

**T**ripartite  
**A**lliance for  
**F**air  
**E**mployment  
**P**ractices

# Leading Practices for Managing Mature Employees





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# Executive Summary

This six-month long study, conducted by Singapore Human Resources Institute (SHRI) from August 2009 to January 2010, was commissioned by the Tripartite Alliance for Fair Employment Practices (TAFEP) as part of its continuing efforts to encourage and assist companies to adopt fair and responsible employment practices in the face of a rapidly changing workforce.

New trends and challenges are emerging as Singapore's workforce ages, with more employees working beyond the traditional retirement age. There is a need therefore to address these issues by providing practical help to companies to deal with the growing presence of mature and older employees in the workforce while maintaining a competitive edge.

The Government of Singapore has already introduced a number of initiatives to encourage organisations to value the contributions of mature employees and reap the many benefits of employing them. Employers will also need to be prepared for the upcoming re-employment legislation to be introduced in Singapore by 2012.

The purpose of this study is to assess the existing demographic risks looming over Singapore, identify leading practices incorporated by successful organisations operating in Singapore and recommend strategies employers can implement to tackle the challenges of managing mature and older employees.

The findings presented in this report were drawn primarily from the following sources:

- Responses received from 77 organisations operating in Singapore (including 61 online responses and 16 in-depth interviews with respective senior management teams) from a broad spectrum of industries
- Secondary analyses of leading practices adopted by organisations operating in a few rapidly ageing nations of the world
- Singapore Human Resources Institute (SHRI) proprietary data

The findings of this study will provide many insights into managing mature employees at work and prepare companies to face the inevitable and imminent challenges ahead as Singapore's workforce ages.

## Key Findings

- In Singapore, the impact of the ageing workforce is being felt by the majority of organisations across industries.
- Participating organisations have shown encouraging response in re-employing mature and older employees aged 62 years and above.
- Though many companies surveyed have either re-employed or do encourage re-employing mature employees, the majority have yet to evaluate the present and future impact of the ageing workforce on their industry and organisations.
- Almost half of the respondents believe the exit of older workforce due to retirement translates into a loss in institutional knowledge.
- Rising health and insurance costs, concern about physical abilities, and adaptability/willingness to change were ranked as the top three challenges facing companies with mature and older employees.
- Providing training to upgrade skills of employees, hiring retired employees as consultants or temporary employees and regularly measuring sickness absence are the three most popular and preferred stands taken by organisations to accommodate mature and older employees.
- Recognising, valuing and accepting work, providing options of flexible work arrangements, training and development, and reinforcing a fair reward system stand out as some of the most popular interventions that organisations would like to adopt to attract mature employees to re-join the workforce and/or continue to work.
- Nearly 50% of the participating organisations have benefited from various government schemes and programmes such as Advantage, Work-Life Works! (WoW) and Flexi-Works!

The study also highlights leading practices adopted by a few organisations operating in Singapore and recommends approaches organisations can adopt to convert the challenge of an ageing population into a brilliant opportunity. These include branding the 'mature' and 'older' workforce, conducting more industry-focused awareness programmes, increasing networking opportunities between those already re-employed and those approaching retirement age, managing multi-generational dynamics, clarifying the re-employment selection criteria, and re-structuring/re-designing the job and benefits. This study is a call to the organisations and society at large to change its thought processes and look beyond conventional boundaries. The only way organisations and societies can secure their competitive edge is by embracing the pool of mature and older talent force.

# Introduction

## 2.1 Rationale for the Study

The United Nations has identified global ageing as one of the top three socio-economic issues facing Planet Earth in the 21st century (together with global warming and global terrorism). In 2006, almost 500 million people worldwide were 65 or older. Singapore has the fastest growing ratio of old to young people in the world in Asia, after Japan. By 2020, about one in six Singapore residents will be 65 years or older. As one of the fastest ageing populations in Asia, Singapore faces the human capital challenge of managing a mature and older workforce.

This demographic reality is already affecting Singapore's employment landscape, and will bring about even greater challenges as the following five factors converge to dramatically change Singapore's workplaces:

- Talent shortage
- Ageing workforce
- Industry perceptions of employing and managing mature and older employees
- Mature and older employees' adaptability to their changing environment
- Impending legislation on the re-employment of older workers in 2012

These factors will have a significant impact on the essential mix of talent, knowledge and skills of the human capital pool. The increasing average age (82 years as per Central Intelligence Agency 2009 estimates) of the population will not only affect social systems and communities, but will also have an effect on the work of organisations.

While there are challenges, many opportunities also exist. The potential payoff for organisations that understand the complexities and recognise the opportunities associated with the employment and engagement of an ageing workforce is substantial. For example, mature employees form an invaluable human capital base to ensure sustainable growth and development of Singapore; organisations can thus embrace a readily available, experienced talent pool to solve their 'talent challenge' and remain competitive.

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More of such examples and leading employment practices regarding mature employees will be highlighted in this benchmarking study as it delves into the dynamic situations already at play in some organisations operating in Singapore.

## **2.2 Objectives**

This six-month long study began in August 2009 when the Tripartite Alliance for Fair Employment Practices (TAFEP) commissioned Singapore Human Resources Institute (SHRI) Research Centre to:

- Assess the existing demographic risks looming over Singapore
- Identify leading practices incorporated successfully by organisations operating in Singapore
- Recommend strategies employers can use to tackle the challenges of managing mature and older employees

## **2.3 Methodology**

The findings presented in this report were drawn primarily from the following sources:

- Online survey
- Organisational visits and in-depth interviews with the senior management teams of participating organisations
- Singapore Human Resources Institute (SHRI) proprietary data
- Other published reports

All sources of information are noted in the reference section of the report or exhibits.

### **2.3.1 Definitions**

There is no universally agreed upon definition of the terminology “older worker”; it varies by country and even within countries. Definitions have also shifted over recent years due to increasing life expectancies and more active and productive lifestyles. For the purpose of the study, the following definitions have been used:

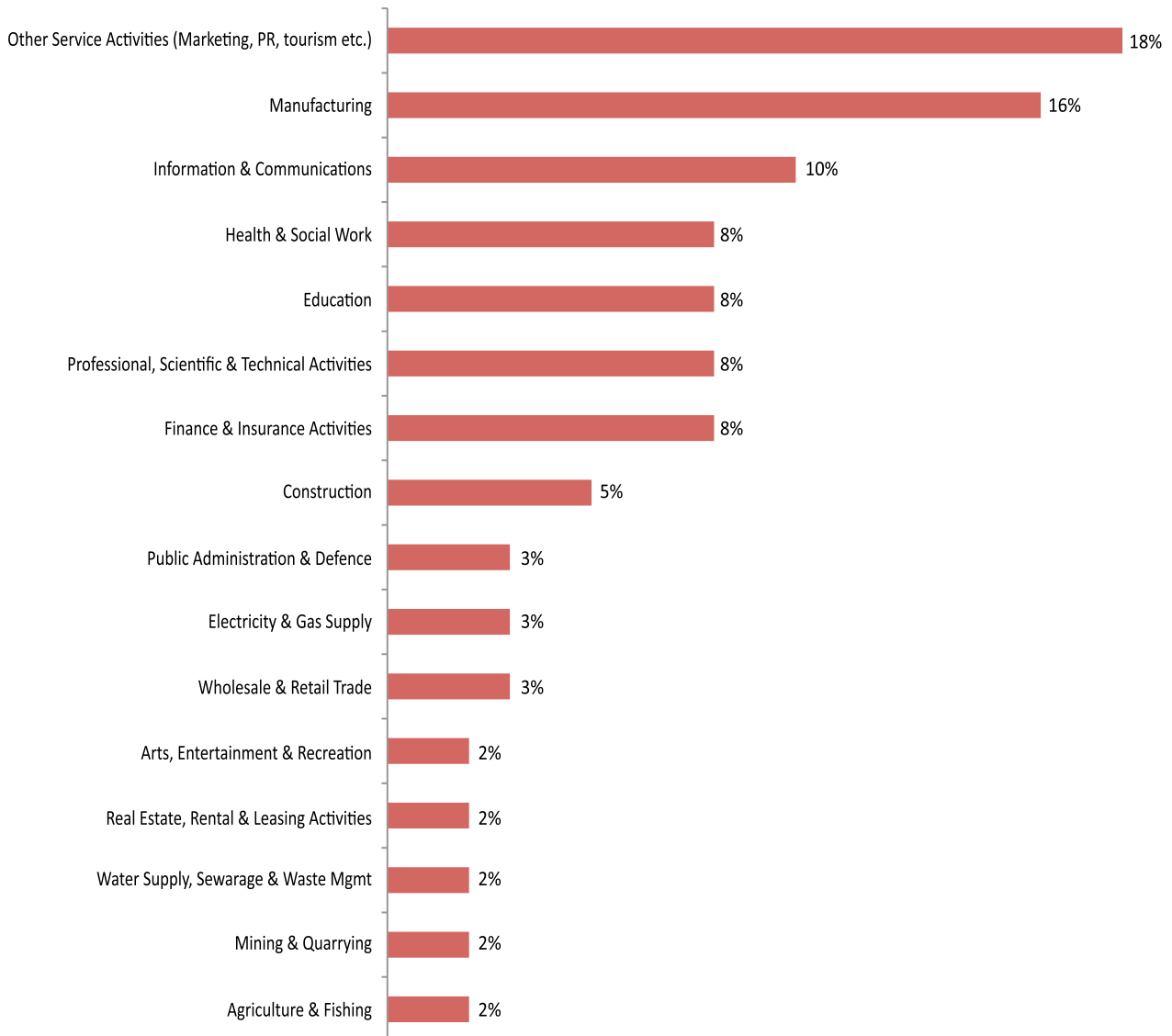
- Mature employees - those between 40 and 55 years of age
- Older employees - those above 55 years of age

## 2.3.2 Participating Organisations

A total of 77 organisations from a broad spectrum of industries, sectors and sizes, and operating in Singapore, participated in the study.

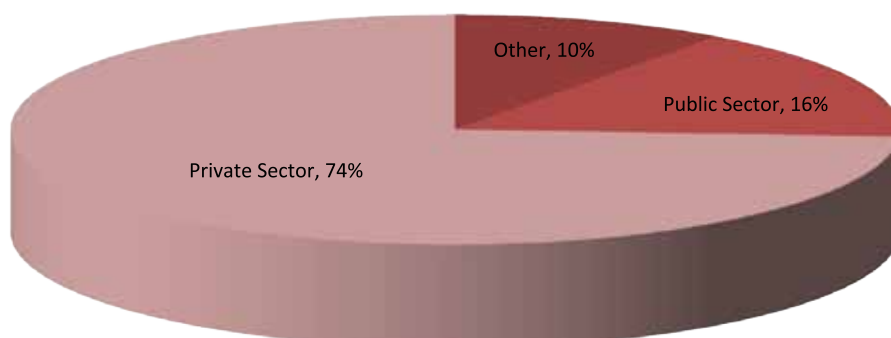
### Exhibit 1

#### Industry



### Exhibit 2

#### Sector





### 2.3.3 Featured Organisations

Featured organisations are those jointly identified by the Tripartite Alliance for Fair Employment Practices (TAFEP) and Singapore Human Resources Institute (SHRI). Visits and in-depth interviews with the senior management teams were conducted to assess their leading Human Resources (HR) practices on employment of mature and older employees. These organisations have age-inclusive practices in place and have been embracing mature and older employees quite successfully.

1.	<b>Alexandra Hospital</b>
2.	<b>Cargill Group of Companies</b>
3.	<b>Cherie Hearts Group International</b>
4.	<b>Chevron International</b>
5.	<b>Comfort DelGro</b>
6.	<b>Housing &amp; Development Board</b>
7.	<b>Land Transport Authority</b>
8.	<b>McDonald's Singapore</b>
9.	<b>National Healthcare Group</b>
10.	<b>NTUC Club</b>
11.	<b>Panasonic Asia Pacific Pte Ltd</b>
12.	<b>PhillipCapital Singapore</b>
13.	<b>Public Utilities Board</b>
14.	<b>Royal Plaza on Scotts</b>
15.	<b>Singapore General Hospital</b>
16.	<b>Singapore Power</b>

# Findings

This chapter features and examines the online responses from 61 organisations operating in Singapore (representing nearly 50,000 employees) on the practices, issues, challenges and expectations of managing mature and older employees in Singapore.

## 3.1 Mature and Older Workforce: A Fundamental Shift

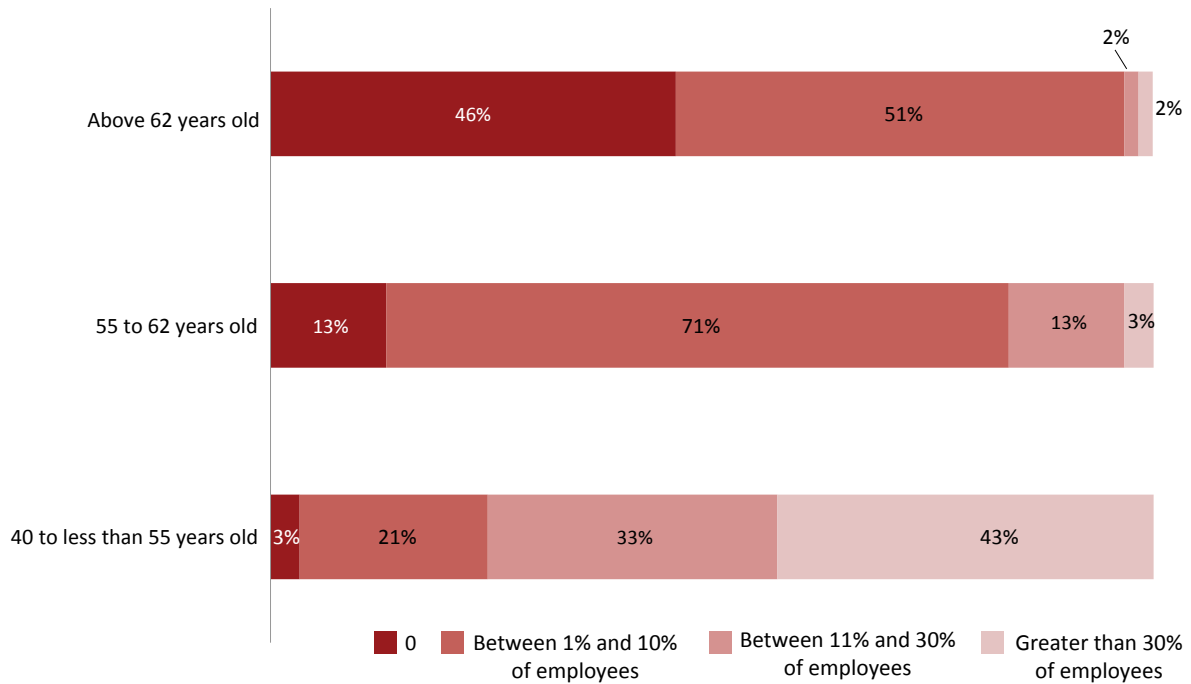
A rapidly ageing workforce is bringing about a fundamental shift in Singapore's employment landscape. This fundamental change has far reaching consequences for the economy and organisations operating in Singapore. Many employers have already experienced a shortage of skilled and qualified employees. With a reduction of younger employees entering the workforce, it would become increasingly important for organisations to engage a more mature and older workforce and leverage on their experience and expertise in order to maintain their competitiveness in the industry.

The majority of organisations across a broad spectrum of industries have already employed mature and older employees and do encourage them to remain in the organisation (*Exhibits 5 and 6*).



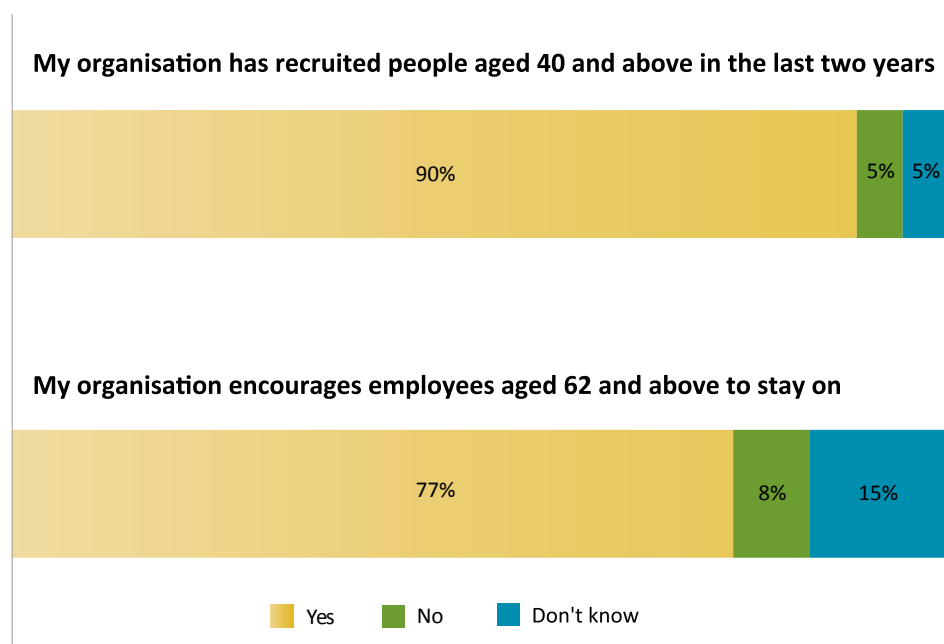
## Exhibit 5

### Age profile of employees from companies surveyed



## Exhibit 6

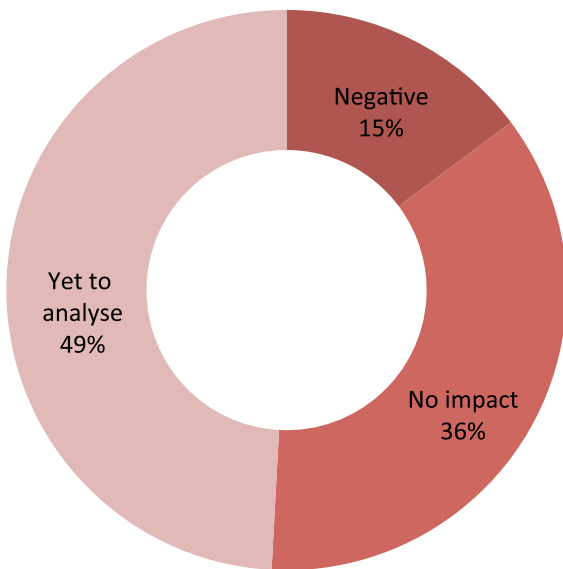
### How far do you agree with the following statement?



While it is heartening to note that most organisations have re-employed mature and older employees, the majority have yet to grasp the bigger picture and how the ageing workforce is impacting or will impact their industry and their organisations in the future (*Exhibits 7 and 8*).

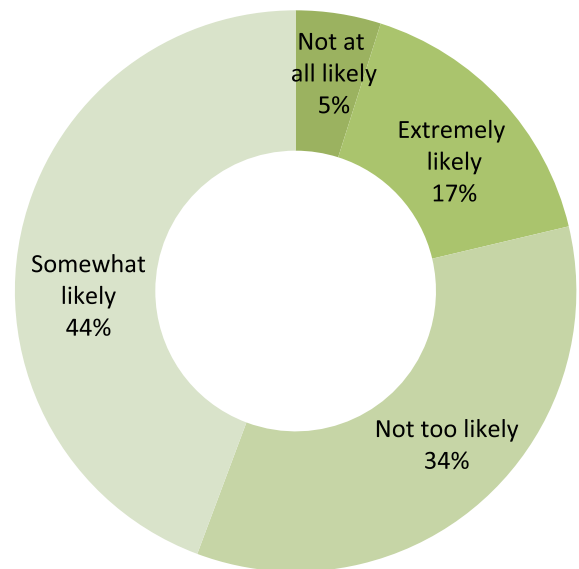
### Exhibit 7

**What impact will ageing of the workforce have on staffing in your industry?**



### Exhibit 8

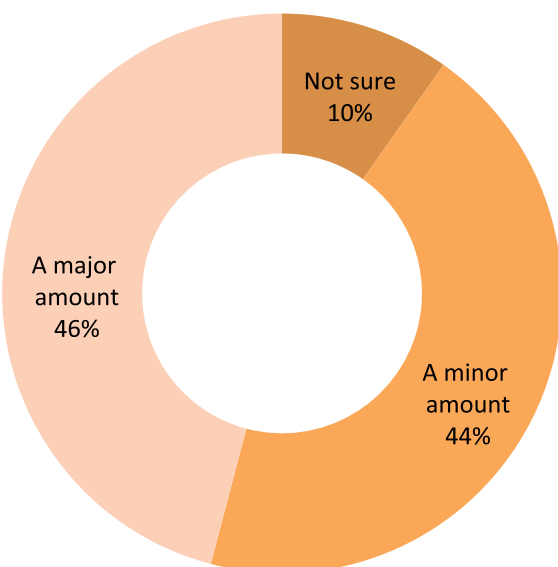
**In your opinion, within the next five years, how likely is it that your organisation will face a shortage of qualified employees?**



Interestingly, almost half of the respondents believe that a major amount of knowledge is lost when senior employees retire (*Exhibit 9*).

### Exhibit 9

**How much knowledge loss do you think occurs when employees retire or otherwise leave your organisation?**



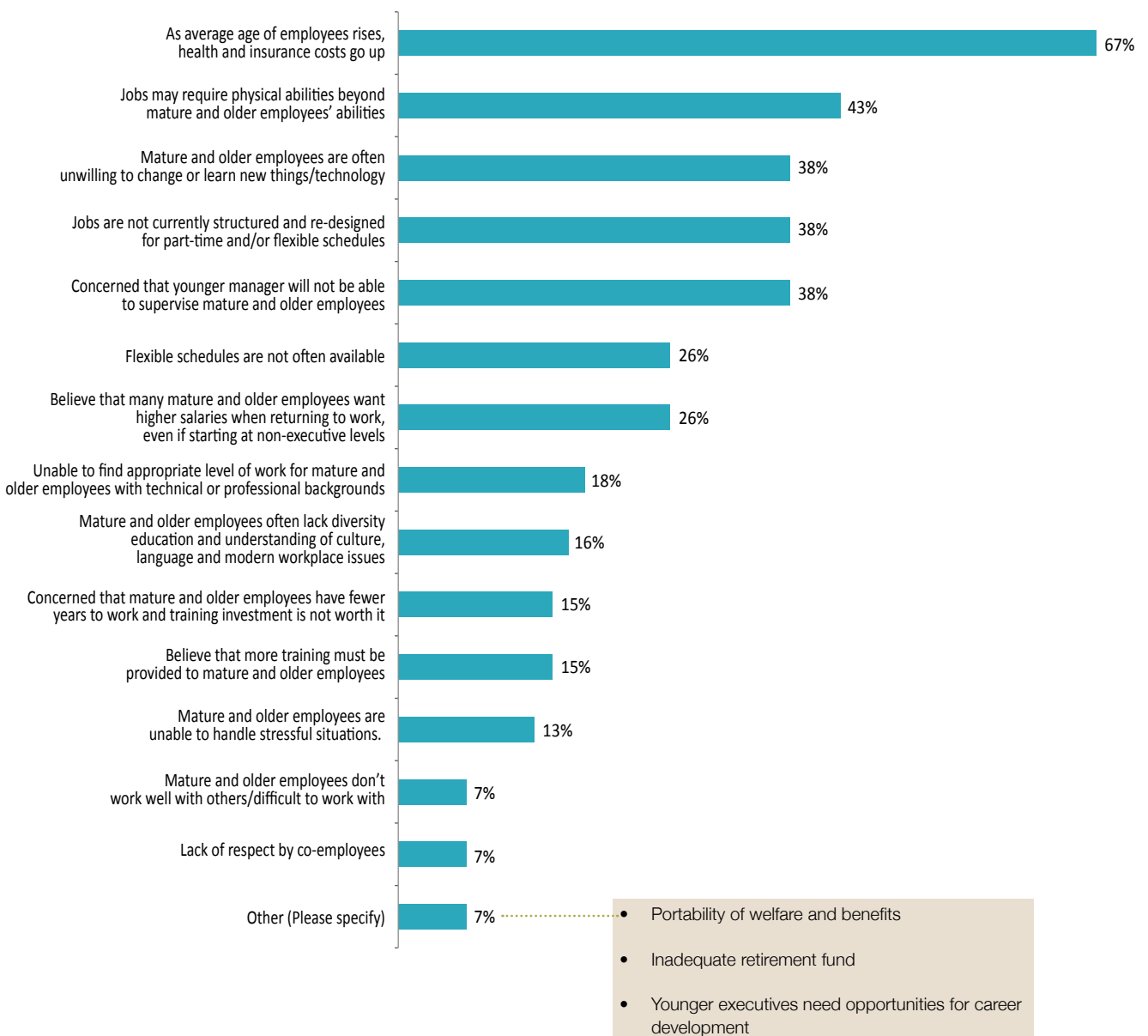
### 3.2 Issues and Challenges

As Singapore enters a period in which the 55- to 64-year-olds surface as the fastest growing segment in the workplace, many respondents are aware that they will face several issues and challenges in managing mature and older employees. Rising health and insurance costs has been ranked as the top challenge followed by the views that jobs may require physical abilities beyond mature and older employees' abilities and that they are often unwilling to change, or learn new things or technology (*Exhibit 10*).

The concern about escalating health and insurance costs indicates a stereotype that older people are more likely to fall ill or injure themselves; older workers are assumed to be less healthy and less productive than their younger colleagues. Other research, however, has revealed that the opposite is true of older workers (*Refer to 4.7*).

#### Exhibit 10

**Which of the following issues and challenges related to managing mature and older employees apply to your organisation?**





## **Company Seeking Doctor's Advice For Job Design**

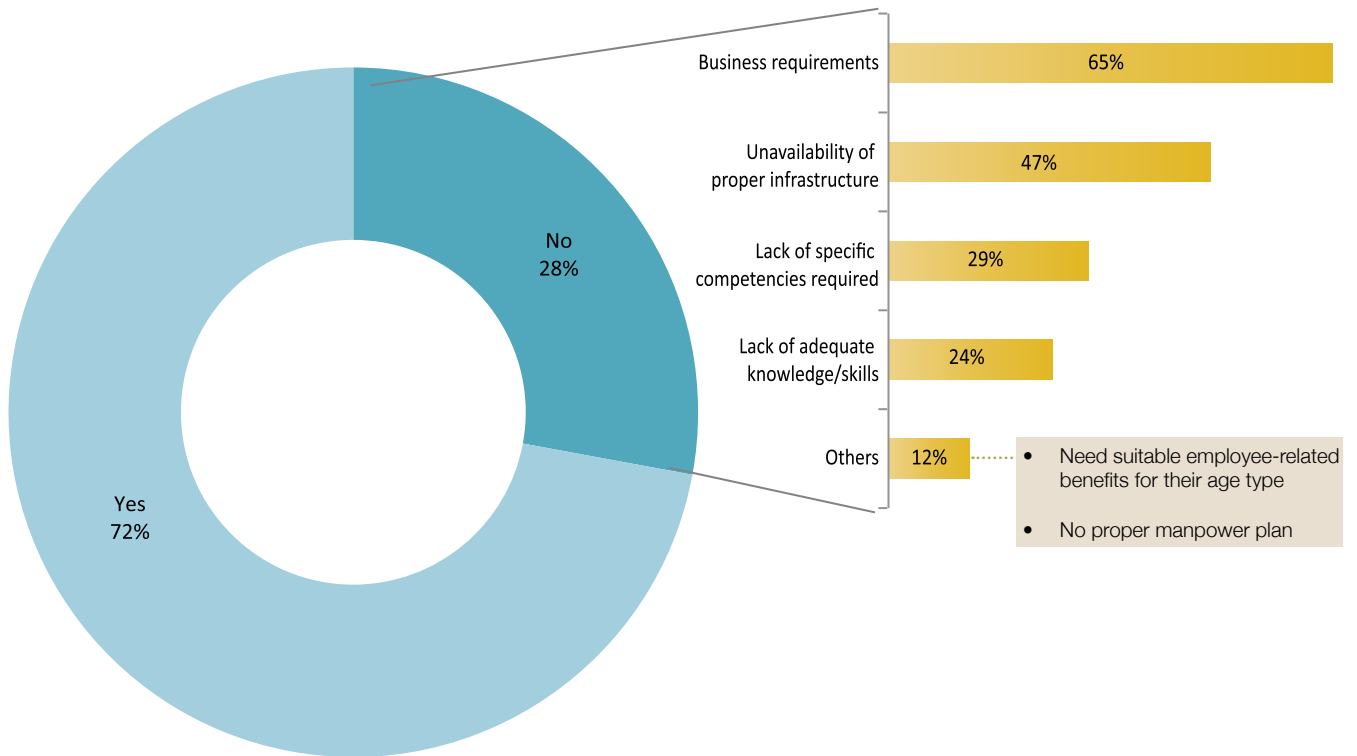
Hazenberg Bouw, a Dutch construction company, accommodates its ageing workforce through job adaptation and medical supervision. This involves a company doctor examining older workers and offering advice on the appropriate workloads for employees. Some of the job adaptations include: switching to supervisory positions; mentoring of younger workers, with the younger workers carrying out the more strenuous tasks; and the adjustment of the pace of work.

Older workers are usually spared physically demanding work by means of flexible working patterns, job design, and health and well-being measures. While the company views older workers as being less productive with respect to physically demanding tasks, it values their contribution to work quality through their greater experience.

Over 70% of the organisations feel that they are ready to manage a mature and older workforce. Just over a quarter of them cite reasons like business requirements, unavailability of proper infrastructure, lack of adequate knowledge, skills and competencies, etc, for their current unpreparedness (*Exhibit 11*).

## Exhibit 11

**Do you feel that your organisation is ready for managing a mature and older workforce?**

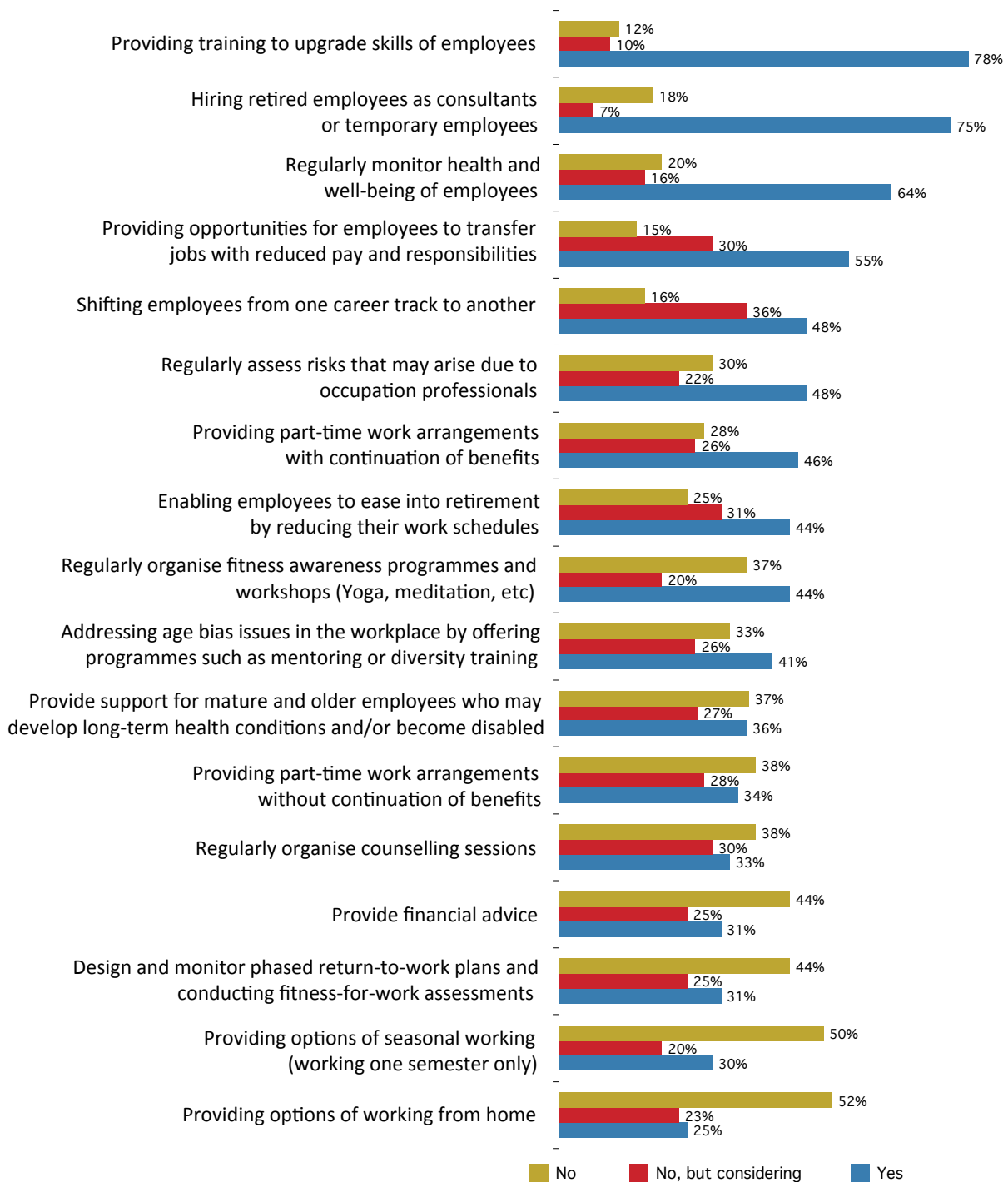


### 3.3 Leading Practices of Managing Mature and Older Workforce

As noted in *Exhibit 12*, providing training to upgrade skills of employees, hiring retired employees as consultants or temporary employees and regularly measuring sickness absence are the most popular and preferred stands taken by the organisations to accommodate mature and older employees. The majority of organisations are also considering options such as shifting employees from one career track to another, reducing work schedules, providing opportunities for employees to transfer to jobs with reduced pay and responsibilities.

#### Exhibit 12

#### Your organisation's stand on different approaches to accommodate mature and older employees







## Lifestyle Leave and Career Breaks

ANZ Australia has options to support the employment of older workers. The bank recognises that employees who are approaching retirement may wish to begin making adjustments to their lifestyle prior to leaving paid employment.

As part of this process they have introduced Lifestyle Leave, which is a purchased leave arrangement that allows employees to purchase up to an additional four weeks of annual leave each year based on the 46/52 model. The purchased leave may be taken in one block or accessed as little as one day at a time. Employees can choose to work a nine-day fortnight by accessing one day of purchased leave every second week.

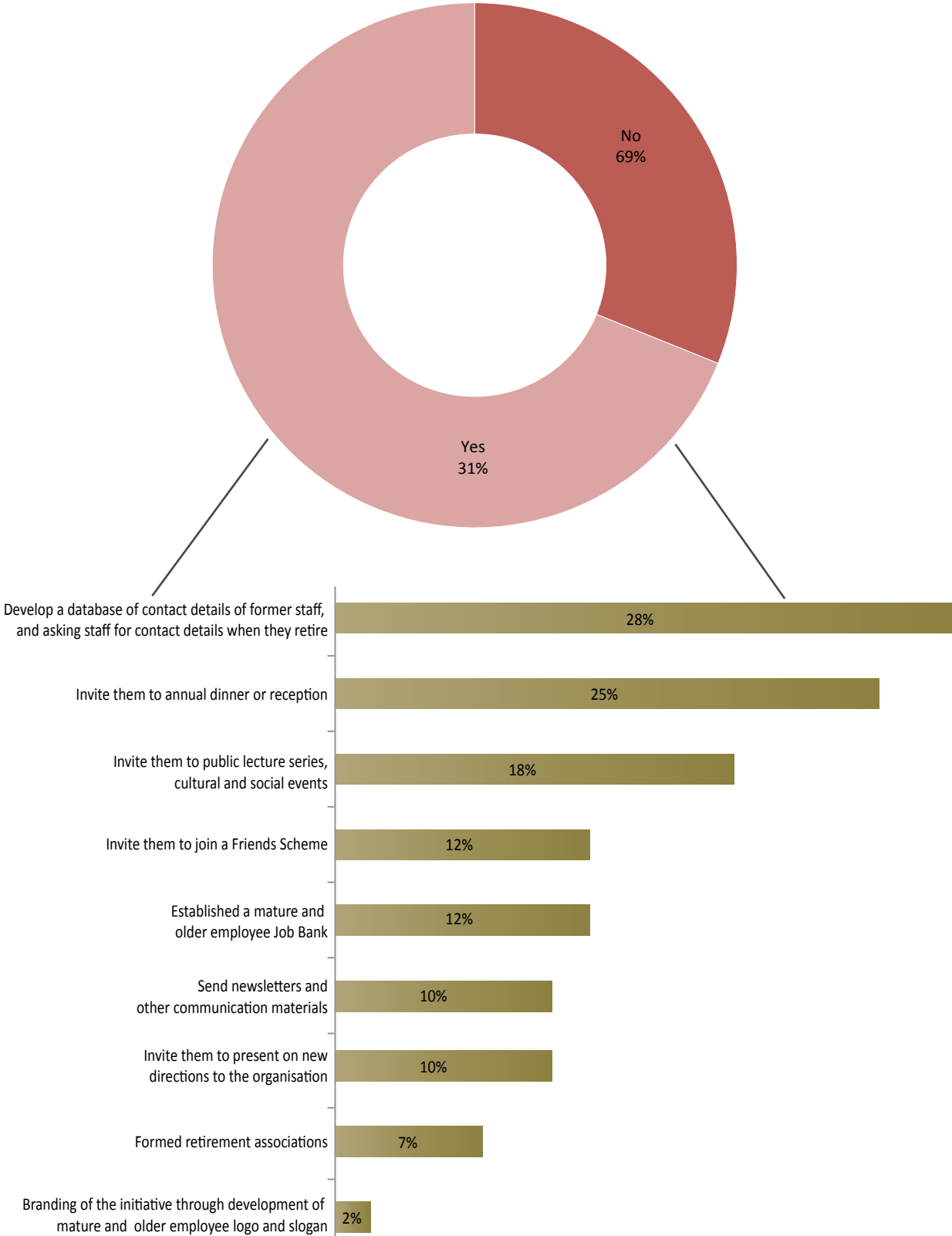
While the purchased leave is available to all employees, those who are nearing retirement are encouraged to consider using the leave to pursue outside interests such as volunteer work and hobbies, or to work a little more flexibly. The bank also allows employees to take extended leave without pay to take up volunteer positions.

Other areas that ANZ will be considering include flexible and customised working arrangements, knowledge management (including how to retain people as mentors), life planning, learning and development, and project-based work.

Over a quarter of the respondents regularly connect with their already retired employees in one form or another, including invitations to annual dinners, public lecture series, cultural and social events, and Friends Schemes (*Exhibit 13*).

# Exhibit 13

## Do you regularly connect with your already retired employees?

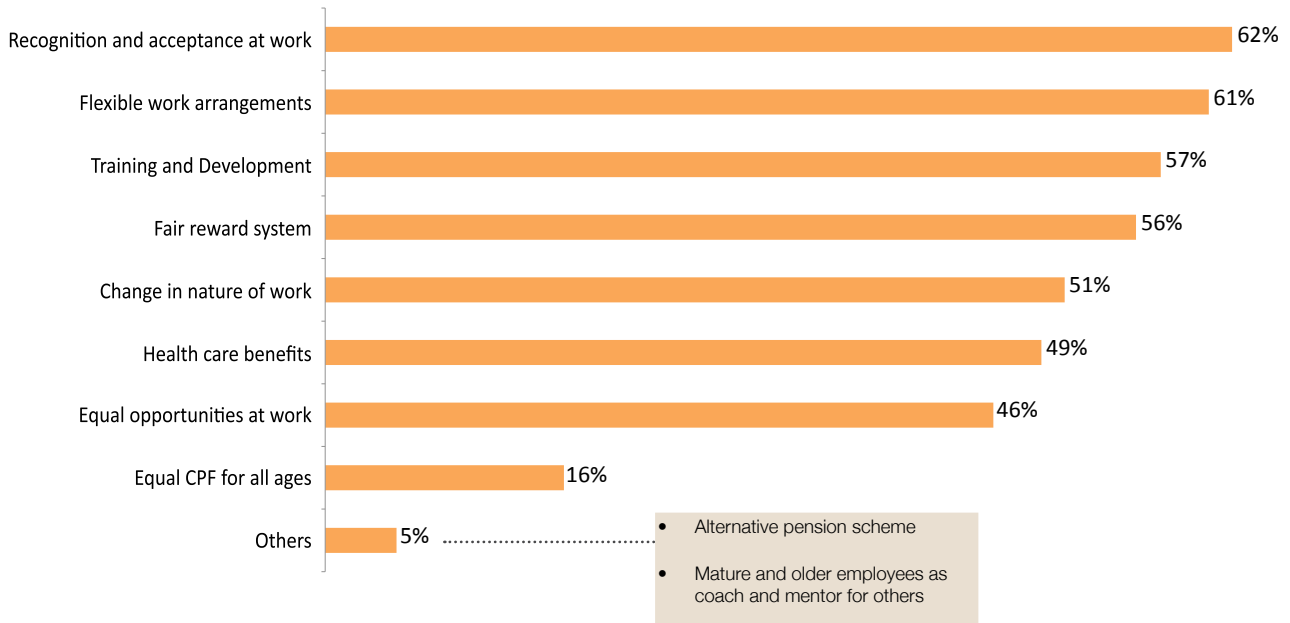


### 3.4 Interventions for Managing Mature and Older Workforce

Recognising, valuing and accepting the work, providing options of flexible work arrangements, training and development and reinforcing a fair reward system stand out as some of the most popular interventions that organisations would like to adopt to attract mature and older employees to re-join the workforce and/or continue to work (*Exhibit 14*).

#### Exhibit 14

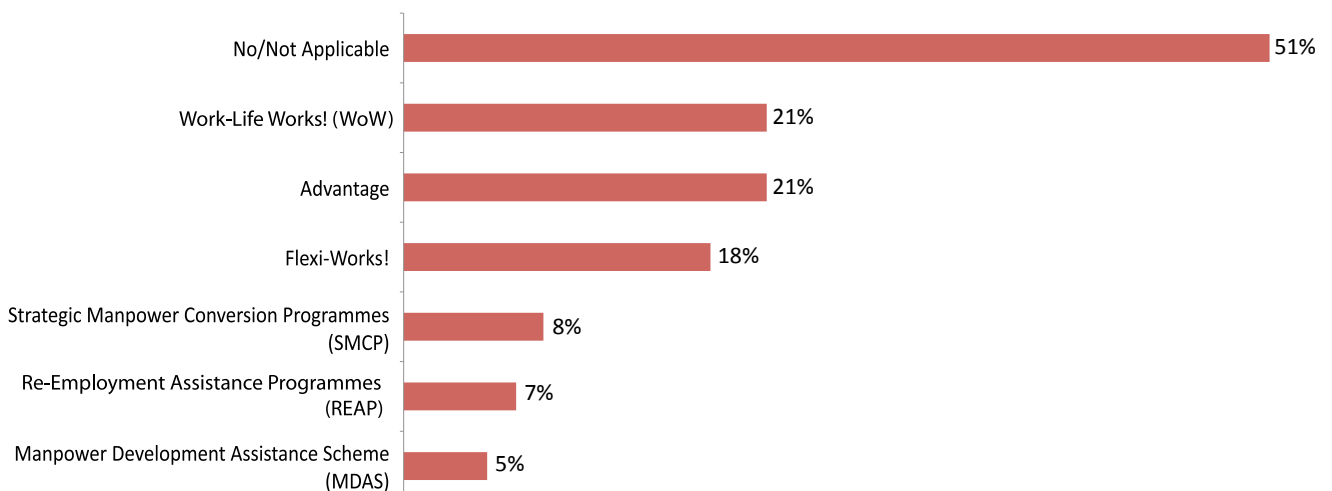
**What would you like to conduct to attract and retain the mature and older employees to re-join workforce or continue to work?**



Nearly 50% of the participating organisations have benefited from various government schemes and programmes, the popular ones include Advantage, Work-Life Works! (WoW) and Flexi-Works! (*Exhibit 15*).

#### Exhibit 15

**Has your organisation participated in various government schemes and programmes relating to manpower issues?**





## Change the Attitude Towards Older Employees

Volvo Penta, a Swedish car manufacturer, has introduced a programme to change the attitude towards older employees and facilitate internal mobility. The programme allocates funds to older workers for personal development and training which would allow advancement within the company.

Overall, organisations welcomed the national initiative of conducting this study.

The participating organisations felt it necessary to educate employers in their respective industries on the advantages of employing older employees and create more knowledge-sharing platforms to deal with the issue. They also suggested providing guidelines (including suggestions related to compensation and benefits) to Human Resource (HR) practitioners to deal with the issue and equip them with higher levels of competencies to identify and implement necessary changes at their workplaces.

### Fast Facts

- At age 55, painter Pablo Picasso completed his masterpiece, Guernica.
- Clara Barton founded the American Red Cross at age 59.
- Albert Einstein at the age of 59 achieved major advancements in his general theory of relativity.
- Benjamin Franklin at the age of 70 helped draft the Declaration of Independence.
- At 58, Captain Chesley “Sully” Sullenberger successfully landed USAir flight 1549 on the Hudson River, and saved the lives of all 155 passengers on board.





# Leading Practices for Managing Mature and Older Employees in Singapore

Declining fertility and increased life expectancies have resulted in a “greying” of the population around the world. This demographic shift is expected to have a profound effect on business and societies at large. It has generally been acknowledged, though in varying proportions, that the impact of Singapore’s ageing workforce will be felt in most of the sectors of the economy and occupations.

It is thus necessary to review human capital policies and practices such as flexible working arrangement, re-employment policy, health, safety and ergonomic strategies, retention of older employees, work environment strategies, etc, to maintain the competitive advantage. This chapter outlines examples of leading practices adopted by 16 leading organisations (operating in Singapore) to tackle the issue.

## 4.1 Flexible Work Arrangements (FWA)

Flexible Work Arrangements (FWA) is a term for employment practices where flexibility exists in work structures. FWA differ from the traditional norms in terms of hours worked, length of contract, or place of work. According to Workplace Flexibility 2010, a flexible work arrangement includes:

- Flexibility in the scheduling of hours worked, such as alternative work schedules (e.g. flexi-time and compressed workweeks), shifts and break schedules
- Flexibility in the number of hours worked, such as part-time work and job shares
- Flexibility in the place of work, such as working at home or at a satellite location

In Alexandra Hospital (AH), a unit called Silver Connection is dedicated to helping mature workers remain meaningfully employed while fulfilling their personal goals. All employees (including mature and older employees) can opt for FWA including part-timing, job sharing and flexi-hour schemes.

Public Utilities Board (PUB) has arrangements for flexible working hours, part-time employment, telecommuting Scheme and Spouse/Parent hospitalisation leave to enable its staff to achieve Work Life Harmony balance. A rich array of programmes and activities organised by the Staff Well Being Committee (SWBC) and the PUB Recreation Club ensures that staff stay healthy, productive and happy. CARE Officers and an external counselling hotline service assist staff to deal with their personal issues and crises.

## **Flexi-work@ Housing & Development Board (HDB)**

Housing & Development Board (HDB) is Singapore's public housing authority and a statutory board under the Ministry of National Development. HDB is a mature organisation with 35% of its 8,700 employees, aged 50 years and above.

HDB offers a variety of flexible work arrangements, including flexi-hours, part-time employment, and telecommuting options. These arrangements are of particular benefit to mature and older employees with care giving responsibilities.

Other Work-Life initiatives benefiting mature and older employees are the company's flexible benefits scheme, which gives \$400 a year to each employee for health and other expenses, an emergency-leave policy, unrecorded time off for family and personal matters, and 12 days of unrecorded study and/or examination leave for employees pursuing higher qualifications and other educational training.



## 4.2 Re-employment Policy/Pre-retirement Planning

As part of a set of measures to enable older employees to work longer, the Singapore Government will enact re-employment legislation by 2012. Re-employment will require employers to offer jobs to employees reaching the retirement age, but it need not be for the same job position, and/or on the same salary and terms.

Re-employment offers more benefits than raising the retirement age because of:

- **Flexibility** - Both employer and employees can work out a re-employment offer that is agreeable to both parties, taking into account the company's requirements and the needs of the older employees.
- **Sustainability** - Wages and benefits can be adjusted to reflect the value of the job and the contribution of the employees so that companies can remain competitive.

In response to the government's efforts to help older workers remain economically productive, Singapore Power (SP) has increased the number of 're-employment after retirement' cases since FY05/06. The 're-employment after retirement' rate jumped from 22% in FY05/06 to 84.7% in FY08/09.

Depending on individual medical fitness, past performance and abilities, the older staff may be re-employed in the same role or a different position for a contract period of one or two years. Re-employed staff continue to be eligible for the annual performance bonus which serves as an incentive to motivate and recognise good performance.

***“Our employees are our greatest asset. They are key to our continued success and form a firm foundation for future growth. ComfortDelGro supports the employment of older workers as we believe in harnessing their rich and diverse experience and knowledge to strengthen our workforce capabilities. We have put in place initiatives to ensure that our older workers work in a safe and conducive environment. We have instituted policies to ensure that our re-employment offers follow good practices on pre-retirement planning/counselling, flexible job arrangements and employment terms.”***

***Ms Daisy Chan, Group Human Resource Officer, ComfortDelGro***





## Re-employment @ Alexandra Hospital (AH)

Alexandra Hospital (AH) strongly encourages re-employment of mature and older employees and has made concerted efforts to achieve this as one of their corporate goals. Re-hiring is also based on the workers' health and performance, with pre-retirement planning and consultation provided. The workers are re-hired on renewable one-year contracts. The hospital also does not cut the wages of its employees after they turn 60, even though it is allowed to reduce wages by up to 10% under the Retirement Age Act.



An employee who was re-hired to take on a different role is 70-year-old Mr William Low. "Uncle William", as he is affectionately known in AH, used to work as a hospital health attendant. IT-savvy, he is now working as an event coordinator within AH, and handles event logistics such as sound systems and lighting.

While working as an occupational therapist at Alexandra Hospital, Mrs Rosalind Tan was also a volunteer gardener there. When she retired at 62, she was offered a different job which matched her interest – landscaping the hospital's environment. Since then, she has been a Senior Executive in the Operations Department, managing the hospital landscape and environmentally-friendly projects.

"If I can make a difference helping other people, improving the environment, why waste my time at home? When I went into it, I got hooked on it, and I have continued till today," says Rosalind.



## Pre-retirement Planning

Retirement planning must not be reserved only for those persons aged 65 years and above. It is never too early or too late to start planning for the future. Early and thoughtful preparation for retirement can signify the beginning of a new and satisfying dimension in one's life. Organisations may do well to leverage on this opportunity to attract and retain employees by providing pre-retirement options to help employees secure their future.

In order to prepare them for the social and physiological changes that come with age, Land Transport Authority (LTA) sends their mature and older employees above 50 years old to the Senior Employability Guidance Programme (SEG). SEG also equips them with the necessary tools to help them stay relevant and employable.

On top of SEG, LTA has put in place the Continuing Education Scheme for Mature Officers (CESMO) to encourage mature employees to upgrade themselves professionally through part-time academic certification/qualification programmes. CESMO provides sponsorship for employees aged 50 and above who intend to take up programmes that are of value to LTA at large but need not necessarily be of direct relevance to their current work. By introducing this scheme, LTA hopes to equip these employees with the necessary skill-sets for their second career to ensure they are gainfully employed and can continue to contribute to the economy.

## Pre-retirement Planning @ Housing & Development Board (HDB)

In December 2008, Housing & Development Board (HDB) put in place a structured Re-Employment Framework to consider the re-employment of employees reaching the retirement age of 62, up to 65. To prepare employees for retirement, discussions on their retirement plans and the re-employment opportunities available in HDB are held at least one year before they retire.

Employees will also be encouraged to attend retirement planning classes. Those found suitable for re-employment are offered a one-year contract, renewable on a yearly basis up to age 65, and subject to the re-employment criteria. HDB, together with the HDB Staff Union, also provides assistance in identifying alternative employment opportunities in the event that HDB is unable to offer re-employment.



**“It’s great that staff my age have the opportunity to carry on working in HDB,” shares 63-year-old Higher Corporate Administrative Executive, Albert Sim, currently on his second re-employment contract with HDB.**

**Before his re-employment in 2008, Albert was in charge of the microfilming of HDB’s hardcopy files, its mail lift system and supervising about 10 staff. Now he takes on project-based work, like the conservation of HDB’s historical records. The training he has received in the past has equipped him for his new roles.**

## Pre-retirement Planning @ Singapore Power (SP)

Singapore Power (SP) Group is a leading energy utility company in the Asia Pacific. With assets of S\$26.3 billion as at end March 2009, it is one of the largest corporations in Singapore. SP owns and operates electricity and gas transmission and distribution businesses and provides energy market support services in Singapore and Australia.

SP has a workforce of over 2,700 employees in Singapore, and nearly 56% are mature and older employees (aged 40 years old and above). A strong advocate of re-employment of older employees, it signed the Employers' Pledge of Fair Employment Practices in 2008.

The HR policies of the company include pre-retirement job counselling and employability (capacity building), along with a comprehensive range of workplace health programmes, performance-based total reward system, quality life programmes and more.

Programmes such as Turning Point in Life have been rolled out to help employees aged 59 and above prepare for retirement and equip them with the know-how to remain socially active, and deal with financial and insurance matters.



V Sandourajan Pandian (Technician from Gas Leak Vehicle Patrol Team, SP PowerGrid) checking the flame ionisation detector to ensure it is in working condition before setting off for patrol duties.



Tan Kow Tee (Technician from SP Services Ltd) checks accuracy of meters for residential customers and responds to queries from offices/ small businesses.

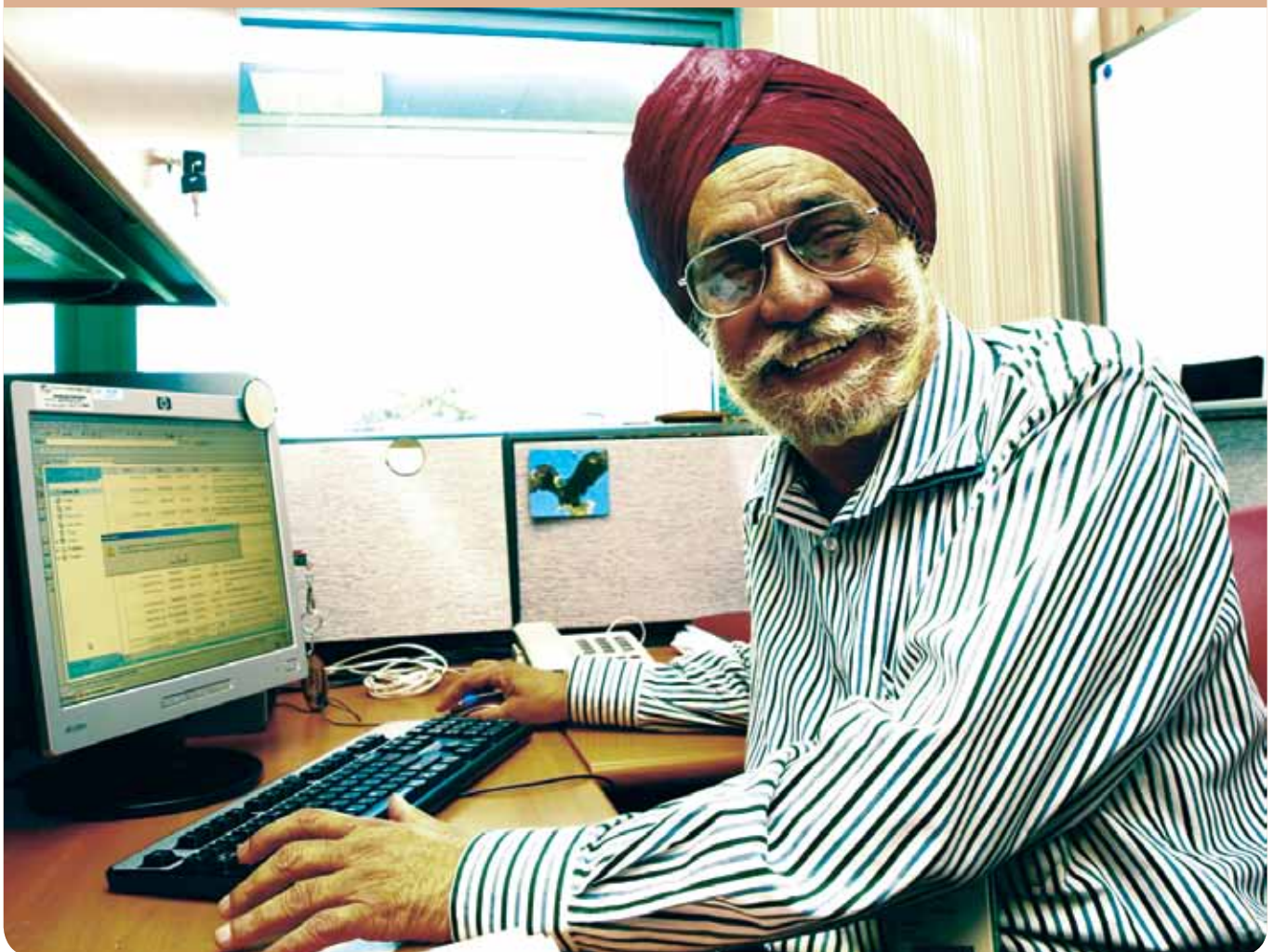


## Pre-retirement Planning @ National Healthcare Group (NHG)

National Healthcare Group (NHG) is a leader in public healthcare in Singapore, with a vast and integrated network of primary healthcare polyclinics, acute care hospitals, national specialty centres, virtual specialty centres and business divisions. Together, NHG institutions comprise 9,100 employees, 35% of whom are mature and older employees (above the age of 40), with nearly 2% above 62 years.

The organisation actively re-hires its retirees and is the first healthcare organisation to sign a Memorandum of Agreement (MOA) with the Healthcare Services Employees' Union (HSEU) to implement the provisions and recommendations set out in the Tripartite Advisory on the Re-employment of Older Workers 2008.

NHG's mature workers attend pre-retirement planning and counselling at least three years before they reach the statutory retirement age of 62. Employees aged 55 to 62 attend programmes including Seniors Employment Guidance organised by National Trades Union Congress (NTUC) or other relevant courses conducted by the Centre for Seniors, etc, to learn about the adaptations needed for continued employment and how to lead pro-active healthy lifestyles after retirement.



## Pre-retirement Planning @ Public Utilities Board (PUB)

Public Utilities Board (PUB) is the national water agency of Singapore responsible for the collection, production, distribution and reclamation of water in Singapore. From rainwater collection to used water treatment, the entire loop is managed by PUB which has over 3,000 employees, nearly 70% of whom are mature and older employees, including 27% who are above the age of 55.

Mature employees provide workforce stability. Re-employment of its employees, who have reached the statutory retirement age of 62, is one of the key sources of recruitment at PUB. With the support from PUB Employees' Union (PUBEU), PUB re-employs retired employees who possess the required skills and competencies for the job vacancies to be filled. Employees may continue in the same job they were in prior to their retirement or be re-deployed to a new job with a different scope and different responsibilities, depending on the needs of the organisation.

As a responsible employer, PUB also co-developed with PUBEU and implemented the Transition Training Programme (TTP) for employees who will reach the compulsory retirement age within the next 10 to 12 years. Implemented in March 2007, the programme aims to better prepare its mature employees for employability and/or retirement well before they reach the compulsory retirement age. The programme consists of four modules and covers topics such as change management, managing one's financial and other commitments, forward planning, acquiring of new life and trade skills and how these open up new career opportunities, and health management. Feedback from the participants has been very positive.

National Trades Union Congress (NTUC) and Public Service Division (PSD) have invited PUB to share its re-employment approaches with the public sector management and union.



Director of Human Resources, PUB, receiving the Certificate of Commendation at the 2008 AARP International Employer Award luncheon. The award was given in recognition of PUB's commitment to create innovative human resources practices that address issues relevant to the age-50-and-above workforce.

***“Employees at PUB have a sense of mission and fulfillment and they love to stay. Nearly 70% of our employees fall in the mature and older category. Interestingly, our attrition rate is as low as 3%. Our employees are productive and engaged. They are committed and provide workforce stability. Hence, we do not see age as an issue as long as the employees are able to perform their job well.”***

***Mr Lawrence Tan, Director Human Resources, PUB***

### 4.3 Organisational Culture

Organisational culture is the sum of the values, customs, traditions and meanings that makes an organisation unique. It is often referred to as the “character of an organisation” since it embodies the vision of the organisation’s founders. The values of an organisational culture influence the ethical standards within an organisation, as well as managerial behaviour.

Many leading organisations have tried to instil an age-inclusive culture where senior management walk the talk. They showcase corporate values and standards of behaviour that specifically reflect the objectives of their organisation towards employees of different ages. Such organisations generally have an edge over others; by creating a positive environment where employees feel valued and respected regardless of age, employers will enjoy higher levels of staff performance.

***“Older employees have experience and expertise that are not easily replaced. We value our mature staff who bring valuable experience and wisdom, and are inspiring role models for younger staff. We consciously adjust our employment practices so that we can optimise on the experience of our mature staff while at the same time help them find fulfillment as they continue working.”***

***Prof Tan Ser Kiat, Chief Executive Officer, SingHealth Group***

#### Organisational Culture @ Royal Plaza on Scotts

Royal Plaza on Scotts, a 5-star hotel in Singapore, believes in creating a working environment that values individual employees and even urges them to enjoy their work. The hotel’s delivery standards, based on the acronym S.E.R.V.I.C.E., encompass the following values: Seamless, Empowered, Refreshing, Versatile, Individualised, Charming and Extraordinary.



A staunch believer in engaging employees, the management has conducted a training session to identify the vital areas of staff satisfaction. All department heads were committed to accept feedback positively and encouraged to find out ‘what happened’ rather than ‘who did it’. In addition, they made concerted efforts to explain to the staff the reasons for all decisions made.

Royal Plaza on Scotts also inspires its employees with a Life-Long Philosophy consisting of four simple principles: Be There, Play!, Make Their Day and Choose Your Attitude.

In Play!, employees are encouraged to have fun while at work. In Make Their Day, employees show their gratitude to colleagues who have made their day by writing little notes of thanks and then posting them on a notice board in the staff cafeteria.



## Organisational Culture @ Cherie Hearts Group International



Cherie Hearts Group International Pte Ltd was founded as a single childcare centre in Singapore in 2001. Presently, the company has expanded to provide childcare and infant care services all over Singapore and other ASEAN countries to become the largest Singapore childcare chain with nearly 60 centres. Cherie Hearts offers a one-stop education service that supports the Physical, Intellectual, Emotional, Social and Language (PIESL) development of children. Nearly 50% of their over 700 employees are in the mature and older category (above the age of 40) with nearly 5% above the age of 60. With their good employee practices, clarity of purpose and a sense of direction, they are touching hearts, moulding lives!

The organisation culture is relationship-based and there is mutual trust between employer and employee. There have been occasions where employees have had to work on Saturdays. Group President and Co-founder Dr Gurchran Singh would declare the following Monday off in appreciation of their good work and support for the organisation.

The group's surprisingly low staff turnover rate of 0.2 speaks louder than words. In a nutshell, valuing the contributions and providing flexible working conditions are some of the strategies of the group in attracting, retaining and engaging their staff.

***“Age is just a number. Mature and older employees could sometimes be more dedicated or equally charged up to the organisation. They are quite energetic. In our organisation, the founders themselves play good role models by respecting the senior employees because of their invaluable experiences. This then percolates down across all segments of employees.”***



***Ms Wenda Ng, President, Overseas Operations, Cherie Hearts***

Cherie Hearts respects and recognises the experience that mature and older employees bring to the workplace and has reaped significant returns in the form of responsible behaviour and commitment.

## Open Door Policy @ PhillipCapital

Established in 1975, PhillipCapital is a group of companies which offers a full range of quality and innovative financial services to retail, corporate and institutional customers. Currently, in Singapore the company has nearly 700 employees (global 3000) with around 10% of them in the mature and older category.

The top management of the company believes in establishing an open door policy based on trust and mutual respect. The mature and older employees are regarded as nurturers of the next generation.

As promoters of fair employment policies, the company believes in creating opportunities for talent development and growth and rewards the best irrespective of their age.

***“Our organisation treasures the experience of mature professionals who can bring value to a young team. Thankfully, we have a wealth of experience which has helped us to build for the future.”***

***Mr Eugene Cheng, HR Director, PhillipCapital, Singapore***





## 4.4 Training of Mature and Older Workers

The Self-Directed Learning Scheme at Housing & Development Board (HDB) offers employees aged 50 and above up to a credit of \$500 to take up any Learning and Development course of their interest. The courses, which may not necessarily relate to their work functions, are aimed at broadening employees' interests to prepare them for their retirement. To enhance the versatility and employability of employees above 40 years of age, they are also encouraged to take up courses leading to formal qualifications (e.g. certificate & diploma) under HDB's sponsorship programmes. Again, sponsorship is not confined to courses that are directly related to the employee's immediate job needs.

### Training @ Alexandra Hospital (AH)

Alexandra Hospital (AH) believes in the fact that healthcare is a 100% knowledge sector and that there is a constant need for upgrading the knowledge and skills. It also emphasises its need for competent and compassionate employees and believes its mature and older employees have these characteristics in them. They encourage employees to undergo training and upgrade skills annually.

*“Choosing to retain and retrain older workers, many of whom are in good physical and mental shape has also paid off for another group – the patients.”*

*Mr Liak Teng Lit, Chief Executive Officer, Alexandra Hospital*



## Training @ Public Utilities Board (PUB)

Public Utilities Board (PUB) has a structured Educational Upgrading Programme to help employees who have only partial education or no education to take different educational upgrading paths. Since 2002, cumulatively more than 900 employees (majority over age 50) have undergone the programme and another 100 or so are presently enrolled. Many of these mature and older employees have successfully graduated and displayed, in the process, their willingness and ability to learn.

Mr Nathan s/o Muniyandy, a Technical Officer with the Water Reclamation (Plants) Department, joined PUB as a Technician in 1998 at 37. He studied part-time and attained a NITEC in Electrical Technology. From 2002 to 2005, he attained a Higher NITEC in Electrical Engineering under PUB's sponsorship.



PUB continued to sponsor Mr Nathan for the Diploma in Water Technology (DWT) at Ngee Ann Polytechnic till he graduated in February 2008. For his exemplary commitment towards continual learning and training, Mr Nathan was awarded the Life Long Learner Award in 2007 which recognises individuals who persevere in upgrading their skills and take on new challenges or stay relevant at work.



Another Technical Officer with the Water Reclamation (Plants) Department, Mr Shaikh Mohd Riad, also received the Life Long Learner Award in 2008. His hard work bore fruit when, at the age of 41, he graduated with honours in Bachelor of Electrical and Electronic Engineering from Nanyang Technological University (NTU) in 2008, under PUB's co-sponsorship scheme.

Prior to his 5-year part-time degree in NTU, Mr Shaikh did a 5-year part-time Diploma in Electrical Engineering at Singapore Polytechnic. As an adult learner, it was tough as Mr Shaikh had to juggle with work, family and classes. Through self-discipline, positive attitude and sheer determination, he completed his almost decade-long learning journey.

## Training @ McDonald's Singapore

In McDonald's Singapore, a series of operational and training changes was recently incorporated to cater to the needs of mature workers. These included changes to the orientation programme and re-designing of staff training material.

***“We’ve always been bullish about people investment. There is always room for great service, regardless of the economic climate. Training and taking the time to sharpen our people’s skills will in turn provide long-term value for both employees and employers.”***

***McDonald’s company policy on hiring mature and older employees is driven by an inclusive work culture and an employee value proposition which aims to give every employee an opportunity to learn and benefit from - regardless of age”.***

***Ms Patricia Yong, Head of Human Resource and Development,  
McDonald’s Singapore***

Two key adjustments were made to ensure an operations-friendly environment for mature workers at McDonald's:

- Visuals and Graphics - Previous training aids were text-heavy, and mostly in English. These were revised to include more visuals and graphics to make them for accessible to mature workers.
- Cash Registers - Existing cash registers were upgraded to touch-screen models, where each menu item is now represented visually, thus eliminating the need for mature employees to strain their eyes to read the small print. It also makes it easier for employees to enter a customer's order, ensuring a more speedy service.



## Training and Multi-skilling @ ComfortDelgro

ComfortDelGro is the world's second largest public-listed passenger land transport company. ComfortDelGro Singapore comprises over 10,000 employees, nearly 60% of whom are mature and older employees (aged 40 years and above). Through the employment of technology and extensive training, the organisation is leading the industry not just in Singapore but also globally. ComfortDelGro has long recognised the significance of a mature and older workforce.

***“The automobile industry is labour intensive and faces difficulty getting young people on board. It is among the first few industries to feel the pinch of the ageing workforce. It has been our constant endeavour to train and retrain our employees to upgrade their skills and give them multiple skill sets in order for them to stay relevant. We also re-design our jobs at the workplace to make the workforce more productive. In fact, from our experience, our older employees are a stable and reliable lot. They are cautious at work and possess competencies that are very much required for the industry we are in.”***

***Ms Daisy Chan, Group Human Resource Officer, ComfortDelGro***



To stay ahead in the competition, the Group has a structured training process (technical and non-technical). The technical training includes programmes on safety, security, operations/engineering related skills and technical/standards certification. Operational and frontline staff (the majority of whom are mature and older employees) also go through rigorous training programmes to ensure that service standards are met and improved. For example, Bus Captains and Traffic Inspectors are regularly primed on the usage of appropriate service language for different customer situations.

To help reinforce the learning for the mature and older employees, a service pledge in the form of a pocket-size card, detailing the set of behaviours is given to frontline staff. Bus Captains also attend refresher courses on defensive and fuel economy driving. To help mature employees adapt better to changes, they are sent on change management courses and given regular supervision and counselling, where appropriate.



## Learning Capacity @ Cargill Group of Companies

In Cargill Group of Companies, a privately held international provider of food, agricultural and risk management products and services, all employees are highly encouraged to acquire/upgrade skills and continually develop



competencies and skills throughout their career with the company.

“Learning Capacity”, one of the pillars of Cargill Group’s Leadership Model, shapes this learning journey. The organisation creates an environment where employees can develop and pursue their passion to learn, be adaptable and nimble, gain a

broad perspective and develop conceptual strength. An employee’s learning capacity and achievements are also regularly assessed as part of Cargill Group’s annual performance management process.

***“Great decisions come from great debates, and great debates are shaped by people that bring a variety of perspective. Having the diversity that’s necessary for the quality of debate to be at the highest possible level is clearly a business imperative.”***

***Mr Greg Page, Chairman and Chief Executive Officer, Cargill Group of Companies***



***“I’ve been working for Singapore General Hospital (SGH) for almost 50 years. SGH provides a continuous learning environment for all her staff, and often sends us for training, even for older workers like me. Every day at work I learn new things, even at my age. Even though I work in Housekeeping, my opportunity for learning extends beyond my area of work, e.g. computer skills. My managers and supervisors take good care of us. I am the longest serving staff in the Housekeeping Department.”***

***Mdm Yun Yit Siong, 70, Hospital Attendant, SGH***

## 4.5 Physical Work Environment (Ergonomics)

'Ergonomics' is derived from the words 'laws of' (nomos) and 'work' (ergon). Ergonomics involves adapting the job and/or the equipment and the human to each other for optimal safety and productivity, and this has a direct correlation with an ageing population.

ComfortDelGro employs special measures to engage its mature employees by creating an age-friendly working environment, e.g. older Bus Captains with night vision problems are rostered to drive only during the morning or day shifts. Larger fonts in circulars/memoranda, bigger LCD monitors instead of CRT monitors and toggling between multiple systems are but a few of the other initiatives to accommodate mature and older employees.

### Ergonomically Friendly Workplace @ Chevron

Chevron is one of the world's largest integrated energy companies. Headquartered in San Ramon, California, it conducts business in countries all around the globe. Singapore is the regional headquarters for the downstream operations in Asia-Pacific, which include the manufacturing, supply and trading, marketing, and lubricants businesses. Chevron Upstream also has a presence in Singapore through shipping, global gas and power generation businesses.

Chevron's initiatives help to promote active ageing and well-being. Its employee wellness programme focuses on employee health and well-being which particularly benefits older workers.

Their ergonomically friendly workplaces are remarkable. Each employee receives individual health-related statistics periodically from ergonomists employed by the company. The report also advises employees on the necessary steps required to maintain their health. There is an on-site nurse and doctor in the office and older employees have to attend company health screenings more frequently than younger employees.



## 4.6 Job Re-design

Job re-design is the deliberate purposeful planning of the job, including all its structural and social aspects and their effect on the employee. Many factors affect job design, such as managerial style, unions, working conditions, and technology.

### Everglow Nurses' Programme

National Healthcare Group (NHG) advocates the continual re-design of jobs not just to attract mature workers to enter healthcare but also to provide career development opportunities for their employees. Ms Manickam Maragtham, 54-year-old Nurse Clinician from the Institute of Mental Health (IMH), was awarded a scholarship to study a Postgraduate Diploma in Higher Education in 2009. "I was delighted to hear that I was successful in my application. Initially, I was sceptical about being over the age of 50, whether I will be benchmarked against my younger colleagues. Now I truly believe that NHG had embarked on this journey for mature professionals like me to grow and develop till we retire."

NHG has introduced Everglow Nurses' Programme which invites retired nurses to opt for creative jobs in the areas of training, promoting patient safety and maintaining clinical standards of care. Everglow is an opportunity to remain in the workforce under a flexi-hour work scheme.

Mr Harbhajan Singh, 67, Senior Nurse Manager at Tan Tock Seng Hospital (TTSH), is one of the longest-serving male nurses in Singapore, having spent 49 years as a nurse. Re-employed after 62, he changed portfolios and learnt new skills to provide administrative support to the hospital's Nursing Services. He continually upgrades his computer, writing and communication skills to help him perform more effectively. In 2008, he won the Active Agers Award presented by the Council for Third Age.





## 4.7 Health and Wellness

In an earlier part of the study, it was highlighted that local employers are concerned that a mature and older workforce may result in higher health and insurance costs. However, recent surveys conducted by Australian Bureau of Statistics (ABS) have found that mature workers are less likely to take sick leave and experience work-related injuries compared to younger workers. Section 5.2 elaborates, and suggests steps that employers can undertake to help boost their workforce productivity.

### Health and Wellness @ Public Utilities Board (PUB)

Public Utilities Board (PUB) also addresses a range of employee health issues and concerns - management & union well-being, social well-being, physical well-being, economic well-being, and mental well-being - in a holistic manner through its Staff Well Being Committee (SWBC).

SWBC also monitors employees' health and satisfaction through surveys, feedback, health screenings and fitness tests. It constantly develops new policies and programmes to create an environment conducive to developing healthy employees and cater to their changing work-life needs. PUB's Recreation Club supports and organises sports, social and Corporate Social Responsibility activities such as festival celebrations, inter-department games, volunteering opportunities, hobby workshops and movie nights.

### Health and Wellness @ Alexandra Hospital (AH)

As a healthcare provider, Alexandra Hospital fully recognises the significance of taking care of the health and well-being of its own employees, especially mature and older ones. Its Health For Older Persons Programme (HOP@Work) empowers workers with knowledge to improve their health and is tailored to each worker's educational background. The extensive programme covers topics such as exercise and health, eating right, office ergonomics, etc. Messages communicating the significance of maintaining health are visible in every nook and corner of the hospital campus, whether in the canteen or along staircases. Besides health education, older workers receive advice on lifestyle practices through health intervention programmes concerning weight management, hypertension management and fall prevention. Employees get a personalised health report card based on individual health assessments.

## 4.8 Respect from Colleagues

McDonald's retention and re-employment of older employees imbue a family-style working environment. As the company's workforce spans a vast range of ages, this allows the older employees to share with the younger ones their life experience or skills, such as being more patient with customers. Mature and older employees are often affectionately addressed as "Uncle" or "Aunty" by the younger crew.

***"Most patients in a hospital are in the older age group. Older employees are more empathetic. They are gentler, more patient and accommodating when dealing with patients compared to younger employees. We love having them around."***

***Mr Liak Teng Lit, Chief Executive Officer, Alexandra Hospital***



## 4.9 Recognition and Rewards

Awards that recognise employee contributions go beyond surface appreciation. They go deeper to inspire engagement to the organisation.



In ComfortDelGro where the average length of service of an employee is a commendable ten years, Long Service Awards are presented to recognise mature workers for their years of contribution to the organisation. In 2008, the Group went one step further and inaugurated its Passion Award to recognise engaged employees who show great passion for their jobs and who go more than an extra mile to serve customers. Eight of the 10 finalists were mature and older employees, with the oldest being a 62-year-old Senior Bus Captain.

### Caring for Mature and Older Workers @ Land Transport Authority (LTA)

Land Transport Authority of Singapore (LTA) is a statutory board under the Ministry of Transport that spearheads land transport developments in Singapore. LTA comprises over 4,000 employees. Nearly 40% are mature employees, with 14% of the total employee population having more than 20 years of experience with LTA.

***“LTA values its mature and older employees and encourages extension of service beyond retirement. Staff are offered continued contract renewal based on performance, good conduct, job availability and health. We continue to motivate them through our performance driven culture and by investing in training and development programmes for them. We also tap on these mature and older employees’ wealth of knowledge and experience by engaging them as mentors to coach younger employees.”***

***Ms Alice Tan, Group Director (Corporate Services), LTA***

LTA cares for its employees with customised health and wellness programmes such as health intervention programmes and talks, as well as activities such as taiji and yoga for its mature employees. LTA recognises the contributions that these mature employees have made towards the organisation. Hence, by taking care of them through specific programmes, LTA ensures these employees continue to remain employable and engaged with the organisation.



***“Being re-employed after my official retirement is an affirmation by the organisation that my numerous years of service have been recognised, appreciated and valued.”***

***Mr Joseph Philip, Senior Engineering Officer, Road Projects, LTA***

## Recognition and Rewards @ Panasonic Singapore

Panasonic Corporation, based in Osaka, Japan, is a worldwide leader in the development and manufacture of electronic products for a wide range of consumer, business, and industrial needs. In Asia Pacific Region, Panasonic has a long standing presence. In Singapore, Panasonic has more than 5,000 employees. Due to its history, Panasonic has a high proportion of mature employees. For example, in the regional HQ office Panasonic Asia Pacific Pte Ltd alone, 30% of its 500 plus employees are mature and older.

The company advocates fair employment practices. Its compensation and benefits strategy consistently recognises efforts and performances, and rewards. The company is committed to the personal and professional development and fulfillment of its people, and provides the right mix of on and off-the-job training for career advancement. The benefit programmes ensure that every employee (including mature and older) is taken care of personally, financially and professionally.

***“Panasonic is a forward-looking organisation with enlightened human-resource practices and policies. It is a company brimming with opportunities to unleash the fullest potential of every staff member. We have created an environment that encourages bonding and camaraderie among us. This is what makes Panasonic the place where everyone is rewarded with an exciting and personally enriching career.”***

**Mr Kwok Cheong, GM HCM Group/Asia Pacific Recruiting Centre,  
Panasonic Asia Pacific Pte Ltd**



***“At Chevron, we believe in the power of Human Energy. As an international energy company, our people are our greatest assets. Diversity is one of Chevron’s key values and we practise an age-inclusive culture at Chevron. Furthermore, our unique ‘pay for performance’ model ascertains our objective of fair employment practices.”***

**Ms Adrienne Wong, Area HR Manager (Cambodia/Indonesia/Malaysia/Singapore),  
Chevron International Pte Ltd**

## Recognition @ Singapore General Hospital (SGH)

Singapore General Hospital (SGH) is the nation's flagship tertiary hospital, with a 7,000-strong multi-generational diversified workforce and a rich 190 years of medical history. Together with the National Specialty Centres on SGH campus, it provides 35 clinical specialties, of which Haematology, Renal Medicine, Nuclear Medicine, Orthopaedic Surgery, Pathology and Plastic Surgery (Burns) are established as national referral centres. It is the training site for Duke-NUS Graduate Medical School and NUS Yong Loo Lin School of Medicine. Committed to the philosophy of putting "Patients. At the Heart of All We Do", SGH strives to provide the best and yet affordable tertiary care to her patients. This pursuit of excellence also extends to its age-friendly people policies.

***"To SGH, older workers with their years of experience, wisdom and loyalty can be a valuable resource especially in a healthcare industry. SGH does not discriminate against the hiring of mature or older workers so long as the candidates meet the job requirements and are prepared to take on the job."***

***Ms Esther Tan, Deputy Director, Human Resources, SGH***

SGH gives emphasis to the ability and competence of each employee, not age. The hospital has introduced programmes like job counselling, automation and job re-design to customise training tailored for mature and older employees.

SGH has moved away from a unilateral salary cut for an older worker who chooses to extend his/her retirement age from 60 to 62. Instead, they are assessed based on a set of objective factors such as performance and job scope. Older workers who are still productive and performing the full job scope, will have no salary cut upon extension of retirement. This is a welcome move for the older workers, many of whom are still productive and have experiences that are very much valued by the hospital.

SGH has also been supportive of the Silver Connection movement at the SingHealth cluster level to encourage mature employees to refresh, retrain and remain employable. Resignation rate of older employees in SGH is as low as 2.9%, based on 2009 figures. It seems the employees feel recognised and appreciated. The statistics and participation of the older employees in hospital-wide initiatives show their high level of commitment and loyalty to the hospital. They also reflect a high level of engagement.

***"[Behind SGH]...is an agile, motivated and competent workforce committed to putting 'Patients At the Heart of All We Do'. We will strive to strengthen connectivity with our employees so that everyone can find fulfillment as we give our best for patients."***

***Prof Ang Chong Lye, Chief Executive Officer, SGH***

## 4.10 Tapping on Government Schemes

By 2012, the Singapore Government will enact re-employment legislation to enable more people to continue working beyond the current statutory retirement age of 62.

Since the Tripartite Guidelines on Employment of Older Employees was announced in March 2010, two out of three unionised companies have already signalled their commitment to re-hire older workers. Retrenched workers can also seek re-employment at various job fairs organised in housing estates by Community Development Councils (CDCs) in collaboration with the Ministry of Manpower (MOM), the National Trades Union Congress (NTUC) and the Singapore National Employers Federation (SNEF).

To change traditional perceptions of growing old and to promote active ageing, the Council for Third Age (C3A) was set up recently, even as the government continues to promote Singapore as a development platform for the health and wellness sector. “Silver”-themed conventions such as the Silver Industry Conference and Exhibition and the 50+ Singapore Expo are regularly held.

More companies are slowly but surely adapting their human resource practices to an older workforce. All of the featured organisations have already taken advantage of available government schemes such as ADVANTAGE, GEMS, Flexi-Works!, Work-Life Works!, SPUR, etc. Last year, two Singapore companies won the American Association of Retired Persons’ (AARP) International Innovative Employers Award for adopting measures to attract, retain and engage workers aged 50 and above.



## Related Schemes for Companies to Tap On

### • The ADVANTAGE!

Launched in 2005, The ADVANTAGE! provides an incentive of up to \$400,000 toward a firm's recruitment, retention or re-employment of older workers. According to government statistics, more than 1,300 companies have benefited from the initiative by committing to recruiting 5,400 older workers, retaining 21,000 and re-employing 9,500.

For more information, log onto [www.wda.gov.sg](http://www.wda.gov.sg)

### • Tripartite Action Group (TAG)

Tripartite Action Group (TAG) is a peer support group that has been set up to help employers make their organisations age-friendly. It is managed by Singapore National Employers Federation (SNEF), to operationalise the recommendations of the tripartite committee on employability of older workers.

For more information, log onto [www.sgemployers.com](http://www.sgemployers.com)

### • Work-Life Works! (WoW)

Introduced in 2004, the fund helps companies defray cost to kick-start Work-Life initiatives at the workplace, in particular, flexible work arrangements. Disbursements will be tied to key project milestones.

For more information, log onto [www.mom.gov.sg/work-life](http://www.mom.gov.sg/work-life)

### • Flexi-Works!

Flexi-Works! is an initiative by the Singapore Workforce Development Agency (WDA) and the National Trades Union Congress (NTUC) for companies to hire new workers on part-time or flexible work arrangements. The scheme offers a grant of up to \$100,000 to support a company's efforts in the recruitment of workers on part-time or flexible work arrangements. The programme has been enhanced and extended to run for another three years from April 2010 to December 2012.

For more information, log onto [www.ntuc.org.sg/flexiworks](http://www.ntuc.org.sg/flexiworks)

### • NTUC's Senior Employability Guidance (SEG)

The Senior Employability Guidance (SEG) prepares mature and older employees above 50 years old for the social and physiological changes that come with age and help them stay relevant and employable.



## 4.11 Training Supervisors

Singapore Power (SP) incorporates technology into their structured training to help staff in their learning, so as to enhance their skills. Training simulators are used extensively in staff training, e.g. in coaching staff how to identify and fix an electrical fault. These have enabled new staff to acquire new skills quickly and provided mature and older employees with refreshers to keep their skills up to date. Video recordings of critical incidents are screened regularly to educate our staff on the correct responses to such incidents. Attachment training is also organised where new employees listen in when older employees handle customers, either face to face or via the telephone.

## 4.12 Workplace Safety and Health

Due to an increase in the number of mature employees in the workforce, ComfortDelGro focuses on worksite risk assessments that are conducted on a regular basis to ensure that the required safety/health standards continue to be met and improved. Workplace health promotion activities are also held regularly and include topics that are useful to mature and older employees, such as stress management talks, cardiopulmonary health awareness and healthy eating. Training on the cardiopulmonary resuscitation technique, extending regular vision care and smoking cessation programmes are other initiatives introduced to encourage the older employees to adopt healthy lifestyles.

## 4.13 Mentoring

New hires at McDonald's Singapore are assigned a buddy to follow around for their first 30 days, with follow-up sessions conducted monthly as well. The buddy system provides opportunities for ongoing consultation and feedback while the follow-up training helps to reinforce learning and facilitate recall.

### Mentoring @ Chevron



Chevron's structured Age Management Programme consists of three pillars: Performance Management System (alignment to business needs, de-linking compensation from seniority), flexible employment and TR response (part-time, contract) and an age-inclusive culture (anti-harassment training, supervisory training and XYZ network, a speed-mentoring forum where senior managers meet with Gen Y and Gen X employees to share their knowledge and also to mentor them on a voluntary basis on work-related matters).

***“The so-called Silver Tsunami can contribute greatly to our workforce. They serve as key contributors in retaining skills and expertise and in developing a pool of key coaches/mentors for the next generation of leaders.”***

***Mr Hong Shuen Yin, HR Consultant, Chevron Singapore***

***“HDB has a lot to gain from the rich experience and institutional knowledge [of the mature workforce], especially in training up our younger officers.”***

***Mr Tay Kim Poh, Chief Executive Officer, HDB***

## **Mentoring @ Royal Plaza on Scotts**

The Royal Plaza on Scotts is a 5-star leading hotel in Singapore. With nearly 50% of its over 300 employees in the mature and older category, it has an impressive line-up of features which deliver the hotel's promise of creating memorable experiences for Business travellers.

***“The mature employees are valuable assets to the organisation as they are able to share their wealth of experience with the younger employees. The hotel taps on their expertise by pairing the mature employees with the younger generation of new hires to provide guidance and encourage cohesiveness.***

***The hotel also implemented a buddy system where a new mature employee is paired with a younger co-worker or vice versa to work together and learn from each other. For example, younger employees may learn from mature and older employees on how to handle difficult customers while guiding their older colleagues on the effective usage of technology at the workplace.”***

***Mr Patrick Fiat, General Manager,  
Royal Plaza on Scotts***

While the hotel understands the importance of making money, it also knows how crucial it is for employees across all age groups to enjoy and find meaning in their work. The management strongly believes happy and engaged employees will take good care of their guests, and this will result in customer loyalty.

Royal Plaza on Scotts is equipping the workforce not just with related skills certification but also generic skill training, e.g. Microsoft Word, thus creating a culture of continual learning. In view of the changing workforce demographics, the hotel trained the managers of respective departments in managing a multi-generational workforce.



## 4.14 Engaging Mature and Older Employees

To attract mature and older employees, Royal Plaza on Scotts has developed recruitment strategies like implementing Flexible Working Arrangements (FWA), shorter working hours and developing a benefits package specific to this group, etc. It has also implemented a host of low-cost and hassle-free work-life programmes including regular health screening and health talks, yoga courses, sushi-making classes and others aimed at developing its employees as well as enhancing the balance between their work and personal lives.

A Recreational Committee set up by the hotel was tasked to take care of the well-being of their co-workers. The committee organises monthly activities like health awareness talks, coping with changes and crisis, the annual dinner and dance, etc. Its in-house campaign “One step up, two steps down”, launched a few years ago, encourages employees to take the stairs whenever they are going up one level or two levels down. This initiative, one of many to create awareness among the older employees about the importance of a healthy lifestyle, also strengthens the bond among employees across different generations.



*“As our population ages, the demand for healthcare services is growing fast. Singaporeans are also asking for better healthcare services. But as there is a worldwide shortage of healthcare workers, we need to find new solutions to build up our manpower pool. So, our highly skilled and experienced mature employees are precious assets which we should definitely retain.”*

*Dr Lim Suet Wun, Chief Executive Officer,  
National Healthcare Group & Tan Tock Seng Hospital*



## Active Ageing Celebrations@ NTUC Club

NTUC Club, the entertainment arm of NTUC, was established in December 1986 to provide affordable lifestyle options for union members and the public. Based on the core values of care, passion, trust and service excellence, the club has grown by leaps and bounds. The club strongly encourages re-employment of older workers and has taken many initiatives in the direction.

***“Our older workers are dedicated and produce good quality work. They are usually more detail-oriented, focused and attentive. They take pride in their work and have good communication skills. Maturity comes from years of life and work experiences and these traits are reflected quite evidently in their daily work.”***

***Mr Charles Khng, General Secretary,  
NTUC Club Attractions, Resorts & Entertainment Union***

As part of the Council for Third Age (C3A) Active Ageing Celebrations 2009, the club helped introduce “U Live The Good Life” - an all-inclusive “one-stop shop” carnival targeted at active agers 55 years and above. The Active Ageing Celebrations organised under the Active Ageing Festival umbrella is specially created to organise activities that promote the active ageing lifestyle. The club is also working on various areas such as training, health and wellness programmes, a performance-based wage system and job re-design. One such initiative has been the Portable Medical Benefits Scheme which benefits the older workers in terms of portability and lifetime coverage.



***“People often say that one is over the hill at this stage of life, but our senior members have proven to be an active lot who are gainfully employed and continue to demonstrate a zest for life through their strong participation in many union activities, including competitive sports. NTUC Club has a long history of working with our senior members, including those in their sixties, seventies and beyond, and we are deeply encouraged by many who continue to keep themselves active, fit and healthy.”***

***Mr Yeo Khee Leng, Chief Executive Officer, NTUC Club***



# The Way Forward

***“Old attitudes and set-ups belonging to the days when Singapore had a younger population and life expectancies were shorter must change for Singaporeans to face the new reality. One fifth of Singapore’s population will be 65 years and older by 2030. This is nearly one million people, three times the number today. Employers need to appreciate that older workers, with their years of experience, wisdom and loyalty, can be a valuable resource at the workplace. Companies can modify job specifications and operations or re-design work for their older employees. Workers must also play their part. They need to be ready to adjust to different responsibilities, and possibly lighter work at less pay.”***

**Prime Minister Lee Hsien Loong,  
American Association of Retired Persons  
(AARP) Conference 2008**

## Fast Facts

- By 2030, 1 in every 8 of the earth’s inhabitants will be 65 and older.
- At the global level, life expectancy rose from 47 years in 1950-1955 to 65 years in 2000-2005 and is expected to reach 75 years in 2045-2050.
- In the period from 1950-1955 to 2000-2005, total fertility fell from 5.0 to 2.6 children per woman and it is expected to continue falling to reach 2.0 children per woman in 2045-2050.
- 25% of European Union (EU) countries have declining populations.
- Japan is the world’s oldest country with more than 21% of all Japanese aged 65 and over.
- By 2050, Asia Pacific will be home to most of the world’s elderly people, with 998 million people aged 60 and above.



The ageing population is emitting shockwaves to policy makers and employers alike. The number of employees eligible for retirement is rising each year, and fewer young employees are entering the market. The impact of the ageing population on business, workplaces and society is profound and needs undivided attention from all walks of society to find a feasible and sustainable solution. The human capital imperatives include preserving the knowledge and experience of the senior workforce while creating and implementing talent management programmes for the next generation of employees.

This chapter attempts to set the direction for the next steps on how to leverage from the demographic dividend.

## 5.1 Demographic Realities

The United Nations (UN) has identified global ageing as one of the top three socio-economic issues facing Planet Earth in the 21st century (together with global warming and global terrorism). In 2006, almost 500 million people worldwide were 65 and older. By 2030, that total is projected to increase to 1 billion that is 1 in every 8 of the earth's inhabitants.

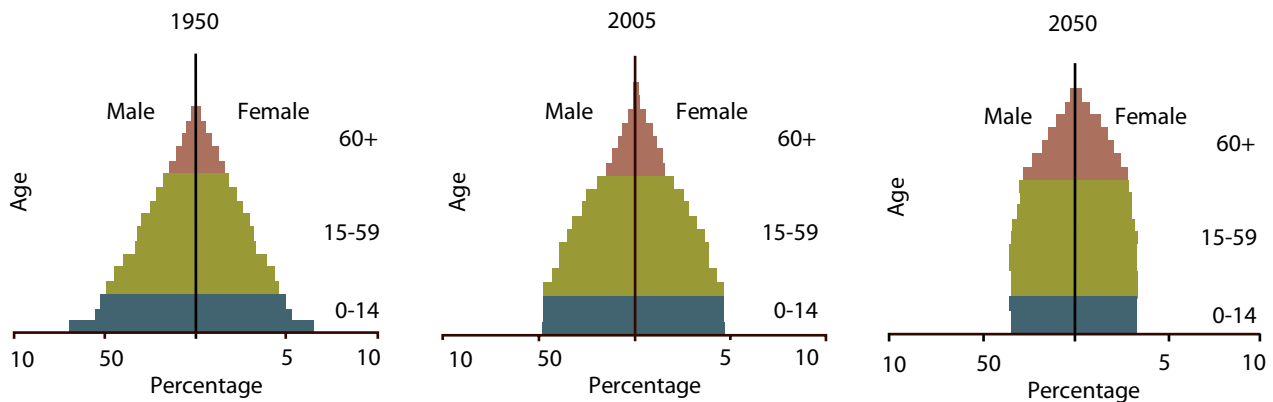
The age distribution of the world's population (*Exhibit 16*) is undergoing a profound and irreversible change called a "demographic transition". As mortality and fertility have fallen, the age distribution has been shifting gradually to older ages. All regions of the world are experiencing this change.

The 2007 UN World Economic and Social Survey analysed the implications of ageing for social and economic development around the world. Living longer and healthier lives brings tremendous potential for economic and social development and for personal fulfillment.

In his pioneering research work, David E Bloom, Professor of Economics and Demography at Harvard University and director of its Program on the Global Demography of Aging, argues that with the rapid growth of an ageing population, there is a rise in the rate of economic growth due to a rising share of working age people in the population. This usually occurs late in the demographic transition when the fertility rate falls and the youth dependency rate declines. This is a phenomenon which he calls 'the demographic dividend (or demographic bonus)'. The magnitude of the demographic dividend appears to be dependent on the ability of the economy to absorb and productively employ the extra workers. Because people's economic behaviour and needs vary at different stages of life, changes in a country's age-structure can have significant effects on its economic performance. Professor Bloom also notes that this demographic bonus provides a window of opportunity for accelerated economic development. However, reaping its potential benefits depends on the generation of productive employment and opportunities for investment, and ultimately on the existence of social and political conditions that can provide an environment for sustainable growth and development.

# Exhibit 16

## Population pyramids for the world 1950, 2005 and 2050



Source: United Nations

## 5.2 Concluding Thoughts

The previous section on demographic realities highlights the fact that the workforce is ageing fast. The sooner the companies understand this and act to overcome the stereotypes, the better it is for their businesses. Such proactive efforts will enable them to adapt well to the impending re-employment legislation 2012. The top three concerns that employers in Singapore have regarding mature and older workers may be mitigated with the following solutions:

### Employers' Concern #1

#### Rising health and insurance costs

##### Probable Solutions

- Regularly assess the workforce demographics/statistics on employee absenteeism and healthcare costs incurred and compare the data with respect to various age-groups of employees.
- Maintain pre-employment health records to exclude pre-existing illness and medical conditions and continue to monitor health and medical conditions whilst in employment and discuss the same with the respective employees.
- Mature and older people may be more prone to diseases/illnesses but the reason could even be related to risky health behaviours rather than age.
- Compare health care costs with other components of manpower costs. For example, a recent study released by the US Bureau of Labor Statistics, showed that workers aged 55 to 64 have been with their current employers for a median of 9.3 years, while workers aged 25 to 34 have a median tenure of only 2.9 years which indicates that the turnover ratios and the related costs are higher for younger employees as compared to older ones.

According to analyses of data from the UnumProvident Disability Database (2005), “medical costs are reported to rise at an estimated 25% from age 40 to 50 and 35% from age 50 to 60. Age is less a factor in health care costs than the presence of such risk factors as smoking, obesity, lack of exercise, and diabetes.”

In a 2002 study of 135,000 current and retired employees of a large company, 44% of excess health care costs for individuals less than 45 years of age were affected by the presence of behavioural health risk factors (obesity, smoking, sedentary lifestyle, high blood pressure), with or without self-reported disease. For individuals aged 65 and over without self-reported disease, 8.2% of excess health care costs were affected by such factors.

## Employers' Concern #2

### Jobs may require physical abilities beyond mature and older employees' abilities

#### Probable Solutions

- Regularly conduct job analysis to assess roles and affect job re-design, where appropriate.
- Weigh the option of creating positions that will support the further utilisation of the knowledge and experience of mature and older employees. This will help conserve the institutional knowledge which may be passed on to the younger generation of employees.
- Plan variable and innovative compensation schemes based on the value of work.

***“Conceptions of “who is old” vary greatly across cultures, across historical periods, and by industrial sector. We found in the IT sector that workers are considered old if they have children. Ballet dancers and professional athletes may be considered old in their twenties or thirties, airline pilots in their fifties, and Supreme Court Justices in their eighties. It is important to investigate how employers and workers informally designate workers as young or old, and whether such designations are associated with the attribution of positive characteristics (e.g. wisdom and responsibility) or negative characteristics (e.g. unable to learn new technology).”***

***Victor Marshall, Ph.D., University of North Carolina***

## Employers' Concern #3

### Mature and older employees are often unwilling to change, or learn new things or technology

#### Probable Solutions

- Communicate clearly and openly with the mature and older employees concerning the expectations the organisation has from their role(s) and do not just discriminate and assume.
- A study of Organisation for Economic Cooperation & Development (OECD) nations concluded that verbal skills, communication and intelligence remain unchanged as a person ages.
- In another Australian Bureau of Statistics (ABS), data showed that Australians aged 55 to 64 are the fastest growing users of information technology. International studies indicate that appropriate training provided in a supportive environment can greatly assist older workers to learn new technology systems.

This study has documented leading practices which other organisations/employers can adopt to reap the demographic dividend. The findings from the various organisational studies will serve to help other organisations embrace the leading practices and to look beyond myths and stereotypes. There are progressive employers locally and internationally whom one can emulate and learn from. There are genuine issues and concerns but all of these can be addressed and resolved.



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# Corporate Profiles

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TAFEP promotes fair, responsible and merit-based employment practices so that employees can realise their full potential and employers can achieve organisational excellence. Leveraging its unique tripartite identity, TAFEP works in partnership with employer organisations, unions and the government to create awareness and facilitate the adoption of fair and responsible employment practices. TAFEP provides a range of services, tools and resources, including training workshops, advisory services, and educational materials, to help organisations implement fair employment practices and to comply with employment legislation.

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