



ARI Conference on

TRENDS AND DETERMINANTS OF RETIREMENT AND RELATED POLICIES IN ASIA

8-9 February 2018 | AS8 Level 4, ARI Seminar Room

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As many countries enter aging societies and face high costs for public pension funds, governments encourage people to work until later age. Policy makers have shifted their interest to the forces that influence older adults' decisions on the timing of continued work and bridge job employment that is newly emerging trends. With extended life expectancy and the lack of social security fund for pension, old-age poverty rate has increased in recent years and many older adults tend to delay retirement or engage in bridge employment after retirement in East Asian, Southeast Asian and South Asian countries that traditionally emphasize individual's responsibility for preparing for retirement.

Studies have explored how the retirement decision-making process among older people is socio-economically stratified. Given that major norm of family behavior of Asia is filial piety and the decision of retirement timing is likely to be influenced by family circumstances, the association between intergenerational relationships and trends of older parents' labor force participation should be systematically examined. The old-age care services provided by the country and communities have been limited in many Asian societies although the role of adult children in supporting parents has been changed as they face rapid demographic transitions. Reduced co-residence rates and increased rates of elderly who live alone encouraged government to develop policies that target vulnerable older adults. Therefore, governments need to strategize how they can have a sustainable system to support a growing elderly population especially those who exit the labor force and are detached from family. studies that compare various systematic factors that affect early- and late- retirement would be important to develop sustainable pension and social security programs. Furthermore, longitudinal analyses of the socioeconomic impacts of deferring mandatory retirement on productivity among the elderly can extend theoretical perspectives in research fields such as social demography, public policy, sociology of family, and gerontology. However, the association between public old-age support, role of extensive family members, and retirement process has been less studied. Comprehensive examinations on the interrelations of the factors at multilevel that affect the transition processes from work to full retirement are necessary to this area.

The conference welcomes both qualitative and quantitative studies with cross-national, cross-sectional, or longitudinal survey analyses based on the aging population in East Asia, Southeast Asia and South Asia. The main topics of the conference are the impacts of inter-generational relationships, family structure, cultural factors and policies on retirement and labor force participation among older populations in Asia. The following list includes some of topics that we expect papers to explore:

- Definition and conceptualization of dynamic retirement process.
- Exploring factors at individual- and family-level that may affect the transition processes from work to full retirement.
- Comparative research that address country-level systematic differences in retirement process and social engagement among older adults.
- Cross-level investigations that address the interactions among factors at macro-meso-micro levels in relation to work participation and healthy aging.
- The relationships between the old-age support policies (e.g., pension and health care insurance), retirement timing, and private support.

CONVENORS

Dr Lee Yeonjin

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8 FEBRUARY 2018 • THURSDAY

10:15 – 10:30	REGISTRATION	
10:30 – 10:45	WELCOME REMARKS	
10:30	YEUNG WEI-JUN JEAN , National University of Singapore LEE YEONJIN , National University of Singapore	
10:45 – 12:00	KEYNOTE ADDRESS	
<i>Chairperson</i>	YEUNG WEI-JUN JEAN , National University of Singapore	
10:45	JOHN B. WILLIAMSON Boston College, USA	Retirement Pension Policies: Lessons, Ideas, and Problems
11:30	Questions & Answers	
12:00 – 12:30	MORNING TEA	
12:30 – 13:30	PANEL 1 DETERMINANTS OF THE PROCESS OF RETIREMENT AND RETIREMENT DECISION	
<i>Chairperson</i>	KO PEI-CHUN , National University of Singapore	
12:30	MASA HIGO Kyushu University, Japan	Mandatory Retirement and Public Policy: The Determinant of Retirement in a Hyper Aged Japan
12:50	LEE YEONJIN YEUNG WEI-JUN JEAN National University of Singapore	Who Continues Working? Transition to Retirement in a Society with Limited Public Support for the Elderly
13:10	Questions & Answers	
13:30 – 14:30	LUNCH	
14:30 – 16:00	PANEL 2 RETIREMENT PROCESS AND HEALTH IN LATER LIFE	
<i>Chairperson</i>	YANG YI , National University of Singapore	
14:30	CHOI JAESUNG Sungkyunkwan University, Korea	Health, Work Capacity, and Retirement at Older Ages: Evidence from South Korea
14:50	KO PEI-CHUN National University of Singapore	Retirement, Pension, and Health in Later Life in China
15:10	HAN CHANG-KEUN CHO WON-HEE Sungkyunkwan University, Korea HONG SONG-IEE Dongguk University, Korea	Assets and Longitudinal Life Satisfaction Patterns among Older Adults in Korea: Using Latent Class Analysis and Multi-nominal Regression Analysis
15:30	Questions & Answers	
16:00 – 16:30	AFTERNOON TEA	

16:30 – 18:00	PANEL 3 FAMILY CONTEXT AND RETIREMENT DYNAMICS	
<i>Chairperson</i>	MU ZHENG , National University of Singapore	
<i>16:30</i>	KIM HYE WON ERIN LEE CHANGJUN National University of Singapore	Division of Domestic Labor over Retirement among Middle-Aged and Older Couples in Korea
<i>16:50</i>	LUHUR BIMA SMERU Research Institute, Indonesia	The Influencing Factors on Retirement Decision in Indonesia
<i>17:10</i>	TSAY RUEY-MING WU LI-HSUEH Tunghai University, Taiwan	Timing and Patterns of Retirement in Taiwan
<i>17:30</i>	Questions & Answers	
18:00	END OF DAY 1	
18:15 – 20:00	CONFERENCE DINNER (For Speakers, Chairpersons & Invited Guests)	

9 FEBRUARY 2018 • FRIDAY

10:15 – 10:30	REGISTRATION	
10:30 – 12:00	PANEL 4 SOCIAL/POLICY CONTEXT AND RETIREMENT PROCESS	
<i>Chairperson</i>	KIM HYE WON ERIN , National University of Singapore	
10:30	SUPRITI BEZBARUAH SUSANA CONCORDO HARDING MARY ANN B GERONIMO International Longevity Centre Singapore	Changing Family Relationships and its Impact on the Financial Security of Older Women: Implications for Policy
10:50	WEN ZHUOYI Lingnan University, Hong Kong	Insider-outsider Divide and Attitudes towards Higher Retirement Age in China
11:10	LIU YOU-SYUE WANG SHU-YUNG BRENDA National Chung Cheng University, Taiwan LIN YI-TING Chang Jung Christian University, Taiwan	The Analysis of Pension Reform in Taiwan: Gender Perspective
11:30	Questions & Answers	
12:00 – 13:00	LUNCH	
13:00 – 14:30	PANEL 5 RETIREMENT, LIFECOURSE AND OLD-AGE WELL-BEING	
<i>Chairperson</i>	ELISABETH S. JOHNSON , Formerly Massachusetts Institute of Technology, USA	
13:00	W. INDRALAL DE SILVA University of Colombo, Sri Lanka W.S.M. GOONATILAKA Social Security Board, Sri Lanka	Socio-economic Impact of Contributory Pension Schemes on the Well-being of Elderly in Sri Lanka
13:20	SUEN JOHAN University of Cambridge, UK	Bridge Employment and the Negotiation of Downward Social Mobility among Older Adults in Singapore
13:40	FUNG JOHN CHYE National University of Singapore	Transformative Urban Planning of High-Density Neighbourhoods to Support Post-Retirement Work for Community Ageing-In-Place
14:00	Questions & Answers	
14:30 – 15:30	CLOSING REMARKS & PUBLICATION PLANS	
14:30	YEUNG WEI-JUN JEAN , National University of Singapore LEE YEONJIN , National University of Singapore	
15:30	END OF CONFERENCE	

KEYNOTE ADDRESS

Retirement Pension Policies: Lessons, Ideas, and Problems

John B. WILLIAMSON

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My talk will focus on three topics: (1) The potential relevance of the concept of “corporatism” for those doing research on pension policy, (2) A discussion of the pros and cons of social security reforms that involve partial privatization of pay-as-you-go defined benefit pension schemes, and (3) a discussion of recent pension reforms in rural China. The first topic will be based on some research that I did several years ago on 18 OECD countries that I argue has potential relevance to those doing research on pension policy in East and South East Asia today. I make the case that countries that have highly corporatist decision making with respect to social welfare issues, countries such as Sweden and the Netherlands, are likely to spend less on public pensions than do countries such as the United States and Canada have much more pluralistic public decision making procedures. In connection with the second topic I discuss some of the successful efforts and some of the unsuccessful pension reforms that have called for partially privatizing PAYG-DB pension schemes by shifting to multi-pillar schemes that include a funded defined contribution pillar. The third topic will be a discussion of recent efforts in China to extend pension coverage in rural China. I argue that the effort is still a work in progress, but that the evidence suggests to me that not only is the model good for China, it may well point the way for many other developing countries around the world.

John B. Williamson is currently a Professor in the Department of Sociology at Boston College. He is also affiliated with the Center for Retirement Research and the Center on Aging and Work, both at Boston College. He has authored or co-authored (or co-edited) 17 books and over 160 journal articles and book chapters dealing with old-age policy, older workers, poverty policy, and welfare state issues. His focus in recent years has been on comparative pension policy in developing countries. He has written extensively on the potential and problems associated with the partial privatization of public pension schemes. He has a Bachelor degree from MIT and PhD from Harvard University in Social Psychology. He has recently served for 5 years as an associate editor of *The Gerontologist* and is currently on the editorial board of (1) *Journal of Aging Studies*, (2) *Journal of Aging and Social Policy*, (3) *Journal of Poverty and Social Justice*.

Mandatory Retirement and Public Policy: The Determinant of Retirement in a Hyper Aged Japan

Masa HIGO

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Far ahead of the rest of the world on the aging curve of the population, today Japan faces an unparalleled pressure to delay workers' retirement. From a structural perspective, the most significant determinant of retirement in a hyper-aged Japan rests in contractual mandatory retirement corporate policies, which has been widely and uniformly institutionalized across the country's workplaces. Based on findings from published government survey data and policymaker interviews conducted in Tokyo from May to August 2016, this paper analyzes and assesses the impact of the last two major amendments made to the *Law for the Stabilization of Employment of Older Persons* of 1971 (made in 2004 and 2012). These amendments aim to place employers across the country under pressure to increase the minimum age of mandatory retirement from age 60 to at least age 65, if not abolishing. While having increased the pressure to the existing corporate policies and practices, to date, arguably the effectiveness of these amendments is limited; under the current legislative framework, employers are still permitted to not to guarantee retaining their employees until age 65 without changing their terms of employment. Some employers use this discretion to discourage their employees from continuing to work for them beyond age 60. Against the goal of the public policy, for most employers in Japan – large-sized organizations in particular – mandatory retirement policies still stand as one of the most important methods for workforce adjustment in an increasingly competitive global economy today.

Masa Higo is Professor of Sociology and Social Policy at the Center for International Education and Research at Kyushu University (Fukuoka, Japan). Dr Higo's primary research interest is to explore and analyze the roles of the intersection between population aging around the world and economic globalization in creating and reproducing risks in later life and inequalities not only between countries around the world but also between generations and age groups in each country under investigation. Under this broad scope, his specific areas of inquiry include retirement, age-discrimination in the labor market, pension privatization, and elderly care (e.g., global care drain). Much of his past and current research has compared and contrasted the case of Japan with other economically advanced countries including the US, UK, and Germany. Recently his research has come to include South Korea, China, and some emerging economies in Southeast Asia.

Who Continues Working? Transition to Retirement in a Society with Limited Public Support for the Elderly

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Among all Organisation for Economic Cooperation and Development countries, South Korean older adults work until the latest age. We investigate how the work-retirement transition process is contingent upon gender and family environments and shed light on the multiple structural features that determine who chooses to stay in the labor force beyond the normative retirement age. Using panel data of South Korean older adults from 2006 to 2014, we estimated random-effects models adjusted for measured time-varying and time-invariant covariates to predict retirement behavior over time. Interaction terms between gender and family circumstances have been included to understand how gender norms differently influence retirement decisions among men and women. Results show older workers with lower socioeconomic resources are likely to stay longer in the labor force. Bridge employment appears to be more out of financial needs due to the low level of social assistance to older adults. Older women who have more contact with their adult offspring are more likely to have retired but this relationship is not pronounced among men. It is predominantly the financial needs that affect the retirement-related behaviors for Korean men.

Lee Yeonjin is a Postdoctoral Fellow in the Changing Family cluster in Asia Research Institute at the National University of Singapore. Her research interests are quantitative methods, social demography, aging, and health policy. Her recent studies shed light on health inequalities that arise from interactions between education, gender, and socio-cultural context. She conducts research on the health inequalities in East Asian and Southeast Asian countries using demographic methods. She will specifically focus on gender differences in health care and aging process related with family support.

Yeung Wei-Jun Jean is Provost's Chair Professor of Sociology, Director of the Centre for Family and Population Research, and a Research Leader in the Asia Research Institute, National University of Singapore (NUS). Before joining NUS in 2008, she taught at the University of Michigan and New York University. Professor Yeung is a member of the board of trustees of the Institute for Southeast Asian Studies and an international advisor to the Institute of Social Science Survey in Peking University. She was a Co-principal Investigator of the Panel Study of Income Dynamics and has advised on many international panel surveys. Her current research focuses on American and Chinese family demographic changes and how they relate to children's and young adult's well-being. Her recent publications include edited volumes on *Asian Fatherhood*, *Transitioning to Adulthood in Asia*, *Marriage in Asia*, *One-Person Households in Asia*, *Economic Stress*, *Human Capital and Families in Asia*.

Retirement, Pension, and Health in Later Life in China

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A pension is an essential resource for an older individual to maintain health and sustain a comfortable lifestyle. In emerging economies, the relationships between pension and health in later life receive less research. The study aims to understand the impacts of the pension system in China on older adults' health and social engagement. Since 2009, the rural population throughout China have received a low level of pension. The research question of the study is: "How exactly does public pension as financial aid affect the health and social wellbeing of older Chinese?"

I make use of two waves of the China Health and Longitudinal Retirement Study. The analytic sample includes 3,827 Chinese aged 50 and over. I estimate the effect of pension on the four outcomes: (1) disabilities, (2) cognition, (3) depression, and (4) engagement in social activities by using the first difference regressions. The main explanatory variable is whether the respondent received a government pension, an urban resident pension, a commercial pension, a pension subsidy for oldest old, or New Rural Social Pension Insurance.

The preliminary findings show that receiving a pension is associated with less severe depressive symptoms, especially for older Chinese in rural areas. It suggests that the new rural pension has a positive impact on older adults' mental wellbeing. More investigations into the extent to which institutional support impacts quality of life are needed.

Ko Pei-Chun is a joint research fellow in the Asia Research Institute (ARI) and the Centre for Family and Population Research (CFPR) at the National University of Singapore. She received her PhD from the University of Cologne in February 2015. Her research interests include aging, intergenerational relationships, social networks and social capital and comparative research in Asia. Her dissertation examined determinants of grandparental childcare, social activities and education gradients in mental health in China, Japan and South Korea. She is currently working on manuscripts related to determinants of productive aging in China and is conducting a fieldwork project on documenting older Singaporeans' lifelong experience (National Silver Academy) and impacts of courses on social relationships. Her recent publications can be found in the *Journal of Gerontology: Social Sciences*. She plans to develop a comparative perspective to study productive aging across Asian countries.

Health, Work Capacity, and Retirement at Older Ages: Evidence from South Korea

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South Korea is one of the most rapidly aging countries in the world. Faced with the potential problem of labor shortages as well as financial pressure on pension funds, the Korean government has recently reformed policies regarding retirement to extend work lives. Whether the health of older Koreans would allow them to potentially extend their work lives is a critical question with important policy implications. We employ two analytic methods to empirically examine the health capacity to work of older Korean men. The first method, referred to as the Milligan-Wise method, quantifies how much older Korean men with a given mortality rate today (in 2015) could work if they were to work as much as men with the same mortality rate worked in 1985. The second method, referred to as the Cutler et al. method, estimates how much older Korean men with a given level of health could work if they were to work as much as their younger counterparts (ages 50 to 54) in similar health. We analyze data from the five waves of the Korean Longitudinal Study of Ageing and also utilize various national statistics on mortality, employment, and health outcomes for Korean men by age. Results indicate that there is substantial work capacity among Korean men over age 55. Specifically, men between ages 55 and 69 in 2015 would have had to work on average additional 3.7 years compared to the men with the same mortality worked in 1985. Also, health capacity to work does not appear to be uniform across subgroups. Those who are more educated show significantly larger margins of health capacity to work as compared to their counterparts with less education.

Choi Jaesung is an Assistant Professor in the Department of Global Economics at Sungkyunkwan University in Seoul, South Korea. He received his PhD in Economics from the University of Pennsylvania in 2013. His primary research interests are labor, education, demography, and program evaluation. His research focuses on investigating gender and socioeconomic background as sources of inequality, with an overarching goal of developing effective policies to lessen inequality. He has published his works in journals such as *Demography*, *Social Science and Medicine*, and *Annual Review of Sociology*. He is also interested in web scraping and is actively working on a web-based data collection project on housing and real estate to conduct research on housing career and location choice of senior citizens.

Hannah Bae is a graduate student in Economics at Sungkyunkwan University in Seoul, South Korea. Her fields of interest are Labor Economics and Economics of Education. She holds interest in examining the impact and implication of retirement in aging society and the influence of multifaceted income gap on post-retirement decision and health inequality.

Cho Rosa Minhyo is an Associate Professor in the Graduate School of Governance, Department of Public Administration at Sungkyunkwan University (SKKU). Professor Cho holds a PhD from the Harris School of Public Policy at University of Chicago and a Masters from the McCourt School of Public Policy at Georgetown University. Before joining SKKU in 2012, she taught at Brown University for six years in the Department of Education and Public Policy. Her research focuses on the evaluation of American and Korean social policies in areas of social welfare, immigration, and education. More recently, she has been investigating the implementation and outcomes of public elderly employment programs as well as inequalities in the retirement process across socioeconomic status in Korea.

Assets and Longitudinal Life Satisfaction Patterns among Older Adults in Korea: Using Latent Class Analysis and Multi-nominal Regression Analysis

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This study used latent class and multinomial analyses to examine the extent to which assets influence longitudinal patterns of life satisfaction among adults aged 65 or above in Korea. We used 6-wave panel data from the Korean Retirement and Income Study (KReIS). The independent variables included real assets, financial assets, other assets, and debts. We used latent class analysis to classify the overall pattern of life satisfaction and identified three classes of life satisfaction across the six waves; high, middle, and low life satisfaction classes. This study found a significant association between the higher life satisfaction classes and possession of financial and real assets and total debts. These findings suggest that asset-building programs and financial education programs will help older adults prepare for later life.

Han Chang-Keun is Professor at Department of Social Welfare, Sungkyunkwan University in Korea. His areas of research include asset effects, development and evaluation of asset-based program, quality of life, and social enterprise.

Cho Won-Hee is a doctoral student at Department of Social Welfare in Sungkyunkwan University. Her scholarly interests include social policy, asset-based policy, and policy for the elderly.

Hong Song-lee is Associate Professor at Department of Social Welfare, Dongguk University in Korea. Her main research areas cover quality of life of older adults, housing for older adults, and social service for older adults.

Division of Domestic Labor over Retirement among Middle-Aged and Older Couples in Korea

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A few recent longitudinal studies from developed Western countries have shown that gender inequality in domestic labor among older couples decreases as husbands get retired. Despite its significant implications, little is known about how domestic labor changes over retirement among older adults in developed Asian countries, where expectations for traditional gender-roles and family-dependent care systems still prevail despite a rapid increase in labor force participation among women at older ages. To fill the gap in the literature, first, we describe housework and care provided by Korean couples aged 50-64 and those aged 65 or more using data from the 2012, 2014, and 2016 waves of the Korean Longitudinal Survey of Women and Families. Next, we examine how the domestic labor changes with older couple's retirement, coresidence with grandchildren and parents, and other common determinants of the labor. Results show that older couples in Korea spent more time on housework than care. For both types of domestic labor, gender gap was large. Retirement increased the retiree's housework regardless of the retiree's sex among couples aged 50-64 while the finding held only for the wife's retirement among couples aged 65+. Both spouses' retirement hardly showed significant associations with their care labor. Policy implications are drawn for marital well-being in Korea and other Asian countries.

Kim Hye-Won Erin is an assistant professor in the Lee Kuan Yew School of Public Policy at the National University of Singapore (NUS). Dr Kim is also a faculty associate in the Centre for Family and Population Research and the Asia Research Institute at NUS. Before joining the NUS faculty, she earned her master's and doctoral degrees in Public Policy from Duke University. Dr Kim's research examines the relationships among social policy, individual and family behaviors, and people's well-being, particularly in the context of population aging and rapid development in Asia. Currently, she is working on issues related to low fertility, intergenerational support, work, gender equity, and health. Her research has been published or accepted for publication in journals such as the *Journal of Marriage and Family*, *Demographic Research*, *Journal of Aging and Health*, and *Ageing and Society*.

Lee Changjun is a post-doctoral research associate in the Lee Kuan Yew School of Public Policy at the National University of Singapore. He received his PhD in Economics from Seoul National University. Dr Lee's work focuses on the innovation ecosystem, technology policy, and policy evaluation. He is also working on projects which assess the effect of legal workweeks on various individual and family outcomes. He will join the University College Dublin to work on the European Research Council projects on technology evolution in regional economies. His research has been published or accepted for publication in journals including *Sustainability*, *Telecommunications Policy*, *Telematics and Informatics*, and the *Journal of Aging and Health*.

The Influencing Factors on Retirement Decision in Indonesia

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Economic growth has some positive impacts on many aspects, including the quality improvement of people's lives, in both developed and developing countries. An increase in life expectancy rate would transform population structure of countries in which the share of old-age population rises in the future. People are expected to work longer since they are considered to be still healthy and productive in their old age. Nevertheless, people make decision on retirement based on various factors. Despite financial and Health issues could be considered as important major factors, there are other aspects, such as family's support, that people also take into their consideration in making retirement decision.

This paper quantitatively examines whether family plays an important role in the retirement decision in the context of Indonesia. Using the Indonesian Longitudinal Family Survey wave 5 (2014), this study tries to identify whether family factor could influence people to make an early retirement decision. The empirical evidences reveal that people who live together with one of their children tend to retire earlier. Furthermore, when financial support from children could be available to help them covering their old-aged expenses, people are more likely to retire before reaching the mandatory pension age. It is also found that people could decide to stop working because they prefer to spend more time with their family.

Luhur Bima is a senior quantitative researcher at the SMERU Research Institute. He holds a master degree in economics from Uppsala University in Sweden and an undergraduate degree in international economics and business from the University of Groningen in the Netherlands. Since October 2011, he has involved in a number of research projects which covers various aspects related to poverty alleviation effort such as education, health and governance. In 2016, he attended an eight-months training on social protection arranged by GIZ and held in Germany, the Netherlands, and Indonesia. After attending that training, he has an increasing awareness of the importance of social protection, particularly pension scheme, in addressing old-age poverty issue. He is currently working on a paper which studies the determinants of workers' participation on voluntary pension scheme in Indonesia.

Timing and Patterns of Retirement in Taiwan

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Taiwan's pension systems offer diverse retirement routes for older workers. Although retirement is shaped by institutional regulations, labor market and social welfare policies, it is also affected by personal life opportunities and career decisions. We use *Taiwan Longitudinal Survey on Aging* data to examine hypotheses regarding the socioeconomic determinants of retirement timing and routes. Findings indicate a robust impact of career occupational characteristics on retirement decisions, and that elders who experience blocked career paths tend to retire late. Multiple nominal logistic regression model results reveal a significant cohort effect from industrial transformation on retirement route decisions, with occupation serving as a moderating factor in terms of changes that are made in the face of structural transformations. Further, the data indicate that women retire early and frequently experience complementary career paths. Our findings demonstrate complex retirement paths among Taiwanese workers that are affected by both individual and structural factors.

Tsay Ruey-Ming is Professor of Sociology at Tunghai University, Taichung, Taiwan. He holds a PhD in Sociology from Cornell University. He served as Dean of Research and Development (2013-15) and Vice President at Tunghai University (2015-16). He has been a Fulbright scholar to the UCLA (2006) and a visiting scholar to the University of Tokyo (2016). His main research areas include social stratification and mobility, globalization and social inequality, aging society and quality of life. He has been the lead researcher for Taiwan's team participating in an EU FP6 project in which 14 teams from 8 countries were involved. He is currently conducting an international comparison on Taichung with two other sites, Hawaii and Wuhan, on the aging processes under Chinese cultural context. He recently edited a book (in Chinese), *Searching for Happiness in Later Life: Quality of Life and Living Environment in an Aging Society* (2015).

Wu Li-Hsueh holds a PhD in Sociology from Tunghai University, and is now a postdoctoral fellow at Tunghai University, Taiwan. She specializes in issues of the social factors in mating process and is the author of *How do People Choose their Spouse?* She is currently focusing on the topics of aging society and quality of life, as well as women's life courses with special interest on the factors and impacts of their life trajectories. She has just coordinated a comparative project among Taichung, Honolulu, and Wuhan (a project funded by Ministry of Science and Technology, Taiwan) on successful aging, and has co-conducted a survey of Good Elderly Life in Taichung City. She is also co-editing a book to highlight a teaching experiment of trans-disciplinary curriculum in promoting the knowledge of aging society.

Changing Family Relationships and its Impact on the Financial Security of Older Women: Implications for Policy

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This paper examines how changing family dynamics affects the financial security of older women in Asia. While the gender dimensions of ageing have drawn attention in recent research, the gendered impact of family support has been relatively under-researched. Using secondary data and research submitted for a regional project, this paper addresses this major gap in research. The speed and extent of ageing in Asia presents major challenges for policymakers. Since women comprise the majority of the older population, policymakers are also compelled to examine the gender dimensions of ageing. One obvious area of gender difference is in the sources of income. Historically, family, specifically, adult children have been a more critical source of income for women. For example, in a survey in Singapore, income transfers from children was the main source of income for 74.8% of women over 55 years compared to 57.5% of men. As family dynamics change, with smaller family sizes, increasing out-migration, and changing living arrangements, the sustainability of such family support is in question. For instance, between 1980-1995, financial transfers from children as a source of income declined by about 65 % for Japan. Older women, therefore, increasingly require alternative sources of support beyond family. At the same time, trends like out-migration create additional financial burdens for older women, as they care for grandchildren. The paper concludes that it is imperative to incorporate these factors into old-age policies, otherwise, older women will be at greater risk of poverty and financial insecurity.

Supriti Bezbaruah is a Research Fellow with the International Longevity Centre (an initiative of the Tsao Foundation), where she undertakes research on the financial security of older women. She completed her PhD in Geography from Queen Mary, University of London. During her PhD, she was a Research Affiliate with the Asia Research Institute. She is the author of the book, 'Banking on Equality: Women, Work and Employment in the Banking Sector in India' published by Routledge in 2015. She has a BA (Hons) degree in Philosophy, Politics and Economics (PPE) from the University of Oxford and an MSc in Development Studies from the London School of Economics and Political Science (LSE). She has previously worked with the Institute of Development Studies (IDS), UK, the Institute of Southeast Asian Studies (ISEAS), Singapore and the United Nations Development Programme (UNDP), New Delhi, among others. Her research interests are centred on gender and development issues in Asia.

Susana Concorde Harding is the Director at Tsao Foundation's International Longevity Centre Singapore. She specialises in community development, gender and ageing policy advocacy, programme management and evaluation, environmental impact assessment, feasibility studies, participatory and social research, partnership development and networking. Susana has been working in the development sector for about 20 years. She was the Executive Director of the Centre for Small Entrepreneurs (Phillipines), and has worked as a lecturer with De La Salle University (Phillipines) and the Canadian International Development Agency (CIDA), among others. She has conducted monitoring and evaluation work, environmental impact assessments and feasibility studies. Susana holds several professional appointments in Singapore, including Honorary Secretary, Centre for Seniors (from 2016 to the present), Member, Gerontological Society of Singapore, Member, Singapore CDC District Council (from May 2011-June 2014), Board Member, Centre for Seniors (from 2012 to the present) and Board Member, Women's Initiative for Ageing Successfully (WINGS) (from 2007 to 2012). She has presented papers on ageing, gerontology and women and ageing in numerous conferences, workshops and expert group meetings including the WHO-CIG Study on Elder Abuse, UN

ESCAP Expert Group Meeting on Setting the Agenda for the High Level Meeting Review of the MIPAA, International Conference on Social Welfare Issues in the ASEAN Region, AGE Conference, and the ASEAN Committee on Women, among others. Selected publications include: *Self-Care for Older People: A cluster randomized controlled trial of self-care training and health outcomes in low income elderly in Singapore*; and *Building an enabling environment for successful ageing* (chapter 5), Commentary, NUS 2016. Susana has a Master in Public Administration from the Lee Kuan Yew School of Public Policy, NUS, and a Bachelor of Arts major in Economics, Cum Laude from the University of Santo Tomas (Manila). She is also a Trainer, EASY Care and Trainer, Eden Alternative.

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Insider-outsider Divide and Attitudes towards Higher Retirement Age in China

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Welfare attitude and policy preference are crucial for generating political support for welfare state. Social divide along the lines of social class and generation may coexist in the pension reform resulting in the deadlock in the policy debate. A higher statutory retirement age has been one of the heated policy debates in China's welfare politics since 2004. Drawing on the China Labour-force Dynamics Survey 2014, the nationally representative household survey, the study aims to analyze the relationship between labour market status and attitudes towards higher retirement age. The analysis sample of 5453 employees (aged 15 to 64) presents a slight tendency towards disagreement with higher retirement age ($M=2.34$) in a 5-point Likert scale. Regression results reveal insider-outsider divide in the policy support: labour market insiders with better social protection and less social risks are less likely to support the policy reform. The current study also provides policy implication that, the government may consider to enhance the effort in enforcing social insurance law. The universal coverage of social insurance may increase the effectiveness of risk pooling and financial protection.

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The Analysis of Pension Reform in Taiwan: Gender Perspective

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Pension system is important for economic security for the elderly; however, traditional pension rules were strongly geared to the male breadwinner model. Therefore, pension coverage remains limited and unequally distributed among occupation and gender. The economic independence of elderly women is determined by pension structures, labor market conditions, and family arrangements. Gender inequalities in the labor market, such as unequal pay and work opportunity, and imbalanced division of household labor in the family, both contributed to women's lower pension coverage, interrupted contributory record, lower benefits and greater vulnerability in old age. As a result, many women continue to rely on the derived entitlement based on the contributions of a spouse.

Taiwan's pension system currently includes five kinds of old-age insurance, one type of social allowance, and seven retirement systems. Concerns about the wide disparities in old-age payment generosity among different occupational groups, the strains of a rapidly aging population and declining birth rate, the crisis of national fiscal sustainability and generational justice, make the pension reform more pressing than ever. Therefore, the Office of the President established a Pension Reform Committee in 2016. The actual reforms have reduced generosity substantially. Moves to link benefits with contributions and career length may also have adverse gender implications, which create new social risks. However, little is studied about the sequel in the gender pension gap and the risk of poverty.

By analyzing the sample drawn from the Survey of Family Income and Expenditure in Taiwan conducted in 1980, 1990, 2000 and 2016 datasets, this study will initially compare the gender differences of economic situations in later life among various generations, occupations, marital and maternal status. The quantitative analysis will especially compare the effects of entitlement and benefit level covered by various pension systems, to examine the extent of poverty alleviation of public transfer, and to highlight the adversely gendered effects of the retrenchment in pension reforms. Secondly, this study will critically address the heated debates, challenges, and achievements in terms of gender equality in the pension reform process initiated by Tsai's government in 2017, and finally proposed the tax-financed basic pension as an alternative reform to mitigate gender inequalities and poverty in old age in the future.

Liu You-Syue is a Doctoral Candidate of Social Welfare at National Chung Cheng University in Chiayi, Taiwan. His research interests focus on pension reform, flexicurity and welfare state. He has co-authored with Lu, Jen-Der, and published his work "Pension Reform in Western Europe and Policy Implications in Taiwan" in *Journal Community Development Quarterly*; and a book chapter, "Intergenerational contract or individual responsibility? The future of Pension Reform" as part of edited book entitled, "*Sociology at the Street Corner*", published by Common Master Press.

Wang Shu-Yung Brenda is an Associate Professor in the Department of Social Welfare at National Chung Cheng University in Chiayi, Taiwan. She received her PhD in Social Welfare from the Columbia University in New York, USA. Her primary research interests are gender and welfare state, and comparative family policy. She was the Secretary-General of Social Welfare Association of Taiwan (2014-2016). Her research focuses on investigating gender inequality, fertility, and child care policies in Taiwan. She has published her works in journals *Taiwan: A Radical Quarterly in Social Studies* and *National Social Work Reviews*.

Lin Yi-Ting is an Assistant Professor at Department of Social Work, Chang Jung Christian University in Taiwan. She holds a PhD in Social Welfare from National Chung Cheng University in 2015. Her research interest is gender, poverty, income inequality and the related social policy. She has focused on the effect of the women's labor force participation on poverty and family income inequality by using large-scale household databases in Taiwan.

Socio-economic Impact of Contributory Pension Schemes on the Well-being of Elderly in Sri Lanka

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There are several types of pension schemes that have been introduced in Sri Lanka to protect workers in their elderly life. The Sri Lanka Social Security Board (SLSSB) was established in 1996, to implement a pension and social security benefit scheme for self-employed and informal sector workers (SSPS). The objective of this study is to investigate the socio-economic implications of contributory pension on the well-being of informal sector elderly and reasons for defaulting and identify ways and means to improve SSPS in Sri Lanka. A field survey was conducted in Kaduwela Divisional Secretariat (DSD) in Colombo district by interviewing 150 pension recipients and 150 persons who defaulted from their pension policy of SSPS. The survey data provide evidence that pension enhance elders' economic standing, social relation, improvement in life satisfaction and general improvement in their well-being. Status of the well-being of the elderly who defaulted from their pension policy from the scheme remains significantly low compared to the pension recipients. Relatively a large proportion of defaulted elderly engage in employment than the elderly pensioners. As observed the low level of awareness among the self-employed workers leads to low enrolment and the lack of co-ordination between the contributors and offers increase the default of the pension policy number. Insufficient number of field officers and poor awareness on the scheme also contributed significantly in defaulting of pension policy.

W. Indralal De Silva is a Professor at the Department of Demography, University of Colombo. He received Masters and Doctoral Degrees from Australian National University in 1985 and 1990 respectively. He was a Visiting Fellow at the National University of Singapore in 2004, Harvard School of Public Health during 1996-98 and was also a Postdoc at the Australian National University in 1990-91. During his career he received a number of prestigious awards including Senior Fulbright, Takemi, Rockefeller Foundation and Asia Research Institute Fellowships for his attachments at Harvard School of Public Health, USA, the Australian National University, Australia and ARI at the National University of Singapore. In his academic life he has published a number of books and monographs, presented papers at many international conferences and also published over 50 research articles in reputed journals. His research interest includes ageing, labour force, projection and reproductive health.

W.S.M. Goonatilaka is an insurance manager at Sri Lanka Social Security Board, under Ministry of Social Empowerment Welfare and Upcountry Heritage in Sri Lanka. She has over 21 years of working experience at the Institute and worked various positions including Manager Pension, Manager Promotions. During that time she has planned and implemented new pension projects jointly with other line Ministries and government organizations for the first time by Sri Lanka Social Security. Savithri holds a bachelor's in Natural Science Degree, Postgraduate Diploma and Master's degree in Development Studies from the University of Colombo. Currently, she pursues her higher studies and research work. Her research interests include population aging, elderly well-being, self-employed and informal sector pension, social security policy. She has been involved in the research collaboration with Professor W.I. De Silva, University of Colombo.

Bridge Employment and the Negotiation of Downward Social Mobility among Older Adults in Singapore

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With rising health-adjusted life expectancy and concerns about financial adequacy in retirement, more older workers in Singapore are transitioning into bridge employment before they completely withdraw from the labour market. However, as most bridge employment jobs are undertaken on a part-time, temporary, or self-employed basis, there is a tendency for those leaving their primary career jobs to experience a decline in income levels and social status. How does such an experience of downward social mobility affect older adults in terms of their individual well-being and socio-familial relations? To what extent do shifts in household/familial roles and circumstances impact retirement decisions? This paper seeks to explain these questions and argues that understanding bridge employment in Singapore will shed empirical light on how processes of downward social mobility are both structured *and* negotiated at specific turning points in the life course of older individuals. These turning points serve to bring about cumulative disadvantages and advantages in later life and are strongly influenced by the interaction of various factors such as employment conditions, household/familial events, gender, and socioeconomic resources. Primary data for this paper was generated through qualitative in-depth interviews using a life history calendar with 15 men and women above the age of 60 from low- and middle-income households in Singapore.

Suen Johan is currently a PhD candidate at the Department of Sociology at the University of Cambridge, UK. His dissertation adopts a life-course perspective to understanding the survival strategies, employment experiences, and socio-familial circumstances of low-income older persons in Singapore. To pursue his doctoral research, he obtained the Cambridge Commonwealth European and International Trust Scholarship, the Ridzwan Dzafir Community Award, as well as awards from MUIS, LBKM, and the Tan Kah Kee Foundation. On the topic of ageing in Singapore, Johan has several forthcoming publications co-authored with Associate Professor Thang Leng Leng (NUS) entitled, "Contextual challenges and the mosaic of support: understanding the vulnerabilities of low-income informal caregivers of dependent elders in Singapore" (*Journal of Cross-Cultural Gerontology*) and "Growing old in Singapore: Workings of the many Helping Hands policy approach" (chapter in *Ageing and Old-Age in Asia-Pacific*).

Transformative Urban Planning of High-Density Neighbourhoods to Support Post-Retirement Work for Community Ageing-In-Place

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Like many contemporary cities, Singapore's urban planning was premised upon a modernist paradigm that favoured land use planning as its primary physical infrastructure policy instrument. Underlying such an approach is the belief that land is an economic resource to be exploited mainly for its economic productive capacity through use-driven differential land values. Whilst this served the country well the past five decades, it imposes the challenge of segregation rather than integration of human experience of the city. This contrasts with the current global interests in urban sustainability, liveability and resilience, where people-centric planning takes precedence over efficiency and resource maximization.

Emerging challenges like an ageing population, disruptive technologies, global economic transformations and an increasingly uncertain world order, all coalesce to impose new demands on the city and its physical infrastructure. Research has shown that a significant number of elderly workers in Singapore are not financially self-sufficient for retirement, with many expecting to work well beyond the normative retirement age. Yet, mobility, connectivity and accessibility are crucial considerations in the planning of post-retirement work opportunities. This paper examines the factors that affect the relationship between post-retirement work and the future residential neighbourhood. It argues a hypothesis that integrative multi-functional planning for community ageing-in-place, which embeds live, work and learn opportunities in future neighbourhoods is the sustainable model of urban planning to resolve many of the impending challenges. The paper is informed by two studies in Singapore, one that investigated innovative housing typology and another on work-related travel patterns.

Fung John Chye is Associate Professor at the National University of Singapore's School of Design and Environment. He is Director of the School's Centre for Ageing Research in the Environment, and his research interests include urban planning and design for community ageing-in-place, dementia, and healthcare. Professor Fung has extensive experience teaching architecture in the School, and is a registered architect with more than 20 years of professional practice. He is the co-investigator of the Dover Study, on which this paper is based.

Heng Chye Kiang is the Lum Chang Chair Professor at the National University of Singapore's School of Design and Environment. He was the former Dean of the School, and Deputy Director at the University's Office of Research as well as the Head of Department of Architecture prior to his deanship. Professor Heng is an internationally renowned urban planner and historian of ancient Chinese city planning. He has served as a member on the boards of several governmental agencies, contributing actively to policy matters on the urban planning and design of Singapore. Professor Heng is the principal investigator of the Dover Study, on which this paper is based.

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Ivan Kurniawan Nasution is a Researcher at the Centre for Ageing Research in the Environment (CARE), National University of Singapore (NUS) and co-founder of Ruang, an online architecture magazine (membacaruang.com). After graduating from School of Architecture, Institute Teknologi Bandung (ITB) in 2006, he worked at Park+Associates Architects, Singapore. In 2011, he completed his two-year post-graduate architecture studies at the Berlage Institute Rotterdam with a scholarship from Dutch Ministry of Education, Culture and Science. Prior to his appointment at CARE, he worked at the Centre for Sustainable Asian Cities (CSAC) and experienced in diverse research projects, including Urban Space Planning for Sustainable High-Density Environments with URA, Urban Indicator System for Sustainable High-Density Township Projects with Beijing Vantone Citylogic, Hello Neighbour! – Design actions from the community – by the community with HDB, and Typology Study for Future Housing Project in Dover with URA and HDB.

ABOUT THE CHAIRPERSONS

Elizabeth S. JOHNSON (“Bette”) obtained her BS degree in Psychology from Tufts University, her MA degree in Educational Psychology from Northwestern University, and her PhD in Educational Research from Boston College. She also completed a post-doc in Sociology at Boston University. She has published articles on aging including several in *The Gerontologist* dealing with relations between adult children and their elderly parents and has authored two books: one on the social problems associated with aging in the US and the other a fictional novel about an Admissions Office at a Boston area college. She has taught at Boston University, Boston College, and the University of Rhode Island and then spent twenty-one years as an Associate Director of Admissions at MIT from which she retired in 2006.

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KO Pei-Chun is a joint research fellow in the Asia Research Institute (ARI) and the Centre for Family and Population Research (CFPR) at the National University of Singapore. She received her PhD from the University of Cologne in February 2015. Her research interests include aging, intergenerational relationships, social networks and social capital and comparative research in Asia. Her dissertation examined determinants of grandparental childcare, social activities and education gradients in mental health in China, Japan and South Korea. She is currently working on manuscripts related to determinants of productive aging in China and is conducting a fieldwork project on documenting older Singaporeans’ lifelong experience (National Silver Academy) and impacts of courses on social relationships. Her recent publications can be found in the *Journal of Gerontology: Social Sciences*. She plans to develop a comparative perspective to study productive aging across Asian countries.

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YANG Yi is a Postdoctoral Fellow at Asia Research Institute (ARI), National University of Singapore (NUS). She holds a PhD in Sociology from NUS and a Masters in Sociology, specialising in gender and labour, from Peking University in China. Trained as a sociologist, Yang Yi has been deeply interested in social inequality, social stratification, and gender studies since her undergraduate days. Her dissertation work focused on social exclusion and cognitive impairment of the elderly in China by using longitudinal data. Focusing on contemporary China, her current research investigates the health outcomes of social inequality among the elderly, with special emphases on rural-urban disparities and gender inequalities; long-term care needs and unmet needs of the elderly in China. She is also interested in understanding gender inequalities in labour force participations among emerging Asian economies; social transitions and youth unemployment. Prior to joining NUS, she was part of the research team for the Third National Survey on Women’s Social Status, conducted in collaboration with the All-China Women’s Federation and the National Bureau of Statistics of China.

YEUNG Wei-Jun Jean is Provost’s Chair Professor of Sociology, Director of the Centre for Family and Population Research, and a Research Leader in the Asia Research Institute, National University of Singapore (NUS). Before joining NUS in 2008, she taught at the University of Michigan and New York University. Professor Yeung is a member of the board of trustees of the Institute for Southeast Asian Studies and an international advisor to the Institute of Social Science Survey in Peking University. She was a Co-principal Investigator of the Panel Study of Income Dynamics and has advised on many international panel surveys. Her current research focuses on American and Chinese family demographic changes and how they relate to children’s and young adult’s well-being. Her recent publications include edited volumes on *Asian Fatherhood*, *Transitioning to Adulthood in Asia*, *Marriage in Asia*, *One-Person Households in Asia*, *Economic Stress*, *Human Capital and Families in Asia*.