

A Thesis Submitted for the Degree of PhD at the University of Warwick

Permanent WRAP URL:

<http://wrap.warwick.ac.uk/148374>

Copyright and reuse:

This thesis is made available online and is protected by original copyright.

Please scroll down to view the document itself.

Please refer to the repository record for this item for information to help you to cite it.

Our policy information is available from the repository home page.

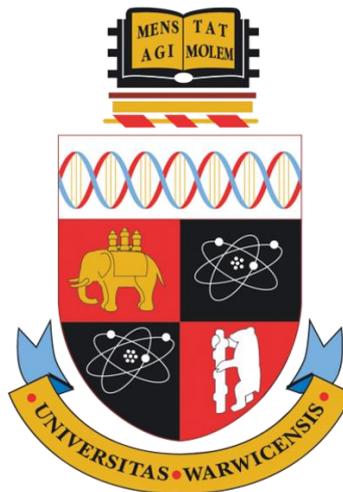
For more information, please contact the WRAP Team at: wrap@warwick.ac.uk

Drivers of Age-Friendly Human Resource Policies and Practices: The Case of Singapore's Ageing Workforce

By

Norazrina Binte Muhammad Mustafa - Devilly

**A thesis submitted in partial fulfilment of the requirements
for the degree of Doctor of Philosophy**



**The Organisation and Human Resource Management Group
Warwick Business School,
University of Warwick**

May 2019

Table of Contents

Acknowledgements	vi
Declaration	vii
Abstract	viii
Abbreviations	xi
List of Tables.....	xiv
List of Figures	xv
Chapter 1 Introduction.....	1
1.1. Singapore’s Ageing Population.....	3
1.2. Singapore’s Political Economy	6
1.3. Implications of Population Ageing on the Workforce	27
1.4. Thesis Structure	36
1.5. Conclusion.....	37
Chapter 2 Age, Employment and Drivers of Equality	39
2.1. Introduction	39
2.2. Conceptualising Age and Ageing.....	40
2.3. Factors Influencing Work and Retirement Decisions	42
2.4. The Concept of Equality and Older Workers.....	62
2.5. Dickens’ Three-Pronged Approach.....	68
2.6. Conclusion.....	103
Chapter 3 Research Methodology	105
3.1. Introduction	105
3.2. Research Design	105
3.3. Epistemological and Ontological Considerations	108
3.4. Qualitative Research Method	117
3.5. Pilot Study	119
3.6. Data Collection.....	123
3.7. Data Analysis	138
3.8. Conclusion.....	140
Chapter 4 Factors Influencing Work and Retirement Decision	142
4.1. Introduction	142
4.2. Considerations: Working Past Retirement	143
4.3. Conclusion.....	167
Chapter 5 Business Case for Older Workers.....	168

5.1. Introduction	168
5.2. Respondents' Demographics: Employers	169
5.3. Business Case Arguments for Older Workers.....	170
5.4. Business Case and Age-friendly HR Policies and Practices	192
5.5. Conclusion.....	219
Chapter 6 Trade Unions' Role, Involvement and Facilitation	221
6.1. Introduction	221
6.2. Respondents' Demographics: Tripartite and Union Officials	221
6.3. Trade Unions and Public Policy	222
6.4. Trade Unions' Engagement with Employers	227
6.5. Trade Unions' Membership and Assistance.....	245
6.6. Limitations on Union Effects	250
6.7. Conclusion.....	253
Chapter 7 Legislation: Retirement and Re-employment Act 2012.....	255
7.1. Introduction	255
7.2. Enactment of the Retirement and Re-employment Act 2012.....	256
7.3. Impact of the Retirement and Re-employment Act 2012.....	268
7.4. Conclusion.....	293
Chapter 8 Discussion and Conclusion	295
8.1. Introduction	295
8.2. Summary of Empirical Findings	295
Age-friendly HR Policies and Practices	295
Dickens' Three-Pronged Approach.....	297
Business Case for Older Workers.....	298
Trade Unions' Role and Involvement	301
Impact of Legislation.....	304
8.3. Theoretical and Empirical Contributions	309
Equality and Diversity	309
Human Resource Management.....	311
Population Ageing	312
8.4. Strengths and Limitations.....	313
8.5. Recommendations for Future Research	316
8.6. Conclusion.....	318
Bibliography.....	322
Appendices.....	361

Appendix A: Tripartite Partners	362
Appendix B: Code and Characteristics of Employers	363
Appendix C: Trade Unions' Code and Membership as at 2015.....	371
Appendix D: Summary of Characteristics of Individual Respondents	374
Appendix E: Interview Protocol and Questions	378
Appendix F: Letter for Research Fieldwork.....	386

Dedicated to the Almighty for the strength to keep going when it felt like there was none left, and to my family for their unwavering support always.

Acknowledgements

First and foremost, I would like to express my utmost gratitude to my supervisors, Professor Kim Hoque and Associate Professor Deborah Dean, for their support, encouragement and patience, which made this thesis possible. Secondly, I would like to thank my parents, husband, children and in-laws, and our extended families and friends, for always being there through good and difficult times over the years. They were an important source of strength and support that kept me going. Together, all of these special individuals taught me that giving up was never an option; instead, to keep working, have faith and look ahead. Thank you.

Declaration

This is to declare that:

- I am responsible for the work submitted in this thesis.
- This work has been written by me.
- All verbatim extracts have been distinguished and the sources specifically acknowledged.
- The work has not been previously submitted within a degree programme at this or any other institution.

Signature:  _____ Date: 29/05/2019

Abstract

This research examines the issues surrounding equality and diversity relating to older workers in Singapore and the ways in which employers have responded to the demographic change in the workforce. With a lack of research in the area of equality and diversity in Singapore's context, this research adopted Dickens' three-pronged approach to assess the efficacy of existing efforts namely, through the business case, the involvement of trade unions and legislation. Due to its ageing workforce, tripartite committees involving representatives from the state, labour and capital were established to address issues pertaining to the employment of older workers. Subsequently, various initiatives were introduced to promote the business case for hiring and retaining older workers, and to encourage employers to adopt non-discriminatory employment practices. Grants and funding were also available to incentivise employers to adopt age-friendly HR policies and practices by subsidising the costs of their implementation.

Interviews conducted with tripartite partners and trade unions provided an understanding of the consensus-based approach that Singapore had adopted. Given Singapore's welfare model, where there is minimal assistance provided by the state and where there are pragmatic values such as individual responsibility and self-reliance, this meant that older workers needed to be able to support themselves financially. Subsequently, trade unions pushed for an increase in the retirement age, which resulted in the replacement of the Retirement Age Act 1993 with the Retirement and Re-employment Act 2012 (RAR Act 2012). Given that older workers have been impacted by these changes, it was necessary to include their 'voice' in this research so as to understand the implications of the changes in policies. Employers were then

interviewed to explore the extent to which they have responded to these changes by adopting age-friendly human-resource policies and practices.

Findings relating to the business case as a driver for equality showed that although there were employers that had implemented age-friendly HR practices to address the needs of older workers, these were contingent on business needs. This is one of the main criticisms associated with reliance on the business case. The second prong looks at trade unions' involvement and their impact was more evident on a national level in terms of influencing policies and administrating initiatives and funding schemes. At the organisational level, trade unions' reach was limited to unionised employers. In this instance, they were able to encourage employers to participate in voluntary-based initiatives and to tap on available funding schemes. However, trade unions' impact was also limited due to a lack of authority to audit and monitor employers' policies and practices.

Legislation in the form of the RAR Act 2012 makes up the third prong. The Act obligates employers to re-employ older workers up to the age of 67 as of 2018. However, this only extends to those in employment and who satisfy the health and work performance eligibility criteria. Findings showed that employers tend to adopt a compliance-based approach and were only needed to do minimal change to their employment practices in order to show compliance. For employers that went beyond the terms specified in the legislation, this was due to other drivers, such as the involvement of trade unions and/or to the business case for hiring and retaining older workers. In this instance, this affirmed the merits of Dickens' three-pronged approach to engendering equality.

Singapore's consensus-based tripartite approach represented a viable platform in terms of policy-making and in putting in place initiatives to engage employers.

However, despite the potential of tripartism as a platform to operationalise the three prongs to drive changes to employment practices, findings showed that Singapore's neo-liberal tendencies weakened the overall impact of the three-pronged approach.

Abbreviations

BFOQ:	Bona fide occupational qualification
CAI:	Committee on Ageing Issues
CEO:	Chief Executive Officer
CFS:	Centre for Seniors
CME:	Coordinated market economy
CPF:	Central Provident Fund
EAP:	Employment Assistance Payment
EDB:	Economic Development Board
EEOC:	Equal Employment Opportunity Commission
EHRC:	Equality and Human Rights Commission
ESS:	Employability Skills Systems
FWAs:	Flexi-Work Arrangements
GDP:	Gross Domestic Product
HDB:	Housing Development Board
HPWP:	High performance work practices
HPWS:	High-performance work systems
HR:	Human Resource
IAC:	Industrial Arbitration Court
ICFTU	International Confederation of Free Trade Unions
ILO:	International Labour Organisation
IMC:	Inter-Ministerial Committee on Ageing
IROs:	Industrial Relations Officers
ITE:	Institute of Technical Education

LBS:	Lease Buyback Scheme
LME:	Liberal market economy
MNC:	Multinational corporations
MOE:	Ministry of Education
MOM:	Ministry of Manpower
MTI:	Ministry of Trade and Industry
NEC:	National Employers' Council
NPTD:	National Population and Talent Division
NTUC:	National Trades Union Congress
NWC:	National Wage Council
OECD:	Organisation for Economic Co-operation and Development
PAP:	People's Action Party
PMEs:	Professionals, Managers and Executives
PMETS:	Professionals, Managers, Executives and Technicians
RAR Act 2012:	Retirement and Re-employment Act 2012
RFOA:	Reasonable factors other than age
SDF:	Skills Development Fund
SHRM:	Strategic human resource management
SLE:	Coordinated-State, Liberal Market Economy
SLF:	Singapore Labour Foundation
SNEF:	Singapore National Employers Federation
SSG:	SkillsFuture Singapore
SSIC:	Singapore Standard Industrial Classification
TAFEP:	Tripartite Alliance for Fair and Progressive Employment Practices

TriCom:	Tripartite Committee on the Employability of Older Workers
TUC:	Trades Union Congress
UN:	United Nations
VoC:	Varieties of Capitalism
VWOs:	Voluntary Welfare Organisations
WHO:	World Health Organisation
WINGS:	Women's Initiative for Ageing Successfully
WSG:	Workforce Singapore

List of Tables

Table 1a: Old-age support ratio.....	28
Table 1b: Age-specific resident labour force participation rate.....	29
Table 2a: Types of HR practices	58
Table 4a: Push and pull factors	166
Table 4b: Age-friendly HR practices to address needs of older workers	166
Table 5a: Types of HR practices offered by employers.....	220

List of Figures

Figure 1a: Singapore total fertility rate from 1970 to 2017	4
Figure 2a: Enforcement pyramid	98

Chapter 1 Introduction

Unprecedented growth in the relative number of older persons in recent years has resulted in ageing populations across the globe, and this trend is set to continue in the coming decades (United Nations, 2015). ‘Population ageing is the redistribution of relative population shares away from the younger to the older age groups, leading to an increase in the average or median age of the population’ (Lisenkova, McQuaid and Wright, 2010, p. 229). The United Nations (UN) defines a country as ‘ageing’ when the proportion of people over 60 years of age reaches 7 per cent (Roy, 2014). It is forecasted that between 2015 and 2030, the number of people in the world aged 60 years or over will grow by 56 per cent, increasing from 901 million to 1.4 billion. This will continue to increase to 2.1 billion in 2050 (United Nations, 2015), with Asia having the highest proportion of older people with approximately 508 million in 2015 and increasing to 844.5 million in 2030 (United Nations, 2013).

Population ageing has been viewed as an outcome of a ‘demographic success story driven by changes in fertility and mortality that are associated with economic and social development’ (United Nations, 2015, p. 3). Lutz, Sanderson and Scherbov (2009) highlighted that most countries experienced a common pattern where there is a decrease in mortality rates that resulted in population growth. This period was then followed by a fertility transition in which fertility rates fell, usually below the replacement rate of 2.1. The fertility rate ‘represents the average number of children a woman would need to have to reproduce herself by bearing a daughter who survives to childbearing age’ (World Health Organization, 2019). This trend is attributed to a reduction in child mortality, improvements in access to education and employment opportunities, advancements in gender equality and better access to family planning

(Chan, 2005; United Nations, 2015). Further, life expectancy has increased as a result of improvements in living conditions, better access to healthcare and medical technologies (Chan, 2005; Harper, 2014; United Nations, 2015). As such, in most cases, people are expected to live longer and healthier lives. While these can be considered positive developments, they also bring challenges for the older population. With the spotlight on financial considerations relating to retirement adequacy, old age poverty, rising medical costs and pension provisions, employment past retirement age becomes a critical concern for individuals, employers and policy-makers.

As highlighted above, Asia is forecast to have one of the highest proportion of older persons in the coming years (United Nations, 2013), but there is little research on the ageing workforce in Singapore, one of Asia's most dynamic economies. Since achieving its independence from Malaysia in 1965, Singapore has gained credible success in terms of economic growth and productivity. This has been attributed to its political leadership and effective public policies in areas such as education, housing and employment, which resulted in substantial improvements in the living standards of its residents (Barr, 2000; Roy, 2014). In the midst of economic transitions and industrialisation, this research supports previous studies that have stressed growing inequalities experienced by older persons within Singapore's meritocratic society, which will be further discussed in the next chapter (Debrah, 1996; Lee, 1998, 1999; Tan, 2004a; Chia and Lim, 2010). With Singapore's public policies being based on ideologies such as pragmatism, self-reliance and individual responsibility, older workers and jobseekers are faced with a harsh reality of ensuring their own retirement adequacy or else to continue working past retirement age. In this regard, they are also subject to the possibilities of age discrimination in the workplace. In order to encourage the recruitment and retention of older workers, policy-makers are taking

various measures from promoting the business case of older workers to enacting legislation targeted at employment of older workers. Subsequent sections will discuss these state-led efforts and public policies which are operationalised within a tripartite approach, and suggest its potential to be a viable platform in engendering age equality in the workplace.

Despite the increasing attention on age discrimination and employment of older workers, there is a lack of academic discourse on equality and diversity in the Singapore context (Chia and Lim, 2010), which reinforced the need for this study. In order to understand why Singapore had been chosen as the study setting, the next section explores the rationales in support of the above. It discusses Singapore's political economy and the ways in which this has shaped social, political and economic policies. This is to contextualise the research, enabling a better understanding of the mechanisms that contribute towards past and present policies that are directly and indirectly related to welfare and employment of older persons in Singapore. The chapter then includes an overview of the research aims, objectives and the questions that it aims to address and concludes with a summary.

1.1. Singapore's Ageing Population

Singapore stands as one of the most rapidly ageing countries in the world with the proportion of citizens aged above 65 years old expected to increase from 8 per cent in 2005 to 20 per cent in 2030 and 38 per cent in 2050 (Wong, 2013), putting it ahead of countries such as Japan, China and Germany (Wong, 2013).

Singapore's ageing population is attributed to two main factors that are common to other countries, namely decline in fertility rates and increase in life expectancy (Phillips and Bartlett, 1995; Wong, 2013). The continuous decline in

fertility rates is a result of a successful family planning programme. Launched in the 1970s, the ‘Stop at two’ policy was put in place to reduce the high birth rates which had placed a constraint on the country’s resources (Lee, 1999; Wong, 2013). Amid growing concerns over the impact that the plunging fertility rate was having on social and economic fronts, the policy was revised in 1987. The new policy encouraged those who were able to afford more children to consider having bigger families via the ‘Have three or more if you can afford it’ policy (Phillips and Bartlett, 1995; Wong, 2013). This policy was specifically geared towards encouraging better-educated women to have children with the rationale that they were able to afford children and to pass on ‘better genes’ to the next generation (Phillips and Bartlett, 1995). The policy, however, failed to address the decline in Singapore’s fertility rate (Figure 1a) (Wong, 2013).

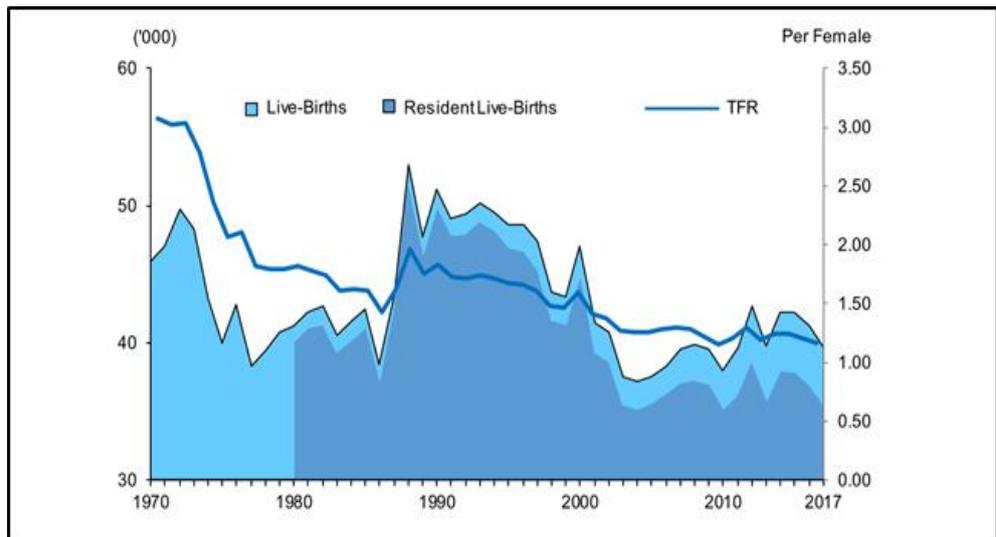


Figure 1a: Singapore total fertility rate from 1970 to 2017

Other significant population trends that contributed towards the decline in fertility rates include the preference of younger individuals to pursue education and career, and the increase in the number of individuals opting for singlehood or inclination to delay marriage and childbearing (Wong, 2013; Department of Statistics, 2016b). Also, as with most other developing and developed countries, the

improvements in health conditions as a result of better quality of life, accessibility to healthcare and advancements in medical technologies have resulted in increasing life expectancies. This has contributed to Singapore's ageing population as females aged 65 can be expected to live to 87 while males can expect to live to the age of 84 (Department of Statistics, 2016b, p. 36). This group of older persons are not only expected to live longer but they make up a substantial percentage of the country's population, representing a relatively large segment of older workers and jobseekers within the workforce (Van Katwyk, 2012).

With a small population of 5.6 million (Department of Statistics, 2018a) and a lack of natural resources apart from its human capital, Singapore's ageing population has serious implications for policy-makers in areas such as welfare, health, pensions and labour among others (Phillips and Bartlett, 1995; Van Katwyk, 2012; Harper, 2014; United Nations, 2015). With a welfare model that emphasises self-reliance as opposed to public assistance (Aspalter, 2001), older workers that do not have family support or sufficient savings for retirement will need to continue working past retirement age. This forms one of the rationales for examining the issue of age disadvantage in the workplace, which is a barrier for continued employment of older workers.

In connection with the above, social and economic concerns related to an ageing population had led to the state's decision to go down the legislation route and replace the Retirement Age Act 1993 with the Retirement and Re-employment Act 2012 (RAR Act 2012). Prior to the re-enactment of the RAR Act 2012, there was no legislation relating to discrimination in the private sector or discrimination based on specific demographic characteristics (Chia and Lim, 2010), and Singapore had largely

relied on a ‘soft approach’ in addressing discrimination in the workplace via various tripartite committees.

Using a multi-pronged approach, Singapore uses both soft and hard approaches in order to address issues relating to age equality in the workplace. This research explores the impact of Singapore’s initial soft approach via advisory and promoting the business case for fair employment practices by the Tripartite Alliance for Fair and Progressive Employment Practices (TAFEP) in improving employment experience of older workers through better HR policies and practices, trade unions’ role and involvement as well as the rationale and implications of replacing the Retirement Age Act 1993 with the RAR Act 2012. Central to both soft and hard approaches outlined above, tripartite partners consisting of the Ministry of Manpower (MOM), the National Trades Union Congress (NTUC) and the Singapore National Employers’ Federation (SNEF), representing state, labour and capital respectively, cooperate and coordinate efforts in addressing issues relating to Singapore’s ageing workforce. In order to better understand the tripartite approach, the next section explores this in the light of Singapore’s political economy.

1.2. Singapore’s Political Economy

This section briefly explores different frameworks that may aid understanding on Singapore’s political-economic environment before moving on to discuss the ways in which the state interventionist stance and ideology has shaped its governmentality and policies from Singapore’s independence to the present. Also, to develop an understanding of the policies and their possible impact on Singapore’s ageing population, it is necessary to adopt a historical perspective and trace the young nation’s development since gaining independence in 1965 from Malaysia and the political

economy governing its industrial relations and labour market. This research touches on relevant policies impacting older persons in Singapore specifically related to housing, healthcare, education and skills development, pension and retirement within the larger governmental goals of nation-building and its associated ideologies.

Hall and Soskice's (2001) Varieties of Capitalism (VoC) is arguably one of the most significant frameworks in analysing capitalist economies. This approach identifies and categorises countries based on 'the presence of institutions providing capacities for the exchange of information, monitoring, and the sanctioning of defections relevant to cooperative behaviour among firms and other actors' (Hall and Soskice, 2001, p. 10). Countries categorised as liberal market economies (LMEs) are identified as having neoliberal policies, 'where the equilibrium outcomes of firm behaviour are usually given by demand and supply conditions in competitive markets' (Hall and Soskice, 2001, p. 8) and in contrast, coordinated market economies (CMEs) are dependent on the outcomes of strategic interaction among firms and other actors (Hall and Soskice, 2001). However, despite the significant contribution this framework has made towards analysing comparative capitalist economies, some studies highlighted the possible shortcomings of the approach specifically when applied to analysing different types of Asian capitalism as it had been largely based on Western countries (Carney, Gedajlovic and Yang, 2009; Witt and Redding, 2013). Carney et al. (2009, p. 363) argued that as Asian economies are 'at various stages of emergence and transition' they do not necessarily easily fit into the LME–CME dichotomy. Another criticism of the approach lies in trying to fit a particular national economy to a specific ideal type and its associated characteristics and in the process, disregarding possibly important features that define it (Crouch, 2005).

In attempting to place Singapore within the VoC framework, Ritchie (2008) adopts a broader approach by taking the ‘developmental state’ model into consideration. He posited that Singapore is best categorised as a ‘Coordinated-State, Liberal Market Economy’ (SLE) because it reflects aspects from the developmental state and CME models and yet operates within an ‘intensely competitive, open, and liberal market environment’ (Ritchie, 2008, p. 454). Similarly, Lim (1983), Pereira (2008) and Liow (2012) argued that Singapore makes for a unique case study due to the central and interventionist role played by the state in the context of a liberal market economy.

A developmental state is defined as ‘one which promotes long-term entrepreneurial perspectives among the industrial elite comprising key business groups and resists growth-compromising demands from special-interest groups’ (Low, 2001, p. 413). For example, developmental states emerge from uncertain and difficult times and gain power and dominance in society so as to drive economic policies to attain productivity and growth (Low, 2001). The role of the state is that it provides ‘policy direction and vision and then cooperates with private-sector actors to implement these policies in liberal market economies’ (Ritchie, 2008, p. 437). However, typically, the developmental state’s power and dominance tend to be temporary as the economic growth and development will eventually lead to the ‘rise of a strong domestic capitalist class and/or an affluent working class. Hence it is argued that developmental states will ultimately lose power, and are expected to decline or devolve, affecting their ability to influence economic decisions in the country. In its place might emerge the ‘regulatory state’, which is less interventionist and more willing to let market forces run the economy’ (Pereira, 2008, p. 1189). In Singapore’s context, it is argued that the developmental state ‘is still the most

dominant economic agent within society, acting as the ‘visible hand’ that shapes the economy through a series of interventionist measures’ (Pereira, 2008, p. 1200) and it continues to shape and direct the policy environment within the confines of a liberal market economy (Lim, 1983; Ritchie, 2008). For the purpose of this research, adopting the SLE model allows for the historical perspective to be taken into consideration and this helps in explaining the process and implications of relevant public policies concerning the ageing population within the context of Singapore’s political economy. In particular, through an understanding of Singapore’s development over the years, it is evident that much of the state’s decisions relating to industrial relations and labour management remain firmly rooted to the perceived needs of nation-building and development, necessitating the state to keep a tight rein so as to ensure that Singapore’s economic progress and development remain its topmost priority.

Government

Singapore has been ruled by the elected People’s Action Party (PAP) government since 1959 and continued to reign following its independence from Malaysia in 1965. The PAP’s leadership consist of technical experts or technocrats ‘recruited by the PAP on the basis of academic and professional merit’ (Tan, 2008, p. 12). In the early days following its independence, Singapore faced credible challenges such as its ‘fragile economic status, including, for example, its lack of natural resources, high unemployment, low living standards and external threats’ (Pereira, 2008, p. 1192). To address these issues, the PAP used the ‘ideology of survival’ (Rodan, 1989, p. 88) and strongly advocated for ‘the inseparability of economic and political survival and the necessary subservience of all other considerations’ (Rodan, 1989, p. 88). Further, this ideology of survival warranted the need for a ‘tightly

organised society’ with a new set of social beliefs and attitudes that ‘embodied self-sacrifice for national interest’ and the ‘acceptance of the PAP’s sole right to determine this interest and the belief that the PAP’s own political survival was paramount to Singapore’s survival’ (Rodan, 1989, p. 88). This ensured that citizens were able to accept the PAP’s ascendancy to power and to trust the decisions made relating to the survival of the city-state and its people (Rodan, 1989).

Arguably, the effectiveness of the ideology of survival is evident as although the PAP operates within a formal multiparty so as to qualify as a democratic society, it has been the dominant party in power from 1959 (Tan, 2008) to the present. The PAP has managed to subdue its opposition to an extent that other political ‘parties have come to think of themselves as permanent “opposition parties” whose aim is not to replace the PAP in government, but to contribute as many oppositional voices in parliament as possible. Moreover, they mostly believe that this is what the Singapore electorate wants: not another party to replace the PAP, but more parliamentary opposition to provide a check on the government’ (Tan, 2008, p. 12).

Aligned with the PAP’s state-led development agenda and its vision of an effective public administration (Tan, 2008), it established various ‘ministries, statutory boards, trade union congress, popular grass-roots organizations, chambers of commerce, and government-linked companies’ (Chong, 2007, p. 954). These agencies and organisations worked towards shaping a pro-growth economic environment in Singapore.

Another significant aspect of the developmental state of Singapore, and unlike in other welfare states such as the UK for instance, on the basis of pragmatism, Singapore adopted a conservative approach in providing any state assistance (Lee,

2001). The state developed public policies in the social sphere that advocated self-reliance and individual responsibility (Low, 2001; Cheng, 2007) as opposed to dependence on the state for welfare and assistance (Aspalter, 2001; Lee, 2001). Two main areas in which such policies have been relatively effective include the pension and housing schemes which will be discussed briefly.

The Central Provident Fund (CPF), Singapore's pension scheme, administered via a tripartite agency, was instituted in 1995 as the main social security savings system (Kuruville and Liu, 2010) or 'as a state system of forced saving with joint contributions from employees and employers to ensure that retired workers can continue to be consumers and not become a charge on future state's or corporations' capital expenditures' (Rozario and Hong, 2011, p. 608). Based on a defined contribution system (Haskins, 2011), the CPF is designed in such a way that a salaried employee's wages are automatically deducted and saved into three main accounts, namely the ordinary, special and Medisave accounts. The funds in the ordinary account can be used for purchasing of property, financing children's tertiary education and for approved investments while the special account is only accessible upon reaching 55 years of age (Chan, 2001; Central Provident Fund Board, 2017a). The Medisave component can be used to pay for hospital treatment, selected outpatient services and medical insurance (Kuruville and Liu, 2010). Also, in recent years, there has been gradual moves towards providing additional state assistance to the older population. For instance, residents born on or before 1949 and those born from 1950 to 31 December 1959 may be eligible for financial top-ups to their CPF and Medisave accounts as part of the Pioneer Generation Scheme and Merdeka Generation Scheme. Such schemes are meant to recognise their contributions towards Singapore's early

nation-building years as well as to alleviate some of the financial burdens of the elderly (Government of Singapore, 2014, 2019; Pioneer Generation, 2017).

In order to be eligible for pensions pay-out upon reaching the retirement age of 62 years old, CPF members who turned 55 on or after 1st January 2017 are required to have set aside a minimum sum of SGD166,000. The minimum sum has been consistently increased from SGD80,000 (Central Provident Fund Board, 2017a) to SGD181,000 by 2020. These increases are ‘to account for inflation, and some increase in expectations of successive cohorts of retirees for a higher standard of living’ (Ministry of Communications and Information, 2018). The minimum sum is meant to cover financial needs during retirement (Teo *et al.*, 2006b).

The CPF system has been lauded for its emphasis on individual responsibility and, unlike in some countries, Singapore has not run the risk of insufficient long-term financing which has ‘plagued nearly every government-sponsored defined benefit plan in the world, primarily because of rapid increases in life expectancy and an unexpected slowdown in population growth’ (Haskins, 2011, p. 75). In addition, the CPF system has extended coverage of welfare-related issues pertaining to old age benefits, retirement benefits and medical insurance (Kuruville and Liu, 2010; Haskins, 2011; Central Provident Fund Board, 2017a). However, this is not unproblematic for older workers and jobseekers. As the CPF is based on a defined contribution system, it is evident that for those that have held low-income jobs over the years or have not worked, family support will be vital in their old age (Phillips and Bartlett, 1995; Lee, 1999; Rozario and Hong, 2011). As policies tend to assume homogeneity within the population, it does not take into account gender and ethnicity dimensions. Thus, it is anticipated that such situations will become more critical for elderly women as

opposed to elderly men due to the gender role differences over the life course (Lee, 1999; Chan, 2001; United Nations, 2015) with the former having had years spent in fulfilling family and childcare responsibilities.

Also, as the CPF system depends on the individual's and employer's mandatory contributions throughout his or her working life, occupation and income levels are of significance in that they are directly related to the pension saved in every person's CPF account. There are distinct differences in terms of educational and occupational backgrounds within different ethnic groups (Lee, 2001) which will have implications on financing their retirement. In terms of ethnicities, Singapore's population is made up of a majority of Chinese with 74.3 per cent, followed by Malays at 13.4 per cent and Indians at 9.0 per cent (Department of Statistics, 2018). In Singapore's context, the Chinese being the dominant ethnic group have attained higher educational levels, and a higher proportion hold high-paying jobs as compared to significantly lower proportions of Malays and Indians. These ethnic minority groups tend to hold low-skilled and low-paying jobs (Lee, 1999, 2001, 2005). In this regard, with the state's reluctance to provide more welfare assistance, and the dependence on an individual's ability to work and contribute towards their CPF accounts, the CPF system is inadequate in providing for retirement especially for those in low-paying jobs as well as those with irregular employment over the years (Bendick, Brown and Wall, 1999; Lee, 1999, 2001, 2005; Teo *et al.*, 2006b). Thus, the ability to continue working past retirement age becomes crucial for older workers who may have insufficient CPF funds in order to retire (Bendick, Brown and Wall, 1999), and this is especially so for more vulnerable groups such as older women and ethnic minorities (Teo *et al.*, 2006b).

Another important area is public housing. About 90 per cent of Singapore's population own their flat via a public housing scheme managed by the Housing Development Board (HDB) (Haskins, 2011; Housing Development Board, 2014). Residents were able to utilise their accumulated savings in their CPF in order to finance their mortgage. Using CPF funds to purchase a flat via HDB reduces the likelihood of older residents being able to meet the minimum sum required in their CPF accounts (Teo *et al.*, 2006b). Several policies have been introduced in recent years to enable older persons to have access to funds that would have otherwise been tied to their property. These schemes generally involve providing older residents the option to sell part of their housing lease or to move to smaller apartments. Proceeds gained via these schemes are then available for the account holder to add to their minimum retirement sum and to purchase CPF Life, an annuity plan that will provide them with retirement pay-outs for life (Housing Development Board, 2018). Such schemes reinforce self-reliance and individual responsibility in ascertaining retirement adequacy through savings and investment made over time.

Economy

The role of the state in developing and shaping the economy began with the Winsemius Report of 1961, which 'laid down a national economic growth policy based on attracting investment in manufacturing to solve Singapore's unemployment problem' (Leggett, 2005, p. 222), and the state endeavoured to build a highly successful economy through rapid industrialisation. To support its efforts, the government called on organised labour 'to partner in national development' (Wong, 2000, p. 2) as it argued that through economic growth, problems such as low wages and high unemployment can be effectively addressed (Wong, 2000). During this early

low-technology industrialisation phase (Leggett, 2010), Singapore's economy mainly consisted of industries involving unskilled and labour-intensive production.

In the late 1970s, with increasing concern over the competition with countries in the region that were able to attract foreign investors with the availability of low-cost labour (Wong, 2000), the government then shifted 'from unskilled, labour-intensive production to a relatively capital-intensive, higher value-added approach' (Kuruvilla and Liu, 2010, p. 87). This involved state interventions in the form of increasing wage levels, restrictions on imported labour and attracting investments through tax and fiscal incentives (Pereira, 2008).

Subsequently, 'the state made efforts to produce high-skilled labour by restructuring and expanding educational and vocational institutions and articulating a skills development model that was closely tied to meeting the skilled worker needs of foreign investors' (Kuruvilla and Liu, 2010, p. 87). The state led efforts in shaping a robust education and training system in Singapore (Lim, 1983) to meet the demands of the workforce. Through such efforts, by the mid-1980s, Singapore entered a service-based economic development phase marked by a significant growth in the service industries (Kuruvilla and Liu, 2010). The success of its initiatives was evident in its economic growth as the GDP of Singapore grew from US\$4.5 billion in 1964 (Leggett, 2010) to US\$323.9 billion in 2017 (World Bank, 2018).

Through the pursuit of economic development, Singapore managed to 'build from virtually ground zero a modern economy' (Teo *et al.*, 2006a, p. 44), achieving full employment by 1979, developed and housed its population in public housing estates via HDB and established a sound education system and basic medical services (Ching and Soon, 2000). 'The state gained much credence in the eyes of the population because it essentially 'delivered the goods'' (Teo *et al.*, 2006a, p. 44) and this had

enabled the PAP to gain power, prominence and legitimacy of its control through the provisions of economic benefits to the population (Low, 2001; Kuruvilla and Liu, 2010), allowing it to be a key player in shaping and pursuing market-oriented policy over the years (Low, 2001).

However, as Singapore attained relative success evident in its steady economic growth, one of the significant concerns arising from its industrialisation efforts was the impact it might have on the growing inequity between skilled workers that were better suited to the available employment opportunities in the knowledge-based economy as opposed to ‘old economy production workers’ (Low, 2001, p. 412) or lower-skilled workers that might face difficulty due to their lack of knowledge or skills (Dhamani, 2008). As studies have shown, due to a higher proportion of older workers being less educated, they tend to hold lower-skilled and low-wage jobs such as cleaners, plant and machine operators, service and sales workers (Thang, 2011). This also triggered the establishment of another tripartite body, the Tripartite Committee of the Employability of Older Workers (TriCom) in 2005 (Sing, 2018; Ministry of Manpower, 2019b) to oversee matters relating to retirement and employment of older workers, and they were responsible for the proposed replacement of the Retirement Age Act 1993 with the RAR Act 2012 as well as reviewing the outcomes since its enactment. As such, the baby boomers’ generation, which is defined as those born between 1947 and 1964 (Committee of Ageing Issues, 2006) who were regarded as ‘the forerunners of industrialisation’ and ‘the main contributors of Singapore’s economic expansion and progression’ (Committee of Ageing Issues, 2006, p. 1) will not be the main beneficiaries of Singapore’s economic achievements. Instead, for some, they will need to contend with an increase in the retirement age and grapple

with the realities of securing employment within a highly competitive and different economic landscape.

Industrial Relations

This section takes a closer look at Singapore's policy environment specifically in regard to the labour movement development and the role that it can play in advancing age equality in Singapore's context on the national level as well as at the workplace level. To reiterate, Singapore's economic development and progress was largely attributed to the PAP's leadership since 1965 (Lim, 1983; Pereira, 2008; Kuruvilla and Liu, 2010), and the purpose of providing the brief outline of its historical past in this chapter is to identify and illustrate the ideologies relevant to the political economy environment that subsequently affects its labour market policies and industrial relations. Further, an understanding of the ideologies and policies helps to illuminate possible attitudes and mindsets of older workers and employers in Singapore in regard to the RAR Act 2012.

As explained in the previous sections, the ideology of survival was linked to national interests, and in order to operationalise this, the ideology of pragmatism became 'the structuring centre of reasoning and rationalization of the policies by which Singapore has been governed since independence' (Liow, 2012, p. 246). Essentially, this ideology is based on what the ruling party considers to be pragmatic and works well in that they were able to convince the populace that 'nothing mattered more than Singapore's long-term viability, preservation of its achievements' (Sheldon, Gan and Morgan, 2015, p. 6). On the basis of pragmatism, the PAP was able to justify its policies and gained acceptance, and some studies identify the ideology to be a part of Singapore's national identity (Liow, 2012), to the extent that decisions made on the

basis for achieving economic growth take precedence over non-economic issues such as human and democratic rights (Liow, 2012; Sheldon, Gan and Morgan, 2015). For instance, Liow (2012) used this ideology to explain the state's reluctance to commit to policies such as introducing a minimum-wage law or providing greater protection for low-skilled foreign workers as these were perceived to be counterproductive to the country's economic interests and competitiveness. This same reasoning would be applicable in evaluating the efforts undertaken by the state and its agencies in addressing issues relating to age discrimination.

Using the ideologies of survival and pragmatism, the state played a pivotal role in shaping Singapore's industrial relations, which is characterised by tripartism (Leggett, 1993, 2010; Chew, 2014). Tripartism, defined as 'the consultation and negotiation of national policies between representatives of government, labour and employers' (Kuruvilla and Liu, 2010, p. 85), has been relatively effective as evident in its role and influence in 'governing economic and social development in Singapore' (Kuruvilla and Liu, 2010, p. 97). Tripartite committees and agencies were set up and tasked to address specific issues such as wage policies, fair employment practices, employability of older workers, low-wage workers and inclusive growth among others (Ministry of Manpower, 2019b).

Learning from its tumultuous past marked by numerous strikes in the 1950s (Rosa, 1990), the PAP realised that the actual strength of the labour movement that had initially helped Singapore gain independence from the British must be effectively controlled. Otherwise, labour unrest would adversely affect efforts in attracting foreign capital (Surin, 2015). One of the first moves that the PAP made was to unify trade unions under the NTUC (Trocki, 2001). The NTUC was established in 1961 and

currently comprises 59 affiliated unions, 3 affiliated associations, 10 social enterprises and 6 related organisations (NTUC, 2018a). As for the non-NTUC unions, they were described as ‘small, residual and insignificant’ (Leggett, 2010, p. 84).

In the pursuit of economic growth which it had equated to national survival, the state opted to address the possibility of adversarial industrial actions by heavily regulating its trade unions (Rosa, 1990; Liow, 2012; Sheldon, Gan and Morgan, 2015), which resulted in Singapore being virtually strike-free from 1963 onwards (Chew, 2014). These included the enactment of the Employment Act (1968), which sets terms pertaining to working hours, leave entitlements, contracts, and termination and retrenchment. The Industrial Relations Act (1968) restricts collective bargaining to certain employment issues which will be elaborated in the subsequent section (Leggett, 1993). The Trade Disputes Act (1981) further weakened trade unions by making ‘arbitration of industrial disputes by the Industrial Arbitration Court (IAC) compulsory, and the Court’s decisions final’ (Ching and Soon, 2000, p. 156) and subsequently, making industrial actions illegal. These measures reinforced the state’s power and influence over labour and continued to ensure that ‘strike action, confrontation and worker militancy were things of the past’ (Trocki, 2001, p. 128).

In short, based on the above ideologies of survival and pragmatism, ‘the sectional interest of labour was to be subjugated to the larger interest of national survival’ (Liow, 2012, p. 247). This was identified during the NTUC’s ‘Modernisation of the Labour Movement’ seminar in 1969 where ‘taking a longer-term perspective of the challenges facing Singapore as it embarked on industrialization for economic survival and growth, union delegates endorsed a shift away from the traditional adversarial approach towards more cooperative labour-management relations’ (Wong,

2000, p. 3), and the state also defined a broader role for the unions that went beyond collective bargaining and to actively participate in national development (Wong, 2000). This justified the need for the state to keep labour in check (Trocki, 2001).

Subsequently, the PAP significantly altered the labour movement's role to facilitate and support the country's development, which meant that 'the unions must cooperate with capital and management' (Pugh, 1984, p. 448), making Singapore distinctly different from other Southeast Asian countries. This included 'setting up commercial cooperatives, the provisions of welfare services' (Leggett, 1993, p. 226) and generally, to raise worker productivity (Leggett, 1993).

A distinct underlying factor contributing to the cooperation between the state and labour and a defining characteristic of Singapore's trade unionism is the symbiotic relationship between the PAP and the NTUC (Heng, 2008; Chew, 2014; Sheldon, Gan and Morgan, 2015), which has been argued to allow the state to gain control and/or engender trust between parties (Anantaraman, 1990; Sheldon, Gan and Morgan, 2015). This was demonstrated by having 'union leaders and employers serving on key labour market institutions, including the National Wages Council (NWC), Economic Development Board (EDB), the Central Provident Fund (CPF), and the Singapore Productivity and Standards Board' (Leggett, 2010, p. 84). For example, 'the NTUC secretary general holds a cabinet portfolio, and government representatives serve on the boards of the cooperatives, business ventures, and other NTUC organizations' (Leggett, 2010, p. 84). Arguably, such an arrangement evident in a symbiotic relationship between a union and the political party can only be sustainable provided that the leadership for both parties remain relatively stable and unchanged, and this

was the case for Singapore (Chew, 2014). Inevitably, the labour movement increasingly came under the PAP's power and dominance.

In the late 1960s, the PAP continued to incorporate the labour movement by its proposed tripartite framework. This was justified by the Minister for Labour, Ong Pang Boon, who observed that the difference 'is a fundamental identity of interests, for in the final analysis, workers need jobs while factories need workers, each cannot do without the other' (Lee, 1995, p. 93) and can be resolved in 'good faith and sense' (Lee, 1995, p. 93). This led to the establishment of the first tripartite body, the National Wages Council (NWC), in 1971 (Leggett, 1993).

The PAP engaged and involved both unions and employers in a tripartite system with 'the government playing the key coordinating and balancing role' (Ching and Soon, 2000, p. 157). The tripartite partners included the MOM, the NTUC, and the Singapore National Employers Federation (SNEF). Through confidential, behind-closed-doors discussions between representatives from the tripartite partners, decisions relating to policies were reached via consensus and in some cases, such as wage recommendations from the NWC, were not legally binding. This reflected Singapore's neoliberal stance where the state and its agencies preferred to provide guidelines as opposed to introducing legislation so as to not invite criticisms of being 'too rigid' (Sheldon, Gan and Morgan, 2015, p. 11). On the whole, the tripartite industrial relations system has been pivotal in Singapore's economic development and progress as well as in effectively manoeuvring through economic recessions over the years (Anantaraman, 1990; Wong, 2000; Heng, 2008; Leggett, 2010). Similarly, relating to this thesis, this tripartite approach shaped and led by the state (Kuruville and Liu, 2010) would be key in understanding the way that Singapore has chosen to

address issues relating to employment of older workers and age discrimination (Chia and Lim, 2010).

In regard to the roles played by the different tripartite partners, the objective of the MOM is to develop a ‘globally competitive workforce and foster a highly favourable workplace to achieve sustainable economic growth for the wellbeing of Singaporeans’ (Heng, 2008, p. 3). Some of the strategies included areas related to manpower planning, lifelong learning and employability, and improvements to the work environment among others. This also included the publication of the National Human Resources Handbook in 2000 which acts as a guide pertaining to national policies and programmes, enabling the MOM to take the lead in shaping Singapore’s industrial relations and labour market management (Leggett, 2009).

Prior to the SNEF’s formation, employers comprising mainly of British MNCs formed Singapore Employers’ Federation (SEF) in 1955 in a bid to protect their interests amid growing union threat, and a decade later, smaller Japanese MNCs and local companies formed the National Employers’ Council (NEC) for the same purpose. Based on pragmatic reasons, the state pushed and directed the amalgamation of the SEF and the NEC in order to only have one voice being represented within the tripartite framework. This was practical in the sense that it allowed for ‘clear and consistent communication within and through tripartite bodies, the ready reaching of consensus, minimisation of unwanted, unintended consequences and speed in decision and implementation’ (Sheldon, Gan and Morgan, 2015, p. 14). Subsequently, representing the interests of the businesses and employers, the SNEF was established in 1980 with approximately 3,300 members to date (SNEF, 2017). It consists of a 17-member council of member companies’ senior executives (Leggett, 2010). As

identified in the SNEF's employers' blueprint, aligned with objectives of the MOM and the NTUC, it works alongside the labour market institutions in order to promote economic growth and productivity, staying competitive and to gain employees' commitment through 'corporate bonding and equipping them with the skills to keep pace with changes, creating more high value-added jobs, and cultivating corporate citizenship' (Leggett, 2005, p. 194).

The factors that had been discussed above, namely the symbiotic relationship between the government and trade unions, the PAP and the NTUC respectively (Heng, 2008; Chew, 2014; Sheldon, Gan and Morgan, 2015), and labour legislation (Anantaraman, 1990; Tan, 2007; Oun, 2019), influenced 'the characteristics of industrial relations in Singapore at the firm level' which have been 'substantially determined at the national level' (Leggett, 2005, p. 217). The International Confederation of Free Trade Unions (ICFTU) defines a trade union as 'a continuing, permanent organisation created by the workers to protect themselves at their work, to improve the conditions of their work through collective bargaining, to seek to better the conditions of their lives and to provide a means of expression for the workers' view on problems of society' (Oun, 2019, p. 12). In Singapore's context, the main types of unions include industry and house unions, with a smaller proportion of omnibus and occupational unions. The latter ceased to exist due to a lack of 'a strong tradition of job or craft consciousness', which is more evident in Western countries (Oun, 2019, p. 61) and as industry unions can represent all the bargainable positions within an industry, it eliminates the need for any occupational group to form its own union and, as such, reduces the likelihood of sectionalism and multiunionism. House unions were promoted in order to establish and sustain direct links between workers and their managers (Anantaraman, 1990).

Thus far, the discussion has briefly outlined the industrial relations landscape in Singapore at the national level, specifically the relationship between the government and labour, which will also be elaborated on in the subsequent chapter. In terms of trade unions' role and engagement with employers at the enterprise level, two main areas will be addressed, namely collective bargaining and dispute resolution.

Collective bargaining is defined as 'a process whereby a trade union of employees negotiates with an employer or an employer association on employment and work-related issues with the view to arrive at a mutually agreed settlement' (Oun, 2019, p. 137). In Singapore's context, there is two-tier collective bargaining, namely at the national and enterprise levels. An example of national-level collective bargaining is with the NWC following its formation in the early 1970s (Leggett, 2005; Ministry of Manpower, 2019b; Oun, 2019). The NWC has 'actually been engaged in collective bargaining, facilitated and moderated by an independent chairman' (Oun, 2019, p. 136) on an annual basis so as to provide relevant and informed recommendations regarding wage increases, restraints, changes to wage structure, labour laws, flexible work arrangements, raising of retirement and re-employment age among others. The outcomes from these deliberations significantly affect collective bargaining at the enterprise level. For instance, individual trade unions and employers will negotiate given the guidelines from the NWC (Leggett, 2005; Fashoyin, 2010; Wong, 2012; Oun, 2019).

In order for collective bargaining to proceed at the enterprise level, it is compulsory for trade unions to be recognised by the employers concerned. As such, to date, about 2,000 establishments have recognised one or more trade unions and are

able to engage in collective bargaining, leaving more than 100,000 others that are non-unionised (Oun, 2019).

As highlighted in the previous section, the Industrial Relations Act (1968) provides a demarcation on issues that are negotiable and otherwise. Six matters are specifically non-negotiable and remain as management prerogatives; these are promotion, transfers, employment, termination, dismissal and reinstatement as well as assignment or allocation of tasks (Leggett, 1993; Oun, 2019). The reasoning behind the exclusion of such issues from collective bargaining was due to the numerous disputes that arose prior to the enforcement of the Industrial Relations Act (1968). However, there are provisions to be met in order to ensure that employers act with considerable care in making decisions (Oun, 2019).

For matters that can be negotiated, the Employment Act (1968) spells out the labour standards and working conditions. Matters such as annual leave, sick leave, maternity and childcare leave as well as medical benefits and overtime rates can be negotiated, and the same applies to other terms that are not specifically included in the Act. Other typical collective bargaining items include salary ranges, annual increments, NWC wage adjustments, bonuses, salary adjustments due to promotions, market conditions as well as change of work patterns and schedules, employee grievances, disciplinary cases, working conditions and retrenchment benefits (Tan, 2007; Fashoyin, 2010; Oun, 2019). In this regard, standards stipulated in the legislation become the standard employment terms for non-unionised employees, and for those in unionised companies it is used as the 'threshold for the trade unions to bargain up' (Oun, 2019, p. 144).

Negotiations are usually done at the employers' premises and tend to occur once every three years when the collective agreement is due for renewal. However, this changed with the establishment of the NWC and the annual wage negotiation was added in the process (Anantaraman, 1990; Tan, 2007; Oun, 2019). On the whole, unions are expected to be able to take action and deliver suitable outcomes for their members and must strike a balance 'between short-term gains and long-term implications' (Oun, 2019, p. 154), such as the market and economic conditions, employer's performance and competitive position among others. The outcome of collective bargaining is then stipulated in a collective agreement with a duration of 2 to 3 years (Tan, 2007). While these terms are expected to only apply to union members, in practice, it is also extended to non-union members, which creates the problem of free ridership in Singapore (Oun, 2019).

In the event that disagreements occur, leading to a deadlock situation in collective bargaining, the matter will then proceed to the next stage, which is conciliation and, in rare situations, arbitration (Tan, 2007; Oun, 2019). In such instances, the matter will be referred to the conciliation officers at the MOM, who are deemed to be neutral parties in the process, and while there is no guarantee that conciliation will be successful in remedying the situation, it has a 90 per cent success rate (Oun, 2019). While conciliation is more geared towards addressing 'interests' related issues, arbitration conducted by the IAC is best suited for handling 'rights' or legal matters. The IAC also has a tripartite structure in 'which a High Court Judge serves as its President, together with one member each from the workers' and employers' panels' (Fashoyin, 2010, p. 3).

On one hand, Singapore's industrial relations have been criticised especially in the way that the state has incorporated its labour movement and it is perceived 'that the NTUC was nothing more than a vehicle for government policy' (Barr, 2000, p. 483). On the other hand, the tripartite framework, especially against the backdrop of Singapore's past and the challenges that it had managed to overcome through its public policies (Barr, 2000; Wong, 2000), necessitated and reinforced that it needs more than just the 'acquiescence of the unions: it needs their active participation in its programs' (Barr, 2000, p. 486).

1.3. Implications of Population Ageing on the Workforce

From a discussion of Singapore's political economy that contextualised the policy environment, this section explores the implications of the ageing workforce on older workers, jobseekers, employers and the state.

Older Workers and Jobseekers

The need for relevant age-friendly HR policies and practices to facilitate the recruitment and retention of older workers in the workforce has become more important than before, due to the onset of population ageing, which affects the supply and demographics of the workforce (Debrah, 1996; Tripartite Committee on Employability of Older Workers, 2006; Armstrong-Stassen, 2008a). Population ageing has resulted in a consistent increase in the median age of Singapore's resident workforce from 37 in 1998 and 40 in 2006 to 43 in 2017 (Chia and Lim, 2010; Ministry of Manpower, 2017a).

Along with other countries experiencing population ageing, Singapore also faces the challenge of a declining old-age support ratio. This is defined as 'the number of people who are capable of providing economic support to the number of older

people who may be dependent on others’ support’ (Department of Statistics, 2015). Referring to Table 1a, the ratios depict the number of economically active persons between the age ranges of 15 to 64 and 20 to 64 that are needed to support an individual aged 65 or above. The old-age support ratios for both age ranges have been experiencing a steady decline over the years (Department of Statistics, 2018a). This bears serious fiscal implications for the state due to escalating welfare-related costs as a result of a higher proportion of older residents in the population (Lee, 2001).

Old-Age Support Ratio (Per person aged 65 years and above)	1970	1980	1990	2000	2010	2017	2018
Persons aged 15 – 64 years	17.0	13.8	11.8	9.9	8.2	5.5	5.2
Persons aged 20 – 64 years	13.5	11.3	10.5	9.0	7.4	5.1	4.8

Table 1a: Old-age support ratio

With a declining number of younger workers in the workforce, there is an increasing need to continue engaging older workers so as to achieve sustained economic growth as the population ages (Brooke and Libby, 2003) and to prevent the loss of valuable manpower for the economy (Teo, 1994). However, existing research and statistics have shown otherwise as older workers have continued to exit from the labour market either voluntarily or involuntarily. For example, the labour force participation rate of older workers which measures ‘the proportion of working-age population that engages actively in the labour market, either by working or looking for work’ (Ministry of Manpower, 2017b) had not been very positive. In the period between 2007 and 2017, there had been a gradual increase for the age range of 55 to 64 from 58.6 per cent to 69.5 per cent, and it declined to 68.9 per cent in 2018. As for the age range of 65 and above, it showed a gradual increase from 14.8 per cent in 2007

to 27.8 per cent in 2018 respectively (Table 1b). A common trend across both age groups is that the increase in labour force participation rate has slowed down in the past five years, with the labour force participation rate for females being much lower as compared to males. On the whole, it reinforces the continued exit of older workers from the workforce over the years.

Age-Specific Resident Labour Force Participation Rate												
2007 to 2018 (June)												
Age (Years)	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total	65.0	65.6	65.4	66.2	66.1	66.6	66.7	67.0	68.3	68.0	67.7	67.7
15 – 24	36.9	37.1	35.6	39.2	36.7	37.8	36.2	37.5	40.6	39.4	38.2	83.1
25 – 64	79.2	79.7	79.9	80.0	80.7	81.4	81.7	82.3	83.1	83.3	83.6	38.1
25 – 54	83.7	84.2	84.5	84.8	85.4	85.7	85.9	86.7	87.4	87.6	88.0	87.7
55 – 64	58.6	59.3	60.6	61.0	63.4	66.0	67.1	68.4	69.5	69.7	69.5	68.9
65 and over	14.8	16.1	17.2	17.6	20.4	22.0	23.8	25.2	25.8	26.5	26.8	27.8

Table 1b: Age-specific resident labour force participation rate

Reinforcing the labour force participation trends and based on the MOM's labour force data, it suggests that older workers continue to struggle with unemployment. For instance, within those who were unable to secure employment, the percentage of discouraged workers, defined as 'persons outside the labour force who are not actively looking for a job because they believe their job search would not yield results' (Ministry of Manpower, 2017a), the largest group was older persons aged 60 and over (46 per cent) and those with below-secondary qualifications (37 per cent) (Ministry of Manpower, 2017a). This highlighted the possibility of structural unemployment (Wong, 2000; Seow, 2018) and the difficulty in securing employment

at older ages (Billet, 2010). In terms of gender differences, women were more likely than men to stay outside the labour force mainly due to family responsibilities (42 per cent). Reasons common to both older males and females for being discouraged or unable to re-enter the workforce include old age; poor health; disability and retirement; belief that no suitable work is available; lack of necessary qualifications, training, skills or experience; and employers' discrimination (e.g. prefer younger workers) (Ministry of Manpower, 2017a). This will be further explored in the subsequent chapter, where factors that facilitate or hinder employment of older workers will be discussed.

Employers

Despite Singapore's tight labour market, partly due to a decreasing number of young employees entering the workforce and an increase in the number of baby boomers, those born between 1947 and 1964 (Roy, 2014), going into retirement (Auer and Fortuny, 2000; Voelpel and Leibold, 2006; Ministry of Manpower, 2017a), it has not resulted in substantial improvements in labour market participation of older workers. Also, given the reasons as outlined in the previous section for remaining unemployed and becoming discouraged as reported by the MOM's labour force report (Ministry of Manpower, 2017a), this section looks at the impact on and response from employers in relation to recruiting and retaining older workers.

At the industry level, it is expected that some industries would be more receptive than others in recruiting and retaining older workers due to the availability and suitability of jobs to the skills of older workers. For instance, since 1990, Singapore's services industry has experienced a continuous growth, reflected in the size of its labour force. In comparison to the service industry, the construction industry

grew marginally while the manufacturing industry has been experiencing a decline over the years (Department of Statistics, 2016a). Inevitably, Singapore's economic transition resulted in 'structural unemployment especially for older less-skilled workers' (Wong, 2000, p. 2). This is reflected in the higher proportion of older persons and those with below-secondary qualifications who are unemployed or have become discouraged workers (Ministry of Manpower, 2017a). Similarly, despite an increase in competition for 'knowledge workers in financial services, pharmaceuticals, travel and tourism, information technology, communications, transport and logistics' (Voelpel and Leibold, 2006, p. 25), employment rates of older workers in these areas remain relatively low. This has been attributed to a mismatch of skills (Teo *et al.*, 2006a; Adler and Hilber, 2009; Chew, 2018) and low educational qualifications (Billet, 2010; Thang, 2011). However, this may be different for the future incoming cohorts of older workers who are anticipated to be better educated and possess different work experiences (Teo *et al.*, 2006a). This is evident in Singapore's workforce as it is shifting towards having more tertiary-educated workers. For instance, in 2016, the workforce comprised 53 per cent of workers with diploma, professional accreditations and degree qualifications as compared to 38.8 per cent a decade ago in 2006.

Given changes brought about by the demographic shift towards an older workforce and the corresponding revision to the RAR Act 2012 to encourage employment of older workers to the age of 67, it is vital that employers review and change their HR policies and practices accordingly (Loretto, 2010). Further, with the tight labour market in Singapore in recent years that is anticipated to persist until 2030 (Hussain, 2014) coupled with an increasing number of older workers going into retirement, employers are at risk of losing 'critical knowledge and skills' and 'labour shortages

and decreased productivity' (Ollier-Malaterre *et al.*, 2013, p. 2) unless measures are taken to recruit and retain them in the workforce.

State

The Singapore government had begun to take serious consideration towards the ageing issue in the early 1980s (Rozario and Hong, 2011). Since then, various committees such as the Inter-Ministerial Committee on Ageing (IMC) was established in 1999 followed by a Committee on Ageing Issues (CAI) in 2004 with the aims of promoting active and successful ageing. In 2012, the National Population and Talent Division (NPTD) held a public consultation to review population trends with a focus on ageing (Wong, 2013). Concerns pertaining to health, accessibility and infrastructure, welfare and financial independence were at the forefront of the state's agenda (Chia and Lim, 2010; Van Katwyk, 2012; Wong, 2013). The latter is especially crucial as based on the state's welfare model, it explicitly advocates the family unit as the main provider for care and support of the elderly with the society and community as the next level of support (Phillips and Bartlett, 1995; Teo *et al.*, 2006d; Van Katwyk, 2012). This is made evident in the introduction of the Maintenance of Parents Act in 1996 that states the need for children to bear responsibility for parents aged 60 and above, in the form of monthly allowance or a lump-sum payment (Wong, 2013).

Taking into consideration the state's stance towards welfare and the emphasis on individual responsibility and self-reliance, it is imperative that older workers can continue working past retirement age. In a bid to increase the accessibility of the workplace to older workers and to encourage employers to continue with hiring and retaining them, prior to introducing the RAR Act 2012, the state had also introduced several initiatives under the age management programme administered by the TAFEP.

This voluntary-based approach involves offering grants and subsidies as an incentive to employers. For instance, employers are eligible to apply for the Job Redesign Grant, which has been enhanced to provide funding to employers (Ho, 2016a). This is to encourage employers to create easier and safer jobs for those aged 50 and above. Employers who are in the Inclusive Growth Programme or a recipient of the Capability Development Grant may also apply for additional funding for projects that positively impact older workers via the Job Redesign (Rider) scheme (TAFEP, 2014c). Some of the projects that employers may pursue include improvements to the physical work environment or work processes, adopting better placement and retention schemes for older workers and enhancing productivity, job scopes or wages among others. Employers may be considered for multiple job redesign projects provided that these projects are aimed at benefiting different groups of older workers. A maximum grant of SGD300,000 (approximately GBP167,370) is available for each employer (TAFEP, 2014c; Ho, 2016a). Supported and administered by the tripartite partners, namely, the MOM, the NTUC and the SNEF, employers are also given guidance via these agencies in relation to these funding schemes (TAFEP, 2014c).

In the same vein, to encourage and promote the continued employment and re-employment of older workers, the state has made several revisions to the Retirement Act 1993, which is now superseded by the RAR Act 2012. The initial Retirement Act 1993 was introduced to mandate the minimum retirement age at 60 years and was revised in 1999 to increase the retirement age to 62 years. However, while this Act was in force, employers were allowed to exercise a 10 per cent wage reduction for employees aged 60 and to offer a retirement option if an agreement on wages could not be attained between the employer and employee. This Act was then replaced by the RAR Act 2012 that increased the retirement age from 62 to 65.

Recently, the retirement age was raised to 67 years with effect from July 2017 (Ministry of Manpower, 2016a). The recent revisions have also included an additional clause that is aimed at facilitating re-employment of older workers by new employers with applicable re-employment terms and conditions to be transferred from the current to the new employer. Also, it has removed the option for employers to reduce wages for those aged 60 and above (Ho, 2016b; Ministry of Manpower, 2016a). Such revisions were made to give allowances for both older workers and employers in adhering to the terms stipulated by the RAR Act 2012.

The revision in the RAR Act 2012 is driven by two main factors. Firstly, a lack of natural resources and sole reliance on human capital for economic sustainability (Teo *et al.*, 2006a) supports the extension of working lives via the increase in retirement and re-employment age. Secondly, it is aimed at enabling and encouraging older persons to be financially independent (Phillips and Bartlett, 1995; Wong, 2013; Ko and Khan, 2014). As discussed in the preceding sections, this is especially important taking into consideration that the elderly must be able to be financially independent via employment, or have access to sufficient pensions or family support, with minimal reliance on the state for any support or assistance (Phillips and Bartlett, 1995).

The impact of the RAR Act 2012 on employers' HR policies and practices is one of the areas that will be focused on in this research. In order to understand employers' attitude towards hiring and retaining older workers, this legislation makes up one of the drivers advocated in Dickens' (1999) three-pronged approach towards engendering equality practices.

In other areas, for example, to address the gap in older workers' skills and the needs of the workforce, and acknowledging the possible market failure in getting employers to provide the training needed to better equip older workers, government intervention should be expected (Chew, 2018). The notion of staying relevant through lifelong learning, adjusting and adapting to the needs of the workforce have been strongly promoted by the state. Various schemes have been rolled out to help finance and support training and development of the workforce via the Skills Development Fund (SDF) and Employability Skills Systems (ESS) administered by Skills Future Singapore, formerly known as Singapore's Workforce Development Agency (Debrah, 1996; Teo *et al.*, 2006a). Also, to encourage employers to engage older staff in training and to keep up with new technology, the SDF has been extended to workers over the age of 40 (Teo, 1994).

Despite the projection of increasing proportion of older workers in the workforce in the coming years, employment-related statistics and existing studies continue to show that older workers' employment experience continues to be adversely affected by age discrimination in the workplace (Loretto and White, 2006; Posthuma and Campion, 2007). This had continued to persist despite efforts in introducing legislation (Ghosheh, 2008), increasing retirement age and providing incentives for employers to recruit and retain older workers (Samorodov, 1999; Auer and Fortuny, 2000; Loretto, 2010; International Labour Organization, 2011). Apart from the possible impact of public policies on employers, Auer and Fortuny (2000) also highlighted the role and influence that trade unions can play in providing guidance to employers and encouraging them to adopt a positive stance towards hiring and retaining older workers.

Research Aims and Objectives

The lack of empirical research and literature pertaining to issues on equality and diversity (Chia and Lim, 2010) and the ageing workforce in the Singapore context contributed to the development of the research objectives. Taking into account Singapore's rapidly ageing population and its implications on the workforce, this research aims to firstly explore the issues relating to age equality in the context of employment of older workers in Singapore. Secondly, using Dickens' three-pronged approach (1999) as a framework, the research aims to explore and assess the efficacy of the business case argument for older workers, trade unions' role and involvement and the recent changes in legislation in driving employers to adopt and implement age-friendly HR policies and practices in the workplace. The latter is especially significant given the recency of the legislation, which was enacted in 2012, and the lack of research that evaluates its impact on employers' HR policies and practices and its subsequent impact on older workers.

1.4. Thesis Structure

Chapter 1 has set the scene for the study through a contextual understanding of Singapore's social, political and economic background. This enables the research problem and questions to be closely embedded in the context within which the study is situated. This is especially significant as Asia is forecast to have the largest proportion of older persons, with Singapore being ranked one of the most rapidly ageing countries (United Nations, 2013; Wong, 2013).

The second chapter provides a review of existing literature on the areas pertaining to ageing and age discrimination in the context of the workplace, within Singapore and in other national contexts where applicable. Using Dickens' (1999)

three-pronged approach as an analytical framework, this chapter includes a discussion on age-friendly HR policies and practices and the ways in which the business case, trade unions and legislation have impacted employers' decisions in retaining and recruiting older workers. The discussion results in identifying relevant research questions.

Subsequently, chapter 3 discusses the rationale for its methodological approach in order to address the research questions. The chapter includes a discussion of the choice of qualitative approach based on semi-structured interviews, identifying different stakeholders including tripartite partners, trade unions' representatives, employers from various industries, older workers and jobseekers. It will also address limitations related to the chosen method and issues faced in relation to access and data analysis.

Chapters 4 to 7 are focused on research findings based on the data analysis. This is then followed by a discussion of these findings in the light of the relevant literature. The final chapter provides a conclusion to the thesis, highlighting the contributions of the research and possibilities for future research.

1.5. Conclusion

This chapter has introduced the globally significant issue of the ageing workforce and discussed the particular significance of Singapore's social, political and economic contexts as the setting for this study. It explored issues relating to the ageing workforce and highlighted the change in policies pertaining to retirement and re-employment of older workers. This was then followed by an outline of the thesis structure and the research aims and objectives. The next chapter includes a discussion

on relevant academic literature pertaining to the research problem and highlights the research questions that the study aims to address.

Chapter 2 Age, Employment and Drivers of Equality

2.1. Introduction

The preceding chapter provided an overview relating to the employment of older workers in Singapore with a brief discussion of the political, socio-economic background, and factors affecting and statistics pertaining to labour participation of older workers. This chapter begins with exploring the definitions of age and ageing to understand the ways in which older workers and employers perceive their potential for continued employment and progresses to discuss the ‘pull’ and ‘push’ factors affecting older workers’ decisions to continue working past retirement age.

Subsequently, the chapter looks at different age-friendly HR policies and practices and the possible drivers for employers’ adoption and implementation of age-friendly HR policies and practices. While there had been extensive research that has specifically looked at the ways in which the business case, trade unions’ involvement and legislation can influence employers’ inclination to adopt age-friendly HR practices, Dickens (1999) advocated a three-pronged rather than a discrete approach in achieving fairer workplaces. Although this article was largely based within the British context, it contributes towards an understanding of the debates surrounding these drivers of equality action. Significantly, as existing research on equality and diversity management has been mostly conducted in European and American contexts, taking Singapore as the country under study enables Dickens’ three-pronged approach to be explored in a different industrial relations system, one that is based on a tripartite arrangement characterised by close cooperation between the state, trade unions and employers, thus providing a different backdrop to the ways in which the different drivers are deployed and acted on. Based on the discussion in the preceding chapter,

this research argues that the tripartite framework has the potential to be a viable platform in engendering equality in workplaces through a concerted effort led by the state represented by the MOM and its tripartite partners, the SNEF and the NTUC representing capital and labour respectively. This can potentially be achieved through social dialogue, coordination and cooperation in terms of initiatives, policies and enforcement. These will be further explored in the subsequent sections.

2.2. Conceptualising Age and Ageing

Ageing is a multi-dimensional process that ‘affects each individual at the personal, organisational and societal level’ (Sterns and Miklos, 1995, p. 248). It encompasses changes that occur to individuals’ biological, psychological and social functioning over time affecting them physically, their attitudes, the environment and their interactions with others (Macnicol, 2006a). With the onset of population ageing, there had been an increase in efforts to encourage individuals to engage in ‘positive ageing’ and ‘active ageing’. Based on the World Health Organization’s (WHO) definition, active ageing ‘is the process of optimising opportunities for health, participation and security in order to enhance quality of life as people age’ (WHO, 2002, p. 12). In terms of employment, it involves reassessing the relevance of retirement policies and the possibilities of extending working lives (Harper, 2014). However, this perspective of ageing had been criticised for ‘economising’ the ageing process, segregating those who are fit and able to continue working or engage in community activities and effectively excluding those who are less able (Wong, 2013).

The most commonly used definition, ‘chronological age’, refers to an individual’s calendar age (Sterns and Miklos, 1995). It acts as a ‘central organising variable for society and the individual’ (Schwall, 2012, p. 2) and is closely associated

with age norms (Schwall, 2012). Although it is the least complex way of categorising individuals based on their age and is widely used in public policies, relying solely on chronological age can lead to grouping individuals and attaching labels or stereotypes that might inaccurately describe their attributes. In the case of the older population, it tends to associate them with negative connotations related to growing old and it assumes homogeneity in their attributes (Macnicol, 2006a).

The complexity and lack of consensus in defining the term ‘older workers’ have made comparative research across national contexts challenging. This is partially attributed to the need to link such definitions to policies relating to retirement and pension schemes and age discrimination legislation in force within different national contexts (Ko and Khan, 2010; Phillips and Siu, 2012). International agencies such as the UN and WHO have defined older workers to include those who are aged 45 and above (Phillips and Siu, 2012), while the Organisation for Economic Co-operation and Development (OECD) adopted the age range of 50 or 55, which reflects the start of the decline in labour force participation of individuals in most OECD countries (Kooij *et al.*, 2008).

In academic research, the term ‘older workers’ has been used to refer to various age ranges depending on the context, purpose and field of study. For example, in a survey of IT employees, a majority were of the opinion that the term ‘older workers’ applied to those as young as 35 (Duncan and Loretto, 2004) while others have also identified older workers to be within the age range of 40 to 45 years, linking this to the relevance of their knowledge, skills and attitudes to the needs of the workplace (Bytheway, 2005). For the purpose of this research, the term ‘older workers’ will be

defined as those aged 45 years and above as used in various publications pertaining to policies within Singapore's context (Billet, 2010; Billett *et al.*, 2011; TAFEP, 2013).

2.3. Factors Influencing Work and Retirement Decisions

Governments globally have sought to increase or remove retirement ages (Phillipson and Smith, 2005; Flynn, 2010b; Paullin and Whetzel, 2012) and implement policies to encourage older workers to extend their working lives and related studies reinforce the fact that older workers experience a range of work histories and, as such have different expectations of work and retirement. In other words, there is not a single 'older workforce which reacts uniformly to programmes meant to encourage longer working life' (Flynn, 2010b, p. 308) and as such, it is important to understand the factors that affect older workers' motivation to continue working past retirement age. Existing studies have categorised them into 'pull' factors, which encourage them to continue working, and 'push' factors, which tend to influence them to opt for retirement. These factors have also been further categorised into three major types of influences, namely individual and family factors; macroeconomic and environmental factors that encompass pension and retirement policies, taxes, norms and age stereotypes; and work and organisation comprising HR policies and practices (Lim, 2003; Pitt-Catsouphes and Smyer, 2005; Adler and Hilber, 2009; Flynn, 2010b; Paullin and Whetzel, 2012).

Individual and Family-Related Factors

Based on Singapore's pragmatism stance towards providing minimal welfare assistance, public policies such as its CPF social security system are designed to inculcate self-reliance and individual responsibility. While this enables the state to better manage its fiscal commitments amid the rapid increase in the proportion of its

older population and declining old-age support ratio, it also places the responsibility of being financially stable on the older residents themselves (Teo *et al.*, 2006b). A study conducted in Singapore in 2002 regarding older workers' attitudes towards retirement highlighted that work was viewed as an important source of income during their old age. The importance that individuals attach to work may be attributed to the high costs of living in Singapore, an issue that older Singaporeans are clearly concerned about (Lim, 2003). Further, almost 43 per cent of respondents in the same study felt that they may not have sufficient savings in their CPF account for retirement (Lim, 2003), and only 19 per cent of those in the study indicated that they have planned for their retirement financially. This lack of financial planning for their retirement is a trend that was also identified in earlier studies. Some plausible explanations for it include the fact that some may not be thinking too far ahead in the future, while others are more concerned with their immediate financial situations (Lim, 2003).

Health is a significant determinant towards work and retirement decisions as evident in research conducted both in Singapore and international contexts (Lim, 2003; Flynn, 2010b; Schalk and Desmette, 2015). Lim's (2003) study on older workers in Singapore in 2002 showed that only 1 per cent of respondents felt that they were in poor health. Increasing awareness about health issues and advancements in healthcare has resulted in improvements in the health and wellbeing of older individuals. As such, it is not surprising that 77 per cent of respondents in the study perceived themselves to be in good health (Lim, 2003), and this is a 'pull' factor which would have a positive effect in their wanting to extend work past retirement age (Flynn, 2010b).

In the same study, individuals viewed work to be an important endeavour that has a central role in their lives, with 50 per cent of respondents who felt that they

would miss working when they retire and with 61 per cent of individuals who felt that they cannot imagine life without working. This may be attributed to the fact that ‘Singapore is generally a society which has its roots in the Confucian ideology where much emphasis and value is placed on hard work’ (Lim, 2003, p. 333). This is not surprising considering the emphasis on self-reliance and family support during old age. Further, the notion of work and employment is perceived to give individuals ‘a sense of worth and dignity’ (Teo, 1994, p. 412), contributing to their self-esteem. In the study 41 per cent of individuals also associated work with a sense of identity that they are not willing to lose. Work also was seen as a means to structure their time and allow them to continue to be productive and to feel useful. Further, the study highlighted that the notion of unemployment or inability to continue working was a source of anxiety for respondents as it is associated with a subsequent loss of income and structure in their lives (Lim, 2003).

Care responsibilities for family members is a push factor that contributes towards older workers’ exit from the labour market. This may either be eldercare (of elderly parents) or grandparenting responsibilities (Vickerstaff *et al.*, 2012), and existing research shows that such carer responsibilities are prevalent and highly regarded in Singapore’s case (Ward, 1988). Research also shows that flexible work arrangements and leave entitlements for carers are some HR practices that facilitate older workers’, and specifically older women’s, attempts to work past retirement age (Martin *et al.*, 2013; Schalk and Desmette, 2015).

Macroeconomic and Environmental Factors

Pension and Retirement Policies

Existing pension and retirement policies are set at a specific age which varies according to national contexts, with Singapore's set at 55 and 62 respectively (Central Provident Fund Board, 2017a, 2017b) and such policies affect older workers' decision to remain or exit the workforce. Further, in relation to pension, research also identifies between the 'haves and the have-nots, the former being a group of privileged older workers with high levels of job autonomy and secure pensions who can choose how they plan to retire' as opposed to 'less fortunate older workers who are either pushed into or out of work in later life due to factors beyond their control' (Flynn, 2010a, p. 317). This is also influenced by older workers' qualifications, job status and income (Teo *et al.*, 2006b; Flynn, 2010b). For example, older workers with insecure employment or low-wage jobs will find it more difficult to retire due to financial reasons, and this is more pronounced for older women as compared to men (Teo *et al.*, 2006b).

Closely related to the above are retirement policies. On an individual level, retirement is linked to the notion of attaining a period of leisure and rest for older workers (Phillipson, 2004; Phillipson and Smith, 2005; Loretto, 2010) and it is a push factor that contributes to early exit from the workforce. However, it is very much dependent on various factors such as retirement adequacy in terms of savings and pensions, and availability of options to continue working (Loretto, 2010). Thus, employers' policies and practices relating to retirement influences the decisions of older workers considerably (Loretto, 2010). With governments across the world choosing to remove compulsory retirement age as evident in the UK (BBC, 2011) or

to increase retirement age as is the case for Singapore (Yong, 2014), this has implications on employers' HR policies and practices relating to retirement (Loretto, 2010; Ministry of Manpower, 2012). At the organisational level, existing studies have explained its relevance in accordance with the supply-side arguments and the needs of the economy (Phillipson, 2004; Loretto, 2010; Paullin and Whetzel, 2012). The dwindling demand for older workers has been linked to skills obsolescence (Schalk and Desmette, 2015) and the need to pave the way for younger workers justifying the need for older workers to retire (Loretto, 2010). As such, retirement has been perceived as a form of institutionalised ageism (Phillipson, 2004), and this will be elaborated further in the discussion on stereotypes and discrimination subsequently.

Economic Conditions

Research also showed that older workers' labour market outcomes were compromised in times of economic growth and recessions and, as such, warrants the need for relevant policies to address any possible disadvantage or discrimination that affect their employment. During the former, older workers were not generally perceived by employers as a 'traditional source of labour supply' (Arrowsmith and McGoldrick, 1997, p. 53), and this was also due to a lack of skills and qualifications as compared to their younger counterparts for the available jobs (Phillips and Siu, 2012). During recessions, older workers were also more likely to be made redundant or offered early retirement, a common stance shared by employers' and trade unions (Taylor and Walker, 1997, 2003; Debrah, 1998; Hepple, 2003; Taylor, 2003). Further, during economic recovery, the re-employment rate of those aged 50 and above was considerably lower as compared to younger workers (Leggett, 2010).

Age Stereotypes and Discrimination

Another push factor for older workers to exit the workforce is due to age stereotypes and discrimination. The notion of age itself does not convey meanings until it is influenced by social processes and cultural values that result in society and individuals having expectations of age-appropriate behaviours for themselves and others (Macnicol, 2006a). As such, stereotypes are embedded within cultural and societal contexts and are ‘deeply engrained in society and will be slow to change’ (Taylor, 2003, p. 555). McGarty, Yzerbyt and Spears (2002) defined stereotypes as psychological representations of characteristics of people that belong to particular groups, while stereotyping is the process of applying the stereotypical beliefs and assumptions to a particular group (Phillips and Siu, 2012). Associated with psychological perspective on theories of discrimination (Oswick and Rosenthal, 2001), age stereotypes are related to perceptions of older workers’ work behaviour and performance that are based on their chronological age (Oswick and Rosenthal, 2001; Posthuma and Campion, 2007; Posthuma, Wagstaff and Campion, 2012) and may result in discrimination within the workplace when age is used in decisions pertaining to recruitment and selection, dismissal, career promotions and advancements, training and retirement (Posthuma, Wagstaff and Campion, 2012).

Stereotypes may become self-fulfilling prophecies that shape the behaviours of the group that is subjected to stereotyping (McGarty, Yzerbyt and Spears, 2002). In the case of older workers, they have a greater tendency to internalise age stereotypes resulting in lower self-esteem and confidence (Hassell and Perrewe, 1995). For example, older workers may regard age discrimination that they had experienced in the workplace as related to their perceived shortcomings in abilities and performance

and are less likely to report it (Duncan and Loretto, 2004). This is a relevant consideration in Singapore's cultural context, where older workers would prefer to avoid confronting such issues or conflicts for fear of losing one's 'face' or dignity (Debrah, 1996). 'Face' is defined as 'the respectability and/or deference that a person can claim for him/herself from others, by virtue of the relative position he occupies in the social network and the degree to which he is judged to have functioned adequately in the position as well as acceptably in his social conduct' (Dong and Lee, 2007, p. 205). Another aspect of 'saving face' is the idea that by avoiding conflict or confrontations, the individual is also maintaining the dignity of their colleague or superior, and as such, it may contribute towards developing a more positive work relationship (Dong and Lee, 2007). This may result in the reluctance of older workers to report any discrimination against them due to the preference to avoid conflict and save 'face'.

In terms of positive stereotypes, older workers are perceived as reliable (Taylor and Walker, 2003), have good interpersonal skills (Arrowsmith and McGoldrick, 1997) and are loyal and committed to their work. This also translates to lower levels of absenteeism, lower turnover rates and of them having greater job satisfaction (Hassell and Perrewe, 1995; Chiu *et al.*, 2001; Taylor and Walker, 2003). Older workers were shown to be flexible, trainable, loyal and cost-effective (Sterns and Miklos, 1995; Phillips and Siu, 2012). Several cross-cultural studies conducted in both Western and Asian contexts such as in the US, India and Singapore (Ward, 1988), and in the UK and Hong Kong (Chiu *et al.*, 2001), showed that while certain Asian values such as respecting the elders are evident, negative stereotypes continue to persist and are similar to those within the Western cultures. It also highlighted while older workers

within the workplace may continue to suffer from negative stereotypes, those confined to the home with care-giving roles were more inclined to be associated with positive values that include being trustworthy, sympathetic, tolerant, loyal and sincere. This seems to suggest that there was a duality of stereotypes which are context-dependent and may contribute towards identifying certain jobs to be more suitable for older workers in relation to these perceived attributes. However, negative stereotypes are arguably more prevalent and have a higher likelihood of shaping attitudes and behaviours of employers and older workers in the context of the workplace as compared to positive stereotypes (Ward, 1988; Posthuma, Wagstaff and Campion, 2012; Hertel *et al.*, 2014).

Negative stereotypes and attitudes towards older workers are linked to perceptions of the ageing process and the decline of older workers' physical and mental capacity (Oswick and Rosenthal, 2001; Taylor and Walker, 2003) and may include inaccurate judgements that their employers and colleagues may have relating to their cognitive functioning, physical abilities and personality traits as opposed to their actual knowledge, skills or abilities (Posthuma and Campion, 2007; Posthuma, Wagstaff and Campion, 2012). Existing studies have highlighted that managers felt that older workers were difficult to manage and to train (Chiu *et al.*, 2001; Hepple, 2003; Rothenberg and Gardner, 2011; Beck, 2012). They were perceived to be inflexible or unable to adapt and resistant to change (Hassell and Perrewe, 1995; Chiu *et al.*, 2001; Hepple, 2003; International Labour Organization, 2011). Older workers were also assumed to be less creative (Phillips and Siu, 2012), less ambitious and less motivated than their younger counterparts (Chiu *et al.*, 2001). Physically, they were also seen to be not as attractive and weaker than younger workers (Rothenberg and

Gardner, 2011; Phillips and Siu, 2012), which may then disqualify them from certain types of jobs, such as those working in a customer-facing role or jobs that are more labour intensive. Employers perceived them to be less productive (International Labour Organization, 2011; Rothenberg and Gardner, 2011), having lower work performance and therefore having less potential for further development. Subsequently, such negative stereotypes may adversely affect their opportunities for career advancements (Martinez and Kleiner, 1993; Hassell and Perrewé, 1995; Taylor and Walker, 2003; Billett *et al.*, 2011).

Drawing from literature in the field of gerontology, ageism, a term coined by Robert Butler, an American geriatrician, was defined as:

‘a systematic stereotyping of and discrimination against people because they are old, just as racism and sexism accomplish this with skin colour and gender. Old people are categorized as senile, rigid in thought and manner, old-fashioned in morality and skills... Ageism allows the younger generation to see older people as different from themselves; thus they subtly cease to identify with their elders as human beings’ (Butler, 1989, p. 189).

From a psychological perspective, an ageist attitude has been explained as an attempt by individuals to distance themselves from their own fear of mortality and vulnerability associated with old age (Butler, 1989). In contrast to Butler’s definition, it has been proven that the perpetrators can be young, old or of the same age as the victims and this contributes to the pervasive nature of ageism (Martinez and Kleiner, 1993; Oswick and Rosenthal, 2001; Duncan and Loretto, 2004). It is manifested in various forms on both individual and institutional levels (Caldera, 2013).

Ageism may lead to direct or indirect age discrimination against older workers (Taylor and Walker, 1994; Macnicol, 2006a; International Labour Organization, 2011). Direct discrimination occurs when individuals are subjected to less favourable treatment due to their age while indirect discrimination occurs when a management policy or practice places one group of a certain age at a disadvantage over others (Johnson and Johnstone, 2010). Also, in some instances, age discrimination may be deemed to be fair when it is justified by appropriate job criteria as explained by the Heilman's 'lack of fit' model (Oswick and Rosenthal, 2001), related to age-typing of jobs, in which some jobs are deemed to be more suitable for workers of a certain age. The lack of fit model suggests that discrimination is more likely to occur when stereotypical views of older workers become the basis for recruitment and selection (Oswick and Rosenthal, 2001).

Gerontologists have identified four main types of ageism: personal, intentional, unintentional and institutional ageism. Personal ageism encompasses ideas, attitudes, beliefs and practices of individuals that are biased against others based on their older age. This becomes 'intentional ageism' when it involves action being taken to take advantage of older persons such as refusing to hire or train older workers due to their age (Posthuma and Campion, 2007; Posthuma, Wagstaff and Campion, 2012; Caldera, 2013). Unintentional ageism involves discriminatory behaviour without the awareness of the perpetrator, which again can manifest itself in negative attitudes of supervisors and colleagues against older workers. One example is the lack of initiative to assist older workers through improvements in the physical environment in the workplace (Caldera, 2013).

A more pervasive form is ‘institutional ageism’, and it is defined as ‘missions, rules and practices that discriminate against individuals and/or groups because of their older age’ (Caldera, 2013, p. 20). Townsend (1981) argues that the framework of institutions and rules created by society had resulted in the manufacturing of the concept of structured dependency of older persons, in which they were made to be perceived as individuals that were more dependent on others, ultimately resulting in institutionalised ageism (Duncan, 2008). Bearing in mind the strong association between the social construction of age and ageing, these institutions, rules and decisions on healthcare provisions, pensions, retirement and employment reinforce the societal perceptions of older persons and, more importantly, have the propensity to limit their options and adversely affect their lives (Caldera, 2013). This has important implications for public policies and management practices. For example, mandatory retirement has been viewed as the ultimate form of age discrimination against older workers, which has contributed to early exit of older workers from the workforce (Duncan and Loretto, 2004; Caldera, 2013).

Also, in times of economic industrialisation, or recession, the state and trade unions have colluded to legitimise the unemployment of older workers through redundancies (Hepple, 2003) and retirement policies. The ‘fair innings’ argument has also been used to validate this practice as seeing older workers having had their ‘time’ and therefore needing to pave the way for the younger generation, which ultimately strengthens the bias and discrimination against older workers, creating specific age norms within the workplace (Martinez and Kleiner, 1993; Hepple, 2003; Blackham, 2016). These policies legitimised practices based on age and seniority of workers within the workplace (Hepple, 2003) and reinforce certain practices to be deemed as fair discrimination (Oswick and Rosenthal, 2001). However, with the recent emphasis

on the ageing workforce and the need to keep older workers working longer, governments are striving to reverse past policies and removing barriers such as retirement policies to facilitate older workers' employment (Loretto, 2010; BBC, 2011; Ministry of Manpower, 2012; Schalk and Desmette, 2015). In this regard, trade unions' role and involvement are changing in order to address and represent the needs of older workers (Flynn *et al.*, 2013).

While there are recent efforts made in reversing the trends of retirement, with countries removing or increasing retirement age to encourage older workers to remain economically active and independent (Macnicol, 2006b), some provisions within such policies have the propensity to perpetuate age discrimination as opposed to achieving the notion of 'active' and 'successful' ageing that these policies have been associated with. For instance, Singapore's previous Retirement Age Act 1993 and current RAR Act 2012 provides some leeway for management to decide on the suitability of older workers to continue working based on their health condition and work performance. They may be re-employed in the same capacity or in a different job with adjustments to their pay and benefits (Debrah, 1996; Ministry of Manpower, 2014a). This practice may reinforce ageist mindset in which older workers would be perceived as weaker or 'incapable of keeping up with the demands of the modern workplace' (Brownell and Kelly, 2013, p. xii) and requiring adjustments to their position and entitlements at work. Such perceptions may adversely affect a majority of older workers who have experienced age discrimination at work (Rothenberg and Gardner, 2011) and necessitates relevant changes in policies to address such concerns (Taylor and Walker, 1994, 2003; Caldera, 2013).

In terms of gender differences in regard to ageism, women tend to be subjected to ageist attitudes throughout their life span based on their appearance and sexuality, with them being highly valued as young women and becoming socially invisible as they age (Duncan and Loretto, 2004). Within the employment context, the patriarchal nature of organisational life that frames experiences based on men's career chronology or patterns (Duncan and Loretto, 2004) is undisputedly conflicting with the traditional roles and responsibility ascribed to women throughout their life course. For instance, women's traditional roles of child-bearing, care-giving and domestic obligations have resulted in periods of intermittent employment and may have restricted some to part-time employment throughout their life course. As such, women's propensity to accumulate asset, pension and retirement income is curtailed by the gender pay gap, working patterns and shorter career spans, and is especially significant in terms of Singapore's pension system, the CPF, that is based on a mandatory defined contribution system. This lack of financial security explains the higher labour participation rate of older women as compared to older men (Duncan and Loretto, 2004). Further, the effect of discriminatory practices can be magnified for older women who have to contend with the intersection of age and gender discrimination in the workplace (Rosenthal, 1990), and these will be further discussed, when applicable.

Work and Organisation

Despite older workers' willingness to work past retirement age due to the pull factors discussed earlier, statistics indicate a declining trend in older workers' labour force participation rate across the globe (Samorodov, 1999). This had been attributed to retirement and pension policies, unemployment, redundancies, economic development and restructuring (Taylor and Walker, 1994; Samorodov, 1999; Taylor,

2004). In regard to the latter, research had shown that older workers' incompatible and/or insufficient education and training for the jobs available had resulted in difficulty in securing employment (Samorodov, 1999; Taylor, 2004). As discussed in chapter 1, in Singapore's context, the educational and occupational profile of older workers reflects the state of the economy and society prior to Singapore's independence in which they tended to be less educated and held lower-skilled jobs. This then had repercussions on their employability in later life. Singapore's economic restructuring efforts over the years had resulted in a decline of traditional industries such as manufacturing and made it a challenge for older workers to remain relevant and sustain their position in the labour force (Taylor and Walker, 1994; Debrah, 1998; Taylor, 2003), due to the lack of demand for unskilled or low-skilled labour (Teo, 1996; Taylor, 2003). For instance, Singapore's focus on developing a service economy with a concentration on high-end services such as research and development, finance, telecommunications among others (Teo, 1996, p. 272), requires a highly skilled and suitably qualified workforce which may disqualify older workers from available jobs in these areas due to their past education and/or work experience (Teo, 1996; Arrowsmith and McGoldrick, 1997; Taylor, 2003; Tan, 2004b). In some cases, this is exacerbated by employers that prefer to train younger instead of older workers as they anticipate higher returns on investment by training the former (OECD, 2006b).

Undeniably, the existing skills gap between older workers and the needs of the economy has placed older workers at a disadvantage in terms of securing suitable employment (Koh, Lian and Min, 2002; Taylor, 2003; Wan and Tak, 2008; Eyster, Smith Nightingale and Nidoh, 2012), with many at risk of being in 'ghettoised' jobs, which are jobs with unfavourable employment terms and conditions, or experiencing long periods of unemployment (Koh, Lian and Min, 2002; OECD, 2006a; Weller,

2007; Reisman, 2009; Klehe, Koen and De Pater, 2012; Phillips and Siu, 2012; Templer, Wan and Khatri, 2014), and some may choose not to actively look for work due to poor employment prospects (Taylor and Walker, 1994). Consequently, this is manifested in the lower labour force participation rate of older workers (Taylor, 2004) in contrast to younger workers (Reisman, 2009). Further, this trend was more pronounced for older women due to various reasons such as a lack of suitable employment opportunities and the gender pay gap (Lee, 1998; Eyster, Smith Nightingale and Nidoh, 2012).

Age-Friendly Human Resource Policies and Practices

Ageing impacts individuals' physical and mental abilities and necessitates the implementation of compatible age-friendly HR policies and practices that cater to the changing needs of older workers (Sterns and Miklos, 1995; Kooij *et al.*, 2008; Kooij and van de Voorde, 2015). In this regard, HR policies and practices refer to work design and elements that immediately influence and impact employees' work activities (Pak *et al.*, 2018).

The anticipated need to prolong employment beyond retirement and the decline in employers offering lifelong employment (Sterns and Miklos, 1995), combined with an ambivalent attitude towards older workers and the existence of ageism and discriminatory practices, have placed older workers in a precarious situation in terms of securing and sustaining employment in their later lives (Sterns and Miklos, 1995; Taylor and Walker, 1998). Age-friendly HR practices would benefit both older workers and the organisation as explored in literature which suggested that if older workers were educated, trained and managed effectively, they would be an asset and a source of competitive advantage to the organisation (Kooij and van de

Voorde, 2015). This is supported by the conservation model proposed by Yeatts, Folts and Knapp (2000), which views all employees as assets to the organisations. In contrast, the depreciation model assumes that older workers lose their values as they age. The conservation and depreciation models help to explain the underlying rationale of management's policies and practices as well as their subsequent impact on employees. Organisations adopting the conservation model would be likely to have suitable HR policies and practices in place to recruit and retain older workers and address their needs so as to tap into their experience, knowledge and expertise (Yeatts, Folts and Knapp, 2000; Brooke and Taylor, 2005; Armstrong-Stassen, 2008a; Kooij and van de Voorde, 2015). In contrast, with the depreciation model, organisations are more likely to be reluctant to provide opportunities for training and development for older workers and may subject them to redundancies and early retirement (Debrah, 1998; Posthuma, Wagstaff and Campion, 2012).

In Singapore's context, the Tripartite Committee on Employability of Older Workers (TriCom) was established in 2005 consisting of representatives from the government, trade unions and employer organisations. The TriCom was tasked with overseeing and recommending measures to enhance the employability of older workers (Tripartite Committee on Employability of Older Workers, 2006) and subsequently provided guidelines to employers specifically related to HR practices in recruitment and re-employment, remuneration and benefits, job redesign and new work arrangements and training and development (Tripartite Committee on Employability of Older Workers, 2006). In order to understand the types of age-friendly HR policies and practices needed in workplaces to facilitate employment of older workers, Kooij and van de Voorde (2015) categorised them into four bundles,

namely accommodative, utilisation, maintenance and developmental practices, as shown in Table 2a (Kooij and van de Voorde, 2015; Pak *et al.*, 2018).

Accommodative practices	Utilisation practices	Maintenance practices	Developmental practices
Part-time work / semi-retirement	Lateral job movements	Compressed workweek	Career planning
Additional leave	Participation	Ergonomic adjustments to the workplace	Promotion
Exemption from working overtime / night shifts	Second career	Flexible benefits	Training
Reduced workload	Task enrichment	Pay for performance	Development on the job
Demotion		Performance appraisal	
Early retirement		Teleworking	
Prolonged career interruptions			

Table 2a: Types of HR practices

Accommodative practices aim to support older workers that need additional leave, exemption from overtime or to opt for partial retirement. Such practices serve to enable older workers to continue working at lower levels of time commitment when necessary (Pak *et al.*, 2018).

Related to Singapore's context, this research will also consider employers' receptiveness in recruiting and re-employing older workers. This is related to the organisational climate, which is defined as 'group members' shared perceptions of the fairness or unfairness of organisational actions, procedures, and behaviour towards different age groups' (Pak *et al.*, 2018, p. 3). It is measured via perceived discrimination or perceived facilitation of older workers in the organisation. Related HR practices include utilisation practices that 'make use of the knowledge, experience

and competences of older workers, and can be used to help workers return to previous levels of functioning after experiencing a loss. Examples of utilisation practices are job redesign, mentoring roles, participation in decision making, lateral moves and a second career' (Pak *et al.*, 2018, p. 4) as well as teamworking, job autonomy and 'involvement' policies encompassing 'employee voice', feedback groups, information sharing and empowerment (Haile and Smeaton, no date, p. 4).

Kooij (2014) also highlighted maintenance HR practices that contribute towards older workers' ability to work past retirement age. These entail practices that enable older workers to maintain their current level of functioning despite age-related changes. They include 'health checks, performance appraisals, ergonomic adjustments to the workplace and a compressed work week' (Pak *et al.*, 2018, p. 4).

Developmental practices encompass areas pertaining to training and development opportunities that can motivate older workers; enhance and improve employees' knowledge, skills and abilities; and subsequently positively impact their work performance (Kooij and van de Voorde, 2015). These are significant in ensuring that older workers are equipped with suitable skills and abilities in order to remain relevant to the 'increasingly complex labour market' (Pak *et al.*, 2018, p. 3). Further, aligned with changing preferences, priorities and needs related to growing older (Yeatts, Folts and Knapp, 2000), intrinsic job characteristics such as workplace relationships and recognition become more significant with age while extrinsic ones such as pay and promotion become less of a priority (Ng and Feldman, 2012). Relevant practices based on Kooij's bundles of HR practices include developmental practices related to career development, training and promotion as listed in Table 2a.

Further, work design also influences the employment experience of older workers. Factors that influence work design include physical requirements needed in order to perform the work and receiving feedback relating to the job, as well as the environmental conditions (e.g. noise), work schedules, job security, organisational justice and social support (Pak *et al.*, 2018).

Using Kooij and van de Voorde's (2015) bundles of age-friendly HR practices allows for a better understanding of how employers can adopt age-friendly HR practices that have the potential to address the concerns and needs of older workers and contribute towards a positive employment experience. However, as the next section will elaborate, there have been limited changes in terms of employers' HR policies and practices. This then warrants the need to explore the reasons for the lack of age-friendly HR policies and practices and the ways that employers can be encouraged to adopt them via the three-pronged approach advocated by Dickens (1999).

Limited Adoption and Implementation of Age-Friendly HR Policies and Practices

Studies have shown that employers have yet to adopt a strategic response to managing the ageing workforce (Greller, 2012) or in prioritising the need to adopt and implement age-friendly HR practices (Armstrong-Stassen, 2008b, 2008a; Ministry of Manpower, 2012). This is evident in their reactive stance with short-term and temporary solutions (Taylor and Walker, 1998; Armstrong-Stassen, 2008a) as compared to being more proactive and adopting a long-term approach (Taylor and Walker, 2003). Taylor and Walker (2003) highlighted that while employers' policies may not overtly exclude older workers, employers have yet to address the institutional

barriers that have constrained the participation of older workers in the workplace such as existing policies concerning pension and retirement.

Research has shown that negative stereotypes and discrimination have persisted in influencing employers' perception and attitude towards older workers (Harper *et al.*, 2006; Loretto and White, 2006; Teo *et al.*, 2006a; Armstrong-Stassen, 2008a; Loretto, 2010; Beck, 2012; Klehe, Koen and De Pater, 2012). Employers remain quite entrenched in using age as a proxy for their recruitment, training and development policies and practices, with a preference for hiring and training younger workers (Taylor and Walker, 1998). Despite evidence to support positive stereotypes of older workers (Harper *et al.*, 2006; Loretto and White, 2006) negative stereotypes are argued to have a stronger effect and are more prevalent among employers (Ward, 1988; Posthuma, Wagstaff and Campion, 2012; Hertel *et al.*, 2014), which has further impeded efforts in adopting age-friendly HR practices. Other reasons for not adopting and implementing such practices cited by managers included a lack of knowledge and/or expertise in diversity management or in age-friendly HR policies (Cornelius, Gooch and Todd, 2001; Armstrong-Stassen, 2008a; Osman-Gani and Chan, 2009).

In addition, diversity management implies that employees' interests are of consideration when there is a business case associated with their employment. This is the main criticism for the approach as diversity management initiatives in organisations will be contingent on the needs of the business (Cornelius, Gooch and Todd, 2001; Tatli, 2010). For instance, over-emphasis on business needs, organisational priorities, and financial and budgeting constraints have resulted in a limited adoption and implementation of HR practices and policies tailored for older workers (Armstrong-Stassen, 2008a; Tatli, 2010).

Based on this section's discussion on push and pull factors influencing older workers' decision to work past retirement age, the research question that will be addressed is as follows:

What are the push and pull factors influencing older workers' decision to extend work past retirement?

2.4. The Concept of Equality and Older Workers

Equality can be understood as striving to ensure equal participation of all in society, based on equal concern and respect for the dignity of each individual (Fredman, 2003). While it is relatively easy to adopt a definition for the concept of equality, deciphering it within a specific context and to comprehend the approaches and varied meanings that it may hold proves to be a daunting task. Unlike other protected characteristics such as gender, race and religion, age was only incorporated into equal opportunities agendas in the late 1990s (Duncan, 2008) and only recently have issues concerning age discrimination increasingly gained attention (Fredman, 2003) especially in the area of public policy. This growing emphasis on age discrimination faced by older workers coincided with the pressing concerns relating to affordability and sustainability of pension and healthcare provisions of a fast-growing segment of older people within the population (Duncan, 2008).

Further, some studies have argued that the social stigma associated with ageing and older people contributed to the negative perceptions of them being burdensome and of 'being no further use to society' (Fredman, 2003, p. 22; Martin *et al.*, 2013), and that these are a 'result of the power structure of society not of the process of ageing by itself, nor, primarily, of the individual characteristics of older people' (Wilson, 1997, p. 343). As such, based on the structured dependency theory, this suggests that

‘many of the disadvantages of old age are socially created’ (Wilson, 1997, p. 343) and some of these include ‘the imposition and acceptance of earlier retirement; the legitimization of low income; the denial of rights to self-determination in institutions; and the construction of community services for recipients assumed to be predominantly passive’ (Townsend, 1981, p. 5). Consequently, this results in undesirable practices that have adverse impact on older people in areas such as employment (Fredman, 2003).

The notion of equality has been associated with the pursuit of social justice through striving for procedural justice or representative outcomes (Kaler, 2001; Noon and Ogbonna, 2001). ‘Equal opportunities’ is not a unitary or straightforward concept and is closely intertwined with the objectives that it aims to achieve. Jewson and Mason (1986) proposed two distinct ideal-types in advancing equality, namely the radical and liberal approaches, and these will allow for an understanding of the approach adopted in addressing issues relating to older workers in Singapore.

The radical approach is concerned with equalising outcomes, with a focus on fair and equal distribution of rewards and positive discrimination (Richards, 2001). It is linked to the use of quotas and targets to ensure representation of minorities and disadvantaged groups within the workforce to specified levels as evident in the US (Kaler, 2001). In this instance, attaining these quotas and targets resulting in a fairer representation of all social groups within the workforce signals the success of the equal opportunities policies (Kaler, 2001; Kirton and Greene, 2010). This approach attempts to rectify systemic discrimination and recognises that rewarding individuals based on merit alone may conceal the ‘value judgements and stereotypes’ imposed by one dominant group on another, thus placing the latter at a disadvantage (Kirton and

Greene, 2010). Cockburn (1989), however, argues that the radical approach is seen to be masking the real causes of inequality and deemed undesirable by those from disadvantaged groups themselves, such as women and those from ethnic minorities as well as older workers as they would rather not be treated as a 'special case' or reinforce themselves as a liability within the context of the workplace (Billett *et al.*, 2011). Further, this approach was not favoured in countries such as the UK and Singapore and is slowly losing its relevance in the US as diversity management gains popularity (Kaler, 2001; Oswick and Noon, 2014).

In contrast, the liberal approach aims to provide equality of opportunity by putting in place fair procedures (Richards, 2001) enabling all individuals to equally compete for rewards (Kirton and Greene, 2010). Based on the philosophy of sameness and that those that are alike should be treated alike (Fredman, 2003), it advocates that individuals are given equal consideration, 'given access and to be assessed within the workplace as individuals regardless of their social group' (Kirton and Greene, 2010, p. 118). As such, it places strong emphasis on the principle of recognising individual merit, as opposed to providing social justice based on equality of outcomes in relation to under-represented or disadvantaged groups (Richards, 2001).

Based on the above definitions, the idea and policies pertaining to equality within Singapore's context are aligned with liberal approaches, subscribing to the ideals of meritocracy while promoting and striving for procedural justice. Meritocracy has been the main organising principle for allocation of resource and talent. Meritocracy, 'as the rule of merit, may be conceived in a broad sense as a practice that rewards individual merit with social rank, job positions, higher incomes, or general recognition and prestige' (Tan, 2008, p. 8). As such, as long as the procedures put in

place are not discriminatory, then it accepts the inevitability of unequal outcomes as a result of merit-based competition (Kaler, 2001; Tan, 2004b, 2008). This is further supported by the view that with seemingly fair procedures in place, individuals are more receptive to organisational decisions even if they are not the beneficiaries of the process (Bassett-Jones, 2002). However, while meritocracy advocates rewarding individuals by their merit, free from stereotypical judgements (Fredman, 2003), observers have argued that isolating merit by treating people equally, and as ‘superficially the same, can be a practice that ignores and even conceals the real advantages and disadvantages that are unevenly distributed to different segments of an inherently unequal society, a practice that in fact perpetuates this fundamental inequality’ (Kaler, 2001; Tan, 2008, p. 22; Martin *et al.*, 2013).

This then brings us to assessing the impact of equality and meritocracy on older workers. Fredman (2003) argues that sole reliance on the notion of meritocracy results in a limited concept of equality. This is especially so when the concept of merit itself is relative and usually measured against a specific or existing norm. In the case of older workers, the negative stereotypes associated with them are likely based on a comparison against younger workers (Patrickson and Ranzijn, 2003; Martin *et al.*, 2013). More importantly, the reliance on merit for job allocation also assumes that older workers should fit the job as opposed to employers making changes to better accommodate their needs.

With the growth of a knowledge-based economy, older workers would undoubtedly face critical challenges in staying relevant within Singapore’s workforce (Debrah, 1998). Reliance on meritocracy combined with privileging younger workers as compared to older workers further constricts employment and re-employment

opportunities for older workers, resulting in their withdrawal from the labour market (Billett *et al.*, 2011). With Singapore's emphasis on education qualifications, older workers may face difficulties in staying employed or finding employment. In some instances, this can be construed as indirect discrimination against older workers, who tend to hold lower qualifications (Fredman, 2003), which is 'reflective of the state of the economy and society prior to Singapore's independence' (Teo *et al.*, 2006c, p. 21). Furthermore, it is found that older women and older persons from ethnic minorities also tend to hold lower educational qualifications (Phillips and Bartlett, 1995), which subsequently translates into lower labour force participation (Teo *et al.*, 2006c). In this case, Fredman (2003) proposed that such inequalities should be addressed by requesting employers to provide justifications for setting certain hiring criteria and to demonstrate that there are no other alternatives in assessing the suitability of an older applicant who may possess skills and experience (Martin *et al.*, 2013) in lieu of qualifications.

Another significant aim of equality is providing choice and ensuring that obstacles to exercising these choices by older workers are eliminated. The removal of age-related criteria as evident in mandatory retirement policies is seen as one example in which autonomy is given to older workers to decide on when they wish to retire. However, in practice, as Loretto aptly terms it 'the myth of the empowered worker' (2010), choices and autonomy of older workers are still constrained. Early retirement schemes, redundancies and inability to secure employment opportunities continue to be pegged on one's age instead of abilities (Fredman, 2003; Billett *et al.*, 2011).

As previously highlighted, Cockburn (1989) proposed a move away from the liberal-radical dichotomy and identified the short and long agenda for engendering

equality. The short agenda has been likened to the liberal approach coined by Jewson and Mason (1986; Richards, 2001) while the long agenda aims to be more transformative in nature by recognising power relations, processes and acknowledging the plurality of motives and interests of disadvantaged groups and organisations that can affect equal opportunities policies. It also advocates for the involvement of trade unions and activist groups in addressing issues of equality. With an attempt to be more comprehensive in advancing equality, the transformative approach may hold potential in driving change in organisations.

Despite decades since the inception of equal opportunities policies, their effect on addressing discrimination has not been as desired (Cockburn, 1989; Dickens, 1999, 2005; Hoque and Noon, 2004). Findings have shown that the uptake of equal opportunities policies have not been uniform across different organisations. With a lack of existing literature on Singapore, and taking the UK as an example, findings from the British Workplace Employee Relations Survey (WERS), which is a national flagship survey conducted since 1980 relating to employment relations and undertaken by managers, workers' representatives and employees (The Workplace Employment Relations Study, 2011), showed that such policies are more common in larger firms (Kersley *et al.*, 2006), in workplaces that are a part of a larger organisation, in unionised workplaces and in organisations with a designated relations specialist (Hoque and Noon, 2004; Kersley *et al.*, 2006). However, the problem of discrimination still persists as a result of a lack of substantive change in practices (Taylor and Walker, 2003; van Wanrooy *et al.*, 2011). From the discussion on push and pull factors pertaining to older workers' decision to remain working past retirement age, it is evident that employers' willingness to recruit and retain them through availability of age-friendly HR policies and practices is pivotal to their

decision. However, a lack of such practices and the existence of age discrimination has adversely affected labour market participation of older workers and necessitates the involvement of different drivers to engender better employment practices in the workplace. This will be discussed next in the light of Dickens' (1999) three-pronged approach.

2.5. Dickens' Three-Pronged Approach

Dickens' work on equality and diversity employment issues has made a major contribution in these areas. Various anti-discrimination initiatives and approaches have gained acceptance and dominance at different periods of time over the past decades (Oswick and Noon, 2014), and Dickens' work had contributed towards a better understanding of the impact of legislation in driving equality (Dickens, 1997, 2006, 2007, 2012b). In terms of legislation, she posited that 'state intervention is central to an equality agenda because the market tends to produce discrimination, not equality' (Dickens, 1999, p. 13). However, the extent of state intervention is determined by factors such as ideological positions and perception of its need and desirability (Dickens, 2007). In her work, Dickens had discussed and highlighted the important role of legislation in tackling inequality, discrimination and disadvantage. For instance, some of the indirect impacts of the law include 'agenda setting (which areas of inequality are deemed important and prioritized by employers and trade unions); the existence and coverage of equal opportunity policies, data collection and monitoring of the workforce; and shaping employer human resource policy and practices' (Dickens, 2007, p. 487). Further, while critics point out that legislation merely encourages compliance, Dickens (2007) argued that, firstly, compliance is assumed to be insufficient and that instead, the focus should be on what compliance

entails. Secondly, she specified that without legislation, the alternative would be business-driven approaches and there is no strong supporting evidence that would be effective in engendering equality. As such, legislation can act as a catalyst as highlighted by Cunningham and Hames (2001), as well as Blackham (2016) among others, and importantly, legal regulation ‘has been a necessary (if not always sufficient) condition for the social partners to even consider addressing equality issues’ (Dickens, 2000a, p. 33)

However, while legislation offers a viable avenue to tackle inequality, its impact has been limited despite being in force for decades. Dickens’ work outlining the role and impact of legislation identified various factors that had impeded its potential in advancing equality. For instance, Dickens identified that the concern for fairness had a limit in that ‘human rights/equality arguments are not privileged over those of economic efficiency’ and this becomes problematic when equality is ‘subordinated to the goals of economic efficiency’ (Dickens, 2007, p. 468). However, she also acknowledged that where there is an economic benefit linked to equality then it may help in promoting and gaining support for legislative intervention (Dickens, 1999, 2007). Further, Dickens argued that the individualised model which focuses more on individual rights as opposed to social action hinders the effectiveness of legislation. It is more concerned with a ‘negative non-discrimination model rather than a positive equality model’ (Dickens, 2007, p. 467). In this regard, legislation has not been leveraged as a way to promote equality as employers are not legally obliged to take steps to further equality in the workplace such as through monitoring or to increase the participation of minority groups in the workforce (Dickens, 1997).

Other problems with the individual enforcement model include the complex process that complainants need to undergo and also the assumption that they are aware

of their rights and the ability to enforce these rights (Dickens, 2012b). Dickens also pointed out that there were problems with the tribunal ‘making legal errors; applying incorrect legal standards; subjecting employers’ explanations to only superficial investigations and placing reliance on irrelevant or subjective evidence, all to the detriment of complainants and consistency of approach’ (Dickens, 2007, p. 477), and these were to some extent explained by the preference to ensure that the law did not overburden employers (Dickens, 2007). It is not surprising that remedies to discrimination are limited to compensating the affected individual(s) as opposed to rectifying employers’ practices and addressing social group disadvantage (Dickens, 2007). However, despite its shortcomings, legal enforcement has the most influence when organisations plan, design and implement equality policies and practices as shown in studies conducted by Foster and Harris (2005) and Roper and Tatli (2014).

Another significant area that Dickens’ work covered included the shift from equal opportunity approaches to diversity management. She highlighted the fact that ‘the dominant mobilising vocabulary shifted in the late 1980s from social justice and morality or the need for legal compliance to arguments based on a business case for equality’ (Dickens, 1997, p. 286). The business case for equality action is promoted by the state, equality agencies, employers’ organisations and business groups (Dickens, 1997). Other reasons attributed to the ascendancy of the business case include the alignment between organisational or employer self-interest as a rationale and the liberal market model evident in the UK and the importance of the business case in gaining support from employers (Dickens, 1997).

However, as the business case approach was aligned with the trends of deregulation and individualism, it resulted in the privatisation of the responsibility for equality at work (Roper and Tatli, 2014). It is this emphasis on individualism and

voluntarism that attracted criticism (Dickens, 1999; Noon, 2007; Ram and Jones, 2008; Flynn, 2010a). Dickens stated that ‘the limitations arise from the fact that business case arguments are inevitably contingent, selective and partial, and often underplay the wider context within which business case rationales are having to be pursued. This wider context is often one where short-term market pressures are given priority’ (Dickens, 1999, p. 9). She also said that there is no guarantee of matching the needs of different disadvantaged groups with the needs of the business as evident in the lack of its impact in improving the position of women and ethnic minorities in the workplace (Dickens, 1997, 2000b). Further, the association and emphasis on the business case and equality also meant that the objectives of social justice become less significant and obscure structural inequalities (Dickens, 1999; Noon, 2007; Tatli, 2012) when employers choose to ‘utilise, rather than act to confront, the existing gender and race order’ so as to gain short-term benefits from the ‘exploitation of women and ethnic minority workers as a cheap and flexible (easily disposed of) workforce’ (Dickens, 1997, p. 287).

Despite the criticisms of the approach, Dickens acknowledged that business case arguments are important and may help stimulate equality action in the workplace. However, for this to happen, equality cannot be left to individual employers as it is then ‘likely to be partial and contingent and can risk ‘fair weather’ equality’ (Dickens, 2007, p. 474; Noon, 2007). Therefore, the significance of business case arguments for equality such as its benefits at the organisational and societal levels must be articulated (Dickens, 1997, 1999) so as to encourage employers to take action.

Another avenue to engender equality in the workplace is via trade unions. Dickens stated that trade unions play an important role in equality bargaining (Dickens, 2000a). Firstly, through consulting and negotiating with employers, it may

help in fostering a less adversarial relationship and increase the levels of trust between unions and employers (Dickens, 2000b). Arguably, trade unions can widen the agenda, expanding the scope and priorities in collective bargaining (Dickens, 2000b) as evident in ‘achievements resulting from equality bargaining (mainly concerning gender), both in the securing of benefits likely to be of particular interest to women through the injection of an equality dimension into common areas of collective bargaining, such as pay’ (Dickens, 1997, p. 288).

Secondly, trade unions are also able to leverage on legislation in their engagement with employers, help to translate formal rights into substantive changes in the workplace (Dickens and Hall, 2006) and ensure and establish good equality practice in the workplace (Budd and Mumford, 2004; Dickens, 2004). For instance, unions can use it as a lever for negotiations as well as to reiterate the costs and benefits associated with legal compliance to employers (Dickens, 1997). Dickens also indicated that in unionised workplaces, unions are able to assist employers in handling equality-related issues on a joint basis, adding to the legitimacy of initiatives, reducing any resistance to them and increasing the compatibility between employees’ needs and employers’ policies and practices (Dickens, 2000b).

However, one of the challenges that trade unions face would be the need to ensure internal equality whereby both typical and atypical workers that do not constitute part of the traditional workforce are effectively represented. This is especially significant as the legitimacy of unions rest on their ability to represent and mobilise their members effectively (Dickens, 1997, 2000b).

From the above discussion on Dickens’ work on equality, she argues that rather than depending solely on the business case or treating each approach in a discrete

manner, it was more relevant to adopt a three-pronged approach towards equality in the workplace (Dickens, 1999). This is especially relevant in that she had outlined the merits and weaknesses of the different prongs. For example, acknowledging that while legal compliance is a significant driver to stimulate equality in the workplace, there is a tendency to ‘view legal rights as business burdens to be minimized’, which can often result in ‘subordination of social goals to those of efficiency’ (Loretto, Duncan and White, 2000; Dickens, 2007, p. 469). In this regard, Dickens does not dismiss the business case argument relating to efficiency but instead advocates that the emphasis must be made for both business and social grounds (Dickens, 1999, 2007). This is critical as sole reliance on the business case approach has not delivered the desired outcomes in engendering equality in workplaces (Tatli, 2012). Dickens (1999) as well as others (Duncan, 2003; Noon, 2007; Flynn, 2010a; Tatli, 2011; Klarsfeld, Ng and Tatli, 2012) have reiterated that employers’ perception of such arguments may vary and ‘depend upon factors such as the competitive strategy being pursued, the labour market position and the current composition of the workforce’ (Dickens, 1999, p. 10; Hoque and Noon, 2004), and as such may result in a contingent and piecemeal approach towards equality. This therefore necessitates the involvement of trade unions in advancing equality via collective bargaining, mediating and advising employers on legal obligations as well as articulating the business case. This three-pronged approach to equality with a combination of both legal and joint regulation ‘through committed trade unions and strong organisational commitment are viewed as a promising way ahead’ (Gagnon and Cornelius, 2000, p. 70). Apart from studies based in Italy (Murgia and Poggio, 2014) as well as a myriad of research as cited above which are based in the UK, the three-pronged approach has not been widely adopted to assess equality

initiatives in other national contexts. The subsequent sections look at each prong in further detail and address age equality in the Singapore context where applicable.

In reviewing Dickens' work in the area of equality and diversity, specifically, in using the three-pronged approach (1999) as a framework in this research, there are caveats to be taken into consideration. Firstly, the different institutional context must be acknowledged. For example, the UK has had a considerably longer history in tackling discrimination on various grounds such as gender, ethnicity, religion, disability, age among others as compared to Singapore. One example is the influence of EU Directives (Thomas, 1990; Cunningham and James, 2001; Dickens, 2007; Bamber and Pochet, 2010; Tatli, 2010) and the changes in legislation that are linked to the different parties in power (from Conservatives to Labour) over time (Dickens, 2006; Dickens and Hall, 2006). In this regard, Singapore, having had only one dominant party in power since 1959 (Tan, 2008) as outlined in chapter one has adopted a cautious approach in amending the terms stipulated in the RAR Act 2012 since its enactment. However, some similarities can be drawn in terms of the preference for a neo-liberal ideology and a light touch approach between both the UK and Singapore. For instance, as highlighted by Dickens and also in the subsequent section on legislation, the reduced coverage offered by employment regulations and the enforcement model in place in the UK was done to ensure that there was no 'unreasonable regulatory burdens' on employers (Dickens, 2006, p. 301). Similarly, as discussed in chapter one, in Singapore's context, the emphasis on the country's economic interests and competitiveness had also resulted in the state's reluctance to introduce a minimum-wage law or to provide greater protection for low-skilled foreign workers (Liow, 2012) and in the absence of research on this issue, it is possible to speculate that the same reasoning may also apply for the lack of a broad anti-

discrimination legislation to-date. In this regard, despite the different institutional context and legislation in place, there are some similarities in terms of the light touch approach preferred, the individual-enforcement model in place in both UK and Singapore and this then allows for an understanding and exploration of possible outcomes resulting from the RAR Act 2012 in addressing age discrimination against older workers in the workplace which will be further elaborated in subsequent sections.

Secondly, related to the institutional context, the industrial relations systems in both countries are also different. It is important to highlight this because Dickens work as discussed in the preceding section mainly focused on the mechanisms that trade unions can leverage in order to drive the equality agenda in the workplace and did not specifically discuss the changes in the environment that trade unions operate in over time. For example, the co-ordinating body of British trade unions, Trade Unions Congress (TUC) had a say in matters pertaining to legislation and policy relating to the interests of the labour movement but this changed when the Conservatives came into power in 1979 and the hostile environment resulted in a decline in trade unions involvement in matters concerning social, economic and legal policies (Dickens, 2006). This situation has since changed with some support for union organising and recognition (Dickens and Hall, 2003) and on a wider level, trade unions are 're-establishing their role as 'social partners' in the political process' (Kirton and Greene, 2005, p. 174).

In Singapore's context, while trade union movement had a tumultuous past in the early days following Singapore's independence, the various legislation put in place in the 1960s had managed to regulate and define their role as discussed in chapter one.

The NTUC makes up one of the tripartite partners and works closely with the state, the SNEF and other tripartite committees in policy-making and administration of funding schemes and initiatives. In this regard, as a tripartite partner, there is a close relationship between the trade unions, the state and other tripartite agencies, allowing for a more concerted and collaborative effort in tackling employment related issues in Singapore (Singapore Tripartism Forum, 2011a; Sheldon, Gan and Morgan, 2015). One example would be that while trade unions were relatively sceptical about the business case agenda in the UK, this was not the case in Singapore. Trade unions worked with tripartite agencies to support and push the business case arguments for hiring and retaining older workers prior to the introduction of legislation. This will be discussed further in the subsequent sections of this chapter.

The differences in the institutional contexts are critical in understanding the governmentality and policy environment in which Dickens work was based on in the UK and as such, it cannot be completely transposed into Singapore's context. Factors that are unique to the Singapore's institutional context and industrial relations system must be taken into consideration for a more nuanced understanding of the issues, policies and initiatives associated with age discrimination.

Diversity Management: The Business Case Approach

The concept of diversity management first began to gain attention in the US following the publication of Workforce 2000: Work and Workers for the 21st Century, a report published by the Hudson Institute in 1987 (Kandola and Fullerton, 1998a; Tatli, 2010; Oswick and Noon, 2014) that highlighted a significant demographic change in the workforce. This was then picked up by researchers and by the 1990s, diversity management had gained prominence in the UK (Kandola and Fullerton,

1998a; Tatli, 2010) and Europe and made its way to Asia in recent years (Chia and Lim, 2010).

Subsequently, the changes in the composition of the workforce have contributed to the growing interest in diversity management (Hyman *et al.*, 2012). An increase in the number of individuals from ethnic minorities, those with disabilities, women, and older workers has resulted in a ‘growing sensitivity’ to the discrimination that they may face in gaining employment (Kandola and Fullerton, 1998d; Pringle, 2009) triggering various initiatives focused on increasing their participation in the workforce (Kandola and Fullerton, 1998d). With the persistence of negative stereotypes that adversely affect older workers’ employment and re-employment opportunities, governments have turned to the business case since the 1990s in a bid to change employers’ perceptions and attitudes (Duncan and Loretto, 2004).

The ascendancy of the business case as an alternative approach is also attributed to its alignment with neo-liberal ideology that has a preference for soft approaches as opposed to legal compulsion (Hyman *et al.*, 2012). This is apparent in Singapore’s context as it is aligned with the government’s stance in not enacting a broader anti-discrimination legislation (Chia and Lim, 2010) and instead focusing on educational and promotional efforts via campaigns and advertising. An example is the ‘Tap into a wealth of experience’ advertising campaign spearheaded by the TAFEP in 2014. It consisted of a series of television and print advertisements that advocate employers to focus on employment of individuals based on their skills and experience as opposed to discriminating against applicants based on their age (TAFEP, 2014d). The TAFEP has relied heavily on the business case rhetoric in building a case for diversity management, to ensure that employers adopt non-discriminatory practices

and provide equality of opportunity. This is evident on its website and in its publicity campaigns for recruiting and retaining older workers where the focus is on the skills and experience of the workers and not their age (TAFEP, 2014e). However, there is a lack of research in Singapore's context that explore employers' understanding and response to the business case for older workers.

In addition, the voluntary nature associated with diversity management also accords organisations with more flexibility to tailor policies and practices to their organisational needs and goals (Hyman *et al.*, 2012). It has also been suggested that the lacklustre results achieved over the years from anti-discrimination legislation (Dickens, 1999, 2005, 2007; Cunningham and James, 2001; Gagnon and Cornelius, 2002; Pringle, 2009; Tatli, 2010) prompted a different approach towards furthering the equality agenda.

Understanding the Business Case Rationale

Thomas (2005) defined diversity as 'a mixture of differences, similarities, and tensions that can exist among the elements of a pluralistic mixture' (Thomas, 2005, p. 124; Lillevik, Combs and Wyrick, 2010). In contrast to approaches based on equal opportunities and affirmative action, which identifies certain protected characteristics such as gender, ethnicity, religion, disability, sexual orientation and age as evident in the EU directives that subsequently influenced the national equality legislation of EU member countries (Thomas, 1990; Cunningham and James, 2001; Dickens, 2007; Tatli, 2010), diversity management broadens the scope to focus on difference and inclusion (Tatli, 2010). While some have used a narrow definition of diversity by identifying traits such as ethnicity and gender, others have added age, sexual orientation, disability, employment status, tenure, function, educational background,

lifestyle, religious values and beliefs to the list (Tatli, 2010; Oswick and Noon, 2014). One of the most influential definitions encompassing various traits was coined by Kandola and Fullerton (1998c):

The basic concept of managing diversity accepts that the workforce consists of a diverse population of people. The diversity consists of visible and non-visible differences which will include factors such as sex, age, background, race, disability, personality, and work style. It is founded on the premise that harnessing these differences will create a productive environment in which everyone feels valued, their talents are fully utilised and organisational goals are met.

The above definition highlights the shift from group differences to one that emphasises the importance of individual differences (Kirton and Greene, 2011) and organisational goals. It places an emphasis on economic outcomes for organisations while excluding notions related to discrimination and equal opportunities (Pringle, 2009; Tatli, 2010).

Potential Benefits and Impact of the Business Case Rationale

In the case of older workers within the labour force, diversity management's emphasis on individual differences and organisational goals via the business case argument raises two possibilities, namely, the ability to recognise the heterogeneity that exists among older workers and the ways in which management's decisions concerning recruiting and retaining older workers take organisational objectives into consideration.

Aligned with strategic human resource management's (SHRM) resource-based view, the International Labour Organisation (ILO) strongly advocates for company-

run diversity programmes that can change the negative perception of older workers to one that views them as a valuable resource and capitalises on their abilities and strengths (International Labour Organization, 2011; Kooij and van de Voorde, 2015), enabling employers to tap into this segment of the workforce in order to meet their recruitment needs (Arrowsmith and McGoldrick, 1997; Billett *et al.*, 2011). Within Singapore's current economic context, reasons such as labour shortages arising from an ageing workforce and the changing profile of the workforce have reinforced the need for organisations to better manage diversity, an argument that has been put forward by Singapore's tripartite committee to encourage employers to adopt fair employment practices (TAFEP, 2014e).

Given the changing workforce demographics and tight labour conditions as evident in Singapore in recent years, organisational flexibility is another benefit claimed by proponents of diversity management. With enhanced flexibility, employers will be better placed to design their processes, systems and procedures to cater to a diverse workforce. This includes tailoring the employment benefits and work patterns to suit the needs of individual employees. For example, as flexible work arrangements within organisations in Singapore remain scarce, Singapore's Ministry of Manpower provide grants to incentivise and encourage employers to implement such practices to address the needs of older workers (Saad, 2015) and which can improve retention rates, reduce turnover and absenteeism (Kandola and Fullerton, 1998b). This proves to be crucial as older workers are more inclined to remain or re-enter the workforce if they are given the option of flexible work arrangements (Ollier-Malaterre *et al.*, 2013; Finkelstein, 2015).

Other benefits highlighted to employers include a better public image and reputation as a fair employer (Lievens, Van Hove and Zacher, 2012; Ruigrok, 2012), positive work environment with improved staff relations, morale and job satisfaction that subsequently provide organisations with an increase in productivity and a competitive advantage (Kirby and Harter, 2003). But the lack of concrete evidence to directly link these benefits to diversity management has left employers unconvinced of the business case argument (Kandola and Fullerton, 1998b).

While there is some evidence that employers do recognise a business case for retaining older workers in response to the tight labour market, skills shortages and to promote diversity within the workforce (Taylor and Walker, 1994; Robinson and Dechant, 1997), its impact is still limited, as manifested in the persistence of early retirement patterns (Taylor and Walker, 2003) and in the modest increase in labour force participation of older men and women in Singapore in recent years. Such minimal impact can be partially attributed to the close association of the business case with employers' cost-benefit analysis (Kaler, 2001).

One of the challenges relating to the business case is the difficulty in discerning the actual differences between diversity management and equal opportunities approaches, and it also leads to scepticism that diversity management was a 'smokescreen' or distraction away from issues pertaining to equality (Kaler, 2001; Noon and Ogbonna, 2001; Greene and Kirton, 2004; Tatli, 2010). Further, aligned with neo-liberal ideals, and the increasing preference for less state intervention and regulatory enforcement, the diversity management approach positions employers as the key actor in deciding and acting on equality initiatives within the workplace (Dickens, 1999). While proponents of the business case argue that it is good for

business, its impact has been less than desired in terms of driving employers to change or improve their HR policies and practices so as to accommodate diversity in the workforce (Robinson and Dechant, 1997). Existing research shows that organisational needs and objectives continue to take priority (Noon, 2007) with management being more inclined to prioritise time and resources for tangible and short-term business objectives (Robinson and Dechant, 1997). This is further compounded by the fact that the efforts and impact of diversity management are not as straightforward to measure and evaluate as they may not be easily expressed in financial terms (Robinson and Dechant, 1997; Dickens, 1999). These factors result in a piecemeal and contingent approach towards equality (Robinson and Dechant, 1997; Dickens, 1999; Kaler, 2001).

To date, research relating to diversity management within Singapore's context has been sparse (Osman-Gani and Chan, 2009) as it was only included in academic discourse a decade ago, which is recent compared to research within the western context (Chia and Lim, 2010). However, with tripartite partners' recent emphasis on the business case in driving employers to adopt fair work practices, the research aims to explore this in relation to employers' inclination to adopt and implement age-friendly HR policies and practices:

In what ways has the business case for older workers been perceived and acted on by employers in relation to adopting and implementing age-friendly HR practices in the workplace?

Further to the above research question, the research aims to explore employers' understanding of the business case arguments as well as to explore the age-friendly HR policies and practices that have been adopted as a result of the business case.

Trade Union Involvement

In reference to Dickens' (1999; Kersley *et al.*, 2006) three-pronged approach in achieving equality, this section will explore trade unions' role and involvement in engaging employers via the business case argument, collective bargaining and legislation. With a lack of literature that specifically looks at the involvement and impact of trade unions in regard to addressing equality and diversity issues pertaining to Singapore's ageing workforce, examples from a broader international context will be referred to when applicable.

With the challenges brought about by an ageing workforce looming, trade unions are faced with a different set of issues on their agenda. For instance, within the British context, four main areas that are addressed by trade unions pertaining to work and retirement include the cessation of financial dependency on work, rewarding retirees for a lifetime of work, freeing up jobs for younger workers and preventing employers from using older workers as a source of cheap labour (Flynn, 2014). These issues are applicable in Singapore's context as well. Trade unions are needed to represent the potentially conflicting interests of older members, namely, their option to take early retirement and to gain access to their pension and for those that prefer to continue working, they are able to do so with favourable work conditions (Flynn, 2014). This is especially pertinent as more governments are moving towards extending or removing retirement age, closing off routes to early retirement and making access to pensions more difficult than before (Loretto, 2010) or, as is evident in Singapore's situation, the RAR Act 2012 had undergone a series of revisions with the aim of increasing the retirement and re-employment age to 67 from July 2017 (Ministry of Manpower, 2018d). This places added pressure on older workers who must either

remain in employment or secure re-employment opportunities to avoid a situation of not having a source of income in later years (Sterns and Miklos, 1995; Phillipson and Smith, 2005). Furthermore, employment should also not be in unfavourable conditions where they are offered low wages and insecure employment contracts, or where in some cases they become peripheral workers who are dispensable as dictated by business priorities (Armstrong-Stassen, 2008b; Billett *et al.*, 2011).

Trade Unions' Involvement and Impact on Employers' Age-Friendly HR Policies and Practices

Trade unions in Singapore operate within a tripartite framework characterised by close cooperation between state, labour and management (Leggett, 2009; Kuruvilla and Liu, 2010). Using Kochan and Osterman's (1994) 'mutual gains' model, Chew and Chew (2011) elaborate on the macro-focused approach of unions in Singapore, in that it works alongside the tripartite partners in order to achieve the national objectives related to economic gains and productivity. Arguably, this underlying philosophy shapes the unions' role and approach when engaging employers via the business case, voluntary initiatives and legislation.

In the wider context, the concept of diversity management and trade unions' role and involvement have been marked by tension. In the latter, the main focus is on individual differences, allowing and relying on management's prerogative in adopting and implementing relevant policies which are essentially based on organisational needs as opposed to trade unions' focus on pushing for and achieving social justice (Kaler, 2001; Noon and Ogbonna, 2001; Greene and Kirton, 2004; Kirton and Greene, 2011). Further, complete emphasis on individual differences would also render trade union representation irrelevant as it becomes a challenge for them to develop specific

campaigns based on individual as opposed to group differences (Greene and Kirton, 2004). In Singapore's context, as part of the tripartite model based on advisory and guidelines that Singapore chose to adopt as opposed to a broad-based anti-discrimination legislation (Chia and Lim, 2010), the tripartite partners have leveraged the business case as a basis to persuade employers to adopt non-discriminatory HR policies and practices (TAFEP, 2014a). As such, NTUC and its affiliated unions have propagated the business case arguments for recruiting and retaining older workers via the TAFEP website and advisory services since 2006 (TAFEP, 2014e).

While there is a lack of research on trade union engagement in equal opportunities and diversity management, specifically in Singapore's context, research done in the UK has shown that trade unions in general are in support of anti-discrimination legislation and may perceive the concept of diversity management as a threat due to its lack of focus on social justice and its emphasis on the business case (Greene and Kirton, 2004). This research argues that with the tripartite model, the converse holds true in Singapore's case whereby tripartite partners including the MOM, the SNEF and the NTUC as well as its affiliated unions preferred to opt for a soft approach to drive equality practices on the basis of the business benefits that it brings to employers (TAFEP, 2013, 2014a), as opposed to a hard approach solely based on legislation (Chia and Lim, 2010). Also, similar to Dickens' (1999) three-pronged approach, it recognises the merit for trade unions to leverage the business case rationale in order to seek employers' compliance with legislation or to promote equality practices in the workplace. This can be achieved by highlighting the penalties that may result from non-compliance or discriminatory practices (Dickens, 1999; Gutman, 2012).

Relating this to Singapore's context, the NTUC with its affiliated trade unions is an important mechanism in propagating the merits of diversity management to employers through dissemination of information, guidance and social dialogue (Dickens, 2000a; Bacon and Hoque, 2015). Aleman's (2009) study relating to tripartism in new democracies suggests that tripartism based on consultation and social dialogue, underlined by solidarity and concerted effort among social partners, can deliver desired outcomes. He highlights the fact that unions with close ties to the government are also more influential politically and economically (Aleman, 2009), and this view is further reinforced by society unionateness. This refers to trade unions' willingness to identify common interests among different organisations and their desire to ally with them (Prandy, Stewart and Blackburn, 1974). Applying this concept to Singapore's case, the close alignment of economic, social and political objectives between key actors has helped in addressing various issues and challenges in the past as well as promoting and sustaining economic growth and productivity over the years (Chew and Chew, 2011). This can be attributed to Singapore's reliance on the consensus and cooperation of tripartite partners in dealing with employment issues and strategies at a national level (Leggett, 2005; Kuruvilla and Liu, 2010; Chew and Chew, 2011).

Engagement with trade unions can also bring about a positive impact in pushing for changes within the workplace as evident in Budd and Mumford's (2004) study based on the 1998 British Workplace Employee Relations Survey (WERS), which found that family-friendly practices were more prevalent in unionised workplaces as a result of collective voice and facilitation effects. Similarly, it was found that unionised workplaces in Singapore were more inclined to raise retirement age as opposed to non-unionised workplaces (Debrah, 1996). This reinforces Dickens'

three-pronged approach as a way to improve equality practices (Dickens, 1999; Kirton and Greene, 2006).

Another avenue includes looking at trade unions' role and involvement in relation to legislation. Arguably, the involvement of trade unions in equality bargaining may 'provide a mechanism by which legal rights might be converted into substantive outcomes' (Dickens, 1999; Hoque and Bacon, 2014, p. 267) and is anticipated to be more effective where it is 'underpinned by legal rights for equality, as these provide a useful lever' for negotiations between union and management (Hoque and Bacon, 2014, p. 267). Aligned with the macro-focused approach of unions in Singapore, the style of collective bargaining has effectively changed from adversarial to strategic. Using Kochan and Osterman's (1994) 'mutual gains' model, Chew and Chew (2011) highlighted the merits of a strategic collective bargaining model evident in Singapore where it aims to bring about a win-win situation for all stakeholders, and in this regard it reinforced the need for cooperation between state, labour and management. Based on this, Chew and Chew (2011) argued that national objectives and policies takes priority over the micro-focused approach that some unions may have. In this instance, should unions demand higher wages or benefits from employers, existing recommendations or guidelines governing wages and terms of employment would prevail. As such, the collective voice effect is very much influenced and can be reinforced by existing tripartite recommendations and guidelines.

Turning to legislation, Colling (2012, p. 183) highlighted the need for trade union involvement in making employment rights effective within the context of legislation as current legal processes lack 'adaptive characteristics which are

particularly necessary in the realm of employment' given the transient and negotiable nature of employees' rights. Acknowledging the changing roles of trade unions in the UK over the past three decades that have evolved from a direct regulatory role to one that involves more enforcement of standards set by the state (Colling, 2012), the effect that trade unions may have on enforcing employees' equality rights cannot be discounted and both approaches can be viewed as complements (Deakin *et al.*, 2015). Conley (2014) highlighted the possibility for trade unions in the UK where the lack of success achieved via collective bargaining has paved the way for trade unions to engage with the law to further the equality agenda, by ensuring employers' compliance.

Instead of having collective bargaining replaced by statutory employment rights, Colling (2012) cited the work of Crouch (2003) that proposed a combined form of governance and regulation in which trade unions are able to use legal standards to strengthen their bargaining efforts and organising strategies. In this regard, the law has not completely replaced collective bargaining, but rather it is incorporated so as to strengthen the approach towards achieving equality in workplaces (Conley, 2014), a view supported by Dickens (1999). In Singapore's context, following the enactment of the RAR Act 2012, there is evidence of its incorporation into newly revised collective agreements published by the Industrial Arbitration Court (IAC).

As discussed in the preceding sections, this research will explore trade unions' involvement through voluntary initiatives such as the TAFEP's Employers' Pledge of Fair Employment Practices (TAFEP Employers' pledge) and relevant grants and funding schemes. Also, it will explore trade unions' role and involvement in regard to

the RAR Act 2012 and how it has impacted employers to comply and implement suitable age-friendly HR policies and practices in workplaces.

As such, the main research question arising from the role of trade union within Singapore's context is:

How have trade unions driven employers to adopt and implement age-friendly human resource policies and practices?

Thus far, the discussion has explored the business case and the role of trade unions in driving equality policies and practices within the workplace. It now turns to Dicken's third prong, legislation, and explores the ways in which it may impact employers' HR practices.

Legislation

Rationale for the Introduction of Age-Discrimination Legislation

With the increasing preference for a 'soft approach', which is partly attributed to the influence of neo-liberal ideology, it is not surprising that voluntary-based initiatives and campaigns have proven to be a popular mechanism in influencing employers to adopt fair and progressive policies and practices (Hoque, Bacon and Parr, 2014). For example, the UK launched a range of initiatives and campaigns over the years to draw attention to marginalised groups such as those belonging to ethnic minorities as operationalised via the 'Race for Opportunity' initiative, individuals with disabilities as highlighted by the 'Positive About Disabled People Two Ticks' programme, 'Opportunity Now' which encourages women's participation in the workforce (Dickens, 2005; Hoque, Bacon and Parr, 2014) and the now-defunct 'New Deal 50+' for older workers (Flynn, 2014). These campaigns have not achieved the desired outcomes in terms of increasing awareness and to promote equal opportunities

for these groups. Further, the effect is not universal and is subject to the employers' decision and willingness to translate policies and affirmations into concrete practices that are monitored, measured and evaluated (Hoque and Noon, 2004; Dickens, 2005).

Similarly, in reviewing the current approaches that Singapore has undertaken in promoting age-friendly policies and practices, prior to the enactment of the RAR Act 2012, it had established various tripartite committees that were tasked to specifically look into the issues facing the employment and re-employment of older workers and provide advice and guidance to employers pertaining to the necessary processes and systems (Singapore Tripartism Forum, 2011b). The TAFEP's mission is 'to promote the adoption of fair, responsible and progressive employment practices so as to enable employees to realise their full potential and help their employers achieve organisational excellence' (TAFEP, 2014e). The three main areas that it provides advice on are fair HR practices, age-management policies and practices and promotion of work-life balance (TAFEP, 2014e). It also provides information, training, grants and funding to employers via the WorkPro scheme, which now encompasses all existing government schemes to improve workplaces. Employers can apply for the Age Management Grant to facilitate their efforts in managing older workers and to provide on-the-job training for those returning to work. They can also apply for the Work-Life Grant to implement HR practices to improve work-life balance. To complement the latter, MOM has introduced a SGD10,000 (GBP 5,657) financial incentive for employers to pilot flexible work arrangements in the workplace and an additional SGD10,000 (GBP 5,657) should they wish to implement the scheme after the pilot phase. For employers that continue to do so after the pilot phase, they are entitled to up to SGD\$120,000 (GBP 67,888) in total. These initiatives were aimed at encouraging employers to participate. To date, 200 companies and over 18,400 older

workers and those who are returning to the workforce have benefitted from the scheme (Saad, 2015).

Antecedents of similar voluntary programmes offering recognition and accreditation to employers in the UK and Singapore have highlighted the contingent nature of its adoption and implementation by employers. In the UK, the Two Ticks Symbol differentiates employers who have made a commitment to improve practices with regards to disabled employees. Apart from offering accreditation, it encouraged employers to adhere to five commitments that go beyond the Equality Act 2010, namely, improving recruitment practices, developing abilities of disabled employees, engaging in dialogue sessions at least once a year with disabled employees, increasing awareness of all employees pertaining to disabilities and to periodically review and improve practices linked to these commitments (Hoque, Bacon and Parr, 2014). In contrast, Singapore's TAFEP Employers' Pledge does not spell out specific commitments nor have any audit processes in place to review employers' progress in adopting recommended practices.

In the case of Singapore, the ineffectiveness of past initiatives did not deter the voluntary or soft approaches that have continued to the present day. One of the TAFEP's main initiatives, the 'Employers' Pledge of Fair Employment Practices', as previously discussed, aimed to encourage employers to take the pledge as a sign of their commitment, and in return they stand to gain publicity, receive a certificate and badge and gain access to workshops and seminars conducted by the TAFEP (Chia and Lim, 2010; TAFEP, 2014b). There has been an increasing trend of employers taking the pledge since the programme's inception in 2006 totalling 5,531 organisations as at October 2018 from both the public and private sector (TAFEP, 2014b). However, as

highlighted by Chia and Lim (2010), the lack of a legislative element, audit or reporting mechanism and a reluctance to discuss sensitive issues relating to discrimination on the basis of race and religion has resulted in a lack of discussion and evaluation of the effectiveness of the initiative. As such, this may represent a potential weakness in merely engendering a superficial commitment from employers with ‘empty shell’ policies (Hoque and Noon, 2004) that may not be accompanied by substantive changes within the workplace. This was evident with the Two Ticks initiative in the UK in which negligible differences in adherence to stipulated commitments and practices such as dialogues were found between workplaces with and without Two Ticks accreditation (Hoque, Bacon and Parr, 2014). For some employers, the failure to discern the business benefit of hiring disabled employees may have had an adverse effect on employers’ lack of support for the Two Ticks initiative, reinforcing Dickens’ (1999) three-pronged approach. The limited impact of such voluntary initiatives justifies the need for harder legal provisions in order to drive change in employment practices (Dickens, 1999; Hoque and Noon, 2004).

Also, different economic, social and political pressures highlighted in the preceding sections have made age-discrimination legislation a popular policy tool in recent years (Ghosheh, 2008) and have spurred various governments to consider the viability of introducing age-discrimination legislation in their respective countries. Prior to the establishment of the TAFEP, Singapore had considered introducing broader anti-discrimination legislation. However, due to the lack of success achieved in advancing equal treatment in countries with such legislation, Singapore made the decision to remain with the tripartite model in promoting fair employment practices (Chia and Lim, 2010) and to replace the Retirement Age Act 1993 (RAA 1993) with the RAR Act 2012. In Singapore’s context, the two Acts that are closely linked to

discrimination are Article 12(2) of the Constitution of the Republic of Singapore and the RAR Act 2012 (Yahya, 2013; Ministry of Manpower, 2014a). The latter is the central focus of this research. The former extends protection to Singapore citizens on the basis of race, religion, place of birth and descent within the context of employment in the public sector (Chia and Lim, 2010) while the latter covers those who are employed to be offered re-employment beyond the statutory retirement age of 62. This was up to the age of 65 initially (Yahya, 2013) but was increased to 67 from July 2017 (Ministry of Manpower, 2014b). It also covers terms and conditions relating to retirement and re-employment practices (Ministry of Manpower, 2014c).

With the lack of desired results from past soft approaches, some countries have opted for a change in strategy. While not completely abandoning the voluntary approaches to engage with employers, efforts in addressing age discrimination in the workplace have been strengthened with the introduction of legislation. Ghosheh (2008) highlighted the fact that age discrimination legislation is in force in approximately 50 countries. He showed that some countries have introduced anti-discrimination legislation in a bid to comply with international standards. For instance, Singapore as one of the member states of the ILO is expected to accept and adopt the four core labour standards (Estlund, 2013). These include the ‘effective abolition of child labour, elimination of all forms of forced or compulsory labour, freedom of association and the effective recognition of the right to collective bargaining and elimination of discrimination in respect of employment and occupation’ (Ministry of Manpower, 2016b). For countries within the European Union (EU), they are expected to comply with the EU Employment Equality Directive (2000/78/EC) (European Commission, 2008; Bamber and Pochet, 2010) and were given up to six years to transpose the directive into law (Hepple, 2003, 2012; Macnicol, 2006b; Hyman *et al.*,

2012). The directive stipulates the equal treatment of individuals regardless of their age, religion, disability and sexual orientation. It is applicable to employment, training as well as membership and involvement in unions and employers' associations with information on avenues to seek legal redress and the sharing of burden of proof in the event that discrimination has occurred.

The aim of introducing age discrimination legislation is to advance 'economic and social justice by protecting the rights of vulnerable populations' (Rothenberg and Gardner, 2011, p. 10) with the intended consequence of eradicating ageist attitudes rooted to negative stereotypes of older workers (Gutman, 2012). For the case of older workers, the absence of discriminatory practices will enable them to gain access to employment with fair terms and conditions (Martinez and Kleiner, 1993; Ghosheh, 2008; Rothenberg and Gardner, 2011).

Another reason for introducing age discrimination legislation is due to the economic benefits it brings at the individual, organisational and national levels. For instance, enabling older workers to continue working allows them to remain financially independent (Lee, 1999; Ko and Khan, 2010), to contribute their skills and expertise to the organisation (Brooke and Taylor, 2005) and towards economic growth and productivity of the country (Lee, 1999). The latter was a significant driver for the implementation of age discrimination legislation and has shaped past labour policies in Singapore with the aim of 'maximising economic benefits while simultaneously minimising social and economic costs' (Devasahayam, 2010, p. 46).

Within the Asian context, including countries such as Singapore, Thailand and China, while country leaders may have acknowledged the problem of discrimination against older workers, many countries have chosen to avoid implementing any form

of legislation (Van Katwyk, 2012) and preferred a less interventionist approach. In Singapore's case, it had opted to continue with a voluntary approach and subsequently opted to go down the legislation route by replacing the Retirement Age Act 1993 with the RAR Act 2012 (Ko and Khan, 2010; Ministry of Manpower, 2014a). The Act states that employers are obliged to offer re-employment to employees who reach 62 years of age up to 65 years of age, and to increase this to 67 effectively from July 2017. Formed in 2005, TriCom decided on a promotional approach with incentives on offer to encourage employers to voluntarily retain and re-employ older workers up to age 67 (Enterprise One, 2014; Heng, 2014; Subbaraman, 2014). The public sector began to lead the initiative by voluntarily offering re-employment to employees up to the age of 67 (Ministry of Manpower, 2014c; Singh, 2014; Yong, 2014). The former Minister of Manpower, Mr Tan Chuan-Jin, has said that he aims to extend this to the private sector in two to three years' time, giving employers in the private sector time to adapt to the revised Act (Tan, 2014).

Based on the above, the combination of voluntary or soft approaches with 'hard' law is not surprising given the lacklustre results of past voluntary-based initiatives evident in countries such as the UK and Singapore. Klarsfeld (2009) reinforced the lack of effectiveness of solely relying on voluntary approaches in changing firm behaviour and highlighted the importance of coercive institutional processes. Similarly, Ollier-Malaterre et al. (2013) supports this view and suggests that changes in management practices are influenced by the need to comply with laws and regulations. As such, reinforcing Dickens' (1999) three-pronged approach, this indicates the importance of using a combination of approaches, such as combining both legislative instruments and the business case argument to influence firm behaviour (Hepple, 2003; Klarsfeld, 2009; Ollier-Malaterre *et al.*, 2013).

Taking the above into consideration, reflexive law can be used as a framework or model of regulation. Defined as an ‘attempt to tailor regulatory mechanisms to particular contexts, in particular by seeking to integrate formal legal devices with self-regulation on the part of societal actors’ (Deakin, McLaughlin and Chai, 2012, p. 118), reflexive law ‘acknowledges that legal impact is restricted and mediated by law’s autopoietic nature, and focuses instead on how legal regulation can promote and stimulate self-regulation within other systems via indirect control’ (Blackham, 2016, p. 19). This model sits in between the former command and control form of law and voluntarist approaches (Blackham, 2016), which ties in with the current approaches evident in the UK (McCrudden, 2007) and Singapore. The command and control approach advocates the use of hard law and tends to be overly prescriptive (Deakin, McLaughlin and Chai, 2012), ignoring the business or economic rationale that influence firm behaviour. As such, some argue that it results in resistance from employers in reviewing and changing their practices due to legislation alone (Deakin, McLaughlin and Chai, 2012). While reliance on voluntarist approaches allows for more consideration of business objectives, it results in a compromised pursuit of equality in the workplace. Acknowledging the strengths and limitations of these approaches leads to reflexive law as a more suitable way to engage employers (Hepple, 2011, 2012; Blackham, 2016).

The autopoietic social systems theory suggests that the ‘capacity of the legal system to influence social behaviour is conditioned by its need for internal consistency’ (Deakin, McLaughlin and Chai, 2012, p. 119) and therefore organisations will ‘autonomously decide how open to be with their environment’ (Blackham, 2016, p. 19). As such, organisations will react differently towards different types of regulation. In this regard, it suggests that hard law by itself is less effective due to its

inability to consider the business environment. In contrast, reflexive regulation accommodates the need for legislation while taking into consideration economic and organisational needs (McLaughlin, 2014; Blackham, 2016). Therefore, this model of regulation fits into the ideology of balancing the pursuit of equality and social justice without compromising the goals of economic efficiency.

In order for reflexive regulation to be effective, Hepple (2012) refers to a triangular relationship between three interlocking mechanisms. It requires internal scrutiny of the issues covered by the legislation to be conducted by the organisation. Requirements such as monitoring and reporting would increase the likelihood of effective self-regulation. Secondly, there must be active involvement by stakeholders who in this case would be managers and employees who must be engaged in the process of change. Lastly, it also requires the involvement of an external agency such as the Equality and Human Rights Commission (EHRC) in the UK that can provide the advice and guidance necessary for the changes to take place (Deakin, McLaughlin and Chai, 2012). In this regard, McLaughlin (2014) highlights that with the involvement of various stakeholders in the self-regulation process, it will increase the likelihood that outcomes will be more substantive and attain greater legitimacy.

Focusing on the reflexive regulation as an approach towards equality practices, Blackham (2016, p. 19) elaborated on the use of an 'enforcement pyramid' that shows escalating levels of reinforcement. Beginning with 'restorative dialogue' which is focused on providing information, persuasion via the business case and voluntary agreements in the form of action plans, and when these do not bring about desired outcomes, it moves onto the next level. This then becomes increasingly interventionist as it includes warning letters, enforced self-regulation through agreed action plans and

civil penalties (figure 2a). The underlying rationale is that through a dynamic model of regulation, employers would be more inclined to comply with legal standards, and the desire to avoid any legal penalties would become strong drivers in self-regulation (Blackham, 2016).

Applying the reflexive regulation model to Singapore’s context, as discussed in the previous section on the business case, guided by a neo-liberal ideology, Singapore has a preference for soft approaches as opposed to legal compulsion.

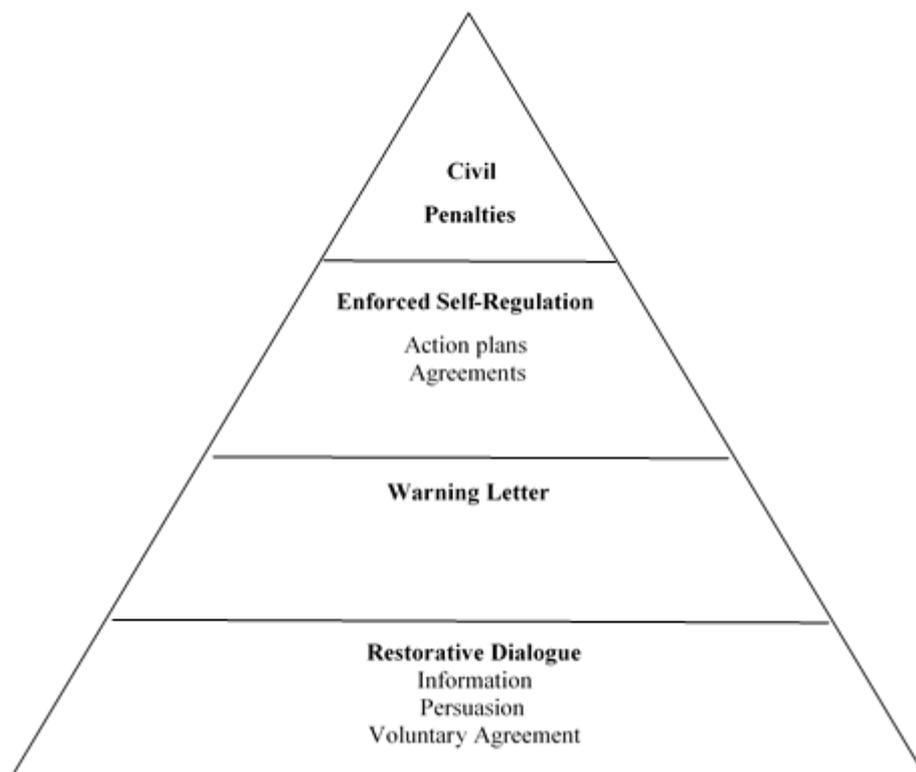


Figure 2a: Enforcement pyramid

Reflecting on the existing mechanism in Singapore, there are aspects of the enforcement pyramid in place such as the platform for social dialogue between key actors via the tripartite framework, the role of social actors such as MOM, TAFEP, NTUC, and SNEF in introducing Codes of Practice or guidelines for best practices, engaging employers through advisory and guidance, and availability of incentives such as awards and grants to encourage employers to adopt better practices. However,

with the rapidly ageing population and the lack of desired results from soft approaches in getting employers to recruit and retain older workers, Singapore opted to revise its current legislation by replacing the Retirement Age Act 1993 with the current RAR Act 2012. The latter effectively increased retirement age from 62 to 65, changing to 67 in July 2017 (Singapore Statutes Online, 2012).

Evaluation of the Impact of Legislation

Research shows that despite equality legislation in the US and UK being in force for about four decades, it has yet to achieve the intended outcome of equality. For instance, older workers are still struggling with age discrimination (Rothenberg and Gardner, 2011), evident from low labour participation rates, persistence of negative stereotypes that impeded their recruitment and retention, deprivation of promotion and training opportunities and finding themselves in ‘ghettoised’ employment with low pay and no benefits (Armstrong-Stassen, 2008b, 2008a).

With the introduction of age discrimination legislation, there is a variety of enforcement models that are evident in different national contexts and with varying degrees of success in advancing the equality agenda. To an extent, legislation can act as a catalyst for action and can drive change in employers’ policies and practices (Cunningham and James, 2001; Dickens, 2007; Blackham, 2016). In this regard, legislation is also the minimum standard or ‘safety net’ (Blackham, 2016, p. 92) for employers to attain and may encourage or incentivise employers to do more (Dickens, 2007; Blackham, 2016).

Legislation can keep employers’ discriminatory practices in check. One of the ways to assess its effectiveness is based on the number of claims, and in countries such as the US and UK there have been a substantial number of claims lodged with Equal

Employment Opportunity Commission (EEOC) (Rothenberg and Gardner, 2011; Gutman, 2012) and the Employment Tribunal respectively (Fevre *et al.*, 2009; Dickens, 2012b). In Singapore's context, there is a lack of data for an evaluation of the effectiveness of the RAR Act 2012 (Ministry of Manpower, 2013b) or the number of discrimination cases handled by the TAFEP to date (Ministry of Manpower, 2014d). The lack of data may also be a result of unreported cases. This is worsened as research has shown that older workers are not always aware of their legal rights (Martinez and Kleiner, 1993; Doron and Werner, 2008). Furthermore, this problem is exacerbated as many older workers may not have the 'means, confidence, skills and stamina necessary to pursue complaints' (Duncan, 2008, p. 1148) and in Singapore's cultural context, 'saving face' or one's reputation and dignity, as outlined earlier in this chapter, might mean avoiding any possible confrontation (Dong and Lee, 2007). Such reluctance to report discriminatory practices will further impede the effectiveness of age discrimination legislation that is solely based on a complaints-based approach.

Aligned with the neo-liberal ideology, preferring a minimalist intervention approach, this was also evident in the allowances or exceptions granted to employers by law. For example, in the UK's Equality Act 2010, employers are allowed to make decisions against older workers if age was a legitimate reason relating to the job (Johnson and Johnstone, 2010). Such exceptions are also evident in Singapore's RAR Act 2012, where the tripartite guidelines provide employers with justifications on opting to make a one-off Employment Assistance Payment (EAP) as opposed to re-employing older workers if there is a legitimate reason relating to job requirements. Since 2018, employers are also allowed to transfer the re-employment obligation to another willing employer (Ministry of Manpower, 2018d). The tripartite guidelines on re-employment also provide information on salary reduction and limits to medical

benefits to make older workers less costly in comparison to their younger peers (Singapore Tripartism Forum, 2011b). These exceptions to the law may dampen the pursuit for social justice for older workers as these ageist beliefs ‘become part of the rules of institutions’ (Duncan, 2008, p. 1143) and reinforce such management practices as legitimate and fair (Hepple, 2003).

Enforcement and compliance are instrumental to making employment rights effective in addressing discrimination in the workplace as well as translating statutory rights into substantive rights and achieving fairer workplaces (Dickens, 2012a, 2012b). In terms of locating Singapore’s enforcement model there is a similarity identified with the British and American individual-rights approach. In Singapore’s context, the individual-enforcement model provides legal redress and avenues for assistance to those who have encountered infringement of their rights via the TAFEP. With the complainant’s consent, the TAFEP will conduct a preliminary check with the employer and offer advice on fair employment practices. In the event that the employer remains resistant to change, the matter will be brought to MOM for further investigations. Subsequently, MOM will provide the employer with another opportunity to address the complaint by making relevant changes to its policies and practices (Ministry of Manpower, 2013a). Should the employer fail to do so, further action can be taken against the employer. However, apart from stern warnings or curtailing of employers’ right to apply for work passes for foreign workers (Ministry of Manpower, 2015) there is little evidence of deterrent sanctions or penalties imposed on recalcitrant employers.

This light-touch approach involves the MOM working alongside the TAFEP to educate and promote fair employment practices and provide guidance to employers

in changing their policies and practices. This is close to the law and employment policy approach evident in the Republic of Korea and Japan (Ghosheh, 2008), which involves government agencies guiding and advising employers, providing financial incentives to encourage them to recruit and retain older workers as well as assisting older jobseekers in finding employment. Dickens highlighted that an individual-based approach does not induce employers to act proactively but rather enables a more reactive approach in reviewing and changing their policies and practices. In addition, this approach provides a limited impact in educating and effecting change in organisational policies and practices on a wider level (Dickens, 2012a). While it is hoped that such cases may lead to a change in firm behaviour, research indicates otherwise as the 'positive effect of individual cases is generally short-lived, and can lead to defensive and negative attitudes to change' (Hepple, 2011, p. 316).

Further, the lack of remedial action in Singapore's context may act as a disincentive for older workers who have faced discrimination to make a claim. As compared to Singapore, other countries such as the UK and US do provide a more equitable remedy for successful claims in the form of financial settlement and compensation for associated costs such as legal fees and in some cases reinstatement to the same or similar position (Neumark, 2003; Ghosheh, 2008; Morris, 2012). Such remedies can help to deter employers from engaging in discriminatory practices and to compensate the risks and stress that a complainant has undergone in the claims and investigation process (Ghosheh, 2008).

Based on the above discussion relating to the RAR Act 2012, while it is arguably in its infancy stages having been introduced in 2012, the Act seems inclined to balance the goals of economic efficiency at the expense of pursuing social justice

for older workers. This is evident in its narrow focus and individual complaint-based enforcement model that is further compromised by the lack of severe penalties or consequences for recalcitrant employers. Instead, a more conciliatory approach is in place offering employers opportunities to review and change discriminatory policies and practices with guidance from the TAFEP. Based on Singapore's current legislative approach that allows for consideration of business needs, coupled with a possible lack of older workers' awareness of their rights and the limited impact that an individual-enforcement model has, the law is unlikely to have a significant impact in terms of shaping employers' HR policies and practices. They will be more inclined to adopt a compliance-based approach as opposed to proactively adopting and implementing age-friendly HR policies and practices. The research aims to address the following question:

How effective is the law (particularly in the form of the Retirement and Re-Employment Act 2012) in driving employers to adopt and implement age-friendly policies and practices?

Despite the inherent shortcomings of legislation in terms of its coverage, access and enforcement discussed above, legislation is necessary as a catalyst for change and, as evident in the reflexive regulation model, it acts as a guideline and as a last resort for ensuring compliance. However, as Dickens (1999, 2007) has strongly advocated, it needs to be reinforced with the use of the other two prongs as discussed in the previous sections.

2.6. Conclusion

This chapter has discussed existing literature on the business case, legislation and joint regulation as drivers to achieve equality action. While research has mainly

treated them as separate approaches that can engender equality action, some have attempted to highlight the merits of Dickens' three-pronged approach (Pringle, 2009; Simms and Charlwood, 2010; Hoque, Bacon and Parr, 2014; Dean, 2015). As organisations are susceptible and respond to environmental pressures and changes differently, employers are inclined to be more receptive to some pressures than others. Thus, it necessitates and supports the three-pronged approach advocated by Dickens (1999) in order to leverage the strengths and mitigate the weaknesses of different approaches.

With Singapore's recent efforts in addressing the challenges brought about by its ageing workforce, Dickens' (1999) three-pronged approach is used as a framework in order to explore and assess the efficacy of these prongs have in driving employers to adopt age-friendly HR policies and practices, which forms the main thrust of this thesis. The following chapter will address the research design and methodology adopted in order to address the research questions that have resulted from this literature review chapter.

Chapter 3 Research Methodology

3.1. Introduction

Chapter 2 identified research gaps pertaining to ageing and the employment of older workers in Singapore and developed research questions. This chapter provides an overview of the research design and methodology adopted to address the research questions.

An overview of the research design will be discussed in the next section, highlighting the research aims and the questions derived from a discussion of existing literature in chapter 2. These are vital elements that shape the research design. Sections 3.3 and 3.4 explain the qualitative research method adopted and the pilot study conducted prior to the data collection phase. Sections 3.5 and 3.6 elaborate on the data collection and analysis, respectively, and this is followed by a conclusion to the chapter.

3.2. Research Design

The research design acts as a framework that ‘links questions, data and conclusions’ (White, 2009, p. 98). Development of the research design may be question-led or method-led (White, 2009), or may be a result of the researcher’s epistemological standpoint (Creswell, 2014). In this study, the research design was consciously developed in an iterative manner, allowing for a dynamic process of reviewing the questions and the needs of the study (Crotty, 1998; Marshall and Rossman, 2011). The process began with consideration of the research aims and objectives.

As mentioned in the preceding chapters, the lack of extant empirical research and literature pertaining to issues on equality and diversity (Chia and Lim, 2010) and the ageing workforce in Singapore's context contributed to the development of the research objectives. This research aims to firstly explore the issues relating to age equality in the context of employment of older workers in Singapore. Secondly, using Dickens' three-pronged approach (1999) as a framework, the research aims to explore and assess the efficacy of the business case argument for older workers, trade unions' role and involvement and the recent changes in legislation in driving employers to adopt and implement age-friendly HR policies and practices in the workplace. The latter is especially significant given the recency of the legislation, which was enacted in 2012, and the lack of research that evaluates its impact on employers' HR policies and practices and its subsequent impact on older workers.

The literature review in the preceding chapter revealed the necessity of engaging with key actors in the employment relationship, namely state agencies, trade unions, employers and workers, in order to gain a better understanding of issues relating to employers' adoption and implementation of age-friendly HR practices and their subsequent impact. Therefore, research questions were developed focusing on, firstly, the push and pull factors affecting older workers' decision to extend their work lives, and this provides an understanding of possible age-friendly HR policies and practices needed to address the factors. Secondly, it then explores the efficacy of different drivers based on Dickens' (1999) three-pronged approach in influencing employers' decision to adopt and implement age-friendly HR policies and practices.

The first research question aimed to explore the factors taken into consideration by older workers when it comes to their decision to opt for retirement or to extend their work lives. This gives older workers a 'voice' (Loretto, 2010) and

allows for understanding of their considerations as well as identifying the ways that public policies, specifically the RAR Act 2012, and employers' HR policies and practices address them.

RQ1: What are the push and pull factors influencing older workers' decision to extend work past retirement?

Three more questions were subsequently developed to better understand employers' rationale for adopting and implementing age-friendly HR policies and practices. Using Dickens' (1999) three-pronged approach as a framework, these questions focused specifically on the business case, trade unions' role and involvement and the role of legislation in the context of Singapore:

RQ2: In what ways has the business case for older workers been perceived and acted on by employers in relation to adopting and implementing age-friendly HR practices in the workplace?

RQ3: How have trade unions driven employers to adopt and implement age-friendly human resource policies and practices?

RQ4: How effective is the law (particularly in the form of the Retirement and Re-Employment Act 2012) in driving employers to adopt and implement age-friendly policies and practices?

This research aimed to address a gap in academic research relating to issues of age discrimination in Singapore. Owing to the country's rapidly ageing population, employment issues pertaining to older workers have been debated and discussed in recent years, resulting in changes to relevant policies. Therefore, in order to contextualise the research, perspectives on issues relating to the employment of older workers were obtained from various stakeholders. These included the tripartite

partners – namely the Tripartite Alliance of Fair and Progressive Employment Practices (TAFEP), the National Trades Union Congress (NTUC) and the Singapore National Employers' Federation (SNEF) – as well as employers from a range of industries in the public and private sectors, and older workers and jobseekers. Taking these factors into consideration, a qualitative research design was adopted, interviewing all key stakeholders to obtain the required data.

3.3. Epistemological and Ontological Considerations

Guba and Lincoln (2013) define a paradigm as a basic belief system that guides action and that represents 'a worldview that defines, for its holder, the nature of the "world," the individual's place in it, and the range of possible relationships to that world and its parts' (Guba and Lincoln, 2013, p. 107). In short, the research philosophy, paradigm or worldview will 'underpin the methodological choice, research strategy and data collection techniques and analysis procedures' (Saunders, Lewis and Thornhill, 2019, p. 130).

In order to ascertain the research philosophy that guides the research process, it was crucial to assess the researcher's understanding of the nature and form of reality (ontology), how we can know that reality and the relationship between the knower and the known (epistemology), and the practices that constitute how we come to know that reality (methodology) (Pickard, 2007; Duberley, Johnson and Cassell, 2012), which will be discussed subsequently.

Positivism, which is one of the prominent research paradigms, is based on the 'belief in a tangible social reality' that exists 'independently of those 'creating' the reality' (Pickard, 2007, p. 7). In considering positivism, the researcher acknowledges the merits associated with a positivist stance in that it is based on objectivity and

generalizability with a purpose for causal prediction and explanation (Prasad and Prasad, 2002; Pickard, 2007; Saunders, Lewis and Thornhill, 2019). In terms of exploring the issues related to this study, there was very limited research in the area of equality and diversity in Singapore and it would not suffice to rely on a survey in order to explore the issues surrounding age discrimination of older workers and jobseekers and the implications of the changes in policies on employers' practices. Similarly, very little has been said about how trade unions in Singapore have engaged with employers in addressing discrimination and equality in the workplace. Bearing these in mind, this paradigm and its predominantly quantitative approach may not allow for a thorough and in-depth exploration that 'offer a rich and complex view of organisational realities, account for differences in individual contexts and experiences' (Saunders, Lewis and Thornhill, 2019, p. 134). As Prasad and Prasad (2002, p. 5) note, positivism is often found to be 'somewhat simplistic, ahistorical, decontextualized, reductionist, philosophical, and nonreflexive' that the researcher considered other approaches. However, understanding that each paradigm has its merits and weaknesses, rather than strictly identifying with one particular paradigm, Saunders et al. (2019) maintain that researchers tend to adopt an approach that lies along a continuum between two opposing extremes. In this regard, acknowledging that the research topic 'needs to be explored and understood because little research has been done on it, then it merits a qualitative approach' (Creswell, 2014, p. 20) necessitated a consideration of other paradigms. Arguably, qualitative positivism also has its place in research, where it 'uses a natural science approach that substitutes qualitative methods and data for quantitative methods and data. However, as positivism assumes that science can 'mirror reality' and has limited focus for meanings that 'social

phenomena may have for social actors in everyday settings' (Gephart, 2018, p. 3), the researcher explored an interpretivist approach.

Alfred Schutz (1973) contributed towards the development of interpretive social science (Lee, 1991; Gephart, 2018), which is linked to the broad philosophy of social construction (Prasad and Prasad, 2002). The interpretive approach to organizational research advocates that the methods relating to natural science are inadequate to the study of social reality (Lee, 1991; Prasad and Prasad, 2002). In terms of ontology, it is relativist as it espoused that there are multiple realities and that 'there is no single, tangible reality, instead there are only the complex, multiple realities of the individual' that are embedded in context as opposed to being universal (Flick, 2015c). In terms of epistemology, this approach assumes that the 'known and knower influence each other' and the knowledge gained from this interaction is time and context bound (Pickard, 2007, p. 12).

The interpretive framework is committed to the concept of *Verstehen* or 'understanding' as outlined by Max Weber (Tucker, 1965) which entails 'accessing and understanding the actual meanings and interpretations actors subjectively ascribe to phenomena in order to describe and explain their behaviour through investigating how they experience, sustain, articulate and share with others these socially constructed everyday realities' (Duberley, Johnson and Cassell, 2012, p. 21). Following from the above definition, Lee (1991) breaks this concept of 'understanding' into different levels. The first level refers to understanding the process by which 'people in everyday life come to interpret and, therefore, to understand and guide themselves in their world' (Lee, 1991, p. 348) and the second level of 'understanding is the researcher's reading or interpretation of the first-level, common-sense understanding' (Lee, 1991, p. 351) of the behaviour of the people the researcher

is studying. Lee (1991) also suggest a third level of understanding that bridges the interpretive and positivist paradigms in that the researcher can develop constructs in order to test the empirical reality that is being investigated. The third level also involves looking at ‘factors unknown to be human subjects themselves’ (Lee, 1991, p. 351) such as biographical and institutional contexts. In regard to this research itself, instead of testing as described in Lee’s approach (1991), the third level constitutes of an interpretation of the first and second levels and analysing it based on existing literature in chapter 2 and discussed in chapters 4 to 8.

Tucker (1965) also highlighted the ‘inseparability of understanding from interpretation. At some level, then, all social research is interpretive because all such research is guided by the researcher’s desire to understand (and therefore interpret) social reality’ (Bhattacharya, 2008, p. 2). Tucker (1965) pointed out that the concept of *Verstehen* is not unproblematic and clarified that social action, which Weber refers to, only includes ‘behaviour which is intentional, and which is oriented toward the behaviour of other human beings’ (1965, p. 157). This is expanded further in the context of social science research as starting from ‘the premise that common-sense knowledge is foundational to knowing the world’ (Gephart, 2018, p. 4) and, as such, allows for a subjective understanding of the meanings of actions.

The main tenets of interpretivism, namely multiple realities, subjective interpretation and a focus on *Verstehen*, are perceived as strengths offered by this paradigm which subsequently resulted in the rise of its popularity (Prasad and Prasad, 2002; Sandberg, 2005), especially in qualitative research in management and organizational studies (Lee, 1991; Prasad and Prasad, 2002). Reflecting on the aims of this research, which are to explore the issues relating to age discrimination and equality in the context of employment of older workers in Singapore and using

Dickens' three-pronged approach (1999) as a framework, this research will also explore and assess the efficacy of the business case argument for older workers, trade unions' role and involvement and the recent changes in legislation in driving employers to adopt and implement age-friendly HR policies and practices in the workplace. Taking the research aims into consideration, the study identifies the different stakeholders affected by the ageing workforce including policy-makers, trade unions, employers and older workers. By adopting a broadly interpretivist stance, it would provide an opportunity to understand the reality through the various experiences (Bryman and Bell, 2011a) of the abovementioned stakeholders.

Gephart (2018) outlined the ways in which such an approach can be operationalised. In order to interpret actions, he explained that 'people make sense of others and the social world by creating constructs of typical social relationships and motives' (Gephart, 2018, p. 5) and that these actions are examples of a broader type. Referring to this particular research, the researcher used existing literature to better understand the relevant issues and areas to be explored and addressed during the fieldwork phase. It also helped in identifying the relevant stakeholders to be included in the research. Subsequently, the researcher then proceeded to gain access to the research site and interview participants so as to obtain and develop 'thick and detailed' written descriptions and conversations in a real-life context (Gephart, 2018).

In addressing the researcher's role and position in conducting the study, Corlett and Mavin (2018) used the idea of 'positional reflexivity.' This involves the researcher to be aware and to understand the ways in which her 'biography, place and positioning of self and other shape the research process' (Corlett and Mavin, 2018, p. 386). Acknowledging that the researcher is closely implicated in the research process and arguably 'no qualitative researcher could sufficiently claim himself or herself neutral

because there is no neutrality' (Hassan, Gatrell and Downs, 2018, p. 404), the researcher is therefore required to be aware of possible biases resulting from her age, gender, insider/outsider status and ethnicity (Corlett and Mavin, 2018; Hassan, Gatrell and Downs, 2018) which in this case, the researcher is a female in her thirties, of Indian ethnicity and of the Islamic faith and this makes her to be a minority in Singapore's context.

Throughout the different phases of research from gaining access and conducting interviews in the fieldwork phase to analysing the data and writing up the research findings, the researcher had to determine the ways to manage the different aspects of her identity (age, gender, ethnicity, religion, insider/outsider). In order to do so, the concept of 'muted masculinity' (Ortiz, 2005; Hassan, Gatrell and Downs, 2018) was adopted as an approach. In conducting cross-gender interviews relating to motherhood and careers involving White British and British Pakistani mothers, Hassan (2018) was aware of his identity and outsider status being a non-British, Pakistani male and his role in leading the study as well as the gendered-power relations that may influence the research. He adopted the 'muted masculinity' approach developed by Ortiz (2005) in a bid to address the issues pertaining to gaining and maintaining access as well as building trust and rapport in conducting interviews with female interviewees. As evident in Hassan's (2018) research, some female interviewees were uncomfortable in discussing sensitive issues with him, associating him with stereotypical aspects of hegemonic masculinity, without realising that he was the main carer for his school-going children and did not fit into their stereotype. Based on the 'muted masculinity' concept as outlined above, the researcher needed to understand the ways in which her identity can be a liability or otherwise in the research process. This concept was useful in facilitating explicit recognition of identity and

possible stereotypes that can affect the access to research participants, building a rapport with them and obtaining the data during interviews.

Turning to the issue of gaining access, the insider/outsider status might have resulted in the initial rejections received when the researcher had contacted organisations while she was based in the UK. This was possibly explained by their discomfort in speaking to someone that was abroad as opposed to an insider, someone who is local to the research context. The situation changed when the researcher was in Singapore and contacted potential respondents via email, telephone as well as in person. Her identity as a Singaporean was clearer then and it helped in securing access, as well as in building trust and rapport throughout the research process. Further, during interviews especially with older workers and jobseekers, the researcher found it easier to develop a rapport by speaking Singlish (mixture of local dialects and English spoken by Singaporeans). By doing so, it immediately links one to being a Singaporean or having lived in Singapore. In other instances, the researcher also found that in cases where the interviewees had known someone living in the UK or have been there for leisure, work or studies also tend to help in making the interviewees more open and at ease during the interviews.

Taking the above into consideration, ‘temporary shared positionalities’ which is based on ‘field identities as continually mediated constructs’ (Corlett and Mavin, 2018, p. 386) was another useful concept to explain the approach that helped the researcher in managing different aspects of her identity namely, age, gender, ethnicity, religion that can impact the research process and therefore, it allows for a higher sense of awareness and to ‘acknowledge the multiple roles, identities and positions that researchers and research participants bring to the research process’ (Corlett and Mavin, 2018, p. 388). One example of this is the difference in engaging older workers

and jobseekers as well as employers, trade unions and tripartite partners. As older workers and jobseekers tend to need assurance of why their participation was important and what the information would be used for, the researcher provided her assurance in keeping their identity anonymous and confidential and that she was there to learn about their experiences. Their willingness to open up and share difficult life experiences then made it necessary for the researcher to be reflexive on her own anxieties and emotions (Corlett and Mavin, 2018) as she had suffered the loss of her grandmother while she was based in Singapore during the fieldwork phase. This required a careful consideration on how to manage the researcher's emotions throughout this process and one of the ways was to 'mute' her own identity and establish a distance between herself and the interviewee. Another strategy that the researcher adopted was to schedule a maximum of two interviews per week. This allows the researcher to process the information and data gathered after each interview and also to enable her to manage her own emotions and anxieties. By doing this, it also ensured that the researcher was able to be an intent and interested interviewer for the subsequent interviews.

In contrast, the interviews with employers, trade unions and tripartite agencies were professional and did not touch on personal circumstances extensively. The only situations that it did extend into personal lives was when interviewees reflected on their own age (either being close to retirement age or otherwise) and the issues relating to retirement for their parents (EDPL1). In these situations, then the researcher's age also became relevant either as someone that had parents close to retirement age or being in the generation that possibly may face not having a set retirement age in Singapore (which was a concern for some interviewees given the increasing retirement age in recent years as part of the revisions to the RAR Act 2012). This reflects the idea

of that identity is relational and to an extent, is influenced by and influences the research context.

The fieldwork phase is then followed by a review and analysis process that examines the data collected and interprets the relevant concepts and theories from a distant or scientific perspective (Gephart, 2018). At this stage, the researcher codes the data and analyses the patterns which are then developed into categories (Marshall and Rossman, 2016). Whilst it is more common for the researcher's biography to influence the research process and findings, Gephart (2018) offered the possibility of the researcher taking a more distant position in relation to the participants that were being interviewed. One of the reasons for this is to reduce the possibility of bias, especially considering the researcher's background. A female from a minority race and religion in Singapore's context may mean a higher level of recognition and identification with those that share similar traits, and because of Singapore's multi-racial and multi-religious society, the researcher felt it to be more appropriate to 'mute' or downplay the effects that her background may have towards the research process and findings.

Continuing from the above, it was also done to address the possibility of 'appropriation', which is one of the negative aspects associated with the interpretive approach. 'Although at one point they (interpretational) are liberatory because they open up to inspection what has been previously hidden, they are also restrictive in the sense that they can appropriate the data to the researcher's interests, so that other significant experiential elements which challenge or partially disrupt that interpretation may also be silenced' (Opie, 1992, p. 52). The challenge for the researcher here is twofold in that she needs to achieve a balance by ensuring that the voices of different stakeholders are heard while also ensuring that the information and

data accurately depict the realities of the phenomena under investigation and are not influenced by the researcher's own agenda or authority (Wray-Bliss, 2002). In order to address this possible limitation, it is important to exercise reflexivity in conducting the research. Reflexivity is defined as 'giving attention to the complex relationship between processes of knowledge production and the various contexts of such processes, as well as the involvement of the knowledge producer' (Alvesson and Skoldberg, 2009, p.8 in (Corlett and Mavin, 2018). While it must be acknowledged that reflexivity and interpretive approaches infer that there is no impartial interpretation and that the 'researcher's interests, values and theoretical presuppositions could not be eradicated' (Corlett and Mavin, 2018, p. 4), being reflexive means being open and acknowledging such biases, if any.

In addressing the notions of authority and position through reflexivity, firstly, the researcher positioned herself as someone that was there to learn about a phenomenon and to draw from the experiences of those that had direct knowledge and were impacted by the changes in arising from the ageing workforce. Secondly, the researcher opted to keep the interview data in the original languages (including Malay, Mandarin and Singlish) as opposed to providing paraphrased interview excerpts in the thesis and possibly losing the intended meaning and significance. On the whole, the researcher wanted to ensure coherence from her epistemological and ontological stance to the research aims and objectives as well as the ways in which the research was carried out (Creswell, 2003).

3.4. Qualitative Research Method

'The choice of research practice depends upon the questions that are asked, and the questions depend on their context' (Nelson, Treichler and Grossberg, 1992, p.

2), as well as ‘what is available in the context, and what the researcher can do in that setting’ (Denzin and Lincoln, 2003, p. 6). Addressing the identified gap in the literature necessitated an in-depth exploration of the topic (Flick, 2015b) through the use of qualitative methods.

In order to gain multiple insights and better understand the social processes (Flick, 2015b) involved in addressing issues relating to age and employment, various stakeholders were identified and included in the research. With a need for in-depth exploration, quantitative methods were deemed unsuitable for obtaining the rich and detailed data required to understand the phenomena in context. In view of these research needs, questions were developed specifically to uncover different viewpoints from the state and tripartite partners, trade union officials, employers, older workers and jobseekers. These sought to produce a ‘pieced-together set of representations that are fitted to the specifics of a complex situation’ (Denzin and Lincoln, 2003, p. 5).

The main method adopted for data collection was interviews with key stakeholders. Since the research participants encompassed both formal organisations and individuals, the research plan needed to be sufficiently flexible (Creswell, 2009) to accommodate their diverse needs. For example, in some organisations, the gatekeepers, who were mainly secretaries or personal assistants for HR directors, senior managers and trade union presidents, requested a brief outline of the research and possible interview questions before agreeing to participate. It was also found that, because most interviewees tended to be senior management staff, time was a constraint that had to be managed carefully (Bryman and Bell, 2011a). Providing the research participants with an overview of the study and, in some cases, a brief outline of

possible interview questions helped to secure interviews and manage time requirements.

Taking the above-mentioned constraints into consideration, semi-structured interviews were chosen as the method for data collection. This type of interview differs from open or unstructured interviews in that it follows an interview guide listing the questions or topics to be covered during the interviews with research participants. Semi-structured interviews provide a balance between the strictly worded questions used in surveys or questionnaires, and the lack of set questions used in unstructured interviews (Bryman and Bell, 2011a). This flexibility enables the researcher to ensure that relevant issues are discussed, with room for elaboration and explanations from interviewees when time permits or when they feel comfortable sharing more information. Semi-structured interviews also allow the researcher to ask new questions and seek clarification throughout the interview process (Bryman and Bell, 2011a).

With regard to approaching older workers and jobseekers for interviews, some were not fluent English speakers, which meant that the interview questions needed to be explained or adapted to the local languages. Although the interviews were conducted mainly in English, for some respondents local languages such as Malay and basic Mandarin were also spoken when needed. This method facilitated the collection of rich and detailed data from a range of interviewees, enabling the researcher to address the above-mentioned issues effectively.

3.5. Pilot Study

Following the completion of the research design and planning stages, a pilot study was conducted with two organisations. Its aim was to enable the researcher to experience the process of conducting research interviews and to make changes if

required. The organisations were not informed that this was a pilot phase; rather, they were treated in the same way as research participants in the actual data collection. This was done for practical reasons, in order to match the interview setting as closely as possible with the actual interviews. As it was difficult to gain access to organisations, it was crucial that every interview was as effective as possible in collecting the data required for the research.

As a trial run, the pilot study was a useful learning opportunity that allowed issues relating to the interview questions and techniques to be addressed, thereby improving the research instrument. It helped to ascertain the suitability of the research strategy and methods in relation to the requirements of the study (Marshall and Rossman, 2011). It also enabled the researcher to reflect on her role as an interviewer, to learn from possible mistakes and to improve in subsequent interviews (Silverman, 2010).

The pilot phase involved the HR managers of two organisations, from the food and beverage and information technology industries. The interviews were conducted in the interviewees' offices, and each session lasted approximately one hour. With the interviewees' consent, these sessions were audio-recorded and written notes were taken simultaneously.

Preparations for the pilot phase included a review of the research questions and development of an interview guide. The guide contained broad questions and possible probing questions that might be required to obtain relevant data from respondents. In this case, both respondents received information about the research via email prior to the interviews. This provided them with background information and outlined the requirements and conditions associated with their participation. At the beginning of

the interview sessions, the respondents were briefly reminded of the research requirements, and were assured that their privacy, confidentiality and anonymity would be maintained. The researcher's previous experience of dealing with refusal and reluctance to participate in research projects helped manage expectations and anticipate possible responses. For example, identifying possible reasons for reluctance to participate in this research allowed the researcher to prepare in advance to address these concerns. Efforts were made to provide information relating to the research, the interview process and possible topics to be discussed, written and/or verbal assurance of privacy and the confidentiality of participants' identities, and the process of anonymising the data. This seemed to put the research participants at ease, making them more willing to participate and provide consent for the interview sessions to be recorded.

The interviews were conducted in English, with some use of 'Singlish', which is defined by Webster and Oxford dictionaries as a mixture of local dialects and English spoken by Singaporeans. The interview sessions started with general questions on the organisation and the role of the manager, and proceeded to discuss general observations of Singapore's ageing workforce. It then moved to a discussion on their HR practices and how they could engage older workers. This was followed by a more specific discussion of the organisation's efforts to adopt and implement age-friendly HR practices. Up to this point in the interviews, it was relatively easy to obtain descriptive data on these topics. However, it proved more challenging to obtain information on the drivers of the adoption and implementation of age-friendly HR practices. This may have been due to the less structured interview format that was initially adopted. In a bid to generate more spontaneous discussion, questions were initially more open. However, this had the opposite effect to that intended, as the

interviewees did not always understand what was being asked and, in some cases, the questions were answered with a simple 'yes' or 'no' response. This necessitated the use of relevant probes to encourage the interviewees to elaborate on and discuss the organisation's rationale, experiences and challenges in introducing age-friendly HR practices in their organisations. The discussion was then drawn to a close by inviting the interviewees to seek any clarification they wished. Both interviewees expressed an interest in reading the completed thesis, which opened up an opportunity for both interviewer and interviewee to remain in contact if further information or clarification were needed for this study.

The researcher transcribed the interviews and a review of the interview transcripts from this pilot phase highlighted several necessary improvements. The transcription process enabled the researcher to reflect on the questions asked during the interviews and the responses obtained. Through this process, it was found that a revision of the structure and flow of the questions was needed in order to smooth the transition between topics included in the interview guide. Preliminary analysis of the data collected also prompted the researcher to review the interview questions, which led to the adoption of a slightly more flexible interview guide. A key change was that different types of question were included in the guide. It had been found that some issues were easier to discuss, particularly relating to the employer's background and profile, employee demographics, and current and future HR policies and practices. Questions on these topics were kept relatively open and unstructured to enable the interviewees to contribute actively to the interview discussion. In contrast, it was easier to obtain responses to questions relating to legislation and trade unions by asking more direct questions. Also, for some interview questions, it was found that using simpler terms and paraphrasing helped to obtain clearer responses. In this

instance, the researcher ensured that additional phrases and terms were included as probes in the interview guide to facilitate future interviews. Listening to the recorded pilot interviews also prompted the researcher to be more cautious about asking leading questions, and to engage interviewees by providing appropriate responses throughout the interview. This would help to ensure that the interviewees' answers were not influenced by the researcher's responses and that future interviews would be more fluid and dynamic in nature, while ensuring that necessary issues were discussed. Also, bearing in mind the participants' time constraints, it was crucial for the interviews to cover the necessary topics within the allotted time.

Although conducting a pilot study takes time and resources, it is a useful exercise to provide the researcher with an opportunity to understand and refine the research process by identifying and avoiding possible pitfalls and to improve the interviewing role and the techniques adopted throughout the data collection process (Bryman and Bell, 2011a).

3.6. Data Collection

The process of data collection and analysis was significantly influenced by the need to explore a topic that had received little academic attention in the context of Singapore. It also reflected the researcher's standpoint on the perception of reality and the nature of knowledge. Taking these into consideration, as discussed in the preceding section, the data collection involved a range of research participants in order to address multiple perspectives on the research topic. For example, in some instances, the aims and objectives of a particular public policy might be perceived differently by those required to act on it and those impacted by it. Initial analysis of the data showed that notions relating to 'age', 'retirement' and 'employment' were perceived differently by

research participants, and were intricately linked with their personal circumstances. In acknowledging the existence of these multiple perspectives that might have consequences for the outcomes of the policies, the researcher aimed to gain a holistic understanding of issues surrounding older workers and jobseekers in Singapore.

The data collection took place between April and July 2016 in Singapore. Initial efforts were made, while the researcher was based in the UK, to contact organisations by email to arrange telephone interviews. However, this proved to be ineffective. Most organisations did not reply to the emails, and the handful that did reply declined to be interviewed. This may have been because they felt uncomfortable about being interviewed via a long-distance call or online video conference. Therefore, the researcher had to be based in Singapore throughout the data collection period in order to engage the organisations through other methods, such as following up initial email contact with telephone calls and attendance at networking events. In fact, the researcher's decision to be based in Singapore and personally make calls and attend networking events conveyed the importance and value of the research, which greatly facilitated the data collection process (Cohen and Ravishankar, 2012).

With regard to sampling, several practical considerations (Marshall and Rossman, 2011) must be taken into account. For this research, sampling was undertaken for four main groups of research participants identified in the conceptual framework derived from the literature review (Marshall and Rossman, 2011), namely, the tripartite partners, employers, trade unions, and older workers and jobseekers. Their participation in and contributions to the research were necessary in order to address the research questions holistically, encompassing various perspectives on the issues being discussed. The length of the researcher's visit to Singapore was an

important consideration, because this determined the number of interviews that could be conducted within the available timeframe.

The first group of research participants to be contacted were the tripartite partners, comprising MOM, TAFEP, NTUC and SNEF (appendix A). The objective of the interviews with these partners was to obtain the background information necessary to contextualise the study, in order to understand the rationale for the revision of the RAR Act 2012 and the processes in place to support the change. Interviews with the tripartite partners provided a better understanding of initiatives taken to encourage employers to retain or recruit older workers. Interviews were successfully conducted with all tripartite partners except MOM. While an interview with a representative from MOM would have been ideal because it would add another perspective towards understanding the process, rationale and expectations relating to the RAR Act 2012, the request was declined. This was not unexpected, as government ministries or officials may not be as inclined to engage in academic research interviews, perhaps because political and sensitive issues may be discussed (Bryman and Bell, 2011a; Lancaster, 2017). To mitigate this limitation, the researcher turned to online resources such as MOM's website. Research interviews conducted with the other tripartite partners provided relevant information relating to the rationale and processes involved in the introduction of the revised legislation.

In terms of the demographics of respondents comprising four officials from the tripartite agencies (one respondent from the TAFEP, one respondent from the SNEF and two respondents from the NTUC) (appendix A), they were made up of two females holding senior level positions in NTUC and TAFEP as Head and Director respectively and two others were male (Director from the SNEF and Senior Consultant

from the NTUC). All were Chinese in terms of ethnicity with the exception of the Head from the NTUC, who was Malay and was only briefly present throughout the interview. As elaborated in chapter 6, personal information such as age were not shared by these respondents.

The second group of research participants were employers. Reflecting on the research aims and objectives, and with a lack of literature on the issue of age equality in Singapore, a substantial sample size was desirable to provide rich and detailed research data (Marshall and Rossman, 2011). However, this was subject to considerations of time and funding. In total, 50 interviews were completed during the fieldwork between April and late July 2016.

In order to explore the issue as thoroughly as possible, the sampling strategy deployed in this instance was to ensure that a diverse range of employers was included in the sample (Bryman and Bell, 2011a). The 50 employers represented a wide range of industries in both the private and public sectors, and included local and foreign-owned organisations. The industries represented included public and private education, early childhood education, healthcare, food and beverage, retail, hospitality, information technology, logistics, manufacturing, not-for-profit organisations, public administration, and a range of service providers comprising cleaning, laundry, security, property and facility management, and recruitment agencies.

Two main industry classifications were used to classify employers that participated in the research. Prior to the interview, the researcher gathered information from the organisations' websites to understand the primary or core activities in which they were engaged. These were then clarified during the interviews. Industry

classifications were also drawn from the government's business registry site in order to ensure coherence between the official business registration and the industry classification adopted for this research. Employers were classified in accordance with Singapore Standard Industrial Classification (SSIC) and were categorised based on economic activities and not distinguished by the type of ownership, type of legal organisation or mode of operation. As such, employers are classified based on economic activities regardless of whether they are corporate entities or government bodies (Department of Statistics, 2018b), and this was done to ensure that there was a wide variety of industries covered in the research. Appendix B provides the industry classification.

In order to differentiate small and medium enterprises (SME) from their larger counterparts, organisations were categorised by their number of employees. In accordance with Singapore's definition of SMEs, organisations with a minimum of 30 per cent of local shareholding and annual sales turnover of no more than SGD100 million or no more than 200 employees fell within this category. These characteristics are summarised in appendix B. It was vital to interview a range of employer types in order to obtain data and information from different business settings (Marshall and Rossman, 2011) to show both similarities and/or differences in employers' HR policies and practices concerning older workers.

The respondents who participated and represented their organisations in the research comprised HR practitioners from middle to senior management, such as assistant managers, directors and heads of HR. For SMEs, the respondents were mainly business owners who were managing various aspects of the business operations. In some cases, where recruitment functions were delegated to operations

managers or directors, these individuals were nominated to represent the organisation for the interviews.

In regard to the demographic characteristics of the respondents representing their employers (appendix B), there were thirty-three female and seventeen male respondents. In terms of ethnicity, out of the thirty-three female respondents, the majority were Chinese with only three Malays, two Indians and two Filipinos. Similarly for the male respondents, the majority were of Chinese ethnicity with only two Malays, one Indian and one Caucasian. As explained in chapter 5, the respondents did not share their personal information such as age unless it was relevant to the context of the discussion.

The next group comprised trade unions. In this instance, the researcher included trade unions from various industries reflecting the employers participating in the research. Initial efforts to secure interviews were unsuccessful, as the requests were either declined or received no response. In the case of the former, some declined interview requests due to time constraints, while others did not specify a reason for their reluctance to participate. These rejections reinforced the need for the researcher to be present in Singapore to continue efforts to contact the trade unions.

The main method of communication was by email. However, once the researcher was in Singapore, these emails were followed up with telephone calls. Through these calls, it was easier to elaborate on the research and address any concerns expressed by the potential interviewees. Another method used was snowball sampling. This is a technique that involves the researcher making initial contact with individuals relevant to the research and seeking their recommendations for potential participants (Rudestam and Newton, 2007; Bryman and Bell, 2011a). For example, during

interviews with trade union representatives, the respondents assisted by introducing representatives from other trade unions. Such introductions facilitated the researcher in securing interviews.

Eight trade unions, with just over 200,000 members between them, volunteered to participate in this research, covering industries such as education, healthcare, creative media, public utilities, power and gas, hospitality, food and beverage services, and manufacturing (appendix C). Interviews were conducted with the presidents and general secretaries of the Healthcare Services Employees' Union (HSEU), the Singapore Industrial & Services Employees' Union (SISEU), the Creative Media and Publishing Union (CMPU), the Public Utilities Board Employees' Union (PUBEU), the Food, Drinks and Allied Workers' Union (FDWAU), the Singapore Teachers' Union (STU), the Union of Power and Gas Employees (UPGE), and the Amalgamated Union of Public Employees (AUPE). The interviews were conducted on site at the relevant trade unions' premises.

The trade union officials that were interviewed consisted of four female and four male respondents (appendix C). Out of the four female respondents, one was Indian and the remaining three were Chinese. Similarly, for the male respondents, one was Malay and three were Chinese.

The final group of research participants comprised older workers and jobseekers. The aim was to include as wide a range of demographic characteristics as possible, in terms of ethnicity, age and gender, as well as educational level and occupational status. A total of 21 individuals participated in the research. Based on the definition of older individuals adopted for the research, the research participants ranged from 47 to 72 years of age. There were 7 male and 14 female respondents of

different ethnicities, namely, Chinese (11), Malay (2), Indian (7) and Caucasian (1). They were engaged in a range of occupations, from low-skilled jobs such as laundry and kitchen assistants to high-skilled jobs such as directors, and this was also reflected in their differing educational backgrounds. They were therefore expected to have different experiences and expectations relating to employment and retirement. The respondents' key characteristics are summarised in appendix D. A snowball sampling strategy was adopted for this group of respondents, as it facilitated the researcher's efforts to reach out to respondents from a specific age group. Some respondents introduced friends, colleagues or family members of a similar age, who were willing to share their employment experiences.

Data saturation is an important consideration when collecting data. This means that data collection should cease when any new data result in similar findings and provide no new information or insights relating to the research (Creswell, 2009; Marshall and Rossman, 2016). However, it is not straightforward to identify the saturation point because it is difficult to ascertain when all aspects or insights have been thoroughly uncovered and explored (O'Reilly and Parker, 2013; Marshall and Rossman, 2016). Data saturation was more of a concern for the interviews with employers and older workers and jobseekers because, in studying an issue that had not previously been widely researched or studied, it was anticipated that new insights and evidence would be obtained as more interviews were conducted. The employers and older individuals interviewed inevitably brought varied experiences of and responses to the change in the RAR Act 2012. The aim was to obtain a range of responses that allowed for exploration of the topic and for the research questions to be addressed adequately (O'Reilly and Parker, 2013). Therefore, data collection ceased when it was found that 'categories were well described and fitting with the data' (Marshall and

Rossmann, 2016, p. 229) or, in other words, theoretical sufficiency was attained. For instance, it was found that the data collected contained both similarities and differences in insights pertaining to the policies introduced by the state and the organisational practices that had or had not ensued from it. Thus, data saturation was determined when there were increasing similarities in the responses received from respondents and when negligible new information or alternative explanations were gathered with each additional interview. In the case of the tripartite partners and trade unions, the interview process was deemed complete when all relevant organisations had responded to interview requests.

Procedures

The data collection procedures involved three main stages: establishing contact with intended research participants, gaining access and proceeding with the data collection.

Initial contact was made through an email outlining the study and the research participants' possible contribution and involvement. This included an assurance that the research participant's identity would remain confidential and anonymous, and that the information gathered during the interview would be used only for research purposes. When rejections were initially received from potential respondents contacted by email, the researcher scheduled a visit to Singapore in order to contact and gain access to the required research participants.

Since the researcher had limited time in Singapore, the lack of positive email responses necessitated more creative approaches to gaining access. In this instance, the researcher tapped into existing contacts and networks in Singapore. One such contact was a director working in a voluntary welfare organisation (VWO), who

introduced the researcher to organisations that might be willing to participate in the research. The researcher also wrote to a state agency involved in developing Singapore's workforce and, owing to its interest in the research, it granted access to all its recruitment events over a specific period of time, some of which were geared toward older jobseekers. Through these events, the researcher was able to meet HR managers and directors in person, and to explain and clarify the research. This was a more effective method of engaging employers, as face-to-face communication seemed to make it slightly harder for employers to reject interview requests. Also, any hesitation or reservation on their part was addressed by providing further information and/or assurances of confidentiality and anonymity.

Through these events, the researcher was able to approach older jobseekers in person. Others were contacted through mutual contacts and introductions from their employers participating in the research. Another avenue that facilitated access to older workers was being given an opportunity to attend and speak at a seminar relating to re-employment and retirement conducted by a VWO. From this brief presentation, the researcher was put in touch with several participants who were keen to share their insights and contribute to the research.

Similarly, trade unions were initially contacted by email. Follow-up telephone calls were then made to provide an opportunity to explain or clarify the research, which resulted in the arrangement of some interviews. Unexpectedly, the end of one such interview held at the NTUC's headquarters coincided with the timing of a meeting of several trade union presidents and general secretaries. This resulted in an impromptu networking session which helped to secure several interviews that were crucial for this research.

Prior to starting the interviews, the participants were assured that their privacy, confidentiality and anonymity would be maintained in accordance with the university's ethical standards. The researcher also sought permission from the research participants for the interviews to be audio-recorded. In most cases, verbal consent was given. Where participants declined to allow the interviews to be recorded, the researcher ensured that detailed notes were taken throughout the session. These files were then saved under generic names to ensure that participants' identities were kept confidential.

Owing to the substantial number of interviews completed, and in view of the time constraint, some recordings were sent to an outsourced service provider for transcription. In this instance, due diligence and care was taken to select a company that had previous experience of working with researchers in academia. A written agreement was provided to ensure that the company would abide by the data protection and non-disclosure terms and conditions discussed and agreed with the researcher. However, interviews conducted with state agencies, the tripartite partners and trade unions were transcribed by the researcher herself because of the sensitive nature of the data collected, as well as to adhere to the anonymity and confidentiality clause.

Following receipt of the interview transcripts, it was found that the interviews had been distributed to different transcribers working for the transcription company. As a result, different styles and formatting had been adopted, even though a template had been given before the start of the project. There was also considerable delay in receiving these transcripts. As such, the researcher took on the task of checking and correcting each transcript. Errors were found mainly in transcripts that had not been transcribed verbatim, where the transcriber(s) had instead paraphrased and

summarised the responses. Interviewees' reactions to the interview questions, such as laughter, pauses and requests to repeat questions, had not been included. These cues were crucial for understanding the interview responses in context (Marshall & Rossman, 2016). Therefore, the researcher started the process of checking the transcripts by listening to the recorded interviews and going through the notes taken during the interview sessions. Although this was a time-consuming process, it was vital to ensure that the interviews had been accurately transcribed before proceeding to the data analysis phase.

Some of the information gathered during the interviews was in Malay, Mandarin or Singlish, so the data had to be translated into English prior to the data analysis. There are two main considerations pertaining to translation, namely the accuracy of meanings and the ethical issues involved in the process of translation. The latter will be discussed subsequently. With regard to the former, the researcher had a critical advantage in handling the transcription and translation process owing to her ability to speak and understand these languages. This enabled her to build a rapport and created a more conducive environment for the interviewees, which encouraged them to express themselves more openly (Cohen & Ravishankar, 2012). This was especially useful during the interviews with older workers and jobseekers. The researcher was able to understand the responses and translate them into English, providing a 'reasonable approximation of the interviewees' words and intent' (Marshall & Rossman, 2016, p. 210). Since most of the sessions were recorded, the researcher was able to listen back to the interviews when necessary to ensure that the translation had captured the intended meaning as closely as possible. In some cases, during the interviews, the researcher made attempts to paraphrase or seek clarification where necessary.

Ethical considerations

Research ethics are concerned with the role and values of the researcher and the impact of the research and related activities on participants (Bryman, 2012; Flick, 2015a). Marshall and Rossman (2011) highlighted that the research design may help to identify and anticipate possible ethical issues and considerations pertaining to the study. In this instance, qualitative research inevitably involved contact with people (Silverman, 2010), which meant that relevant ethical issues had to be taken into consideration.

The two main aspects that needed to be addressed at the initial stage were negotiating access and obtaining informed consent from research participants. In gaining access to research participants, it was vital to provide the necessary information regarding the study. For example, e-mail communications to employers and trade unions included an outline of the purpose of the e-mail and a summary of the study, and an overview of the research and a letter requesting access. The former provided information on the aims of the study and the involvement required from participants. It was crucial to remain open to answering queries and providing clarification to gatekeepers, such as secretaries and personal assistants to senior management staff. Ensuring transparency in providing information and clarification facilitated the process of gaining access to organisations.

Access to older workers and jobseekers was gained mainly by approaching them personally at recruitment events, and through introductions by existing contacts and by employers participating in the study. Although gaining access to older workers and jobseekers was easier than gaining access to some organisations, the challenge lay in explaining the purpose of the study and the need for their involvement in it. Older

workers and jobseekers tended to be more inquisitive and sought more clarification prior to consenting to the research. In view of the educational and occupational backgrounds of the older individuals, most were more comfortable talking to the researcher rather than receiving written information about the research prior to agreeing to participate in it. For example, it was easier to explain the needs and aims of the study verbally and relate its relevance to them. This allowed them to ask questions and seek clarification on their contribution. In this instance, being able to converse in local languages was an advantage in building trust and rapport with potential respondents, because most older individuals had been educated in local languages such as Malay or Chinese dialects and/or lived in non-English-speaking communities. Being able to converse with them in Malay or basic Mandarin helped to make them feel more comfortable. Therefore, for these participants, oral rather than written communication was more effective for explaining and providing information and their possible contribution to the study.

Given the rich and detailed nature of the qualitative data collection, it was anticipated that issues relating to age, work and retirement would extend into the research participants' personal lives (Silverman, 2005). Thus, they wanted to know the objective of the study and how information gathered from them would be used. In this instance, it was useful to provide information prior to the interview, and to reiterate the purpose, the confidentiality of the information shared and the anonymity of participants before and after each interview session. This provided the participants with an added level of assurance. Having followed the above-mentioned steps to gain access and provide information on the study, all research participants provided verbal consent to participation in the research.

The confidentiality and anonymity of all participants were of vital importance (Flick, 2015a, 2015b) in order to protect their privacy and maintain trust between participant and researcher. Information shared by organisations and individuals was recorded, either by audio-recorder or in written notes, and the files were saved under generic names so as to prevent identification of the participants. In the case of the tripartite partners and trade unions, only the names of the respondents themselves could be anonymised, as the organisations they represented are unique and thus relatively identifiable. With regard to older individuals who shared their experiences, it was found that, in many instances, the information they provided extended beyond their work experiences into their private lives and circumstances. It therefore included sensitive information regarding spouse or family situations, health and financial situations and difficulties faced in the workplace, and for some jobseekers, it might include painful experiences of gaining employment at their age. This presented two challenges for the researcher. First, it was vital to protect the confidentiality and privacy of the participants, especially considering the sensitive nature of the information being shared in some cases. Second, the researcher was initially unprepared for listening and responding appropriately to respondents who were open in sharing their thoughts and experiences. For example, some respondents asked for advice and assistance in gaining employment due to distressing circumstances in their lives. Others shared emotional accounts of their experiences at work or in family situations. Although the researcher was able to empathise with the respondents, and in some instances provided guidance on seeking professional advice on finding employment, it was vital that she was able to draw boundaries and remain professional throughout the interviews. In order to listen more effectively during these interviews,

the researcher had to schedule appropriate breaks between interviews with older workers and jobseekers, such as conducting a maximum of two interviews in a week.

Another ethical consideration related to the translation of interviews containing Singlish, Malay or Mandarin. For example, owing to the educational background of some of the older workers and jobseekers interviewed, they might not be proficient in communicating in English. Therefore, careful consideration was given to this issue, and the researcher chose not to paraphrase any of their responses. Instead, a translated response and the original response were retained, where applicable.

3.7. Data Analysis

Following completion of the data collection phase, the researcher received and checked the interview transcripts against the audio-recordings and written notes. After debating whether to use Excel spreadsheets or computer software such as Nvivo for manual coding, it was decided to use the latter. Having had prior training and experience in using NVivo, this was the optimal option, as it facilitated the storage and management of audio recordings and transcripts, as well as the process of data analysis. This was especially useful in terms of organisation and management of the data. For instance, a separate NVivo project was allocated to each of the four distinct groups of research participants.

The process of data analysis was carried out during two distinct stages of the research. A preliminary or initial phase of data analysis occurred on completion of each interview, when the researcher reflected on the data gathered to ensure that areas relevant to the research had been adequately explored during discussions with interview respondents. This allowed the researcher to recognise patterns in the data, and to contact the research participants to seek further information and/or clarification

shortly after the interview when required. Furthermore, this became a useful part of the process in guiding future interviews by ensuring that questions were revised if needed. During this preliminary phase, the data analysis mainly involved clarification and note-taking to facilitate the next stage of the process.

The conceptual framework discussed in the preceding chapter acted as a frame of reference that guided the data filtering, coding and development of categories, and subsequently in analysing the arguments and providing explanations and connections between the categories (Ravitch and Riggan, 2017), which will be discussed in the following chapters.

Relevant questions derived from the conceptual framework were included in the interview guide, addressing research participants' experiences of and perspectives relating to extending work past retirement age. This enabled the researcher to anticipate possible areas for discussion during interviews conducted with different stakeholders. Certain categories were identified at this stage of the research process (Ryan and Bernard, 2000). For instance, categories relating to arguments pertaining to the business case, trade unions' role and involvement and legislation were easier to manage and identify in the data. Furthermore, having an expectation of categories also raised the researcher's awareness of issues or responses shared in the interviews that might not fall into the identified categories.

During the first round of coding, the data were coded into the identified categories and into emerging or new categories. Within each category, sub-categories were formed in accordance with analysis of the data. Throughout the process, the researcher adopted an iterative approach to ensure that the coded data were coherent within each category and, when needed, new and emerging categories were added. In

some cases, this allowed for relevant data to be coded in more than one category (Bryman and Bell, 2011b, 2011a).

Having coded the interviews conducted with different stakeholders, the categories were then compared across the different groups of data. For instance, coded data in one category, such as ‘engagement with trade union’, were analysed at different levels, namely from data gathered from the tripartite partners, trade unions, employers and employees. This process of data analysis was subsequently conducted for all the different categories, providing an understanding from various perspectives. To a certain extent, the researcher was able to simultaneously cross-check the findings across different groups of research participants, allowing for data triangulation (Bryman and Bell, 2011b). Throughout the process, connections between categories were noted, as well as reflecting on the relevant literature discussed in chapter 2 (Bryman and Bell, 2011b).

Following the generation of categories and codes, the researcher then progressed to a second round of data analysis by going through the transcripts to ensure that relevant data had been coded appropriately. When required, additional notes were made and coding carried out. This also entailed highlighting quotes from the research participants that would be used to support the findings. The next phase involved studying the categories and the coded data and establishing connections between them. This was then elaborated into arguments and identification of relationships between the categories.

3.8. Conclusion

This chapter has outlined the blueprint that informed and directed subsequent stages of the study. Having established the research aims and questions, the proposed

research strategies and adopted methods have been discussed. In line with the exploratory and descriptive nature of this study, a qualitative method was adopted and data were collected through interviews. The tripartite partners, namely representatives from TAFEP, NTUC, SNEF, and trade unions representing workers from various industries were interviewed. This allowed for a clearer understanding of the approach taken by the tripartite partners to address issues concerning the ageing workforce in relation to Dickens' (1999) three-pronged approach, as discussed in chapter 2. In order to understand the impact of the three-pronged approach, interviews were conducted with employers from a range of industries in both public and private sectors, as well as with older workers and jobseekers. This chapter has also discussed the ethical considerations and challenges faced in the process of collecting and analysing the data. The next chapters will discuss the findings.

Chapter 4 Factors Influencing Work and Retirement Decision

4.1. Introduction

Referring to the discussion on Singapore's policy environment in chapter 1, it is anticipated that older workers would, to an extent, passively accept and be subjected to the new legislation that extended retirement age from 62 to 65 and subsequently to 67 with effect from July 2017 (Singapore Statutes Online, 2012). This is especially so in the context of Singapore's welfare model that advocates self-reliance and personal responsibility (Aspalter, 2001), and as such, financial obligations and retirement inadequacy may necessitate older workers to continue working past retirement age. Further, as highlighted in chapter 2, the limited literature exploring issues relating to older workers and employment in Singapore's context has led to the need to include the 'voice' of older workers, which remains neglected in existing literature (Loretto, 2010), and to understand their perceptions, experiences and concerns in regard to the extension of retirement age. As such, the first research question explores the factors taken into consideration when it comes to extending work lives past retirement:

What are the push and pull factors influencing older workers' decision to extend work past retirement?

This chapter will discuss the findings relating to older workers' and jobseekers' perceptions of ageing, employment opportunities, and the considerations and constraints that they factor into decisions to retire or to work past retirement age. This is to understand the ways in which the RAR Act 2012 and employers' available HR policies and practices addressed their needs and concerns as well as identifying any possible gaps. While this chapter is focused on findings from the older workers'

and jobseekers' perspective, subsequently, chapters 5 to 7 will provide employers' insights pertaining to employment of older workers.

Twenty-one respondents aged between 47 and 72 years, comprising 19 older workers and 2 jobseekers, were interviewed for this purpose. Findings were supported with direct quotes from respondents including relevant translations for comments made in languages other than English such as Malay and Mandarin.

4.2. Considerations: Working Past Retirement

Several interview questions were asked to elicit factors influencing the decisions of older workers and jobseekers to either continue working or retire and to obtain their perceptions relating to the increase in the retirement age. These are then categorised as push and pull factors. The former consist of factors that contribute towards their inclination to retire while the pull factors relate to those that encourage them to continue working past retirement age (Lim, 2003; Pitt-Catsouphes and Smyer, 2005; Adler and Hilber, 2009; Flynn, 2010b; Paullin and Whetzel, 2012). All respondents interviewed indicated that they would prefer to continue working past retirement age and highlighted various considerations that might affect their decision to defer retirement, including health, financial obligations, their need for work–life balance, and social reasons. These will be considered in turn.

Individual and Family-Related Factors

Health

In line with the existing research discussed in chapter 2, health considerations were of utmost importance to the older workers and jobseekers interviewed, 17 of whom referred to health-related reasons for continuing or wanting to continue working. This manifested itself in different ways, either as a necessary condition for

them to consider working past retirement, to remain employable, or to prevent deterioration of their physical and mental abilities. Their health condition also influences their options and decisions relating to employment preferences.

Actually, it all depends on how healthy you are. If I am still healthy, I don't mind staying until after 62 (SVM, 58, Female, Senior Executive Officer).

Actually, this one is a choice, you know. The best thing is, you see (ah), they should give you a choice if you are able-bodied. You have seen me, right? You see how active I am at the moment. I don't even have any medical problems at my age (LK, 71, Female, Product Coder).

Eleven respondents directly equated good health with remaining employable. To an extent, this sentiment affirms the relevance of the criteria for re-employment of older workers stipulated by the RAR Act 2012, which requires them to be certified as medically fit to perform the job. This may show their awareness of the re-employment criteria.

Oh, first is health. You must be healthy enough; if not, people [employers] don't want you. Health is so important, firstly, so keep yourself fit. So as long as I am healthy and I am still sound of mind and I can still perform, I will continue [to work] (HM, 73, Female, Nurse Mentor).

Yes, if the person is very sick, they might not employ you. It is worrying. If anything happens, they will retrench you, treat you different and nothing is the same (lah)¹. But if your health is good, everything goes well. I think

¹ 'Singlish' is defined by the Webster and Oxford dictionaries as a mixture of local dialects and English, spoken by Singaporeans (Merriam-Webster, 2009). Some respondents included Singlish words such as 'lah', 'leh' among others and these particles or words do not change the semantic meaning of the sentence but indicate the tone of the sentence or phrase.

employers won't have any problems [in extending employment] (KV, 53, Female, Accounts Officer).

So, for myself, I want to work until I cannot work. But the danger is... how do you decide on when you cannot work? I see a lot of companies: it is very sad when the staff fall sick, especially those having cancer – they are terminated immediately. Like with my previous employers, they had this problem and I have seen it happen numerous times, like people who are retiring and are not able to perform, having cancer, so therefore, goodbye. Immediately (EL, 47, Male, Facility Manager).

However, one significant implication of the above is the worry of being deemed as unfit for re-employment, which will also be further discussed in chapter 5 in the context of legislation. Being in good health is a condition for re-employment and becomes a concern for older workers as it is a matter decided by the employer. Three respondents also expressed the change of employers' attitude towards older workers that are unwell and medically unfit. While there may be possibilities of employers addressing health concerns of older workers through related HR policies and practices, older workers interviewed were more inclined to link poor health conditions with being treated differently or negatively at work and/or having to exit the workforce.

The concern about being healthy was further emphasised by six respondents who felt that taking early retirement may cause their physical and mental health to deteriorate. In this aspect, instead of perceiving retirement as a time of leisure and rest, older workers preferred to continue working past retirement in order to keep themselves fit and active.

I wish to continue to work because I am worried about – I can't pronounce that word – de... dementia. I have seen my friends, their fathers and even my in-laws having dementia. The reason why they are having dementia is because, suddenly... they are having long periods of time at home doing nothing but watching TV (EL, 47, Male, Facility Manager).

Working makes me feel like I have more energy, more active. If you retire and stay at home, your mind doesn't work well, you know. So at least, with work, you can get more active. Even if you retire, even if you have money, but you are not healthy, it's of no use (CH, 56, Female, Administrative Assistant).

Further, respondents also acknowledged the possibility that their physical and mental wellbeing might decline as they aged. In relation to the stereotype of older workers being less healthy or able, it must be noted that the ageing process affects individuals in different ways, as discussed in chapter 2. Ten respondents were forthcoming in discussing their own limitations and how they attempted to address and mitigate the decline in their physical or mental health.

To be honest, when it is too heavy, then I cannot do it. But if it is not so heavy, I still can manage. I take extra precautions, because I remember that once I twisted my arm because I thought that I could handle it, but I twisted my arm. It was very painful. I didn't tell anybody because I have an ego. I buat bodoh, tapi I terasa sakit [I ignored it, but I still felt the pain] (MM, 68, Male, Concierge).

Now, I cannot carry heavy stuff. I want to work in Singapore Post, but there are parcels that you have to carry. They said that it is quite heavy for me; if not, I wanted to work actually. Then McDonalds is okay, but you will

have to stand for long hours. I was working at a childcare [centre]; I helped in the kitchen, you know. And then, if the parents come very late to fetch their children, we will feed the child. And they are just upstairs and downstairs [in the centre], you know. I was standing for too long. I was standing until my legs were swollen. She [manager] wouldn't let me leave, you know. In the end, I had to go to the doctor, asked the doctor for a letter, otherwise I could not be dismissed. My legs were swelling! (CL, 70, Female, Jobseeker and retired receptionist)

I don't mind having a stable part-time job, but if it involves standing for long hours and all that, I cannot do it (MN, 69, Female, Assistant Librarian).

Three respondents specifically described the physical limitations that affect the tasks that they needed to perform at work, as shared above by MM (68), CL (70) and MN (69). This was evident in the way older workers coped with their work, and for jobseekers in the types of jobs that they preferred. As such, reflecting on the bundles of HR practices discussed in chapter 2, maintenance practices relating to ergonomic changes and flexible benefits are aligned with health concerns of older workers in relation to continued employment.

Financial obligations

The next factor weighing heavily on decisions to continue working past retirement was financial concerns. Twelve respondents initially conveyed the impression that they were concerned about the adequacy of their retirement income, but later discussions revealed that financial obligations spanned various aspects of their lives, causing anxiety relating to retirement. These obligations related to both current and future commitments. Respondents expressed a need to be able to provide

financially for themselves in terms of basic necessities and related expenses, such as medical care and leisure. Other financial obligations included mortgages, rent and loans, which necessitated them to be able to continue working in order to finance outstanding debts.

So we are in debt to pay back the bank loan. If I declare bankruptcy, I will lose my job. So I told my wife that we have to think of ways to sustain jobs for maybe three more years, until we finish paying. I don't intend to retire because I don't have enough savings (EL, 47, Male, Facility Manager).

As explained in chapter 1, the pension scheme, administered by the CPF, is usually used to finance mortgages for 20 to 30 years or more, depending on when an individual takes up a housing loan. In many cases, elderly Singaporeans find themselves 'asset-rich but cash-poor', a concern shared by some respondents. This reinforced their need to continue working.

When the cash [salary] comes in, it helps me, you see, because you know, like they said, 'asset-rich, cash-poor' (laughs) (MN, 69, Female, Assistant Librarian).

Of course, I have got an annuity and all that, I have got a house that I can sell, but the trouble is, my husband doesn't want to downgrade [to a smaller flat] (CL, 70, Female, Jobseeker and retired receptionist).

But, if you retire already, you have no income, so if you work, at least you got money in your pocket (laughs) (CH, 56, Female, Administrative Assistant).

However, another trend observed was that respondents' financial obligations were not only related to themselves, but also in having to contribute towards their

families and dependents, such as their own elderly parents and/or their children and grandchildren, adding to the pressure and need to remain employed.

Yes, I have a young daughter; she can manage by herself. I have two families to take care of, my parents and my in-laws, so it's very tough (EL, 47, Male, Facility Manager).

Since I'm single, I have to be active and support myself and be able to provide for my elderly parent (LC, 62, Female, Senior Pharmacy Technician).

In this respect, the concept of filial piety, once understood to be a reciprocal relationship between parents and children whereby grown-up children are expected to look after their elderly parents, seems to be changing. Many respondents said that they were either helping their children and their families financially, or else they had heard about other people's negative experiences, where elderly parents had to continue to help their children and grandchildren financially. This had led them to choose to continue working so as to remain financially independent and strengthens the need for relevant policies to facilitate continued employment past retirement age such as HR practices in re-employment and recruitment as well as remuneration and benefits.

By the time I retire, I will have sorted out my children's education (AA, 53, Female, Nurse Supervisor).

My son is jobless, you know – Master's degree holder in Life Sciences, graduated six years ago and still jobless. Went to every ministry but cannot get a job, you know! Yes, every month I give him S\$1,000. I have S\$1000-plus left to pay for everything. You tell me... But I still laugh, I still joke around. Nothing to cry about. If your life is so bad, accept it. Go around it and still be active. You earn less, eat less, correct? Big deal. If I earn S\$5 then I spend

\$0.50 on food! (Laughs) I eat cheap food! I still enjoy my food. So if my son gets a job, I can do part-time or won't need to work at all. I don't think I can stop working; I am too active, you know. Maybe until I die (lah). But at least if I work part-time, then at least not so much 'sin-ku' [heart-ache] (LK, 71, Female, Product Coder).

I think it depends on certain families, how they were brought up. I can see one family, dia orang [some people] behave, ada orang [some people] still follow the tradition [filial piety] (MM, 68, Male, Concierge).

Another interesting observation relating to the concept of filial piety is that while Singapore is the only country that, through the Maintenance of Parents' Act (1995)², has provided parents with a legal right to go to a tribunal to seek maintenance from their children, none of the respondents brought this up. This may also be indicative of the preference to 'save face' and avoid any conflict or confrontation as indicated in chapter 2 on cultural norms related to 'saving face' (Dong and Lee, 2007). Instead, they showed a willingness to shoulder the financial obligations by extending their working lives. This change in attitude and mindset can also be attributed to the understanding that respondents LK (71), HM (73) and EB (59) showed relating to the higher costs of living and competitive job market experienced by their children, which had made them decide to be more financially independent.

I think it has changed a lot. In our time [when we were younger], when we worked, we contributed to the family. But now, when the children grow

² The Maintenance of Parents Act (Cap. 167B) states that Singapore residents aged 60 years and above who are unable to maintain themselves adequately are entitled to claim maintenance from their children, either in a lump-sum payment or in the form of monthly allowances (Attorney-General Chambers, 1996).

bigger, you don't expect them to take care of you; we have to take care of ourselves. I suppose the standard of living is so much higher now. So a lot of those families were telling me that if the children don't take money from you, it is considered a blessing. So it has totally changed. In other words, for our generation, we cannot depend on children anymore; we have to take care of ourselves. Also, I think, because families are getting smaller and smaller, some families have only one child. In the olden days, we tended to have more siblings. But now, you only have one or two children. If you are able to see the trend, the majority of them work overseas, study overseas. Like for me, I am not sure if my son wants to come back to Singapore because he likes the lifestyle over in the UK, which is perfectly fine for me. If he wants to study there, work there or get married there, it is out of my control, I just have to change my mindset. Whether or not he wants to come back to Singapore, it is his own life now... so I must have the mindset that I must take care of myself. So that's why, if I can work, I must carry on working... if I can't work, then I have to rely on my money, just to live day by day. Generally, the conclusion is – it is best to carry on working as long as my health can take it (EB, 59, Female, Associate Executive).

Oh yes, certainly. Even our children, when they go to work, they've got their own lives, you know? They would save whatever money, hopefully. My son is married so he has to save for his family. So, you know, when you are working, like now I'm working, it takes that burden off their mind as well (HM, 73, Female, Nurse Mentor).

In terms of future financial obligations linked to adequate retirement income, ten respondents felt the need to have sufficient savings or a regular source of income

so as to support themselves and their families. This is also tied to the existing pensions scheme administered by CPF in Singapore, which is based solely on a defined contribution system, as explained in chapter 1. It also reflects on the state welfare model adopted in Singapore, where there is minimal reliance on the state for assistance.

You think the government is going to feed me? No way, right? (LK, 71, Female, Product Coder).

People say, 'gunung you cangkul, cangkul, cangkul, dia sudah flat already' [the mountain that you keep digging has become flat]. So I need some money coming in because I think, of course, I am getting money from CPF. So I think, as you are not working, money does not go in: how are they going to keep on paying? They told me at the end of the year, my money might be finished. What can I do? (CL, 70, Female, Jobseeker and retired receptionist)

The data also show that older female workers and jobseekers, rank-and-file workers and those without educational qualifications were more open to taking lower-paid or more labour-intensive jobs in order to be able to continue working, as was evident in the job search experiences shared by respondents CL (70), MN (69) and KW (60). This is aligned with existing research in that those with intermittent employment or who have had low-paid jobs over the years are at a higher risk of retirement inadequacy and need to remain employed in later life (Lim, 2003; Teo *et al.*, 2006b). In the case of one male respondent (KW), whilst he had initially focused his job search efforts towards securing a position as a technician, after months of futile applications, he was open to try for any jobs due to his financial needs. Such difficult experiences in securing suitable employment is aligned with existing literature on

unemployment of older persons as highlighted in chapter 2 (Klehe, Koen and De Pater, 2012; Schalk and Desmette, 2015).

I want to get back to being a technician, but now any job will do and I want to apply. I did try [for jobs at] NTUC Fair Price [supermarket], but [there is] no news yet (KW, 60, Male, Jobseeker and former technician).

Despite acknowledging the need to continue working to sustain themselves financially, nine respondents were aware of a clause previously in the RAR Act 2012, which allowed employers to reduce older workers' salaries by ten per cent when they reached the age of 60. This was evident in discussions on expectations relating to remuneration. Two distinct findings emerged. On one hand, the first group of three respondents were males holding managerial and leadership positions and, as represented by VM's quote, they strongly felt that they should be paid according to their work and experience, and this is one of the recommended maintenance practices in Kooij and van de Voorde's (2015) bundles of HR practices.

I think the other thing that mature workers find irritating is that they're expected to be happy with a reduced salary for doing a similar job by somebody else, which I don't think is right. And there has been quite a lot of talk about this process. But, again, the ideal is to move to a society where everybody is agnostic when it comes to age and you get the same amount of pay for doing the same job. One of the challenges as you get older is that you're expected to do a job and be happy to be paid less than somebody younger, which is a nonsense. Irrespective of age or gender, if you're doing the same job, you should be paid at the same level. You shouldn't be doing this [salary cut]. Just because somebody turns 62, they're not different from how they were

just before midnight. They don't turn into some sort of different creature. Because it all depends on an individual's capabilities, skills, potential; and of course, the older we get, how good or bad our health is. Those should be the factors, not just because you turn a certain age. It's crazy (VM, 60, Male, CEO).

On the other hand, six respondents linked salary to age and felt that, with age, they had to accept lower salaries offered by employers, even though the clause has been excluded from the current Act. To an extent, this was due to a fear of being unable to remain employed if they demanded higher salaries. Thus, some were willing to compromise and were receptive to accepting lower salaries for the same job scope and workload.

But after your retirement, you are doing your full-time [work], just continue on a one-year contract. I heard that, even if they reduce the salary, they will still try to give them more work. Your work will be there, but if you have a project or anything, you'll still have to add on. You know, they will try and pull you in. It is difficult for you to say no (SVM, 58, Senior Executive Officer).

At this type of pay? Okay? Bo Pian [I don't have any other choice], but I show you what I can do (LK, 71, Female, Product Coder).

This reflects the perspective of ageing and the expectation that older workers have of themselves, which is to an extent aligned with the structured dependency theory whereby older individuals are regarded as and/or regard themselves as weaker or less productive (Townsend, 1981).

Actually, for me personally, I don't really have... We are very particular [aware of] about our age, and if the company can employ us, it's a blessing. Even if there is a pay cut or whatever, we are very happy. We don't mind; we are already at this age, so we cannot expect the company to give us all these treatments like before, you know (EB, 59, Female, Associate Executive).

I don't think I can get the previous salary. So it was around \$3K before, but now lower. I prefer... If I can get \$1.5K to \$2K, no problem (KW, 60, Male, Jobseeker and former technician).

In the context of Singapore, with the CPF system being linked to both retirement savings and funds for medical and hospitalisation expenses, it has undoubtedly reinforced workers' need to work past retirement age, in order to sustain themselves in old age, and this is further compounded by the welfare model in Singapore where the state is seen as the last resort for providing welfare assistance (Aspalter, 2001) and is closely aligned to the ideology of personal or individual responsibility and self-reliance inculcated by the state over the years, as explored in chapter 1.

Work-life balance

All respondents shared a concern relating to retirement about occupying their time and being productive. This sentiment was also highlighted by PS, a trade union advisor for the public service, as a factor that had initially driven the unions to push for an increase in the retirement age.

Based on the data collected, the respondents perceived time and productivity in their later lives in different ways. The data show that 9 out of 21 older workers and

jobseekers that were interviewed perceived retirement as a period in which they could achieve a better work–life balance, allowing them to be productive, earn a regular source of income, manage family obligations, especially as carers to elderly parents or grandchildren, and pursue other interests such as voluntary work, health and fitness programmes, learning a new skill or travelling. Several respondents explicitly stated that they would not like to be idle at home, as five respondents equated it with being unproductive and four respondents felt that it would isolate themselves from others.

Okay, I mean, ideally, I do not want to work full-time. If I have a chance to work in the same company and the same job, if it allows me to come in for three days, you know, that kind of thing, instead of five full days, and I'm hoping they don't put a lot of work on me (laughs) (SVM, 58, Senior Executive Officer).

Then, maybe, we can always ask for a flexi-hours job, because I don't think we can do more than eight hours of work (ah). Ultimately, our bodies are also quite tired. So I think flexi-hours is important because we can have enough time to rest. Of course, we wouldn't want to work weekends, because the youngsters [that work weekends], I can really see that there is no work–life balance (EB, 59, Female, Associate Executive).

Further, five respondents also said that they would like to help their families by caring for elderly parents or grandchildren, but this would make working outside the home an issue, as was the case for respondents LG (61), CH (56), and KW (60). Similarly, another re-employed worker, HM (73), was considering whether to extend her employment contract as she was expecting a grandchild.

[Becoming a freelance trainer] *I needed flexibility then due to my parents' health conditions because I was their main caregiver* (LG, 61, Female, Freelance Trainer).

Yes (laughs). So, I looked after them [grandchildren] until they went to the childcare centre about three years ago. Before they were going to the childcare centre, I had to look after them. Then I was still holding a part-time promoter job (CH, 56, Female, Administrative Assistant).

With changing priorities, these respondents preferred reduced workloads and shorter working hours when working past retirement age, so as to maintain a better work–life balance. This ties in with accommodative HR practices that address the need for reduced workloads as outlined in chapter 2 (Kooij and van de Voorde, 2015). The availability of flexible work arrangements were strongly encouraged by the state and tripartite agencies as part of recommended HR practices (Ministry of Manpower, 2012), and the extent to which such practices have been adopted and implemented by employers will be further explored in subsequent chapters.

Three respondents also indicated that they wanted to continue to be productive by helping others, through either paid employment or voluntary work. For some respondents, this meant reassessing their interests and aligning them with the type of work that they would like to do.

It's nice to work, to help people, to get yourself moving on. And then there are some things that, when you can do something to make somebody happy, it's very fulfilling. And to us, we feel very good because we are coming already to this age, you know. It's like you can do something for the community; it's really very good (EB, 59, Female, Associate Executive).

So there has to be something to look forward to. Like, you know, I look forward to coming to work and being with the nurse managers. They consult me and I know that I'm helping someone move along the lines (HM, 73, Female, Nurse Mentor).

In essence, older workers perceived working past retirement age as a period that would allow them to fulfil various needs, such as pursuing their own interests, helping or giving back to the family, and contributing to the community.

Socialisation

Socialisation is a pull factor and is an important aspect of work shared by the respondents was the opportunity to continue to interact and engage with others. This was linked with their interest for their job, as suggested by CH (56) and MM (69).

It's quite boring [not working] because I like to work, I like to meet people and my friends. At home, you are just sitting there, having no friends. I mean, this is not my life (lah). Yes, sometimes you go to the [supermarket] outlet, you see a lot of things, meet a lot of people, they talk to you. Then you just chit chat, chit chat, one day's work is done already... and you get paid (laughs) (CH, 56, Female, Administrative Assistant).

Yes, I enjoy every minute of my job because I like to meet people (MM, 68, Male, Concierge).

Two respondents perceived work as an avenue through which to retain their social networks, as opposed to the possibility of being 'bored at home' and lonely.

The fear of losing my social network and friends (SH, 53, Female, Director).

They are all working. That's why I feel like I should be working. Even my kids tell me that I'm just not the type to stay home. So it's true. Like today, I feel so bored. I'm at home and all my kids are out. So bored at home, even though it's Hari Raya [festival], but what else can I do? (BD, 65, Employed, Teacher)

With the possibility of increased longevity, and consequently longer retirement periods, considerations relating to socialisation with others at work are becoming more significant for older workers and jobseekers, and this implies the importance for employers to ensure the integration and management of a multi-generational workforce.

Work and Organisation

Work Environment

Apart from the abovementioned factors that are on a more personal and individual level, as discussed in chapter 2, work environment is a significant factor taken into consideration for older workers to continue working past retirement. In this instance, 6 out of 21 respondents shared negative aspects relating to their current employment. These push factors influence their decision regarding their employment. The aspects that they highlighted were pertaining to the type, scope and location of work as well as working hours that they preferred should they wish to extend their working lives past retirement age. Such concerns and preferences reinforce the need for accommodative, maintenance and utilisation HR practices (Kooij and van de Voorde, 2015; Pak *et al.*, 2018) in which older workers can opt for reduced workload, shorter hours and flexible work arrangements among others. Two respondents shared

their concerns relating to past and current jobs such as the long shifts and location of the workplace:

It's not that easy. It depends on where you work and if there is an urgent need, they would just choose any candidate to join them. So, there are good and bad points. I'm looking forward to being stable [in employment]. Let me tell you something 'great' about working here. Firstly, it's very far away. Secondly, the hours to work, we're allowed to go home at 11pm. So, what time to start work? I asked them. When I asked them [employer] how am I going to manage that [long hours], they said I will need to do a split shift. I'm a bit worried about that because I can start work at 8.30am, go for meetings for an hour or two before going back to work again, then get about four or five hours of sleep in between and then continue till 11pm. (EL, 47, Male, Facility Manager).

Working at the library... It was too far away, because I am staying at Telok Blangah Rise, by the time I take the bus and I get back... it is not easy, you see. The bus ride is more than an hour. It is not viable for me, you see (laughs) (MN, 69, Female, Assistant Librarian).

In the above example shared by MN (69), she was an employed by a contractor and outsourced to one of the public libraries. Despite her interest in the job, she wanted to work closer to home due to her physical ailments. Although she had shared her concerns with her employer, the lack of opportunity to work at a location closer to home led her to resign from the post and to look for other suitable opportunities.

Also, as previously discussed, experiences were shared by MN (69) and CL (70); their health-related issues had prevented them from continuing in some of the

previous jobs that they have held, which were mainly labour-intensive roles. These include low-skilled jobs such as kitchen and laundry assistants. Some of the reasons that they had shared include the physical demands of the work, equipment that they needed to manage such as ‘run-down machines’ and hot irons, and the overall physical environment that was unsuitable.

It's hard work. And going from one place to another, it is far. Also, if you want to go the canteen, if you are lucky, your workplace is near the canteen. If not, it means you have to walk very far to go to the canteen, you know. Sometimes, people would say, 'It's difficult when you want to go to makan [eat]', like for lunch or breakfast, you know. (MKM, 61, Male, Senior Logistics Assistant)

In contrast to the above push factors, expectations to perform on the job were a source of motivation and a pull factor for three of the older workers who were interviewed. A common attribute of the three respondents included holding jobs for more than 20 years and having acquired specialised knowledge and skills in areas such as accounting (KV), public administration (SVM) and logistics (MKM). For each of them, they have specialised in niche areas within their vocation. For instance, MKM (61) shared that the regulations within the air force industry demands a high level of discipline and the knowledge and experience he has gained has enabled him to be in the job for more than 20 years. Similarly, SVM (58) has gained in-depth knowledge relating to Free Trade Agreements within the public sector and that it places her at an advantage as compared to younger workers.

Another related pull factor to the above is employers' recognition of employees' work performance and loyalty. All three respondents affirmed that being

given training and development opportunities to further enhance their skills and being eligible for promotions were regarded positively. In this area, developmental HR practices that aim to enhance and encourage skills upgrading, training and development opportunities are necessary in order to address these needs (Kooij and van de Voorde, 2015).

She said if I can keep up with my studies, then I can be considered for higher (positions). Maybe go for a diploma. She's okay for a boss (KV, 53, Female, Accounts Officer).

However, the three respondents were reluctant to take up the opportunities for training and development, and the reasons include time constraints and anticipation of an increase in workload and added pressure at work. This is despite the fact that they acknowledged and appreciated the recognition received from their respective employers. As such, although this represented a pull factor to remain with the employer as they felt appreciated and recognised for their contribution, they would prefer training and development opportunities to be more aligned with their priorities and interests.

So, if I were to take up in the same work to become a manager, it's going to be very tough. So, I told my husband, not worth it. No doubt the salary would be good, but I have to work extremely hard. I don't think I need that. So, I told them, I am not very keen, but I don't mind to do extra (work). (SVM, 58, Female, Senior Executive Officer)

Employers' Attitudes and HR Practices

Another significant area of consideration highlighted by respondents was employers' attitude towards them and the HR practices available within the organisation.

Touching on the topic of re-employment contracts, although this is mandated by legislation and has its set of terms and conditions, 3 out of 21 respondents felt that the process of being re-employed is dependent on their relationship with their superiors. In this case, it was felt that having a good relationship would help in securing re-employment contracts and to an extent, it implies that the process of re-employment may not be as transparent and can be subjective.

Let me put it this way, if the boss likes you, then you are safe [in terms of the re-employment process]. (SVM, 58, Female, Senior Executive Officer)

It all depends on the HODs [Head of Departments], how well they could take care of the people. I mean, if you are in the good books of the HODs, you can keep going and nothing goes wrong. If you are good with those in HR and HOD, you can keep going on and nothing goes wrong. (KV, 53, Female, Accounts Officer)

A similar reason to the above highlighted by some respondents include the possibility of discriminatory HR policies and practices in the workplace that adds to employers' hostility towards older workers. The examples and experiences shared by 3 out of 21 respondents pointed towards the lack of acceptance of older workers in the workforce past retirement age. These respondents perceived employers' reluctance in addressing their needs in terms of wanting flexible work arrangements, shorter hours and reduced workloads was due to their employers' wanting to 'push' or 'drive' them

out of workforce and into retirement. In LK's (70) case, the physical demands of the nursing profession made it difficult for her to continue working, and having failed to join a different department, she made the decision to leave.

I cannot work in there, but maybe in other places I can. Because in there, you have to stand the whole day, and all the dirty instruments come in, instruments from the whole hospital, you know? So, over there, you have to do everything. Some people that want you to go out (leave), they will say, 'If you cannot work there, then, we cannot sign you on. And if you are already 70, who cares, they don't care. They can find someone else; they will tell you that.

(LK, 71, Female, Product Coder).

Placing older workers on re-employment contracts also creates a sense of uncertainty or insecurity regarding the job, and this was a point raised by KV (53). She felt there were various reasons for this, such as inability to compete with younger workers' in terms of qualifications, to keep up in terms of work performance or having a bad relationship with the employer places older workers' jobs at risk.

If you are in their bad books then the minute you are on contract, basically, they will just push [in terms of duties and tasks] and they just want to see the seniors leave. (KV, 53, Female, Accounts Officer)

Another respondent stated that from his experience of job searching following his retrenchment a few years ago, the recruitment practices were not as vigorous and did not look at transferable skills that older workers may have to offer. As such, it makes the recruitment process less impartial and biased against older workers.

And, the way people recruit in this country is very lazy. Which means, say for example, I want to apply for a job in a bank, senior vice president for

compliance for example. Well, the bank would instruct its recruiting agent that it will only look at CVs from people whose last job was senior vice president for compliance. And, that's incredibly stupid because you're simply poaching from some other organisations. Whereas, you should be looking at what are the skill sets of each individual, how did they get the requisite exposure, experience and could they do the job? It's due to the fact that you got human resource practices in many organisations that are purely administrative. And, as a result, you get sloppy HR and you allow biases of all kinds, not just of course age, gender and so on, to kick in where they shouldn't be. (VM, 60, male, CEO)

On the whole, this chapter looked at the push and pull factors that influence older workers' decision to remain in the workforce or opt for retirement as summarised in table 4a below. Findings showed that older workers look forward to the opportunity to extend work lives past their retirement age provided that there are suitable age-friendly HR policies and practices in place. Existing literature discussed in chapter 2 on bundles of HR practices illuminates the types of practices that can address the needs and concerns of older workers, which has been discussed in this chapter and summarised in table 4b.

Pull Factors	Push Factors
Good health <ul style="list-style-type: none"> • To remain healthy and fit 	Poor health
Financial obligations <ul style="list-style-type: none"> • Individual's commitments • Contribute towards family 	Retirement adequacy <ul style="list-style-type: none"> • Pension, savings, support from family
Socialisation	

<ul style="list-style-type: none"> • Maintain social networks • Prevent loneliness/isolation 	
Availability of age-friendly HR Policies and Practices <ul style="list-style-type: none"> • Work-life balance • Leave/time off • Medical benefits • Reduced workload • Fair remuneration 	Lack of age-friendly HR policies and practices
Employers' positive attitude and relationship	Employers' negative attitude and discrimination

Table 4a: Push and pull factors

Accommodative practices	Utilisation practices	Maintenance practices	Developmental practices
Part-time work / semi-retirement Additional leave Exemption from working overtime / night shifts Reduced workload Demotion Early retirement Prolonged career interruptions	Lateral job movements Participation Second career Re-employment Task enrichment	Ergonomic adjustments to the workplace Flexible benefits Pay for performance Performance appraisal Teleworking Compressed workweek	Career planning Promotion Training Development on the job

Table 4b: Age-friendly HR practices to address needs of older workers

(HR practices in bold are the ones that can potentially address the needs identified and listed in table 4a).

4.3. Conclusion

The discussion on older workers' concerns about extending their retirement helped identify relevant areas of HR policies and practices, and to compare these with areas regulated by the RAR Act 2012 and the recommended tripartite guidelines. For example, based on the findings discussed in this chapter, relevant age-friendly HR policies and practices are needed to address older workers' and jobseekers' concerns relating to employment opportunity, fair remuneration, flexible work arrangements and work environment. Having identified these as some of the relevant HR areas, interviews with employers also helped to understand the extent to which such practices were being deployed in the workplace. The subsequent chapters will focus on the ways in which Dickens' three-prongs (1999), namely, the business case for older workers, trade unions' role and involvement and legislation, influenced employers' adoption of age-friendly HR policies and practices. These will be discussed in chapters 5, 6 and 7 respectively.

Chapter 5 Business Case for Older Workers

5.1. Introduction

Chapter 4 explored the push and pull factors that impact older workers' decisions to work or retire and identified possible areas of HR policies and practices that might address them accordingly. Using Dickens' (1999) three-pronged approach in Singapore's context, this chapter will discuss the business case for older workers and how it has impacted employers' decisions to adopt and implement age-friendly HR policies and practices. This addresses the following research question:

In what ways has the business case for older workers been perceived and acted on by employers in relation to adopting and implementing age-friendly HR practices in the workplace?

Further to the above research question, the research will discuss employers' understanding of the business case arguments and explore the age-friendly HR policies and practices that have been adopted as a result of the business case.

In Singapore, the business case for older workers has been actively promoted by the tripartite partners and trade unions. Using publicity campaigns, grants and funding, they have made a concerted effort to drive the business case agenda for employers to continue to hire and retain older workers in the workforce. This has been further strengthened by the tight labour market conditions that Singapore has experienced over the past few years. However, as will be discussed below, labour market conditions differ across industries and sectors, so older workers with certain skills and qualifications are in demand, while others continue to struggle to find suitable employment opportunities. This is evident from experiences shared in

interviews with older workers and jobseekers. Apart from industry effects that impact employment terms and conditions, such as the type and duration of contracts, remuneration and benefits, the findings also show that employers' perceptions of the value or potential contribution of older workers to their organisations tend to affect what HR policies and practices are put in place.

Other considerations also play a part in determining employers' receptiveness to recruiting and retaining older workers, including talent management. Employers express some challenges in planning for younger workers' promotion if older workers opt to work beyond retirement. For others, the issue is to ensure the integration of younger and older workers and address any potential inter-generational tension in the workplace.

Overall, the findings are congruent with criticisms of the business case approach to equality, as changes to HR policies and practices continue to be subject to and dependent on business needs, resulting in a fragmented and piecemeal approach by employers (Dickens, 1999).

This chapter discusses employers' views on the business benefits of and considerations relating to their willingness to hire and retain older workers, and the associated HR policies and practices put in place by employers and their possible limitations.

5.2. Respondents' Demographics: Employers

Interviews with fifty employers involved thirty-three female and seventeen male respondents. Out of the thirty-three female respondents, the majority were Chinese with only three Malays, two Indians and two Filipinos. Similarly for the male respondents, the majority were Chinese with only two Malays, one Indian and one

Caucasian (appendix B). As respondents did not share their personal information such as age unless it was relevant to the context of the discussion, only a handful in senior management positions revealed that they were in their late fifties or sixties or close to retirement age.

From the interviews conducted with employers, gender and ethnicity did not result in significant or distinctive differences in their responses. However, employers' silence or the lack of identification of issues relating to older workers and their gender and ethnic groups may also be explained by Singapore's reluctance to highlight or discuss potentially sensitive issues based on those premises. On one hand, such an approach may help to maintain racial harmony on the surface level, but on the other hand, it may not help to illuminate problems faced by older workers of different genders and/or from different ethnic backgrounds (which as discussed in chapter 2 has implications for their educational and occupational status) (Lee, 1999, 2001, 2005).

5.3. Business Case Arguments for Older Workers

As highlighted in chapter 2, the business case has become an important tool used by governments seeking to change employers' HR policies and practices. This is evident in Singapore, where the tripartite partners have leveraged the business case for hiring and retaining older workers. Aligned with its non-enforcement stance, the TAFEP's efforts to spread awareness and educate and promote progressive employment policies and practices have been closely linked to the business case. For example, its website emphasises business benefits such as access to a wider talent pool, staff loyalty, gaining workers with skills and experience, and enhanced reputation as an employer of choice (TAFEP, 2014a), and similar arguments were also

shared by employers during the interviews. These will be discussed in the following sections.

Wider Talent Pool

As discussed in chapters 1 and 2, the ageing population has implications for the labour force. A key concern is the shrinking labour force resulting from a combination of factors, such as more young people being in education rather than joining the workforce, as well as older workers opting for retirement. This has resulted in a tight labour market, which will have adverse implications for productivity and the economy. One respondent commented:

I think, in terms of looking at the challenges of the ageing workforce, it is the shrinking pool of people [in the workforce]. You will find that you need to adapt to a slower growth; like Japan is already declining, we [Singapore] will get to that stage. The workforce will shrink if nothing is done. There will come a time when there is more going out and less coming in, and we will always have a shortage in numbers, even for companies that are not expanding. We talk about wanting companies to grow. Of course, productivity is one area, and in expanding companies, ultimately, they will need more manpower (EF).

The tripartite partners and trade unions also highlighted that the labour supply has been affected by the government's tightening of the foreign labour quota in recent years. This was a deliberate policy put in place to reduce employers' dependence on foreign labour and encourage them to hire locals:

The tightening of foreign manpower kind of forces them [employers] to tap into other parts or segments of the workforce (NC1).

The second thing is, in the tight labour situation, especially complemented with MOM's tightening of the [foreign labour] quota, really works well for the labour side. And we say that your reliance on foreign manpower is over, it's history. So now it's a new era, it's a new Singapore, with a new way. So this is where you need to embrace the fact that Singaporeans are the important part of the workforce. So under the Singaporean core, which we have in legislation, they have to ensure that they really have a core of Singaporeans. And if they don't have that maintained, in fact, when they apply for work passes, S passes and all that, they will be rejected straight away (HS).

To some extent, the findings support the argument that tightening the foreign labour supply has been effective in pushing 2 employers, especially those in the service industries, to consider older workers to fill available positions in their organisations:

We can't really hire foreigners, so the consideration will be the elderly (SWTPT2, HR Manager).

And to look at all talent pools, wherever they come from, and that includes older or mature workers. So I would say that's the general experience now in Singapore, because everybody is desperate for good people and the talent pools are finite and everybody is competing for good talent. And irrespective of... whether you're an ex-offender or whether you're an older person, that has been, for me, one of the most tangible benefits of tightening the foreign labour quota. There are, of course, lots of problems associated for business with doing that. But there is no doubt that tightening foreign labour

has forced employers to consider fairly all possible employees from all possible labour pools (NFP4, CEO).

The tripartite partners anticipated that the tight labour market conditions might bode well for older workers wanting to extend their working lives beyond retirement, owing to the demand for workers. However, the tight labour market has affected industries to varying degrees, as confirmed by insights from trade union representatives and employers, which have provided a better understanding at the industry and organisational levels respectively. Differences between industries influence employers' objectives and rationales for hiring and retaining older workers, and consequently impact the types of age-friendly HR policies and practices that are adopted.

In the case of the healthcare industry, the demand for staff has been increasing owing to the establishment of more hospitals, polyclinics and nursing homes in recent years. This has been due to an increase in demand for healthcare services, to some extent as a result of Singapore's rapidly ageing population:

Healthcare is a sunrise industry, and therefore there is constant demand for workers, and [HR practices] in healthcare are very progressive. I must say that, because we are constantly short of workers. We have doctors who are 90 years old and still working as doctors; nurses who are 70 and still working. It is whether they desire to (HS).

Similarly, 9 employers in the retail, hospitality and food and beverage service industries also face manpower constraints. Consistent trends towards high turnover, lower salaries and less attractive benefits and work conditions over the years have made staff recruitment challenging in these industries. Therefore, employers in these

industries tend to be more receptive to hiring older workers to meet their manpower requirements. This also applies to employers in other service industries, where a shortage of workers for blue-collar roles, defined by jobs that are more manual or labour-intensive in nature, such as security guards, laundry assistants and cleaners, has also led to employers being more open to hiring older workers. Several respondents, including a trade union representative and 3 employers, commented on this:

The labour shortage, especially in the service industries, also means that employers have less resistance [to re-employment of older workers]. This is because there is a need for such older workers. So as long as employers feel that they [older workers] can perform the job, they can keep working (FD).

For the F&B [food and beverage] industry, right, it's quite difficult to retain and get people to work for us. So we are tapping into the resources from this senior group of people (SFBPT4, HR Manager).

Because we are still hiring for non-executive positions. It's very, very tough, [to be] very, very honest, to hire youngsters (SWTPT2, HR Manager).

Care for the aged is – in a way, it's not something that is deemed as a very attractive work (lah) because some people just don't like to work in this sector, get to know the [nursing home] residents, and then they die. So I think, even before the government extended the retirement age, we already practised this, as it's not easy to find staff who want to work (NFP2, Director).

Although existing research has indicated that older workers and jobseekers are not perceived as a traditional source of labour (Arrowsmith and McGoldrick, 1997; Billett *et al.*, 2011), this seems to change in the light of tight labour market conditions

for employers in some industries, as is evident in the data. For instance, this was more evident for employers in the service industries, and they were more inclined to adopt age-friendly HR policies and practices to recruit, retain and/or support older workers. This can be attributed to the persistent labour shortage over the years, and/or the presence of a higher percentage of older workers within the organisation's existing workforce. For some specific industries and jobs, although labour shortage was an issue, organisational needs, such as job requirements and education qualifications, dictate the suitability of recruiting older workers for available jobs. This will be discussed further in the next section.

Knowledge and Skills

Closely linked to the business case relating to older workers as a source of manpower, the findings reveal a demand for two main groups of older workers: those with specific qualifications and/or core domain knowledge, skills and expertise, and those willing to undertake employment in low-skilled jobs. For example, 11 employers in industries with highly skilled jobs, such as public administration, healthcare, consultancy and professional services, are keen to retain older workers in order to prevent loss of knowledge from the organisation through retirement. Nine employers in service industries with lower-skilled jobs are keen to recruit and retain older workers to meet the demand for labour.

Eleven employers want to retain older workers because they have the necessary knowledge and skills and can train and mentor younger workers. Highly skilled occupations, such as doctors, medical professionals, architects, consultants and tax professionals, are especially in demand, while other, generic roles, such as those within the category of professionals, managers, executives and technicians (PMETs),

are in less demand. This is also reflected in the unemployment rate of PMETs in recent years (Singapore Business Review, 2016).

And to be fair, also it goes on a case-by-case basis. There are certain individuals that we have employed up to the age of 70. It goes down to the individual. There is a certain case that, you know, for us to get them to come in, either because they are very experienced, they can be consultants, they can be mentors, or they are workaholics, and they are very skilled at what they do, and they do it much faster than any of the other younger generation can accomplish, and with the necessary experience that they don't make mistakes (SWTPT3, Head of Talent Management and Development).

The business case for recruiting and retaining older workers is widely accepted by our organisation. It is widely recognised that older workers bring with them a wealth of accumulated skills, knowledge and experience which contribute invaluable to the organisation, whether directly in productivity terms or indirectly in passing on this industry's knowledge to succeeding generations (HCPL1, HR Deputy Director).

I mean, I think, there are pros and cons, for the good ones, right, it is good we have them around because they have experience. I have one who is a retired HOD (Head of Department), so, she is now re-employed as a teacher. But she actually helps my HODs a lot because she is very experienced, so she will teach them time-tabling, she will help to do relief duty (relief teaching). Some of these HODs' duties, she helps out, she coaches the younger teachers. It depends on the attitude of the person. All the HODs love her, every ranking (exercise), we are hoping for her to get a good grade because she is very good.

She is very well-liked. In fact, well-loved because she teaches them (EDPL1, Vice Principal).

And to us, I would say, a lot of them are people with very key domain knowledge for the jobs. In fact, healthcare is very unique. We have doctors, nurses, allied health professionals; and therefore a lot of them, this is like their first job in a sense. And when we lose them, we are losing a lot of very core domain knowledge. So therefore, when the legislation framework was supposed to be implemented, we thought we would have nothing to lose by doing it a year ahead. But it also allowed us to prepare ourselves with having to manage mature-aged workers and transit them for, perhaps, jobs beyond retirement, and yet be able to keep some of them as well. In that way, we might also be able to keep some of them as part-timers or through job sharing and things like that (HCPL2, Head of HR).

At the other end of the spectrum, 9 employers are also very receptive to hiring and retaining older workers to fill low-skilled jobs. As one employer explained, these jobs require basic skills, such as food preparation, cleaning and customer service skills, enabling them to tap into older workers for available employment opportunities. Owing to the demand for labour, employers are also willing to offer casual and part-time employment that may suit the needs of older workers, as discussed in chapter 4. Some older and job-seeking interviewees suggested that it is relatively easy for them to gain employment in these industries.

So far, because of my industry, we are short of staff, and we actually value the older staff because they... to me, they seem to be better employees. Although a lot of them may not have the potential to be upgraded, but we still

need a pair of hands to work. They are very good workers (SHPT4, HR Manager).

However, the disadvantages associated with these jobs include low wages, lack of staff benefits and the physically demanding nature of the work. This is a concern for older workers, as discussed in the preceding chapter, as it results in adverse effects on their physical health, and, unless employers in such industries improve work conditions through job redesign, such as by automating some work processes, older workers might not be able to continue to work in these jobs for long, especially if their physical health does not permit them to do so:

As far as my health is OK, I will go to work, as long as it doesn't make my health worse, like if I need to squat or I need to stand for long and all that.
(MN, 69, Female, Assistant Librarian).

Unless employers in these industries improve their employment terms and conditions, older workers will be at risk of being in 'ghettoised' jobs, as discussed in chapter 2. This is further aggravated by the fact that Singapore does not have a minimum wage requirement, and hourly pay can be as low as S\$4 (approximately GBP2.25), with no contribution to employees' pension accounts administered via the CPF, as stated by a respondent working as an outsourced casual worker in a public library:

\$4.00 to \$4.50, that's all they give, you see. And no CPF because I am on a casual basis as and when (MN, 69, Female, Assistant Librarian).

In order to attract and retain employees, employers need to review and offer better remuneration and benefits, or they may continue to experience challenges in

meeting workforce requirements due to the difficulty in recruiting or retaining employees.

In contrast to the above examples, the data also showed that job requirements determine the employability of older workers, as certain mandatory job requirements affect their employment opportunities. For example, for some older workers, their inability to converse with customers fluently in English places them at a disadvantage when applying for customer-facing roles, as highlighted by 4 employers in the food and beverage and facilities management sectors.

Simple English is a need in our business because our customer profiles are English speakers. English speaking is a must, a minimum requirement. We have to be very clear with our workers on that, so if that is something that they can't [fulfil], right, then it will be something that we have to reconsider. Of course, if we are not selecting someone because of their English competency, then we have to be frank, we have to inform them that this is a requirement. English is very important, and if this is a problem then the job may not be suitable. It is a requirement, but if you can't fulfil it, I don't want to hold you back from other opportunities. We also worry [that] they won't be happy working with us because it might be challenging to communicate: 'Oh my God, I cannot understand, I cannot reply.' Then there is no fun in the job at all (SFBPT6, Recruitment Manager).

Ya, we have an issue with language. Language is the first concern. Sometimes they cannot understand the language. Most of our clients are English speakers. They can't really understand English, so communication is the problem sometimes (SFMPT2, HR Manager).

Similarly, 10 out of 50 employers cited job requirements as one consideration for not hiring older workers, owing to either the physical nature of the job involved (SRPT1, SFMPT2) or the specific skills and expertise required for the job. This view was shared by an employer from the testing and consultancy industry (BSPT1) and two employers from the information technology (ICT) industry (SICTPT2 and SICTPT1). However, in the case of the latter, an element of negative stereotyping was also evident in the interview data. Aligned with the discussion on negative stereotypes in chapter 2, the hiring manager from one of the ICT firms (SICTPT1) provided various reasons for not hiring older workers, including his perception that most companies are resistant to hiring older workers owing to their negative attitudes and mindsets, health issues, inability to keep up with technology, and unwillingness to upgrade their skills and undergo training.

I think, in my own opinion, hmm, a lot of companies are resistant, not to hire, reason being, hmm... their health problems, that is one. A lot of companies are also holding back. And then seniors and juniors – definitely, they will go for juniors because of their drive, easier for them to learn things, they won't resist learning, you know. Another reason is that it could be the seniors themselves. OK, how far will they go? That is one thing. As a lot of industries are, you know, it's expanding, becoming more and more demanding, the markets, in terms of job scope, so how far can these seniors push themselves? Are they able to compete with the younger generation? That is debatable (SICTPT1, Recruitment Manager).

One employer also commented that while the organisation is receptive to hiring older workers, it depends on the job role. For example, in the hospitality industry, the operations manager explained that older workers are hired or transferred

from other hotels within the hospitality group, but this does not include front-office positions. This may be due to the need to maintain a certain image for the job role:

Hmm. In fact, I just had one that was transferred from another property to join me, and he was about 47. A bit different, because for concierge you can have someone of that age, but for front desk, hmmm, the focus is a bit different because of the team that you have at the front office. You know, it is not unlike the concierge [department] where you would have three or four [members of staff] that are above 40. But at the front desk, all of them are about 20-ish in terms of age (SHPT1, Operations Manager).

Focusing on older workers' valuable knowledge, skills and experience, 28 employers were able to outline developmental practices (Table 2a), which include training and development and promotions for employees. Older workers holding high-skilled jobs tend to be given opportunities to undergo training and be eligible for promotion within the organisation. For older workers holding low-skilled jobs, the focus of training is on orientating them to the job through on-the-job training programmes. One employer stated that the organisation hires older workers for both low- and high-skilled positions, and tailors the training so that store promoters are given on-the-job training, while those in specialist positions attend separate training programmes to enhance their skills, such as in human resource management. This reinforces differences in training focus and objectives between low- and high-skilled workers, and highlights the distinction between employers wanting merely to recruit older workers to meet manpower needs and those making efforts to train and develop them for progression within the organisation:

Currently, we have worked out a training plan for our promoters. So when the promoters join us, they need to go through our different types of training. One is 'bling' training, which is to use a mobile application while they are at work. So that is the first training we conduct for our promoters. Currently, it's OJT [on-the-job] because the whole company, we have different departments. So if we talk about HR department, we usually send them for external training – [an] external training course where they understand about MOM [Ministry of Manpower] regulations. We also send them for tripartite guidelines training, because sometimes they need to do advertisements, so they cannot be discriminating in terms of how they draft the advertisements (SEAPT2, Director).

Discussing specific skills requirements, one employer (SICTPT1) in the ICT industry felt that older workers have obsolete and outdated knowledge and skills. This leads to an unwillingness to hire and retain older workers, as he felt that younger workers fit the roles better because they have education and skills that are more relevant and in line with organisational needs and industry demands. This may also stem from stereotypical views of older workers and the relevance of their knowledge and skills.

Closely linked to the above, and aligned with existing literature on stereotypes relating to older workers, 10 employers are reluctant to train older workers, assuming that they will not wish to undertake further training. In this regard, some employers shared negative experiences of older workers who had preferred not to undergo further training for reasons such as resistance to technology, or being close to retirement and therefore perceiving training as unnecessary.

We do take into consideration things like computer-based learning. It's not that they don't know how to do it; they don't want to do it. It's not easy to teach them, but if they need to go on courses for it, we are more than happy to send them. Also, it's because like 'ya, I'm 60 already, don't need to send me (lah), I'm already going to retire', you know, stuff like that. But we are open to that kind of thing, like we have a bunch of admin [administration] ladies that are in their 40s who don't know how to use Excel, other than just entering the numbers in. So look, if you want to learn the formulas, we will just send you [for training]. I mean, it helps us. It's not much. I mean, it's just \$500 or something, but it's a skill. If you know you can do it at that age, you will be quite proud that you can do it and you're probably going to do it anyway, so, ya, we send them for that and they are quite happy (BSPT1, Assistant HR Manager).

Ya, I think, currently, we always ask them to attend any training that we have planned for them. We treat them just like any other younger employees. If, let's say, we are running a programme on customer service, or even like Excel, etc., we actually get them to join in as well. But the chances are... some of them are not very keen. They feel that, you know, what's the point of going for like more training when they are about to retire? That's one challenge that we face (SWTPT4, HR Manager).

In regard to the above, it supports existing criticism relating to the business case in that some employers continued to stereotype older workers as not having relevant or current knowledge and that they would be resistant to training opportunities.

In contrast, four employers (ECPT1, ECPT2, ECPT3, ECPT4) from the early childhood industry were receptive to hiring older workers, but the recruitment efforts of employers in the sector are constrained by the need for nationally recognised qualifications. Interviews with these employers affirmed that while they may be willing to sponsor older candidates to undergo relevant education courses, the duration of the courses, which can take up to several years for a degree qualification, tend to dissuade older candidates.

Reflecting on the interviews with older workers and jobseekers, 8 out of 21 respondents expressed willingness to participate in training programmes and courses that were highly relevant to their work or aligned with their interests and priorities during this phase of their lives. As such, to an extent this affirms employers' experiences and perspectives in that they were not receptive towards pursuing higher qualifications that require a substantial time commitment.

My boss really wants me to put in more effort. She wants me to further my studies. She is willing to recommend and sponsor me to continue my studies. It's just that I am a bit lazy now (KV, 53, Female, Accounts Officer).

In this regard, findings suggest that HR policies and practices relating to training and development, as well as promotions, might be better received by older workers when they are more aligned to their needs.

Staff Loyalty

On one hand, in line with the literature on positive attributes associated with older workers, 12 out of 50 employers interviewed felt that older workers are loyal and committed to the organisation. Four of these employers stated that they have older

workers who have been working with the organisation since its inception, including nurses, teachers and architects:

We have staff staying with us, let me see, we were in operation since 2001. We still have the staff at this present moment, so they have been with us for 16 years running (CTPT1, HR Director).

We have people staying with us, who are... The club is about 21 years old only, not very old. People have been, a lot of staff have been [with us] 15, 20 years; they continue to stay on. Oh, pioneers! They love this place! (SHPT3, HR Manager).

The company, we didn't hire a lot of aged people – I wouldn't say aged, I wouldn't say elderly either. But for more mature workers, it is just that they matured with us, so when you are talking about the guys in their 50s, the guys who are in their 60s, like they have been with us for 20, 30 years, the oldest being 34 years and 37 years. They started off as being 37 years I think, so probably late 50s or 60s. I don't remember the specific details, but even our MD [managing director] joined the company when he just graduated. So they just aged with us (BSPT1, Assistant HR Manager).

I think for the public service; it is easier to do [that]. A lot of the staff, I mean, they have been with us for like 40 years, they have been in the civil service for 40 years you know. So, to them, it is their first and only job that they have. It's easier for them to adapt and makes it easy for us to put in place systems to help them to adjust (PAPL1, HR Director).

Also, 8 employers associated loyalty with other positive traits, such as being responsible and reliable. This view was shared by employers from service-related industries, such as hospitality and food and beverage, where they also have a higher percentage of older workers within their workforce as compared to employers in other industries. In light of Singapore's labour shortage and the problem of high turnover in some industries, such as hospitality and food and beverage, staff loyalty is important to organisations in developing a committed and stable workforce:

We're a very old company, so most of our employees have been with us for many, many years. Even before this Re-employment Act kicks in, we already started offering our older employees, when they reach 62, we offer them [the chance] to continue to work with us (SWTPT1, HR Manager).

I mean, there are benefits. They form a stable workforce (NFP1, HR Manager).

On the other hand, five employers across different industries expressed concern that older workers are less likely to stay or to remain committed to their jobs due to their impending retirement.

They're ready for retirement, you know. And then when the retirement goalpost gets shifted, then it doesn't matter, I get re-employment in between. Hang in there, hang in there, I'll just earn whatever I can (SWTPT3, Head of Talent Management and Development).

Apart from the costs involved in recruiting and retaining older workers, three employers explained the issues and difficulties faced with regards to talent management within their organisation. This was linked to succession planning:

namely, the inability to promote and develop younger workers for management roles as a result of the reluctance of older workers to retire or for those in senior roles to step down and make way for younger workers.

No, they have been doing this for 30 years; they don't want to leave. It's a problem for us because we are going to have a bunch of junior employees that are always going to be stuck, no progression, in that sense. So once they all decide to leave, you're going to have a big gap in terms of the skill set. Which is a problem, because the younger, it's a chicken or egg situation, you know. Like you keep them for the experience, but if you don't promote them, they are not going to get the experience anyway, and the younger generation really want to get promotions (BSPT1, Assistant HR Manager).

I think the younger ones need to come up to lead, it has to be brought forward by the next generation, it cannot be the same generation that does it all the time (EDPL1, Vice Principal).

In assessing employers' perceptions regarding the loyalty and commitment of older workers, while some were positive and opted to retain them in the workforce, others were sceptical and compared older and younger workers due to the former being close to retirement.

Employers' Image and Reputation

Six out of fifty employers suggested that efforts to establish age-friendly HR policies and practices have worked to the organisation's advantage. All six employers were from the service industries, and they highlighted the fact that such initiatives had resulted in good publicity for the organisation, as well as helping them win awards and accolades recognising them as good employers. For example, one of the employers

(STTPT1) mentioned being awarded the Singapore Health Award from the Health Promotion Board in recognition of outstanding practices in promoting health in the workplace (Health Promotion Board, 2018). Such initiatives had enabled the organisations to gain publicity and helped to create awareness of their organisations:

One of my promoters, she has stayed with us since day one. Recently, 95.8 FM, the radio station, invited us to talk about older workers coming back to the society. I asked her to join me in this radio telecast. She's my ambassador. Previously we also went to Papa San, another radio station, and we had three promoters interviewed by the radio DJ (SEAPT2, Director).

He's been interviewed for a newspaper in the past. I think he received a gold award from the Health Promotion Board. So they wanted to interview us, to find out how did we do it and if the employees are happier (STTPT1, Former HR Manager).

These employers also shared the belief that a positive image and reputation enable them to hire and retain employees, especially in a competitive labour market. For example, one employer stated that the organisation has been able to introduce a staff referral scheme, which has hinged heavily on the organisation's good HR policies and practices, as existing staff have been encouraged to refer their family and friends for available positions in the organisation. Having good HR policies and practices, such as offering flexible work arrangements and providing training and development opportunities and automating work processes, has become a pull factor in attracting potential employees. He added that age-friendly HR policies and practices may also benefit other employees that need flexible work arrangements, such as working mothers, while others may benefit from having improved work processes, such as

telephones with a higher volume that aid both older and hearing-impaired workers. This was also an outcome that the TAFEP's respondent had hoped to achieve, in which employers put in place HR policies and practices that benefit a range of workers that may share similar needs.

I think, progressively, you need to look at the different demographics now. We are expecting the younger workers coming in; the younger workers, I would say, they have little problems compared to the baby boomers and all that. Older workers have different needs, you see. It's not all about the money, you see – sometimes work–life, environment. So we looked at this and said to them, maybe change the company's [policy] to be more flexible, so we can attract them, retain the talents, you see. A lot of our staff are also based on recommendations, like their friends tell them 'this company is good; why don't you come over?' (CTPT1, HR Director)

As such, in the case of employers that shared positive outcomes related to good HR policies, it is worth noting that such outcomes were tangible in the form of better work performance through work automation, improved recruitment efforts and hiring of employees through referrals made, and awards won in recognition of exemplary practices. However, only 6 out of 50 employers recognised a possible link between good HR policies and practices and the organisation's positive image and reputation, while other employers did not express or acknowledge it. This reinforces the criticism that the business case remains dependent on employers' needs and ability to recognise the possible benefits.

Grants and Funding

Aligned with the existing literature, one of the reasons that employers may opt not to recruit and retain older workers is linked to the costs involved. Essentially, the business case for older workers is based on the employers' cost-benefit analysis. As such, another avenue through which to bolster the business case for older workers is the role of the tripartite agencies in promoting and administering grants and funding schemes, and specifically the WorkPro grant discussed in chapter 6. WorkPro grants are available to employers seeking to adopt and implement HR policies and practices relating to age management, flexible work arrangements and job re-design. These grants act as financial incentives to defray employers' costs in reviewing and implementing better HR policies and practices.

Eleven out of fifty employers from across different industries interviewed were aware of the grants and funding schemes, and six had successfully secured funding. Four were able to elaborate on the changes and initiatives that the organisations would be pursuing with the funding and subsidies available to them. These included job or wage credits to supplement low-waged workers, grants for workplace improvements, 'Place and Train' programmes to facilitate mid-career professionals through relevant training courses to explore career pathways in other industries, and health and wellness programmes in the workplace:

I think the scheme that really attracted people to the idea of having older workers is the job credit or wage credit scheme, where if you hire above 40, a portion of the salary is paid by the government. Work job credit, I can't remember the exact term, but I think when you work for managers with real financial liability and you tell them, 'eh, the government can pay x amount of

or x per cent of this person's salary', I mean, it's more attractive, rather than telling them that this person is contracted every year (BSPT1, Assistant HR Manager).

We do look into grants as well. So now we are currently doing research and development for the booth and equipment so that it is easier for the promoters to manage. You know, when they have good equipment, they'll feel happy (laughs) (SEAPT2, Director)

It's [Place and Train programme³] subsidised by the government. And if they join us, we actually have the place and train programme where we send them for courses, and after that, they are bonded to the company. But it's only for candidates that we find are suitable, and then we will take them in for the course (ECPT1, HR Manager).

Do you know what's the WHP? Workplace Health Programme. That's by the Health Promotion Board. They [government agency] give us the grant if we implement this programme (SHPT3, HR Manager).

However, two other employers were unsure how the funding would be used to improve HR policies and practices for older workers within the organisation. In such cases, the desired effect of tapping into grants so as to better address the needs of older workers in the workplace has not been achieved, as employers tend to attach greater importance to gaining approvals for grant applications, with less thought being given

³ Through the Place-and-Train programme, individuals falling within the category of professionals, managers, executives and technicians are hired by a participating employer before undergoing training to take on a new job role (Workforce Singapore, 2017).

to how changes might be made to improve employment conditions for their older workers:

We need to set up certain initiatives for staff in different areas. It can be training, re-employment, a few other things, but I haven't looked at it yet. But I already applied for the grant and it has been approved already. I am supposed to do it ASAP, after the staff appreciation day. But I was busy (SWTPT2, HR Manager).

The above examples from employers highlight the variety of funding schemes available to aid and facilitate employers' efforts to improve HR policies and practices. However, the level of awareness among employers is relatively low, with only 11 out of 50 employers aware of such schemes, and this may affect the effectiveness of these initiatives. Furthermore, while the tripartite partners are optimistic about the take-up rate for existing grants and funding schemes, without proper audits and monitoring processes it will be difficult to ascertain their effectiveness in engaging employers to adopt and introduce age-friendly HR policies and practices.

5.4. Business Case and Age-friendly HR Policies and Practices

Interview findings suggest the possibility that employers who recognise the business case of recruiting and retaining older workers were receptive to adopting and implementing age-friendly HR policies and practices. The different HR policies and practices that employers highlighted in the interviews included recruitment, job and workplace re-design, flexible work arrangements, training and development, remuneration and benefits, and employee welfare and medical benefits, as well as reward and recognition. This section looks at these practices and relates them to the

bundles of age-friendly HR practices highlighted by Kooij and van de Voorde (2015) (refer to Table 2a).

Utilisation Practices: Recruitment

As mentioned in chapter 4, all older workers and jobseekers interviewed hoped to be able to continue to work for as long as they would like and were able to do so. In relation to this preference for working past retirement age, they shared some pertinent considerations that might either support or hinder their ability to continue working. The first area of HR is recruitment, which relates specifically to jobseekers and re-employment practices linked to employed older workers reaching the re-employment age of 62. In reference to Kooij's bundles of HR practices (Kooij and van de Voorde, 2015; Pak *et al.*, 2018), it falls within the category of utilisation practices (Table 2a).

Interview findings suggest that 28 out of 50 employers, consisting of 3 from the public sector and 25 from the private sector (including five MNCs), were willing to recruit older workers. Out of the 28, 27 employers were from various service-related industries such as education, healthcare, consultancy, hospitality, retail, and food and beverage. In contrast, only one out of four of the employers from manufacturing were receptive towards recruiting older workers. The business case of older workers being part of an alternative source of labour is more pertinent in the service industry, due to a labour shortage in recent years, and this contributed towards employers' willingness to recruit and retain older workers. This was substantiated with examples of non-discriminatory hiring practices and/or existing employees who had been hired despite their age.

We hire based on their experience and if they can do the job. Age does not matter. Our company basically wants to give people the opportunity to work if they want to work and if they can do the work (SFBPT3, HR Manager).

I would say our number one age-friendly policy is that we don't think about age when we look to employ someone; we simply look at their attitude, their abilities, their skills, their competencies and what we believe, in our view, is their potential to add value to our members, and therefore the work of the organisation (NFP4, HR Manager).

Two employers from the service industry also spoke about hiring practices that had been adapted to the needs of older workers and had facilitated the recruitment process. These included simplifying the application form, asking questions pertaining to skills transferable from domestic or previous work context to another, and inviting applicants to the work sites to allow them to better understand the job requirements.

Many of them [older applicants] cannot fill in the form. So, my [application] form, I designed it to be very simple. I have two forms (lah). One is for executives and above, and another form is very simple to fill in. So HR will go through and write for them using their IC [identity card] and get them to sign off on the declaration. We have a job assessment instead of an interview, which means I bring them to the work site for them to try and push the trolley. If they can manoeuvre the trolley, then we can hire them. We'll see how physically fit they are (lah), in a way (SWTPT2, HR Manager).

Hmmm... We don't really have a standard set of questions for mature-aged applicants, but basically, we will tell the [line] managers to ask them what they would normally ask a barista applicant. They might have to take a longer time just to get the information, because sometimes they may not be

able to relate to what you are trying to ask them. We ask questions like what they normally do at home, for example if they do housekeeping. From there, we might know their skills better, like whether they can multi-task, plan or whether they have good time-management skills. Then the manager will set a time with the applicant to come to the café and spend about three hours there. We call it 'the first impression'. She [applicant] will need to be in the store, where the manager will bring her around and tell her this is what you need to do and how to do it, to see what she thinks of it. If it is something that she thinks she can't [do], she can drop her application. That is fine; we shouldn't force them into doing something they can't do or dislike. We don't want workers to be unhappy working for us (SFBPT6, Recruitment Manager).

The size of the organisation also influenced recruitment practices. For example, out of the 50 employers that were interviewed, 4 were small and medium-sized enterprises (SMEs), with between 4 and 25 employees (MGPT1, SRPT2, NFP2, SEAPT3). For these employers, while they were less likely to hire new staff as compared to bigger organisations, they were more inclined to retain existing staff, including older workers.

We will practice this [re-employment] because the company is open to the staff and the top management if they are willing to stay... because we treasure those old workers. They work for over 30 years you know, not just work for one or a few years, you know. They work for us for a long time (MGPT1, Manager).

Reflecting on older workers' preference for continuing to work past retirement age, it is crucial for more employers to be non-discriminatory against older applicants

and to be flexible in adapting their recruitment practices in order to address the needs of older workers. Furthermore, while re-employment practices enable some older workers to continue to work for their employers, they do not facilitate older jobseekers' re-entry into the workforce. Barriers to employment still persist in the form of job requirements, mismatches of skills and qualifications, and negative stereotypes that may adversely affect older workers' employment opportunities, which will be discussed in the subsequent section on limitations and factors affecting the impact of the business case argument on older workers.

Accommodative Practices: Flexible Work Arrangements

Employers that were keen to recruit and retain older workers were more inclined to put in place accommodative and maintenance HR practices (table 2a). This is also linked to the need for a better work-life balance expressed by older workers and jobseekers discussed in chapter 4. They were more willing to work past retirement if they were given an option to have a reduced workload or to work for fewer hours. In this regard, findings showed that 27 employers from both public and private sectors offered part-time work arrangements with pro-rated salary and benefits. Full-time or part-time work are the more common work arrangements in Singapore.

So, for example, they will need to follow how a full-time [job] is. But then, it is up to the department itself on how to handle them, you know. Like some days they are working shorter hours, and then some days, when we are busy, we want them to be on longer hours, so it depends (SHPT1, Operations Manager).

All of our workers can opt for flexi-hours, which means they work for about four to six hours per day. Part-timers work less than 35 hours per week and full-timers work for at least 35 hours per week (SFBPT1, HR Manager).

Four employers also offered work on casual contracts, which are paid based on the number of hours worked, allowing greater flexibility for older workers. However, this was more common for jobs in the services sector, such as the hospitality and food and beverage industries, where the hourly rates of pay and employee benefits were less attractive than for full-time positions.

In contrast, flexible work arrangements have only recently been introduced. Only three employers currently offered arrangements for their employees to work from home. Another three employers also cited opportunities for job-sharing. From these six employers, two were from the public sector, two were not-for-profit organisations and two were from the service industry. Fifteen employers out of the fifty that were interviewed, mainly from service-related industries, offered flexibility in starting and ending times. In one particular case, an employer (NFP1) with a headcount of five employees, all of whom were older workers, offered flexible start and end times for every employee. This was due to employees having carer responsibilities either for grandchildren or elderly parents. Similarly, another employer (NFP3) also chose to offer it to one of their older workers due to the same reason. In both instances, employers were not-for-profit organisations.

This is a very good example for a lot of us. We have people on a start-time and end-time; they are on flexi-time (NFP1, HR Manager).

But since last year, we enhanced our flexi-work, flexi-time arrangement. But that is also to accommodate an elderly staff member who

has an elderly parent. She is already in her 60s tapi [but] she is still taking care of her elder parent. (Ah) so can you imagine it. She requested to come in later [to work] so that she can settle her parent down first, then she can come into work (NFP3, HR Manager).

On the whole, flexible work arrangements were more common for employers in the service industries (Ministry of Manpower, 2001) due to the persistent labour shortage, for employers with a substantial number of older workers within the organisation, as well as for employers within the public sector. In the case of the latter, with the recent introduction of flexible work arrangements in Singapore, the public sector has taken the lead in putting in place sustainable HR policies and practices (Ministry of Manpower, 2001).

While interviews with older workers and jobseekers showed that they would be keen to continue working past retirement if employers would allow for flexible work arrangements, as highlighted in chapter 4, interviews with employers showed that they were reluctant to implement flexible work arrangements. It was felt that such practices were a constraint on business operations, increasing costs of staff administration. Some employers explained that their reluctance was due to having to ensure sufficient manpower to cover operations, the need to hire and maintain more staff owing to part-time arrangements, and because of the resources required to manage all staff in terms of time and cost:

And of course, you can talk about job sharing, like flexible work arrangements [especially in the private sector]. But then employers may not be willing because it will be costly. It is always costly. Instead of administering one person, [it is] now two persons, and the handing over is also an issue. Then

when you go on leave for one person, it will administer more variations and permutations (NFP1, HR Manager).

Maintenance Practices

Job Security - Employment Contracts

Another related area pertains to employment contracts. Only 10 employers from service-related industries, such as healthcare, early childhood education, retail, and food and beverage, preferred to offer open or extended employment and/or re-employment contracts above and beyond the minimum yearly re-employment contract required by the RAR Act 2012:

We are reviewing the execution of an upfront five-year post-retirement contract after age 62, an extension of similar re-employment practices for current employees between 65 and 67 years old (HCPL1, HR Deputy Director).

So we just employ [them], and then it's open [contract]. They can just continue working (NFP1, HR Manager).

I have older workers. But they never retire; they just continue working. So I just continue as per normal (SRPT2, Owner).

For these employers, such open or extended contracts were less complex to manage in the context of business operations. As such, it sufficed to remain with employment contracts that provided a clause or notice period relating to resignation.

One-year contract? We don't like that, to limit them for a number of years. So I mean, so long as they are happy working, then we are fine. Only if, let's say, upon their own request then they really wanted to leave, then we are

ok. Yeah, we don't limit them, say 'oh, you only like have one year', ya, we don't do it that way. So long as they are happy, then we just continue as it is (SFBPT5, Operations Manager).

No, we don't see the need to; it's an open contract. I don't see why I need to give you a contract for a year and then keep renewing, but there is a termination clause if they want to resign. Either they would give us a month notice, or the company has to pay them for that month. According to the job requirements, I don't think there is a need for a contract that is renewable yearly (SFBPT6, Recruitment Manager).

Also, these employers feel that providing open or extended employment contracts enables them to meet manpower requirements more effectively, and allows for continuity in business operations. This will still very much depend both on the employees' performance and ability to continue working, and on organisational needs:

So many years back, we used to renew their re-employment on a year-to-year basis. When the legislative framework was to be kicked off, we decided to launch it a year earlier and we made a change. And the change was that at age 62, if we think that, you know, they can continue to contribute, we actually don't give them a year-on-year contract; we actually give them a three-year contract in advance. But of course, with the usual conditions – work performance and all that, was still on an annual basis. But generally, we give an advance contract for a three-year coverage (HCPL2, Head of HR).

However, with only a negligible number of employers that were willing to offer open and extended contracts, this does not adequately address older workers' concern relating to job security in later life.

Job and Workplace Re-design

Unlike negative stereotypes, which tend to associate all older workers with weaker physical and mental capacity, interviews with older workers and jobseekers show that declining physical and mental capacity does not apply to everyone, as the ageing process affects each individual differently. As such, this requires employers to facilitate continued employment of older workers by adopting suitable age-friendly HR policies and processes or maintenance practices (Table 2a) to enable them to manage work duties and responsibilities effectively (Kooij and van de Voorde, 2015; Pak *et al.*, 2018).

In terms of job and workplace re-design, 4 employers in service industries had undertaken initiatives to improve the workplace to aid older workers, and this helped in retaining them within the organisation. For example, two employers in not-for-profit and public administration organisations (NFP3 and PAPL1) cited reasons such as staff loyalty and having a significant percentage of older workers in their workforce for putting in place HR practices to address the needs of older workers. Acknowledging this, both employers had moved the location of their offices to make them more accessible by elevator, as they recognised that older workers experienced difficulty climbing stairs to the offices:

You know, because of that, a lot of us actually would have to walk up four levels. And later on, we realised that actually about a quarter of the staff population who were there – I think there were about 60 of them then – and then we found that, actually, quite a lot number of them are actually our more senior employees. So it's quite a strain for them to have to walk up and down every day, you know – very difficult. On top of that, there were a lot of meeting

rooms down there and a lot of training rooms there, and our staff are here, so moving here and there. So we realised, you know, after talking to them, actually it is quite a strain for them, walking up and down, things like that. So what we did was, when some space in this tower block became available, we actually moved. So this is actually a new office (PAPL1, HR Director).

Our building is an old building, so what we do for our elderly staff, like in their 60s, health-wise – not so good in terms of physical (eh). Like tak boleh naik tangga sangat [can't climb the stairs easily]. So we actually relocated the entire unit to the ground floor because of her (NFP3, HR Manager).

Out of the 50 employers that were interviewed, 10 employers from the hospitality, healthcare, food and beverage industries, among others, had also automated work processes in order to ease the job duties of older workers and address some of the limitations that might affect their work performance, and subsequently improved work processes within the organisations. Employers' receptiveness was also attributed to reasons such as labour shortage and the need to accommodate the needs of the older workers within their organisations. Some of the examples included the introduction of mobile applications, which enabled voice recording as a way to provide feedback to management, as opposed to typing reports; the use of tablets to provide translations from local languages into English, to help older workers communicate more effectively; and the provision of telephones with better volume control to make them more audible for workers with hearing loss.

All promoters are using our 'bling' system. They clock in for work using the mobile app, take pictures, record sales, and give feedback. Feedback is given not by typing but by voice recording. So they will press a button to talk

about what happened that day because, for their age group, it's very hard to type. So they use voice recording for giving feedback (SEAPT2, Director).

We make alterations to the specifications so we can better relate it to them. Introducing louder phones for some of them – they are old and they can't really hear it – or introducing iPad(s) for translation. Quite mobile-savvy, technology-savvy. Because we also hire disabled employees, so that forms another part of it (lah). We look at everybody's concerns. We lay the foundation of our building. If it rains, the floors are slippery, so we spent some money to improve it (CTPT1, HR Director).

Three employers had introduced machinery into the work process to make it less labour-intensive, such as using robot vacuum cleaners in hotels, machines to fold clothes in laundry plants, and mobility-related solutions such as buggies and tri-carts in the workplace, particularly in the healthcare and aviation industries.

In fact, we did, but not via my department, because for a concierge, you can't really have automated processes – except for over at our lobby, we have a very huge panel that is used to give information to guests. So it is all about multimedia. So guests go to that panel and search for whatever they need to search, print, or even e-mail. So technically, that is already replacing the manual way of doing things. Another clear example is the housekeeping: we bought the Robo-Vacuum, so that is technically reducing the time needed, but still the manpower required is still the same. So really, technology is not a replacement, but it is an enhancement of processes (SHPT1, Operations Manager).

We are making work less strenuous by, you know, investing in utility buggies to help in the transportation of aircraft parts, rather than having

people hand-carry them from point A to point B, or, because in the past, it was quite manual. But now, if you put it in the utility buggies, [it] help[s] put less strain on the body. You realise that people are beginning to be less strong or have physical limitations; you need to start deploying stronger technology in order to get things moving. So, using our tools, things about attention to safety and ergonomics are some of the stuff we are doing, like investing in lifters for some of the heavy parts to make sure that we no longer have to rely on human strength (SWTPT3, Head of Talent Management and Development).

Like automation, with the ageing workforce, at the same time we also recognise that, for example, health attendant, some of their jobs are physically quite demanding. So we have always looked at a lot of automation or simple ideas that can make their jobs less physically demanding and also ergonomically easy for them. Better ergonomics, and therefore less physically demanding, or even equipment that can help enhance efficiency and yet make it easy for them to do the job (lah). For example, recently we had these tri-carts, which are for our storekeepers to transfer medical supplies. It's to custom-fit a cart, where they don't have so many carts to transfer medical supplies. It's 3-in-1, so that's why it's called a tri-cart, with rollers and all that, which makes it easy for our older storekeepers (HCPL2, Head of HR).

Advancements in technology have made it accessible for employers across different industries to improve job and work design. For one employer in the food and beverage industry, the work process involving customers placing orders directly has made it a more optimal and efficient process.

We try to do more of [a] job redesign. For example, we used to get our staff to take customers' orders at the table, but we know that older workers

may have a difficult time remembering orders, so now we've changed the process. Customers need to fill in the form and pay at the cashier directly (SFBPT3, HR Manager).

As shown from the above examples, job and workplace re-design can be effective in enabling older workers to continue to work by easing some of the physical strains relating to the job. More importantly, employers also highlighted that employees are not being replaced by technology, but rather that the work processes are being adapted to make more optimal use of technology.

Remuneration

In this regard, 14 out of 50 employers interviewed had not implemented the salary cut that was part of the initial RAR Act 2012 before the revision that came into force in July 2017. They had continued to offer salaries based on the value of the job, or had continued to pay the same salary even after their employees reached the age of 60, when the first salary reduction could have been implemented. For one employer in the hospitality industry (SHPT4), with a substantial percentage of older workers, fair remuneration equated to paying for the job and granting them the same benefits. According to the employer, it had helped them to recruit and retain staff, especially in times of labour shortage.

So there was one scheme that the government said that 'Oh, you can reduce salary by 10%, you can cut benefit, you can tailor to your own whatever benefits you deem correct', but we did not. We actually changed it, initially, when the government encouraged us – not encouraged us, but they gave us the liberty to reduce benefits, so we... most people would jump on the bandwagon to reduce. But subsequently, five years ago, we decided to give them every

benefit that is enjoyed by the full-time staff or those younger than 62 (SHPT4, HR Manager).

Aligned with Kooij's maintenance practice relating to pay for performance, the most common remuneration practice was to offer the employee a salary based on the value of the job, with increments and bonuses tied to the employee's and the company's performance for the fiscal year. In this aspect, 43 out of 50 employers from across different industries affirmed that all employees were paid salaries that were based on the job. This was in line with the recommendations of the NWC. Five employers, consisting of one from manufacturing and four from service-related industries, such as retail and airport services, as well as one from the public sector, shared that all employees are eligible for annual wage supplement⁴ (AWS) and/or bonus pay-outs subject to their individual work performance and the organisation's performance.

And then, I think [there is] the performance evaluation where it's happening yearly. Which means there's a possibility for them to get an increase in salary. There is AWS [annual wage supplement] as well, though it is discretionary, but you know, as long as they perform really good, they will definitely receive it. I think the salaries are competitive as well compared to our competitors (SRPT1, Recruitment Manager).

⁴ The annual wage supplement (AWS) is also called the '13th month payment'. It is a single annual payment on top of an employee's total annual wage. AWS is not compulsory. Payment depends on what is in your employment contract or collective agreement. Employers are encouraged to give their employees AWS to reward them for contributing to the company's performance. Your employer can negotiate a lower amount of AWS if business results are exceptionally poor for the year (Ministry of Manpower, 2018a).

Performance bonus we have 2 areas. So, one is a growth bonus and one is performance based. So, growth bonus will depend on the company's performance. If we reach that sales revenue target then they will get one month of growth bonus. And performance bonus is based on their performance, depending on performance appraisal ratings. Different ratings will entitle them to different amount of performance bonus. Maximum they can get in terms of the performance and growth bonus will be 3 months of salary. Add on AWS, they will get as high as 4 months, if they perform very well (SEAPT2, Director).

Overall, 43 employers highlighted the need to offer fair remuneration in order to remain competitive in light of Singapore's tight labour market. Such practices enabled them to recruit and retain staff as well as motivate them to achieve better work performance. This was affirmed by employers coming from various industries in both the public and private sectors.

Another area related to remuneration is aligned with the perception of older workers being more costly to hire and retain (Debrah, 1996; Yahya, 2013). Six employers that were interviewed outlined the challenge in moving from a seniority-based system to a flexible wage system, with yearly increments and bonus pay-outs linked to the employee's work performance and organisational and economic conditions, aligned with the recommendations of the NWC. For instance, two employers, one from the public sector and the other a government-linked company (GLC), highlighted that they had faced difficulties in their transition from a seniority-based wage structure to one based on the value of the job and work performance. This

was not surprising, with the seniority wage structure being more common in the public sector.

Public sector is different, right? All of us will go through a promotion thing, you know, and as we grow, we gain experience; as we gain years on that grade, pay grade, then we move, that kind of thing. So because of that, it's very seniority based. And that's a challenge (PAPL1, HR Director).

And I think the work performance issue is something which is a bit more sensitive, because you're talking about work performance that has got the direct linkage back to things like physical stability, mental agility and stuff like that. So, hmm, that's something we haven't reviewed, to be honest. Definitely something we see as needing some form of review, but even internally we have the seniority-based [system]. We are trying to move away from the seniority-based structure, but we haven't quite finalised the eventual shape the thing needs to be in. We have, however, introduced definitely new things like frameworks for assessment that are less seniority-based and which are more competency-based (SWTPT3, Head of Talent Management and Development).

Overall, remuneration practices were influenced by competition, industry average and recommendations made by the NWC. This resulted in 43 out of 50 employers affirming that they were offering fair remuneration based on the job. However, in some industries, wages are still relatively low, as evidenced in findings shared by some older workers holding low-skilled jobs in chapter 4.

Health and Medical Benefits

Another significant area of concern for older workers was medical benefits, and this was also one of the reasons for wanting to continue working past retirement. Maintenance practices (Table 2a) (Kooij and van de Voorde, 2015; Pak *et al.*, 2018) such as flexibility in taking time off for medical or health-related reasons were more common in organisations with a higher level of older workers in their workforce, such as in service related industries. From the interviews, only 2 out of 50 employers, one from the early childhood education industry and another a recruitment outsourcing company, offered time for older workers to attend medical check-ups. In this aspect, 48 out of 50 employers were more inclined to offer the same or standard leave and benefits entitlement to all their employees and did not specifically address the concerns and needs of older workers.

We enable them to schedule medical appointments during working hours because they often complain that, you know, [the] weekend is too busy, or if we don't allow them to go during working hours, they normally can't schedule it. And after the age of 50, I believe due to health reasons, they often have more concerns, so one of the options that we have now is that they can take time off to go for medical appointment. It's given to them as a benefit. However, if in a month they go for more than once or twice, then we start deducting their annual leave. If it's once a month, we usually just let it go. (ECPT2, HR Manager).

For our time off, I think, it's quite flexible, we know some of our staff have medical conditions which require regular check-ups and we are quite ok with giving them time off to go to see a doctor, you know? You don't need to

take medical leave or whatever, you just need to let your reporting officer know and then subsequently, in your own time, you can pay it back (SEAPT1, HR Manager).

Another related benefit which was introduced by an employer in the ICT industry (SICTPT2) was paid medical check-ups. Employees who have been with the organisation for a minimum of one year would be eligible for a comprehensive medical check-up with an endorsed medical partner once every three years, while those who are aged 41 years and above would be entitled to one check-up per year. While this is a medical benefit that would be relevant and useful for older workers, considering the fact that health was an important determinant in their ability to continue working, as explored in chapter 4, only one employer was willing to offer more than the standard medical and healthcare benefits.

Further, 8 employers acknowledged that older workers were concerned about health and wellbeing, and to address this issue they organised various initiatives, such as activities and talks, providing information pertaining to the healthcare subsidies available and offering subsidised health screenings in the workplace. Such efforts were aimed to encourage and motivate employees to keep a healthy lifestyle and improve work performance. For the employers, it would also bring about benefits such as less sickness leave, resulting in improved productivity.

We also have a lot of health talks; we do a lot of health talks internally, for staff. We even have the (laughs)... oh, they wanted to donate blood. Can you imagine? They wanted to donate blood, but they didn't want to go down there. So we brought the van here. We also brought the van for the mammogram thing. So we got the van in, so they pay like \$50 just to do the

screening. So we had health screening for all employees, but especially for them. We also have insurance talks, we have CHAS [health subsidies] talks, talks on how they can get subsidised medical care (PAPL1, HR Director).

We would like our staff to be keeping to a healthy lifestyle. So they are encouraged to use the gym during break times, you know. It is meant for guests, but we opened it to staff so that they are able to keep themselves fit (SHPT1, Operations Manager).

There are also talks about awareness regarding cancer, diabetes, how you are going to take care of your health. So we put that into the programme also. Talks, activities, games for the staff. So it's called a Workplace Health Programme (lah). These programmes are good and most organisations do have it... So if you integrate WHP into your HR practices, it helps to keep the organisation's workforce healthy and productive and with less sick leave. So, that's a holistic way for you to look at it: they [employees] are healthy and they can continue working (SHPT3, HR Manager).

The focus was on preventing the onset of chronic diseases and providing general advice on healthcare-related issues. Most employers who organised these talks did so in conjunction with the Health Promotion Board (HPB), a government agency specialising in health education. Employers' efforts were further facilitated by the HPB, as these talks were held on the employers' premises for the convenience of employees. In this regard, having knowledge of the availability for such joint programmes with the HPB helps employers to organise talks and health screenings for their employees.

On the whole, apart from the above-mentioned examples, most employers were more inclined to offer basic medical and hospitalisation benefits, such as sickness

and hospitalisation leave and reimbursement for medical costs subject to limits set by the employers. While all employers affirmed that they offered medical benefits aligned with the requirements set by the MOM (Ministry of Manpower, 2019a), only 8 out of 50 employers had provided more benefits, as outlined above.

Another area related to higher costs, as highlighted by 2 employers, is linked to covering the medical and insurance costs related to sickness and hospitalisation leave. This was made more difficult for some employers, as insurance providers might not cover pre-existing conditions, thus making recruiting older workers with existing medical conditions less viable for employers. However, one employer in the hospitality industry explained that the changes brought about via the Medisave scheme (which is part of the pension scheme CPF, as elaborated on in chapter 1), and offering the portable medical benefit scheme⁵ (PMBS) in the future, may help to alleviate such costs. Further, the PMBS would be particularly useful for older workers as it allows them to bring the benefits should they change employers.

Currently, what we do have is a medical policy, and insurance policy for group hospital coverage for all our workers. So, sometimes for group hospital coverage, the insurer cannot cover certain conditions and insure the workers. And sometimes, they have a cut-off age. So, how do we go about doing that, like they have pre-existing illness, how are we going to cover them? So, we have been talking about this, and when the government introduced Medishield Life, it made [it] easier for us (SHPT3, HR Manager).

⁵ ‘Portable medical benefits are medical benefits that employees can bring with them if they change employers. This is different from non-portable medical benefits, which are lost when employees stop working or change employers’ (Ministry of Manpower, 2018c).

A possible explanation for employers' reluctance to offer more maintenance practices in the form of medical benefits may be due to the costs involved in terms of older workers' insurance, as well as the lack of legal compulsion to go above and beyond the standard medical benefits, as outlined in this section.

Developmental Practices

Training and Development

The developmental practices (Kooij and van de Voorde, 2015; Pak *et al.*, 2018) discussed in the interviews relating to the training and development of older workers included training opportunities, mentoring and job promotions. Contrary to the existing negative stereotype of older workers' resistance or inability to be trained, some of the older workers interviewed expressed a willingness to undergo training to ensure that they remained relevant to the workforce. Therefore, employers were asked about the availability of training and development opportunities within their organisations. It was found that, apart from a handful of employers who continued to associate such negative stereotypes with older workers, 28 employers were willing to extend the same training opportunities to older workers. The range of training included both internal and external programmes, with on-the-job training being the most common type of training extended to employees, especially by employers in the services sector, namely the hospitality and food and beverage industries. For these employers, providing on-the-job training was sufficient for the skills required for jobs such as basic customer services, or performing manual work such as cleaning.

In contrast, as mentioned above, out of the 28, four employers from the information technology, testing services, distribution, and aviation industries in the private sector outlined their willingness to include older workers in training and

development initiatives within their organisations. However, they also shared reasons for not having a positive experience in terms of the participation of older workers in these training programmes, due to older workers' lack of interest in and motivation to engage in training due to impending retirement, or having completed similar training during the course of their employment and their resistance to learning new technologies or processes. These findings aligned with existing literature on negative stereotypes that employers associate with older workers and their interest in engaging with training and development.

Some of them are reluctant, they don't feel the need to be examined all over again, for example in the assessment in the training course. Some of it is like, 'Oh so I just go for the training, and then after that, come back and then, you know, that's it.' Ya... and then they default back to their habits and it's common (SWTPT3, Head of Talent Management and Development).

I think currently we always ask them to attend any training that we have planned for them. So, we treat them just like any other younger employees. If let's say we are running a programme on customer service or even like excel [Microsoft Excel], etc. we actually get them to join in as well, some of them are not very keen, they feel that, you know, what's the point of going for like more training when they are about to retire? That's the challenge we face (SWTPT1, HR Manager).

Ten employers from industries that require certain certifications before employees can start working, particularly in the early childhood and food and beverage industries, also tend to send their employees for training. Jobs involving educating young children or handling and managing food must be aligned with regulatory

standards, so employers must ensure that their employees are trained and qualified accordingly. In this regard, with the need for labour, employers were more willing to provide or sponsor employees' training, which is also eligible for government subsidies, to enable them to obtain the necessary qualifications. While some employers require the sponsored employee to serve a bond to repay their training sponsorships, only one employer felt that the bond was unnecessary, as developing their employees would benefit the industry as a whole.

We will have like a food hygiene training, so those are the necessary. I mean, like we will definitely send them to go on a course, then the rest will be OJT, on-the-job training. Like when they are at the shop, my operations manager will train them accordingly (SFBPT5, Operations Manager).

So, what happens if they are done and then they jump to other employers? We are OK (with that); during that period when they are studying, they're already contributing. If they have to leave the organisation, they're not just contributing to us but to the economy. And to themselves. They are moving in their career, so why not? We're happy for them, you know, I mean, that is what my organisation can offer you (SHPT3, HR Manager).

Those who had successfully engaged their older workers in training were optimistic about how it had helped build a positive culture within the organisation, enabling older workers to feel valued by empowering them with relevant knowledge and skills.

Also, at the same time [it] gives them a certain sense of identity, maybe to let them mentor the younger workers and all that. So I think it's a win-win situation (CTPT1, HR Director).

I think that training is important. If you don't think that I need to be trained, then why should I stay in this organisation? You train me, so that means you value me, and that means I am still able to contribute to the organisation (SHPT3, HR Manager).

For 2 employers, this was also part of the process of identifying and developing employees for senior roles within the organisation, and in some cases to develop them as mentors to junior employees, via either formal or informal mentoring programmes. Benefits associated with mentoring programmes include tapping older workers' knowledge and skills, reinforcing a sense of belonging for older workers, and/or orientating younger employees to the organisation by giving them guidance.

In shaa Allah [God willing], next month we are introducing this mentorship programme where we will select some of the senior staff to become mentors to the new hires, new hired staff. So not only can they teach the work processes, they can also share with our new hires on the work culture, the do[s] and don't[s], all these things that you will only learn after staying two to three years in the organisation. This is our new thing. In shaa Allah, we will be introducing this as part of our induction programme. This mentorship programme does not only look into the work itself, but goes beyond that. It can be... the topic might be about 'how do you balance work and having children and families?' (NFP3, HR Manager)

However, with only a handful of employers sharing positive experiences and outcomes, it was found that the provision of training opportunities is also influenced by costs. For instance, in terms of cost and benefits associated with training, because of older workers' impending retirement, some employers prefer to provide training

and development opportunities to younger workers, as they are perceived to have a longer future with the organisation and therefore represent a better return on investment (ROI) for employers:

Some ministries are quite conscious about age, simply because, I think, we also need to decide on how to invest our money (ah). Naturally, they invest in people who have a longer runway. But that's usually the scholarships and all that. But I think, for programmes that they need to, that require them to go and learn and keep enhancing themselves, making themselves employable, they do (PAPL1, HR Director).

Acknowledging this possible issue, the government introduced grants and subsidies to encourage employers to train their older workers. The majority of employers that were interviewed were either not aware or had not applied for any grants or subsidies offered by the government. This was due to several reasons, such as not having a substantial number of older workers within their workforce and/or being uncertain of the application requirements and process involved.

All these grants require work because we need to present it to the CEO (chief executive officer) and the Board of Directors, so, unless we will get the grant or else is it worth exploring all these grants, that is another question mark (SICTPT1, Recruitment Manager).

As mentioned in other sections relating to unions' involvement, employers may not be aware of the availability of government grants and subsidies that can alleviate the costs involved in training their employees. This tends to be the case especially if employers are not unionised or part of the SNEF, which was brought up by tripartite partners in the interviews.

Reward and Recognition

Only 5 out of 50 employers from different industries had examples of reward schemes that involve and recognise older workers for their contributions that include good work performance and loyalty to the organisation. While this was also an area of importance in terms of motivating employees and improving their productivity, and is part of the developmental practices highlighted by Kooij and van de Voorde (2015), only a negligible number of employers had introduced relevant HR practices.

We give them rewards. I mean, we recognise their contribution, we recognise their effort and we give some rewards during our CEO Day (MGPT1, Operations Manager).

Yes, we have the 'attendance reward', if they have perfect attendance for the month, we will give them a reward for it (SFBPT4, HR Manager).

We have the long-service award, for those who have worked with us for 5 years, 10 years (SHPT3, HR Manager).

For one particular employer (SWTPT2), with approximately 80 per cent of its 270 employees being above the age of 50, the organisation introduced initiatives to motivate and incentivise older workers to improve their work performance. Certificates of recognition and vouchers were given out to eligible employees every quarter in order to encourage them to achieve the set goals and targets.

This idea is from my boss, our General Manager. We have the 'best team player' 'most honest,' 'most complimented', and we also have the 'best leader' for the supervisory level. It's given out every quarter. We will give the official certificate and voucher. We will put them on a rating scale from 5 to 1. If the performance is rated 5, we will give them a \$350 voucher per quarter.

But it's not like everyone is getting \$350, because it depends on their performance (SWTPT2, HR Manager).

The ability to motivate and engage older workers with suitable incentives such as reward and recognition schemes may help in retaining them in the workforce as well as result in improved work performance. This was substantiated by rewards that were tied to specific areas of work performance, as indicated by employers, such as attendance, compliments received and period of service to the organisation. This necessitates a change in employers' attitudes towards older workers, whereby, despite the possibility of retirement, older workers' work performance and contribution are duly acknowledged and recognised.

5.5. Conclusion

Overall, reflecting on the push and pull factors identified in chapter 4 and the possible age-friendly HR policies and practices that can be put in place to address them (table 4a), to an extent, findings showed that employers have adopted some of these (listed in bold in table 5a) to address their employees' needs.

Accommodative practices	Utilisation practices	Maintenance practices	Developmental practices
Part-time work / semi-retirement	Lateral job movements	Ergonomic adjustments to the workplace	Career planning
Additional leave	Participation	Flexible benefits	Promotion
Exemption from working overtime / night shifts	Second career	Pay for performance	Training
Reduced workload	Re-employment	Job security	Development on the job
Demotion	Task enrichment	Compressed workweek	
Early retirement			

Prolonged career interruptions		Performance appraisal Teleworking	
--------------------------------	--	--------------------------------------	--

Table 5a: Types of HR practices offered by employers

However, the effect that the business case has had on employers varied between sectors, and only represented a negligible number of employers that were willing to adopt age-friendly HR practices. This is aligned with the main criticism relating to the business case as discussed in the existing literature. For instance, it was found that certain employers, specifically those in the public sector, as well as employers in the service industries, such as healthcare, hospitality, education, as well as food and beverage, were more willing to accommodate and address the needs of their older workers, which to an extent was due to the labour shortage experienced by these employers.

For most other employers, there was a significant gap in terms of adopting and implementing HR policies and practices that cohere with the needs of older workers. Most employers tended to take a more reactive approach, as changes to the jobs and workplaces had only been triggered by *ad hoc* cases highlighted by the older workers themselves. In this regard, the findings support the existing literature in that the business case has the potential to engender change in employers' HR practices, but it remains contingent and piecemeal in its approach and impact. Therefore, it is necessary to look at other drivers of change in organisational practices, namely the effect of trade unions and legislation, which will be expanded upon in chapters 6 and 7 respectively.

Chapter 6 Trade Unions' Role, Involvement and Facilitation

6.1. Introduction

With reference to Dickens' (1999) three-pronged approach to achieving action on equality, the role and involvement of trade unions is another important driver of employers' adoption and implementation of age-friendly HR policies and practices. In light of the previous literature reviewed in chapter 2, the main research question relating to this area addresses the role of trade unions in engaging employers in Singapore:

How have trade unions driven employers to adopt and implement age-friendly human resource policies and practices?

It will explore trade unions' role and involvement at different levels, namely, at the national, organisational and individual levels. Their involvement will also be explored based on specific platforms, namely, voluntary initiatives and legislation.

As the tripartite framework is a vital factor in trade unions' role and influence, the chapter focuses on data gathered from interviews conducted with the tripartite partners, including the TAFEP, the NTUC and the SNEF and eight trade union officials representing a variety of industries and occupations (appendix A and C).

6.2. Respondents' Demographics: Tripartite and Union Officials

In terms of the demographics of respondents comprising of officials from the tripartite agencies (TAFEP, SNEF and NTUC) and eight trade unions (appendix A and C), out of a total of twelve respondents, six were male and six were female. The majority were Chinese with only two Malays and one Indian. In terms of age, it was not clear how old each respondent was unless it was shared during the interview, and

this was not the case for all the interviews that were conducted. The interviewees' reluctance to share personal information about themselves can be explained by the fact that the interviews were meant to explore the position of the agencies or trade unions on issues relating to older workers and did not involve the respondents on a personal level. In regard to the responses received in the interviews, there are no evident or significant patterns that can be explained by the demographic differences.

6.3. Trade Unions and Public Policy

Reflecting on the discussion in chapters 1 and 2 pertaining to several distinct aspects of trade unionism in Singapore, in particular the symbiotic relationship between the government and trade unions, the PAP and the NTUC respectively (Heng, 2008; Chew, 2014; Sheldon, Gan and Morgan, 2015), and the macro-focused approach adopted by the latter, has contributed towards strengthening the tripartite initiatives pertaining to older workers in Singapore. With regard to Singapore's ageing workforce, the tripartite partners had begun to look into the issue and the possibility of older workers' re-employment over a decade ago. One trade union official said that feedback received from retired members had highlighted the concerns they face on ceasing employment. These cohered with existing literature highlighted in chapter 2 and also reinforced the findings discussed in chapter 4. Interviews with older workers and trade unions highlighted health issues, financial obligations, productivity and socialisation as factors taken into consideration when deciding to retire or extend work lives. As a result, the trade unions had pushed for a change in the policy on retirement age in a bid to address the above-mentioned needs, as the following quote outlines:

Firstly, it was the trade unions that have been fighting for the increase in the retirement age. Trade unions were the ones who fought for it many years

back, in the '70s, '80s, because we speak to our members all the time, right? And their concern is, once they leave employment, what happens to them? Got money or not for retirement? What do they do with the time, right? Financially, that's one problem. Home is another problem. Too much time and having nothing to do is also another problem. Ya, so these are the issues that cropped up at that time. We gave this feedback and tried to push for retirement age and of course, eventually, the government also agreed with us because they are looking at the whole of society. People are ageing; not many babies around, right? And if all these people retire early, it's also not good for society. Then we pushed for it, because eventually you must also get the employers to agree. Otherwise, it's no use if you get the government and unions to push for it but the employers do not agree. So, you know, the tripartite committees were formed to try and get the employers on board. And so discussions took place with the employers, the unions and the government for many years before it was finally legislated (PS)

Based on the 67 years, the union has done a lot to extend until you're 67; whereas in the past, there wasn't this [option]. Now, yes, the employer can terminate, but they have to give you the reasons (ED)

With such concerns relating to the ageing population in mind, the NTUC launched various initiatives and task committees to oversee areas relating to the employment of older workers. One of the committees was tasked specifically with looking into early retirement trends in Singapore, as increasing numbers of older workers had chosen to exit the workforce from the age of 55 onwards. They were also responsible for proposing ways to raise the effective retirement age, as re-employment

at age 62 would not be feasible until older workers could be encouraged to continue working until the age of 62 in order to reach the stage of re-employment. Arguably, the NTUC's focus on employment issues relating to older workers and subsequent initiatives were also due to its close relationship with the government.

The retirement age was initially stipulated at 55 years, and was subsequently increased to 60 and then to 62. With every change, there were inevitable trade-offs in the form of salary reductions and/or retrenchment of benefits for older workers. Therefore, rather than raising the retirement age further, the tripartite partners decided to examine Japan's re-employment model and adapt it to ensure that it would be suitable, sustainable and beneficial for Singapore's workforce. To reiterate, these changes in public policy were driven and operationalised by trade unions; and, arguably, the tripartite framework was an effective platform on which concerns were addressed. In this regard, the significance of social dialogue among tripartite partners helped in pushing the equality agenda (Dickens, 2000a), which will be further discussed in chapter 7 relating to the process leading to the enactment of the RAR Act 2012.

With regard to the development of the RAR Act 2012, representatives from the NTUC, the SNEF and the TAFEP outlined the agencies' involvement in the tripartite discussions and consultations several years before the Act was drafted and introduced in 2012. The Act was a culmination of a long process of discussions and consultations between the tripartite partners, and reinforced the significance of social dialogue (Dickens, 2000a) in addressing issues arising from an ageing workforce.

In all areas [of policy], we are already working with the Ministry of Manpower in the tripartite... You see, when you talk about tripartite, tripartite

means government, and the employers' representative is SNEF, the union's representative is NTUC. So, you see, union leaders are all over. They are in the TAFEP board. They are also in the Ministry of Manpower, you know, evaluating legislation, especially of the labour laws. So they are all over to contribute whatever feedback they can, to shape policies, to make sure that it is fair to the workers. So the pressure is from all angles (HS)

Also, as part of the tripartite process, trade unions gathered feedback from employers. This was then channelled back to the tripartite committee for review, with the aim of providing a better understanding of the challenges and issues arising from the policy, a process with which some unionised employers are familiar and which they support. This will be further discussed in the following chapter on legislation.

They talked to us about... [re-employment] so that they can gather feedback from organisations, I think that the union pushed for it in parliament (lah) for the increase of the retirement age to 67 (SHPT3, HR Manager).

Reinforcing the above, the TAFEP's representative highlighted that policies had generally been introduced with input from both employers and employees. Similarly, the SNEF worked with its members in the development phase in order to voice the concerns of employers with regard to the re-employment of older workers. For instance, there was a five-year period of engagement with the tripartite partners and their members: discussions began in 2005, a report was produced in 2006, and the decision was taken in 2007 that Singapore would adopt a re-employment model. Once this had been finalised, the SNEF cascaded information to its members and organised briefings for more than a thousand employers. It also had teams dedicated to training managers to provide them with guidance on developing and implementing age-

friendly HR policies and practices, thereby facilitating their continued hiring and retention of older workers. With this level of engagement, the SNEF representative felt that the process had played a key role in ensuring the feasibility of the Act.

We started with advisory, guidelines, then the law. There is also, along the way, looking at the practical challenges, amend, amend, amend until it's final. So it's a very long process of engagement. You prepare the ground. It is not like suddenly you change the number and raise it [retirement age]. Companies are in a way prepared for it. So you see, there is no problem. If you look at the statistics, over 90 per cent are offering re-employment, so that's the outcome (EF)

Taking a similar approach, following the finalisation of the Act, the NTUC provided relevant advice and guidelines to the trade unions, which were then cascaded down to unionised companies. With the Act in mind, the NTUC published a guideline focusing on five key areas of employment practices, and strongly encouraged its unions to push their members to adopt these practices. The aim was to prepare as many employers as possible for re-employment prior to the introduction of the Act in 2012. Following this phase, the tripartite partners obtained feedback from the employers and channelled it back to the committee. This feedback was valuable in providing an understanding of the practical issues faced at the organisational level in relation to the implications of the Act. The next phase involved providing employers with provisional guidelines, and the above-mentioned process was then repeated to ensure that the final provisions of the Act itself were fine-tuned to address the challenges and problems experienced by employers in the initial stages. Member companies of the SNEF and NTUC were treated as an initial sample to review and provide feedback throughout the process of introducing and fine-tuning the policy. This was to ensure its relevance

and sustainability in the context of Singapore. For example, the NTUC began its cycle of getting trade unions and employers to work towards raising the retirement age to 67 in 2015, prior to the subsequent revision of the Act, which was formalised in 2017.

Apart from trade unions' push for an increase in retirement age and the subsequent change from the Retirement Age Act 1993 to the RAR Act 2012, the tripartite framework also enabled trade unions' involvement in voluntary initiatives such as the TAFEP employers' pledge and various grants and funding schemes.

We try our best to actively promote the TAFEP pledge as much as possible (NC1).

As such, on a national level, the NTUC as a tripartite partner promotes and manages funding schemes and voluntary initiatives as discussed in chapters 5 and 7 respectively.

6.4. Trade Unions' Engagement with Employers

In terms of union status, 9 out of 50 employers that were interviewed were uncertain of their organisation's union status. Twenty-nine out of fifty employers were not unionised. Out of the 29, only one expressed an interest in working with a trade union, and six employers considered unions irrelevant in the context of their organisation. The latter will be further discussed in subsequent sections covering limitations to the role of trade unions.

Twelve out of fifty employers that were interviewed were unionised. This comprised all three employers from the public sector in the sample, but only 9 out of 46 from the private sector were unionised. Only 2 were from manufacturing and 10 were from a variety of service-related industries, such as administration, testing, distribution, healthcare, security, aviation, facilities management and hospitality. The

subsequent sections explore the ways in which unions engaged with employers, providing insights from both trade unions, from employers and from older workers.

Consultation, Negotiations and Collective Agreements

Looking at the industry level, trade union officials shared insights relating to specific industries. Trade unions representing workers in some industries, such as power and gas, healthcare and hospitality, may have greater influence on employers due to several reasons. One common reason was attributed to these industries experiencing difficulties in meeting labour requirements due to a persistently tight labour situation worsened by a high level of turnover and the foreign labour quota. The latter had been tightened in a bid to encourage the employment of local workers.

The labour shortage, especially in the service industries, also means that employers have less resistance (FD)

In the tight labour situation, especially complemented with MOM tightening the quota, it really works well for the labour side (HS)

The difference in demand for workers in the healthcare and printing industries necessitated union involvement in consultations and negotiations. While the former is in need of workers because healthcare is expanding, the printing industry is looking at retrenchments as it is experiencing reduced demand. Therefore, while older workers in the healthcare industry may have a good chance of securing re-employment, those in the printing industry face a bleaker outlook. In such instances, the trade unions' role is to negotiate on behalf of older workers, especially since the introduction of the RAR Act 2012, on options such as redeployment or outsourcing to related organisations.

Of course, they will train the employees. For those that cannot be re-deployed, that is when the retrenchment takes place. So over the past few years, print lines are being closed. But not all employees affected by those print lines were released because the management actually re-deployed them to other areas. Actually, there are a couple of them who are, like, way past retirement, you know – I think above 65 or 67. They are not employees... anymore, but they are still working on the premises, through a contractor. They are happy to do that because the contractor pays them higher – a higher hourly rate (CM)

Another reason for better cooperation between the union and employers was attributed to the union working closely with the relevant regulatory bodies that are applicable to specific industries, such as in power and gas. The union representative felt that it was an advantage because employers do seek their guidance in ensuring compliance with regulatory standards and keeping up with their competitors in the industry:

It's because we are constantly engaged. And I think, on top of that, the advantage for us is because we have kept engaging with the regulators, the energy market authority, on what practices are done by competitors in the energy industry. So this has given us more weight, more influence over our fellow represented companies (PG)

Interviews with various trade unions representing a range of industries and occupations revealed that the ability to understand the challenges and opportunities facing each industry is important in enabling them to engage with employers more effectively, especially because of varying workforce demands in terms of the demographics of employees, qualifications, skills and capabilities. Trade unions'

involvement in consultations and discussions on matters such as job duties and training opportunities facilitates the continued employment of older workers on more optimal employment terms.

In terms of assisting employers, the NTUC respondent (NC1) outlined the process, which is aligned with the union's facilitation effects, as discussed in the literature (Budd and Mumford, 2004; Bacon and Hoque, 2015), pertaining to the dissemination of information and the provision of advice and guidance. This is evident with the NTUC's role as the main body that cascades information relating to policies down to the trade unions and from trade unions down to the employees. This is sometimes done through lunchtime talks, briefings and workshops held on the unions' or employers' premises. The objective is to create awareness and to educate employers and members regarding relevant employment policies and practices.

And I think when it comes down to the age-related matters, like mature workforce matters, they [trade unions] have been facilitating a lot of the conversations with the affected groups (SWTPT3, Head of Talent Management and Development).

One way in which the NTUC promotes understanding of workplace policies is by acting as a central resource centre for its trade unions and members by providing information such as on key industry trends, best practice, and provisions relating to the RAR Act is explained to employers.

So far, the unions that I have met so far... Ya, they do lots of consultation. By and large, they leave you to yourself; but sometimes they do come across cases, and then they tell us about this particular organisation – 'this is what they do', that kind of thing (PAPL1, HR Director).

Ya, I think they do because we have quite a few conversations, dialogue sessions. So at times they will share with us what other companies are practising, so that we can actually learn, you know, pick up some ideas from there. I find that it is very useful. Very useful for us (SHPT4, HR Manager).

However, interviews with unionised employers also revealed mixed perceptions of trade unions' role in providing guidance. While 8 out of 12 employers expressed positive feedback relating to the unions' role in providing information and guidance, 2 employers felt that trade unions could do more to facilitate employers' efforts. In the case of the former, to an extent it allows for trade unions to ensure employers' adherence to the minimum requirements stipulated by the Act.

Frankly, I don't think there is much impact from the union. We had a discussion, I think, a couple of weeks ago; and yes, I think it was quite standard, the fact that we discussed the entitlements, the kind of what you can and what you can't do to these employees who fall under the RAR Act. So there isn't much action – how would I say? – they are not so active in pushing for awareness of the older workforce. There isn't much push except for the fact that we are all aware of the situation (BSPT1, Assistant HR Manager).

Further, interviews with 3 employers from different industries (SHPT3 and BSPT1) also showed that the impact of the trade unions' involvement also depends on the relationship between each employer and the union. In the case of employers such as SHPT3 and HCPL1, working closely with their respective unions over the years had facilitated the discussion and adoption of age-friendly HR policies and practices. In contrast, for one employer, BSPT1, the experience of engaging with the union in

discussion relating to older workers had not addressed the specific concerns of the organisation.

Actually, the union and us... work very well. We have a very cordial relationship. They represent the workers here. I think during the sharing session with them, they would tell us what the clauses are (lah). The union also comes and speaks to us sometimes about the workers (SHPT3, HR Manager).

The organisation and the union have always worked in close partnership to ensure mutual understanding and smooth implementation of changes to HR policy and practice (HCPL1, HR Deputy Director).

Interviews with trade unions and employers highlighted their role and involvement with negotiations, and this offers two possibilities. The first is to ascertain compliance, and the second is to secure better employment terms that go beyond the requirements of the legislation. Explaining the rationale for these negotiations, an NTUC representative suggested that the trade unions' involvement aimed to protect re-employed workers' rights, because with every re-employment term they are subject to a new contract, and the terms and conditions may not be equitable in relation to the number of years they have worked for the employer. Therefore, negotiations are essential to ensure that the re-employment terms offered to older workers are fair and equitable and in accordance with the legislation.

The only issue that we are still in the midst of negotiating right now is for older workers working in hotels. The cumulative variable payment (which is like a deferred payment) was a practice many years ago, and for those extending past retirement, they are not happy to lose this. Employers, on the

other hand, would want to keep costs minimal and would like this practice to stop. It's a past legacy (FD).

Some areas in which trade unions negotiate include the duration of the re-employment process (from consultation to offer of re-employment), to informing older workers of their eligibility, to assisting them with transition to re-employment or retirement. This was done to ensure that older workers are kept informed of their options upon reaching retirement age.

So I mentioned to you, right, the timeline: three months, six months. Union pushed for it. We pushed for it. We wanted the timeline, because if not, there will always be a miscommunication going on. Heads of departments are not talking to their employees and the employees are waiting and then if, at the end of the day, you tell him that you cannot re-employ him, then he will have no job. And then he has to look for a job elsewhere. Time will have been lost and he will be without pay for three months, six months (ED)

In the case of re-employment contracts, the trade unions' concern is that the terms and conditions of the re-employment contracts may not be similar to existing employment contracts, so older workers may risk salary reductions and loss of benefits and privileges, such as leave entitlement, medical benefits and eligibility for long-service awards. With this in mind, the trade unions play an important role in negotiating with employers on re-employment terms and conditions.

Place of work, sometimes, duties and responsibilities. And then even the long-service award. You know, the public service, in the government service, employees are given long-service awards; for ten years, they would receive a certain amount, and so on. So if there is re-employment, it's not an

extension of your employment; re-employment is like a new employment, right? So the person's long-service award will be affected. So we have renegotiated for this – that the person should be given a special appreciation award. Just change the name, but the person will still get money (PS)

We are a unionised company, so we have an agreement between management and the union. We have certain guidelines to follow for re-employment contracts. For example, if based on performance, can there be a five per cent pay cut? Or if there is no pay cut? Bonus scheme? I think the rest are all mandatory benefits that we need to provide. So the [re-employment contract] terms will be different from their previous terms and conditions (SFMPT1, Assistant HR Manager).

Trade unions are also involved in negotiations pertaining to employees that cannot be re-employed, involving terms such as the EAP amount, and facilitating older workers' job search or transfer to another organisation, which was a new clause added effective from January 2018. Acknowledging that the EAP might be a way for employers to opt not to re-employ older workers, trade unions wanted the amount payable to act as a deterrent for such employers, and yet be optimal for older workers. Thus, the law acts as a guideline for employers, and unions are able to ensure that older workers' rights have not been infringed (Colling, 2012).

So at one time we were pushing the government, then we said, 'Three months per year of service, maximum three months, right. S\$4,500 or up to S\$10,000 is too low. Can you raise it?' This is so that the company will feel the pinch. And not just do it [opting for EAP], you see. To them, it's nothing. But to the workers, it's a job (PU).

In some cases, negotiations with employers may result in the inclusion of better re-employment terms and conditions above the legal minimum stipulated in collective agreements, which are renewed every two to three years. As collective agreements are legally binding, employers must adhere to the agreed terms.

It [terms] depends on the negotiations. But of course, the basic terms, you basically have to adhere to it [legislation]. For some unions, they would actually ask for higher EAP (PU)

And normally, for most of our negotiations on terms of re-employment in the collective agreements, it is better than what's in the national norm (IS).

Acknowledging that the terms of collective agreements may differ between rank-and-file workers and management staff, an NTUC representative elaborated that the focus is on changing the agreements for workers, in the hope that it will lead to more changes across the organisation.

So in a way, how we influence HR policies, right, this is the main way that we do so. We change the CA [collective agreement] policy first for the whole rank-and-file workers, and then after that we get them to change their HR policies in general for their entire company (NC1).

Prior to the recent revision to include professional, managerial and executive workers (PMEs) with effect from April 2017, collective agreements had only covered rank and file workers (Ho, 2016a). This would reflect the demographic shift in Singapore's workforce, since more employees are tertiary-educated and working in professional, managerial and executive (PME) roles.

Currently, the law provides for the union to represent re-employed workers. It does not exclude that. So it's whether the employer is discerning

enough to provide that kind of scope of representation to the union. It's still through negotiation because some employers do not allow the union to cover contract workers. Though [there is] much talk about negotiating with all the workers. But obviously, if you want to go to the far-fetched mile, you can bring them to the Ministry of Manpower to justify why (HS).

To reiterate, trade unions play an important role in protecting the rights of older workers who are reaching retirement and re-employment age. By using the RAR Act 2012 as a guideline, unions are able to advise and negotiate with employers on behalf of older workers.

Promoting Employers' Participation in Voluntary Initiatives

Prior to the enactment of the RAR Act 2012, a few voluntary initiatives were put in place to influence employers to adopt and implement age-friendly HR policies and practices, namely the TAFEP's Employers' Pledge of Fair Employment Practices (TAFEP Employers' Pledge), as well as grants and funding schemes which are either initiated or managed by the tripartite partners.

TAFEP Employers' Pledge of Fair Employment Practices

The Employers' Pledge is an initiative started by the tripartite agency in 2006. It has gained relatively widespread support, with 5,551 pledge signers as of October 2018 (TAFEP, 2018), comprising employers from various industries in the private and public sectors.

Aligned with Singapore's neo-liberal stance, the soft approach involving the employers' pledge was preferred, and it was introduced to educate and encourage employers to adopt fair employment policies and practices. Signing the pledge acts as a signal of employers' intention and commitment to becoming fair employers, and

grants them access to workshops, conferences, and advisory and consultancy services provided by the TAFEP. Pledge signers are also featured in the TAFEP's publicity efforts, and they will be given a certificate and badge to acknowledge their commitment, which may further enhance their image and reputation as fair employers.

Trade union officials who were interviewed highlighted the importance of supporting the TAFEP's initiatives because of the significant role it plays in raising awareness and educating employers on fair employment practices.

You see, TAFEP's role is more for advocating awareness, education, promoting best practices. But TAFEP is doing more than that to ensure that best practices are promoted, accepted and made part of the institution's culture (HS).

At a tripartite level, the first step taken by trade unions was to support the initiative by encouraging unionised employers to take the pledge, as evident in the data gathered during the interviews.

In fact, we sign the pledge with almost all of our companies. If we have an opportunity, we will talk to them and get them to pledge. So we have signed many, many pledges with the companies (IS)

Out of the 50 employers interviewed, 31 were pledge-signers and nine of them were unionised. Out of the 19 that did not sign the pledge, 3 were unionised and 16 were not unionised. Although the sample size is relatively small, with more unionised employers (9) signing the TAFEP pledge and only 3 non-unionised employers not doing so, it does to an extent suggest the role that trade unions play in facilitating and supporting such initiatives.

Many years back, we did just that. So the ministry signed this pledge, and so on and so forth. So far as the public service is concerned, they have signed the pledge (PS).

Progressing from the signing of the pledge, questions were asked relating to the impact that it may have on employers' policies and practices. Trade unions shared that for some employers it is a catalyst for change, triggering a process of evaluation and revision of their employment policies and practices and it may also serve as a guideline on best practice, complementing existing legislation by encouraging employers to go beyond minimum legal requirements.

So for the Ministry of Manpower, any law that they were to implement is basically to ensure a minimum standard required by every industry, every company, without any exception. But TAFEP is doing more than that to ensure that best practices are promoted, accepted and made part of the institution's culture. So you're saying something like this [legislation] is the base line; this [TAFEP's guidelines] is the benchmark (HS)

Although all trade union interviewees were generally in favour of the pledge, they did highlight some concerns relating to its efficacy in engendering substantive changes to employment practices. This is partly due to a lack of clarity with regard to the term 'fair employment practices', which is subject to employers' assessments of their own employment practices.

It [the pledge] is a good start. If you ask any employer, you have to be fair, what do you expect the employers to say? 'Of course, I am fair' (laughs). To us, that is only half the battle. What is more important is, if you say that you want to be fair, are you truly fair on the ground? Saying is one thing; doing is

another. So that is why the union's work has to be there on a day-to-day basis. It's not like signing the agreement and then you go to sleep because... who is there to make sure that there is accountability? (PS)

Furthermore, as employers are not provided with a clear course of action, the pledge loses its effectiveness, due to a lack of knowledge or ability to pursue changes to employment practices. This makes the pledge more likely to be merely symbolic in nature.

Hmm, pledged – then what to do next? (FD)

OK, so, you see, the pledge is just a pledge, right? (PU)

They don't know what they pledged for. Yes, I completely agree because the TAFEP pledge is symbolic (HS)

The situation is further worsened by a lack of any monitoring or auditing mechanisms to assess employers' progress in making the necessary changes to their HR policies and practices. These shortcomings were also evident in similar voluntary initiatives such as the Two Ticks Symbol in the UK, as discussed in chapter 2 (Hoque, Bacon and Parr, 2014).

Acknowledging the limited role and involvement that trade unions have in regard to the pledge, especially in relation to monitoring for actual changes in employment practices, trade unions' involvement is limited to encouraging employers to sign the pledge and to provide necessary guidance and information in terms of adopting fair employment practices. As such, trade union officials who were interviewed felt that the actual task of implementation and monitoring falls on HR professionals.

So I think HR professionals have to always be professional, in that you need to advise the company's bosses about what is right and wrong. It's not the other way around, I know, and I can understand that because I deal with so many HR practitioners. There are very good ones; there are some very normal ones who would just say, 'my boss told me to do that, so I have to do that, I can't argue'. Then I'll say that you are not a good HR practitioner. Ultimately, if you want a decision, you go to a third party and you'll find out what is right and wrong. So I think most of them, over time, they begin to understand where we are coming from. We are not saying that you need to have the best, but at least you have to be fair. That's the key thing (IS)

I am aware of TAFEP, those guidelines about fairness, fair employment practice (lah), some of the conditions like race, age, gender, religion and marital status, language, and all that. But in terms of the pledge itself, I'm not sure (MGPT2, HR Manager).

What is more important is communication from the authorities down to the SME [small and medium enterprise] or to every individual company on what needs to be done [after signing the pledge] (SEAPT2, Director).

The lack of specific guidelines and monitoring of non-discriminatory employment practices give rise to the need for further engagement between employers and trade unions through joint regulation (Hoque and Bacon, 2014). For instance, allowing trade unions to consult and facilitate employers to put in place age-friendly HR policies and practices can address the gap of not having guidelines and/or required knowledge. This is reinforced by the view shared by trade unions relating to the pledge, where the importance is not so much about being a pledge signer but whether it makes a difference to employment practices. As the data showed, while unions

supported the initiative, they acknowledged the limitation of not having any monitoring or auditing mechanism to review and ensure that employers were abiding by the objectives of the pledge. This is possibly due to the intent and approach of the TAFEP pledge voluntary initiative, in that it is more of a promotional and educational tool to raise awareness among employers. As such, it remains as a soft approach without being an imposition on employers.

Grants and Funding Schemes

Given Dickens' three-pronged approach (1999), in Singapore's context another avenue involves trade unions' role in engaging employers by building a stronger business case for recruiting and retaining older workers. Tripartite partners and trade unions are involved in administering various government grants and funding to alleviate employers' costs in implementing fair employment practices. The NTUC representative explained that the availability of the 'Advantage' grant, introduced in 2005, had resulted in almost 90 per cent of unionised companies reviewing and adopting age-friendly HR policies and practices within their organisations. This is partly because to be eligible for the grant employers must adopt age-friendly practices in five areas, relating to re-employment, job and work re-design, performance-based remuneration, employability training and re-training, and workplace health programmes. These are similar areas of concern to those highlighted by older workers, as explained in chapter 4.

The Advantage scheme was replaced by WorkPro in 2013, developed jointly by MOM and Workforce Singapore (WSG, formerly called the Singapore Workforce Development Agency) in consultation with the SNEF and the NTUC. The scheme itself is promoted and administered by the tripartite partners. A NTUC representative

outlined how the tripartite partners have worked together to design and manage the scheme.

At our end, we actually support SNEF in their efforts, in the sense that, if you look at WorkPro itself, on a yearly basis we do actually have things like age-management seminars, where NTUC is also a partner in conducting such seminars. These seminars are actually platforms whereby SNEF, NTUC and MOM promote good practices relating to re-employment policies, good practices of job re-design, and so on, so that all the companies that attend, they then have ideas of best practices (NC1).

The WorkPro grant consists of three grant schemes, relating to age management, job re-design and work-life balance. In terms of the scheme's effectiveness, an NTUC representative commented that when the RAR Act 2012 was first introduced, it was found that a considerable number of employers had yet to change their practices, because they did not perceive an immediate need for age-friendly HR policies and practices.

The relevance [of age-friendly HR policies and practices] is not there. Then, that is also where the grant comes in. Hey, look, this is inevitable, so why not start thinking about it now? And because of the grant, the criteria, then they start thinking about it (lah) (NC1).

However, the availability of the grant has incentivised some employers to change their HR policies and practices to better meet the needs of their older workers, and has provided leverage for trade unions to engage employers in considering such changes in the workplace.

So this is where they are advocating that anybody who embraces this part of good practice, if you lack the funds, we will help you. So the government has done its part to ensure that this is done (HS)

We are now working with many companies on work re-design, because there are incentives because of the WorkPro itself. Your WorkPro grant itself is going to benefit the company. So we recently had a meeting with employers; we work with them together with ULive on some WorkPro projects and also the age-friendly grants, to advise them on how to make jobs easier, more productive for the older workers (IS)

The grants and subsidies schemes offered aim to encourage employers to review and implement better workplace policies and practices such as by subsidising the costs to employers of improving work processes by redesigning jobs and introducing flexible work arrangements. This may address the needs of older workers, as well as others, such as those with disabilities, enabling them to continue working.

So we came up with a lot of initiatives. It can be small, but it can add up, because the grants do help in getting the companies to re-look at it. Because if you ultimately want the workers to be more productive, you have to think of other ways; you cannot have them doing the same old things. You tell them, 'too heavy, cannot do this', this and that (IS)

Also, the funding would help employers, like the job re-design WorkPro fund. All these will help them put in place the flexi-hours arrangement, because sometimes older workers do not want to work long hours (HS)

Reflecting on the impact such schemes have on employers, 3 out of 9 unionised employers were recipients of various grants. In terms of grants application and administration, unionised employers acknowledged the support received from unions

in assisting them in the process of securing the grants. This to an extent helps unions to remain relevant and encourages engagement between them and employers.

For example, recently we had these tri-carts, which are for our storekeepers to transfer medical supplies. It's a custom-fitted cart, so they don't have so many carts to transfer medical supplies. It's 3-in-1, so that's why it's called a tri-cart, with rollers and all that which makes it easy for our older storekeepers – not to say older, even the younger ones. I wouldn't say younger ones, as we don't have many younger ones, but middle-aged ones. It makes their job easier. And some of these, because of the union's support, we were able to get funding. It is an advisory or perhaps a supportive role to help us secure funding, so that we can look at workplace improvements for our staff through automation and all that (HCPL2, Head of HR).

Further, an NTUC representative suggested that these grants fulfil a dual role, by incentivising employers to adopt and implement better policies and practices, and as a mechanism to allow the agencies administering the grants to follow up with employers who have not implemented the necessary changes stipulated by the terms and conditions of their grants. This was evident in the case of an employer (SWTPT2) from the service industry that had received approval for the grant. As the grant is disbursed in phases, the employer needs to show that the relevant HR practices have been implemented.

So you can see, how it works now is that, when we want to get a policy through, we want to make major changes, we then have certain subsidies, certain schemes, everything to encourage companies to do it. But then that scheme acts as a safeguard for us, so when companies don't do what they are

supposed to do, by virtue of them having tapped into the particular grant or funding, right, they should have those policies in place already, which means, they are legally bound to abide by those policies. If they do not do so, then we can take action (NC1).

After you got the approval for the grant, I think, after the first tranche of payment, it is more to do with supporting [our implementation of] anti-discrimination practices. For the second tranche [of payment], you need to do and show that you have done more staff-related activities (SWTPT2, HR Manager).

On the whole, although the take-up rate since the inception of the funding schemes has been encouraging, their potential impact on organisations' policies and practices and their implications for older workers remain to be seen. Tripartite partners acknowledged that while it may be infeasible to conduct mandatory audits to check on employers' policies and practices, owing to the large number of employers who have received the grants, random checks may be conducted periodically. With trade unions playing a more advisory role in relation to assisting employers with grant applications and revisions to their policies and practices, there is room for further improvement of the effectiveness of these schemes by seeking trade union assistance in monitoring and auditing organisations that have received financial grants. This would ensure that employers take concrete steps to adhere to the terms and conditions of the grants by making the agreed changes to their employment practices.

6.5. Trade Unions' Membership and Assistance

The previous sections looked at the role of unions at the national and organisational levels, and this section specifically addresses this at the individual level.

Membership of a trade union is voluntary and costs a nominal S\$9 per month. As all unions are affiliated with the NTUC, part of this membership fee goes to the NTUC and a portion is donated to the Singapore Labour Foundation (SLF). Membership of the union, and thus of the NTUC, provides members with many benefits, ranging from employment rights protection to lifestyle offerings such as discounts for childcare, education, training, entertainment and travel. These were some of the initiatives implemented in order to attract and retain members (Kuruvillea *et al.*, 2002). Acknowledging the demographic shift and the need to maintain trade unions' relevance to their members (Flynn, 2014) across all ages, NTUC representatives shared that ULive was introduced as an initiative to engage older workers. Launched in 2009, ULive is specifically for NTUC members aged 55 years and above, and it encourages positive ageing and healthy living through a series of events and activities (NTUC, 2018b).

In context, in the past when you reached 55 or 60, you were more or less reaching your retirement age, so after you retired, there was really not much you could do other than go for activities and so on. So the ULive community was set up to cater to this group of people. We have interest groups, so anyone who has turned 55, with an NTUC membership, they automatically become a ULive member. They will receive a special sticker to stick on, a welcome pack and everything. They can start to join in activities if they wish to (NC1).

At the workers' level, members working in unionised companies are able to raise grievances directly with their employer and/or the relevant union. This process was outlined by a unionised employer in relation to any grievances arising from the re-employment contract extended to older workers.

Okay, for example, for the re-employment of mature workers, those who have reached retirement [age], even though we already have the signed agreement, if the staff are not happy or if they have some issues about the signed agreement [re-employment contract], we will liaise closely with the union representative (lah), to highlight and, of course, to discuss with the staff (SFMPT1, Assistant HR Manager).

As for those working in non-unionised companies, they may seek assistance from the NTUC's workplace advisory service, or they may be referred to a union representing their industry. Although this is an avenue through which to address grievances, the findings suggest that few of such cases have been brought to employers' and the unions' attention. This may be partly attributable to the difficulty of ascertaining whether discrimination has taken place, and the reluctance of older workers to report such incidents (WHO, 2002), a sentiment that was shared by an employer, SWTPT3.

The only thing I can think of is where we're talking about certain grievances raised pertaining to the ones in terms of promotions, right? But the fact of the matter is, when they did some investigation, it's not completely clear that it is not because of some competition that's going on, and that's not discriminatory to begin with. So I don't think those were very conclusive (SWTPT3, Head of Talent Management and Development).

Reinforcing these comments, 3 older workers interviewed expressed scepticism about the trade unions' role in helping them to address their workplace grievances. One of the older workers, MKM (61), shared his experience of receiving a warning letter from his employer due to his absence from work as a result of his

health issues. The union had then advised him to approach his employer's HR department for assistance on the matter, and, as the relationship with his employer had become strained by the incident, he had hoped for intervention from the union. Similarly, KV (52) also felt that the re-employment terms, such as those relating to workload, medical benefits and leave entitlement, were ultimately subject to management decisions. Such sentiments to an extent added to the scepticism in regard to the role of the unions in representing their members. While unions may perceive that advising workers to approach their employers and rectify matters may be more optimal, as it gives both employer and employee the opportunity to resolve the issue amicably, it may not be perceived as such by affected employees.

It is very sad in Singapore. Not only me; I've seen and I've talked to my friends already. So they said, 'It's not easy in Singapore. We don't have any protection. Our unions are useless'. When I was working in a shipyard, the same thing happened. The union is useless. Whenever you go and see them, they will tell you, 'go and see your department head. Go and talk to them.' So, what is the use of a union? (MKM, 61, Male, Senior Logistics Assistant)

In such instances, this further undermines the role of trade unions, and contributes to older workers being reluctant to report any workplace-related grievances. This subsequently results in under-reporting of cases relating to older workers (Duncan, 2008). To exacerbate the situation, some older workers felt that when trade unions advise them to approach management to resolve their grievances, employers will inevitably have the upper hand.

When they are told that some of the people of older age are lagging [in work performance] for some reason, I don't think NTUC would come in to help

them. It all depends on the department concerned. When the HOD [head of department] asks you to do [the work], you have to accept it. I don't think they are giving the workers a choice. Having a lower workload or medical leave, it all depends on the HODs and how well they take care of the people (KV, 53, Female, Accounts Officer).

You join NTUC and you approach them or the tripartite alliance. When you go to them, they will tell you to go back to settle it by yourself. That's why I'm very unhappy with this thing, because we only turn to you for help because our company is doing this. Then you tell us to know our rights, workplace discrimination and all these things. But they are not helping (MKM, 61, Male, Senior Logistics Assistant).

These sentiments suggest that unions in Singapore may be perceived as playing a somewhat peripheral role when it comes to protecting workers' rights. However, this is challenged and refuted by trade unions.

So people do not know that, actually, unions fight for workers' rights. We do not want to hog the limelight, because we also do not want to scare the investors away. It does not mean that we will agree to whatever the company wants us to do. So there are a lot of negotiations going on behind the scenes; there are a lot of disputes that have been escalated up to MOM [Ministry of Manpower], and we do have court cases (NC2).

The NTUC's respondent clarified that unions give priority to maintaining industrial peace through cooperation amongst tripartite partners in order to ensure sustained economic growth and productivity in the long term. This was the

predominant view in the existing literature with regards to Singapore's tripartite model (Leggett, 1993; Kuruvilla *et al.*, 2002; Heng, 2008; Kuruvilla and Liu, 2010).

6.6. Limitations on Union Effects

While unionised employers arguably engage unions for consultations and negotiations, the impact of unions differs for employers in the public and private sectors. Data gathered showed that unionised employers in the public sectors (PAPL1, HCPL1 and HCPL2) were more progressive in terms of adopting and implementing age-friendly HR policies and practices. Examples of these include willingness to extend re-employment contracts prior to the formal enactment of the Act, providing employees with longer re-employment contracts and pursuing HR practices that improved the work processes and overall experience of older workers. Some of the reasons for this include the union-employer relationship with public sector employers being more receptive to work with the relevant unions, as well as the need for retaining older workers in some occupations and industry due to labour shortage and/or demand for their skills and knowledge, as evident in areas such as public administration (PAPL1) and healthcare (HCPL1 and HCPL2). The latter was explored in chapter 5 on the business case argument for hiring and retaining older workers.

In contrast, engagement with employers in the private sector may not be as effective due to employers' reluctance to go beyond existing terms already included in the collective agreements and their inclination to adopt a compliance-based approach when it comes to negotiations relating to the terms of the RAR Act 2012. Further, the pragmatic and macro-focused approach of trade unionism in Singapore, backed by the existing legislation, the Industrial Relations Act, which spells out non-negotiable matters such as 'promotion, transfer, recruitment, termination by reason of

reorganization within the work unit, dismissal and reinstatement, and an employer's allocation or transfer, recruitment, termination by reason of reorganization within the work unit, dismissal and reinstatement, and an employer's allocation or assignment of duties or specific tasks' (Surin, 2015, p. 126), further restricts unions' ability to negotiate on behalf of employers. Also, some employers are reluctant to engage further with unions on their employment practices. For instance, when one employer (MGPT2) was probed if they would consult trade unions on the review and changes to HR practices in areas such as recruitment, training and development and job re-design, that employer (MGPT2) expressed that trade unions' involvement would not extend beyond the remits of the RAR Act 2012. In this regard, the Act becomes the minimum standard, and encouraging employers to go beyond the terms may need further persuasion. This may trigger the need to persuade employers of the business case for recruiting and retaining older workers. However, as discussed in chapter 5, the business case is also limited in its impact due to it being contingent and partial to employers' needs, and as such, it will leave a majority of older workers with very little protection.

That means, especially those on the retirement and re-employment of older workers... we actually go with the union's recommendation, which is also in line with the MOM's re-employment of older workers' guideline (lah), not to the extent of recruitment, training (HR Manager, MGPT2).

To reiterate, the findings from both trade unions and employers, as highlighted in the preceding sections, illustrates the link between consultation and negotiation based on the terms and conditions relating to the RAR Act 2012. While this encourages compliance and, in some cases, allows for better employment terms to be included in

collective agreements, it is a double-edged sword in that it may trigger changes in employment practices, but not necessarily result in substantive changes beyond the legal minimum.

A key concern raised by one NTUC representative is that a substantial percentage of employers remain non-unionised and/or are not members of SNEF. For example, only approximately 3,400 (as of October 2018) employers out of 490,911 (as of March 2018) businesses and companies (Acra, 2018) registered in Singapore are members of the SNEF. However, these employers comprise large organisations with a combined workforce of approximately 800,000 (SNEF, 2018). Of the sample of employers who participated in this research, only two were members of the SNEF and only twelve were unionised, reinforcing the view that employers tend to perceive membership of such agencies as unnecessary. The reasons cited by employers for choosing not to be unionised included not perceiving a need for union involvement, due to close adherence with existing MOM and TAFEP regulations and guidelines, as well as avoidance of the ‘red tape’ associated with trade unions.

I think that we are taking care of our employees quite well. I don't think we need a union. To be honest, I worked with a unionised company [before this] and I don't think we need to work a union (SWTPT2, HR Manager).

Not really. We are more focused on expanding our business, and at the moment, we do not see a need for it yet (SFBPT1, HR Manager).

No, we are not. We work based on the guidelines set by MOM and TAFEP (SFBPT3, HR Manager).

I don't think so, because the other hotels that are unionised are probably hotels that have been in the market for a very long time. But that does

not make any difference, because for the whole of our hotel group, we have certain shared best practices and what we feel the market is offering right now (SHPT2, HR Manager).

With regard to the adoption and implementation of relevant HR policies and practices, tripartite partners shared that employers that are neither unionised nor members of the SNEF may be at a disadvantage when it comes to having access to relevant information and knowledge relating to policy changes and the availability of grants and funding.

For them, number one, we don't have engagement with them; be it either through unions or through direct contacts, we do not have that. Even for SNEF, by the fact that they are not members, SNEF does not have direct contact with them (NC1).

To address this issue, the tripartite partners have increased their efforts to engage with current and potential members through mass media and social media platforms, with the aim of creating awareness of issues that may be relevant to both employers and older workers. Tripartite partners hoped that such efforts will result in more employers being informed and subsequently more receptive to changing their policies and practices accordingly.

6.7. Conclusion

With regard to trade unions' role in driving changes to HR practices, it is evident that, as a tripartite partner, they have been relatively influential in driving changes to national policies. However, at the organisational level, their role and influence is still limited by the substantial number of non-unionised companies, the reliance on having employers seek their guidance, as opposed to being able to

proactively review existing employment practices and offer recommendations, and the lack of monitoring and auditing processes in place. Furthermore, at an individual level, older workers and jobseekers do not perceive trade unions as being able to provide assistance with workplace issues and the concerns that they experience. In this light, the trade unions are still perceived as an extension to the government, rather than as an independent agency.

Chapter 7 Legislation: Retirement and Re-employment Act 2012

7.1. Introduction

The preceding chapters discussed the ways in which the business case argument and trade unions' involvement, which are a part of Dickens' three-pronged approach (1999), influenced employers' decision to adopt and implement age-friendly HR policies and practices. This chapter will discuss the third prong, which is the impact of legislation on such practices, and will address the following research question as identified from the discussion in chapter 2:

How effective is the law (particularly in the form of the Retirement and Re-Employment Act 2012) in driving employers to adopt and implement age-friendly policies and practices?

The first section provides a contextual background derived from interviews conducted with tripartite partners: NTUC, SNEF and TAFEP. As the interview request made to the MOM was declined, relevant tripartite information will be included to substantiate the findings. The discussion includes the rationale, objectives and processes involved in the enactment of the RAR Act 2012.

The next section delves into the impact of the RAR Act 2012 on employers' adoption and implementation of age-friendly HR policies and practices. Interviews conducted with HR managers and directors in public and private sector industries facilitate the exploration of the role of legislation in driving change in employment practices. Findings showed that employers tend to fall into three different categories. The first group consisted of six employers did not change any HR policies or practices in accordance with the enactment of the RAR Act 2012 due to not having any

employees close to retirement and re-employment age. The second group consisted of 7 employers had a compliance-focused approach and adopted minimal changes to their employment practices in order to abide by the requirements of the Act. This indicates the relative weakness of the Act in engendering substantive change in employers' HR policies and practices. The third group consists of remaining employers that had evidence of existing age-friendly HR policies and practices because they had other driving factors for having them; in their case, the enactment of the Act reinforced and legitimised their existing HR policies and practices.

The chapter then progresses to discuss findings from the perspectives of older workers and jobseekers relating to the RAR Act 2012 and the ways in which HR practices have affected their employment experiences. One of the main changes linked to the RAR Act 2012 is that employees have the option to continue working until the age of 67 provided that they meet the medical and work performance criteria. The next section addresses the limitations and constraints relating to the role of legislation in engendering change in employment policies and practices; this is followed by a conclusion to this chapter.

7.2. Enactment of the Retirement and Re-employment Act 2012

As chapter 6 had provided an overview of the tripartite process prior to the enactment of the RAR Act 2012, this part of the discussion addresses the above-mentioned research question relating to legislation as the third prong.

Due to the revisions made to the RAR Act 2012 in recent years, and to contextualise the findings in relation to the relevant clauses of the Act during the period in which the research interviews were conducted, references to both the former and current versions of the Act will be made, when applicable.

When the fieldwork was conducted between April and July of 2016, the RAR Act 2012 stipulated that employers were obligated to offer re-employment to older workers from the age of 62 to 65, with either a yearly contract or a three-year contract subject to eligibility. The eligibility criteria specified that the employee must be a Singapore citizen or permanent resident, born on or after 1 July 1952; must have worked for the employer for at least three years before turning 62 years of age; and must have attained satisfactory work performance as assessed by the employer. The employee must also be medically fit to continue working. As such, this research treats re-employment contracts as part of Kooij and van de Voorde's (2015) utilisation HR practice, where older workers are given an opportunity to continue working (table 4b).

In April 2016, MOM announced that there would be revisions to the existing Act effective from July 2017 (Ministry of Manpower, 2017c). The revised Act states that employers are obligated to offer re-employment to eligible older workers from the age of 62 to 67, and the eligibility criteria remain unchanged. However, there are several key changes between the previous and current versions of the Act that specifically provide employers with the option of transferring the re-employment obligation to another employer, as well as changes to the Employment Assistance Payout (EAP).

Employers that are unable to offer re-employment must facilitate the search for another employer that is willing to re-employ the older worker. In this case, provided that the re-employment terms remain and the employee is willing, the re-employment obligation can then be transferred to the other employer, which can be a subsidiary company linked to the existing employer (Ministry of Manpower, 2017c). In the event that re-employment by the current or other employers is not feasible, then

EAP is an alternative. The EAP terms and conditions were revised, with the recommendation that employers provide a minimum of 3.5 months (increased from 3 months) of the gross monthly salary, a minimum of SGD5,500 (approximately GBP2,895) (instead of SGD4,500 / GBP2,514) and a maximum of SGD13,000 (approximately GBP7,263) (instead of SGD10,000 / GBP5,882), with effect from July 2017 (Singapore Tripartism Forum, 2011b; Ministry of Manpower, 2017c). In addition, taking into account the employer's obligation to re-employ eligible employees up to the age of 67, the EAP amount should decrease over time, as this obligation is fulfilled as the employee approaches the age of 67. In the event that employers are unable to offer re-employment to employees who have been re-employed for at least 30 months since the age of 62, employers are recommended to offer a lower EAP amount, equivalent to two months' salary, with a minimum EAP of \$3,500 (GBP1,955) and a maximum EAP of \$7,500 (GBP4,190). For employees reaching the age of 67, the EAP amount should not be greater than the salary payable for the remaining period of employment up to the age of 67 (Ministry of Manpower, 2017c).

Objectives and Provisions of the Retirement and Re-employment Act

Evidently, from the tripartite process outlined in chapter 6, the partners aimed to encourage their members, comprising employers from both public and private sectors across different industries, to offer re-employment before the legislation was formally enacted in 2012. NTUC's respondent stated that prior to the introduction of the RAR Act 2012, employers were permitted to retire their employees once they reached the age of 62, and they were not obliged to re-employ their older workers from that age onwards. The tripartite partners also highlighted one of the main objectives

of introducing the Act, which is to provide older workers with the option to extend their work lives and to continue to be economically active, as indicated by the tripartite guidelines issued:

As part of its efforts to help older employees remain economically productive, the Government will enact re-employment legislation by 2012 to enable more people to continue working beyond the current statutory retirement age of 62, up to 65 in the first instance and, later, up to 67 (Singapore Tripartism Forum, 2011b).

The Act benefitted older workers by giving them the option to continue working should they wish to do so, and their employer has an obligation to offer re-employment, subject to the stipulated criteria, as explained in the previous section. This is summed up by NTUC's representative as follows:

If you want to go into the spirit of the Retirement and Re-employment Act itself, it is a lot more than this. If you look at it from the point of view of the government, of the NTUC and SNEF itself, all of us are saying, the spirit of the Act is not really to ensure that people stay employed, it is really to help those who want to stay employed or need to be employed to continue, to be able to do so, that was the whole idea. That is why you have the Employment Assistance Pay-out and you have the fact that the only obligations are on the companies rather than the employees. That is why the Act is crafted as such (NC1).

As discussed in chapter 2, TAFEP's representative affirmed the role that law can play in setting the minimum standard and acting as a catalyst for change in

employment practices (Cunningham and James, 2001; Dickens, 2007; Blackham, 2016).

That is one way of exemplifying the issue: when you say, do we legislate or do we not? And the rigidities that come along with it [legislation]. Of course, some people say, for a start you must [legislate]? Then you can start growing the momentum (TA).

The tripartite partners aimed to ensure that employers would not be constrained by rigidities that can sometimes result from the legislation. This was evident from the tripartite process of collaboration in crafting the Act, which was done with the objective of taking the concerns of different stakeholders into consideration. Representing the concerns of employers, SNEF's representative stated that flexibility is key to business sustainability and that this needs to be considered when introducing legislation. Such an approach reaffirms the underlying values governing Singapore's approach, as discussed in chapters 1 and 2 – namely, on the basis of pragmatism (Liow, 2012) and to ensure mutual gains for all stakeholders (Chew and Chew, 2011).

That is why we tend to keep law to the minimum and we use guidelines to guide companies to implement responsible employment practices. To allow for some flexibility. Law is one size fits all and it cannot take into account different scenarios. Once it is the law, it becomes very rigid, you know. Once it is very rigid, too rigid, it might hurt the employability of older workers (EF).

To illustrate further, he explained that employers may avoid hiring older workers if the law resulted in rigidities to the business environment, such as increasing costs to employers or affecting their productivity and profitability. He reiterated the

importance of the tripartite approach as a platform that allowed for concerns from key stakeholders to be taken into consideration, which would be crucial in gaining employers' acceptance of the Act. This reflects the merits of the reflexive law approach, whereby it acknowledges the interaction between the law and the employer and its environment and as such affects the ways in which employers engage with and interpret the law based on their environments (Deakin, McLaughlin and Chai, 2012; McLaughlin, 2014; Blackham, 2016).

Touching on the tripartite partners' expectations of the effectiveness of the Act, the SNEF representative said that their members showed awareness that Singapore's workforce is ageing, but acknowledged this awareness was not necessarily reflected in employers' attitudes towards their older workers. This was reinforced by the first NTUC respondent, who said that despite the increasing awareness that the workforce is ageing, some employers do not seem to feel the need to address the issue as yet. This is due to the nature of the workforce in certain industries and/or the relatively young average age of the workforce. For instance, some organisations may have a 45-year-old as their oldest employee(s), and for HR practitioners in such organisations, issues on retirement and re-employment of older workers were not relevant. In a more extreme scenario, he felt that for some employers, they may not have the need to adopt age-friendly policies and practices, as they may continue to maintain a relatively young workforce by recruiting young workers and replacing the older ones within the organisation. In that case, the need to review and adopt age-friendly HR policies and practices can be delayed or ignored.

However, some employers not only realised that the workforce is ageing but were aware of the possible implications of this for the organisation, such as succession

planning. Taking this into consideration, NTUC's first respondent felt that due to the possible teething problems and complexity of the process in reviewing and implementing age-friendly HR policies and practices, it would be better for employers to consult relevant agencies, and to tap into available funding to subsidise costs resulting from the process.

I mean, by 2030, more than 50 per cent of the workforce will be above 40, 50 [years of age]. How long can they delay? It is better that they start now, think about it now, get the teething problems out of the way first, because some of our companies are still having some issues with regards to re-employment, it has only been two to three years, and they are still having some minor issues. So, now, some of these problems start coming up. And we are there to help them. The unions are there to help them. If they need ideas, we can then source for ideas from other industries and then promote to them; it's whether they are willing to take it up (NC1).

In relation to the efficacy of the Act, the tripartite partners were optimistic due to the statistics on re-employment offers made by employers and employees' take-up rates since the enactment of the Act in 2012. From the beginning of discussions on re-employment in 2006 and its introduction in 2012, almost ninety per cent of unionised companies were prepared for re-employment. SNEF affirmed this positive trend, with about ninety per cent of its members offering re-employment to older workers. These relatively high take-up rates attested to the influence that agencies such as NTUC and SNEF have in rendering assistance to employers. Also, NTUC's representative stated that the data from the Department of Statistics painted a positive picture, as the employment rate of older workers aged 50 and above has been experiencing a gradual

increase in recent years. However, NTUC's first respondent acknowledged the fact that the Act may have different implications for older workers and employers, highly dependent on whether they assess the usefulness of the Act in addressing their needs:

The extent of its success, it really depends on who you speak with. If you speak to someone who has an enlightened company, who re-employs this person and he really needs a job, because he is the sole breadwinner and he has kids who are still studying and so on and so forth, he will say, 'This is a godsend and my company is really good for doing it.' But if you speak to someone who is already quite well-to-do, and he is already retired and everything, then he will say, '[Ah,] this doesn't affect me and it is a waste of time, why don't you just raise the retirement age?', and so on, not knowing the trade-offs involved. And again, if you speak to someone who is neither here nor there, who is financially well off but still wants to continue working, he will say, 'This is quite good, quite beneficial for us, I have a choice, the company is required to continue hiring me,' and he will say, 'I have the flexibility to negotiate the terms and conditions.' And then if you flip the thing over and you speak to a company, those really against it, [they] would say, 'This is rubbish. You are increasing retirement age. You are forcing us to keep people that we do not want to keep, you are increasing our cost margins,' and so on, and 'You've got to make profits to cover it, things will get more expensive and we do not get more competitive' (NC1).

The interviews with the tripartite partners indicated one common aspect, which is that the law should not intervene intrusively, resulting in interference in organisational performance (Klarsfeld, Ng and Tatli, 2012), and should allow for

flexibility for employee and employer negotiations relating to re-employment. While it must be acknowledged that the tripartite process emphasises the consideration of different stakeholders' expectations and experiences and seeks to address the concerns that they may have, the protection that it extends to older workers is, to an extent, limited. This model of regulation is more aligned to the neo-liberal ideology whereby the law stipulates the minimum standards for employers and there is minimal interference from the government (Blackham, 2016) unless cases of discrimination are reported. In this regard, the RAR Act 2012 may have limited impact in changing employers' HR policies and practices.

Infringement and Redress

Since the introduction of the Act in 2012, NTUC's representative commented that although there have been no cases brought up to court for infringement of the Act, there were cases investigated by MOM. Elaborating on the ways in which infringements of the Act were addressed, the representatives from the TAFEP and the NTUC both reinforced the point that the Act was introduced to promote good practices for the benefit of older workers and not merely as a mechanism to penalise employers. With this in mind, the TAFEP clarified that its role was to act as an advisory agency without any enforcement powers. The TAFEP's representative reiterated that it was important to create a conducive environment and to encourage employers to adopt and implement fair employment practices without resorting to enforcement measures. However, older workers who have experienced issues with re-employment can report any discrimination issues to the TAFEP, and the matter will then be investigated. In such instances, the employers concerned will be given advice on fair employment

practices and will have the opportunity to rectify the situation relating to the complaint or grievance.

This above-mentioned process reinforced the light-touch approach preferred. Further, using the reflexive law enforcement pyramid (Blackham, 2016), the tripartite process involving dialogue, consultation and voluntary-based approaches fits with the first level of the pyramid. Progressively, the process moves to the second and third levels whereby employers would be given warnings and forced to self-regulate through agreed changes to employment practices (figure 2a). On this issue, NTUC's representatives acknowledged that while it is not in the spirit of the Act to enforce heavy penalties on employers, those that are found guilty of infringement would be made to compensate affected employees or reinstate them if necessary. The above shows a preference for minimal disruption or interference from the authorities, and it also places the onus of reporting discriminatory practices on older workers, which contributes towards a weak individual enforcement model (Dickens, 2007).

In reference to the enforcement pyramid, the top level stipulates heavier penalties brought about by individual claims. In Singapore's context, this may refer to criminal sanctions applicable to recalcitrant employers. The Act states:

(2) No employer shall dismiss on the ground of age any employee who is below 62 years of age or the prescribed minimum retirement age.

(3) Any employer who contravenes subsection (2) shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$5,000 or to imprisonment for a term not exceeding 6 months or to both (Singapore Statutes Online, 2012).

However, based on the interviews with the tripartite partners, a soft approach through education, advice and opportunities to address discrimination in the organisation was much preferred to ‘hard regulation’ involving legal proceedings and penalties. This reinforces the neo-liberal stance in relation to influencing employment practices through ‘soft’ as opposed to ‘hard’ approaches. While it may offer some potential in changing employers’ attitudes towards older workers through education and advice, the absence of heavier penalties and consequences may not deter employers that are predisposed to discriminate against older workers.

In terms of employees seeking assistance regarding discrimination in the workplace, for employees who are NTUC’s members and working in non-unionised companies, they are able to approach the NTUC’s workplace advisory services for assistance. However, this is limited to advice, as NTUC will not be able to represent the affected employee in negotiations with their employer. Another option would be if the worker is working within a unionised industry; NTUC would then refer them to the union relevant to that industry for further assistance. Although NTUC’s representative admitted that there are many factors to be taken into consideration before a worker can be represented by them, he stressed that affected workers would still be able to receive advice and assistance throughout the process, as he explained:

If a member who is not within a unionised company comes to NTUC, right? For us, we can only represent the member if the company allows us to do so. Of course, this is subject to whether you are a PME (professional, managerial or executive) or rank-and-file worker. So, there are a lot of technicalities involved; But the long and short of it is this: as long as you are an NTUC member, you can either come to your union or you can come straight

to NTUC. We can then assist you by looking at your case, looking at what the points of your case are, helping you to speak to the company, helping you to speak to MOM if required. So, we will then help you along the way, whether your company is unionised or not. That is the main thing (NC1).

Another avenue for affected older workers would be to report directly to the MOM. The ministry would be involved in the investigations, negotiations and mediations between parties. Although there are no precedents of employers infringing on the provisions of the Act to date, NTUC's representative explained the possible route of conciliation offered by MOM. For unionised sectors, when parties encounter a deadlocked situation and are unable to agree to a solution, the MOM would be involved in the conciliation process. For example, in the event that an older worker is not being offered re-employment or the EAP and the union are unable to obtain an agreement from the employer, then the MOM will continue with the investigation without the presence of the union. As a neutral party, the MOM will conciliate with the aim of reaching an outcome that would be optimal for all parties affected. Should the conciliation process fail, then the case will be brought up to the IRC.

In view of the fact that NTUC and SNEF are membership-based agencies, NTUC's representatives admitted the unavoidable possibility of "companies falling through the cracks", meaning that cases of discrimination may go undetected. In addition, with older workers' interests in mind, NTUC's first respondent also highlighted the dual roles of the EAP. Firstly, NTUC's first respondent reiterated the true purpose of the EAP as a form of financial compensation:

A person who is eligible to be re-employed and fits all the criteria but the company is unable to employ him for whatever reason and they have

exhausted all means. So, as a last resort, they will then have to use the EAP as a payment to tide the person over (NC1).

However, he highlighted that while it was meant to be a form of financial compensation for employees who cannot be re-employed for legitimate reasons, it would also be possible for employers to abuse it by perceiving it as an easy way out from retaining older workers in their workforce. As such, NTUC's representatives reinforced the need for the system to be strengthened.

In view of the above approach, the efficacy of the Act is very much compromised due to the individual-rights approach, relying on the willingness of affected employees to raise a grievance or complain to the relevant agencies. The absence of stronger penalties for employers that are guilty of infringement also weakens the effect of the legislation.

7.3. Impact of the Retirement and Re-employment Act 2012

The questions posed to employers in the interviews aimed to explore the level of awareness of the Act and the impact that it has had on their HR policies and practices. In particular, the questions aimed to identify employers that have chosen to abide by the best practices recommended by the tripartite partners as guidelines following the enactment of the Act in 2011 and the latest revision in 2017, or that have gone above and beyond the Act and its corresponding tripartite recommendations.

Congruent to the perspectives of the tripartite partners relating to employers' awareness of the RAR Act 2012, all 50 employers that were interviewed were aware of the Act. However, the levels of awareness differed. This was evident in their comprehension of the terms of the Act and the ways in which it had or had not impacted their existing HR policies and practices. For example, an employer (SLPT1)

from the laundry services industry, which mainly employs part-time workers, was uncertain of when exactly the Act had been in force. The employer's lack of awareness could be attributed to the composition of the workforce, as the Act will not apply to those working less than 20 hours per week (Ministry of Manpower, 2018e). Another employer from the manufacturing industry was uncertain of the actual age that employees were to be offered re-employment:

62, is it? So far, we have not encountered this. We don't have employees who reach 62 (years old) yet. But of course, our management will consider re-employing them (MGPT3, HR Manager).

The above examples showed that while employers were aware of the change in the retirement and re-employment legislation, they may not be well versed in the terms of the Act. This could be attributed to the demographics of their workforce.

Legislation as a Primary Driver

Findings showed that legislation was a primary driver for adoption and implementation of HR practices relating to re-employment and retirement of older workers in two contexts. In the first group of employers, the Act did not have any impact on their current practices due to its lack of relevance to their organisation, as they do not have any employees that are close to retirement age. However, the Act is a primary driver in changing HR policies and practices, as these employers expressed willingness to comply with the terms of the RAR Act 2012 when the need arises. The second group consists of employers that complied closely with the terms and conditions of the RAR Act 2012.

Compliance-Focused Approach

As anticipated by one of the tripartite partners (NTUC's first respondent), the lack of impact of the RAR Act on employment policies and practices could possibly be attributed to the age demographics within the workforce. In the case of 6 out of the 50 employers interviewed, due to the relatively young average age of the employees within their organisations, the RAR Act 2012 was irrelevant in their context. As such, its enactment did not cause them to introduce a formal retirement and re-employment policy. These employers were from the manufacturing and service industries. Within the service industry, the employers were from employment (outsourcing/recruitment agency), early childhood, retail and cleaning services.

We currently do not practise (RAR Act 2012-related policies) yet because I think, mainly, our workforce is not that old (ECPT4, HR Manager).

But we have not reached that yet, you know. That is why we have not come out with the procedures, because we do not have anyone who is 62 (MGPT1, Manager).

However, all 6 employers acknowledged that should their organisations have employees who were to reach the retirement age of 62, they would adhere to the terms of the RAR Act 2012, suggesting the possibility of these employers taking a compliance-focused approach. In such instances, legislation becomes an important point of reference (Blackham, 2016) for employers by providing relevant guidelines when addressing retirement and re-employment policies:

At the moment, no. But then we will follow all the MOM guidelines (MGPT2, HR Manager).

Aligned with the literature and reinforcing the expectation shared by the TAFEP's respondent, the Act was a catalyst for action (Cunningham and James, 2001; Dickens, 2007; Blackham, 2016) for some of the employers, causing them to review their HR practices. However, this was subject to employers' willingness either to adopt the minimum level required by the Act or to go beyond it by implementing more comprehensive and progressive HR policies and practices (Blackham, 2016). The decision to follow the minimum standards set by the law or to go beyond them was found to be linked to or influenced by the business case or trade unions' involvement or both (Dickens, 1999; Klarsfeld, Ng and Tatli, 2012), which will be discussed subsequently in the section on legislation as a secondary driver, and in chapter 8.

Factors Affecting the Compliance-Focused Approach

Among employers who adopt a compliance-focused approach in relation to the RAR Act 2012, there were some differences among not-for-profit organisations, public and private sector employers, unionised employers and those that are members of SNEF. Other factors highlighted by employers include job requirements and talent management. Given that the RAR Act 2012 is the first move towards anti-discrimination legislation in Singapore, it is therefore important to understand the factors that influence employers' compliance with the Act.

In the case of employers that showed a high level of compliance with the terms of the Act, the findings showed that legislation acted as a primary driver of the adoption and implementation of relevant HR policies and practices. This was evident specifically in 4 employers within the public sector. For example, the findings from interviews conducted with union leaders within the public sector (PS, HS and ED) – representing public service officers, healthcare employees and teachers, as well as HR

managers and directors from two public hospitals, one state primary school and a public administration body – attested to a high level of compliance and initiative in adopting and implementing age-friendly HR policies and practices. These organisations were more inclined to adhere to the terms stipulated in the RAR Act 2012, some doing so even prior to the formal enactment of the Act.

Commenting on the probability of re-employment, respondents working for the public service felt that there was a significant difference between the public service sector and the private sector. Aligned with existing literature, the role of the government as an employer and the onus of having to lead by example were some of the possible reasons (Blackham, 2016) for the adoption and implementation of age-friendly HR policies and practices ahead of the enactment of the RAR Act 2012. For example, the vice principal felt that despite the steady supply of young teachers that joined the service each year, teachers who meet the criteria would continue to be re-employed even in times when there is less demand for teachers.

The civil service is a bit different, because the government made the promise that as long as they [older workers] are willing to work, even if there is an over-supply, they will still offer the job, but I think, in the private sector, it might be a bit different (EDPL1, Vice Principal).

For the public administration agency, echoing the sentiments of the union leader for the public service (PS), the fact that the government is a major employer also allows for flexibility in terms of employee mobility within the public service. This also works well in situations in which the existing department or ministry is unable to extend re-employment; the employer may then facilitate the transfer of the employee within the public service. While this had not been incorporated into the RAR Act 2012

at the point that the interview was conducted, this transfer of re-employment formed part of the latest revision of the Act in 2018 (Ministry of Manpower, 2018d). This revision was initially introduced in the public sector before being extended to the private sector.

So, the employer wants to help the employee. So, 'I know this ministry, they have got jobs there, would you like to go there?' So, the employee says, 'I don't mind, as long as I am employed, I work at this job and if I go there, it's about the same, there is no problem.' So, why not? It is a good arrangement (PS).

But I think for the private sector, it is harder because they are different, it's very lean. It's not that the public sector is not lean, the public sector is beginning to be a lot leaner, but I think, because these people have been with us, these staff have been with us all along, we can see how they can contribute, we can see how they can contribute best and that kind of thing, and we can adjust our portfolios easily, and I think that there is enough flexibility for us in the system to adjust. We find that we can actually move people around, you know, to help them. Or to redesign their jobs, you know, and redistribute the workload or redistribute the capacity. We are able to do that. I think the private sector is very cost-conscious (PAPL1, HR Director).

Similar findings were also evident in the case of 3 out of 5 not-for-profit organisations (NFP1, NFP3 and NFP4). For instance, the HR manager from NFP1, an organisation focused on promoting the well-being of older persons in Singapore, felt that the organisation needed to ensure that the organisation had age-friendly HR policies and practices in place covering areas such as fair remuneration and benefits,

flexible work arrangements, and working past retirement. This was linked to the type of organisation and the vision that they wanted to uphold.

Our mission is to help people stay in their jobs for a long time (laughs).

So, to practise that vision that we are promoting, we must practise what we preach (NFP1, HR Manager).

The high level of compliance was evident in the ways that the employers had implemented the relevant processes leading up to re-employment of older workers within the organisation. For instance, some employers in the public and not-for-profit sectors had opted to introduce HR policies and practices that were above the minimum terms stipulated by the RAR Act 2012 but were in accordance with the tripartite advisory guidelines. For example, a HR manager (NFP3) from a not-for-profit organisation outlined the processes leading up to re-employment, which also included assessing the workload of the employee and offering a position that had a lower level of responsibilities. In this regard, accommodative and maintenance practices (Kooij and van de Voorde, 2015) were put in place so as to facilitate continued employment of older workers in the organisation.

Okay, in terms of HR policy wise, we will be arranging for them to attend some financial planning programme, so, that's one. That is to help them to plan in terms of their finances when they retire. We will start to send them to these programmes. And when they reach retirement age, their contract will change, we will offer them an annual contract. This has been ongoing for years. it depends also on the job that they are currently doing. Let's say, I have one case, when the year that she turned 61 – in fact, before she turned 62 – we actually met up with her. At that time, she was doing payroll, HR, more on

recruitment. So, it was quite difficult for her at that age. So, she was openly agreeable to being repositioned in another job that was less demanding. But it was still administrative work (lah). But the weightage, in terms of responsibilities, was lower (NFP3, HR Manager).

So, usually, at about 60 years old, most people, they kind of think about whether they want to continue working – ‘Is it likely that I am going to continue working or not?’ And, so, that’s when we start talking to them so we would know their longer-term plans already by then. And closer to it, they will confirm it. Some, of course, at 60 they say, ‘Ya, I want to continue working,’ but come 62, they want to look after their grandchildren and things like that. So, they opt out [from re-employment] (PAPL1, HR Director)

Also, as discussed in chapter 6, consultation and advice received from unions and tripartite partners such as the SNEF and the TAFEP also influenced employers’ decisions to adopt such practices. For instance, one employer from the public healthcare industry (HCPL1) highlighted that the trade union had assisted in providing guidance and advice relating to changes in HR practices for their organisation.

We assisted their re-employment efforts; employees are provided with job counselling and pre-retirement training before reaching their retirement age (HCPL1, HR Deputy Director).

Assessing the impact of the re-employment policy in practice and taking into consideration the tripartite partners’ concern about the introduction of legislation becoming a constraint or adding rigidities into the business environment and operations, the state school vice principal (EDPL1) shared some issues that she had faced, and similar concerns were also raised by other employers. Employers felt

obliged to retain older workers and voiced their concerns pertaining to older workers' work performance and talent management within their organisations; with regard to the latter, they mentioned the difficulty in planning for promotion and development within the organisation if older workers chose not to retire. For some employers, the 'fair innings' argument was used to justify their preferences (Blackham, 2016), as older workers were perceived as having had the opportunity given to them over the years; some employers felt that these workers needed to pave the way for younger employees.

I think the challenge is global, as businesses are getting more competitive. Good culture reaps profits because employees are engaged and motivated. I have to explain here. The employees we retained were less motivated than the ones we hired. So my quick conclusion is that I would prefer to have the option to hire from the market instead of being forced to retain someone internally. Of course, there are good employees we want to retain, but I think the government needs to give that flexibility. In the midst of retrenchments and right-sizing, we cannot be obliged to sacrifice our younger employees with commitments for older ones who have finished their catwalk on the career runway (SICTPT2, HR Vice President).

I don't get a choice. They [older workers] choose. We are obligated to take them back so long as they want to work, for the re-employment cases (EDPL1, Vice Principal).

One of the issues was having to re-employ even in circumstances where the older workers may not be as motivated and may not be performing or being as productive as expected. In this regard, for the purpose of comparison, 6 employers

seem to use younger workers' performance as the acceptable or expected standard. This might place older workers at a disadvantage when it comes to performance appraisals, which is also one of the determinants of their re-employment eligibility in accordance with the Act.

If they don't feel threatened, they don't feel hungry, or they feel that they're entitled, you know, that sort of mentality. It doesn't help that they've been here 20 or 30 years, so they're ready for retirement, you know (SWTPT3, Head of Talent Management and Development).

When they are near retirement, I will tell them [about their performance]. So, at least they know. But now, it's better. Now, it's like the last three years [of work performance ratings], it's a bit better. I mean, if the person has not been performing for the last three years, then you also do not want the person to come back (EDPL1, Vice Principal).

Job requirements was another aspect that impacts work performance. As discussed above, this was an important consideration for employers, as the offer of re-employment was linked to the employee's performance. For instance, if the job is physically demanding, then it may adversely impact the work performance of some older workers.

The challenges are ... two things. One, I can't really make them teach in primary five or six because some of them have been teaching in lower primary for their entire career. Some are non-grads [graduates], so they are also not very steeped in the subjects, like maths or science. So, we keep them to the lower primary. But, the problem with that is, [lower primary students] need high energy, they really sap your energy, so, when they get older, it gets

harder, running after these kids. She [older teacher] told me, she has got no more energy to run after the little ones (EDPL1, Vice Principal).

In cases where older workers were not offered re-employment, some had to accept such outcomes, while others had raised the issue with the relevant union. Union representatives from the teaching sector had seen cases of teachers who had not been given a good performance rating, and this had adversely affected their chances of re-employment.

Teachers, you see, there is another thing nowadays, of the re-employment which is on a contract basis. It's for one year, right? But for one year, during that year, your performance must not drop. If your performance drops, then you will not be renewed. So, lately, they have seen a few of these cases. Those whose performance is not up to par, they have dropped out of this system (ED).

The findings showed that while employers were, on the whole, receptive to changing their practices in accordance with the Act, they acknowledged that the policy is in the early stages of implementation and, in practice, may pose challenges for them, which may impact on their organisation's performance and productivity. Further, in some cases, employers were not willing to go above and beyond the law to facilitate and support older workers through adoption and implementation of age-friendly HR policies and practices.

Legislation as a Secondary Driver

In contrast to the employers that found the Act irrelevant to their organisations and to employers for which the Act was a primary driver of changes in HR policies and practices, most of the employers that were interviewed belonged in between the

two groups. For these employers, there were employees reaching retirement age in their workforce, and, as such, the legislation was relevant in their context. Further, the findings also showed that the RAR Act 2012 was a secondary driver in these employers' decision to adopt and implement age-friendly HR policies and practices. They had adopted and implemented HR policies and practices that complied with the requirements of the legislation, but they had also highlighted other secondary drivers that influenced their decisions, and, as a result, there were two main outcomes observed.

Firstly, there were more employers that showed high compliance with the terms and conditions of the RAR Act 2012, but as they had existing age-friendly HR policies and practices in place, minimal changes were needed in order to further comply with the re-employment terms and conditions. For example, in this context, employment practices remained relatively unchanged, but the yearly re-employment contract was introduced in compliance with the law. Findings showed that secondary drivers influenced the extent to which age-friendly HR policies and practices were introduced and implemented. Re-employment opportunities may be subject to these secondary drivers, which are mainly business-related reasons, such as labour needs and job requirements, as several employers within the service industries mentioned.

Because some of the jobs are more physically demanding. I would say that there are positions which require them to move equipment, move chairs, those kinds of things, so, as they do grow older, it may pose a problem. So, it's always subject to review, especially when it comes to this kind of thing. But if it's a receptionist job, those kinds of general office line, it's solely dependent on their performance (SEAPT1, HR Manager).

Of course, across the board (lah), what can they do for the company?

What is the value if we, you know, need their services? (SFBPT4, HR Manager)

Commenting on requests made by older workers or jobseekers that were not covered by the existing HR policies and practices, these employers were also more inclined to be conservative in their approach by assessing these requests on a case-by-case basis, with the objective of balancing the needs of both the employees and the organisation. Such insights were shared by HR managers representing a recruitment agency that primarily deals with providing staff for local schools and a hotel:

I would say it's a three-way arrangement. The school need to pay ... usually, what happens is, if the staff have such requests, they will let us know, at the parent company. And then we will try to sit down with the school and see if there's something that can be done. In some cases, we talk about part-time options. If the school doesn't offer it, we will look for opportunities for the staff maybe, at another school or something. So, redeployment is our form of so-called meeting the needs of the staff (lah), if applicable (SEAPT1, HR Manager).

Of course, you know, depending on ... what is the workload of the position, whether, if in terms of looking into part-time employment, we would need two people to cover the duties, and things like that (SHPT2, HR Manager).

The second outcome was associated with employers that have put in place progressive age-friendly HR policies and practices; in this instance, the effect of the RAR Act 2012 was an enhancement to existing practices. In most cases, the Act reinforced current HR policies and practices. Interviews with 12 employers from the

public and private sectors, representing not-for-profit, food and beverage, healthcare, and hospitality industries, revealed that the RAR Act 2012 was deemed to be a secondary driver for them, because there was evidence of progressive HR policies and practices in place prior to the enactment of the legislation.

Our company has all along adopted the practice of continuing the employment of our employees should they be able to fulfil the requirements of the job and be willing to continue working even though they are of retirement age. We will assess and renew the employment of such employees on a yearly basis (SRPT3, Assistant HR Manager).

Even before that, the civil service, the public service I should say, the public service meaning the civil service plus the statutory boards, you know, we have been practising it quite a bit already. Ya, we have been doing that way before the legislation. I think the legislation came in 2012. But, even way before that, we already had a lot of older people working with us (PAPL1, HR Director).

In these cases, employers were more inclined to adopt and implement a variety of HR policies and practices that addressed the needs of older workers. Some of these employers also stated that some of their policies and practices were available and accessible to all the employees within their organisations.

Impact on Older Workers and Jobseekers

In order to obtain a better understanding of the ways in which the Act and HR policies and practices may have affected older workers and jobseekers, as well as to triangulate the findings, interviews were conducted with a group of older workers and jobseekers. Questions were asked to obtain their perspectives and experiences when it

comes to extending their work lives. Out of 21 respondents, two were jobseekers aged 60 and 70, eight were older workers aged from 48 to 59, four were between the ages of 60 and 61 and were close to the age at which they would be eligible for re-employment, and seven were re-employed workers from the ages of 62 to 73 (appendix D).

Aligned with one of the main objectives outlined by the tripartite partners of enacting the Act, 10 out of 21 respondents preferred to be given the option of re-employment, and, as such, the RAR Act 2012 provided them with an option to do so:

I can still choose to retire even though they have increased the retirement age. But being me, I cannot stay home for long. Even though I'm not on the old scheme, I don't think I will stop working. So, I think the increase in retirement age is good for us even if we don't realise it. I complained to my colleague that I'm very tired already but I can't stay long at home. So, I think, it's good because my brother, sister and other relatives were looking forward to retirement. Then, in the past, if you retire, you can't go back to work again. For them to get a job again, it is so difficult. Then they regret it. How they wish they could continue, that's why now it's better. We have a choice (BD, 65, Female, Teacher).

Because at 62, we are still active, so we should not stop at 62 (LC, 62, Female, Senior Pharmacy Technician).

Further, some of the older workers highlighted their concern that being of a certain age may hinder them in getting new jobs. As such, through the Act, having a re-employment option granted them a certain level of reassurance in terms of

employment, provided that they continued to be employed until they reached the age for re-employment and satisfied the criteria in terms of health and work performance.

I think so, I don't think I want to move (laughs). If I'm young, I would, but not at this age. It's not easy to get a job (SVM, 58, Female, Senior Executive).

Currently, we also have those contract workers who are actually quite positive, they are about close to 70. Actually, we have got three of them. So, of course, if the company would want us to continue to re-contract, we would be most happy to do so (EB, 59, Female, Associate Executive).

One of the respondents also related the need to manage their expectations regarding employment in their old age. Older workers may have a number of reasons for wanting to extend their work lives, such as the need for job security and financial stability and the desire to continue contributing through their work, and such factors may mean that they are willing to adjust their expectations relating to remuneration.

I mean, of course, money is important, but of course, when we were young, we want to be on some salary scale, expectations. At this age, basically, we don't expect much. If they can just pay us decently, you know, obviously, even if they cut our pay, then it's perfectly fine for us, because, don't forget, we also make a difference when we work (EB, 59, Female, Associate Executive).

In terms of the terms and conditions of re-employment itself, only one respondent, a nurse mentor, said that they had been offered a yearly renewable re-employment contract for the past ten years since reaching the age of 62. In addition, there were six other older workers who were aware of the possible changes to their

employment contract as a result of the Act. One of the problems associated with legislation that is based on an individual-rights model is that the lack of knowledge and information on these rights weakens the impact of the legislation, as it may prevent individuals from exercising their rights and reporting discriminatory practices.

We can work until 62, I mean, no contract, yet after 62 then it will be on a [re-employment] contract (MKM, 61, Male, Senior Logistics Assistant).

Yes, I'm still a permanent staff member, when you are 62 and above, then they'll go on contract basis. It's a yearly contract. But I heard that it's also dependent on different ministries. Some ministries, the bosses, they don't mind giving you two years; in my company, they go on a yearly basis (SVM, 58, Female, Senior Executive Officer).

In terms of eligibility for re-employment, 4 of the respondents felt that while it would be largely based on one's work performance and health condition, the rapport and relationship with the management may also affect the probability of being re-employed:

Oh, first is health. You must be healthy enough; if not, people don't want you. Health is so important, so keep yourself fit (HM, 73, Female, Nurse Mentor).

Normally, I think... Okay, put it this way. If the boss likes you, you are safe (lah) (SVM, 58, Female, Senior Executive Officer).

Ya, all the same. They were either given a three-year contract or yearly contract. Depending on the head of department (KV, 53, Female, Accounts Officer).

Interview questions were also asked regarding other age-friendly HR policies and practices that were not specifically stated in the Act itself but were highlighted in the tripartite advisory guidelines in areas relating to recruitment and re-employment, remuneration and benefits, job redesign, flexible work arrangements, and training and development. For example, referring to the HR practice recommended by the tripartite guidelines on consulting employees regarding their options for retirement or re-employment before they turn 62 years of age, only one re-employed worker had had the experience with her employer, and she had been the one who had initiated the discussion on her options, while another offered his view that some employers were not committing to such policies yet.

Oh ya, I gave them the ultimatum. 'Do you need me?' And they said, 'Yes, of course! So, we have this portfolio for you.' Then they explained what they wanted me to do. And I said, yes, I could do it. So, that's how it started (HM, 73, Female, Nurse Mentor).

There's enough anecdotal evidence floating around that a lot of people pay lip service to that rule and do not engage the employee a year or 6 months before they turn 62 to have a conversation about what they would like to do next (VM, 60, Male, CEO).

To reinforce the above sentiments from older workers, only 12 out of the 50 employers interviewed outlined HR processes that involved having 'meaningful conversations with staff who are due for re-employment or retirement' (HCPL2). This was done in order to identify older workers' suitability to continue working and to address any possible concerns, such as health issues.

We get them on a yearly renewal basis, so, every year, we will talk to them, and ask them whether, you know, if their priorities change, maybe they would like to focus on family, or, if they want to work, are there any plans for retirement? Because after working for so many years, we also want to hear their opinions on their upcoming plans. I mean, because at that age, sometimes, they might have family commitments, to help out with the children, to take care of the grandkids, and all that, so, we do not want to make it that they have a longer-term employment on a renewal basis, so they can let us know what their plans are as well (SHPT2, HR Manager).

While, in chapter 4, four older workers did say that they would be willing to accept lower pay as long as they could remain employed, the rest wanted to be remunerated fairly based on the job and did not want to be subjected to a salary reduction due to their age.

I think the other thing that mature workers find irritating is that they're expected to be happy with a reduced salary for doing a similar job, which I don't think is right, and there has been quite a lot of talk about this process. But, again, the ideal is to move to a society where everybody is agnostic when it comes to age, and you get the same amount of pay for doing the same job (VM, 60, Male, CEO).

Remuneration should commensurate with their job and performance. It should not be reduced based on age (SM, 53, Female, Director).

But, you know, when I was 60, they cut 10 per cent, your salary is cut by 10 per cent, and your CPF is affected also (HM, 73, Female, Nurse Mentor).

The above respondent also clarified that the above salary reduction was part of the former policy within her organisation and that the practice has since ceased (HM). This was also affirmed by 14 employers that had chosen not to reduce the salary of older workers when they reach re-employment and/or to do away with the salary reduction. This salary reduction was allowed based on the previous term included within the RAR Act 2012.

I was in that age group (lah). I was unlucky, so to speak (due to the policy). Yes, the same (salary). Ya, I don't get an increment, the yearly increment, but I do get the rest, like a bonus and all those other benefits for staff (HM, 73, Female, Nurse Mentor).

Usually, it is in the same job. No change in the job scope. There is also no change in the remuneration, unless there has been a change in the job (MGPT4, HR Manager).

The terms are about the same, I don't see any difference, the terms are basically the same. In fact, I think the law actually says you can make some salary adjustments, but we don't do that (SHPT3, HR Manager).

Older workers and jobseekers who were interviewed stated that they would be more willing to work past retirement age if there were options to reduce work hours, have a smaller workload or have flexible work arrangements. This seemed to be a concern, as they hoped to attain a better work-life balance, and some also had carer responsibilities for their parents. However, their experiences showed that such practices were not as readily available and would be subject to the needs and requirements of business operations, and the enactment of the RAR Act 2012 did not drive employers to adopt such practices more readily.

Basically, in terms of HR, they practise balance of work and life. You can choose to come to work early and then you can leave half an hour earlier, and then they also have part-time jobs according to your needs. So, that helps me to balance my life. Depending on the job, I think, part-time options is on a case-by-case basis, and the job must be able to be cleared by half a day, you see, or something like that. But if they need a full-count person. I don't think it will be allowed (KV, 53, Female, Accounts Officer).

Actually, it is not really available. But there are people who are working part-time. So, it's already available for the seniors. It is on a case-by-case basis, because of my situation, because I have another elderly person at home (LC, 62, Female, Senior Pharmacy Technician).

Not at my level. But it's not practised by the entire company. But certain bosses allow, like in a week, once a week, you can work from home. But in my team, the officers work alternate weeks. So, in a month, at least two days they can work from home (SVM, 58, Female, Senior Executive Officer).

On the whole, interviews with older workers showed that employers complied with the Act by offering re-employment. However, there is still a lack of age-friendly HR policies and practices that address the concerns and issues of older workers, as identified and discussed in chapter 4. With the Act only governing areas to do with re-employment of existing older workers from the age of 62 to 67 provided that they are medically fit and meet work performance criteria set by their employers, the Act does not specify the extent to which employers should address the needs of older workers in terms of workload, reduced hours and flexible work arrangements, among others. In this regard, the narrow scope of the Act did not effectively drive employers to adopt

and implement age-friendly HR policies and practices, unless there were other drivers that influenced them to do so, as discussed in chapters 5 and 6, based on the business case and trade unions' involvement respectively.

Limitations of Legislation

Interviews conducted with a few older workers and jobseekers highlighted that the Act may benefit those who are already in employment but would not address the concerns of those who are unemployed. Eight out of 21 respondents interviewed were older workers who had left employment for various reasons: three (PF, MM, LK) of them had opted to do so upon reaching retirement, two had been retrenched from a senior management position (MK, VM), another was in between different jobs (MN) and another had opted to undergo retraining in order to switch from the accountancy profession to become a freelance trainer (SH). One jobseeker had been unsuccessful in securing employment since he had to leave his previous job as a technician due to having to care for an elderly relative. Their experiences in retirement and job-seeking provided an insight into employment practices in various industries.

Out of the eight respondents, only three had positive experiences in gaining employment in their chosen professions and industries, but this was not a result of the RAR Act 2012. The examples shared some commonalities in that the older workers were able to use their past work experiences and qualifications to their advantage in gaining employment. Further, they were also in industries – such as hospitality, training and development – that were in need of manpower due to the tight labour market.

Actually, I just took a walk at the shopping centre. I think this opportunity was fated. I just walked in, and then I asked a receptionist, 'Are

there any vacancies as a concierge?’ And he said yes. And then he started giving me the details of the person to contact. And then I called and they arranged for an interview. (During the interview) They asked me so many questions, because I was retired at that time. Retiring was something, I think, in Singapore, at that time, it was during the early stage of them accepting retired persons. Yes, during that time. I don’t know why. They were so concerned about, number one, my record, my background. Number two, why do you want to change jobs? Things like that. They asked me so many questions. And due to my experience, my CV, and there were so many courses that I’d attended. I showed them several good certificates. Several, ya... even the interviewer said, ‘Wow!’ (MM, 68, Male, Concierge).

Because she said she needed help. My fishing business is also doing quite independently. So, I decided, ok, I just go back and help them out. So, actually, my role in the company is just a one-year contract, I’m on a contract basis. So, they have two projects that I am looking after (PF, 65, Male, Consultant and Entrepreneur).

In contrast, there were two senior management employees who had lost their jobs and experienced negative job searching experiences, which resulted in a relatively long period of unemployment. Eventually, through networking efforts, they were able to secure employment that tapped into their past work experiences. They attributed their negative job search experiences to ageism and a lack of proper HR practices being in place, which reinforced the inadequacies of the law in addressing age discrimination in workplaces.

So, we have been the voice of the private sector for 178 years. Hmmm... in terms of age-friendly, hmmm... First of all, I think, the biggest issue in Singapore is ageism. And it's been particularly bad in recent years. So that if you're over 40, and you're a professional manager or executive, and you lose your job because of corporate restructuring, it can be very, very difficult to get back into the workplace. Well, speaking personally, the answer is yes. That's because you know, not so long ago, I was out of work. And I was over 50 and despite being, you know, articulate, well qualified and able to do lots of different jobs, I wouldn't even get interviews for the jobs, because in our society, ageism is a real problem. And the other factor is that the way people recruit in this country is very lazy. Which means, say, for example, I want to apply for a job in a bank – senior vice president for compliance, for example. Well, the bank would instruct its recruiting agent that it will only look at CVs from people whose last job was senior vice president for compliance. And that's incredibly stupid, because you're simply poaching from some other organisations. Whereas you should be looking at – what are the skill sets of each individual? Have they got the requisite exposure and experience, and could they do the job? (VM, 60, Male, CEO).

So, I worked a lot, of course [to get a job], it's a numbers game, I only got like five per cent response. People who I thought would help, didn't help. That sort of thing. It's like having the carpet pulled from under your feet, you know. You never expected it, and then suddenly you're staring down a big abyss. I was actually quite optimistic initially, and... but looking back, it was false optimism that I could get back to what I could do, but it never worked out that way. I went for a few interviews, chat sessions, but it... they ended

nowhere. Some people said: 'Ok, let's talk to HR.' So, you thought there was a job offer coming, after that – nothing. Never even close, he didn't even bother to say: 'Sorry, it didn't work out.' Yea, so, you know, it's a lot of twists and turns. And, as I've said, I don't wish it on anyone, because why would you want to go through this, right? Even you will wonder, 'Did I do something wrong?' It hurts your ego, frankly, and your self-esteem, very badly. Hmmm... you just close up and say: 'Why is this happening? Why is it so unfair?' That sort of things went through your mind, right? (MK, 61, Male, Recruiter).

In addition to the above, there were three other respondents who had negative experiences in their job search and felt that age was a factor that adversely affected their employment opportunities. During the time of the interviews, they were still struggling to secure suitable employment that addressed their physical abilities, health and interests, among other factors.

My age? Fifty-nine. Yes. That's why it's very hard to get a job. I tried to go back (to my previous job), but they don't want to take me, because nowadays, normally, where I used to work, there are so many, what do you call it... Philippines (Filipinos)... those from China, India, Bangladesh, Malaysia. Some more, at my age, older already. So far, I went to the job fair... filled out everything, so far, nothing. They said they will call, but until now, nobody called (KW, 59, Male, Jobseeker and former technician).

(I work) at the industrial park. So, they gave me a job, then they asked me to report for work the next day. So, I was there for about three weeks. So, it's mostly standing there. I couldn't take it because of my leg swelling, you know. So, I quit. Before that, I was working at a library and I was looking for

a job nearer (to home). That's why I went to this job fair, to see if there were any job openings nearby for me, you see. So, this laundry company told me to take the job. So, I gave it a try. I wasn't expecting that kind of job when I was interviewed. So, when I went there, it was a bit of a surprise for me, because of the surroundings and the heat and all that. Very old, very run-down machines, and there were a lot of people. It was an old factory in an industrial area, and you had to do it standing, and the pay was five dollars per hour. But the standing (for long hours) and the heat bothered me, you see (MN, 68, Female, Assistant Librarian).

The above examples provided some indication of the limited impact of the Act, as, given its narrow scope, which focused on employed older workers who were certified as medically fit to continue working until the age of 67, employers were inclined to adopt a compliance-focused approach, and this did not engender substantive changes that addressed the needs of older workers. Also, as highlighted, the provisions stipulated in the Act would cover those who are within the specified age group and meet the eligibility criteria, whereas there would be others who may continue to be marginalised by the lack of age-friendly HR policies and practices.

7.4. Conclusion

This chapter explored the role of legislation in engendering change in employment policies and practices concerning older workers and jobseekers. It was found that employers were either already in compliance with the provisions of the RAR Act 2012 or intended to become compliant when the need arises. In the latter case, there was no evidence of policies related to the Act being put in place in the workplace. This was mostly applicable to employers that do not have employees close

to retirement age within their workforce. Other employers tend to fall within two categories. The first group of employers are those that would adopt the minimum required by the Act – namely, offering eligible older workers the re-employment option, without putting any other age-friendly HR policies and practices in place. In this instance, the Act itself was a primary driver in driving change in employment policies and practices. The majority of employers would fall into the second category, in which the Act was a secondary driver and there was evidence of existing age-friendly HR policies and practices. The Act became a reinforcement for them and legitimised their existing policies and practices. For these employers, they had introduced age-friendly HR practices due to the business case arguments for older workers and/or trade unions' involvement.

Chapter 8 Discussion and Conclusion

8.1. Introduction

This chapter will provide an overview of the empirical findings in relation to each of the three prongs as identified by Dickens (1999), before discussing the ways in which these prongs work complementarily or otherwise in engaging employers to adopt age-friendly HR policies and practices. Using Dickens' three-pronged approach (1999) enables the analysis of Singapore's initiatives in addressing issues of age discrimination and employment of older workers. It allows for an understanding of the strengths and limitations of the approach, as well as its impact on key stakeholders – namely, employers, older workers and jobseekers.

Subsequently, the chapter highlights contributions that the research has made in the areas of equality and diversity, human resource management, and population ageing. This is of particular importance due to the lack of academic discourse and empirical research in relation to equality and diversity in Singapore's context. This is then followed by a conclusion to the chapter.

8.2. Summary of Empirical Findings

Age-friendly HR Policies and Practices

Due to the lack of existing literature exploring age-friendly HR policies and practices and following the enactment and revisions of the RAR Act 2012, it was imperative to include the voice of older workers and jobseekers who will be impacted by the changes. This allows for an understanding of the ways in which the RAR Act 2012 impacted the retirement and re-employment options for older workers.

In reference to the first research question, which looks at push and pull factors that impact older workers' decision to continue working past retirement, to a large

extent, the findings cohere with existing literature. The research findings indicate that factors such as financial obligations (Lim, 2003), health (Flynn, 2010b; Schalk and Desmette, 2015), a good work environment and availability of age-friendly HR policies and practices (Flynn, 2010b; Kooij and van de Voorde, 2015) were important considerations for older workers when it comes to delaying retirement. Based on these factors, it allows for a better understanding of the ways in which public policies and employers' HR practices can address and accommodate the needs and concerns of older workers. This is critical due to Singapore's welfare model, as discussed in chapter 1, in which there is minimal assistance and provisions from the state; and with Singapore's pension scheme, CPF, being based on a defined contribution system, it was not surprising that all older persons who were interviewed were keen to work past retirement age. Some of the reasons given by older workers and jobseekers who were interviewed included the need to support themselves financially, being able to access medical and health benefits offered by employers, and continuing to be productive and active. These findings reinforced the need for employers to provide opportunities for older workers to continue working.

Taking the push and pull factors that older workers consider in relation to extending their work lives strengthened the relevance of Kooij and van de Voorde's bundles of HR practices (Kooij and van de Voorde, 2015; Pak *et al.*, 2018). These were then used to identify age-friendly HR practices implemented by the employers that were interviewed. The four different bundles of HR practices are categorised into accommodative, utilisation, maintenance and developmental practices (Table 2a).

The findings showed that employers' adoption and implementation of the above-mentioned HR practices were not consistent across employers, with some being more proactive and progressive in their efforts to recruit and retain older workers. This necessitated an exploration of the impact of different drivers in engaging employers to adopt and implement age-friendly HR policies and practices.

Dickens' Three-Pronged Approach

As highlighted in chapter 1, this research used Dickens' (1999) three-pronged approach to examine employers' adoption of age-friendly HR policies and practices in Singapore's context. Also, with current literature being more focused on the Western context, this research provides an understanding of these issues from the Asian perspective. Research within a particular context is important, as it provides an overview of information relating to the political, social and economic background, as well as the relevant policies linked to the topic of the ageing workforce (Taylor and Walker, 1997; Tsui, 2004, 2007; Desai and Tye, 2009; Syed, 2009). In the context of this research, Singapore's tripartism model, as explained in preceding chapters, is significant and unique due to the close relationship between tripartite partners and the symbiotic relationship between the government and the union movement. Due to this, various initiatives, including voluntary-based initiatives and legislation, were coordinated among the tripartite partners, presenting a more concerted effort in tackling the employment issues relating to older workers. Thus, the propagation of the same intent and message relating to fair employment practices and the recruitment and retention of older workers were done by all tripartite partners. However, the close relationship between the tripartite parties also contributed to the sceptical perceptions that some older workers and jobseekers had in relation to seeking assistance from trade unions, as discussed in chapter 6. While the close cooperation between the state and

trade unions had its merits, for instance, in giving unions direct access to the government and allowing for issues to be heard and addressed at a national level, it also blurred the state and union dimensions in delivering and developing initiatives, as was evident with the process of crafting and enacting the RAR Act 2012. Further, as outlined in chapters 2, 5, 6 and 7 (Taylor and Walker, 1997; Dickens, 1999; Hepple, 2012; Blackham, 2016), existing research has highlighted that in order for the three-pronged approach to work effectively, the shortcomings of each prong must be addressed so as to strengthen the overall impact it may have on employers' HR policies and practices.

Business Case for Older Workers

The ascendancy of the business case approach in driving equality in workplaces has been received with both praise and criticism. Proponents of the business case lauded the merits of the approach, which included allowing businesses to reap benefits in terms of meeting and understanding customers needs' and the demands of the marketplace, improving the quality of goods and services (Kandola and Fullerton, 1998b), and enriching the workplace through 'broadening employee perspectives, strengthening their teams, and offering greater resources for problem resolution' (Herring, 2009, p. 208). However, critics have highlighted the difficulty in ascertaining the benefits ensuing from diversity management (Dickens, 1999; Herring, 2009) and argued that it takes attention away from addressing the issue of discrimination in the workplace (Noon, 2007). In this respect, the findings from this research show both merits and weaknesses of the business case.

Firstly, it was found that some employers do recognise the ways in which older workers can contribute towards their business and organisation. This was apparent in

the case of employers facing tight labour market conditions, especially in service-related industries such as food and beverage, hospitality, and healthcare, among others. These employers were more receptive to recruiting and retaining older workers. Further, to strengthen the 'Singaporean core' in the workforce by encouraging employers to fill labour requirements by hiring Singaporeans, the state has tightened the foreign labour quota in recent years. In this instance, the business case was supported by a change in policy introduced for the purpose of encouraging the employment of local workers. This has been effective in making employers tap into the older-workers segment of the workforce for available employment opportunities, as was evident in the findings discussed in chapter 5. In contrast, employers in industries such as ICT remained reluctant to recruit and retain older workers and were more in favour of younger workers due to the relevance of their skills and qualifications. This is one example of how the business case of older workers as a source of labour worked in some industries and for certain occupations but not in others, highlighting the weakness of the approach in driving for age equality across all employers.

To strengthen the business case for hiring and retaining older workers in Singapore, state agencies and tripartite partners also manage and administer grants and funding schemes. These are offered to employers as incentives to make changes, as they subsidise the costs involved in changing and reviewing HR policies and practices. However, only a minority of employers that were interviewed had tapped into such schemes, or into the wage credit received for hiring and retaining older workers. A majority of employers were not aware of the schemes. This is explained to some extent by the fact that a majority of employers were not unionised and/or members of SNEF, which was a weakness highlighted by NTUC's respondent, NC1.

The findings also showed that employers that recognised benefits such as the contribution of older workers' knowledge and skills to the job and their loyalty (Posthuma and Campion, 2007) to the organisation were more inclined to recruit and retain them and to implement age-friendly HR policies and practices such as flexible work arrangements and casual and part-time contracts.

Another benefit associated with having fair HR policies and practices in place is the positive image and reputation that it gives to employers. In Singapore's context, this has been further reinforced by a voluntary-based initiative, the TAFEP Employers' Pledge, whereby pledge signers are eligible to receive certificates that signify their commitment to adopt fair employment practices. Some employers felt that being a pledge signer resulted in a more positive image and reputation as a fair employer and had enabled them to attract and retain employees. For instance, two of the pledge signers that had hired and retained older workers felt that being recognised as a fair employer had encouraged their existing employees to refer others to join the organisation.

From the above examples, for employers that recognised the business case, there was evidence of employers adopting and implementing some of the age-friendly HR policies and practices that were part of the bundles of HR practices (Table 2a) highlighted in chapter 2 (Kooij and van de Voorde, 2015; Pak *et al.*, 2018). However, despite the benefits associated with the business case, as discussed in the findings and in the existing literature, reliance on this to engender age-friendly HR policies and practices resulted in a differentiated response among employers. While the examples above did not deny the merits of the business case, they also reinforced the argument

in the existing literature that it is contingent and subject to organisational needs (Dickens, 1999; Noon, 2007).

Trade Unions' Role and Involvement

In Singapore's industrial relations, tripartism is an important mechanism in balancing the interests of workers, employers and the nation's economic growth and development, as well as in coordinating the efforts of all key stakeholders involved (Heng, 2008; Kuruvilla and Liu, 2010; Leggett, 2010; Wong, 2012). The second key feature of trade unionism in Singapore is the symbiotic relationship between the government and the union movement, represented by PAP and NTUC respectively (Pugh, 1984), so much so that 'it is a tradition since the 1980s for a cabinet minister of the PAP government to lead the NTUC' (Chew, 2014, p. 357). Taking this into consideration, this research highlighted that the unions have a viable avenue through which workers' issues and concerns can be heard at the state level and addressed through relevant public policy, which has to be aligned with the government's concerns and objectives. One example would be the revision of the retirement age, which had initially been driven by trade unions. This was deemed relevant, especially with the pension system in Singapore being based on a defined contribution system, and requires older workers to continue working in order to be financially independent, as highlighted in chapters 4 and 6.

Prior to the enactment of the RAR Act 2012, trade unions engaged unionised employers through voluntary initiatives, specifically the TAFEP's Employers' Pledge, and relevant grants and funding schemes, such as the Age Management Grant. As previously mentioned, such schemes were managed by tripartite partners. Trade unions play an important role in informing and encouraging employers to participate

in such voluntary initiatives. The aim of these voluntary schemes is to educate, encourage and incentivise employers to adopt fair and non-discriminatory practices. While trade unions are involved in managing such programmes at the national level (via NTUC) and are in a position to engage employers by providing advice and guidance on these voluntary initiatives at the organisational level, their impact is limited, in that they do not have the authority to ensure that changes in HR policies and practices are in place, or to monitor them. For example, as outlined in chapter 6, some trade union officials did feel that the TAFEP Employers' Pledge was merely symbolic and did not result in substantive changes to employers' HR practices. This was due to a lack of monitoring or reporting following the signing of the pledge. As such, the voluntary initiatives do not deliver the desired results. This finding is aligned with existing literature on voluntary-based initiatives (Hoque, 2003, 2008; Bacon and Hoque, 2015). In addition, as the term 'voluntary-based' suggests, such approaches require employers to be proactive in seeking or engaging in these initiatives, and in order for them to succeed, they require a relatively high level of penetration among employers (Taylor and Walker, 1997).

Turning to legislation, at a national level, trade unions were also actively involved in the process of crafting and introducing the RAR Act 2012. As explained in chapters 6 and 7, within the tripartite framework, the MOM, the SNEF, the NTUC and the TAFEP worked closely in devising the features of the Act as well as in relaying information and educating employers through published guidelines and workshops. This was part of the efforts to ensure that following the enactment of the Act, employers would be receptive in complying with the terms and conditions stipulated in the Act. This ties in with existing research that advocates for social dialogue in order to come up with feasible solutions pertaining to equality (Dickens, 2000a; Heng, 2008;

Kuruvilla and Liu, 2010) and had also been a recommended step in the reflexive law enforcement pyramid (Blackham, 2016) (Figure 2a).

Trade unions have leveraged the legislation in the RAR Act 2012 in their negotiations with employers on the terms and conditions related to re-employment of older workers. As highlighted in chapter 6, trade unions have negotiated with employers on areas such as the consultation process between older workers who are reaching the age for re-employment and their employers, eligibility for re-employment, possible adjustments to work, changes in wages and benefits, and criteria for qualifying for long-term service awards. Such negotiations were crucial in order to ensure that older workers were not short-changed in the process of re-employment. The findings showed that in unionised companies, due to the unions raising awareness, consulting and providing information to the employers, the latter were more inclined to put in place relevant HR policies and processes prior to the introduction of the Act in 2012.

The findings also indicated that the law acts as a guideline or a minimum standard for employers to meet, and trade unions can leverage the associated penalties and sanctions in order to encourage employers to comply (Dickens, 1999). However, providing employers with information on guidance on voluntary initiatives and the RAR Act 2012, both the NTUC and the SNEF highlighted that their impact was constrained by their inability to reach out to employers that were not within trade unions' or the employers' federation's reach (e.g. non-unionised and non-members).

With regard to trade unions' involvement with employees' grievances and issues in the workplace, interviews with older workers and jobseekers provided a less positive assessment as compared to the overall role and involvement trade unions have

with employers. The close working relationship between NTUC and other tripartite partners and the symbiotic relationship with the government has resulted in some scepticism, and they were perceived as an extension of the government body (Barr, 2000). This research showed that trade unions were more influential at the national and organisational level and may not be as effective in addressing older workers' grievances on an individual level. This could be explained by the macro-focused approach, in which national objectives are prioritised (Liow, 2012; Sheldon, Gan and Morgan, 2015). This was evident in the negative experiences of some older workers, who had approached their unions and were advised to discuss the matter with their employers directly in order to resolve their grievances. As such, in this particular area, trade unions were able to play a significant role in influencing national and organisational policies but may be perceived as being less effective in engaging employers and assisting older workers on an individual level.

Impact of Legislation

The lack of desired outcomes achieved from reliance on voluntary-based approaches – such as persuasion and education through the TAFEP, and grants and funding schemes administered by tripartite partners – led to Singapore's decision to enact new legislation. This was focused specifically on age discrimination against older workers, and on facilitating them in working past retirement age via re-employment options (Ministry of Manpower, 2012). In this regard, it was a piece of legislation that could potentially benefit all stakeholders, in that it allows for the state to manage fiscal costs arising from an ageing population (Weller, 2007), aims to address labour shortages for employers by having older workers continue working for longer (Committee of Ageing Issues, 2006; Armstrong-Stassen, 2008a) and allows individuals to be financially independent in later life (Lim, 2003; Flynn, 2010b). This

is crucial due to the minimal provisions available from the state and also due to the defined contribution pension system in Singapore (Lee, 1999; Aspalter, 2001).

In terms of the Act itself impacting employers' HR policies and practices, based on the reflexive law model discussed in chapter 2, the enforcement pyramid (Figure 2a) (Blackham, 2016) extends the understanding of how self-regulation may work via the different prongs. Starting at the base of the pyramid are dialogues that consist of provision of information, persuasion and voluntary initiatives. Translating this into Singapore's tripartite process itself, prior to the introduction of the Act, tripartite partners engaged different stakeholders via consultations, and this helped in gaining employers' acceptance of the RAR Act 2012.

As discussed in chapters 1 and 2, the neo-liberal ideology in Singapore suggests that Singapore prefers soft approaches, such as education, persuasion and incentives such as grants and funding, but the lack of desired improvements in the labour participation rate of older workers necessitated the introduction of legislation (Taylor and Walker, 1997; Dickens, 1999). However, as Singapore is a Coordinated-State, Liberal Market Economy (Ritchie, 2008) with a pragmatist ideology, it can be expected that the law will tend to be relatively unintrusive on businesses. As such, while Singapore did not opt for broad-based legislation that covers all other aspects of discrimination, it introduced legislation with a narrower focus, which specifically aimed to address employability of older workers past retirement age, and thus had a more economic focus, as opposed to a social justice one (Weller, 2007).

The research findings showed that legislation was either a primary or a secondary driver in terms of encouraging employers to adopt age-friendly HR policies and practices. In the case of the Act being a primary driver, employers were mainly

adopting a compliance-focused approach. This manifested in the ways that they would adopt and implement the minimum standard required by the law. Reflecting on the Act as a secondary driver, employers had existing age-friendly HR policies and practices in place, and the Act merely reinforced and legitimised them. In such cases, it was found that employers had adopted such practices prior to the introduction of the Act as a result of other drivers, including the business case for hiring and retaining older workers and the involvement of other agencies, such as the SNEF, the NTUC and trade unions. The factors that contribute towards employers' receptiveness, which have been discussed in the preceding chapters, include grants and funding received, a need for manpower due to the tight labour market, and the size and type of their organisation.

In assessing the outcome of the RAR Act 2012, it can be argued that the gradual increase in the labour force participation rate of older workers (Ministry of Manpower, 2018b) since its enactment indicates that the Act made an impact. As it is the law, as respondents from NTUC and trade unions highlighted in the interviews, employers are compelled to adhere to the terms stipulated in the Act. However, as this research shows, for employers to go above and beyond the law requires an additional push, either from trade unions or from the business case. For instance, in the case of the former, unionised employers were receptive to offering re-employment prior to the Act's enactment and putting in place processes to allow for consultation with older workers. In terms of the business case, the findings suggest that employers can be convinced to do more for their older workers based on the potential benefits that they can bring to the organisation. In this regard, theoretically, with tripartite partners orchestrating the policies at the national level, and with unions and the employers' federation (SNEF) working with employers at the organisational level, the three-

pronged approach has the potential to achieve more in terms of the adoption and implementation of age-friendly HR policies and practices.

As previously mentioned, although, on a macro level, improvements in the labour force participation rate of older workers constitute one possible indicator that the Act has made an impact, the findings from interviews with employers identified the strengths and weaknesses of the legislation itself. In this regard, it is argued that due to Singapore's neo-liberal stance, supported by tripartite partners that highlighted the need to ensure that legislation does not introduce rigidities into the business environment, the Act is only concerned with those who have been in employment and would like to continue until they reach the age of 67. It does not extend protection or support for older jobseekers who are unemployed and trying to re-enter the workforce. It also does not specifically address the possibility of older workers extending their work lives past the age of 67. In this regard, the Act may be considered weak in terms of addressing age discrimination against all older workers and jobseekers. This was evident in the experiences shared by jobseekers who had struggled to find suitable employment. As such, it indicates that legislation underpinned by a focus on economic and business needs as opposed to social justice may be more accepted by employers but may not be as effective in addressing entrenched difficulties (Weller, 2007) faced by older workers in continuing employment past retirement age.

On the part of employers, while all employers expressed their compliance either through plans to review and change their HR policies and practices to comply with the needs of the Act, or by already having these policies in place, several employers were concerned, as the Act had undergone several changes in recent years. While the tripartite partners had opted to adopt a cautionary stance by easing the

legislation in and revising it incrementally over the years so as to allow employers to adapt, employers felt that this had added to the uncertainty in the business environment and affected the ways in which they were able to manage their workforce. For instance, employers were having difficulty in addressing issues relating to talent management within their organisation, particularly in relation to succession planning, promotions and retirement.

In terms of addressing infringement and providing redress to affected older workers, while cases can be escalated to and investigated by the authorities, a more amicable and conciliatory approach is much preferred. This was aligned with the second and third levels of the reflexive law enforcement pyramid (Blackham, 2016), where warning letters and plans for rectifications are put in place for employers that engage in discriminatory practices. For example, the NTUC respondent stated that the process for addressing reported cases of discrimination or refusal to re-employ older workers was to approach the employer and provide them with the opportunity to rectify their actions by offering to reinstate the affected employee to their position or by offering an optimal EAP. Similarly, the TAFEP's representative also underlined the importance of, firstly, allowing employers to learn and to address their mistakes, as opposed to resorting to penalising them. In the event that the above fails, the case may involve further investigation and, if necessary, be escalated to MOM or the IAC. Repeating such offences may warrant putting forth agreed plans or agreements, and recalcitrant employers may then face more severe penalties, as indicated at the top of the enforcement pyramid. However, as highlighted by NTUC's respondent, while this represents the ideal way in which to rectify such cases, in reality, discrimination cases often go unreported or remain difficult to investigate, and they often result in strained employer-employee relationships; as such, preferred solutions, such as to reinstate the

position of the older worker in the organisation, may not be feasible. Therefore, this weakens the impact that the legislation may have in engendering changes in employers' HR policies and practices and their attitudes towards older workers.

8.3. Theoretical and Empirical Contributions

Equality and Diversity

One of the research gaps that was highlighted in chapters 1 and 2 was the lack of academic research and discourse in the area of equality and diversity in the Asian context, particularly in Singapore (Debrah, 1996; Tsui, 2004, 2007; Chia and Lim, 2010; Ko and Khan, 2010, 2014). As such, one of the aims of this research was to address this gap with an empirical contribution pertaining to the change from the Retirement Age Act 1993 to the RAR Act 2012, considering in particular the various revisions made in recent years since its introduction. With the RAR Act 2012 being one of the first forays into legislating age discrimination in the workplace, it had garnered attention from state agencies and employers. As such, this research deemed it necessary to also include the voice of older workers so as to understand their perceptions of and experiences relating to the Act, as opposed to perceiving them as passive subjects in the matter. This research is the first to look into the outcomes resulting from the enactment of the RAR Act 2012 from the perspectives of different stakeholders, namely, tripartite partners and trade unions, employers, and older workers. As such, this research provided an exploration of how the Act had influenced employers' HR policies and practices and the extent to which it addressed the concerns and factors influencing older workers' decisions to remain in or exit the workforce. Through this, it showed that Singapore's consensus-based tripartite system allows for the different stakeholders to work on viable policies relating to employability of older workers past retirement age. However, Singapore did not differ much from its Western

counterparts due to its neo-liberal stance, with an emphasis on economic progress and productivity. Such concerns ultimately allowed for the RAR Act 2012 to be ‘watered down by neoliberalism’ (Burton, 2014, p. 144) and subsequently resulted in the Act having a limited impact.

Secondly, as discussed in chapter 2, given that Dickens’ three-pronged approach has been based on the Western context and advocates the use of the business case, trade unions’ involvement and legislation to advance equality in the workplace, it provided a starting point for this research in identifying issues and the available initiatives related to employment of older workers. It allowed for an analysis of the efficacy of the three-pronged approach in a different national and institutional context. Considering that Singapore’s industrial relations are based on tripartism, it allowed for cooperation between state, labour and capital, in devising and developing public policies and initiatives to address the issues pertaining to the employment of older workers. In this regard, this research adds to Dickens’ three-pronged approach in that it highlights the significant and central role played by the state in working with other stakeholders, so as to address the issue of employability of older workers in Singapore. On the one hand, this worked well, in that it meant the tripartite partners and trade unions shared the same stance on these issues. This enabled various initiatives and campaigns focusing on employment of older workers to be put in place prior to and during the time that the new legislation was enacted.

On the other hand, it also resulted in relatively weak legislation, due to the reluctance to add ‘rigidities’ to the business environment, and this resulted in the RAR Act 2012 being based on an individual-enforcement model, having a very narrow scope and offering little protection to older workers. Further, as highlighted in chapter

2, the close relationship between the state and trade unions in Singapore reinforced the fact that the latter were confined to being a ‘vehicle for government policy’ (Barr, 2000, p. 483). While this allowed for better cooperation and for trade unions to be an effective partner in policymaking, it also resulted in them adopting a macro-focused approach that, at times, may compromise their ability to effectively represent the concerns of workers.

In another aspect, within Singapore’s context, with the state playing an important role in devising policies and engaging other stakeholders, it also highlighted the potential of other actors in advancing equality in the workplace, specifically, the role and involvement of community-based self-help organisations such as VWOs. In this regard, these organisations are in place to assist different ethnic groups within the community and put in place initiatives to assist older citizens on their retirement and employment options as well as in reaching out to employers to highlight concerns of older workers. This therefore also expands Dickens’ three-pronged approach by looking at other actors that can play a part in engendering equality practices in the workplace.

Human Resource Management

The research also contributes to the limited literature available on HR policies and practices in Singapore’s context (Debrah, 1994; Osman-Gani, 2004; Wan and Tak, 2008; Osman-Gani and Chan, 2009; Templer, Wan and Khatri, 2014). With the government’s recent focus on the ageing workforce and on promoting age-friendly HR policies and practices such as flexible work arrangements among employers, this research contributes to an understanding of employers’ receptiveness to offering such options in the workplace. As highlighted in existing literature and substantiated by the

findings in this research, such age-friendly HR policies and practices are imperative in order to adjust to the needs of the changing demographics of the workforce (Tripartite Committee on Employability of Older Workers, 2006; Armstrong-Stassen, 2008b; Kooij *et al.*, 2014), and, as such, it would be useful for HR practitioners to consider implementing them in order to recruit and retain employees effectively. This research provides empirical evidence regarding the needs of older workers (e.g. work–life balance, flexible hours), as discussed in chapter 4. By understanding the needs of older workers and using Kooij and van de Voorde’s (2015) bundles of HR practices, this research was able to explore employers’ adoption of such HR practices. Based on Kooij and van de Voorde’s (2015) bundles of HR practices (table 2a), research findings showed that some HR practices were more commonly available as compared to others and these were summarized in table 5a.

In regard to employers’ reasons for adopting and implementing age-friendly HR policies and practices, these were linked to Dickens’ three-pronged approach (1999), as discussed in chapters 5 to 7. This research shows that the business case for older workers, the involvement of trade unions and the enactment of the RAR Act 2012 had, to an extent, resulted in employers being receptive to adopting and implementing a range of age-friendly HR policies and practices. However, the impact had not been extensive or substantive due to shortcomings associated with each of the three prongs, as discussed in chapters 6, 7 and 8.

Population Ageing

One of the important contributions of this research is an understanding of the experience of older workers, who are directly impacted by the RAR Act 2012. The ability to include the voice of older workers in the process of changing the retirement

age allows for a discussion of their needs and concerns and the impact of public policies on their lives. With more countries facing population ageing, this research adds to the knowledge relating to this growing segment of the population. Through interviews with older workers and jobseekers, this research was able to explore the process of ageing and the implications it has on work for these individuals. For instance, it was evident that older workers had different priorities, which translate to a need to manage a better work–life balance that allows for transition to retirement or re-employment. The research also showed a change in mindset and attitude in relation to values such as filial piety and intergenerational reciprocity. While it was a common expectation for older generations to be looked after by their children in their old age in accordance with existing literature (Teo *et al.*, 2006b; Rozario and Hong, 2011), the findings from this research showed that the expectation is changing due to the higher costs of living in Singapore. This results in older workers preferring to remain financially independent, which makes work and employment an important aspect of their lives.

8.4. Strengths and Limitations

One of the main strengths of this research is the inclusion of multiple perspectives at different levels. The research includes a national-level perspective gathered from the interviews with tripartite partners. This allowed for an appreciation and understanding of the issues relating to population ageing and its impact on the workforce, as well as the changes to public policies needed to address it effectively. The findings illuminated the way in which the tripartite process achieved consensus and cooperation among its partners, as evident in the development and enactment of the RAR Act 2012, the administration of funding schemes, and the setting up of committees to look into areas relating to employment of older workers. In this respect,

the research provides insights on processes leading to the development of the three prongs that were supported and managed by the tripartite partners.

In addition, the research also incorporates trade unions' and employers' views, thereby giving an overview of the concerns and actions taken at the industry and organisational levels. In this regard, it allows for an understanding of the implications of policies and initiatives for organisations. Taking the RAR Act 2012 as an example, while the spirit of the legislation was to protect the interests of older workers, it may or may not result in the desired substantive changes in employers' HR policies and practices. Through the findings discussed in chapter 7, employers highlighted the reasons for their compliance or lack thereof (such as the irrelevance of the RAR Act 2012 within their organisational context).

Lastly, interviews with older workers and jobseekers also gave an insight into the needs that they may have and the ways in which these were addressed through employers' adoption of age-friendly HR policies and practices. As discussed in chapter 2, older workers are subjected to disadvantages and discrimination in the workplace, and this being Singapore's first step in introducing anti-discrimination legislation, it was also important to understand the impact that the Act has on older workers and, to an extent, to assess how relevant and effective the Act has been in addressing their concerns. The findings showed that the narrow scope of the Act meant that the majority of older workers were relatively apprehensive about being re-employed. The situation is more dismal for older jobseekers, a group that is not covered by the Act. Given that older jobseekers continue to struggle in securing employment, consideration needs to be given to how the Act can be extended to protect these individuals. Singapore's existing approach towards assisting older jobseekers

have mainly included providing career advisory services to individuals and wage credit schemes in place for employers that hire older workers (Government of Singapore, 2020). Further, taking into consideration the sentiments of not wanting to introduce rigidities into the business environment that were shared by tripartite partners in previous chapters, it is not likely that changes in the existing RAR Act 2012 would be broadened to include older jobseekers in the foreseeable future.

As previously highlighted in chapter 8, another strength of this research is the incorporation of different drivers of age-friendly HR policies and practices. Through interviews with tripartite partners, trade unions and employers, the findings showed the ways in which employers may respond to different stimuli in their business environment that, subsequently, lead to a change in their HR policies and practices. In most cases, employers were not just driven by one factor (e.g. legislation) but were incentivised by a combination of factors, such as the business benefits, legislation and/or advice and guidance given by trade unions.

One of the limitations of this research was the inability to access more older workers for interviews. It would have been ideal to be able to include more interviews with employers and their older workers so as to have a better understanding of the impact of changes in HR policies and practices, if any. There had been a few opportunities to conduct interviews with an employer, represented by an HR manager/director, and a willing older worker from the same organisation. These would have provided a more thorough understanding from two different perspectives.

Another area that could have been strengthened was the inclusion of issues relating to gender and age. While it was briefly discussed in chapter 2 and in the findings chapters, where it was acknowledged that older women experienced difficulty

in securing employment due to their lack of qualifications and work experience, it was not distinct enough to merit an extensive discussion. It is, however, one area that can be revisited for future research.

8.5. Recommendations for Future Research

Throughout the research process, there were revisions to the RAR Act 2012 (Ministry of Manpower, 2018d), and as such, a longitudinal study could be conducted in future to explore the ways in which the RAR Act 2012 has been accepted and implemented by employers over time and the impact it may have had on older workers holding high- and low-skilled occupations. Further, although the sample of older workers included in this research was relatively small (21 respondents with 7 male and 14 female) and there was no distinct difference between the number of respondents in high- and low-skilled occupations between genders, this might still be an area for further exploration and research given that existing research shows that older women are in a more precarious situation in terms of retirement adequacy due to intermittent careers over their life course, tendency to be in low-skilled occupations and possibility of facing a greater challenge in returning to the workforce in later life (Lim, 2003; Duncan and Loretto, 2004; Teo *et al.*, 2006b). Research in these areas would be significant for policymakers in addressing gender differences in employment of older workers.

Also, as discussed in the research findings, the public sector employers were more compliant and progressive in terms of adopting and implementing age-friendly HR policies and practices and this could be another area for further research. Areas that could be focused on include the role of the public sector as being a ‘model

employer' in leading other sectors towards adopting and implementing age-friendly HR policies and practices (Bender, 2003; Blackham, 2016).

Further research can explore the roles of other actors in engendering equality in the workplace. With changes made in recent months to allow trade unions to represent PMEs (Xue, 2014; Shiao, 2017; Ho, 2018), these represent intriguing areas for future research. The latter was prompted by the changing demographics of the workforce. As such, research may shed light on trade unions' involvement in improving the employability situation for older workers in the PME category.

Also, as highlighted in preceding chapters, specifically in chapters 3, 5 and 6 where summaries of respondents' demographics were outlined, a lack of patterns was identified between different demographics (based on respondents' age, gender and ethnicity) and their responses in the interviews. The lack of significant patterns that can be explained by the demographic differences can be explained to an extent by Singapore's conservative stance on addressing any segregations in terms of ethnicity due to its past racial riots and tension along racial and class differences (Mohamed Nasir, 2007; Dhamani, 2008). However, this is not to say that Singapore does not address the issues but as various research shows, it attempts to do so by establishing community-based self-help organisations for each of the racial groups (Lee, 2005; Dhamani, 2008; Zhang, 2014) that are 'designed to help members of a racial group overcome potential social and economic hardships through the activities of the members of the racial group itself' (Moore, 2000, p. 345). The rationale of adopting this approach is that each organisation is poised to know the issues and problems that the members of a racial group are facing and how to solve these problems most efficiently (Moore, 2000).

As such, with more involvement from community-based self-help organisations including VWOs, research can be done to examine their role and involvement in engaging both older workers and employers in improving HR policies and practices in the workplace. This is especially significant given that many programmes are being run to educate and raise awareness of various issues ranging from the increase in retirement and re-employment ages and the ways in which older workers are impacted, to employability skills, health and wellness as well as retirement and financial planning programmes. In this regard, they play a vital role in being a part of the support system to both older workers and employers. In addition, by engaging community-based self-help organisations that are working closely with different ethnic groups in Singapore (Moore, 2000; Mohamed Nasir, 2007; Mendaki, 2018), it would also allow for a more in-depth understanding of possible issues and concerns facing older workers from different ethnic groups.

Another pertinent area that to an extent has been discussed in this research is the welfare model adopted by Singapore and its influence on the policy environment concerning older workers' employment, pension and retirement policies. It adds to the body of literature relating to different welfare models, especially those pertaining to Asian countries where research has not been particularly extensive as compared to their Western counterparts (Pugh, 1984; Aspalter, 2001). In this regard, further research on the efficacy of Singapore's welfare state model in comparison to other models would inform future policies relating to older workers.

8.6. Conclusion

Due to the lack of empirical research and literature relating to issues of equality and diversity and the ageing workforce in Singapore's context, the two main research

objectives of this thesis were to firstly explore the issues relating to age equality in the context of employment of older workers in Singapore. Secondly, using Dickens' three-pronged approach (1999) as a framework, the research aimed to explore and assess the efficacy of the business case argument for older workers, trade unions' role and involvement and the recent changes in legislation in driving employers to adopt and implement age-friendly HR policies and practices in the workplace.

With regard to the first research objective, the research findings provided an understanding of the issues relating to employment of older workers at the national, organisational and individual levels, involving tripartite partners, employers, older workers and jobseekers. The approach taken by the research allowed for an exploration of the factors influencing older workers' decision to continue working or retire and the extent to which these corresponded with the bundles of HR practices identified by Kooij and van de Voorde (2015).

Subsequently, pertaining to the second research objective, using Dickens' three-pronged approach (1999) the research analysed the impact of the business case, trade unions' involvement and legislation in engaging employers to adopt and implement age-friendly HR policies and practices in Singapore. Considering that little research has been conducted pertaining to equality and diversity in Singapore, using Dicken's three-pronged approach allowed for an exploration of existing efforts to address issues relating to age discrimination and employment experiences of older workers and helped to identify the strengths and limitations of the three prongs. Applying this to Singapore's case, it was evident that the tripartite approach was a viable platform that involved MOM, TAFEP, SNEF and trade unions deploying the different drivers and initiatives in order to engage employers and encourage them to

review and change their HR policies and practices. It was found that the tripartite model that has become a defining characteristic of Singapore's industrial relations plays a significant role in shaping and introducing policies at the national level. With more countries being more aware of discrimination issues, Dickens' three-pronged approach is relevant as a basis for policymaking and as a framework for evaluation and analysis.

Overall, the findings showed that, to an extent, the different drivers influenced the types of HR practices that employers implemented in the workplace. For example, the business case might have been criticised for the piecemeal and contingent effect it has on employers' adoption of equality practices, but the findings showed that it had a potential to have a wider appeal to employers. This was because there were various business case arguments that could be applicable in different business contexts (such as those experiencing labour shortages or in need of specific skills) and had the potential to influence employers to adopt age-friendly HR policies and practices. However, this differed across employers and was not consistent. Moving onto the second prong, which was the role and involvement of trade unions, it was evident that the main issue was the impact being limited to unionised employers and the lack of authority to monitor and audit employers' HR practices. But there was evidence of employers' engagement, as the trade unions were able to encourage them to take the TAFEP's Employers' Pledge, apply and obtain grants and funding to lessen the costs of implementing age-friendly initiatives, and negotiate better re-employment terms. This reflects the ways that trade unions can drive change in employers' HR practices. In terms of the third prong – legislation – employers were more aware of the issues of older workers' retirement and re-employment as a result of the Act, and were obliged to offer re-employment up to the age of 67 (initially up to 65 and then up to 67 from

July 2017). The outcomes derived from the three prongs, in terms of how they drove employers to review and change their HR practices, are significant for both HR practitioners and policymakers and show how these approaches can be strengthened by mitigating the weaknesses, as explored in this research.

Bibliography

Acra (2018) *Key Statistical Highlights*. Available at:
https://www.acra.gov.sg/Publications/ACRA_Annual_Reports/2017-2018/Key_Statistical_Highlights/.

Adler, G. and Hilber, D. (2009) 'Industry Hiring Patterns of Older Workers', *Research on Aging*, 31(1), pp. 69–88.

Aleman, J. (2009) 'The Politics of Tripartite Cooperation in New Democracies: A Multi-level Analysis', *International Political Science Review*, 30(2), pp. 141–162. doi: 10.1177/0192512109102433.

Anantaraman, V. (1990) *Singapore: Industrial Relations System*. McGraw Hill.

Armstrong-Stassen, M. (2008a) 'Human Resource Practices For Mature Workers—And Why Aren't Employers Using Them?', *Asia Pacific Journal of Human Resources*, 46(3), pp. 334–352. doi: 10.1177/1038411108091755.

Armstrong-Stassen, M. (2008b) 'Organisational Practices and the Post-Retirement Employment Experience of Older Workers', *Human Resource Management Journal*, 18(1), pp. 36–53. doi: 10.1111/j.1748-8583.2007.00057.x.

Arrowsmith, J. and McGoldrick, A. E. (1997) 'A Flexible Future for Older Workers?', *Personnel Review*, 26(4), pp. 258–273. doi: 10.1108/00483489710172060.

Aspalter, C. (2001) *Different Worlds of Welfare Capitalism: Australia, the United States, the United Kingdom, Sweden, Germany, Italy, Hong Kong and Singapore*.

Attorney-General Chambers (1996) *Maintenance of Parents' Act*. Singapore. Available at: <https://sso.agc.gov.sg/Act/MPA1995>.

Auer, P. and Fortuny, M. (2000) *Ageing of the Labour Force in OECD Countries: Economic and Social Consequences*.

Bacon, N. and Hoque, K. (2015) 'The Influence of Trade Union Disability Champions On Employer Disability Policy and Practice', *Human Resource Management Journal*, 25(2), pp. 233–249. doi: 10.1111/1748-8583.12060.

Bamber, G. and Pochet, P. (2010) 'Employment Protection', in Blanpain, R. (ed.) *Regulating Employment Relations, Work and Labour Laws: International Comparisons Between Key Countries*. Kluwer Law International BV, The Netherlands.

Barr, M. D. (2000) 'Trade Unions in an Elitist Society: The Singapore Story', *Australian Journal of Politics and History*, 46(4), pp. 480–496. doi: 10.1111/1467-8497.00109.

Bassett-Jones, N. (2002) 'Evaluating Organisational Readiness for Change', in Cornelius, N. (ed.) *Building Workplace Equality: Ethics, Diversity and Inclusion*. Thomson Learning, UK, p. 59–98.

BBC (2011) *Compulsory Retirement Age at 65 Fully Abolished*. Available at: <https://www.bbc.com/news/business-15127835>.

Beck, V. (2012) 'Employers' Views of Learning and Training for an Ageing Workforce', *Management Learning*, 45, pp. 200–215. doi: 10.1177/1350507612468421.

Bender, K. A. (2003) 'Examining Equality Between Public- and Private-Sector Wage Distributions', *Economic Inquiry*, 41(1), pp. 62–79. doi: 10.1093/ei/41.1.62.

Bendick, M. J., Brown, L. E. and Wall, K. (1999) 'No Foot in the Door: An Experimental Study of Employment Discrimination Against Older Workers', *Journal of Aging & Social Policy*, 10(4), pp. 37–41. doi: 10.1300/J031v10n04.

Bhattacharya, H. (2008) 'Interpretive Research', in *The SAGE Encyclopedia of Qualitative Research Methods*, pp. 465–467. doi: 10.4135/9781412963909.

Billet, S. (2010) 'Promoting and Supporting Lifelong Employability for Singapore's Workers Aged 45 and Over', *Institute for Adult Learning Singapore*,

(July).

Billett, S. *et al.* (2011) 'Overcoming the Paradox of Employers' Views About Older Workers', *The International Journal of Human Resource Management*, 22(6), pp. 1248–1261. doi: 10.1080/09585192.2011.559097.

Blackham, A. (2016) *Extending Working Life for Older Workers: Age Discrimination Law, Policy and Practice*. Hart Publishing Ltd, United Kingdom.

Brooke, L. and Taylor, P. (2005) 'Older Workers and Employment: Managing Age Relations', *Ageing and Society*, 25(3), pp. 415–429. doi: 10.1017/S0144686X05003466.

Brooke and Libby (2003) 'Human Resource Costs and Benefits of Maintaining a Mature-Age Workforce', *International Journal of Manpower*, 24(3), pp. 260–283. doi: 10.1108/01437720310479732.

Brownell, P. and Kelly, J. (2013) *Ageism and Mistreatment of Older Workers*. Edited by P. Brownell and John Kelly. Springer.

Bryman, A. (2012) 'Ethics and Politics in Social Research', in *Social Research Methods*. Oxford University Press, UK, pp. 130–155.

Bryman, A. and Bell, E. (2011a) *Business Research Methods, 3rd Edition*. Third. Oxford University Press, UK.

Bryman, A. and Bell, E. (2011b) 'Qualitative Data Analysis', in *Business Research Methods*. Third. Oxford University Press, UK, pp. 570–591.

Budd, J. W. and Mumford, K. (2004) 'Trade Unions and Family-Friendly Policies in Britain', *Industrial and Labor Relations Review*, 57(2), pp. 204–222. doi: 10.2307/4126617.

Burton, B. (2014) 'Neoliberalism and the Equality Act 2010: A Missed Opportunity for Gender Justice?', *Industrial Law Journal*, 43(2), pp. 122–148. doi: 10.1093/indlaw/dwu008.

Butler, R. N. (1989) 'Dispelling Ageism: The Cross-Cutting Intervention',

The Annals of the American Academy of Political and Social Science, 503(1), pp. 138–147. doi: 10.1177/0002716289503001011.

Bytheway, B. (2005) 'Ageism and Age Categorization', *Journal of Social Issues*, 61(2), pp. 361–374. doi: 10.1111/j.1540-4560.2005.00410.x.

Caldera, D. (2013) 'Older Workers and Human Rights: National and International Policies and Realities', in Brownell, P. and Kelly, J. (eds) *Ageism and Mistreatment of Older Workers*. Springer, pp. 3–16.

Carney, M., Gedajlovic, E. and Yang, X. (2009) 'Varieties of Asian Capitalism: Toward and Institutional Theory of Asian Enterprise', *Asia Pacific Journal of Management*, 26, pp. 361–380.

Central Provident Fund Board (2017a) *Schemes*. Available at: <https://www.cpf.gov.sg/Members/Schemes>.

Central Provident Fund Board (2017b) *Withdrawals of CPF savings from 55*. Available at: <https://www.cpf.gov.sg/Members/Schemes/schemes/retirement/withdrawals-of-cpf-savings-from-55>.

Chan, A. (2001) 'Singapore's Changing Structure and the Policy Implications for Financial Security, Employment, Living Arrangements and Health Care', *Asian Meta Centre Research Paper Series*, (3).

Chan, A. (2005) 'Aging in Southeast and East Asia: Issues and Policy Directions', *Journal of Cross-Cultural Gerontology*, 20(4), pp. 269–284. doi: 10.1007/s10823-006-9006-2.

Cheng, P. L. K. (2007) 'The Cultural Value of Resilience: The Singapore Case Study', *Cross Cultural Management: An International Journal*, 14(2), pp. 136–149. doi: 10.1108/13527600710745741.

Chew, R. and Chew, S. B. (2011) 'From Adversarial to Strategic Collective Bargaining: The Case of a Small Open Economy', *Bulletin of Comparative Labour Relations*, 77(4), pp. 59–68.

Chew, S. B. (2014) 'Impact of Trade Unions on Economic Performance: The Case of Singapore', *The Singapore Economic Review*, 59(04). doi: 10.1142/S0217590814500350.

Chew, S. B. (2018) 'Commentary: Matching Older Workers to Jobs the Key Manpower Challenge For Singapore', *Channel News Asia*. Available at: commentary: Matching older workers to jobs the key manpower challenge for Singapore%0ARead more at <https://www.channelnewsasia.com/news/commentary/older-workers-jobs-matching-skillsfuture-key-manpower-challenge-10373304>.

Chia, A. and Lim, A. (2010) 'Singapore: Equality, Harmony and Fair Employment', in Klarsfeld, A. (ed.) *International Handbook on Diversity Management at Work: Country Perspectives on Diversity and Equal Treatment*. First. Edward Elgar Publishing Limited, United Kingdom, pp. 198–217.

Ching, Y. C. and Soon, L. G. (2000) 'Globalization, Labour Market Deregulation and Trade Unions in Singapore', *Asia Pacific Business Review*, 6(3–4), pp. 154–173. doi: 10.1080/13602380012331288512.

Chiu, W. *et al.* (2001) 'Age Stereotypes and Discriminatory Attitudes Towards Older Workers: An East-West Comparison', *Human Relations*, 54(5), pp. 629–661. doi: 0803973233.

Chong, A. (2007) 'Singapore's Political Economy, 1997–2007: Strategizing Economic Assurance for Globalization', *Asian Survey*, 47(6), pp. 952–976.

Cockburn, C. (1989) 'Equal Opportunities: The Short and Long Agenda', *Industrial Relations Journal*, pp. 213–225. Available at: <http://onlinelibrary.wiley.com/doi/10.1111/j.1468-2338.1989.tb00068.x/abstract>.

Cohen, L. and Ravishankar, M. N. (2012) 'Doing Qualitative Business and Management Research in International and Intercultural Contexts', in Symon, G. and Cassell, C. (eds) *Qualitative Organizational Research: Core Methods and Challenges*. Sage Publications Ltd, UK, pp. 168–184.

Colling, T. (2012) 'Trade Union Roles in Making Employment Rights Effective', in Dickens, L. (ed.) *Making Employment Rights Effective: Issues of Enforcement and Compliance*. Hart Publishing Ltd, United Kingdom, pp. 184–204.

Committee of Ageing Issues (2006) *Committee on Ageing Issues Report on the Ageing Population*. Available at:
http://app.msf.gov.sg/portals/0/summary/research/cai_report.pdf.

Conley, H. (2014) 'Trade unions, Equal Pay and the Law in the UK', *Economic and Industrial Democracy*, 35(2), pp. 1–15. doi:
10.1177/0143831X13480410.

Corlett, S. and Mavin, S. (2018) 'Reflexivity and Researcher Positionality', in Cassell, C., Cunliffe, A., and Grandy, G. (eds) *The Sage Handbook of Qualitative Business and Management Research Methods: History and Traditions*. Sage Publications Ltd, UK.

Cornelius, N., Gooch, L. and Todd, S. (2001) 'Managing Difference Fairly: An Integrated Partnership Approach', in Noon, M. and Ogbonna, E. (eds) *Equality, Diversity and Disadvantage in Employment*. Palgrave Macmillan, United Kingdom, pp. 32–50.

Creswell, J. (2003) *Research Designs: Qualitative, Quantitative and Mixed Method Approaches*. Sage Publications, Inc. USA.

Creswell, J. (2009) 'Qualitative Methods', in *Research Design: Qualitative, Quantitative and Mixed Methods Approaches*. Third. Sage Publications Inc, USA, pp. 183–213.

Creswell, J. (2014) 'The Selection of a Research Approach', in *Research Design: Qualitative, Quantitative and Mixed Methods Approaches*. Fourth Edi. Sage Publications Inc, USA, pp. 3–24.

Crotty, M. (1998) 'Constructionism: The Making of Meaning', in *The Foundations of Social Research: Meaning and Perspective in the Research Process*. Sage Publications Ltd, UK, pp. 43–65.

Crouch (2005) 'Models of Capitalism', *New Political Economy*, 10(4), pp. 439–456.

Crouch, C. (2003) 'The State: Economic Management and Incomes Policy', in Edwards, P. (ed.) *Industrial Relations: Theory and Practice*. Third. Blackwell Publishing Ltd, United Kingdom.

Cunningham, I. and James, P. (2001) 'Managing Diversity and Disability Legislation', in Noon, M. and Ogbonna, E. (eds) *Equality, Diversity and Disadvantage in Employment*. Palgrave Macmillan, United Kingdom, pp. 103–117.

Deakin, S. *et al.* (2015) 'Are Litigation and Collective Bargaining Complements or Substitutes for Achieving Gender Equality? A study of the British Equal Pay Act', *Cambridge Journal of Economics*, 39(2), pp. 381–403. doi: 10.1093/cje/bev006.

Deakin, S., McLaughlin, C. and Chai, D. (2012) 'Gender Inequality and Reflexive Law: The Potential of Different Regulatory Mechanisms', in Dickens, L. (ed.) *Making Employment Rights Effective: Issues of Enforcement and Compliance*. Hart Publishing Ltd, United Kingdom, pp. 115–138.

Dean, D. (2015) 'Deviant Typicality: Gender Equality Issues in a Trade Union that Should Be Different from Others', *Ssrn*, pp. 37–53. doi: 10.1111/irj.12081.

Debrah, Y. (1994) 'Management of Operative Staff in a Labour-Scarce Economy: The Views of Human Resource Managers in the Hotel Industry in Singapore', *Asia Pacific Journal of Human Resources*, 32(1).

Debrah, Y. (1996) 'Tackling Age Discrimination in Employment in Singapore', *The International Journal of Human Resource Management*, 7(4), pp. 813–831. doi: 10.1080/09585199600000157.

Debrah, Y. (1998) 'Discrimination and Disadvantage in Employment: The Case of Older Workers in Singapore', *Management Research News*, 21(12).

Denzin, N. and Lincoln, Y. (2003) 'Introduction', in Denzin, N. and Lincoln,

Y. (eds) *Collecting and Interpreting Qualitative Materials*. Second. Sage Publications Inc, USA, pp. 1–41.

Department of Statistics (2015) *Old-Age Support Ratio*. Available at: https://www.singstat.gov.sg/docs/default-source/default-document-library/statistics/visualising_data/old-age-support-ratio2015.pdf.

Department of Statistics (2016a) *Labour, Employment, Wages and Productivity - Tables*. Available at: <http://www.singstat.gov.sg/statistics/browse-by-theme/labour-employment-wages-and-productivity-tables>.

Department of Statistics (2016b) *Population Trends 2016*. Available at: http://www.singstat.gov.sg/docs/default-source/default-document-library/publications/publications_and_papers/population_and_population_structure/population2016.pdf.

Department of Statistics (2016c) *Singapore Yearbook Of Manpower Statistics 2016*. Available at: <http://stats.mom.gov.sg/Pages/Singapore-Yearbook-Of-Manpower-Statistics-2016.aspx>.

Department of Statistics (2018a) *Population Trends 2018*. Available at: <https://www.singstat.gov.sg/-/media/files/publications/population/population2018.pdf>.

Department of Statistics (2018b) *Singapore Standard Industrial Classification 2015*. Available at: https://www.singstat.gov.sg/-/media/files/standards_and_classifications/industrial_classification/ssic2015report-v2018a.pdf.

Desai, V. and Tye, M. (2009) ‘Critically Understanding Asian Perspectives on Ageing’, *Third World Quarterly*, 30(5), pp. 1007–1025. doi: 10.1080/01436590902959263.

Devasahayam, T. W. (2010) ‘Placement and/or Protection? Singapore’s Labour Policies and Practices for Temporary Women Migrant Workers’, *Journal of the Asia Pacific Economy*, 15(December 2014), pp. 45–58. doi:

10.1080/13547860903488229.

Dhamani, I. (2008) *Income Inequality in Singapore: Causes, Consequences and Policy Options*. Available at:
https://www.researchgate.net/publication/242593839_Income_Inequality_in_Singapore_Causes_Consequences_and_Policy_Options.

Dickens, L. (1997) 'Gender, Race and Employment Equality in Britain: Inadequate Strategies and the Role of Industrial Relations Actors', *Industrial Relations Journal*, 28(4), pp. 282–291. doi: 10.1111/1468-2338.00064.

Dickens, L. (1999) 'Beyond the Business Case: A Three-Pronged Approach to Equality Action', *Human Resource Management Journal*, 9(1), pp. 9–19.

Dickens, L. (2000a) 'Collective Bargaining and the Promotion of Gender Equality at Work: Opportunities and Challenges for Trade Unions', *European Review of Labour and Research*, 6(193), pp. 91–132. doi: 10.1017/cbo9780511576010.005.

Dickens, L. (2000b) 'Promoting Gender Equality at Work - a Potential Role for Trade Union Action', 2(December), pp. 27–45.

Dickens, L. (2004) 'Problems of Fit : Changing Employment and Labour Regulation', *British Journal of Industrial Relations*, 42(4), pp. 595–616.

Dickens, L. (2005) 'Walking the Talk? Equality and Diversity in Employment', in Bach, S. (ed.) *Managing Human Resources: Personnel Management in Transition*. Fourth. Blackwell Publishing Ltd, United Kingdom, pp. 178–208.

Dickens, L. (2006) 'Re-regulation for gender equality : from “ either / or ” to “ both ”', *Industrial Relations Journal*, 37(4), pp. 299–309.

Dickens, L. (2007) 'The Road is Long: Thirty Years of Equality Legislation in Britain', *British Journal of Industrial Relations*, 45(September), pp. 463–494. doi: 10.1111/j.1467-8543.2007.00624.x.

Dickens, L. (2012a) 'Fairer Workplaces: Making Employment Rights Effective', in Dickens, L. (ed.) *Making Employment Rights Effective: Issues of Enforcement and Compliance*. Hart Publishing Ltd, United Kingdom, pp. 205–228.

Dickens, L. (2012b) 'Introduction - Making Employment Rights Effective: Issues of Enforcement and Compliance', in Dickens, L. (ed.) *Making Employment Rights Effective: Issues of Enforcement and Compliance*. First. Hart Publishing Ltd, United Kingdom, pp. 1–6.

Dickens, L. and Hall, M. (2006) 'Fairness – up to a point. Assessing the impact of New Labour's employment legislation', *Human Resource Management Journal*, 16(4), pp. 338–356.

Dong, Q. and Lee, Y. F. L. (2007) 'The Chinese Concept of Face: A Perspective for Business Communicators', *ournal of Business & Society*, 20(1/2), pp. 401–408.

Doron, I. and Werner, P. (2008) 'Facts on Law and Ageing Quiz: Older People's Knowledge of Their Legal Rights', *Ageing and Society*, 28(08), p. 1159. doi: 10.1017/S0144686X0800754X.

Duberley, J., Johnson, P. and Cassell, C. (2012) 'Philosophies Underpinning Qualitative Research', in Symon, G. and Cassell, C. (eds) *Qualitative Organizational Research: Core Methods and Current Challenges*. Sage Publications Inc, USA, pp. 15–34. doi: 10.4135/9781526435620.

Duncan, C. (2003) 'Assessing Anti-ageism Routes to Older Worker Re-engagement', *Work, Employment & Society*, 17(1), pp. 101–120. doi: 10.1177/0950017003017001265.

Duncan, C. (2008) 'The Dangers and Limitations of Equality Agendas as Means for Tackling Old-Age Prejudice', *Ageing and Society*, 28(08), p. 1133. doi: 10.1017/S0144686X08007496.

Duncan, C. and Loretto, W. (2004) 'Never the Right Age? Gender and Age-Based Discrimination in Employment', *Gender, Work and Organization*, 11(1), pp.

1–21.

Enterprise One (2014) *Incentives For Companies That Re-hire Workers Up To 67*. Available at:

[https://www.enterpriseone.gov.sg/en/News/2014/October/141001 Incentives For Companies That Re-hire Workers Up To 67.aspx](https://www.enterpriseone.gov.sg/en/News/2014/October/141001%20Incentives%20For%20Companies%20That%20Re-hire%20Workers%20Up%20To%2067.aspx).

Estlund, C. (2013) 'Individual Employee Rights At Work', in Frege, C. and Kelly, J. (eds) *Comparative Employment Relations*. Routledge, United Kingdom, pp. 29–48.

European Commission (2008) *The Employment Equality Directive*. Available at: http://europa.eu/rapid/press-release_MEMO-08-69_en.htm.

Eyster, L., Smith Nightingale, D. and Nidoh, J. (2012) 'Aging Workers, Demographic Subgroups, and Differential Work and Retirement Opportunities', in Borman, W. and Hedge, J. (eds) *The Oxford Handbook of Work and Aging*. Oxford University Press Inc, USA, pp. 587–605.

Fashoyin, T. (2010) *Tripartite Cooperation, Labour Market Reform and Economic Upturn in Singapore*. 20.

Fevre, R. W. *et al.* (2009) *Fair Treatment at Work Report: Findings From the 2008 Survey*.

Finkelstein, L. (2015) 'Older Workers, Stereotypes, and Discrimination in the Context of the Employment Relationship', in Bal, P. M., Kooij, D., and Rousseau, D. (eds) *Aging Workers and the Employee-Employer Relationship*. Springer, pp. 13–32. doi: 10.1007/978-3-319-08007-9.

Flick, U. (2015a) 'Ethical Issues in Social Research', in *Introducing Research Methodology*. Sage Publications Ltd, UK, pp. 31–43.

Flick, U. (2015b) 'Why Social Research?', in *Introducing Research Methodology*. Sage Publications Ltd, UK, pp. 3–16.

Flick, U. (2015c) 'Worldviews in Social Research', in *Introducing Research*

Methodology. Sage Publications Ltd, UK, pp. 19–29.

Flynn, M. (2010a) ‘The United Kingdom Government’s “Business Case” Approach to the Regulation of Retirement’, *Ageing and Society*, 30(3), pp. 421–443. doi: 10.1017/S0144686X09990705.

Flynn, M. (2010b) ‘Who would delay retirement? Typologies of older workers’, *Personnel Review*, 39(3), pp. 308–324. doi: 10.1108/00483481011030511.

Flynn, M. *et al.* (2013) ‘Trade Union Responses to Ageing Workforces in the UK and Germany’, *Human Relations*, 66, pp. 45–64. doi: 10.1177/0018726712464801.

Flynn, M. (2014) *Representing An Ageing Workforce: Challenges and Opportunities for Trade Unions*.

Foster, C. and Harris, L. (2005) ‘Easy to Say, Difficult to Do: Diversity Management in Retail’, *Human Resource Management Journal*, 15(3), pp. 4–17.

Fredman, S. (2003) ‘The Age of Equality’, in Fredman, S. and Spencer, S. (eds) *Age As An Equality Issue*. Hart Publishing Ltd, United Kingdom, pp. 21–69.

Gagnon, S. and Cornelius, N. (2000) ‘Re-examining Workplace Equality: The Capabilities Approach’, *Human Resource Management Journal*, 10(4), pp. 68–87.

Gagnon, S. and Cornelius, N. (2002) ‘From Equal Opportunities to Managing Diversity to Capabilities: A New Theory of Workplace Equality’, in Cornelius, N. (ed.) *Building Workplace Equality: Ethics, Diversity and Inclusion*. Thomson Learning, UK, pp. 13–58.

Gephart, R. P. (2018) ‘Qualitative Research as Interpretive Social Science’, in Cassell, C., Cunliffe, A., and Grandy, G. (eds) *The Sage Handbook of Qualitative Business and Management Research Methods: History and Traditions*. Sage Publications Ltd, UK.

Ghosheh, N. (2008) *Discrimination and Older Workers: Theory and*

Legislation in Comparative Context. Available at:
http://www.ilo.org/wcmsp5/groups/public/---ed_protect/---protrav/---travail/documents/publication/wcms_travail_pub_19.pdf.

Government of Singapore (2014) *Pioneer Generation Package*. Available at:
<http://www.gov.sg/government/web/content/govsg/classic/subsite/pgpmaterials>.

Government of Singapore (2019) *Honouring the Merdeka Generation*. Available at: <https://www.merdekageneration.sg/>.

Government of Singapore (2020) *Special Employment Credit*. Available at:
<https://www.sec.gov.sg/Pages/Home.aspx>.

Greene, A. M. and Kirton, G. (2004) 'Views From Another Stakeholder: Trade Union Perspectives on the Rhetoric of "Managing Diversity"', *Equality, Diversity and Inclusion at Work: A Research Companion*, 74. Available at:
<https://warwick.ac.uk/fac/soc/wbs/research/irru/wpir/wpir74.pdf>.

Greller, M. (2012) 'Workforce Planning with an Aging Workforce', in Hedge, J. and Borman, W. (eds) *The Oxford Handbook of Work and Aging*. Oxford University Press Inc, USA, pp. 365–379.

Guba, E. and Lincoln, Y. (2013) 'Competing Paradigms in Qualitative Research', in Denzin, N. and Lincoln, Y. (eds) *Handbook of Qualitative Research*. Sage Publications, Inc. USA, pp. 105–117. Available at:
http://steinhardtapps.es.its.nyu.edu/create/courses/3311/reading/10-guba_lincoln_94.pdf.

Gutman, A. (2012) 'Age-Based Laws, Rules, and Regulations in the United States', in Hedge, J. and Borman, W. (eds) *The Oxford Handbook of Work and Aging*2. Oxford University Press Inc, USA, pp. 606–628.

Haile, G. and Smeaton, D. (no date) 'Are High Performance Work Practices compatible with the Extended Working Life agenda?', pp. 1–37.

Hall, P. and Soskice, D. (2001) *Varieties of Capitalism*. Oxford University Press, UK.

Harper, S. *et al.* (2006) 'Attitudes and Practices of Employers Towards Ageing Workers: Evidence From A Global Survey on the Future of Retirement', *Ageing Horizons*, (5), pp. 31–41. Available at: <http://eprints.mdx.ac.uk/3941/>.

Harper, S. (2014) 'Economic and Social Implications of Aging Societies', *Science*, 346(6209), pp. 587–591.

Haskins, R. (2011) *Social Policy in Singapore: A Crucible of Individual Responsibility*. Available at: <https://www.cscollge.gov.sg/Knowledge/Ethos/Issue9J>.

Hassan, F., Gatrell, C. and Downs, C. (2018) 'Muted Masculinities – Ethical and Personal Challenges for Male Qualitative Researchers Interviewing Women', in Cassell, C., Cunliffe, A., and Grandy, G. (eds) *The SAGE Handbook of Qualitative Business and Management Research Methods: History and Traditions*. Sage Publications Ltd, UK, pp. 400–414.

Hassell, B. L. and Perrewé, P. L. (1995) 'An Examination of Beliefs About Older Workers: Do Stereotypes Still Exist?', *Journal of Organizational Behavior*, 16(5), pp. 457–468. doi: 12.

Health Promotion Board (2018) *Singapore Health Award*. Available at: <https://www.hpb.gov.sg/workplace/singapore-health-award>.

Heng, J. (2014) 'Incentives for Firms Which Voluntarily Re-employs Older Workers Up to 67', *The Straits Times*. Available at: <http://www.straitstimes.com/news/singapore/more-singapore-stories/story/incentives-firms-which-voluntarily-re-employ-older-work>.

Heng, M. (2008) *Tripartism and Social Dialogue*.

Hepple, B. (2003) 'Age Discrimination in Employment: Implementing the Framework Directive 2000/78/EC', in Fredman, S. and Spencer, S. (eds) *Age as an Equality Issue*. Hart Publishing Ltd, United Kingdom, pp. 71–96.

Hepple, B. (2011) 'Enforcing equality law: Two Steps Forward and Two Steps Backwards for Reflexive Regulation', *Industrial Law Journal*, 40(4), pp. 315–

335. doi: 10.1093/indlaw/dwr020.

Hepple, B. (2012) 'Agency Enforcement of Workplace Equality', in Dickens, L. (ed.) *Making Employment Rights Effective: Issues of Enforcement and Compliance*. Hart Publishing Ltd, United Kingdom, pp. 49–66.

Herring, C. (2009) 'The Business Case for Diversity', *American Sociological Review*, 74, pp. 208–224.

Hertel, G. *et al.* (2014) 'Facilitating Age Diversity in Organizations – part I: Challenging Popular Misbeliefs', *Journal of Managerial Psychology*, 28(7), pp. 857–866. doi: 10.1108/JMP-07-2013-0234.

Ho, O. (2016a) *More Help For Companies to Support Older Workers*. Available at: <http://www.straitstimes.com/singapore/manpower/more-help-for-companies-to-support-older-workers>.

Ho, O. (2016b) *Workers Can Be Re-Employed Till Age 67; Law Letting Firms Cut Pay Of 60-year-olds To Be Scrapped*, *The Straits Times*. Available at: <http://www.straitstimes.com/singapore/re-employment-age-cap-up-from-july-2017>.

Ho, O. (2018) *More Companies Now Grant PMEs Union Representation*, *The Straits Times*. Available at: <https://www.straitstimes.com/singapore/more-companies-now-grant-pmes-union-representation>.

Hoque, K. (2003) 'All in All, It's Just Another Plaque on the Wall: The Incidence and Impact of the Investors in People Standard', *Journal of Management Studies*, 40(2), pp. 543–571. Available at: <http://search.ebscohost.com/login.aspx?direct=true&db=bth&AN=9284012&site=ehost-live&scope=site>.

Hoque, K. (2008) 'The Impact of Investors in People on Employer-Provided Training, the Equality of Training Provision and the "Training Apartheid" Phenomenon', *Industrial Relations Journal*, pp. 43–62. doi: 10.1111/j.1468-2338.2007.00473.x.

Hoque, K. and Bacon, N. (2014) 'Unions, Joint regulation and Workplace

Equality Policy and Practice in Britain: Evidence from the 2004 Workplace Employment Relations Survey’, *Work, Employment & Society*, 28(2), pp. 265–284. doi: 10.1177/0950017012460320.

Hoque, K., Bacon, N. and Parr, D. (2014) ‘Employer Disability Practice in Britain: Assessing the Impact of the Positive About Disabled People “Two Ticks” symbol’, *Work, Employment & Society*, 28(3), pp. 430–451. doi: 10.1177/0950017012472757.

Hoque, K. and Noon, M. (2004) ‘Equal Opportunities Policy and Practice in Britain: Evaluating the “Empty Shell” Hypothesis’, *Work, Employment & Society*, 18(3), pp. 481–506. doi: 10.1177/0950017004045547.

Housing Development Board (2014) *HDB Annual Report 2013 - 2014*. Available at: <http://www20.hdb.gov.sg/fi10/fi10320p.nsf/ar2014/home-ownership.html>.

Housing Development Board (2018) *Right-sizing with Silver Housing Bonus*. Available at: <https://www.hdb.gov.sg/cs/infoweb/residential/living-in-an-hdb-flat/for-our-seniors/right-size-with-silver-housing-bonus>.

Hyman, R. *et al.* (2012) ‘Introduction: Social Regulation of Diversity and Equality’, *European Journal of Industrial Relations*, 18(4), pp. 279–292. doi: <http://dx.doi.org/10.1177/0959680112461575>.

International Labour Organization (2011) *Combating Prejudice and Age Discrimination Against Older Workers*.

Jewson, N. and Mason, D. (1986) ‘The Theory and Practice of Equality Policies: Liberal and Radical Approaches’, *The Sociological Review*, 34(2), pp. 307–334.

Johnson, L. and Johnstone, S. (2010) ‘Equality, Diversity and the Law’, in Kirton, G. and Greene, A. M. (eds) *The Dynamics of Managing Diversity - A Critical Approach*. Third. Routledge, United Kingdom, pp. 143–170.

Kaler, J. (2001) ‘Diversity, Equality and Morality’, in Noon, M. and

Ogbonna, E. (eds) *Equality, Diversity and Disadvantage in Employment*. Palgrave Macmillan, United Kingdom, pp. 51–64.

Kandola, R. and Fullerton, J. (1998a) ‘Introduction’, in *Diversity in Action: Managing the Mosaic*. Second. Institute of Personnel and Development, United Kingdom.

Kandola, R. and Fullerton, J. (1998b) ‘The Benefits Mosaic’, in *Diversity in Action: Managing the Mosaic*. Second. Institute of Personnel and Development, United Kingdom.

Kandola, R. and Fullerton, J. (1998c) ‘The Diversity Mosaic’, in *Diversity in Action: Managing the Mosaic*. Second. Institute of Personnel and Development, United Kingdom.

Kandola, R. and Fullerton, J. (1998d) ‘The Population Mosaic’, in *Diversity in Action: Managing the Mosaic*. Second. Institute of Personnel and Development, United Kingdom.

Van Katwyk, P. (2012) ‘The Changing Workforce Demographics in Asia Pacific’, in Hedge, J. W. and Walter, B. C. (eds) *The Oxford Handbook of Work and Aging*. Oxford University Press Inc, USA.

Kersley, B. *et al.* (2006) ‘Equality, Diversity and Work-Life Balance’, in *Inside the Workplace: Findings from the 2004 Workplace Employment Relations Survey*. Routledge, United Kingdom, pp. 235–274.

Kirby, E. L. and Harter, L. M. (2003) ‘Speaking the Language of the Bottom-Line: The Metaphor of “Managing Diversity”’, *Journal of Business Communication*, 40, pp. 28–49. doi: 10.1177/002194360304000103.

Kirton, G. and Greene, A. M. (2005) ‘Trade Unions and Diversity’, in *The Dynamics of Managing Diversity: A Critical Approach*. Second. Elsevier Ltd, United Kingdom.

Kirton, G. and Greene, A. M. (2006) ‘The Discourse of Diversity in Unionised Contexts: Views From Trade Union Equality Officers’, *Personnel*

Review, 35(4).

Kirton, G. and Greene, A. M. (2010) 'Theorizing Policy Approaches to Equality and Diversity', in Kirton, G. and Greene, A. M. (eds) *The Dynamics of Managing Diversity - A Critical Approach*. Third. Routledge, United Kingdom, pp. 117–137.

Kirton, G. and Greene, A. M. (2011) 'Introduction - What is Diversity?', in *The Dynamics of Managing Diversity - A Critical Approach*. Third Edit. Routledge, United Kingdom, pp. 1–9.

Klarsfeld, A. (2009) 'Managing Diversity: The Virtue of Coercion', in Ozbilgin, M. (ed.) *Equality, Diversity and Inclusion at Work: A Research Companion*. Edward Elgar Publishing Limited, United Kingdom, pp. 322–331.

Klarsfeld, A., Ng, E. and Tatli, A. (2012) 'Social Regulation and Diversity Management: A comparative Study of France, Canada and the UK', *European Journal of Industrial Relations*. doi: 10.1177/0959680112461091.

Klehe, U.-C., Koen, J. and De Pater, I. (2012) 'Ending on the Scrap Heap? The Experience of Job Loss and Job Search Among Older Workers', in Hedge, J. and Borman, W. (eds) *The Oxford Handbook of Work and Aging*. Oxford University Press Inc, USA.

Ko, H. and Khan, H. (2010) *Insights for Singapore's Re-employment Legislation: Evidence from the Future of Retirement Survey 2006*. 141.

Ko, H. and Khan, H. (2014) 'Insights for Singapore's Re-employment Legislation: Evidence From the Global Ageing Survey (GLAS)', *Asian Profile*, 42(2), pp. 101–122. Available at:
<http://www.asianresearchservice.com/Asianprofile.htm>.

Koh, S., Lian, B. and Min, S. J. (2002) 'The Employment of Mature and Older Workers: Strategies for Managing Work and Career', *The Asian Business Case Centre*, (September). Available at:
<http://www.asiacase.com/pdf/indproj/momReport.pdf>.

Kooij, D. *et al.* (2008) 'Older Workers' Motivation to Continue to Work: Five Meanings of Age: A conceptual review', *Journal of Managerial Psychology*, 23(4), pp. 364–394. doi: 10.1108/02683940810869015.

Kooij, D. *et al.* (2014) 'Managing aging workers: a mixed methods study on bundles of HR practices for aging workers', *The International Journal of Human Resource Management*. Taylor & Francis, pp. 2192–2212. doi: 10.1080/09585192.2013.872169.

Kooij, D. and van de Voorde, K. (2015) 'Strategic HRM for Older Workers', in Bal, P. M., Kooij, D., and Rousseau, D. (eds) *Aging Workers and the Employee-Employer Relationship*. Springer, pp. 57–72.

Kuruvilla, S. *et al.* (2002) 'Trade Union Growth and Decline in Asia', *British Journal of Industrial Relations*, 40(3), pp. 431–461.

Kuruvilla, S. and Liu, M. (2010) 'Tripartism and Economic Reforms in Singapore and the Republic of Korea', in *Blunting Neoliberalism: Tripartism and Economic Reforms in the Developing World*. Palgrave Macmillan, United Kingdom, pp. 85–127.

Lancaster, K. (2017) 'Confidentiality, Anonymity and Power Relations in Elite Interviewing: Conducting Qualitative Policy Research in a Politicised Domain', *International Journal of Social Research Methodology*. Routledge, 20(1), pp. 93–103. doi: 10.1080/13645579.2015.1123555.

Lee, A. (1991) 'Integrating Positivist and Interpretive Approaches to Organizational Research', *Organization Science*, 2(4), pp. 342–365.

Lee, B. H. (1995) 'Trade Union Growth in Singapore', *Asian Journal of Political Science*, 3(2), pp. 90–111. doi: 10.1080/02185379508434063.

Lee, W. (1998) 'Gender Inequality and Discrimination in Singapore', *Journal of Contemporary Asia*, 28(January 2015), pp. 484–497. doi: 10.1080/00472339880000261.

Lee, W. (1999) 'Economic and Social Implications of Aging in Singapore',

Journal of aging & social policy, 10(4), pp. 73–92. doi: 10.1300/J031v10n04_05.

Lee, W. (2001) 'Ethnicity and Ageing in Singapore', *Asian Ethnicity*, 2(2), pp. 163–176. doi: 10.1080/14631360123353.

Lee, W. (2005) 'The Economic Marginality of Ethnic Minorities: An Analysis of Ethnic Income Inequality in Singapore', *Asian Ethnicity*, 6(3), pp. 245–247. doi: 10.1080/14631360500229402.

Leggett, C. (1993) 'Corporatist Trade Unionism in Singapore', in Frenkel, S. (ed.) *Organized Labor in the Asia Pacific Region*. Cornell University, United States, pp. 223–248.

Leggett, C. (2005) *Strategic Choice and the Transformations of Singapore's Industrial Relations*. Griffith University, Australia. Available at: <https://www120.secure.griffith.edu.au/rch/file/a8182e23-5684-7515-429a-e07a8100dd49/1/02Whole.pdf>.

Leggett, C. (2009) 'Trade Unionism in Singapore Since 1945', in Phelan, C. (ed.) *Trade Unionism Since 1945: Towards a Global History - The Americas, Asia and Australia*. Peter Lang International Academic Publishers, pp. 187–219.

Leggett, C. (2010) 'The Management of Singapore's Labour Market', in *PERA Conference Proceedings*, pp. 79–90.

Lievens, F., Van Hoye, G. and Zacher, H. (2012) 'Recruiting/Hiring of Older Workers', in Borman, W. and Hedge, J. (eds) *The Oxford Handbook of Work and Aging*. Oxford University Press Inc, USA, pp. 365–379.

Lillevik, W., Combs, G. and Wyrick, C. (2010) 'Managing Diversity in the USA: The Evolution of Inclusion in the Workplace', in Klarsfeld, A. (ed.) *International Handbook on Diversity Management at Work: Country Perspectives on Diversity and Equal Treatment*. First. Edward Elgar Publishing Limited, United Kingdom, pp. 304–328.

Lim, L. Y. C. (1983) 'Singapore's Success: The Myth of the Free Market Economy', *Asian Survey*, 23(6), pp. 752–764. doi: 10.1525/as.1983.23.6.01p00597.

Lim, V. K. G. (2003) 'An Empirical Study of Older Workers ' Attitudes Towards The Retirement Experience', *Employee Relations*, 25(4), pp. 330–346. doi: 10.1108/01425450310483361.

Liow, E. D. (2012) 'The Neoliberal-Developmental State: Singapore as Case Study', *Critical Sociology*, 38(2), pp. 241–264. doi: 10.1177/0896920511419900.

Lisenkova, K., McQuaid, R. W. and Wright, R. E. (2010) 'Introduction: Economics of an Ageing World', *Twenty-First Century Society*, 5(3), pp. 229–231.

Loretto, W. (2010) 'Work and Retirement in an Ageing World: The Case of Older Workers in the UK', *Twenty-First Century Society*, 5(3), pp. 279–294. doi: 10.1080/17450144.2010.480831.

Loretto, W., Duncan, C. and White, P. J. (2000) 'Ageism and employment: Controversies, Ambiguities and Younger People's Perceptions', *Ageing and Society*. University of Warwick, 20(3).

Loretto, W. and White, P. (2006) 'Employers' Attitudes, Practices and Policies Towards Older Workers', *Human Resource Management Journal*, 16(3), pp. 313–330. doi: 10.1111/j.1748-8583.2006.00013.x.

Low, L. (2001) 'The Singapore Developmental State in the New Economy and Polity', *The Pacific Review*, 14(3). doi: 10.1080/0951274011006484.

Lutz, W., Sanderson, W. C. and Scherbov, S. (2009) 'Global and Regional Population Ageing: How Certain Are We of its Dimensions?', *Journal of Population Ageing*, 1(1), pp. 75–97. doi: 10.1007/s12062-009-9005-5.

Macnicol, J. (2006a) 'Analysing Ageism and Age Discrimination', in *Age Discrimination: An Historical and Contemporary Analysis*. Cambridge University Press, p. Analysing ageism and age discrimination.

Macnicol, J. (2006b) 'New Labour and Age Discrimination', in *Age Discrimination: An Historical and Contemporary Analysis*. Cambridge University Press, United Kingdom.

Marshall, C. and Rossman, G. (2011) 'The How of the Study', in *Designing Qualitative Research*. Fifth. Sage Publications Inc, USA, pp. 89–136.

Marshall, C. and Rossman, G. (2016) 'Managing, Analyzing and Interpreting Data', in *Designing Qualitative Research*. Sage Publications Inc, USA, pp. 207–235.

Martin, G. *et al.* (2013) 'In the Name of Meritocracy: Managers' Perceptions of Policies and Practices for Training Older Workers', *Ageing and Society*, 34, pp. 1–27. doi: 10.1017/S0144686X12001432.

Martinez, O. R. and Kleiner, B. H. (1993) 'Discrimination in Employment by Age', *Equal Opportunities International*, 12(5), pp. 1–5. doi: 10.1108/eb010607.

McCrudden, C. (2007) 'Equality Legislation and Reflexive Regulation: A response to the Discrimination Law Review's Consultative Paper', *Industrial Law Journal*, 36(3), pp. 255–266. doi: 10.1093/indlaw/dwm015.

McGarty, C., Yzerbyt, V. and Spears, R. (2002) 'Social, Cultural and Cognitive Factors in Stereotype Formation', in McGarty, C., Yzerbyt, V., and Spears, R. (eds) *Stereotypes as Explanations: The Formation of Meaningful Beliefs about Social Groups*. Cambridge University Press, United Kingdom, pp. 1–15.

McLaughlin, C. (2014) 'Equal Pay, Litigation and Reflexive Regulation: The Case of the UK Local Authority Sector', *Industrial Law Journal*, 43(1), pp. 1–28. doi: 10.1093/indlaw/dwu003.

Mendaki (2018) *Singapore Malays: Narratives of Social Cohesion*.

Merriam-Webster (2009) *Merriam-Webster*. Available at: [http://www.merriam-webster.com/dictionary/case study](http://www.merriam-webster.com/dictionary/case%20study).

Ministry of Communications and Information (2018) *Did the Government Secretly Increase the CPF Retirement Sums?* Available at: <https://www.gov.sg/factually/content/did-the-government-secretly-increase-the-cpf-retirement-sums>.

Ministry of Manpower (2001) *Flexible Work Arrangements*. Available at:

<https://www.mom.gov.sg/~media/mom/documents/employment-practices/flexible-work-arrangements.pdf>.

Ministry of Manpower (2012) *Retirement and Re-employment Practices 2011*. Available at: <http://stats.mom.gov.sg/Pages/Retirement-and-Re-employment-Practices-2011.aspx>.

Ministry of Manpower (2013a) *How Complaints of Workplace Discrimination and Discriminatory Hiring Practices are Dealt With*. Available at: [http://www.mom.gov.sg/Documents/press-releases/2013/Press Release on Discrimination Cases- Annex D- 250913.pdf](http://www.mom.gov.sg/Documents/press-releases/2013/Press%20Release%20on%20Discrimination%20Cases-Annex%20D-250913.pdf).

Ministry of Manpower (2013b) *Written Answer by Mr Tan Chuan-Jin, Acting Minister for Manpower & Senior Minister of State, National Development, to Parliamentary Question on Age Discrimination in Workplace Practices*. Available at: <http://www.mom.gov.sg/newsroom/parliament-questions-and-replies/2013/written-answer-by-mr-tan-chuanjin-acting-minister-for-manpower--senior-minister-of-state-national-development-to-parliamentary-question-on-age-discrimination-in-workplace-practices>.

Ministry of Manpower (2014a) *Retirement and Re-employment Act*. Available at: <http://www.mom.gov.sg/employment-practices/employment-rights-conditions/retirement/Pages/retirement.aspx>.

Ministry of Manpower (2014b) *Tricom Recommends Promoting the Extension of Re-employment Age to 67 by Providing Incentive Support*. Available at: <http://www.mom.gov.sg/newsroom/Pages/PressReleasesDetail.aspx?listid=589>.

Ministry of Manpower (2014c) *Tripartite Advisory On Re-Employment of Employees from Age 65 To 67*. Available at: <http://www.mom.gov.sg/Documents/employment-practices/tripartite-advisory-on-re-employment-age-65-67.pdf>.

Ministry of Manpower (2014d) *Written Answer by Mr Tan Chuan-Jin, Minister for Manpower, to Parliamentary Questions on Cases of Workplace Discrimination Lodged with Tripartite Alliance for Fair Employment Practices*.

Available at: <http://www.mom.gov.sg/newsroom/parliament-questions-and-replies/2014/written-answer-by-mr-tan-chuanjin-minister-for-manpower-to-parliamentary-questions-on-cases-of-workplace-discrimination-lodged-with-tripartite-alliance-for-fair-employment-practices>.

Ministry of Manpower (2015) *Written Answer by Mr Tan Chuan-Jin, Minister for Manpower, to Parliamentary Question on Strengthening Penalties For Companies That Discriminate Against Singaporeans In Hiring*. Available at: <http://www.mom.gov.sg/newsroom/parliament-questions-and-replies/2015/written-answer-by-mr-tan-chuanjin-minister-for-manpower-to-parliamentary-question-on-strengthening-penalties-for-companies-that-discriminate-against-singaporeans-in-hiring>.

Ministry of Manpower (2016a) *Changes to re-employment from 1 July 2017*. Available at: <http://www.mom.gov.sg/employment-practices/re-employment/changes-to-re-employment>.

Ministry of Manpower (2016b) *International Labour Organisation and MOM*. Available at: <https://www.mom.gov.sg/employment-practices/ilo-and-mom>.

Ministry of Manpower (2017a) *Labour Force in Singapore 2017*.

Ministry of Manpower (2017b) *Summary Table: Labour Force*. Available at: <http://stats.mom.gov.sg/Pages/Labour-Force-Summary-Table.aspx>.

Ministry of Manpower (2017c) *Tripartite Guidelines on the Re-employment of Older Employees*. Available at: <http://www.mom.gov.sg/~media/mom/documents/employment-practices/guidelines/tripartite-guidelines-on-re-employment-of-older-employees-1-july-2017.pdf?la=en>.

Ministry of Manpower (2018a) *Annual Wage Supplement*. Available at: <https://www.mom.gov.sg/employment-practices/salary/variable-wage-components>.

Ministry of Manpower (2018b) *Labour Force in Singapore Advance Release 2018*. Available at: <https://www.mom.gov.sg/newsroom/press-releases/2018/1129->

labour-force-in-singapore-advance-release-2018.

Ministry of Manpower (2018c) *Portable Medical Benefits For Employees*. Available at: <https://www.mom.gov.sg/employment-practices/schemes-for-employers-and-employees/portable-medical-benefits>.

Ministry of Manpower (2018d) *Responsible Re-employment*. Available at: <https://www.mom.gov.sg/employment-practices/re-employment>.

Ministry of Manpower (2018e) *Who Are Exempted From Re-employment?* Available at: <https://www.mom.gov.sg/faq/re-employment/who-are-exempted-from-re-employment>.

Ministry of Manpower (2019a) *Medical Reimbursements and Salary During Sick Leave*. Available at: <https://www.mom.gov.sg/employment-practices/leave/sick-leave/medical-reimbursements-and-salary>.

Ministry of Manpower (2019b) *Tripartite Committees and Initiatives*. Available at: <https://www.mom.gov.sg/employment-practices/tripartism-in-singapore/committees-and-initiatives>.

Mohamed Nasir, K. (2007) 'Rethinking the "Malay Problem" in Singapore: Image, Rhetoric and Social Realities', *Journal of Muslim Minority Affairs*, 27(2), pp. 309–318. doi: 10.1080/13602000701536224.

Moore, R. Q. (2000) 'Multiracialism and meritocracy: Singapore's approach to race and inequality', *Review of Social Economy*, 58(3), pp. 339–360. doi: 10.1080/00346760050132364.

Morris, G. (2012) 'The Development of Statutory Employment Rights in Britain and Enforcement Mechanisms', in Dickens, L. (ed.) *Making Employment Rights Effective: Issues of Enforcement and Compliance*. First. Hart Publishing Ltd, United Kingdom, pp. 7–28.

Murgia, A. and Poggio, B. (2014) 'Moving Societies and Immobile Organizational Practices: The Winding Road of Diversity Management in Italy', in Klarsfeld, A., Booyesen, L., Ng, E., Roper, I., Tatli, A. (ed.) *International Handbook*

on Diversity Management at Work: Country Perspectives on Diversity and Equal Treatment. Second. Edward Elgar Publishing Limited, United Kingdom, pp. 123–136.

Nelson, C., Treichler, P. A. and Grossberg, L. (1992) ‘Cultural Studies’, in Grossberg, L., Nelson, C., and Treichler, P. A. (eds) *Cultural Studies*. Routledge, USA, pp. 1–16.

Neumark, D. (2003) ‘Age Discrimination Legislation in the United States’, *Contemporary Economic Policy*, 21(3), pp. 297–317. doi: 10.1093/cep/byg012.

Ng, T. and Feldman, D. (2012) ‘Aging and Participation in Career Development Activities’, in Hedge, J. and Borman, W. (eds) *The Oxford Handbook of Work and Aging*. Oxford University Press Inc, USA.

Noon, M. (2007) ‘The Fatal Flaws of Diversity and The Business Case for Ethnic Minorities’, *Work, Employment & Society*, 21(4), pp. 773–784. doi: 10.1177/0950017007082886.

Noon, M. and Ogbonna, E. (2001) ‘Introduction: The Key Analytical Themes’, in Noon, M. and Ogbonna, E. (eds) *Equality, Diversity and Disadvantage in Employment*. Palgrave Macmillan, United Kingdom.

NTUC (2018a) *About NTUC*. Available at: <https://www.ntuc.org.sg/wps/portal/up2/home/aboutntuc>.

NTUC (2018b) *ULive*. Available at: <https://www.ulive.sg/>.

O’Reilly, M. and Parker, N. (2013) ‘“Unsatisfactory Saturation”: A Critical Exploration of the Notion of Saturated Sample Sizes in Qualitative Research’, *Qualitative Research*, 13(2), pp. 190–197. doi: 10.1177/1468794112446106.

OECD (2006a) *Ageing and Employment Policies*. doi: 10.1787/9789264035881-en.

OECD (2006b) *Older Workers: Living Longer, Working Longer*. Available at: <http://www.oecd.org/social/family/35961390.pdf>.

Ollier-Malaterre, A. *et al.* (2013) 'Looking Up To Regulations, Out At Peers Or Down At The Bottom Line: How Institutional Logics Affect The Prevalence Of Age-Related HR Practices', *Human Relations*, 66(10), pp. 1373–1395. doi: 10.1177/0018726713478244.

Opie (1992) 'Qualitative Research, Appropriation of the ' Other ' and Empowerment', *Feminist Review*, 40(40), pp. 52–69.

Ortiz, S. M. (2005) 'The Ethnographic Process of Gender Management : Doing the " Right " Masculinity With Wives of Professional Athletes', 11(2), pp. 265–290. doi: 10.1177/1077800404269436.

Osman-Gani, A. M. (2004) 'Human Capital Development in Singapore: An Analysis of National Policy Perspectives', *Advances in Developing Human Resources*, 6(3), pp. 276–287. doi: 10.1177/1523422304266074.

Osman-Gani, Aa. M. and Chan, T. H. (2009) 'Trends and Challenges of Developing Human Capital in Singapore: An Analysis of Current Practices and Future Potentials', *Human Resource Development International*, 12(1), pp. 47–68. doi: 10.1080/13678860802638834.

Oswick, C. and Noon, M. (2014) 'Discourses of Diversity, Equality and Inclusion: Trenchant Formulations or Transient Fashions?', *British Journal of Management*, 25, pp. 23–39. doi: 10.1111/j.1467-8551.2012.00830.x.

Oswick, C. and Rosenthal, P. (2001) 'Towards A Relevant Theory of Age Discrimination in Employment', in Noon, M. and Ogbonna, E. (eds) *Equality, Diversity and Disadvantage in Employment*. Palgrave Macmillan, United Kingdom, pp. 156–171.

Oun, H. L. (2019) *Industrial Relations in Singapore*. World Scientific Publishing Co. Pte Ltd, Singapore.

Pak, K. *et al.* (2018) 'Human Resource Management and The Ability, Motivation and Opportunity To Continue Working: A Review of Quantitative Studies', *Human Resource Management Review*. Elsevier, (July), pp. 1–17. doi:

10.1016/j.hrmr.2018.07.002.

Patrickson, M. and Ranzijn, R. (2003) 'Employability of Older Workers', *Equal Opportunities International*, 22(5), pp. 50–63. doi: 10.1108/02610150310787496.

Paullin, C. and Whetzel, D. L. (2012) 'Retention Strategies and Older Workers', *The Oxford Handbook of Work and Aging*, (December), pp. 392–416. doi: 10.1093/oxfordhb/9780195385052.013.0125.

Pereira, A. A. (2008) 'Whither the Developmental State? Explaining Singapore's Continued Developmentalism', *Third World Quarterly*, 29(6), pp. 1189–1203. doi: 10.1080/01436590802201162.

Phillips, D. R. and Bartlett, H. E. (1995) 'Aging Trends - Singapore', *Journal of Cross-Cultural Gerontology*, 10, pp. 349–356.

Phillips, D. R. and Siu, O. (2012) 'Global Aging and Aging Workers', in Hedge, J. and Borman, W. (eds) *The Oxford Handbook of Work and Aging*. Oxford University Press Inc, USA, pp. 11–32.

Phillipson, C. (2004) 'Older Workers and Retirement: Critical Perspectives on the Research Literature and Policy Implications', *Social Policy and Society*, 3(2004), pp. 189–195. doi: 10.1017/S1474746403001659.

Phillipson, C. and Smith, A. (2005) *Extending Working Life: A Review of the Research Literature*. Available at: [https://www.keele.ac.uk/csg/downloads/researchreports/Extending working life.pdf](https://www.keele.ac.uk/csg/downloads/researchreports/Extending%20working%20life.pdf).

Pickard, A. (2007) 'Starting the Research Process', in *Research Methods in Information*. Facet Publishing, United Kingdom.

Pioneer Generation (2017) *Overview - Pioneer Generation*. Available at: <https://www.pioneers.sg/en-sg/Pages/Overview.aspx>.

Pitt-Catsouphes, M. and Smyer, M. (2005) *Older Workers: What Keeps Them Working?* Available at:

http://www.bc.edu/content/dam/files/research_sites/agingandwork/pdf/publications/I B01_OlderWrkrs.pdf.

Posthuma, R. a. and Campion, M. a. (2007) 'Age Stereotypes in the Workplace: Common Stereotypes, Moderators, and Future Research Directions ', *Journal of Management*, 35(1), pp. 158–188. doi: 10.1177/0149206308318617.

Posthuma, R., Wagstaff, M. and Campion, M. (2012) 'Age Stereotypes and Workplace Age Discrimination: A Framework for Future Research', in Hedge, J. and Borman, W. (eds) *The Oxford Handbook of Work and Aging*. Oxford University Press Inc, USA, pp. 298–312.

Prandy, K., Stewart, A. and Blackburn, R. M. (1974) 'Concepts and Measures: The Example of Unionateness', *Sociology*, 8, pp. 427–446. doi: 0803973233.

Prasad, A. and Prasad, P. (2002) 'The Coming of Age of Interpretive Organizational Research', *Organizational Research Methods*, 5(1), pp. 4–11.

Pringle, J. (2009) 'Positioning Workplace Diversity: Critical Aspects for Theory', in Ozbilgin, M. (ed.) *Equality, Diversity and Inclusion at Work: A Research Companion*. Edward Elgar Publishing Limited, United Kingdom, pp. 75–85.

Pugh, C. (1984) 'Public Policy, Welfare and the Singaporean Economy', *Annals of Public and Cooperative Economics*, 55, pp. 433–455.

Ram, M. and Jones, T. (2008) 'Ethnic-minority businesses in the UK: a review of research and policy developments', *Environment and Planning C: Government and Policy*, 26(1994), pp. 352–375. doi: 10.1068/c0722.

Ravitch, S. and Riggan, M. (2017) 'Conceptual Frameworks and the Analysis of Data', in *Reason & Rigor*. Second. Sage Publications Inc, USA, pp. 111–138.

Reisman, D. (2009) 'Labour in the Retirement Years', in *Social Policy In An Ageing Society: Age and Health in Singapore*. Edward Elgar Publishing Limited, United Kingdom, pp. 204–227.

Richards, W. (2001) 'Evaluating Equal Opportunities Initiatives: The Case For A "Transformative" Agenda', in Noon, M. and Ogbonna, E. (eds) *Equality, Diversity and Disadvantage in Employment*. Palgrave Macmillan, United Kingdom, pp. 15–29.

Ritchie, B. K. (2008) 'Economic Upgrading in a State-Coordinated, Liberal Market Economy', *Asia Pacific Journal of Management*, 26, pp. 435–457.

Robinson, G. and Dechant, K. (1997) 'Building a Business Case for Diversity', *Academy of Management Executive*, 11(3), pp. 21–31. doi: 10.5465/AME.1997.9709231661.

Rodan, G. (1989) *The Political Economy of Singapore's Industrialization: National State and International Capital*. Macmillan Academic and Professional Limited.

Roper, I. and Tatli, A. (2014) 'Recent Developments in the Equality and Diversity Agenda in the UK: The "Big Society" Under Austerity', in Klarsfeld, A., Booyesen, L., Ng, E., Roper, I., Tatli, A. (ed.) *International Handbook on Diversity Management at Work: Country Perspectives on Diversity and Equal Treatment*. Second. Edward Elgar Publishing Limited, United Kingdom, pp. 266–280.

Rosa, L. (1990) 'The Singapore State and Trade Union incorporation', *Journal of Contemporary Asia*, 20(4), pp. 487–508. doi: 10.1080/00472339080000271.

Rosenthal, E. R. (1990) 'Women and Varieties of Ageism', *Journal of Women & Aging*, 2(2), pp. 1–6. doi: 10.1300/J074v02n02_01.

Rothenberg, J. and Gardner, D. (2011) 'Protecting Older Workers: The Failure of the Age Discrimination in Employment Act of 1967', *Journal of Sociology & Social Welfare*, 38(1).

Roy, S. (2014) 'Baby Boom Generation in Singapore and Its Impact on Ageing', 8(3), pp. 792–800.

Rozario, P. a. and Hong, S.-I. (2011) 'Doing It "Right" By Your Parents in

Singapore: A political Economy Examination of the Maintenance of Parents Act of 1995', *Critical Social Policy*, 31(4), pp. 607–627. doi: 10.1177/0261018311415572.

Rudestam, E. K. and Newton, R. R. (2007) 'The Method Chapter: Describing Your Research Plan', in *Surviving Your Dissertation: A Comprehensive Guide to Content and Process*. Sage Publications Inc, USA, pp. 87–116.

Ruigrok, W. (2012) 'Overcoming the Triple Hurdle of Diversity Management', *The European Business Review*, Jan/Feb ed(2012), pp. 17–20. Available at: <https://www.alexandria.unisg.ch/publications/215814>.

Ryan, G. and Bernard, H. (2000) 'Data Management and Analysis Methods', in Denzin, N. and Lincoln, Y. (eds) *Handbook of Qualitative Methods*. Second. Sage Publications Inc, USA, pp. 769–802.

Saad, I. (2015) *More companies, Workers Benefiting from WorkPro Initiative*. Available at: <http://www.channelnewsasia.com/news/singapore/more-companies-workers/1565984.html>.

Samorodov, A. (1999) *Ageing and Labour Markets for Older Workers, Employment and Training Department International Labour Office Geneva*. Available at: http://www.ilo.int/wcmsp5/groups/public/---ed_emp/documents/publication/wcms_120333.pdf.

Sandberg, J. (2005) 'How Do We Justify Knowledge Produced Within Interpretive Approaches?', *Organizational Research Methods*, 8(1).

Saunders, M., Lewis, P. and Thornhill, A. (2019) 'Understanding Research Philosophy and Approaches to Theory Development', in *Research Methods for Business Students*. Eighth. Pearson Education Limited, United Kingdom.

Schalk, R. and Desmette, D. (2015) 'Intentions to Continue Working and Its Predictors', in Bal, P. M., Kooij, D., and Rousseau, D. (eds) *Aging Workers and the Employee-Employer Relationship*. Springer, pp. 187–202.

Schwall, A. R. (2012) 'Defining Age and Using Age-Relevant Constructs', in Hedge, J. and Borman, W. (eds) *The Oxford Handbook of Work and Aging*. Oxford

University Press Inc, USA, pp. 1–20. doi:
10.1093/oxfordhb/9780195385052.013.0080.

Seow, B. Y. (2018) ‘Unemployment Up As More Look For Work Amid Economic Pickup’, *The Straits Times*. Available at:
<https://www.straitstimes.com/singapore/unemployment-up-as-more-look-for-work-amid-economic-pickup>.

Sheldon, P., Gan, B. and Morgan, D. (2015) ‘Making Singapore’s Tripartism Work (Faster): The Formation of the Singapore National Employers’ Federation in 1980’, *Business History*, (June 2015), pp. 1–23. doi:
10.1080/00076791.2014.983484.

Shiao, V. (2017) *PME Jobs, Gig Economy Top of the List*. Available at:
<https://www.businesstimes.com.sg/government-economy/singapore-budget-2017/pme-jobs-gig-economy-top-of-the-list>.

Silverman, D. (2005) ‘Relations in the Field’, in *Doing Qualitative Research*. Sage Publications Ltd, UK, pp. 254–268.

Silverman, D. (2010) ‘Collecting Your Data’, in *Doing Qualitative Research*. Third. Sage Publications Ltd, UK, pp. 189–217.

Simms, M. and Charlwood, A. (2010) ‘Trade Unions: Power and Influence in a Changed Context’, in Colling, T. and Terry, M. (eds) *Industrial Relations: Theory and Practice*. Third. John Wiley & Sons Ltd, United Kingdom, pp. 125–148.

Sing, L. P. (2018) ‘Law In Place To Support Employment of Older Workers’, *The Straits Times*. Available at: <https://www.straitstimes.com/forum/letters-in-print/law-in-place-to-support-employment-of-older-workers>.

Singapore Business Review (2016) *Analysts Alarmed as PMET Redundancies Rise*. Available at: <https://sbr.com.sg/hr-education/in-focus/analysts-alarmed-pmet-redundancies-rise>.

Singapore Statutes Online (2012) *Retirement and Re-employment Act (Chapter 274A)*. Available at:

[http://statutes.agc.gov.sg/aol/search/display/view.w3p?page=0;query=DocId%3Ac63cc602-45fc-4013-9462-f86dfac47b0e Depth%3A0 Status%3Ainforce;rec=0](http://statutes.agc.gov.sg/aol/search/display/view.w3p?page=0;query=DocId%3Ac63cc602-45fc-4013-9462-f86dfac47b0e%20Depth%3A0%20Status%3Ainforce;rec=0).

Singapore Tripartism Forum (2011a) *Tripartism in Practice*. Available at: <https://www.tripartism.sg/page/Singapore-Tripartism-in-Practice/>.

Singapore Tripartism Forum (2011b) *Tripartite Guidelines on the Re-employment of Older Workers*. Available at: [https://www.tripartism.sg/assets/files/Archive/Tripartite Guidelines on Re-employment of Older Employees _with FAQs_.pdf](https://www.tripartism.sg/assets/files/Archive/Tripartite%20Guidelines%20on%20Re-employment%20of%20Older%20Employees%20_with%20FAQs_.pdf).

Singh, M. (2014) *Re-employment Till 67: Public Service Makes It Official*. Available at: <http://www.businesstimes.com.sg/government-economy/re-employment-till-67-public-service-makes-it-official>.

SNEF (2017) *SNEF - Our History*. Available at: <https://snef.org.sg/about-us/our-history/>.

SNEF (2018) *Annual Report 2017 - 2018*. Available at: https://snef.org.sg/wp-content/uploads/2018/09/SNEF_AR_2017-2018.pdf.

Sterns, H. and Miklos, S. (1995) 'The Aging Worker in a Changing Environment: Organizational and Individual issues', *Journal of Vocational Behavior*, 47, pp. 248–268. doi: 10.1006/jvbe.1995.0003.

Subbaraman, R. (2014) *Stepping Up To 67*. Available at: http://www.ntuc.org.sg/wps/portal/neu/home/workingforu/workingfordetails?WCM_GLOBAL_CONTEXT=/content_library/ntuc/home/working+for+u/e2f2bfd3-68d4-4aa7-94d6-7050a1ed3deb.

Surin, E. (2015) 'Government Influence on Labor Unions In A Newly Industrialised Economy: A Look At The Singapore Labor System', *Hein Online*, 1(1), pp. 8–23. doi: 10.3868/s050-004-015-0003-8.

Syed, J. (2009) 'Contextualising Diversity Management', in Ozbilgin, M. (ed.) *Equality, Diversity and Inclusion at Work: A Research Companion*. Edward Elgar Publishing Limited, United Kingdom, pp. 101–111.

TAFEP (2013) *The Value of Mature Workers to Organisations in Singapore*.

TAFEP (2014a) *Business Benefits*. Available at:
<https://www.tafep.sg/business-benefits-0>.

TAFEP (2014b) *Employers' Pledge of Fair Employment Practices*. Available at: <http://www.tafep.sg/employers-pledge-fair-employment-practices>.

TAFEP (2014c) *Job Redesign*. Available at: <https://www.tafep.sg/job-redesign>.

TAFEP (2014d) *'Tap Into A Wealth of Experience' Campaign*. Available at: <https://www.tafep.sg/4-what-prompted-tafep-launch-tap-wealth-experience-campaign>.

TAFEP (2014e) *Tripartite Alliance for Fair Employment Practices*. Available at: <http://www.tafep.sg/vision-mission>.

TAFEP (2018) *Meet Our Pledge Signers*. Available at: <https://www.tafep.sg/pledge-signers>.

Tan, A. (2014) *Rehiring Age Will Be Raised to 67 in 2 to 3 Years*. Available at: <http://business.asiaone.com/career/news/rehiring-age-will-be-raised-67-2-3-years>.

Tan, C. H. (2007) *Employment Relations in Singapore*. Fifth. Pearson Education South East Asia.

Tan, E. S. (2004a) 'Does Class Matter?', in *Does Class Matter? Social Stratification and Orientations in Singapore*. World Scientific Publishing Co. Pte Ltd, Singapore, pp. 9–19.

Tan, E. S. (2004b) 'Work Career and Social Mobility', in *Does Class Matter? Social Stratification and Orientations in Singapore*. World Scientific Publishing Co. Pte Ltd, Singapore.

Tan, K. P. (2008) 'Meritocracy and Elitism in a Global City: Ideological Shifts in Singapore', *International Political Science Review*, 29(1), pp. 7–27. doi: 10.1177/0192512107083445.

Tatli, A. (2010) 'Discourses and Practices of Diversity Management in the UK', in Klarsfeld, A. (ed.) *International Handbook on Diversity Management at Work: Country Perspectives on Diversity and Equal Treatment*. First. Edward Elgar Publishing Limited, United Kingdom, pp. 283–303.

Tatli, A. (2011) 'A Multi-Layered Exploration of the Diversity Management Field : Diversity Discourses , Practices and Practitioners in the UK', *British Journal of Management*, 22, pp. 238–253. doi: 10.1111/j.1467-8551.2010.00730.x.

Tatli, A. (2012) 'An Emic Approach to Intersectional Study of Diversity at Work : A Bourdieuan Framing', *International Journal of Management Reviews*, 14, pp. 180–200. doi: 10.1111/j.1468-2370.2011.00326.x.

Taylor, P. (2003) 'Older Workers, Employer Behaviour and Public Policy', *The Geneva Papers on Risk and Insurance*, 28(4), pp. 553–557.

Taylor, P. (2004) 'Age and Work: International Perspectives', *Social Policy and Society*, 3(March 2004), pp. 163–170. doi: 10.1017/S1474746403001623.

Taylor, P. and Walker, A. (1994) 'Ageing Workforce Employers' Attitudes Towards Older People', *Work, Employment & Society*, 8(4), pp. 569–591.

Taylor, P. and Walker, A. (1997) 'Age Discrimination and Public Policy', *Political Science*, 26(4), pp. 307–318. doi: 10.1177/003231879604800106.

Taylor, P. and Walker, A. (1998) 'Policies and Practices Towards Older Workers: A Framework For Comparative Research', *Human Resource Management Journal*, 8(3), pp. 61–76. doi: 10.1111/j.1748-8583.1998.tb00174.x.

Taylor, P. and Walker, A. (2003) 'Age Discrimination in the Labour Market and Policy Responses: The Situation in the United Kingdom', *The Geneva Papers on Risk and Insurance*, 28(4), pp. 612–624.

Templer, K. J., Wan, D. T. W. and Khatri, N. (2014) 'Human Resource Management in Singapore', in Varma, A. and Budhwar, P. S. (eds) *Managing Human Resources in Asia- Pacific*. Second. Routledge, USA.

Teo, P. (1994) 'The National Policy on Elderly People in Singapore', *Ageing and Society*, 14(1994), p. 405. doi: 10.1017/S0144686X00001653.

Teo, P. (1996) 'Aging in Singapore', *Journal of Cross-Cultural Gerontology*, 11(3), pp. 269–286. doi: 10.1007/BF00122705.

Teo, P. *et al.* (2006a) 'Employment, Ageism and Work', in *Ageing in Singapore: Service Needs and the State*. Routledge, United Kingdom.

Teo, P. *et al.* (2006b) 'Is There Enough? Financing Old Age', in *Ageing in Singapore: Service Needs and the State*. Routledge, United Kingdom.

Teo, P. *et al.* (2006c) 'Singapore's Ageing Population: The Demographic Profile', in *Ageing in Singapore: Service Needs and the State*. Routledge, United Kingdom.

Teo, P. *et al.* (2006d) 'State Perspectives and Individual Perspectives on Health Care', in *Ageing in Singapore: Service Needs and the State*. Routledge, United Kingdom, pp. 72–86.

Thang, L. L. (2011) *Population Aging, Older Workers, and Productivity Issues: The Case of Singapore*.

The Workplace Employment Relations Study (2011) *The 2011 Workplace Employment Relations Study*. Available at: <http://www.wers2011.info/>.

Thomas, R. R. (1990) 'From Affirmative Action to Affirming Diversity', *Harvard Business Review*, 68, pp. 107–117.

Thomas, R. R. (2005) *Building on the Promise of Diversity*. Amacom: American Management Association.

Townsend, P. (1981) 'The Structured Dependency of the Elderly: A Creation of Social Policy in the Twentieth Century', *Ageing and Society*, 1(01), p. 5. doi: 10.1017/S0144686X81000020.

Tripartite Committee on Employability of Older Workers (2006) *Age-Friendly Human Resource Practices*. Available at:

<http://www.mom.gov.sg/documents/foreign-manpower/older-workers/age-friendly-employment-practices.pdf>.

Trocki, C. (2001) 'Development of Labour Organisation in Singapore: 1800-1960', *Australian Journal of Politics and History*, 47(1), pp. 115–129.

Tsui, A. S. (2004) 'Contributing to Global Management Knowledge: A case for High Quality Indigenous Research', *Asia Pacific Journal of Management*, 21(4), pp. 491–513. doi: 10.1023/B:APJM.0000048715.35108.a7.

Tsui, A. S. (2007) 'From Homegenization to Pluralism: International Management Research in the Academy and Beyond', *Academy of Management Journal*, 50(6), pp. 1353–1364. doi: 10.5465/AMJ.2007.28166121.

Tucker, W. (1965) 'Max Weber's "Verstehen"', *The Sociological Quarterly*, 6(2). Available at: <http://www.jstor.org/stable/20457043>.

United Nations (2013) *World Population Ageing 2013*. Available at: <http://www.un.org/en/development/desa/population/publications/pdf/ageing/WorldPopulationAgeing2013.pdf>.

United Nations (2015) *World Population Ageing 2015*. Available at: http://www.un.org/en/development/desa/population/publications/pdf/ageing/WPA2015_Report.pdf.

Vickerstaff, B. S. *et al.* (2012) 'Encouraging Labour Market Activity Among 60-64 Year Olds', *Department of Work and Pensions*, (531), pp. 1–4.

Voelpel, S. C. and Leibold, M. (2006) *Managing the Aging Workforce: Challenges and Solutions*. Publicis Corporate Publishing and Wiley-VCH-Verlag GmbH & Co KGaA.

Wan, D. and Tak, K. H. (2008) 'The Changing Face of Human Resource Management in Singapore', in Rowley, C. and Abdul Rahman, S. (eds) *The Changing Face of Management in South East Asia*. Routledge, United Kingdom, pp. 129–154.

van Wanrooy, B. *et al.* (2011) *Workplace Employment Relations Study*.

Ward, C. (1988) 'Stereotypes of Older Persons in Singapore', *Journal of Cross-Cultural Gerontology*, 3(1972), pp. 95–103.

Weller, S. (2007) 'Discrimination, Labour Markets and the Labour Market Prospects of Older Workers: What Can A Legal Case Teach Us?', *Work, Employment & Society*, 21, pp. 417–437.

White, P. (2009) 'Questions, Methods and Indicators', in *Developing Research Questions - A Guide for Social Scientists*. Palgrave Macmillan, United Kingdom, pp. 89–111.

WHO (2002) *Active Ageing: A Policy Framework*. doi: 10.1080/713604647.

Wilson, G. (1997) 'A Postmodern Approach to Structured Dependency Theory', *Journal of Social Policy*, 26(3), pp. 341–350.

Witt, M. and Redding, G. (2013) 'Asian Business Systems: Institutional Comparison, Clusters, and Implications for Varieties of Capitalism and Business Systems Theory.', *Socio-Economic Review*, 11(2), pp. 265–300.

Wong, E. (2000) *Partnership of Trade Unions in National Development Programmes and in Promotion of Labour Mobility in Singapore*.

Wong, G. (2012) 'Managing Industrial Relations Through Tripartism', in Gwee, J. (ed.) *Case Studies in Public Governance: Building Institutions in Singapore*. Routledge, United Kingdom.

Wong, K. (2013) 'Futures of Ageing in Singapore', *Journal of Futures Studies*, 17(3), pp. 81–102.

Workforce Singapore (2017) *Professional Conversion Programmes (PCP)*. Available at: <http://www.wsg.gov.sg/content/dam/ssg-wsg/wsg/general/documents/Factsheet on Place and Train.pdf>.

World Bank (2018) *Gross Domestic Product*. Available at: <https://data.worldbank.org/indicator/NY.GDP.MKTP.CD>.

World Health Organization (2019) *Total Fertility Rate*. Available at: http://www.searo.who.int/entity/health_situation_trends/data/chi/TFR/en/.

Wray-Bliss, E. (2002) 'Interpretation-Appropriation: (Making) An Example of Labor Process Theory', *Organizational Research Methods*, 5(1), pp. 81–104. doi: 10.1177/1094428102005001006.

Xue, J. (2014) 'New Guidelines Show Which PMEs Can Join Unions', *Today Online*. Available at: <http://www.todayonline.com/singapore/new-guidelines-show-which-pmes-can-join-unions?page=1>.

Yahya, F. (2013) *Misconceptions About Older Workers*. Available at: http://lkyspp.nus.edu.sg/wp-content/uploads/2013/06/Faizal_Misconceptions-about-Older-Workers.pdf.

Yeatts, D., Folts, E. and Knapp, J. (2000) 'Older Worker's Adaptation To A Changing Workplace: Employment Issues For 21st Century', *Educational Gerontology*, 26(6), pp. 565–582. doi: 10.1080/036012799267774.

Yong, C. (2014) *Re-employment Age For Singapore's Public Servants to be Extended to 67 From Jan 2015*. Available at: <http://www.straitstimes.com/news/singapore/more-singapore-stories/story/re-employment-age-singapores-public-servants-be-extended>.

Zhang, J. (2014) 'Debunking the Myth of the Lazy Malays', *MENDAKI Occasional Paper Series*, (1), pp. 1–28.

Appendices

Appendix A: Tripartite Partners

Appendix B: Code and Characteristics of Employers

Appendix C: Trade Unions' Code and Membership as at 2015

Appendix D: Summary of Characteristics of Individual Respondents

Appendix E: Interview Protocol and Questions

Appendix F: Letter for Research Fieldwork

Appendix A: Tripartite Partners

Tripartite Partner	Designation	Gender	Code
Union (first representative)	Senior Consultant	Male	NC1
Union (second representative)	Head	Female	NC2
Tripartite Agency	Director	Female	TA
Employers' Federation	Director	Male	EF

Appendix B: Code and Characteristics of Employers

No.	Code	Industry	Sector	Type	Age ⁶	Headcount	Union Status	Respondent	Gender	Ethnicity
1	STTPT1	Architectural and Engineering Activities; Technical Testing and Analysis	Private	Local	51	1200		Former HR Manager	Female	Chinese
2	SICTPT1	Computer Programming, Consultancy and Related Activity	Private	Local	21	400+		Recruitment Manager	Male	Chinese
3	SICTPT2	Computer Programming, Consultancy and Related Activity	Private	MNC	28	50-200		Vice President of HR	Male	Chinese
4	CTPT1	Consultancy and Training Provider	Private	Local / SME	17	80-85		HR Director	Male	Chinese
5	ECPT2	Early Childhood Education	Private	Local	12	422		HR Manager	Female	Indian

⁶ Age: Refers to the age of the organisation as at 2018

No.	Code	Industry	Sector	Type	Age ⁶	Headcount	Union Status	Respondent	Gender	Ethnicity
6	ECPL3	Early Childhood Education	Private	Local / SME	-	N.A.		HR Manager	Female	Malay
7	ECPT4	Early Childhood Education	Private	Local	15	450		HR Manager	Female	Chinese
8	ECPT1	Early Childhood Education	Private	Local / SME	23	150		HR Manager	Female	Chinese
9	EDPT1	Education	Private	Local / SME	22	N.A.		HR Manager	Female	Chinese
10	EDPT2	Education	Private	Local / SME	19	6		Owner / Director	Female	Chinese
11	EDPL1	Education	Public	Local	92	N.A.		Vice Principal	Female	Chinese
12	SEAPT1	Employment Activities	Private	Local	14	300+		HR Manager	Female	Malay
13	SEAPT2	Employment Activities	Private	Local / SME	5	225		Owner / Director	Male	Chinese
14	SEAPT3	Employment Activities	Private	MNC	4	4		Recruitment Manager	Male	Chinese
15	SFMP1	Facilities Management Services	Private	Local	30	1100+	Unionised	Assistant HR Manager	Female	Filipino
16	SFMP2	Facilities Management Services	Private	Local / SME	4	150		HR Manager	Female	Chinese

No.	Code	Industry	Sector	Type	Age ⁶	Headcount	Union Status	Respondent	Gender	Ethnicity
17	SFBPT1	Food and Beverage Service Activities	Private	Local	23	1400		HR Manager	Female	Chinese
18	SFBPT2	Food and Beverage Service Activities	Private	Local	6	700+		Assistant HR Manager	Female	Malay
19	SFBPT3	Food and Beverage Service Activities	Private	Local / SME	6	100+		HR Manager	Female	Chinese
20	SFBPT4	Food and Beverage Service Activities	Private	Local	38	460		HR Manager	Male	Chinese
21	SFBPT5	Food and Beverage Service Activities	Private	Local / SME	4	15		Operations Manager	Male	Chinese
22	SFBPT6	Food and Beverage Service Activities	Private	MNC	22	N.A.		Recruitment Manager	Female	Chinese
23	HCPL1	Healthcare	Private	Local	-	200+	Unionised	HR Deputy Director	Female	Chinese
24	HCPL2	Healthcare	Public	Local	174	8000	Unionised	Head of HR	Female	Chinese

No.	Code	Industry	Sector	Type	Age ⁶	Headcount	Union Status	Respondent	Gender	Ethnicity
25	SHPT3	Hospitality	NPO	NPO	23	100+	Unionised	HR Manager and Senior HR Executive	Male	Chinese
26	SHPT4	Hospitality	Private	Local	153	250+	Unionised	HR Manager	Female	Chinese
27	SHPT1	Hospitality / Accommodation	Private	MNC	6	180		Operations Manager	Male	Indian
28	SHPT2	Hospitality / Accommodation	Private	MNC	2	125		HR Manager	Female	Chinese
29	SLPT1	Laundry	Private	Local / SME	48	50+		Operations Manager	Male	Chinese
30	SLPT2	Laundry	Private	Local / SME	45	100+		HR Manager	Female	Chinese
31	MGPT1	Manufacturing	Private	Local / SME	33	26		Operations Manager	Male	Chinese
32	MGPT2	Manufacturing	Private	MNC	17	1000+	Unionised	HR Manager	Female	Chinese
33	MGPT3	Manufacturing	Private	Local / SME	14	35		HR Manager	Female	Chinese

No.	Code	Industry	Sector	Type	Age ⁶	Headcount	Union Status	Respondent	Gender	Ethnicity
34	MGPT4	Manufacturing	Private	MNC	30	N.A.	Unionised	HR Manager	Female	Chinese
35	NFP1	Not-for-profit	NPO	NPO	12	5		HR Manager	Female	Chinese
36	NFP2	Not-for-profit	NPO	NPO	35	10		Director	Male	Chinese
37	NFP3	Not-for-profit	NPO	NPO	36	95		HR Manager	Male	Malay
38	NFP4	Not-for-profit	NPO	NPO	-	27		HR Manager	Male	Caucasian
39	NFP5	Not-for-profit	NPO	NPO	27	100		CEO	Female	Indian
40	BSPT1	Office Administrative, Office Support and Other Business Support Activities	Private	Local	50	400	Unionised	Assistant HR Manager	Male	Malay
41	PAPL1	Public Administration	Public	Local	12	476	Unionised	HR Director	Female	Chinese
42	SRPT1	Retail Trade	Private	MNC	11	1000+		Recruitment Manager	Female	Filipino
43	SRPT2	Retail Trade	Private	Local / SME	20	23		Owner / Director	Female	Chinese

No.	Code	Industry	Sector	Type	Age ⁶	Headcount	Union Status	Respondent	Gender	Ethnicity
44	SRPT3	Retail Trade	Private	MNC	22	100+		Assistant HR Manager	Female	Chinese
45	SRPT4	Retail Trade	Private	Local / SME	15	N.A.		Operations Manager	Male	Chinese
46	SSSPT1	Security and Investigation Services	Private	Local / SME	11	100+	Unionised	HR Manager	Female	Chinese
47	SWTPT1	Warehousing and Support Activities for Transportation	Private	MNC	12	70	Unionised	HR Manager	Female	Chinese
48	SWTPT2	Warehousing and Support Activities for Transportation	Private	MNC	4	240		HR Manager	Female	Chinese
49	SWTPT3	Warehousing and Support Activities for Transportation	Private	Local	43	400	Unionised	Head of Talent Management and Development	Male	Chinese
50	SWTPT4	Wholesale Trade	Private	Local	52	N.A.		HR Manager	Female	Chinese

Employers by Sector

Sector	Number of Employers
Private	42
Public	3
Others (including not-for-profit and voluntary welfare organisations)	5

Employers by Type of Ownership

Type of Ownership	Number of Employers
Local	41
Multi-national corporations (MNCs)	9

Employers by Industry

Industry	Number of Employers
Manufacturing	4
Services	46
Organisations within the service sector comprised of the following:	
<i>Architectural and Engineering Activities; Technical Testing and Analysis</i>	<i>1</i>
<i>Consultancy and Training Provider</i>	<i>1</i>
<i>Early Childhood Education</i>	<i>4</i>
<i>Education</i>	<i>3</i>
<i>Employment Activities</i>	<i>3</i>
<i>Facilities Management</i>	<i>2</i>
<i>Food and Beverage</i>	<i>6</i>
<i>Healthcare</i>	<i>2</i>
<i>Hospitality</i>	<i>4</i>
<i>Information Technology</i>	<i>2</i>
<i>Laundry Services</i>	<i>2</i>

<i>Not-For-Profit (NPO) and Voluntary Welfare Organisations (VWO)</i>	5
<i>Office Administrative, Office Support and Other Business Support Activities</i>	1
<i>Public Administration</i>	1
<i>Retail Trade</i>	4
<i>Security and Investigation Services</i>	1
<i>Wholesale Trade</i>	1
<i>Warehousing and Support Activities for Transportation</i>	3

Employers by Size

Size (Number of Employees)	Number of Employers
1-200 (SME)	24
201 to 1000	13
Above 1000	6
No answer provided	7

Employers by Age (of organisation)

Age	Number of Employers
1 – 20	24
21 – 50	19
51 to 99	2
Above 100 years	2
No answer provided	3

Appendix C: Trade Unions' Code and Membership as at 2015

Trade Union (By Industry)	Membership	Gender	Ethnicity	Code
Public Services	19,000	Male	Chinese	PS
Creative Media	1,400	Female	Chinese	CM
Public Utilities	N.A.	Female	Chinese	PU
Food and Drinks	50,000	Female	Chinese	FD
Healthcare Services	40,000	Female	Indian	HS
Industrial and Services	80,000	Male	Chinese	IS
Education (Public)	13,000	Male	Chinese	ED
Power and Gas	5,200 – 5,300	Male	Malay	PG

Source: Interviews

Membership of Employees' Trade Unions by Industry, 2005 – 2015 (at year end)

Industry	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Total	450,004	463,384	495,046	517,197	526,089	549,878	588,014	613,418	655,126	686,676	718,723
Manufacturing	103,790	106,071	114,462	117,690	116,517	119,899	128,193	130,385	137,146	141,668	145,159
Construction	23,121	23,407	24,342	25,509	25,317	27,484	29,906	32,027	38,619	41,761	42,630
Wholesale and Retail Trade	73,682	74,510	80,252	84,254	78,819	80,507	84,195	87,358	89,173	93,140	96,068
Accommodation & Food Services	34,579	35,789	37,209	37,113	37,276	38,902	41,437	43,093	45,504	47,863	50,643
Transport & Storage and Information & Communications	76,434	78,989	84,888	90,881	92,430	97,212	101,120	103,605	112,420	116,223	121,910
Financial & Insurance Services	18,943	18,998	20,177	20,787	22,068	23,441	25,607	26,458	28,261	29,103	30,320

Industry	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Real Estate, Professional and Administrative & Support Services	3,131	3,657	4,150	5,379	11,739	12,582	11,388	12,008	12,178	12,104	13,311
Community, Social & Personal Services	63,272	66,648	70,373	74,121	80,840	86,532	99,976	107,817	116,514	124,272	132,770
Others	53,052	55,315	59,193	61,463	61,083	63,319	66,192	70,667	75,311	80,542	85,912

Source: Singapore Yearbook of Manpower Statistics 2016 (Department of Statistics, 2016c)

Appendix D: Summary of Characteristics of Individual Respondents

Respondent	Age	Gender	Ethnic	Employment Status	Occupation	Industry	Sector
AA	53	Female	Indian	Employed	Nurse Night Supervisor	Healthcare	Private
BD	65	Female	Malay	Employed	Teacher	Education	Public
CH	56	Female	Chinese	Employed	Administrative Assistant	Retail Trade	Private
EB	59	Female	Chinese	Employed	Associate Executive	Healthcare	Public
EL	48	Male	Chinese	Employed	Facility Manager	Facility Maintenance	Private
HM	73	Female	Indian	Employed	Nurse Mentor	Healthcare	Public

Respondent	Age	Gender	Ethnic	Employment Status	Occupation	Industry	Sector
KV	53	Female	Indian	Employed	Accounts Officer	Healthcare	Public
LC	62	Female	Chinese	Employed	Senior Pharmacy Technician	Healthcare	Public
LK	71	Female	Chinese	Employed	Product Coder	Healthcare	Public
LSH	58	Female	Chinese	Employed	Director	NPO	NPO
MK	61	Male	Chinese	Employed	Recruiter	Employment Services	Private
MKM	61	Male	Indian	Employed	Senior Logistics Assistant	Warehousing and Support Activities for Transportation	Private
MM	68	Male	Malay	Employed	Concierge	Hospitality	Private

Respondent	Age	Gender	Ethnic	Employment Status	Occupation	Industry	Sector
MN	69	Female	Indian	Employed	Library Assistant	Public Administration	Public
PF	65	Male	Chinese	Employed	Consultant	NPO	NPO
SM	53	Female	Indian	Employed	Director	Public Administration	Public
SVM	58	Female	Indian	Employed	Senior Executive Officer	Public Administration	Public
VM	60	Male	Caucasian	Employed	Chief Executive Officer	NPO	NPO
SH	61	Female	Chinese	Freelancer	Trainer	NPO	Private
CL	70	Female	Chinese	Jobseeker	Retired receptionist	Office Administration	Private

Respondent	Age	Gender	Ethnic	Employment Status	Occupation	Industry	Sector
KW	60	Male	Chinese	Jobseeker	Technician	Hospitality	Private

Appendix E: Interview Protocol and Questions

Interview Guide – Tripartite Partner: TAFEP

Introduction: Information about the research, guidelines to the collection and use of data and information gathered during the interview and reassurance of anonymity and confidentiality of all research participants.

1. What is the main rationale that underlines TAFEP's approach in promoting and encouraging employers to adopt fair and progressive employment practices? (Specifically, age-management practices) For example, while other countries may choose to implement legislation, Singapore has opted for a 'soft' approach in engaging employers – Why and to what extent has this approach been effective?
2. The TAFEP pledge has received positive response as evident in the increasing numbers of pledge signers since its inception, how has TAFEP (a) encouraged employers to sign the pledge (b) are there any monitoring or review mechanisms in order to better understand the fair and progressive practices being adopted by the pledge signers? How effective has this initiative been in promoting good employment practices?
3. How does TAFEP work alongside SNEF and NTUC within the tripartite framework in relation to such initiatives and in engaging employers to adopt and implement fair and progressive practices?
4. What are the future plans or initiatives in the pipeline to continue promoting these practices and to engage with employers?

Closing: Thank the research participant for his / her participation. Obtain agreement to get in touch for any other further information required.

Interview Guide – Tripartite Partner: NTUC

Introduction: Information about the research, guidelines to the collection and use of data and information gathered during the interview and reassurance of anonymity and confidentiality of all research participants.

1. Questions relating to the creation of ULive (history, objectives and development)
2. Provide a brief overview of Singapore's industrial relations system
3. In regard to the RAR Act 2012, what is NTUC's role and engagement with the law? How does NTUC work alongside MOM, SNEF and TAFEP within the tripartite framework in relation to the RAR Act 2012? (objectives, process etc)
4. What are some of the reactions and responses from employers and employees pertaining to the RAR Act 2012?
5. What are some of the challenges and issues, if any? And how does NTUC and its affiliated trade unions work with both employers and employees in addressing possible issues? (process and features of the RAR Act 2012)
6. What other initiatives were launched in relation to older workers?

Closing: Thank the research participant for his / her participation. Obtain agreement to get in touch for any other further information required.

Interview Guide – Tripartite Partner: SNEF

Introduction: Information about the research, guidelines to the collection and use of data and information gathered during the interview and reassurance of anonymity and confidentiality of all research participants.

1. What is the role of SNEF within this tripartite framework, in relation to promoting age-friendly HR practices and policies to your members (employers)?
2. From engaging employers through these means, what is the feedback so far from employers? And how effective are these initiatives? How does TAFEP work alongside SNEF and NTUC within the tripartite framework in relation to such initiatives and in engaging employers to adopt and implement fair and progressive practices?
3. When they first introduced the revised RAR Act 2012, what was the initial responses or reactions that you received from employers?
4. Were there any challenges faced by employers, or are these anticipated as the Act is relatively new?
5. Have you received any feedback from employers when it comes to retaining or recruiting older workers? Have there been a pressing need for them to have different kind of HR practices like flexible work arrangements?

Closing: Thank the research participant for his / her participation. Obtain agreement to get in touch for any other further information required.

Interview Guide – Employers

Introduction: Information about the research, guidelines to the collection and use of data and information gathered during the interview and reassurance of anonymity and confidentiality of all research participants.

1. Obtain information on the organisation (year of establishment, corporate structure, number of employees, average age of employees in the organisation and information on older workers within the organisation)
2. To better understand the workforce within the organisation: percentage of older workers, average age and tenure, number of those eligible for and/or close to retirement and re-employment, types of jobs/positions held by older workers (e.g. management or rank and file, part-timers vs. full-timers etc)
3. Currently, have you had any kind of special HR policies or practices in order to cater to the needs of older workers like you know, reduce workload or part time hours?
4. In terms of the RAR Act 2012, for those reaching their retirement age, what is the current procedure if they reach 62? If there is no employee reaching the age of 62, then, what policies and practices would be put in place in relation to the RAR Act 2012?
 - a. What is the take-up rate for re-employment (if applicable)?
 - b. Have there been any specific requests that re-employed workers have made?
 - c. What are the terms and conditions (in general) of re-employment?
5. Are you a TAFEP Employers' Pledge signer? If so, when was it signed?
 - a. What are some of the benefits of doing so?

- b. Did you find that the pledge has made you adopt certain HR policies and practices?
 - c. SNEF/NTUC/TAFEP/Trade unions: To find out if there was any engagement with such agencies
6. Has the organisation tapped into any grants and funding schemes in order to support the implementation of initiatives or HR policies and practices?
- a. SNEF/NTUC/TAFEP/Trade unions: To find out if there was any engagement with such agencies
 - b. Information of grants obtained
 - c. Examples of HR policies and practices adopted in relation to the grant/funding

Closing: Thank the research participant for his / her participation. Obtain agreement to get in touch for any other further information required.

Interview Guide – Trade Unions

Introduction: Information about the research, guidelines to the collection and use of data and information gathered during the interview and reassurance of anonymity and confidentiality of all research participants.

1. Obtain an overview of the union's related industry, profiles of its members and unionised companies
2. Processes related to union membership, representation, grievances etc
3. What role did trade unions play in relation to the revision(s) to Singapore's retirement age in recent years?
4. How have trade unions facilitate employers in adopting and implementing age-friendly practices based current voluntary initiatives such as the Employers' Pledge?
5. How have trade unions leveraged on the change in the recent Retirement and Re-Employment Act in order to encourage employers to comply through the implementation of suitable age-friendly practices in workplaces?
6. How did trade unions engage employers with regards to terms and conditions stipulated in the RAR Act 2012?
7. In terms of voluntary initiatives, what is the role of trade unions in engaging with employers (e.g. TAFEP Employers' Pledge)?
8. How has trade unions leveraged on available funding schemes to encourage and incentivise employers to apply for such funding and improve existing HR policies and practices to accommodate to the needs of older workers? (e.g. age management grant)

Closing: Thank the research participant for his / her participation. Obtain agreement to get in touch for any other further information required.

Interview Guide – Older Workers and Jobseekers

Introduction: Information about the research, guidelines to the collection and use of data and information gathered during the interview and reassurance of anonymity and confidentiality of all research participants.

1. Obtain respondent's demographic information, employment status, educational background.
2. Information on past and current employment
3. **For unemployed/jobseekers:**
 - a. Can you share as to why you stopped working for the past employer?
 - b. What has your job search experience been like? Have you had interviews or job offers?
 - c. What, if any, are you looking for specifically in a job? (push and pull factors)
 - d. Have you sought help from any agencies in relation to your job search?
And what has the response been like?
4. **If respondent has retired and is looking to re-enter the workforce:**
 - a. What types of jobs are you specifically applying for? (full vs. part time)
 - b. What are the reasons for wanting to re-enter the workforce?
 - c. Were you offered any opportunity to continue working with your employer prior to your retirement?
 - d. Did you try returning to your previous employer?
 - e. What are some of the challenges/issues encountered in trying to extend your work live?
5. **For employed respondents:**

- a. Reflecting on your current employer's policies pertaining to employment, retirement and re-employment of workers nearing retirement, how does this affect your intention and decision to remain working or to opt for retirement?
- b. What are some of the factors that would enable you to continue working past retirement (both personal/individual and organisational levels)?
- c. In trying to work past retirement, are there specific jobs that you prefer?
- d. What are some of the factors that you would take into consideration when deciding to retire or to continue working past retirement age?
- e. Have there been any issues or concerns that you have had in relation to working past retirement?

Closing: Thank the research participant for his / her participation. Obtain agreement to get in touch for any other further information required.

Appendix F: Letter for Research Fieldwork



16 June 2016

Dear Ms Chia
Divisional Director

I am a second year postgraduate researcher, currently undertaking doctoral research with Warwick Business School, University of Warwick based in the United Kingdom.

Entitled 'An exploratory study on drivers of age-friendly human resource policies and practices in organisations based in Singapore', the research aims to explore human resource management policies and practices in various organisations within the public and private sectors. It pertains directly to the ways in which these impact older workers, especially in the light of Singapore's demographic shift resulting in an ageing workforce. This research is funded by the Institute of Adult Learning (Singapore) and is supervised by Professor Kim Hoque and Dr. Deborah Dean.

The research will be using a qualitative approach, involving interviews that are scheduled to take place in the months of July and August 2015 in Singapore. As such, the intention of writing to you is to request for your organisation's participation in this research.

I hope that you would favourably consider my request to conduct a short 20-minute interview with yourself or a member of your senior management (Human Resource Director or Senior Manager) at your or their convenience either in person or through telephone/Skype. I would be grateful if you could direct me to the person-in-charge that I can be in touch with pertaining to the abovementioned request.

I have also included a short overview of the research for your kind perusal. Should you require any information or clarifications, I would be glad to be of assistance. I can be reached at the following:

Email: [REDACTED] or [REDACTED]

Mobile: (UK) [REDACTED] or (Singapore – available from July) [REDACTED]

Thank you and I look forward to hearing from you soon.

Best regards,

[REDACTED]

Norazrina Muhammad Mustafa (Mrs)
PhD Candidate

Warwick Business School
The University of Warwick
Coventry CV4 7AL
United Kingdom

• wbs.ac.uk
• +44 (0)24 7652 4306
• enquiries@wbs.ac.uk

THE UNIVERSITY OF
WARWICK