

Ageing of the Baby Boomers - The Future Elderly

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The most dramatic demographic change in the Asean countries in the next decade is the greying of the population. In Singapore, it is estimated that about 10% of the population will be 65 years and more in the year 2000, and 20% in 2030. In all the Asean countries, an important factor responsible for the greying of the population is the ageing of the baby boomers (the cohort born between 1945-1955).

Today, societal perception of elderly people is often that of dependency and decay. Misconceptions arise from unfounded notions about ageing, leading to systematic stereotyping and social discrimination. A large scale study on the Singapore elderly⁽¹⁻⁴⁾ has shown that the majority (90%) had no mental disorders, only 2% had dementia, about 94% were able to live independently and 14% were still working. These compelling evidences should debunk the myths of ageing. The resource potential of this burgeoning group is quite enormous - the challenge ahead is to galvanise the energy and capabilities of the well elderly.

How different is this cohort of baby boomers from the elderly today? Firstly, the former are better educated and probably more assertive. Secondly, they are financially more secure and will be less dependent on their children. And thirdly, they are more health conscious and will be healthier.

Compulsory retirement grew along with industrialisation and growth of the corporation at the turn of the century. Age as the sole criterion for compulsory retirement is not valid because of the wide variations in the skills of elderly people. Flexible retirement would better utilise the skills and experience of the elderly. There is convincing evidence to show that life satisfaction and morale are better in older persons who are still working than those who have retired. With the anticipated change in retirement age, the old-dependency ratio has to be recomputed with the working age till 65 or 70 years to provide more realistic statistics. The old-dependency ratio is conventionally computed to examine the relative size of the elderly to that of the working age population. It is expressed as the ratio of working adults to persons 60 years and over. In 1980, the ratio was 15:1 and in 2000 this will be reduced to 10:1, and 3:1 in 2030. The ratio will be less narrow if the retirement age is adjusted upwards with time and the statistics for 2030 will not be as dismal as one elderly being cared for by 3 working adults.

The lifestyle of the future elderly will certainly be different. Pre-retirement courses may be in vogue to prepare them for better financial security and occupy their leisure time with a myriad of recreational activities like sports, music, educational courses, art, etc. Being financially more comfortable than the elderly today, they can afford to travel more often - the tourism industry will certainly focus on these potential clients. For those who missed university education in their youth, there may be opportunities to enrol in wide ranging courses, specially for matured students.

The elderly of the future will also provide a vast potential market for the consumer industries. A whole catalogue of products ranging from clothing, appliances for the disabled, food, vitamins, magazines etc, will change the scene in supermarkets. Other business opportunities for the corporations include entertainment and insurance. In housing there appears to be a trend for the wealthy elderly to live on their own, away from their children - they prefer to live in small flats and have their children visit them on weekends, telephone communication keeps them in contact with friends and relatives.

For the healthy young-old (65 -74 years) voluntarism or part-time employment in the community may avert isolation and provide the elderly with a social role again. Self esteem is usually a consequence of role status, which is often taken away on retirement.

The remarkable increase in lifespan in recent years is something to be proud of and not feared. We should appreciate old age and understand that elderly people can lead enjoyable lives. There is nothing depressing about growing old and we should not identify old age with imagery of decrepitude and despondency.

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