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**“Bringing the Future into the Present”:
Why a Feminist Framework is Critical in
Assessing Old Age Preparedness**

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ABSTRACT

Focusing on women as they are more likely to face greater disadvantages compared with their male counterparts because of gender differentials they might have faced throughout the life course, the paper examines the potential barriers for old age preparedness among women in Singapore. Based on secondary literature, the paper interrogates whether women in Singapore are able to adequately prepare for old age, examining in particular their capacity for old age preparedness and the extent to which they might be lagging behind men in this regard. The assertion is that the existing gender gaps in education and income present potential obstacles to preparations for old age amongst women since they would have less resources than men, thereby impacting negatively on how they might prepare for old age.

INTRODUCTION

The “stigmatization and exclusion of the old” (Casalanti, 2008, p. 155) interacts with gender hierarchies in a myriad of ways (c.f. Devasahayam 2014). Assertions have been made that in contrast to men, women tend to be targets of ageist stereotypes much earlier on in their lives (Casalanti 2008). Sontag’s (1972) idea of the ‘double standard of aging’ underscores the discrimination older women face on two planes: ageism and sexism, while simultaneously highlighting the value of feminist critiques in understanding the lives of this group of women. In this regard, critical feminist gerontology has opened new ways of studying ageing, focusing primarily on the interactions between feminism and gerontology (Ray 1999). Feminism in its broader approach is focused on putting an end to male chauvinism and a masculine paradigm in which women are conceptualized as the “other” (Calasanti and Zajicek 1993, p. 118) while at the same time, ensuring that women enjoy equal rights with men; in particular, feminist gerontology draws attention to the myriad of inequalities faced by older women (Calasanti 2004; Garner 1999). While focusing on the complexities of gender and gender relations, feminist gerontology goes beyond the exercise of theorizing as it aims to “change attitudes that construct older people's positions in society through restrictive roles, beliefs, and stereotypes. The goal of such scholarship is to assist in liberating elders, especially women, from these stereotypes and to increase their personal and political agency” (Ray 1996, p. 675).

Of particular importance is the work of the socialist feminists whose aim was to uncover the inequalities embedded in the economic relations between men and women. This body of works was especially important since it adopted a life course approach, demonstrating that the vulnerabilities women faced earlier on in life had a cumulative effect on their lives in old age, whether positively or negatively, as well as how they prepare for old age (Estes, Gerard, Zones and Swan 1984; Herzog, Holden, and Selzer 1989; Hess 1990a, b; Calasanti and Hendricks 1993; Sörensen and Pinquart 2000). Preparations for old age in this case includes anticipating the need for adequate financial resources and long-term care needs. Preparations may also entail individual responsibility to take “preventive steps to avoid disability, disease, social isolation, dependence and poverty” (Kemp and Denton 2003, p. 748). Because of women’s greater need for care as a result of their higher morbidity rates and longer life expectancy, the need for preparation in old age amongst women tends to be more pronounced (Schneekloth 1996, as cited in Sörensen and Pinquart 2000; Hobbs and Damon 1996, as cited in Sörensen and Pinquart 2000).

Berger and Denton (2004) found that financial preparedness and income security in later life amongst women was bound up with life course work patterns. Citing Glass and Kilpatrick (1998a; 1998b), Perkins (1995) and Richardson (1990), Berger and Denton (2004) have flagged how life course work patterns have influenced financial planning for later life. Analysing data derived from semi-structured interviews, they found that the majority of women who had been interviewed had disrupted careers (on average of 14 years) because of having to look after their children. Disrupted careers also meant that these women were at a financial disadvantage as they would have less savings than those who work uninterrupted (such as men). Moreover, these women were disadvantaged because of the way pension benefits were structured (Marshall 1997, as cited in Berger and Denton 2004; McLaughlin and Jensen 2000; Richardson 1990). Among the findings in this study was that amongst those with low financial preparedness, women were ill-prepared for retirement regardless of financial knowledge. In other words, “having financial knowledge did not guarantee that they were able [to] save enough money to retire comfortably ...” (Berger and Denton 2004, p. S89). These women were also found to experience “great disappointment” and regretted their ““decision” not to plan ahead” (Berger and Denton 2004, p. S89). In contrast, those who had prepared for retirement “felt very much in control of their finances throughout their entire life course” (Berger and Denton 2004, p. S89). An important finding in the study no doubt was that the

researchers found that there was a strong association between working continuously and high financial knowledge. Those who had high financial knowledge were also more likely to have high levels of financial preparedness in late life. In fact amongst women who worked, planning financially for retirement came easier since they had “a steadier flow of income, which enabled them to save money...” (Berger and Denton 2004, p. S91). Conversely, women who had disrupted careers were found to have less financial knowledge or even if they had financial knowledge tended not to be financially prepared for retirement compared with their female peers who spent more time in the workforce. Thus women who had disrupted careers are more likely to depend on their husbands in old age or require government assistance. This is in contrast to women who had worked: they did not depend on husbands and were more likely not to turn to the government for assistance to the extent of those who had spent fewer years in the labour force or had retreated entirely from the labour force because of having to provide care for their families.

While similar perceptions amongst men and women about retirement have also been documented in the literature, gender differences in socioeconomic status have put women at a disadvantage in terms of their financial preparations for retirement (Noone, Alpas and Stephens 2010). It was found that the most disadvantaged of women were those who were forced into early retirement because of poor health or redundancy. In addition, unmarried women were also found not to have adequate resources for retirement. Because of gender inequality, as evidenced in older women having fewer resources than older men, the odds of women slipping into poverty was much higher compared with men. Caught in these circumstances, women are less likely to be able to undertake adequate measures for old age preparation compared with their male counterparts (Arber and Ginn 1991).

Following the lead of the socialist feminists, the paper is premised on the idea that the gender inequalities women face in their younger ages serve to shape their experiences later in life and because women are more likely to face greater disadvantages throughout their lives compared with their male counterparts, this has a negative effect on old age planning. In this light, the paper interrogates whether women in Singapore are able to adequately prepare for old age, examining in particular their capacity for old age preparedness and the extent to which they might be lagging behind men in this regard. Adopting a feminist frame, the crux of the discussion underscores the point that the existing gender gaps in education and income in Singapore, as evidenced in data from various government and institutional surveys, present potential obstacles to preparation for old age amongst women since these gender gaps reveal that women would have less resources than men, thereby impacting negatively on how they might prepare for old age. Concomitantly, the assertion here is that men are better prepared for old age because of having more financial and human capital resources than women. Additionally, having less financial and human capital resources amongst women curtails their ability to strengthen their own position as autonomous individuals and, thus, it is needful to point out that it is women who end up being more dependent on their family and children in old age compared with their male counterparts (Ng 2012). In this case, “the paradigm of domination” is especially useful in providing the “theoretical sensitivity needed to embrace the complex ways in which relations of domination interlock in people’s lives” (Calasanti and Zajicek 1993, p. 122) since here class and gender constitute an interlocking system of oppression. Such sensitivity is grounded in the argument that gender cannot be viewed “as analytically outside of other systems and impinging on those systems only at certain points” but rather should be analyzed “as an integral part of all social existence” (Acker’s 1988, p. 477, as cited in Calasanti and Zajicek 1993, p. 122).

LITERATURE

Academic and government-led research in Singapore in the area of ageing spans a range of topics from older men and women's healthcare access and health outcomes (Chua 2009; Chan and Jatrana 2007; Hilal et al. 2014; Koh et al. 2009; Ministry of Health 2009; Ng, Sangtam and Kah-Guan 2007; Wu and Chan 2011; Yong, Saito and Chan 2009; Xue et al. 2012), income security (Housing Development Board 2010; Ko and Khan 2010; Lin 2011; Ng 2012; Wong and Teo 2011; Yap and Kang 2010), educational levels (Chan and Yap 2009; Teo 2013), employment patterns (Chan and Yap 2009; Ministry of Manpower 2007, 2013, 2014b; Ko and Khan 2010; Thang 2011), leisure patterns and social participation (Luyt and Ho 2011; Mehta 2002; Mehta 2014; Thang 2005), to the role of older persons as grandparents (Verbrugge and Chan 2008), their psychological and emotional distress (Lim and Ng 2010), the coping strategies of poorer older persons (Chan, Malhotra and Østbye 2011; Han and Jupri 2013; Thang 2014; Wee et al. 2012; Wong and Verbrugge 2009), elder caregiving (Malhotra et al. 2012; Mehta 2006, 2012; Ng 2008; Tan, Wong and Allen 2005; Vaingankar et al. 2013; Zhao 2011) and support structures for the elderly (Rozario and Hong 2011). In so far as research on old-age preparedness in Singapore is concerned, however, there is a dearth of studies on this aspect of ageing.

The larger literature on old age preparedness encompasses studies pointing to two broad factors: (a) those who are more vulnerable and are more likely of requiring care in the near future; and (b) those who have the financial capacity and resources to undertake plans for old age (Sörensen and Pinquart 2000). In fact for short-term care, it was found that amongst those with lower income and educational resources, they tended not to see themselves as having copious choices. Amongst those with more resources, the converse was true: they were more likely to pursue a range of possible options available to them to meet greater levels of need. The literature also shows how short- or long-term planning is influenced by a confluence of factors including social context, available resources, and the level of need although these tend to be instrumental in the case for short-term planning more than long-term planning because of the difficulties to foresee long-term care needs.

Past research on individual preparation for ageing has included studies on how planning for old age helps individuals cope with an uncertain future and the degree of satisfaction they reap from having discussed concerns of old age with family members (Sörensen and Zarit 1996; Pinquart and Sörensen 2002). Planning gives individuals a feeling of control and confidence as they make the necessary arrangements for old age. Putting it differently, planning for old age serves to "preserve seniors' autonomy and dignity and to protect their ... [subjective well-being]" (Pinquart and Sörensen 2002, p. 468). Old age planning has proven to have its benefits: planners had higher levels of satisfaction with future care needs and medium levels of worry and depression. In contrast, those who thought about planning without taking any concrete steps (that is, the "thinkers") and what we might call the "non-planners" demonstrated high levels of worry and the lowest level of satisfaction with preparation for future care needs (Pinquart and Sörensen 2002). This finding was reinforced by another qualitative study which found that those who thought about future care needs but had not carved out a solution tended to have lower levels of well-being (Sörensen and Pinquart 2002a, as cited in Sörensen and Pinquart 2001).

The role of the family in old age preparation, especially in ensuring the quality of care received by the elderly, has also been studied. Children have been decision-makers for parents who have mental disabilities; amongst them, the factors of financial resources and higher education and access to expensive care options and greater knowledge about the formal support systems were found to influence the decisions they made for their parents (Kaufman et al. 1991). The nature of the relationship between children and parents also influence the care the elderly person ends up receiving. Frequent contact with family serves as a protective measure in old age as they provide an

opportunity for discussions on future care options with family members (Stoller 1982; Sørensen and Pinquart 2000). The factor of ethnic identity in whether the family steps in to provide care and the kind of old age preparations an elderly person would make has also been documented (Delgado, Sørensen and Coster 2004). Nevertheless, having greater family resources was found to be advantageous as it enhanced rather than inhibited planning for care (Sørensen and Pinquart 2000).

But it is not always that individuals depend on the family in old age. In a study in Canada, individuals were reported to not expect kin to assume responsibility for them in old age although this was connected to the “fear of being or being viewed as a burden” and the “loss of control of their lives” (Kemp and Denton 2003, p. 752, 754). The assumption individuals made was that if they had taken measures to prepare for old age, this would obliterate the need for them to rely on family. Although individuals said that they would not seek for instrumental nor financial or material support from children, they were open to receiving social and emotional support from family members. Moreover, it was found that individual age and knowledge of services are critical factors in facilitating old age preparation. ADL (activities of daily living) limitations and age were found to predict preparation for care while financial and educational resources were important for preparation only amongst those who anticipated the need for care or help (Sørensen and Pinquart 2000).

Studies on retirement planning, while extensive, might be considered as a subset of the research on old age planning. Studies have drawn attention to the critical role of financial literacy in retirement planning (van Rooij, Lusardi and Alessie 2009). In particular, education and income have been found to predict more planning for retirement (Broderick and Glazer 1983; Richardson and Kilty 1989). Research also shows that financial literacy has proven to be a key factor for retirement planning and that financial literacy rates were higher amongst those who were knowledgeable about economics and had the opportunity to participate in company-based financial education programmes (Lusardi and Mitchell 2007). The critical role of financial literacy was found in a series of other studies (Bucher-Koenen and Lusardi 2011). One study showed how financial literacy varied over the life course, producing a hump-shaped pattern of financial literacy over the life cycle (Bucher-Koenen and Lusardi 2011).

Employers have also been identified to play a critical role in later life responsibility through workplace policies and pension and retirement benefits. In one study, the feedback from informants was that they saw employers as “having a responsibility to encourage personal preparations and to act as a vehicle for these” (Kemp and Denton 2003, p. 751). As much as preparations for old age are a public concern with employers playing a complementary role to government, the personal dimension cannot be underestimated since individuals have the capacity to undertake concrete steps in their own preparations for old age. Here, it is apt then to speak of “the three-legged stool” of responsibility for later life—a phrase coined by Salisbury—encompassing personal savings, government savings plans and employer-sponsored retirement plans (1997, as cited in Kemp and Denton 2003, p. 738).

In terms of planning for old age amongst women, the literature speaks to a wide range of concerns—the bulk detailing how women are lagging behind men. Data from the Health and Retirement Study conducted in the U.S. in 2004 found that women displayed much lower levels of financial literacy compared with men which in turn impacted negatively on how they would plan for retirement (Lusardi 2006). Because financial illiteracy is widespread amongst women, it was advocated that a one-time financial education seminar is unlikely to adequately equip them and therefore education programmes targeted at women may be better suited to addressing preferences, savings needs, and financial knowledge for retirement planning. In another study in Germany, research established a correlation between lack of knowledge in basic financial concepts and gender. In this case, the results showed that female single decision-makers without partners had

lower levels of financial literacy compared to male single decision-makers without a partner. Moreover, females who tended to decide jointly with their partners had significantly less knowledge on financial literacy matters compared with males. The findings, however, revealed that there were no significant gender disparities for individuals who are sole decision-makers and live with a partner or between men and women claiming that their partners undertook most of the major financial decisions. That women were disadvantaged as they lacked financial literacy and in turn were unable to plan for retirement was a trend which showed up in the Swedish Financial Supervisory 2010 consumer survey (Almenberg and Säve-Söderbergh 2011). But women were not alone in lacking financial literacy; the young, the old and those with low income or low educational attainment also lacked financial acumen.

AGEING IN SINGAPORE: A BRIEF BACKGROUND

It is not always true that individuals across the world have to undertake preparations for old age to a similar degree. There are some countries that adhere to a welfare paradigm where the state is much more generous in its provisions in old age (Campbell 1992). In contrast are others which emphasize self-reliance more than others. Individuals in the latter countries have to undertake greater responsibility for their well-being in later life since these countries would have lower levels of government support for the elderly (Gelfand 1988; Pinquart and Sörensen 2002). A case in the point is that of the U.S. where a high level of self-reliance is tied up with the value attached to individual autonomy (Pinquart, Sörensen and Davey 2003). But individual responsibility does not necessary carry with it a negative connotation as it could suggest “a means of ‘protecting’ society ... such that [individuals] do not cause unnecessary strains on the social security system and become a liability to society” (Kemp and Denton 2003, p. 748).

Singapore is another country that emphasizes self-reliance, self-sufficiency and individual responsibility amongst its citizens to provide for oneself in old age (Rappa 1992; Devasahayam 2004). As Choon (2010, p. 92) states, “the social protection model in Singapore fits into what can be loosely referred to as the Confucianist welfare model, with emphasis on individual and family self-reliance and on community support”. Upholding Confucian values works towards the benefit of the state. By reinforcing the rationale for the primacy of the family and community in providing care for the elderly, the role of the state might be kept at a minimal since the individual, family and community shoulder the main burden.

Since 1965, self-reliance has been emphasized at the national and individual levels in terms of home ownership, retirement and healthcare (Chew and Chew 2011). In regards to healthcare, for example, coverage for post-retirement healthcare expenses is not universal. In fact, an elderly person in need of healthcare for catastrophic illnesses has few financing resources at his/her avail. Although aimed at harnessing risk pooling (Smith and Witter, 2004), the Medishield healthcare scheme was established to cover medical catastrophes or healthcare episodes which are infrequent but imposes high financial impacts on the individual. However, the scheme does not provide universal coverage and instead premiums increase with age, thus placing the burden on individuals with the state acting only as a residual safety net. Since health outcomes have been documented to be relatively good in spite of low public spending which amounted to 1.9 percent of the country’s GDP in 2014 (Ministry of Health 2015), the government has reasoned not to increase its healthcare spending although the present financing system has the potential of leading to high risks and costs on both the individual and the family (Chan, Peert and Chin 2014) save the wealthier individuals and families who would have greater resources in hand compared to those in the lower middle and lower income groups.

In this rapidly ageing country, the elderly constitute 11.2 percent of its overall population according to 2014 figures (Department of Statistics 2014). 2014 figures have revealed a life expectancy of 82.8 years for the overall population, while for males, it was recorded at 80.5 years and for females, 84.9 years (Department of Statistics 2015). Projected figures by the Singapore Department of Statistics (as cited in Reisman 2009) also demonstrate an upward trend. By 2030, 18.7 percent of the resident population is expected to be 65 years and above while by 2050, this figure will jump further to 32 percent (World Bank estimate, as cited in Reisman 2009), clearly placing Singapore in the category of countries coping with a more advanced stage of ageing (Department of Economic and Social Affairs 2013). Given this upward trend in life expectancy over the recent decades, ensuring that individuals make arrangements for old age is ever more critical. A critical question then to ask is if women in Singapore are adequately prepared for old age given the disadvantages they would have faced throughout the life course.

ARE SINGAPOREAN WOMEN ON A LEVEL PLAYING FIELD WITH THEIR MALE COUNTERPARTS IN PREPARING FOR OLD AGE?

Singapore is a country marked by gender equality in several areas. Legal instruments have been installed to ensure protections for women. Passed in 1961, the Singapore Women's Charter protects the rights of women in marriage by regulating the relationship between husband and wife and the relationship between parents and their children, determining how marriages are terminated, and how matrimonial assets are divided (Leong 2011). Clauses in the Charter also cover family violence and penalties for offences against women and girls. A cross-section of other achievements towards gender equality have included: amendments to the Penal Code including the partial abolition of marital rape immunity which has afforded protection to married women, and the provision of extra-territorial application of criminal laws against sex tourism which have provided for greater protection to girls; raising the minimum age of marriage for Muslim girls; and, amendments to the Women's Charter to improve the enforcement of maintenance orders, amongst others (with effect from 1 June 2011) (SCWO Shadow Report June 2011).

While there have been various legislations, policies and measures to ensure greater protections of women and girls in some areas, there have been calls by advocacy groups to (a) guarantee greater progress in implementing a state-wide overarching strategy on gender equality and incorporating targets on all critical areas for action in the Beijing Platform for Action, (b) ensure all government ministries to conduct gender impact assessments in formulating policies and to carry out regular analysis of legal and policy measures, (c) put in place measures to improve the protection of older women from social and economic marginalization and abuse, (d) adopt a range of supportive measures to improve gender diversity on boards of public organizations and public companies, (e) adopt measures to encourage male participation in childrearing and to reinforce the shared values of family life and childcare, (f) accelerate the promotion of female Parliamentarians to ministerial appointments, (g) promote fair employment practices, and (h) increase funding and support to shelters and support services for victims of domestic violence, while enforcing laws which assist women to escape domestic or family violence especially if they have to continue to stay in their homes with the perpetrator. The Shadow Report of the Singapore Council of Women's Organizations presented at the 49th Session of the UN Committee in July 2011 also highlighted the income gap between male and female employees, requesting the government to "examine the reasons behind the gender wage gap and implement practical measures to reduce this gap, with the aim of eliminating it completely" (SCWO Shadow Report June 2011, p. 3).

THE GENDER WAGE GAP

Recent government data reveals that women in Singapore are yet to reach parity with their male counterparts in terms of earned wages. Men's median gross monthly income (including employer CPF) derived from full-time work ranged from \$2,514 to \$3,915 from the years 2003 to 2013 (Table 1), while women's median gross monthly income (including employer CPF) was much lower at \$2,262 to \$3,480 during that same period (Table 2). In this case, less earnings on the part of women also suggests less savings in old age.

Part-time work also demonstrates a similar pattern whether or not wages included or excluded employer CPF contributions. Men's median gross monthly income from part-time work from 2003 to 2013 was higher than that of women's (Tables 1 & 2, respectively). According to the Ministry of Manpower Labour Force in Singapore 2013 survey, in the age cohort 25-29 years, 16.1 percent of females in contrast to 5.3 percent of males preferred to work part-time. In the age cohort of 30-39 years, a similar pattern was found as more females (34.8 percent) than males (8.6 percent) were found to prefer part-time work, suggesting a lower earned income on the part of women.

**Table 1. Median Gross Monthly Income from Work of Employed Residents Aged Fifteen Years and Over By Nature of Employment and Sex, 2003-2013 (June 2013)
(Exclude Full-time National Servicemen)**

(MALES)

Mid-Year	Including Employer CPF			Excluding Employer CPF		
	Total	Full-time	Part-time	Total	Full-time	Part-time
2003	2,500	2,514	696	2,167	2,217	600
2004	2,449	2,449	678	2,167	2,200	600
2006	2,452	2,526	600	2,213	2,333	550
2007	2,606	2,750	636	2,400	2,500	600
2007 ^a	2,590	2,712	636	2,383	2,500	600
2008	2,970	3,024	680	2,659	2,713	600
2009	2,887	3,000	773	2,600	2,708	700
2010	3,000	3,159	825	2,708	2,917	800
2011	3,174	3,441	830	2,917	3,000	800
2012	3,451	3,640	885	3,000	3,250	800
2013	3,654	3,915	966	3,250	3,467	900

Notes:

- 1) Before 2009, full-time employment refers to employment where the normal hours of work is at least 30 hours per week. From 2009 onwards, it refers to employment where the normal hours of work is at least 35 hours per week.
- 2) Data for 2005 are not available as the Comprehensive Labour Force Survey was not conducted due to the conduct of the General Household Survey by Department of Statistics, Ministry of Trade and Industry.
- 3) To facilitate comparison with data for 2008 onwards, the 2007 data have been adjusted based on Singapore Department of Statistics' revised population estimates (released in February 2008) which exclude Singapore residents who have been away from Singapore for a continuous period of 12 months or longer. Adjusted data for 2007 are denoted by the symbol a. Details are in the section on Survey Coverage and Methodology.

Source: *Gross Monthly Income from Work Table(s), 2013. Ministry of Manpower (2014b).*

**Table 2. Median Gross Monthly Income from Work of Employed Residents Aged Fifteen Years and Over By Nature of Employment and Sex, 2003-2013 (June 2013)
(Exclude Full-time National Servicemen)**

(FEMALES)

Mid-Year	Including Employer CPF			Excluding Employer CPF		
	Total	Full-time	Part-time	Total	Full-time	Part-time
2003	2,030	2,262	616	1,800	2,000	550
2004	2,000	2,204	583	1,800	1,988	542
2006	2,053	2,260	552	2,000	2,000	500
2007	2,241	2,449	565	2,000	2,167	500
2007 ^a	2,236	2,449	565	2,000	2,167	500
2008	2,481	2,720	585	2,167	2,400	550
2009	2,481	2,754	653	2,167	2,492	600
2010	2,481	2,863	692	2,188	2,500	650
2011	2,672	3,099	750	2,383	2,708	700
2012	2,839	3,230	779	2,500	2,828	700
2013	3,016	3,480	836	2,700	3,000	800

Notes:

- 1) Before 2009, full-time employment refers to employment where the normal hours of work is at least 30 hours per week. From 2009 onwards, it refers to employment where the normal hours of work is at least 35 hours per week.
- 2) Data for 2005 are not available as the Comprehensive Labour Force Survey was not conducted due to the conduct of the General Household Survey by Department of Statistics, Ministry of Trade and Industry.
- 3) To facilitate comparison with data for 2008 onwards, the 2007 data have been adjusted based on Singapore Department of Statistics' revised population estimates (released in February 2008) which exclude Singapore residents who have been away from Singapore for a continuous period of 12 months or longer. Adjusted data for 2007 are denoted by the symbol a. Details are in the section on Survey Coverage and Methodology.

Source: *Gross Monthly Income from Work Table(s), 2013. Ministry of Manpower (2014b).*

Global evidence highlights the reasons for why women take on part-time work. In a study in Canada, part-time work was associated with lower work-to-family interference, more efficient time management, and greater life satisfaction for women in both career and earner-type positions (Higgins, Duxbury and Johnson 2000). In another study, part-time work was found to enable mothers of preschool children to “integrate work and family responsibilities while maintaining career opportunities” (Hill, Mårtinson, Ferris and Baker 2004, p. 121). In Sweden, mothers of preschool-age children opted for part-time work while mothers of school children tended to increase their hours to full-time employment (Sundstrom 1994). Because women tend to engage in part-time work more than men owing to family commitments, this suggests that they will have less earned income in old age compared with men. Singaporean women have also found themselves in the same quandary. In a study on women entrepreneurs in Singapore, it was found that women demanded for a more flexible work schedule, greater spousal support, and full-day school for children so as to deal with work-family conflict (Lee and Choo 2001; also see Yeoh and Khoo 1998).

If women did not take on part-time work, retreating from the workforce would have been an alternative preference for many as this arrangement would have enabled them to effectively integrate the worlds of work and family. According to the Report on Labour Force in Singapore of

2011, 47.3 percent of women as compared with 1.8 percent of men singled out “families responsibilities” (which includes housework, childcare and caregiving to families/relatives) to be the reason for their economic inactivity (Manpower Research and Statistics Department 2011, p. 41). In fact among the women, 25.5 percent reported not working because of childcare compared with 1.5 percent of men. Although the number of economically inactive women fell from the previous year, clearly the bulk, that is 85 percent of them, were not working because of family commitments. The same point was reiterated in a Parliamentary Speech given by Ms Grace Foo who was quoted to have said that as much as 90 percent of women who leave the workforce do so owing to family responsibilities (In Parliament 18 October 2011).

While social norms have continued to posit women’s primary role as that of caregiver and nurturer, the political apparatus in Singapore, in keeping with Confucian ideals, has also played a critical role in constructing the identity of women. Chew (2008, p. 203) remarks that over the years of PAP rule, the party was bent on promoting the idea of a female identity based on “traditional feminine domesticity”. In fact, women were expected to maintain “a modern liberated outlook emphasizing equal competition with men in the marketplace so as to achieve economic goals... [thus] women ... [had] no choice but to build the nation as mother, worker and wife, all three of which engender time and responsibility” (Chew 2008, p. 203). Elsewhere Chew (2001, p. 727) makes a similar point although this time describing the woman who enters politics: she is the “type of woman” who is “operating within the framework of the family, such as their role as wives, as someone in need of help, as mothers and as ‘the weaker sex’”.

Government policies also have a similar effect of underscoring the female as primary caregiver model. For example, there is a distinct discrepancy in the number of days allocated for paternity and maternity leave with men receiving up to one week while women are granted twelve weeks of (paid) leave. Teo (2007, p. 429) emphasizes that it is this distinction that “marks the expectation and reproduces the pattern in which women play the primary caregiving roles to infants”. The same trend has been found for tax incentives, this time reinscribing women’s dual role as mothers and workers. Such is the Working Mother’s Child Relief applicable only to working mothers (Teo 2007).

For women, the implications of these ideological underpinnings are dire. Many imbibe the notion that it is they who are the “natural” caregivers and, in turn, should be responsible for nurturing their children even if it means giving up their careers and financial independence. While leaving the workforce further entrenches women in the caregiver identity, in terms of old age preparedness, these women would never be adequately prepared to take care of themselves as they would not have the financial means to do so. In fact, this would be the scenario in which many women would find themselves, aside from the fact that they would have lower wages to begin with, compared with men, if they had participated in the labour force.

THE GENDER EDUCATION GAP AND HOW IT RELATES TO THE GENDER WAGE GAP

That a disproportionately larger number of women receive lower wages than men and, thus, are more likely not to be able to prepare for old age compared with men is a trend that has its roots in the gender gap in education. In 2010, 89 percent of women aged 75 and above had below secondary education qualifications compared to 71 percent of men—figures derived from Table 30 of the Census of Population 2010 (Department of Statistics 2010). More updated data recorded the same trend as reported in a Statistics Singapore Newsletter (Teo 2013). While more women (67.6 percent) compared with men (54.2 percent) had below secondary education in the age cohort 55 years and over (Table 3), in terms of post-secondary educational qualifications, men have recorded higher attainment levels compared to females (8.8 percent and 5.1 percent, respectively).

Table 3: Resident Non-Student Population by Highest Qualification Attained and Age Group, 2012

	25-34 Years		35-44 Years		45-54 Years		55 Years & Over	
	Males	Females	Males	Females	Males	Females	Males	Females
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Below Secondary	5.2	5.4	10.5	14.3	30.9	33.2	54.2	67.6
Secondary	10.5	11.7	15.3	20.1	20.9	30.9	19.7	18.9
Post-Secondary (Non-Tertiary)	11.9	7.4	11.0	9.2	11.3	10.8	8.8	5.1
Diploma & Professional Qualification	26.0	23.6	19.0	19.4	13.2	10.7	7.1	4.0
University	46.4	51.9	44.2	37.0	23.7	14.3	10.1	4.4

Source: *Teo (2013)*.

On the whole, higher proportions of men have been found to have an education compared with women except for those who have diploma and professional qualifications in the age cohort 35-44 years and those who have university degrees in the age cohort of 24-34 years where females have been found to outnumber males. Interestingly, the converse pattern is recorded for those who have secondary education and less than secondary education—a pattern found among all age groups. In other words, a gender gap in education appears amongst those with lower levels of education only, while at the younger age cohorts a ‘reverse gender gap’ shows up instead. This trend also indicates that it is the women with lower levels of education who would be severely disadvantaged in preparation for old age compared with their younger, more educated counterparts.

Moreover because there were more men than women who hold post-secondary (non-tertiary) educational qualifications, diploma and professional qualifications and university degrees, it comes as no surprise that they would receive higher wages compared with women since the jobs demanding these educational qualifications would pay more. But even if women did have these similar educational qualifications, a gender gap in wages has been recorded for every age cohort (Ministry of Manpower 2014a). Hence because greater numbers of men are more likely to have attained at least a secondary education compared to women, it is expected that educational attainment amongst men would translate into overall higher earnings amongst them and, in turn, a greater capacity to prepare for old age. Conversely, because fewer numbers of women are less likely to have obtained at least secondary education means that a greater proportion amongst them are more likely to have less savings and, in turn, are less able to undertake adequate preparations for old age as compared to men.

Despite wages being pegged to educational attainment, women fall short of men in terms of their earned income even if they had the same educational achievements. Ministry of Manpower statistics published in 2014 show that males with secondary school education in the age cohorts of 25-29 years onwards until 50-54 years have earned incomes much more than women. In fact, this pattern is similar in the age cohorts 24-29 onwards until 45-49 years for those with post-secondary education. While men and women with diplomas and professional qualifications display the same wage trend, amongst those with degrees, in the age cohorts of 30-34 years and above, men were found to draw significantly higher incomes (Tables 4 & 5, respectively).

Table 4. Median Gross Monthly Income from Work (Excluding Employer CPF) of Full-Time Employed Residents Aged Fifteen Years and Over by Highest Qualification Attained, Age and Sex, June 2013 (Exclude Full-Time National Servicemen)

(Males)

Age (Years)	Total	Primary & below	Lower Secondary	Secondary	Post-secondary (Non-tertiary)	Diploma & Professional Qualification	Degree
Total	3,467	1,600	2,000	2,500	2,530	3,792	6,563
15-19	1,000	s	s	s	s	s	s
20-24	1,733	s	s	1,600	1,500	2,000	2,900
25-29	3,000	s	1,500	2,000	2,000	2,708	3,792
30-34	4,083	1,679	2,113	2,383	2,492	3,500	5,477
35-39	4,950	1,800	2,303	2,728	2,863	4,171	6,750
40-44	5,000	1,700	2,333	2,903	3,125	4,875	8,400
45-49	4,000	1,800	2,133	2,777	3,000	4,875	9,088
50-54	3,250	1,800	2,058	2,917	3,125	5,000	9,688
55-59	2,708	1,733	1,952	2,600	3,021	5,398	9,750
60 & over	2,000	1,300	1,700	2,167	2,383	4,702	8,167

Source: *Gross Monthly Income from Work Table(s), 2013. Ministry of Manpower (2014b).*

URL:<<http://stats.mom.gov.sg/Pages/Gross-Monthly-Income-Tables2013.aspx>>(accessed 21 July 2014).

Table 5. Median Gross Monthly Income from Work (Excluding Employer CPF) of Full-Time Employed Residents Aged Fifteen Years and Over by Highest Qualification Attained, Age and Sex, June 2013 (Exclude Full-Time National Servicemen)

(Females)

Age (Years)	Total	Primary & below	Lower Secondary	Secondary	Post-secondary (Non-tertiary)	Diploma & Professional Qualification	Degree
Total	3,000	1,083	1,500	2,333	2,212	3,112	4,900
15-19	1,120	s	s	1,000	1,200	s	s
20-24	1,950	s	s	1,500	1,488	1,950	2,813
25-29	3,033	s	1,500	1,842	1,950	2,565	3,787
30-34	3,792	s	1,800	2,004	2,217	3,125	4,742
35-39	4,000	1,278	1,813	2,333	2,560	3,600	5,500
40-44	3,792	1,320	1,625	2,665	2,993	3,947	6,646
45-49	3,050	1,210	1,625	2,698	2,917	4,229	7,000
50-54	2,708	1,083	1,519	2,600	3,250	4,200	7,583
55-59	2,275	1,083	1,510	2,708	2,925	4,375	7,031
60 & Over	1,408	1,000	1,200	2,253	1,950	4,563	5,818

Source: *Gross Monthly Income from Work Table(s), 2013. Ministry of Manpower (2014b).*

URL:<<http://stats.mom.gov.sg/Pages/Gross-Monthly-Income-Tables2013.aspx>>(accessed 21 July 2014).

Having less education than men also has implications for women's participation in the labour force with the exception of a growing proportion among the younger generations who have higher levels of education; amongst women, there is a greater likelihood in ending up in lower-level jobs that also pay less than the jobs held by men. Examining the baby boomers as a cohort is a case in point. Men and women of this cohort demonstrate significantly different trends in terms of their occupational status. Overall men dominated the professional, managerial and associated professional/technical positions (52 percent) in contrast to women who were mostly found in lower-level white-collar positions such as clerical workers or service sale workers (Table 6). This suggests that men were more likely to command higher salaries compared to their female counterparts and thereby are more likely to be better prepared for old age.

Table 6. Gender Differences in Occupation of the Baby Boomers

Occupation	Early Cohort		Late Cohort		Total		
	Male (%)	Female (%)	Male (%)	Female (%)	Male (%)	Female (%)	Total (%)
Legislators Senior Managers	19	9	15	10	16	10	14
Professionals	10	6	15	9	13	8	11
Associate Professionals Technicians Clerical Workers	16	14	26	20	23	18	21
Service/Sales Workers	11	18	10	18	10	18	13
Production/ Craftsman/ Agriculture & related workers	12	7	10	5	11	6	9
Cleaners/ Labourers General workers	19	9	14	5	16	6	12
Workers not classified by occupation	10	23	4	11	6	14	9
Don't know/refused	1	0.3	1	0.9	1	1	1
Total	100	100	100	100	100	100	100

Source: Adapted from Chan and Yap (2009)

The labour market is gender segregated in another way: male employers have been found to outnumber female employers. Because men tend to dominate higher level positions as well as better paid positions compared with women, undoubtedly their overall earnings are higher than that of women's. In fact, there are larger numbers of women in the "employee" category compared with men (Ministry of Manpower 2014b). Whether men are employers or employees, 2013 Ministry of Manpower data on gross monthly income from work (excluding employer CPF) by status and sex shows that greater proportions of men earn more than women except for the category of female employees making less than \$1,499 per month whose numbers are greater than men. That this group of employees consists of mainly women suggests that more women than men in that income bracket of \$1,499 per month are more likely to face income insecurity in older age because of the lower wages they would have earned over their lifetime.

THE CENTRAL PROVIDENT FUND: SINGAPORE'S RETIREMENT SAVINGS SCHEME

In Singapore, retirement savings are accumulated in the Central Provident Fund (CPF). The CPF data shows that Singaporean women who are below the age of 40-45 have more savings in their accounts compared with men in the same age cohort. However, once past the age of 40-45, women have consistently lower amounts of CPF savings (Table 7). Projecting forward, these women in old age can expect to be worse off than their male counterparts.

Table 7. Distribution of CPF Members' Balances by Age Group and Sex as at 31 December 2012

Age Groups (Years)	Males		Females		Not Specified		Total	
	Number	Balances (\$'000)	Number	Balances (\$'000)	Number	Balance (\$'000)	Number	Balance (\$'000)
Up to 20	56,576	48,218	56,244	67,265	–	–	112,820	115,483
20 > 25	114,632	732,012	121,947	1,463,692	1	0*	236,580	2,195,705
25 > 30	123,723	4,112,847	128,918	5,271,792	–	–	252,641	9,384,638
30 > 35	148,315	8,882,045	155,347	9,532,861	3	16	303,665	18,414,922
35 > 40	163,037	13,915,684	163,692	14,009,962	28	166	326,757	27,925,813
40 > 45	173,840	18,254,820	172,694	16,196,750	37	310	346,571	34,451,880
45 > 50	215,515	21,629,108	191,606	16,970,595	136	939	407,257	38,600,643
50 > 55	208,845	22,876,385	181,458	16,741,320	168	1,271	390,471	39,618,976
55 > 60	173,140	17,470,724	155,668	12,621,079	129	577	328,937	30,092,380
Above 60	338,603	17,486,199	350,356	11,827,654	236	404	689,195	29,314,256
Unspecified	15,831	29,885	3,803	8,386	4,041	4,704	23,675	42,975
All groups	1,732,057	125,437,927	1,681,733	104,711,356	4,779	8,388	3,418,569	230,157,671

Figures include self-employed persons.

Total may not round up due to rounding.

* Total balance below \$1,000.

Source: *CPF Annual Report 2012 Annex H*

URL: <<http://mycpf.cpf.gov.sg/NR/rdonlyres/0F1D08A4-B10F-4F4E-A969-9EDAABC526F2/0/Annexes.pdf>> (accessed 20 June 2014)

The pattern of CPF savings here can be explained by two factors. First, because men join the labour force at a later age since they have to serve national service means that women have an edge over men in accumulating savings. Second, women have diminishing savings after 40-45 years of age because they tend to exit the workforce in order to prioritize their caregiving role in the family, a point that was discussed earlier on. In fact, that overall women have less savings than men in the CPF is to be expected since the scheme depends on contributions from work income for which women would have less since they would have worked fewer years than men or might have been moving in and out of the labour force because of family commitments (Ng 2012). Moreover, that there continues to be gender segregation in the job market and that a greater proportion of women compared with men take on lower skilled jobs, women end up earning lower wages than men and therefore have cumulative contributions to CPF that are lower than that of men's (Ng 2012).

It is this gender inequality which reinscribes both working and non-working women's dependence on household members that, in turn, has the potential of jeopardizing the income security of women in old age—a condition marked by greater precarity especially amongst those with fewer children to depend on (Lin 2011). Moreover because there tends to be opposition to improving the vested rights of individuals and extending non-contributory old age saving provisions to non-working women, women tend to be most vulnerable. Recent years have seen different groups calling for public recognition of the role of homemakers (AWARE 2014; Chan 2011). Foremost, there has been a plea for the introduction of care credits to aid women's financial independence since they are more likely not to have engaged in wage work because of diverting their attention to providing care first to their children and subsequently to their elderly parents.

It comes as no surprise then that government surveys have uncovered how women more than men are more likely to be ill-prepared for old age. In a published Housing and Development Board report of 2008 (Housing and Development Board 2010), it was documented that those who did not plan for old age were more likely women, and tended to be economically inactive or lived in rental flats and generally had less education compared with those who planned financially for their old age. A closer look at the cohort revealed that women who did not plan for old age tended to be housewives who depended on their spouses or children for support.

CONCLUSIONS

Preparing for old age is inevitable at some point in a person's life. Individual capacity to prepare for old age is bound up invariably with a confluence of factors including work experience, savings, and educational resources, including financial literacy. That government policy in Singapore emphasizes individual and family responsibility in old age preparation suggests that self-sufficiency is critical in old age and that the government should only be seen as the safety net of last resort. In this case, for an individual to be able to adequately provide for him/herself in old age would entail staying on in the workforce for longer years and accumulating more savings; the converse would be true: fewer years in the workforce and less savings would jeopardize one's ability to properly prepare for old age, which is the case amongst women in Singapore, as this paper has attempted to show.

In Singapore, women have been found to be more likely to not have engaged in wage work or tend to retreat from the workforce because of family commitments. In fact, the country is a site of paradoxes for women (cf. Lee, Campbell and Chia 1999). While women have been called to engage in wage work, at the same time, they have been summoned to be mothers to address the sliding fertility rates plaguing the country for several decades already. Pulled in the opposing directions of resistance and accommodation, many women give in to the dominant ideology—which posits that the primary role of women is that of caregiver and nurturer—fueled by social norms and government policies echoing Confucian ideals of placing the family over the 'self', if they have chosen to have families. It is not uncommon then that these women make decisions to leave the labour force and, in doing so, actualize government policies that are patriarchal in nature and that work against gender equality by reinforcing the sexual division of labour in the family.

In acting in response to their short-term needs, paradoxically women jeopardize their long-term needs. Retreating from the workforce would leave them in a precarious position in terms of preparations for old age. Lacking in financial resources as a result of interrupted careers or not having worked at all would make it more difficult for them to undertake the necessary arrangements for old age. Moreover, having lower levels of education compared with men also places women at a disadvantage as the income they would have commanded is much lower than that of men's. Thus, unless and until there is genuine parity in the areas of education, earned income, and a correction of

the labour market complemented by the provision of adequate support structures for women to conduct their roles as caregiver and worker, women in Singapore will continue to have to contend with a range of obstacles which would make it more difficult for them to be able to prepare for old age.

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