

## **Singapore Alliance for Women in Ageing (SAWA) calls for gender and life-course approach to ageing**

*Four recommendations in Budget 2020 submission to address  
current and longer-term needs of caregivers*

**16 JANUARY 2020** – The Singapore Alliance for Women in Ageing (SAWA) has called on the government to take a gender and life-course approach to ageing and to adopt four policies that will ease the burden on caregivers, many of whom are women.

These four policy recommendations were made in SAWA's submission to the government ahead of Budget 2020. SAWA was established in 2018 by four organisations (AWARE, Persatuan Pemuda Islam Singapura, Singapore Council of Women's Organisations, and the Tsao Foundation) to bring public attention to the gendered nature of ageing.

Two of the recommendations address the needs of working caregivers:

1. Legislate the right to request Flexible Work Arrangements
2. Convert paid Childcare Leave to Family Care Leave

The other two recommendations are to help ensure the financial security of caregivers in their old age:

3. Make premiums for CareShield Life gender-neutral
4. Introduce a matched savings scheme for caregivers

These four policy recommendations are based on recent and current research studies by SAWA members.

### **Legislate the right to request Flexible Work Arrangements (FWA)**

Singapore's economy loses talent when employees struggle to balance caregiving and their careers. The Government's Tripartite Standards on FWA have opened a pathway for employers to follow, but the take-up has been relatively low. Without enforcement, FWA risks becoming a policy that is only offered on paper, without affecting real change in the lives of those who need it most – caregivers.

We believe employees should have the legislated right to request one of these schemes: (a) part-time work, (b) job-sharing, (c) compressed week, (d) telecommuting, and (e) returning to full-time work when caregiving needs cease.

This legislation should cover fulltime and part-time employees, with the right to request FWAs up to three times per year with an advanced notice of two months, waived in emergencies. Employers could refuse on limited grounds that have been clearly defined by an external Employee Mediation Board that would hear appeals.

The Government should provide guidelines and training for formalised Human Resource processes and what constitutes a legitimate case to reject an FWA request. By extension, a public education campaign for employees on FWA rights should accompany this legislation.

### **Convert paid Childcare Leave (CCL) to Family Care Leave (FCL)**

In Singapore, taking leave for the purpose of carrying out eldercare duties is voluntary, unlike childcare. Our workforce consists of caregivers of the young and the old, sometimes even both. As such, we seek a more comprehensive provision than the mandated 6 days of paid Childcare Leave (CCL).

The Government's Tripartite Standards include Unpaid Leave for Unexpected Care Needs. As with FWA, while this initiative encourages employers to offer caregiving leave, it is left to their goodwill to follow it in practice. In 2008, only 20.3% of companies offered some form of paid FCL.

We propose that paid Childcare Leave (CCL) be converted to Family Care Leave (FCL). If converting the 6-day paid CCL to FCL is not currently viable, we propose that the Government introduce Eldercare Leave (ECL). This provision should be effective once an employee has worked for at least three continuous months.

By converting paid CCL to FCL, or mandating paid ECL in lieu of the conversion, the Government provides both employers and employees with a clear structure to manage childcare and eldercare responsibilities.

For caregiving that extends beyond six days of paid leave, caregivers should be allowed to take unpaid leave with the surety that they return to their jobs with the same wage.

### **Make premiums for CareShield Life gender-neutral**

CareShield Life, our national severe disability insurance scheme which will be implemented this year, aims to provide basic protection against the uncertainty of long-term care costs if we become severely disabled. However, CareShield Life requires its female policyholders to pay premiums that are higher than males by approximately 30%.

With its gender-differentiated premiums, this scheme falls short of serving the demographic group that needs it the most – women. Caregivers, who are mostly women, are deprived of their own means to livelihood that would allow them financial security in their old age. Working female caregivers are also disadvantaged by structural inequalities in the workplace that lead to a gender pay gap.

We propose that premiums for CareShield Life be made gender-neutral. In Singapore, a woman's life expectancy is set at 85.4 years, while a man's is 80.9 years – a slight 4.5-year difference in terms of long-term care costs. Male and female policyholders, however, will

start paying for their premiums via MediSave simultaneously. Gender-neutral premiums for CareShield Life are therefore justified.

### **Introduce a matched savings scheme for caregivers**

Inequality around caregiving norms translates into a considerable gender gap in retirement savings. CPF statistics show that about four in 10 active CPF members who turned 55 in 2017 did not hit the Basic Retirement Sum (BRS) of \$83,000 in their Retirement Accounts. The gap widens if we take inactive members into account. Many women have difficulty meeting the BRS due to having spent productive years in caregiving.

A matched savings scheme would distribute the financial costs associated with caregiving responsibilities more evenly. Rather than relying on the individual family caregiver alone, it encourages other family members of the elderly to partake in caregiving duties by transferring their excess savings to the caregiver for his/her own old age needs.

We would like to see the Government introduce a matched savings scheme to allow caregivers to finance their needs in old age. The scheme can begin with non-working caregivers who are 45 years and above. The scheme can be means-tested, and yearly transfers capped at a reasonable amount as determined by the Government.

By extension, the scheme could be offered to those who had to lessen their working hours in order to provide care. For this category of caregivers, the Government could match CPF contributions made by employers.

---

For enquiries, please contact any or all of the following:

Margaret Thomas

President, Association of Women for Action and Research (AWARE)

[president@aware.org.sg](mailto:president@aware.org.sg)

Rahayu Mohamad

President, Persatuan Pemudi Islam Singapura (PPIS)

[rahayu.mohamad@ppis.sg](mailto:rahayu.mohamad@ppis.sg)

Dr June Goh

President, Singapore Council of Women's Organisations (SCWO)

[president@scwo.org.sg](mailto:president@scwo.org.sg)

Peh Kim Choo

CEO, Tsao Foundation

[kimchoo@tsaofoundation.org](mailto:kimchoo@tsaofoundation.org)

**About SAWA and its four members:**

SAWA is an alliance of organisations that promote the independence, care, participation, dignity and self-fulfillment of older women. We were established in 2018 to bring public attention to the gendered nature of ageing. The four member organisations are:

**AWARE**

AWARE is Singapore's leading women's rights and gender-equality advocacy group. It was founded in 1985 and works to identify and eliminate gender-based barriers through research, advocacy, education, training and support services. AWARE embraces diversity, respects the individual and the choices she makes in life, and supports her when needed.

Website: <https://www.aware.org.sg/>

**PPIS**

Founded in 1952, PPIS (Persatuan Pemudi Islam Singapura or Singapore Muslim Women's Association) is a non-profit organisation focused on services for women, family and children. Our focus is on working with women of all ages in carrying out their multiple roles in society. PPIS runs three core community services namely; Family Services, Student Care and Early Childhood Education (ECE). With 16 centres islandwide, the services work together to provide quality and holistic support as well as developmental programmes for women and their families across the different phases of their lives.

Website: <https://ppis.sg/>

**SCWO**

The Singapore Council of Women's Organisations (SCWO) was established in 1980 as the national coordinating body of women's organisations in Singapore. SCWO has more than 50 member organisations, which represent over 500,000 women, and it serves to unite them to work toward the ideals of 'Equal Space, Equal Voice and Equal Worth' for women in Singapore.

Website: <https://www.scwo.org.sg/>

**TSAO FOUNDATION**

Tsao Foundation's vision is of an inclusive society for all ages that optimises opportunities in longevity. Established in Singapore in 1993, the goals of the non-profit family foundation are aligned to the MIPAA and WHO healthy ageing frameworks. Through four major initiatives – the Hua Mei Centre for Successful Ageing, Hua Mei Training Academy, International Longevity Centre Singapore and Community for Successful Ageing (ComSA) – the Tsao Foundation pioneers and provides community-based, person-centred primary healthcare for adults aged 40 and above; builds capacity in professional and informal age care and self-care; fosters elder empowerment and community development; and initiates policy-relevant research and cross-sector partnerships in its advocacy for mindset and systemic change to actualise health, wellness and participation over the life course.

Website: <http://tsaofoundation.org>