



Old, female and alone in S'pore



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PHOTO: Old, female and alone in S'pore

THE STRAITS TIMES



SINGAPORE - The imbalance in the male to female ratio that hits all ageing societies is occurring in Singapore too and in increasingly starker fashion.

Although more baby boys are born every year here than girls, women live longer than men, and with Singapore's population ageing as a whole, the female population is outstripping the male, said Institute of Policy Studies demographer Yap Mui Teng.

In 2007, there were 982 males per 1,000 females. That figure has dropped by at least two each year to 970 males per 1,000 females last year, according to data from the Department of Statistics.

In 2011, the Singapore male could expect to live 79.6 years, females, 84.3 years.

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What that means is a growing pool of elderly women who could find themselves bereft of a spouse and possibly income and social support as well, while they have a good few more years to live.

It is why a prominent pioneer in the women's movement, Dr Kanwaljit Soin, founded the Women's Initiative for Ageing Successfully (Wings).

Wings aims to empower women with knowledge and skills to lead healthy and happy lives. It runs more than 100 activities, including exercises, talks and short training courses.

The consultant orthopaedic and hand surgeon said she noticed the dipping male-to-female ratio a decade ago, and realised there would be more women who would need to fend for themselves.

They could be in the same predicament as Madam Daisy Lee, 58, a retired business owner, who became a widow two years ago when her then 59-year-old husband died in his sleep suddenly.

They had returned from a dream holiday to Alaska just three weeks earlier.

"I was in shock and very depressed. Some people avoided me because they did not want to see me cry," said Madam Lee, who has two grown children, aged 31 and 28.

Fortunately, she had resources. She collects rent from a shop space she owns.

The active grassroots volunteer made it a point to continue with the twice-weekly exercise class she conducts at Ulu Pandan Community Club. She has also started teaching elderly residents in rental flats activities such as cooking simple meals, doing simple exercises and thinking positively.

She has friends and exercise buddies, and looks forward to visits from her 14-month-old grandson. The activities give her life purpose, she said.

Not every woman has such opportunities and they are the ones whom organisations such as Wings, the International Longevity Centre Singapore and the People's Association's Active Ageing and Family Life division hope to reach.

Like Wings, other organisations also conduct programmes in financial literacy, health, fitness and wellness for older women.

Financial courses to create greater security may be especially relevant for women who were unpaid housewives, said Ms Susana Concorde Harding, director of the International Longevity Centre Singapore, an initiative of the charitable Tsao Foundation.

It conducts a 20-week course in personal finance, covering topics such as savings and insurance, investments and entrepreneurship.

such as savings and insurance, investments and entrepreneurship for women above 40 who have low incomes. Such know-how could be crucial for widows who do not have enough support.

Said Ms Harding: "They do not want to ask for help from the community and the Government as they feel it is not dignified. They want to give their children 'face' and do not want to be a burden."

Aside from imparting knowledge and skills, and providing exercise, such programmes play an important part in keeping women socially connected.

The People's Association's Active Ageing and Family Life unit has reached out to about 230,000 men and women aged 50 and above through various activities.

Some, like dancing, brisk-walking, singing, handicraft and cooking, are generally more popular among older women, said Ms Joan Pereira, the unit's director. "Meeting one another regularly through exercise and social programmes deepens friendship and enables good mutual support," she said.

Despite all these, issues like financial independence, health and social support remain problematic.

With increasing life expectancy and low fertility rates, the proportion of citizens aged 65 and above increased from 10.4 per cent in 2011 to 11.1 per cent last year.

There are now 5.9 citizens between 20 and 64 years for each one aged 65 years and above. This ratio will continue to fall as 900,000 baby boomers (those born between 1947 and 1965) turn 65 in the next 18 years.

Research shows that older women have less education and less income.

When Wings started in 2006, it found that 90 per cent of women over 60 years of age had less than Secondary 4 education. At retirement, men have 1.7 times more Central Provident Fund money than women. Later research also found that women with below secondary school qualification have difficulty saving money for old age.

To get around this problem, Ms Harding from the International Longevity Centre Singapore suggests giving elderly women above 85 a monthly social pension paid by the state through taxpayers to help with expenses. "They have been a caregiver of the family for so long and unremunerated."

Associate Professor Kalyani Mehta, head of the gerontology programme at SIM University, called for more health-care services specifically for older women in straitened circumstances, such as subsidised bone density screening, mammograms, pap smears

and vision and hearing tests, to prevent later disability.

A survey in 2005 found that women aged 65 and above become disabled at twice the rate of men.

Wings' Dr Soin suggested that every person above 70 or 75 should be given MediShield, a low-cost basic medical insurance scheme, to help with hospital bills.

She also suggested that financial payouts from the Government should be targeted at where it is most needed, at the elderly, instead of the general population.

More employers should tap the skills of older women. Wings has trained 100 confinement nannies, by upgrading the skills of grandmothers who have looked after children before.

Older women said the companionship of other women kept them going. It is those friendships that will infuse growing old alone with contentment, said Madam Lee. "I meet many women in my exercise class and realise there are a lot of people like me. They are lonely and suffer in silence. We help one another."

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