

## Preparation for Stepping Toward Aging Society: Differences of Thailand and the Republic of Singapore

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### Abstract

This research aims to find out and to confirm whether the vital needs of retired elderly in high school sector in Thailand were properly responded and standardized. In order to do so, the research will start with comparing and contrasting the preparations for elderly of Singapore, regarding as one of the best practices, and Thailand in the area of social supports, social activities participation and personal problem encountering. The research was divided into 3 steps; 1) documentary study, 2) survey and in-depth interviews, and 3) outcome analysis. The result reflected differences between the two nations in terms of saving system, accommodation arrangement, and promoting elderly self-support.

**Keywords:** Aging Society elderly retirement preparations

### Introduction

ASEAN nations are divided into 3 demographical structures; 1) the adult structure with 30 percent or more of its citizens are adolescent and middle-age, 2) the transitional structure with most of its population march toward elderly, and 3) the aging structure with more than 10 percent of 60 years old population or 7 percent of its people aged beyond 65. Singapore and Thailand were both belong to this last structure.

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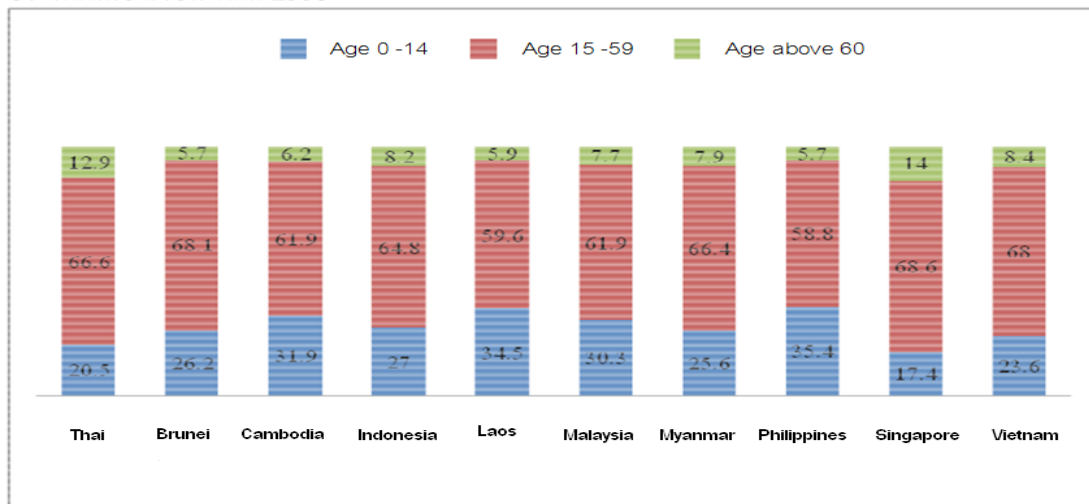
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Diagram 1: Illustrate the population distribution of ASEAN Nations according to age



Resource: Population Division of the Department of Economic and Social Affairs of the United Nations Secretariat. World Population Prospects: The 2010 Revision.  
(<http://esa.un.org/unpd/wpp/index.html>)

With 10.5 percent of overall populations aged above 60 since the year 2005, Thailand has clearly been stepping toward an aging society. The percentage was, unfortunately, expected to increase to 25.12 in 2030 (Bureau of Socio-Economic and Opinion 1, 2008). It means that one fourth of Thai citizens will become elders in the next 15 years. This presumably increased the percentage of elder participate, if not withdraw, in the labor market and changed the lifestyle of Thai people especially the families with elder.

Singapore, likewise, was considered as the country with the fastest growth of elderly population in Asia Pacific. The country had 10.6 percent of citizens aged above 60 in 2000, 16.0 percent in 2010, and the number was expected to reach 26.5 percent in 2020 (Piyakorn, 2011). The increasing percentage underlined the nation's prioritizing preparations for retirement and elderly. Having higher percentage of elder population, which soon would be withdrew from the labor market, could initiate great pressure for such the economic-led country. To properly counteract the foreseeable problem, Singapore nominated a special committee in 1982 to research and examine the difficulties. The outcome later led to an establishment of a national body named the National Council on Family and Aged known as

NACFA (Chan, 2009). In the present day, the matter of elderly population has been managed under the trusted system called Tripartism or the so-called “many helping hands policy” which integrated 3 parties, consisted of Ministry of Manpower, The national Trades Union Congress and The Singapore National Employers Federation, on the consideration table (Ministry of Manpower, 2013).

Comparable counteract was exercised in Thailand by the Ministry of Social Development and Human Security working to promote and to ensure the well-being of elderly population. In 1982, Thai government issued the first National Plan on the Elderly to embody the concept of returning a favor to the elders who had worked for century to sustain the well-being of the nation. The second plan underlined the vision “Elderly as the victorious benchmark of our society” was developed and launched in 2002 (Ministry of Social Development and Human Security, 2012). Instead of alienating one attentive factor from another, this plan created a linkage to integrate every factor related to defining elderly prosperity and vigorousness. The plan is entrusted with 1) emphasizing valuable living of the elders, 2) standardizing their living, 3) provoking their prides, 4) strengthening their ability to self-support, and 4) encouraging their participation in social development.

In closer look, about 38 percent of educated Thai adults aged beyond 50 were active actors in national education department (Bureau of Socio-Economic and Opinion 1, 2008). Therefore, more than one third of the elders who would be retired in the nearby future were coming from the education sector. Considering this sector as one of the main influential actors working to shape the students, future of our nation, their mental and physical well-being could generate great effects toward their subjects, the research selected this group as the prime target of studying. Whether the supports provided by the government suited their needs and ease their urges, or there were additional requirements made to direct and resolve their difficulties.

### Research Objectives

1. To compare and contrast the policies and procedures related to elderly cares of Thailand and Singapore.
2. To study the behavioral adjustment of teachers and officers in Thailand and Singapore who are stepping toward retirement in high school sector as well as their perceptions toward government and social preparations.
3. To illustrate the requirements related to retirement preparation made by Thai high school teachers aged beyond 50.

### Research Concepts and Theories

Retirement in general is understood as a person reaching their 60 years of age and is released from the daily working tasks. Aging can be described as “a decline in biological process that comes with advancing years, increasing the risk of illness and death and usually accompanied by appropriate psychological changes” (Duffy & Atwater, 2005, p.78). Adjusting to the stage of retirement can be a harsh process especially when the person considered oneself lacks of readiness. In an educational institution, the consequence of this readiness shortage could greatly affect the soon-to-be retired teachers physically and emotionally while, their institution could also suffers the side effect in the way that the teacher’s level of work concentration and enthusiasm would be dramatically dropped (Weera, 1982).

Benchama (1991), who conducted a research on Thai government officers, advocated the argument that a person’s preparation for retirement before reaching 60 years of age was highly relevant to positive adjustment afterward. The researches of Dutcher (1989), Lander (1993) and Chorthip (1991) agreed with the argument by concluding that preparation before retiring strongly related to the retirees’ level of satisfaction and capability to successfully adjust with their life after retirement.

Atchley (1991) believed that retirement preparation should occur in two phases; remote or long-term and near or short-term planning. The appropriate preparation should answer to 5 vital aspects of an individual life; 1) physical well-being, 2) psychological strength, 3) sustainable income, 4) activity and accommodation, and 5) social participation (Atchley, 1991; Leedy & Wynbrandt, 1987). Nevertheless, the preparations, both long-term and short-term, must be strategically and responsively planned to achieve the most optimistic outcome.

### **Model and methods**

The research was intended to propose enhancing preparations for elderly cares in Thailand. It was designed to employ mixed methodology which combined multiple applications exercised in 3 steps of the research study, using documents, questionnaires, interview questions and researchers as research instrument.

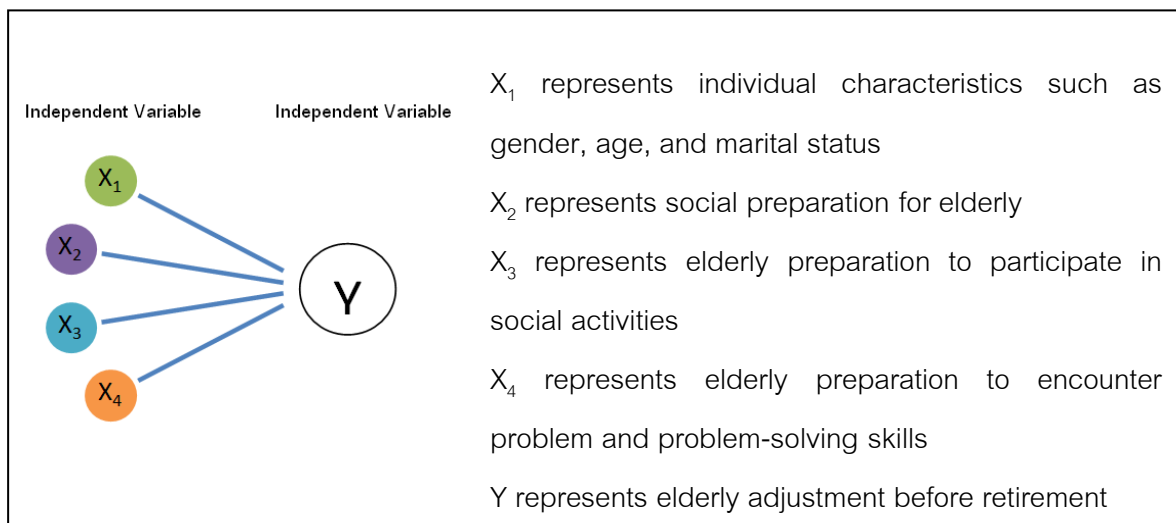
The first step was documentary studying which the researchers gathered the required data and then used content analysis to create systematic categorization, linkage and summary (Scott, 2006). The data was analyzed by applying typological analytic according to Supang's proposition (2000). Then, the researchers used the approval date to establish the extent of the research questionnaires. The questionnaires were testified by 3 qualified experts and developed applying consistency index between questionnaire questions and research objectives to find the overall consistency at 0.95. Then the questionnaires were tried out with 30 high school teachers and the result was analyzed using Cronbach's Alpha Coefficient (Luan & Angkhana, 1985) to find reliability at 0.869. The questionnaire was designed to find the level of satisfaction or dissatisfaction toward the available preparations for elders and also to encourage the responders to give suggestions for further improvement.

The second step was obtaining the data using questionnaires to survey 315 Thai teachers aged between 50 – 59 years old. The number was carefully calculated using formula of Taro Yamane (1987) at 99% confident level with  $\pm 5\%$  error as shown below.

$$n = \frac{N}{1 + Ne^2}$$

Following that, the researchers used multistage sampling to divide elder population into 6 proportions according to their resident provinces by applying purposive proportional stratified sampling and, for Bangkok and vicinity, purposive sampling. The questionnaires were distributed to each high school and collected accordingly. Then the researchers tested for questionnaires validation and evaluated data obtained from the questionnaires using computer program.

The research model and variables were described below:



To acknowledge the points of satisfaction employed by high school teachers and officers aged above 50 living under Singapore policies, the researchers used in-depth interview with open-ended questions abided with the research questionnaire. The topics questions included 1) life plan after retirement, 2) institute preparation for one's retirement, and 3) governmental and social preparation for one's retirement.

The third and the last step, the researchers used frequency distribution to analyze the percentile of responders' statuses and applied statistics, averages as well as standard

deviation (S.D.) to analyze individual adjustment. The data received from in-depth interview was analyzed descriptively. Eventually, the research outcomes were presented through tables and elaborations.

## Results

The research result will be presented in 3 parts. The first part demonstrates 4 aspects of retirement preparation which differentiate Thailand and Singapore; namely economic, social support, adjustment and education. The second part presents how high school teacher aged above 50 in Thailand prioritized their needs. The last part reveals further requirements to improve policies related to elderly cares in the future.

### **Different in retirement preparation policies and procedures**

Both Thai and Singapore shared likewise policies in supporting individual to make regular saving. The difference was Singapore's Central Provident Fund (CPF) distinguishes one account specifically for medical expense, which was considered the highest spending as a person aged. Furthermore, elderly individuals are allowed to withdraw some money from their fund to spend on their children's education even before reaching their retirement. The withdrawal can be returned once paying-back becomes affordable for their children. It is agreeable to say that the living expenses of Singaporean retirees were nearly entirely based on self and family support. Singapore, thus, outstandingly supported the elders to continue being active workers even if most of them would have to change to more reasonable jobs considered their physical condition. The economical support for elderly in Thailand was, however, visible through the monthly living allowance provided by the government. Due to the social values, the percentage of retired teachers continued working was slim.

In term of social support, both Thai and Singapore supports health care and friendly environment for elderly but Singapore focused more on ensuring elders affordable accommodation because accommodation itself was considered valuable assets especially

when the country had so little to share. As an illustration, the Singapore's The House and Development Board (HDB), Singapore's public housing authority, gave priority to the application form of the family with elders (Ministry of National Development, 2011). That is, family with elders is considered privilege when it comes to occupying land, renting bigger apartment, or buying a new house.

Undoubtedly, people become a part of the society they inhabited through learning to behave the way their culture expected of them periodically and aperiodically (Andersen & Taylor, 2011). Generally, the elders who believe that they have control over their lives and fates tend to live longer and healthier lives (Duffy & Atwater, 200). To confirm the ground belief, both countries established numerous organizations to care for elders in terms of activities, clubs and values creation training. In closer look, Singapore seemed to offer greater choices by having governmental supported organizations that were responsible for searching suitable work for elderly. For example, the National Trades Union Congress (NTUC) has been working to support the Singapore elders with beneficial information; upcoming activities, new clubs, and available paid or volunteer part-time jobs.

Lifelong learning was a primary policy of both countries as a process to equip their elderly citizens with more knowledge and skills. Nevertheless, Singapore exercised greater channels to suitably and broadly reach the target audiences; for example, establishing universities for active elders, like SAGE, with lifelong learning funds and skills development funds offering. Furthermore, there was a television educational channel, such as PRIME or Programmed for Revitalization of Mature Employees, designed specifically for elder who had hard time traveling.

#### **The Needs of elderly of early retirement in Thailand and Singapore**

The in-depth interview revealed that the Singapore teachers and officers aged above 50 had little worrisome when was asked about their life after retirement. All interviewees were confident in the CPF system to sustain their well-being. They also



expected to continue working after their retirement and regarded government support to be the last resource, as clearly illustrated by one interviewee;

“I never had a plan after my retirement but I think I'll keep working until I cannot do so. Health care fee here is very expensive but I wouldn't worry much because I have CPF to take care of it. Here we believe that you suppose to help yourself first before the government does. And if you failed supporting yourself, your family should step in to take charge. You do not suppose to just sit still and wait for the government to help you ...”

(Interviewee, Personal Communication, February 2013)

Unlike Singapore, the result from the surveys proves that Thai teachers and educational officers demanded for governmental support in various forms. From the table below, price cut for service fares received highest vote with 29.5 percent while, accommodation arrangement received the least vote with 13.0 percent. The result also revealed that 43.2 percent of the sampling group expected to live with their family and 59.7 percent would be responsible for their living expenses. The rest expected to be cared by their family with only one person claimed that there was another party who would take care of his or her expense.

**Table1** Requirement or request from government and relevant social sections after Retirement

Needs required from Government	Priorities of Needs				
	Extremely	Quite a lot	Moderately	A little	Very slightly
1. Job guidance after retirement	19.4%	9.8%	28.9%	15.9%	19.0%
2. Allowance or living cost support	25.5%	11.1%	17.5%	14.6%	24.1%
3. Adjustment psychology	17.8%	19.7%	23.8%	20.6%	12.1%
4. Suitable public utility providence	22.2%	17.5%	22.2%	18.7%	15.6%
5. Health and mental care activities	21.6%	19.0%	24.8%	18.7%	11.7%
6. Travelling and leisure suggestion	14.3%	15.6%	32.4%	18.4%	12.1%

Table1 (continue)

Needs required from Government	Priorities of Needs				
	Extremely	Quite a lot	Moderately	A little	Very slightly
7. Accommodation arrangement	13.0%**	14.0%	29.6%	18.1%	18.4%
8. Health and dietary recommendation	22.9%	19.7%	20.3%	20.3%	12.4%
9. Travel fees support	18.4%	19.4%	20.0%	20.3%	17.1%
10. Price cut for service fares	29.5%*	13.0%	18.7%	13.7%	19.7%
11. Budget spending advice	17.5%	12.4%	27.0%	15.2%	7.6%

Asking about the policies that have been exercised to ease the lives of elderly, most people, 75.9 percent, claimed that they have little or no knowledge about it while, 5.7 percent of people were not totally clueless but couldn't explain it. Only 18.5 percent could specify how the policies will benefit them after their retirement in terms of pension, living allowance, and medical treatment. This percentile implied that the target group had limited ideas toward the government preparations for their retirement and, thus, more channels should be added to advertise and to widespread the knowledge.

#### Further Requirements

There are 5 main requirements made by the sampling group to better the policies and procedures related to elderly cares. The suggestions were made for both the government and social sector as shown below in the table 2.

**Table2** Opinion or suggesting about the procedure or approach that you need the government and social sectors to initiate or improve regarding elderly person

For government	For social sectors
1. Increasing monthly living allowance	1. Increasing recreation such as elderly tour
2. Increasing welfares and wide spreading free medical treatment in all state hospitals	2. Arranging a care center to develop and enhance elderly psychological well-being

Table2 (continue)

For government	For social sectors
3.Enhancing elderly care in term of health and physical being	3.Establishing elderly clubs, funds, and welfares which regularly offers useful information
4. Supporting elderly activities in a community such as place for exercising	4. Increasing the amount of pension, welfare for elderly, budget support and convenience
5. Providing accommodation for elderly	5. Encouraging saving and low-price food for elderly

### Conclusions

This research works to compare the policies and procedures related to elderly cares between 2 aging societies; Singapore and Thailand. The research chose high school teacher and officers aged above 50 as the target group according to the statistic that they occupied the highest percentage of educated elders in Thailand. The study focuses on 4 main areas; 1) economic preparation, 2) social activities participation, 3) social and mental adjustment, and 4) learning behavior of elders. The research result proved that Singapore policies on elderly were differed from Thai policies in term of saving account arrangement, accommodation support, prolonging one's participation in labor market, and different channels to support lifelong educations. The research also presented 3 requirements derived from the open-ended questionnaire for the government and social sector. Those were 1) increasing living allowance, 2) price deduction or low fares, and 3) providing more social activities.

### Further suggestions

The research made 5 suggests for policy improvement and further study related to the matter; 1) establishing a saving system that sustains elder ability to save money according to their increasing age and nominating a responsible body to assist planning individual saving to counteract the foreseeable costs, such as medical fees. 2) Empowering existing organizations to support the active elders to continue working even after their retirement. 3) Arranging regular attitude changing and shaping trainings for entrepreneurs to perceive elders as valuable assets and, hence, increasing the hiring rate of elderly workers. 4) Improving and wide-spreading the elder-friendly infrastructures to better the elders' standard of living. Provide also suitable and affordable accommodations for homeless elders or elders who prefer living by themselves. 5) Advertising different channels of life-long learning and skills training to enhance the social and economical value of elders.

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