



**STATUS OF OLDER WOMEN IN SINGAPORE
A REPORT BY THE
TSAO FOUNDATION AND WINGS
FOR
THE 68TH SESSION OF THE
UNITED NATIONS (UN) COMMITTEE ON
CEDAW**

**Recommendations based on Singapore's Fifth Periodic Report to the
UN Committee for the Convention on the Elimination of All Forms
of Discrimination Against Women (CEDAW)**

STATUS OF OLDER WOMEN IN SINGAPORE

A report by the Tsao Foundation and WINGS for CEDAW

Recommendations based on Singapore's Fifth Periodic Report to the UN Committee for CEDAW

PART I: BACKGROUND

Introduction

In the last two decades, Singapore has made steady progress towards gender equality. In 2014, it was ranked the top Asian nation for gender equality.¹

As Singapore looks to the future, a major challenge will be its rapidly ageing population. The proportion of elderly residents (over 65 years) has increased from 3.4 % in 1970 to 12.4 % of the population in 2016.² By 2030, an estimated 1 in 4 Singaporeans will be over 65 years.³

The speed of ageing has several implications – from changes in the tax base to rising health care costs. A common thread is the impact on women. Since women outlive men by about 5 years,⁴ it is expected that the majority of Singapore's ageing population will be female. To illustrate, in 2016, 54.7% of residents over 65 years, and 66.2% of residents over 85 years were female.⁵

Brief Profile of Older Women in Singapore

Older women's needs are different from those of older men, and future policies, from healthcare to education and employment will need to take this into account.

Health

On average, women live longer than men. In 2015, life expectancy at birth of Singaporean women was 84.9 years compared to 80.4 years for men.⁶ At age 65, a female could expect to live another 22.1 years, compared to 18.9 years for males.⁷ However, women “. . . spend more years in disability

¹ Singapore was ranked 13th out of 155 countries in the Gender Inequality Index of the 2014 Human Development Report. Source Kok, X.H. 2015. Singapore is top Asian nation for gender equality: UN report. *Straits Times*. 29 December 2015. Available online: <http://www.straitstimes.com/singapore/singapore-is-top-asian-nation-for-gender-equality-un-report>

² Department of Statistics. *Elderly, Youth and Gender Profile: Key Indicators on the Elderly, Annual*. Available online: <http://www.singstat.gov.sg/statistics/browse-by-theme/elderly-youth-and-gender-profile-tables>

³ Population.sg. *Older Singaporeans to double by 2030*. 22 August 2016. Available online: <https://population.sg/articles/older-singaporeans-to-double-by-2030>

⁴ This is based on data for life expectancy at birth in 2015, with life expectancy for women at 84.9 years compared to 80.4 years for men (preliminary estimates). Source: Department of Statistics. 2016. *Population Trends, 2016*. Singapore: Department of Statistics, Ministry of Trade and Industry, Republic of Singapore, p. vii.

⁵ Department of Statistics. 2016. *Population Trends, 2016*. Singapore: Department of Statistics, Ministry of Trade and Industry, Republic of Singapore, p. 41, Table A1.3.

⁶ This is based on data for life expectancy at birth in 2015, with life expectancy for women at 84.9 years compared to 80.4 years for men (preliminary estimates). Source: Department of Statistics. 2016. *Population Trends, 2016*. Singapore: Department of Statistics, Ministry of Trade and Industry, Republic of Singapore, p. vii.

⁷ This is based on data for life expectancy at age 65 (preliminary estimates). Source: Department of Statistics. 2016. *Population Trends, 2016*. Singapore: Department of Statistics, Ministry of Trade and Industry, Republic of Singapore, p. 36.

than men . . . with higher reported rates of morbidity and lower mobility.”⁸ 48% of older women reported difficulties carrying out typical activities of daily living (ADLs) versus less than 20% of men.⁹ There are also gender differences in the nature of disease, with Alzheimer’s and depression more prevalent among older women.¹⁰

The National Survey of Senior Citizens in 2011¹¹ finds that more older women rate their health as poor than older men (5.8% of women aged 75 and above compared to 4.3% of men).¹²

Education

In general, older women have lower levels of education than older men. For instance, in 2010, 66.3% of older persons aged 65 years and over with no educational qualifications were women.¹³

Employment

Differences in education levels translate into differences in employment patterns. Fewer older women work compared to older men (Table 1).

Table 1: Labour Force Participation Rate (%), 2016, for older age groups, by sex

Age (years)	Male	Female
60-64	76.9	48.8
65-69	55.7	31.4
70& over	22.1	9.8

Ministry of Manpower. 2016. *Labour Force in Singapore 2016*. Singapore: Manpower Research and Statistics Department, Ministry of Manpower, pages T7 – T9, Table 5.

Older women were also mostly employed in lower wage, lower skilled occupations. In 2016, 45% of employed females over 65 years were cleaners, labourers and related workers.¹⁴ Reflecting their concentration in lower-paid occupations, the majority (70.7%) of older females aged 65 years and over were earning monthly income of less than \$1,500.¹⁵ Older women also earned about 24% less than older men.¹⁶

⁸ International Longevity Centre Singapore. 2015. *Policy Brief: Older Women in Singapore: Changes and Challenges between 2005-2015*. Singapore: International Longevity Centre Singapore, p. 4.

⁹ International Longevity Centre Singapore. 2015. *Policy Brief: Older Women in Singapore: Changes and Challenges between 2005-2015*. Singapore: International Longevity Centre Singapore, p. 5.

¹⁰ International Longevity Centre Singapore. 2015. *Policy Brief: Older Women in Singapore: Changes and Challenges between 2005 – 2015*. Singapore: International Longevity Centre, p. 5.

¹¹ The National Survey of Senior Citizens is a survey that has been conducted periodically since 1983, with the latest in 2011. The survey surveys different aspects of the situation and attitudes of Singapore residents over 55 years. The 2011 survey covered 10,000 households with at least one household member over 55 years.

¹² Kang, S.H, Tan, E.S, and Yap, M.T. 2013. *National Survey of Senior Citizens 2011*. Commissioned by Elderly and Disability Group, Ministry of Social and Family Development. Singapore: Institute of Policy Studies, p. 57, Table 7.1.

¹³ Department of Statistics. 2010. *Census of Population 2010 Statistical Release 1: Demographic Characteristics, Education, Language and Religion*. Singapore: Department of Statistics, Ministry of Trade and Industry, Table 30. Data refers to resident non-students aged 15 years and over.

¹⁴ Ministry of Manpower. 2016. *Labour Force in Singapore 2016*. Singapore: Manpower Research and Statistics Department, Ministry of Manpower, p. T68, Table 36.

¹⁵ Ministry of Manpower. 2016. *Labour Force in Singapore 2016*. Singapore: Manpower Research and Statistics Department, Ministry of Manpower, p. T54, Table 30. Data is for employed residents aged 15 years and over, relating to Gross Monthly Income from Work (Excluding Employer CPF).

¹⁶ Ministry of Manpower. 2016. *Labour Force in Singapore 2016*. Singapore: Manpower Research and Statistics Department, Ministry of Manpower, pp. T34 – 36, Table 22. Data refers to median gross monthly income from work (including employer CPF) of full-time employed residents. The median gross monthly income of full-time employed women over 60 years was \$1,805 in 2016 compared to \$2,362 for men of the same age.

The lower labour force participation of women is mainly because women are usually the primary caregivers. In 2016, 62.7% of older women aged 55 to 64 years cited family responsibilities, caregiving and childcare as the main reasons for not working.¹⁷

Lower labour force participation has repercussions for retirement savings: In 2016, the average Central Provident Fund (CPF) balance for females aged 60 and over (\$61,212) was about \$20,000 less than the average balance for males (\$82,481).¹⁸

As a consequence, older women are more likely to seek financial support from their children. In 2011, 46.3% of women over 55 said income transfers from children or spouse was the most important source of income, compared to 26.3% of men.¹⁹ However, financial support provided by families has declined. In 2000, 84.3% of females over 65 cited allowances from children as their main source of financial support. In 2010, this decreased to 72.9%.²⁰

There has also been an increase in the proportion of older females living alone from 7.3% (of all females over 65 years) in 2000 to 9.6% in 2010.²¹ Since the family is a key pillar of old age security in Singapore, these trends need to be considered in future policies for older women.

PART 2: RECOMMENDATIONS BASED ON SINGAPORE'S FIFTH PERIODIC REPORT TO THE UN COMMITTEE FOR CEDAW

General observations

- i. Singapore's ageing population is predominantly female. Therefore, the Singapore report should have a greater focus on older women.
- ii. More data is required on older women. The provision of both gender and age disaggregated data would meet the General Recommendation no. 27 on older women of the CEDAW, that recognised "the need for statistical data disaggregated by age and sex as a way to better assess the situation of older women."²²

Article 5: Sex Role Stereotyping and Prejudice

Review of Government Position

The government outlines the measures taken to eliminate gender stereotyping through education and mass media. The Media Development Authority's Programme Code for TV discourages discrimination based on both gender and age. Similarly, the TV Advertising Code requires that

¹⁷ Ministry of Manpower. 2016. *Labour Force in Singapore 2016*. Singapore: Manpower Research and Statistics Department, Ministry of Manpower, p. 39.

¹⁸ CPF (Central Provident Fund) Board. 2016. *CPF Board Annual Report 2016*. Singapore: Central Provident Fund Board, p. 164, Annex H.

¹⁹ Kang, S.H, Tan, E.S, and Yap, M.T. 2013. *National Survey of Senior Citizens 2011*. Commissioned by Elderly and Disability Group, Ministry of Social and Family Development. Singapore: Institute of Policy Studies, p. 40, Table 5.4.

²⁰ Department of Statistics. 2010. *Census of Population 2010 Statistical Release 1: Demographic Characteristics, Education, Language and Religion*. Singapore: Department of Statistics, Ministry of Trade and Industry, p. 86, Table 27 and Department of Statistics. 2000. *Census of Population 2000 Statistical Release 1: Demographic Characteristics, Education, Language and Religion*. Singapore: Department of Statistics, Ministry of Trade and Industry, Table 36.

²¹ Department of Statistics. 2010. *Census of Population 2010 Statistical Release 1: Demographic Characteristics, Education, Language and Religion*. Singapore: Department of Statistics, Ministry of Trade and Industry, Table 26 and Department of Statistics. 2000. *Census of Population 2000 Statistical Release 1: Demographic Characteristics, Education, Language and Religion*. Singapore: Department of Statistics, Ministry of Trade and Industry, Table 35.

²² United Nations. 2010. *Convention on the Elimination of All Forms of Discrimination Against Women: Committee on the Elimination of Discrimination Against Women, Forty-Seventh Session. 4 – 22 October 2010. General Recommendation no. 27 on older women and protection of their human rights, p. 1, para 2.*

advertisers avoid stereotyping by gender and age. This follows the CEDAW Committee's general recommendation no. 27 on older persons that "age is one of the grounds on which women suffer multiple forms of discrimination."²³

However, the section on "Building Equal Partnership in the Family," does not mention age. This misses the opportunity to highlight that families in Singapore also include older persons. Family support remains critical for older persons in Singapore, with 77% of Singaporeans aged 75 years and over receiving physical care from their children.²⁴ There is also strong support for family care of the elderly – 95% of younger married respondents surveyed said they would take care of their parents in old age.²⁵

However, caregivers of older persons are mainly women, including older women: a survey of informal caregiving in 2012 found that 60.2% of all caregivers surveyed were female.²⁶ Another survey found 58.9% of older caregivers (over 75 years) were female.²⁷

It is important that the government encourages men to take on greater caregiving responsibilities for older persons. In the Marriage and Parenthood Survey 2016, "almost all (99%) married respondents agreed that fathers and mothers are equally important as caregivers for children."²⁸ This reveals widespread societal support for shared caregiving, which can be extended to older persons.

Recommendations

- i. The government should foster shared caregiving of older persons by both men and women. Education and mass media campaigns that have been successful in reducing gender stereotypes relating to childcare can be extended to remove stereotypes about eldercare, and increase awareness that eldercare should also be a responsibility of men.
- ii. Campaigns like 'Dads for Life' can be replicated for similar campaigns on eldercare. Organisations could also organise programmes on eldercare for men, similar to the Centre for Fathering's parenting programmes. Together, these campaigns can change the mindset that women should be the primary caregivers for older persons.
- iii. The section on 'Building Equal Partnership in the Family' should highlight the role of older persons in the family, and outline the measures the government has already taken

²³ United Nations. 2010. Convention on the Elimination of All Forms of Discrimination Against Women: Committee on the Elimination of Discrimination Against Women, Forty-Seventh Session. 4 – 22 October 2010. General Recommendation no. 27 on older women and protection of their human rights, p. 1, para 2.

²⁴ MSF. 2015. Ageing Families in Singapore. *Insight Series Paper 02/2015*. Singapore: Ministry of Social and Family Development, pp. 6 - 9. An aged resident household is defined as a resident household with at least one member aged 65 years and above. This data is based on the MSF Survey of Informal Caregiving 2012. Of Singaporeans aged 75 years and over who required assistance with at least one Activity of Daily Living, 33.7% of caregivers were daughters, 31.3% were sons and 12.4% were son or daughters-in-law.

²⁵ MSF. 2015. Ageing Families in Singapore. *Insight Series Paper 02/2015*. Singapore: Ministry of Social and Family Development, p. 9. Data is based on a Housing Development Board Survey Sample Household Survey 2013 which covered about 7,800 households.

²⁶ Chan, A., Ostbye, T., Malhotra, R and Hu, A.J. 2012. *Survey of Informal Caregiving: Summary Report (For MCYS)*. Singapore: MCYS, p. 9. Survey covered about 1,190 caregivers.

²⁷ Survey of Caregivers. Unpublished correspondence. Data based on the PHASE (Panel on Health and Ageing of Older Singaporeans), Duke-NUS, National University of Singapore. Tsao Foundation – NUS Ageing Research Initiative (now Centre for Ageing Research and Education), Duke-NUS, Singapore. Unpublished data.

²⁸ National Talent and Population Division (NTPD). 2017. *Media Release: key findings from marriage and parenthood survey 2016*. 8 July 2017. Singapore: National Talent and Population Division, Strategy Group, Prime Minister's Office, p. 2. Available online:

<https://www.nptd.gov.sg/PORTALS/0/HOMEPAGE/HIGHLIGHTS/20170707-media-release-on-marriage-and-parenthood-survey-2016.pdf>

- to foster inter-generational bonding and promote the welfare of aged families. It should emphasise that men play an important role in building family ties with the elderly.
- iv. Article 5.13 should be amended to: Singapore also raises awareness of men's responsibilities as fathers, husbands, *sons/sons-in-law* and individual members of the family through campaigns and public education campaigns.²⁹
 - v. While there is no mandatory eldercare leave in Singapore, companies should be encouraged to introduce eldercare leave for their employees (both men and women).³⁰
 - vi. Policies on ageing should consider the WHO Framework on Healthy Ageing (2015) and its earlier version, Active Ageing (2002). Both policy frameworks posit that gender needs to be taken into consideration and mainstreamed in developing ageing policies.
 - vii. Opportunities in longevity and longevity dividend should be studied and pursued in order to maximise their benefits to society.

Article 7: Public and Political Life

Review of Government Position

The government outlines the measures taken to support the participation of women in public and political life, and the apex bodies that represent women's groups in Singapore. While much progress has been made, more active participation of older women in public life (including community groups) should be encouraged.

Recommendations

- i. An Older Women's Commission should be established to represent the interests of older women in Singapore.
- ii. There should be more initiatives to encourage the greater participation of older women in public and political life. The achievements of successful older women should be publicised.

Article 11: Employment

Review of Government Position

The government describes the recent changes in women's labour force participation, but the notable rise in the labour force participation rate (LFPR) of older females should also be mentioned. For example, the LFPR of females aged 65 years and over has increased from 8.3% in 2006 to 18.0% in 2016.³¹

However, fewer older women (over 65 years) (18.0% in 2016) work compared to older men (37.0%).³² Moreover, according to a report by the Ministry of Manpower, the employment rate of older females in Singapore still lags behind those in other developed countries.³³

²⁹ The recommended change is in italics.

³⁰ TAFEP. n.d. *Eldercare Sick Leave*. Singapore: Tripartite Alliance for Fair & Progressive Employment Practices (TAFEP). Available online: <https://www.tafep.sg/eldercare-sick-leave-0>

³¹ Ministry of Manpower. 2016. *Labour Force in Singapore 2016*. Singapore: Manpower Research and Statistics Department, Ministry of Manpower, p. T9, Table 5.

³² Ministry of Manpower. 2016. *Labour Force in Singapore 2016*. Singapore: Manpower Research and Statistics Department, Ministry of Manpower, pp. T8 - T9, Table 5.

³³ Ministry of Manpower. 2007. *A Statistical Profile of Older Workers*. 22 February, 2007. Singapore: Ministry of Manpower. Available online: <http://www.mom.gov.sg/newsroom/press-releases/2007/a-statistical-profile-of-older-workers>

Women's lower labour force participation is mainly because of caregiving responsibilities. While the role of younger women in caregiving is widely recognised, the caregiving roles of older women are not explicitly mentioned. Yet, their roles are significant: for example, the National Survey of Senior Citizens 2011 found that 34% of women aged 55 years and over looked after their grandchildren.³⁴

The Fifth Periodic Report notes that older women have lower education levels, and this translates into lower salaries. Although not explicitly stated in the report, lower salaries in turn result in lower levels of CPF balances, with women on average, having less retirement savings than men.³⁵ Combined with rising healthcare costs, this increases women's vulnerability to financial 'insecurity' in old age.

While the Fifth Periodic Report states that the CPF provides the foundation for Singapore's social security framework, it does not elaborate on alternative measures for social security. Measures for lower income women are mentioned in Article 13, along with ways in which the CPF of homemakers (who do not earn, so are unable to contribute adequately to the CPF) can be augmented. More information on how older women can be protected in cases of unemployment, sickness, and incapacity to work is essential .

The Report describes several initiatives to support women who wish to re-join or remain in the workforce, and enhance retirement adequacy. This includes initiatives specifically targeted at older workers such as the Retirement and Re-employment Act and the SkillsFuture Programme. Retraining should help older women to become employed in higher-skilled, higher-paid jobs. However, the extent to which these measures have succeeded in reaching older women is not mentioned. Annex G states that 120,000 women benefited from the Workforce Skills Qualifications (WSQ) training, but this data is not disaggregated by age. It would be useful to have more data on the number of older women beneficiaries, since older women may not find it easy to re-enter work. A survey in 2010 found that that less than half of establishments (42.1%) had plans to actively recruit older workers (both men and women), suggesting that being hired at an older age remains a challenge.³⁶

There is no specific mention of older women in measures to provide greater protection to employees, although they are also covered by the Protection Against Harassment Act. The scope of the Tripartite Alliance for Fair Employment Practice (TAFEP) is limited to promoting best practices, not for seeking redress for discrimination, whether on age or gender.

Recommendations

- i. The government should enhance initiatives for inclusive workplaces that recognise the specific needs of older women.
- ii. The government should continue its measures to encourage more women to remain or re-join the workforce. It should implement measures to increase the labour force participation of older women, for instance, through training courses by SkillsFuture to allow older women to build their skills of self-care to self-discovery.

³⁴ Kang, S.H, Tan, E.S, and Yap, M.T. (2013). *National Survey of Senior Citizens 2011*. Commissioned by Elderly and Disability Group, Ministry of Social and Family Development. Singapore: Institute of Policy Studies, April, p. 27.

³⁵ CPF (Central Provident Fund) Board. 2016. *CPF Board Annual Report 2016*. Singapore: Central Provident Fund Board, p. 164, Annex H.

³⁶ Ministry of Manpower. 2011. *Retirement and Re-employment Practices, 2010*, Paper no. 1/11. July 2011. Singapore: Manpower Research and Statistics Department, Ministry of Manpower, p.12.

- iii. The government should consider a matched savings scheme that would assist women to reach their CPF Retirement Sum. It would also provide a greater incentive for families to top-up the CPF of full-time caregivers/homemakers.
- iv. As familial support declines, the government needs to explore how to provide assistance to women who cannot rely on family for retirement support.
- v. Schemes to enhance the CPF should be complemented by financial literacy programmes to increase retirement preparedness among younger persons. Financial literacy should be part of the education curriculum.
- vi. Caregiving –of spouses, grandchildren, and disabled children - is a major factor that affects older women’s labour force participation. Further analysis of the impact of the intergenerational care provided by older women is required to assess what initiatives can be developed to enable older women to balance work and care responsibilities. Professional caregiving facilities should also be enhanced.

Article 12: Health

Review of Government Position

This section highlights the achievements of Singapore’s healthcare system – in increasing life expectancy, and reducing maternal, infant and child mortality, among others. Singapore has initiated measures specific to women’s health, through the establishment of the Women’s Health Advisory Committee. While this recognises the gender-specific nature of health, it does not explicitly mention the gender-specific needs of older persons.

The report recognises the challenges of healthcare for the elderly and outlines the range of initiatives to support healthcare for the elderly. However, older men and women have different types of health problems, which need to be accounted for. For instance, while men have greater mortality issues, women have higher morbidity levels, requiring care for longer. Health policies need to accommodate these gender differences, especially the long-term care needs of women.

It is notable that the role of caregivers is specifically mentioned and caregivers are provided support through schemes such as respite services and Caregiver Training Grants. However, specific mention is not made of the role of female elderly caregivers who may face additional challenges (such as mobility or health issues).

The government has also increased healthcare expenditure, and provided close to \$4 billion in subsidies in order to allay Singaporeans’ concerns about healthcare affordability. Nevertheless, with healthcare costs rising exponentially, it is uncertain whether these substantial subsidies will be sufficient to cover the healthcare needs of women, who require care over a longer period of time, but have lower levels of CPF savings to cover their healthcare costs.

Recommendations

- i. The gender differences in the healthcare needs of the older population should be reflected in healthcare and health financing policies.
- ii. The needs of elderly caregivers should be highlighted separately.
- iii. Formal training should also be provided to informal caregivers to help them navigate the healthcare system.
- iv. As per the WHO report on Gender, Ageing and Health, a gender-sensitive approach to mental and social health, especially depression and social isolation is required. This

- involves an understanding that mental health issues are the results of complex interactions of physical, economic, social and cultural factors.³⁷
- v. In addition to making health a priority for working women, the Women's Health Advisory Committee also should have the '*making health a priority for full-time homemakers and caregivers*' as its objective.
 - vi. There should be more gender-specific research on the incidence of disease and its impact, focusing on health issues that affect older women.
 - vii. Early risk screening³⁸ should be done on all elders in the community, especially older women in terms of their bio-psychosocial risks. For those found to be of high-risk, a bio-psychosocial response and care plan should be developed with service providers in the community. In this way, older women can receive early interventions and health promotion and disease management plans can be developed to ensure their well-being as they continue to grow older in the community.
 - viii. More support is required for health literacy initiatives & self-care programmes targeting older women.
 - ix. Person-centred care philosophy should be promoted across the healthcare system.
 - x. Ways in which to incentivise good health, for instance, through lower Medishield premiums should be considered. This is especially important for future elderly who are not eligible for the Pioneer Generation Package.³⁹

Article 13: Economic and Social Life

Review of Government Position

This section outlines how Singapore aims to build an inclusive, fair and equitable society. Specific reference is made to measures supporting low-income older women, such as the Pioneer Generation Package, Silver Support and ComCare assistance. These measures are both welcome and necessary, but they have some limitations in terms of reaching the most vulnerable older women. For instance, the criteria for assistance based on housing size disadvantages women who are living in larger units, but nonetheless have lower incomes themselves or are not earning incomes at all. In addition, with rising living costs, older residents may still require additional assistance. For example, the average monthly household expenditure per household member of retiree households was \$624 in 1 & 2 room HDB flats,⁴⁰ whereas residents of such households are only entitled to a maximum of \$250 per month from Silver Support Scheme.⁴¹ To cover the remaining expenditure needs of households, other forms of public assistance should supplement this.

Apart from public assistance, older women can also seek support for retirement savings from the family. To encourage this, the government has introduced several measures, such as tax reliefs for

³⁷ WHO. 2007. *Women, Ageing and Health: A Framework for Action: Focus on Gender*. Geneva: World Health Organisation (WHO).

³⁸ Tsao Foundation has been pilot testing a bio-psychosocial (BPS) risk screener in Whampoa as part of its Community for Successful Ageing (ComSA) program, supported by the Ministry of Health, CFAA in Whampoa and the National Healthcare Group (NHG).

³⁹ The Pioneer Generation Package was introduced by the Government to thank and honour Singaporean citizens who helped build the nation. The Package helps Pioneers with their healthcare costs for life through subsidies for outpatient care, annual Medisave top-ups, support for Medishield Life premiums and disability assistance. Singaporeans are eligible for the package if they were aged 16 and above in 1965 (i.e. were 65 years and above in 2014) and obtained citizenship before 31 December 1986. The package benefits about 450,000 Singaporeans. Source: Pioneer Generation. Available online: <https://www.pioneers.sg/en-sg/Pages/Home.aspx>

⁴⁰ Department of Statistics. 2014. *Report on the Household Expenditure Survey 2012/2013*. Singapore: Department of Statistics, Ministry of Trade and Industry, p. 267, Table 46.

⁴¹ Ministry of Manpower. n.d. *Silver Support Scheme*. Available online: <http://www.mom.gov.sg/employment-practices/silver-support-scheme>

CPF top-ups of family members. This benefits full-time homemakers who tend to have low CPF balances.⁴²

Other initiatives to improve retirement adequacy include schemes for the monetisation of housing assets. This recognises that in Singapore, where home ownership is over 90%, a substantial portion of retirement wealth is locked up in property.⁴³ However, the monetisation schemes have had limited uptake. In a survey of HDB residents in 2013, only 11.8 % of older residents had taken up these options and 82.5% said they had no intention of doing so in the near future.⁴⁴

Recommendations

- i. The government could consider moving away from household-based to individual means testing for public assistance. This would benefit women, who often suffer from inequitable intra-household income allocation.
- ii. It should be explored whether the most vulnerable older women can be provided with different types of public assistance. They should be able to get the full amounts from both Silver Support Scheme and ComCare assistance.
- iii. If monetisation is not a feasible option for older women with housing assets, other alternative ways in which retirement adequacy can be improved should be explored.
- iv. There should be a matched savings scheme for CPF to incentivise top-ups on women's CPF from families and relatives.

Article 24: Commitment of State Parties

Review of Government Position

The government provides details of the legislation, policies and procedures for tackling family violence. There is no specific mention of violence against older women, although the number of reported cases of elder abuse has increased.⁴⁵ In Article 13, the Protection of Vulnerable Adults Act is mentioned, which is a step in the right direction, but more awareness about elder abuse is required.

Recommendations:

- i. The government's approach to family violence, from legislation, training and professional competency to public education initiatives should explicitly incorporate violence against older women.
- ii. Victims of elder abuse should be provided family and financial counselling.
- iii. There should be a nation-wide, multi-lingual campaign to increase awareness among older women about laws to protect them.
- iv. Public education campaigns should encourage people to report cases of violence or abuse.

⁴² MSF. 2015. *Singapore's Fifth Periodic Report to the UN Committee for the Convention on the Elimination of All Forms of Discrimination Against Women*. October. Singapore: Ministry of Social and Family Development, p. 57.

⁴³ Department of Statistics. n.d. *Home Ownership Rate of Resident Households*. Available online: <http://www.singstat.gov.sg/statistics/visualising-data/charts/home-ownership-rate-of-resident-households>

⁴⁴ HDB. 2014. *Public Housing in Singapore: Social Well-Being of HDB Communities, HDB Sample Household Survey 2013*. Singapore: Housing & Development Board (HDB), pp. 86-88.

⁴⁵ Tan, T. 2016. More cases of vulnerable adults being abused by their families. *The Straits Times*, 13 March. Online edition. Available online: <http://www.straitstimes.com/singapore/more-cases-of-vulnerable-adults-being-abused-by-their-families>

Annex I

Example of Public Assistance for Older Persons⁴⁶

Mr L is a 90-year-old male suffering from advanced dementia. As a consequence, he requires total assistance in his activities of daily living (ADL) such as showering, toileting, and dressing. He needs to walk with a walking frame, and has high fall risk if he is not supervised. Moreover, Mr L has a hearing impairment posing further difficulty for him to follow some guidance on his ADL.

Currently, Mr L lives with his wife Mrs L, 80 years old, in a 2-room rental flat. Mr L has 2 children from his first marriage and does not have any children with Mrs L. Mr L's children are middle-aged, do not hold high-paying jobs and have their own family commitments. They provide financial support to Mr and Mrs L to cover only his day-care costs, unable to provide further financial assistance.

Hence, the elderly couple rely on various public assistance schemes for financial support: ComCare assistance (\$300),⁴⁷ the Pioneer Generation Disability Assistance Scheme (PG DAS) (\$100) and the Interim Disability Assistance Programme for the Elderly (IDAPE) (\$120). In total, they receive \$520 monthly from all three schemes.

Mrs L has to allocate this amount on daily necessities such as food, sundries, utilities and diapers for Mr L. Adult diapers are expensive, therefore, Mrs L often skimps on food. She wishes to have a meal with more rice to share with Mr L.

When the Silver Support Scheme was introduced in 2016, the elderly couple's ComCare Assistance was not renewed. Mrs L checked with the Social Service Office (SSO) and found out that the ComCare Assistance was stopped as the couple were receiving Silver Support of \$250 each. With Silver Support, PG DAS and IDAPE, the new total monthly household income is \$720. This is an increase from the previous household income of \$520 (with ComCare Assistance). As the new total household income of \$720 was higher than the previous household income, ComCare Assistance was stopped.

Despite having an additional \$200 to spend monthly, Mrs L felt that she still required ComCare Support. With the ComCare support of \$200, she would be able to buy more nutritious food and more nutritional supplements. The couple also felt that the additional assistance should not be linked to PG DAS and IDAPE, as these are financial entitlements for elderly people with disabilities, who require this to manage their disabilities.

⁴⁶ This case study is based on feedback from social workers working with older persons. Unpublished private correspondence. Tsao Foundation.

⁴⁷ Refers to Singapore Dollar.