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Statement submitted by Singapore Council of Women’s Organisations, a non-governmental organization in consultative status with the Economic and Social Council*

The Secretary-General has received the following statement, which is being circulated in accordance with paragraphs 36 and 37 of Economic and Social Council resolution 1996/31.

* The present statement is issued without formal editing.



Statement

We would like to call attention to the needs of older women in society. The Asia-Pacific region is poised to become one of the oldest regions in terms of population in the world. There needs to be gender mainstreaming in the ageing sector. We have looked into the vulnerabilities of women in old age and find that there is inequality, financial implications, and potential poverty.

While ageing is something that the government of Singapore is directing resources into at the moment, there is a need to look at the gender dimensions of ageing, as policies that are gender blind may result in a significant segment of society bereft of essential support, especially if women continue to live longer.

Financial insecurity

Women are living longer and staying in employment longer. This is something that should be supported and enabled to ensure adequate savings. Targeted financial education for women needs to be emphasized to equip them with the knowledge and skills to plan for their retirement.

Family responsibilities, primarily the caregiving of children and/or elderly or family members, is the main reason for women's economic inactivity (77 per cent) in the 25–54 age cohort. The view that it is largely the women's responsibility to meet the burgeoning caregiving needs is widespread in Singapore.

Due to their caregiving responsibilities and career breaks, it limits the women's ability to progress in their career, rendering them unable to reach salary parity with men.

Women who return to the workforce also tend to switch to part-time work or the informal sector so they can better juggle their caregiving and paid-job responsibilities. Many women choose not to return to paid employment at all due to their lack of confidence.

Furthermore, almost half of women over 65 years old are cleaners, labourers, or in related occupations. The proportion of women in such occupations increases with age. The women working in low-paying and part-time jobs, impacts their level of income and ability to save, negatively implicating their future financial support.

Despite the higher education of women, which have enabled them to enter higher skilled income jobs, women have consistently lower Central Provident Fund balances, from age 35 onward, compared with men. The Central Provident Fund is a mandatory security saving scheme funded by monthly contributions from working Singaporean employees and their employers. The contributions serve to meet retirement, housing, and health-care needs. However, due to women's caregiving responsibilities, this mandatory saving programme results in women leaving the workforce or switching to part-time work, which significantly impacts their Central Provident Fund balances because women either stop or greatly reduce their contributions.

Younger women will also need to be cued in to ensure that they have the necessary level of awareness towards retirement planning and understand the implications of not being economically active and taking a backseat in their careers. This is because women need to stretch their savings longer than men, due to their longer life expectancy, which means more years on disability. Also, with the increase in the number of activities of daily living and limitations that accompany age, women are more likely to suffer from chronic illnesses, requiring a greater need for long-term care than men.

In Singapore, family is emphasized as the first line of support. Older women tend to benefit from intergenerational dependency. Due to the care they provide to their families in their early life – a cultural norm – women turn to their children for help in old age. However, as families shrink, more women choose to be single, and divorce rates increase, care and financial support for older women is reduced.

Hence, attitudes toward caregiving need to be changed, and the implications of changing family structure, as well as women's role within the family, need to be considered.

It is increasingly difficult to be prepared for the future in uncertain economic conditions. Finding a job is becoming more challenging, and there is age discrimination against more mature employees. Many women also have no choice but to continue working beyond their retirement age because of the lack of financial planning and support from family.

Looking at financial top-ups from husbands for women who switched to part-time roles, due to caregiving responsibilities, would also protect women in the situation of divorce as those women who have previously been homemakers or out of workforce would otherwise have less savings.

Social isolation and abuse

Social isolation is something that should be looked into, as older women are more likely to be widowed than older men. There is also an increasing number of divorced and childless women who are more vulnerable to social isolation. It even affects women living with their family.

Another area which is not sufficiently monitored is abuse of the elderly, with women likely to be more vulnerable, especially with regard to financial abuse by children. Elder abuse in general is not a subject that is widely discussed and perhaps should be looked into.

The Maintenance of Parents Act in Singapore allows Singaporeans, age 60 and above who are unable to subsist on their own, to claim maintenance from their children who are capable of supporting them but not doing so. Parents can sue children for lack of maintenance in the form of monthly allowances or a lump-sum payment. Social isolation, however, remains widespread and unaddressed could lead to depression.

It is crucial to quickly address struggles that older women are facing and to tap onto resources available in the community, such as day care centres and senior activity centres to tackle social isolation. This is especially important because people are living alone or separate from families, and early signs of their struggles are likely to be unnoticed. Many might also not be aware of resources available and how to seek help. Outreach to elderly persons living in isolation can be improved despite current efforts to widen community networks.

Inequality in attitudes, employment, and policies

Attitudes toward caregiving need to change, so that it does not solely fall on women's shoulders. As the campaign to have more men involved in childcare gained traction and some success the past few years, a similar campaign should be conducted to support more men, sharing in the eldercare responsibilities of their female family members.

The scarcity of family-friendly work arrangements in most companies, as well as the perceptions held by hiring managers that women re-entering the workforce are less committed to work and that children/parents are their main priority, greatly

affects their return. Mature women already do not get enough support when it comes employment. It is worsened by the fact that many companies are reluctant to hire women with caregiving responsibilities and who have been out of workforce for a significant period.

Employers must be encouraged to hire returning women. This can be done through incentivizing employers to employ returning women and offer flexible work arrangements. However, social norms are hardest to change and employers' attitudes toward (mature) female employees will take time to change.

Also, there is very little protection in terms of job security, which in Singapore is highly dependent on companies and their human resource policy. This contrasts with policy in Scandinavia where women may extend their maternity leave and their job is secured until the child is three years old. Apart from job insecurity, women who return to work tend to accept lower positions (and salary) than previously.

CareShield Life is a universal long-term care insurance which provides financial protection against long-term care costs of Singaporeans, even for lower-income workers and those with pre-existing disabilities. This ensures that all Singaporeans have basic protection for long-term care needs. However, under CareShield Life, women have to pay a premium that is almost 30 per cent higher than men, and women already receive lower pay and have less Central Provident Fund savings than men.

Hence, certain government policies may disadvantage women in getting health-care funding. The reach of these policies need to take into consideration that older women might face different disadvantages than older men. Greater longevity, higher health-care costs, higher insurance premiums, and less Central Provident Fund and savings put women in danger of being deprived of adequate living expenses and health care in their silver years.

Conclusion

Through our research and recommendations, we hope to draw attention to and find solutions to the challenges woman will face in old age. This will require collective efforts among employers, community, and government to fully address the gender impact of longevity in Singapore.
