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### Comparison of ageing policy between Hong Kong and Singapore

Ka Wai TAM

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**Master of Social Sciences in  
Comparative Social Policy (International)**

**Academic Year 2020-21**

**SOC 605 Comparative Social Policy Research Project**

**Comparison of Ageing Policy Between  
Hong Kong And Singapore**

**TAM Ka Wai**

**Supervisor: Prof. Gizem ARAT**

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## **Chapter One — Introduction**

### ***Background:***

Nowadays, Asia is the most dynamic part of the world. The Four Asian Tigers (also known as the Four Asian Dragons) refer to the four rapidly developing economies in Asia from the late 1960s to the 1990s: Hong Kong, Singapore, South Korea and Taiwan (Lam, Loo and Mahendran, 2020). With the development and changes of the international economic situation, this term has been seldom used. Now the four Asian Tigers are included in the ranks of advanced economies. Until now Hong Kong and Singapore still are the most developed countries with the highest income in Asia as well (Poot and Roskruege, 2020). However, they are facing significant ageing population issues which may cause possible economic and social impacts to their countries. Therefore, the principal aim of this research project is to provide a detailed review of the ageing population problem and the existing policies on ageing in selected countries in Asia — Hong Kong and Singapore — the most rapidly ageing countries. It will cover in general the definition of ageing population and factors that caused the demographic change, including decline in fertility rate, decline in mortality rate and longer life expectancy for both countries. Ageing will not only affect the direction of economic development and total output, but also trigger a series of social and economic consequences in the economy and society. Social consequences trigger related economic consequences through a series of mechanism variables. Therefore, both Hong Kong and Singapore governments are promoting ‘successful ageing’ and implementing the ideal of "delay the disability of the elderly and improve the quality of life” to the place as a solution.

This research report is divided into nine parts. First, chapter one will provide the introduction with the basic background and research questions of the research topic. Then, chapter two will give out the literature review around the research questions — to what extent are Hong Kong and Singapore’s population ageing and its consequences? And how do Hong Kong and Singapore government organizations and non-governmental organizations deal with ageing population? After that, chapter three will provide what framework will be used in the report, which is the conceptual framework, it defines the relevant variables for the report and how they relate to each other. Followed by, chapter four will talk about the methodology used for the report, including the inclusion criteria, procedure, data collection and data analysis. For chapter five, it will talk about the findings related to the research questions. After that, talks about the ageing population in disadvantaged groups and what problems they may face. Moreover, it will

write the research implications (similarities and differences) and provide suggestions in chapter six. Next, it talks about the research limitations in chapter seven. Then, it will share the conclusion for the whole research project in chapter eight. Last, it will give out the references.

***Research questions:***

1. To what extent are Hong Kong and Singapore's population ageing and its consequences?
  - What are the possible impacts relevant to Hong Kong's ageing population?
  - What are the possible impacts relevant to Singapore's ageing population?
  
2. How do the Hong Kong and Singapore governments deal with ageing population?
  - What could be the policy implications for Hong Kong's ageing population?
  - What could be the policy implications for Singapore's ageing population?

**Chapter Two — Literature Review**

In chapter two, it mostly looked into the empirical work which is related to the definition of ageing population, the reasons that caused the ageing population and the possible impacts relevant to both countries when they are facing an ageing population problem. Therefore, it will provide an overview of current views and knowledge of the research questions.

***The definition of ageing population:***

Firstly, according to Chan, population ageing refers to changes in the age composition of a population such that there is an increase in the proportion of older persons (1997). ageing population is a dominant demographic phenomenon in the 21st century (Woo, 2012). The ageing of the population is unprecedented in human history (Poot and Roskruge, 2020). According to the 2000 United Nations medium population projections, 'population ageing in the first half of the twenty-first century should exceed that of the second half of the twentieth century' (Phillips and Chan, 2002). Population ageing has become a trend in the world.

However, this issue is getting more serious in Asian countries, especially in Hong Kong and Singapore. In terms of Hong Kong, according to the 2016 population project issued by the Hong Kong Census and Statistics Department, the rate of population aging in Hong Kong will accelerate in the next 20 years (He and Tang, 2021). From 2018 to twenty years later, the

number and proportion of the elderly population will almost double, from 1.27 million up to 2.44 million which means that from 17.9% up to 31.9%, respectively (He and Tang, 2021). In other words, by 2038, two-thirds of people will be elderly. At the same time, people aged 75 or over will increase significantly from 570,000 to 1.4 million (or from 7.9% to 18.3% of the total population) (He and Tang, 2021). Also, in terms of Singapore, according to the statistics of the Singapore government, the proportion of residents over 65 in the total population of the country has been increasing (Poot and Roskruege, 2020). The result was 5% in 1980, 9% in 2010, 13.7% in 2018, and 23% in 2030 (Poot and Roskruege, 2020). Although Hong Kong and Singapore are well developed countries, they still are facing the severe and rapid ageing population which will affect their social and economic development and growth.

### ***The Factors caused to the population ageing:***

Secondly, according to different evidence-based studies, they pointed out that there are three main reasons (lower fertility rate, decline in the death rate and increased life expectancy) that caused the population to age (Lam, Loo and Mahendran, 2020). The first factor that caused the population to age is the lower fertility rate. Well developed countries such as Hong Kong and Singapore always have a significantly lower fertility (World Health Organization, 2002). In the evidence-based studies, those pointed out the developed countries like Hong Kong and Singapore are facing lower fertility rates which are below 1.3 and were among the lowest in the world. And in 2017, Singapore's total fertility rate is below 1.0 which became the most significantly lower fertility rate country (Malhotra et al., 2019). Factors generally associated with decreased fertility include wealth, education, female labor participation and widespread birth control usage in developed countries (Woo, 2012). The second factor that caused the population ageing is decline in the death rate. Factors generally are people's habits have changed, balanced diet and spread of education especially in developed countries. Again, the people in well developed countries like Hong Kong and Singapore, literacy among women is progressing rapidly (World Health Organization, 2002). Educated women bring up their children with utmost care. This rapidly brings down the infant mortality rate (Klassen, Nopraenue and Devasahayam, 2018). Working women enjoy better economic status and as such they are healthier (Poot and Roskruege, 2020). Also, people will pay more attention to their health, so they always promote a balanced diet and change their bad habits. Therefore, it kept the death rate lower. The third factor that causes the population to age is the life expectancy keeps increasing. Factors are most related to the public health improvements and more medical facilities created in developed countries (Yu, 2010). Nowadays, people are wealthier than

before, so they can afford more medical facilities to help and maintain their personal health. At the same time, the rapid technology development which can help and improve public health such as there are many more diseases such as cardiovascular disease can be solved or helped than before (Klassen, Nopraenu and Devasahayam, 2018). For example, Hong Kong and Singapore have better medical progress and better living conditions therefore the people there have the longest life expectancy in the world. For Hong Kong life expectancy there was 81.3 years for men and 87.3 years for women in 2016 (Klassen, Nopraenu and Devasahayam, 2018). Overall life expectancy was 85.03 years (total average for men and women) in 2021 (He and Tang, 2021). And for Singapore, overall life expectancy was 83.80 years total average for men and women) in 2021 (He and Tang, 2021). In other words, Hong Kong and Singapore have similar life expectancy too.

In addition, according to the United Nation, it pointed out there is one more factor that causes the population ageing in some societies in the world, which is '(international) migration' (United Nation, 2019). International migration also affects changes in the age structure of the population due to some countries experiencing a large wave of immigration trends. International migration will at least temporarily slow down the aging process, because immigrants are often young people of working age (United Nation, 2019). However, migrants who stay in the country will eventually become the elderly population (United Nation, 2019). That is why there are elderly in some countries and they are having more serious population ageing than other countries.

***Possible impacts of population ageing on social and economic development:***

Thirdly, there are many studies and statistics from reliable organisations such as governmental and international organizations to show that population ageing will bring lots of possible impacts on social and economic development in Hong Kong and Singapore. In terms of economy, as the population ages in both places, the employment-to-population ratio will decrease. The two places will reduce human capital. The shortage of labor force will also potentially reduce productivity (Dr Balaji Sadasivan and Dr Mohamad Maliki Osman, 2006). The increase in dependency ratio, the increase in social security expenditure, and the aging of the population will lead to an increase in government spending on welfare and health. There have been views that population ageing will lead to an increase in government spending on welfare and health. Based on the statistics, for example, Hong Kong's recurrent government expenditure on social welfare and health is estimated to be \$151.0 billion in 2018/19, which

accounts for 37.1% of total estimated recurrent government expenditure. Compared with 1998/99, recurrent expenditure in these two areas has registered a cumulative increase of 181% (from \$53.7 billion to \$151.0 billion) (He and Tang, 2021). On the other hand, in terms of Singapore, the huge elderly population will redirect increasing amounts of the nation's resources into geriatric health care, but more importantly the strain will grow because retired people continue to consume even as they cease to produce (Lee, 1999). Whether or not the retirees draw on well-funded provident funds or savings, everything they consume must be produced by the existing labor force (Klassen, Nopraenue and Devasahayam, 2018). A heavy burden will be placed on the already shrinking labor force to support this large and growing pool of retirees (Klassen, Nopraenue and Devasahayam, 2018).

In addition, the impact on the family is that the demographic structure has changed the growth of the nuclear family due to the decline in the birth rate and the rise in the dependency ratio (Phillips and Chan, 2002). The number of family members has decreased, and the caregiver of the younger generation has decreased, and the family's ability to care for it has declined accordingly. It is expected that the population of elderly people who need to be taken care of will continue to grow, the number of retired elderly people will gradually increase too, and the number of elderly people who need to rely on family care will also have a chance to rise (Hong Kong Policy Research Institute, 2021). Moreover, in terms of healthcare service, the medical system is overstretched. For example, the statistics from the Hong Kong Statistics Department show that 70% of the elderly living in the community suffer from one or more chronic diseases (He and Tang, 2021). The medical needs and expenses of the elderly in dealing with chronic diseases have increased sharply. The aging population increases the demand for human resources, the demand for medical staff (doctors, nurses, and other medical staff) and the relative improvement of medical infrastructure, which greatly increases the medical burden of society (Leigh, 2006). Due to the increase in the number of elderly people relying on medical services, the number of medical facilities is in short supply (Woo, 2012). To sum up, some studies tend to support the notion that population ageing would pose a drag on long-term economic growth through different channels.

### **Chapter Three — Framework**

In chapter three, it will use the globalization theory as one of the conceptual frameworks to link with why the ageing problem became more serious in the last few decades. Also, it will use the term ‘Active Ageing’ as a conceptual framework to link with how the Hong Kong and Singapore governments implemented the policy to solve the issue of ageing population.

#### ***Globalization theory:***

Globalization has increased the interdependence and interconnection between countries, involving the process of human activities, relations and networks extending or expanding on a global scale (Held, 1999). There are lots of different kinds of globalization such as economic globalization (free trade, global banking and markets) and cultural globalization (new transnational or global cultural patterns, practices and flows) (Hyde, and Higgs, 2016).

#### ***The relationship between globalization and population ageing:***

Globalization has also affected the gradual aging of the global population. Longevity and low fertility rate are the products of globalization. It was because the globalization of science and technology is accelerating the aging of the world's population. Nowadays, the life expectancy of people all over the world is increasing because the experience of public health and new breakthroughs in medicine are shared by the world (Hyde, and Higgs, 2016). The globalization of education is also accelerating the ageing of the world's population. The country allows citizens to receive education, and more and more people are educated, which leads to more job opportunities for people. When more people choose to work, it is postponed having children or choosing not to have children in their future which makes the fertility rate become lower (Hyde, and Higgs, 2016). After a period of time, people grow older, longer and with fewer children in the society.

This phenomenon (population ageing) is widespread all over the world. Now, the aging population is the longest in human history. The United Nations expects that the population aging rate in the 21st century will exceed that of the previous century (United Nations, 2019). Recently, Asian and European countries are facing the problem of an aging population. In the next two decades, many countries in the region will face the largest contemporaneous group, namely those over 65 and those who will be over 50 (World Health Organization, 2021). In terms of European countries, the statistics showed that more than 20% (one fifth) of the

European countries' population were 65 years old or above (Eurostat Statistics Explained, 2020). The number of elderly aged 80 or above was 5.8% of the total population in European in 2019, however, the statistic predicts there will be 14% more in the future (Eurostat Statistics Explained, 2020).

However, the ageing population in Asian Pacific regions will be more serious than in the European countries. The reason is more Asian women's educational backgrounds are getting higher and higher than before, and their chances of going out to work are greatly improved, so when more women work, they are reluctant to have children (Khan, 2013). As a result, the fertility rate continues to decline. Asian countries have indirectly narrowed the family structure due to the trend of fewer children (World Health Organization, 2002). Most family structures are single-person families, childless families, or families with only one child, which leads to an aging population over time. According to Sudhir Shetty who is Chief Economist from World Bank, she said "Most middle-income countries in the Asia-Pacific region will move from younger societies to aging societies within 20 to 25 years (United Nation ESCAP, 2017). This change will take 50 to 100 years in other parts of the world (United Nation ESCAP, 2017)." Therefore, in terms of the Asian Pacific regions, the number of elderly people is expected to double up from 535 million to approximately 1.3 billion, from the year of 2015 to 2050 (United Nation, 2017). In the meanwhile, the number of the oldest age group (80 years old and above) is also increasing. In 2016, the oldest population in the Asian Pacific region had 1.5% of the total population, reaching 68 million people, accounting for about 50% of the global population aged 80 or over (United Nation, 2017). But the number is expected to increase more than threefold, reaching 5.0% of the region's population, and reaching 258 million people in 2050 (United Nations, 2019). By then, the Asia-Pacific region will account for nearly 60% of the world's population over the age of 80, which is an increase of 10% from the current level (United Nations, 2017).

Almost all social fields are affected by it, including labor and financial markets, demand for public goods and the services such as social security and pension, long-term care, health care and family structure and relationship (United Nations, 2019).

***The relationship between globalization and 'Active Ageing' (ageing) policy:***

In terms of cultural globalization, its influence is very deep. Different places in the world are affected by the idea of 'global cultures' or 'global concepts'. In the case of ageing population,

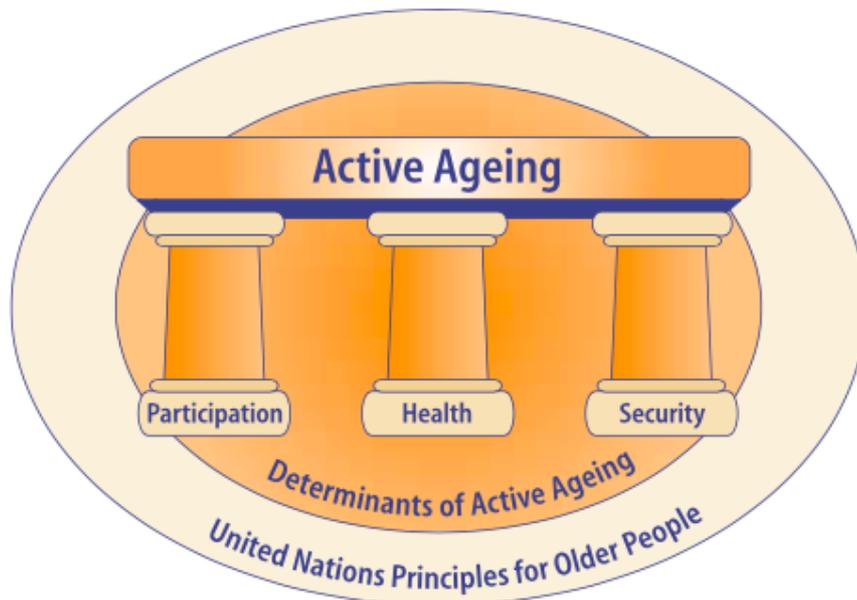
in the beginning, every country had its own solution to deal with, such as Singapore kept importing the number of foreign workers to supply the shortage of manpower in different industries in Singapore (Chan, 1997). In addition, the government also encouraged the companies to employ the elderly to work in different industries (Chan, 2017). But when more countries are facing population ageing, the world started to discuss together through the World Health Organization on how to promote healthy and encouraged active ageing. Under the influence of cultural globalization, the rest of the world is accepting and promoting the same concept and policy framework from the World Health Organization which is ‘active ageing’ (World Health Organization, 2002).

According to the World Health Organization, the definition of ‘Active Ageing’ is the process of optimizing opportunities for health, participation and security in order to enhance quality of life as people age (2002). The figure1 below shows the determinants of Active Ageing. From the figure1 can see it depends on various influences surrounding individuals, families, societies and countries (World Health Organization, 2002). Moreover, the ‘Active Ageing’ policy framework and response can show from the figure 2 below. Those are the principles for older people. There were three main areas of the policy frameworks made by the United Nations, including ‘Participation’, ‘Health’ and ‘Security’ (United Nations, 2019). First, in terms of the ‘Participation’, it means that the societies and countries should ‘provide education and learning opportunities throughout the life course’ to the older people, including the basic education, lifelong learning courses and voluntary activities (World Health Organization, 2002). Next, in terms of the ‘Health’, it means that the societies and countries should implement some policies to ‘prevent and reduce the burden of excessive disability, chronic diseases and premature death’ and ‘develop a continuum of affordable, accessible, high quality and age-friendly health and social services to the older people’ (World Health Organization, 2002). Lastly, in terms of ‘Security’, it means that the societies and countries should try their best to ‘address the social, economic and personal security rights, and the protection of safety and dignity of the elderly are ensured’ (World Health Organization, 2002).

Figure1: Source: (World Health Organization, 2002)



Figure 2: Source: (World Health Organization, 2002)



***The relationships between the ageing population problems and ‘Active Ageing’ policy:***

Based on the conceptual framework – active ageing, this part finds out what are the key policies that Hong Kong and Singapore governments deal with this issue. After that, it can analyse the policy implications of ageing population in both places.

Due to that countries all over the world are facing the social and economic challenges of rapid ageing of the population so nowadays how to implement the ideal of "delay the disability of the elderly and improve the quality of life" becoming the key policy in different countries (Lam, Loo and Mahendran, 2020). Especially, Hong Kong and Singapore governments are very active to promote and implement that ideal above because people are more concerned about the consequences of population ageing and they also knew that the dynamics of population ageing in society is getting serious (Chan and Cao, 2015). Therefore, there are some concept of "successful ageing" and "active ageing" appears, which means that the elderly can reduce diseases and physical obstacles caused by diseases, have high physical and mental functions, can actively participate in life, and have a positive spiritual life; at the same time, they can actively participate in senior learning activities (Phillips and Chan, 2002).

On the one hand, Hong Kong's government is promoting "active ageing". Since 1997, taking care of the elderly has been set as one of the three major policy policies (Woo, 2012). The goal is to improve the quality of life of the elderly, so that they can achieve "a sense of security, a sense of belongingness, a feeling of health and worthiness". In order to encourage the elderly to continue to learn, the Labor and Welfare Bureau and the Elderly Commission have implemented the "Elderly Academy Project" in 2007 (Chan and Cao, 2015). Later will discuss policy themes from the established active ageing policy initiatives in Hong Kong in a later chapter. On the other hand, Singapore's public policy has been based on the vision of "successful ageing" since 1999 (Chan, 2017). It is expected to cultivate healthy, active, financially stable and independent senior citizens, and integrate into family and community members, support and depend on each other, through the close relationship between generations (Chan and Cao, 2015). The ultimate goal is to create an inclusive, cohesive, and economically vibrant society. The following illustrates the development of its successful ageing policy (He and Tang, 2021). In general, Singapore's core ageing policy is to encourage ageing in place and provide support for residents to age well in their communities. The 2015 Action Plan for Successful Ageing presented key initiatives to support Singaporeans in ageing confidently and leading active lives (Ministry of Health, 2016) (Chan, 2017). Although stakeholders from government, academia, business, and community were major contributors in developing the action plan, other agencies also play a central role in supporting social and health care services for older persons (Wong and Chan, 1998). Later discuss three core policy themes from the established ageing policy initiatives in Singapore in a later chapter.

## **Chapter Four — Methodology**

In chapter four, it will talk about how the data or articles related to the research questions were collected and analysed. The research study contains a lot of document and statistics analysis as a qualitative research method.

### ***Inclusion criteria:***

Based on the research topic which is comparison of ageing policy between Hong Kong and Singapore, therefore this study focused on the previous studies or documents related to the ageing population statistics, problem and policy between Hong Kong and Singapore. Sources were analyzed according to a number of criteria first including the source had to be in line with the purpose of the literature review based on the research questions of these studies. Second, the source had to be evidence-based and/or existing government reports, documents research. Any source from a website without the official published or not academic research was removed. Third, the source and data related to the ageing policy and ageing population had to be in Hong Kong and Singapore. Fourth, it is better to narrow down the demographic status and existing policy areas, so for the data or number related to birth rate, death rate and ageing population in both societies it will only look into from the 1970s until nowadays.

The reason why look into from the 1970s until nowadays because of Hong Kong and Singapore have had similar demographic status since the 1970s. On the one hand, since the 1970s, in just over 30 years, Singapore has transformed from a young country with strong metabolism and high mortality to a country with an aging population, low reproduction rate and low mortality. During the 1970, the total fertility rate (children per woman) was 3.0 (Chan, and Cao, 2015). However, the fertility rate kept dropping and it was less than 2.0 from 1977 which changed the demographic status from that period of time in Singapore (Lee, 1999). After that, the fertility rate was around 1.7 in the 1990s (Lee, 1999). Therefore, the Singapore government not only started to promote different policies to encourage people to give birth to children but also pay attention to and take active measures to solve the ageing population issue from the 1980s. On the other hand, Hong Kong was having a similar situation and demographic status from the 1970s to now with Singapore. During the 1970, the total fertility rate (children per woman) was 3.28, with the similar situation happening where the fertility rate kept decreasing and it was less than 2.0 from the year of 1980 (Woo, 2012). After that, the fertility rate was around 1.3 in the 1990s (Woo, 2012). Therefore, the Hong Kong government also started

implementing different policies to solve the problem and promoted an active ageing in the future. In addition, for the policy related to ageing population or societies in both, it will only look into those policies implemented from the 1980s until now. It is because both governments started to realize the ageing population from the 1970s and they started solving the problem from the 1980s (Chan, 2017). At the same time, if there are any sources (previous policy related to solving the population ageing issue) that the governments are still promoting or implementing nowadays also can be included.

***Procedure:***

First of all, I determined the purpose and direction of the research. Then find some articles and journals with similar topics on reliable academic websites (google scholars) and online library. At the same time, data and policy details need to be found in government reports and websites for support. After collecting more information and articles, read them twice. Then I need to narrow the scope, I need to decide to keep the most relevant articles, and delete other unnecessary or irrelevant articles. Finally, I need to classify the materials and articles myself, and I need to compare policies after referencing the articles.

***Data collection:***

Based on the research questions, the secondary data collected and analysed from the academic document and paper through electronic material (online library). In identifying sources for this literature review, multiple academic documents were used from the Hong Kong Lingnan University Online Library and Google Scholars. Also, this research study is using the qualitative method as the research method. For the qualitative research method, this study will mostly be using document analysis as the qualitative method. According to Bowen, “Document analysis is a systematic procedure for reviewing or evaluating documents, including printed materials and electronic materials (based on computer and Internet transmission)” (p.29, 2009). Also, I will use the statistics resources from reliable organizations such as from both governments departments as a kind of supporting document (Hoepfl, 1997). Based on the research questions, after finding and reading the academic paper, document published from government or scholars, they all gave out the statistics and evidence to show that Hong Kong and Singapore are facing serious ageing population issues in the past two decades until now. In the meanwhile, they predict that this issue will get worse and bring lots of impacts for society and the economy in the future if they do not take action now. Such as, population ageing may impact on the labour market for economic and long-term care services in society. Therefore,

there are some documents showing that the Hong Kong and Singapore government had already implemented some policies such as “successful ageing” and “active ageing” to help and solve the issue (Chan, and Cao, 2015).

### ***Data analysis:***

The use of documents is to use globalization and active ageing as theoretical research. Because the process of globalization is an important factor in changing the world’s population structure, it has led to low fertility, low mortality and aggravated population ageing. Also, the policy of active ageing is an important method to solve the population ageing issue and it has already been implemented by lots of the countries in the world due to the globalization effects. My research mainly used one method which is the documents analysed. Used the existing literature and documents to analyse the population aging phenomenon in Hong Kong and Singapore and the countermeasures of the two governments. These documents take the form of reports in books, academic journals, business journals, Hong Kong and Singapore government publication reports, academic reviews, reports from international organizations such as World Health Organization, and press releases. In my research, it is very important to see the demographic data and changes and what the governments of the two places have done to change the status or situation and what policies are the most important plans. I think the most likely thing is that existing documents will become a repository or channel for these views. Therefore, documents analysed will be my main data collection method. Over the past few months, my methodical searches for related documents have yielded fruitful results.

I reviewed about 40 documents in total then put them in context and compared them for analysis. These documents include population aging data and policy-related documents, newsletters, reports from the two governments and international organizations, and academic journals (topics, opinion columns, and editorials). Firstly, comprehensive documentation, analysis provides background information for the factors that cause the ageing population which include fertility, low mortality and longer life expectancy. Also, there are lots of statistics and data supported from the documents from reliable sources such as from official governmental or international websites. The documents I chose not only showed and analysed the case of ageing population in Hong Kong and Singapore, but also the Asian and European countries. Secondly, based on the research questions for this research, I choose to focus on the documents that have comparative views or similarities angles to discuss the implications on ageing population and how both governments deal with the issue. Overall, the documents

mostly mentioned a term ‘Active Ageing’ which is a major direction for both governments to promote healthy ageing. Therefore, I turned to focus on this term, understand the definition of it and started to find out what kinds of ageing policy that will be related. At the end, I found out that both governments had already promoted ‘Active Ageing’ in their places with plenty of policies. Due to ‘Active Ageing is the process of optimizing opportunities for health, social participation and security in order to enhance quality of life as people age (World Health Organization, 2021)’, therefore those elements mentioned in ‘Active Ageing’ will be major areas for the findings part in my study. Thirdly, more importantly, in this study it will need to give out the comparison on the ageing policy between Hong Kong and Singapore. Therefore, I would look deep into the ageing policies in both places, respectively. After that, put the documents (if they are presenting the same area) to compare, such as both places' ageing policy related to encouraging re-employment together to compare which one can really achieve the ‘Active Ageing’ goal. So, for the comparison part, it will present three major areas including the ‘re-employment policy’, ‘lifelong-learning policy’, and ‘ageing welfare policy’ to compare which place is doing better or which place needs to learn from others to achieve the 'Active Ageing' goal.

To sum up, analysis of documents helps to refine ideas, determine conceptual boundaries and identify the applicability and relevance of categories (Bowen, 2009). Only if all the evidence in the information documents, reports, existing government reports and academic journals are related to the aging of the population, it is caused by the policies implemented by the governments of the two places. When they are related to each other. I am only satisfied with the process of data collection and analysis.

Below is a table which gives the details of the documents that were selected in this research and how it was analysed after the selections.

Table 1:

Key themes	Existing resources	Aim of the studies	Key findings (Commonalities)	Key findings (Nuances)
<p>1. Government Reports / Documents (From Singapore and Hong Kong's governments)</p>	<ul style="list-style-type: none"> <li>- <i>National Silver Academy.</i> (Ministry of Health Singapore and Ministry of Education Singapore, 2021)</li> <li>- <i>About Passion Silver Concession Card.</i> (Singapore Government Agency Website, 2021)</li> <li>- <i>Senior science and technology for future challenges 樂齡科技應對未來挑戰.</i> (News.gov.Hong Kong, 2020)</li> <li>- <i>Social Welfare Department - Innovation and Technology Fund for Application in Elderly and Rehabilitation Care.</i> (Hong Kong Social Welfare Department, 2021)</li> <li>- <i>Senior Worker Early Adopter Grant and Part-time Re-employment Grant.</i> (Ministry of Manpower Singapore, 2020)</li> <li>- <i>FACTSHEET ON SENIOR WORKER EARLY ADOPTER GRANT AND PART TIME RE-EMPLOYMENT GRANT.</i> (Workforce Singapore and</li> </ul>	<p>1.1 To find out the policies that related to population ageing implemented by the Singapore and Hong Kong governments.</p> <p>1.2 To make and see the lists of “Active Ageing” methods and policies in Singapore and Hong Kong. Including in the education, re-employment and welfare areas.</p> <p>1.3 Those reports found the government's websites and reports which</p>	<p>(Yes)</p> <p>All the reports or documents gave details on what the governments did under the Active Ageing policy.</p> <p>Also, all the materials and sources from the different departments of the governments, not only from a single department.</p> <p>All of them had mentioned a bit of background of what ‘Active Ageing’ means and explain why they promoted the ‘Active Ageing’ policy.</p> <p>All reports showed very detail on how</p>	<p>(Yes)</p> <p>Although all the documents were governmental sources, they are separate in different angles. For example, the first one to fourth documents were talking about the education policy on ageing policy between Singapore and Hong Kong, the fifth to sixth documents are talking about the re-employment</p>

	<p>Ministry of Manpower Singapore, 2020)</p> <ul style="list-style-type: none"> <li>- <i>Interactive Employment Service of the Labour Department &gt; Employment Programme for the Elderly and Middle-aged.</i> (Labour Department Hong Kong, 2020)</li> <li>- <i>The Elderly Health Care Voucher Scheme of the Government of the Hong Kong Special Administrative Region (“HKSARG”) - Pilot Scheme at the University of Hong Kong - Shenzhen Hospital.</i> (Health Care Voucher Division of the Department of Health, 2020)</li> <li>- <i>The Community Health Assist Scheme (CHAS).</i> (Ministry of Health Singapore, 2019)</li> </ul>	<p>can easily find out what the government should do to promote ‘Active Ageing’ and those resources must be reliable.</p>	<p>to implement the policy.</p>	<p>policy, the last two documents are talking about the welfare policy.</p>
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<p>2.International Organizations Reports / Documents</p>	<ul style="list-style-type: none"> <li>- <i>Population structure and ageing.</i> (Eurostat Statistics Explained, 2020)</li> <li>- <i>Ageing   United Nations.</i> (United Nations, 2019)</li> <li>- <i>Addressing the Challenges of Population Ageing in Asia and the IMPLEMENTATION OF THE MADRID INTERNATIONAL PLAN OF ACTION ON AGEING.</i> (United Nation ESCAP, 2017)</li> <li>- <i>Age-friendly environments.</i> (World Health Organization, 2021)</li> </ul>	<p>2.1 To explore the ageing population issues all over the world.</p> <p>2.2 To make sure of the under-globalization effects, the world is getting more connected then before, so every place in the world facing the similarities issue- (ageing population).</p> <p>2.3 Also, to find out under culture globalization, the world is promoting what kind of similar policy to solve the issue.</p>	<p>(Yes)</p> <p>All reports or documents from reliable and well-known international organizations.</p> <p>An overview of the population status and changes in world, including the Asian and European countries and places.</p> <p>An overview of the reasons the drive to population ageing in the world.</p> <p>All have mentioned about and possible impacts that caused by the ageing population issue in world.</p>	<p>(Yes)</p> <p>First to third documents mostly gave the data / statistics on the causes and impacts of the ageing population.</p> <p>But the last one from World Health Organization was talked about how to solve the ageing population issues and mentioned the term of ‘Active Ageing’.</p>
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<p>3. Non-Government Organizations (NGOs) Reports</p>	<ul style="list-style-type: none"> <li>- <i>About Elder Academy</i> 長者學苑. (Elder Academy, 2020)</li> <li>- <i>YAH! promotes a positive mind-set towards ageing and older person.</i> (Montfort Care, 2015)</li> <li>- <i>關於賽馬會樂齡同行計劃.</i> (The Hong Kong Jockey Club Charities Trust, 2016)</li> <li>- <i>Healthcare and Ageing   Policy Research Series.</i> (Our Hong Kong Foundation, 2019)</li> </ul>	<p>3.1 To see if there are any NGOs providing some services to help to solve to population ageing issues.</p> <p>3.2 To see if there are any NGOs are corporate with the governments to help the elderly and achieve the ‘Active Ageing’ goals.</p>	<p>(Yes)</p> <p>All reports or documents can see that the NGOs would like to provide some services to the elderly in order to achieve the ‘Active Ageing’ goals.</p> <p>All the documents showed that the services that NGOs provided are having the governments support through different foundations.</p>	<p>(Yes)</p> <p>Most of the documents gave the details one the education areas. The last one was focus on health area.</p>
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## Chapter Five — Findings & Discussion

In this chapter, it will be divided into three majors' parts including 'Participation', 'Health' and 'Security' to talk about what are the ageing policies under the 'Active Ageing' policy framework between Singapore and Hong Kong.

### 1. 'Participation' policies under 'Active Ageing':

Firstly, in terms of the 'Participation' based on 'Active Ageing' policy, which means that the governments need to 'provide education and learning opportunities throughout the life course' to the older people (World Health Organization, 2002). Both Singapore and Hong Kong governments had implemented some re-education policies under the 'Active Ageing' policy to achieve the goal of letting the older people participate more in the society.

On the one hand, the government of Singapore (Ministry of Education Singapore) has promoted different kinds of programs to encourage the older people to study or re-education in basic education and lifelong courses (Montfort Care, 2015). Lots of courses are funded by the government under the 'National Silver Academy (NSA)' program. NSA is a program composed of community organizations and post-secondary educational institutions (National Silver Academy, 2021). There are 49 NSA providers including Singapore University of Social Sciences and YAH! Community, they are providing lots of learning chances for the seniors (age above 50 who are residents) (National Silver Academy, 2021). There are some short courses (from 3 hours to 12 weeks) that are specifically for them and those courses' topics are related to life-skills and work-skills. The fee of the courses after subsidy from \$0-500SGD (\$0-3000HKD) (National Silver Academy, 2021). For example, they have provided some 'empowering yourself' courses which can let the elderly increase their confidence and resilience through some workshops. Also, they have provided some basic knowledge course such as investing which can then learn how to do some basic evaluation on it and avoid the financial risks (Montfort Care, 2015).

On the other hand, the government of Hong Kong has also implemented similar kinds of policies to encourage the elderly to learn more things or skills during their old age. In order to encourage the elderly to have a happy life and live a prosperous life, the Labour and Welfare Bureau and the Elderly Commission initiated a school-based 'Elderly Academy' project in early 2007 (Elder Academy, 2020) and (Hong Kong Social Welfare Department, 2021). It

operates in the mode of cross-sector cooperation and inter-generational inclusiveness. The purpose is to encourage elders to continue learning, so that the elders can increase their knowledge, broaden their social circles and maintain physical and mental health. A total of 180 senior academies have been established in tertiary institutions (such as in City University of Hong Kong and Lingnan University), primary and secondary schools (such as St. Charles and Caritas Elder Academy) in all districts in Hong Kong in the 2019-20 school year (Elder Academy, 2020). The Foundation Committee (Hong Kong government) will provide a total of \$122,000HKD in grants to the newly established academies for the elderly, of which 20,000HKD is a one-off grant for the establishment of the academies for the elderly (such as additional equipment) (Chan and Cao, 2015). In order to attract and encourage more seniors to study systematically, institutions can choose some subjects that are more interesting to teach and provide tuition discounts (set up a limit of discounts for seniors). For example, in LingnanU Elder Academy Program and JoyAge HKU provided 'Korean Language' courses and 'Traditional Chinese Medicine Health Care and Regimen' courses to the elderly (Elder Academy, 2020) and (The Hong Kong Jockey Club Charities Trust, 2016).

## 2. 'Health' policies under 'Active Ageing':

Secondly, in terms of the 'Health' based on 'Active Ageing' policy, which means that the governments need to 'prevent and decrease the diseases and death' (World Health Organization, 2002). Also, they need to maintain the physical and mental health of the elderly in the old age. Both places' governments would like to let elderly enjoy more welfare services in their old age and maintain good health to achieve one of the goals in Active Ageing Policy. Therefore, they have also implemented some health policies to achieve active ageing.

On the one hand, the government of Singapore emphasizes that citizens need to be self-reliant and cannot rely on the government all the time. In addition, Singapore is not a welfare state, so they receive relatively few benefits (Chan, 1997). However, when the government realized that the population ageing is getting more serious, they changed a bit. The government started to provide some welfare policies and subsidies in health areas such as 'The Community Health Assist Schemes (CHAS)' and 'pioneer generation package' to the elderly (Ministry of Health Singapore, 2019). For the purpose of CHAS is to let the citizens get medical and/or dental care subsidies at the clinics. Under CHAS, there are lots of different criteria needed to fulfil such as the household monthly income per person and annual value of home etc (Ministry of Health Singapore, 2019). At the same time, the Singaporean's seniors can go to the clinics with a

relatively lower price after using the subsidy. Such as only \$2 SGD (\$12 HKD) for eligible seniors for health screening (Ministry of Health Singapore, 2019). The purpose of the pioneer generation package is to commend and thank the founders for their hard work and dedication (Ministry of Finance Singapore, 2021). Therefore, the government of Singapore provided the subsidy for those seniors who are aged 65 and above in 2014. This package will help pioneers pay for their lifelong health care expenses and provide an additional 50% subsidized services and drugs (Ministry of Finance Singapore, 2021). Moreover, according to the Pioneer Generation Disability Assistance Program, \$1,200 SGD (\$7200HKD) cash is provided annually for people with moderate to severe functional disabilities (Ministry of Finance Singapore, 2021).

On the other hand, Hong Kong is a welfare state, so they have always implemented different health policies for people of different ages, especially for the elderly. The medical and health system in Hong Kong affected by the British health system (He and Tang, 2021). Hong Kong's public medical services and drug charges are very low for every citizen (He and Tang, 2021). Not only that, the government also gives some extra subsidies or allowances (such as 'Old Age Allowance' and 'Healthcare Vouchers') to the older people. In terms of the 'Old Age Allowance' which is known as 'fruit money', is a public welfare fund which was launched in 1973 (Ng, 2011). The aim is to help the elderly to meet the special needs (including health needs) caused by old age. They do not need to pass the financial test. The monthly amount of the Old Age Allowance is \$1,475 from this year (The Efficiency Office 1823, 2021). In terms of the 'Health Care Vouchers', which was launched in 2009. Nowadays, every eligible Hong Kong elderly person aged 65 or above is issued a voucher of \$2,000 HKD per year (Health Care Voucher Division of the Department of Health, 2020). They can continue to retain and accumulate unused medical vouchers, but the upper limit is \$8,000 HKD. This can encourage them to make good use of the medical vouchers to receive primary medical services, including therapeutic services and pre-care services (Our Hong Kong Foundation, 2019) (Health Care Voucher Division of the Department of Health, 2020).

### 3. 'Security' policies under 'Active Ageing':

Thirdly, in terms of the 'Security' based on 'Active Ageing' policy, which means that the countries should try their best to 'address the social, economic and personal security rights, and the protection of safety and dignity of the elderly are ensured' (World Health Organization, 2002). Both governments are mainly focused on the economic security rights of the elderly, so

they have implemented some employment or re-employment policies to encourage them to still work to earn money. This not only can help to protect their old age income, but also to enhance self-worth for the elderly.

On the one hand, for Singapore, the minimum retirement age (RA) and re-employment age (REA) first increase to 63 and 68 years old will take effect in 2022 and will be increased to 65 and 70 years, respectively in 9 years later (Ministry of Manpower Singapore, 2020). The government of Singapore would like to encourage different companies to provide more job chances to the seniors, so they launched different re-employment policies and grants which are ‘Senior Worker Early Adopter Grant and Part-time Re-employment Grant’ to them (Ministry of Manpower Singapore, 2020). Those grants will be given to those companies who employ the seniors which aim to let more seniors work during their old age. The first grant is up to \$125,000 SGD (\$750,000 HKD) for those companies who will employ older people (Ministry of Manpower Singapore, 2020). However, their companies need to make their workplace become Age-Friendly at the same time (Chan, 2017). For the second grant is especially for the re-employment, which mean that if the companies can employ some seniors (aged 60 and above) have already retired back to the workforce for the part time jobs, the companies can get the grants (get \$2,500 SGD = \$15,000HKD per eligible senior worker) (Ministry of Manpower Singapore, 2020). Fixed salary will be provided to the seniors which can benefit the senior won't be cheated by the companies, maintain a stable income while living a more dignified life.

On the other hand, the government of Hong Kong has been adopting a multi-pronged strategy to provide suitable employment services for the elderly, encourage employers to hire them, and encourage employers to establish a working environment that treats the elderly in a friendly manner (Labour Department Hong Kong, 2020). In order to encourage older people to re-employ, the Labour Department has implemented a number of measures, such as holding large-scale thematic job fairs and regional part-time job fairs for the elderly, setting up special counters in job centres, and organizing jobs for older job-seekers (Labour Department Hong Kong, 2020). Furthermore, the government of Hong Kong also implemented ‘The Employment Programme for the Elderly and Middle-aged (EPEM)’ which to encourage the employment of unemployed job-seekers who are 40 years of age or older as full-time or part-time long-term workers (part-time means working 18 hours or less than 30 hours a week), and provide them with on-the-job training so that they can adapt to the new working environment as soon as possible and get a stable job (Chan and Cao, 2015) and (Labour Department Hong Kong, 2020).

In addition, employers who employ older job-seekers who are 60 years of age or older who are unemployed or who have left the workplace can apply for an on-the-job training allowance of up to \$5,000 HKD per month for each employee for a period of 6 to 12 months. Moreover, the Labour Department will provide eligible employees who stay on the job for three months or more during the on-the-job training period and can apply for a retention allowance of up to \$1,000 HKD per month. Also, they can apply for it up to 12 months. Those policies can encourage the older people to continue work and earn more money which will help to protect their economic security. Meanwhile, this can make them live with dignity.

Although under the framework of 'Active Ageing' framework, both governments helped lots of elderly in different areas. However, even implemented 'active ageing' policy which cannot be solved, which is about ageing populations in disadvantaged groups and what problems they may face. Therefore, it will discuss about the question about the discrimination of the elderly and the suicide of the elderly (World Health Organization, 2021). According to the World Health Organization, 'ageism' means 'age discrimination' and it refers to prejudice, and discrimination against others or oneself based on age (2021). Also, there are some data showed that more than 50% of the world's population has age discrimination against the elderly (World Health Organization, 2021). Furthermore, age discrimination may change the way we review ourselves, and may affect our longevity, health and well-being (Lam, Loo and Mahendran, 2020). For example, according to the report found out that if elderly faced age discrimination, they will have poor physical and mental health so they will death early at 7.5 years or even suicide in the old age (World Health Organization, 2021).

The above problems also appeared in Singapore and Hong Kong. According to the online article published by Lee Kuan Yew School of Public Policy, it pointed out that the it pointed out that the aging process will bring unique pressure to the elderly, and some people will choose to commit suicide especially in Asian Regions including Singapore and Hong Kong (2018). The number of elderly suicides in both places have increased significantly (Lam, Loo and Mahendran, 2020). In Singapore, government statistics show that 129 people aged 60 and over committed suicide in 2017 and this is the highest number recorded since 1991 (Lee Kuan Yew School of Public Policy, 2018). In Hong Kong, the suicide rate of elders aged 65 and above also accounts for the highest suicide rate in Hong Kong, with about 40 elders committing suicide per 100,000 people in 2011(Lee Kuan Yew School of Public Policy, 2018). In addition, according to the Professor Tan from National University of Singapore, he pointed out

emptiness, loneliness and feeling of despair can lead to thoughts of suicide (Lee Kuan Yew School of Public Policy, 2018). Moreover, the most vulnerable are the elderly suffering from illness, especially if they do not have family or social support also lead to thoughts of suicide (Lam, Loo and Mahendran, 2020).

In order to help and maintain to achieve the goals of 'Active Ageing' this report would like to provide two strategies for policy makers including policies with law and education activities.

Firstly, discrimination based on age which the elderly cannot fully participating in society, which is a long-standing issue in almost all societies (United Nations, 2007). Therefore, policy makers can set up a good legal framework that can address age-based discrimination and inequality and protect the human rights of everyone around the world. Although policies and laws are a relatively tough strategy, they can see results relatively quickly. Since 2002, many countries have developed a wide range of legislative measures to safeguard the rights of older persons, such as Australia, China and New Zealand have introduced legislation to eliminate age discrimination (United Nations, 2007).

Secondly, the image of the elderly and the corresponding attitudes towards the elderly are mostly negative which may cause them to suicide (United Nation ESCAP, 2017). Therefore, educational activities are a relatively positive strategy, but its process may be slower. Policy makers can increase compassion, eliminate misunderstandings about people of different ages, and reduce prejudice by providing accurate information and anti-stereotypical examples. In addition, policy makers can work with the community to raise awareness of suicide prevention and encourage troubled seniors to seek help. Lots of places such as Taiwan will set up psychological centers and a special line for suicide prevention and relief (Poot and Roskruge, 2020).

## Chapter Six — Implications

There are two implications for this research study from chapter five include the following similarities and differences of the ‘Active Ageing’ policy between Singapore and Hong Kong.

### *Implication 1 - Similarities:*

Table 2 clearly showed the similarities in the implementation of policies by the two governments.

Table 2:

<b>Similarities on ‘Active Ageing’ policy</b>	<b>Singapore</b>	<b>Hong Kong</b>
The goal of ‘Active Ageing’	‘Optimize health, participation and security of opportunities to improve people's quality of life with age’ (World Health Organization, 2002)	(Same)
The directions of ‘Active Ageing’	Focus on ‘Re-education, Health and Employment’ areas	(Same)
The target / age group of the older people under the ‘Active Ageing’	Different policies have different target age groups (from aged 50 to 70)	(Similarities) Different policies have different target age groups (from aged 55 to 70)
The implementation process of the ‘Active Ageing’ policy	Provided subsidized in re-education, health and re-employment policies under ‘Active Ageing’ framework	(Same)

Sources from: (Ministry of Health Singapore, 2019), (National Silver Academy Ministry of Health Singapore and Ministry of Education Singapore, 2021), (World Health Organization, 2002), (Labour Department Hong Kong, 2020), (Elder Academy, 2020) and (Hong Kong Social Welfare Department, 2021).

According to table 2, there are some similarities points between Singapore and Hong Kong. Since Singapore and Hong Kong followed the United Nations’ framework (Active Ageing) to formulate and implement policies, their policy goals and directions are roughly the same. Both the governments provided subsidies in re-education, health and re-employment policies under ‘Active Ageing’ framework. However, the targets/age groups of the older people under the ‘active aging’ policies are not exactly the same, but they are also very similar. For example, in terms of the re-education policy under ‘Active Ageing’, Singaporean older people aged 50 and above can apply for the (NSA)’ program to receive free or subsidizes learning opportunities (National Silver Academy Ministry of Health Singapore and Ministry of Education Singapore, 2021), while Hong Kong’s elders need to wait until aged 55 and above (Elder Academy, 2020). Although different eligibility ages are established between the two policies, they are also at similar ages.

***Implication 2 - Differences:***

Table 3 showed the differences in the implementation of policies by the two governments.

Table 3:

<b>Differences on ‘Active Ageing’ policy</b>	<b>Singapore</b>	<b>Hong Kong</b>
The background of the places	Non-welfare state	A welfare state
How to call the older people the ‘Active Ageing’	Seniors	Elderly
The implementation process of the ‘Active Ageing’ policy	The government mainly implements policies in the form of encouragement, with less direct subsidies	The government implements policies mainly in the form of subsidies and encouragement
The results after implementation of ‘Active Ageing’	The quality of life of most seniors have improved, but the stereotype is that the seniors need to work until they are old.	The quality of life of most elderly people has improved, especially the poor ones.

Sources from: (Ministry of Health Singapore, 2019), (National Silver Academy Ministry of Health Singapore and Ministry of Education Singapore, 2021), (World Health Organization,

2002), (Labour Department Hong Kong, 2020), (Elder Academy, 2020) and (Hong Kong Social Welfare Department, 2021).

According to table 3, there are four differences on 'Active Ageing' policy between Singapore and Hong Kong. First difference is that the Singapore government calls the old people as seniors while the Hong Kong government calls them as elders. The Singapore government wants to be optimistic and positive, so it will call them seniors while the Hong Kong government wants to maintain respect in its mentality, so it will call them elderly (Klassen, Nopraenue and Devasahayam, 2018). Moreover, the biggest reason why Singapore and Hong Kong implement different measures in terms of population ageing policies is that the former is not a welfare state, while the latter is a welfare state. Therefore, the Active Ageing policy's implementation process and the results after the implementation of the population aging policy are also different.

On the one hand, since Singapore is not a welfare state, the ruling party (People Action Party) often emphasizes that people must save for themselves (Chan, 1997). Self-reliance is the philosophy of Singapore. Every generation, every family and every person should rely on themselves. Only when all of these are insufficient and truly in trouble, should we ask the government for help (Phillips, and Chan, 2002). So when the government implemented ageing policy, they mainly implemented policies in the form of encouragement, with less direct subsidies (Poot and Roskruge, 2020). Subsidies will be provided to those who are really in need. For example, in terms of health policies, the Singapore government adopted an innovative health financing concept which is Medisave in 1984 (He and Tang, 2021). It is a personal medical savings account and the funds come from the employer's contributions and his own salary (He and Tang, 2021). The motivation is to let people use their own savings to pay the medical bills. It can be seen that most people pay for their medical expenses by themselves. But when their people are old, the government will still give some subsidies such as the CHAS if they are unable to work, have no income and fulfil criteria of household monthly income per person (Ministry of Health Singapore, 2019). Therefore, many Singaporean need to work hard until they are very old due to the need to earn more money to live. However, on the other hand, since Hong Kong is a welfare state, mandatory contribution plans are not available in the Hong Kong medical system and 90% of long-term care costs are government subsidies for insurance services provided by government-funded institutions (He and Tang, 2021). Hongkongers can enjoy high-quality and very cheap medical services which

undoubtedly extends their lives too (Woo, 2012). The Hong Kong government provided different subsidies and allowances such as ‘Old Age Allowance’ and ‘Healthcare Vouchers’ to the elderly (Ng, 2011). The purpose of the government is to enable more elderly people to continue to live with dignity and at the same time to allow them to enjoy more medical services to improve their quality of life. Therefore, the results after implementation of ‘Active Ageing’ is also different between two places. With relatively subsidies from Hong Kong, very old people do not have to work until their old age like Singaporeans do (He and Tang, 2021).

## **Chapter Seven — Limitations**

However, due to the document analysis method used in this report, this report also has its limitations. First, document analysis is a method of collecting and analyzing second-hand information and data. Most of the document analysis in this report uses online academic journals or articles and sources from reliable websites such as the World Health Organization and the United Nations. Therefore, it may lack first-hand data for this ageing topic such as it cannot show the hinder factors of the population ageing from the interview or it cannot show the real situation and feelings from the elderly in the two places from the observations. Secondly, document analysis needs to set the inclusion criteria. This report only examines the existing aging policies in the two places in the 1970s. But in fact, there are many related policies in the two places, but since the year of policy implementation is not within the scope, it is not mentioned. In addition, for example, in this report, the inclusion criteria can only be narrowed down and concentrated on the three main areas under "active aging." Despite this limitation, there are still opportunities to make suggestions for further research. You can discuss more about how the two governments will implement policies in areas such as transportation.

## **Chapter Eight — Conclusion**

To sum up, the world has been aware of the aging population it is facing, and the aging population in Asian countries such as Singapore and Hong Kong has become more serious and urgent in the past two to three decades. In the meanwhile, as the world gradually globalizes, many ideas and opinions gradually become the same. Every country in the world has also greatly accepted the universal policy framework such as ‘Active Ageing’ to deal with and improve the problem of population ageing. As a result, most countries, such as Singapore and Hong Kong, adopt the same policy framework ‘Active Ageing’ to implement policies to

address the effects of population ageing. Therefore, it can be seen that Singapore and Hong Kong have roughly the same policy direction in terms of population ageing, including both implementing measures with the same philosophy in terms of re-education, health and re-employment. However, due to the country's background, the actual situation and the aging of the population itself, Singapore and Hong Kong used the same policy framework and philosophy to implement policies, but they will also bring about different results and impacts. At the same time, vulnerable groups of the elderly are also facing some problems such as being discriminated against. Therefore, both governments had already tried their best to help and solve the problems. But no matter what, the problem of an aging population will affect everyone. Therefore, we cannot rely solely on government policies for support. Each of us also needs to understand that we will grow old someday, so we have to make preparations in advance.

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