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Helping Across Generations: Families in Singapore

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Key Findings:

- Older Singaporeans continue to receive various forms of support from subsequent generations.
- Financial support is the main form of support received while support received in other non-financial forms material, time and emotional - is much lower.
- Older Singaporeans play a significant role in the lives of their families by providing considerable financial, material, time, and emotional support.
- Older Singaporeans who have never married, or are not living with their spouse and/or children, or of lower income are the most vulnerable groups lacking various forms of support.

Box 1: Questions on receipt and provision of intergenerational support

Receipt	Provision
Monetary	
In the past 12 months, have you received money from any of your family members, other than your spouse?	In the past 12 months, have you provided money to any of your family members, other than your spouse?
Material	
In the past 12 months, did you receive food or clothes from any of your family members, other than your spouse?	In the past 12 months, did you provide food, clothes, or other material goods to any of your family members, other than your spouse?
Time	
In the past 12 months, did you receive housework help from any of your family members, other than your spouse?	In the past 12 months, have you provided assistance to baby-sit your grandchildren?
In the past 12 months, did you receive physical care (e.g., help with eating, bathing, toileting, moving around the house) from any of your family members, other than your spouse?	In the past 12 months, did you provide housework help or help with cooking to any of your family members, other than your spouse?
In the past 12 months, did you receive help to go to the doctors, marketing, shopping, go out to visit friends, using public transportation from any of your family members, other than your spouse?	
Emotional	
In the past 12 months, did you receive emotional support or advice from any of your family members, other than your spouse?	In the past 12 months, did you provide emotional support or advice from any of your family members, other than your spouse?

Source: 2011 Panel on Health and Ageing of Singaporean Elderly (PHASE II).

Notes: Overall time support is derived from a combination of several questions. Receipt of time support includes whether elderly received help with housework, physical care help related to activities of daily living (ADL), or mobility help related to instrumental activities of daily living (IADL). Provision of time support includes whether elderly provided help with housework or provided help to babysit their grandchildren (if they have grandchildren).

Introduction

Over the past 50 years Singapore has become an aged society. Government policy maintains that the family is the first line of support for older adults and indeed, intergenerational support from family members have traditionally played a key role in the wellbeing of older Singaporeans. As Singapore moved from developing to developed nation status, rapid improvements in financial and health infrastructures occurred. The availability of financial and health services occurred alongside dramatic demographic changes including falling fertility rates, later age at marriage, increasing non-marriage rates and increasing rates of divorce, that translate into fewer family members available to provide support to older members. Amidst such demographic changes, new questions arise: How is the family supporting older Singaporeans today? Have the macro-level changes in development and access to non-familial resources decreased the role of the family? This research brief highlights the current status of intergenerational exchanges between older adults and their family members in Singapore today.

Almost three decades ago, a study by Chen and Jones (1989) [11] reported that 97% of older women and 86% of older men in Singapore received money or material support from their family members. These figures remained almost the same a decade later in 1995 [2]. Since 1995, the levels of receipt of financial support have fallen overall, though new forms of support such as emotional support have gained importance. New data also shows that older adults are not passive recipients of support, as they often play an important role in providing support to subsequent generations. In this brief we focus on four different types of intergenerational¹ support - financial, material, time, and emotional (**see Box 1 for definitions**). We place a particular emphasis on gender based on the hypothesis that gender roles differ significantly over the life course and influence the levels and types of intergenerational exchanges engaged by an individual during old age. We aim to show the different types of support received by older men and women and the different types of support that they provide.

¹ As the focus of our research is on *intergenerational* support (i.e. in these analysis, to and from a subsequent generation) we only include support to/from children (biological, adopted, step), children-in-law, grandchildren, and nephews/nieces and exclude support to/from parents, parents-in-law, siblings, siblings-in-law, uncles, aunts, and cousins.

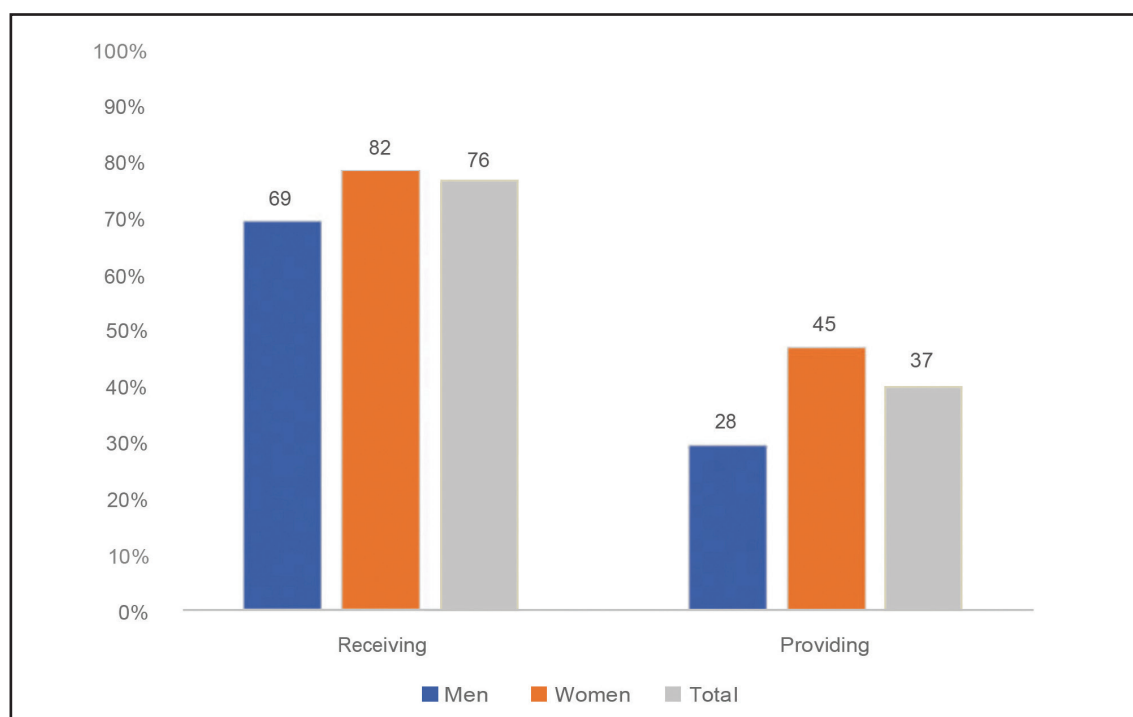
What are the types of support received and provided?

Financial Support

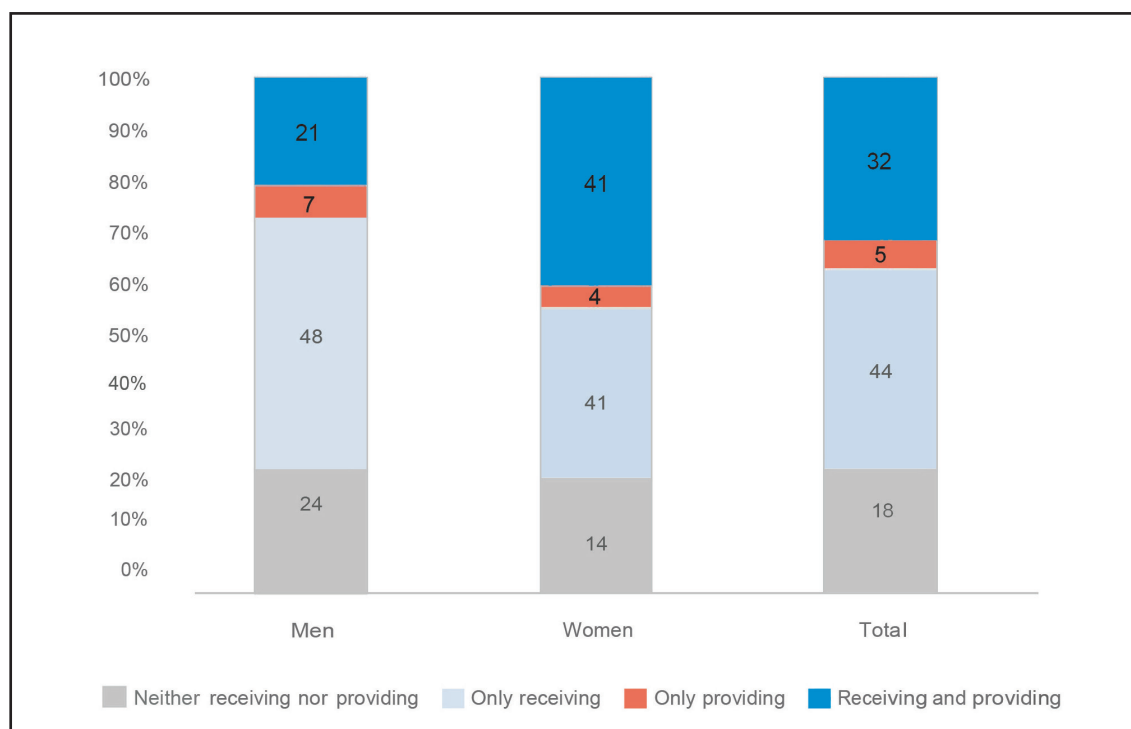
On average, three-quarters of older adults (76%) continue to receive financial support and one-third of older adults (37%) provide financial support to subsequent generations (Figure 1). Similar high levels of intergenerational financial support has been reported in many other Southeast Asian contexts [2, 3]. Previous studies have generally found that women are the recipients and men the providers of financial support [4]. As expected women are more likely to receive financial support but in the Singaporean context we find that women are also more likely to provide financial support compared to men.

Support flows (Figure 2): 44% of older Singaporeans only receive financial support, another 32% both receive and provide while 5% only provide. We find that women are twice as likely as men to engage in a two-way exchange of receiving and providing financial support (41% for women vs. 21% for men), while men are more likely to either only provide or only receive or not be involved in any exchange at all. It is important to note that 18% of older Singaporeans neither receive nor provide any financial support.

Figure 1: Receiving or providing financial support



Source: Authors' tabulation of the 2011 Panel on Health and Ageing of Singaporean Elderly (PHASE II).

Figure 2 : Financial support flows

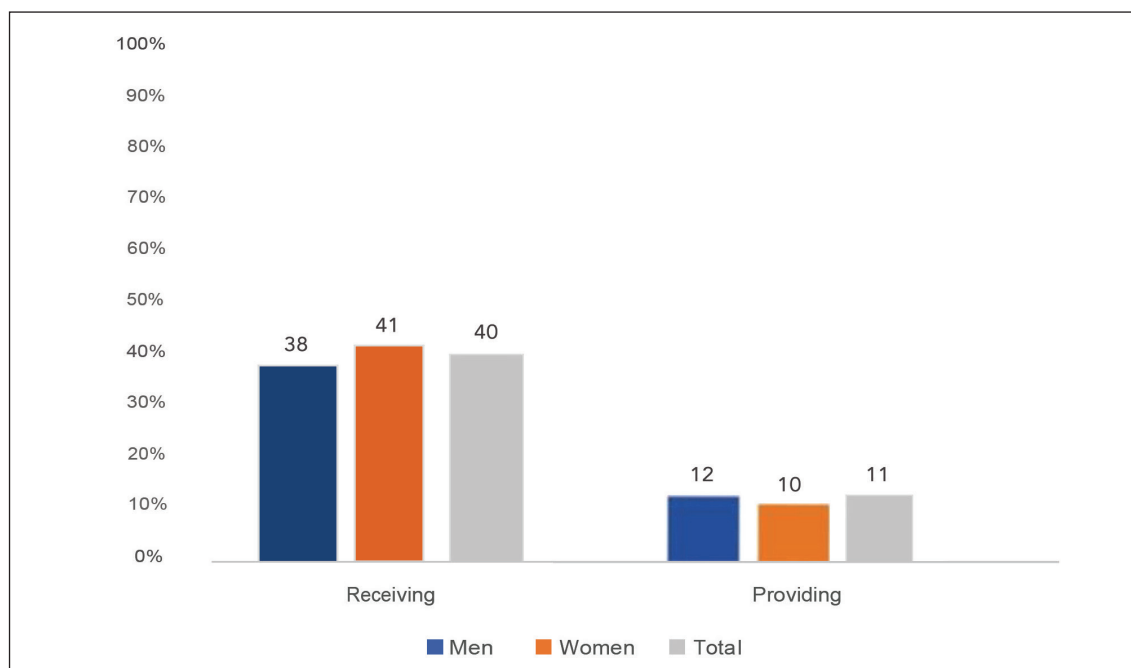
Source: Authors' tabulation of the 2011 Panel on Health and Ageing of Singaporeans Elderly (PHASE II).

Material Support

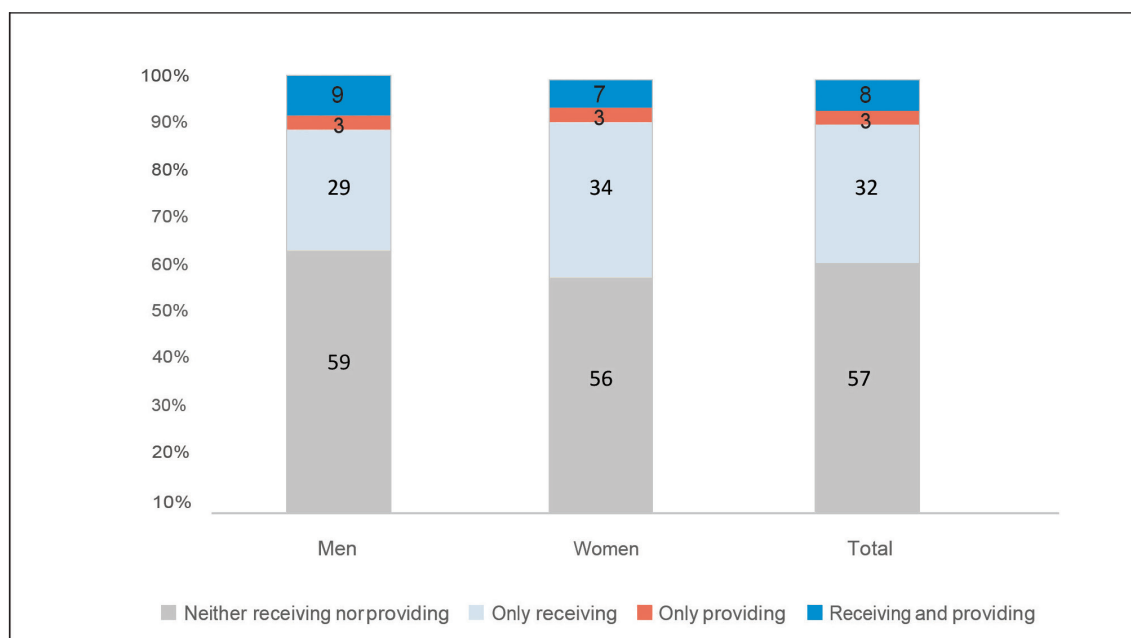
The proportion of older Singaporeans who receive or provide material support is much lower than the proportion who receive or provide monetary support. About 40% of older Singaporeans receive material support while 11% provide material support. Women and men are equally likely to receive and/or provide material support (Figures 3 and 4).

Support flows (Figure 4): More than half of older Singaporeans neither receive nor provide any form of material support while about one-third only receive. A small proportion (7-9%) of elderly both receive and provide material support while about 3% only provide material support.

The levels of material support varied across other Asian countries with higher proportions of elderly receiving (91% to 88%) or providing (76% to 47%) in the Philippines and Thailand, respectively, and much lower proportions receiving (15%) or providing (5%) in Taiwan [2].

Figure 3: Receiving or providing material support

Source: Authors' tabulation of the 2011 Panel on Health and Ageing of Singaporean Elderly (PHASE II).

Figure 4: Material support flows

Source: Authors' tabulation of the 2011 Panel on Health and Ageing of Singaporean Elderly (PHASE II).

Time Support

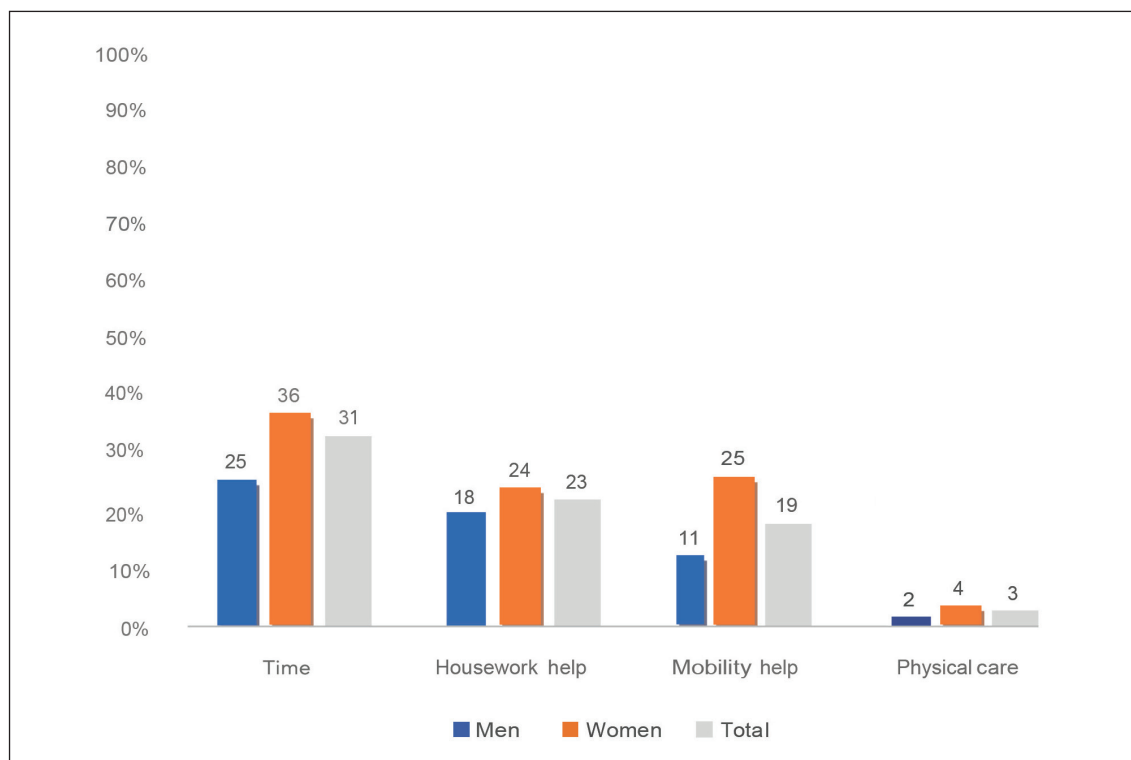
About one-third of older Singaporeans receive or provide overall time support.

Women are more likely to receive (36% for women versus 25% for men) or provide (34% for women versus 22% for men) time support (Figures 5 & 6).

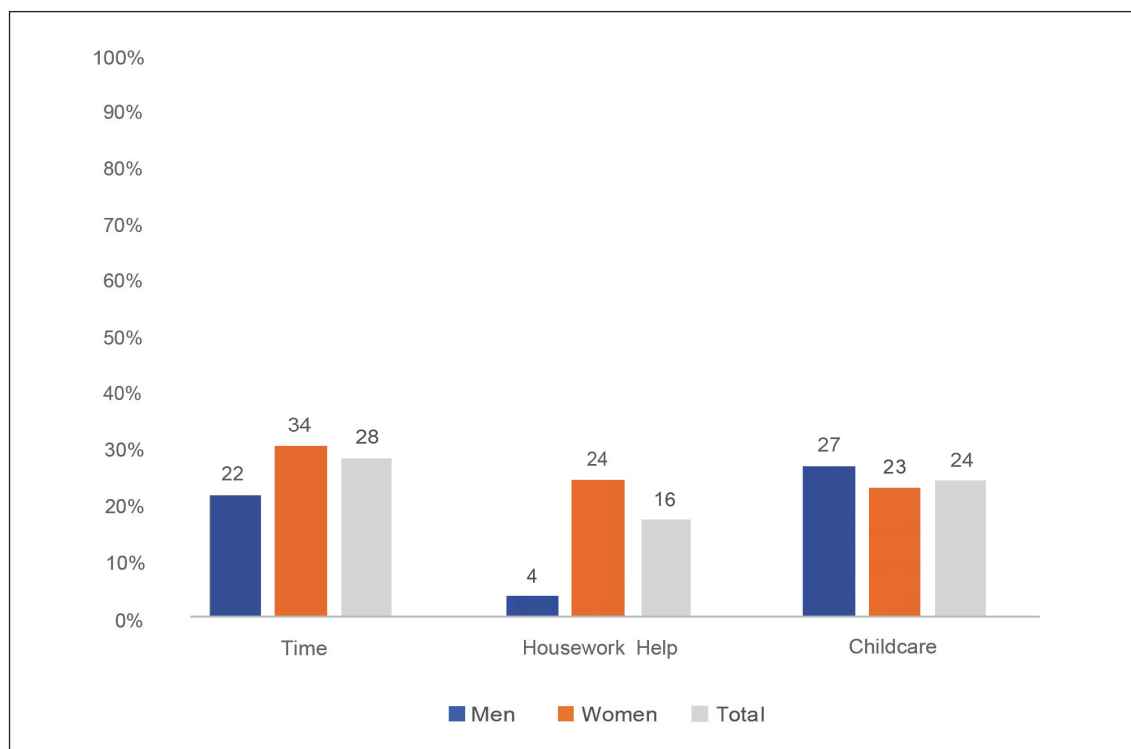
Support flows (Figure 7): Half of all older Singaporeans neither receive nor provide any form of time support, 18% only provide, 21% only receive, and 10% both receive and provide time support. Women are more likely to engage in a two-way exchange of time support, while men are more likely to neither receive nor provide any time support.

Types of time support (Figure 5 & 6): About 23% of older Singaporeans receive housework help, 19% receive mobility help, and a very small proportion (3%) receive physical care help. Women are more likely than men to receive all three types of time support. About 15% of older Singaporeans provide housework help to subsequent generations and 24% provide childcare support for their grandchildren. Women are substantially more likely to provide housework help compared to men (24% for women versus 4% for men), though differences in childcare support to their grandchildren between men and women are not significantly different (27% for women versus 23% men).

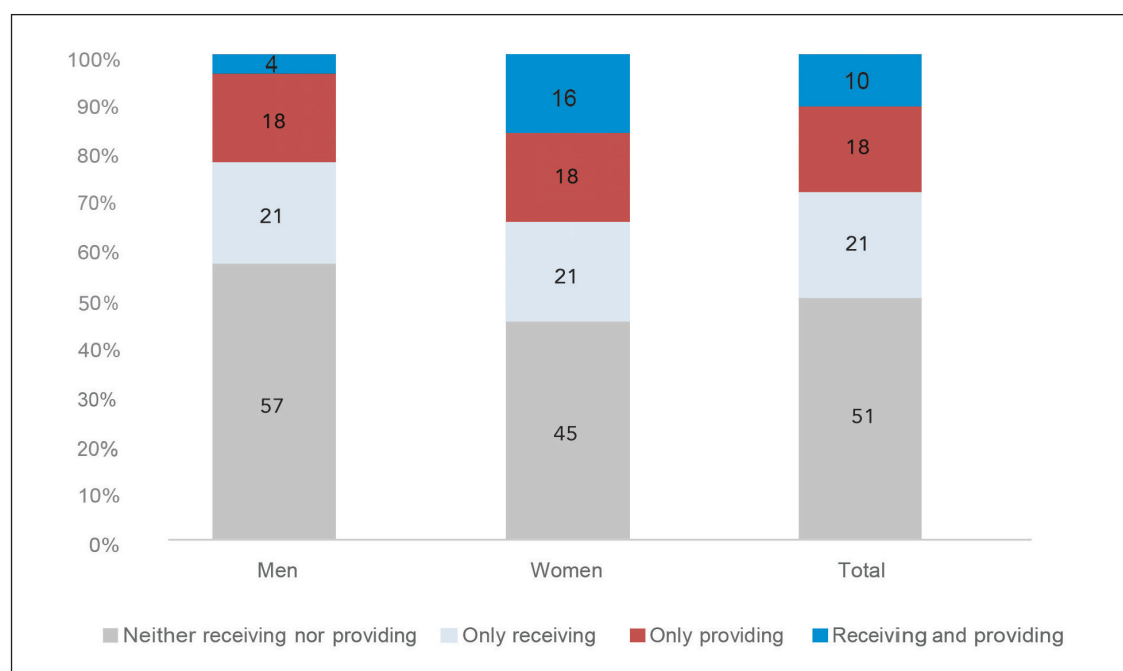
These findings support other studies showing that older adults, particularly women, provide time support to subsequent generations with household chores and with help raising grandchildren. The very small proportions of elderly receiving physical care help from their children may indicate the important role of foreign domestic workers in taking care of elderly in Singapore, though studies in other Asian contexts similarly found that non-financial support from children is much lower compared to financial support [5].

Figure 5: Receiving time support

Source: Authors' tabulation of the 2011 Panel on Health and Ageing of Singaporean Elderly (PHASE II).

Figure 6: Providing time support

Source: Authors' tabulation of the 2011 Panel on Health and Ageing of Singaporean Elderly (PHASE II).

Figure 7: Time support flows

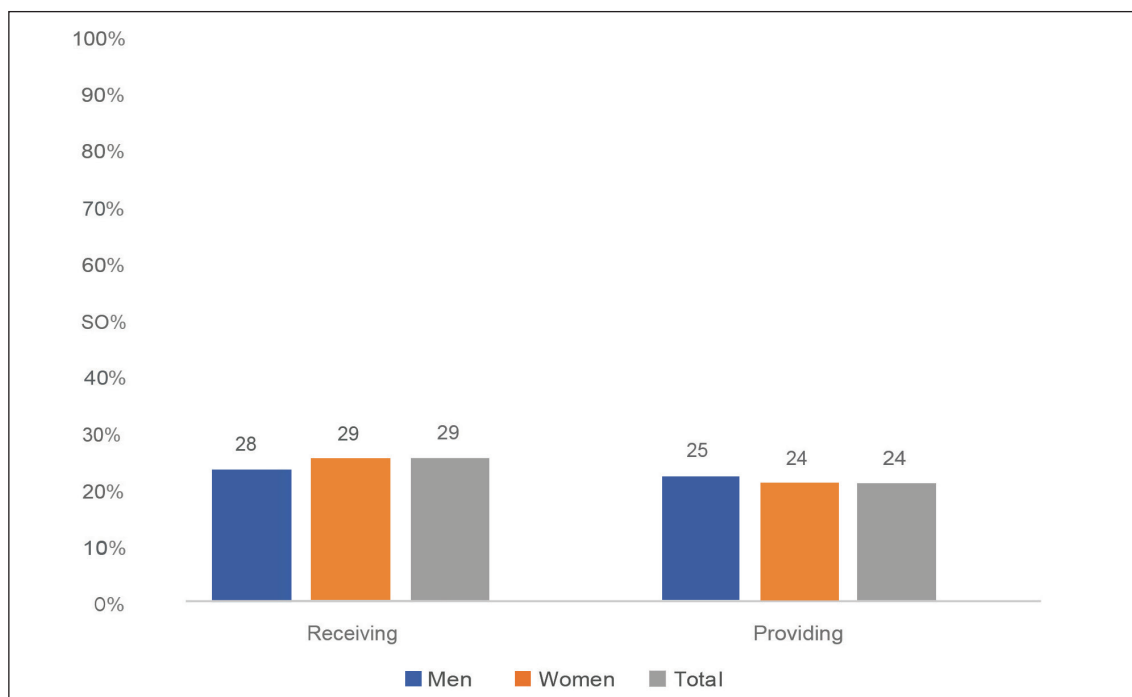
Source: Authors' tabulation of the 2011 Panel on Health and Ageing of Singaporean Elderly (PHASE II).

Emotional Support

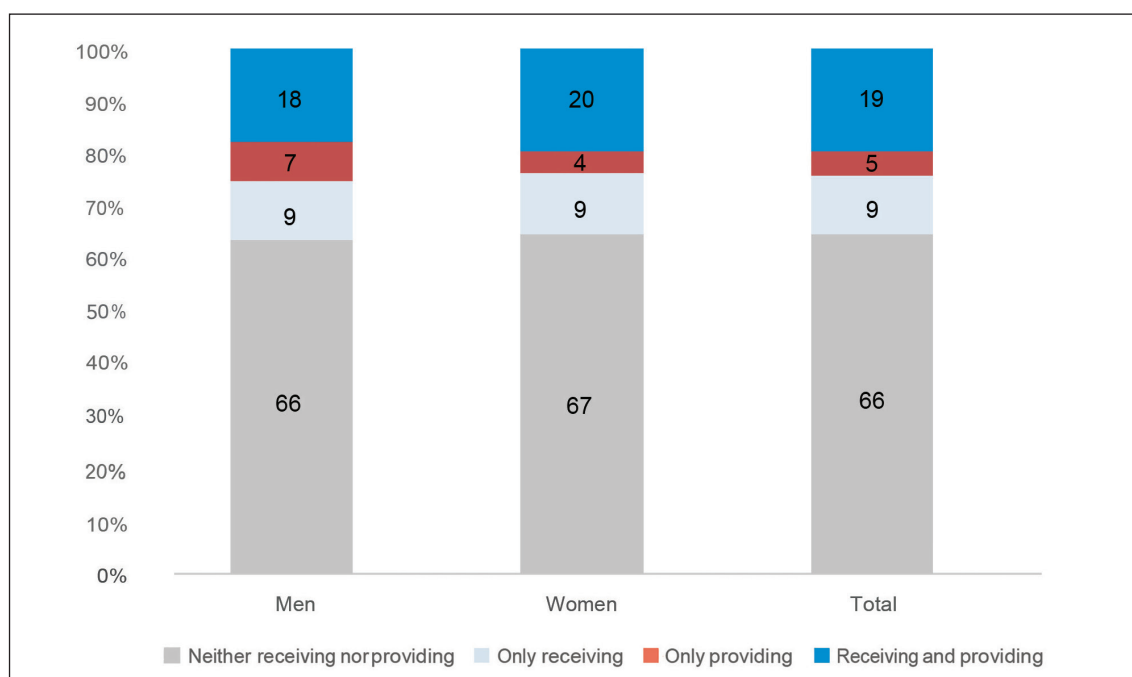
About one-third of older Singaporeans receive emotional support and one-quarter provide emotional support. There are no differences between men and women in receiving and providing emotional support (Figure 8).

Support flows (Figure 9): A substantial majority (66-67%) of older Singaporeans neither receive nor provide any emotional support. About one-fifth both receive and provide emotional support while 10% only receive and 5% only provide emotional support.

It is difficult to ascertain how the exchange of emotional support in Singapore compares to other countries in the region. Fewer studies have focused on emotional support between generations. Additionally, the use of varying definitions and measures of emotional support make comparison across countries unfeasible. A qualitative study in Thailand showed that elderly men and women preferred turning to their spouses for emotional support [6]. This may explain the high proportions of elderly Singaporeans neither receiving nor providing emotional support as we did not consider lateral sources of support such as spouses and siblings in our study.

Figure 8: Receiving and providing emotional support

Source: Authors' tabulation of the 2011 Panel on Health and Ageing of Singaporean Elderly (PHASE II).

Figure 9: Emotional support flows

Source: Authors' tabulation of the 2011 Panel on Health and Ageing of Singaporean Elderly (PHASE II).

Table 1: Percent of older Singaporeans receiving or providing intergenerational support by demographic, social and economic characteristics

	Receiving				Providing			
	Monetary	Material	Time	Emotional	Monetary	Material	Time	Emotional
Gender								
Male	69.1	37.8	24.9	27.7	28.1	11.6	21.5	25.1
Female	82.3	41.3	36.5	29.4	44.8	10.3	33.8	23.8
Age								
62-64	64.5	33.6	22.3	26.3	39.5	17.9	31.5	29.5
65-74	76.8	38.9	25.3	26.6	37.8	11.9	34.1	24.7
75+	81.3	44.0	46.3	33.5	35.0	5.7	16.1	21.3
Ethnicity								
Chinese	76.0	35.7	25.2	22.7	37.1	11.4	28.5	17.8
Malay	85.2	65.1	65.0	59.1	44.3	8.8	28.8	58.7
Indian	73.1	56.8	61.0	59.0	31.0	8.0	26.7	58.1
Marital status								
Married	77.6	40.0	25.5	28.4	38.1	12.6	30.5	26.7
Widowed	86.6	45.9	48.8	34.1	39.6	8.6	29.0	23.6
Divorced/Separated	66.7	27.2	18.7	20.1	43.5	10.4	18.0	17.8
Never married	11.3	8.0	6.1	5.5	10.8	3.7	3.6	5.5
Living arrangements								
With spouse + child	78.8	40.6	29.2	29.0	37.6	14.9	34.5	28.1
With spouse, no child	76.1	39.6	17.9	28.2	38.8	8.4	23.3	24.6
With child, no spouse	88.6	47.2	52.1	35.1	40.9	9.9	33.0	24.5
With others	31.5	17.9	14.7	11.8	21.3	5.9	4.6	12.7
Alone	56.4	25.4	17.9	18.2	30.9	2.6	9.5	11.9
Education								
None	84.6	42.4	43.7	29.9	39.9	7.2	26.8	20.4
Primary	78.5	42.6	34.3	31.4	36.5	10.2	28.8	26.8
Secondary	71.8	33.6	19.3	24.4	34.7	12.8	28.0	23.4
Above secondary	54.4	36.4	12.0	26.0	36.9	19.7	31.2	30.3
Housing Type								
1-2 room HDB	57.0	35.4	27.1	27.6	27.7	5.6	13.9	25.9
3 room HDB	78.1	37.2	32.3	28.3	37.1	8.4	21.8	23.8
4 room plus HDB/Private	77.7	41.1	31.2	28.9	38.2	12.4	32.2	24.5

Source: Authors' tabulation of the 2011 Panel on Health and Ageing of Singaporean Elderly (PHASE II).

Notes: Figures in bold are statistically significant at the 5% level.

How does intergenerational support vary by other characteristics of older Singaporeans?

Gender differences in intergenerational support show that men and women differ in their likelihood of receiving and providing financial and time support, but were similar in exchanges of material and emotional support. We now briefly summarize other characteristics of the elderly that influence their likelihood of receiving or providing intergenerational support in Singapore (see Table 1).

Age: As expected, older Singaporeans are more likely to receive all forms of support and are less likely to provide some forms of support as they age, with the exception of financial support. Similar proportions across the three age groups (62-64, 65-75, 75+) continue to provide financial support.

Ethnicity²: Aside from financial support, Chinese elderly are substantially less likely to receive material, time, and emotional support compared to Malay and Indian elderly. Chinese elderly are also the least likely to provide emotional support.

Marital status: Widowed elderly are most likely to receive all forms of support while never married elderly are the least likely to receive or provide all forms of support compared to married or divorced/separated elderly.

Living arrangements: While both elderly living with others or living alone are less likely to receive or provide all forms of support, elderly living with others are a particularly vulnerable group who are the least likely to receive all forms of support compared to elderly in all other living arrangements.

Education: With increasing education older Singaporeans are less likely to receive all forms of support but are more likely to provide material and emotional support.

Housing type³: As expected, elderly living in larger Housing and Development Board (HDB) flats or private accommodation are more likely to provide all forms of support. In contrast, elderly living in 1-2 room HDB flats are the most financially vulnerable and they are the least likely to receive monetary support.

² Individuals who did not identify as either being of Chinese, Malay, or Indian ethnicity (n=59) are excluded from the tabulation due to the small number of observations.

³ Housing type is often used as a proxy for income in the Singaporean context where reliable income data is not readily available.

Discussion and Policy Implications

It is encouraging that older Singaporeans, particularly women, continue to receive various forms of support from subsequent generations though financial support is the most common form of support received. It is to be noted though that the proportion of older Singaporeans receiving financial support has declined from 91% in 1995 [2] to 75% in 2011.

However, the proportion of older Singaporeans receiving intergenerational support in other non-financial forms - material, time, and emotional - is much lower. Studies in other Asian contexts have similarly found that adult children provided financial support more often than nonmonetary support [5]. In our study we do not consider other lateral sources of support (spouses) and non-familial sources of support (domestic workers, nurses) that may be important sources of support, particularly for time support. We also do not take into account levels of need. Nonetheless, given that government policy in Singapore heavily promotes family as the first line of support for elderly, it is of concern that older Singaporeans may not be receiving adequate support from their children in arenas aside from financial support. Policies favoring work-life balance may be a step forward in making it easier for families to play a bigger role in supporting their parents in old age.

Differences in the intergenerational support networks between the three ethnic groups, particularly the lack of assistance in material and time support and lack of reciprocal exchange of emotional support among Chinese elderly compared to Malay and Indian elderly need further investigation. The lack of emotional support is especially concerning given previous studies in Singapore have shown that despite high rates of co-residence in Singapore many older adults reported feeling lonely [7].

On the more optimistic front, findings of our study also showed that older Singaporeans are now less likely to be passive recipients and are more involved in providing considerable support to subsequent generations. Approximately 37% provide financial support, 11% provide material support, 28% provide some form of time support and 24% provide emotional support. In fact, the proportion of older Singaporeans providing financial support has increased from 28% in 1995 [2] to the current level of 37%. These statistics point to the significant role that older Singaporeans play in the lives of their family. These contributions should be recognized and supported to ensure that the outcome is mutually beneficial.

Women, in particular, are very much involved in the provision of support to subsequent generations, not only in the expected forms of time and emotional support, but also in the provision of financial support. This is in contrast to a number of previous studies, including in Singapore, which found that women are mainly recipients and men are mainly providers of financial support [2, 8, 9]. In 1995, Biddlecom et al. (2002) [2], reported that 36% of men and 22% of women in Singapore provided money to their family members. Corresponding figures in our study for provision of financial support are 28% for men and 45% for women. This finding may suggest that women in Singapore now have greater say over household financial resources. However, it also raises concerns for women's own financial security at oldest ages.

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In line with previous studies, certain groups of older Singaporeans including those who have never married, who are not living with their spouse and/or children, and who are living in 1-2 room HDB flats (lower income) appear to be the most vulnerable groups lacking various forms of support. Given the expected increase in proportions of Singaporeans who never marry and remain childless, more emphasis should be given to formulating policies that do not rely solely on family for old age support. Additionally, those who are in the low income group have consistently been found to be the most vulnerable amongst older Singaporeans calling for the need for targeted policy and programme provision.

In conclusion, older Singaporean men and an increasing proportion of older women, form an important part in the reciprocal family support structure in a changing social and economic environment. However, future research studies and policy formulation should particularly take into account the financial situation and social support networks of vulnerable groups of elderly highlighted in this research study to ensure that their financial and social support networks are adequate at their older ages. Policies that enable children to play a more active role in provision of time support for their ageing parents should also be considered.

For more information about this study, please contact:

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Data Source

The data for the study comes from the 2011 Panel on Health and Aging of Singaporean Elderly (PHASE). This is the second wave of a longitudinal survey on the health of community-based older (aged ≥ 60 years at Wave 1) Singaporeans. At Wave 1, conducted in 2009 by the Ministry of Community Development, Youth and Sports (MCYS), 4990 older adults or their proxy respondents were interviewed face-to-face. A total of 3,103 older adults or their proxy respondents were re-interviewed at Wave 2, in 2011-2012. This cross-sectional data collected in 2011 (i.e. older Singaporeans 62+) is used in this study to examine intergenerational support patterns and flows.

Publisher

The Centre for Ageing Research and Education (CARE) is an academic research centre based in Duke-NUS Medical School. It aims to harness the potentials of population ageing both in Singapore and the region through its interdisciplinary expertise and collaborations across medical, social, psychological, economics and environmental perspectives. Recognising the need for a consolidated and long term approach towards longevity, CARE spearheads educational programmes to build competencies on ageing amongst researchers, policy and programme professionals. CARE also actively engages with government and industry partners to meet the needs of population ageing.

CARE's vision is an ageing population that is healthy, socially included and enjoys a high quality of life

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- Implement and evaluate best practices to improve health and function of older adults
- Inform policy and practice agenda on ageing

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