

# A lifetime of health and wealth makes for good retirement

Singaporeans are living longer – but are they ready for old age? To prepare for growing old, start young

Chia Kee Seng and Chong Siow Ann

For *The Straits Times*

Singapore's life expectancy at birth has risen from 59 to 80 years in males, and 63 to 85 years in females from 1960 to 2015. It is conceivable that we will see life expectancies of 90 years and beyond in the near future.

While we celebrate this achievement, we must also address the issues that arise from our increasing longevity, at both the individual and societal levels. Individuals would wonder how they can ensure that the additional years remain enjoyable and how they can live in wellness to the end.

Wellness is "a state of physical, mental and social well-being, being able to identify and realise aspirations, to satisfy needs, and to change or cope with the environment" (adapted from the Ottawa Charter for Health Promotion 1986).

Stanford University's Centre on Longevity identified three key contributors to well-being: healthy living, social engagement and financial security. These are resources that individuals must draw upon in order to adapt to and thrive amid the vicissitudes and exigencies of life and ageing.

A society with a population that lives longer can draw relevant lessons from a greater and accrued pool of rich life experiences and deep perspectives. Yet rising life expectancy, accompanied by a falling fertility rate and an ageing population, brings its own set of challenges: the prospect of more

seniors at post-retirement age, possibly outliving their financial resources; a shrinking old-age support ratio; the unknown impact on the quality of life of seniors; heavier caregiver burden; the inexorable growing healthcare expenditure, and the higher possibility of inter-generational conflict.

## SCHOOLING FOR A HEALTHY LIFE

Conventionally, the first 20 years of most Singaporeans' lives would be spent on learning the skills and habits for building wealth and possibly health. The time between 20 and 50 years of age is spent pursuing wealth, often at the expense of health and relationships. Beyond 50, most will start focusing on preserving their accumulated wealth, and this is also the time many will start thinking about their health. The expectation is to retire at some point and reap the fruits of their labour. However, it is often at that time that they find themselves with health issues that thwart their ability to enjoy their hard-earned wealth.

To prepare for a future of extended longevity, mindset shifts at both individual and systems levels are necessary.

For society, an all-of-society approach is required to build the systems-level structures that will support individuals in living long and fulfilling lives, while harnessing the societal benefits of greater longevity. Individuals must capitalise on these systems-level changes to build the necessary personal and family resources to live long and well.

What kind of society support are we referring to? Take schools for example. The school is currently the setting where the young would be

inculcated with the knowledge and attitudes (and hopefully acquire those habits) to set them on course for a fulfilling and productive future. In general, these educational efforts taper off as they approach their second decade. It is assumed that by this time, whatever necessary and good habits are well-anchored, and they have received and imbued a sufficient fund of knowledge to build on for the rest of their lives.

Unfortunately, the evidence shows otherwise. Overweight and obesity rates among those between 20 and 29 years of age have tripled over the last 15 years. There seems to be a major transition from student life to work life where the new environment makes it more likely for people to abandon the good habits inculcated in schools.

Efforts to build good habits for health and wealth should span the first 30 years of life. We must look beyond school, and include institutions of higher learning, national service and the workplace as key settings for establishing positive habits. Employers must play an active role in inculcating healthy and balanced work habits in their young, new hires.

The SkillsFuture initiative should not be seen as merely lifelong

learning of new skills to enhance personal wealth creation. It is equally important to learn throughout life those good health habits that would enhance physical and mental well-being. Coming down with some form of chronic disease in old age is almost a certainty. There are specific life skills that are needed to manage and live with such conditions.

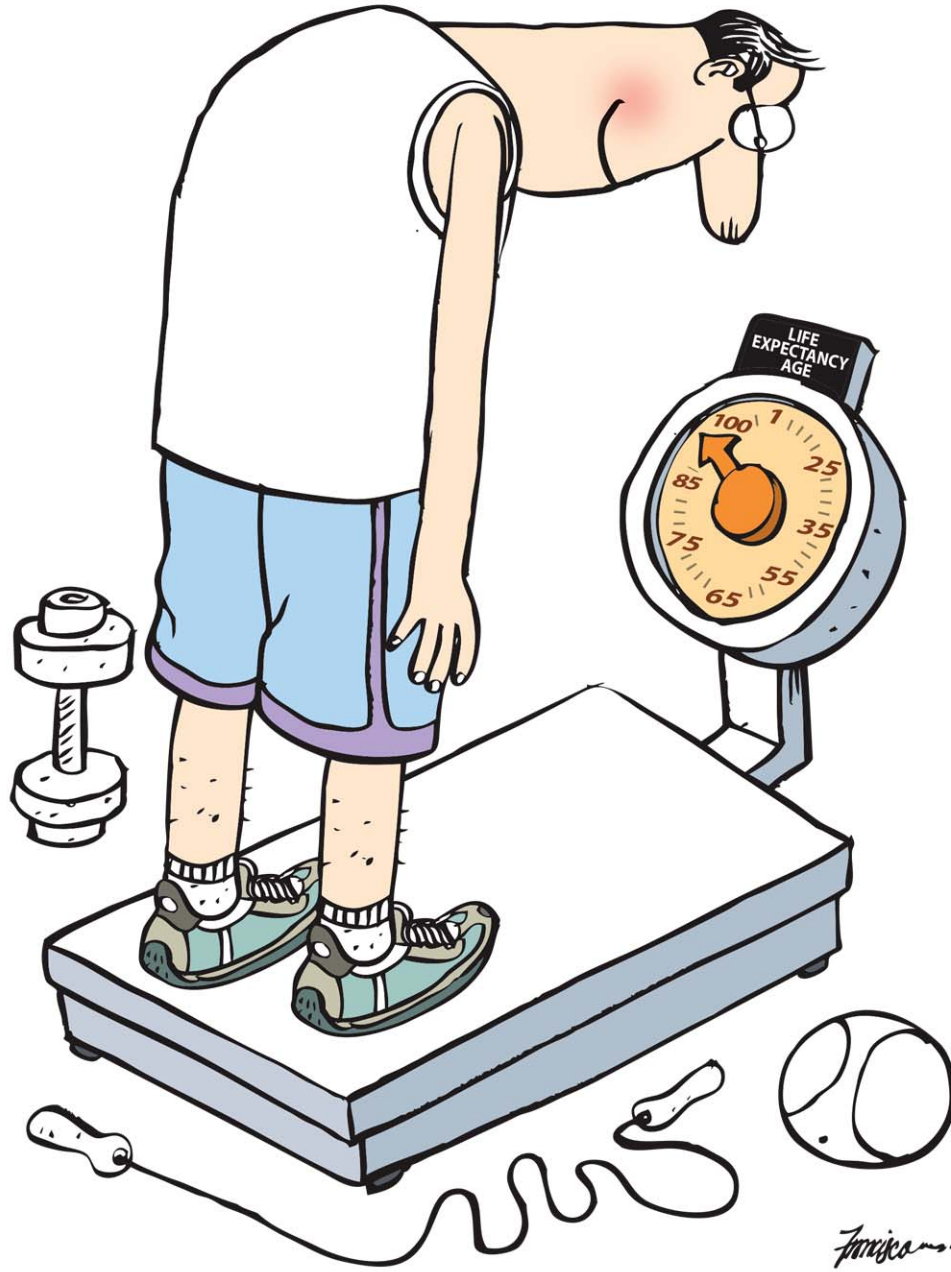
While it is important to develop

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good personal habits to prevent and delay the onset of chronic diseases, it is equally important to cultivate skills to manage difficulties and adversities in life. Foundational skills in cultivating and maintaining well-being and resilience must be built in the first 30 years of life.

Typically, most people are highly productive between the ages of 30 and 60, as individuals work hard to establish careers, raise children, care for ageing parents and save for their retirement. There is often little time and energy to tend to health and social relationships. With this "pursue wealth at the expense of health" mindset comes the cost of not recognising that the physical body is beginning to deteriorate during this period with a loss of strength and flexibility, an expanding waistline, hardening arteries, and the increasing risk of a host of chronic diseases.

While good habits for health and wealth have been established in the first 30 years, the second 30 years should be devoted to maintaining and sustaining one's health and wealth. The positive habits formed earlier in life should now be directed towards slowing down the physical decline, avoiding weight gain and early detection (if not the prevention) of illnesses.



At the same time, steps ought to be taken to ensure financial security through savings, insurance plans and investments.

## WORKPLACE HEALTH

The workplace is a key front in helping individuals stay healthy and plan for a financially secure future.

Employers in the United States have done so through enrolling employees in various innovative plans for health and post-retirement financial security. Employees of John Hancock and The City of Boston are encouraged to enrol in The Full Yield Programme, which helps them attain measurable health improvements through making healthy diet choices that are natural and easy for them.

The Harvard Study of Adult Development found that the single most important factor for well-being throughout adult life is the existence of close relationships with others that are associated with resilience, contentment and happiness. A study by the University of North Carolina noted that mid-lifers who reported having good relationships were in better health.

While most scientific studies focus on understanding biological risk factors for diseases, elucidating positive mental health and wellness are also important as they can affect future disease risk as well as help in managing and coping with age-related chronic diseases. Hence, the Saw Swee Hock School of Public Health, with the Institute of Mental Health, is conducting the Singapore Wellness Study of 10,000 Singaporeans to determine factors that contribute to well-being and positive mental health.

As we grow old, we would experience the loss of loved ones, become afflicted with disease and disability, and become more acutely aware of our impending death.

But we can still live in wellness, resilience and fulfilment in our senescence and even in the midst of loss, pain and decrepitude – if we can draw upon that reserve of health (physical, mental, and emotional) and wealth (relational and financial) that we have taken care to accrue over the first 60 years.

These later years can be a meaningful and fulfilling time in life. There is an ample depth of experience to mentor and coach younger generations and find renewed meanings in our lives. We should redefine society's ideas and expectations of "employment" and "retirement"; indeed, the concept of retirement itself may be moving into obsolescence.

Wellness in longevity is not something that only becomes relevant after a particular age. It is developed over a lifetime, investing in the things that matter, each phase building on the one before. Individuals and the whole society must take the necessary steps today, to rethink and to act differently.

stopinion@sph.com.sg

• Dr Chia Kee Seng is professor and dean of Saw Swee Hock School of Public Health and Dr Chong Siow Ann is professor and vice-chairman, Medical Board (Research), Institute of Mental Health.