

老齡人口的經濟意義

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(以下譯文節錄自 Prof. Schulz 的發言)

1. 環顧全球，年長人士都樂意為社會作出貢獻，付出所需及成為社會的一份子。把年長人士推在一旁或忽視他們的智慧、才能及經驗不單是殘酷，從經濟角度來看亦令人費解。未來年長人士將享有較好的健康，更長壽命及更佳的生活水平。我們應重新思考老齡的經濟意義。
2. 放諸四海皆準，年長人士的生活保障主要來自年長人士自己和他們的家人。但單靠家庭支援是不足的，年長人士的生活保障需要個人、家庭、僱主和政府的相結合。
3. 經濟發展帶來較好生活水平，改善市民健康及延長預期壽命。它亦帶來更多的教育機會，更多女性加入勞動人口，計劃生育，以致生育率低降。結果不只改變人口的結構，亦造成一個移風易俗的效果。人們開始積蓄防老，而非單靠大量生育子女。
4. 在世界各地，老年已不等如不事生產。其實老年從來不應視作不事生產。蕭伯納有一句名言：「我們並非因為年老而停止享樂。我們因為停止享樂而變得年老」。我認為他正確指出當我們自己覺得時不我予，我們便會做出相應的行為。我按蕭翁的名言作下論：「我們並非因為年老而停止工作。我們因為停止工作而變得年老」。
5. 我們維繫將來人口結構的能力視乎經濟增長。無論一個經濟保障制度設計得多精巧，它的成功與否到頭來還是在乎經濟的發展，與及我們能否善用稱職的員工去支持經濟發展、提高收入。當市場經濟處於逆境、衰退，及失業率高時，企業及政府便會向年長僱員著手，提出提早退休等安排。但這種做法是有一定代價。如果經濟不能維持全面就業，將來的生產力會下降。如果我們試圖透過提早退休解決問題，將來生產力會更進一步下降。
6. 我們應該用工作表現而非年齡來評價員工。很多人對年長員工有成見。但研究顯示：
 - 年長員工其實有能力學習新知識。他們願意和樂於學習，但培訓方式可能需要調整，以利便年長員工學習。
 - 年長員工大多身體健康，體力不足可以用其他方式補助。
 - 年長員工較少曠工及離職。
 - 雖然年長員工很多時未能迅速或不願適應工作上的變遷，但他們可靠，盡責和忠誠。
 - 年長員工較能發揮團隊精神。很多時他們對新科技的抗拒是培訓不足或感覺到被排擠所致。
 - 年長員工的工資可按生產力調整。其員工福利的成本亦可按年齡攤分。

- 我們應記著年長員工的經驗和智慧有時是無價的。
 - 年齡不是工作表現和生產力的指標。資料顯示同年齡員工之間工作表現的參差，遠較不同年齡員工之間為甚。
7. 退休會為社會帶來經濟上的損失和影響當事人心理：失掉生產力、增加退休金支出、失卻個人尊嚴。很少人會由全職工作一下子完全停止工作。我們要思考的，是個人如何在正式、非正式工作和閒暇之間找到平衡。社會要思考的，是在增加生產力和讓員工有更多閒暇時間之間找到平衡。
8. 以下是一些可供商界及政府在訂定有關工作制度、退休社區和家庭政策時考慮的建議：
- 工作：為員工提供再培訓、利便他們分享經驗和知識、調整工作時段、及在工作環境轉變時容許員工調職。
 - 退休：長遠來說提早退休是不經濟的。應設計可提供足夠收入的退休金計劃，鼓勵退休人士繼續參與社會及在他們願意時方便退休人士遷到生活水平較低廉的地區。
 - 社區及家庭：鼓勵和協助退休人士參與社區工作，可以是義務性質或者提供車馬費和象徵性酬勞。
 - 最後，確認家庭在照顧家中成員時需要支援。
9. 影響所有人（不論年齡）未來經濟福祉的最重要因素是儲蓄、人力及業務資源投資、科技轉變、企業及管理技巧、政府提供的基建等。
10. 如果我們倡導一個強調經濟誘因、創新、投資及著重終身教育的經濟系統，人口老化是可以帶來經濟增長。
11. 無論過去或將來，一個國家的經濟停滯不前與年長人口的增加無關。其主要原因是政府未能善用自由經濟市場的龐大力量，並同時確保公平入息及為人民提供必須的社會保障。

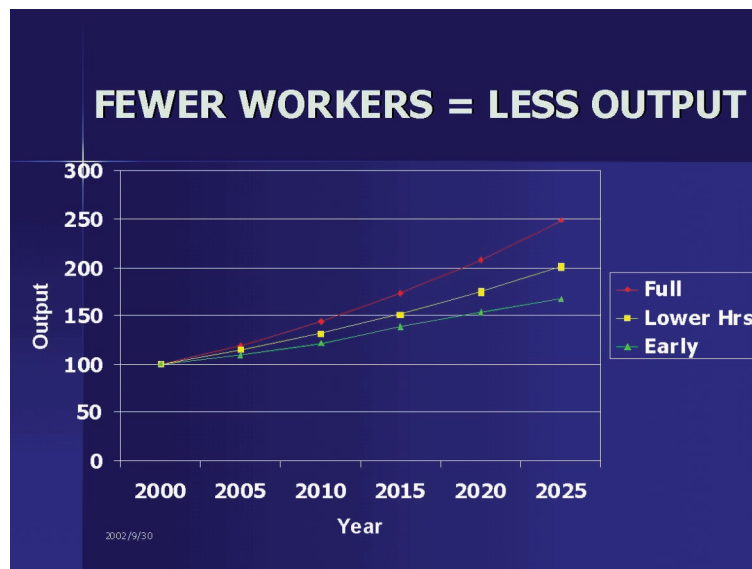
Ageing Population: Economic Perspectives

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(The following are excerpts of Prof. Schulz's presentation)

1. Around the world, older people want to contribute, pay their way, and remain a part of society. To push them aside or to ignore their wisdom, talents, and experience is not only cruel but makes no economic sense. When older people are healthier, enjoy longer life expectancy and a much higher standard of living, it is time for us to re-think the economics of old age.
2. The key to the income security of older people, first and foremost, is what individuals and families do. That is true of people in all nations. But families cannot do the job alone. *Economic security should be viewed as a joint process of individuals, families, employers, and government.*
3. Economic growth brings about a higher standard of living and also is the basis for improved health and life expectancy. Of course, in addition, it brings about better educational opportunities, family planning, and a consequent decline in fertility, along with a rising proportion of women in the labor force. The end result is not just demographic change, but cultural change. People start to provide for older age more by monetary means, not by producing large numbers of children.
4. All over the world, old age is no longer seen as the time when people do nothing. In fact, that has never been the case. A famous quote from George Bernard Shaw states that: "We don't stop playing because we grow old. We grow old because we stop playing". I think what Shaw said was absolutely correct; it points out that once we *think* we are no longer young, our mental view will become a self-fulfilling prophecy. I have developed a corollary to the Shaw quote: "We don't stop working because we grow old. We grow old because we stop working."
5. Our future ability to sustain any demographic structure depends on the economics of growth. No matter how clever or wise you are in designing a financial security system, its success is ultimately dependent on the level of economic growth and the resultant output. It involves the re-direction of valuable workers to sustain economic growth and rising income. When a market economy is faced with a downturn, recession, and rising unemployment, business and governments turn to older workers to help solve the problem, such as by promoting early retirement. However, such action comes at a cost. If the economy cannot sustain full employment, po-

tential output will decrease. If we attempt to solve the problem by early retirement, the potential output will drop even further.



6. *Workers should be judged by merit, not by age.* There are many stereotypes concerning older workers, but research has proven that most of these views are incorrect:

- Older workers can learn and are usually willing and enthusiastic about learning new skills, although not necessarily in the same way as younger worker. Training techniques may need to be adapted to take account of this difference in learning as one grows older.
- Older workers are generally healthy and able to compensate for their physical declines.
- Older workers have lower absenteeism and less turnover.
- Although often less flexible and less willing to adapt to new jobs, older workers have been found to be more reliable, conscientious and loyal.
- Older workers make good "team players". When they resist new technology, such resistance often results from a lack of training opportunities and a feeling of being pushed aside.
- Older workers' salaries can be adjusted if lower productivity warrants. Fringe benefits can also be structured to spread costs over the whole age range.

- Sometimes older workers are priceless, given their experience and wisdom.
 - Age is not the key factor in performance and productivity. Data show that differences in performance within age groups are far greater than those between age groups.
7. There are economic and psychological costs associated with retirement: lost output, rising pension costs and loss of dignity. Typically people do not go from working hard all their lives to doing nothing. The challenge is for the individual to find the correct balance between various kinds of formal and informal work and leisure. The challenge for society is to find the correct balance between the growth of output and the increase in leisure time made available to workers.
8. Some suggestions for business and government policy regarding work, retirement, community and family are:
- Work: provide workers with opportunities to retrain, share their experience and wisdom, adjust work schedules, and facilitate transfer to new jobs as production circumstances change.
 - Retirement: discourage early retirement policies that are uneconomical in the long run; create pension plans that provide adequate income; encourage continued involvement in society; and facilitate (where desired) people shifting to less expensive regions to live.
 - Community and Family: encourage and help older people to do community work as volunteers or as workers receiving only expense money and perhaps a small payment as an honorarium
 - Finally, recognize that the family needs support in its care-giving role.
9. As I say in the 7th edition of my book on *The Economics of Aging*, 'the question of a society's ability to support various age groups at "appropriate levels" is very complex. Much of what is written today on the issue is too simplistic; it encourages us to look for solutions in the wrong places. Today, as in the past, the most important determinants of the future economic welfare of people (of all ages) are savings and investment in human and business capital, technological change, entrepreneurial and managerial skills, government provision of infrastructure, and so on. Thus, we cannot overemphasize our belief that the debate over how best to run an economic system is not primarily a discussion of demography and the aging of populations. In fact, in most cases the aging of populations will have little to do with the outcome.'

10. *We can have economic growth with population aging* if we promote an economy that emphasizes economic incentives, innovation, investment, and the education/training of people of all ages. There is no doubt in my mind, as I said at the beginning, that the majority of older people want to contribute, pay their way, and remain a part of society.
11. In the future, it will not be the growing number of older people in the world that will be responsible for any country's economic stagnation; the primary cause will be, as in the past, a failure of countries to harness the vast powers of free competitive markets — while ensuring equitable incomes and essential welfare security to its population.