An ageing society tests more than our healthcare system
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It asks whether we can design economies and cultures that recognise people across the full arc of longer lives.

Lily Kong

Months before she passed away some years ago, my mother received a letter informing her that she had been credited with $500 under Singapore's SkillsFuture programme. She was in her very late 80s.

Some might wonder why someone her age should be receiving SkillsFuture credits. I did too. But what I witnessed offered a perspective that had not occurred to me until then.

Mum read the letter carefully, looked up, and smiled. She began talking about what she might learn, nothing that would lead to a job, boost productivity, or necessarily even be embarked upon, much less completed. What mattered to her was simpler and more profound: the sense that learning was still meant for her, that society still saw her as someone worth investing in, someone with a future, however modest.

Mum never used the credits. She passed on not long after. Those credits held what economists might call "existence value" rather than "use value". They mattered because they existed for her, not because she consumed them.

The image of her quiet delight has stayed with me because it captured something essential about what ageing societies must pay attention to: not just chronic or preventive healthcare, not just affordability, not just jobs for older workers as economies evolve, important as all these are. Ageing societies must also find ways of ensuring that senior citizens feel recognised and valued.

AGEING RESHAPES ECONOMIES

Public debates about ageing societies often centre on healthcare and its affordability. Rising expenditure and long-term care needs dominate the conversation. These concerns are real. The recent restructuring of health insurance, for example, has troubled many of my friends and me since it was announced that higher co-payments will take effect and insurance will no longer cover deductibles.

While these cost changes are known, insurers have not yet specified the corresponding reductions in premiums. For those who already rely on public healthcare, assurances that the reforms are meant to stem the flow of patients from private to public hospitals do not yet translate into relief from crowded wards and long waits.

But an ageing society tests more than healthcare systems. It also tests how economies function and how labour markets adapt.

Ageing reshapes economies in at least three ways. First, it increases the fiscal demands of supporting a larger older population through healthcare and long-term care. Second, it raises concerns about labour supply and productivity as workforces age, and the attendant reduced tax base. Third, and too often overlooked, it creates opportunities for new markets, services, and forms of innovation, if societies are willing to look beyond a narrow conception of "eldercare".

Much research and policy attention focus on cost containment and labour force participation. Far less attention is devoted to understanding how productivity evolves with age, how work might be redesigned for longer and more flexible careers, or how experience and tacit knowledge can be better deployed. Productivity does not simply decline with age; it changes in character. In many sectors, judgment, synthesis, emotional regulation, and social intelligence become more valuable over time. The question is whether institutions are structured to recognise and reward these shifts.

Even fewer discussions explore the demand-side opportunities of ageing societies. The so-called "silver economy" is often imagined narrowly, as a market for wheelchairs, hearing aids and nursing homes. In reality, it is much broader.

Ageing populations will drive demand for new housing models that support independence rather than default institutionalisation; for financial products that manage assets across longer lifespans; for tourism designed around accessibility, slower travel, and multi-generational

Environments that sustain visibility resist the reflex to equate ageing with retreat. They affirm later life is a chapter with its own tempo and texture, which can deepen civic life if common spaces are structured accordingly. ST PHOTO: GIN TAY

Lowering the cognitive and emotional costs of participation helps older adults remain visible, engaged and connected, sustaining well-being long before medical intervention is needed.

experiences (and no squat toilets!); and for digital services that prioritise trust, usability, and human support over speed alone. These are not niche markets. In ageing societies, they are increasingly mainstream ones.

Understanding these dynamics requires better research into how ageing shapes economic behaviour: how older adults consume, save, work and invest their time. It also requires abandoning the assumption that ageing necessarily implies decline.

UNDERSTANDING AGEING AS IT IS LIVED

Yet, even healthcare costs and economic opportunity, taken together, frame ageing too narrowly: as a technical problem to be managed rather than a social condition to be reimagined. With increasing longevity comes the need to rethink how institutions are purposed and organised, how spaces are designed, and how societies distribute opportunity, and enable dignity and participation across longer lives.

If we ignore everyday living conditions, we do so to society's detriment. Just as we need to understand how older adults consume, save and work, we need to understand how they maintain friendships, volunteer, care for others, continue learning, pursue hobbies, navigate mobility after they give up driving, manage bus steps that feel steeper each year, or avoid escalators that move just a little too fast. This is understanding ageing as it is lived.

For many families, these everyday adjustments surface gradually. Some of my older uncles and aunties hesitate to use digital services for fear of making a mistake, and feel paralysed when viruses (technological or biological) strike. One relative who was once glued to his phone has noticeably stopped communicating even that way. A dear friend who stopped driving found public transport physically and emotionally daunting; she now rarely ventures out unless accompanied. As she withdrew, her cognitive sharpness seemed to fade – no longer planning routes, scanning traffic, adjusting to changing conditions.

Other friends who live alone worry about outliving their savings or about who will care for them should frailty come suddenly. Still others, newly retired, fear accelerated cognitive decline as routines loosen. These are not acute medical episodes. Yet, they profoundly shape daily well-being.

Longevity is a gift, but it introduces new vulnerabilities: extended periods of living alone, anxiety about finances, and the gradual erosion of confidence as physical and cognitive capacities change. These are not challenges healthcare systems alone can solve. The deeper question is this: how do we design societies that sustain confidence and connection as capacities evolve?

DESIGNING FOR A DIFFERENT AGE

One powerful place to begin is by restoring everyday confidence. Small frictions – unfamiliar digital platforms, uneven pavements, poor lighting, altered bus routes – can quietly shrink an older person's world. Withdrawal is often less about disinterest than about environments that have grown less forgiving of slower pace, uncertainty or diminished stamina.

Design is not merely technical; it is normative. Transport systems, public services, housing estates and community spaces communicate who is anticipated and who is merely accommodated. When infrastructure assumes agility and speed, older adults are subtly told that they are exceptions to the rule. When design anticipates varied capacities from the outset, belonging becomes ordinary rather than conditional.

Lowering the cognitive and emotional costs of participation helps older adults remain visible, engaged and connected, sustaining well-being long before medical intervention is needed.

Learning is another underappreciated pillar.

My mother's reaction to her SkillsFuture credits illustrates why defining learning in terms of only economic output is too narrow. Societies that frame

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Culture change begins with recognition

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education solely as preparation for work impose an unspoken expiry date on curiosity. My mother was not seeking re-employment. But the invitation to learn affirmed her agency. It signalled that participation does not end when paid employment does. That signal matters, for mental well-being, self-respect and social inclusion. Treating learning as a lifelong social good recognises that growth and contribution take many forms across the lifespan.

Workplaces, too, must internalise a longer horizon. Flexible arrangements, phased transitions, and roles that privilege mentorship and synthesis over speed alone acknowledge that capacity evolves rather than evaporates. These adaptations are not acts of charity. They recognise that institutional memory, perspective and judgment accumulate and compound over time in valuable ways.

RESHAPING CULTURES

Ultimately, ageing societies force us to confront cultural narratives about relevance and success. Where innovation is equated with youth and ageing with obsolescence, institutions inevitably reflect these biases.

Culture change begins with recognition – broadening what counts as contribution. Childminding that enables adult children to remain in the workforce, mentoring younger colleagues, volunteering in neighbourhood organisations, caring for peers – these sustain societies as surely as formal employment does. Yet, they are rarely acknowledged, and still less often measured, supported or celebrated in policy discourse. When forms of contribution are invisible, they are culturally downgraded.

Visibility matters as much as valuation. Older adults must remain present in everyday public life: in workplaces, community institutions, learning spaces and public discourse. When they are segregated into age-specific programmes or framed primarily as recipients of care, society absorbs a quiet message about where they no longer belong. Intergenerational spaces help normalise ageing as a shared human condition rather than a marginal one.

Institutions and environments reinforce these signals. Longer lives require institutions designed for longer arcs: universities that welcome seniors into seminars without insisting on credentials; cultural institutions that programme for curiosity rather than nostalgia; public discourse that includes older voices not as symbols of decline, but as participants in shaping the future. These deserve support just as skills training, science centres and children's galleries do.

Physical environments matter too. Streets that are walkable and well-lit. Public buildings navigable without quiet humiliation. Digital systems that are intuitive without being infantilising. These design choices communicate expectation. They say: you are anticipated, and welcome, here.

Cultural change does not emerge from slogans. It emerges from what societies choose to build, fund, measure and narrate. Environments that sustain visibility resist the reflex to equate ageing with retreat. They affirm that later life is not a waiting room but a chapter with its own tempo and texture – one that can deepen civic life if we structure our common spaces accordingly.

THE SENSE OF BEING SEEN

When my mother held that SkillsFuture letter, she was not calculating healthcare expenditure, labour productivity, or demographic ratios. She was responding to something more human: the sense of being seen, of belonging to a society that still expected her to be curious and alive to possibility.

Ageing is certainly a test of fiscal sustainability and healthcare capacity. But it is also a test of imagination. It asks whether we can design economies, institutions, and cultures that recognise people not only at the height of their measurable productivity, but across the full arc of longer lives.

If we succeed, longevity will not simply be managed. It will be lived – visibly, confidently and with dignity.

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