

## An Overview of the Living Arrangements and Social Support Exchanges of Older Singaporeans

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### *The elderly are active participants in household activities*

By the next century, slightly over one quarter of Singapore's population will be over the age of 60 (Chen and Cheung, 1988). As a country, Singapore will have the second highest proportion of its population elderly in Asia, being exceeded only by that of Japan. The Singaporean Government and policy makers have long been preparing for the advent of this ageing of the population. Currently, Singapore boasts a national provident fund scheme that covers 86 per cent of its population (Asher, 1996) and a family value system that fosters caring for the elderly. Approximately 90 per cent of individuals above the age of 60 in Singapore live with at least one of their children. Given these high levels of coresidence and the presence of a well-instituted, efficient provident fund, Singaporean elderly persons seem well poised to be able to enjoy their golden years. However, there are several cautionary notes worth making. First, and of primary concern, is the extent to which the Central Provident Fund will actually provide income to the elderly during their old age. As this article will show, many elderly persons in Singapore do not actually use their retirement income for daily living expenses. This is in sharp contrast to the way in which social security systems work in other countries, for example, the United States of America, and in certain European countries. Second, large numbers of today's Singaporean elderly persons do not have any retirement savings accounts or have minimal amounts in such accounts owing to their lower earning power during their youth. Third, although the general picture of well-being among the elderly appears to be bright, there may be certain groups of elderly persons who are not benefiting from these formal and informal arrangements.

This article provides an overview of the living arrangements and social support exchanges of elderly Singaporeans by select characteristics of the elderly and their children, such as age, gender, marital status and ethnicity. The data used in the analysis come from the 1995 National Survey of Senior Citizens; they were collected by Singapore's Department of Statistics, the Ministry of Community Development and the Ministry of Health. A nationally representative sample, it consists of 4,750 individuals 55 years of age and older. For this analysis, we use a subset of individuals aged 60 and older (N=4,001). Information was collected on the socio-economic profile, support systems, and physical, mental and functional status of the elderly.

The work presented here is part of a larger project sponsored by the United States National Institute of Aging, as described elsewhere. The goal of the project is to measure the social, economic and health characteristics of the elderly, and predict changes over the next decades, and suggest implications for public policy in four South-East Asian societies: Philippines, Singapore, Taiwan Province of China and Thailand.

The next section provides a summary of the Singaporean context, followed by a description of the formal and informal mechanisms that theoretically exist for supporting the elderly in Singapore. An examination of the data is then carried out to determine the types of support that are actually made use of by the country's elderly.

**Table 1: Demographic characteristics of Singaporean elderly (60+)**

Indicators (N=4,001)	Percentage
<b>Gender</b>	
Male	42
Female	58
<b>Age</b>	
60-69	37
70+	63
<b>Marital status</b>	
Currently married	42
Widowed	54
Divorced/separated	1
Never married	3

<b>Ethnicity</b>	
Chinese	83
Malay	11
Indian	4
Other	2
Have at least one child	96
Have at least one coresident child	85
Have at least one non-coresident child	46

Source: 1995 National Survey of Senior Citizens.

Notes: Percentages have been weighted to account for the oversampling of seniors aged 75+.

## **The Singaporean context**

Since independence, Singapore has achieved the status of a newly industrialized economy (NIE) and is well on its way to becoming a developed country. Life expectancy increased from 50 years in 1947 to 74 years in the late 1980s (Cheung, 1989). Fertility fell to below the replacement level in 1986, leading to a reversal in the official population policy which had previously provided incentives for limiting fertility (Cheung, 1989).<sup>1</sup> The effect of this increase in life expectancy and lowering of fertility has been a rapid increase in the proportion elderly in the total population. As a result, the dependency ratio (defined as the ratio of the number of individuals over age 60 to the number of working individuals aged 15-59) has increased from 11 elderly persons per 100 working adults to 46 elderly persons per 100 working adults (Chen and Cheung, 1988). Table 1 presents the percentage distribution for selected characteristics of Singaporeans over the age of 60 in 1995.

The Government has reacted to the "greying" of the population in a variety of ways. Some of these include (a) raising the retirement age from 55 to 60 in 1993, (b) the implementation of laws governing the support of the elderly, and (c) on-going campaigns to promote familial care of the elderly. The government aims to ensure that familial care of the elderly continues.

There are several reasons why the government is concerned that familial care of the elderly might decrease. Owing to the current smaller family size among Singaporean couples and increased life expectancy, children can expect to have elderly parents, and in the case of married children, two sets of elderly parents, to care for. This will place a great strain on adult children, particularly if they have children of their own to care for. Increasingly, as individuals reach middle age they will find themselves "sandwiched" between caring for their young children and their elderly parents.

Another major reason why the government is concerned that familial care of the elderly might decrease is the increase in women's labour force participation. Women's labour force participation rate increased from 29.7 per cent in 1970 to 51.3 per cent in 1992 (Teo, 1994). Since women are the primary care-givers for the elderly and children, particularly in patriarchal societies such as Singapore, an increase in women's labour force participation places even more competitive demands on women's time.

In anticipation of a possible reduction in familial care of the elderly, the government is providing the younger generation with numerous incentives, such as tax deductions or priority housing, if they care for, or live with, an elderly parent. In addition, Singapore is unique in its formal implementation of laws addressing filial piety. In 1989, the National Advisory Council on Family and the Aged was set up to monitor children's support of parents. This was followed by the institution of the Maintenance of Parents Act in 1994. In 1996, a tribunal was set up which enables parents to sue their children for neglect. The exact definition of neglect is not clear, however, so within the first six months 100 cases were filed contesting this law. In several cases, children reported having been previously abused by parents and thus refused to support parents in their old age. The debate continues within the Singaporean judicial system as to whether children should be forced to support parents under these circumstances.

Although Singapore promotes familial care of the elderly, provisions have long been made for formal support of the elderly through a provident fund system set up to provide the elderly with income during their retirement. This system is described below.

## **Formal support**

### **Central Provident Fund**

Currently, Singapore's Central Provident Fund (CPF) has the highest coverage of any retirement plan in Asia. The CPF was established in 1955 prior to independence. Modelled on the social security systems in other than existing British colonies, the CPF began essentially as a retirement plan (Choon and Low, 1996). Since its creation, however, it has evolved into an umbrella scheme for various savings plans for education, medical insurance, investment, housing and retirement. As it exists today, the scheme is extremely complex with a heavy emphasis on investment. Each member contributes 20 per cent of his or

her earnings to a CPF account and the employer matches this contribution. This is the highest contribution rate in the world (Asher, 1995). There are basically three separate sub-accounts: (a) Ordinary (75 per cent of the total contributions go into this account and may be used for housing, education, investments or topping up parents' retirement accounts), (b) Medisave (15 per cent of the contributions go into this account and can be used for medical expenses), and (c) Special (10 per cent of contributions go into this account for withdrawal upon retirement). Membership is mandatory for all employees except the self-employed. As of 1 July 1997, individuals must maintain a minimum of S\$50,000 (at that time US\$1=S\$1.50) in their CPF account beginning at age 55. This amount is to be used for retirement. At least S\$12,000 of this amount, which is called the "Minimum Sum" has to be in the form of cash; the balance, S\$38,000, can be in the form of property or other investments with the CPF board. Individuals who have left their Minimum Sum with the board receive S\$345 per month after reaching the age of 60.

The CPF scheme has been extremely successful as a savings and investment mechanism. Singapore has the highest savings rate in the world, with the CPF contributing between 16.3 and 30.4 per cent to the gross national saving rate (Asher, 1995). This situation has led some observers to wonder whether the CPF encourages over-saving and under-consumption (Choon and Low, 1996). It is also questionable whether there will be sufficient funds for the elderly's old age. As Asher (1996) notes, government estimates show that by 2003 the net balance of members' accounts, after withdrawal for housing, investments and other schemes, will not reach the minimum balance.

In this article, we focus on the extent to which CPF funds are used for daily living expenses by the elderly. We also examine the extent to which the Singaporean elderly plan for financial security in their old age. In view of the Confucian culture of Singapore which promotes filial piety above individual needs or wishes, the concept of "preparing for old age" may not be the same as in western countries. In the West, the notion of self-reliance in old age prevails, i.e. relying on one own savings, and living alone. To what extent do the Singaporean elderly plan for an old age "alone", or do they intend to rely on their children? How has the implementation of a formal social security mechanism affected the way in which elderly Singaporeans plan for their old age?

**Table 2: Percentage of seniors with CPF accounts, by gender**

Variable	Total sample (N=4,001)	Males	Females
Have CPF account	33.3	52.4	16.8
Of those with CPF accounts (N=1,053)			
Adequate for old age	12.7	21.1	5.4
Inadequate for old age	20.6	31.3	11.4
No CPF account	66.8	47.3	83.2
Of those with accounts, percentage using CPF funds for monthly living expenses:			
None	65	-	-
Less than 25 per cent	7.5	-	-
25-50 per cent	7.5	-	-
Have made financial plans for old age	10.6	14.5	7.1
Have not made plans	89.4	85.5	92.9
Reason for not making plans:			
Already have CPF savings	4	2	1
Have pension plan	1	1	0.5
Children will provide support	81	74	87
Other	14	17	11.5

Source: 1995 National Survey of Senior Citizens.

Table 2 shows the percentage of the elderly (60 years or older) with CPF accounts. Approximately one-third of the elderly have CPF accounts, but there are significant gender differences in that percentage. Half of the males have CPF savings compared with only 16.8 per cent of the females. However, a larger percentage of future cohorts of the elderly will have CPF accounts since they began working when the programme was already in place. Table 2 also shows the percentage of elderly with CPF accounts that think that their CPF savings will be adequate for financial support during old age. Only 12.7 per cent think that their CPF savings will be sufficient to cover their financial needs during their old age.

In view of this relatively low percentage, we determine how many of the elderly actually use their savings during retirement. Table 2 shows that the large majority of CPF account holders, 65 per cent, do not use their savings for monthly living expenses; the majority of funds are invested (results not shown). Singaporean elderly persons with CPF accounts therefore do not appear to be relying on these savings for monthly living expenses.

Table 2 also shows the percentage of the elderly who have made financial plans for their old age: only 15 per cent of males and 7 per cent of females. Instead, the elderly intend to rely on their children for old-age support. This is particularly true of the female elderly; 87 per cent say that they will rely on children for this purpose.

Given that the majority of the elderly rely on their children, how are the elderly faring? The next section examines the informal support received by the Singaporean elderly. It reviews the living arrangements of the elderly and the intergenerational transfers between the elderly and their children.

## Informal support

### Living arrangements

One of the ways in which the younger generation can care for the elderly is by living with them. In some Asian societies, such as the Republic of Korea and Taiwan Province of China, the focus has been on declining coresidence as a source of concern for the well-being of the elderly (Martin and Kinsella, 1994). However, there has been no decline in the proportion of elderly coresiding with at least one child in Singapore. Over 85 per cent of the Singaporean elderly live with at least one of their children (Table 3)

**Table 3: Living arrangements of Singaporean elderly, 60+, by age and gender**

Type of living arrangement	All elderly 60+ (N=4,001)	Elderly 60+ with at least one child (N=3,847)				
		Total sample (N=3,847)	60-69 (N=1,411)	70+ (N=2,436)	Males (N=1,604)	Females (N=2,243)
Living alone	3.3	2.2	1.7	2.9	1.6	2.7
Living with a spouse only	5.9	5.4	5.4	5.5	7.7	3.53
Living with at least one child	85.0	87.2	90.0	87.2	86.5	90.6
Living with one or more unmarried children	55.5	58.0	67.6	45.2	63.4	53.5
Living with one or more ever married children	40.8	42.7	36.8	50.5	34.8	49.3
Living with at least one son	66.8	69.8	71.7	67.3	69.4	70.2
Living with at least one daughter	42.1	44.0	48.7	37.7	46.3	42.1
Living in a three-generation household	36.4	38.0	32.3	45.7	30.6	44.2

Source: 1995 National Survey of Senior Citizens.

Coresidence often involves "costs" and "benefits" to the persons involved (DaVanzo and Chan, 1994; Knodel and others, 1992). As Hermalin (1997) notes on page 98 of the present issue, one needs to distinguish between "form" and "function" when studying living arrangements. Coresidence may involve flows of support both ways between elderly parents and children. Elderly parents may provide transfers to children such as child-care or help with housework rather than simply being passive recipients of transfers from children.

Among the Singaporean elderly (60 years and older) with at least one child, the majority, 87 per cent, live with a child (see (Table 3). There appears to be son preference among the Singaporean elderly, 70 per cent of whom live with at least one son, compared with only 43 per cent who live with at least one daughter. These children tend to be unmarried, which may indicate that both generations may benefit from coresidence. Owing to high property costs in Singapore, unmarried children may benefit by living with parents in their home; unfortunately however, with these data it is not possible to distinguish who is living with whom. Over one-third (38 per cent) of the elderly live in three-generation households. The following tables show that the elderly are often involved in family decision-making and child-care.

(Table 3) takes the sample of the elderly with at least one child and examines living arrangements by the elderly

person's age and gender. We see a life-cycle effect with regard to the results for age. Seniors over 70 are more likely to be living with married children and in three-generation households. They are also twice as likely to be living alone compared with seniors aged 60-69. This is not surprising in view of the fact that many of the seniors over 70 today were migrants who came to work in Singapore before it gained independence. Many of these migrants did not have a family.

Male elderly persons are more likely to be living with a spouse only compared with females. This is because males tend to remarry and marry younger wives. We see little difference between the sexes in the proportion living with a child. Males are slightly more likely to live with a daughter compared with females. The female elderly are more likely to live in three-generation households. This may be because women live longer and also that women may provide child-care.

**Table 4: Living arrangements of all Singaporean elderly, 60+ with at least one child, by marital status and ethnicity**

Type of living arrangement	Currently married (N=1,663)	Widowed (N=2,136)	Divorced/separated (N=41)	Chinese (N=3,208)	Malay (N=445)	Indian(N=160)
Living alone	0.4	3.9	14.3	2.3	1.1	1.9
Living with a spouse only	10.4	-	-	5.2	4.7	6.6
Living with a child	85.8	92.5	75.3	89.5	91.6	80.2
Living with one or more unmarried children	66.7	48.3	58.7	58.9	57.4	51.8
Living with one or more ever married children	32.6	54.3	28.6	41.9	51.3	39.8
Living with at least one son	69.8	70.3	60.9	72.2	62.3	58.6
Living with at least one daughter	46.2	41.5	40.6	42.1	58.7	43.3
Living in a three-generation household	29.2	48.2	24.5	37.2	48.2	33.2

Source: 1995 National Survey of Senior Citizens.

Table 4 provides a breakdown of living arrangements by the elderly person's marital status. Of interest here is the relatively high proportion of seniors, 14 per cent, who are divorced or separated and living alone. Although the actual number of seniors who are divorced or separated is relatively small (41 cases), future generations of elderly persons may contain higher proportions of divorced or separated individuals. Widowed seniors, 93 per cent, are most likely to live with children compared with currently married or divorced or separated seniors. They are also most likely to live in three-generation households. Marital status appears to be significantly associated with types of living arrangements. Whereas currently married seniors are more likely to live with unmarried children, widowed seniors are most likely to live with married children. Once again, this is probably a life-cycle effect. Widowed seniors are older and hence more likely to have married children. Future multivariate analyses will control for these factors when examining types of living arrangements.

Any analysis of Singaporean society needs to take into account ethnicity. Table 4 also presents types of living arrangements for the elderly with at least one child, by ethnicity. Strong ethnic differences emerge. The Chinese show greater son preference compared with Malays and Indians: 72 per cent of the Chinese elderly live with a son compared with 62 per cent of Malays and 59 per cent of Indians. Malays are more likely to live with daughters, 59 per cent, compared with Chinese, 42 per cent, and Indians, 43 per cent. Malays are also more likely to live in three-generation households compared with the two other ethnic groups. Malays are the most likely to live with a child, 92 per cent; however, the difference between Malays and Chinese is not statistically significant. Indians are significantly less likely to live with a child compared with Chinese and Malays. This differs from results found for Malaysia where Indians are the most likely to coreside with an adult child (Chan and DaVanzo, 1996).

The next section reviews the types of intergenerational transfers that occur between the elderly and their coresident and non-coresident children. As the data show, there is a lot of intergenerational activity taking place; Singapore's elderly population is intimately and actively connected with both coresident and non-coresident children.

## Intergenerational transfers

**Table 5: Transfers between elderly 60+ and their coresident children for elderly with at least one coresident child, by age and gender**

Type of transfer	Total sample (N=3,401)	60-69 (N=1,279)	70+ (N=2,122)	Males (N=1,384)	Females (N=2,017)
<b>Transfers with coresident children</b>					
Have meals together					
Often	79.0	80.5	77.0	78.1	79.7
At times	19.3	17.7	21.5	20.3	18.5
Not at all	1.7	1.8	1.5	1.6	1.8
Participate in family outings					
Often	31.2	34.8	26.2	32.2	30.3
At times	49.1	49.4	48.6	48.7	49.4
Not at all	19.8	15.8	25.3	19.1	20.3
Discuss family events					
Often	58.4	63.5	51.4	59.6	57.5
At times	36.6	32.5	42.2	35.3	37.5
Not at all	5.0	4.1	6.4	5.1	5.0
Conduct casual conversation					
Often	69.1	74.3	61.8	68.1	69.9
At times	29.5	24.7	36.0	30.9	28.3
Not at all	1.5	1.0	2.1	1.0	1.8
Look after grandchildren					
Often	17.5	17.7	17.1	12.7	21.3
At times	11.9	9.1	15.8	10.8	12.8
Not at all	12.8	7.8	19.7	10.2	14.9
No grandchildren	57.8	65.4	47.4	66.3	51.0
Assist in housework					
Yes	33.4	84.4	69.2	69.8	84.6
No	66.6	15.6	30.8	30.2	15.4
Provide financial assistance to children					
Yes	78.0	39.8	24.7	43.8	25.1
No	22.0	60.2	75.3	56.2	74.9
Advise on important family matters and participate in decision-making					
Yes	80.3	86.7	71.4	84.5	76.9
No	19.7	13.3	28.6	15.5	23.1

Source: 1995 National Survey of Senior Citizens.

Table 5 shows the percentage of seniors giving and receiving transfers from coresident children. The sample comprises those seniors with at least one coresident child. The elderly appear to be active participants in the household; 79 per cent of them often have meals together with coresident children. A large majority, 58 per cent, discuss family events, 80 per cent participate in family outings, advise on important family matters and participate in decision-making. Transfers do not just flow from coresident children to parents; the elderly also provide financial assistance to their children, 33 per cent, and assist with housework, 78 per cent.

There are differences in participation rates by the senior person's age and gender. Younger elderly persons tend to be more active. Female elderly persons are more likely to look after grandchildren and assist with housework compared with the male elderly, who are more likely to provide financial assistance to children and consult on family matters.

**Table 6: Transfers between Singaporean elderly 60+ and their coresident children, for elderly with at least one coresident child, by marital status and ethnicity**

Type of transfer	Currently married (N=1,680)	Widowed (N=2,161)	Divorced/separated	Chinese (N=3,321)	Indian (N=160)	Malay (N=440)
<b>Transfers with coresident children</b>						
Have meals together						
Often	79.8	78.8	55.9	79.2	81.0	73.4
At times	18.8	19.2	44.1	19.2	17.7	24.1
Not at all	1.4	2.0	0	1.6	1.3	2.4
Participate in family outings						
Often	32.8	29.4	29.9	31.5	29.9	30.6
At times	49.6	48.3	61.3	49.0	53.9	42.8
Not at all	17.6	22.2	8.8	19.6	16.3	26.6
Discuss family events						
Often	60.1	56.8	52.6	57.1	63.1	65.7
At times	35.1	37.8	40.3	37.7	34.3	27.1
Not at all	4.7	5.4	7.1	5.2	2.6	7.2
Conduct casual conversation						
Often	71.5	66.9	58.0	68.9	69.3	71.0
At times	27.4	31.2	42.0	29.6	29.4	28.7
Not at all	1.1	1.9	0	1.6	1.3	0.3
Look after grandchildren						
Often	15.5	19.6	13.4	17.2	21.5	13.2
At times	8.7	15.5	3.1	11.3	14.3	16.4
Not at all	8.8	17.1	12.2	12.6	16.5	10.0
No grandchildren	67.0	47.9	71.4	58.9	47.7	60.4
Assist children with housework						
Yes	77.0	78.7	89.9	78.2	78.7	74.7
No	23.0	21.3	10.1	21.8	21.3	25.3
Provide financial assistance to children						
Yes	38.6	27.8	50.9	32.5	36.6	38.8
No	61.4	72.2	49.1	67.5	63.4	61.2
Consult						
Yes	84.2	75.9	94.2	79.1	86.7	84.3
No	15.8	24.1	5.8	20.9	13.3	15.7

An examination of intergenerational transfers with coresident children shows divorced or separated seniors to be more likely to assist children with housework, provide financial assistance to children, and consult on family matters, compared with currently married or widowed elderly (Table 6). One reason for this difference may be that divorced or separated elderly may be younger and hence have younger children who might need their help. This situation will be explored in future analyses. There are no significant differences between currently married and widowed elderly persons in terms of most intergenerational transfers within the household. Widowed elderly are, however, the least likely to provide financial support to children compared with currently married and divorced or separated elderly persons.

As Table 6 shows, there are no significant differences between ethnic groups in terms of intergenerational transfers with coresident children. Ethnic differences exist in terms of whether the elderly coreside with a child; however, interactions within the household are quite similar across all ethnic groups.

The results so far show that the elderly who coreside with at least one child are very much involved with household activities. As shown in the following tables, a large majority of the elderly are also involved in intergenerational transfers with non-coresident children.

**Table 7: Transfers between elderly 60+ and their non-coresident children, for elderly with at least one non-coresident child, by age and gender**

Type of transfer	Total sample (N=1,821)	60-69 (N=674)	70+ (N=1,147)	Males (N=760)	Females (N=1,061)
<b>Contact with at least one non-coresident child</b>					
Daily	8.8	11.9	4.6	9.1	8.5
Once a week	54.7	55.8	53.3	55.5	54.1
Once a month	27.1	25.1	29.8	25.5	28.5
Less than once a month	4.6	3.5	5.9	4.7	4.4
Less than once a year	1.8	1.9	1.8	1.9	1.8
No contact over last five years	0.1	-	0.2	0	0.1
No contact	2.9	1.8	4.3	3.2	2.6
<b>Transfers from non-coresident children</b>					
(Percentage who received money from at least one child over the previous six months):					
Regularly					
Yes	15.4	83.8	85.7	77.3	90.9
No	84.6	16.2	14.3	22.7	9.1
Occasionally					
Yes	42.2	56.8	59.3	58.9	56.9
No	57.8	43.2	40.7	41.1	43.1
(Percentage who received food from non-coresident children in the previous six months):					
None	15.5	17.9	12.2	21.8	10.0
At least one non-coresident child	84.5	82.1	87.8	78.2	90.0

Source: 1995 National Survey of Senior Citizens.

Almost 64 per cent of the elderly see a non-coresident child weekly (table 7). Most of the elderly also receive money from non-coresident children, 84.6 per cent, and food, 85 per cent. Females are more likely to receive money and food from non-coresident children compared with males (table 7). There are also differences according to marital status: widowed seniors are more likely to receive money and food compared with currently married and divorced or separated seniors (table 8). Finally, as shown in table 8, among the three ethnic groups, the Chinese elderly are the most likely to receive money from non-coresident children. Indians are most likely to receive food compared with the Chinese and Malays. In future analyses, we shall examine the extent to which transfers from non-coresident children may be a substitute for coresidence. Previous studies have found this to be the case in Malaysia (Chan, 1996; Lillard and Willis, 1996).

**Table 8: Transfers between elderly 60+ and their non-coresident children, for elderly with at**



least one non-coresident child, by marital status and ethnicity

Type of transfer	Currently married (N=792)	Widowed (N=1,008)	Divorced/separated (N=20)	Chinese (N=1,526)	Malay (N=198)	Indian (N=77)
<b>Contact with at least one non-coresident child</b>						
Daily	10.4	6.9	12.2	7.7	11.6	11.1
Once a week	58.2	51.3	36.3	57.5	52.4	34.9
Once a month	23.2	31.4	36.2	27.2	23.7	29.9
Less than once a month	3.9	5.4	-	4.3	5.5	6.5
Less than once year	1.8	1.9	-	0.9	2.3	10.4
No contact over last five years	-	0.1	-	0.1	-	-
No contact	2.4	3.0	15.2	2.2	4.5	7.3
<b>Transfers from non-coresident children</b>						
(Percentage who received money from at least one child over the previous six months):						
Regularly						
Yes	80.1	89.7	86.8	87.5	84.1	57.0
No	19.9	10.3	13.2	12.5	15.9	43.0
Occasionally						
Yes	54.2	61.8	64.8	59.0	58.5	46.1
No	45.8	38.2	35.2	41.0	41.5	53.9
(Percentage who received food from non-coresident children in the previous six months):						
None	22.1	8.1	6.7	14.0	10.2	34.1
At least one non-coresident child	77.9	91.9	93.3	86.0	89.8	65.9

Source: 1995 National Survey of Senior Citizens.

## Conclusion

This article examined the living arrangements and social support exchanges of elderly Singaporeans by selected characteristics of the elderly and their children. Formal and informal support mechanisms available to Singaporean elderly persons were discussed, and this was followed by an overview of the extent to which the elderly utilize these support mechanisms. The use of formal sources of support, i.e. CPF account funds, by the elderly for living expenses is not widespread, primarily because not all the elderly were covered by the CPF during their working years. This is especially true for the female elderly, but this situation will change for the better as future cohorts retire. It remains to be seen, however, the extent to which today's Singaporeans plan for tomorrow's old-age financial security, or whether the belief that children will provide support will continue to dominate.

Overall, Singapore's elderly seem to be intimately connected with their families, either by living together with them or via intergenerational transfers with non-coresident children. An examination of the types of transfers that occur within households reveals that the elderly are active participants in household activities. The elderly also provide transfers to children within the household, in the form of help with housework, child care, financial assistance, or consulting on family decisions and providing advice.

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## Endnote

The New Population Policy, instituted in 1987, is an attempt to raise fertility to the replacement level.

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