

Intergenerational Transfers in Singapore : How supportive are families?

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Introduction

- Over the past 50 years Singapore has become an aged society
- Intergenerational support plays a key role in the well being of older adults
- In Singapore, in 1986, 97% of older women and 86% of older men received money/material support from family (Chen and Jones 1989)
- In 1995 monetary support remained virtually the same (Biddlecom et al. 2002)

Background

- Earlier studies focused mainly on monetary support
- Later studies emphasized other forms of support – physical care, instrumental help, housework help
- More recent studies examine bi-directional flows and reciprocity of exchanges
- Typically, being older, female, unmarried, less educated, having lower income, poorer health status are associated with higher likelihood of receiving support.
But what about giving?

Background (cont'd)

Gender

- Key variable but with inconsistent findings
- Effect varies by context, type of support and is changing over time

Marital status

- Often interacts with gender
- Focus has mostly been on widowed elderly
- Fewer studies on divorced or never married elderly

Research Questions

1. What are the current levels of intergenerational support by
 - type and direction among older Singaporeans in 2011?
2. Are there differences between elderly men and women in their
 - likelihood of receiving and providing different types of support?
3. Are single – widowed, divorced, or never married – elderly mainly recipients and less likely to provide support compared to married elderly?
4. Does the effect of marital status on intergenerational support vary by gender?

Data

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

- Second wave of a longitudinal survey on the health of community-based older Singaporeans
- N=3,103 elderly aged 62 and above

Outcome Variables

Receipt and provision of 4 complementary types of **intergenerational** (children, grandchildren, nephews, nieces) support:

1. Monetary
2. Material
3. Time
4. Emotional

Questions regarding monetary and material 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, clothes, or other material goods from any of your family members, other than your spouse?	In the past 12 months, did you provide food or clothes to any of your family members, other than your spouse?

Note: Since respondents were asked who they receive/provide from/to, in our analyses we exclude receipt/provision from/to parents, parents-in-law, aunts/uncles, siblings, siblings-in-law

Questions regarding time support

Receipt	Provision
<p>In the past 12 months, did you receivefrom any of your family members, other than your spouse?</p> <ol style="list-style-type: none">1. Housework help2. Help with ADL's3. Help with IADL's	<p>In the past 12 months:</p> <ol style="list-style-type: none">1. Have you provided assistance to baby- sit your grandchildren?2. Did you provide housework help or help with cooking to any of your family members, other than your spouse?

Note: Since respondents were asked who they receive/provide from/to, in our analyses we exclude receipt/provision from/to parents, parents-in-law, aunts/uncles, siblings, siblings-in-law

Question regarding emotional support

Receive/provide

In the past 12 months, did you receive/provide emotional support or advice from/to any of your family members, other than your spouse?

Note: Since respondents were asked who they receive/provide from/to, in our analyses we exclude receipt/provision from/to parents, parents-in-law, aunts/uncles, siblings, siblings-in-law

Predictor Variables

Key variables:

- Gender (Male 45%; Female 55%)
- Marital status
 - Married (62%)
 - Widowed (30%)
 - Divorced or Separated (3%)
 - Never married (5%)

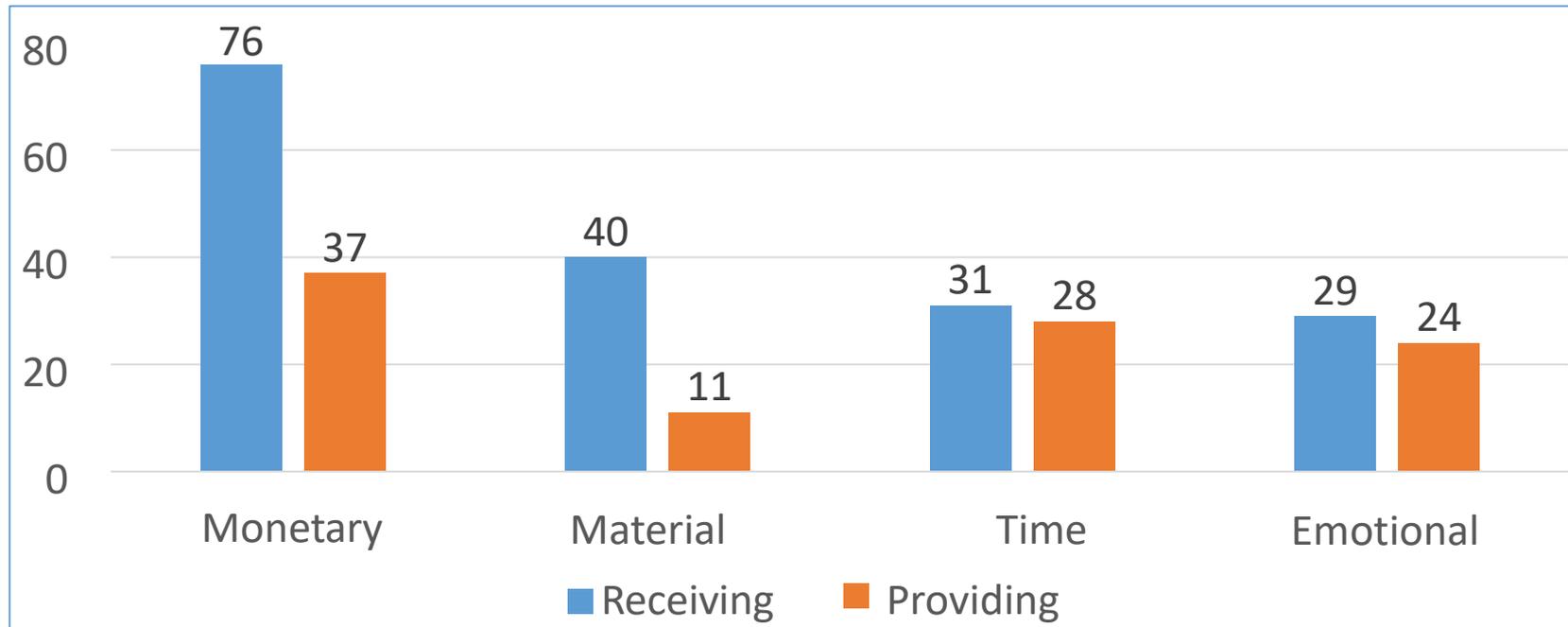
Covariates:

- Age, number of living children, ethnicity, education, work status, housing type, home ownership, perceived financial adequacy, any disability, any major physical illness

Statistical Analyses

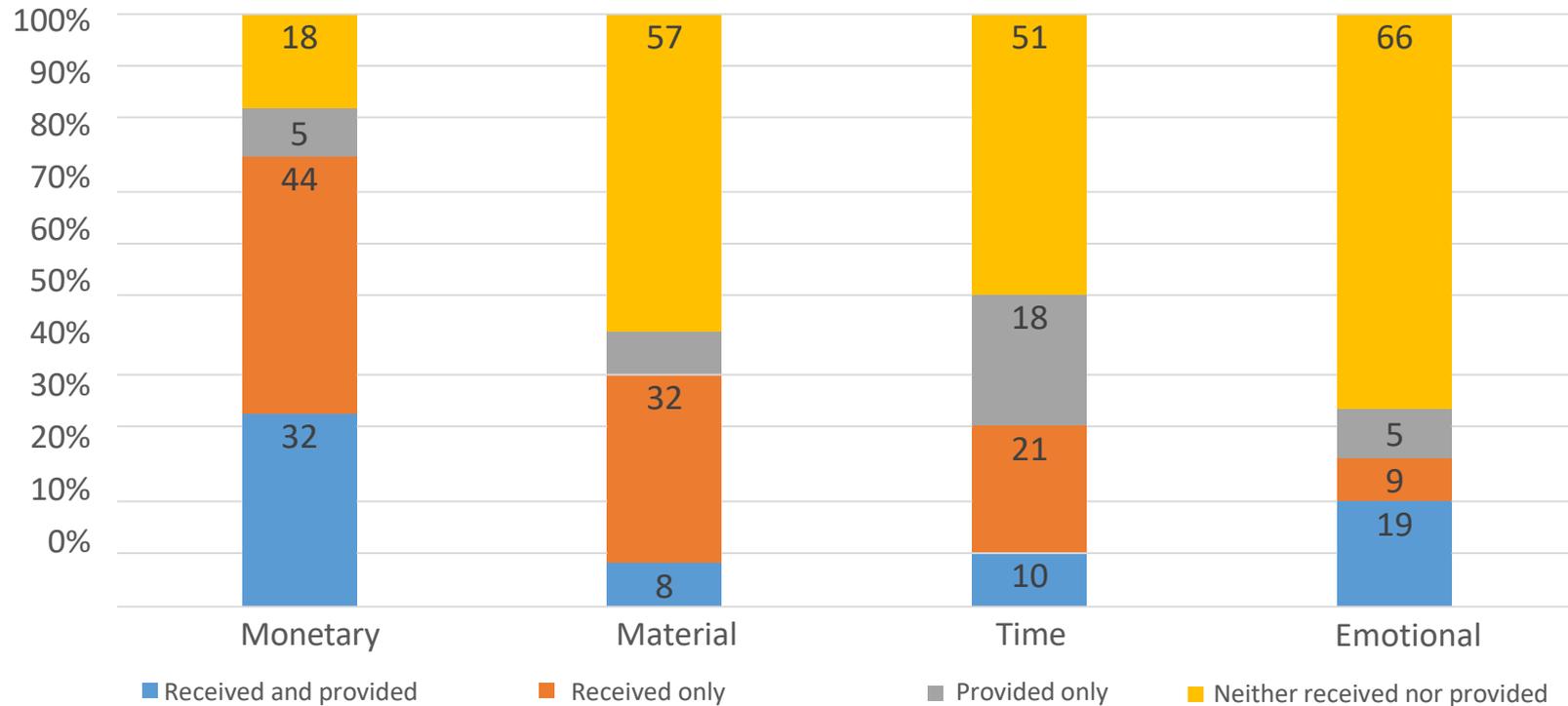
- Descriptive statistics
- Multivariate logistic regression
 - 8 dichotomous outcome variables
 - Receipt of 4 types of support and provision of 4 types of support
 - Adjusted effects of gender and marital status
 - Separate models for male/female and tested interactions between gender and marital status

Figure 1. Percent of elderly receiving or providing support



Source: PHASE 2011, elderly 62+

Figure 2. Bi-directional flows of intergenerational support



Source: PHASE 2011, elderly 62+

Table 1.
The effects of gender and marital status on receipt and provision of monetary and material support

	Monetary		Material	
	Receive	Provide	Receive	Provide
Female	2.02***	2.18***	1.34*	1.49*
Marital Status (Reference: married)				
Widowed	1.22	0.65***	0.89	0.99
Divorced/separated	0.58	0.74	0.55*	0.54
Never married	0.21***	0.30**	0.40*	1.12

Source: PHASE 2011, elderly 62+

Significance levels: *** $P < .001$; ** $P < .01$; * $P < .05$

Notes: Results presented are logistic regression odds ratios adjusting for age, number of living children, ethnicity, education, work status, housing type, home ownership, any disability, any major physical illness.

Table 2.
The effects of gender and marital status on receipt and provision of time and emotional support

	Monetary		Material	
	Receive	Provide	Receive	Provide
Female	1.55**	2.27***	1.51**	1.48**
Marital Status (Reference: married)				
Widowed	1.26	1.47**	0.82	0.72*
Divorced/separated	0.65	0.68	0.62	0.56
Never married	0.72	0.73	0.37	0.47

Source: PHASE 2011, elderly 62+

Significance levels: ***P<.001; **P<.01; *P<.05

Notes: Results presented are logistic regression odds ratios adjusting for age, number of living children, ethnicity, education, work status, housing type, home ownership, any disability, any major physical illness.

Discussion

- 75% of older Singaporeans continue to receive money from subsequent generations
 - However, this has declined from 91% in 1995
- 20 to 40% receive material, time, emotional support.
- Elderly are not only recipients but also providers of considerable support
 - For monetary support it was 28% in 1995 compared to 35% in 2011
- There is a large segment of older persons who neither receive nor provide any support
 - For monetary support it was 7% in 1995 compared to 18% in 2011

Discussion (cont'd)

- Older women are most likely to receive **and provide** support
- compared to older men
- Though widowed older adults are less likely to provide monetary support, they are significantly more likely to provide time support.
- Never married elderly are significantly less likely to receive and provide monetary support and are less likely to receive emotional support.

Limitations

- Cross-sectional analyses.
- Receipt and provision is based on self-reports: there may be over or underreporting of certain types of support by sub groups of elderly.
- We do not analyze amount of support.
- Focus on intergenerational support may exclude important forms of support for never married elderly (siblings, friends, neighbours).

Conclusions

- Older adults increasingly form an important part of the family support structure in changing social and economic environment
- Increased proportion of older adults (particularly women) providing monetary support to children raises concerns for their financial security at oldest ages
- Large proportion of older adults who neither receive nor provide monetary support warrants further study as a group

Acknowledgements

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