to help individuals adapt to aging before the first batch of baby boomers reach 65 years old in 2012 (Report on the Ageing Population – Five Year Masterplan 2006).

By 2030, one in every four persons in Singapore will be 60 years or older, and the increase in the elderly population between 1985 and 2025 will be approximately 348% (Teo 1992: 65–79).

By 2050, according to the World Population Prospects report (2007) prepared by UN Population Division, Singapore is projected to lead this population trend as one of the oldest country in the world. The bottom line is that Singapore is graying fast.

Past ambitious family planning programs – induced abortion, voluntary sterilization, and economic incentives and disincentives (Saw 1984: 145–155) – coupled with low marriage trends in Singapore (Concepcion 1996: 95–96) have not helped to improve the situation. In addition, for many married Singaporeans, the stress of everyday life in Singapore has also not made it easier for them in wanting to have children. With just 35, 100 births in 2004, Singapore maintains one of the lowest birth rates in the world (Hussain 2005). Reversing this demographic trend and maintaining a balanced age structure continues to be a critical issue facing Singapore's policy makers (Concepcion 1996: 95–96). After all, the proportion of the population of working age is an important factor related to the potential of economic growth, and trends are expected to decline steadily in the future for both the more developed and less developed regions (World Population Prospects: The 2006 Revision 2007: 3).

Retirement in Singapore

With an aging population, many governments in the Asia-Pacific Rim region have increased the compulsory retirement age in most occupations in order to ensure sustainable economic development for their economy (Ogawa et al. 1993: 371).

This applies to Singapore today as well. The country's retirement age used to be 55 but was raised to 60 years old in 1993 through the Retirement Age Act (Report

of the Tripartite Committee on the Extension of the Retirement Age 1997: 1). The statutory retirement age was again raised from 60 to 62 years in 1999 (Report of the Tripartite Committee on the Extension of the Retirement Age 1997: 1–15). The long-term objective of the Singapore Government is eventually raising the retirement age progressively to 67 (Report of the Tripartite Committee on the Extension of the Retirement Age 1997: 9). As Singapore tightens control on the number of foreign workers, faces a tighter labor market, and enjoys the good fortune of having residents living longer, it is perhaps prudent to raise the retirement age over time.

Although the retirement age in Singapore has increased, most elderly individuals will in all likelihood still eventually experience retirement at one stage of their life (either on a temporary basis or on a more permanent one). Said differently, for many people in Singapore, one of life's transitional experiences that they undergo when they age is the retirement experience. After all, in our life course from infancy to old age, retirement is one of life's experiences that most of us go through.

At present, particularly older adults in Singapore are willing to work but are nevertheless finding it hard to gain employment as negative attitudes toward older workers are widespread (Teo et al. 2006: 48).

It is widely accepted among Singaporeans that they are "Asset Rich" but "Cash Poor." Accordingly, only 14% of Singaporeans are financially ready for retirement (Koh 2012: 5). In 2011, the International Longevity Centre – Singapore (ILC-S) had put out a report suggesting that the old and childless could not afford to retire (Koh 2012: 5). In Singapore, having at least one child in school is also negatively associated with retirement for older men, perhaps indicating the need to work in helping to finance children's education (Hermalin et al. 2002: 261). After all, Singapore is indeed the world's eighth most expensive cities to live in (Koh 2012: 5).

One of the reasons why older adults in Singapore find it difficult to gain employment is because, as they age, it involves the decline of cognitive, physiological, and/or biological function. This gradual decline of functional ability sometimes invites a negative or contemptuous attitude from the society at large. In 1975, Robert Butler coined the term "ageism" to describe these stereotypes which discriminate against the aged (Kua 1987: 9). Ageism can be destructive, as it robs older people of their sense of accomplishment and limits their choice of alternate employment (Teo et al. 2006: 52–53). Ageist notions are difficult to deconstruct (Teo et al. 2006: 45). It is also worth noting that, in Singapore, mature workers beyond 50 years old do indeed have the highest unemployment rate and took the longest time to secure a job (Koh 2012: 5).

The Tripartite Alliance for Fair Employment Practices (TAFEP) in Singapore was set up to promote fair and merit-based hiring practices, rolling out guidelines to assist companies in recruiting, retraining, and rehiring mature workers.

Recent literature indicates that the present generation of older Singaporean is ambivalent about retirement (Teo et al. 2006: 51). Over 80% of older adults (64 years old and above) in Singapore are not sure if the cessation of work should be mandated by age (Hermalin et al. 2002: 270). Nevertheless, interestingly, more than 83% of Singapore retired men cited mandatory retirement as the reason for stopping work (Hermalin et al. 2002: 268). While this may be an impetus to retiring,

it is also worth noting that the normative expectations of these older adults among the Singapore society are however unclear and totally undefined (Teo et al. 2006: 48). There is still very little known about the preferred age of retirement in Singapore and the attitudes of older Singaporean toward work (Teo et al. 2006: 47).

On the government's part, in responding to Singapore's demographic challenges, one of the strategic thrusts is to help Singaporeans work longer and enhanced their employability for obvious economic, social, and political reasons.

Retirement is after all a social institution. It is an institution that primarily provides an orderly means of easing older workers out of the labor force with minimum financial hardship in view of their past contribution to their economy (Atchley 1982: 264). Retirement has evolved into an important institution that is linked significantly to the economy, politics, and government (Atchley 1982: 265). How retirement as an institution will continue to evolve will depend on which groups are involved in the negotiation process, how powerful they are, what ideologies they pursue, and what constraints they face in the future (Atchley 1982: 286).

Effective from 1 January 2012, employers in Singapore are now required by law to "rehire" employees who have reached the statutory retirement age of 62 till they reached 65. However, in order for this reemployment legislation to apply, these older employees must have worked at least for 3 years with the company and must be medically fit to meet the performance standard of the position.

To further enhance employability for older adults in Singapore, the government introduced a Workfare Income Supplement (WIS) Scheme for older low-wage workers. In order to enhance the employability of older adults in "re-hire-ment," the mandatory social contribution (Central Provident Fund – CPF) rates for older, low-wage workers have been reduced which results in a higher discretionary income for them. But, because the Central Provident Fund contribution consists of both employers and employees' contribution, when the contribution rate in the Central Provident Fund is reduced, these older adults will also indirectly suffer a lower contribution from employers. As such, the government also introduced an additional income supplement to make up for the reduction in their Central Provident Fund so that they can also help build up the retirement savings of older adults, helping to improve the financial position of these older adults and encouraging them further to seek reemployment.

On the national level, there is also a push for a string of work redesign programs to facilitate the redesign of jobs to make available employment opportunities more suitable for older individuals in the marketplace.

Consequently, in Singapore, there are also many older adults who have gone on to take up other jobs which are less stressful and demanding in their transition into retirement when they leave their full-time jobs or careers. Current literature also indicates the transition from a full-time position to a retired status sometimes involves something other than leaving the labor force; it involves part-time employment (bridge jobs) at a lower pay in a new line of work or a new job (Quinn and Burkhauser 1994: 72).

Interestingly, if we examine other developing countries, on the opposite end of the spectrum, observers have in fact even called into question the relevance of the concept of retirement, as a high proportion of the population in developing

countries (excluding Singapore) work in the agricultural sector or family-owned enterprises until late in life, where they adjust their work according to their diminishing health (Hermalin et al. 2002: 231).

Retirement does not necessarily imply having to stop working completely and exit from the workforce. What is important to understand is that retirement relates to jobs and not work; people never stop working; they just retire from positions of employment (Atchley 2000: 240). There is no hiding from work in one form or another, as people create meaning in what they do and how they do it (Whyte 2001: 3). In the broadest sense, when one retires from a position of employment professionally, he or she may still be actively involved in other work socially. Also, how one would define activities that constitute work could also be very subjective.

If over time, retirees in Singapore do continue in wanting to obtain some form of reemployment and increasingly do get “reemployed,” then it might well be accepted as a norm (or even be expected) for retirees to return to some form of productive work at one point of their retirement life.

Learning in Retirement

People who are easing their way out of a fully engaged career do (and will continue to) grow and experience self-renewal (learning) during those later years, updating assumptions and self-conceptions. This is because individuals will continue to define who they are throughout their life, and their life experiences will continue to influence their self-development. In short, these retirees will inevitably continue to learn even in retirement and experience self-renewal during the later years.

However, all experiences are subjective (Bateson 2002: 28) and self-development in retirement is no exception. This is because both retirement and learning are experienced on an individual level. It is not a universal event that one goes through but more of a process and a life stage that one experiences (Whitbourne 2005: 335). Simply, the typical Singapore older person could experience retirement differently.

After all, aging is a complex process with substantial interaction among many variables (Andrews 1992: 23). As a result, each aged individual will inherently experience retirement differently and attach a different value on self-development as well.

Currently, a huge amount of government resources in Singapore that is aimed at promoting learning for older adults is centered round the strategic thrust of active aging which is part of a larger vision of achieving “Successful Ageing for Singapore.” The belief is that leading an active and purposeful life (i.e., active aging) can improve an individual’s well-being and reduce the risk of the onset of chronic diseases which, in turn, might enable older Singaporeans to continue to contribute to society – economically or socially. In May 2007, the Council for Third Age (C3A) was established to champion active aging in Singapore and was tasked to administer a \$20 million Golden Opportunities (GO!) Fund to promote

community-based projects related to active aging on behalf of the Ministry of Community, Youth and Sports (MCYS). As a result, with the aim of promoting active aging, many wide-ranging learning programs (i.e., learning enrichment programs) have been rolled out by government, quasi-government, and nongovernment organizations – from Peoples' Association (community centers across the city-state) to the Organization of Senior Volunteers (RSVP).

In a separate study conducted by the SIM University (UniSIM) in collaboration with MCYS in Singapore, on a sample population size of 1,500 human subjects, it indicates that when older adults in Singapore think of learning, they tend to think of self-development and personal effectiveness than job- or career-related learning programs (Tan 2008: 6). Simply put, non-career- or non-job-related learning programs enjoy a higher participation rates than career-related programs. This should not be surprising; after all, individuals do have choices, options, and alternatives in choosing learning activities that appeal to their personal motivation and orientation.

However, with the government's mandate of "rehiring" these retirees with the introduction of the new reemployment law in Singapore, there is increasingly more pressure to continue to learn in a work-related and job-related program. Increasingly, it may be necessary to encourage these older adults to participate in job-related learning programs given their need to stay employable for a longer period (Tan 2008: 23).

Learning in "Re-hire-ment"

Interestingly, some of the main reasons why employers in Singapore are shunning older workers are their inadaptability to changes and their low receptiveness toward training at the workplace (Koh 2012: 5). So there is certainly a need to effect changes to improve that particular area if the country is to succeed in getting older adults successfully "rehired." In fact, there remains very little knowledge within gerontology, psychology, and human resource development to help us understand how retirees learn, their motivations for learning, the satisfaction of their learning and their wider impact, etc. – especially on older adults in Singapore. Most of the literature on retirement is on postretirement health, income, and psychological adjustments. Few studies are on the topic of retirees learning for and in "re-hire-ment" itself.

In retirement, an important element to note is the fact that these retirees can now engage in activities that they never had time for. As the tempo of a full working life comes to a slow down, they now have not only more time but also a better appreciation of life around them and thus can engage in learning activities that they never had time for. This is especially so because many of them are fully conscious of possible termination in their retirement. Interestingly, complementary to this element is Atchley's (1976) assertion that when an individual enters into the

honeymoon stage of the retirement process, he or she usually will try to do all of those things he or she never had time for earlier (pp. 68).

As retirees enjoy the privilege of having more time on their hands and a slower tempo in their retirement life, they do end up having more time to think and reflect. When retirees reflect, it typically involves deep reflection, and it will likely involve more reflection than imagination. In other words, retirees will reflect back on their life experiences more than they imagine what the future would hold for them. In reflecting on their past life experiences, they tend not only to become more realistic about future experiences but also to become more contented with their current blessings in life. In their reflection, these retirees not only exercise reflexivity but also ponder deeply when it comes to issues of interest to them.

For many of them, in their moments of personal reflection, it often centered round the spirituality of life or the meaning of life – not the spirituality of work or meaning of work. In other words, for most retirees, they will reflect and think about their “life,” not about their “work.”

When an individual is in retirement, he or she is more likely to practice reflection compared to his preretirement period, where more imagination is involved. In our accelerated and action-oriented culture, these moments of self-reflection can often invite a negative or contemptuous attitude from the society at large: what is often called ageism.

For this group of elderly retirees, thinking through the spirituality of life often also involves asking themselves what to expect next. Many of them are realistic and have come to accept the natural next stage of progression in life – the inevitability of termination. This is very real for them. This awareness and consciousness of termination serves as a powerful impetus toward experiencing a paradigm shift – either in valuing health above wealth or in putting the family before everything else.

How meaningful their retirement becomes will not only depend on what meaning they are able to make from their past experiences but more importantly what they want to make of their remaining future.

It is understandable therefore that they value the well-being of their family members as important in retirement and that they are also more selective in choosing their social circle despite more social activities than before. Interestingly, people spend a tremendous amount of time in their productive years pursuing perfection in their “work,” but yet, in later years, they are likely to find meaning not in their “work” but in their “life.”

The essence of these retirement phenomena illuminated not only each complex strand and the interconnectedness of some of these strands but also their paradoxical elements. For instance, after having lived a full life, people do recognize their possibility of termination in retirement and thus attach great value to the family above many other things. However, while they attach great value to the family, it is paradoxical that this possibility of termination also at the same time makes them value the importance of living a life for themselves rather than for others.

Human development is after all a complex phenomenon, and the reflexivity of these retirees is similarly complex and deep in nature.

Since individuals' retirement experiences involve moments of self-reflection on the spirituality of life, it is therefore likely that any effort to close the mismatch between what retirees want to learn and what might support or be necessary for a successful "re-hire-ment" experience should include identifying ways for individuals to respond to this quest for self-reflection on the spirituality of life (not the spirituality of work *per se*) when developing appropriate learning programs – seeking a deeper conversation with the self. Since life itself is multidirectional and multicontextual, it is also understandable that people will want to select learning activities that appeal to their personal motivation and orientation, whatever that gives them meaning. Consequently, generally speaking, it is understandable that their interest in learning may not be limited to a job-related skills training program alone.

Retirees do have the time, interest, and motivations to learn. If there are appropriate learning programs in Singapore that appeal to them, it is highly likely that they will participate in these programs. Organizations not only need to understand their learning orientation and interest but also must have the ability to weave those elements into the learning interventions if they are to be successful in getting them to participate in various job-related learning experiences. More adults might see themselves as active learners if adult educators can help them to recognize the many places and ways they can and have gone about learning in adulthood (Merriam and Caffarella 1999: 25).

The Singapore government does recognize the need to continuously improve the quality of these adult learning experiences. Therefore, to that end, as an effort to improve the quality of adult educators in Singapore, the government has invested resources in setting up the Institute of Adult Learning. As a result, a string of certification, assessment, and job-related skills programs have been introduced to corporations and industries. For example, the Advanced Certification in Training and Assessment (ACTA Certification) and the Diploma in Adult and Continuing Education (DACE) have been introduced to industries – on the national level – where adult educators are trained, assessed, and certified based on their ability to meet an industry certification standard in training competence-based programs. Using a systemic approach, for government-funded training programs, the relevant government agency in Singapore would require adult educators delivering the learning interventions to be certified with this credential if training programs are to be eligible for government subsidy payment.

Beyond that, the Singapore government has also invested resources in setting up the Workforce Development Agency (WDA) in strengthening workforce development. However, most learning programs that are developed and delivered by the Workforce Development Agency and its partners are mostly in competency-based job-related skills training (i.e., the Employment and Employability Institute).

However, these institutional investments can also end up as "double-edge swords" as well. This is because, while they do develop and provide learning opportunities to retirees, at the same time, they do also contribute to the institutionalism that governs this institution of retirement. Simply put, these government (or related) institutions are part of that larger institutional template that is being created.

In Singapore, there is a common tendency to think of learning, as narrowly defined, in terms of training for a higher education qualifications or learning in a job-related skills training program (Tan 2008: 2). That in itself is a problem. Learning is much broader than that; it is beyond just attaining a paper qualification or mastering a skill set. While most key learning institutions in Singapore offer job-related skills training, it does not make sense to just train for a specific skill set in today's rapid changing environment. The reality is because these skill sets will very quickly become redundant and irrelevant in the marketplace overtime. Even from an economic-driven point of view, it does the older worker very little good when he or she is trained for a specific job-related skill; knowing the possibility of having that skill set could be redundant over time is real. This is because skills learned in preparations for a job cannot keep pace with the demands of the world of work, and therefore, the ability to learn is a valuable skill in and of itself (Merriam and Caffarella 1999: 11).

If these adults are able to view themselves as competent and active learners, then, they might be better able to address the many life challenges that come in adulthood through formal and informal learning modes (Merriam and Caffarella 1999: 25). It is therefore important for Singapore to have a bigger push in developing learning interventions that addresses the challenge of "learning to learn" than learning a specific job-related skills training. On that note, it is thus imperative for adult educators in organizations to think about "What is meaningful in life?" (spirituality of life) for retirees than "What is important for our work?" when it comes to developing learning interventions in "re-hire-ment."

People come with different lineages, and this may be a development opportunity for many, enhancing their own ability to transform their past experiences. On that note, perhaps faith-based organizations can also collaborate with social agencies to participate in helping to respond to these individual development opportunities for learning in "re-hire-ment."

Conclusion

Singapore as an Asian society indeed can be very different compared to western nations. No two societies share the same problems in all aspects (Yong 1987: 60). While Singapore can learn and emulate from other advanced societies, nevertheless, it should also analyze its own problems and its inherent features (Yong 1987: 60).

Adjustment to retirement is one of the major adaptive tasks of later life for aged individuals, and the degree of success in that adjustment has important interpersonal and intrapersonal implications for a person's total existence (Andrew 1996: 89); this might potentially affect individual development in later years.

Global economics has created rapidly changing work practices at the workplace which requires different kinds of workplace training, and this has shifted the control of adult learning and education to businesses, where there will be increasing

pressure to deliver broad-based workplace learning programs to address economic-driven needs (Merriam and Caffarella 1999: 11).

Today, very few organizations provide preretirement education and learning programs for “re-hire-ment.” Such education should ideally be provided to adult individuals not only when they still have the resources to prepare for adjustments to retirement life (before retirement) but also upon retirement when they have the time and motivations to learn in retirement.

Retirement is a major transition in life, and therefore, it should be planned. Individuals can and should indeed not only “learn to retire” but also “retire and learn.” There is still much to be done in this learning journey especially with an increasing graying population in Singapore. Hopefully, this chapter has ignited some interest in this topic and had made a small contribution to our body of knowledge in this subject.

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