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SPEECH BY MR S RAJARATNAM, SECOND DEPUTY PRIME MINISTER (FOREIGN AFFAIRS), AT THE OFFICIAL OPENING OF THE REGIONAL WORKSHOP ON "THE ROLES AND FUNCTIONS OF THE SENIOR CITIZENS' CLUBS OF THE COMMUNITY CENTRES" AT THE PEOPLE'S ASSOCIATION HEADQUARTERS ON SUNDAY, 22 JULY 1984, AT 11 AM

It is a pity that the recent report by the Committee on the Problems of the Aged was discussed as though it were a report only about whether a Singaporean should draw his CPF savings at 55, 60 or 65. As a matter of fact this topic occupied only four pages of a 54-page report which dealt with many other matters. Yet public discussion centered wholly on the CPF issue to the exclusion of many far more important matters raised by the Committee concerning the problems of the aged. Personally I think whether a Singaporean draws his CPF savings at 55, 60 or 65 is a relatively unimportant aspect of the problem of the aged. The CPF issue caused excitement and strong emotions, verging on panic simply because money is about the only thing that rouses powerful emotions in the average Singaporean.

Now that the excitement has died down and the unfounded panic that they were to be robbed of their hard earned savings has subsided, I hope people will get down to thinking more calmly and objectively about some of the other very important matters raised by the report.

The first question you should ask yourself is why the problem of the aged is suddenly being highlighted as a major problem. Until recently the problem of the aged was of interest only to a minority of social workers and

specialists. It was a matter left primarily to charitable organisations, both government and private. The problem of the aged was treated simply as another aspect of the problem of destitution. If you go through the election manifestoes of political parties since the end of the war you will find the problem of the aged hardly mentioned. The reason for this is obvious. The aged carried no great weight as voters. In 1947 Singaporeans of over 60 constituted possibly less than three per cent of the total population. So electorally they were unimportant. The aged who were not looked after by charitable organisations lived as members of extended households comprising many families. In rural areas and even in congested slums the old lived in the midst of caring relatives and friends. The care of the aged was accepted as a social insurance by neighbours and relativessimply because it was understood the community would return the favour when any of its members in turn became old and helpless. Since life expectancy was low caring for the aged whether by members of the family or friends or neighbours was not a burden to be borne too long. Old age was not a long drawn out affair. For most people old age was not a phase of life to be experienced and enjoyed but simply a painful waiting for release by death. Compared with today medical science could do no more than ease this brief passage from life to death. The techniques of prolonging life beyond its allotted span through transplant, artificial spare parts and attachment to machines are of very recent origin.

So for these and other reasons old age was not a problem in Singapore - and for that matter in most parts of the world. Death came soon and swiftly. Bringing down the infant mortality rate and raising the health standards of the young and the able-bodied were the greater concerns of governments than caring for the old of no further use to society. Moreover in pre-war Singapore the aged relieved us

of the responsibility of looking after them by simply repatriating themselves to India, China, Indonesia or Malaysia.

But today and for the foreseeable future the problem of the aged is no longer a minor problem to be conveniently swept under the carpet. Our elderly population is undergoing a dramatic change both quantitatively and qualitatively. I would consider ageing a new social phenomena, hitherto unknown to society simply because the ageing process was mercifully brief. In the immediate post-war years the life span of the average Singaporean was about 50. If this is so many Singaporeans must have died soon after they drew their first pension or even before - a situation which must have been a source of utmost gratification to government. Today the average life expectancy of the Singaporean is 70. By the year 2030 AD, given the present pace of medical advance better living standards and medical care an average life expectancy of 90 is on the cards for Singaporeans under 40. I mention this bit of statistics as a reassurance to those Singaporeans who are against raising the CPP withdrawal age to 60 or 65 because they think they would drop dead long before then and leave their hard-earned life savings to possibly undeserving sons or wives.

I do not want to resurrect the controversy as to whether CPF saving should be drawn at 55 or later. But what I would like Singaporeans of 40 years and under to do is to consider seriously the implications of living up to the age of 90. If most of them are likely to live up to 90, as present projections show, then if they draw their savings and retire at 55 they must be able to finance a leisured life for some 35 years - that is, for about as many years as they worked. Maybe even longer. A retirement age of 55 made sense at a time when life expectancy was 50. But in the

future can a Singaporean's savings see him through comfortably for 35 years or more. This I think was the problem the Committee on the Problems of the Aged was trying to draw our attention to, but perhaps they did not present this problem as tactfully as they could have.

Since Singaporeans treat money as a highly sensitive issue I hope that the next time well intentioned experts consider a problem which touch on money matters their approach should raise no suspicion that they are out to pick the pockets of Singaporeans. Singaporeans may be hard-headed but they carry their wallets very close to their hearts.

Not only will Singaporeans live longer but there will be many more elderly Singaporeans around. According to the report on the Aged, in 1947, those over 65 constituted only two per cent of the population. By 1980 it had more than doubled to five per cent. During the next 50 years it will almost quadruple to 19 per cent.

The problem of the aged will be compounded by yet another trend to which the Report draws our attention. It is that while the percentage of old people has been rising dramatically, at the other end of the population scale, the percentage of young people, that is those under 14, has been declining steadily. In 1957 those under 14 constituted nearly 43 per cent of the population. It dropped to about 39 per cent in 1970 and to 27 per cent by 1980. By the year 2030 the percentage of the very young and the very old - those over 65 - would be about equal - 20 per cent and 19 per cent respectively.

Now what does this mean for those of you who are between the ages of 15 and 64?

First it means the number of arrivals into and departures from planet earth would be about equal and that Singapore from being a country of the young would gradually become a nation of elderly gentlemen and ladies. What is even more serious is that a shrinking working population will have to support a growing army of the aged. There will be need for more doctors, hospitals and clinics to cater to the needs of a population whose life span will continue to lengthen. The older you become the more expensive becomes the business of prolonging life.

But more pertinent is the growing burden of looking after the old. In 1947 there were 34 working people for every aged person. In 1980 there were only 15 working people to one aged person. In the lifetime of most of you - that is by 2030 AD - there will be only three working persons to support an elderly Singaporean. This is in addition to the burden of looking after those under 14 which in 1980 constituted 27 per cent of the population and who in another 50 years time will constitute 20 per cent of the population.

So you see the argument about whether you should draw your CPF at 55 or later is trivial compared to the crippling burden that must fall on a shrinking working population to look after a growing number of aged. If we do not take steps now to tackle this problem courageously and realistically Singapore society itself could, as it were, enter an age of irreversible senility. The battle for survival takes a new and startling turn.

Now let me say here that this government could sweep this problem under the carpet and carry on as though it did not exist. We can do so since this problem is not likely to assume alarming and unmanageable proportions in the lifetime of the present members of the Cabinet. In fact life would

be easier for the present government were it to ignore this problem and keep you living in a fool's paradise.

Then why don't we? Let me say that the temptation to do so is great. In a time of affluence, continuing prosperity and political and social stability doing nothing and egging you on to make merry is, I know, the surest way of attracting the adulation of the populace. For the empty headed this is the easy road. But it is a cowardly and irresponsible way of earning popular applause because the price for our cowardice will have to be paid for not by us but one day by Singaporeans now under forty and by succeeding generations of Singaporeans waiting in the wings to be born. We feel that having, despite the predictions of the pessimists, made an independent Singapore safe and prosperous, we owe ourselves a duty to make things easier for our successors by passing on to them, as far as we can, a maximum of assets and a minimum of liabilities. This will make it easier for future Singapore leaders to confront and successfully cope with new and no less formidable problems with also having to deal with the backlog of problems left behind by their cowardly predecessors.

This is the primary reason why in recent years the present government has come with a seemingly endless array of controversial issues of which the problem of the aged is only one. You may not agree with everything that the Howe Yoon Chong report says and recommends. As a matter of fact I myself have reservations about some of the opinions expressed in the report - for example that filial piety should be laid at the feet of what it calls "Western" values, though I have so far been unsuccessful in tracing advocacy of filial impiety in Western morals, ethics and literature.

I am more inclined to believe that filial impiety, breakdown of family ties and many other types of impieties

which are germinating in Singapore are the consequence of the selfish hedonism that material prosperity and political peace and stability brings. The dialectics of history has been, by and large, the repetition of one single theme. Adversity is a stimulus to superhuman effort and achievement. But once people believe they have reached the summit of achievement then subsequent steps forward are in the direction of descent and decline. This has been true civilisations in the east and west, north and south - time after time.

That is why the present government grows more anxious and more demanding, the more successful we are economically and materially. Poverty is a terrible thing. But it is about time we Singaporeans realised that prosperity too can breed its vices, its injustices and inhumanities.

The neglect of the aged, the indignity to which some of them are subjected to in advanced societies are in my view consequences of affluence and what I have described often as the religion of moneytheism that prosperity breeds in all societies. The neglect of the aged is only one of the many aberrations prosperity brings in its train.

In Singapore fortunately the aged are still cared for by children and relatives. But unless we take steps now to see that the aged do not become outcastes and so much garbage to be dumped at the door of government or charitable institutions neither Asian nor Western values can help cope with th's problem.

Now those of you who are under 40, since you are young and strong and full of the joy of living, may think that worrying about the aged is not your business. Yes, today the problems of the aged have no direct bearing on

your life. But never forget that one day you too must join the army of the aged. You then become a problem. You may then wish that in your youth you had paid more attention than you did to the problem of how to age gracefully, usefully and happily.

This is what the Howe Yoon Chong report is really doing for you in advance. In 30 or 40 years from now you may have reason to offer prayers of thanks to Mr. Howe - wherever he may be then - for having looked after your welfare long before you set your mind to the problem.

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