

Bringing a Women's Perspective to the Singapore Budget

A submission by AWARE to Singapore's policy-makers, Feb 2011

1. INTRODUCTION

AWARE would like to thank the government for its efforts to solicit views from the public before the Singapore Budget 2011 is announced.

AWARE has for 25 years sought to bring to the attention of policy-makers and the public issues related to gender matters. Our goal is a society without inequalities, one where gender is in no way a limiting factor in an individual's life choices and opportunities for a full and fulfilling life.

The Singapore Budget is an important part of the policy making process. This annual allocation of funds to government entities and national projects reflects the country's needs and priorities as identified by the policy-makers.

AWARE believes it is important to bring a women's perspective to policy making. Women make up half the population. Women's issues are the nation's issues, and every step taken to deal with these issues and to ensure the development of women will mean better outcomes for families and for society generally.

We are therefore submitting these proposals for discussion and consideration by the policy-makers in the shaping of the Budget and formulation and implementation of programmes.

2. OVERVIEW and TRANSPARENCY OF DATA

This Paper will first make some general points based on the Singapore Budget 2010 before highlighting some core areas that concern us at AWARE. We will then put forward a range of suggestions to improve the lives of women and people in Singapore, and reduce gender inequalities.

The aims of the Singapore Budget 2010, as articulated by the Finance Minister, were to:

- increase productivity and investments in enterprises
- grow businesses
- raise the skills levels
- raise incomes of those in the lower-income groups and enable them to own homes and to leave no one in need wanting in terms of financial support.

With those aims the pie of \$46.37 billion – being the Operating and Development Expenditures – was allocated to the various ministries as follows:

Ministry	Percentage Share ¹ (%)
Ministry of Manpower(MOM)	2
Ministry of Community Development, Youth and Sports (MCYS)	4
Ministry of National Development (MND)	5
Ministry of Health (MOH)	9
Ministry of Transport (MOT)	10
Ministry of Education (MOE)	21
Ministry of Defence (MOD)	25

About \$5.2 billion² was set aside as dedicated measures, or special transfers, to help small businesses, the older person, and the lower-income groups and for top-up schemes, amongst others. Another \$5.5 billion was set aside for disbursement over the next five years in tax benefits, grants, training subsidies, all measures primed to increase the productivity of the workforce.

In 2010 the government retained its emphasis on education, defence, and home affairs which together formed almost 50 per cent of the Operations and Development Budget.

2.1 CONCERNS

MCYS is often cited as a ministry that looks into ‘cradle to grave’ issues. Its portfolio is heavily focused on remedying social ills. MCYS’s purview covers a wide spectrum of people and yet its Budget allocation in 2010 was just 4 per cent, which seems small considering its scope of work.

Similarly the Ministry of Manpower, which has tasks such as job creation, training of the workforce for increased productivity, and incentivising employers to retain older workers, received in 2010 some 2 per cent of the Singapore Budget pie.

An age- and/or gender-perspective of the impact of the Budget on men and women is not consistently provided. Indeed, almost all the key indicators in the Ministries’ projections of success do not reflect sex-disaggregated data. It is difficult for service providers to assess the big picture in this regard.

In addition not every Ministry gave in 2010 a clear picture of how they were allocating their Development or Operating Funds.

¹ Each Ministry’s Operational and Development Expenditures calculated against the total Operational and Development Expenditures for 2010. Figures have been rounded off to a whole number.

² It is not clearly stipulated if this sum is part the budgets for the various Ministries or how they are drilled down into various programmes to meet the desired outcomes.

2.2 PROPOSALS

- a) We hope that, starting with Budget 2011, there will be a standard way by which allocations for ministries are itemised as Operational or Development Expenditure.
- b) We urge the government to be consistent in how information is collected and made available for public use. In particular we would like to have data that is disaggregated by sex, age and citizenship.
- c) We hope that Singapore Budget 2011 will continue the emphasis on the issues of growth of businesses, job sustainability, income security, social security and healthcare. AWARE believes that MCYS and MOM will need bigger budget allocations if they are to achieve these goals.
- d) AWARE hopes that MOM and MCYS will focus their efforts on the many 'people issues' that will dominate Singapore society in the years ahead. Some trends we are facing include the ageing population, the low numbers of women (about 55 per cent) in formal employment, the increasing numbers of poor families, and the support needed by those who are caregivers for family members.

3. FAMILIES WITH CHILDREN

AWARE notes that in MCYS Budget 2010, almost 44 per cent - or about \$790 m - of the operating expenditure budget of \$1.83 billion (2010 estimates)³ was for Family Development Programmes. These include the Enhanced Marriage and Parenting Package which covers the Baby Bonus schemes, government-paid Maternity Leave Scheme, government-paid Childcare Leave Scheme, Childcare and Infant care subsidies, childcare and Infant Care Subsidies and Recurrent grants for anchor non-profit childcare operators.

Together with the tax credits offered to parents for their children, the total Marriage and Parenting package is a very generous one that will cost the government some \$1.6b or 0.6 per cent of the GDP⁴. This package was designed to boost the Total Fertility Rate (TFR), but it does not appear to have achieved the desired TFR.

3.1 CONCERNS

Childcare

AWARE believes that in the effort to reverse the falling birth rate, there are measures besides the Marriage and Parenthood Package that should be considered or that need more thoughtful implementation. A general review of policies would be in order.

A closer look at the Development Expenditure of MCYS' Budget shows that about \$26 m has been allocated to developing 160 childcare centres from 2006 to 2012. In his speech⁵ during the 2010 Budget debate, the Minister described the plans for a Child Development Network that would reach out to 800 childcare centres with 10,000 professional staff.

In addition, the Early Years Development Framework was to focus on the care of infants and young children aged three and below⁶. The 2010 Singapore Social Statistics⁷ shows that there were 785 child care centres with total capacity of 67,980⁸.

³ Ministry of Community Development Youth and Sports, Committee of Supplies Debate; 2010

⁴ ST Jan 11, 2011

⁵ Minister Vivian Balakrishnan in the Budget 2010 Committee of Supplies debate; 10/03/2010

⁶ *ibid*

⁷ <http://app1.mcys.gov.sg/Portals/0/Files/SPRD/Social%20Stats%202010.pdf...accessed> 8th Feb 2011

It is clear that there are insufficient spaces for infant care. It is well known that there are long waiting lists for infant care space and that parents are enrolling their yet-to-be-born babies to ensure a space⁹. Infant care is also expensive ranging from \$1,000 to \$1,500 per child.

In relation to child care, if we assume that child care centres are for children aged three to six, and given the numbers of birth each year at about \$40,000, theoretically, we may need 120,000 places.¹⁰

However, it is noted that even with the current capacity 67,980, the 2010 data shows an enrolment of 57, 870 children, or a space surplus of 15 per cent. There may be a host of reasons for this. However, one of the reasons could well be that, despite the subsidies, the cost of child-care centres is beyond the reach of some families. Studies show that parents with the median income of \$2,700 spend between 10 and 30 per cent of their income on childcare. Childcare centres cost from \$550 to over \$1,000 a month, before government childcare subsidies of up to \$300¹¹.

The childcare subsidies (CFAC) and subsidies for kindergarten education (KIFAS) for needy parents are only available to those with a family monthly household income of \$1,800 or less. However, the median monthly household income rose to \$5,000 this year¹², and so has the cost of living. The eligibility criteria should be reviewed and revised.

Student Care

There are 157 student care services run by VWOs¹³ cater to 12,958 students in After School Care Programmes¹⁴. In 2010, \$151m of the MCYS Budget was set aside to build eight School-Based Student Care Centres. Older children and younger teens need supervision as parents remain at work. The 2009 figures showed about 6,000 children are Youths at Risk.¹⁵

Schools¹⁶ too need more direct support in this area as teachers are already strapped with many duties. It is important to have more centres and professionally-trained personnel to oversee and run this supervised care, and not just have the youths herded into extra classes. It is noted that in 2010, \$160 m of the MCYS Expenditure Budget on Youth Programmes was primarily for the Youth Olympics and another \$4.5 m was to develop the *Scape Park.

Enhancing Work Balance

There have been many calls to incentivise employers to adhere to provisions under the Marriage and Parenting (M &P) package. The National Tripartite Advisory Panel has laid

⁸ 2010 Singapore Social Statistics

⁹ ST report; Feb 28, 2010

¹⁰ Three years of children for an annual cohort of babies at 40,000 births

¹¹ *ibid*

¹² ST report; Feb 16, 2011

¹³ Voluntary Welfare Organisations

¹⁴ 2010 Singapore Social Statistics in Brief

¹⁵ *ibid*

¹⁶ Minister Ng Eng Hen at Budget 2010, COS Debate; Schools are given Opportunity Funds, Edusave grants and Internationalization Funds which when taken together, this means that a typical primary school has on average an additional \$170,000 per annum, while a secondary school would have an additional \$300,000, to provide enrichment opportunities for their students. On top of this, primary and secondary schools can also apply for funding of up to \$50,000 per year, to develop niche programmes in various fields.

down guidelines for this, while the Tripartite Workgroup on Enhancing Employment Choices for Women was formed in 2007 to encourage more support for women workers.

But there does not seem to be a clear indication of how MOM's allocation of \$1 b¹⁷ as an Expenditure Budget will be used to enhance flexible work arrangements for women and men. There is the Wow! Fund¹⁸ which disbursed \$10m as at January 2010 and the Flexiworks Scheme which was disbursed to 180 companies and resulted in the recruitment of 1,900 workers. This is not, however, a large number given the total workforce. Both programmes while laudable do not seem to be making the kind of impact needed to enhance worklife balance. More incentives are needed to motivate employers to offer flexi-work schemes.

AWARE notes MOM's Women Returning to Work¹⁹ report showed that a lower proportion of women (52 per cent of Singapore women from 40 - 49) rejoined the workforce in Singapore compared to other developed Asian countries. The same report also showed that most women who rejoined were interested in part-time work, and cited the lack of infrastructure (infant care centres, childcare centres), and a preference for rank-and-file jobs in order to achieve work-life balance. The 1995 survey found that more men (about 58 per cent) than women attended skills upgrading courses.

NTUC's Back2Work with U (B2W) Programme was set up to get women back into the workforce.²⁰ The programme focuses not just on job placements but also on skills acquisition so that women can enjoy greater job and income stability, and so build up their economic resilience.

It is also noted that the current mandatory parenting leave policies (4 months maternity to women and zero days paternity to men) entrench gender stereotypes of men as providers and women as caregivers. They give rise to discrimination of women in the workplace (companies not wanting to hire married women).

AWARE notes that in the 2010 Budget \$5.5 b was set aside to boost productivity. If only slightly more than half of Singapore's women are in the formal workforce, this \$5.5b fund may be misplaced if the leak of women workers out of the workforce continues and impacts on productivity.

If almost half of the women, that is, half of a productive workforce, are opting to stay at home and work less in order to manage caregiving issues, questions must be raised about the efficacy of the current slew of measures.

AWARE objects to statements suggesting that the issue of a falling birth rate is seen as a women's problem, that women after getting an education are choosing career over family life. The desire for and decision to have children is one shared by husband and wife; it is not a women's issue alone.

3.2 PROPOSALS

- a) AWARE urges the government to increase the spending significantly in this area for Singapore Budget 2011 to accommodate the following:

¹⁷ Committee of Supplies; Ministry of Manpower, Singapore Budget 2010

¹⁸ The "WoW! Fund" and the "Flexi-Works!" provide grants of up to \$20,000 and \$100,000 per company respectively.

¹⁹ http://www.mom.gov.sg/Publications/mrsd_women_returning_to_work.pdf...

²⁰ <http://uportal.ntuc.org.sg/wps/portal/wds/Back2Work>

- more service centres for infants, children and youth
- training programmes for personnel
- better wage structures for human resources in these fields of child and youth services.

The 2010 figure of \$26 m for developing centres was only 3.2 per cent of the \$821m set aside for family development. As most parents would like to send their children to good quality early childhood environments with well trained and professional educators, this is an important area to enhance so that women do not have to opt out of the workforce to look after their toddlers.

- b) AWARE believes that good quality pre-school and child care centres should remain affordable, with subsidies where applicable, to level off socio-economic inequalities and thus stay true to our meritocratic principles of giving each child a fair starting point at this age. Leaving the provision of pre-school education and childcare to the private sector runs this risk of widening the inequalities between Singaporeans of different socio-economic backgrounds.
- c) More incentives are needed for employers to offer flexible work arrangements and parental leave, and increase the spaces for training personnel in early childhood education. The government introduced Jobs Credits whereby employers received up to \$300 per worker to retain the services of an older worker.²¹ AWARE hopes to see a similar scheme to bring back women into the workforce or to retain a parent with better flexible work arrangements. We urge the Ministries of Manpower and MCYS to consider looking at deeper employer incentive programmes with more funds and, in due course, to introduce anti-discrimination laws.
- d) Paid paternity leave of two weeks should be made mandatory, and single fathers with dependent children should qualify for the same tax reliefs on the levy they pay for employing foreign domestic workers, a perk enjoyed by women with children.
- e) One month of the current four month maternity leave should be converted to parental leave to be taken by either spouse; families where the father takes the one month parenting leave to be rewarded with the one time payment of a parenting present of \$4000.
- f) Unwed mothers should be extended the same motherhood and childcare benefits as married mothers.
- g) We urge MCYS to liberalise the criteria for subsidies for childcare and kindergarten, and to raise the income ceiling to a monthly household income of \$2,500 as eligibility criteria.
- h) AWARE would like to see the Public Service Division allocate a budget for the Civil Service College to invest in a gender sensitisation course so that policy makers will understand gender issues and the impact of gender-biased assumptions and attitudes

²¹ ST, Feb 22, 2010; "Budget at a Glance"

4) CAREGIVING

The MCYS' Rehabilitation, Protection and Residential Services Programme was allocated \$93 m or 5.1 per cent of the Ministry's \$1.83 b for 2010²². These services cover maintenance costs of welfare homes, grants to homes for youths, the destitute, and the elderly, and to implement the recommendations of the IMCs that deal with/on dysfunctional families, Mental Capacity Act and/or the Maintenance of Parents Act.

Two other programmes - the Social Service Sector Planning Programme with \$83m (4.5 per cent) and the ComCare and Support Programme with \$92 m (5 per cent) – also deal with families needing support as they care for relatives with special needs - youths at risk, the mentally disabled, the older person. In addition there is a separate fund of \$206 m (11.3 per cent) that was set aside to cover 12 programmes under the Elderly, Disability and Gambling Safeguards.

There are so many types of funds in this category, yet it is not clear how much money is spent on each affected community and what is the impact, broken down by age and sex, on the community.

MCYS's total Development Expenditure was estimated at \$141m of the 1.83b. A good chunk was for community-related infrastructural projects such as the upgrading and maintenance of Community Clubs, for which some \$15m was allocated. Compare this with the paltry \$4m apportioned for projects under the Social Service Sector Planning Programme – the development of two new Early Intervention Programmes for Infants and Children Centres for Children with Special Needs, six new day care centres for the elderly, and setting up six and expanding three senior activity centres.

The Minister of Health has acknowledged the distress faced by caregivers especially in cases where elderly relatives have dementia. He said there were 62 nursing homes serving 2% of our elderly population, which in his view was not excessive or grossly inadequate as Singapore was still a young society and family bonding was still strong²³.

In the MOH Operating Expenditure Budget of \$3.54 b, about 66 per cent was devoted to services programme which meant subvention costs for restructured hospitals, community hospitals, and polyclinics and to VWOs running homes and services.

A check with the Ministry of Transport's Budget of \$4.97 b²⁴ shows no allocation of funds to alleviate the transport woes of families with disabled children and/or elderly parents, or to help young working parents with children. About \$21.5 m has been set aside to increase barrier-free accessibility for the elderly. There are no offsets on transport costs or measures to provide for a dedicated cab service to enable the elderly or the disabled to access recreational places as well as the hospitals.

²² MCYS, COS; Budget 2010

²³ Minister of health, Committee of Supplies, Singapore Budget 2010; 9th March 2010

²⁴ Ministry of Transport Singapore Budget 2010

The Ministry of National Development's Budget of \$2.49 b showed a sum of \$364 m being kept aside for the Lift Upgrading Programme to be extended to some 64,000 flats. This programme means every floor of a housing block will be serviced by a lift, a vital need of the elderly and infirm who cannot manage stairs. Going by the HDB Annual Report, only 82 precincts have had the Lift Upgrading and there are still another 126 precincts to go.²⁵

4.1 CONCERNS

Studies show that women tend to be the main caregivers of the young, children with special needs, the seniors in the family, and their own children. But many of these caregivers are very vulnerable in terms of long-term financial security and familial support. AWARE would like to see more effective steps being taken to lighten the load on the caregivers.

Support Services

There is already a queue for subsidized nursing home beds²⁶, while home care services are facing a human resource crunch. Families and care providers are asking for more targeted subsidies²⁷.

There is a need for better access in transport, better access within the home environment, and better equipment at affordable prices to increase mobility.

More services at affordable prices are also needed. These include respite care, more day care support programmes within easy access, more nursing homes and day care nursing care services with subsidies. The Minister has acknowledged that this is an area of concern and admitted that more needs to be done.²⁸

Dignity

It is also important that the dignity of the person in care be maintained through good service programmes and well-trained staff. This applies to the kind of care at nursing homes, day care centres and that provided by foreign domestic workers. Women cannot bear the caregiving role alone. Dependable quality support with deep subsidies are needed to help them and their families cope financially.

Youths

AWARE would like to see more intervention programmes to deal with the growing problem of young girls with errant behaviour. Many are falling victim to sexual grooming activities. Rehabilitative counselling in this area, research shows, needs to be intense and specialised. Yet there is no evidence in the MCYS Budget of such programmes, or the training of resources or hiring of suitable professionals.

Shelters

AWARE is concerned about the lack of adequate facilities for women in trouble. There are more reports of domestic violence against wives, against the elderly and against children.

²⁵ [http://www.hdb.gov.sg/fi10/fi10221p.nsf/0/d4a0f107613b79944825766200236310/\\$file/Key%20Statistics.pdf..page](http://www.hdb.gov.sg/fi10/fi10221p.nsf/0/d4a0f107613b79944825766200236310/$file/Key%20Statistics.pdf..page) 116; Annual Report of 2008/09

²⁶ Singapore has only 27 nursing home beds per 1,000 elderlyly people, far fewer than the average of 41 beds in OECD countries. The average waiting time for state-subsidised nursing home beds is 60 days. Some have waited for as long as 13 months. ST, November 23, 2010.

²⁷ ST, November 13, 2010

²⁸ We have a Caregiver Training Grant which we make available to families. We also have a foreign domestic worker levy concession of \$95 per month for families with disabled members who want to employ a Foreign Domestic Worker – Minister Vivian Balakrishnan during the COS Budget Debates, 2010.

There are also more cases of foreign women married to Singapore husbands whose marriages run aground and they end up needing shelter.

There are also more families who become 'homeless' after losing their flats over mortgage repayment issues. In the 2010 Budget there was no increase in capacity for women in distress at shelters. VWOs that run shelters have said that there is a need for more spaces, even though there has been an increase in bed spaces,²⁹ as there are too many women who need to stay at a shelter for longer periods as they await a rental unit or for their trip home.

4.2 PROPOSALS

- a) Increase the number of day-care centres and nursing homes for the elderly and other adults with special needs. This increase should be matched by the recruitment and training of adequate numbers of staff.
- a) It is important to offer more specialist training and better pay packages to recruit the necessary human resources to support the caregiving of the disabled child, the mentally ill and the elderly.
- b) Increase the subsidies for women and men who care for dependent relatives (i.e. physically disabled or mentally ill children and siblings; elderly parents or grandparents), and peg the eligibility criteria to the prevailing median income.
- c) Convert the currently mandated 6 days of paid childcare leave into dependent's leave that any employed person can claim.
- d) Offer the elderly and the disabled free and unconditional access to public transport. Expand or create new schemes, with appropriate subsidies, to meet the transportation needs of those for whom buses and trains are not a viable option. As an interim measure, consider subsidies for access to private vehicles for such individuals and their caregivers.
- e) Ensure that all pavements and other public areas are truly barrier-free and friendly to the disabled and the infirm, and speed up the Lift Upgrading Programme so that all blocks of flats are barrier-free for the elderly and the infirm.
- f) Offer subsidies for the purchase of physiotherapeutic equipment for the elderly and the disabled, with eligibility criteria pegged to the median income.
- g) Offer more shelter space for women in distress and families on the move because of upheavals in home ownership
- h) Singles – men or women - who are caregivers and who employ Foreign Domestic Workers should be given the tax relief on the levy they pay to MOM. We think this must be revised and due recognition given to singles who carry out caregiving roles in the family.
- i) We would like to see, starting with Budget 2011, a clearer delineation of budget allocations by the communities that need caregiving assistance, with a breakdown of these communities by sex, age and citizenship.
- j) Form a multi-agency taskforce to study Singapore's caregiving needs and formulate policies and programmes that will better meet these needs. With Singapore's ageing population, this is an area of growing concern to many.

²⁹ September 18, 2009 Friday. It was reported that three shelters have set up about 50 per cent more beds to accommodate the growing number of battered wives seeking refuge. These are Star Shelter, the SACS Family Care Centre and Good Shepherd Centre now have a total of 165 beds, up from 113.

5. PEOPLE IN FINANCIAL DISTRESS

There is concern over the widening income gap, the rise in number of divorces, the increasing numbers of women and men who work as casual labour, the elderly growing older alone and those on the social assistance programmes. These are issues that have been aired in the local media.

AWARE notes that there are many schemes under ComCare to help those in need. These include ComCare Enable, ComCare Selfreliance, ComCare Grow. In all instances there are more people seeking assistance. ComCARE's budget is about \$92m and is distributed through the Many-Helping-Hands approach with the entry point at the Community Development Councils (CDC). There are also bursaries, Edusave Top-Ups, healthcare subsidies, Medifund, nursing home subsidies and rehabilitation subsidies.

In addition to these provisions, in 2010 the government announced a slew of Special Transfers such as subsidies, cash transfers and assistance schemes to offset the rise in cost of living and to give a leg-up to individuals, families and the business community, namely the small medium enterprises.

These cash transfers can alleviate hardships temporarily. This is useful to those caught in a bind over utility payments, mortgage loans and medical bills. Higher housing prices have also meant that a bigger chunk of the income will go towards rental or mortgage repayments. Those who cannot qualify for subsidised rental flats may end up paying for rentals in the open market, which means a higher proportion of their income will likely go towards shelter.

Divorced couples tend to get caught in this bind as they await new flats after the matrimonial home is sold and the monies are divided between the two parties. While waiting for their second flat they either stay with relatives or have to rent spaces in the open market. Those in the lower income bracket specifically face a tough time till a new flat – rental or for ownership – is available.

By the last quarter of 2010 there were a total of 2,929³⁰ people on Public Assistance. It is unclear how many were females. There were only two indications – 24 abandoned/distressed wives and orphans and two widows with children. There were more women (5,086) than men (4,566) living in nursing/old folks' homes³¹. It is not known if they had any access to financial assistance.

We note that MCYS made a call in 2010³² to extend the Intensive Case Management³³ scheme. We highlight, though, that the current special caseload ratio of 1 social worker to 10 families' needs to be improved if the effort at intense case management is to succeed at helping distressed families move out of the poverty trap.

³⁰ Monthly Digest of Statistics, Singapore; Jan 2011; Sect 17.3

³¹ Monthly Digest of Statistics; Jan 2011

³² MCYS; Committee of Supplies Debate; 2010

³³ *ibid*

5.1 CONCERNS

Data

There is little sex-disaggregated data to draw upon to assess how the assistance programmes are helping women or men and whether the outreach is deep enough and sustainable. It should also be known if those in need are able to live in dignity.

MHH

The Many-Helping-Hands (MHH) remains a safety net. It is multi-sectoral and multi-agency, with a slew of programmes. A coordinating agency will link the person in need with a plethora of agencies. The funds are from ComCare and various sources.

It is not known whether the MHH model offers sustainable help to people in distress as the multitude of schemes with various eligibility criteria makes it hard to track results.

AWARE would like to point out that often it is the woman who seeks help as they struggle to balance their roles as caregivers and as workers. AWARE is keen to know more about how women are helped under the MHH.

Eligibility

The budget was \$5.5 billion for various special transfers. The median income of full-time resident workers rose by 4.2 per cent to \$2,710 this year³⁴. There is a lack of clarity as to who falls into this category of vulnerable communities. Will a woman who is single, unwed and a mother be eligible for help? Or foreign wives of Singapore citizens with Singapore-born children in tow who need to set up a home here? Or divorcees who have the matrimonial homes (three- to four- room flats) but little else in cash to bring up their children or live with dignity?

AWARE would like to highlight that different communities are impacted by policies that bar them access to housing or they face narrow criteria that leaves them out of the band for assistance. Yet they are not in a healthy place to live independent lives with their family or to move up the socio-economic ladder.

5.2 PROPOSALS

- a) AWARE is keen to see a more sustainable approach taken in dealing with the lower-income. We welcome the Intensive Case Management approach but fear that not enough resources will be made available to what is essentially a good scheme. We hope the resources will be allocated to engage quality professionals and train more workers to carry out this scheme.
- b) As Singapore deals with the impact of the growing income divide, it is important that we look to ILO-WHO's Social Protection Floor Initiative (SPFI)³⁵ for ideas about how to help

³⁴ Today; Dec 1, 2010 "Median Monthly Income Goes Up"

³⁵ <http://www.ilo.org/public/english/protection/spfag/download/background/factsheet.pdf...accessed> 8th Feb 2010

those in need. This initiative aims to ensure that programmes are tailor-made to move individuals or families in trouble up a notch or more of socio-economic ladder. SPFI calls for more sustainable programmes – beyond the short-term fix-it. We hope that the Social Protection Floor Initiative will be looked into and the assistance schemes rolled out in a more sustainable manner.

- c) It should take a more flexible approach with those on Public Assistance who own a flat but who are cash-strapped. Often these are elderly or otherwise incapacitated people unable to earn a living.
- d) The government should consider extending token cash transfers (i.e. small sums of pocket money) to those living in homes for the destitute to help them meet personal needs. Even the destitute deserve dignity.
- e) Where foreign wives (of Singaporeans) are in distress, financial assistance should be extended to them.

6. HEALTH

About two-thirds (\$2.17b) of the Ministry of Health's Budget of \$3.54 operating expenditure budget is used for the Services Programme which covers primarily subvention costs for the restructured hospitals, community hospitals and VWO-run homes. A closer look at the Services Programme shows funding for IT-enabled case-tracking for illnesses as well as redevelopment plans for the hospitals.

In 2010 total hospital admissions and outpatient attendances stood at 450,070, of which 343,000 were hospital admissions. The highest number of admissions among the restructured hospitals were at KK Women's and Children's Hospital which saw 65,000 admissions.³⁶ This means that many women were in hospital to give birth or for other gynaecological related illnesses, or their children were ill.

Just looking at some women-related admissions and reviewing the hospital bill size - for a normal delivery at the 50th percentile the bill is around \$3,343³⁷; for a removal of a non-malignant ovarian cyst it is around \$5,132; for menstrual disorders the bill is around \$2,200. These are large sums for many people, and they are for uncomplicated admissions. It is unclear how many women have Medishield, active CPF accounts, and healthy Medisave accounts to cover these costs after subsidies. It is also unknown how women with complications cope with payments as the bills keep rising, often quite astronomically³⁸.

Cancers remain as the top killers for women. There are preventive education programmes and early detection screening. About 3 per cent of the Health Budget is reserved for running such health promotion programmes by the Health Promotion Board.

³⁶ Monthly Digest of Statistics, Jan 2011; Sect 16.1, 16.2

³⁷ <http://www.moh.gov.sg/mohcorp/billsizedetails.aspx?cid=10...accessed> 9th Feb 2011

³⁸ As above

6.1 CONCERNS

Not all women are working. About 55 per cent of the women are in full-time employment. It is not known how many women have sufficient Medisave funds to cover their medical bills. We also have an ageing female population and with women outliving their husbands, it is not known how the older and unwell woman is settling medical bills, or whether she might be avoiding treatment for fear of the costs.

In the MOH Budget of 2010 there does not seem to have any special attention given to the ailments of women, the affordability of hospital care for them especially for ailments they may be vulnerable to, or to increase the outreach for early detection through health screening

6.2 PROPOSALS

- a) AWARE would like to urge the Ministry Of Health to offer deeper subsidies on health screening packages and ensure there is wider outreach of such useful programmes.
- b) MOH has been transparent with the hospital bill sizes. It would be good to look at how women are impacted by illnesses and also how they cope with payments on medical bills.
- c) We would like MOH to study certain women-dominant illnesses such as cancers, bad back pains, osteoporosis so that we can look at the affordability patterns of women and make better provisions in the Budget 2012.
- d) We also ask for increased subventions to women-centred nursing homes and hospices for those who cannot afford the care as there is a whole band of women now who are growing older with little money to their name. They may avoid hospitals/nursing homes as they are afraid of the bills.
- e) AWARE asks for the criteria for Medifund to be made more transparent, with a breakdown by sex and age of its impact on women.

7. WOMEN and EMPLOYMENT

The MOM Budget focuses on building a globally competitive workforce, lifelong employability and financial security and a progressive workplace.

But only 55 per cent of women are in the workforce, compared to 76 per cent of men.³⁹ In addition most of the women in the workforce are in the Service industry and occupy rank and

³⁹ 2010 Singapore Social Statistics in Brief

file positions (82 per cent)⁴⁰. This means then that 43 per cent of women in fulltime employment are earning less than \$2,000 per month.⁴¹ Fewer men, 38 per cent, are in this category.

In addition only 3.2 per cent of the female workforce earns \$10,000 or more whereas 7.3 per cent of males do so. There are some 242,000 economically inactive women aged 25 to 54, 80 per cent of whom do not have at least upper secondary education⁴².

Workers in the service industry and those who worked as cleaners put in, on average, longer hours than in other jobs. Men on average work about two hours longer than women.⁴³

Of the 3,845 job seekers who were placed in 2010, there were more men than women.⁴⁴

It is not surprising then that Singapore ranked 84th in the world in the Global Gender Gap Index in 2009⁴⁵, slipping from 65th position in 2008. Women are working in lower positions, earning less and, in some instances, putting in longer hours.

The MOM Budget of \$1b for 2010 showed no significant effort to try to redress this balance. There appear to be no programmes to get women back into the workforce or into better earning capacities.

There are more than 190,000 workers who are either on contract work or in casual labour. Again it is not known how many women or men hold what type of jobs. MOM has implemented WIS (Workfare Income Supplement)⁴⁶ aimed to help older low-wage workers who are more vulnerable to wage stagnation. Since 2007, WIS has helped 300,000 workers by supplementing their incomes.

In 2010 the Minister of Manpower announced greater payouts and to those who earn \$1,700 and below, instead of \$1,500. This ceiling clearly needs adjustment today.

In 2010 MOM also announced the Workfare Training Scheme (WTS) to encourage workers aged 35 and above to upgrade their skills and to incentivise employers through an Employer Grant that subsidises employers' net absentee payroll and net course fee outlay. For Professional, Management and Executive staff there is a Continuing Education and Training. About 70,000 staff has undergone such training⁴⁷. A total sum of \$462m has been set aside for these purposes.

⁴⁰ <http://www.mom.gov.sg/statistics-publications/national-labour-market-information/publications/Pages/statistical-tables-2009.aspx#em>

Ministry of Manpower, Report on Labour Force in Singapore, 2009; Table 31; CEDAW Shadow Report 2007 by AWARE

⁴¹ As above, Table 63

⁴² ST, Jan 13, 2011,

⁴³ As above; Table 17

⁴⁴ Monthly Digest of Statistics; Section 3.1

⁴⁵ <https://members.weforum.org/pdf/gendergap/rankings2009.pdf...The> indicators for measurement include adherence to equal pay for equal work, maternity and paternity leave provisions, non-discrimination.

⁴⁶ http://mycpf.cpf.gov.sg/NR/rdonlyres/5002E67F-B23B-4CB1-AE26-32E8A7638EE9/0/WIS_SpecialPayment.pdf

⁴⁷ <http://www.mom.gov.sg/skills-training-and-development/adult-and-continuing-education/cet-masterplan/Pages/default.aspx>

7.1 CONCERNS

AWARE is concerned over the lack of programmes, similar to those for older workers, aimed at bringing women back into the fold of fulltime employment. It would also be good to know how many women have benefitted from the CET programme.

More attention needs to be paid to the informal work sector given the increasing number of older workers on contract and in the casual labour force.

The over-representation of women in certain types of jobs and their lower salaries are all cause for concern that women might be limiting themselves from better paying positions, or are not getting the opportunity to try for these.

7.2 PROPOSALS

- a) We would like to see a greater effort made to:
 - Retain women in the workforce
 - Eliminate discrimination against women at the workplace, including any form of sexual harassment
 - Put in place programmes that motivate and support capable women to aspire to and reach management and leadership positions.
- b) We ask for incentives for employers to retain women in the formal workforce in the same manner that employers have been incentivised to retain older workers.
- c) AWARE would like to see the Continuing Education Training programmes reach greater numbers of women, and asks for information on the response so far to these programmes.
- d) We would also like to see the Workfare Training Supplement schemes be inclusive of women and ask for information and the success rates of the scheme.
- e) AWARE would like MOM to ensure that workers on contract and casual work are protected through proper wage structures and CPF payments to enhance their income security.