

SINGAPORE ALLIANCE FOR WOMEN IN AGEING (SAWA)

– SUBMISSION FOR GENDER EQUALITY REVIEW

This report outlines SAWA's policy recommendations towards the national Gender Equality Review and its call for the government to adopt a gender and life-course approach to ageing, to improve the ecosystem of support for women caregivers in Singapore.

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1. CHAPTER 1: INTRODUCTION

With Singapore's rapidly ageing population and declining fertility rates, the population of caregivers is shrinking as family sizes decrease. On average, women live four years longer than men in Singapore¹, and spend more time in disability conditions. Due to the longer lifespan of women and the cultural expectation of women to be primary caregivers, there are gender dynamics when it comes to ageing in Singapore. As such, there is a need to address the important social issues that are faced by both working and non-working caregivers so that they can carry out their caregiving duties while maintaining other commitments, as well as ensuring that their own future is secure.

In light of this, the Singapore Alliance for Women in Ageing (SAWA) was established in 2018 by four member organisations (AWARE, Persatuan Pemudi Islam Singapura, Singapore Council of Women's Organisations, and the Tsao Foundation) to bring public attention to the gendered nature of ageing. SAWA aims to address the key issues pertaining to caregiving which mainly falls on the shoulders of women. SAWA's efforts centre on engagements with national and community leaders to discuss and acquire insights on caregiving and/or female ageing issues while simultaneously educating the public and providing opportunities to offer suggestions and views. SAWA has called on the government to take on a gender and life-course approach to ageing and proposed four policy recommendations to address the needs of working caregivers, and their financial security in their old age during the Singapore Budget submissions for the past two years.

At present, the government has taken some steps to support caregivers. One such measure is the Home Caregiving Grant (HCG), which provides caregivers with a S\$200 monthly cash pay-out to defray caregiving expenses such as the costs of eldercare services or hiring of a foreign domestic worker. The Ministry of Health (MOH) had also implemented the Caregiver Support Action Plan which includes expanding MediSave funds to cover healthcare expenses, providing better resources for respite care services, and growing caregiver support networks. There is also the Community Mental Health Masterplan which had been introduced by the Agency for Integrated Care (AIC) and the Ministry of Health (MOH) to aid those with mental health illnesses with early identification and intervention for those with mental health conditions, especially due to caregiving issues.

In addition to the above measures, SAWA would like to propose two other recommendations to address the needs of working caregivers namely; legislate the right to request flexible work arrangements, and converting paid childcare leave into family care leave. Additionally, two other recommendations to address the financial security of caregivers in their old age are to make the premium for CareShield Life gender-neutral and introduce a matched savings scheme for caregivers. Collectively, these measures aim to lighten the burden of caregivers and assure them of their important role in society through ensuring their good future.

As Singapore embarks on a nationwide Gender Equality Review to bring about a mindset change on values like gender equality and respect for women, SAWA would like to underscore the need for the issue of ageing to be factored in. Ageing in Singapore is a gender issue as the burdens of caregiving for the elderly is largely shouldered by women, who may also be juggling other responsibilities and commitments such as having a full-time job, as well as caring for their children. Societal expectation of women being the primary caregivers should gradually change to that of having a supportive system of caregiving within the family to share the responsibilities, regardless of gender.

¹ According to World Bank Data of Life Expectancy of Males and Females at Birth in Singapore on <https://data.worldbank.org>

2. CHAPTER 2: METHODOLOGY

a. RATIONALE FOR POLICY RECOMMENDATIONS

In its Budget 2020 and 2021 submissions, SAWA called for four policy recommendations to ease the burden of local community of women caregivers.

The four recommendations can be grouped into two categories:

Category 1: Addressing the needs of working caregivers

- (1) Policy Recommendation 1 - Legislate the right to request Flexible Work Arrangements
- (2) Policy Recommendation 2 - Convert paid Childcare Leave to Family Care Leave

Category 2: Ensuring the financial security of caregivers in their old age

- (3) Policy Recommendation 3 - Make premiums for CareShield Life gender-neutral
- (4) Policy Recommendation 4 - Introduce a Matched Retirement Savings Scheme or Caregiving Allowance for caregivers

Category 1 recommendations focus on enhancing work policies such as introducing Flexible Work Arrangements and availing Family Care Leave and Elderly Care Leave, and aimed at better supporting women caregivers who juggle both caregiving and work commitments. The recommended policies help to relieve their mental burden and facilitate a conducive working environment for women caregivers to carry out their duties in both domains.

Category 2 recommendations focus on extending support to family caregivers to ensure their retirement adequacy. This includes making CareShield premiums gender-neutral for the purpose of addressing the gender divide in caregiving, as well as a matched savings scheme or caregiving allowance for caregivers.

Details on the rationale behind each policy recommendation can be found in Chapters 3, 4, 5, and 6.

2.2 SAWA COMMUNITY DISCUSSION WITH CAREGIVERS

Subsequently, there were a series of detailed discussions among SAWA members on organising an engagement platform to gather community leaders, academics and policymakers together with women caregivers to have a more in-depth discourse on issues related to caregiving. Through this online Community Discussion with Caregivers held on 27 May 2021, SAWA acquired ground feedback and insights from the local community of caregivers on policy recommendations and wish lists, aimed at building better support systems for caregivers in Singapore and enhancing the ecosystem of Caregiving in Singapore.

Leveraging on each of SAWA members' outreach efforts, a total of 60 persons, including political and community leaders participated in the event, of which 38 are caregivers. The Guest-of-Honour for the event was Minister of State (MOS) for Education and, Social and Family Development, Ms Sun Xueling. In her speech, MOS highlighted the importance of giving attention to caregiving issues especially to an ageing population like Singapore. She also acknowledged the stress and challenges faced by caregivers as well as their care recipients, and that more can be done to hear the concerns from the ground and to formulate relevant policies to support them.

The Community Discussion then proceeded with a sharing session from three researchers from the Duke-NUS Medical School's Centre for Ageing Research and Education (CARE). The first researcher, Dr Rahul Malhotra, Head of Research, CARE, presented his research on "The Caregiving Transitions among Family Caregivers of Elderly Singaporeans (TraCE) study – Rationale, Design and Participant Characteristics". The research was a longitudinal study of 278 care-recipient and caregiver dyads, and

underscored a very important insight – that caregivers require financial support to be financially adequate while they perform caregiving duties sometimes at the expense of their employment.

The second presentation by Ms Diyana Azman focused on the topic, "Informal caregiving time and its cost in context of older Singaporeans receiving human assistance with their daily activities". Her analysis highlighted the substantial time and cost commitment towards care provision by the informal caregivers. Putting an estimate to the cost of informal caregiving will be helpful in informing social policy measures that aim to enhance caregiver support especially for female informal caregivers. She further underlined another key research finding on how predominantly, female informal caregivers provide more hours of care per week, as compared to male caregivers. This shows that there is substantial time and cost commitment required towards care provision, especially for women caregivers.

The third and final presentation was by Dr Abhijit Visaria, who presented on the "Impact of caregiving on caregivers' employment, and its relationship with caregiver stress and depression". His research findings underscored the more work interferences there are for caregivers, the greater the stress and depressive symptoms faced by the working caregivers. However, flexible work arrangements are able to reduce the impact of work interference on stress. The presence of social support is also important in reducing work-related stress from caregiving.

After the research sharing ended, the participants were then asked to join their assigned breakout groups based on the information they provided during registration e.g. working or non-working caregivers. The breakout groups were kept small to allow for more intimate sharing among participants within the limited time frame. Each group was also allocated one SAWA policy recommendation. The participants were then given the opportunity to share their personal experiences and deliberate on the feasibility as well as the pros and cons of the policy recommendation.

The topics for the various breakout groups are as follows:

Breakout Group Number	Assigned Topic/Policy Recommendation
1 and 2	Legislating the right to request flexible work arrangements
3 and 4	Converting paid childcare leave to family care leave
5	Making CareShield premiums gender-neutral
6 and 7	Caregiver allowance/Matched Retirement Savings Scheme

The breakout group discussions were followed by a sharing by Members of Parliament(MPs), Ms Carrie Tan (Nee Soon GRC) and Ms Hany Soh (Marsiling -Yew Tee GRC) on their perspectives and experiences on walking the ground and meeting caregivers.

2.3 REPORT OUTLINE

This report summarises SAWA's efforts at building collective understanding of caregiving issues and challenges, and engaging the caregivers with key stakeholders to enhance support to its advocacy for policy changes to create a more sustainable and conducive ecosystem of support for our community of caregivers. SAWA's efforts had culminated in a public engagement platform i.e. the Community Discussion of Caregivers, where its policy recommendations were openly discussed with political and community leaders as well as those who would be directly impacted i.e. the women caregivers.

The outline of the report is as follows:

Chapter 1 introduces SAWA and the reason behind its formation i.e. to bring public attention to the gendered nature of ageing, as well as promote the independence, care, participation, dignity and self-

fulfilment of older women. It also shares some measures already implemented by the Government and the importance of addressing ageing in the national Gender Equality Review.

Chapter 2 delves into the methodology undertaken by SAWA to acquire pertinent insights into caregiving issues from the community, and ensure its policy recommendations are relevant and useful to better meet the needs of women caregivers.

Chapter 3 focuses on SAWA's Policy Recommendation 1 - Legislate the right to request Flexible Work Arrangements (FWAs), which was the topic of discussion for Breakout Groups 1 and 2. It details the current challenges faced by working caregivers and how FWAs can help alleviate these challenges. It also explores the various possibilities on how FWAs can be legislated and adopted in various workplaces.

Chapter 4 summarises the key points of discussion for Groups 3 and 4 on SAWA's Policy Recommendation 2, as they discuss converting Childcare Leave (CCL) to Family Care Leave (FCL) or introducing Elderly Care Leave (ECL). It details the difficulties of working caregivers without children, in applying for leave to send their elderly spouse or parents for medical appointments and how FCL may benefit them in juggling their caregiving responsibilities and work commitments.

Chapter 5 focuses on Policy Recommendation 3 - Make premiums for CareShield Life gender-neutral, so that female caregivers do not face a double penalty of being structurally disadvantaged with lower wages, and then paying higher premiums as caregivers. It shares the concerns that participants of Group 5 had on the gender-divide in caregiving and how this policy recommendation can better address this divide.

Chapter 6 details key insights from Breakout Groups 6 and 7 on Policy Recommendation 4 - Introduce a Matched Retirement Savings Scheme or Caregiving Allowance for caregiver. It covers the additional financial support that should be made available to caregivers in terms of a Matched Retirement Savings Scheme for CPF or Caregiver Allowance.

Chapter 7 concludes the report by summarising the key points of discussion on the abovementioned policy recommendations and SAWA's subsequent course of action.

3. CHAPTER 3: POLICY RECOMMENDATION 1 - LEGISLATING THE RIGHT FOR FLEXIBLE WORK ARRANGEMENTS (FWA)

3.1 OVERVIEW OF POLICY RECOMMENDATION 1

Breakout Groups 1 and 2 discussed about the possibilities of legislating the right for flexible work arrangements for working caregivers. As an introduction to the topic, the participants were briefed on the current state of Flexible Work Arrangements (FWA) in Singapore. Currently, the Government's Tripartite Standards on FWA have provided guidelines 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- the working caregivers.

Flexible work would include the following: (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 full-time 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.

3.2 KEY CONCERNS ON FLEXIBLE WORK ARRANGEMENTS

Participants acknowledged that some level of Flexible Work Arrangements were present at their workplaces though there may be challenges in implementing them. Despite the challenges, FWAs remain essential for the working caregiver as they have to work for financial reasons and have to juggle between their employment and caregiving duties.

3.2.1 Foreign domestic workers' skills and working conditions

The reliance on foreign domestic workers (FDWs) by working caregivers meant that they require the FDWs to be familiarised with Singapore culture and feel welcomed and a sense of belonging to the employer's family. This eases the FDW's task of providing care for the care recipient if the working caregiver is away at work. The FDW should also be provided with a rest day to relieve her of the pressure of caregiving and care for her mental health. In addition, FDWs should also attend formal training to ensure that they are equipped with the necessary skills for being a caregiver.

3.2.2 Pressures of medical costs for care recipients' treatment

Participants who were single shared that they were facing financial burdens of footing the medical expenses for the care recipients. This is because single caregivers could not claim any tax rebates or income tax rebates. Thus, retaining their employment becomes necessary and to maintain healthy finances for the family.

3.2.3 Tedious process of applying for a Lasting Power of Attorney

For participants looking after aged parents with dementia, they acknowledged the benefits of having a Lasting Power of Attorney (LPA) as this gave them the ability to make decisions on the behalf of their care recipients and having access to the care recipient's bank account. However, the participants expressed that the application is a long and complicated process, and adds to their tasks on top of their primary work as well as caregiving role.

3.2.4 Challenge of tapping onto existing resources

Participants acknowledged the presence of multiple resources for them to tap on but shared their difficulties on tapping on such resources given their current circumstances. One participant shared that both her parents suffer from dementia and placing them in a nursing home would not be helpful as her parents will be separated as nursing homes do not allow couples to stay together.

However, participants had also agreed that the availability of communal living, where their parents can be placed in a communal space to interact with others, and having doctors and medical attention readily available and accessible, would be helpful. The unique challenge faced by the caregivers therefore demands more of their time in caregiving as they cannot fully tap into available existing resources. As such, the need for FWAs become even more necessary.

3.2.5 Asian Work Culture

A participant working in an American Multinational Corporation shared that she finds the Asian working culture does not put much emphasis on flexible work arrangements, and though available, it was not really practiced at her workplace. She shared how working from home during COVID-19 has enabled her to enjoy the benefits of FWAs.

3.3 HOW IS POLICY RECOMMENDATION 1 A SOLUTION

3.3.1 Lighten the load of caregivers

In summary, participants agreed that a flexible working arrangement would be helpful. One of the participants shared that apart from taking care of care recipients, she would also need to accompany the care recipient to the hospital, and would need to take leave to do so. With a flexible working arrangement, it would give her greater allowance to allocate time for her caregiving responsibilities and definitely lighten her load. Another recipient spoke about having more flexibility in the workplace in allowing employees to share their workload or work commitments with a colleague. This reduces their overall workload and offers them more time to perform caregiving duties.

3.3.2 Legislation encourages employers to be supportive of FWAs

A participant suggested that legislating FWAs will provide an avenue for employees to have open communication with their employers, allowing employees to speak to employers about their caregiving situation to obtain understanding from their employers and ask for more flexibility in the working arrangements.

A formal legislation from the government will provide a push for employers to be more understanding and adopt FWAs formally as part of an accepted form of working arrangement and not a mere arrangement that stems out from the benevolence of employers. Supportive workplaces will result in employees who are empowered to make good use of the FWAs.

Furthermore, in light of the global pandemic, many companies have greater experience and familiarity with flexible work arrangements and thus this could be a viable option that could be easily implemented in the future.

3.4 POTENTIAL DRAWBACKS TO POLICY RECOMMENDATION 1

3.4.1 Increased Mental Pressures when Working from Home

Employees who have experienced telecommuting from home found themselves in need of more mental health support. Some shared that despite the flexibility of not having to be physically present in the office, they grapple with other distractors which affect their work productivity and performance. Some of these difficulties include battling cabin fever, dealing with tense situations with family

members, and juggling child-rearing commitments with work commitments². Some employees feel that they work better from offices as compared to their homes.

3.4.2 Ensuring similar standard of work performance while on FWA

There is a need to ensure that employees on FWAs are performing their work duties well despite the flexibility granted to them. The system should not be abused for reasons other than caregiving and the onus is on employees to deliver the same level of performance as when there is no FWA. This ensures the continuity of the legislation, and will assuage the fears of employers that quality of work performance will reduce with FWAs.

A suggestion to also encourage employers to adopt FWAs would be to government's assistance to put in place systems that can be adopted by companies to ensure a day-to-day performance tracker to help monitor the productivity of employees. Such systems should be flexible enough to account for the different nature of work to ensure employees across all job spectrums can show the results of their day-to-day tasks.

3.4.3 Time lag for legislation to take effect

It may be a while before the legislation is taken effect and adopted across various organisations. Enforcement is necessary for the legislation to be taken seriously and for working caregivers to recognise their rights to FWAs to facilitate them of their caregiving duties.

² With many still working from home post-circuit breaker, some Singapore employees tell of telecommuting struggles, <https://www.todayonline.com/singapore/lessons-circuit-breaker-workers-tell-struggles-operating-home>

4. CHAPTER 4: POLICY RECOMMENDATION 2 - CONVERTING CHILDCARE LEAVE TO FAMILY CARE LEAVE

4.1 OVERVIEW OF POLICY RECOMMENDATION 2

Facilitators of Breakout Groups 3 and 4 began the discussion by giving participants the background behind this recommendation. In general, it was shared that there is currently no legislated paid leave for employees to provide caregiving for family members who are not their children. This is because in Singapore, taking leave for the purpose of carrying out eldercare duties is voluntary, unlike childcare where it is seen to be more urgent for parents. 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.

Considering the above situation, SAWA proposes that paid Childcare Leave (CCL) be converted to Family Care Leave (FCL) especially for the primary caregiver who is residing with an elderly immediate family member (eg: parents, spouses/partners, and siblings) over the age of 70 with an illness and/or disability. This is given that as of June 2020, the population of children between age 0-4 is at 183,000 as compared to 611,000 elderly citizens aged 65 and above thus implying that the ageing population is in need of elderly caregiving more than childcare³. In addition to this, the Government can also introduce the Eldercare Leave (ECL) to specifically address caregiving needs for the elderly should the previous recommendation not be viable. 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're able to return to their jobs with the same wage.

4.2 KEY CONCERNS ON FAMILY CARE LEAVE

4.2.1 Emotional and Psychological burden on Caregiving

One participant shared that beyond the financial challenges involved in caregiving, caregivers also face a huge emotional and psychological stress. She shared how caregiving can be a lonely journey so there must be proper channels to alleviate the stress and negative emotions that may arise. She suggested respite care, to allow for caregivers their much-needed rest. For working caregivers, the option of having FCL is very important so that they may take some time off work to bring parents to medical appointments, without stressing over how they will juggle their caregiving responsibilities with work commitments.

4.2.2 Need for supportive workplace policies to enforce Family Leave recommendation

Without proper legislation and enforcement of flexible work arrangements and the option of applying for family care leave, employees are left to the mercy and kindness of their employers to understand their predicament and allow them some time off. Leaving the fate of working caregivers to luck is definitely not supportive to their caregiving duties and increases their mental anxiety. One participant shared that she had to resign from her job to care for her mother who suffered from stroke, despite having some support from her employer in terms of FWAs. The pressure was too much for her and she decided to focus on caregiving full time.

Another participant also shared how she had to care for both her aged parents while holding down her full-time job. She had juggled a lot especially when the pandemic hit, though she managed to pull through the year. She sacrifices her time by doing some overtime work to ensure that her work gets

³ Population of Singapore, as of June 2020 by age group, <https://www.statista.com/statistics/624913/singapore-population-by-age-group/>

done in time. Despite the challenges faced, she managed to get a good appraisal at work though she wishes for more Family Care Leave or Eldercare Leave options available for her. Currently, caregivers also feel that they have to use up their annual leave for caregiving purposes, instead of having dedicated leave for this purpose.

4.2.3 Ageism in Workplace Culture

The tendency to prefer younger employees and discriminate against the older employees may have an unintended effect on the workplace policies related to Family Care Leave and Eldercare. Younger employees with different life priorities may not be in need of FCL and Eldercare as much as the senior employees. There is a need to embrace the senior employees in the workplace to allow them to also contribute their rich knowledge and expertise and at the same time catering to their needs for caregiving as well. A participant shared that there is a need to reduce dependency on foreign talents and encourage the older generations back into the workforce, as a way of transiting and transforming the work culture in Singapore to be more thoughtful of the older generations and formulate supportive policies to assist them. Perhaps this way the work environment may be more empathetic and bring about a holistic shift in the attitudes and mindset of the workplace.

4.2.4 Caregiving term should be broad and not limited

One participant shared that her company provides Elder Care Leave, but is not able to benefit from it while she herself is an elderly due to her age. She could not apply for Elder Care leave for her husband, who is also an elderly due to his relationship as her spouse and not her parent. She feels that caregiving leave or care should not be too narrow in its definition. The suggestion is to re-define eldercare more broadly, to include any family member and not limited to parents alone but spouse and siblings too, as long as they are elderly.

4.3 HOW IS POLICY RECOMMENDATION 2 A SOLUTION

4.3.1 Formal Framework of FCL or ECL for Employers to abide by

Should the government choose to adopt the policy recommendation and convert Child Care Leave to Family Care Leave, or legislate the Elderly Care Leave, it provides a formal framework for workplace organizations to implement and adopt, as well as abide by accordingly. This prevents the employees from purely being at the behest of the employers when they urgently need a leave application to be approved for caregiving reasons, and empowers employees to also recognise their rights in claiming for a Family Care Leave.

Mandating an appropriate number of days for FCL or ECL based on the needs of caregivers and care recipients will be helpful. For example, a participant shared that more than 3 days of FCL will be helpful as doctors may give multiple referrals depending on the health condition of the health recipient. Another suggestion of 6 days, on par with the current mandated 6 days of childcare leave was suggested by a participant. Some also felt that there may not be a magic number as different caregivers and care-recipients have different needs. Alongside an appropriate number of leave days, a supportive workplace culture was important as well so that understanding can be forged between employee and employers.

4.3.2 Reducing the mental pressures of working caregivers

The availability of FCL and ECL helps to reduce the mental pressures of working caregivers as they have dedicated leave reasons for this purpose and do not have to claim it from the Annual Leave. Knowing that the government acknowledges their plight and are putting forth supportive measures such as this will relieve the stress faced by caregivers, especially juggling their work commitments and caregiving responsibilities.

4.4 POTENTIAL DRAWBACKS TO POLICY RECOMMENDATION 2

4.4.1 Tedious implementation

A participant raised concerns that the implementation of such FCL and ECL may be tedious in terms of its operationalisation. How do you tag an employee to the amount of leaves they are entitled to? Do we tag to the caregivers or will it be tagged to the care-recipients?

It will be great to have an elaborative definition. Tagging to care recipients is better than the caregivers, so that they do not have to be from the same address and may involve other families staying under different addresses. Same address may not be applicable because the young will be going to another estate.

If one has a childcare leave, it's their right to have a family care leave too to care for aged parents. It has to be fair. How would those who are both parents and caregivers then be handled in the case of conversions of CCL to FCL.

Plenty of considerations for different types of demographics have to be done to ensure maximum effectiveness of such policy recommendations.

4.4.2 Need for a shift in Workplace Culture

The success of newly introduced forms of leaves such as FCL and ECL very much depends on the receptivity of workplaces to such changes. It will not be an easy task to have an immediate shift in working culture to empathise with the caregiving situation in ageing Singapore, as companies and organizations have other business priorities to be more concerned about. The Government has to find the ideal balance between the balancing the concerns of businesses and the concerns of caregivers in this case.

5. CHAPTER 5: POLICY RECOMMENDATION 3 MAKING CARESHIELD LIFE PREMIUMS GENDER-NEUTRAL

5.1 OVERVIEW OF POLICY RECOMMENDATION 3

Breakout group 5 discussed about the effectiveness of CareShield Life, the national severe disability insurance scheme which will be implemented this year, to provide basic protection against the uncertainty of long-term care costs if we become severely disabled. They raised concerns about its effectiveness and supported its premiums to be made gender-neutral.

Currently, CareShield Life requires its female policyholders to pay premiums that are higher than males by approximately 30%. This is because 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. 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. Male and female policyholders, however, will start paying for their premiums via MediSave simultaneously. Gender-neutral premiums for CareShield Life are therefore justified.

5.2 KEY CONCERNS ON CARESHIELD LIFE PREMIUMS

5.2.1 Gender-divide in caregiving

Caregiving usually falls on the shoulders of women due to the social stereotype that it is the domain of work for women. One participant questions the reason for such a disparity between the two genders. Are women naturally more inclined to caregiving due to their maternal instincts of protecting and loving. Having said that, there is a need to get more male involvement in caregiving to share the load with their female family members. This will reduce the mental burden on females, and allow them to have time for other pursuits such as earning an income for her own retirement adequacy.

5.2.2 Difficulty comprehending Information on CareShield Life

One participant lamented that the information about CareShield life has still not been disseminated to the community yet, and depending on the educational level of the community, a segment may find difficulty comprehending the information. This results in a proportion of caregivers who may miss out on the support measures that are implemented via CareShield. The issuance of coupons and vouchers to the caregivers may also be limited in its effectiveness if the process of having to redeem it is limited to a few service providers only, or if redeeming it proves to be tedious.

5.3 HOW IS POLICY RECOMMENDATION 3 A SOLUTION

5.3.1 Shift away from gender-based premiums to income-based premiums

Instead of imposing females pay a higher premium due to their higher life expectancy, CareShield Life should tag premiums on the income or tax brackets of policyholders. Men should not be made to pay less just because they are meant to live a shorter life, as most men are at a structural advantage of earning much higher incomes than women. Women may also already be structurally disadvantaged in terms of having much lower incomes than men, and they should not be doubly penalised by having to pay a higher premium. In addition, by having the premiums tagged to income, the less fortunate are able to benefit as well.

5.3.2 Addresses the gender-divide in caregiving by avoiding double penalty on women

Moving away from gender-based premiums for CareShield Life would prevent the double penalty for women to be the lower paid gender, yet paying higher premiums. As it is now, women are the dominant gender providing caregiving due to societal expectations. Some women even have to quit their jobs to give full time care to family members, at the expense of their own financial adequacy. If the government could implement the insurance in such a way that it promotes men to also become caregivers, that would gradually shift us away from the gender-divide in caregiving. For example, male caregivers may be charged a lower premium as compared to non-caregiver counterparts. This would incentivise males to share the burden of caregiving with their female family members.

5.4 POTENTIAL DRAWBACKS TO POLICY RECOMMENDATION 3

5.4.1 Difficulty in assessing incomes of non-working caregivers

There is a need to quantify the income earned from informal caregivers who are not working. When there is a monetary equivalent for their work in caregiving, there can be an appropriate assessment on the right premium for them to pay accordingly. This then can be a challenge if we are proposing a shift to income-based premiums.

5.4.2 Dissemination of information to the community

There needs to be systematic approach to how the information will be disseminated to the community to ensure greater outreach. The information should be made easy to digest regardless of educational level, so that caregivers and care recipients may be able to benefit from the policy change accordingly.

6. CHAPTER 6: POLICY RECOMMENDATION 4 CAREGIVER ALLOWANCE/ MATCHED RETIREMENT SAVINGS

6.1 OVERVIEW OF POLICY RECOMMENDATION 4

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.

To address the above issue, Breakout group 6 and 7 discussed about a Matched Retirement Savings Scheme that will be implemented from 2021 to 2025 where the Government will match contributions made by CPF members or their family members. 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 current Matched Retirement Savings Scheme focuses on senior citizens who have yet to meet the basic retirement sum to build their CPF savings for higher pay-outs during retirement. The scheme we are recommending will target the caregivers and involve the assistance of family members who can also help to contribute to the caregivers' CPF. 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. Direct financial support should be provided to caregivers from low-income families where the Matched Retirement Savings Scheme may be difficult to partake in. This can be done by implementing a caregiver allowance that has both CPF and cash components, without the need for self-contribution.

6.2 KEY CONCERNS ON CAREGIVER ALLOWANCE/ MATCHED RETIREMENT SAVINGS

6.2.1 Means-testing issues

Means-testing will be carried out to ascertain the eligibility of caregivers to be under the Matched Retirement Savings Scheme. A participant then raised concerns for how means-testing may exclude a segment of the population due to unique cases. For example, a caregiver residing in a landed property may be eliminated due to the assumption that he may be financially well-to-do. He will then not be able to apply for additional financial help from the Government.

In light of this, it is important to not only assess the income levels of caregivers alone, but also the financial commitments of the caregivers. They may be paying high amounts of medical bills due to a serious medical condition that the care recipient is undergoing, or they may no longer be working and having an earned income to meet the financial obligations. Therefore, there should be some flexibility in means-testing to consider unique cases such as these.

The opportunity cost of caregiving is high and there is a need to assist non-working caregivers in preparing for their own retirement, after they have sacrificed their productive years to care for their elderly family members. It is important that they get good support in terms of Caregiver Allowance or Matched Retirement Savings.

6.2.2 Need for family agreement

The success Matched Retirement Savings Scheme is also dependent on the mutual agreement of family members to contribute to the CPF Retirement Account of the caregiver. The government

therefore has to consider if they would like to make it a mandatory contribution or a voluntary one for the other family members. If so, the family sizes in terms of the number of children the care recipients have and the calculated monthly deductions of each child that will be credited into the caregiver's account. Therefore, the consent of family members may be important for this policy to be successful.

6.2.3 Need for non-monetary support services

Besides financial support in terms of Matched Retirement Savings and Caregiver Allowance, there should also be non-monetary support services or measures to assist caregivers in their caregiving journey.

One participant shared the hassle she has to go through to send her parent for routine check-ups at the polyclinic as she has to take time off work. She suggested training grants for full-time caregivers to train them to administer simple medical tests (eg: blood test) from the comforts of their home and to report the results to the hospital. She also shared that perhaps hospitals may like to explore the option of having medicine delivered to the homes of care recipients and having a mobile pharmacy, so as to reduce the hassle of travel. Such efforts help to reduce her workload and mental stress as a caregiver.

6.3 HOW IS POLICY RECOMMENDATION 4 A SOLUTION?

6.3.1 Reduces the opportunity cost of caregiving

The opportunity cost of caregiving is high for full-time caregivers who are not in the workforce during their productive years. They lose out on the opportunity of earning an income and having employer's contribution to their CPF which then accumulates interest over the years for their retirement.

With the introduction of the Matched Retirement Savings Scheme, such caregivers can look forward to the financial contributions of family members who do not partake in caregiving, as it is formally legislated by the government. This gives assurance that the welfare of caregivers is also taken care of by the government and they are not falling through the cracks of society despite not being in the formal workforce due to family responsibilities.

In the case of low-income families where Matched Retirement Savings Scheme may be an issue as the monthly financial commitment may be too high, the government can also look into providing direct financial support in terms of a caregiving allowance that will alleviate the financial pressures.

6.3.2 Ensures a future for full-time caregivers

Full-time caregivers can rest assured that their welfare and future are taken seriously by the government through these measures. This is especially true for caregivers who had to resign from their jobs and become a full-time caregiver. With such measure in place, they can make plans for their own retirement while gradually transitioning into their caregiver roles. It will not be a dead-end for them just because they are not in the formal workforce, and they can perform their caregiving duties wholeheartedly.

6.4 POTENTIAL DRAWBACKS TO RECOMMENDATION 4

6.4.1 Matched Savings capped at a small amount

One participant feels that the new scheme is not useful because the annual cap is \$600 which is a small amount, especially with the many additional costs needed to bear by the caregiver. It was also mentioned that some are caregivers take care of more than one care-recipient and an amount of \$600 would provide little to no support.

The government therefore has to consider if \$600 is a cap for a 1-to-1 caregiver-care recipient relationship, and how would this cap be adjusted accordingly for other ratios involving more care recipients under one caregiver.

6.4.2 Assumption of a cooperative family

The Matched Retirement Savings Scheme assumes that family members are willing and able to make top ups to the Retirement account of the caregiver. This may not always be the case as some family members may be hesitant to participate and contribute. Under such circumstances, what provisions will be made for the caregiver who does not come from a low-income family and therefore not eligible for Caregiver Allowance, but at the same time would be better off with some form of financial assistance? Leaving the decision to be made at the personal familial level, may be problematic to some caregivers who do not have a cooperative or benevolent family.

7. CHAPTER 7 - CONCLUSION

In conclusion, based on the discourse and insights derived from SAWA's Community Discussion with Caregivers held on 27 May 2021, SAWA's four policy recommendations will help alleviate the burden on our women caregivers and aid towards bettering the ecosystem of Caregiving in Singapore's ageing population. The various support measures such as FWAs and FCL will ensure that working caregivers will be able to simultaneously juggle their caregiving responsibilities and work commitments. The added financial support also ensures that the opportunity cost of full-time caregiving is lowered, and the welfare and retirement adequacy of caregivers are protected through the Matched Retirement Scheme and Caregiver Allowance. The gender divide in caregiving is perhaps better addressed through the removal of gender-based premiums in CareShield Life.

SAWA hopes the government will seriously consider the above policy recommendations and is looking forward to be the community touchpoint and coordinate with the government for the implementation of these new policies.
