

1. Introduction

1.1 People are now living longer, healthier and more active than before. Active ageing is the process of staying healthy, socially connected and independent in the community as people age. This is particularly important for younger elderly aged 60-64 with better health, higher travel mobility, greater capacity to work and aspiration for more active lifestyle than people of older age.

1.2 At the request of Hon CHAN Hak-kan, the Research Office has completed a research task on non-means-tested active ageing related arrangements for people close to or at retirement age in selected places. The study focuses on people aged 60-64 who are referred to as **older adults** in the paragraphs below. It covers the following three key aspects of active ageing policy, namely (a) eligibility rules and benefits/concessions for seniors cards in Singapore and Australia¹; (b) measures adopted by Singapore, Japan and South Korea to encourage older adults to extend their working lives and employers to rehire them; and (c) schemes to promote social participation of older adults in Singapore. The relevant documents are organized into an information pack folder with key findings outlined below.

2. Eligibility rules and benefits/concessions for seniors card holders

2.1 Seniors card is one of the key initiatives under active ageing policy. In many developed economies, seniors card holders are entitled to access various concessions, discounts and/or priority services offered by the government departments, public utilities, private and commercial establishments. These benefits are especially useful for those who may have retired or work fewer hours, as they can save on daily essentials and stay socially connected with better access to more community activities.

2.2 In Hong Kong, seniors card are available to those aged 65 or above. Singapore issues seniors cards to honour people aged 60 or above, and the eligibility age ranges from 60 to 63 for most of Australia's states and territories ([Appendix I](#)). In Australia, some states/territories have designed their seniors card programme as income supplement or support scheme to provide older adults with assistance such as utility bills or vehicle registrations.

¹ Seniors card is known as "Senior Citizen Card" in Hong Kong, "Passion Silver Concession Card" in Singapore, and "Seniors Card" in Australia. For simplicity, they are collectively referred to as "seniors card" in this study.

3. Employment of older adults

3.1 Policy actions to incentivize companies employing older adults and encourage them to remain in work are crucial for sustainability of an ageing society.² In Hong Kong, there is no statutory retirement age or specific legislation for mandatory re-employment of older adults. The policy measures to promote employment of older adults are just employment guidelines for employers. In addition, some of these measures are general measures applicable to all age groups. For example, the Employees Retraining Board provides training for all people irrespective of age groups. Indeed, the Employment Programme for the Elderly and Middle-aged, which encourages employers to engage unemployed job seekers aged 40 or above, seems to be the only employment measure tailored-made for older adults in Hong Kong.

3.2 Singapore, Japan and South Korea have adopted a multi-pronged approach to promote employment of older adults ([Appendix II](#)). This include (a) strengthening incentives to carry on working (e.g. earned income tax credit and delay pension payment); (b) tackling barriers on the side of employers (e.g. anti-age discrimination law, statutory retirement age, and subsidies/wage offsets for employers to hire older adults); and (c) improving employability of older adults (e.g. training subsidy schemes and a network of specific job centres to provide re-employment services).

4. Social participation of older adults

4.1 The rewards of ageing extend beyond various concessions, discounts and/or priority services available to seniors card holders. Along with age comes time for participation in various community activities that provide opportunities to socialize with others, build/expand social networks, and stay connected with the community.

4.2 In Hong Kong, the Social Welfare Department provides community support services for older adults via elderly centres, namely District Elderly Community Centre ("DECC"), Neighbourhood Elderly Centre, and Social Centre for Elderly ([Appendix III](#)). Older adults can also pursue continued learning with Elder Academies run in primary/secondary schools and tertiary institutions. Many of the courses are interest courses about healthy living, leisure and art. Meanwhile, DECC's "Support Teams for the Elderly" has developed the "Senior Volunteer Programme" to encourage older adults to take part in voluntary services.

² There are many reasons why older adults want to keep working. They could be financial (e.g. supporting younger members of the family, emotional (e.g. avoiding loneliness); and/or social (e.g. staying connected with the community).

4.3 Singapore has provided similar community support services for people aged 50 or above through (a) Senior Activity Centres for those living in public rental flats; and (b) National Silver Academy and the People's Association Senior Academy offering a wide range of subsidized courses³. On volunteering, senior volunteerism has been promoted as a national movement in Singapore to enable people to contribute their talents and experiences to the community after retirement. The government provides dollar-to-dollar matching to donations to the Silver Volunteer Fund, which was established in 2015 to support the training of senior volunteers and building up of networks in the community to recruit, develop and support senior volunteerism.

³ For example, National Silver Academy offers four types of programmes for older adults: (a) 3-hour bit-sized courses; (b) life-skills and work-skills oriented short courses; (c) exam-free modules offered by tertiary institutions; and (d) ad-hoc learning opportunities such as talks and seminars.



Eligibility rules and concessions/benefits for seniors card holder in Singapore and Australia^{1, 2}

	Singapore	Australia						
		New South Wales	South Australia	Tasmania	Victoria	Western Australia	Australian Capital Territory	Northern Territory
Eligibility								
Age	60+	60+	60+	60+	60+	63+	62 ³	60+
Other condition	Nil	20 hours or less of paid work a week or fully retired	20 hours or less of paid work a week or fully retired	20 hours or less of paid work a week or fully retired	Less than 35 hours of paid work a week or fully retired	Less than 25 hours of paid work a week or fully retired	20 hours or less of paid work a week or fully retired	Nil
Concessions/benefits								
Public transport	<ul style="list-style-type: none"> Concession fares on daily public transport (up to 58% off the adult fare) Purchase of Hybrid Monthly Concession Pass (S\$60/HK\$340) or Off-Peak Pass (S\$40/HK\$226) for unlimited rides 	<ul style="list-style-type: none"> Unlimited travel for not more than AUS\$2.5 (HK\$13) a day on designated modes/services 	<ul style="list-style-type: none"> Free travel during off-peak weekdays, weekends and public holidays Around 50% senior concessions at other times 	<ul style="list-style-type: none"> Concession fares for designated modes/service and boarding time 	<ul style="list-style-type: none"> Free and concession public transport 	<ul style="list-style-type: none"> Concession fares plus free public transport during off-peak times 	<ul style="list-style-type: none"> Concession fares at peak times and free travel at off-peak times 	<ul style="list-style-type: none"> Free bus travel on the public network in Darwin and Alice Springs
Government fees/charges	<ul style="list-style-type: none"> Discounted fares on a range of courses, activities and programmes run by the People's Association⁴. 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Fee concessions on adult community education courses run by Libraries Tasmania (the State's reference library) 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> 25% rebate on water services charges and local government rates Discounts on vehicle and driver's licence renewal; spectacles subsidy, and air conditioning rebate 	<ul style="list-style-type: none"> 10% discount on motor vehicle registration (28% discount for electric vehicle) 	<ul style="list-style-type: none"> An AUS\$55 (HK\$290) discount on annual motor vehicle registration
Others ⁵	<ul style="list-style-type: none"> Priority queue for card holders at participating merchant outlets 	<ul style="list-style-type: none"> Reciprocal rights in other States and Territories 	<ul style="list-style-type: none"> Concessional public transport fares in other States and Territories 	<ul style="list-style-type: none"> Discounted fares on most interstate public transport 	<ul style="list-style-type: none"> Concessional public transport fares in other States and Territories 	<ul style="list-style-type: none"> Cost of Living Rebate: AUS\$135.52 (HK\$710) for couples and AUS\$89.71 (HK\$470) for singles 	<ul style="list-style-type: none"> Reciprocal discounts in other States and Territories 	<ul style="list-style-type: none"> Discounted fares on most interstate public transport in Australia and New Zealand

Sources: Various government websites.

¹ Seniors card is known as "PAssion Silver Concession Card" in Singapore and "Seniors Card" in Australia.

² The comparison excludes "Senior Citizen Card" in Hong Kong and "Seniors Card" in Queensland of Australia as they both set the eligibility age at 65 or above.

³ The eligibility age for Seniors Card will be reduced to 60 years on 1 July 2020.

⁴ In Singapore, the People's Association is a statutory board that promotes social cohesion within the community.

⁵ In all the places studied, holders of seniors cards are entitled to a wide range of discounts on services and goods provided by participating private and commercial establishments.

Measures to promote employment of older adults in selected places

Hong Kong

Singapore

Japan

South Korea

(1) Strengthening incentives to carry on working

- ✓ The Government has announced to lower the eligible age for the "**\$2 transport fare concession scheme**" from the current 65 to 60 in an effort to encourage employment.

(2) Tackling employment barriers on the side of employers

- ✓ There is **no statutory retirement age** in Hong Kong, but the Government has taken the lead to extend the retirement age of civil servants from 55-60 to 60-65, depending on the grade and year of entry. The Government encourages private sector companies to follow suit.
- ✓ Employers engaging unemployed job seekers aged 60 or above may apply for on-the-job training ("OJT") allowance of up to HK\$4,000 per month for six to 12 months under the **Employment Programme for the Elderly and Middle-aged** administered by the Labour Department. OJT allowance will be raised to HK\$5,000 in the second half of 2020.

(3) Improving the employability of older adults

- ✓ **Employment support provided by the Labour Department** including staging large-scale thematic job fairs, setting up special counters at its job centres, organizing employment briefings and district-based job fairs on part-time employment and establishing a dedicated webpage under the Interactive Employment Service website.
- ✓ **Employees Retraining Board** provides training which straddles 28 industry categories for people irrespective of age.
- ✓ **Retention allowance** will be offered to workers aged 60 or above to undergo and complete OJT under a pilot scheme to be launched by the Labour Department in the second half of 2020. The maximum amount of retention allowance that an eligible employee may receive, depending on the length and mode of OJT, is HK\$12,000.

Measures to promote employment of older adults in selected places

Hong Kong

Singapore

Japan

South Korea

(1) Strengthening incentives to carry on working

- ✓ Higher **Earned Income Relief** for older adults: (aged below 55: S\$4,000 (HK\$22,600); 55-59: S\$10,000 (HK\$56,500); and 60+: S\$12,000 (HK\$67,800)).
- ✓ **Workfare Income Supplement Scheme** to provide incentives for low-paid workers aged 35 or above to work, with higher maximum payout for workers aged 60 or above (aged 35-44: S\$1,700 (HK\$9,605); 45-54: S\$2,500 (HK\$14,125); 55-59: S\$3,300 (HK\$18,645); and ≥ 60 : S\$4,000 (HK\$22,600)).

(2) Tackling employment barriers on the side of employers

- ✓ **Retirement and Re-employment Act** to mandatorily require employers to re-employ their workers after reaching the statutory minimum retirement age of 62 till the age of 67.
- ✓ **Special Employment Credit** to provide employers with wage offsets when hiring their workers aged 55 or above who earn up to S\$4,000 (HK\$22,600) a month: 3% of monthly wage for workers aged 55-59, 5% for aged 60-64 and 8%-11% for aged 65 or above.
- ✓ **Senior Worker Early Adopter Grant** to support enterprises that raise their retirement and re-employment ages above the statutory minimum.
- ✓ **Part-time Re-employment Grant** to support companies that voluntarily commit to providing part-time re-employment to all workers aged 60 or above who request for it.

(3) Improving the employability of older adults

- ✓ **SkillsFuture Mid-Career Enhanced Subsidy** to provide eligible people aged 40 or above with subsidies of up to 90% of course fees of selected courses to encourage them to up-skill and re-skill.
- ✓ To provide a **SkillsFuture Credit top-up of S\$1,000 (HK\$5,650)** for Singaporeans aged 40-60 for up-skilling and re-skilling programmes.

Measures to promote employment of older adults in selected places

Hong Kong

Singapore

Japan

South Korea

(1) Strengthening incentives to carry on working

- ✓ Raising the pensionable age from 60 to 62 in 2004, 63 in 2007, 64 in 2010 and 65 in 2013.
- ✓ **Early pension amount** receivable at the age of 60 is 70% of that for aged 65 and **delay pension amount** receivable from the age of 70 or above is 142% of that aged 65.

(2) Tackling employment barriers on the side of employers

- ✓ Amendment of the **Employment Measure Act** in 2007 to prohibit age discrimination by firms in retirement and hiring.
- ✓ Amendment of **the Act on Stabilization of Employment of Elderly Persons** in 2012 to require employers taking one of the following three measures: (a) abolishing the retirement age; (b) raising the retirement age to at least 65 years old; or (c) implementing a post-retirement employment scheme to secure employment of workers aged 60 or above until at least the age of 65¹. A host of grants and subsidies are provided to employers who comply with the requirements.
- ✓ Grants to be provided to employers to partially cover expenses for providing age-friendly work environment.

(3) Improving the employability of older adults

- ✓ A network of **Silver Human Resource Centres** established through the country to provide community-based temporary and short-term job opportunities for people generally aged 60 or above who desire to participate in society through a work style that suits them.
- ✓ Availability of special corners in the main **Hello Work** offices in prefectures to provide vocational counselling, job search guidance, referrals and placement services. Hello Work is the Japanese Public Employment Service consists of more than 500 offices nationwide.

¹ Japanese law permits but does not require employers to set a mandatory retirement age. Traditionally, employers institute a mandatory requirement age of 60.

Measures to promote employment of older adults in selected places

Hong Kong

Singapore

Japan

South Korea

(1) Strengthening incentives to carry on working

- ✓ Coverage of **Earned Income Tax Credit** ("EITC") expanded in 2013 to include single-member working households aged 60 or above. EITC reduces the income tax bill or provide cash refunds when the resulting tax deduction is larger than the actual tax to be paid.
- ✓ **Working-hour reduction subsidy** compensating 50% of income loss incurred by workers aged 50 or above who choose to work 32 hours or less per week.

(2) Tackling employment barriers on the side of employers

- ✓ Enactment of the **Act on Prohibition of Age Discrimination in Employment and Aged Employment Promotion** ("APEA") to require employers setting the retirement age of an employee at no lower than 60 years of age. The act also prohibits various forms of unfair treatment of mature workers in terms of areas such as hiring, dismissal, remuneration, training and promotion.
- ✓ **Subsidy for extended employment of mature workers** offered to employers who (a) hire workers who have retired because of the mandatory retirement age; (b) raise the retirement age above age 60; or (c) abolish the mandatory requirement age.

(3) Improving the employability of older adults

- ✓ A restart programme for mid-career professionals, **New Workplace Adaption Support for Workers Aged 50+**, to provide career auditing services and training in strategies for successfully obtaining re-employment.
- ✓ **Job Hope Centres** and **Elderly Talent Banks** managed by the Ministry of Employment and Labour to provide job seekers aged 50 or above with a wide range of re-employment services tailored to individual needs.

Social participation for older adults in Hong Kong and Singapore

Hong Kong

Singapore

(1) Community support services

- ✓ The Social Welfare Department provides community support services for older adults via **District Elderly Community Centre, Neighbourhood Elderly Centre, and Social Centre for Elderly**. As popular venues for social participation and networking, these centres regularly organize educational, developmental, social and recreational activities for them.

(2) Senior learning

- ✓ In 2007, the Elderly Commission launched the school-based Elder Academy Scheme to provide older adults with opportunities to pursue continued learning. Under the scheme, elder academies are set up in 173 primary and secondary schools and seven tertiary institutions. Most of the courses are informal in terms of both content (e.g. mainly interest classes) and mode of study (e.g. learners enrolled as auditing students in tertiary institutions).

(3) Senior volunteerism

- ✓ "Support Teams for the Elderly", based at the District Elderly Community Centres ("DECCs"), promotes senior volunteerism through encouraging older adults to take part in social events and voluntary services, so as to promote a sense of worthiness. DECCs are a type of community support services at district level to enable older adults to remain in the community and to lead a healthy, respectful and dignified life.

Social participation for older adults in Hong Kong and Singapore

Hong Kong

Singapore

(1) Community support services

- ✓ The Ministry of Social and Family Development operates **Senior Activity Centres** ("SACs") as drop-in centres where people aged 50 or above living in public rental flats can participate in a wide range of social, recreational activities and support services free of charge or at heavily subsidized rates.
- ✓ The People's Association ("PA"¹) organizes **Wellness Programme** to maintain and improve well-being of people aged 50 or above. As a nationwide initiative, the Wellness Programme attempts to be holistic with health screening, regular physical exercise programmes and social activities catering to physical, social and emotional needs of older adults.

(2) Senior learning

- ✓ The National Silver Academy is a network of post-secondary education institutions and community-based organizations offering subsidized courses to people aged 50 or above. It offers four main types of programmes: (a) 3-hour **bit-sized courses**; (b) life-skills and work-skills oriented **short courses**; (c) **exam-free modules** whereby seniors can sit into a class at universities, polytechnics and institutes of technical education as observers; and (d) **ad-hoc learning opportunities** such as talks and seminars organized by the community-based organizations.
- ✓ The People's Association Senior Academy engages people aged 50 or above to pursue lifelong learning aspirations by providing them with accessible and affordable senior-friendly curriculum/programme in information technology, first-aid, fitness, cooking, various crafts and more at its community centres.

(3) Senior volunteerism

- ✓ The Silver Volunteer Fund ("SVF") supports community organizations that offer programmes for the training, management and recognition of senior volunteers in the programme. The fund was initiated by former President Tony Tan Keng Yam in 2015 to kickstart a national movement on senior volunteerism. Public donations to SVF receive dollar-to-dollar matching from the government, and the fund is targeted to raise S\$40 million (HK\$226 million) needed to recruit an additional 50 000 senior volunteers by 2030.

¹ PA was established on 1 July 1960 as a statutory board to promote racial harmony and social cohesion in Singapore. PA Senior Citizens' Executive Committees ("SCECs") is the largest seniors' network in Singapore. Through this network, SCECs plan and organize a wide array of activities and courses to enrich the life experiences of senior citizens.

Arrangements for people close to or at retirement age in selected places

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