二十多年来
未曾停止的辩论

学者解读
侯永昌报告书

20世纪50年代，作者陈永昌在新加坡发表的报告书提出了一个重要的社会问题：如何面对人口老龄化的问题。这份报告书引起了广泛的关注和讨论。陈永昌通过报告书提出了以下几点建议：

1. 建立社会援助制度，为老年人提供必要的生活保障。
2. 通过教育和培训，提高老年人的就业能力。
3. 建立养老基金，为老年人提供经济支持。
4. 提供医疗保健服务，保障老年人的健康。

这些建议在当时的社会环境中显得非常超前，但在今天看来，这些措施对于应对人口老龄化问题仍然具有重要的参考价值。
The Howe Yong Chong 1984 Report on Aging had put forth the idea to gradually raise the CPF withdrawal age from 60 to 65 years. The idea met with much resistance from the population then. While more people are now aware of the issues with an aging population and its implications on the setting of national policies, this does not mean today they are also more receptive to the idea of raising the withdrawal age.

SMU Assistant Professor of Law Eugene Tan Kheng Boon, who has been observing the aging population issue for a while, noted that with the 'Stop at Two' policy in full swing in the 1970s, Singaporeans later found it hard to reconcile with ageing population issues that surfaced in the 80s. With bigger and stronger family units, the so-called 'problems of the aged' seemed to be an exaggeration. Many saw it as a tactic to withhold the release of their CPF monies.

Tan felt that the Report’s recommendations were far-sighted and way ahead of its time. If the aging population issue was looked into now, there would then be a shorter time to respond to the changes, which would also have to be radical, potentially unsettling and with less time to fine-tune policies.

He pointed out that given the clearer realities of a shrinking population, smaller families, ageing population and a longer retirement period, people are more receptive of the CPF recommendations and changes and have come to accept them grudgingly.

Even if the 1984 recommendations were proposed today, Tan did not feel they would be more readily accepted by Singaporeans. No one, especially someone aged 60 and above, like to told how to spend his/her retirement funds or have that monies withheld. For them, it reflects an overly-paternalistic approach by the state especially when many have successfully raised families No senior citizen likes to 'nannied', not least by the government. The incremental approach since 1984 has made difficult policies easier to accept, and cleared the way for the government to implement policy changes at a pace that was more palatable and not as disconcerting to the population.

Tan noted that some people actually feel that the CPF scheme may not have kept up with the changes in society and meet retirement needs. Because Singaporeans placed a lot of trust on the CPF scheme, its adequacy in meeting their retirement needs and that the monies were well-taken of by the government and CPF Board, it now comes as a rude shock that the CPF is likely to be inadequate for Singaporeans in their old age.