



THE JOURNAL

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LEADERS IN LONGEVITY

Special Feature:
Singapore

AARP[®]

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As the director of AARP Livable Communities, Danielle Arigoni supports AARP's state offices and the nearly 500 communities and several states enrolled in the AARP Network of Age-Friendly States and Communities. For nearly two decades, she has been a leader in national-level efforts to expand the investment in sustainability and livability.

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Gan Kim Yong has been the Minister for Health for the Republic of Singapore since May 2011. One of Minister Gan's key focuses at the Ministry of Health (MOH) is to drive Healthcare 2020, a masterplan outlining the Government's strategy to ensure accessibility, quality and affordability of healthcare. Under Minister Gan's charge, MOH introduced MediShield Life in 2015, a universal medical insurance that covers all Singaporeans, regardless of health status, for life. Minister Gan also helms the Ministerial Committee on Ageing (MCA) which drives the formulation and implementation of ageing policies in Singapore.

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Anthony Gooch was appointed Director of Public Affairs & Communications at the Organisation for Economic Co-operation and Development (OECD) in April 2008. Prior to this he headed the European Commission's Media and Public Diplomacy operations in the United Kingdom, promoting the EU's major global policy initiatives on issues such as Climate Change.

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Sarah Lenz Lock

Sarah Lenz Lock is AARP's Senior Vice President for Policy & Brain Health. Ms. Lock serves as the Executive Director of the Global Council on Brain Health, an independent collaborative of scientists, doctors, and policy experts to provide trusted information on brain health.

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Rosa Kornfeld-Matte is the first Independent Expert on the enjoyment of all human rights by older persons. Ms. Kornfeld-Matte served as the National Director of the Chilean National Service of Ageing where she designed and implemented the National Policy of Ageing. She has a long career as an academic and is the founder of the programme for older persons at the Pontifical Catholic University of Chile.

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Heather E. McGowan is an internationally recognized advisor and keynote speaker on the future of work and the future of learning. She is the strategic architect of the Kanbar College of Design, Engineering, and Commerce at Philadelphia University, the first interdisciplinary undergraduate college explicitly focused on design thinking and business model innovation.

Janet T. Mills

Janet Trafton Mills was sworn in as the 75th Governor of Maine on Wednesday, January 2, 2019. A fighter for Maine people and a fighter for a better future, Janet Mills ran for governor because she believed it was time for change -- a new direction for the state based on bold ideas and courageous, independent-minded leadership. As governor, she is fighting to see that every Maine person has affordable, high-quality health care, that Maine has a strong economy with good-paying jobs in every part of the state, that every Maine child has access to a world-class education, and that Maine is a place where families can put down roots and raise their kids.

Michael S. North

Michael S. North, PhD, is an assistant professor of management and organizations at the Stern School of Business, New York University. He is interested in the increasingly older and multigenerational workplace and workforce — and the related implications for hiring, diversity, leadership, innovation, and virtually all other management domains.

Natasha Oppenheim

Natasha Oppenheim is CEO of the NDTR Group, comprising No Desire To Retire, an advice and advocacy platform for older workers, and its resourcing arm Experiences, which provides jobs for older workers and age-inclusive consultancy for organisations. She is an established press and radio commentator on the future of the workplace as requiring a multigenerational solution.

Susan Reinhard

Susan C. Reinhard is a senior vice president at AARP, directing its Public Policy Institute, the focal point for public policy research and analysis at the state, federal, and international levels. She also serves as the chief strategist for the Center to Champion Nursing in America. Susan is a nationally recognized expert in health and long-term care policy.

Lisa Marsh Ryerson

Lisa Marsh Ryerson is president of AARP Foundation, the charitable affiliate of AARP. In this role, she sets the foundation's strategic direction and steers its efforts to realize an audacious vision: a country free of poverty, where no older person feels vulnerable. Since she took the helm, AARP Foundation has developed pioneering initiatives, explored new avenues for collaboration, and secured unprecedented funding to support programs and services that truly change lives.

Maria Shriver

Maria Shriver is a mother of four, an Emmy and Peabody award-winning journalist, a seven-time New York Times best-selling author, an NBC News Special Anchor and the founder of The Women's Alzheimer's Movement. A trailblazer for empowering women, Shriver uses her voice and her platforms to advance some of our nation's most pressing issues affecting women's health. In 2010, she broke new ground when, in partnership with the Alzheimer's Association, *The Shriver Report: A Women's Nation Takes on Alzheimer's* reported for the first time ever that women are at an increased risk for the disease.

Joo Yeoun Suh

Joo Yeoun Suh, PhD is the Director, Longevity Economy Thought Leadership at AARP. Her research interests focus on measurement and valuation of contributions by individuals and family (paid work and unpaid family care) and building satellite accounts that add the value of unpaid care work to national accounting systems.

Erwin J. Tan

Erwin J. Tan, MD is a physician and with fellowship training in geriatric medicine and integrative medicine. He is a nationally recognized thought leader on healthy longevity, volunteering and the health effects of perceptions on aging. Dr. Tan is the Director of Thought Leadership Health at AARP. In this role, he provides strategic vision, leadership and technical expertise to identify emerging provocative ideas, curating cross-sector collaborations and driving bold solutions to change systems and promote healthy longevity.

James Vaupel

James Vaupel, PhD is Professor of Social Sciences, Health Sciences and Natural Sciences at the University of Southern Denmark. He is the Founding Director of the Max Planck Institute for Demographic Research in Rostock (since 2018 Director Emeritus), Founding director of the Max-Planck Odense Center on the Biodemography of Aging (2013–2017) and Founding director of the Interdisciplinary Centre on Population Dynamics at SDU.

Lina Walker

Lina Walker serves as the vice president of health security in AARP's Public Policy Institute, where she leads a team of senior health policy and health services researchers. She has spent nearly 20 years conducting research and publishing on health care and retirement issues.

Francisco Villavicencio

Francisco Villavicencio, PhD is a Faculty Assistant Scientist at the Johns Hopkins Bloomberg School of Public Health in Baltimore. He is a demographer and statistician interested in the study of how population dynamics affect public health and aging. His research focuses on the development of innovative methods to analyze incomplete demographic data, with especial emphasis on mortality and causes of death.

The Format

The Journal contains three main sections: Departments, Contributors, and Feature.

Departments provides exclusive articles, insights and interviews from AARP and the International team. The Contributors section contains thoughtful pieces from a wide range of experts, policy-makers, and AARP's own in-house thought leaders. The Feature explores in depth the aging reality of one country, told through a multitude of stories and visual narratives.

The Journal is published once a year.



AARP International engages global stakeholders to spark solutions that strengthen communities, protect the vulnerable and enable people around the world to pursue their goals and dreams. Working with governments, civil society and the private sector, we are focused on enhancing the quality of life for people as they age. We serve as the global voice for AARP, a social change organization with a membership of more than 37 million.

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***The Journal*, 2020 Edition**

We are only halfway in, but 2020 has turned out to be a year like no other. While we were performing our final reviews before going to press on the 13th edition of *The Journal*, the COVID-19 coronavirus hit and, like the rest of the world, we went home. We never stopped working, but we necessarily shifted our attention to the enormity of the pandemic, and we paused printing to better understand its impact and review our content against the pandemic's world-altering backdrop. This is one of those extraordinarily rare inflection points, a moment when the course of human history shifts so significantly that the epochal change is even recognized by the participants themselves.

Most readers of *The Journal* already know that, despite the crisis of the moment, there remains an inexorable shift toward an increasingly aging population, both in the United States and around the world. The megatrend of people living longer, healthier lives will endure – and will continue to impact our society and our individual lives even as we manage so many other challenges. And yet, as we were readying to publish a journal that reaches around the globe to illuminate solutions on aging issues, we were learning that older people are among the most vulnerable to COVID-19.

Moreover, in addition to the direct damage it has inflicted on individuals, families, and our economy, the coronavirus has shined a spotlight on the persistent, cumulative, and shameful health and wellbeing disparities among different groups. In the United States, African Americans

The solutions proposed in this edition of *The Journal* ... have become more relevant than ever.

and Latinos are dying at rates between two and 10 times higher than whites, depending on their age bracket.¹ Around the world, racial minorities, immigrants, refugees, and poor people tend to be at greater risk of serious consequences from COVID-19. And people living and working in long term care facilities are at much greater risk of dying from the coronavirus, regardless of where they reside.

More Relevant than Ever

In so many ways, however, COVID-19 didn't change the world so much as it held up a mirror, offering an unforgiving look at ourselves. The fundamental disparities have always been there. And our world was already aging rapidly.

But here is the good news: we have an opportunity to treat this crisis as a springboard for change. Unlike pandemics, resource scarcity, and climate change, the megatrend of healthy longevity is not a bad one. Though it poses challenges we need to plan for, it also presents a huge opportunity. By acting wisely, we can make changes in our society, in our workplaces, and in our communities that leverage this shift in a way that improves the lives of all.

In reexamining this issue of *The Journal* in the context of the pandemic, we were faced with a daunting question: What value could its carefully curated content offer at a time when seemingly all perennial assumptions had suddenly been knocked off the table? But when we looked at our content lineup in this brand-new context

— a lineup that for months we'd been extremely excited to put out into the world — it took only a brief pause to realize something: the solutions proposed in this edition to address the most pressing aging issues have become more relevant than ever.

This issue of *The Journal* features global thought leaders reporting on activity shaping a future that embraces the new realities of rapid population aging. In one article, Rosa Kornfeld-Matte, the first United Nations Independent Expert on the enjoyment of all human rights by older persons, and Khaled Hassine, a lawyer with the UN Human Rights Office, examine what the pandemic has revealed about the dignity and rights of older persons that were already all-too present in today's world.

As Jean Accius highlights in his Executive Editor column, by 2030 nearly 1.4 billion people will be age 65 and older globally, and he describes how this will drive four megatrends that transform society. As the United Nations turns 75 this year, it looks ahead with its 2030 Agenda for Sustainable Development. Here, a UN Under-Secretary-General discusses how addressing issues related to the global aging population lies at the heart of achieving the Sustainable Development Goals; they are inextricably intertwined, because the world is an aging world.

Manifest Opportunity

The unprecedented opportunity that the aging population presents is told visually through

As we go forward, AARP International is more committed than ever to elevating the voices and insights of thought leaders from around the world.

a compelling infographic on the “Longevity Economy.” That story is multifaceted and is told throughout these pages. On the business side, people from five different generations now stand shoulder to shoulder in the workplace, which means greater diversity and translates into a greater pool of ideas and stronger business engine. For the worker, life stages are no longer linear but dynamic and fluid. Education can and must continue throughout one’s career, and retirement doesn’t come at one fixed age. For a look into these issues, consider New York University professor Michael North’s article on the “GATE” workplace framework — Generation, Age, Tenure, Experience.

Heather McGowan, author of the book *Adaptation Advantage*, meanwhile, details “the Experience Advantage” of older workers in the context of a fourth industrial revolution that is already under way. And AARP’s Alison Bryant and Patty David explore the technology implications of an aging society. In “Solving for Inclusive Technology for Older Adults,” they examine both opportunities and barriers in the space.

In this year’s *Journal* you will also find some of the most preeminent thought leaders discussing health issues and solutions to address them. To start, it’s important to understand that not everyone around the world is benefiting

from greater longevity. As a group of renowned international experts reveal in “Longevity and Equity,” economic and social disparities, both from country to country and even within countries, create disparities in the opportunity to live longer, healthier lives.

Alzheimer’s and dementia are front of mind when it comes to the aging population, and one particular concern looms over the issue. Maria Shriver, accomplished journalist and founder of the nonprofit organization The Women’s Alzheimer’s Movement, teams with Sarah Lock, AARP’s Executive Director of the Global Council on Brain Health, to highlight how Alzheimer’s and dementia disproportionately affect women and needed solutions. And at the heart of all aging issues, of course, is the community. Danielle Arigoni tells the story of AARP’s Network of Age-friendly States and Communities, while Maine Governor Janet Mills writes about her unique vantage point as a Network member.

This issue includes an in-depth look at Singapore, which boasts the world’s longest life expectancy at nearly 85 years. A delegation of experts from AARP went on a learning tour of this “small nation with a big vision,” as Debra Whitman and Lina Walker call it in their review. They write about Singapore’s Action Plan for Successful Aging and describe how a country, with careful

planning and design can create meaningful improvements in the lives of older people.

And don't miss Singapore Health Minister Gan Kim Yong's excellent article in which he details Singapore's forward-thinking Action Plan for Successful Ageing. We have a lot to learn from Singapore's holistic approach.

The feature section explores some of the country's age-friendly initiatives, including a groundbreaking retirement community that serves as a model for future public housing. We also look at how Singapore has utilized green spaces to foster mental health and community; set up incubation programs to protect culinary traditions; and encouraged job creation and skills training for older workers. Through the stories of people our team met with on the ground, we are able to share a glimpse into what it is like to grow old in Singapore and how this tiny island nation has created a unique ecosystem for aging innovation.

Eye on the Future

Indeed, this issue of *The Journal* is rich with relevant content for the moment we are in. Nonetheless, those of us at AARP are determined to look in that mirror and work to create a world that, as AARP CEO Jo Ann Jenkins writes, empowers individuals "to live a life of dignity, good health, and purpose — regardless of age, race, or income."

As we go forward, AARP International is more committed than ever to elevating the voices and insights of thought leaders from around the world, with a particular eye toward amplifying those policies, laws, community practices, private sector approaches, and individual actions that are truly making a difference in the lives of

older people. We will also continue to highlight national and regional approaches, as we have done in this issue with Singapore. In the 2021 issue, we'll look to Latin America to share some of their exciting innovations. And we will, of course, continue to promote and highlight the insights of our thought leaders at home.

As for 2020, it has tested us; it has even shaken us. But it has also given us an opportunity to achieve genuine step-change, to pivot, and build back better. We are truly energized to embrace this challenge relentlessly. ●

¹ See Tiffany Ford, Sarah Reber & Richard V. Reeves, *Race Gaps in COVID-19 Deaths are Even Bigger Than They Appear* (Brookings, June 16, 2020), available at <https://www.brookings.edu/blog/up-front/2020/06/16/race-gaps-in-covid-19-deaths-are-even-bigger-than-they-appear>.



Peter Rundlet
Vice President
AARP International

What the Pandemic Teaches Us, for Today and Tomorrow

Dealing with the global coronavirus pandemic these past few months is an enormous challenge for everyone, especially older adults and people with underlying health conditions who are most at risk for COVID-19. While these have been difficult times, they have also provided an opportunity for us to pause and consider the future of our global society.

Global crises like COVID-19 have a way of shining a spotlight on our social shortcomings, especially as they impact older adults. They illuminate underlying problems — like isolation and loneliness, lack of affordable and high-quality health care, economic insecurity, and ageism — and the accompanying need for action. Just as the Great Depression of the 1930s surfaced the widespread problem of economic insecurity among older adults in the U.S. and led to the passage of the Social Security Act in 1935, this pandemic forces us not only to address immediate needs, but to consider longer-term solutions that will help us all live and age better, lessening the impact of future crises.

AARP has been on the frontlines for over 60 years to improve people's health and economic security and to address the needs and interests of people as they age. As we've seen, older people are much more likely to be seriously impacted by the coronavirus. Many are more dependent on caregivers, friends, and family to help them get the food, supplies, and medicines they need. In addition to the medical risks, older people also face significant social and economic risks from isolation and even scam artists, who take advantage of times like these to steal money or sensitive personal information. That's why during the pandemic, we've continued to work hard every day to be both a trusted friend to people ages 50-plus and a fierce defender of their interests.

Trusted Friend

As a trusted friend, we provide the latest information to make sure older adults and their families know how to protect themselves and remain safe and healthy. Information is available in a range of formats and channels — tips, facts, and stories in English and Spanish, online, through social media, and in our newsletters and publications.

Our website at www.aarp.org/coronavirus has the latest information about government guidelines on personal safety and receiving assistance, as well as relevant information on Medicare coverage, Social Security, and caregiving. We host weekly tele-townhalls with the nation's top health and financial experts who address our members' concerns and answer their questions. And we've created resources for family caregivers to help keep them and their loved ones safe and healthy.

At AARP, we're especially focused on helping our most vulnerable citizens feel a sense of security and social connection, especially those living in long-term care settings (e.g., nursing homes and assisted-living facilities) or living alone. To help protect some of the people most vulnerable to the pandemic and support their families, we published six important questions, covering both health and emotional needs, that family members should address to nursing homes if they have a loved one living in one.

AARP Foundation's Connect2Affect, meanwhile, works with affordable senior housing providers to equip their residents and staff with tools that help seniors maintain vital social connections. We've also created an online tool (<https://aarpcommunityconnections.org/>) to help communities form "mutual aid groups," informal groups of volunteers of all ages that form to

support people most in need in their local community. They pick up groceries, provide financial assistance, or simply lend emotional support.

Sadly, during times like these scam artists prey on our fears and anxieties to steal our money, sensitive personal information, and even our identities. AARP has responded. For more information on AARP's resources, go to <https://www.aarp.org/money/scams-fraud/>.

Global Responses to Covid-19 Resource

The reach of COVID-19 stretches around the world and has spared no country. Many countries and communities have responded with creative or noteworthy approaches to improve the health and wellbeing of their people. Through research and outreach to global colleagues, AARP has created a new website featuring more than 100 global resources, blogs, and issue briefs from around the world. The site is updated daily to ensure that visitors have access to the most up-to-date information. To learn more, visit: www.aarpinternational.org/covid19.

Fierce Defender

As a fierce defender, we advocate for older adults with national, state, and local lawmakers to help secure sufficient resources to meet people's needs and combat the virus.

One such example came in March, when Congress came together in a bipartisan way to pass the Coronavirus Aid, Relief, and Economic Security Act, also known as the CARES Act — the initial centerpiece legislation responding to the COVID-19 crisis. AARP fought hard to make sure seniors, especially those living on Social Security, will get the same \$1,200

If there is one thing I would like to see come from this global pandemic, it would be that we take advantage of the opportunity we now have to build a more equitable global society.

economic-impact payment benefit that Americans earning \$75,000 a year or less are receiving.

This is only the tip of the iceberg. AARP's advocacy has resulted in billions of dollars in emergency funding for the National Institutes of Health and the Centers for Disease Control and Prevention to develop treatments and a vaccine for this virus, and for public health preparedness and response. We have secured a major expansion of tele-medicine through Medicare to more easily enable consumer-provider "phone call appointments," cutting down on doctor's office visits.

Global Advocacy to Prioritize the Needs of Older Persons

We have leveraged the tragic impact of COVID-19 to accelerate our work and shine a spotlight on many of the greatest concerns of the 50+ population.

AARP joined several organizations in calling for global leadership, including signing on to letters to the World Health Organization and to the United Nations Secretary General, urging them to prioritize the needs of older people in their responses to the COVID-19 pandemic. We also wrote a letter to the UN High Commissioner on Human Rights to offer our assistance and urge her office to issue guidance on addressing the needs of older persons during the COVID-19 pandemic.

Largely as a result of our global advocacy efforts, the UN Secretary General António Guterres released a Policy Brief on the impact of the pandemic on older adults, and both he and the High Commissioner for Human Rights have become forceful public voices on aging issues. In July, I sat down for a one-on-one video conversation

with the Secretary General of the United Nations to discuss the release of the Policy Brief on Covid-19 and Older Persons strengthening our collaboration with the United Nations to ensure older persons' issues and voices are addressed in policy globally.

Looking Ahead

Amid this backdrop, we also look ahead. This dark cloud has a silver lining, for it has given us a glimpse into the future, showing us how society must change to accommodate an increasingly aging population, rapid technological innovation, a changing workforce, and an increased demand for health care. Here are some future-focused observations.

Technology can help people stay connected and ease isolation. The experience of physical distancing has led more of us to adopt tools like Zoom, FaceTime, and Skype as a means of staying connected. It has also sped up emerging trends including telemedicine, working remotely, distance learning, and long-distance caregiving. We've learned that while technology doesn't diminish the need for face-to-face contact, it does offer a means of maintaining relationships and easing the isolation often felt by older adults when personal contact diminishes or isn't possible. But in order for these technologies to work, we have to accelerate training for older adults on how to use them. Likewise, we need to be aware of our increased susceptibility to fraud and scams as we do more of our business (e.g., banking) and socializing online.

Our nation and our communities are stronger when generations come together. One of the most positive signs I've seen emerging from

this crisis is the recognition that generations are connected and do look out for one another. Amid the heartache, loss, and suffering that has spread throughout the world, we have also seen dramatic examples of all ages coming together to help those in need, to comfort those who mourn lost loved ones, to aid neighbors and friends, and to care for those who need help with basic needs. In a strange way, physical and social distancing have brought many of us closer together. Being apart no longer has to mean being alone.

The coronavirus pandemic has accelerated innovations in health care delivery. Physical distancing has led more health care providers to adopt telemedicine as an alternative method of delivering care. While telemedicine is not a substitute for face-to-face visits, we're learning it can be another effective tool in the delivery of health care.

The workforce of the future is here. With most businesses and organizations having their employees work from home, we've had the opportunity to experience the workforce of the future on a large scale. This vast, forced experiment has shown us the challenges, but it's also helping companies develop best practices sure to be beneficial going forward.

We must address social, racial, and economic disparities. Here in the U.S., COVID-19 has disproportionately affected certain communities, with Blacks and Latinos hospitalized and dying at higher rates. These disparities are not random; they are the result of a long history of inequality due to a lack of social, economic, and political opportunities.

If there is one thing I would like to see come from this global pandemic, it would be that we take advantage of the opportunity we now have

to build a more equitable global society. All people should have access to the resources, services, and support that empower them to live a life of dignity, good health, and purpose — regardless of age, race, or income.

We must all remain steadfast in our fight against the coronavirus pandemic. By using innovation and our entrepreneurial spirit, we will emerge from this experience stronger than ever, with a renewed commitment to empathy, inclusion, and justice, coming together to create an enduring common good. ●



Jo Ann Jenkins
CEO, AARP

2020 Fosters a Renewed Look at Equity, Community, Longevity, and Work

By 2035, for the first time in American history, the number of adults in the United States age 65 and older will exceed the number of children. Every day, 10,000 people turn 65, and that trend will continue for years to come. People are living longer and healthier lives. By 2050, the annual economic contributions of the 50-plus age group in the United States will more than triple, from \$8.3 trillion in 2018 to \$28.2 trillion.

This means much potential opportunity — economic, cultural, social, and more. Creating that opportunity and addressing the realities of aging will require strategic risk-taking, courage to consider diversity of thought and opinion, and a strong entrepreneurial spirit. The complexity and interdependency of our society will require non-traditional collaboration across the public and private sectors.

Megatrends that Transform

The longevity opportunity, of course, isn't happening just in the U.S. Extended human longevity is a reality all around the world. By 2030, nearly 1.4 billion people on planet Earth will be age 65 and older. Societies in both industrialized and developing countries will see their populations get older and live longer. These changing demographics are already transforming markets and industries and sparking innovation.

Here are four megatrends that will drive the next decade:

- 1. Rebuilding from COVID-19:** This is a defining moment. As the COVID-19 pandemic spread throughout the world, the data showed an alarming picture: older adults, particularly those in long-term care facilities, were being disproportionately impacted. Second, it became clear that Black and Latino people in the United States and some other countries were being hospitalized and dying from the virus at

disproportionate rates. Around the globe, we are being challenged in ways we could not have predicted or even imagined, and we are racing to adapt to a new abnormal. While these have been difficult times for everyone, this pandemic has also provided an opportunity to pause and do a reset in many respects, and reimagine our collective future.

- 2. Attention on Health Span:** Simply living longer is not enough. It's about being healthy longer. We must prioritize innovation around improving health, productivity, and quality of life for older adults worldwide. Not everyone is seeing the benefits of longevity gains, both from country to country and even within countries. In the United States, we continue to experience persistent disparities in life expectancy. However, around the globe we see that the countries with the highest average life expectancy also have the lowest levels of disparities. If we are to reverse the recently observed reduction in U.S. life expectancy, we must address disparities by income, race, and geography.

- 3. A Very Human Future of Work:** Work is changing at a rapid pace. With people living and working longer, employers are managing up to five generations on any given work day. This presents an opportunity for employers and people of all ages to reimagine what it means to earn and learn over a lifetime. A recent report estimates that encouraging people nearing retirement age to remain in the workforce could add \$3.5 trillion to the economies of the 37 member countries in the Organization for Economic Cooperation and Development (OECD).

An increase in labor force participation by people ages 50-plus (especially 65-plus)

will require a mindset change regarding work and purpose. We need to address ageism in systems and attitudes and tap companies' intrinsic desire for a competitive advantage — linking that advantage to an age-inclusive workforce.

4. **Livable Communities and Urbanization:**

Nearly 70 percent of the world's population already is living in urban environments. Countries and global institutions need to support significant infrastructure investments at the subnational and local levels to make communities more livable for people of all ages and abilities. This includes both physical infrastructures, such as adequate and appropriate housing and transportation, that allow people to safely function in and navigate their communities, as well as social infrastructures that enable people to continue to participate in and contribute to the economic, cultural, and social life of the community throughout their lives. Not doing so is discriminatory and will hamper progress in all areas of society on a massive scale.

A Time for Action

To fight for equity, create opportunity for all, and maximize the longevity dividend, we must act now.

Public- and private-sector leaders and product developers must break stereotypes when creating solutions. The design and delivery of products and services must accommodate growing longevity market opportunities. Advertisers, meanwhile, must authentically represent the full spectrum of living, prominently featuring people in life's later years with frequency and without stereotype.

Global leaders must understand aging's profound implications for both the public and private sectors. Areas in need of action to meet the needs of older adults are public policy,

social programming, workplace culture, market outreach, and service delivery. To make such meaningful action happen, leaders in each of these areas must begin the intentional process of creating compelling solutions now.

None of this can be done in silos. We have to work together to test and develop new approaches to learning, earning, living, and connecting — making longer lives more equitable and meaningful. ●



Jean Accius
Senior Vice President
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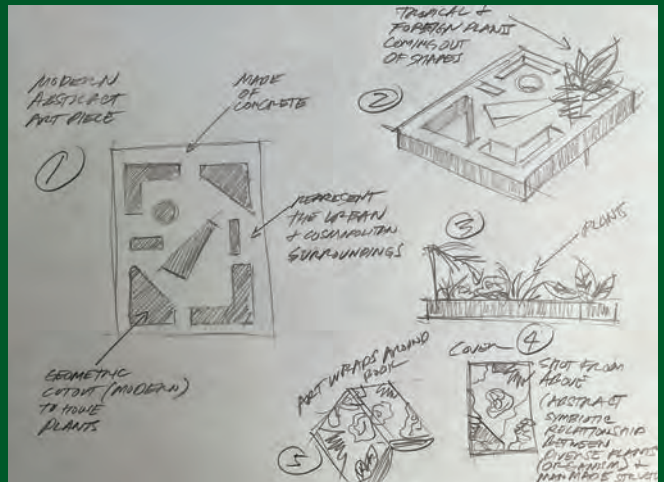
In Singapore

For the third consecutive year, the annual edition of *The Journal* features an in-depth country study as part of an ongoing effort to understand and learn from successful age-friendly innovations and programs around the world. AARP decided to focus on Singapore, one of the fastest aging high-income societies with an older population that is projected to double by 2030. During a week-long learning tour, AARP leadership, including CEO Jo Ann Jenkins, were able to see first-hand how Singapore has tackled demographic change. The help of long-time colleagues at the Tsao Foundation and the Council for Third Age (C3A) enabled the team to strengthen and build connections with leaders across many sectors and find inspiration in the forward-looking approach of this small but highly advanced island nation.



About this Edition

Once again, our team spent weeks in-country, conducting interviews and photographing a range of places and programs. We experienced Singaporean culture with locals, ate delicious food, explored a mix of neighborhoods and cultural sites, and learned about the city's fascinating history. Our coverage (in words, pictures, and design) reflects Singapore's vibrancy, diversity, and meticulous attention to detail. Every aspect of the city has been thoughtfully designed to improve quality of life. Perhaps the best example of this is in the greenery that is built into every corner of the Garden City. For our cover concept, we wanted to demonstrate this juxtaposition of green spaces within an urban environment, and to incorporate both organic and man-made materials into a thoughtful design. We constructed a base of concrete with geometric shaped openings; into these openings, we placed a variety of plants, some native to Southeast Asia and others from other parts of the world, as a nod to Singapore's population diversity. What at first glance might look like a garden is, on closer inspection, greenery incongruously sprouting from a concrete surface. The concept is a metaphor for Singapore's approach to age-friendly policies and, in fact, all of its governance—the careful planning and cultivation of its resources and people, tending to myriad details to create an environment in which everyone can flourish.



The Monster Lurking Behind the Coronavirus¹

As the Coronavirus spreads, reports about fatalities seem reassuring to persons of all ages, for as long as they are not sick or old. With the majority of the population increasingly feeling safe or at low risk, the initial consensus to embrace life-saving imperatives (e.g., business closures) is gradually shifting to a burden discourse and the need to balance the allegedly colliding interests of older persons² and society as a whole.

In the process, the pandemic is exposing a reality that was present long before: the latent and chronic violations of older persons' human rights, now escalated and aggravated by the crisis conditions.

Ageism and age discrimination cut across the spectrum of distressing rights protection gaps in areas such as access to health and care, including long-term and palliative care; physical safety and protection from violence; freedom from neglect and abuse; enjoyment of autonomy; social inclusion; freedom from poverty in old age and participation in decision-making, to name just a few.

Under the banner of freedom and social justice, a *monster* that some people might have assumed to be long extinct has resurfaced in this public discourse. Debates around the allocation of scarce health care resources and the economic impact of lockdowns have moved into a dangerously irresponsible terrain, with talk that qualifies the worth of a life on the basis of chronological age and weighs the value of one life against another. Such an understanding of *public interest* hollows human rights while dismissing human dignity.

Introducing concepts such as utility, instrumentality and inertness into the debate over how to handle the pandemic supports the objectification of older persons by measuring the worth of a persons' life.³ Triage decisions solely on the basis of age and non-resuscitating orders signed under undue pressure are manifestations of such body of thought.

Apart from the old-age stigma, the narrative provokes reductive labelling of older persons as a discernible risk group. The narrative also encompasses, and contributes to, the ageist fiction of a homogenous group, imposing on older persons a common identity and disregarding the pronounced differences found in the most heterogeneous of all age groups. This *othering* introduces a marked distancing — beyond physical distancing — of the *productive elements* of society from older persons. It leads to segregation and exclusion of older persons, reinforces underlying vulnerabilities, insecurity and exposure to violence, neglect, and abuse.

This narrative also creates a dichotomy between young(er) and old(er), life and death. It rigidifies stereotypical boundaries, deeply grounded in ageist concepts, and fuels intergenerational resentment which might contribute to the disintegration of the social fabric.

The relentless emphasis on the higher mortality rates of older persons from the coronavirus presents them as a vulnerable minority that lacks agency. This truncated portrayal falls short of capturing the myriad roles older persons have in society — as parents, friends and relatives, partners and spouses, caregivers, and employers and employees, including in system-relevant professions. The current outbreak of ageism reveals that old-age stereotypes are engrained to a point that individuals falling within the common definition of older persons have at times internalized such stereotypes to the point that they do not self-identify as a member of the older cohort but rather distance themselves from that group. This reflects at the same time the lack of social legitimacy and acceptance of the old-age definition that artificially mirrors the world of work, which separates *productive* resources from *unproductive* resources when crossing the traditional retirement frontier.

It also demonstrates the relativity of age, and that old-age notions are the result of a social construct. Chronological age as a single

criterion to determine who should be considered an older person does neither correspond to the biological age (e.g. degree of fitness), nor does it take into account the complex realities of a persons' life course (e.g., a life encompassing protracted emergencies or extreme poverty). The incongruity between biological and chronological age explains, for instance, why younger persons can have a severe coronavirus disease progression and the majority of older persons will survive the illness.

The longstanding data conundrum is both, an expression of ageism and a result of it. Definitions of old age determine how data are collected, needs are assessed, and responses are shaped.⁴ The reporting of coronavirus fatalities in broad age groups (60+ years), for example, hampers or prevents evidence-based policy design. The general lack of data masks the existence and extent of the challenges older persons face in the enjoyment of their rights, conceals rights protection gaps that the pandemic is now bringing to the fore. This *invisibility*, in part, also explains the lack of a dedicated international instrument on the rights of older persons.

The effect of a restatement of the rights of older persons in a dedicated, binding global legal instrument would also help transform the sociological reality, tainted by ageism, through stipulating the norms reflecting the aspired state, as enshrined in the United Nations Charter's system of values and rules. An international legal convention dedicated to the protection of human rights of older persons would provide a vital framework for discussion and exchange, complemented by a platform for solutions to fill the flagrant guidance vacuum witnessed in the context of the pandemic. A convention is critical to stop nurturing the lurking monster. ●

² Cf. On terminology management – GA resolution 50/141, para. 14: "Decides that henceforth the term 'older persons' should be substituted for the term 'the elderly', in conformity with the United Nations Principles for Older Persons". See also Human Rights Council resolution 42/12 and Human Rights Council resolution 33/5, entitled respectively 'The human rights of older persons'.

³ Cf. #BoomerRemover trending on social media is an example of this or e.g. Lord Mayor of Tübingen Boris Palmer (Green Party), who while criticising the global economic lockdown due to the Corona crisis said: "I'll tell you very brutally: We may save people in Germany who would be dead in six months anyway – due to their age and previous illnesses, [...] When you look at Corona's death toll, many people die over 80 – and we know over 80 most die sometime, ". (See <https://www.archyde.com/drastring-criticism-of-corona-measures-by-boris-palmer/>; See also The statement of a Belgian economist proposing a tax on older persons for COVID-19 "because they should realise that younger people are doing sacrifices for them"... <https://www.lesoir.be/300796/article/2020-05-14/un-economiste-belge-propose-une-taxe-corona-uniquement-pour-les-personnes-agees>; Another example is Texas Lieutenant Governor, Dan Patrick, who said that he would rather die than damage the US economy and that "lots of grandparents would agree with him", <https://www.theguardian.com/world/2020/mar/24/older-people-would-rather-die-than-let-covid-19-lockdown-harm-us-economy-texas-official-dan-patrick>.

⁴ See also Report of the Independent Expert on the enjoyment of all human rights by older persons, Human Rights of Older Persons in Emergency Situations, 2019 (A/HRC/42/43).



Rosa Kornfeld-Matte
First UN Independent
Expert on the enjoyment
of all human rights by
older persons.



Khaled Hassine
Legal Officer
Office of the United Nations
High Commissioner for
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¹ Views are expressed in this article are those of the author and do not necessarily reflect the views of the United Nations Secretariat or any other organization the author was previously affiliated with.

The Global COVID-19 Response: Policy and Social Innovations

In the winter of 2019, an epidemic emerging in China's Hubei province became a global pandemic and — seemingly overnight — our world was turned upside down. In many countries, systems people rely on for their health and economic security began to break down, while technology quickly replaced physical interaction.

The impact on older adults, individuals with underlying risk factors, and poorer populations has been particularly devastating. And as countries sought to contain the virus's spread through strict physical distancing measures, we saw record job losses and the worse global economic downturn since the Great Depression. According to the International Labour Organization, many countries and territories enacted social protection measures in response. Informal-sector workers (e.g., day laborers, street vendors) — including older workers — were hit especially hard.

This unprecedented crisis spurred governments and communities to innovate, out of necessity, to protect the health and safety of their populations.

Country Responses

Drawing on lessons from the Ebola outbreak, the World Health Organization's Dr. Michael J. Ryan encouraged swift action, stressing that "speed trumps perfection." In many places, swift action is what transpired. We witnessed countries such as Costa Rica, Germany, Georgia, New Zealand, Vietnam, and others, take early action to manage the medical crisis. And we also saw a tremendous amount of social innovation. Below we present four case studies — across developed and developing countries — that feature innovative ways governments and communities are helping their populations get through this crisis.

Ireland

Leo Varadkar, Ireland's Taoiseach (the equivalent of a Prime Minister), mobilized quickly, with the country's health department creating a national public health emergency team, and a society-wide response snowballed from there. Stepping up were private companies such as aircraft leasing company Avalon, which readied

planes and recruited volunteer pilots to fly to China and bring back personal protective equipment. Civil society organizations engaged a massive volunteer base. And at the request of the health department, citizens kept a daily journal of every person they were with for longer than 15 minutes in order to help in the contact-tracing effort; indeed, this was viewed as a civic duty. The come-together spirit was modeled by the Taoiseach, who renewed his registration as a medical doctor so he could take on a weekly shift at a local hospital.

Local governments established community response teams, with participation from the police, mail delivery service, older people's councils, and other entities. These teams created protocols for a coordinated response and facilitated the elevation of local issues requiring national action. For example, when local response teams reported some landlords evicting health care workers out of fear they would infect others, the legislature passed a law prohibiting this practice within two days.

Pandemic Spurs the Return of a Centuries-Old Favor

In addition to its effective COVID-19-related efforts at home, Ireland recently returned a centuries-old favor to Indigenous tribes in the United States. Between 1845 and 1849, following their infamous "Trail of Tears" forced relocation, the Choctaw and other tribes donated \$170.00 to the Irish people suffering through the Great Potato Famine, their empathy piqued by their own recent tragedy. Ireland saw the current pandemic as an opportunity to return the favor, so over 170 years later Ireland donated nearly \$1.5 million to help Navajo and Hopi families currently affected by COVID-19.

The Age Friendly Ireland Network ensured priority attention to the impact on older people. An interactive mapping project created in collaboration with the health department, for example, has underpinned various community responses. The project, which was already underway prior to the pandemic, identifies clusters of older residents and maps local resources such as pharmacies, psycho-social supports, and transportation and recreation options. The coronavirus accelerated work on this project, which will also inform planning processes, such as where to build nursing homes and primary care centers. Catherine McGuigan, Chief Officer for Age Friendly Ireland, said, "I hope this community response has demonstrated what local governments can do to make it possible for older people to age in their homes and communities; if that's all that comes out of this, I'd be happy."

Singapore

On January 22, 2020, the Singapore government set up a Multi-Ministry Taskforce to coordinate a whole-of-government, nationwide effort to combat the virus quickly and effectively.¹ The Taskforce implemented various measures to safeguard the health and wellbeing of seniors in Singapore. For instance, the Ministry of Health, the Ministry of Social and Family Development, and the Agency for Integrated Care worked with residential care homes on a range of safeguards, which included heightened infection control and prevention practices, access to a steady supply of Personal Protective Equipment for nursing home staff, safe distancing measures, split-zone arrangements and suspension of visitors. They also initiated testing for all 30,000 residents and staff and arranged for resident-facing staff to stay at designated accommodation facilities during the circuit breaker period.²

The government recognized community leadership as a key part of the response from the start. The government collaborated and partnered with local organizations to provide food, operate hotlines, and ensure that seniors were adequately supported during this difficult time. Older adults themselves were engaged as

We present four case studies — across developed and developing countries — that feature innovative ways governments and communities are helping their populations get through this crisis.

volunteers—to pack essentials such as masks for frontline transit workers, distribute hand sanitizers, and staff a new helpline targeting people who are socially isolated.³

The government also enacted and enforced safe distancing rules very early. On April 3rd, the Multi-Ministry Taskforce announced a “circuit breaker” period that ultimately lasted from April 7th to June 2nd, of social distancing that included the closure of most work premises and a requirement that schools shift to remote learning.⁴ Early on, gathering with anyone outside one’s household was pro-hibited—even inside one’s own home. This is particularly challenging in a place like Singapore, where parents often rely on grandparents for childcare, and the government ensured special arrangements for children of essential workers.

As has been the case across the globe, however, many older people found it difficult to socially isolate. The Housing Development Board collaborated with social service agencies in a targeted approach to engage elders and educate them on the importance of staying home during the circuit breaker.⁵ Quoted in the Straits Times, Kavin Seow, the senior director of TOUCH Community Service, explained, “The hardships they have endured in the past have further strengthened the elderly’s resilience and determination to hold dear to what matters to them—their freedom and independence.”⁶

To make it easier for residents to comply with stringent social isolation measures, the InfoComm Media Development Authority (IMDA) launched a series of proactive Connectivity, Content and Accessibility⁷ initiatives. They worked with industry to provide computers and laptops where needed and strengthen network capacity. They worked with the media and other partners to create relevant content—from exercise classes to skills development—to ensure that all residents, particularly seniors and children from low-income households, could remain connected. A newly established SG Digital Office under IMDA launched Seniors Go Mobile, which was enabled by public-private partnerships with telecommunications companies that provided inexpensive smart phones and mobile plans

to seniors,⁸ included learning content for older adults and Digital Ambassadors to reach out and help seniors feel confident communicating and transacting digitally.⁹

Ethiopia

Ethiopia’s citizens benefited from early and decisive action from the government. To contain the pandemic, Prime Minister Abiy Ahmed declared a state of emergency and officials closed borders and schools, banned gatherings, and restricted inter-regional public transportation. Shortly after the first confirmed infections, officials freed thousands of prisoners to relieve overcrowding and sprayed disinfectant on the main streets of the capital city.

People entering the country were subject to a mandatory 14-day quarantine and physical distancing measures were enacted. As part of the state of emergency, the government banned certain employers from laying off workers and prohibited evictions and rent increases. And to support the public health response, retired and in-training medical professionals were called to serve. The government also unveiled a plan to fight the virus and its impact on several fronts, providing supports related to health care, emergency shelter, nutritional needs, agricultural production, as well as relief for vulnerable people.

As in many countries, in Ethiopia radio and television are lifelines for older people in times of crisis. HelpAge Ethiopia translated health information materials into Amharic, for distribution through mass media channels including national radio. A two-hour radio program also ran for over four weeks to educate older people on how to protect themselves and seek treatment. To combat hunger, a group of volunteers fed thousands of vulnerable people during Ramadan as mosques were reportedly closed and religious gatherings were restricted. This group plans to continue their actions as long the pandemic poses a threat.

Argentina

Argentina took immediate action to slow the spread of the virus. The government made the early decision to fully close borders and implement a nation-wide quarantine. It passed a sweeping economic and social relief package, suspended evictions and rent hikes, and provided support for vulnerable groups and low-income workers. The Ministry of Health secured the cooperation of private health service providers to ensure adequate resources. The armed services is building triage centers in the event of a surge in infections.

Protecting older people seems to have been a priority from the very beginning of the country's response. The government announced that workers over 60, with the exception of health care workers, are entitled to paid leave from their jobs, and an executive order was issued to protect retirees' access to essential services such as gas, water, and electricity. Argentine President Alberto Fernández announced specific hours for older people to visit banks and medical centers, while grocery stores opened earlier for people over the age of 65. Banks also adjusted rules regarding access to retiree pensions.

As is the case around the world, citizens themselves are taking meaningful and brave actions. A group of mothers in one of Buenos Aires's poorest barrios held workshops at tables near the barrio's busiest roads to raise awareness about the pandemic. They also walked all 24 blocks of the barrio to hand out bars of soap, which they cut into quarters so they would have enough for everyone. This personal contact enabled them to convey health advice and further educate their neighbors.

The coronavirus may take a heavier toll in still-developing countries, often characterized by fragile and overburdened health delivery systems and limited social protection schemes. Meanwhile many countries around the world are reopening and establishing a "new normal." As we head into the next phase of the pandemic, now is the time to closely examine responses from countries and communities around the globe, to capture lessons, and to prepare for

the possibility of a COVID-19 resurgence. AARP International has launched a digital platform to showcase innovative global responses to COVID-19. Please share any blogs, issue briefs, and insights that we can highlight at <https://www.aarpinternational.org/resources/covid19>. ●

¹ [https://www.moh.gov.sg/news-highlights/details/ministerial-statement-on-whole-of-government-response-to-the-2019-novel-coronavirus-\(2019-ncov\)](https://www.moh.gov.sg/news-highlights/details/ministerial-statement-on-whole-of-government-response-to-the-2019-novel-coronavirus-(2019-ncov))

² <https://www.moh.gov.sg/news-highlights/details/support-measures-for-seniors-during-COVID-19>

³ <https://www.todayonline.com/commentary/helping-singapores-seniors-cope-covid-19>

⁴ <https://www.imda.gov.sg/seniorsgdigital>

⁵ The Housing Board collaborated with social service agencies in a targeted approach to engage elders and persuade them to return home.

⁶ The Housing Board collaborated with social service agencies in a targeted approach to engage elders and persuade them to return home.

⁷ <https://www.imda.gov.sg/news-and-events/Media-Room/Media-Releases/2020/Supporting-National-Efforts-to-Stay-Home-Go-Digital-And-Stem-COVID-19-Infections>

⁸ <https://www.imda.gov.sg/programme-listing/Mobile-Access-for-Seniors>

⁹ <https://www.imda.gov.sg/news-and-events/Media-Room/Media-Releases/2020/New-SG-Digital-Office-Established-to-Drive-Digitalisation-Movement>



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The UN at 75: An Opportunity to Build an Age-Friendly Future

The United Nations (UN) turns 75 this year. To mark this anniversary, Secretary-General António Guterres has launched a global conversation on the major trends that are shaping our future, and how international cooperation can be reinvigorated to better manage them.

One of these trends is population aging. When the UN was founded in 1945, the global average life expectancy for someone born that year was under 50 years. Today, that figure has climbed to 72, according to the World Bank, and is projected to reach 77 by 2050.

Older people are now the world's fastest-growing age group. The UN Department of Economic and Social Affairs (DESA) expects that over the next three decades, the number of people ages 65 and older will reach 1.5 billion — more than twice what it is today. The number of people over age 80 is growing even faster. It has almost tripled since 1990 and will do so again by 2050.

These trends reflect some of the UN's successes over the past 75 years, including transformations in areas such as health and education, that have resulted in people living longer and healthier lives although it is also important to understand these gains have not been evenly spread between and within countries. Nevertheless, in spite of such disparities, we now have an unprecedented chance to unlock the wisdom and capacities of older people, as more people are able to contribute to their societies and economies later in life.

But there are challenges too. For instance, the so-called support ratio — the number of people of working age (defined by DESA as 25 to 64) relative to those age 65 or older — is decreasing in many parts of the world. By 2050, nearly 50 countries, mainly in Europe, North America, and East and Southeast Asia, are expected to have ratios below 2 — that is, less than two persons of working age for every person age 65 and older — resulting in challenging knock-on effects for both public services and the labor market.

Population aging is a major demographic shift that will have far-reaching implications for how we live, learn, work, and interact. Managing this transition will require a concerted response — at the local, national, and international levels — to

ensure we have the necessary policies and systems in place.

Ever-present across Global Issues

Yet aging rarely receives the attention that other pressing challenges do. On the one hand, this is understandable. The climate crisis is existential, while extremist attacks and new forms of violence, such as cyberattacks, attract more headlines. More recently, COVID-19 has put health at the forefront of people's minds. Against this backdrop, changes in our population's age makeup can feel less urgent.

Notably, however, aging intersects with these other trends shaping our future. For instance, HelpAge International has pointed to a growing body of evidence on the specific risks that climate change poses to older people. The World Health Organization (WHO) estimates that exposure to heat extremes alone could cause an additional 38,000 deaths among older people by the year 2030.

At present, two-thirds of people ages 60 and older live in low- or middle-income countries; that proportion is predicted to rise, as is the incidence of disasters in those states. These countries are likely to bear the brunt of climate change-related health impacts, and within them, older people are at greater risk because they are more susceptible to disease. They are also less able to manage through disruptions in food, water, and medical supplies as a result of climate change, conflict, pandemics, or natural disasters.

Impacts take many forms. In crises, frail people of any age find it harder to flee from harm or travel long distances to access humanitarian supplies. Those who do leave can find it harder to adjust and more challenging to find means of support in new environments. The UN Refugee Agency classifies older displaced people as among those most at risk as they are more vulnerable to violence, exploitation, and abuse. They are also often less visible in humanitarian planning processes, due to a focus on younger age groups, as well as the lack of disaggregated data — another issue unto itself.

Incomplete data on older persons is impeding planning in other contexts. It has been repeatedly identified as a challenge to meeting the Sustainable Development Goals (SDGs), including Goal 10 on reducing inequalities. According to DESA, the risk of poverty increases with age in most countries and is particularly acute in those where social protection systems are inadequate.

At present, some 4 billion people — more than half of the world's population — are not covered by any social protection benefit. Women are disproportionately affected, as they are less likely than men to participate in paid employment and, if they have been a part of the workforce, they are more likely to spend time away from paid employment and typically earn less than men — all resulting in lower contributions to pension schemes and other retirement savings.

In 2015, research from Standard & Poor's found that overwhelming majorities of the public in some of the largest cities in the world do not think their governments and employers have allocated sufficient resources to pension and health care programs. This is worrying, given that urbanization, like aging, is an inexorable trend. Until 2009, more people lived in rural areas than urban areas. Today, about 50 percent of the world's population lives in towns and cities. That number is expected to rise to 70 percent by 2050, with much of this growth taking place in Asia and Africa. According to WHO, the share of older people living in towns and cities will multiply by 16 times within a 52-year period dating back to the late 1990s, from about 56 million in 1998 to over 900 million by 2050, when they are expected to make up a quarter of the total urban population in less-developed countries.

Anniversary Marks Opportunity

As we seek to manage these trends, ensuring that the rights, needs, and voices of older people are integrated into policies and programming will be crucial to our success — not only to meet the SDGs' call to leave no one behind, but also to harness the human capital of this rapidly growing age bracket.

The UN's 75th anniversary initiative can serve to shine a spotlight on population aging. By encouraging inclusive dialogue, the UN hopes to highlight the interconnected nature of the challenges we face and promote intergenerational engagement on solutions. Through its one-minute survey — available at www.un75.online — the UN hopes to bring as many voices as possible, of all ages, to the attention of world leaders. And by working with partners such as AARP, the UN hopes to change the conversation on older people.

No question, a conversation shift is already in order. From affluent communities to refugee camps, older people already play crucial roles in our societies and economies. For instance, a 65-year-old woman today could find herself juggling employment and community work with caring for her grandchildren and her parents. And we must not forget that although older people can be among the most vulnerable and marginalized, many hold immense power and influence. Seven of the world's 10 richest people are over age 60. So too are the leaders of seven of the 10 largest economies.

With more and more people staying active into their 80s and beyond, we need to change how we think about older people and adapt our education, labor, and social policies accordingly. If we can seize the opportunity provided by the UN's 75th anniversary, our future will be bright, as well as gray. ●



Fabrizio Hochschild
Under-Secretary-General
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Preparations for the
Commemoration of the
UN's 75th Anniversary

Longevity & Equity

Across the world, people have been living longer than ever. In the best-performing countries, most children born during this millennium are on track to celebrate their 100th birthdays provided that the pace of progress over the past half century continues. However, not all countries are experiencing the same gains in longevity, nor is everyone living longer. In addition, it is uncertain how the Covid-19 pandemic will affect longevity in the near and long-term future.

Demographers have observed differences in longevity between populations or groups of populations. The US experienced an especially slow increase in life expectancy in the last decade compared with other countries. Even though the US is the country with a highest expenditure per capita on health care,¹ life expectancy has stagnated, even declining for three years for males before finally increasing again in 2018. Important differences in longevity were also observed across states, socioeconomic groups, race and sex. One's zip code is also an important predictor of the life expectancy in the US.² In order to become a top-performing country, the United States will need to address these disparities.

A country's life expectancy is strongly correlated with its lifespan equality. Lifespan equality

refers to how similar are lifespans of individuals from a given population. Differences in lifespan within a specific population are observed: some individuals live longer than others, even if they share the same year of birth and some similar characteristics. Historically, countries with the greatest life expectancies have also enjoyed the least disparities within their populations in terms of lifespan.

Backed by Research

In January of 2020, the Society of Actuaries sponsored the *Living to 100* symposium. Supported by AARP, this triennial research meeting brings together leaders from around the world to share ideas and knowledge on aging and how long people are living. In this most recent gathering, Marie-Pier Bergeron-Boucher of the University of Southern Denmark presented research that furthers an ongoing dialogue on longevity initiated back in 2017 at AARP's "Living to 100 the Great Debates" between demographer James W. Vaupel and AARP experts.

Bergeron-Boucher discussed how longevity today is part of a larger life expectancy revolution.

Table 1. Life expectancy in US and four other countries 2008-2018, both sexes

	2008	2018	Gain
Denmark	78.7	81.0	2.3
Japan	82.7	84.5	1.8
France	81.0	82.5	1.5
Sweden	81.1	82.5	1.4
United States	78.2	78.7	0.5

(Source: HMD (2020). Life expectancy in 2018 for the US was extracted from the National Center for Health Statistics, Health E-Stats form January 2020. Life expectancy in 2018 for France was extracted from INSEE statistics (provisional data). Small discrepancies between HMD data and data from national center are found.)

Sweden was the best-performing country in 1840 with a female life expectancy at birth of 46 years. For the last three decades, Japan has been the longevity leader: the average lifespan for Japanese women was more than 87 years in 2018, almost doubling the value of Sweden 180 years ago.³ As shown in Fig. 1, this increase has a remarkable linear trend — with different countries taking the lead as the top performer at different times — rising for women at a steady pace of almost two-and-a-half years per decade. This increase translates to three months per year or

six hours per day. For men, the pace of increase averaged more than 2 years per decade.

Specific countries have shown more “ups and downs” in life expectancy than the progress in the best-practice trend, as illustrated for French and US women in Fig. 1. The United States saw almost no change in life expectancy in 2018 after three years of decline for males and stagnation for females.⁴ This stagnation of life expectancy in the US in recent years has been partially due to a rise in mortality in middle age that includes what Princeton Economists Angus Deaton and

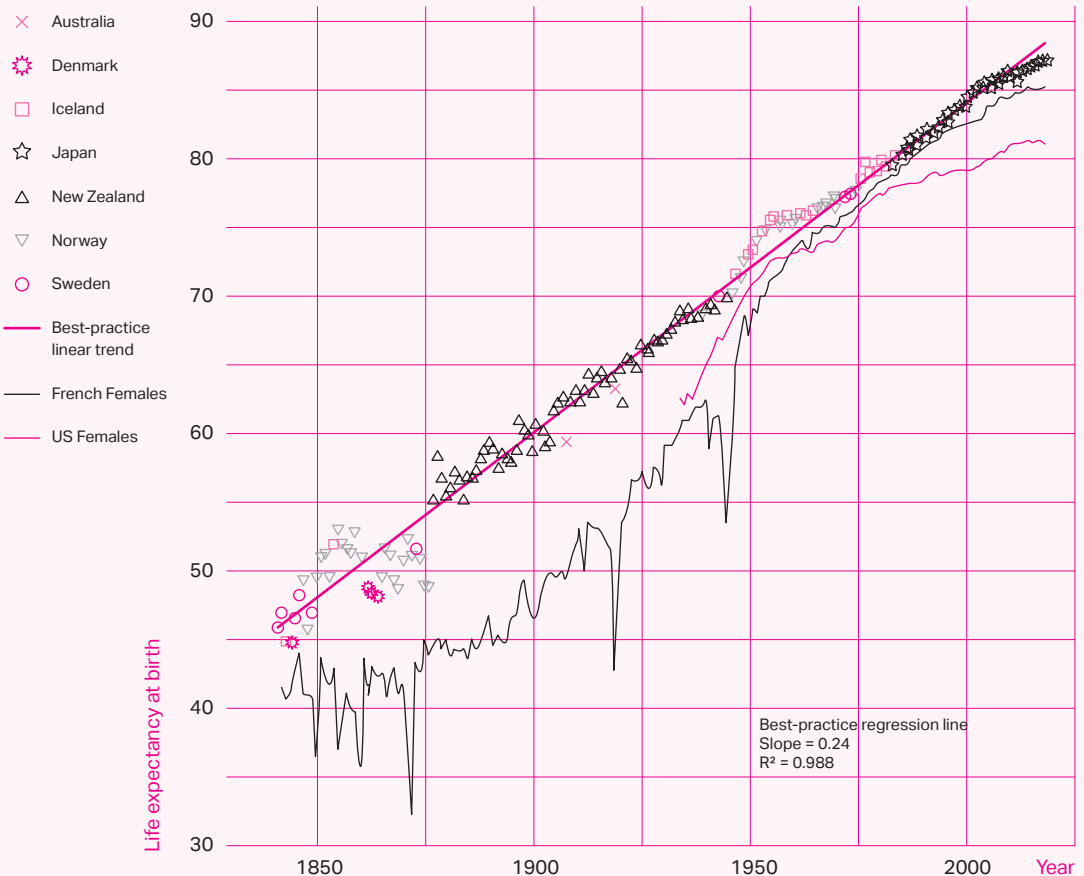


Figure 1. Best-practice life expectancy at birth, 1840-2018.

(Source: HMD. Note: Updated version of the original figure by Oeppen and Vaupel (2002)⁹)

Anne Case have described as “deaths of despair” — loss of hope, loss of employment and loss of economic opportunities — leading to substance abuse and suicides.⁵

Notably, the link between longevity and lifespan disparity is not new. Across history, increase in life expectancy has been accompanied by an increase in lifespan equality: as people live longer, ages at death are becoming more similar.

This dual advance is a major achievement of modern civilization.⁷ Figure 2 shows the relation between life expectancy and lifespan equality for different populations at different points in time. Lifespan equality measures the similarity of lifespans for individuals in a population: higher values represent greater equality. The relation between life expectancy and lifespan equality has been strong with both increasing in lockstep.

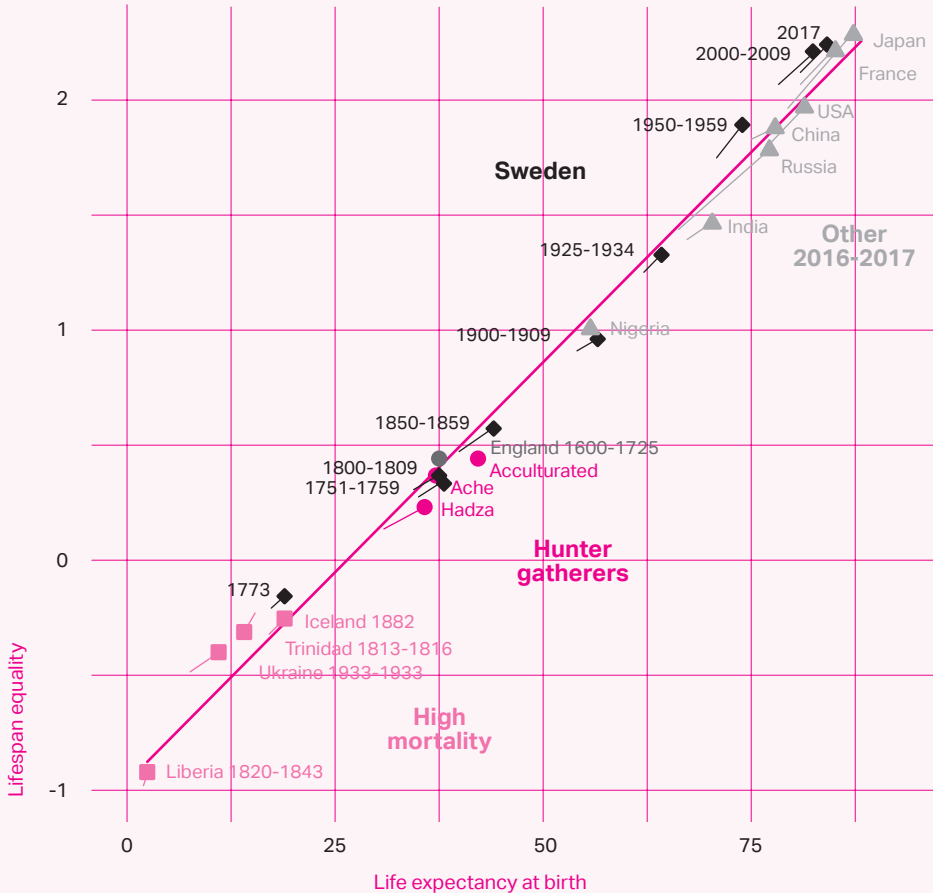


Figure 2. The continuum of life expectancy at birth and lifespan equality in human populations. Data for female-male pairs from each population are indicated by a point with a tail; the point represents female values, with male values at the end of the tail. (Note: Figure adapted from Colchero et al. (2016)⁹)

Global and Historical Lessons

The disadvantage of the US compared to other countries with similar levels of economic development is attributable to multiple factors, such as poorer health behaviors related to smoking habits and obesity, differences in healthcare access and greater social inequalities.⁹ Such discrepancies become more obvious in time of crisis, as currently observed with the COVID-19 pandemic.¹⁰ An editorial, by AARP CEO Jo Ann Jenkins and President of the National Academy of Medicine (NAM) Victor Dzau, recently sounded the call to action: "Achieving healthy longevity requires decisive, multisector action. In the past century, major breakthroughs have saved millions of lives that previously would have been lost to infectious diseases. However, not all of these gains have been shared equally."¹¹ The emergence of a new infectious disease with increased mortality among people with chronic conditions has made it even more important that we address disparities by income, race, and geography.

While we do not yet know the impact of COVID-19 on longevity, it has become increasingly clear that extending life expectancy requires providing more people the opportunity to be healthy during those extra years. At the *Living to 100* symposium, Bergeron-Boucher cautioned that life-expectancy projections are clouded with uncertainty. However, what we do in the present, especially in regards to addressing inequalities that have been magnified by the COVID-19 pandemic, can determine the future of longevity. ●

¹ Roosa Tikkanen and Melinda K. Abrams, U.S. Health Care from a Global Perspective, 2019: Higher Spending, Worse Outcomes? (Commonwealth Fund, Jan. 2020). <https://doi.org/10.26099/7avy-fc29>

² S.H. Woolf and H. Schoemaker, "Life Expectancy and Mortality Rates in the United States, 1959–2017," *Journal of the American Medical Association* 322, no. 20 (2019): 1996–2016, doi:<https://doi.org/10.1001/jama.2019.16932>.

³ Human Mortality Database (HMD), <https://www.mortality.org/>.

⁴ Xu JQ, Murphy SL, Kochanek KD, Arias E. Mortality in the United States, 2018. NCHS Data Brief, no 355. Hyattsville, MD: National Center for Health Statistics. 2020.

⁵ Case, A. & Deaton A. Mortality and Morbidity in the 21st Century <https://www.brookings.edu/bpea-articles/mortality-and-morbidity-in-the-21st-century/>

⁶ Oeppen, J and Vaupel, J.W. (2002). Broken limit to life expectancy. *Science* 296 (5570): 1029–1031.

⁷ Aburto, J.M., Villavicencio, F., Basellini, U., Kjægaard, S., and Vaupel J.W. (2020). Dynamics of life expectancy and life span equality. *PNAS* 117(10): 5250–5259.

⁸ Colchero, F., Rau, R., Jones, O.R., Barthold, J.A. Conde, D.A., Lenart, A., Nemeth, L., Scheuerlein, A., Schoeley, J., Torres, C., Zarulli, V., Altmann, J., Brockman, D.K, Bronikowski, A.M., Fedigan, L.M., Pusey, A.E., Stoinski, T.S., Strier, K.B., Baudisch, A., Alberts, S.C. and Vaupel, J.W. (2016). The emergence of longevous populations. *PNAS* 113 (48): E7681–E7690.

⁹ Crimmins, EM., Preston, SH., Cohen, B & National Research Council (US) Panel on Understanding Divergent Trends in Longevity in High-Income Countries. (2011). Explaining Divergent Levels of Longevity in High-Income Countries. National Academic Press, Washington DC, US.

¹⁰ Groups at Higher Risk for Severe Illness <https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/groups-at-higher-risk.html>

¹¹ Victor J Dzau, Jo Ann C Jenkins, Creating a Global Roadmap for Healthy Longevity, *The Journals of Gerontology: Series A*, Volume 74, Issue Supplement_1, December 2019, Pages S4–S6, <https://doi.org/10.1093/gerona/glz226>



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Time to Act: Coming Together to Solve the Women's Alzheimer's Crisis

It has been 10 years since the Women's Alzheimer's Movement formed to cast a spotlight on a global challenge that should concern us all: the extraordinary burden the diseases causing dementia place on women.

Women are much more likely than men to develop and be living with Alzheimer's Disease and other forms of dementia. They are also much more likely than men to be caring for a loved one with Alzheimer's or another serious cognitive impairment. African American and Hispanic women pay the greatest price of all.

Some initial progress has been made over the past decade, but not nearly enough, particularly as the world population ages, putting more and more women at risk.¹ The urgent need for solutions prompted us to convene what turned out to be a remarkable brainstorming session in Los Angeles in July 2019.

Through that event, AARP and the Women's Alzheimer's Movement brought together 75 dementia researchers, advocates, and policy experts to examine the current state of research, point out gaps in knowledge, and forge a path forward. With support from the AARP Foundation's A. Barry Rand Fund for Brain Health Research, this diverse group of stakeholders and experts — working separately on different parts of potential answers — agreed to collaborate on a strategic plan to transform the issue of women and dementia in the coming decade.

We are now finalizing the details of that plan — what will be a global strategy to help all women who are contending with Alzheimer's and dementia, regardless of income, ethnicity, education, or cultural background. Our report released May 21, 2020, *It's Time to Act: The Challenges of Alzheimer's and Dementia for Women* highlights critical steps we all need to take to drive progress in women's brain health over the next decade. You can watch the video replay and download the full report here: <https://www.aarp.org/health/brain-health/global-council-on-brain-health/womens-report/>. *It's Time to Act* serves as an unprecedented call to action by identifying explicit steps that stakeholders must take to address the gender inequities of dementia and more effectively support women on this issue.

The report calls for policy initiatives, public education, and more equitable research. The findings also detail lifestyle choices women can make to fortify their brain health and help protect themselves.

What We Know about Women and Dementia

For too long, women have borne a disproportionate share of the burden associated with Alzheimer's and dementia — the latter being a more general term that covers a range of conditions that impair memory and other basic thinking skills people need to live independently.

Alzheimer's disease is the most common form of dementia.² Of the 5.8 million US adults living with Alzheimer's disease, about two-thirds are women.³ Women also provide more than 60 percent of the dementia caregiving responsibilities in the US.⁴ Globally, almost 50 million people have dementia,⁵ and it strikes more women than men in all regions of the world.⁶

We also now know that the greater incidence of Alzheimer's among women cannot be explained solely by the fact that women generally live longer than men. For many years, scientists assumed it was that simple. But this view failed to consider the many gender-based factors that may influence brain health. Until this century, women were generally left out of clinical trials, and sex differences were widely ignored in research questions.

We are pleased to report that this flagrant neglect has started to lessen. Women now represent 52 percent of participants in clinical trials funded by the National Institutes of Health (NIH), and NIH research studies increasingly consider differences based on gender, ethnicity, and age.

What We Still Need to Learn

Nevertheless, the long legacy of overlooking women in the scientific research has left vast gaps in knowledge that are only now starting to be investigated. In recent years, scientists have started to consider the various factors that may signal a woman is at risk for Alzheimer's or other related brain disease; they have also started to

***It's Time to Act* serves as an unprecedented call to action by identifying explicit steps that stakeholders must take to address the gender inequities of dementia and more effectively support women on this issue.**

explore the complex pathways to dementia from a gender-based perspective.

The hormonal changes that affect women in midlife, for example, have emerged as one of the promising areas of investigation. That is because the drop in estrogen around menopause disrupts the female brain's ability to utilize glucose, which is the brain's main fuel. Brain scans comparing women and men in midlife have revealed that women's brains often have more plaque, more atrophy, and less connectivity — all warning signs of potential impairment later in life.

Such insights may help doctors identify women who are at risk and point to future treatment options. But more research is needed.

Scientists also need to acquire a greater understanding of genetics and dementia, specifically how certain genes may indicate a woman may be at higher risk and how to mitigate those risks. While researchers have long known that the gene APOE4 raises the risk of Alzheimer's in both women and men, it seems to be more dangerous in women, particularly those ages 65 to 75.⁷ Other genes are also being studied as risk factors from a gender perspective.

Sex-based links between dementia and certain conditions also await further study. For example, correlations have been found between dementia and such conditions as hypertension, depression, and high stress levels — all of which are more common among older women than older men. From science we need actionable

insights on such issues to prevent, delay, and minimize the impact of dementia on women, and we need doctors to be more aware of these links as they work to keep patients healthy.

A Global Concern: Social Determinants of Health

Another mystery is why certain population segments — in many cases, those with lower incomes and those that historically have been underserved — have higher rates of dementia. In the United States, for example, African Americans are twice as likely to develop Alzheimer's than Whites, and Hispanics are 1.5 times more likely to develop the condition, according to the Alzheimer's Association.⁸ Worldwide, approximately 60 percent of people with dementia live in low- and middle-income countries. Experts project that future increases in the incidence will be sharpest in developing countries with the fewest resources to address the issue.⁹

Along with such data comes evidence that societal influences that affect some communities more than others play an important role, perhaps interacting with genetic or other risk factors. Such influences include those that come earlier in life as well — factors including access to good schools, nutritious food, health care, and a healthy environment.

Cutting-edge research, meanwhile, is now exploring the effects of poverty, stress, and trauma

The road map for meaningful change must include action on many fronts, including social policy, public awareness, access to quality and equitable health care, and family caregiver support in all communities.

on brain health throughout the lifespan. Those factors, of course, apply to both women and men, yet in many cases women suffer greater impact. Women typically carry the lion's share of caregiving responsibilities for their families while earning far less than men — making these economic and emotional challenges a potentially greater source of stress throughout their adulthood. For example, in India and Nepal, 84 percent of caregivers (due to all causes) are women, the vast majority of which are of working age.¹⁰

We have long known that exercising the body is a valuable way to support brain health. Researchers are now focusing on the benefits of exercising the brain itself. Growing evidence suggests that individuals with higher levels of education and career attainment develop a cognitive reserve that helps shield against dementia in old age. Men have historically held advantages over women in such areas, as have the affluent over the poor. Therefore, greater equity could yield far-reaching health benefits.

Far more research is needed on these issues. Many questions remain about the basic causes and ways dementia develops, and why it is more common in older women than men. The road map for meaningful change must include action on many fronts, including social policy, public awareness, access to quality and equitable health care, and family caregiver support in all communities.

A Strategic Plan to Conquer the Problem

Our strategic plan highlights crucial ways to achieve the kind of progress for women on the Alzheimer's and dementia front that is so long overdue. As the plan details, by working together, we can achieve the following:

1. Eliminate the stigma of dementia. All of society must recognize dementia as a public health problem for which women pay an exceptional and disproportionate price. Dementia is not a normal feature of aging. All of us, including policy makers, researchers, health care providers, communities, and individuals, have a role to play in fixing this inequality.
2. Empower women to promote their own brain health. A growing body of research suggests that a healthy lifestyle — based on good nutrition, exercise, learning, stress management, and careful monitoring of health conditions — can cut the risk of dementia by up to a third. Women should be encouraged to act on this hopeful and empowering information.
3. Invest in research to learn more about the causes of dementia in women, including the underserved. Scientists must accelerate efforts to understand gender-based differences

in dementia and why some women are more resilient to cognitive decline than others. Such knowledge is needed to develop better treatments for all.

4. Enhance public and private support for family caregivers. All family caregivers should have their own health care coverage and the training they need to empower them to provide quality care for their loved ones, as well as local services that can give them much-needed respite. Employers should provide paid leave for employees who also provide care at home.
5. Train health care providers to better recognize and treat cognitive decline in older women. Physicians should take proactive steps to promote well-being and implement evidence-based, person-centered care that optimizes quality of life for all who live with dementia.

Our brainstorming session in Los Angeles was an inspiring moment, and we expect that it will turn out to have been a pivotal one as well. But it was just one step in a much larger effort. The quest we are leading must continue until we finally conquer the gender disparities of dementia, the inequities among population groups, and ultimately the disease itself.

It has taken too long to answer the call we first sounded 10 years ago. Let's finally address the scientific questions that have been overlooked and enact the policies and treatments that will help women and families around the world. Now is the time to act.

Countless lives depend on it. ●

¹ While the global demographic achievement of more people living longer is to be greatly celebrated, increasing age is the biggest known risk factor for dementia in both women and men. As longevity increases, the numbers of people living and coping with dementia is projected to soar. The World Health Organization predicts that 152 million people will be living with dementia by 2050. See <https://www.who.int/news-room/fact-sheets/detail/dementia>

² Other common forms include vascular dementia, Lewy bodies dementia, and frontotemporal dementia, and it frequently appears as mixed types. <https://www.who.int/news-room/fact-sheets/detail/dementia>.

³ <https://www.alz.org/alzheimers-dementia/facts-figures>

⁴ Caregiving in the U.S., 2020. Washington, DC: National Alliance for Caregiving and AARP Public Policy Institute, May 2020, p. 10. Twenty-six percent of U.S. caregivers say their recipient is living with some type of dementia, up significantly from the 22 percent reported in 2015. Id. at p. 28.

⁵ <https://www.who.int/news-room/fact-sheets/detail/dementia>.

⁶ <https://www.alz.co.uk/women-and-dementia>

⁷ <https://news.usc.edu/126237/genetics-put-some-older-women-at-higher-risk-than-men-for-alzheimers/>

⁸ https://alz.org/alzheimers-dementia/facts-figures?_ga=2.240833856.2117751363.1582902744-100135955.1581782763

⁹ See <https://www.who.int/news-room/fact-sheets/detail/dementia> and <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5370095/>

¹⁰ https://www.embracingcarers.com/content/dam/web/health-care/corporate/embracing-carers/media/infographics/us/Merck%20KGA%20Embracing%20Carers_White%20Paper%20Flattened.pdf



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Year of the Nurse and Midwife: AARP and WHO

As COVID-19 threatens people on every continent, the need to harness the full power of the nursing profession has never been more critical. It's a goal that both AARP and the World Health Organization (WHO) have long worked toward. And in a strange twist of fate, as nurses across the globe sacrifice so much, WHO long ago had declared that 2020 would be the Year of the Nurse and Midwife. As part of its focus on this huge part of the world's health care workforce, it delivered its first State of the World's Nursing report on World Health Day, April 7.

Similarly, AARP awaits a report from the National Academy of Medicine (NAM) on nursing — its second report aimed at wisely guiding the growth of this critically important field.

Never has the health of the world depended so much on the power of nursing.

Promoting Nursing to Promote Health

Even before the novel coronavirus pandemic began, it was clear that we live in a time of increasingly urgent health concerns, including an aging population; a rise in chronic health conditions; massive shifts in technology that can both help and hinder health care providers; and the lack of access many communities have to fresh food, and clean air, even public transportation and good schools — all factors of health and well-being. To learn about the recent efforts of WHO and AARP is to understand the dominant role nurses have in meeting those needs.

As WHO notes, globally, nurses and midwives account for nearly 50 percent of the health workforce. Worldwide, nurses are often the first and sometimes the only health professional that people see. They are part of their local community and can shape and deliver effective interventions to meet the needs of patients,

families, and communities. The report from WHO is a culmination of its three-year global campaign started in 2018 with the International Council of Nurses that aims to improve health by raising the profile and status of nursing.

That goal is familiar to AARP, which in 2007, with AARP Foundation and the Robert Wood Johnson Foundation, created the Center to Champion Nursing in America (CCNA). CCNA's mission is to make sure that everyone in America has access to a nurse when and where they need highly skilled care.

CCNA's efforts were expanded in 2010 by "The Future of Nursing: Leading Change, Advancing Health" — the first assessment of nursing from the National Academy of Medicine (then known as the Institute of Medicine). The report set out specific goals that government, businesses, educators, policy makers, and health organizations could take to tap into the power of nurses. Recommendations include changing laws that restrict nurses from fully exercising their skills, encouraging nurses to increase their level of education, and creating a more diverse workforce to care for an increasingly multicultural nation.

The report also led the same three organizations that fund CCNA to create the *Future of Nursing: Campaign for Action* to implement the goals in every state.

Year of the Nurse

At 4 million strong, nurses are by far the largest proportion of America's health care workforce, and the U.S. public has told Gallup for 18 years straight that it trusts the nursing profession more than all others. Because they are also woven into the fabric of the community in ways other health practitioners are not — in schools, workplaces, homes, prisons, hospitals, assisted

Worldwide, nurses are often the first and sometimes the only health professional that people see. They are part of their local community and can shape and deliver effective interventions to meet the needs of patients, families, and communities.

living facilities, and other community spaces — they are positioned to be a more powerful part of improving health and health equity.

The *Campaign's* ambitions on multiple fronts match those of WHO's three-year campaign, Nursing Now, which is also designed to meet head-on the changing needs of the 21st century. As it states in its vision, Nursing Now — and WHO — understands that nurses will have an even greater role to play in the future, with an increased focus on prevention and making better use of technology.

The Future of Nursing 2020-2030, the forthcoming report from the NAM, is expected to reflect many of the same principles. Food resources, housing insecurity, restricted transportation options — these social determinants of health are AARP priorities, too, and are aspects of more livable communities that CCNA knows nurses help with, too.

AARP and WHO both have long understood that nurses are the key to improving health for all and reducing health disparities around the globe.

As a pandemic envelops the global population, the U.S. and international reports being unveiled this year will lay out strategies for how to unleash the expertise and power in the nursing profession, at a time when health support is needed as never before. ●



Susan Reinhard

Senior Vice President and Director,
AARP Public Policy Institute & Chief
Strategist, Center to Champion
Nursing in America

Maine, Worth a Lifetime

My small state of Maine, which juts out of the northeast corner of the United States, bordering Canada and bending toward Europe, is known for its unrivaled natural beauty and unmatched quality of life. Our pristine lakes, mighty rivers, rocky coast, working forests, fertile farmland, and picturesque downtowns draw millions of visitors every year.

But Maine also shines in ways visitors may not see when they first come to “Vacationland.” As a lifelong Mainer, I can tell you that our people are independent, strong willed, and, most of all, big hearted. We look out for one another — and we care deeply about our families and our communities.

Maine has the oldest population in the nation. If you, like some, react to that fact with sympathy for our graying state, I invite you instead to see it as we do: a unique opportunity.

In the dead of winter, when our days are shortest and temperatures coldest, when the roads are covered with snow and our streets are quiet, 67-year-old volunteer Candy Eaton abandons the warmth of home to drive her neighbors in the town of Sullivan to their doctors’ appointments. She also leads a sand-bucket brigade to make icy walkways safe for walking.

Like Candy, older adults across Maine spend much of their time taking care of others, contributing to their communities, and building our state. In Maine, people over age 50 start the largest percentage of new businesses and donate more to charities; they share their decades of experience with students searching for successful careers and, in exchange, they receive millennials’ guidance on navigating new technology.

Our older adults are valuable assets — key to diversifying our economy, strengthening our



Gov. Janet T. Mills signs executive order to fight elder abuse.

Maine has the oldest population in the nation. If you, like some, react to that fact with sympathy for our graying state, I invite you instead to see it as we do: a unique opportunity.

workforce, and creating a brighter future for our state. But we must overcome obstacles that stand in the way of their success.

Every day some struggle to steer wheelchairs through narrow hallways or climb steep stairs with aching knees. Some are breaking pills into smaller doses to stretch the medicine they need or putting on another sweater to avoid turning up the heat. Some are losing their savings to sweet-talking scammers.

Maine's people are big hearted, but it takes more than compassionate volunteers to address the barriers that prevent older residents from living safely in the homes and communities they love.

Under my administration, Maine is taking steps to knock those barriers down.

We released \$15 million in voter-approved bonds to build new affordable homes for older adults and to modify, repair, and weatherize existing homes. We provided direct property tax relief for hundreds of thousands of Maine residents and enacted the Maine Affordable Housing Tax Credit program to double the construction rate of new affordable housing. Thirty percent of that credit is directed toward senior housing.

We established the Elder Justice Coordinating Partnership to combat abuse of older adults. We restored a program to make prescription medications affordable for older Mainers and enacted laws to allow the wholesale importation of prescription medicine, create a prescription drug affordability board, increase drug price transparency, and better regulate pharmacy benefit managers.

With the help of AARP Maine, we are taking a novel approach to how people grow older in our rural state — one that finds its roots in AARP's Network of Age-Friendly States and Communities.

It is a story that dates back to 2014, when Portland and Ellsworth, two beautiful coastal cities, became the first communities in Maine to join this network. It did not take long for that participation to ignite interest across our state. By the end of 2016, Maine celebrated 22 communities in the network. That number doubled by the end of 2017, and by the end of 2019, Maine boasted 70 communities in the network.

Although that number is remarkable, what is truly noteworthy is the dedication of volunteers like Candy Eaton, community leaders, state

agencies, local businesses, and town officials — often individuals who themselves are 50 and older — that made that achievement possible.

It was as a direct result of their efforts that I stood with AARP last year as it welcomed the entire state of Maine into the Network of Age-Friendly States and Communities. This designation unlocks critical data and technical advice as well as new resources and organizing tools to help us serve every generation. We can learn from other communities and other states. As Candy herself said recently, “We don’t have to reinvent the wheel.”

The Network of Age-Friendly States and Communities designation also recognizes our state’s commitment to developing a statewide action plan to create communities with walkable streets, safe and affordable housing, appropriate transportation, and access to important services.

Now my administration — from the Department of Health and Human Services to the Department of Public Safety and others — is collaborating with AARP to begin deploying that plan by the end of 2021.

The Network of Age-Friendly States and Communities is also helping new age-friendly initiatives in Maine take root through the AARP Community Challenge Grant Program. The program supports Maine towns as they adopt and implement innovative programs that benefit not only older Mainers but Mainers of all ages, through such improvements as the installation of new road signs for the safety of pedestrians; the building of community table gardens set at different heights so people of any age, ability, or height can grow vegetables; or the availability of special mats so that residents who use scooters or wheelchairs can enjoy our beautiful beaches.



Joined by AARP Maine, Governor Mills announces Maine’s official designation as an Age-Friendly State.



Gov. Janet T. Mills signs senior housing bond in 2019.

Our older adults are valuable assets — key to diversifying our economy, strengthening our workforce, and creating a brighter future for our state. But we must overcome obstacles that stand in the way of their success.

These measures may be small, but they can make an enormous difference in the lives of both young and older Mainers.

There is more to do. For older adults living in far-flung communities across a rural state, isolation can be challenging. Older adults who are isolated are more likely to miss medical appointments and less likely to reach out for services they qualify for, such as Meals on Wheels. They are also more vulnerable to abuse and exploitation.

The cure for isolation is human connection. Expanding access to high-speed Internet will allow older Mainers, no matter how remote, to stay connected to their loved ones and their health care providers. I have asked members of our legislature to provide at least \$15 million to kick-start that expansion, and I hope they will approve that bond.

Thanks to AARP and the AARP Network of Age-Friendly States and Communities, we are addressing challenges and building on our successes to create an age-friendly state, a state that greets people of all ages at its borders with a sign that reads “Welcome Home.” After all, Maine is worth more than just a visit: we are worth a lifetime. ●



Janet T. Mills
Governor
State of Maine
United States

AARP's Age-Friendly Network: Catalyzing State and Local Leadership for a More Livable Future for All

Recognizing the demographic shifts underway, and the opportunity they present to create more age-friendly communities, in 2012 AARP created a US-based affiliate of WHO's Global Network of Age-friendly Cities and Communities (GNAFCC). The GNAFCC invites cities around the world to use a foundation of eight "domains" to assess community needs and then develop a course of action over a five-year process to create a more age-friendly future for their communities.

AARP's decision sparked a new direction in our broader effort to make communities more livable, and in our ongoing work to support older adults to live their best lives at every age. It also ensured that AARP was moving in tandem with leading thinkers on the social determinants of health by creating what could serve as a potent guiding framework to effect local change — in health, well-being, and engagement — all through changes to the built environment as well as social supports. It also created conditions in several hundreds of communities that allowed them to quickly respond to many of the challenges presented by the COVID-19 global pandemic, particularly those related to older adults' ability to secure food, access information, and remain engaged in civic and social life.

AARP's Network of Age-friendly States and Communities has enrolled more than 500 communities. That is a remarkable number, considering that communities in the United States now represent approximately half of the global network's members. It's also remarkable that the model, originally envisioned for localities (note the Cities and Communities in the GNAFCC name), now includes states — a change driven by state governments' desire to take action as well. In fact, the change even required advocacy at the WHO level to expand that organization's eligibility criteria to include subnational levels of government. But mostly the number is remarkable for the sheer impact it represents — the impact felt in the communities and states that have committed to become more age-friendly through actions made possible by the AARP Network process.

Even before the pandemic hit, the value of pursuing a more "age-friendly future" was evident. A 2019 survey of AARP's Network

members revealed that 60 percent of enrolled communities in the later stages of their multi-year effort reported having achieved a change in public policy — most frequently in housing, transportation, outdoor spaces and buildings, and health and community services. The same survey revealed that 34 percent achieved a private-sector investment or action, and 85 percent described other successes, such as integrating an age-friendly lens into strategic planning and increasing collaboration within the community. As for on-the-ground, concrete examples, several communities of various sizes have shown the promise and potential of their AARP age-friendly network commitment, both in their pandemic response and in their ongoing efforts to create places that work for all ages:

- **Pittsburgh and Allegheny County, Pennsylvania** (population 1.2 million, joined in 2015) adapted their existing paratransit system to primarily deliver food and supplies — rather than people (except for essential medical appointments, like dialysis) — to keep residents safe at home during the pandemic. They also created new online "virtual senior academies" to engage community members in classes on health and wellness, arts and music, and more.
- The **city of Berkeley** (population 120,000, enrolled in 2016) morphed its 'friendly visitor' program into a 'friendly caller' program during the pandemic to check-in on residents, arrange for grocery and food delivery for the food insecure, and conduct informal wellness checks.
- **Sarasota County, Florida** (population 415,000, enrolled in 2015) quickly implemented a COVID-19 resource website and set up text alerts for area residents, as well as developed a multi-agency feeding plan for vulnerable populations which outlines tiered activation levels based on service thresholds, and action steps to be taken once those thresholds are met.
- **Eastport, Maine** (population 1,300; enrolled in 2016) has developed a plan that commits to making outdoor spaces more easily

reachable and usable by older residents, with accessible natural trails and better sidewalks.

- **Ridgewood, New Jersey** (population 29,000; enrolled in 2019), in response to residents' concerns about housing affordability, has committed to educating residents about property tax relief, property tax freeze, and financial assistance for housing and utility costs. The borough also hosts events to educate residents about reverse mortgages, home improvements, and universal design.
- **Grayson County, Virginia** (population 15,000; enrolled in 2017) has responded to the severe lack of high-speed Internet connectivity among its residents and the surrounding rural region by leveraging state investments to expand broadband to rural communities.

These examples represent just a fraction of the types of locally driven solutions that emerge through the AARP Network process; nevertheless, they are indicators of the importance of an age-friendly focus – both in times of crisis, and with an eye towards long-term change in community. From 2013 through the end of 2019, the AARP Network of Age-Friendly States and Communities grew more than tenfold, from fewer than 20 communities to, as mentioned, nearly 500. What is behind the rapid growth? The reasons are many, but in part it is attributable to the long-time trends of worsening housing affordability and decreasing access to services — trends that are particularly affecting older adults. The expanding network further reflects a growing level of concern about isolation and loneliness – a threat which intensified during stay-at-home orders resulting from the pandemic — and the role that community design and social programs can play in stemming those troubling trends for all, and particularly for seniors. Finally, the growth is indicative of how state and local leaders' awareness of demographic trends — and the fast-approaching future in which older adults outnumber children for the first time in US history — can catalyze them into action. It is easy to imagine that communities, as they emerge from pandemic response, will have a more acute understanding of the vulnerabilities of older adults

in crisis, and more commitment to ensuring the communities work for all ages, in all conditions.

AARP will continue to monitor the growth of the program, and develop materials and resources that respond to the evolving needs of both AARP Network members and other state and local government leaders interested in preparing for a more age-friendly future. At present, resources available for free to any local leader include first-person stories from age-friendly leaders about how they responded to COVID-19; the AARP Roadmap to Livability series, a set of six workbooks that help community leaders implement community listening efforts, and better incorporate an aging lens into planning in areas including housing, transportation, community health, and economic development; self-directed “audit” tools to evaluate walkability, and to what extent a community's parks are intergenerational; free “how-to” guides to expand use of accessory dwelling units and implement temporary “place-making” techniques that re-imagine public spaces so they work better for all; and more.

As new challenges emerge from communities of all sizes – big and small, state and local – AARP will continue working to support them with information, tools, resources and best practices that can help them respond to their own demographic changes in a manner that improves the quality of life for all. To learn more about AARP's Age-Friendly Network and Livable-Communities resources, sign up for a free practitioner-focused weekly eNewsletter, available at aarp.org/Livable-Subscribe, or via our program's homepage at aarp.org/livable. ●



Danielle Arigoni
Director of Livable Communities
AARP

Building Innovative Multigenerational Teams in an Aging World

If there is anything the year 2020 has proved, it is the fact that the future of work is uncertain, volatile, and designed for the past rather than for the future. And while remote working and connected technologies have proved that they are here to stay, the role of the humans at work is being questioned once again.

Unprecedented economic shockwaves also mean that the progress made in workforce inclusion have once again taken a backseat and the strategic attempts to build diverse, multigenerational teams have given way to short-term solutions around maintaining teams for “business as usual” scenarios.

This is, however, a reactionary move and doesn't account for the fact that COVID-19 or not – the world is continuing to age rapidly and that will have a far reaching impact beyond healthcare – touching all aspects of life with respect to how we learn, work, and continue to stay productive.

COVID-19 has also revealed the vulnerabilities of ageing economies and how they could suffer economic and social consequences if they continue to ignore the opportunities and risk of this massive demographic shift.

On a positive note, these trends are also signaling an exciting era of worker rebirth and reinvention — in which people will continue to evolve and pivot to different roles across their lives and as they age, rather than getting phased out. In light of this lifelong worker, the future of work will be shaped by how we design it for life stages and ages.

Today in Asia, we can already see up to four generations working side by side in the same organization, resulting in a whole new approach

to designing every aspect of work, from learning and development to retention, for these diverse cohorts. As the employee career span lengthens, this significant demographic change presents employers with a brand-new opportunity to reimagine the workforce of the future.

In an ideal world, older workers would be valued for their experience, hired for their networks and wisdom. Therein lies one little hiccup. Age discrimination is alive and kicking. One out of three people over the age of 50 in Hong Kong alone has experienced age discrimination when looking for work.¹ The notion of hiring older workers is often unheard of. Even if an older candidate is considered initially, the “boomer bias” kicks in from the first interaction. Organizations typically haven't given thought to what it takes to attract this talent pool and are not yet prepared to fully open their doors to mature talent.

What this also means is that generational diversity, in comparison to diversity related to gender, sexual orientation, perspective, or race, has seen relatively less progress in Asia. Conversations on this topic, in fact, typically focus on the younger end of the spectrum — that is, looking at ways to engage and retain millennials and Gen Z talent — and rarely address older workers and the implications of an aging workforce.

Nevertheless, in super-aging economies such as those of Hong Kong, Singapore, and Japan, we can see early indications of change, as the newly emerging role of the aging worker is starting to get real notice. This is, in part, driven by longer-than-average life spans and a palpable talent shortage that is beginning to tangibly affect organizations.

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Effecting the Shift

At Wise At Work, we work to accelerate the shift. We partner with organizations of all sizes to help them reimagine the potential of a rapidly aging world, through training, reemployment, and strategy. By launching inter-age initiatives that use strategic play, design thinking, and other tools, we are hoping to trigger “disruptive thinking” when it comes to talent sourcing and management.

Through our work with thousands of older workers in Hong Kong, we know that people are not ready to hang up their boots at age 60 or 65 (or even later). In fact, according to a recent survey we conducted, the more educated people are, the less likely they are to ever want to retire. In addition to the basic desire to work, we also discovered that most people age 50-plus want to stay in the workforce to achieve or

increase financial independence. Indeed, greater longevity when paired with more healthy years has a huge impact on when we are able to retire. Yet, health disparities persist and not everyone enjoys the gift of longer, healthier lives and work years.

So, how do we foster the embrace of talent from all age groups? Based on our work with organizations, here are some solutions that can help create an age-inclusive culture that allows multigenerational teams to thrive.

Avoid ageist labels. Terms such as millennials, boomers, Gen X, and so on can reinforce stereotypes. When used in certain ways, these terms can generate alienation and discourage reinvention. There is plenty of research to suggest that most generations want the same things when it comes to work. An article from Harvard Business Review is one that we refer to most often².

Innovation is not just about technology — it is about creative problem-solving, and age diversity can only strengthen the process and make it richer.

Think life stage, not generational cohorts.

In the context of a multigenerational workforce, taking a life-stage approach may be a better idea than an age approach for hiring and development needs. An older worker may have family care-giving responsibilities, as will a much younger parent. Not all millennials are tech-obsessed, and not all boomers struggle with passwords. Organizations need to evolve and develop human-centric strategies that account for life events, reducing or increasing responsibilities, and addressing mental and physical health needs as they design ways to engage and retain employees.

Activate multigenerational engagements.

Create opportunities for different age groups to engage with and learn from one another. We run an engagement program called “Meet the Generations” that allows different generations to derive value from one another as well as teach each other skills that are unique to their age or life stage cohorts. This facilitated exchange allows cross-generational teams to develop a healthy appreciation for the values and skills of different age groups, while creating a space of trust and breaking down stereotypes.

Let everyone innovate. According to the 2019 edition of Deloitte Human Capital Trends, when more than 10,000 companies were asked if age was a competitive advantage or competitive disadvantage in their organization, more

than two-thirds of the companies considered older age a competitive disadvantage³. In addition to a likely technology-oriented bias, behind this assumption are apparent boundaries of thinking that have prevented them from including older talent in the innovation process. Research has shown that diverse teams produce better solutions. According to Boston Consulting Group, companies with above-average diversity in age, gender, nationality, career path, industry background, and education on their management teams report innovation revenue that is 19 percentage points higher and profit margins that are 9 percentage points higher than companies with below-average diversity⁴. When we ran “Grey Is the New Black,” a public program to drive inter-age innovation, we saw 15-year-olds team up with 79-year-olds to create stunning solutions to Hong Kong’s social challenges. So a quick note to companies here: innovation is not just about technology — it is about creative problem-solving, and age diversity can only strengthen the process and make it richer.

Co-create job roles. We have found that several organizations that want to create opportunities for mature talent don’t know where to start. That’s where co-creation comes into play. We recently ran focus groups with a large global bank to help it meet and engage with potential candidates over age 50 and understand what

roles, remunerations, and job titles would attract such candidates. From the focus groups we got incredible insights that allowed the organization to custom create these roles and drive a culture of age inclusion very quickly.

Embrace flexible work. The events of the last few months have allowed for a global experiment of remote working that has largely been successful and allowed companies to continue their work despite social distancing norms. Increased acceptance of this model could help companies become more inclusive – and allow for older adults or others with mobility issues to actively participate in the workforce. The “Zoom meeting” culture that has germinated due to COVID-19 has also forced working adults of all age groups to embrace technology and normalized remote learning and working. These could be pivotal in ensuring the creation of agile, age-agnostic teams.

Develop people across age groups.

When was the last time you saw a program for “high-potential” staff being developed for people over 50? Chances are, not often and possibly never. The notion that only younger talent can be nurtured causes two outcomes. The first is that mature talent rarely gets developed the way younger talent does. And second, as a result mature workers pick up on the signals sent by the lack of investment and this has implications for morale and motivation. To avoid this situation, it is imperative to foster worker development across age groups and life stages, ideally in mixed-age classrooms to cultivate peer-to-peer learning and common standards of teaching for all regardless of age or life stage.

Future Workplace

There are many ways to drive a culture of age inclusion in a rapidly aging world. Regardless of the approach, the understanding of today’s reality drives the effort: the past can surely not define the way of the future. Organizations will

have to extend the boundaries of their thinking and uncover new definitions of talent, create new tools to up-skill all regardless of life stage, and evolve a new culture in which people can stay relevant — regardless of their age. ●

¹ <https://www.eoc.org.hk/eoc/upload/ResearchReport/2016161633111925251.pdf>

² <https://hbr.org/2019/08/generational-differences-at-work-are-small-thinking-theyre-big-affects-our-behavior>

³ <https://www2.deloitte.com/cn/en/pages/about-deloitte/articles/pr-global-human-capital-trends-2019.html>

⁴ <https://www.bcg.com/publications/2018/how-diverse-leadership-teams-boost-innovation.aspx>



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Older-Worker Opportunity in the United Kingdom

There is a great opportunity in the United Kingdom to harness the power of experienced workers. Even though older people have been identified as more vulnerable to the Covid-19 virus, and have therefore been advised to shield or self-isolate to a greater degree than other age groups, the fact remains that older workers are a rapidly increasing demographic in the United Kingdom that the government, as well as the public and private sectors, have identified as a key target for labor supply. We have an estimated 800,000 people aged 50 and over who would like to be in work but who are not — which our politicians have called an “unacceptable waste of talent”. This comes amid projections of a labor and skills shortage of more than 5 million people in the United Kingdom by 2022.

However, this identification of an opportunity to harness experience has not yet translated into action for the individual older worker facing the job market today. This is to the detriment of employers and society where there is much to gain by taking action on this front.

Growing Awareness

At a government level, the importance of older workers is clear. “Aging Society” is one of the four Grand Challenges of the Department for Business, Energy, and Industrial Strategy, which states:

The UK population is ageing, as it is across the industrialised world. The prospect of longer lives will require people to plan their careers and retirement differently. We have an obligation to help our older citizens lead independent, fulfilled lives, continuing to contribute to society. If we succeed, we will create an economy which works for everyone, regardless of age.¹

This outlook is reinforced by our Equality Act, passed in 2010 to consolidate and strengthen discrimination Acts from the prior 30 years, which protects workers from age discrimination in all aspects of their employment, including recruitment, employment terms and conditions, promotions and transfers, training, and dismissals.

At a corporate level, there is a growing awareness and evolving change in organizational outlook that a multigenerational workforce is not only a driver of increased productivity and revenues, but also a pragmatic necessity for the future of the workplace.

The future of the workplace has already been and will continue to be greatly affected by the Covid-19 pandemic. The requirement for remote-working has accelerated an already growing work-from-home trend. In theory this is a boon for older workers: it frees them up to re-enter the job market based on an assessment of their capabilities without physical restrictions — whether those restrictions were due to current advice around self-isolation, an individual’s compromised mobility, or geographic limitations.

Nonetheless, significant ageism still exists in hiring older workers, who often feel excluded from the workplace. Evidence substantiates their feeling. In 2017, Anglia Ruskin University published the results of a study in which two sets of curriculum vitae (CVs) were submitted in response to almost 2,000 job advertisements across all types of positions.² Half of the CVs were from a 28-year-old and the other half from a 50-year-old; otherwise the candidates had identical skills and interests. The study found that the 50-year-old candidate was four times less likely to be offered an interview.

Indeed, job placement in the United Kingdom for experienced workers is a difficult route to navigate. A large part of that difficulty stems from employers’ divergent views of experienced workers: some see older workers as a cheap labor source, believing they are unlikely to get work anywhere else, while others have preconceptions that older workers are slower or harder to train, or that they won’t fully commit to the job or stay in the position for long. However, some employers truly understand older workers’ value, including the reliability, loyalty, mentoring and knowledge transfer, and these employers know how to benefit from older workers’ contribution as part of an inclusive multigenerational workforce.

Yet even those employers who value experienced workers can have problems finding them. With increased rates of rejection, older workers in the United Kingdom often grow disillusioned with the most prominent job boards and stop using them. Additionally, older experienced candidates who do apply may be screened out in the application process either by software bias or by a younger initial CV screener, either in a recruitment company, or even within the company itself, who may hold preconceptions of older workers. Enterprises need to work on preventing such occurrences.

An Integrated Approach

Addressing such ageism requires that many areas of employment evolve so that older workers can contribute fully: recruitment, retention, a focus on multigenerational staffing, and career longevity planning. Only through an integrated approach that addresses these issues and how they interact can we fully harness the power of older workers.

Advice for employers is lacking on how to spark this change, and where to turn for help in those efforts. This is where specialized companies such as No Desire to Retire and Experiences can fill the gap: by providing not only a route for the employer to reach and employ the experienced worker, but also a route to navigate and incorporate other related issues. For example, how to fully incorporate age within a Diversity and Inclusion agenda and how to maximize the value of an experienced worker as part of a truly multigenerational organization.

It's not just the employers, of course, who need help. Experienced older workers themselves often need help with job seeking, advice on career development, and guidance on relevant skills and training. This difficulty in accessing a route back to work for older workers is further compounded by the real divide between different types of experienced older workers and the extent to which their role has been affected by automation over the previous decade. For example, many of those who have lost warehousing or factory jobs to automation have had difficulty identifying a transitional path to their next career.

This is where the concept of adjacency of skills and training can aid the transition to the next chapter in an older worker's career. An understanding of adjacency of skills — namely the identification of what skills have been gained over many decades of experience and how those skills might be used in a job that may be in a different role or industry — can be crucial to elongating the career of older workers. Training is likewise an integral part of increasing the number of experienced workers in employment — not only training to update existing skill sets and achieve the most current certification, but also training in skill identification and adjacent roles, plus any shifts in communication styles or workplace norms. During Covid-19, for example, we have seen a requirement for up-skilling in the technologies required for remote working.

The Skill Advantage and Challenge

However, one of the benefits of automation has been the enhanced focus on the need for soft skills, and it is in this area in which experienced workers have an advantage. Experienced workers outperform other age groups on almost every test of soft skills, from resilience to problem solving to mentoring. Additionally, the Covid-19 pandemic will result in opportunities for experienced workers to help industries facing unprecedented challenges to adapt by helping organizations navigate uncertainty based on their longer-term perspective and previous experience with similar scenarios. In the United Kingdom, where there is an increasing demand for soft skills and experience alongside an expanding supply of experienced older workers, the result is an increased opportunity for older workers. The consequence of that will be a triple win — for older workers, employers, and society as a whole.

Finding the people with the right skills to fill the labor gap is a challenge, but the solution lies with the millions of older experienced people looking to work. With an integrated approach of providing access to jobs and training for older workers, and by providing the integrated mindset and policies for employers that recognize the need and benefit of an age-inclusive and truly multigenerational workplace, the United Kingdom is well positioned to be a champion for experienced older workers in this new era of work. ●

¹ <https://www.gov.uk/government/publications/industrial-strategy-the-grand-challenges/industrial-strategy-the-grand-challenges>

² <https://aru.ac.uk/news/ageism-still-significant-in-uk-labour-market>



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The Future of Work and the Experience Advantage

Discussions about the future of work glamorize technology and idolize the young billionaire and startup founder. But the more that the *future of work* becomes our reality — that is, becomes just *work* — we may realize that we have discounted our older members of the workforce and along with them one of our greatest assets: human organic cognition and the wisdom that comes with experience.

Some context here is essential.

Change at Breakneck Speed: Where Models Break Down

The world is moving faster. We are living longer. Technology and globalization are reshaping our world. Anything routine or predictable, physically or cognitively, is or soon will be achieved by an algorithm. Meanwhile, our old sequential model of education–career–retirement is being challenged by three integrated forces. First, our educational system, built on a one-time knowledge transfer to people in single-career tracks, is insufficient in a world of career webs that demand continual learning. Second, leaps in human longevity require an extended career arc, which may have greater volatility. Third, most people's resources are inadequate to fund the longer retirement that is now possible because of longer life spans. In short, there is a tremendous amount of change taking place and, consequently, our outlook and expectations need updating.

Education Becomes (Lifelong) Learning

At one time, life's trajectory was straightforward. We were educated in the first third of our lives and then it was off to work, which continued on until we hit the next stage, retirement. Education was how we acquired the skills and knowledge necessary to get on the career escalator; change was relatively slow, so we rode that escalator fairly easily to retirement. Life expectancy and retirement age were close cousins.

Today, the rate of change is faster, and a single dose of education is not enough. *Education*, in fact, implies an end state of being educated, whereas *learning* is the continual acquisition of knowledge both, tacit (know-how) and explicit (know-what). The generation of explicit knowledge, already easily accessible from our devices, is ripe for automation.

Out of this reality, as we move from the third to the fourth industrial revolution, comes a silver lining for our increasingly seasoned workforce: the tacit knowledge advantage of wisdom.

How We Got Here: Our Industrial Revolutions

We are now entering the fourth industrial revolution. The first industrial revolution, that of the steam engine, lasted 86 years; the second industrial revolution, involving electrification and mass manufacturing, lasted 100 years; the third industrial revolution, marked by computerization and the automation of manufacturing, lasted just under 50 years.

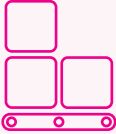
Now comes the fourth industrial revolution, which began in 2015. It is marked by a merger of digital, biological, and physical systems. Obviously still nascent and unfolding, this industrial revolution will include (and already has begun to include) paradigm-changing innovations such as driverless cars, the Internet of things, 3D printing, and artificial intelligence. Arising out of such advances will be another in-demand commodity: wisdom, to align these capabilities with what is best for humanity. Ethics and judgment will become paramount.

Third and Fourth Industrial Revolution Infrastructure and Youth Bias

In building the third industrial revolution — computerization — and the early infrastructure for the fourth industrial revolution, we exclusively valued technical skills — in science, technology, engineering, and math (STEM) — more often

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Future of Work: 4th Industrial Revolution and The Experience (Wisdom) Advantage

	1st End of the 18th century	2nd Start of the 20th century	3rd Start of 1970s	4th 2015 - Today
				
Technological Innovation	Steam Engine Mechanical Manufacturing	Electricity, Mass Production, Division of Labor	Computer, Automation of Manufacturing	Cyber-Physical Systems, Internet of Things
Work Prep	Learn a Skill	Join a Trade	Pick a Good Major	Learn to Learn, Adapt + Create New Value
Skills	Physical Labor, Basic Engineering	Routine Skilled Labor, Business- Reduce Risk	Deep STEM Expertise Disciplinary	Learning Agility, Human Skills, Wisdom Tacit Knowledge



Nearly every top 10 list of future important work skills... favors uniquely human abilities often referred to as “soft skills.” These are hard-to-codify abilities, traits, and mind sets, like empathy, social and emotional intelligence, judgment, design mindset, sense-making, collaboration, and communication.

found in younger digital natives. The median age of employees at Apple is 31; Amazon, 31; Google, 30; LinkedIn, 29; Salesforce, 29; and Facebook, 28¹ (while the median age in the workforce is 42² and growing older every year). The age bias in the technology world is not subtle: Mark Zuckerberg, founder of Facebook, said in 2007, “I want to stress the importance of being young and technical. If you want to found a successful company, you should only hire young people with technical expertise. Young people are just smarter.”³

Such a comment is highly telling, as has been some of the company’s other high-profile actions and stances in ensuing years. More than half the world is connected to the Internet and, of that half, more than 70 percent are on social media platforms such as Facebook.⁴ Many people rely on these platforms for information about the world, yet the executives of Facebook, to name just one company, appear to be just beginning to understand their responsibility to humanity.

The Fourth Industrial Revolution, Uniquely Human Skills, and the Experience Premium

The accelerating technological power of the fourth industrial revolution has received considerable attention and triggered dystopian predictions of a “useless class of humans.”⁵ If (imperfect) prediction models⁶ (Frey, Osborne) are at all correct and some large percentage of our work tasks can be automated, then which skills, abilities, capabilities, and knowledge should we value?

The response in education is a knee-jerk lunge at technical skills, but the workforce is

crying out for uniquely human skills. Nearly every top 10 list of future important work skills — for example, those of the World Economic Forum, the Institute for the Future, and the online learning platform Udemy — favors uniquely human abilities often referred to as “soft skills.” These are hard-to-codify abilities, traits, and mind sets, like empathy, social and emotional intelligence, judgment, design mindset, sense-making, collaboration, and communication. They require both training and practice — otherwise known as experience. As Donna Patricia Eiby of the Future Work Skills Academy explains, “Although not yet empirical evidence, we are starting to see successful outcomes in mixed-modality learning experiences that include knowledge infusion followed by both solo and collaborative challenge-based practice. Virtual reality may also have enormous potential as a learning modality.”

Consider the Superlatives

In focusing on technology, which favors youth, the value of experience is typically discounted. But it is interesting to consider counterexamples from two youth-obsessed industries: sports and fashion. Tom Brady is more than a decade older than the median age of starting NFL quarterbacks, and Bill Belichick is 15 years older than the median age of NFL head coaches. They are not just keeping up with younger players, they are breaking records with their Super Bowl wins. How? Perhaps they win the mental game by having more experience to map through when making a decision. As Belichick says, “The less

versatile you are, the better you have to be at what you do well."

Is this where the depth of experience meets learning agility? Diana Nyad was successful in her fifth attempt at being the first human to swim from Cuba to Florida without a shark tank. Nyad reflected, "I believe endurance grows . . . What you are capable of is infinitely higher at this age [64] than when you are a young twenty-something."

In fashion, most modeling agencies, seeking to capture the fleeting beauty they see in youth, have an explicit practice of not hiring models older than 21. Yet at 97, Iris Apfel just signed a modeling contract. Why do they want Apfel? Because she has something more enduring than beauty. "I'm not pretty," she said, "and I'll never be pretty, but it doesn't matter. I have something much better: I have style."

Perhaps Brady, Belichick, Nyad, and Apfel have leveraged their deep understanding of their endeavors, along with their ability to map through many possible options before responding, to outpace their competitors (Brady and Belichick), their conditions (Nyad), or their presumed context (Apfel). Applying this logic to the Wild West of the accelerating change in the workplace, might we not consider valuing human learning agility, applied to those deep databases, a bit more? Or as Mickey McManus, Autodesk research fellow, says, "[When considering artificial intelligence] we see a thin slice of perception from a pie that includes analogy, generalization from small data sets, mental models, etc. Underestimate organic cognition at your peril."

McManus clearly agrees with Janine Benyus of the Biomimicry Institute, who observes, "We cannot ignore 3 billion years of R&D." ●

1 <https://www.businessinsider.com/median-tech-employee-age-chart-2017-8>

2 <https://www.bls.gov/emp/tables/median-age-labor-force.htm>

3 <https://venturebeat.com/2007/03/26/start-up-advice-for-entrepreneurs-from-y-combinator-startup-school/>

4 <https://www.statista.com/statistics/241552/share-of-global-population-using-facebook-by-region/>

5 <https://ideas.ted.com/the-rise-of-the-useless-class/>

6 https://www.oxfordmartin.ox.ac.uk/downloads/academic/The_Future_of_Employment.pdf



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Instead of Workers' Age Alone, Let's Focus on Their GATE: Generation, Age, Tenure, Experience

Aging populations worldwide have meant aging workforces worldwide.¹ However, relevant management research has been scant, and organizations' adaptations for older workers (e.g., offering flexible work arrangements, changing workplace ergonomics²) have been slow to catch on.

Given demographic trends, a major challenge has been the unexpected complexity of the increasingly age diverse workplace. For instance, adapting to an increasing number of older workers is an opportunity related to, but still distinct from, harnessing the increasing overall age diversity in the workplace. Likewise, different considerations emerge for accommodating workers of different ages and life stages entering the workforce for the first time versus workers staying with his or her current organization for a fourth decade. So, what do we really mean when we discuss the global rise in age diversity in the workplace, and how can businesses better understand how to adapt to maximize the opportunity?

To address these complexities, in a recently published paper, I outline how business leaders and scholars need to avoid focusing too heavily on chronological age alone. Instead, I suggest thinking more about what age tends to signal within the workplace: a particular Generation, a certain Age (life stage), a level of organizational Tenure, and a certain Experience-based skill set. This GATE framework takes a more comprehensive look at 50+ employees, helping to avoid stereotypes and misconceptions.

One-Size-Fits-All Age Characterizations Fall Short

In line with the recent AARP message that age is just a number,³ research overwhelmingly shows that age alone cannot predict a worker's ability, outlook, or needs. Aside from the challenge of defining older workers in the first place (research thresholds range from age 37⁴ to 70+),⁵ numerical age alone has yielded unresolved key

research questions within the areas of individual performance, interpersonal discrimination, and group-level diversity domains:

- 1. What is the relationship between age and job performance?** Recent large-scale studies find that chronological age does not predict performance one way or the other in most core work performance domains.^{6, 7, 8} On one hand, it is encouraging that older and younger workers tend to perform equally well, suggesting that certain beliefs about "outmoded" older workers are severely misguided. On the other hand, this finding speaks to only part of the issue; we still don't know where and when older workers might perform better — and how to put them in positions to succeed.
- 2. If older workers are valued, then why does workplace age discrimination persist?** In an apparent paradox, managers consistently value their older workers,⁹ yet age discrimination remains a growing problem at multiple job stages. In hiring, older (versus equally qualified younger) entry-level applicants are 40 percent less likely to receive interviews.¹⁰ Further, on the job, older (versus equally qualified younger) workers receive far less training investment.¹¹ Meanwhile, in firing, age discrimination claims have risen 47 percent from 1999 to 2017.¹²
- 3. How do workplaces foster consistently productive age diversity?** Like defining older workers, conceptualizing age diversity is complex — is it overall age variance within a workgroup¹³ or equal representation among age brackets?¹⁴ Regardless, the multigenerational workforce is here to stay and business leaders desire a better understanding of the implications for engagement, productivity, innovation and revenue. According to the current literature, greater leadership

I suggest thinking more about what age tends to signal within the workplace: a particular Generation, a certain Age (life stage), a level of organizational Tenure, and a certain Experience-based skill set.

diversity overall (including age) predicts a 19 percent increase in innovation revenue and a 9 percentage point increase in profit margins,¹⁵ and a study of 18,000 German companies found that age heterogeneity fosters an increase in annual productivity.¹⁶ Numerous other studies find age diversity to have zero effect on group performance (i.e., no significant relationship with performance) — which is not a bad outcome — consistency regardless of age diversity is good for business, too.¹⁷ Ultimately, we need more research and, just as important, we need employers willing to pull back the curtain of their operations to allow us to better study the implications of demographic trends within the workplace.

A GATE-way to Going Beyond Numerical Age

These research questions highlight the need for a new, nuanced perspective on the age diverse workforce. I suggest starting with four related, yet distinct factors underlying workers' age:

- **Generation:** Hailing from a certain birth cohort, experiencing formative events at certain points in time
- **Age:** Existing at a certain chronological point in the life span

- **Tenure:** Hailing from a certain work cohort, having entered the organization at a certain point in time
- **Experience:** Possessing the experience of various life and work events that shape a particular skill set

Considering all components helps clear up the ambiguity of chronological age alone. For example, in the performance domain, across work contexts, long tenure tends to predict higher performance but also an increased risk for discrimination — that is, targeting the “old guard” (figure 1). Certainly there are exceptions to these overarching trends, but in general, factoring GATE into the equation helps us understand the nuances that shape different 50+ work experiences.

GATE also clarifies what makes for productive age diversity, which I argue is more clearly defined as GATE diversity. Per research, the biggest benefit of such diversity is diversity in tenure — presumably due to the unique combination of newcomers' fresh perspectives and the old guard's longstanding organizational memory. Thus, workplaces seeking productive age diversity might focus on maximizing tenure diversity, although to a lesser extent, mixing life stages and experience levels also produces benefits, per the research base.

GATE helps individualize and contextualize older workers, which is the key to avoiding stereotypes.



Figure 1. Per research,¹⁸ different GATE domains differentially predict key work outcomes in performance, discrimination, and diversity. This shows why numerical age alone tells us very little.

Using GATE to Dispel Aging Workforce Myths

Although the business case for accommodating a 50+ workforce is undeniable, even the biggest proponents need to think carefully in order not to overgeneralize based on numerical age. Thinking about age as GATE helps individualize and contextualize older workers, which is the key to avoiding stereotypes. In a workplace context, GATE dimensions tell us far more than numerical age does.

If you are a 50+ worker yourself, then considering your own GATE domains can be adaptive too. For example, research shows that thinking about your generational identity (e.g., Boomer) tends to enhance your health and productivity more than thinking about your status (e.g., elder) does.¹⁹ Therefore, emphasize your strongest GATE aspects to put your best foot forward — professionally and personally. ●

¹ C. T. Kulik et al., "Aging Populations and Management," *Academy of Management Journal* 57 (2014): 929–35.

² M. S. North and H. E. Hershfield, "Four Ways to Adapt to an Aging Workforce," *Harvard Business Review* (2014), <https://hbr.org/2014/04/four-ways-to-adapt-to-an-aging-workforce>

³ Weinstock, S. (2019, January 23). Age is just a number. *AARP International*. <https://www.aarpinternational.org/the-journal/current-edition/journal-articles-blog/2019/01/weinstock>.

⁴ P. A. Riach and J. Rich, "An Experimental Investigation of Age Discrimination in the English Labor Market," *Annals of Economics and Statistics* 99/100 (2010): 169–85.

⁵ D. Neumark, I. Burn, Ian and P. Button. "Is it Harder for Older Workers to Find Jobs? New and Improved Evidence from a Field Experiment" (October 2015). NBER Working Paper No. w21669. Available at SSRN: <https://ssrn.com/abstract=2679708>

⁶ G. M. McEvoy and W. F. Cascio, "Cumulative Evidence of the Relationship between Employee Age and Job Performance," *Journal of Applied Psychology* 74 (1989): 11–17.

⁷ T. W. H. Ng, and D. Feldman, "The Relationship of Age to Ten Dimensions of Job Performance," *Journal of Applied Psychology* 93 (2008): 392–423.

⁸ R. A. Posthuma and M. A. Campion, "Age Stereotypes in the Workplace: Common Stereotypes, Moderators and Future Research Directions," *Journal of Management* 35 (2007): 158–88.

⁹ M. Pitt-Catsouphes et al., *The National Study Report: Phase 2 of the National Study of Business Strategy and Workforce Development*. Center on Aging and Work, Boston College, (2007), http://www.bc.edu/content/dam/files/research_sites/agingand-work/pdf/publications/RH04_NationalStudy.pdf.

¹⁰ J. N. Lahey, "Age, Women and Hiring: An Experimental Study," *Journal of Human Resources* 43 (2008): 30–56.

¹¹ M. S. North and S. T. Fiske, "Resource Scarcity and Prescriptive Attitudes Generate Subtle, Inter-generational Older-Worker Exclusion," *Journal of Social Issues* 72 (2016): 122–45.

¹² "Charge Statistics: FY 1997 through FY 2016," U.S. Equal Employment Opportunity Commission, published 2017, <https://www.eeoc.gov/eeoc/statistics/enforcement/charges.cfm>.

¹³ P. Ilmakunnas and S. Ilmakunnas, "Diversity at the Workplace: Whom Does It Benefit?," *De Economist* 159 (2011): 1–33.

¹⁴ M. C. Schippers et al., "Diversity and Team Outcomes: The Moderating Effects of Outcome Interdependence and Group Longevity and the Mediating Effect of Reflexivity," *The International Journal of Industrial, Occupational and Organizational Psychology and Behavior* 24, no. 6 (2003): 779–802.

¹⁵ R. Lorenzo, N. Voigt, M. Tsusaka, M. Krentz, & K. Abouzahr (January 2018). "How Diverse Leadership Teams Boost Innovation." Boston Consulting Group. <https://www.bcg.com/publications/2018/how-diverse-leadership-teams-boost-innovation.aspx>

¹⁶ U. Backes-Gellner and S. Veen, U. Backes-Gellner and S. Veen. "The Impact of Aging and Age Diversity on Company Performance" (January 2, 2009). Available at SSRN: <https://ssrn.com/abstract=1346895> or <http://dx.doi.org/10.2139/ssrn.1346895>

¹⁷ S. A. Boehm and F. Kunze, F. "Age Diversity and Age Climate in the Workplace," in *Aging Workers and the Employee–Employer Relationship*, edited by P. M. Bal, D.Kooij, and D. M. Rousseau (New York: Springer, 2015), 33–55.

¹⁸ Steffens, N. K., Shemla, M., Wegge, J., & Diestel, S. (2014). Organizational tenure and employee performance: A multilevel analysis. *Group & Organization Management*, 39(6), 664–690.

¹⁹ M. S. North and A. Shakeri, "Workplace Subjective Age Multidimensionality: Generation, Age, Tenure, Experience (GATE)," *Work, Aging, & Retirement* 5, no. 4 (2019): 273–80.



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Putting People at the Center: The OECD's *I Am the Future of Work* Campaign

At the OECD, when we talk about work and jobs, we usually talk in numbers. We say, for example, that on average, people in OECD member countries who have a college degree are 26 percent more likely to have a job than those who didn't finish high school. We say that 40 percent of all new jobs created between 2005 and 2016 were in digitally intensive sectors, and that 14 percent of jobs will be radically reshaped — or replaced — by automation in the next 15 to 20 years.

But what do these numbers mean in real life? In reflecting on the profound changes that are reshaping how we live and work — from globalization and automation to new technologies such as artificial intelligence and big data — we have felt the need to remind both ourselves and the countries we serve of the human beings and the lives behind the numbers, putting real people at the center of the debate.

It was in this spirit that in April 2019 the OECD launched its *I Am the Future of Work* campaign. Our aim was to shift the debate around the future of work from a place of fear — that, for example, robots will replace us all, or that rewarding jobs are gone for good — to a place of realism and ambition. Through this campaign, we seek to combine different voices and solid data, human stories, and OECD insights. Also in sync with the human element is what drives the campaign — the OECD mission to deliver on “Better Policies for Better Lives”; we firmly believe that, with the right policies in place, we can build a future that works for everyone and in which all generations can thrive.

Person-Centered Research

In 2019, our annual *OECD Employment Outlook* focused exclusively on the future of work, examining the forces that are changing jobs and labor markets, and their impact on education and training, working conditions, and the protections and benefits we may receive. Our findings underscored that a strong and inclusive future of work is not guaranteed. Indeed, the future of work is not some distant point from now; it's now, for now is when we create that future. Without

a clear policy agenda for managing it, there is a real risk that some workers might be left behind, especially those with few skills. Governments, businesses, and other partners will need to work together in many policy areas, from education and skills to labor market regulation and taxation. Most importantly, we will need to ensure that our efforts reach those who are in greatest need.

Alongside this analysis, we set out to learn more about how people's jobs and lives are changing. Keeping with our person-centered focus, we talked to ordinary citizens around the world and asked each of them: What is your hope for the future of work?

What we learned from those exchanges was invaluable. Masanori, a 75-year-old Japanese retired pharmaceuticals executive who keeps active by serving as a bicycle parking lot attendant, feels the future of work will be about helping everyone “enjoy good health and work longer.” Marc, an organic farmer in France, expects work to be less “alienating,” with people enabled to work more closely together. Milena, a small-business owner in Germany, imagines a future in which work “helps people to grow,” and in which people do the creative and relational tasks that artificial intelligence cannot. And Angie, a high school technology teacher in Skokie, Illinois, told us how connections are what make it possible for her students to imagine their own future of work. Every day she strives to help them “collaborate together and see that light bulb go off,” equipping them with the skills they need “to take the knowledge [teachers] give them and take it further.”

These stories, with certain common themes running throughout them, tell us what we all already know at some level: that while numbers matter and technology is changing seemingly everything, human beings still have a deep need to connect — to one another, and to their work. This has been echoed by the many contributions and comments we have received on our campaign website, where people from more than 50 countries have shared their hopes for the future of work.

Our aim was to shift the debate around the future of work from a place of fear — that, for example, robots will replace us all, or that rewarding jobs are gone for good — to a place of realism and ambition.

Shaping the Future through Collaboration

At the OECD, we have a unique role in fostering connections of all kinds. We listen as well as advise. We bring together diverse stakeholders, from government to business to civil society, in order to identify and share good practices across countries and sectors. We are doing just that by partnering with organizations such as AARP, which has the capacity to reach out to millions and influence policy on issues like the multigenerational workforce, and WorldSkills, which can survey young people about their educational and professional aspirations.

Convening, listening, and partnering are at the heart of our campaign. In 2020, as part of an OECD Future of Work roadshow, we are undertaking a series of events around the world, including showcasing findings at our annual OECD Forum. These events will be a way for a wide range of stakeholders to join the conversation — from young people to workers nearing retirement, from HR specialists to educators, from academic experts to civil society practitioners, and from policy makers to businesses and trade unions.

Through the roadshows, we hope to gather a veritable constellation of the inspiring initiatives and ideas shaping the future of work as well as to map emerging issues and challenges. The conversations will help build a community of champions who can help keep the future of work at the very top of national agendas — champions who can, in their own way and in their

own national contexts, change attitudes and inspire policy actions.

The future of work isn't distant and it isn't abstract. I am the future of work and so are you. Our parents are the future of work and so are our children and grandchildren. We are all feeling the changes happening now, and change is likely to continue. We all need to join the conversation, starting now. We all need to come together to identify and implement solutions — so that we create a future that works for us all. ●



Anthony Gooch
Director of Public Affairs
and Communications
OECD

The Longevity Opportunity

The world's population is growing older, faster, than at any time in human history. The Bureau of Labor statistics forecasts that in the coming years, annual labor force growth for both 65-74-year olds and even those 75+ will outpace other age groups. People ages 60 and over will soon outnumber children ages 5 and under because this age group is growing four times faster than the overall global population. Workers are living and working longer, and the multigenerational workforce is a reality that's here to stay.

Helping global employers adapt their workplace practices to capitalize on this trend is imperative if we are to unlock this future workforce potential – what I call the longevity opportunity. It can also help us build stronger communities and enable people of all ages to live happier, healthier and more fulfilling lives.

AARP, with the World Economic Forum and the Organization for Economic Cooperation and Development (OECD), developed Living, Learning and Earning Longer, a collaborative effort to identify and share multigenerational workforce best practices worldwide. I was pleased to join the Global Executive Roundtable in Paris, where nearly 30 global employers discussed how to maximize the benefits of increased longevity in the global workforce. What follows are some takeaways from our discussion.

Research and Action

A common thread that ran throughout the roundtable is that the value of an intergenerational workforce should be beyond dispute. American business units scoring in the top 25% of engagement are 21% more profitable than those in the bottom quartile. And, a classic study of 18,000 German companies found a 10 percent increase in age diversity at innovative companies boosts annual productivity by about 3.5%.

Yet such numbers are just a start. We need to make an even broader business case for

the value of an age-diverse workforce across different sectors and industries. Additional rigorous research can further underscore that growth in productivity, engagement, innovation and revenue result from including older workers in a multigenerational workplace.

Businesses can jump-start their journey to a multigenerational workforce by reviewing their policies through the lens of age inclusivity. Extending parental leave to cover caregiving leave for any loved one – whether an older parent, partner or child or someone else – can ensure that this benefit remains relevant across an employee's career span. Eliminating recruiting practices that inadvertently keep older workers on the sideline – such as position descriptions that set an upper limit on an applicant's years of experience or job algorithms that prevent older workers from seeing job openings – can increase the age diversity of the qualified applicant pool.

Lifelong learning opportunities are also key. Training delivery methods should allow people of various learning styles, lifestyles and ages to obtain value. AARP Foundation's own example: Foundation University, which offers a range of seminars, webinars and other opportunities that keep staff learning new competencies throughout the work span. Completing such training is part of our employee evaluation.

We also must attack unconscious age bias and negative stereotyping. Sound policy and continued research can dispel out-of-date notions such as, "He is too old to learn new technology," or "She doesn't have the energy to do the job." Contrary to any stereotypes or assumptions otherwise, both research and our day-to-day operations at the AARP Foundation confirm that older workers are more productive, mature, and engaged and have lower rates of turnover and absenteeism, than younger workers.

Although understanding of older workers' true value is growing, attitudes and workplaces change slowly; therefore, we must be vigilant about combating discrimination when we find it.

AARP Foundation litigation actively fights workplace age discrimination in the courts, and we have submitted an “Amicus Curiae” or “Friend of the Court” brief weighing in on an important Supreme Court case involving age discrimination in the federal workforce.

On another note, while we must do all we can to enable people stay in the workforce if they so desire, not everyone can or wants to work longer. Health concerns or caregiving responsibilities can end older workers’ employment prematurely, while some jobs are simply too strenuous for older workers. We must be mindful of these factors as we design our policies and practices.

Leading by Example

AARP Foundation is working to help older adults build their financial security and extend their working lives by building economic opportunity. Ideas are meant to be shared so they can spark still other ideas; in that light, following is a look at some of our initiatives.

Back to Work 50+ connects older jobseekers with community colleges, nonprofits and workforce development groups across the country that provide training, support and access to employers. Trusted local partners that specialize in working with older job candidates help them build updated computer skills, offer job search coaching, and match candidates with local employers.

WorkforYourself@50+, which highlights the entrepreneurial energy within the 50+ workforce, empowers older adults to explore self-employment options by enabling them to see how they can apply their skills and talents in an entrepreneurial setting. Among other offerings, the program partners with local economic development organizations to host workshops on entrepreneurship around the country.

The Senior Community Service Employment Program (SCSEP) subsidizes the salaries of

low-to-moderate income older adults and pairs them with community groups to help them acquire experience and skills for future employment. Some 40 percent of participants have been hired permanently by the organizations where they gained their experience, while still others move forward with other employers.

MySavingsJar empowers vulnerable older adults to start a savings habit so they can move from financial stress to financial freedom. The online program provides incentives to save and offers both expert advice and peer support.

Opportunity Awaits

The longevity opportunity is real. Recent AARP research revealed that people 50+ contribute \$8.3 trillion to the U.S. economy, an amount equivalent to the third largest economy in the world; by 2050, that number will more than triple, to \$28.2 trillion.

Thus, an even greater longevity opportunity awaits. If we continue to share best practices among global businesses and organizations – and implement the insights and recommendations we’ve developed in Paris – we will be in a good position to make the most of it. ●



Lisa Marsh Ryerson
President
AARP Foundation

Aging Population: From Perceived Burden to Economic Engine

COVID-19 is a dreadful and unprecedented health crisis that is changing our lives. Since the economic downturn is directly related to the global pandemic, our efforts to rebuild the economy must likewise be multifaceted. While a quick recovery from the combined public health and economic crisis is out of the question, the coronavirus crisis represents a temporary economic shock. Orchestrating the recovery will require unprecedented coordination and collaboration across governments, organizations, markets, and the broader economy. Within this context, the highly valuable role played by older adults deserves attention.

America is experiencing an unprecedented aging trend. Life expectancy has increased by more than 30 years in the past century,¹ and for the first time in US history, adults ages 65 and older are projected to outnumber individuals under age 18.²

This trend brings with it much good news. In addition to living longer, many people are also living healthier. In many ways, the way we are aging is changing — mostly for the better. We have opportunities that generations before us never had. Our ability to live longer, healthier, and more productive lives is one of humankind's greatest accomplishments.

But the trend also comes with bad news: attitudes and stereotypes about aging have not changed. Too often, people older than the traditional retirement age are still seen as non-productive, dependent on their savings, and in need of care.

AARP's Longevity Economy® outlook³ debunks those assumptions by providing empirical evidence of older Americans' substantial contributions to the economy — as well as to the fiscal health of government and society's overall wellbeing. The report's research challenges us to cast aside tired misconceptions about older workers and to recognize both their current value and the opportunity for all to benefit if we take action to support people who want to work

longer — particularly given the need for a strong workforce. In addition, the older demographic represents growing consumer demand. The report further provides actionable insights for industry leaders across sectors to create a new vision for the aging population. And, of course, it describes older individuals as the economically valuable resources to their families and friends that they are.

Something is transforming our markets and our world. It is the economic and societal contribution of Americans ages 50-plus, worth over \$9 trillion in 2018 and projected to grow through 2050.⁴

Here are five insights from the report you need to know:

- **Older adults' economic contributions will keep growing, benefiting all.** The report found that the 50-plus age cohort contributes \$8.3 trillion to the US economy each year, or 40 percent of the US gross domestic product. In 2031, when the first of the millennials will start turning 50, the 50-plus age group will contribute \$12.9 trillion to the US economy. By 2050, when Generation Z starts turning 50, the 50-plus age group will contribute \$28.2 trillion to the US economy.
- **A sizable portion of consumer demand comes from aging populations.** In the United States, 56 cents of every dollar spent in 2018 was attributable to the 50-plus population. This share is set to increase to 61 cents by 2050.
- **Older adults make American families and communities stronger.** People ages 50-plus contributed \$745 billion worth of unpaid activities, such as volunteering and caregiving, across the country. In addition, people ages 50-plus made \$97 billion in charitable contributions in 2018. They spent \$135 billion on educational services, including for their

children and grandchildren, and donated \$4 billion to educational institutions across the United States.

- **Age 50-plus tax dollars fuel government.** In 2018, the 50-plus age demographic was responsible for \$2.1 trillion in federal, state, and local tax revenue. That figure will quadruple by 2050. (Tax contribution amounts include both those directly paid by people 50-plus and the ripple effects of all their economic activities.)
- **The 50-plus age group will underpin the workforce for decades.** People ages 50 and older supported 88.6 million US jobs in 2018, through jobs they held or created, directly or indirectly. This figure is projected to grow to 102.8 million jobs in 2050.

Older Americans' contributions, already massive, only stand to grow, playing critical roles in the effort to rebuild the economy. But to maximize the longevity dividend and create opportunity for all, we must act now to support their ongoing engagement in the economy. Action is needed from all sectors — government, business, and nonprofit. Public- and private-sector leaders must embrace a multigenerational workforce. An age-diverse workforce can provide insights that inform market innovations that better align with consumer demands. Private-sector leaders and product developers must think past stereotypes and develop products and services that account for the needs and preferences of the 50-plus population as it makes the most of a longer, healthier life. Advertisers must tailor marketing to represent the full age spectrum. And we, as individuals, must demand these changes — even as we consciously shift our own thinking.

We must all work together to test and develop new approaches to learning, earning, living, and connecting with one another as we live longer lives. By leveraging the asset that is the aging

population in this era of longevity, we can create economic growth and societal benefits — now and for the future.

Demography is not destiny; the way we respond to an aging society will determine the future. ●

¹ "Trend Tables," Centers for Disease Control and Prevention, 2017, <https://www.cdc.gov/nchs/data/hus/2017/015.pdf>.

² "Census Population Reports," US Census, 2020, <https://www.census.gov/content/dam/Census/library/publications/2020/demo/p25-1145.pdf>.

³ Jean Accius and Joo Yeoun Suh, *The Longevity Economy Outlook: How People Ages 50 and Older Are Fueling Economic Growth, Stimulating Jobs, and Creating Opportunities for All* (Washington, DC: AARP Thought Leadership, December 2019), <https://doi.org/10.26419/int.00042.001>

⁴ All projection statistics cited from the Longevity Economy outlook in this article came from modeling conducted before the COVID-19 outbreak. AARP's Thought Leadership team is currently revising the projections given that we now expect U.S. GDP overall will be about 7-8 percent lower for each of the three key years of future measurement, namely 2030, 2040, and 2050. Within the overall economy, however, we expect the *relative* contributions of the 50-plus population to be substantially similar to our current projections.



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Solving for Inclusive Technology for Older Adults

By 2030, more than a quarter (27.3 percent) of the world's population will be ages 50 and older (16.5 percent will be ages 60 and older).¹ For the first time in history, the older population will outnumber the younger population. As our AARP CEO Jo Ann Jenkins said at the 2020 Consumer Electronics Show, "All businesses and entrepreneurs need to recognize the growing economic power and potential of the 50-plus market and help create innovative solutions to empower us to live better as we age... [O]ur growing older population is driving \$8.3 trillion of economic activity a year, along with innovation and new value creation."

Many of the innovative solutions and opportunities to capture this growing market of age 50-plus consumers are driven by (or at the very least include) technology. According to The Longevity Economy Outlook, a new AARP report

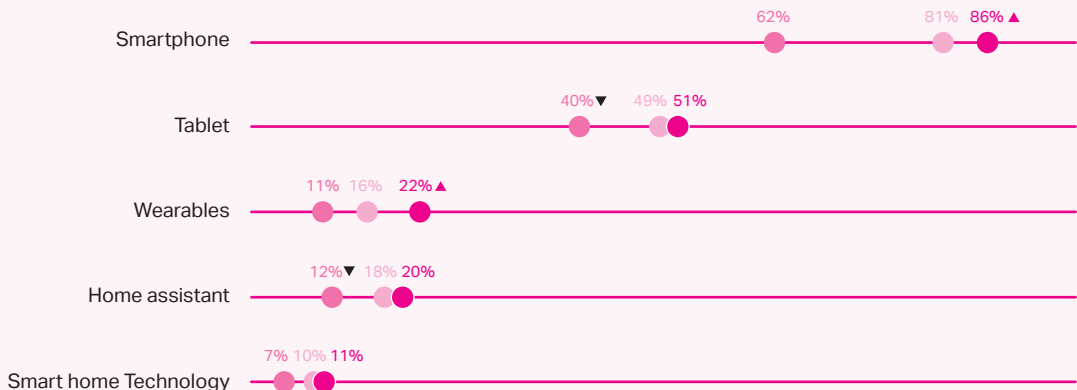
that looks at the overall economic contribution of older adults, 50-plus spent an estimated \$140 billion on technology in 2018 and this spending is forecasted to reach \$645 billion by 2050.

Being able to access and effectively use technology has become critical for almost every aspect of life: we need it to work, connect socially, access health care information, and just generally make life easier. Technology is no longer a nice to have; it's a must have.

Current Tech Use for US Adults Ages 50-Plus

In the United States, older adults are recognizing this necessity. Recent AARP research on consumer technology adoption shows that 9 in 10 adults over age 50 own a computer [see Figure 1].² Mobile device adoption also continues to trend upward: nearly 8 in 10 older adults own a

Device Adoption Among Those Ages 50-59 (n = 972), 60-69 (n = 849), and 70 and Older (n = 776)



Base: Total Respondents (n=2,607)

Q. TECH1 Which of the following items do you have?

▲ Statistically higher than both groups at the 95% confidence level

▼ Statistically higher than both groups at the 95% confidence level

Figure 1. Technology device ownership for adults over 50

By cogently addressing these five barriers, we hope that tech companies, retailers, entrepreneurs, and others in this space will find ways to both benefit the older population and increase market opportunities.

smartphone, and adults ages 50-plus have now surpassed their younger counterparts in tablet ownership. Emerging markets such as home and health tech are also of interest to older consumers. Despite being slightly later adopters of many devices, these individuals are testing out newer tech such as wearables, home assistants, and smart home technology at near parity with younger generations.

But the 50-plus market is not a monolith. Age is a big differentiator in overall adoption and usage rates. While those in their 50s are playing games daily, checking Facebook, and managing their finances online, adults over age 70 are less likely to even have smart tech — and they are less likely to engage with it if they do.

Breaking Down the Tech Barriers

When it comes to the adoption and use of technology by older adults, we've seen a disconnect between their desire to leverage new platforms, apps, and services, and their actual use of this technology. Much of that disconnect can be understood by looking at five key barriers to technology adoption, which we have identified based on several years of research and engagement with consumers. By cogently addressing these five barriers, we hope that tech companies, retailers, entrepreneurs, and others in this space will find ways to both benefit the older population and increase market opportunities.

The five barriers to older-adult tech adoption are the following [see Figure 2]:

- Design and User Experience (UX) – Whether technology has been designed with older adults in mind and as part of the design process
- Awareness and Interest – Whether older adults know about new tech and think that it is relevant to them
- Cost and Acquisition – Older adults' ability to get and pay for devices or services
- Installation and Adoption – Challenges to setting up a device or service, or making it part of one's daily life
- Trust and Privacy – Concerns about whether one's data and information are secure

In addition to these barriers, there is an underlying need and opportunity for more lifelong, ongoing digital literacy efforts; this way, consumers will feel empowered when it comes to engaging with technology. We have to come at these problems from both angles: give consumers something that is designed for them and considers their needs/wants, and also empowers them to use it and to have a voice in the marketplace.

If we look internationally, we see great examples of countries trying to address the digital literacy issue. For example, Mauritius has developed a model that offers a cost-effective

In many — or most — cases, taking a more inclusive design approach will not only mitigate these barriers for older adults but also improve the experience for younger users.






				
<p>Design and User Experience</p> <p>Is it easy to use?</p> <p>Was it designed for people like me?</p> <p>Did they conduct UX testing with people like me?</p>	<p>Awareness and Interest</p> <p>Why should I be interested in this technology?</p> <p>What new products exist?</p> <p>Should I care?</p>	<p>Cost and Acquisition</p> <p>Can I afford it?</p> <p>How do I buy it?</p> <p>How do I select the right product?</p>	<p>Installation and Adoption</p> <p>How do I integrate it into my life?</p> <p>Who can help me if I run into problems?</p> <p>How difficult is it to set up?</p>	<p>Trust and Privacy</p> <p>Are my personal data secure?</p> <p>Are there any known privacy or identify theft issues?</p> <p>What personal data does it collect?</p>

Figure 2. Barriers to technology for older adults

approach to digital literacy training in rural or geographically isolated areas.³ In that country's Cyber Caravans program, computer-equipped and Internet-connected buses bring technology to underserved communities, including those of older adults. Similarly, Lebanon's University for Seniors offers in-depth technology training courses specifically created for the older population.³

As for corporate efforts, global consumer electronics company Samsung recently announced it will be focusing on "inclusive design" to address the needs of older adults.⁴ In general, however, there have not been widespread efforts to address these barriers from the tech and retail industries as they develop, market, and sell their products.

Therefore, solutions to address these barriers will require cross-industry and cross-sector collaboration, and may take the forms of new platforms, technological innovations, policies, services, or programs. The good news is that, as with so many age-friendly solutions (e.g., the universal design that exists in livable communities), everyone benefits. In many — or most — cases, taking a more inclusive design approach will not only mitigate these barriers for older adults but also improve the experience for younger users. And that is what we really need: technology that is designed for all, with experiences customizable by individuals to suit their needs.

So, what are some first steps that we can take on the path to inclusive design? The most important thing is to include older adults from the start — that is, in the design process, and even product ideation. Consider them when developing use cases. Include them when conducting UX testing. Assess them when conducting market forecasting. The more older adults are included throughout the research and design (R&D), design, marketing, and distribution phases of products, services, and programs, the more we will inherently build more inclusive, impactful, and successful solutions and innovative offerings for the global marketplace. ●

¹ "World Population Prospects 2019," United Nations, custom data acquired via website, <https://population.un.org/wpp/>. Accessed March 1, 2020.

² Brittne Nelson Kakulla, *2020 Tech Trends of the 50+* (Washington, DC: AARP, 2020), <https://doi.org/10.26419/res.00329.001>. Accessed March 1, 2020.

³ The Aging Readiness & Competitiveness Initiative, *AARP Aging Readiness and Competitiveness Report*. AARP (Washington, DC: 2018), <http://arc.aarpinternational.org/>. Accessed March 1, 2020.

⁴ WARC, "Samsung Looks to 'Inclusive Design' to Reach Boomers," January 29, 2020, <https://www.warc.com/newsandopinion/news/samsung-looks-to-inclusive-design-to-reach-boomers/43166>. Accessed March 1, 2020.



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Singapore: An Island Nation with a Big Vision for Aging

By Debra Whitman and Lina Walker

It was midnight when we arrived in the tiny island nation of Singapore, but we could barely wait to start exploring — yes, the beautiful country that it is, but also something with much bigger implications.

Our AARP team had flown almost 10,000 miles to witness how Singapore has become a leader of longevity, dedicated to meeting the needs of its rapidly aging society. We wanted to see for ourselves what the nation is doing and what we, and the rest of the world, might learn from its ideas and experience.



Vistors gather at Marina Bay in the evening to view a water and light show.

Over the next week, we were rewarded with unforgettable sights, sounds, and tastes as we explored this fascinating nation in the Pacific. Part of that, of course, was experiencing the culture, and various aspects of a nation's daily life. Our mission-related experience, it turned out, was every bit as rich, and in fact the two kinds of experiences merged more often than not. We visited a playground where young children and older adults play together on see-saws and merry-go-rounds, both designed to meet each group's different needs. We met with older individuals who told us about their lives as we ate the delicious lotus paste-filled mooncakes they served us.

We toured Kampung Admiralty, an age-inclusive, livable community that features a public gathering and shopping space on the ground level, a medical center on the middle floors, and apartments for older adults on the top floors — all awash in lush greenery, including rooftop garden plots for residents to cultivate.

We also met with an array of government officials to talk about Singapore's highly detailed Action Plan for Successful Ageing, which the country is now implementing after years of preparation. We came away filled with not only ideas, but the inspiration to build on them.



Residents and nursery school children interact daily at St. Joseph's Home.

Facing the challenge

One of Singapore's hard realities is that its 5.6 million residents are packed into a space much smaller than Rhode Island, the smallest US state by land area, which has a population of just over 1 million. But what Singapore lacks in space it makes up in vision — an expansive vision for inclusion and proper support that considers its whole population, even as the nation navigates its own changing demographic and economic realities.

To its credit, Singapore has long understood the need to prepare for longevity. It is among the fastest-aging high-income societies in the world, and its older population is projected to double by the end of this decade. Its residents are living longer than

ever (it already boasts the world's longest life expectancy, at 84.8 years) and its birth rate is exceptionally low — lower than that of the United States or even Japan, the country known for leading all others in the global aging trend.

Meanwhile, the family caregiving dynamic is evolving. As is the case in the United States, an increasing number of Singapore's older adults are living alone, and the ratio of younger family members to support them is declining. In addition, Singapore is confronting both a shrinking labor force and changes in the job market, including the need for new skills.



Director at NTUC Jeannie Ho (left) describes the creative programming offered at the NTUC Active Ageing Hub and shares traditional moon cakes baked by the seniors at Kampung Admiralty.

Action plan for graceful aging

There is no question that Singapore has prepared for the demographic trend. Back in 2010, Singapore Prime Minister Lee Hsien Loong told AARP's International Journal that his country was taking the challenge of aging very seriously — and, in fact, had already been doing so for a long time. "Since the 1980s, we have been putting in place health care, social security and housing policies to anticipate and head off future problems," he noted at the time. After those measures, Prime Minister Lee implemented another milestone action in 2009, when he appointed a senior cabinet minister to coordinate aging issues across all

government agencies. As part of those efforts, Singapore formed a ministerial committee on aging, bringing together different government agencies to coordinate government policies and programs in a holistic manner. Priorities included personal responsibility, employment opportunities during all adult life stages, and communities that support active aging.

In 2015, Singapore unveiled its multipronged action plan to promote "confident aging" and active lives — that is, a strategy aimed at changing views about aging and empowering individuals to stay connected to their families and community. The action plan encompasses a range of life facets, focusing on such



HDB flats integrate foliage and greenery as part of an effort to create a livable and sustainable environment for residents.

areas as wellness, employment, housing, retirement security, education, social inclusion, and vulnerable older adults.

Currently in its implementation phase, the plan is designed to work on three distinct levels — individual, community, and national.

Individual level: a lifetime of growth-and-development opportunities.

In our travels around the country, we saw firsthand how Singapore is taking innovative steps to foster lifelong learning and lifelong employment. We met with Deputy Chief Executive Tan Wee Beng to learn about a fascinating education program that empowers people to “own their future” and continue realizing untapped potential through all life

stages. The program, called SkillsFuture, helps individuals of all ages maintain or build new skills and abilities required to hold jobs in a changing workplace.

Singapore also offers a broad range of subsidized courses available to individuals ages 50 and older through the National Silver Academy — a network of institutions committed to lifelong learning and making courses accessible such as through online platforms or through the community.

Community level: A village for all.

Singapore’s goal is to implement the concept and framework of a *kampong* — or village — that supports people of all ages and backgrounds. We witnessed the kampong



Madam Chan (right) shares her home and experience with programs and solutions through Goodlife! and ShineSeniors as led by Chip Ang (left) Head of CareSeniors.

concept in concrete form when we went to the Whampoa neighborhood and visited the home of a woman who cares for her two grown sons, both of whom have physical and developmental disabilities that require full-time care. She explained how a local service center offers critical support, enabling her to maintain her own health while providing the care her sons require. The community program, funded by the Tsao Foundation (whose work focuses on “keeping a healthy, functional and happy person” as individuals age), recognizes that enabling all people to live securely and as independently as possible requires many supports including primary care, long-term services and

supports, transportation, and access to shopping and other necessities.

“The future of aging is how we design it,” says Chairman and Founding Director Mary Ann Tsao. “It’s not as you saw in the past.”

National level: A country of inclusion. The vision for the entire nation of Singapore is “a city for all ages,” where all residents can age gracefully with support from programs for active aging and health care. For the national-level vantage point, we met with Minister for Health Gan Kim Yong, whose ministry houses the Ageing Planning Office. Minister Gan views Singaporeans’ increasing longevity



Friends gather for a friendly game of Rummikub at the Whampoa centre.

as both a gift of time and an opportunity. Embracing policies that promote independence, engagement, and inclusion, he explained, can create a movement in which Singaporeans “live to learn and learn to live.” Public-private partnerships are moving the nation closer to that goal, he said.

We also learned how Singapore’s planners are thinking creatively to make health care more accessible, and even more convenient. To give one novel example, when taxi drivers bring their vehicles in to a central maintenance facility for service, they can also get a checkup for themselves — by seeing a doctor right on site.

In another example, SHINESeniors is deploying technology to help people age more

safely and avoid the dangers of isolation. The telehealth initiative combines in-home sensors with data analytics to discreetly monitor residents’ movements and send alerts if something looks amiss. Interestingly, in a wrinkle that is still being fine-tuned, to hold down costs, alerts go to community monitors rather than the health care system. Our hosts told us they are still trying to devise the best system for responding to alerts, which can occur at any hour of the day or night.

Parallels across the Pacific

As we made the rounds on our enlightening trip, we could not help but notice parallels between Singapore’s approach to its aging population and AARP’s Disrupt Aging

message. Disrupt Aging highlights the promise and possibilities that age, experience, and living longer bring to all of society; it is driven by the awareness that people can have productive, meaningful, and purposeful lives no matter their age.

In a similar vein, behind Singapore's Action Plan for Successful Ageing is the understanding that people can learn, grow, develop, and flourish throughout their lives.

AARP understands that the United States and many nations around the world are aging fast. Singapore is one country to show leadership in facing the challenge ahead by elevating the issue as a policy priority, crafting a comprehensive plan to address its demographic changes, and developing innovative solutions.

To be sure, our visit to this small nation with a big vision illuminated in vivid detail how careful planning and design can result in meaningful improvements in the everyday lives of people. Programs that come out of that kind of intentional development can enable people to age with dignity, independence, and security.

In light of the global aging trend, the world must learn from other countries' successes and solutions. Clearly, the world has something to learn from Singapore. ●



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Highlights of the AARP Leadership Tour in Singapore



In September 2019, AARP CEO Jo Ann Jenkins led a one-week learning tour of Singapore consisting of a series of speaking engagements, bilateral meetings, and site visits.

AARP's learning tour began at the Tsao Foundation. Having collaborated with Dr. Mary Ann Tsao and her team for many years, AARP visited the Tsao Foundation to learn more about their work in the community to integrate care across the continuum, to celebrate relationships across generations, and to empower older adults. We had the opportunity to accompany Community for Successful Ageing (ComSA) care managers on home visits and were struck by the commitment of the team and how ComSA is changing lives from hearing the personal stories of their clients.

That evening, as part of the "Living, Learning, and Earning Longer" collaborative project with the World Economic Forum and OECD, AARP hosted the Living, Learning, and Earning Longer salon dinner bringing together C-suite executives from a range of sectors and industries for an in-depth discussion of policies and practices that support and sustain a multigenerational workforce and ensure that both employers and employees prosper.

AARP hosts the Living, Learning, and Earning Longer salon dinner in collaboration with the World Economic Forum and OECD.



Top photo: AARP Leadership accompanies a Community for Successful Ageing (ComSA) care manager to a client's home. Bottom photo: A meeting with the Ageing Planning Office, Singapore Ministry of Health to learn more about how Singapore is addressing its rapidly aging population.

From top to bottom: AARP and Council for Third Age (C3A) team members gather at C3A offices; Chip Ang (right) shares insights from GOODLife! Makan and ShineSeniors; AARP Chief Public Policy Officer Debra Whitman meets with locals at Whampoa centre.



At the offices of Council for Third Age (C3A) Chief Executive Officer of C3A Soh Swee Ping and her team presented their many intergenerational learning and volunteerism programs in support of positive aging. We were struck by the commitment to socially integrate seniors into the community and encourage participation with successful initiatives like the Befriending program.



AARP leadership experienced the creative programs offered through GoodLife!, such as GoodLife! Makan, and the many different approaches using volunteers to support more active and socially connected aging. We learned about ShineSeniors and its potential to enhance medical and social well-being. It was a true joy to meet Madam Chan and observe firsthand how the programs and solutions are assisting her.

AARP meets with the Tsao Foundation team and accompanies ComSA care managers on a home visit. Bottom left: AARP CEO Jo Ann Jenkins with Dr. Mary Ann Tsao, Chairman of Tsao Foundation.



AARP joins Sister Geraldine Tan, Director of St. Joseph's Home, and her team at this intergenerational facility to observe how they encourage daily interaction between children and residents during activities such as art, music, meals, and games.



Executive Director of St. Joseph's Home Sister Geraldine Tan and her team walked us through this world-class facility which co-locates older residents with a nursery school. Building facilities for kids in the home offers opportunities for the young and old to interact through activities — from arts and crafts to an intergenerational playground. This approach has clearly been successful, as demonstrated by the smiles and laughter from all participants.

During our visit to the Ministry of Health, we identified many areas of alignment between Singapore's and AARP's approach to managing increasing longevity: from celebrating the "gift of time," to building age-inclusive communities, to encouraging private sector innovations. We were struck by Singapore's comprehensive approach to support successful



AARP leadership meeting with the Singapore Ministry of Health (left to right) Lina Walker, AARP Vice President, Health Security, Public Policy Institute; Jo Ann Jenkins, AARP Chief Executive Officer; Gan Kim Yong, Minister for Health, Singapore; Charlene Chang, Group Director, Ageing Planning Office, Ministry of Health, Singapore.



aging, particularly the initiatives to promote learning throughout the life course. Minister for Health Gan Kim Yong's phrase "Live to Learn, Learn to Live" very eloquently reflects a new mindset that embraces the opportunities that come with living longer. Given the strides already taken, we look to Singapore and other nations for learnings that may be applied to the United States.

Our team gathered at the National University of Singapore where Director of Business Development at Access Health International Adrienne Mendenhall coordinated a meeting with three new technology start-ups — Homage, Timeliss, and Kinexcs — to share new ideas and innovations to support successful aging in Singapore. We were struck by the amount of support available in Singapore to promote private

AARP visits the National University of Singapore for a live pitch by three new technology start-ups — Homage, Timeliss, and Kinexcs



Top to bottom: AARP's Lina Walker, Vice President, Health Security, Public Policy Institute, converses with the locals. AARP Chief Public Policy Officer Debra Whitman (left) meets with Tan Wee Beng, Deputy Chief Executive of SkillsFuture, to discuss workforce development and lifelong learning programs.



sector innovations. Homage, Timeliss, and Kinexcs offered the potential to activate older adults and their family caregivers, improve care, and the experience of care — all areas that will have tremendous value as the population lives longer.

AARP visited the Skills Future office where Tan Wee Beng, Deputy Chief Executive and Eric Chin, Principal Manager presented on Singapore's workforce development and lifelong learning programs and the transition to what it is today: a national movement to help people make informed choices. We were particularly impressed with the work accomplished to develop a Skills framework to provide better "sign-posting" for individuals, and investments made to support workforce development at all stages of the career path. We can also learn from your experience engaging with businesses, small



and large, and partnerships with community-led organizations.

The AARP learning tour concluded with Kampung Admiralty – the award-winning and first-of-its-kind mixed-used development and living space created to address the needs of Singapore’s aging population. We were impressed with the thoughtfulness that went into building a community that could enable active aging, intergenerational connections, and yet was also mindful of creating open, green and beautiful spaces. We were struck by the creative programming offered at the NTUC Active Ageing Hub—from delicious traditional baked goods to

colorful paper artwork.

We also appreciated the hospitality of staff from the medical center who gave us such an informative tour of their facilities and discovered many best practices implemented. ●

Above: AARP visits the Active Ageing Hub at Kampung Admiralty, where the cooking club prepares weekly homecooked meals. **Below:** Touring the craft area at the Active Ageing Hub.



Feature Story

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Feature Story

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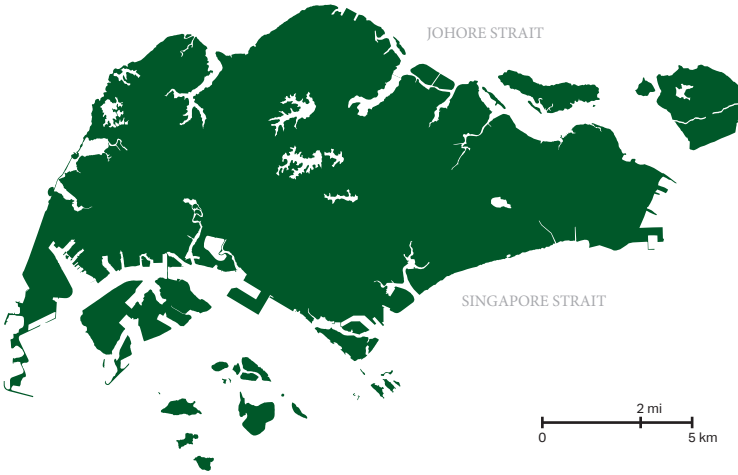


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In the short 55 years since it gained independence, Singapore has emerged as an astonishing case study in development, overcoming a shortage of land and natural resources to transform itself into one of the world's most successful economies. Now this tiny city-state in Southeast Asia is facing its newest challenge: an aging population. With its customary focus on long-term planning, Singapore has turned its sights on adapting to (and embracing) the impending demographic shifts, creating what it calls a "nation for all ages" that can serve as a model for age-friendly practices around the world.



MALAYSIA



SINGAPORE



COUNTRY
Republic of Singapore

TOTAL AREA
724.2 sq km (279.6 sq miles)

POPULATION (WORLD RANK)
5,850,342 (114TH)

POPULATION DENSITY (WORLD RANK)
8,358 per sq km (3RD)

DEMONYM
Singaporean

BUDGET (US DOLLARS) 2019 EST.
Revenues: \$55.60 billion
Expenditures: \$58.25 billion

GDP NOMINAL (US DOLLARS)
\$369.627 billion (34TH)

GDP PPP (US DOLLARS)
\$101.376 (2ND)

MAIN INDUSTRIES
electronics, chemicals, financial services, oil drilling equipment, petroleum refining, biomedical products, scientific instruments

NATURAL RESOURCES
Fish, deepwater ports

GOVERNMENT TYPE
Parliamentary republic

ETHNIC GROUPS
Chinese 74.3%, Malay 13.4%, Indian 9%, other 3.2%

LANGUAGES
English (official) 36.9%, Mandarin (official) 34.9%, other Chinese dialects (includes Hokkien, Cantonese, Teochew, Hakka) 12.2%, Malay (official) 10.7%, Tamil (official) 3.3%, other 2%

RELIGION

Buddhist 33.2%, Christian 18.8%, Muslim 14%, Taoist 10%, Hindu 5%, other 0.6%, none 18.5%

NET MIGRATION RATE

11.8 migrant(s)/1,000 population (2020 est.)

LIFE EXPECTANCY AT BIRTH

Total: 83.6 years (3RD)
Male: 81.4 years
Female: 85.7 years (2019 est.)

BIRTH RATE

8.9 births/1,000 population (2020 est.)

MOTHER'S MEAN AGE AT FIRST BIRTH

30.5 years (2015 est.)

POPULATION GROWTH RATE

1.73% (2020 est.)

URBAN POPULATION

100% of total population

AGE STRUCTURE (2017 EST.)

0-14 years: 12.8%
15-24 years: 15.01%
25-54 years: 50.73%
55-64 years: 10.58%
65 years and over: 10.89%

MEDIAN MONTHLY HOUSEHOLD INCOME
USD 6,876 (2019)

UNEMPLOYMENT RATE
2.9% (July 2020 est.)

GINI INCOME INEQUALITY INDEX (2019)
0.459 (35TH)

GENDER INEQUALITY INDEX (2018)
0.065 / high (11th)

HEALTH EXPENDITURES
4.4% of GDP (2017)

OBESITY RATE
6.1% (2016)

LITERACY RATE
97.3% (2018)

LABOR FORCE BY OCCUPATION
Agriculture: 0.7%
Industry: 25.6%
Services: 73.7% (2017 est.)

RESIDENT LABOR FORCE PARTICIPATION RATE
68.0% (2019)

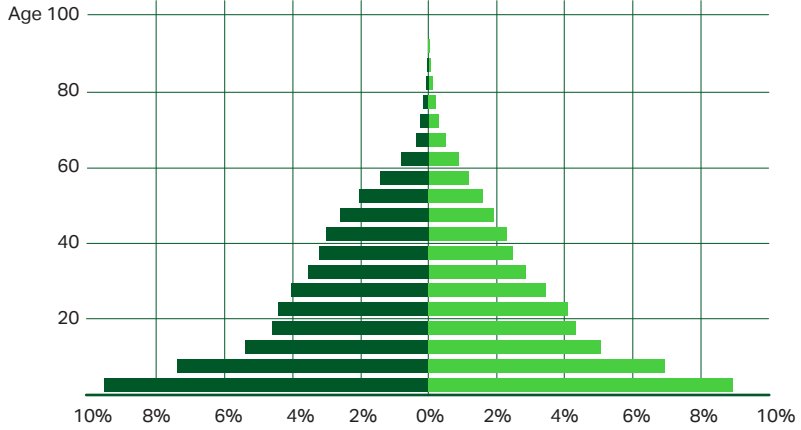
EXPORTS (US DOLLARS)
\$396.8 billion (2017 est.)

IMPORTS (US DOLLARS)
\$312.1 billion (2017 est.)

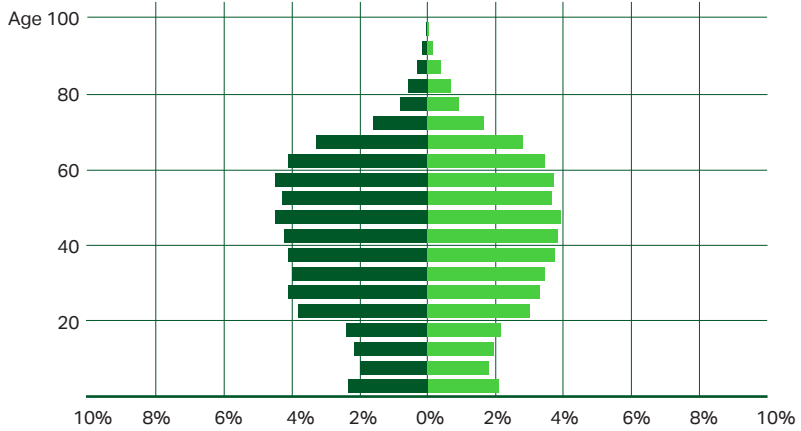
Aging in Singapore

Demographic Profile

1960

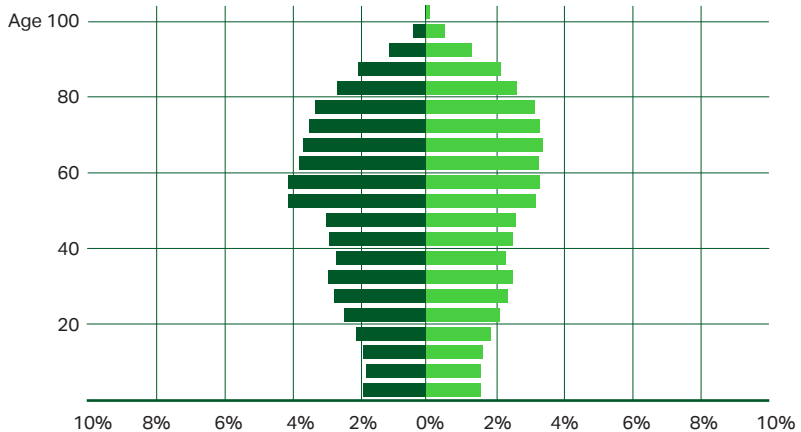


2020



2050

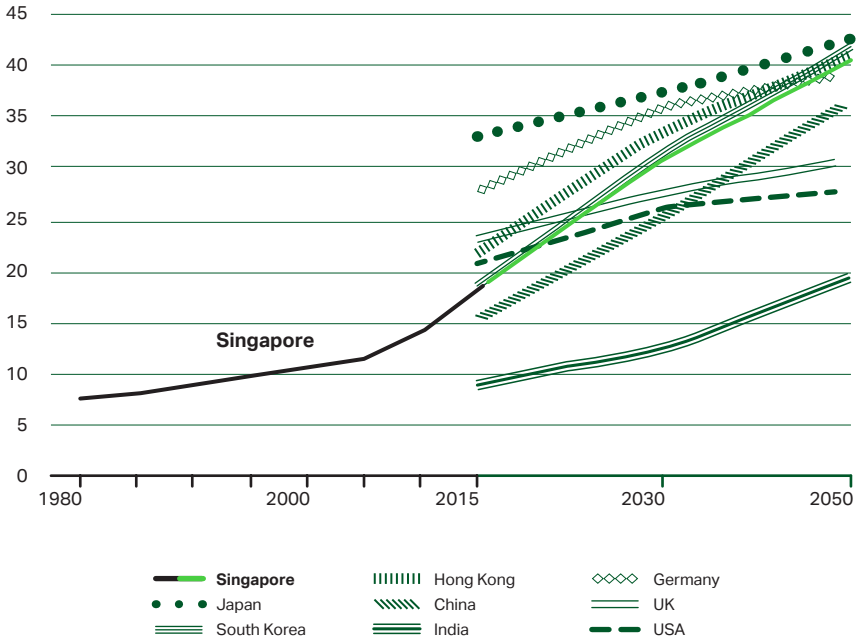
■ Male
■ Female



Aging Projections Through 2050

Proportion of residents aged 60 years above in Singapore (1980-2050) and in other aging societies worldwide (2015-2050)^{1,2}

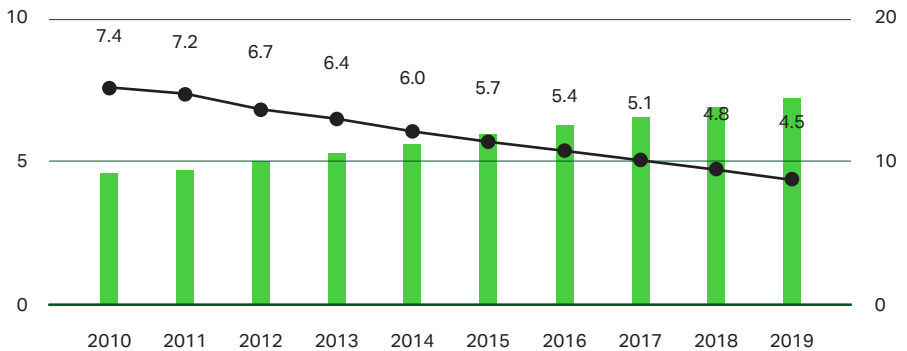
Proportion of residents aged 60 years and above, in %



1 UNITED NATIONS, AGEING, DEPARTMENT OF ECONOMIC AND SOCIAL AFFAIRS - POPULATION DIVISION, 2017, AVAILABLE AT [HTTP://WWW.UN.ORG/EN/DEVELOPMENT/DESA/POPULATION/THEMES/AGEING/INDEX.SHTML](http://www.un.org/en/development/desa/population/themes/ageing/index.shtml) (RETRIEVED 20 APRIL 2017). 2 DOS, POPULATION TRENDS 2016, DEPARTMENT OF STATISTICS, MINISTRY OF TRADE AND INDUSTRY, REPUBLIC OF SINGAPORE, 2016.

Age Support Ratio

No. of Residents Aged 20-64 Years Per Resident Aged 65 Years & Over % of Resident Population Aged 65+ Years





Colorful townhouses line the street in a historic Peranakan neighborhood.





Groups of friends socialize outdoors in Chinatown.





Singapore's government-built housing developments are efficient, affordable, and well-maintained.





The Central Business District lights up in the evening





Throng of shoppers stroll along Orchard Road, an upscale shopping district.





FOR

By Lauren Hassani
Photos by Marco Javier

**An innovative public
housing complex in
Singapore represents the
island-nation's approach
to population aging**



HOME

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AGES

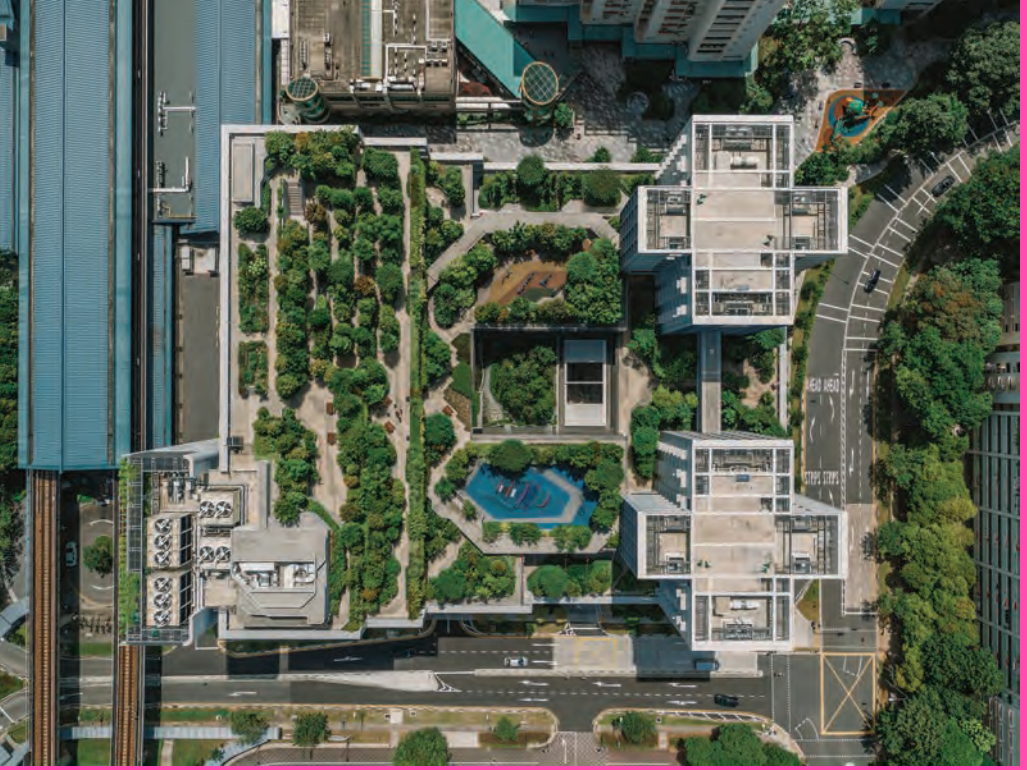




Even though Sarip Junit, 73, and his wife Asnah Daud, 70, downsized to a compact, 36-square-meter (387-square-foot) apartment, they have never been happier. A shortage of personal living space hasn't constrained their retirement plans. In fact, their home has given them a more expansive view of retired life, as well as that element essential to aging well: independence.

The recently retired couple (he was a policeman, she worked in the finance department of a hotel) are the lucky owners of one of 104 units in Kampung Admiralty, Singapore's most innovative public housing development. The remarkable building, located in a northern enclave, integrates under one roof a mix of social, healthcare, communal, commercial, and housing facilities tailored for those age 55 and over. It has become a resounding success story in the city-state's latest efforts to address population aging, serving as a test lab for innovative ideas and practices.







Singapore-based architecture firm WOHA embraced the challenge, devising an ingenious “club sandwich” design that won 2018’s Building of the Year Award at the World Architecture Festival in Amsterdam. And indeed, the building, with its two 11-story towers and terraced rooftop gardens does resemble a chunky architectural sandwich, striated into layers serving different functions: community areas and retail on the bottom, medical center in the middle floors, and the top portion containing residential spaces for seniors and outdoor parks.

On a typical day, Junit and Daud can be found in many of these so-called “layers” — meeting up with friends downstairs in the 900-seat hawker center or in the open-air plaza participating in free exercise classes (Junit is partial to Zumba), and volunteering at the Active Ageing Hub, a senior center located on the sixth floor (Daud likes to teach crafting classes here).

According to Junit, living at Kampung Admiralty is truly like living in a *kampung*, the Malay word for “village.” “The difference is only in the style of housing,” he says. His apartment, outfitted with modern conveniences and features specifically designed for older residents, is a far cry from the wooden huts found in the traditional villages of his youth — but the “kampung spirit” is in full effect.

For Singaporeans, this phrase is synonymous with social cohesion, camaraderie, and understanding — in other words, a sort of neighborly co-dependence that many older citizens cite as a casualty of modern society. The phrase, used increasingly in government and corporate campaigns alike, is meant to evoke with a rose-tinted nostalgia the Singapore of the 1950s and ’60s, when

citizens lived in close proximity within *kampungs*, bound by shared experience and a willingness to help each other.

Kampung Admiralty, completed in 2018, was conceived as a modern-day realization of this *kampung* spirit, a vertical village that brings its residents together in myriad ways and offers them a richer, more fulfilling life in their later years. It was inspired in part by the growing needs of the Baby Boomer cohort, born post-WWII and roughly one million strong (30 percent of the population), who began turning 65 in 2012.

Like many countries, Singapore is grap-



pling with the ramifications of a burgeoning senior population. One of the highest life expectancies in the world, combined with one of the lowest birth rates, has precipitated rapid demographic change, making it an official aged society (defined by the World Health Organization as a society in which more than 14 percent of the population is 65 years or older) as of 2019. By 2030, one in four Singaporeans will be age 65-plus, and by 2050, it’s estimated that nearly half the country will fall into that age bracket — a daunting prospect for even the most well-prepared government.



Luckily, Singapore is more ready than most, applying the same oversight and thorough planning processes to population aging as it does to other aspects of governance. As early as the 1980s, nearly two decades before it would be officially classified as an aging society, Singapore was already looking ahead to the impending shift and examining potential long-term solutions. During the mid-2000s, as the needs of seniors became more sharply pronounced, family structures evolved, and life expectancies increased, the Ministry of Health formed a Ministerial Committee on Ageing to address these issues.

In 2015, the government enacted its most ambitious plan yet, launching the S\$3 billion Action Plan for Successful Ageing, which covers 60 initiatives in 12 areas from health-care and employment, to public spaces and transport. The hallmark of the Plan involves bringing together all sectors and agencies to enact their ambitious programs, with the goal of creating a holistic age-friendly urban environment — a strategy tied to Singapore's distinctive geographic constraints and high population density.

In the case of Kampung Admiralty, the development process brought together a slew of government agencies. The project was spearheaded by the Housing and Development Board (HDB) and joined by the Ministry of Health (MOH), National Environment Agency (NEA), National Parks Board (NParks), and Land Transport Authority (LTA), to name just a few — in addition to private businesses and design firms. "The biggest challenge," explains Yap Chin Beng, a senior advisor at HDB, "was to get all the stakeholders to compromise their respective preferences and priorities to work together towards a common vision."

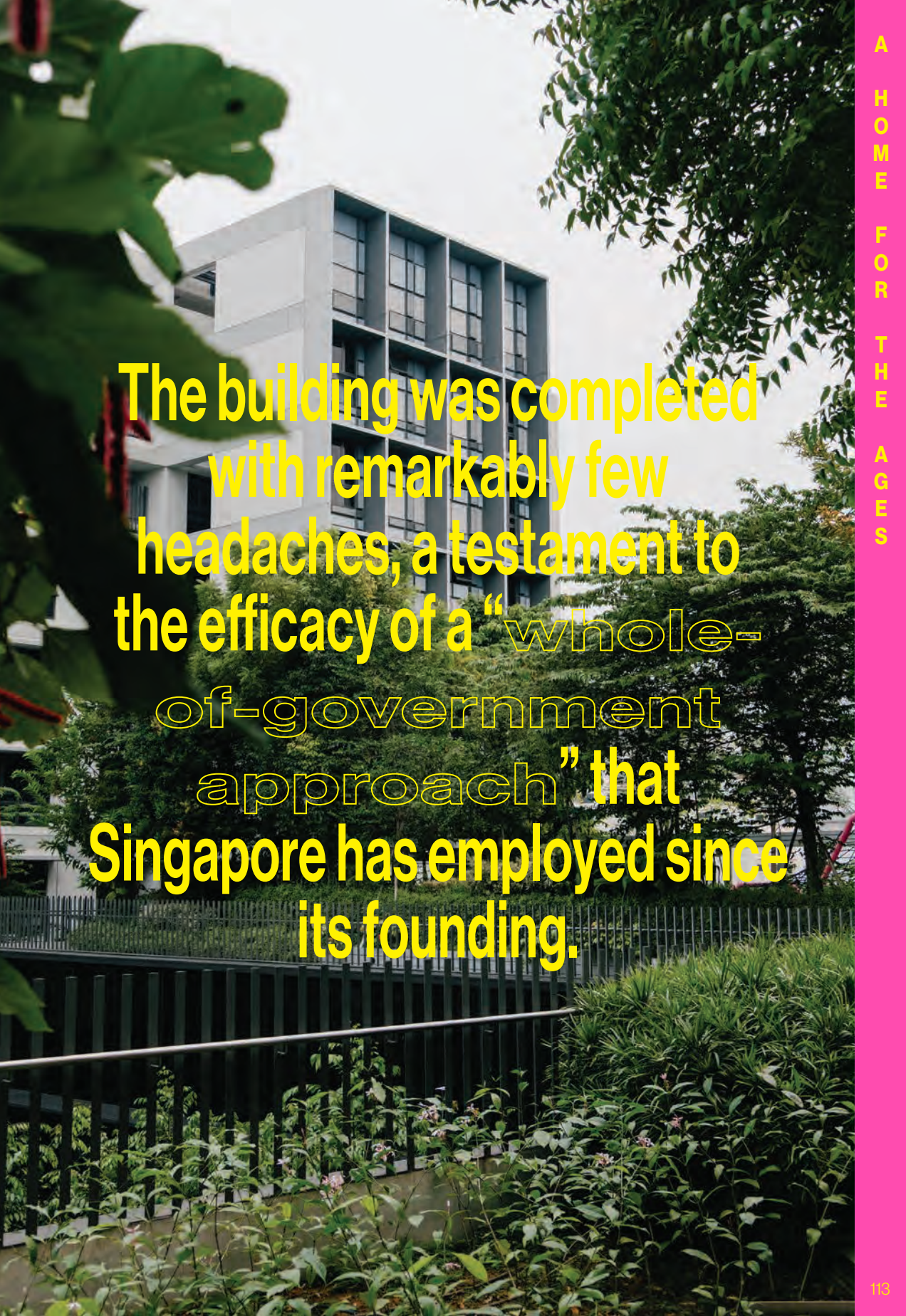
The project had all the makings of a bureaucratic battle of epic proportions — yet the building was completed with remarkably

few headaches, a testament to the efficacy of a "whole-of-government approach" that Singapore has employed since its founding.

To better understand Singapore's aging landscape — and how Kampung Admiralty fits into this scene — it helps to first understand the origins of the tiny island city-state, population 5.7 million, located just off the southern tip of the Malaysian peninsula in Southeast Asia. Throughout its history, Singapore served as an important port city, due to its strategic location along major East-West maritime trade routes. The arrival in 1819 of Sir Stamford Raffles of the British East India Company marked the beginning of 144 years of British colonial rule, during which the city grew and prospered. It wasn't until 1963 that Singapore once again became a Malaysian state, and 1965 when the city officially left the Federation of Malaysia to become the Independent Republic of Singapore.

The modern state of Singapore is quite young — just five-and-a-half decades old. Its head-spinning ascent from underdeveloped country rife with poor living conditions, low literacy rates, and unemployment, to a global financial powerhouse within the span of just a generation is one of the 20th century's greatest case studies in development.

For 30 years, Singapore's founding father, Lee Kuan Yew, maintained tight control over all aspects of his fledgling country, from industry and urban planning down to the smallest aspects of citizens' lives (his government was notorious for banning chewing gum). No detail was too small; Lee himself even picked out a specific green vine for beautifying bridges, overpasses, and concrete buildings. In 1965, as Singapore grappled with dire economic straits after newly separating from Malaysia, the government stepped in, actively commandeering the country's growth across socioeconomic sectors to ensure its success.



The building was completed with remarkably few headaches, a testament to the efficacy of a “whole-of-government approach” that Singapore has employed since its founding.

State oversight even extended to the ethnic makeup of the city. As a trading hub, Singapore has long teemed with immigrants from far-flung places. Lee had a vision for a harmonious multi-racial society, mostly born from practicality; he knew that racial equality would ensure long-term political stability. The vibrant medley of ethnic and religious backgrounds of the population (currently 76 percent Chinese, 15 percent Malay, 7.5 percent Indian, and 1.5 percent of other origins) is celebrated and maintained rigorously via the Ethnic Integration Policy across the country's systems, from political to educational.

Lee's sweeping vision for a gleaming metropolis came to fruition. He left behind a legacy of prosperity, progress, and innovation. He also left behind a legacy of efficient and comprehensive government planning, vigilant oversight, and intense social engineering. This, combined with a small, mostly compliant population living within a tiny urban area, has made Singapore a unique and natural place for quickly testing new ideas and initiatives to improve quality of life for all ages, especially older people.

Housing a Nation

Perhaps nowhere is the government's approach to planning more apparent than in the nation's iconic public housing system. With the establishment in 1960 of the Housing and Development Board (HDB), Singapore embarked on a strategy to provide affordable housing for its growing population. Since its inception, HDB has built more than a million apartments in 24 towns and 3 estates spread across the island. A high rate of home ownership and mandatory mixed-income and mixed-race developments have kept housing for the most part safe, clean, and accessible.

The state offers flats with 99-year leaseholds, which buyers can finance with cash, bank loans, HDB loans, or with funds

drawn from the Central Provident Fund, the state's compulsory social security system. In many countries, public housing carries a stigma; in Singapore, where some 80 percent of the population lives in HDB buildings, it is the norm, and has provided a long-term answer to housing needs in this land- and resource-strapped city.

It makes sense then that the government would turn to HDB and the housing sector as one of the first areas for consideration in their age-friendly plan. According to the agency itself, the objectives have always been to make the city more livable, by "strengthening family ties," and "taking care of the needs of the elderly and low-income families."

In Singapore, where the cost of living runs sky high, many seniors worry about funding their retirement. And many of them tend to be cash-poor but asset-rich, their primary equity being their HDB flats. To answer this, the government unrolled a Lease Buyback Scheme, in which homeowners can sell part of their lease back to HDB. The funds then top off their Central Provident Fund retirement accounts, with the remainder being disbursed as cash.

In addition to this, other innovative ideas are underway to provide age-friendly housing solutions. The Proximity Housing Grant offers subsidies to buyers for purchasing a flat in close proximity to immediate family, either married couples or their parents looking to live closer to each other or singles looking to live near their aging parents. This helps ensure that families can continue to offer each other mutual support, particularly as the parents grow older. Three-generation (3Gen) flats, launched in 2013, are larger-than-average flats meant for three generations of a family who wish to reside under one roof. And starting in 2015, the two-room Flexi-Scheme allowed those 55-plus to downsize under more flexible lease conditions.



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In the case of Kampung Admiralty, the concept of a multi-use building for older people is a natural extension of a long history of integrating commercial, recreational, and social amenities into HDB towns. But it is notable for its ambitious design tailored specifically for seniors, in which many of the government's missions (active aging, healthy lifestyles, sustainable design, and community-centric towns) that had been percolating within individual agencies could be brought together under one roof. "All these ideas couldn't have converged at a more opportune moment," says Yap Chin Beng of the HDB.

Kampung Admiralty is the first of 10 similar retirement communities to be built in Singapore, as HDB continues to evolve along with Singapore's changing demographics. At his 2018 National Day address, delivered from Kampung Admiralty, Prime Minister Lee Hsien Loong (the son of Lee Kuan Yew) called the development "a model for future public housing," one that "meets a need as our society ages."

He went on to affirm the government's commitment to a long-term strategy for age-friendly housing. "HDB will continue to develop other innovative housing concepts for the young as well as the old, so that future generations can also own their homes and live comfortably and happily in their neighborhoods."

Creating Community

In the community kitchen of the Active Ageing Hub (AAH), a group of seven older women, including Asnah Daud, are busy chopping vegetables, frying noodles, and wrapping little mounds of sweetened tapioca into banana leaves. The women, some Chinese and others Malay, work together

seamlessly in the galley style kitchen. Their laughter rises above the sounds of clattering dishes and sizzling oil.

The women volunteer every week to cook at the AAH, preparing food for other members who pay a small fee for homecooked meals that are often made with the produce from the building's rooftop gardens. In the process, they have become friends, trading stories along with favorite recipes.

The AAH, which is run by eldercare and healthcare provider NTUC Health, is at the heart of the building's thriving community. The AAH offers a comprehensive range



Jeannie Ho of NTUC Health was instrumental in tailoring the AAH programming to the needs of residents.

of services, from senior day care and rehabilitation services, to community events and volunteering opportunities.

"This place has far exceeded our expectations," says Jeannie Ho, a director at NTUC Health. The AAH has been at Kampung Admiralty since the building's opening and since those early days, the center has been able to tailor its programming to meet the needs of the residents and community. Their weekly exercise classes, held four times a week in the massive community plaza on the





Members of the Active Ageing Hub's cooking club meet every Wednesday in the center's kitchen. The fee to try their home cooking is S\$2 per person, which covers the cost of ingredients.



ground level, have grown in popularity. Now, hundreds of people from within the building and the outside community move in unison to music pumped over the speakers, guided by upbeat instructors. The 10 a.m. class times were chosen after much trial and error to meet the schedules of senior attendees.

From the very beginning, the concept of community was written into the brief for the development, part of the government's emphasis on longevity and quality of life, as opposed to elder care. Despite a strong central government administering world-renowned housing, health care, and education programs, the state has long fostered a culture of self-reliance — a pragmatic outlook on the role of social safety nets in a country with limited resources. The Many Helping Hands philosophy espoused by the government puts the onus of aging well onto individuals, with their families and communities as secondary sources of support.

Today, typical Asian family structures built on the Confucian virtue of filial piety, or respect for elders, are becoming less common, and adult children increasingly live apart from their parents. All of this makes a strong community even more essential. Places like Kampung Admiralty, with their built-in communities and support systems, will be invaluable in preventing isolation and loneliness in seniors and promoting independence.

"We're not there yet," says Ho. "But we're working toward a more livable future."

The village aspect of Kampung Admiralty has been strengthened by the ability of amenities and residential facilities to be housed within the same building. Seniors have the opportunity to apply for micro-jobs at the supermarket and hawker center, where

they can work for short periods of time, interact with others, and earn extra income. Seniors with the AAH can volunteer to assist other residents in the building as activity and meal buddies, dementia friends, and even handymen. The building's location directly next to an MRT station makes travel easy, both for residents who wish to go out and their friends and family who wish to visit.

Another example is the synergy between the AAH and the childcare center, whose close proximity has created a wealth of opportunities for cross-programming and intergenerational bonding. Seniors help care



The building's ingenious design maximizes land use.

for the children during the week, taking them to the playground and participating in joint activities. This arrangement offers older volunteers a sense of purpose, belonging, and joy. Many residents also have grandchildren attending the childcare center, with whom they can spend time at the end of the day before the parents pick them up. This encourages multigenerational family bonding.

Daud and her husband Junit have quickly become part of this interdependent Kampung Admiralty community. In addition



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The on-site medical center was designed with thoughtful details to put seniors at ease — from the mid-century modern chairs in the waiting room that conjure up familiar memories of the 60s and 70s, to the massive windows in the recovery bays that give patients access to greenery and light.



to Daud's volunteer work at the AAH, Junit also regularly volunteers at the elder day-care center pushing wheelchairs for seniors with disabilities, many older than himself. Both of them find that staying busy and engaged post-retirement keeps their spirits up — and there's never a shortage of things to do and people to talk to in their building. "We never feel down," assures Junit. "If you can be around other people and stay active, then that means you're young."

Designing For Seniors

When walking the terraced rooftop gardens of Kampung Admiralty, one can almost forget the fact that the labyrinth of lush greenery is located on top of a building in the midst of one of the world's most densely populated countries. Ho Soh Wah (no relation to Jeannie Ho), 70, a resident and avid garden club volunteer, points out some of the plants growing in meticulously planned and groomed raised garden beds: herbs like laksa and Thai basil, vegetables like Chinese spinach and okra, and trees bearing clusters of tiny bananas.

Though he initially had no gardening experience, he now spends several hours a day tending to what he affectionately calls his "babies," many of which are harvested and eaten by members of the Active Ageing Hub. "My life was a routine production," Mr. Ho says, referring to his days as an employee at a printing company. In his newly retired life, he reports that gardening has helped him to become more relaxed.

The gardens and green spaces are a key feature of the building's design, and not just for decorative purposes. WOHA, the architecture firm responsible for the innovative design, envisioned the greenery as central to

the idea of the modern kampung, encouraging people to get outside, meet and exercise in public spaces, and immerse themselves in nature — all integral to active aging and improved mental health.

Massive windows in the medical center overlook a central courtyard, offering patients the soothing sights and sounds of the outdoors. Vegetation and rain catchment structures also enhance the building's efficiency, providing a natural landscape that recycles water for irrigation and cools the entire building.

From top to bottom, every aspect of



Architect and director Pearl Chee of WOHA was a team leader for the Kampung Admiralty project.

Kampung Admiralty, from public areas to private residences, were thoughtfully designed to improve quality of life. Pearl Chee, a WOHA director, says the complexity of the design required "three-dimensional thinking." In the past, all of the different silos (hospital, housing units, childcare center, shopping plaza) would have been produced separately; this new approach requires a more holistic mentality.

As a nation of few resources and limited space, Singapore has always been forced

Seniors tend the rooftop garden at Kampung Admiralty. Ho Soh Wah (bottom) had no prior gardening experience, but after taking a two-day seminar sponsored by NParks, felt ready to try his hand at growing flowers and vegetables.



to integrate design into every step of their nation building, from policies and services to infrastructure, in order to maximize outcomes. "Singapore is a nation by design," said Prime Minister Lee Hsien Loong in 2018. "Nothing we have today is natural or happened by itself. Somebody thought about it, made it happen." This robust design culture is the driving force behind the creation of Kampung Admiralty and determining how it could best serve older people, not only in terms of lofty policies, but right down to the brass tacks — or vinyl flooring, in this case.

The studio apartments, though small, incorporate many smart and thoughtful details that make life easier for seniors: flameless induction stoves, anti-slip flooring, retractable clotheslines, and easy-to-open monsoon windows. Rooms also come equipped with an emergency alert cord that can be pulled if help is required. Entrances are barrier-free and wide enough to accommodate wheelchairs, and all units are elevator accessible. WOHA even added "buddy benches" in the corridors to promote conversation and social interaction.

In the future, says Chee, she looks forward to replicating the same spirit of Kampung Admiralty in high rise form. Some of the other housing developments by WOHA have 50 or more stories. "Because of limited land, we're always building higher," she explains. "I think the challenge is, how do you inject more public spaces into a high rise, and break it down to a more human scale?"

The end goal, of course, has always been to create a more livable environment, in Kampung Admiralty and the city as a whole. Its people — Singapore's greatest resource — have always been at the center of these plans. As the world continues to urbanize and

grow older at a rapid rate, the innovations coming out of Singapore will help guide other countries as they embrace their own demographic change.

The creation of Kampung Admiralty is the embodiment of a very Singaporean, collaborative approach to tackling society's greatest challenges. Like the vibrant gardens that run throughout its tiered rooftops, Kampung Admiralty has become a diverse and thriving ecosystem unto itself — a self-contained building created by carefully cross-pollinating ideas and programs. Here, a well-designed infrastructure and well-tended social



Daud and Junit enjoy hosting visitors in their studio apartment.

services ensure that residents can flourish throughout their later lives.

"This is the best place to grow old," affirms Asnah Daud. She is sitting on a leather sofa next to Junit in their small, but cozy, apartment adorned with mementos of a full life — furnishings and pictures collected over the years, and artwork made during their time at Kampung Admiralty. Daud gestures around her to the place she now calls home, and then, out her windows to the soaring city of Singapore beyond. •

Its citizens — Singapore's greatest resource — have always been at the center of these plans. As the world continues to urbanize and grow older at a rapid rate, the innovations coming out of Singapore will help guide other countries as they embrace their own demographic change.



Common areas run throughout the development, linking all of the different spaces. The total area allotted to community spaces is 140 percent more than the site's original footprint. WOHA specifically designed the building to enforce visual and physical connections; no matter where they are in the building, residents have access to both nature and other people.

Interior photo by Patrick Bingham-Hall. Courtesy of WOHA





Apartments are designed for optimum daylight and natural cross ventilation. Each of the 104 units are outfitted with a variety of age-friendly amenities and fixtures including low countertops, induction cooktops, built-in retractable clotheslines, and slip- and moisture-resistant flooring.





By Tim Wendel
Photos by Marco Javier



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Long lines form at the 114 public hawker centers throughout the day and long into the night in Singapore. Crowds of seniors, office workers and even visiting chefs queue up for the fried carrot cake, curry fish head, oyster omelette, sweetened shaved ice and other favorites.

With plates costing \$3 apiece, there isn't a better food bargain to be found and the dishes are influenced by Chinese, Malaysian and Indian cuisines. Such an array in food reflects the city-state's own cultural diversity and rich tradition. Standing amid one of the open-air markets, breathing in the aromas, it's difficult to believe that this vibrant food scene, which unites Singaporeans and has become a huge part of their national identity, may face a tenuous future.





As one wanders among the food stalls, it seems everyone has an opinion about which food is best and sure to enthrall any customer. The food, personalities and banter have made the hawker scene a communal dining room.

"This, if you like food, might be the best place on earth," Anthony Bourdain once said on his TV series "No Reservations."

From his stall in the Mei Ling Hawker Centre, Chip Ang sells chicken rice, one of Singapore's signature street dishes. While hundreds may await his fare daily, Ang says, "The hawker culture is not easy."

Steep startup costs, long hours and even the reluctance of experienced hawkers to help newcomers enter the industry are major factors that threaten this way of life, no matter how long today's lines may be. A government study in 2017 found that the average age of Singapore hawker was 59 years old and how well this tradition is handed from one generation to another could well determine the future for hawking.

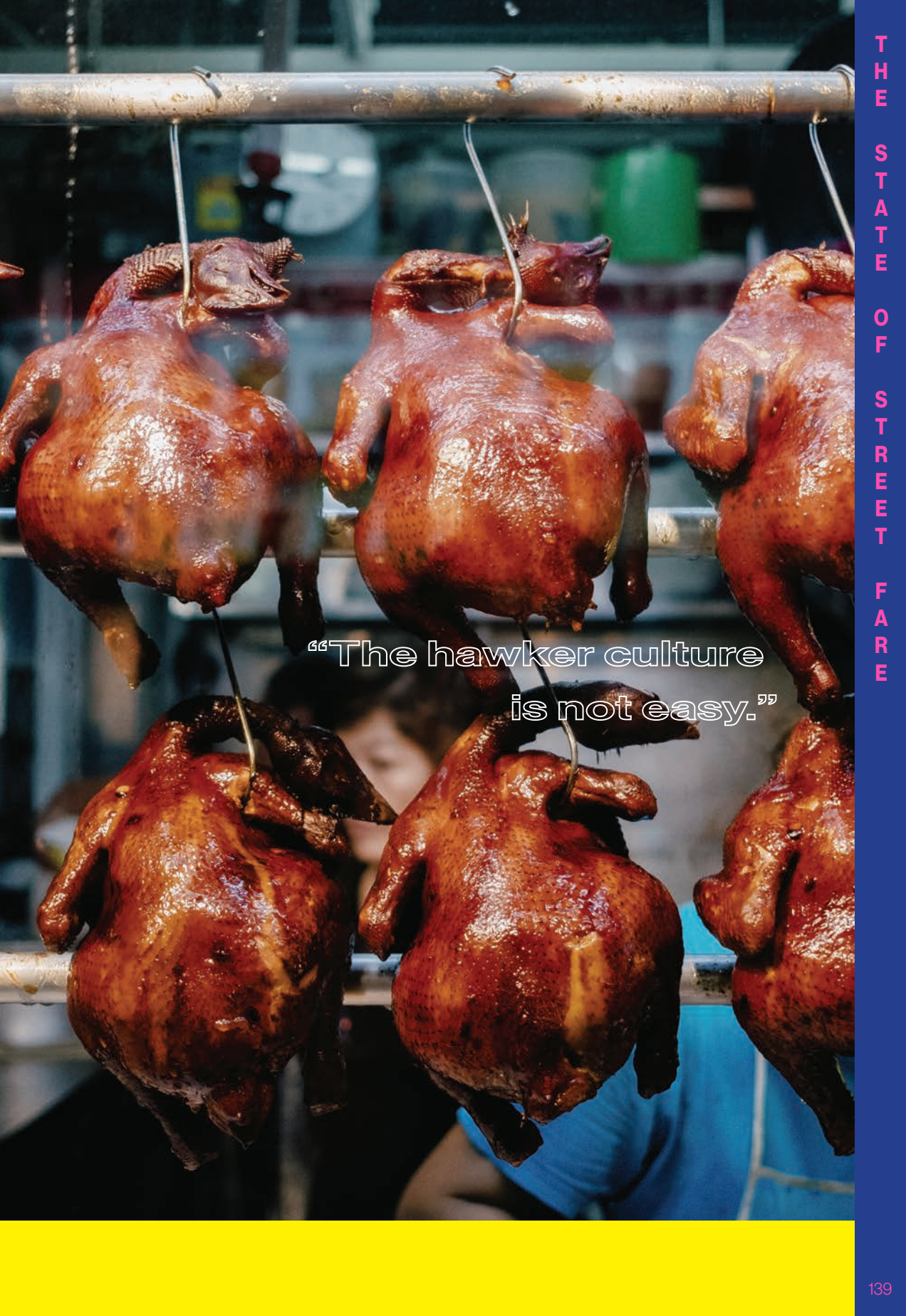
Singapore has been described as a food paradise and the hawker centers are the city-state's most visible symbol of what the Gastro Obscura website calls a "highly democratic culinary scene." Its origins date back to the mid-1800s when street vendors would work from carts and hawking became a viable career for many by the late 1950s. The region was rebuilding after World War II and within a decade nearly 25,000 hawkers were plying their trade. After regulations led to better hygiene and site location, the hawker centers increased

in popularity throughout Singapore. Their offerings won raves, for price and quality, with Chan Hon Meng's soya sauce chicken rice garnering a Michelin Star in 2016.

Today, though, newcomers sometimes find themselves at a competitive disadvan-

tage to the established hawkers. The latter can pay less for their food stalls—a legacy of government action a half-century ago that moved businesses off the streets and into the centers. Today, it takes approximately S\$40,000 to open a hawker stall, which includes apprenticeship fees.





“The hawker culture
is not easy.”

"It's a family business, but it's hard work," says Grey Yeo, a third-generation hawker from the Xin Lu Fish Ball Soup stall. "And money to be paid? So many things before they can start a business."

A typical working day for a hawker begins well before dawn and typically runs well into the evening. Many hawkers only take one day off a week, with most awake and setting up the stalls or shopping by 4 a.m. When stall operations end, set up for the next day can run until 9 p.m.

To make ends meet, hawkers usually need to target two or the three meals a day. For Rodney Sung, it's breakfast and lunch. Two years ago, he opened a food stall specializing in popular bread and pastries called Mr. Bready with partner Jason Hia, who graduated from Caltech.

"It's a waiting game for bread-making," Sung says. "Once we miss the breakfast timeline, then we miss the clock."

In a market saturated with bakeries, Sung and Hia turned to innovation. In essence, putting a modern twist on things. They added premium Japanese flour for such specialties as chocolate-themed cake. In doing so, they gained a solid following as their business became all consuming.

"We have no time for our family and friends," Sung says. "For us, we're just two people. We have to do everything."

Sung, 36, and Hia, 30, are millennial hawkers—often a rarity in today's marketplace. Some their age are reluctant to take up hawking. Instead, striving to be an executive, with 8-to-5 workdays, carries more prestige, especially with family.

"Many of the young hawkers come into the trade, and after two, three years, they

decide to give it up,"

Ang says. "Go back to corporate work."

Ang's parents went as far to warn him not "to go into the food business. You have to be an engineer, a doctor or lawyer."

Sometimes would-be hawkers can be stymied by prevailing attitudes within the industry. The more experienced cooks may pay less for their stalls, but some are reluctant to pass along recipes and tips to the next wave. So, as older hawkers retire, there are fewer new cooks ready to take their places. Without successors, such favorites as loh kai yik (stewed chicken wings) and yi buah (rice cakes with coconut fillings) may not be available, no matter the demand.

Some veteran hawkers refuse to pass along their cooking secrets unless they are followed to the letter. Tradition can be paramount for soups and rice dishes. If a newcomer dares to innovate, the experienced cook who passed the recipe along can be feel slighted, Ang says.

"Many of them may not be ready to pass on the skills to someone," he adds. "'This belongs to me and I only pass it to my children.' That's why many of our traditional foods may disappear."





“It’s a family business, but it’s hard work.”





“I don’t mind coming to work. When I’m at home, there’s nothing to do, so I’d rather be here.

I plan on continuing to work until I can’t anymore.”

Low Siew Tiang, age 62

After spending three decades raising her children and grandchildren, Low decided to return to the workforce. All three of her brothers are hawkers and she worked in a food stall many years ago, so she is familiar with the industry. She now works at Sin Kee Chicken Rice, helping to prep the food and clean the kitchen. Her day begins at 7am and ends around 3:30pm.



Yeo is a third-generation hawker. His grandfather originally sold barbecued fish in the streets and when the government built the hawker centers, the family relocated their enterprise indoors. Though Yeo is trained as a graphic designer he decided several years ago to work for the family business, Xin Lu Teochew Fishball Noodles.

“We’re standing up to retain the philosophy of our business. We’re not selling fish. We’re selling memories.”

Grey Yeo, 40



“I’m selling tradition with my chicken rice. I want to keep the tradition and I’ll never

change the recipe.

It’s up to the young people to innovate. But



my generation, we’d rather keep it the way it’s been for the past 40 years.”

Lau Chiew Hua, age 58

Lau spent his career working in food stalls, starting when he was 18 years old. For that entire four-decade span, he has focused on perfecting just one meal: chicken rice, Singapore’s national dish. He recently passed down the recipe and technique to his 23-year-old son, who plans on opening a food stall. Lau thinks he will likely retire within the next three to five years.

In addition, the policy at some hawker centers stipulates that only Singaporeans and permanent residents can work the food stalls. Again, newcomers and outsiders may not receive a full opportunity to try their hand at hawking.

Costs for operating a stall can also vary widely. Some original owners, thanks to government help, may pay only S\$300 a month at a center, while recently established hawkers, such as Ang and Yeo, can pay S\$1,000 or more to operate a food stall.

"Government always tells the hawker, 'Keep cost low.' But everything is going up," Ang says. "The vegetable price, the electricity price, the transport prices, everything is going up. The government needs to think that if you want to tell the hawker to keep cost low, can you sell them subsidized water or electricity?"

In a world of increasing globalization, some hawkers wonder if there will continue to be demand for their traditional dishes. Despite today's lines, they are concerned that Singapore's newer food courts, where one can find McDonald's and other international chains, are growing more popular with younger customers. Ang says he has difficulty winning over his own children. Instead of going to the hawker center to eat, they would rather visit one of the air-conditioned food courts to order ice cream or Mickey D's.

In recent years, several major initiatives were begun to help hawkers of all ages. The government started an incubation program to match younger cooks with older hawkers who are nearing retirement. Successful applicants are offered subsidized stall rentals for 15 months. The stalls will come with basic equipment to lower the upfront capital investments.

More experienced hawkers will be helped with social media and utilizing food delivery apps. Until recently, hawker centers only

had two choices – eat here or take out. Now ways are being explored about how best to deliver to homes and offices, and to help hawkers receive electronic payments. Also, 10 new hawker centers have either been built or under construction in Singapore. In weathering the Covid-19 storm, rental waivers totaling S\$45 million were made available to hawkers and S\$14,000 care packages were distributed to all of the centers across Singapore. The care packages contained cleaning products and guides.

"[Our] hawkers play an essential role in keeping Singapore running by working hard to provide good and affordable food," says Dr. Amy Kohr, senior minister for the Environment and Water Resources.

Despite the challenges, most hawkers enjoy bringing their culinary creations to a world with daily lines of patrons waiting to try them. The government realizes the importance of hawkers and their food culture, too. It submitted an application for the centers' culture to be recognized as part of the UNESCO's representative list of the Intangible Cultural Heritage of Humanity.

"Food is actually a culture that you grew up with," Ang says. "We know that and we want to keep it the way it is. You will see a lot of customers who will bring their families here to eat because the parents want to show the children—'This is the way your father ate chicken rice.'"

Even with the costs and long hours, Sung says he sees a future in hawking. "We believe we can make it," he says. "Of course, when you see the customers, they're happy buying things, it's good."

Thankfully, for food lovers, it remains a familiar scene in Singapore. ●





Every Singaporean has their own opinions on what hawker dishes are the most delicious. This is a sampling of beloved classics, found in food stalls across the city.



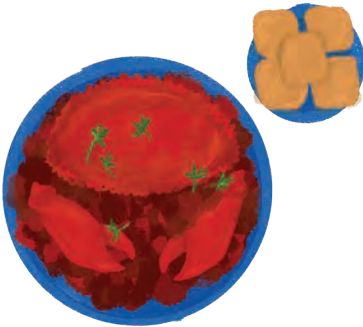
Bak Chor Mee

These "minced pork noodles," which were brought to the city by immigrants from Teochew in southern China, are uniquely Singaporean. Both a dry version and a soup version are available at hawker stalls throughout the city.



Chicken Rice

Widely considered to be Singapore's national dish, chicken rice originated in Hainan, an island province of China. Chicken is poached with the skin on, sliced, and placed on a bed of aromatic rice with a side of chili sauce for dipping.



Chili Crab

In Singapore's national seafood dish, mud crabs are stir-fried in a sweet and spicy chili gravy and served with fried mantou (buns) for sopping up the sauce.



Nasi Lemak

This Malay-style dish has different variations and is eaten throughout the day, though often it is consumed as a hearty breakfast. Coconut rice is typically accompanied by sambal chili sauce, peanuts, anchovies, fried egg, and fried chicken.



Sambal Stingray

A Singaporean invention called *ikan bakar* (barbequed fish) in Malay, in which slices of stingray are covered with sambal paste, a mixture of chili peppers, shrimp paste, shallots and spices, and grilled in a banana leaf.



Char Kway Teow

Invented by Singapore's Chinese immigrants, this popular hawker noodle dish is stir-fried with dark soy sauce, egg, Chinese sausages, and bean sprouts.



Kaya Toast with Kopi and Eggs

Singapore's staple breakfast is grilled bread with kaya, a jam made from eggs, sugar, coconut milk and pandan leaves. Best accompanied by kopi (Malay for coffee) and half-boiled eggs.



Laksa

Laksa is a signature Peranakan soup melding Malay and Chinese influences. The rice noodle dish features fishcakes, prawns, and cockles in a rich and spicy curry coconut milk or a sour assam broth.



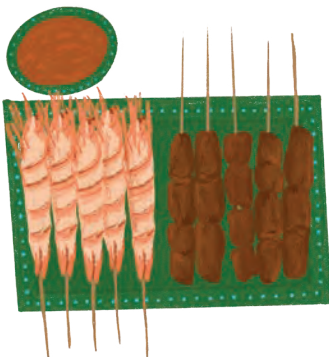
Roti Prata

A fried Indian flatbread cooked on a flat grill, crispy on the outside and chewy on the inside, comes with a variety of meat and vegetable curries.



Fish Head Curry Soup

This is a Singaporean dish with South Indian and Malay influences. Red snapper head is stewed in a curry sauce in a clay pot and eaten with rice or bread.



Satay

This classic street food, which originated in Indonesia, consists of skewered, marinated meats and seafood grilled on an open fire and served with a peanut sauce for dipping.



Ice Kachang

In this delicious Malaysian dessert that literally means "iced beans," shaved ice is topped with red beans, grass jelly or agar-agar, sweet corn, flavored syrups, and condensed milk.

Growin

By Tim Wendel
Photos by Marco Javier

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URBAN GARDENING

PROVES ESSENTIAL

community

FOR SENIORS





With the world's largest glass greenhouse, an elevated walkway weaving through groves of 16-story, man-made "supertrees" and a 115-foot-high waterfall, the Gardens by the Bay has become one of Singapore's popular destinations. An average of six million visitors take in the sights annually.

Soaring more than 150 feet into the air, the towering supertrees frame a pair of cooled conservatories, the Flower Dome and Cloud Forest. What was once forgotten land south of Singapore's financial center is now home to plants, trees and flowers from every continent, except for Antarctica, according to the BBC.

"It is difficult to imagine Gardens by the Bay anywhere else," says chief executive officer Kiat Tan. "We have perpetual summer."



Orchids abound at the National Orchid Garden in the Singapore Botanic Gardens. An orchid hybrid named *Vanda Miss Joaquim* was named Singapore's national flower in 1981.



A season and even a state of mind that Singapore's civic leaders are determined to make available to everyone, especially older adults. The city-state, which lies off the tip of southern Malaysia, has embraced flora and greenery for all. Singapore currently has more than 350 parks, with therapeutic gardens designed specifically for seniors.

Kay Pungkothai, a director with Singapore's National Parks Board, says the goal is to make access to greenery "as pervasive as possible." That means moving through banks of plants and flowers on the way to the transit system, along major thoroughfares and even at the airport. Almost anywhere a visitor looks there's greenery to be found, from the rooftop gardens to the miles of hedges and other plant life. Singapore is proud to call itself one of the greenest locales in the world, with parks and gardens occupying 47 percent of all land there. Its famed Botanic Gardens has been designed as a world heritage site by the UNESCO.

Currently there are four therapeutic gardens, with 30 planned to be open by 2030. These facilities include a rich array of trees, shrubs and flowers. Curving pathways, wide enough for wheelchairs, lead

the visitor through various zones, including those sections emphasizing fragrance, gardening, fitness, even the calming sound of running water.

With Singapore expected to have close to one million seniors, the growing network of gardens could help with those with dementia and other public health issues. Each of the therapeutic gardens is designed to stimulate the senses and memories through interactions with nature and improving hand-eye coordination. Officials believe that the park settings throughout Singapore can aid in reducing stress and offering a calming sense of place.





The Flower Dome at Gardens by the Bay is the largest greenhouse in the world, containing exotic plants from five continents.

Singapore currently has more than 350 parks, with therapeutic gardens designed specifically for seniors.

Pungkothai maintains that the majority of gardens “are not specifically targeting only seniors.” Many such public places are intended to be “a healing space, a healing sanctuary” for everyone.





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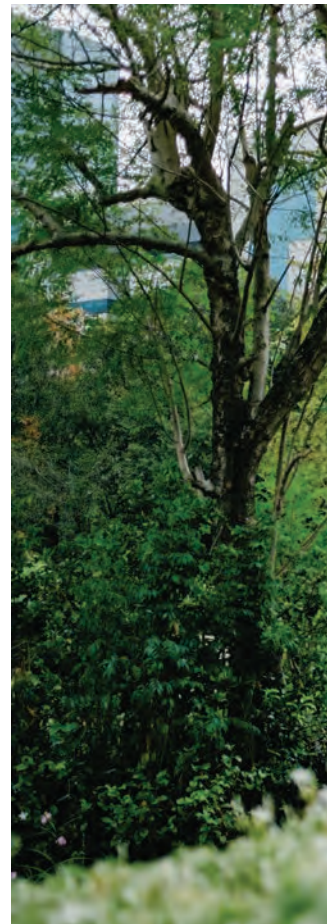
Compared with Great Britain and the United States, the parks system in Singapore began decades later. It wasn’t until the mid-1960s that the city-state started to emphasize greenery, with Prime Minister Lee Kuan Yew symbolically planting a Mempat tree, with its distinctive pink petals.

As a young man, Lee had studied in Great Britain and visited the Royal Botanic Gardens, west of London. “I thought, ‘If they can bring a tropical forest to a temperate country, it would be stupid for us not to manage our own natural resources to bring greenery into our city,’” he once said. “We’ve got the natural resources; we just have to pay a certain amount of attention to details.”

Determined to “distinguish ourselves from other Third World countries,” Lee wanted to create “a clean and green Singapore,” with its gardens accessible to everyone, not just the wealthy. Lee served as prime minister from 1956 to 1990 and during Singapore’s rapid urbanization he made sure the city-state didn’t become a concrete jungle. Green spaces and gardens were mandated, becoming major

components in architecture and design.

Now with a population of 5.8 million in an area of 280 square miles (less than the size of New York City), Singapore has gone through several phases in making its environment greener. The National Tree Planting Day was inaugurated in 1971, while bridges and concrete structures throughout the area were soon cloaked by tropical plants.



Kay Pungkothai of Singapore’s National Parks Board directs the Community in Bloom and Skyrise Greenery initiatives.



HortPark, a 24-acre regional park and the site of Singapore's first therapeutic and community allotment gardens (both launched in 2016), is a quiet refuge in the midst of the busy city.

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“distinguish ourselves
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More than 3,500 fruit trees were planted in 1984 and 12 years later that total had swelled to 44,000 across Singapore.

The iconic manmade supertrees at Gardens by the Bay are massive vertical gardens that generate solar power and collect rainwater. Twice a night they come alive during a spectacular music and light show.



When theft became a problem, officials decided to plant more. That approach brought mixed results, but trees bearing such popular fruit as durian and jackfruit can still be found in nearly any neighborhood, according to "Living in a Garden: The Greening of Singapore."

Promoting the community and social aspect of gardening helped with loneliness, isolation and depression, especially among older citizens.

Today, Singapore calls itself "A City in a Garden," with many

opportunities for seniors to become involved. With planters accessible to those in wheelchairs, nearly everyone can grow herbs and spices year-round in the tropical climate.

In 2017, Singapore introduced allotment gardens (shared plots of land where people can come together to garden). Today, there are more than 1,000 allotment gardens in a dozen of its national parks. At these gardens, people can take over a raised planter bed measuring roughly 8 by 3 feet. These can be leased for three years at about S\$40 annually.

The Journal of Therapeutic Horticulture found that such community-based activity engaged "older adults in a more active and positive lifestyle." A 2018 study by the International Journal of Environmental Research and Public Health indicated that such activities can help aging adults suffering from depression, dementia, rheumatoid arthritis or cancer.

Other studies have shown that being outdoors is essential for one's mental health.

"Gardens can bring us together, give us community and even spirit," says Richard Ashworth, 66, a Community in Bloom ambassador with Singapore's NParks. "By going green, we can counteract climate change. We can heal ourselves when we come together in this way, and we can heal the planet, too."

For two decades,



Ashworth has helped direct efforts at Cosy Garden, a community garden in the Bukit Batok area operated by volunteers. Its vegetable garden, with chiles, tomatoes and melons, stands near an ornamental garden, with a goldfish pond. From there it's a short walk over to the sculpture garden, where many of the works are constructed of recycled materials. (Ashworth regularly makes trips to the shipyard, with an eye for metal and piping that he can weld into his latest creation.) Nearby is the "lush garden," which is known for its array of fruit trees and is a favorite with children.

"Twenty years ago, this was a grass patch," Ashworth says. "Look at it now."

He adds that the satisfaction seniors "gain from gardening is so important. It allows us to move ahead with more happiness

and responsibility toward each other. Neighbors can better connect and know each other through our gardens and working on them. That's something I really enjoy."

The Community in Bloom movement began in 2005 as gardens and support groups formed at housing projects, schools, offices and hospitals. Only a half-dozen individuals are needed to form a local group. From there they can register with the Community in Bloom program and receive guidance and assistance.

Early on, such groups focused on growing ornamental and flowering plants. Since then some have shifted to growing edibles, such as bananas and papayas. In the wake of world events, Singapore officials expect interest in growing one's own food to increase. With so little available land, the city imports 90 percent of food. As a result, officials envision edible gardening becoming "a bigger picture in our community gardens,"



Visitors explore and meet with friends at the Singapore Botanic Gardens, which was founded in 1859. The 200-acre tropical garden is also a UNESCO World Heritage site.

Kay Pungkothai says. In addition, plans are under way to plant more than 100,000 more trees in the next decade.

In 1991, the government began work on connecting its growing network of parks and nature areas with trails. The first stretch was opened four years later, soon becoming a favorite with Singapore's joggers and cyclists, and park visits increased from four percent to 27 percent in 2007-2008 alone. The Park Connector Network now runs for nearly 200 miles through Singapore. By 2030, another 100 miles of park connectors are planned, assuring that every household will be a 10-minute walk or less from a park.

The number of return visitors to the region's parks continues to climb, too, as there is much to see and take in with the region's growing green environment. A recent study indicated that 22 dragonfly

species, 57 butterfly species and 90 bird species have been sighted in Singapore. In the next decade, Singapore's NParks plans to recover more than 70 more native plant and animal species.

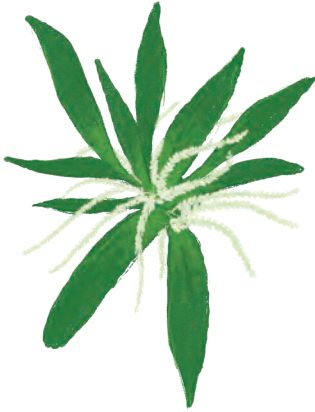
"I have always believed that a blighted urban landscape, a concrete jungle destroys the human spirit," Lee Kuan Yew once said. "We need the greenery of nature to lift our spirits."

Nothing lifts Richard Ashworth's spirits more than seeing a bougainvillea, his favorite plant, when it is in bloom. Several have flourished in his community ornamental garden.

What kind of place would Singapore be without its diverse gardens?

"I cannot imagine," Ashworth replies. "But I know that I wouldn't be able to live here." ●

Here are just a few examples of the plethora of flowers and plants populating this green city.



No Foot Bulbophyllum
Bulbophyllum Apodum



The Singapore Orchid
Papilionanthe Miss Joaquim



Dottie or Black Rose
Goepertia



Jarum Jarum
Ixora Congesta



Sugar Apple
Red Annona Squamosa



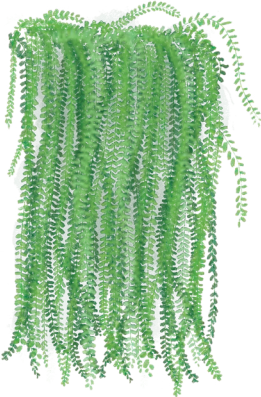
Coleus
Plectranthus Scutellarioides



Bird's Nest Fern
Asplenium Nidus



Sandpaper Vine
Petrea Volubilis



Curtain Creeper
Vernonia Eleagnifolia



Lipstick Plant
Aeschynanthus



Saga or Coral Bean Tree
Adenanthera Pavonina



Finlayson's Cymbidium
Cymbidium Finlaysonianum







Cultivating Connections at HortPark

HortPark is a 10 hectare (24.7 acre) park in the southwest of Singapore. It was launched in 2008 as a "gardening and lifestyle hub" — a space meant to support and cultivate gardening culture through hands-on activities for all ages. HortPark was the site of the city's first therapeutic garden, designed with plants and other features that meet the needs of seniors. Brightly colored flowers,

scented plants, ample shaded areas, customized benches, and raised garden beds help to create a calming, age-friendly environment. The Therapeutic Horticulture Programme offers workshops for groups of seniors and persons with dementia and other special needs to promote low-intensity exercise and improved motor skills, stimulate the senses, and encourage connections to others and to nature.



Photos courtesy of NPARKS

Madame Chan, 85, has lived by herself for decades. In Singapore, the number of adults like her, over age 65 and living alone, is expected to keep growing.

According to the government's

Public Housing

**Department of
Statistics, 83,000**

**seniors will be
living alone by**

2030, as compared to 47,000 in 2016.

Chan's one-bedroom apartment is located in a government-owned Housing Development Board (HDB) block within the Marine Parade estate, in the city's Central Region.



Every day, Madame Chan wakes up at 4am and walks to the beach. It's a 2km round-trip walk and she returns home by 6am. During the afternoons, she enjoys watching Korean dramas on television.

Marine Parade encompasses a large area, with 58 HDB housing blocks and roughly 21,600 residents. It was Singapore's first housing estate built entirely on reclaimed land and is situated near the beaches on Singapore's east coast.







More than 80 percent of Singaporeans live in public housing. Residential diversity is mandated through the Ethnic Integration Policy, which maintains racial quotas within neighborhoods and housing blocks.





The buildings were constructed in the 1970s. Many of the estate's 7,862 flats have classic HDB floor plans, with a kitchen and bedrooms directly off a main living area.





In her bedroom, Madame Chan keeps mementos and photos. She never married, but has brothers and sisters living nearby. On the right is a photo of herself, taken many years ago.





She uses her kitchen to cook meals but is just as likely to buy food at the hawker center conveniently located next to her building. Her favorite dish is fried rice with mixed vegetables.





Madame Chan is a participant in a program called ShineSeniors, run in conjunction with Singapore Management University (SMU) and Tata Consultancy Services. Home sensors and an emergency button help to ensure that seniors like her are able to safely age in place.





Many Singaporean seniors are afraid of dying alone in their apartments. According to Madame Chan, she feels more secure knowing that she can easily call for help if she doesn't feel well.





On the left is a view out the rear window, where her laundry dries outdoors on retractable poles. On the right, a ShineSeniors representative stops by to check on Madame Chan.





Singapore

World

es
Silver

orkforce

As its population ages, Singapore's workforce is also aging. Over the past decade, the employment rate for those aged 65-plus has surged, from 13.8 percent in 2006 to 28.7 percent in 2019. Many employers are eager to utilize the talents and contributions of this older group of workers as a solution to their hiring needs. In 2018, the Ministry of Manpower formed the Tripartite Workgroup on Older Workers to examine the concerns and interests of older workers.

Based on the committee's recommendations, within the coming decade, Singapore plans on raising the retirement age to 65 and re-employment age (an extension for eligible employees who wish to continue to work) to 70. The current age requirements are 62 and 67, respectively. Contribution rates to the Central Provident Fund (CPF), the country's compulsory savings and pension plan, were also increased under the committee's guidance.

In addition to policy changes, the government rolled out grants that encourage companies to adopt age-friendly practices. The Senior Worker Early Adopter Grant provides funding support of up to

S\$250,000 to forward-thinking employers willing to keep employing their staff beyond the statutory retirement ages. A Part-time Re-employment Grant provides up to S\$125,000 to employers committed to a policy that provides part-time re-employment opportunities at the request of eligible senior workers. Part-time opportunities help to keep seniors in the workforce by providing flexible, less strenuous positions.

Companies across a variety of industries have taken advantage of these grants and are innovating on their own to attract and retain senior workers. Telecommunications conglomerate Singtel provides its own internal programs for workers age 50 and



Peter Kumar, 64, is a senior operations executive at Gardens by the Bay, Singapore's sprawling, fantastical garden oasis. He oversees a team of 45 shuttle drivers, manages staff training and vehicle maintenance, and coordinates daily operations and events. A 30-year career in the Singapore Air Force, along with experience as a business owner, prepared him for this position, which he has held since 2012. He enjoys staying busy and has no plans to retire anytime soon.



After the training course and hackathon I felt really inspired. If you

want to stay relevant and fulfilled, life-long learning is a responsibility.

Valerie Yeong, 65

**Senior Executive, Learning & Development,
Singtel Group**

Yeong started working at Singtel when she was just 18 years old. Over the course of nearly five decades, her position and skill set have continually evolved along with current technologies. Recently, she participated in a four-day Bot Maker training course and hackathon, despite having no prior programming experience. She was able to build a bot to help her automate processes such as creating budget reports, saving her hours of repetitive tasks during her workday.

We share our
experience
and
methodology
with our
younger
colleagues



and they share their
IT savvy with us. It's
a reciprocal
situation.

Abdul Subhan Bin Shamsul Hussein, 66

Assistant Chief Engineer,
Royal Plaza on Scotts

Hussein has worked at the Royal Plaza on Scotts for 45 years. He started as a handyman and worked his way up to managing a team of 20 people, many of them also over the age of 50. In addition to flexible schedules, the hotel has implemented new technology to make his job easier. For example, in the past his team would need to erect scaffolding to perform maintenance on the towering ceilings; now they use a Genie lift, which is much safer and less strenuous.

up, helping them to plan their careers as they age and to stay abreast of new technology. The Royal Plaza on Scotts, a 511-room hotel in the upscale Orchard Road shopping district, adopted age-friendly policies more than a decade ago. Since then, they have continued to focus on retaining older employees and building a multigenerational workforce, incorporating benefits like flexible work arrangements, group exercise classes, and technology to improve working conditions.

A 2014 survey of 2,000 Singaporeans between the ages of 50 and 74 found that seniors overwhelmingly want to continue working as long as possible. The study, conducted by the Institute of Policy Studies in conjunction with the Council for Third Age, reported that 90 percent of respondents felt that working post-retirement is essential for successful aging, helping them to stay financially independent, physically active and healthy, and connected to society.

Longer life expectancies (the highest in the world) and a high standard of healthcare all mean that a growing number of Singaporean seniors will continue to work well past retirement age. In the coming years, Singapore will increasingly need to maximize the potential of its older workforce, taking an active approach to age-friendly policies to ensure the country's sustained economic growth. ●





Caption



Interview with Aileen Tan, Group Chief HR Officer, Singtel Group

Aileen Tan, 53, Group Chief Human Resources Officer, is responsible for the development of human resources across the Singtel Group. She also leads its corporate sustainability function. AARP sat down with Ms. Tan to get her thoughts on the benefits and challenges of older workers and how Singtel has adjusted to meet their unique needs.

This interview has been edited and condensed for clarity.



AARP How do you cultivate and encourage older workers in your company?

Aileen Tan Singtel is a 140-year-old company and some of our employees have been with us for close to 50 years, with generations within a single family working here. We frequently get asked what strategies we have for our older employees. In Singapore, the statutory retirement age at 62, but it is possible for people to go for reemployment until 65, and even extend till 67. Do we hire people at 57? Yes, why not.

With technology and our industry evolving so quickly, constant re-skilling and retraining is critical. Last year, we committed to investing S\$45 million over three years to deepen digital skills of over 12,000 employees in Singapore and enable them to thrive in the digital economy. Dubbed ACT, the initiative aims to Accelerate employees' learning and skills development, empower them to Co-create their skills pathways, and Transform employee roles to ensure that they remain relevant. We launched a learning app called #CURIOUS, featuring learning channels with over 100,000 courses

and videos, enabling staff to develop new competencies in fields such as analytics.

We have programmes which encourage our staff to embrace continuous learning and actively manage their professional development in anticipation of longer career spans. Schemes like TeSA Mid-Career Advance, ReThink 50: Preparing For Change and READY (Re-employment: Equipping and Developing Yourself) are tailored to the needs of senior workers and reflect our belief that you can pick up new competencies at any age. This will ensure we have an agile, future-ready workforce that can meet the demands of the new economy.

AARP Can you tell us about these programs?

AT TeSA Mid-Career Advance is a partnership programme with the Infocomm Media Development Authority of Singapore, the government entity tasked with developing and regulating the converging info-comm and media sectors. The programme provides opportunities for Singapore citizens aged 40 and above to be reskilled or upskilled for in-demand tech roles, regardless of whether the individual has an ICT background.

Meanwhile, Rethink 50 and READY are schemes tailored for employees turning 50 and 60 years of age, respectively. Rethink 50 is a programme that helps our silver talent better understand themselves, manage work-life transition, explore career opportunities and plan for their retirement. READY is a programme through which we equip mature employees with knowledge to continue working beyond their retirement age, if they choose to do so.

Employees consider how to be reskilled for the remaining years of their careers, whether there is a need for a shift in the work they are doing with over a decade to go, or whether there is a need to consider adjustments and flexible work arrangements or reduced responsibilities in the years leading to retirement.

We are very prepared to invest in these senior employees. I think it's very important for them to be aware of that, and to feel that they are relevant and contributing, and that they continue to make a difference to the company.

Other programmes related to financial planning, staying healthy and wellness are also important. We hold regular activities and seminars to encourage people to take charge of their own financial, physical, and mental well-being.

AARP Can you talk a little bit about why supporting older workers could be good for the bottom line of a company?

AT At Singtel, we are committed to building a diverse, inclusive and collaborative culture, and one important dimension of this is age and having employees of all ages. We have seen that culture of diversity and inclusion is essential to staying relevant to our stakeholders and wide-ranging customer base as it offers a range of viewpoints and improves our creativity and overall performance. In addition, people of different ages and backgrounds working together bring different values and perspectives to the table and this builds mutual understanding.

At Singtel, 45% of our people are Generation X and older. We cannot ignore the contributions of this generation of baby boomers making up about half of that 45% (or 22% of the workforce). Many of them have given their very best and stay committed to the organisation. They can add tremendous value through their wealth of experience.

My colleague Valerie Yeong-Tan, who is 66, has worked in HR for 47 years and recently took bot-building courses and used her new skills to automate work processes. She sees learning as a lifelong process that enables her to keep her mind active and hopes to encourage and inspire the younger generation through her example of learning new skills even so far in her career.

AARP What are some of the challenges of having multiple generations in the workforce?

AT Different generations of employees want different things. They have different priorities, and these challenges are going to be even more pervasive in the time to come. Young people want to progress and move upwards. They may think, 'I'm already 30 years old. My boss is 55. I just heard that he's going to work to 75. I'm never going to get to his level!' This means we have an ongoing process of looking into progression planning and managing mobility for younger staff even as we provide a conducive environment for senior workers to continue contributing to the workforce. It is important for people not to feel that they are stagnating if their direct superiors continue working for us. We empower employees to co-create their skills pathways and in some cases transform their roles. I would say that for Singtel, the breadth of our operations provides

sufficient opportunities for mobility and progress beyond the horizon of a single department, over an entire decades-long career.

AARP What advice can you give other businesses who are looking to leverage their senior talent?

AT I would advise them to view senior employees as a wealth of valuable experience and talent to tap on. I think what has been invaluable in our case has been to have a system able to take care of these workers. Retraining is very important in making sure they have the right skills.

Next is to focus on wellness. We put a lot of focus around wellness programmes and we have our Health and Wellness committee steer these activities. As individuals get older, their energy level will not be the same. Encouraging them to take care of their health will not only help improve their quality of life, but also help to reduce medical costs in the long run.

Finally, we make sure that we continue to acknowledge the achievements of senior employees, such as by giving due credit to their work efforts, and by having management and the entire organisation celebrate and recognise their milestone years.

The silver generation is only one of our employee segments. Every segment has different contributions and aspirations. It is important to make sure they value each other's contribution to the workplace. ●

Aileen Tan joined Singtel in June 2008 as Group Director, HR. Prior to that, she was Group General Manager, HR at WBL Corporation Limited and VP, Centres of Excellence with Abacus International Pte Ltd.

She co-chairs the Ministry of Manpower's (MOM) HR Industry Transformation Advisory Panel and is a member of Ministry of Education's Institute for Adult Learning Council, Ministry of Finance's VITAL's Advisory Panel and MOM's Workplace Safety & Health Council. She is also a member of the Institute for Human Resource Professionals (IHRP) Board, Singapore University of Social Sciences Board of Trustees, Home Nursing Foundation Board and Health Science Authority Board.

Successful Aging in Singapore: A Vision for our Future

Singapore is no stranger to the aging phenomenon experienced by countries worldwide. By 2030, one in four Singaporeans will be aged 65 and older. Today, Singaporeans have a life expectancy of 84.8 years, of which 74.2 years are lived in good health. While longer life expectancies may come with increased disease burden and frailty, they also offer opportunities. Translating longevity into longer years of continued learning, active engagement and contribution to society will delay the onset of cognitive and functional disability. This benefits both the individual and society-at-large, by adding not just more years to life, but more life to years.

I shared with AARP CEO Jo Ann Jenkins and her team when they visited Singapore in 2019 that Singapore had started planning for aging back in the 1980s, when we anticipated this demographic shift. We formed inter-agency committees to holistically coordinate our responses. We still adopt this holistic approach to planning today. Recognizing that aging is a multi-faceted issue and that the aging experience is different for everyone, in 2015 we consulted Singaporeans from all walks of life, as well as diverse stakeholders, including non-government organizations, unions and private sector companies, for their views and aspirations on ageing. These efforts culminated in our Action Plan for Successful Ageing, which aspired to transform the aging experience and make Singapore a better place to age. I am happy to share that the range of strategies in areas such as health and wellness, employment, learning, volunteerism and transport, have benefitted not only the older persons but also the broader population in Singapore.

Turning "Silver" into "Gold" for the Future

While we started decades ago, the journey is continuing. Future seniors will have different interests, priorities and motivations compared to seniors of today. We are also seeing shrinking family sizes and an increasing number of single elderly

and empty nester households. We must be nimble and continually adapt our strategies so that we can support both current and future generations of Singaporeans.

Singapore aspires to be a home where our seniors can continue to grow and develop as individuals, even in their later years. With advancements in public health, technology, as well as the advent of modern modes of communication, age is really just a number. The limits of our world no longer need to be defined by our retirement age or indeed, any age. We are redefining the narrative for aging as one of "turning silver into gold", where Singaporeans can continue to grow and flourish throughout their lives. Our journey is anchored on three "C"s – contribution, care, and connectedness.

Contribution: Creating Meaningful Opportunities for Seniors to Age with Purpose

Many of our seniors have told us that they want to contribute for as long as they can, to maintain a sense of purpose in their golden years. Hence, we are empowering our seniors to stay active and physically well, so they can continue to contribute. Efforts to provide preventive health options in the community, such as regular health screening and one-stop kiosks for basic health and nursing services, will continue to help our seniors take charge of their own health. To support

older Singaporeans to stay active at work, the Singapore government worked with employers and unions to enhance senior employability and promote inclusive work place practices that value older workers. We will progressively raise the Re-employment age to 70 by 2030. For Singaporeans who would like to stay active through volunteerism, the Silver Volunteer Fund will support community partners to create meaningful volunteering opportunities. We also set up the National Silver Academy to provide seniors with learning opportunities based on their interests, because as the Chinese saying goes, “you learn as long as you live, and you live as long as you learn”!

Care: Shaping Community-based Support Systems to Care for Our Seniors

Our preventive health strategy is aligned to our life-course approach to aging, to inculcate healthy habits from children to seniors, as good health rests on the foundations laid from young. Care needs will invariably develop as we get older, and may be stressful and difficult for many. To help our seniors and their families better navigate the care support system, we are weaving together both social and health services in local communities, which enables us to proactively care for our seniors, pre-empt social isolation, and serve all who are in need of assistance, not just those who are low-income and frail. The Ministry of Health is partnering service providers and senior centers across Singapore

providing day care, rehabilitation services and wellness programs to expand their reach, as well as their quality and range of capabilities. We also launched the Caregiver Support Action Plan in 2019, which enhances financial and workplace support, respite care options, and empowerment and training for caregivers, so that they can more effectively care for their loved ones.

Connectedness: Enabling our Seniors to Age in Place and Stay Connected

Finally, we want to integrate hardware with “heartware” so our seniors can age in place with their loved ones. Social and health needs are closely intertwined and both must be taken care of to age well. We are launching assisted living models that provide seniors with more housing options for independent living, with care available if needed, and curated spaces to interact more with their neighbors and have some good old fun. We also developed the Community Networks for Seniors (CNS) as a uniquely Singaporean initiative to connect stakeholders within a precinct and jointly engage and deliver social support services to our seniors. Community volunteers with our Silver Generation Office conduct outreach to individual Singaporeans aged 60 years and above to proactively understand their needs. In this way, the CNS keeps our seniors well through preventive health and active aging programs, befriends lonely seniors living alone, and sews up social and health support services for

frail seniors or seniors with complex social-health needs.

There is always more to uncover and learn. We leverage research and technology to keep our seniors engaged within the community, as well as ensure our policies are based on evidence. For example, we are incorporating analytics more comprehensively in our policy design, including using geospatial data in the planning of eldercare services to better meet the needs of our seniors. We are undertaking intensive research on aging through the National Innovation Challenge on Active and Confident Ageing, and working with various research institutions to develop an ecosystem that can incubate geriatric technology commercialization. As a small country, Singapore has also been learning from other countries such as China, the United States, and Japan. The trip AARP made to Singapore in 2019 is a good example of how fostering of partnerships can facilitate mutual learning and exchange of ideas, and we hope to continue such engagements with international public and academic stakeholders.

Conclusion

Planning for aging is a continuous journey. The foundations our pioneers had laid are just starting to bear fruit, but there is still more to be done for current and future generations of seniors as we move towards our vision of a nation for all ages. I

thank the AARP for featuring Singapore's approach to aging in this publication, and hope that this feature will provide readers further insight into our endeavors to co-create an inclusive society that celebrates our seniors.



GAN KIM YONG
Minister for Health
Singapore



I M A G E S

F R O M

S I N G A P O R E



A statue of a Merlion, Singapore's national symbol, on Sentosa Island



Construction workers commuting in a bus



The iconic Marina Bay Sands Hotel



The view across Marina Bay to Merlion Park and the Fullerton Hotel



A street in Singapore's Chinatown



Browsing the shops in Chinatown



Traditional desserts for sale in a Peranakan neighborhood



Saturday evening in Holland Village



Operations Manager Peter Kumar in front of a shuttle at Gardens by the Bay



Vanda Miss Joaquim orchids at the Singapore Botanic Garden



Chip Ang giving AARP a culinary tour of his favorite hawker foods



Traditional Peranakan clothing



The community sky garden at The Pinnacle at Duxton, a public housing high-rise development



A bowl of fragrant noodle soup at 328 Katong Laksa



View from the 50th floor at The Pinnacle at Duxton



Traditional hand-beaded Peranakan slippers



The canopy of an antique Peranakan wedding bed



Marine Terrace Market and Food Centre



A mobility scooter parked along Marina Bay



Singapore's port, one of the busiest in the world



The renowned Orchard Road shopping district



Bak chor mee (a minced meat noodle dish) from Michelin-starred hawker stand Hill Street Tai Hwa Pork Noodle



Newton Food Centre, a hawker center that made a guest appearance in the movie Crazy Rich Asians



Iced kopi—strong black coffee served with condensed milk



Entrance to the ION Orchard mall



Inside one of the many malls along Orchard Road



The view from the Shangri-La Hotel



Food for sale in the Marine Terrace market



Orchard Road on a hazy day



Buddha Tooth Relic Temple & Museum in Chinatown



Live music at a bar



AARP's Lina Walker, a Singapore native, sampling some of her favorite dishes



Seniors taking a continuing education course through Singapore's National Silver Academy



Chan Seng Wee, 73, who takes courses such as photo editing and diabetes management through National Silver Academy



Fish heads for sale at a market stall



Prayer shrine in the Marine Terrace market



Entrance to a historic Peranakan house



Locals gathering for an outdoor lunch in Chinatown



Public housing high-rise in Chinatown



View from Chinatown Complex Block 335B



Chicken rice from Singapore's renowned Michelin-starred Hong Kong Soya Sauce Chicken Rice and Noodle



Sinks for hand washing in a hawker center



A highrise view of the Marina Bay Sands Hotel



AARP's Jeff Gullo, Senior Advisor for International Affairs, at a meeting with SkillsFuture



The beach at Sentosa Park



Locals waiting for a bus on Orchard Road



High rises and houses in one of Singapore's residential neighborhoods



Takeaway iced kopi, served in a bag



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