

Changing S'pore family and what it spells for the future

A major shift in the way the state defines family seems likely, as the share of households made up of two-generation nuclear families falls below half.

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I TRY to have dinner with my parents three times a week. I also have more than 15 uncles and aunts whom I meet just thrice a year on average.

It was not like this before. But when the grandparents died and cousins became busier and showed up at gatherings less often, I was inclined to do the same; meeting relatives became less of a priority.

But I was forced to look at my extended family with fresh eyes by Minister for Social and Family Development Tan Chuan-Jin who, in a speech at a recent conference on the family, spoke of "immediate and extended family" not once, not twice, but three times.

That marks a shift in approach as previously, caring for one's parents had hardly been mentioned in the same breath as caring for one's uncles or aunts in the national conversation on families.

Mr Tan explained the need for change, saying: "Our guiding principle has always been the family as the first line of care and support. But fewer nuclear family households, small household sizes and more aged households portend possibly greater challenges in marshalling immediate family support.

How can individuals step up to do more for their immediate and extended family?"

How families are changing

THE share of households made up of nuclear families has dipped from 56 per cent in 2000 to 49 per cent last year. These are two-generation families in which a couple live with parents or children.

At the same time, the share of one-person households and those headed by a married couple who are childless or not living with their children has risen - from one in five in 2000, to one in four last year.

About a third of these two household types had at least one member aged 65 and above.

These were some of the new data that Mr Tan released at last month's Social Service Partners Conference, to show how family structures here are changing.

He said: "If you don't have children, (but have) nieces or nephews, what does it mean? Should we begin to look at those relationships and how do we then - for example, from a government policy perspective - support them?"

That is a matter of some urgency as the number of seniors living alone is expected to more than double to 83,000 by 2030.

So last month, the Government embarked on a large-scale study of extended families, a departure from previous studies which tended to focus on marriages or parent-child ties.

The new study will involve interviewing about 1,500 elderly people who are single or ever-married (including divorced and widowed) but childless, and some of their caregivers.

The aim is to understand the living arrangements and support provided by extended family members, as well as attitudes and perceptions, such as whether people expect their extended family to support them.

Policy shifts

THE Government has in recent decades responded to changing family structures by changing policies once considered sacrosanct.

In public housing, for instance, as fewer people wed and more divorced, a big policy shift took place in 1991 to allow singles aged at least 35 to buy three-room or smaller resale flats. In 2004, that was extended to resale flats of any size.

Then in 2013, singles were for the first time allowed to buy new, subsidised two-room flats. And since last month, singles can also secure new homes more easily, with half of the new two-room flats launched in non-mature estates - up from 30 per cent previously - set aside for them.

There has been more help for divorcees too. In 2013, the HDB launched a scheme that allocates 5 per cent of new two- and three- room flats in non-mature estates to divorced or widowed parents with children aged below 16.

Meanwhile, the authorities still see the household as a good proxy for the likely extension of financial support from the family, so several government schemes use per capita household income to assess eligibility for subsidies.

But there are limitations to using household data as a proxy for family, and the authorities should take these into account as family structures shift. For one thing, using household income does not include transfers from and to extended family members who do not live together.

The Government seems to be reviewing the definition of "family", or at least the proxy for it. The tender documents for the latest study on extended families state that it "seeks to move away from using the household as a proxy for the concept of a family".

Right way forward?

SEVERAL academics and welfare experts are of the view that the definition of "family" should be broadened to include extended family members for policies that involve incentives and benefits for those who support their relatives. It could greatly lighten the burden of caregivers

who, on top of caring for elderly parents and young children, want to support relatives too, they said.

One such policy is the Central Provident Fund (CPF) Retirement Sum Topping-Up Scheme, in which people can top up their loved ones' CPF accounts. Right now, "loved ones" include a person's parents, parents-in-law, siblings, spouse, grandparents and grandparents-in-law.

The money used to top up the accounts can come from the person's own CPF account, or if they use cash, they may enjoy up to \$7,000 in tax relief per year.

Yet in a 2013 survey by the Ministry of Social and Family Development, four in five polled said they maintained ties with relatives. That suggests some Singaporeans might welcome the chance to support their relatives in their retirement years.

Institute of Policy Studies (IPS) senior research fellow Mathew Mathews said: "There are extended family members who are happy to help take on the role of caring for their vulnerable relatives. They should be encouraged and supported."

Then there is the issue of "step-parents". Under the CPF Retirement Sum Topping-Up Scheme, people can top up their step-parents' accounts. People can also use their Medisave funds to pay for step-parents' MediShield premiums.

But some welfare experts said their clients face more challenges when trying to contribute funds to their step-parents' CPF or MediShield accounts.

Ms Fazlinda Faroo, centre manager of PPIS Vista Sakinah which offers specialised help to step-families, said she knows of several cases in which a person - usually one whose biological parent has died - wanted to pay his step-parent's MediShield premiums but had to go through more administrative hurdles.

"They can pay but there are additional steps compared to if the parent was the birth parent. Such hurdles turn people off," she said.

Potential abuse?

AMONG the 450 experts at last month's conference were those who suggested housing grants or priority allocation schemes be extended to people who live near their relatives, especially childless uncles or aunts living alone.

Currently, a \$40,000 grant is offered to first-timers who buy a resale flat near their parents or married children. For those buying new flats near their parents or married children, up to a third of the supply is set aside for them if they are first-timers, and up to 15 per cent for second-timers.

But even when it comes to doing more to help children live near their parents, National Development Minister Khaw Boon Wan had cautioned against such moves last year, saying they could result in an "alumni effect" that shuts out young couples whose parents do not reside

in the estate they want to live in. To extend the help to people living near their uncles and aunts could result in a similar effect.

Second, the priority system could be abused. For those with relatives living in popular mature estates such as Queenstown and Tiong Bahru, it could even lead to unnecessary over-consumption by those who do not need public housing, but just want the flat due to the premium location.

Plus there is the difficulty of trying to verify if the nieces and nephews are indeed looking after the old folks.

Meanwhile, at least one expert worries that broadening the definition of "family" in policy could lead to a scenario where shared responsibility becomes diluted responsibility.

Said Mr Edwin Yim, director of the Asian Women's Welfare Association Family Services: "Giving more help options could mean providing more back doors. A person may feel less inclined to support his father if he knows the father can get financial help from other relatives."

But Mrs Chang-Goh Song Eng, head of Reach Counselling, said there was a need to deal with the actual situation on the ground.

"Ideally, we want to focus on the family nucleus as the first line of support. But the reality is that family forms are changing and we want to ensure they are still well-supported."

Agreeing, IPS research fellow Christopher Gee said it would not be good to claim to be pro-family, yet be unwilling to accept that "family forms are changing rapidly".

In making this shift, it seems policymakers need to strike a careful balance between ensuring support services are future-ready and not incentivising children to pass on the responsibility of care to relatives, instead of sharing it with them.

The first line of care and support must remain the immediate family. When that weakens, the hope is that the extended family will step forward, and with government help, offer support.