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THE FEMINIZATION-OF-POVERTY IN AN AGED
POPULATION IN SINGAPORE

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**The feminization-of-poverty in an aged
population in Singapore**

by

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Singapore achieve rapid economic growth and an unemployment rate amongst the lowest in the world. Through vigorous industrialization and intense state interventionism, Singapore has achieved great economic success, and this has enabled the government to provide a wide array of public services (Lim, 1983; Lim, 1988; Rao, 1990; Lee, 1997). In line with its interventive ideology, the government has long been interested in influencing population structure and labor force development to suit the needs of the economy.

Singapore has a population of about 3 million people (Department of Statistics, Monthly Digest of Statistics, 1996). Although very high population growth rates occurred after the Second World War, the pace of growth has since slowed markedly. With a land area of less than 540 sq. km, the government in 1965 adopted a "Stop at 2" children policy to restrain population growth. The policy was such a success that Crude Birth Rate fell from 29.5 in 1965 to 16.6 in 1985, and Total Fertility Rate was 1.44 in 1986, well below the replacement rate (Cheng, 1979; Cheung 1989; Teo, 1994; Phillips and Barlett, 1995). The median age has risen from 18.8 years in 1957 to 29.8 years in 1990.

Year	Age Group (Per Cent of Total Population)		
	0-14	15-59	60 or over
1957	42.8	53.4	3.8
1966	43.5	51.2	5.3
1970	38.8	55.5	5.7
1980	27.6	64.9	7.5
1990	23.2	67.7	9.1

Source: G. Shankakumar, The Aged Population of Singapore, Census of Population, 1990, Monograph 1, Singapore 1994.

Alongside the decline in fertility rate, there has been a rapid aging of the population. Table 1 shows the age composition of the population between 1957 and 1990. In 1957, about 43% of the population was under 15 years of age while the proportion of those over 60

years never exceed 4% of the total population. By 1990, those below 15 years had declined to 23.2%, while those above 60 years have risen to 9.1% (Shantakumar, 1994; Teo, 1994). It is clear that, after 1970, the proportion of the young population (those below 15 years of age) has declined rather prematurely. This is in part due to the decline in fertility rates in the 1960s, 1970s and early 1980s, reflecting the success of the "Stop at 2" population policy. While the bottom of the age pyramid is shrinking, the baby boomers of the 1950s and early 1960s are moving up in age. Life expectancy has moved up from 50 years in 1947 to 74 years in 1990. This transition from a youthful to an aging population is expected to continue well into the next century as reflected in the population projection in Table 2.

Age Group	1980		1990		2000		2030	
	Number	%	Number	%	Number	%	Number	%
Total Population	2413.9	100.0	2716.7	100.0	2995.1	100.0	3214.0	100.0
60-64	59.7	2.5	81.8	3.0	111.7	3.7	196.3	6.1
65-69	49.3	2.0	58.0	2.1	81.7	2.7	213.0	6.6
70-74	33.3	1.4	43.4	1.6	60.0	2.0	183.3	5.7
75-79	18.6	0.8	30.1	1.1	35.6	1.2	118.1	3.7
80 and above	12.7	0.5	25.7	0.9	43.4	1.4	124.7	3.9
All 60 years and above	173.6	7.2	239.0	8.7	332.4	11.0	835.4	26.0

Source: Chen Ai Ju and Paul Cheung, The Elderly in Singapore, Phase III ASEAN POPULATION PROJECT, Ministry of Health, Singapore, 1988.

It is projected that the proportion of Singapore's population aged 60 and above will rise to 11% by the turn of the century and to 26% by the year 2030 (Chen and Cheung, 1988; Cheung, 1990). Magnifying this effect, the proportion of those below 15 years fell to

27.6% in 1980 and fell further to 23.2% in 1990, which depress the old dependency ratio. The old dependency ratio, defined as the relative size of those age 60 and above to the working population, will increase. Table 3 shows that in 1980 the ratio was measured at 0.11, that is, there is 11 elderly persons were aged 60 and older to every 100 persons of working age, 15-59 years. By 2030, this ratio will increase to .46. These projections have become a matter of concern for the government as the proportion of elderly dependent on economically active persons will rise rapidly in the next 40 years (Blak, 1992; Teo, 1994).

	1980	1990	2000	2030
Young Dependency Ratio	0.41	0.34	0.34	0.32
Old Dependency Ratio	0.11	0.13	0.17	0.46
Total Dependency Ratio	0.52	0.47	0.51	0.78

Source: Chen Ai Ju and Paul Cheung, *The Elderly in Singapore*, Phase III ASEAN POPULATION PROJECT, Ministry of Health, Singapore, 1988.

Moreover, within the elderly population, the growth rate by age group is not uniform. The "old-old" can be distinguished from the "young old". The "old-old" generally refers to those above the age of 75 while the "young old" refers to those between age 60 and 74. Table 2 shows that it is the "old-old" that will experience the fastest growth in the next forty years. In 1980, there are about 30,000 persons aged 75 and over. This number will grow to about 243,000 by 2030, a six-fold increase (Chen and Cheung, 1988).

The speed in which Singapore's population is aging is also alarming. Between 1980 and 1990, the percentage of those aged 60 and above increased by 3.8% (Shantakumar, 1994). The growth of the elderly population is likely to accelerate after the turn of the century. Between 1990 and 2005, the elderly population will grow by 14-16% in each five year period. But between 2005-2020, it is projected that the increase will be about 23-26% (Cheung, 1993). The U.S. Bureau of the Census has placed Singapore second in an

analysis of aging trends in 21 countries between 1985 and 2025 with a 348% increase in the elderly population (Choo, 1991). It has also been pointed out that, whilst France took 115 years to increase its elderly population from 7% to 14%, Singapore will only take 20 years. The rapidly aging population has raised social and economic concerns in Singapore and led to a decision by the government to confine to the minimum the role of the state in social security and support services (Lee, 1998).

Gender differences in Aging

In terms of gender differences in aging, life expectancy of Singapore women is about 5 years higher than that of men (Chen and Cheung, 1988). The higher survival rates of females mean more females in the aged population. There are about 246,900 persons aged 60 and above in 1990 of whom females constituted some 53.5% of the aged population. Table 4 shows that in 1980, there were about 93,000 elderly females and 81,000 elderly men, giving a sex ratio of 0.875 male per 1 female. By 2030, older women will continue to outnumber older men. The sex ratio will decrease to 0.815 male per 1 female, and in the "old-old" category the sex ratio is estimated to be 0.623 male per 1 female. A problem highlighted with elderly women is that they general lack financial support.

	1980		1990		2000		2030	
	Number	%	Number	%	Number	%	Number	%
Male	81.0	46.6	111.1	46.5	151.2	45.5	375.0	44.9
60-74	69.0	39.7	89.2	37.3	120.4	36.2	281.6	35.7
75 and above	12.0	6.9	21.9	9.2	30.8	9.3	93.4	11.2
Female	92.6	53.4	127.9	53.5	181.1	54.5	460.3	55.1
60-74	73.4	42.3	94.0	39.3	132.9	40.0	310.9	37.2
75 and above	19.2	11.1	33.9	14.2	48.2	14.5	149.4	17.9

Source: Chen Ai Ju and Paul Cheung, *The Elderly in Singapore*, Ministry of Health, Singapore, 1988.

The trend is that there will be more widowed, divorced and separated older women in the future. Table 5 shows that widowed women accounted for 54% of all women aged 60 and above in 1990. The proportion is indicative of the growing number of elderly female survivors into frail age who would need support from various sources.

Marital Status	1980			1990		
	Persons	Males	Females	Persons	Males	Females
Total	170.0	79.6	90.8	246.9	114.7	132.2
Single	8.2	3.6	4.6	11.0	6.3	4.7
Married	97.4	63.6	33.8	143.7	89.1	54.5
Widowed	63.0	11.5	51.5	89.8	18.2	71.5
Divorced / Separated	1.8	0.9	0.9	2.5	1.1	1.4

Source: G. Shankakumar, The Aged Population of Singapore, Census of Population, 1990, Monograph 1, Singapore 1994.

In general, being married influences the financial support available to aged women, in particular, the "old-old", who will be likely to be widowed for longer years. Since women's participation in the labor force in the distant past has been generally low, it is likely that women presently aged 40 and above could have less financial support of their own, and they are likely to have very low savings in their CPF accounts (Shankakumar, 1994; Lee, 1997). There are two factors that attribute to this phenomenon. First, women enter the labor force late and, secondly, most are in lower-paying service and manufacturing jobs (Cheng, 1980; Lee, 1992; 1995; 1997; 1998). Hence, they are likely to have either no benefits of a CPF account or have a small amount in the CPF. A national

survey of people over 55 by the government in 1991 found that the proportion of those without personal income was 31.1% for men and 73.5% for women.

Hence, among the elderly population, more women than men are likely to experience financial insecurity and poverty. Consequently, women are more likely to be dependent on the family as a source of financial support. They are liable to depend on their spouse (if still married), children (if widowed), relatives and friends (if single) and/or self provision through employment for financial support during old age. Table 6 shows that, in 1986, already over 90% of elderly women depended on their children and/or grand children for financial support.

Source of Support	Sex		Age Group			Total
	Male	Female	60-69	70-79	80 & above	
Own Source						
Salaries/Business Income	30.4	9.3	25.4	11.9	1.9	19.2
Interest/Dividend/Rent	11.9	5.2	7.5	9.8	9.0	8.4
Pension/CPF/Insurance	28.5	5.9	19.1	13.4	8.3	16.4
Own Savings	46.2	29.3	39.9	34.8	26.3	37.2
Other Sources						
Spouse	4.7	10.9	10.9	4.2	1.9	8.0
Children/Grandchildren	79.6	91.2	82.3	89.9	95.5	85.8
Relatives	3.9	4.4	3.5	5.1	6.4	4.2
Friends	1.9	1.8	1.4	1.8	5.8	1.8
Others	3.0	2.5	3.0	2.8	1.3	2.8

Sources: Survey of the Aged Living in the Community, 1986.

The table confirms an early study conducted for the Ministry of Social Affairs that 50% of the woman who have CPF also depend on family support for financial security. This

problem is likely to increase in the next two decades as more of the older generation of women, who have little education and therefore earn less and save less, retire.

The distribution by sex of educational attainment shows that elder women were no better off than older men in terms of qualifications. Table 7 shows that more older women than men have no formal education. Older women, if they desired to work, will therefore often find themselves being offered (if at all) jobs in the lower skills and wages categories on the basis of their educational backgrounds.

Education Attainment	Working Aged		Non-Working Aged	
	Males	Females	Males	Females
Total	100.0	100.0	100.0	100.0
No Formal Education	32.9	74.0	46.2	78.1
Primary	45.5	17.8	35.6	14.9
Secondary	19.2	7.2	16.9	6.6
Tertiary	2.4	1.0	1.3	0.3

Source: G. Shankakumar, The Aged Population of Singapore, Census of Population, 1990, Monograph 1, Singapore 1994.

Table 8 provides further support to the above. Among those of working age, elderly women tend to earn lower wages than their male counterparts. Table 8 shows that working elderly women are over represented in the last two income groups. This is because they tend to be concentrated in lower paying manual work. According to the 1996 Report on the Labour Force Survey (1996:78), over 38% of those aged 55 and over who are working are found in cleaning and laboring work.

Monthly Income (\$)	Age-Group					
	50-54		55-59		≥60	
	Males	Females	Males	Females	Males	Females
Total	100.0	100.0	100.0	100.0	100.0	100.0
Below 500	0.3	1.8	0.4	2.1	0.9	3.0
500-<1000	32.0	44.4	36.4	49.2	41.0	48.0
1000-<1500	30.1	30.2	33.2	32.5	35.5	37.0
1500-<2000	13.1	7.5	12.2	5.6	10.8	6.4
2000-<4000	15.6	9.9	11.0	5.6	7.4	3.7
4000-<6000	5.2	4.9	4.0	3.9	2.2	1.1
6000-<10000	2.6	1.0	1.8	0.8	1.3	0.5
10000 and above	1.1	0.3	1.0	0.3	0.9	0.3

Source: G. Shankakumar, The Aged Population of Singapore, Census of Population, 1990, Monograph 1, Singapore 1994.

Average income for the aged workforce by educational attainment is presented in Table 9. In general, the better educated persons obtained higher incomes for both males and females. However, within each level of educational attainment, it is clear that there were gender differences in incomes. Females earned less than males across all age groups, given the same level of educational attainment. However, these gender differences appear to be narrowing over the past decade. For instance, in 1980, females with no formal education in the 60-64 age group earned about 58% of what their male counterparts earned. In 1990, the wage difference had narrowed and they earned about 88% of male monthly income. Differences in work experience may account for the income differences. However, it is likely that such income differences might be attributable to gender discrimination that reflects the negative views of employers of female workers in the workforce (Lee, 1998).

Table 9 Average Monthly Income from Work of Resident Aged Working by Age Group, Education Level and Sex, 1980 and 1990				
(Dollars)				
Education Level	60-64	65-69	70-74	≥75
Average 1980 Monthly Income from Work				
Persons				
No Formal Education	401	412	371	328
Primary	603	617	609	597
Secondary	1,517	1,334	1,229	2,576
Upper Secondary*	1,646	2,147	839	2,048
University	3,013	2,937	2,524	6,175
Males				
No Formal Education	443	457	422	377
Primary	606	619	603	604
Secondary	1,543	1,421	1,229	2,576
Upper Secondary*	1,611	2,147	725	2,048
University	3,161	2,937	2,842	6,175
Females				
No Formal Education	260	271	212	200
Primary	503	503	1,050	255
Secondary	1,001	282	-	-
Upper Secondary*	1,814	-	1,238	-
University	1,047	-	300	-
Average 1990 Monthly Income from Work				
Persons				
No Formal Education	1,044	1,041	1,071	1,113
Primary	1,048	1,341	1,651	1,881
Secondary	2,204	2,101	2,145	1,979
Upper Secondary*	3,264	2,941	2,985	3,647
University	5,710	5,579	6,871	4,952
Males				
No Formal Education	1,079	1,069	1,113	1,180
Primary	1,407	1,341	1,654	1,903
Secondary	2,218	2,096	2,155	2,005
Upper Secondary*	3,375	3,084	2,991	3,612
University	5,878	5,647	7,341	5,069
Females				
No Formal Education	954	971	977	966
Primary	1,426	1,410	1,611	1,518
Secondary	2,099	2,143	2,025	1,589
Upper Secondary	2,556	1,940	2,957	3,458
University	4,576	4,891	3,510	3,254
Note: Average are arithmetic means. * Includes polytechnic				
Source: G. Shankakumar, The Aged Population of Singapore, Census of Population, 1990, Monograph I, Singapore 1994.				

The aged population has grown significantly and the sex-ratios are progressing towards an aged population in which females predominate. There are several implications of the sex imbalances that result from female prolongevity in extreme old age. The frail widowed elderly women would be significant among the future aged. Further, there would be an increase in one-parent and/or one-person, female-headed households. The government encourages multi-generation households. With women out-living men, these multi-generation households are often headed by elderly women. In Singapore, due to the desire for home equity, the next generation is likely to form their own nuclear families of homes, reducing the family size of their parental households. However, older parents are expected to hold on to their dwellings that could benefit from equity appreciation. Hence, with elderly women living longer, there is a likelihood that one-person household will increase. All these factors have important effects on care provided at the family, community and societal levels.

That women live longer than men also have important financial implications. Because women generally entered the workforce later and are concentrated in low paying manual and service jobs, elderly women are likely to have little or no income support (Cheng, 1980; Lee, 1997; 1998). Elderly women are more likely to depend on the family for financial support (Chen and Cheung, 1988). However, if these elderly women come from financially poor families, they are likely to slip into poverty. The government, due to shortage of labor, has encouraged elderly women in the "young old" category to continue working. However, these working elderly women earn less than elderly men given the same level of qualification. This may be attributed to discrimination experienced by elderly women workers in the workforce. The government may have to address this problem in order to make it worthwhile for elderly women to keep working. In general, due to their higher longevity and their surviving into frail older age, women's social and economic supports cannot be ignored.

Social security and elderly women in Singapore

Singapore's main social security program, for poverty alleviation, retirement income protection and health care, consists of the Central Provident Fund (CPF) scheme and a very limited Public Assistance scheme (Asher, 1991). Hence, in this regard, the state plays a

limited role in the direct provision of social security, but formulates various measures which allow the family to care for those in needs and individuals to take care of themselves during hardship. Despite being transformed from an undeveloped society to an affluent society in a relatively short period of barely 30 years, Singapore continues to practice the provident fund strategy for providing social security, a strategy that is only used by the third world countries (Dixon, 1986; Asher, 1991; Ramesh, 1992).

The CPF scheme is basically a compulsory saving scheme requiring employers and employees to contribute a fixed percentage of wages to a retirement account set up by the CPF for each employee. Until 1999, employers and employees each contribute 20% of wages to the employees' CPF account managed by the government. The CPF scheme covers workers who are employed by the same employer for more than one month, but it excludes pensionable civil servants and the self-employed as well as those in low-paying jobs, part-timers, temporary workers and unpaid family workers whose ranks are predominated by women (Asher, 1998; Lee, 1995; Chiew, 1991). Thus, the scheme does not cover the entire working population. Nor does it provides cash assistance to workers during periods of sickness or unemployment. It has been estimated that at the end of 1995 about one-third of the working population was not covered by the CPF scheme (Asher, 1998).

The rapidly aging population, in particularly the rise of elderly women, has immense implications on the government's social security programs. This concern is heighten given that in the future the financial security of the elderly is likely to be increasing dependent on the Central Provident Fund (CPF) (Chen and Cheung, 1998). The CPF will become a major source of support for all retired salaried workers whose number will rise in the next 40 years. For those without the benefits of a CPF account or those with a small amount in the CPF account, financial support from the family will be important. For those who are in financial difficulties arising from a total or partial lack of CPF coverage and family resources, the Public Assistance Scheme (PAS) would be the last resort. In Singapore, the PAS in general caters to the aged poor, the totally disabled, chronically ill and vagrant.

The PAS is strictly administered and the rates are set at 69% of the Minimum Household Expenditure¹ calculated by the government (Ramesh, 1995).

In general, the number of people receiving public assistance has declined in recent years, a product of full employment and Singapore's improved economic conditions (Kalirajan and Wiboonchutikula, 1986; Lee, 1997). However, it is estimated that, as the proportion of elderly in the population increases, in particular elderly women, the public assistance scheme is likely to come under increasing pressure because the number of people without sufficient resources to finance their retirement is expected to rise (Chen and Cheung, 1988; Asher, 1991; 1998; Ramesh, 1992).

In terms of the financial adequacy of the CPF, it was estimated that about 23% of those covered by CPF will have a final balance of less than S\$10,000 when they retired which at the time was estimated to be insufficient retirement income protection (Sunday Times, 2 October 1988; Asher, 1991). More recent data show that the average cash amount withdrawn by those aged 55 years and above was only S\$11,838, clearly an inadequate sum for retirement (Asher, 1998). It has been estimated that 19% of Singaporean men and 34% of women reaching the age of 60 in the year 2000 will have no CPF coverage. Women currently aged 45 and above have very low savings in their CPF accounts². Only those below 45 years of age would be expected to have CPF savings matching their male counterparts, due to higher female labor market participation in the last 20 years. It therefore appears that elderly women are likely to experience financial constraints. Hence, in the next 20 to 30 years, the problem of zero or small balance in the CPF for elderly women will become a serious issue. Presumably, these elderly women, upon retirement, would be able to apply to the Public Assistance Scheme. However, given the strict criteria and the inadequacy of the public assistance program to meet even minimum household expenditure, a certain proportion of those with small or nil CPF balances will face financial difficulties upon their retirement (Lee, 1997). In short, individuals who have moderate and nil exposure to the CPF will have problem of maintaining their incomes when they retire at

¹ The 1998 monthly allowance ranges from S\$200 for a single-person household, to a maximum of S\$570 for a four-persons household.

² In 1989, the average CPF savings for males aged 45-64 was doubted that of the average females, and savings of men aged 55-59 averaged 1.8 times that of women at these ages.

55 and may likely slip into poverty. The size of this group, a group that is made up of largely elderly women with inadequate financial security, portrays a potential problem area in the near and distant future which the government has to address.

Part of the problem is that older people are living longer, in particular elderly women, and many will find that their CPF savings may not be adequate to finance their post retirement years. An Advisory Council Report on the Aged (1989:83) noted that "even a large CPF balance is not a guarantee of ample resources in extreme old age, even for those who have behave responsibly. Only a very large balance, indeed, will enable a person to live from 55 to the onset of frailty, at say 75 or over". Adding to this problem is the rising costs of health care. With the government reducing its role in financing health care, a greater proportion of CPF balances will be spend on health care³. It is clear that there is direct trade-off between the amount set aside for health care and the final balance available upon retirement. Another factor that affects the final balance is inflation. Since CPF balances are not indexed against inflation, any large unexpected rate of inflation would adversely affect final balances. Inflation affects CPF balances in two ways. If inflation occurs over the contribution period then the real value of member's deposit falls unless interest rate credited exceeds inflation rate. If inflation occurs after member withdraws the balance then real value generated by its dispersal diminishes (Dixon, 1993). In sum, as the chief retirement income protection program for the aged, the CPF inadequacies are crucial.

Conclusion

The aged population has grown significantly over the last decade and signals the rapidity of aging in the future. Sex-ratios are progressing towards aged population comprising predominantly females. Further confirmation is provided by marital status distribution of women, who are increasingly widowed with progression of age. Frail widowed elderly

women will comprise a significant proportion of the future aged, with attendant problems of financial security, medical and health support.

The elderly population continues to be dominated by the lower educated, with only few having secondary qualifications and above, and females being the majority among the lower qualified. Skills of the aged may not be commensurate with labor market requirements and the aged often experience discrimination in employment.

Sex imbalances arising from aging and female prolongevity cannot be ignored. Some results of such imbalances include widowhood in old age; one-parent and one-person female household head; reduced income or insufficient old age support; and increased poverty among elderly women. This last issue reflects the inadequacy of the present social security policy which includes the CPF scheme and a very limited public assistance program in Singapore.

The CPF scheme is based on individual financing of social security for retirement and excludes a significant percentage of the working poor, those in low-paying jobs, irregular employment and unpaid family work, a group that is disproportionately comprised of women, that need income protection the most. Among those who have made small contributions due to short periods of work history, such as women aged 45 and above, many have inadequate financial coverage to see them through retirement. The public assistance program available to the unemployable poor is harsh, in terms of both eligibility criteria and levels of benefits. Hence, the present social security policy is inadequate to meet the needs of an aging population which will predominantly be made up of women.

One major social implication is that it is expected that more elderly people, in particular elderly women, will slip in to poverty. There is strong evidence to indicate the entrenchment of the feminization-of-poverty of the aged population. The feminization-of-poverty is gendered across a variety of circumstances, in particular the gendering occurs at a level of process that unfolds well before the instantiation of a gender-biased distribution of income (Hardy and Hazelrigg, 1993). Thus poverty is more likely to appear under circumstances of employment that are marked not only by a poor wage rate but also lower job security, fewer fringe benefits, a weaker earning history, and fewer employment

³ At the end of 1996, the average balance in CPF member's' account - not including housing investments- was S\$26,467, about one year's average wage. Adding the amounts withdrawn for housing investment and other government investment schemes, the mean balance at the end of 1996 was S\$88,638, while the medium balance was between S\$50,000 and S\$60,000 (See Asher, 1998).

opportunity, all in all, for the accumulation of assets (Starrels, et al., 1994; Thomas, 1994; Perkins, 1993; Sakamoto, 1990). Because these circumstances have more often characterized women than men, women are more vulnerable to impoverishment at a later stage of life. At old age the likelihood of poverty increases because of asset accumulation decay and increasing health care costs. Women have greater longevity than men, and women, due to their shorter and/or interrupted employment history, often have smaller accumulated assets than men. Hence, women are more likely to face a future marred by poverty due to inadequate retirement income (Sakamoto, 1990; Brenner, 1987; Gimenez, 1993). Clearly, the employment history, opportunities, longevity and life cycle patterns of Singaporean women minors the characteristics of the process of feminization-of-poverty experiences of other developed societies.

The current position of aged women in terms of financial and other social supports warrants special attention from the state. It is essential that the state examines their support bases including families or otherwise to pass policy to rectify anomalies. This could include measures to widen the scope of the CPF to cover temporary and part-time work, work that women dominates, and expanding and liberalizing the public assistant scheme. To protect against inflation and longevity, the government should convert the minimum sum required in the present CPF provisions into an annuity with added benefits of partial or full protection against inflation. Taken together, all these measures would suggest that something must be done unless an increasing number of poor among the elderly population is to become an unacceptable price to pay for inertia. This is not just speculation. On almost all relevant indicators elderly women are prime candidates for poverty. The purpose of this paper has been to show that, for policy purpose, "more of the same" will not be enough.

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APIAS has a number of objectives:

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- *to enhance knowledge, awareness and understanding of ageing in society amongst students, professionals and the wider public.*
- *to encourage cross-cultural research and co-operation on ageing in the Asia-Pacific region*

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