

## **BEYOND YOUTH: WOMEN GROWING OLDER AND POORER**

### **KEY CONCERNS ON OLDER WOMEN AND INCOME SECURITY**

#### **AWARE-TSAO REPORT (14<sup>th</sup> February 2005)**

##### **Preamble**

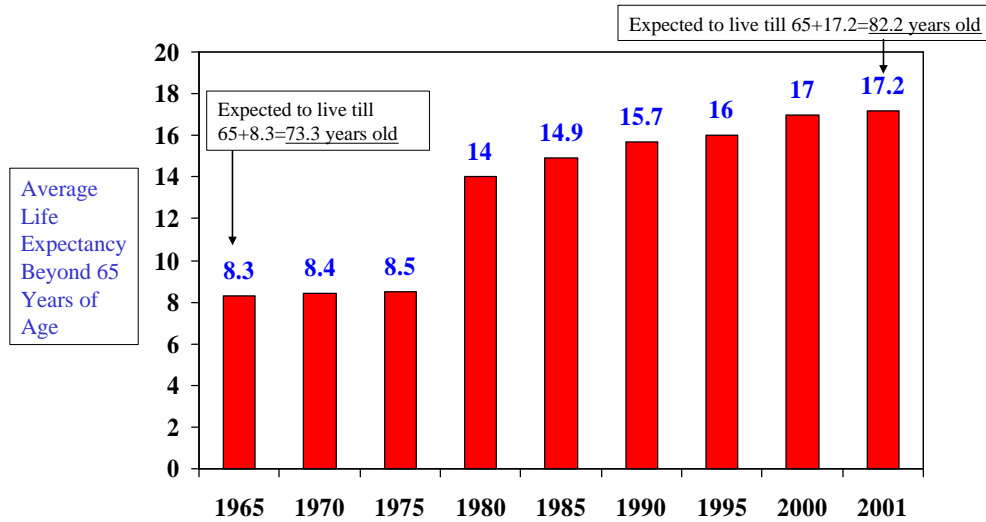
1. Globally, older women as a group tend to be the poorest of the poor because they live longer, have poorer health, have less income and savings and depend on their family to look after them.
2. From the AWARE-TSAO Report, there is serious concern that Singapore's older women are in a similar situation and risk facing the same future of poverty and poor health.

##### **The Singapore Population is Ageing**

3. In the last 35 years, the life expectancy of those above 65 more than doubled from 8.3 years to 17.2 years.

**Table 1**

## The Singapore Population is Ageing



Source: DOS Statistical Highlights, 2001.  
From the AWARE-TSAO Report, Main Table 5.2.

■ Year

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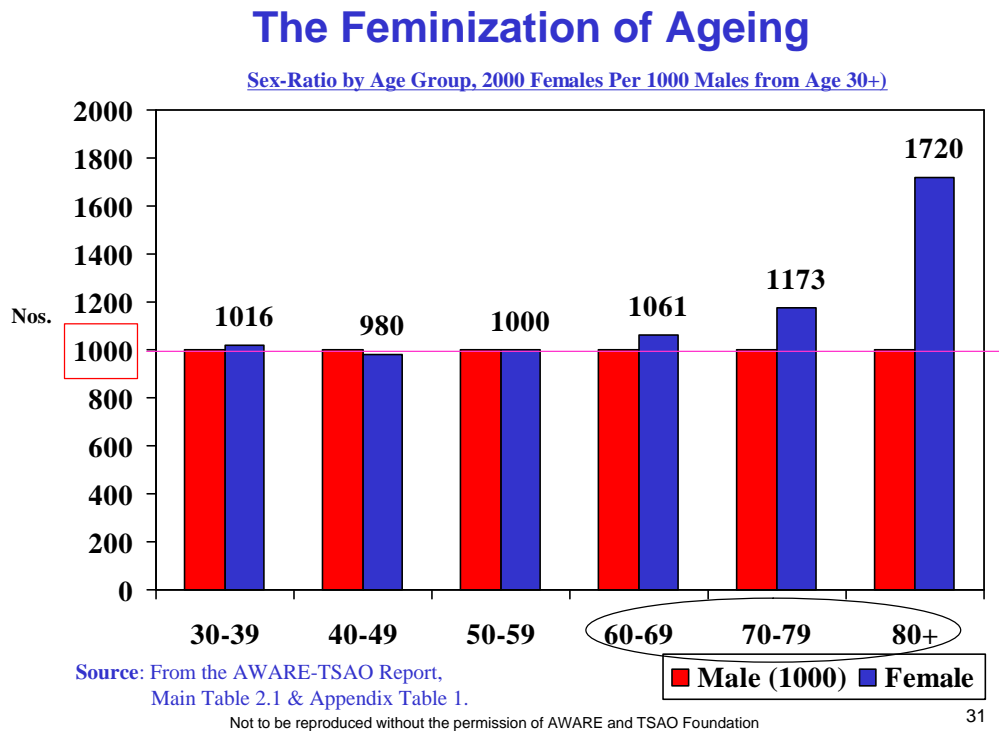
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- Over the next 20 years, the number of persons above 65 will rise sharply from 7% (1999) to 19% (2030) - IMC Report on Ageing (1999).

### Feminization of Ageing

- As women live longer than men, Singapore will experience a feminization of ageing - particularly amongst the old-old - where women will significantly outnumber men.

Table 2



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6. In this regard, policies and programmes designed to address issues of population ageing must recognize the differences in circumstances and needs between older men and women, and devise solutions accordingly.

The following outlines the key findings from the AWARE-TSAO Report that raise serious concerns over the situation of our older women and their future security.

#### **Income Security in Later Life**

7. Financial insecurity is the most serious issue confronting older women in Singapore.

8. The majority of older women are currently excluded from the CPF scheme and have little money of their own.

**Table 3**

## Economic Activity – Disparity between Genders

Persons Aged 15+ by Economic Activity Status and Sex, 1980-2000

Economic Activity Status	Females ('000)						Males ('000)					
	1980		1990		2000		1980		1990		2000	
	#	%	#	%	#	%	#	%	#	%	#	%
<b>Total (Aged 15+)</b>	<b>981.3</b>		<b>1,189.90</b>		<b>1,564.20</b>		<b>1,015.10</b>		<b>1,182.10</b>		<b>1,633.10</b>	
<b>Economically Active:</b>	385.4	39.3	628.5	52.8	868	55.5	730.6	72	934.3	79	1,324.3	81.1
<b>Working</b>	370.6	37.8	620.3	52.1	824	52.7	706.5	69.6	916.7	77.5	1,270.8	77.8
<b>Unemployed</b>	14.8	1.5	8.2	0.7	44	2.8	24.1	2.4	17.6	1.5	53.5	3.3
<b>Economically Inactive:</b>	595.9	60.7	558.4	46.9	696.2	44.5	284.5	28	247.8	21	308.8	18.9
<b>Home makers</b>	377.2	38.4	369.1	31	398.6	25.5	2.6	0.3	2.8	0.2	0.7	0
<b>Retired</b>	5.2	0.5	(*)	(*)	132.2	8.5	45	4.4	(*)	(*)	132.7	8.1
<b>Students</b>	165.7	16.9	87	7.3	115	7.4	181	17.8	96.3	8.1	123.6	7.6
<b>Others</b>	47.8	4.9	102.3	8.6	50.4	3.2	55.9	5.5	148.6	12.6	51.8	3.2

Note: Persons=Residents (Citizens plus Permanent Residents) and Non-Residents  
Only data on "persons" shown for consistent comparisons over the period  
(\* ) Included in "Others" for 1990 only.

Source: From AWARE-TSAO Report, Appendix Table 9.

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9. According to the Census 2000 data\*, 44.5% of women in Singapore (aged 15 and above) are outside the labour force (economically inactive\*\*) as compared to 18.9% of men.

- In 2000, there were 398,600 housewives (25.5%).
- Many women are involved in informal or low-level casual work which do not attract CPF contributions.

10. The CPF scheme does not protect those that work in the informal sector or in non-monetized situations such as homemakers.

11. Even for older women who have CPF, their CPF balance is substantially less than older men.

**Table 4**

## CPF Membership and Balances – Disparity between Genders

CPF Members and Balances by Age-group and Sex, 2000

Age-group	Females			Males			Ratio of Male to Female Members	Ratio of Male to Female CPF Balance (Per Capita)
	Members	Balances (\$ '000)	Per Capita	Members	Balances (\$ '000)	Per Capita		
40-44	186,617	7,235,153	38,770	217,757	10,085,860	46,317	1.17	1.19
45-49	156,530	6,038,307	38,576	185,716	9,907,946	53,350	1.19	1.38
50-54	117,374	4,602,396	39,211	134,292	8,879,806	66,123	1.14	<u>1.69</u>
55-59	65,697	1,064,209	16,199	72,749	2,130,276	29,283	1.11	1.81
60+	199,719	970,174	4,858	197,728	2,086,061	10,550	0.99	2.17
All Ages (30+)	1,368,460	38,172,312	27,894	1,502,332	52,103,856	34,682	1.10	1.24

**Source:** From the AWARE-TSAO Report, Main Table 6.3 & Appendix Table 39.

Refer to Appendix A-23 for more related information on CPF balances done by Angelique Chan in her paper entitled Singapore's Changing Structure and the Policy Implications for Financial Security, Employment, Living Arrangements and Health Care. This Study showed the total CPF savings that persons in the sample group had at age 55.

**Just before retirement, males had, on average, 1.69 times more money in their CPF balances than females.**

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12. Except for ages 60+, male CPF membership exceeds female membership by 1.17 times (ages 40-44); 1.19 times (ages 45-49); 1.14 times (ages 50-54); and 1.11 times (ages 55-59).
13. At ages 50-54, close to retirement, the per capita CPF balance of men stood at \$66,123 compared to women who only had \$39,211 (1.69 times).
14. One reason for this is that the majority of older women today have low educational attainment.

**Table 5**

## Low Levels of Educational Attainment

Educational Attainment	1990 (%)			2000 (%)		
	Ages 40-49	Ages 50-59	Ages 60+	Ages 40-49	Ages 50-59	Ages 60+
<b>Females:</b>						
Below Secondary	73.1	90.2	96.6	47.2	68.5	90
Secondary	18.8	6	-	31	18.5	-
Upper Secondary	5	2.6	3	9.3	6.2	7.9
Polytechnic +	3.1	1.2	0.4	12.5	6.8	2.1
<b>Males:</b>						
Below Secondary	62.7	79.2	90.3	41.7	54.8	76.8
Secondary	21.4	11.7	-	28.7	22.1	-
Upper Secondary	6.6	4.2	8	9.2	8.5	16.8
Polytechnic +	9.3	4.9	1.7	20.4	14.6	6.4

In 2000, 90% of females aged 60+ had below secondary education.

In contrast, there was a significant increase in the number of males aged 60+ who had attained at least upper secondary qualifications.

**Note:** + includes other diploma and university qualifications. Columns in panel will add to 100 per cent, subject to rounding errors.

**Source:** From the AWARE-TSAO Report, Main Table 3.1 & Appendix Table 4.

**47.2+31=78.2%**  
**(8 in 10 women from the 40-49 Group)**

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15. In 2000, 78% of Singaporean women aged 40+ achieved only secondary education or lower.

16. Because of the lack of education and other culture-social reasons, the majority of women who are 40+ today worked only in the home and never had an income of their own, or participated in low-paying informal sector.

### Financial Dependence on Family

17. Current cohorts of older women rely almost solely on their spouse and children for financial support.

**Table 6**

## Financial Support

Main Source of financial support	Ages 65-69		Ages 70-74		Ages 75-79		Ages 80+	
	No.	%	No.	%	No.	%	No.	%
<b>Females</b>	45,921	100	35,557	100	22,431	100	25,230	100
<b>Allowances:</b>								
By children	35,669	78	30,411	86	19,982	89	22,829	91
By spouse	2,731	6	997	3	438	2	186	1
From employment/business	3,199	7	1,230	4	355	2	140	1
Savings/interest earned	2,579	6	1,858	5	967	4	914	4
Rental/Dividend income	280	1	217	1	115	1	100	0
Other Sources	1,462	3	844	2	574	3	1,060	4
<b>Males</b>	41,679	100	28,716	100	16,897	100	14,903	100
<b>Allowances:</b>								
By children	21,143	51	18,706	65	12,533	74	12,311	83
By spouse	429	1	271	1	111	1	98	1
From employment/business	11,733	28	4,369	15	1,380	8	523	4
Savings/interest earned	5,670	14	3,470	12	1,903	11	1,266	9
Rental/Dividend income	418	1	244	1	161	1	147	1
Other Sources	2,285	6	1,656	6	808	5	559	4

Compared to men, women have notably less access to employment or business income.

Source: Census 2000.

From the AWARE-TSAO Report, Main Table 4.12.

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18. Allowances by children is the predominant financial support base for those above 65, regardless of gender.

Dependence by older women on their children increases as they get older: from 78% (ages 65-69), increasing to 86% (ages 70-74), rising upwards to 89% (ages 75-79) and finally 91% (ages 80+).

19. The dependence on children support is precarious and worrying. With increasingly low fertility rates, the elderly have fewer children to support them. In 2000, one elderly person (65 and above) was supported by 9.8 working age persons (15-64). In 2030, this is expected to decrease to 3.5 persons (Vasoo, Ngiam & Cheung, Singapore's ageing population: social challenges and responses, 2000).

20. Other factors which affect the capacity of families to provide financial support for the older women:

- older persons living longer and the prolonged care-giving required to take care of these older persons;
- younger women at work;
- greater mobility and tendency for children to be away from Singapore;

- women tend to marry older men so they look after the men who age first, furthermore, since their husbands who are older tend to fall sick first, most of the family's savings is spent on the father's treatment;
- economic restructuring may cause working children to lose their jobs;
- the widow's children may be sandwiched between two generations and may find it difficult to support both their mother and their own children.

21. In Singapore, there is also a growing trend for single, divorced and childless women, for whom there may be no family as a safety net.

**Table 7**

## Marital Status of Older Women

Distribution of Females by Marital Status, 1980-2000

Age Group	1980				1990				2000			
	S	M	W	D	S	M	W	D	S	M	W	D
30-39	13.5	83.1	1.5	1.9	18.1	78.4	1.2	2.3	17.2	79.3	0.4	3.1
40-49	5.2	85	7.2	2.6	9.9	82.5	4.4	3.2	13.1	79.7	2.1	5.1
50-59	2.9	71.1	23.7	2.3	5	75.6	16.9	2.5	9.1	76.6	9.2	5.2
60-69	4.7	47.6	46.4	1.3	3	53.5	42.1	1.4	4.5	62.9	29.2	3.3
70-79	5.6	24.6	69.2	0.6	3.9	30.8	64.5	0.7	2.2	37.4	58.7	1.6
80+	5.1	11.2	83.3	0.4	5.2	15.4	79	0.5	2.3	17.5	79.5	0.7
Total * (%)	7.8	72.3	17.9	2	11.1	71.6	14.9	2.3	11.8	72.8	11.4	3.9
40+ Number ('000)	22.5	248.9	80.5	7.1	56.9	403.6	98.8	13.7	92.8	598.7	105.6	33.9
Total * Number ('000)	36	332	82	9	75	482	100	16	110	678	106	37

Note: \* for ages 30+ only

Marital Status: S = single, M = married, W= widowed, D= divorced.

Row-wise add to 100% in each age group.

Source: the AWARE-TSAO Report, Appendix Table 2.

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### Health and Health Care Concerns

22. The leading causes of morbidity and mortality among older Singaporean men and women are chronic diseases such as heart disease, cancer and stroke as well as the common risk factors, such as hypertension and diabetes.

23. As compared to men, older women also have a much higher incidence of certain disabling diseases such as arthritis – a frequently disabling condition.



**Table 8**

Age Specific Prevalence (%) of reported arthritis by gender, 2001					
Age (Years)	Males		Females		Total
45-64	3.1		8.2		11.3
65-74	9.3		21.4		30.7
75 and above	16.7		28.9		45.6

Source: National Health Surveillance 2001, Ministry of Health.

24. Overall, older women have higher rates of disability compared to men of the same age group.

**Table 9**

## Disability – Disparity between Genders

Population Aged 65+ by Living Arrangements, Mobility Status and Sex, 2000

Living Arrangements	Ambulant (%)		Semi-Ambulant (%)		Non-Ambulant (%)	
	Males	Females	Males	Females	Males	Females
Total	93,610	111,870	6,050	12,230	2,530	5,040
Total (%)	100	100	100	100	100	100
<b>Living with Spouse:</b>	74.3	33.8	66	20.7	70.6	20
Without children in Household	19.7	9.8	19.8	6.2	19.2	5.6
With children who are:						
Working	49.5	21.9	40.9	13	47.2	13
Non-working	5.1	2.1	5.4	1.5	4.2	1.4
<b>Living with children only:</b>	14.4	52.9	23.9	64.7	21.7	69.8
With Working children	13.1	47.6	20.7	54.4	17.8	56.9
With Non-Working children	1.3	5.3	3.2	10.3	3.8	12.9
<b>Not Living with spouse/children:</b>	11.3	13.3	10.1	14.5	7.8	10.2
Alone	5.9	7.6	5.2	6	3	3.1
With other elderly only	1.6	1	1	0.9	0.7	0.8
Others	3.8	4.7	4	7.6	4.1	6.3

$111.87 / 93.61 = 1.20$

$12.23 / 6.05 = 2.02$

$5.04 / 2.53 = 1.99$

TOTAL FEMALE  
(111.87+12.23+5.04=129.14)  
to MALE  
(93.61+6.05+2.53=102.19)  
ratio: **129.14 / 102.19=1.26**

Source: From the AWARE-TSAO Report, Main Table 5.9 & Appendix Table

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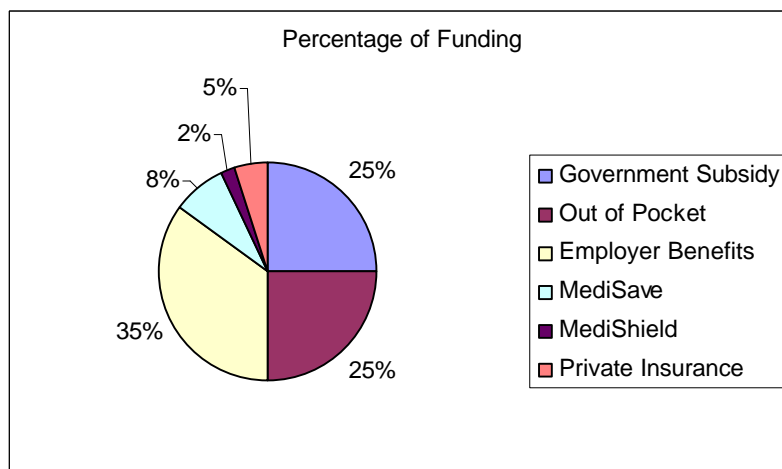
25. There are about twice as many semi-ambulant (2.02) and non-ambulant females (1.99) as there are semi-ambulant / non-ambulant males. This should be contrasted with the ratio of ambulant females and ambulant males (1.20). Thus, although women live longer, they tend to be in worse physical condition than their male counterparts.

26. Older women live longer and have more disability, but the majority of older women today are not covered by their own MediSave account or insurance policy and are highly dependent on their family to finance their health care.

27. While CPF's MediSave and MediShield – as well as additional employer-provided health insurance – provide reasonable acute care financing for those in formal employment, current cohorts of older women over 50 who largely have not been in formal employment essentially have no health care financing coverage of their own other than what they care receive from their family

**Table 10**

## Sources of Health Care Financing in Singapore



Health Care Financing for the Ageing Population in Singapore, Policy Implications for South East Asia, Phua Kai Hong.

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**Table 11**

**Provisions for Health Care Financing**

Source	Men	Women
Children's Medisave	43.80%	65.00%
Spouse's Medisave	0.60%	3.20%
Own Medisave	30.10%	6.90%
Own Savings	13.10%	11.10%
Other Provisions	5.10%	5.30%
No Provisions	7.30%	8.5%

Health Care Financing for the Ageing Population in Singapore, Policy Implications for South East Asia, Phua Kai Hong, based on National Survey of Citizens (1995)

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28. Therefore, current CPF linked, employment based acute care financing system is failing our older women. A cohesive long term care financing scheme needs to be developed with in-built immunity-based health and social services as well as nursing home care.

29. It is noted that while Singapore spends about 3% (with public sector spending pegged at about 1%), other Asian countries at a comparable rate of development as Singapore and with similar demographic profile e.g. Taiwan and Korea, spend between 5 - 7% of their GDP on health. The amount of public spending on health care should be increased to provide for the fast ageing population.

**Table 12**

## Health Care Expenditure in Asia

Country	% GNP
Japan	7.1
Taiwan	5
Malaysia	2.4
Hong Kong	4.7
Korea	6.7
Singapore	3.1
Thailand	5.7

Health Care Financing for the Ageing Population in Singapore, Policy Implications for South East Asia, Phua Kai Hong.

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### **The Future - Gender Disparity in Income in Successive Generations of Women**

30. While there tends to be a sense of “security” that income security for older women will improve as successive generations of women become better educated, participate in the labour force, and therefore, will be financially self-sufficient, current data does not support that notion.

31. There is increasing gender disparity in income. Where older women do have income, there is significant disparity between men and women, with women earning less.

**Table 13**

### Income Disparity for Older Women - Mean

Mean Monthly Incomes (\$) of Working Persons by Age Group and Gender, 1990-2000

Age Group	Females		Male		Mean Monthly Income Difference Male and Female 2000
	1990	2000	1990	2000	
25-29	1136	2614	1355	2780	166
30-34	1334	2817	1716	3262	445
35-39	1392	2727	1910	3115	388
40-44	1466	2537	1990	2952	415
45-49	1453	2280	1902	2812	532
50-54	1410	2213	1777	2665	452
55-59	1255	2027	1586	2412	385
60-64	1138	1496	1376	2057	561
65-69	1131	1200	1349	1710	510
70+	1037	1193	1461	1614	421
<b>Total</b>	1186	2684	1618	3380	696

Source: From the AWARE-TSAO Report, Appendix Table 17. Not to be reproduced without the permission of AWARE and TSAO Foundation

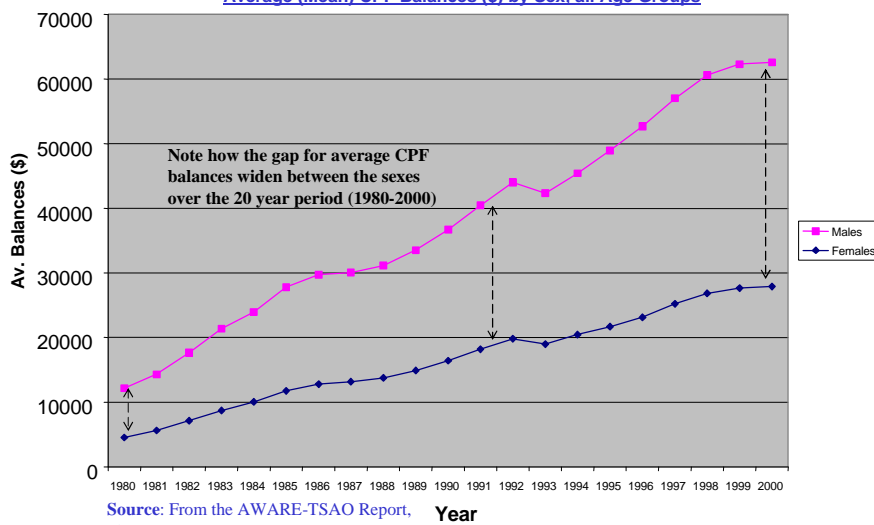
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32. There is also an increasing gap in income over time between men and women as reflected by the CPF balances.

**Table 14**

### CPF Balances – Disparity between Genders

Average (Mean) CPF Balances (\$) by Sex, all Age Groups



Source: From the AWARE-TSAO Report, Figure 11. Not to be reproduced without the permission of AWARE and TSAO Foundation

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33. Even for younger women today, their old age financial security is still a concern as most women - due to their family obligations - would most likely have more interruptions to their work over their life course, have fewer years of formal employment, and/or have a “mommy track” career, resulting in less income and savings for themselves over their life time as compared to men.

### **Conclusion**

34. The AWARE-TSAO Report suggests that Singapore’s older women are in a particularly vulnerable position in their later life because of the lack of income over their lifetime, an old age income security system (i.e. CPF) that is not structured to include women (and others not in formal employment), the lack of an adequate and inclusive health care financing mechanism (i.e. Medisave) that covers those not in formal employment, and a family situation that can no longer sustain its care giving and providing role for its older relatives.

35. Appropriate actions that would address these issues now, however, can hopefully ensure that older Singapore women will be able to avoid a fate of poverty and poor health in later life and enjoy a secure old age.

For the Full Report, please contact:

AWARE  
Block 5 #01-22 Singapore  
130005  
Telephone: 67797137  
Fax: 67770318  
[www.aware.org.sg](http://www.aware.org.sg)  
[aware@pacific.net.sg](mailto:aware@pacific.net.sg)

TSAO Foundation  
5 Temasek Boulevard #12-06  
Singapore 038985  
Telephone: 64332740  
Fax: 63379719  
[www.tsaofoundation.org](http://www.tsaofoundation.org)  
[tsao1@tsaofoundation.org](mailto:tsao1@tsaofoundation.org)