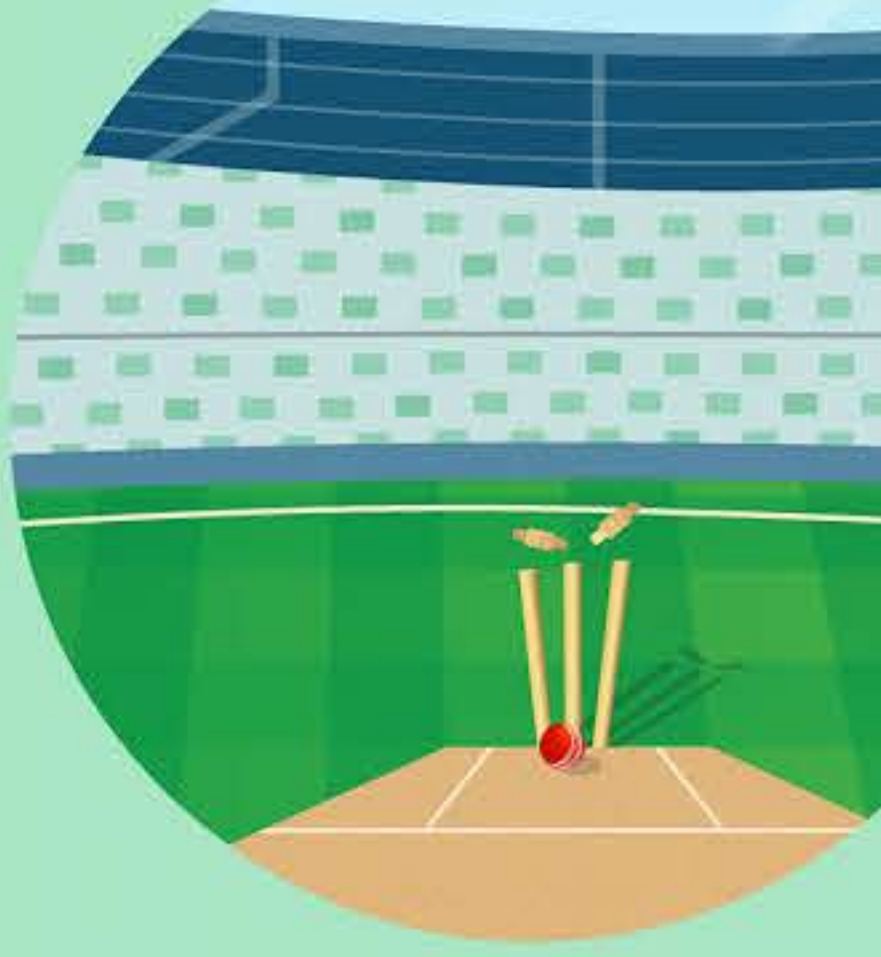


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Living Well: It matters that men and women age differently



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Be aware of gender differences when crafting policies, so as to create a caring, inclusive society

Older people are not a homogeneous group and have diverse needs and wants, especially given differences due to gender, ethnicity, class, creed and culture. Here, I will concentrate on how gender makes a difference in how people age.

Among its many accolades, Singapore has the distinction of being one of the fastest-ageing societies in the world. On average, women in Singapore outlive their male counterparts by about five years. The majority of older people in virtually all countries are also women, and the proportion increases with age. This has been termed the "feminisation of later life".

Of those who are 80 years and older in Singapore, men comprise only 38 per cent, with women forming 62 per cent. There are just not enough older men around. This is not good news for older women if they wish to look for an age-appropriate partner, but the older men are in luck.



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Although women live longer than men on average, they have more illness and disability in general during these extra years - osteoporosis, osteoarthritis and dementia. Older women have lower mobility and spend more years in disability than men (partly as a consequence of living longer).

Therefore, old age is not gender-neutral and men and women face different circumstances and challenges as they age. The World Bank reported that "old age means something quite different - and more troubling - for women than for men".

The reason for the difference is that throughout life and in all societies, males and females play different roles, receive different rewards and experience different realities. These gendered experiences result in a cumulative disadvantage over the life course which culminates in late life and adversely affects women more than men.

Older women are more likely to be widowed than older men because of women's longer life span and their tendency to marry men older than themselves. In Singapore, there are five times as many widows as widowers. Therefore, older men who need care are more likely to be cared for by their wives than vice versa. A husband's health becomes the concern of many older women and, after he dies, she is often left poorer and alone.

Also, in the case of divorce or spousal death, women are less likely to remarry than men. Thus, it has become a truism that most women must anticipate singlehood or widowhood in their later years.

If we look at the educational status of older people in Singapore, 40 per cent of older men have below-secondary-school education, while the percentage for women is 60 per cent, with a sizeable proportion of these women having no formal education.



ST ILLUSTRATION: CEL GULAPA

Turning to financial security, women are also at a disadvantage. Most women in Singapore tend to leave the responsibility of financial planning for their later years to their husbands, and with many women absent from the workforce because of childcare or elder care, older women have less savings and Central Provident Fund (CPF) balances. For those over the age of 60, the average female CPF balance is just 69 per cent of the average male balance.

In addition, women in old age often lose cultural relevance. The ageing female body comes into conflict with what is culturally considered feminine beauty, which is a very important definer of a woman's relevance in our youth-, beauty- and market-oriented societies. Women, but not men, lose "social value" with physical signs of ageing. This has been termed the "double standard of ageing".

Older men also experience marginalisation because of the specific role assigned to them.

Often, their status in the household and the community is linked to their ability to provide for family members. When they are no longer able to do this, these men cannot easily shift their contribution to household activities because of a lifetime of defined and fixed gender roles in society where a man's main role is that of a wage earner.

There are barriers that prevent both older men and women from participating in areas of decision-making and policy formation that affect their livelihoods and well-being, even though older people make substantial contributions to the community. These barriers include lack of educational attainment, poor health and age-based discrimination, and apply especially to older women who are also affected by biases of creed and culture.

In conclusion, older women are more likely to have had a lifetime of cumulative disadvantage as compared with men and, from a young age, have had to assume different roles and responsibilities (as assigned by the societies to which they belong) from the males. These underlie the fact that men and women age differently, both physically and physiologically as well as emotionally and socially. Thus, gender-sensitive strategies have to be designed for action on ageing.

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Unfortunately, this sensitivity is lacking in some of our policies.

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Let us look at the [CareShield Life scheme](#). Women will have to pay higher premiums because the committee that shaped the CareShield Life scheme took the actuarial argument (used in principles of commercial insurance) that as women live longer than men and so run a greater risk of disability in old age, they should pay higher premiums.

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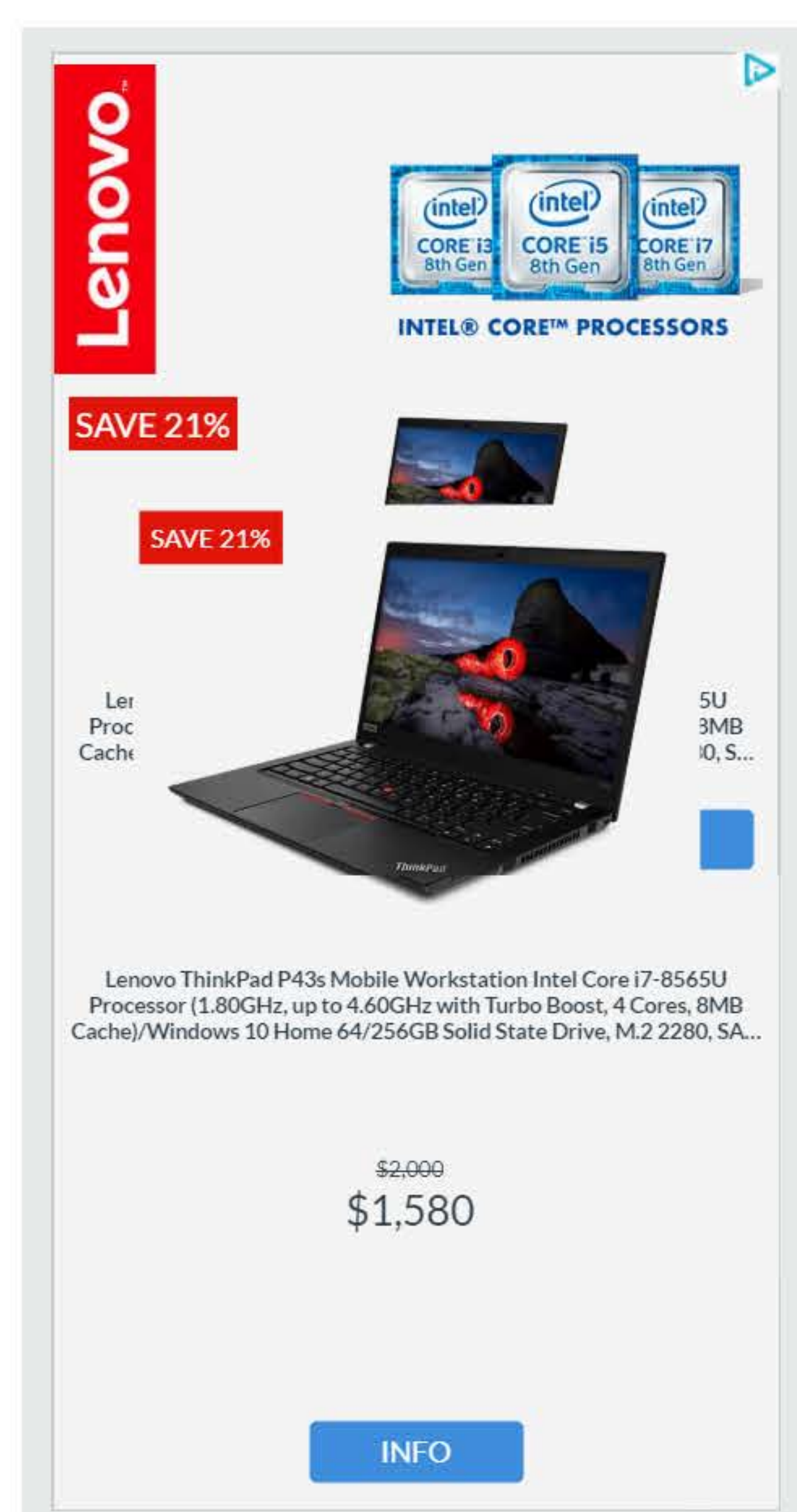
Indeed, if gender is to be a factor at all in CareShield Life, then we should be looking not just at the receiving end of the care spectrum, but also the providing end - it is women who are the primary providers of care. This is because societal values and behaviours assign to women a disproportionate responsibility for family caregiving.

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CareShield Life gives us a chance, as a society, to acknowledge the contributions of women caregivers. Instead of penalising women for living longer than men, we should be acknowledging that women do the lion's share of unpaid care work in society. By equalising the premiums for men and women, we can make CareShield Life an inclusive and morally sound scheme.

Young men are different from young women and this also applies to older men and older women. It is essential to become aware of these differences and craft accommodative policies so that the experience of ageing for both men and women has meaning, dignity and equity. This is how we will reach our goal of becoming a caring and inclusive society.



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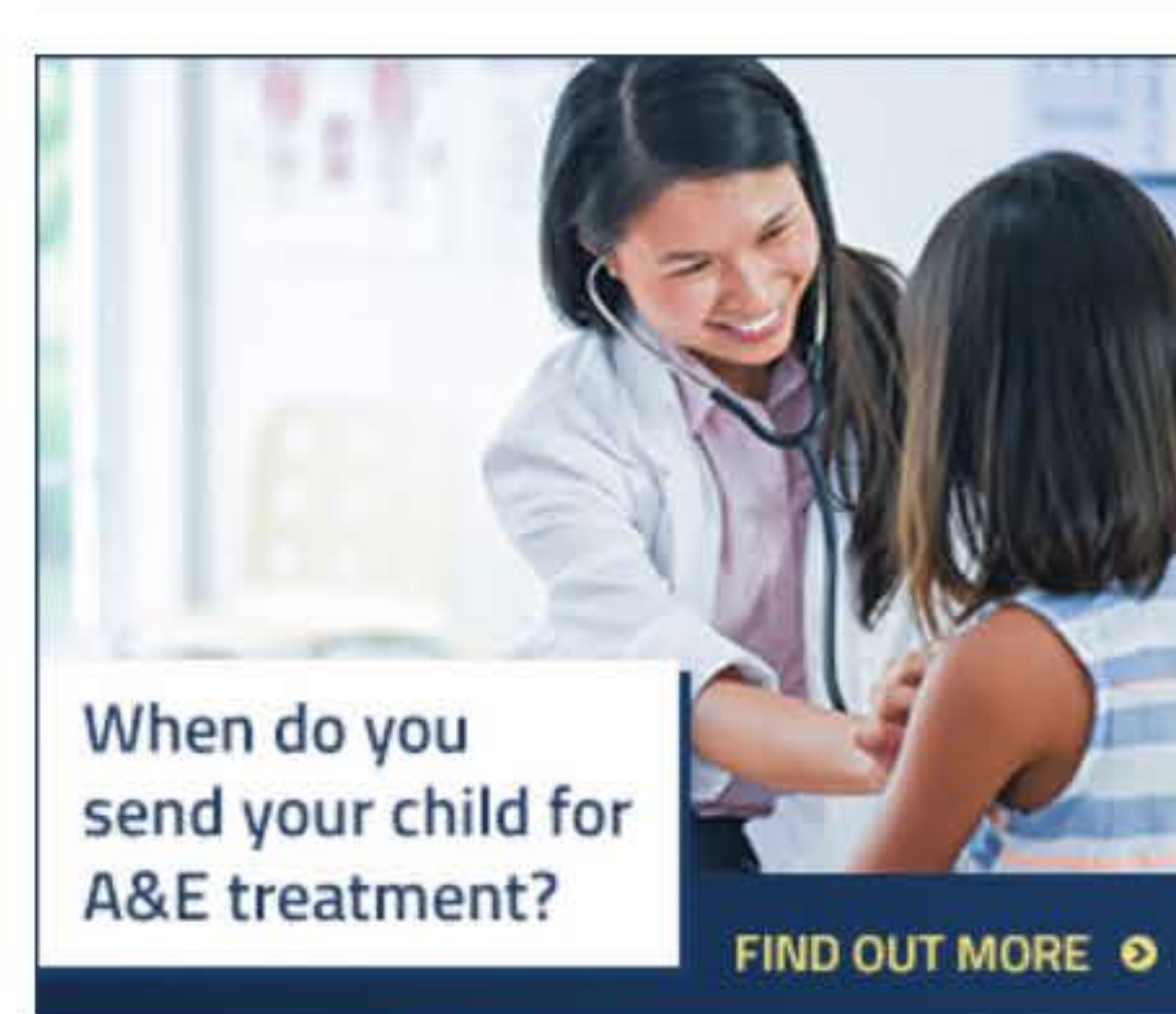
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