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Statement submitted by Singapore Council of Women’s Organisations, a non-governmental organization in consultative status with the Economic and Social Council*

The Secretary-General has received the following statement, which is being circulated in accordance with paragraphs 36 and 37 of Economic and Social Council resolution 1996/31.

* The present statement is issued without formal editing.



Statement

As the national coordinating council of 60 women's organisations, Singapore Council of Women's Organisations, in special consultative status with the Economic and Social Council, draws the attention of the Commission on the Status of Women to the following challenges faced by women in a comparatively advanced economy of Singapore: social protection of ageing women and participation of women in decision-making.

Social Protection of Ageing Women

Singapore has a significant ageing population. Older women are more likely to live in poverty in Singapore, stemming from increased life expectancy, higher medical costs, inadequate healthcare and low or no retirement savings. According to the findings of the National Survey of Senior Citizens conducted in 2011, 14% of women aged 65-74 years and 21.8% of those aged 75 or over had monthly income of less than S\$500 (compared to 9.1% and 19% of men in these age cohorts).

While most of the older women in Singapore are dependent on their children and grandchildren for financial assistance, women without children are in a more vulnerable position and more likely to turn to public assistance for support.

The General Household Survey 2015 by the Department of Statistics (Singapore) found that 68.6% of women aged 65 and above (compared to only 31.4% of men in this age cohort) depend on their children for financial assistance as against income from employment/business/rental etc. Similarly, according to the findings from the National Survey of Senior Citizens 2011, 74.9% of surveyed women aged 55 and above cited income transfers from children as one of their top main sources of income. However, due an increase in singlehood and childlessness, as well as rising rates of divorce and separation, an increasing number of women in Singapore do not have family members to turn to for their financial needs. Further, even if women have children or other family members to turn to, they may not always be willing or able to offer support. In 2014, over 200 parents turned to the Commissioner for the Maintenance of Parents to seek maintenance from their children who refused to support them.

In Singapore, there is no state-funded minimum pension scheme, but Singaporeans are dependent on the Central Provident Fund for their retirement funding. However, as Central Provident Fund is primarily funded by both employer and employee contributions, older women, who are more likely to have been homemakers or informal workers, are disadvantaged, having either no or reduced income. In 2015, 44.1% of women aged 55 to 64 years in Singapore were outside the labour force. They most commonly cited family responsibilities (housework, childcare or care-giving to families/relatives) (41%) as their main reason for not participating in the labour force.

Nevertheless, even when in paid employment, women continue to be relegated to lower paying jobs, resulting in significantly lower Central Provident Fund balances and therefore retirement savings inadequacy. According to the policy brief by the International Longevity Centre Singapore published in 2015, 70% of women aged 60-69 earned a gross monthly income of S\$2,000 or less (excluding employer

Central Provident Fund contributions) in 2013, compared to 50.9% of men. As a result, women's average total Central Provident Fund balances (S\$68,000) remain significantly lower than men's (S\$78,000).

Recommendations

In Singapore, the focus has always been on the family nucleus as the first line of support. But the reality is that family forms are changing; the number of single-person households or female-led households have increased. Singapore needs to ensure that all forms of families are well-supported and that families are not expected to bear the responsibility of financial support alone. Furthermore, responsibility for caregiving should not be assigned solely to women, who are consequently forced into lower workforce participation, lower incomes and savings for retirement. The culture of unpaid work in childcare and caring of elderly/sick by female family members needs to be re-assessed in the light of the value of such essential labour. Such value can be compared minimally with the monthly salaries currently paid to foreign domestic caregivers, if not more.

In addition, while we welcome the recently implemented Silver Support Scheme (Singapore's Universal Periodic Review report 2015) which aims to help older women who have not had the opportunity to accumulate retirement savings and who lack familial support, we are concerned over the qualifying criteria based on their lifetime wages, housing type and the level of household support. Such criteria may exclude many women who need help.

We commend the Singapore Government's intended enactment of the Vulnerable Adults Act in 2016. However, we would also ask that initiatives be considered for greater empowerment of ageing able women and not just intervention when they become vulnerable.

Women's Participation in Decision-Making

While women made up 60.4% of the workforce in 2015 and have equal opportunities in education, women in Singapore are still under-represented at the highest levels of government and corporations.

There are currently 25.3% women in Singapore's Parliament, which is lower than the recommended 30% by the United Nations Convention on the Elimination of All Forms of Discrimination against Women, ratified by the Singapore Government 21 years ago. Based on its General Election results in 2015, Singapore ranks 69 out of 190 countries in the Inter Parliamentary Union Statistics on female representation in Parliament. Despite the appointment of Ms. Grace Fu as the first woman to head a ministry since the election in 2015, the number of women in ministerial positions remains low and out of 19 ministers, only one is female.

Furthermore, the percentage of women occupying cabinet office positions has fallen from 18.8% since the 2011 elections to 13.5% with only 5 out of 37 office-holders being women.

As the Singapore Government acknowledged in its Universal Periodic Review Report in 2015, female representation at the higher corporate levels can be further improved. Currently, Singapore still lags behind other industrial nations considerably with only a small percentage of board positions held by women.

According to the recently published Korn Ferry Diversity Scoreboard 2016 — Building Diversity in Asia Pacific Boardrooms report (2016), women currently hold only 7.7% of board seats of the top 100-listed companies in Singapore. While female representation has marginally increased over the past few years (0.3% from 2013), Singapore remains behind its peers in the region and at about half of the percentages seen in the EU, US and Australia.

Recommendations

Owing to the low female representation in decision-making positions, the United Nations Committee on the Elimination of Discrimination against Women has repeatedly urged the Singapore Government to consider applying temporary special measures in various forms in areas in which women are underrepresented or disadvantaged and allocate additional resources where needed to accelerate the advancement of women. The Committee has also encouraged the Government of Singapore to adopt laws and policies aimed at the promotion of women's full and equal participation in decision-making in all areas of public, political and professional life.

Other possible actions to improve female representation in public life could include improving the monitoring of who becomes a candidate and why and requiring companies and organisations to provide reasons for not having more diversity in its selection, if not actually setting quotas in candidate selection, launching a government campaign to improve female representation. The Singapore Council of Women's Organisations would also like to see the Government of Singapore challenge the stereotypes (for example, to include women's issues in in schools and universities curricula), as well as question assumptions about the culture and organisation of unpaid work such as childcare/care-giving that generally keeps women out from achieving their full potential.