



Older, Fewer and Further:

Revisiting the intergenerational contract in
Singapore's Ageing Society

Kevin S.Y. Tan

SIM University, Singapore

Research Objectives

- Moving beyond 'geronto-centric' perspectives on studies of intergenerational relations (IGR)
- Concept of 'Intergenerational Ambivalence' in the Singaporean context
- Attempt at theorizing studies of IGR with Bourdieu's Practice Theory

Brief Overview of Study

- 2 year qualitative study on intergenerational relations in Singapore funded by the Centre of Applied Research (CFAR) of SIM University
- Open-ended Interviews with 49 participants
- Two broad groups: 18-50 (29 participants) and above 60 years (20 participants)
- Categorized as Chinese, Malay, Indian and “Other”

Singapore's Ageing Society

- One of the world's fastest ageing societies
- Lower fertility, lower mortality with increased longevity
- A fifth of Singapore's population will be over 65 by 2030
- Increasing old-age support ratio: 4.9 persons aged 20-64 for each person above 65 (in 2015, 7.2 in 2005)

Implications for Singapore

- Decreasing size of families
- Increasing numbers of singles
- Rising costs of care-giving
- Changing nature of IGR in Singapore

Revisiting the Intergenerational Contract

- What is the Intergenerational Contract?
- Is it still possible and relevant in Singapore's ageing society?
- Are there changes to perceptions and practices of the intergenerational contract?

Research Participant A

- Chee Kiong (73) – Chinese, living in shared low-income rental housing
- Secondary education in Chinese-medium schools and worked as a clerk; attempted a career in publishing
- Spent a lot of time in Indonesia, spending less time with family and marital problems
- Divorced wife just 7 years earlier at the age of 66
- 3 children estranged from him as they feel he has been a ‘bad father’ and have very irregular contact
- Suffers from chronic health problems like high blood pressure and glaucoma; finding it difficult to meet medical expenses

Extracts from interviews

Each gives me \$50. But that's not every month, only sometimes when they have a little extra money. I also considered their own lives, their own financial burden is also not light. So I don't say I need them to give me how much or what. For some people, they expect their children to give them \$500-\$600 every month. But for me now, I don't see a need because currently I still have the \$279...They [children and their mother] spend more time together, longer than with me. So I do regret for not being able to spend time with them in the past. But I had no choice, it has already become the reality, I can't change it...I can't do anything for them now. Now only they can... if they take pity on me, they might look after me, show me some concern or for instance give me some allowance. Maybe they can continue to...

Chee Kiong, Chinese, 73

Extracts from interviews

...they introduced me to some Redhill family service centre or something... at Redhill. When I got there they asked, "Your children don't give you money? You can sue them... [laughs] I said, aiya, to us Chinese you want us to sue our children in court? How are we able to do that? We rather die. [laughs] You asked me to sue my children? Their suggestion, they asked me to go sue them. They have their own court there, don't have to go the... the... what do you call that? That one...they have a court there...How can we do that? I can't do it... one I think is no big deal because I think even if they don't want to use my surname... It's our relationship, being bland... A bit guilty. Because I think in the past, I didn't do very well. Like how to improve our relationship or communication. In the past, I was also not very concern about them. I feel that I didn't do a lot in the past... So I also don't hope... I feel guilty so I don't dare have too many expectations of them. So their attitude towards me, I also think let nature take its course. I don't blame them.

Chee Kiong, Chinese, 73

Research Participants B

- Ahmad (80) and Rosnah (64) – Malay couple, living in rental housing
- Ahmad has primary education; Rosnah did not attend school
- Ahmad's 3rd marriage and Rosnah's 2nd marriage
- Ahmad was an ex-policeman and has 6 children but all live and work in Malaysia; Rosnah has 5 children where one son is mentally disabled son in prison.
- Their children have irregular to non-existent contact with them; with Rosnah's daughters requiring financial support
- Both have chronic health conditions such as diabetes and high blood pressure, preventing them from seeking regular income

Extracts from interviews

Interviewer: So your children, do they contribute money each month?

Ahmad: Not me...

*Rosnah: **My children have their own problems.** One of them is divorced, has to take care of 3 children. Girls.... She lives with me here [In the same neighbourhood]. One more...also divorced from last time. One son, he is in prison...I am like... I feel heavy about my children right now. Because I have to take care of both my children and uncle now. I have to stay here to take care of uncle, there is no **one...Me and my children don't have an easy life. But there's nothing much la, I'm just helping uncle....** That's why when you asked about old folk's home, I didn't want to go. I already have children. I can help look after though. But my body is not strong. If my body is strong I would work. **My children look at me and they are upset...When I want to wear clothes, it hurts to lift my arms. It aches.** I'm supposed to put medicine on every day for uncle 2-3 times a day but I can't do it. If I was healthy I would do it. So have to see the doctor a lot. Need to look after him, pity for him. I want to help him.... I went to the hospital for a check up. Here is swollen (Points to shoulder)...here my bones raised. I had an operation for it last time. I have Medisave. So thankfully there is Medisave.*

Research Participant C

- Nigel (61) – South Indian, Singapore citizen and descendent of Indian immigrants from Goa, living in 2 bed-room apartment
- Secondary education at a mission school
- Worked on an oil rig after leaving school. Then worked as a security guard before losing his leg to diabetes; hopes to return after getting a prosthetic leg
- Divorced and remarried with 2 daughters from previous marriage; remarried but no intentions on having more children as a result of income constraints and past experience
- Daughters now in their 30s, married with children with little contact with Nigel and no financial support

Extracts from interviews

I moved out. Then after that you know, I don't know how she influence the children la, never visit me this and that. Then we ended up in divorce. Because the divorce was also not asking for maintenance. Just convincing the court, don't let them visit my children. I don't know la. So I was not so... keen to be together again. What you want to do you do la. Don't bother me. You want to take care of the children you take care of the children. But there were no visiting rights or nothing. But ok lah, there's no regrets now la. You know or not. They want this way then be happy... To be very frank with you there's nothing to discuss. It just happen that you know [referring to his daughters] you have a dad, okay? But maybe you were too young to understand the things that happen at that time at that home you see. So now if you're willing to come back, and ask me the reasons, I can give you the reasons from 1 to 10. Then you decide for yourself whether I did the right thing. That's for you to decide. That's for the children to decide, whether you did the right thing. And this was what actually happened. But they did not give me a chance because they listened to one side of the story. Listen to what mother got to say...

Nigel, Indian, 61

Research Participants D

- Kah Seng (65) and Hua Gek (67)
- Kah Seng has secondary education and a former clerk while Hua Gek had no schooling and is a housewife
- They have 4 adult children and 8 grandchildren but 3 of their adult children depend on Kah Seng and Hua Gek for parenting due to income challenges and social support
- Two daughters are divorced with one of them emotional unstable and suicidal as she is highly in debt and husband left her for another woman
- Youngest daughter unmarried and wants to be independent with irregular contact. Only son has irregular contact too as he has priorities with his own family.
- Both Kah Seng and Hua Gek suffer from chronic health conditions like diabetes, heart disease and high blood pressure

Extracts from interviews

They married ah, then the husband said want to buy one semi-d. Then want to combine semi-d. Say want to share. So we share, share ah, then I sold my maisonette. Then I pay half of my share. Then they all ah, slowly dilly-dally don't want to... because they are youngster where got money to pay. So they use their CPF money minimum sum only. So I pay my sum. Then they divorced...So have to sell my semi-d. Semi-d ah, then have to pay the bank...So, they have to pay the bank ah. So all my those... CPF part of my CPF ah, goes to the payment of the bank. So only got limited sum of money left. So limited sum of money left ah, wanted to buy another HDB but at that time HDB very expensive...Then I moved to my daughter place in Tampines because not enough money and at that time even 4-room also three, four hundred thousand dollars...I don't have that much money so I cannot buy...Cannot buy that's why I stay with my daughter.

Kah Seng, Chinese, 65

Recurring narratives among participants above 60 years of age

1. Social and emotional ties between ageing parents and their adult children have become increasingly *ambivalent* – “Intimacy from a Distance”
2. Intergenerational transfers of monetary and non-monetary capital seem to be unidirectional from parent to child.

Intimacy from a Distance

- *The relationships between ageing parents above the age of 60 years and their adult children is marked by **increasing emotional and social distance** – described as ‘intimacy from a distance’.*
- *While traditional notions of ‘filial piety’ remain, ageing parents often have **lowered expectations** as to what it entails. Co-residence with adult children is rare unless ageing parents are tasked in taking care of their grandchildren or if they themselves require significant amounts of care-giving due to health or mobility related issues.*
- *Ageing parents also appear to possess less moral authority over the actions and decisions of their children, which suggests that **the symbolic capital parenthood once possessed has significantly lessened**, particularly so among those with lower levels of education.*

One-directional transfers of wealth

- *Intergenerational transfers of monetary and other forms of non-monetary capital are **increasingly unidirectional**, from parent to child. This even occurs within families where children are well into their adult years (i.e. late 20s and early 30s), occasionally causing financial and stress upon families from less privileged backgrounds, particularly those from Malay and Indian families.*
- *At the same time, adult children increasingly encounter **difficulties in reciprocating** due to increasingly longer sojourns within the education system, or rising levels of debt. Often, adult children themselves are engaged in unidirectional transfers to their own children, if any.*

Older, Fewer and Further

- Efforts at reversing or slowing down Singapore's ageing society are temporary at best – “Older”
- Even with multiple offspring, any reliance on their support in old age is uncertain – hence “Fewer” in terms of real support
- A sense of psychological and sociological ambivalence between generations, challenging assumptions of the family as a site of social and psychological stability – “Further”

Rethinking the Family in Singapore

- Raises questions about established narratives of the family as the 'cornerstone' of Singapore society and social support
- Traditional perceptions of the intergenerational contract under strain – fewer offspring and increasing time and money invested in education for younger generations
- From intergenerational contract to an *intragenerational contract*? This has implications for state policies regarding housing etc.

Thank You!

